

**Stash**  
**Owning It: Women's History Month Research**

**Closing The Financial Education Gap:**

*One of the keys to success is financial education, and this often starts at a young age. But girls often receive significantly less financial education than boys.*

- 71% of men were taught about finances at a young age compared to just 54% of women
- Men are nearly 2x as likely to have learned about investing when they were younger compared to women (39% vs 22%)

**Building Financial Confidence:**

*This financial education gap can often contribute to less confidence in both short- and long-term financial decisions.*

- When thinking about personal finances, women are more likely to feel overwhelmed (38%) and anxious (37%) while men are most likely to feel knowledgeable (38%), confident and in control (37%)
- Nearly half of women (47%) feel confident in their short-term financial decisions, but don't know where to start when it comes to long-term financial decision
- 58% of women say they don't currently have another woman in their life they can go to talk about finances

**Breaking the Taboo Around Money Talk:**

*Talking about money with friends, family and colleagues can help people become more financially knowledgeable, manage their finances more intelligently, and could even help address things like the pay gap and gender investing gap.*

- 42% of people say personal finances top the list of things keeping them up at night, and 38% of people feel alone in their financial struggles
- Talking with others can make a huge difference, helping people feel more supported (48%) and informed about their financial decisions (43%), yet 40% of people hold back on talking with friends because of long standing taboos around talking about money
- Luckily this stigma is slowly changing, with only 33% of Gen Z find talking about money taboo compared to 47% of Gen X

**Building Women's Financial Empowerment:**

*Women accomplish amazing things when we support each other. Starting conversations about finances and sharing resources and inspiration can make women feel more empowered to invest in themselves and their financial future.*

- Nearly 1 in 3 women (33%) believe if they had a stronger community to go to for financial inspiration and guidance they would be in a better place financially
- Nearly three-quarters (73%) of people—regardless of gender—who talk to women about their finances feel confident they know how to achieve their short-term and long-term financial goals

### **About Investing: Mythbusting**

*Women control increasing amounts of wealth, yet the gender investing gap is continuing to make men's wallets heavier than women's.*

- The #1 topic people look at when seeking financial inspiration and guidance is investing (31%)
- The top reasons many women aren't investing their money:
  - 46% of women don't feel they have enough money to begin investing
  - 39% of women don't invest because they don't want to lose money
  - 35% of women want to invest but don't know where to start

*This survey was conducted online within the United States by LaForce on behalf of Stash using Censuswide technology in between February 23-25, 2021. The survey was completed by 2,069 people. Of the 2,069 individuals: 60% (1,235) identified themselves as females, 39% (816) identified themselves as males. "Gen Z" is defined by birth year of respondents between the ages of 18-24, "Millennials" is defined by birth year of respondents between the ages of 25-43, "Gen X" is defined by birth year of respondents between the ages of 44-55 and "Boomer" is defined by birth year of respondents between the ages of 56-74 as of February 2021. This material has been distributed for informational purposes only, and is not intended as investment, legal, or tax advice.*

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