

A woman with curly hair, wearing a yellow coat, a dark turtleneck, blue jeans, and a pink face mask, is looking down at her smartphone. She has a black bag slung over her shoulder. In the background, another person wearing a grey jacket and a black face mask is partially visible, slightly out of focus. The overall scene is outdoors with a blurred background.

**KANTAR**

**A COMMERCIAL  
IMPERATIVE FOR  
FINANCIAL SERVICES**

**WINNING  
WITH  
WOMEN**



# Introduction

In 2017, Kantar found that women were underserved by financial services. In 2018, we studied the wider issue of self-esteem, and found a 'confidence gap' between men and women. Today, what has changed?

COVID-19 has made us all more conscious of our financial situation, and the importance of financial independence. This is a unique opportunity to look at differing perspectives on saving and investing – particularly between men and women.

In *Winning with Women*, the third report in our series, we explore how financial services organisations can invite and inspire women to become investors. Our survey conducted across the UK in March 2021 shows considerable levels of 'unconscious saving', with two-thirds of this 'pandemic stash' likely to remain squirreled away. How can women make more of this extra money, and how can financial services support them better?

"Financial independence" is now rated as the biggest contributor to overall wellbeing, suggesting that financial wellness should be receiving the same, if not more, attention

as physical and mental health. Worryingly, fewer than one in ten women intend to invest any of the money they have saved, and only a quarter of women identify themselves as investors.

Our research suggests that women see saving and investing as two very different areas, with investing as more of 'a man's world' – which is undoubtedly holding them back. Wider analysis suggests that the industry is adding to this polarisation of saving and investing. Read our review of industry perceptions and communications, and discover how the two worlds of saving and investing can be brought closer together for everyone's benefit – and how women can gain confidence in investing.



**Amy Cashman,**  
Executive Managing Director Insights,  
KANTAR UK AND IRELAND





PANDEMIC STRAIN,  
PANDEMIC GAIN



# Who are the winners and losers?

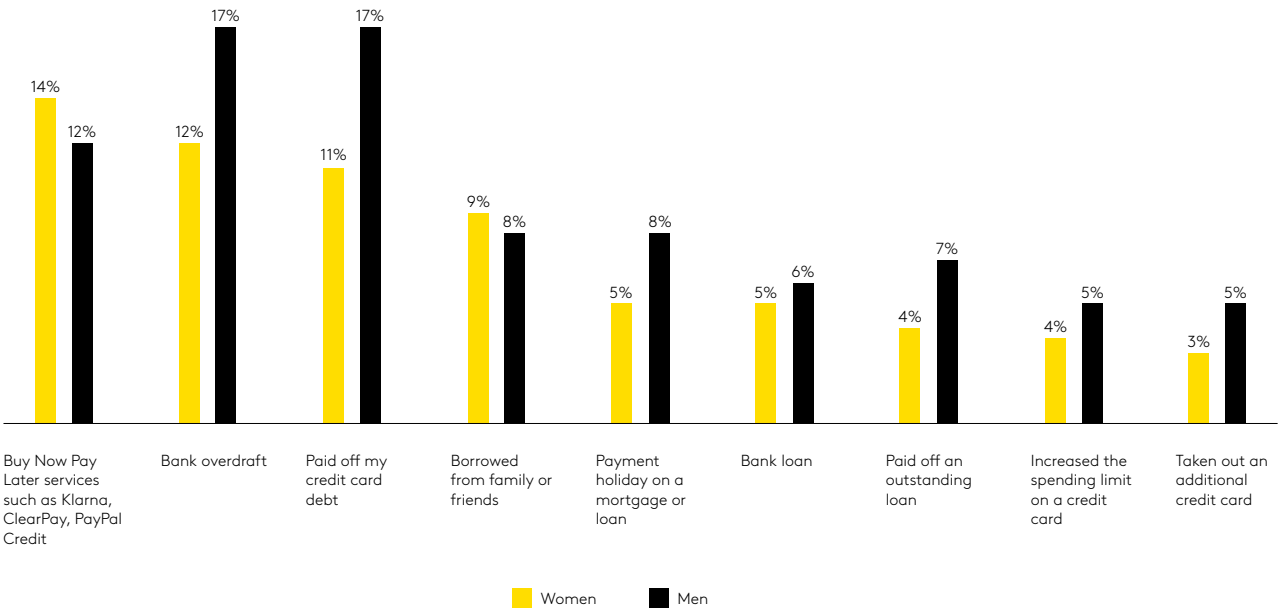
Numerous published studies have shown that COVID-19 has had a greater impact on the lives of women than men, and the impact of their multiple roles has taken its toll.

While the furlough scheme may have protected some salaries, to an extent, the gender pay gap has widened. Analysis by The Times in April this year shows that, on average, a woman earns 89p for every £1 a man earns. There has been no substantial progress in closing the gap among those earning over £150,000: just 19% of top earners were women in 2018/19, representing a 1% increase from the previous year (HMRC/Growthdeck).

A survey conducted by Kantar in March this year further demonstrates just how unequal the impact of COVID-19 has been. The pandemic has had a serious financial impact on more than one in ten of us, and has hit women on lower incomes and younger women hardest. 16% of women under 35 and earning less than £30k say they have been seriously impacted financially (compared to 11% of men in the same category).

A higher proportion of men have been able to reduce their indebtedness, although they are more likely to have taken advantage of cheaper borrowing – with a quarter of men (compared to 17% of women) accumulating credit card debt as a result of COVID-19.

A higher proportion of men have reduced their debt, although they are also more likely to have taken advantage of cheaper borrowing



Q: Which, if any of the following financial products and services have you used/done in the last 12 months?  
Total sample 2000, Women 999, Men 1001

# Savings are growing... at different rates

One of the more positive impacts of COVID-19 has been an increase in what we are calling ‘unconscious saving’, typically among those working from home and saving on travel and other office-related expenses (like a daily takeaway coffee).

While 22% of women and 20% of men haven’t been able to save anything at all during the pandemic, 46% of women and 50% of men say they have saved more than usual during the pandemic.

If we apply our survey findings to the UK population, this amounts to some staggering numbers in terms of total savings – although the amount saved by the average woman (£2,628) is half what is saved by an average man (£5,335).

Across all age groups, men have consistently saved more than women, reflecting their higher average earnings, their increased likelihood to remain in work, and the increased pressure on household expenditure more usually borne by women.

£154bn

Total saved over the last year

£51bn

Saved by women over the last year

£103bn

Saved by men over the last year

ONS figures published at the end of March 2021 showed the UK savings ratio (gross savings as a proportion of disposable income) for 2020 averaged 16.3%: a record high, up from 6.8% in 2019.

