

Women & wealth report

2025

 **unbiased**^{pro}

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Introduction

Women across all wealth brackets are set to inherit 70% of global wealth over the next two generations.*

This transition of wealth is part of the 'Great Wealth Transfer', where trillions of pounds are set to pass hands in the UK alone by 2050.

This rise in women-led wealth has huge implications for the financial advice industry.

For financial advice firms, connecting with female wealth holders is crucial.

Unbiased, the UK's leading AUM growth platform for financial advice firms, conducted a study to examine UK wealth trends, specifically women's relationships with both their finances and financial advice.

These results provide a unique insight into the transition of wealth to women and the opportunities and challenges it poses for UK financial advisory firms.

What you'll learn

- The profile of the average female advice seeker.
- The role of inheritance in the story of women's wealth.
- The type of assets women hold.
- Women's engagement with financial advice.
- The values women seek in their financial adviser.
- Who women are seeking financial advice for.

* Capgemini

Foreword

Karen Barrett, founder and chief executive of Unbiased

Women's wealth is rising

As the UK's leading financial advice platform, Unbiased has a unique position at the forefront of this change, supporting the biggest consumer wealth transfer in history.



To that end, Unbiased is delighted to share this report, which examines the crucial role of women in the 'Great Wealth Transfer'.

This research provides extensive market insights, offering a uniquely valuable perspective that goes beyond surface-level data to reveal what truly matters to today's female clients.

For the financial advice industry, it's time for us to recognise the unique financial journeys many women face and tailor the guidance accordingly, supporting them as architects of their future wealth.

A qualified financial adviser can provide the expert insight needed to help women build confidence, make informed choices, and shape a future that reflects their goals.

While this is a huge responsibility, it is also a exciting opportunity.

A handwritten signature in black ink that reads "K Barrett".

1. Female financial advice seeker profile

Female financial advice seekers in the UK present a huge opportunity for advisers.

New research from Unbiased reveals the major profile markers of the average female advice seeker:



A married woman in her 50s, living in London.

She has approximately **£160,000** in assets, the majority of which is in her pension and retirement savings. She is seeking financial advice for herself only and prefers to receive advice through in-person meetings and via email.

Figure 1 below displays the average responses from female financial advice seekers using the Unbiased platform.

Factors	Female
Age	Women
Location	56
Relationship status	London
Primary asset source	Married
Average assets	Pension and retirement savings
Priority adviser values	£160,000
Preferred adviser communications	Clear communication and qualifications
	In-person and email

Figure 1: The average female and male financial advice seekers

As women-led wealth is rising, advisers must know the key traits and personal circumstances of the group they are targeting.

Having this knowledge is a powerful tool that advisers can leverage to connect with female wealth holders and bridge the financial gap.

2. Women going it alone

For many women, the Great Wealth Transfer marks the first time they're managing wealth independently and making major financial decisions on their own terms.

Almost three in four (74%) women report seeking advice exclusively for themselves, compared to 65% of men, indicating that women are increasing their solo advice-seeking as wealth transfers shift the balance.

This is because female advice seekers are more likely to talk to a financial adviser if they are single, divorced, or widowed compared to their male counterparts.

- 26% of women seeking advice say they are single compared to 15% of men.
- 12% of women who want advice say they're divorced compared to only 4% of men.
- 6% of women seeking advice say they are widowed, compared to only 3% of men.

Figure 2 shows the breakdown of advice seekers by relationship status.

Beyond relationship status, other major factors include the increase number of working women in leadership roles, and the growing financial engagement among women overall.

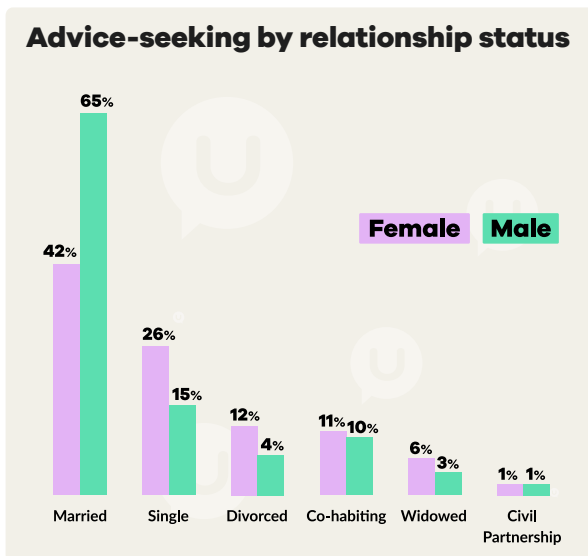


Figure 2: Advice seekers via Unbiased by relationship status.

