

Your mind, your money.

SmartPurse white paper on
women's financial mindset.



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“ Adopting a positive mindset and getting a grip on your finances is easier than one might think.

It all starts with simple things.

Look at it this way: you can't dress well if you have a mess in your closet.

The same goes for your money.

- Olga Miler ”



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Our mission.

Over the last ten years, we have built one of the largest global communities focused on gender equality, and we've transformed various financial services organisations along the way. But what was the reason behind it all?

After talking to thousands of women, we learnt that there is no safe and welcoming space for women to discuss the money questions impacting their lives, and to get both encouragement and practical support.

And so SmartPurse was born.

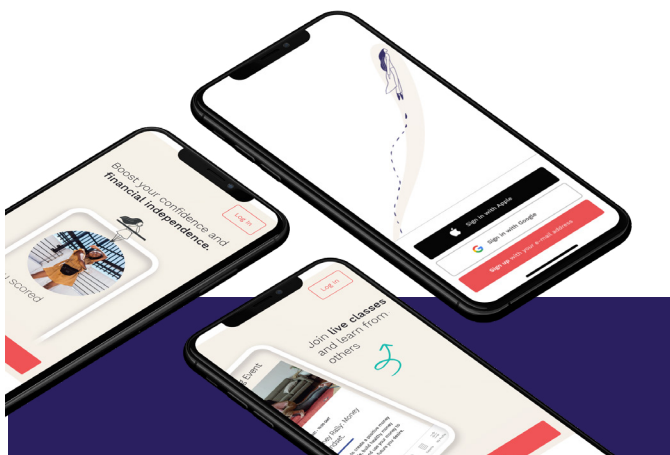
Our mission is perfectly summed up by our signature Money Rally events, which provide a safe space for women to unite around the subject of money, and to gain expert help across a day of panels, talks & workshops.

This April, we joined forces with Stylist Magazine for Money Rally: Money Mindset.¹ Together, we began a conversation about how the way you think about money can define your financial literacy.

This report captures key learnings and insights from our speakers & attendees.

**You and money are in it together, forever.
Let's make it a positive relationship.**

Love, Jude & Olga.

SmartPurse is a unique money coaching & learning toolbox inspiring thousands of women to get a grip on their money.

Our mission:

1. **Education:** provide accessible, impartial financial education to every woman.
2. **Independence:** increase the financial independence of every woman.
3. **Innovation:** drive change in the financial services industry.

¹SmartPurse; Stylist, Money Rally: Money Mindset, April 10 2021.

Key findings.

What word describes your relationship with your money?

65%



'complicated'

22%



'shameful'

9%



'happy'

4%



'easy'

At what age did you make a conscious decision to take financial control?

55%



33+ years old

27%



19-26 years old

18%



27-32 years old

0%



10-18 years old

What could be the biggest benefit of financial control?

52%



'confidence'

35%



'peace of mind'

13%



'happiness'

0%



'no benefit'



Just 1 in 10 women would describe their relationship with money as 'happy'.

What are the signs of a healthy money mindset?

→ Your values are reflected in your financial decisions.

→ You understand your personal risk tolerance.

→ You appreciate and value your worth.

→ You can easily talk about money.

01

Money remains a difficult subject.

Only 13% of respondents chose a positive descriptor for their money relationship ('easy', 'happy'), while 85% chose negatives ('complicated', 'shameful'). This shows the continued impact of the long-standing taboo around 'talking money' among women.

02

Financial health is tied to mental health.

Over half (52%) of respondents said financial control would bring 'confidence', while 13% chose 'increased happiness', and 35% 'greater peace of mind'. All three of these benefits play a huge role in mental health, an especially important aspect of our finances after the increased stress & financial difficulties caused by Covid-19.

03

The majority of us undervalue our money mindset.

Our research has made it abundantly clear that the majority of us undervalue (and therefore underuse) our money mindset. A positive mindset can bring huge financial benefits, not to mention the positive impact on mental health, all at no monetary cost. For this reason, thoughtful financial education should be a priority for all of us.

04

Financial education must continue at any age.

When we asked what age attendees made the conscious decision to control their money, none of them did so before turning 18, and the majority (55%) only made the decision after age 33. Our findings make it clear employers must play a part in providing financial education to those who need it most.

05

Financial literacy will lead to global change.

Considering that 76% of women are interested in sustainable investing (compared to 62% of men), it is significant that 37% of respondents defined success as 'the ability to make a difference'. This suggests that, with greater financial literacy, women will use their wealth to bring about positive global change.

01 The issue: why are we still not talking about money?



Just 1 in 10 women would describe their relationship with money as ‘happy’².

The status quo.

Over the last century, there is no doubt that women's rights have come a long way. We've gained the right to vote, open a bank account, have a job, own property, gain an education... the list goes on.