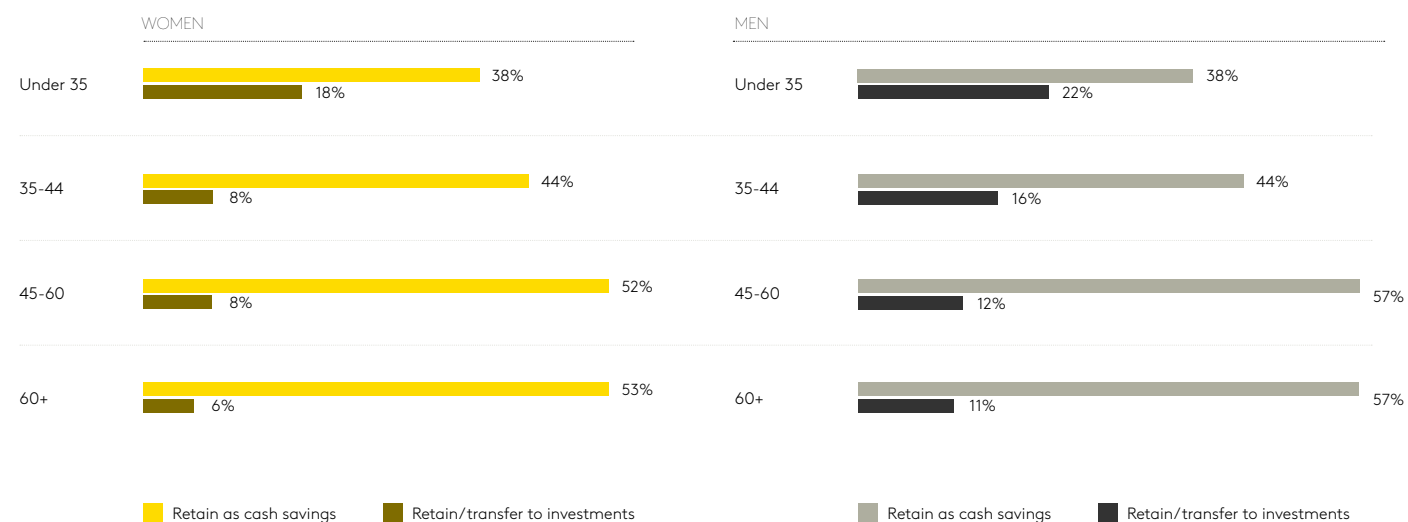
# The longer-term view

Confirming our analysis, Bank of England data shows that household savings grew to £1.7 trillion by March 2021, from less than £1.4 trillion in 2018. So what are people doing with their savings? Around three quarters of this money is saved in current accounts or low value savings accounts, where the average interest rate today in the UK is 0.11 per cent (down from more than 0.5% since 2018, according to Bank of England/Aviva)

Of greater long-term interest is the question of whether we will hang on to our savings... or spend our new-found wealth. We found that most women (62%) and men (70%) planned to hold on to the majority of what they had saved. And in spite of almost non-existent returns on savings, almost half of those who have saved plan to retain the money as cash savings. Fewer than one in ten women plan to transfer into investments, which was fewer than half the number of men.

Men are a little more likely to use their current account (39%) for this extra money than a specific savings account, whereas women are more likely to use a savings account (45%). Fewer than one in 20 of our respondents have invested it.

Younger groups are less likely to retain their money as cash savings, but higher proportions of men say they will transfer it to investments



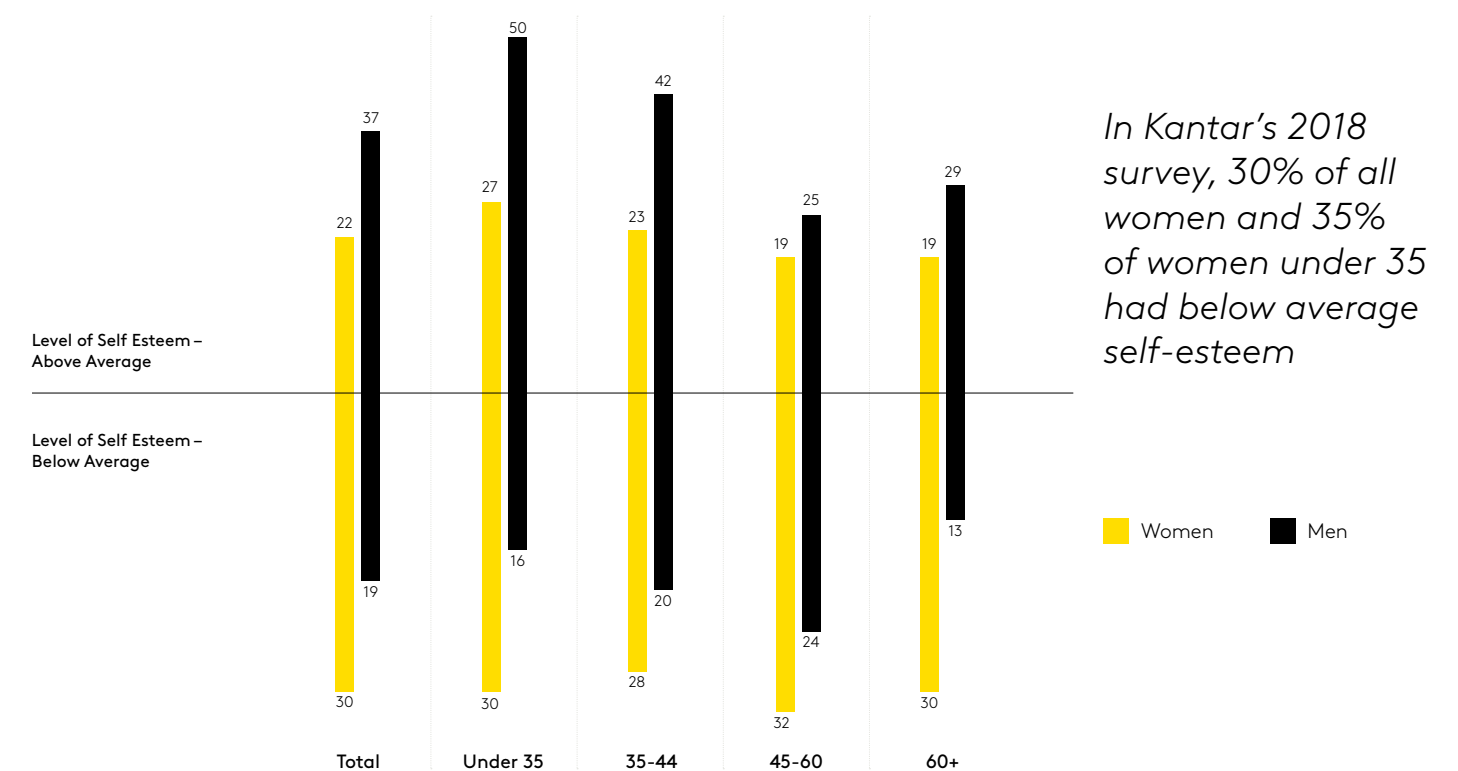
Q: As we move out of the current lockdown, how do you plan to use the money you have saved?  
Total sample 2000, Women 999, Under 35 329, 35 - 44 192, 45 - 60 207, 60+ 264, Men 1001, Under 35 320, 35-44 200, 45-60 355, 60+ 126

# Women's self-esteem continues to be lower

Our previous work has shown a link between self-esteem and financial independence, and a big difference between men and women on this front. So how has the pandemic altered things?

We found the situation across different age groups was virtually unchanged, with women's level of self-esteem being roughly half that of men of a similar age.

Looking beyond purely financial impact, women's self-esteem continues to be far below men's, particularly among younger women



*In Kantar's 2018 survey, 30% of all women and 35% of women under 35 had below average self-esteem*

Q: In comparison to the average person, when you think about your level of self-esteem, how would you compare it?  
Total sample 2000, Women 999, Under 35 329, 35-44 192, 45-60 207, 60+ 264, Men 1001, Under 35 320, 35-44 200, 45-60 355, 60+ 126.