3. Women and asset wealth

When it comes to the types of assets women hold, they currently lead in life-stage assets, such as inheritances, but fall behind with long-term, income-generating assets, such as pensions.

Figure 3 below illustrates the split between male and female financial advice seekers, revealing the makeup of their asset wealth.

As shown, 19% of female advice seekers report having an inheritance as part of their asset wealth, compared to 12% of men, making women more likely to have an inheritance as part of their overall asset wealth.

As we can see, the research also reaffirms that among those seeking financial advice, women are less likely to hold long-term, income-generating assets, such as pensions, traditional investments and buy-to-let property.

For women, it's often life-stage events that act as catalysts to review their finances and take a more active role. Ideally, this should be done with the help of an expert adviser.

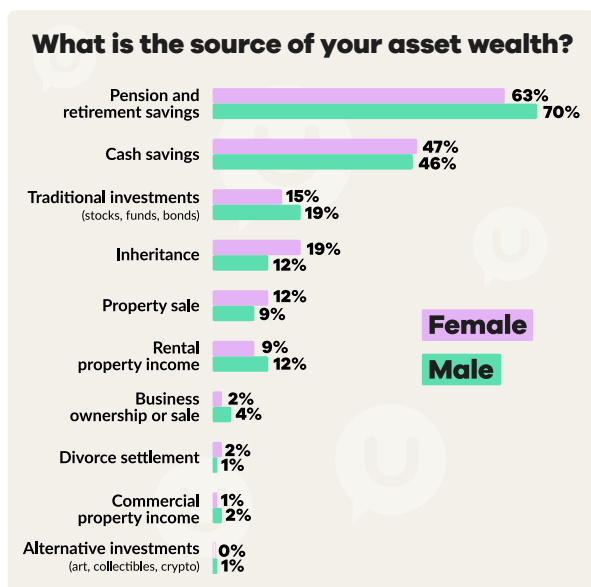


Figure 3: The source of men's and women's asset wealth

4. Women and the asset gap

Alongside the types of assets women hold, Unbiased's research also examined the amount, as well as the disparity between men and women in the UK.

It revealed the asset gap favours men throughout their working lives, before flipping in favour of women once they reach their 70s.

The research shows that the average amount of female assets was approximately £160,000.

The same cohort of men had an average of £220,000 in assets. This represents a 37.7% difference between men and women in the UK.

Unbiased also examined how the asset gap evolves over the decades, looking at the average asset amount for people ranging from those in their 30s to those in their 70s.

Figure 4 illustrates how the asset gap evolves over the decades.

For the majority of their working lives, men hold more assets than women.

The asset gap mostly narrows through their working lives, from £50,000 in their 40s and rising to £116,000 in their 50s, before reaching its smallest point at £35,000 in favour of men in their 60s.

However, the data highlights that everything flips once men and women reach their 70s, to £217,000 in favour of women.