Yet globally, the gender gap in economic participation & opportunity remains the second largest gender gap. According to the World Economic Forum's Index, just 58% of this gap has been closed so far, and it is estimated that it will take another 267.6 years to close.³

Call us difficult (and many people do), but we won't stop until we have achieved genuine, intersectional equality. To do this, financial independence and equal pay are the next rungs on the ladder.

Despite the fact that women own and create wealth at staggering rates, our relationship with money remains quite complicated, and the pandemic has only made things worse, especially in the long run.



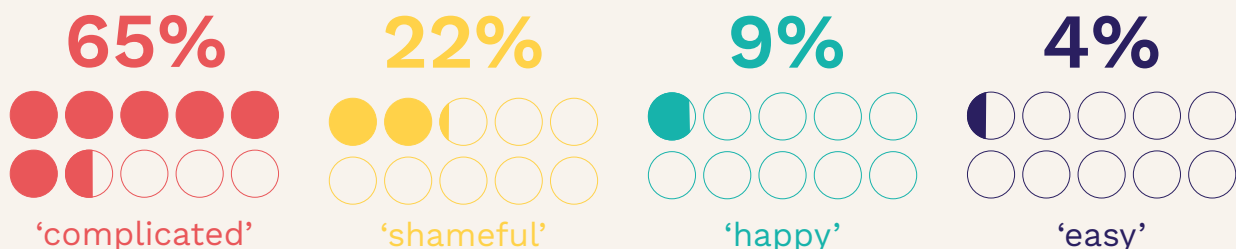
32% of the world's wealth is owned by women.⁴



Women are estimated to have a global wealth of \$97 trillion by 2024⁵.

“As the impact of the Covid-19 pandemic continues to be felt, closing the global gender gap has increased by a generation from 99.5 years to 135.6 years.”⁶

What describes your relationship with money?



³ World Economic Forum, Global Gender Gap Report 2021, March 2021, <https://www.weforum.org/reports/global-gender-gap-report-2021>.
⁴ UBS, Women's Wealth 2030, March 2021, <https://www.ubs.com/global/en/wealth-management/women/2021/women-wealth-parity-power-purpose.html>.
⁵ UBS, Women's Wealth 2030, March 2021, <https://www.ubs.com/global/en/wealth-management/women/2021/women-wealth-parity-power-purpose.html>.
⁶ World Economic Forum, Global Gender Gap Report 2021, March 2021.

How did we get here?

To understand how women feel and think about money, you don't have to look far back. The last 50 years have seen women's rights make huge progress, yet managing money still remains a primarily male domain.

While we strive for equality in the workplace, we often don't demand the same at home. While women tend to be responsible for the day-to-day running of the household, 56% of women still leave big financial decisions to their male partners⁷.

Money Rally speaker Amanda Thomson, *Thomson & Scott*, notes that we Brits remain as self-deprecating as ever when discussing finance, in a way that she feels our US counterparts are not.

According to Amanda, we would do ourselves well to take a leaf out of their book in both learning to understand our self-worth, and asserting ourselves to obtain it.

The fact of the matter is that we all carry a certain amount of emotional baggage with us, which influences who we are on every level, including financially.

Many of us were brought up hearing that 'money is the root of all evil' - this phrase alone encourages a negative financial attitude. To undo this damage, we need to practice self-love, and foster an environment financial encouragement for ourselves.



In recent years, there has been huge progress in closing the gender pay gap, and women are contributing more and more to the global economy.

Despite this, women still seem to be at a disadvantage. One reason for this is that the life events women are likely to experience, many of which are to do with having a family, often come at a significant reduction in income.

⁷ UBS, Own your Worth, 2018, <https://www.ubs.com/content/dam/WealthManagementAmericas/documents/2018-37666-UBS-Own-Your-Worth-report-R32.pdf>

⁸ Chartered Insurance Institute, Solving Women's pension deficit to improve retirement outcomes for all, 2018, <https://www.cii.co.uk/media/10120355/moments-that-matter-pensions-life-journey-for-women.pdf>

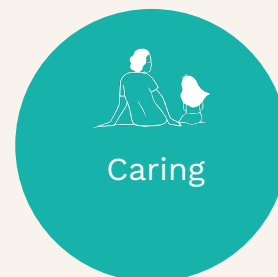
Where do women lose the most money over their lifetime?



Negotiation



Saving only



Caring

British culture has always considered money too vulgar a subject for conversation, and this includes the workplace.

Salary discussions have traditionally been discouraged at work, allowing pay gaps to go unrealised and therefore unchallenged.

From the privacy of our home to how our finances are presented at work, Britain has long tried to dodge the subject of money.

Women entered the workforce later than men, and have been striving to make up ground ever since. The first jobs to see a majority-female workers were very quickly dismissed as 'less important' than more male-dominated roles, and therefore they also went less remunerated.