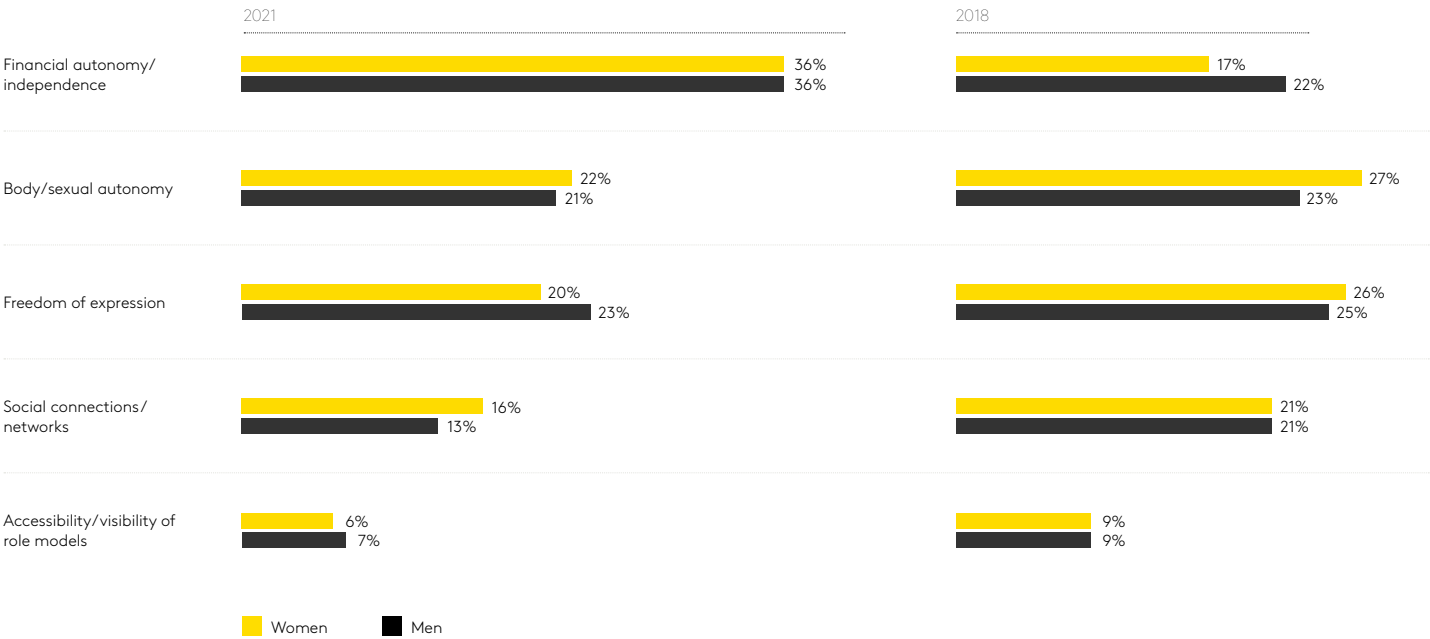


# The increasing importance of financial independence

However, what was more striking was the substantially higher contribution that financial independence is now making: 36% of women and of men said it was important to building their self-esteem, versus 17% of women (and 22% of men) rating financial autonomy as important in 2018.

We did find that women and men have similar financial priorities for the next two years: growing their savings/investments, paying off debt, ensuring they can live comfortably in retirement. However, women place a greater emphasis on meeting their immediate financial commitments; perhaps an indication of their role managing the family budget.

Financial independence is now the dominant contributor for both women and men, a major change from 2018



Q: Which of the following factors are most important to building your self-esteem?  
Total sample 2000, Women 999, Men 1001

*“Being financially independent is something that all women should aspire to. We know that a third of women are likely to retire in poverty, and that there are numerous ways in which women are financially penalised throughout their lives.*

*Society promotes the idea that marriage is their route to financial security (which can be an illusion, as it ignores the grim realities of divorce and widowhood), and does not promote the importance of financial independence.*

*Financial independence is about financial wellness, which contributes to health and happiness by giving women agency over their own lives, quite simply it gives them choices: to work in a role that they find fulfilling; to pursue further education or take time out; to choose how to live their life.”*

**Rachel Pashley**, Planning Partner,  
FOUNDER FEMALE TRIBES AT WUNDERMAN THOMPSON





# DIFFERENT WORLDS: PERSPECTIVES ON SAVING AND INVESTING

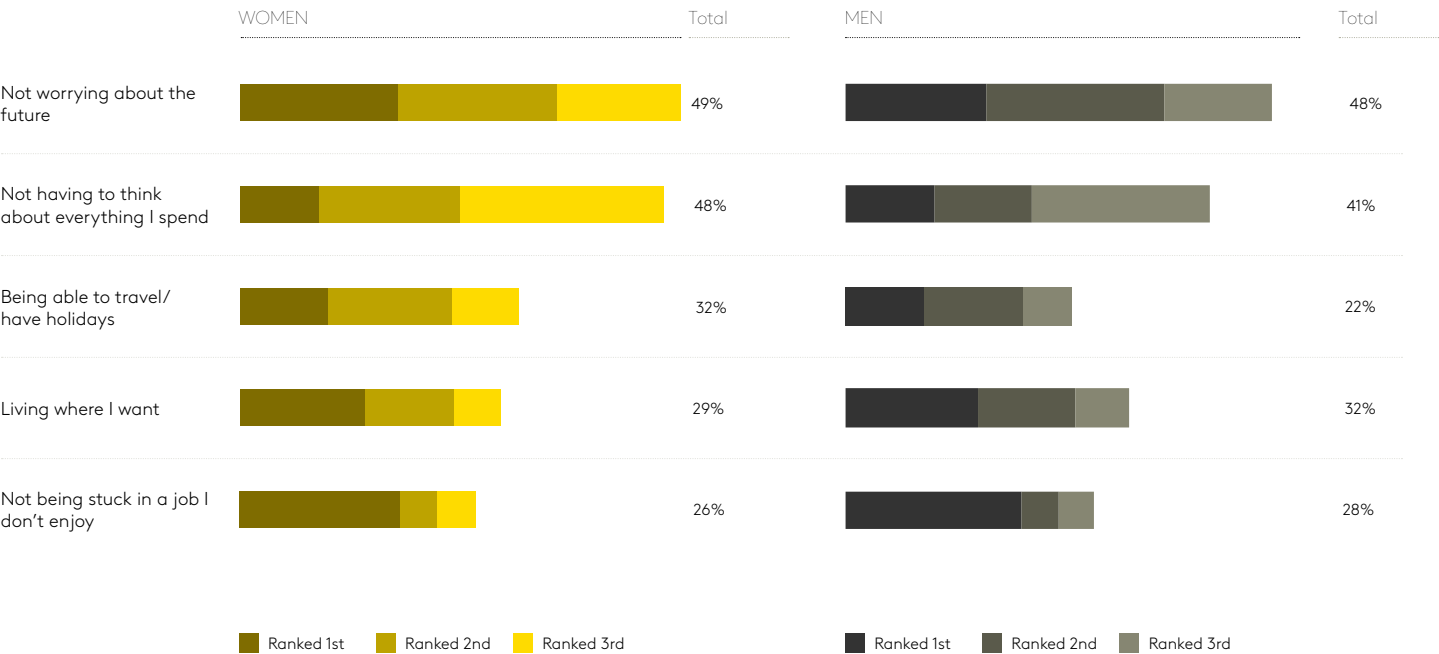


# Steps towards financial independence

As financial independence becomes an increasing driver of wellbeing and self-esteem (it's "extremely important" for 54% of women and 47% of men), saving and investing move up the agenda. Our goals of "not worrying about the future" and "enjoying wider financial freedoms" are surely underpinned by saving, and investing, our money today.

So what steps are we taking towards financial independence? The most common answer (from 25% of men and 22% of women) was "I have thought more about securing my long-term financial position." 17% of women and 20% of men have "discussed it with family and friends." Far smaller numbers have taken any concrete actions – less than one in ten have made contact with a financial adviser. And 9% of women say they are "happy to leave it to their partner."