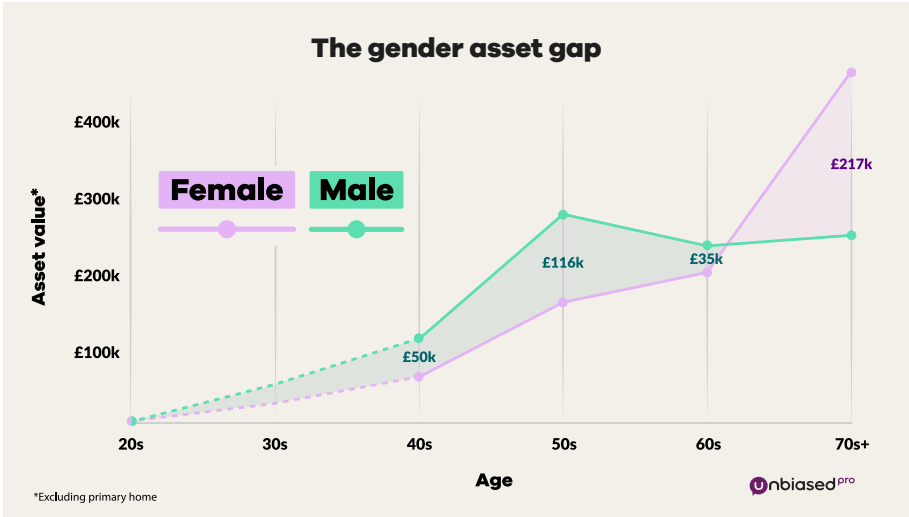
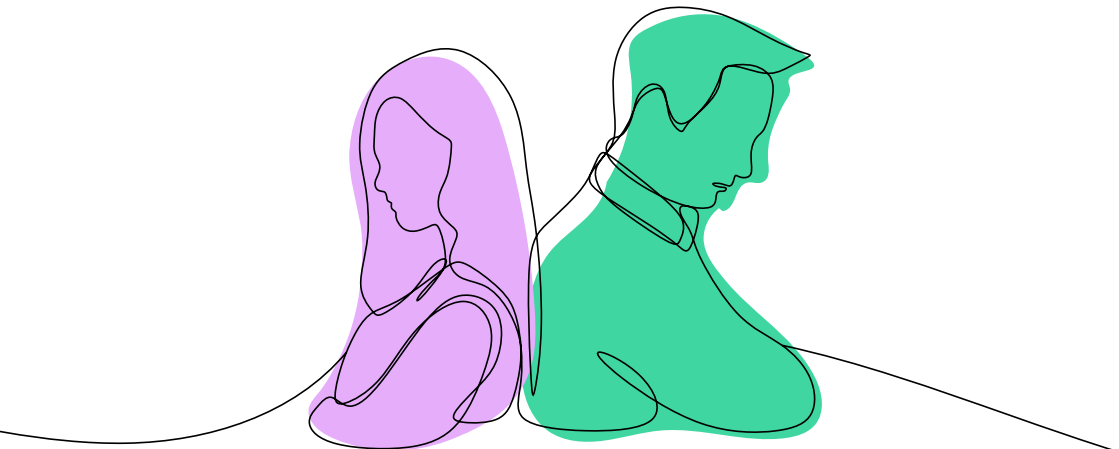


Figure 4: The gender asset gap



5. Women and household financial planning

The study also looked at who, in UK couples, is responsible for managing the household financial planning.

Figure 5 shows the breakdown of who manages financial planning in two-adult households. This includes those who are either married, in a civil partnership, or cohabiting.

This suggests that a large proportion of couples are not collaborating when it comes to financial planning, with men being the more dominant partner.

The research reveals that within two-adult households, 47% of financial advice seekers manage their money alone.

Of these, seven in 10 (70%) are men and only three in 10 are women.

Equipped with this foresight, advisers can plan and begin bringing more women into financial planning.

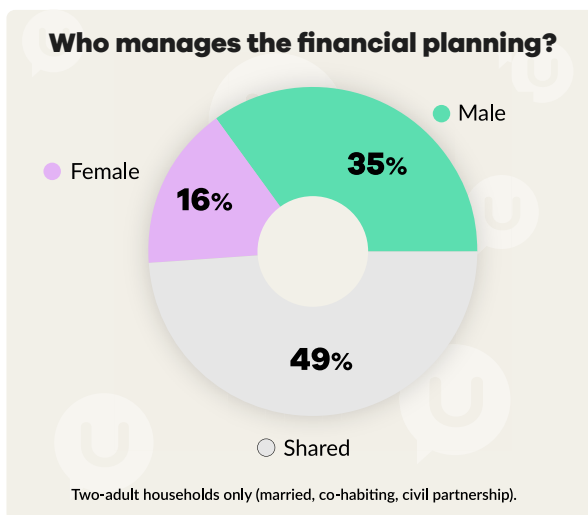


Figure 5: Who manages the financial planning?

6. Women's engagement with financial advice

Unbiased is the UK's leading source of clients who are new to financial advice.

It's unsurprising, then, that the vast majority of both men (64%) and women (69%) had never previously received financial advice from a professional.

Figure 6 shows the split between men and women when asked, "Have you received advice from a financial professional before?"

	Yes	No
Male	31%	69%
Female	36%	64%

Figure 6: Percentage of those who have previously received financial advice

Of those who had sought financial advice before, the following is a more detailed breakdown of when women reported receiving their last piece of financial advice.

	Female	Male
Within the last 3 months	15%	19%
3-6 months	6%	3%
6-12 months	9%	14%
1-2 years	13%	15%
More than 2 years	56%	49%

Figure 7: When women last received financial advice

This indicates that women are less likely to seek financial advice, and even when they do, they are less likely to engage regularly with their adviser, with the majority not having engaged with their adviser in over two years.

7. Values women seek in their financial adviser

When it comes to appealing to female wealth holders, financial advisers need to know what qualities they want from their chosen expert.