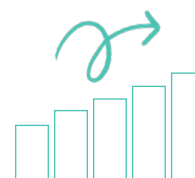
Starting a career with less monthly income has a severe impact on money management. The good news, however, is that this vicious cycle can be broken through improving your financial education and confidence, and building a positive money mindset.



9 out of 10 women are paid less than their male counterparts at work⁹.



3 out of 10 working mothers took time off work to care for children during COVID¹⁰.



By increasing the female labour force, the UK could gain £48 billion per year¹¹.

⁹ Financial Times, Gender Pay Gap, September 2020, <https://ig.ft.com/gender-pay-gap-UK/>

¹⁰ KFF, Women, Work, and Family During Covid-19, March 2021, <https://www.kff.org/womens-health-policy/issue-brief/women-work-and-family-during-covid-19-findings-from-the-kff-womens-health-survey/>

¹¹ PwC, Women in Work 2021, March 2021, <https://www.pwc.co.uk/economic-services/WIWI/women-in-work-2021-executive-summary.pdf>

Where are we headed?

The Covid-19 pandemic has seen women unfairly penalised, with many returning home to help manage the increase in necessary care for children and elderly relatives.

This has also raised the question of worth, as many begin to wonder how you might calculate the financial value of what many simply dismiss as 'household chores'. In fact, when you add up the costs of hiring private childcare, personal shoppers & live-in chefs, the sum soon exceeds a decent salary...



The impact of the Covid-19 pandemic on women's wealth:

Average employment rates in the second quarter of 2020 showed a **7%** drop in jobs for men, but a **9.5%** drop for women¹².

Across 140 countries, the WHO found that women formed **70%** of the labour force in health and social care, where rates of infection were particularly high¹³.

The way out of this dilemma is not only a matter of establishing sound support systems, or understanding charts, but first requires a broad cultural shift in how we think about money.



Catherine Morgan

“Our brains are wired to keep us safe. The fight or flight principle means that we tend to shy away from situations that make us feel uncomfortable; hence we don't assert ourselves and prefer to resolve situations without adding conflict.”

- Catherine Morgan¹⁴

¹² OECD, Employment Outlook 2020: Facing the jobs crisis, 2020, <https://www.oecd.org/employment-outlook/2020/>

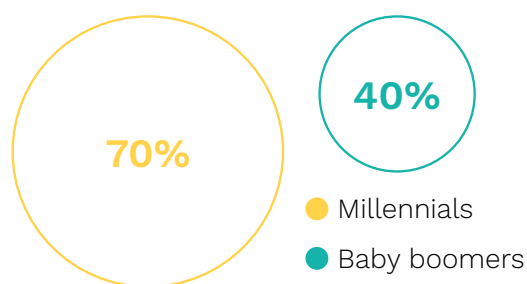
¹³ OECD, Women at the core of the fight against COVID-19 crisis, April 2020, <https://www.oecd.org/coronavirus/policy-responses/women-at-the-core-of-the-fight-against-covid-19-crisis-553a8269/>

¹⁴ SmartPurse; Stylist, Money Rally: Money Mindset, April 10 2021.

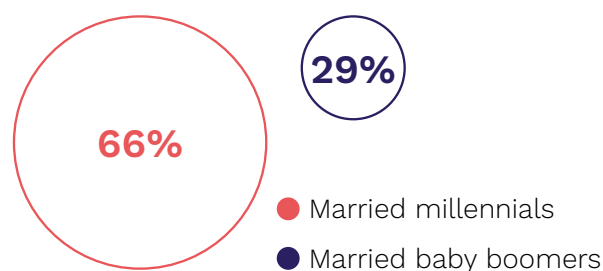
The good news: younger women are taking charge!

While financial confidence might be a greater challenge for older generations, young women are taking charge of their financial futures, as a BCG survey¹⁵ shows:

Percentage of women who take the lead in financial decisions.



Percentage of married women who remain involved in financial decisions.



How are women using their financial control?

As women become more financially independent, they are using their influence to make a positive change in the world. Women drive 70-80% of all consumer spending¹⁶, which means that where they spend their money, matters. This is where sustainable investing come in: in 2015, 76% of women were interested in sustainable investing, compared to 62% of men, and since then, these figures have only continued to grow¹⁷.

These statistics are more than ‘interest’: women are actively acting on their morals, rather than simply saying that they consider sustainable options. In 2019, MarketWatch launched three model portfolios focused on ESG investing, and in February 2021, their investor breakdown was 55% female¹⁸.

We can make a global difference & use our increasing financial power to invest in the changes we want to see.



This increase in women taking financial control, alongside their propensity to invest in their values, shows the positive impact of financial confidence & a healthy mindset.