## Saving and investing underpin financial independence and its desired outcomes



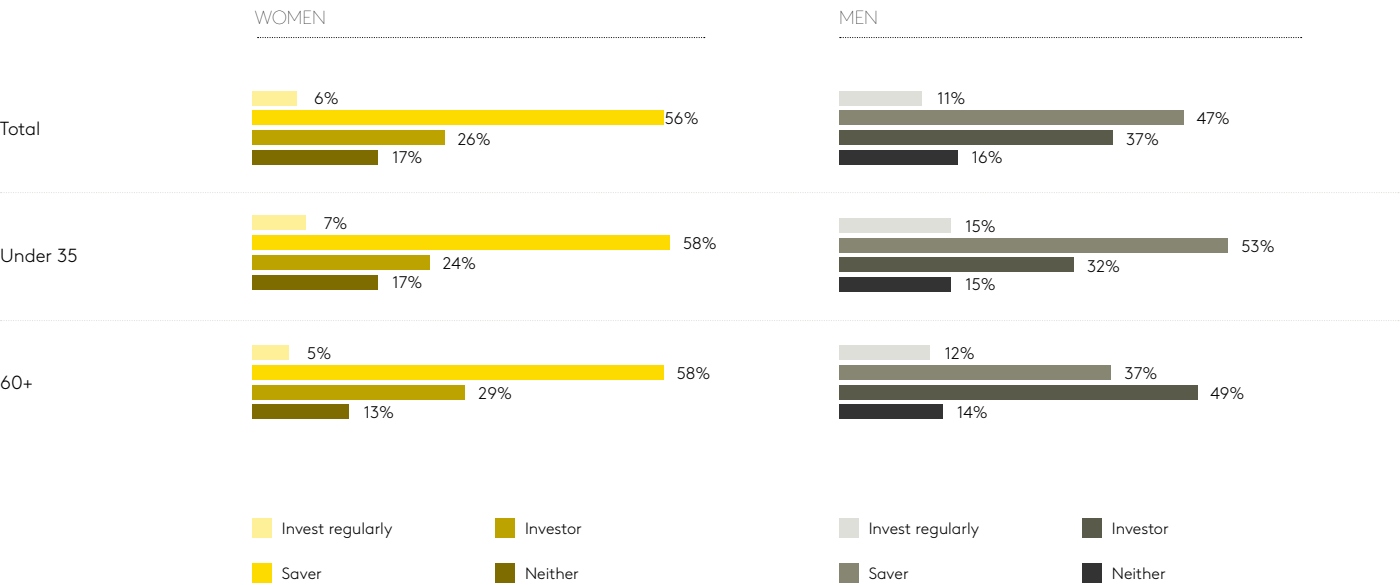
Q: What does financial independence mean to you?  
Total sample 2000, Women 999, Men 1001

# Is a move to investing on the cards?

Current interest rates suggest that, at least in the short term, traditional savings vehicles will continue to offer no real growth. But you can't assume that people, especially women, will progress from saving into investing: women are less inclined to invest: 26% of women describe themselves as "investors", compared to 37% of men. More than twice as many women save compared to those who invest:

56% say they would describe themselves as a "saver". The proportion of women investors increases only slightly with age, and the gap between women and men appears right from when they start investing: typically around the age of thirty.

Even in a low interest rate environment, just over a quarter of women (compared to over a third of men) are investors, and fewer than one in ten say they invest regularly



Q: Which of the following best describes you?  
Total sample 2000, Women 999, Under 35 329, 35-44 192, 45-60 207, 60+ 264, Men 1001, Under 35 320, 35-44 200, 45-60 355, 60+ 126

Even with increasing savings levels, it doesn't seem like a widespread move into investing is on the cards: almost half of women are not considering investing in the future.

investors', as they are putting money into a pension (63% of women and 72% of men say they have a pension) but do not identify themselves as investors.

However, our survey does suggest that around a third of women (and men) are 'unconscious



# Potential barriers to investing

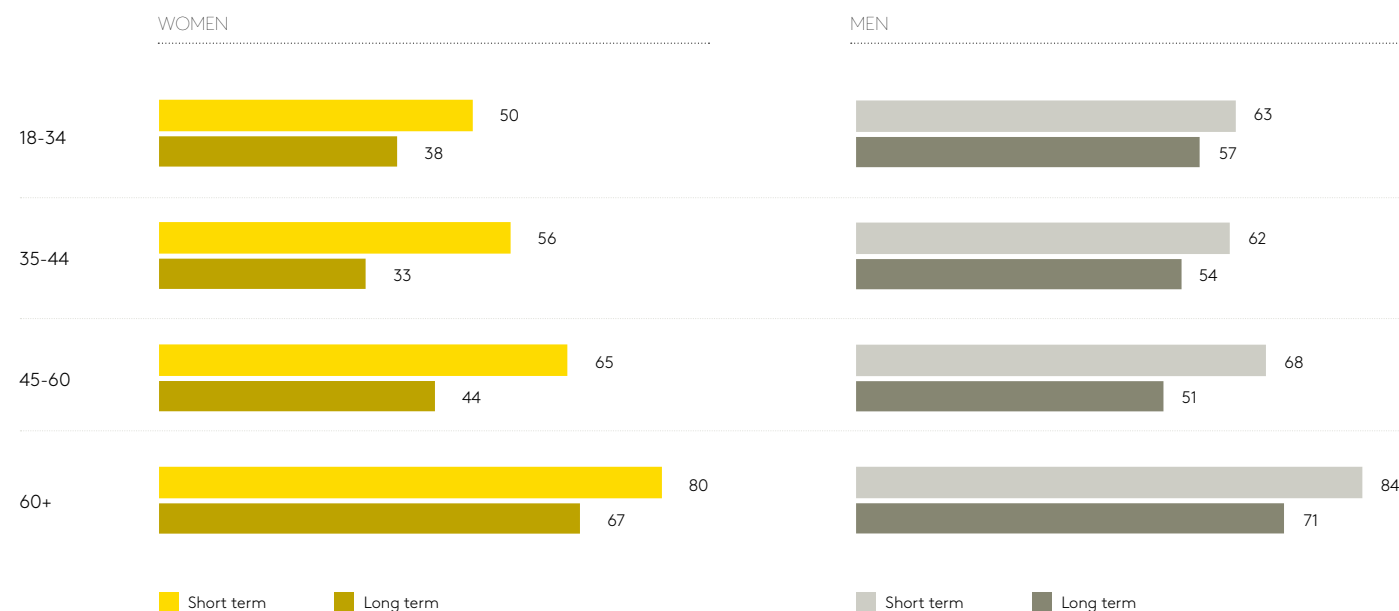
Women and men share similar reasons for investing (generating income, better results over the long term, saving for retirement), although men appear a little more convinced of the benefits. Women are more likely to invest in order to “lock money away” (27% say this, compared to 22% of men).

So why are women less inclined to invest? Our survey shows that although they are only a little less confident than men about managing short-term ‘everyday’ finances (62% say they are confident; 67% of men say

the same), they are considerably less confident about long-term finances (46% of women say they are confident vs. 56% of men).

This is most marked among women in the 35-44-year-old age group, when they are perhaps most likely to be pre-occupied with managing the everyday family budget. Women’s confidence around managing long-term finances increases with age, and the confidence gap amongst the Boomer generation is very small.

Women have relatively lower confidence in managing longer-term finances



Q: How would you rate your confidence in managing 'everyday' money? In managing longer-term finances?

Total sample 2000, Women 999, Under 35 329, 35-44 192, 45-60 207, 60+ 264, Men 1001, Under 35 320, 35-44 200, 45-60 355, 60+ 126

A third of women (compared to a quarter of men) say they don’t invest because they think that they don’t know enough about it. This increases to almost half (44%) of millennial

women. This reflects women’s concern with not being seen as uninformed, as well their lower levels of confidence and lack of experience.

“Two very distinct groups have emerged from the pandemic: those who are financially better off as a result of continuing to earn while working from home and not incurring work or entertainment related expenses and those, disproportionately women as they are over-represented in industries like beauty and hospitality, who are worse off through loss of income.

Among those who have been fortunate enough to have amassed surplus money, some will be spent to generate a much needed post-pandemic ‘feel-good factor’... but there will be a recalibration, in that a savings habit will have been formed. However, too much will be saved in cash.

Triggers to invest (rather than save in cash) need to be more visible. Auto-enrolment is an obvious trigger in workplace pensions, but many don’t see this as investing; the excitement around specific stocks and shares, which was prevalent at the time of the major privatisations of the 1980s and 1990s, will not mean anything to millennials. More recently, the excitement around cryptocurrency and the so-called meme stocks, feels like a much more masculine pursuit and a reflection of the ‘get rich quickly’ mentality, rather than a long-term commitment to responsible investing.