As part of the study, UK consumers were asked, 'What matters to you when choosing a financial adviser?' Respondents could choose more than one value.

Unsurprisingly, trust, impartiality, and clear communication emerged as the top priorities.

While men and women predominantly aligned on what they looked for in a financial adviser, there were a few discrepancies.

70% of female advice seekers value clear communication from a financial adviser, compared to 61% of men. Strong qualifications or credentials were a desire for 51% of women, compared to just 42% of men.

Value	Female	Male
Someone I can trust	76%	76%
Independent advice (not tied to providers)	72%	67%
Clear and simple communication	70%	61%
Understands my personal situation	63%	61%
Low cost or good value for money	55%	54%
Strong qualifications or credentials	51%	42%
Close to where I live or work	29%	32%
Available online or through digital services	26%	21%

Figure 8: Breakdown of values when choosing a financial adviser between women and men.

This is a valuable insight that advisers can leverage to connect with female wealth holders and bridge the financial gap.

Conclusions and recommendations

The learnings in this report offer insights into the rise of women-led wealth, helping the financial advice industry navigate the transition of assets to women and thrive during the Great Wealth Transfer.

For those looking to take action, there are clear next steps that can help firms get ahead.

Build a female-focused strategy

To help women succeed as stewards of wealth during the 'Great Wealth Transfer', the advice industry must keep pace by listening, understanding, and offering guidance that reflects the real lives and priorities of women today.

According to the research, it is evident that women have distinct financial priorities, values, and decision-making styles compared to men. However, today's financial advice is often not tailored to women. Improving this dynamic will take more than a lift-and-shift approach. You need a female-focused strategy.

Actionable steps to take include:

- **Tailor communication styles:** Women often seek more context, clarity, and collaboration in financial discussions. Avoid jargon and focus on education and empowerment rather than financial performance alone.
- **Address risk perception:** Women tend to be more risk-averse and value stability over aggressive growth. Offer solutions to suit this risk appetite and align with their desire for security and social impact.
- **Support women with time-efficient tools:** Low confidence and perceived lack of time are things that hold many female investors back. By providing digital tools, flexible meetings, and proactive guidance, you can help them build confidence and long-term financial habits.
- **Create inclusive client experiences:** Ensure your brand and services reflect diversity and inclusivity. People are more likely to engage when they see themselves in your team and messaging.

Focus on retention alongside new client acquisition

The challenge of targeting female wealth holders is two-fold: retaining existing wealth and meeting new demand.

As we've seen from the research, women are far more likely to receive an inheritance.

However, for advisers already working with couples, the statistics don't make for pleasant reading:

- Just 34% of women will remain with the existing family adviser following the death of their partner, Schroders found.
- 70% of women will change their adviser within a year of their partner dying, according to the Centre for Economics and Business Research (CEBR).

With longer female lifespans and shifts in wealth distribution, preparing for spouse-to-spouse transfers is also vital.

This involves building relationships with both partners and understanding both sides' individual needs.

For new demand, advisers need to ensure they're optimising their services for women, understanding their unique financial journeys, and offering tailored guidance.

For new advice seekers, searching online will typically be their first port of call when looking for an adviser.

While building your own marketing presence is essential, partnering with a lead generation platform can connect you directly with individuals actively seeking guidance.

These platforms not only deliver a steady stream of potential clients but also equip you with tools to manage your pipeline efficiently, helping you focus on conversion.

Not every lead will be the perfect match, but this scalable approach may help ensure consistent growth and opens the door to the next generation of wealth holders.

Want to hear more?

Unbiased is an AI-enabled financial advice platform, empowering people to make confident financial decisions and delivering unrivalled growth for advice firms.

With the greatest wealth transfer in history now underway, Unbiased connects people to trusted advice across pensions and retirement, inheritance planning, mortgages, accountancy, and more.

The Unbiased platform applies advanced models trained on a rich dataset of user activity to intelligently match individuals with qualified advisers, providing the easiest and most reliable way to access financial expertise.

Since 2009, Unbiased has generated over \$100 billion in AUM opportunities for financial advisers, with 65% of prospects new to advice. Reaching more than 10 million consumers annually, it is the leading source of client demand in the industry.

Book a free demo and learn how we can help you scale your business in a repeatable and effective way with a steady stream of new clients.

Contact us today

Methodology

Insights are based on anonymised data from 1,276 UK consumers who used the Unbiased platform to seek financial advice between 6 and 27 May 2025.