¹⁵ BCG, Managing the Next Decade of Women’s Wealth, April 2020, https://image-src.bcg.com/Images/BCG-Managing-the-Next-Decade-of-Womens-Wealth-Apr-2020_tcm9-243208.pdf

¹⁶ Forbes, Top 10 Things Everyone Should Know About Women Consumers, January 2015, <https://www.forbes.com/sites/bridgetbrennan/2015/01/21/top-10-things-everyone-should-know-about-women-consumers/?sh=1fa93d016a8b>

¹⁷ Morgan Stanley, Morgan Stanley Survey Finds Sustainable Investing Poised for Growth, February 2015, https://www.morganstanley.com/press-releases/morgan-stanley-survey-finds-sustainable-investing-poised-for-growth_06490ef0-a8b2-4a68-8864-64261a4dec0

¹⁸ MarketWatch, Women could pave the wave for ESG Investing in the US, March 2021, <https://www.marketwatch.com/story/women-could-pave-the-way-for-esg-investing-in-the-us-2021-03-05>

02 Change your mindset, change your life.

**52% of women found that
financial literacy improved
their confidence¹⁹.**



¹⁹ SmartPurse; Stylist, Money Rally: Money Mindset, April 10 2021.

What is a ‘money mindset’?

Your money mindset is your set of beliefs regarding your finances, and the value that you attribute to this aspect of your life.

What are the signs of a healthy money mindset?

- You know how much you earn & spend.
- You see your values reflected in your financial decisions.
- You have clear short, mid & long-term financial goals.
- You embrace the good your money can do for the world.
- You can easily talk about your finances.
- You can understand your personal risk tolerance.

What does your money mindset impact?

We tend to avoid things that make us uncomfortable, so if you already feel anxious about your finances, you can end up spending as little time as possible sorting through them. Over time, this will prevent you from fully understanding your personal finances, making it that much harder to gain control.

“Money is symbolic of our inner landscape.”

- Ruby Wax OBE²⁰.

Mental health is closely linked to your mindset. Experiencing difficulties with your finances can lead to increased stress or anxiety, which impacts all areas of your life. Once you associate money with stress, it can be incredibly difficult to build a positive mindset.



Ruby Wax OBE

Why do you need to excel your money mindset?


Improve your mental wellbeing.

Your financial wellbeing is just as important as your physical or mental wellbeing. It lets you know how your financial situation looks at any given time.

Throughout life, your financial wellbeing will fluctuate, with Aegon's recent study revealing that more than 19 million (36%) people in the UK struggle with financial wellbeing.²² We all have moments when our finances are more complicated, and this typically correlates with our different life stages.

Without a stable & robust money mindset, all of the stress of daily life is exacerbated by financial worries, and this can quickly result in cycles of depression or anxiety.

100% of Money Rally respondents agreed that it would be beneficial to gain control of their finances, with the most popular benefit, 'confidence', also leading to improvements in other areas of life.



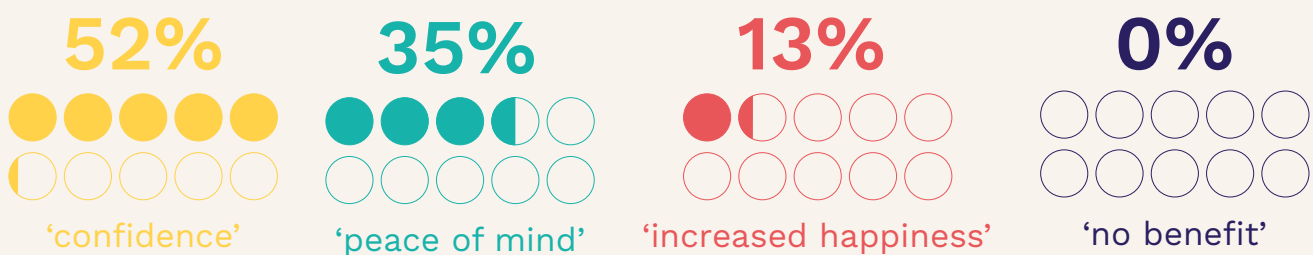
Money Mindset Exercise:

Open your wallet and look inside. Are the cards where they're supposed to be? Are all of the coins in the right sections? Are receipts shoved in any which way?

Remember: respect for your finances starts with a properly organised purse.



What could be the biggest benefit of financial control?



²² Aegon UK, Financial Wellness Index, March 2021, <https://www.aegon.com/newsroom/news/2021/aegon-financial-wellbeing-index-2021/>
²³ SmartPurse; Stylist, Money Rally: Money Mindset, April 10 2021.

Help future generations.

Our money mindset forms at around the age of 7, which means the way we feel about money has more to do with our upbringing than any adult experiences we have.