The language of investing, the city jargon and the emphasis on risk to comply with regulation, are immediately off-putting to many women. As an industry, we need to redress the balance between reward and risk in a way that feels right for women, and broaden the guidance we can offer to help people to save and invest with confidence.”

**Danny Cox**, Head of External Relations,  
HARGREAVES LANSDOWN



# Is investing a man's world?

While “financial services” overall is seen as gender neutral, when it comes to investments, men – and particularly younger men – see it as being more for them than for women. This bias is most extreme for cryptocurrencies, while smaller numbers believe ESG investing is “more for men”. This is supported by our research for JP Morgan Asset

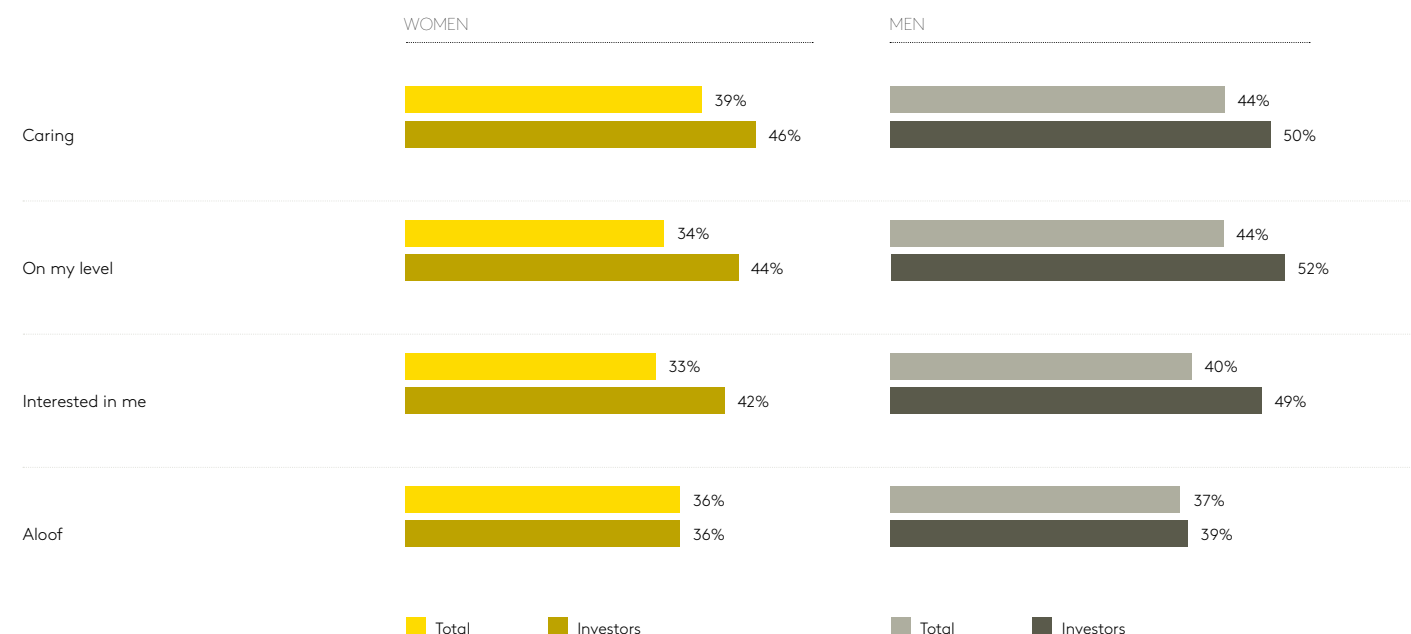
Management, where 72% of women, compared to 69% of men, said that ESG was important to them.

When we look at the investment industry characteristics identified by men and women it is seen as overwhelmingly “male” by most respondents, with people in investing characterised particularly by women

as “wealthy” and “well-educated” – there is a real sense of exclusivity as well as low association with softer more emotional characteristics.

This gap is greatest among millennials who could be starting on their investment journey: this group needs to feel welcomed, and to be better informed of the benefits.

These are the characteristics least associated with investing. They are more emotional, indicating an empathy gap – even for women who invest



Q: Thinking now about people who work in the investment industry, which characteristics do you most associate with them and are there any which you don't associate with them?  
Total sample 2000, Women 999, Men 1001, Women investors 262, Men investors 370

# Is the industry signalling that it is less interested in women?

In relation to empathy, both women and men think that the investment industry has a better understanding of men than women. This is most marked when women are thinking about themselves personally, rather than

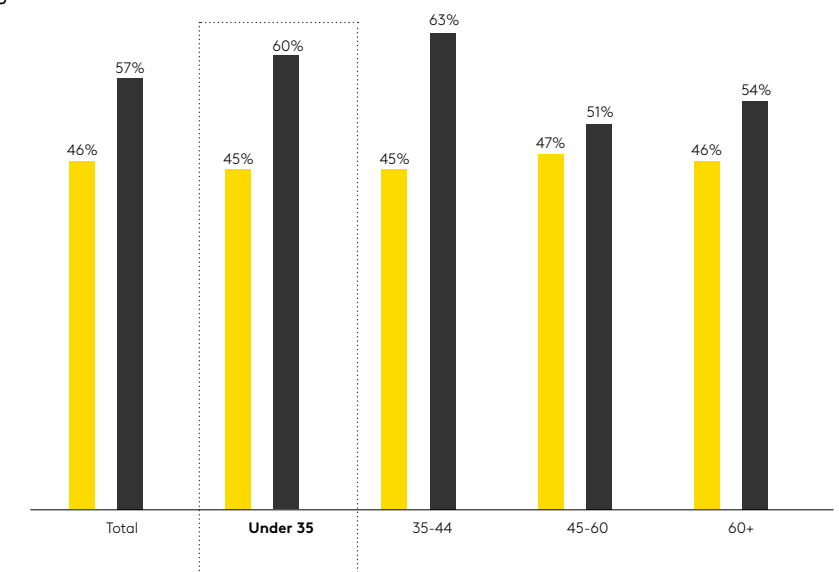
women in general: just 46% of women feel the investment industry/investment providers understands them (rising to 61% amongst female regular investors) while 57% of men (73% of male regular investors) say the same.

The gaps in perceived understanding of individuals are greatest in the younger age groups, and exist even among investors

WOMEN INVESTORS  
61%

MEN INVESTORS  
73%

Women Men



Q: How well do you think that the investment industry/investment providers understand each of the following groups?  
Total sample 2000, Women 999, Men 1001, Investors Women 262, Men 370,  
Women under 35 329, 35-44 192, 45-60 207, 60+ 264 Men under 35 320, 35-44 200, 45-60 355, 60+ 126

*“It is essential that the finance industry continues to understand and meet the changing needs of women. And in recognising this, the finance industry needs to realise that this will mean change from within. The solution is NOT just better marketing, but a multi-dimensional programme that transforms financial products and services, teams and organisations, for the benefit of everyone.”*