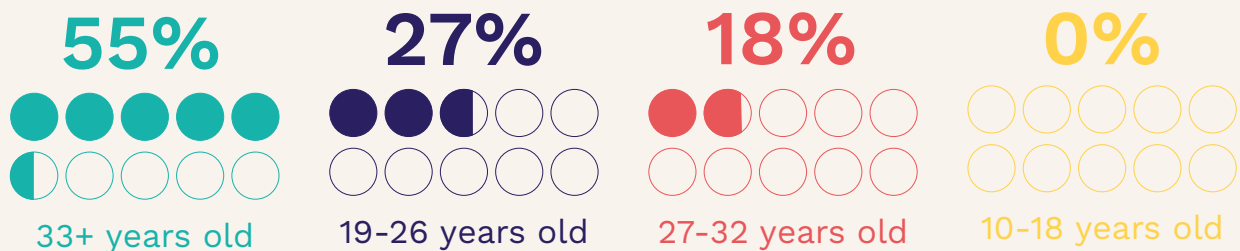
For example, people who grew up during WW2 have a tendency to save more, while for those of us growing up in the 2000s, fast fashion and celebrity culture encourage us to always buy the next trend.

With this in mind, the way we interact with money around our children is important.

An unhealthy mindset can be reinforced from the smallest of actions, whether this be complaining about bills, or never speaking about money.

The poll below showed that 0% of Money Rally respondents took control of their money before the age of 18. Learning about money later in life seems connect with a more negative money mindset, therefore highlighting the importance of teaching financial confidence to our children as early as possible.

At what age did you make a conscious decision to take financial control?

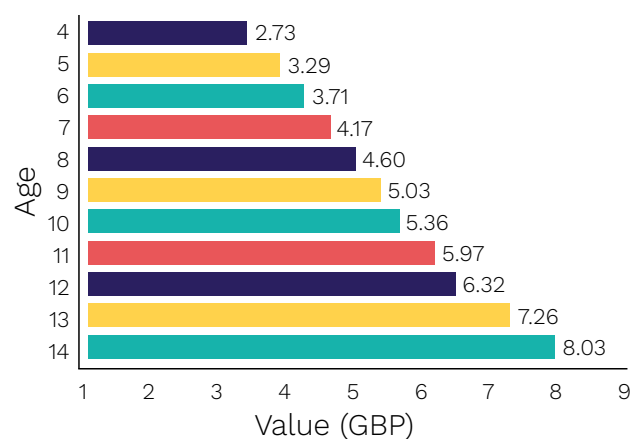


One method of teaching children about money is pocket money. Not only does this teach them money management skills such as budgeting, but it also introduces them to the value of money.

It can be difficult to understand how much money is 'worth', especially today, where everything you want to buy is only a search away on your phone.

By giving children pocket money, this also gives them the freedom to explore what money means to them, and how it can help to achieve their future goals.

Average pocket money given to children across the UK²⁴.



²⁴ Rooster Money, The Pocket Money Index UK, 2020, <https://www.roostermoney.com>

Achieve more at work.

Our research found that 52% of people would feel more confident if they improved their financial control. This confidence can influence more than just your money: when you recognise and appreciate your own worth, you are also more likely to ask for what you deserve, and this is essential for gender equality in the workplace.

Improving your financial confidence can be a long process, but it doesn't have to be difficult. By targeting your money mindset, you are improving your finances just by changing the way you think about them.

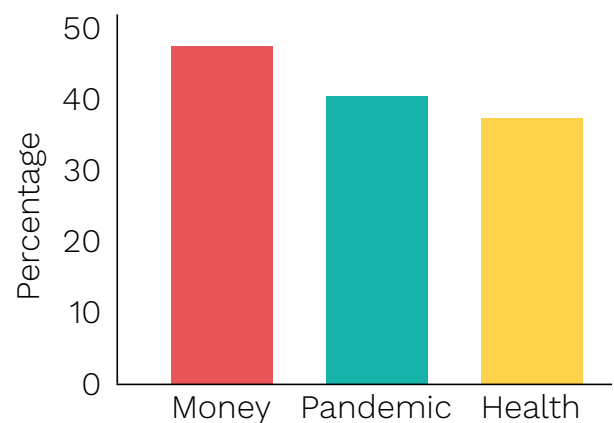
Take a moment to reflect on big financial decisions from your life. Recognise the emotions behind those decisions, and if they are negative, forgive yourself. Instead of dwelling on the past, begin to look forward, and ask yourself what you can do now to change your financial future for the better.

Financial confidence impacts your work in many ways. Discussing money in the workplace can feel uncomfortable, but that is only because it is not done nearly enough.

Women especially must bring financial confidence into the workplace, as numerous research suggests they are more likely to accept compromises in their salary in return for flexible working hours or childcare benefits. A 2018 study by STEM Graduates found just 38% of graduates negotiated their first salary²⁷, while in 2020, Randstad US found that 60% of women had never negotiated²⁸!

The PwC Employee Financial Wellbeing Survey lists money as the top reason for stress (54%), 3x higher than the second-most concern, job loss (18%)²⁵.

What is the most significant stress in your life?²⁶



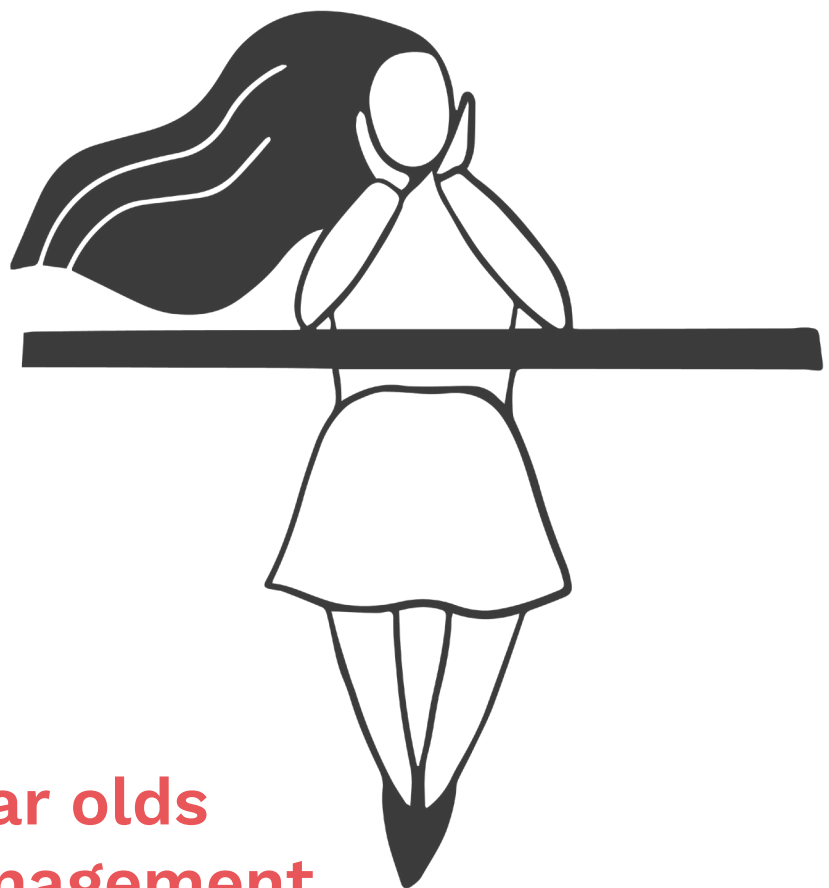
²⁵ PwC, Employee Financial Wellness Survey, 2021, <https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/employee-financial-wellness-survey.html>

²⁶ Huntington, 2021 Money Mindset Survey, February 2021, <https://www.huntington.com/About-Us/Media-Center/huntington-in-news/2021-releases/2021-02-22>

²⁷ STEM Graduates, Careers Advice, March 2018, <https://www.stemgraduates.co.uk/blog/2018/03/careers-advice-how-to-negotiate-a-graduate-salary#:~:text=Negotiating%20your%20graduate%20salary%20is,offer%20by%205%20to%2010%25>

²⁸ Randstad US, Salary and compensation statistics on the impact of COVID-19, June 2020, https://rlc.randstadusa.com/for-business/learning-center/future-workplace-trends/randstad-2020-compensation-insights?utm_campaign=rusa_Salary+Guide+2020_client_rus_all&utm_medium=press&utm_source=prnewswire

03 The currency of change: financial education.



**91% of 16-24 year olds
wish money management
had been included on
their school curriculum²⁹.**

²⁹ Matalan; Open University, School of Life, 2020, <https://www.matalan.co.uk/kids-clothing/school-uniform/back-to-school/school-of-life>

Educating yourself.

According to Aegon's Financial Wellbeing Index³⁰:



38% of people have only a vague idea of where they want to be financially in 10 years' time.

Only 17% of people were able to answer at least 4 out of 5 basic financial literacy questions correctly.



28% have only a vague sense of what gives them joy or purpose (key elements of happiness).



Managing your money can feel like the endless cycle of tidying a child's room: spending hours picking up odd socks & lego bricks, only to walk into a mess five minutes later. But that doesn't mean the task is impossible. With organisation, some self-discipline, and a little bit of help, you can build yourself some strong financial foundations.



Financial Literacy Exercise:

Can you answer these 'Three Questions to Measure Financial Literacy'³¹?

1. Suppose you had £100 in a savings account, and the interest rate was 2% per year. After 5 years, how much do you think you would have if you left the money?

A. More than £102. B. Exactly £102. C. Less than £102. D. Do not know.

2. Imagine the interest rate on your savings account was 1% per year, with inflation at 2% per year. After 1 year, how much would you be able to buy with the money?

A. More than today. B. Exactly the same. C. Less than today. D. Do not know.

3. Determine whether this statement is true or false: 'Buying a single company's stock usually provides a safer return than a stock market fund'.