**Tamara Gillan**, Founder and CEO,  
THE WEALTHIER NETWORK





**BRINGING THE TWO  
WORLDS TOGETHER**



# From polarisation to a meeting of minds

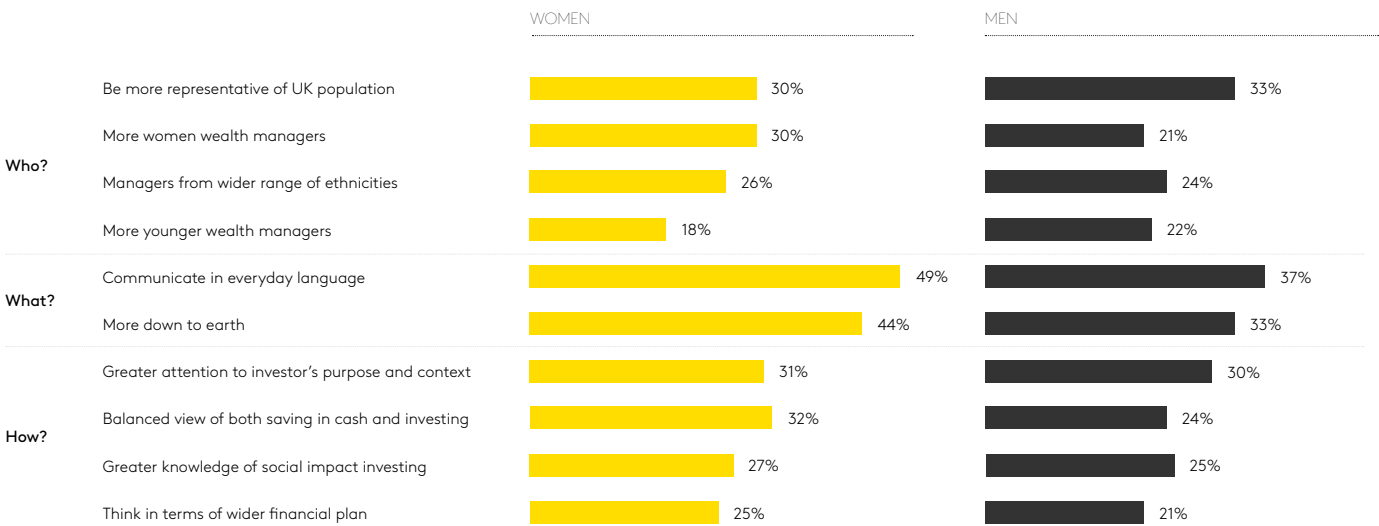
Presenting saving and investing as two different worlds won't help to engage more women with investing, as it heightens the perception of investing as a man's world. While women may own the everyday family finances, and there are historical reasons for exclusion, there are steps organisations can take to better include women, and realise their potential value.

We know from our study conducted for JP Morgan Asset Management that the aims of men and women, between the ages of 30 and 45, when they save

and invest are broadly similar (although women's slightly greater emphasis on having a contingency fund may reflect their budgeting mentality). The goals are the same, so the work for financial services lies more in how the benefits of investing are communicated, and making the world of investing feel more accessible.

Women, to a greater extent than men, are asking for the world of investing to be brought much closer to the real world they live in, to make investing less remote and more relevant to them.

## Steps that the industry can take to generate broader interest in investing



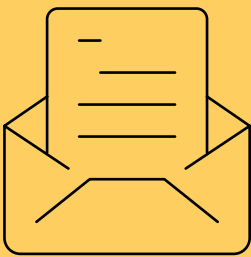
Q: What do you think that the investment industry can do to generate broader interest in investing?  
Total sample 2000, Women 999, Men 1001 Top 5 suggestions

# A two-fold challenge: Invite & Inspire

Our research has identified two broad actions which organisations wanting to Win with Women should take. These would be true for any sector, but are particularly pertinent to investing, where many women feel excluded and that they lack the confidence and knowledge to participate.

They need to Invite – to demonstrate their openness and inclusivity, to break down the perceived gender barriers around financial products and services

They need to inspire – to demonstrate a tangible and relevant benefit/pay-off, to create behaviour change.



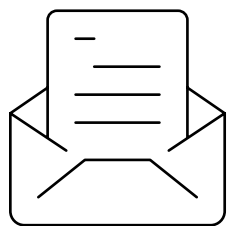
INVITE



INSPIRE



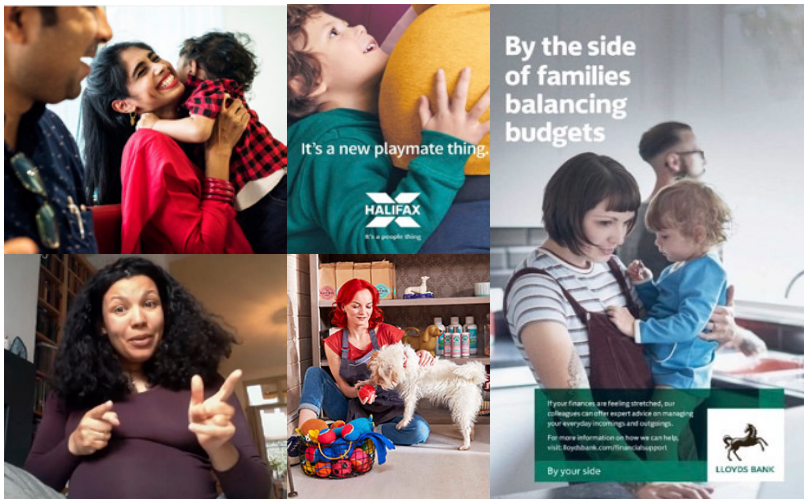
# The role of communications



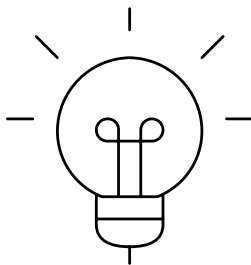
## INVITE

The familiar world of everyday family finance where women feel confident

Our analysis of communications in financial services (using our NeedScope framework) also demonstrates two very different worlds. Communications around everyday family finances fall firmly into the “invite” territory. They feel inclusive and create a strong sense of financial wellness and wellbeing, in a warm and familiar world. By showing confident-looking women, they will have the added benefit of boosting self-esteem, which in turn creates more investors: Our study found that two thirds of women with above-average self-esteem will consider investing in the future, compared to fewer than half of women with below-average self-esteem.



## THE WORLD OF WELLNESS



## INSPIRE

The more solitary world of less relatable female financial confidence: accomplished achievers enjoying their success

Communications around investing typically head straight for the “inspire” territory, and present a much more solitary and less relatable world. They suggest a material pay-off in luxury lifestyles and aspirational living. Typically colder, they fail to capture the more emotional ‘feel good’ factor of financial wellbeing.



## THE WORLD OF WEALTH



## What are we searching for?

Online search data reflects the higher level of interest in investments among men, and that in savings products among women. We also see that the nature of those searches is different.

Women’s searches around savings accounts and budgeting indicate that they are seeking ways to effectively save, grow and manage their, and their family’s, finances. Meanwhile,

men were searching for advice on how and where to invest, and which advisors, traditional or digital, were the most highly rated.

Moreover, the content, imagery and tone of savings and investment sites suggests two very different worlds, which seems likely to perpetuate their separation and gender bias.



# Assessing the landscape

The NeedScope framework helps us to understand the emotive landscape of female confidence in financial services, and demonstrates further how financial services brands typically either focus on inclusivity – by making themselves approachable and accessible, reflecting women’s requests in the survey for everyday language and being more down to earth – or financial power and reward, where women achieve their goal of financial independence, but where the benefits are material rather than emotional.

Retail banks are more typically found in the “Approachability” space, where money is about fulfilment and responsibility. The current Vanguard “Value to Investors” campaign is a notable exception to this. Asset and wealth managers are more typically in the “Power” space, where money is more about status and superiority.

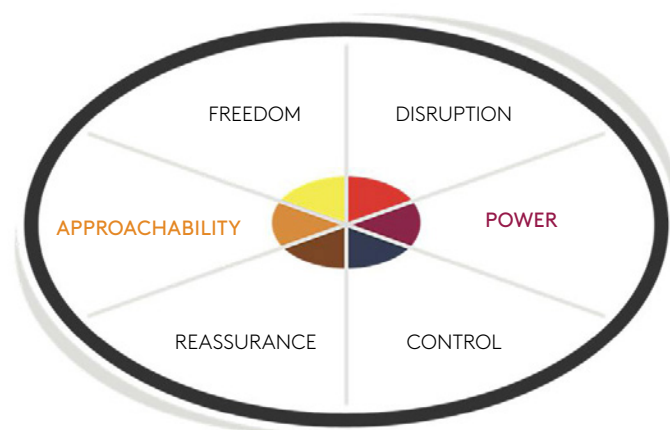
Typical depictions of female financial confidence do reflect genuine needs in the category, but brands tend to cluster and focus on ‘include me’ and ‘reward me’

FREE ME

INCLUDE ME

Make financial services accessible and down-to-earth. Talk to me on my terms so I can make my money work harder for me and the people around me.