A. True. B. False. C. Do not know.

Answers: 1. A 2. C 3. B

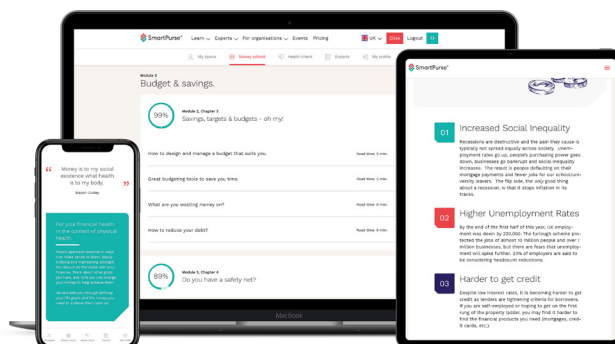
³⁰ Aegon UK, Financial Wellness Index, March 2021, <https://www.aegon.com/newsroom/news/2021/aegon-financial-wellbeing-index-2021/>

³¹ Global Financial Literacy Excellence Centre, Three Questions to Measure Financial Literacy, 2015, <https://gflec.org/wp-content/uploads/2015/04/3-Questions-Article2.pdf>

If you have children, a great way to prioritise your own financial education is by focusing on teaching them. Ask yourself what you wish you'd been taught growing up, and then make an active effort to learn about the subject until you're comfortable teaching it.

Financial education also doesn't have to take up all your time (in fact, it shouldn't). It's better to spend 5 minutes a day learning a new skill than to burn out after a week and never bother with it again.

Take things at your own pace - remember, at the end of the day, it's *your* money.



“Money represents freedom and options. It is so important to have a positive relationship with it.”
- Christine Luken³².

Educating the workplace.

A 2019 study by Zellis found that while 58% of employees don't fully understand their payslips, only 44% of businesses offered any form of financial education programme³³.

This is particularly damaging for women's finances for two reasons:

Women live longer, but earn less, on average, than men.

The average life expectancy for women in the UK is 82.7 years, 4 years longer than men³⁴, meaning women need more money to live comfortably after retirement.

One reason women may struggle to earn more than men is the gender pay gap.



The World Economic Forum placed the 2020 global gap at 31.4%, and in the UK specifically, 16.40%³⁵.

If women start out with less money than men, they must work harder to grow their fund, meaning financial education is that much more important.

³² SmartPurse; Stylist, Money Rally: Money Mindset, April 10 2021.

³³ Zellis, UK employers falling short on financial education, December 2019, <https://www.zellis.com/resources/press-and-media/uk-employers-falling-short-on-financial-education-shows-new-research/>

³⁴ Public Health England, Public health matters, March 2021, <https://publichealthmatters.blog.gov.uk/2021/03/31/life-expectancy-in-england-in-2020/#:~:text=The%20provisional%20estimates%20show%20that,70%2C000%20excess%20deaths%20in%20England.>

³⁵ World Economic Forum, Global Gender Gap Report 2020, 2020, http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

Women are more likely to take career breaks than men.

Career breaks (due to pregnancy or other caregiver responsibilities) can have a big impact on women's finances, and Covid-19 has only exacerbated this.

Almost half (47%) of working mothers taking unpaid sick leave because their child's school or daycare was closed.

This figure rose to 65% for low-income mothers, and 70% among mothers working part-time jobs, showing just how detrimental the pandemic has been³⁶.

Career breaks can impact many 'hidden factors' in women's finances. Not only do they influence workplace pensions, they can make it difficult for women to return to the same (or higher-level) position as when they left.

How does financial education benefit employees?

Many workplace benefits or opportunities include a monetary aspect, from pension schemes, to discounts on products. By improving your financial literacy, you can make the best use of these benefits, and get the most out of each day at work.

Improved confidence.

Financial confidence can positively impact all areas of life. The more you can understand your value in the workplace, the better you can negotiate a rise.

Career success.

Hidden factors impacting your wealth - such as the consequences of career breaks, can be avoided through education, helping you to succeed at work.

Better health.

Financial worries are closely linked to stress-related illnesses. Improving your financial literacy will result in better capability at work and fewer sick days.



³⁶ KFF, Women, Work, and Family During Covid-19, March 2021, <https://www.kff.org/womens-health-policy/issue-brief/women-work-and-family-during-covid-19-findings-from-the-kff-womens-health-survey/>

How does financial education benefit employers?

In order to mitigate the damage of Covid-19 in the workplace, companies moved to remote working with flexible hours, as well as improving mental health provisions. Even as many now return to the office, companies must continue to prioritise their employees health, and financial education is an essential part of this.

Greater productivity.

On average, 13 hours of productivity are lost per employee per month due to money worries³⁷. This means financial education will increase productivity.



Improved loyalty.

Employees are more motivated & loyal to companies that care for their wellbeing. This results in increased staff retention & reduced recruitment costs.