REASSURE ME



CHALLENGE ME

REWARD ME

Best-in-class, proven financial excellence is the reward I deserve for everything I’ve achieved. Make me feel unique, powerful and independent, and show me the extra benefits of investing my money with you.

EQUIP ME

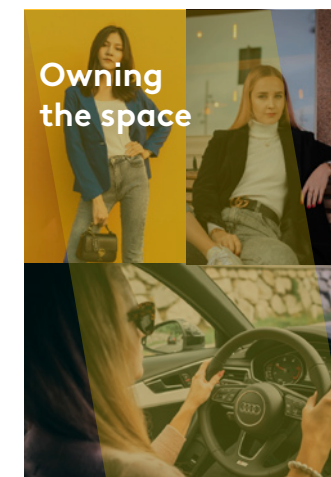
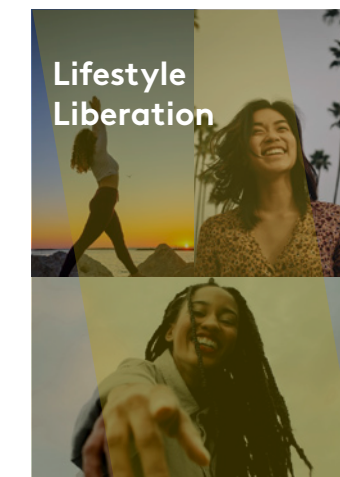
\*NEEDSCOPE

# Expanding the territories

Whichever territory a brand chooses to occupy, relatability is important. Women are not a homogenous group, and within any territory there will be multiple and nuanced expressions. Using EVA, Kantar’s unique insight tool developed by AI specialists and cultural insight

experts, we were able to add a further layer of understanding around how financial services brands can capture more nuances of female expression in both the dominant territories. We discovered that women have a very holistic approach to sharing thoughts about

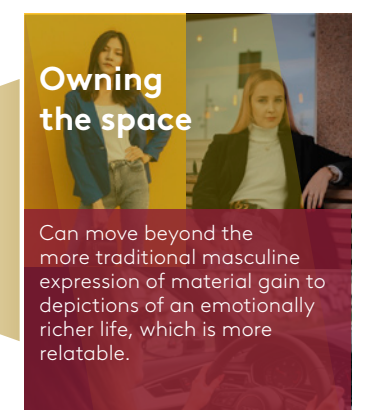
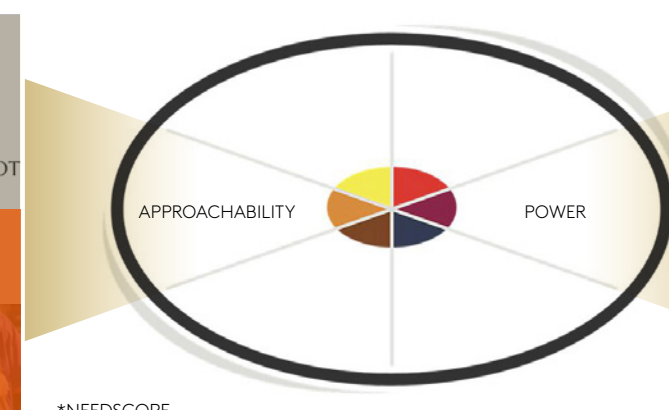
money and finance online. They share the personal aspects of money management, to inspire themselves and others, showing the ups and downs. When it comes to women and finance on social media, the four predominant themes from the EVA analysis are:



Dominant depictions of women and finance in the approachability ‘include me’ and power ‘reward me’ spaces fail to capture the full nuance of female expression in these territories as shown by EVA

INCLUDE ME

REWARD ME



\*NEEDSCOPE



# Inclusion from the inside out

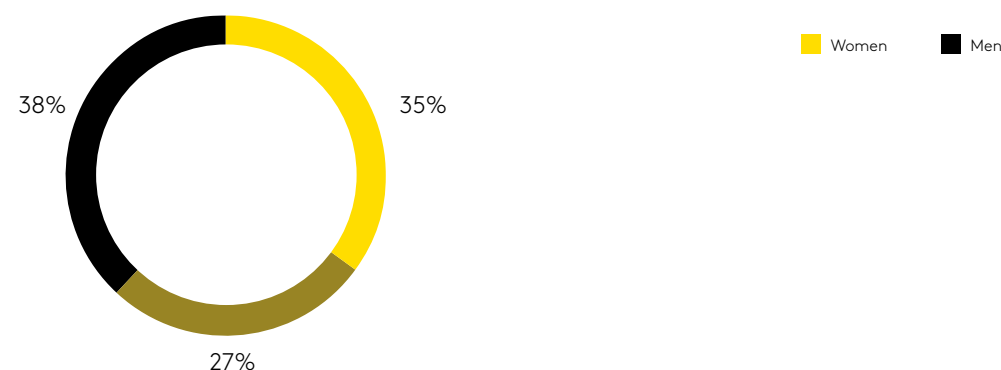
We know that a better gender balance will be profitable, as BrandZ data shows that gender-balanced brands are worth considerably more than those that are male-skewed. But simply adding more women to your adverts, without stories that highlight how a product or service can make a meaningful change to their lives, is not going to be enough.

Of course, making products and communications more inclusive often starts with looking at your own organisational makeup. Our recent survey for The Diversity Project highlighted the challenge, as we found an almost 80:20 ratio of men to women in the investment sector. Factors like unconscious bias, and the unequal weight of responsibility at home, could be impacting the representation of women in your business, in turn impacting your culture – and your brand.

Global data – BrandZ brand value



UK Data – Male/Female/Balanced skews in UK Brands (% of UK brands)



Source: BrandZ 2016-2018 UK, US, China. Base: 219 brands – 68 UK, 71 US, 80 China. Value split based on the difference between the Power scores for the brand among men vs women.

*“The pandemic may be the beginning of a sea change. Inclusion and Diversity are undoubted challenges for the industry but our recent survey has identified the enforced need to work from home and to work more flexibly may be a catalyst for cultural change.*

*Kantar’s recent survey for The Diversity Project showed that prior to the pandemic less than one in ten individuals (7%) across organisations of all sizes very usually worked from home compared to nine in ten (89%) in the last twelve months. Most promisingly, more than eighty per cent of those surveyed felt that this had worked well for them (83%) and for their organisations (89%). The same was true for flexible working, which had worked well for around three quarters of individuals (72%) and for their organisations (78%).*

*A further welcome finding was the increase in the perceived importance of people skills. Our results showed that just over half of those surveyed (54%) would score their manager’s social skills highly today but more than eight in ten (83%) would expect higher levels in the future. We saw the same future expectations in relation to emotional intelligence where just under half (44%) would score their manager highly today but more than eight in ten (81%) would expect a manager with a high level of emotional intelligence in the future.”*

**Carolyn Wilson**, Co-lead,  
DE&I Gender Balance Working Group  
HSBC ASSET MANAGEMENT





# THE NEW WORLD OF INVESTING FOR WOMEN



# Why invite and inspire more women to invest?

Inviting and inspiring women to invest offers a mutual financial benefit for both the investment industry and for women, as well as (crucially) helping women achieve financial independence and greater self-esteem.

Investing for the long term is what delivers real financial value. For women, investments that perform in line with their expectations are more important than beating the market.

**£989bn**

Total UK women's savings

**£10bn**

1% shift to investments

**£99bn**

10% shift to investments

**£54k**

Average savings among women savers/investors

**£2.75k**

Annual return at a 5% rate of interest

**£15k+**

Return over 5 years

**£60k+**

Over 20 years





# How investing can become more inviting and inspiring for women

1

## **Reduce the separation of saving and investing.**

They may be two ends of a spectrum, but they are both part of a long-term financial plan and not two different worlds. Bringing these closer also allows us to stop stereotyping women (and men).

2

## **Change the imagery and tone of your communications to represent women today.**

Think financial wellness, not wealth! Position your brand in a NeedScope territory and consider the most promising EVA themes: Owning the Space, Lifestyle Liberation, Stronger Together, or Reconciling Roles.

3

## **Establish a clear role for your brand in transforming the lives of women and enabling them to reach their financial and life goals.**

Represent this consistently and clearly in every encounter. This is a real opportunity, as financial services brands are falling short in our analysis.

4

## **Place a greater emphasis on Impact investing.**

As noted, 72% of women in the UK think that ESG investing will make a difference to society – it is clearly important to them. Leverage search data and AI analytics to map key themes and emerging trends across different demographics.

5

## **Increase your focus on younger women.**

Make these investors of the future feel 'worthy' and valuable. Help to increase their confidence in managing long-term finances, and close the self-esteem gap between them and their male peers.

6

## **Examine the gender composition of your organisation.**

Is it impacting your culture and brand, and is there a case for greater inclusivity and diversity? Does the far higher incidence of working from home create a more equal playing field, and can it be a catalyst for cultural change?





# How women can increase their confidence in investing

**1** Realise that you may be an investor without knowing it. Of the 63% of women who have a pension, only 26% say they invest, meaning that 37% of women are 'unconscious investors'. Pay more attention to see how your pension is growing, and lobby your employer to offer access to a financial adviser.

**2** Have greater confidence in your own ability to manage all types of money. Think of how well you manage your own or the family finances, and don't think of yourself as 'unworthy' of professional advice.

**3** Invest to help sustainable businesses thrive. You have become more socially and locally conscious during the pandemic, so think about businesses you want to see grow and invest in them.

**4** Talk to other women about their experiences. Identify brands that have treated them well.

**5** Develop a longer-term financial plan to set out your goals and expectations. Today, just over one in ten women have a detailed financial plan. Those who do are more confident and have higher self-esteem. For men it might be about 'beating the market', but for women it is more important to achieve their goals, and ensure they are financially independent.

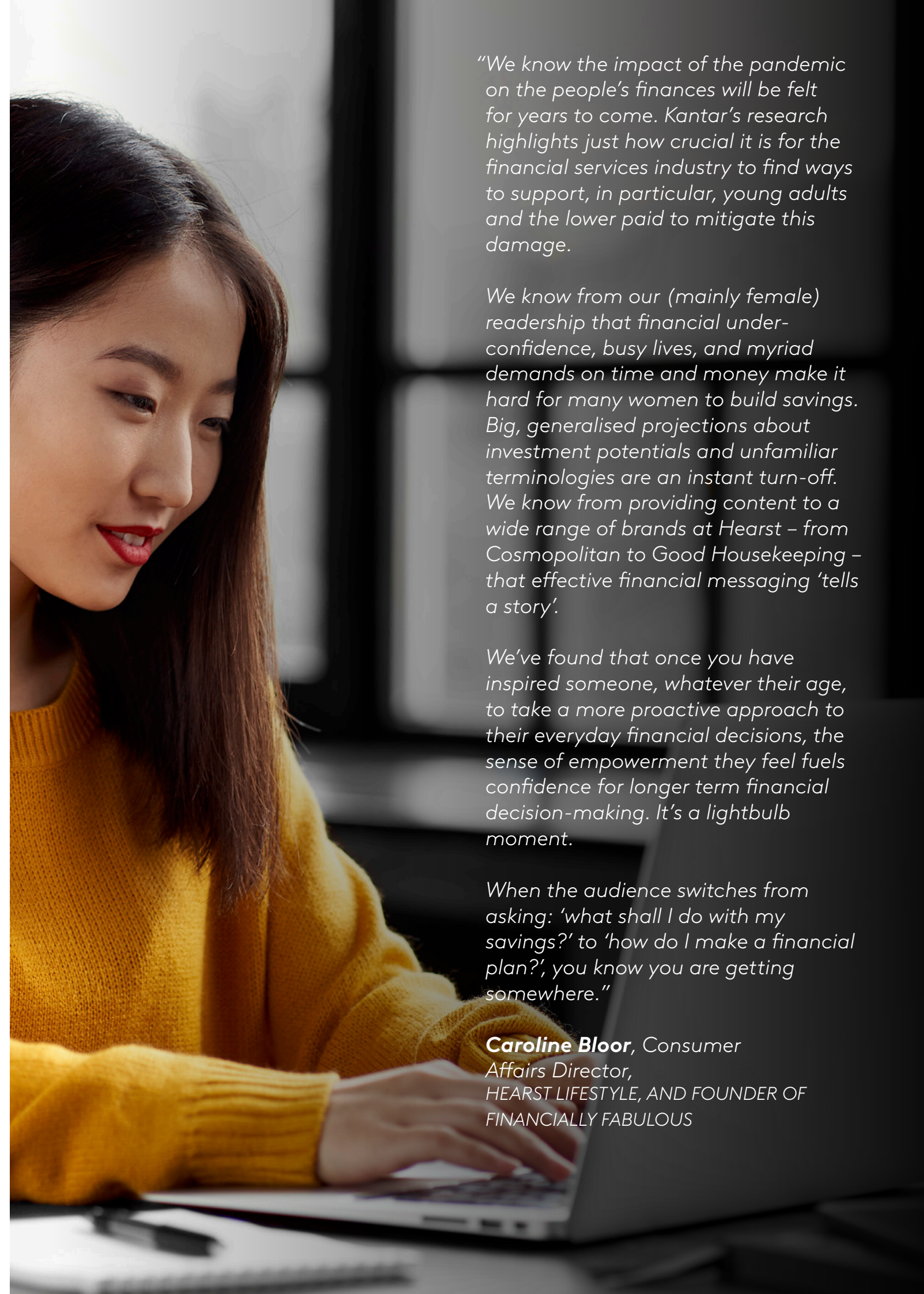
*"We know the impact of the pandemic on the people's finances will be felt for years to come. Kantar's research highlights just how crucial it is for the financial services industry to find ways to support, in particular, young adults and the lower paid to mitigate this damage."*

*We know from our (mainly female) readership that financial under-confidence, busy lives, and myriad demands on time and money make it hard for many women to build savings. Big, generalised projections about investment potentials and unfamiliar terminologies are an instant turn-off. We know from providing content to a wide range of brands at Hearst – from Cosmopolitan to Good Housekeeping – that effective financial messaging 'tells a story'.*

*We've found that once you have inspired someone, whatever their age, to take a more proactive approach to their everyday financial decisions, the sense of empowerment they feel fuels confidence for longer term financial decision-making. It's a lightbulb moment.*

*When the audience switches from asking: 'what shall I do with my savings?' to 'how do I make a financial plan?', you know you are getting somewhere."*

**Caroline Bloor**, Consumer Affairs Director, HEARST LIFESTYLE, AND FOUNDER OF FINANCIALLY FABULOUS





# Conclusion

This is a huge, not-to-be-missed opportunity for business, and for financial services in particular. Will organisations leave themselves open to the observation that the late Shirley Williams made of society: “While willing to make room for women, it is not willing to make changes for them.”?

Businesses and individuals have the opportunity to build on the embryonic savings habit, the recognition of the importance of achieving financial independence, and its dominant contribution to overall wellbeing.

Brands have an opportunity to stand out, by demonstrating they can transform the lives of individual women by converting understanding into positive action.

Never has it mattered more, never has the climate been more encouraging, and never has the opportunity extended so obviously beyond wealth accumulation into wider wellness.



# Further information

Click on the areas below for more information

**NeedScope**

**Dx Search Landscape Analytics**

**EVA Social Imaging**

**Link Creative Testing**

**UK consumer survey**





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