Strengthens company.

Financial literacy aids understanding of existing offerings (i.e. pension schemes), which will maximise usage and efficiency of benefits already in process.



What should you do next?

What has this report highlighted about your own financial literacy? Have you noticed any specific gaps in your knowledge? Or maybe you're realising that it's time to negotiate a pay rise at work. Wherever you need to go with your money, we've got the tools to help you get there.

[Start learning](#)

³⁷ Mercer, Inside Employees' Minds: Financial Wellness Volume 2, 2017, <https://www.mercer.com/content/dam/mercer/attachments/global/inside-employees-minds/glb-2017-inside-employees-minds-volume-2.pdf>

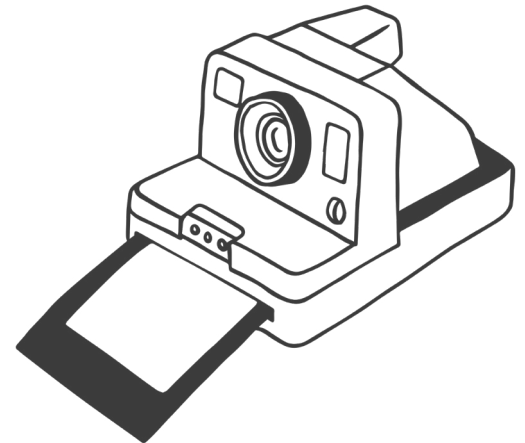
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Panellists:

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Workshop speakers:

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 Julia Eddicott, St James' Place Wealth Management.
 Olga Miller, SmartPurse.
 Aaron Eriskin, Serenity Financial Planning, Ltd.
 Sophie Goodall, SmartPurse.
 Elise Czyzowska, SmartPurse.

Mindfulness session:

Nahid de Belgeonne

Moderators:

Jazmin Kapotsha, Stylist Magazine.
 Jude Kelly, SmartPurse.
 Olga Miller, SmartPurse.

Money Rally 2021: Money Mindset Mission:

- To create a forum for women that encourages financial confidence.
- To break down the barriers & stigma associated with talking about money.
- To encourage financial literacy & independence for women.
- To help you develop a healthy money mindset with good money habits.

Endnotes.

Approach and methodology:

We surveyed and polled 255 women from the UK and Switzerland at our Money Rally event in April 2021 and captured the key findings and recommendations from speakers at the event. We complement the findings with experience from our proprietary data and hands-on practical experience as an independent financial educator as well as data from secondary research from proven sources on the topics of gender equality and financial health.

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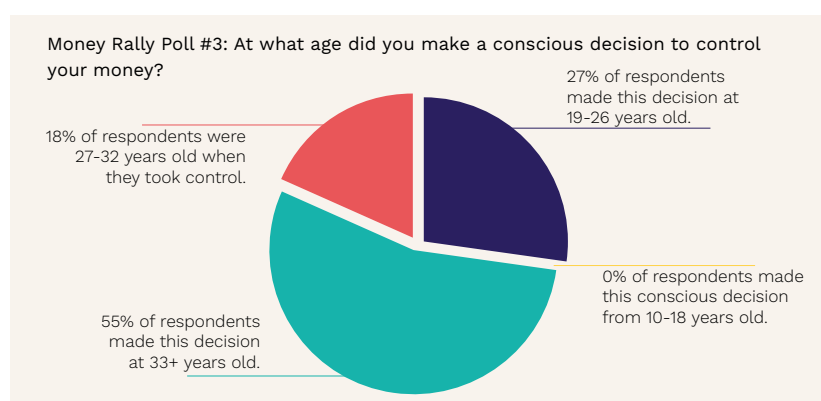
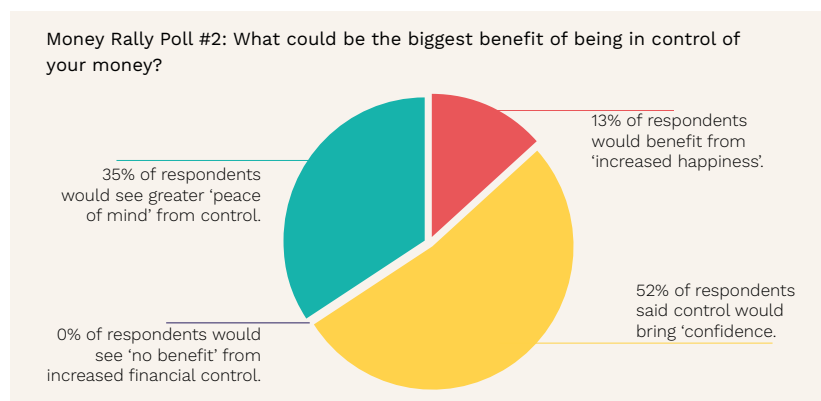
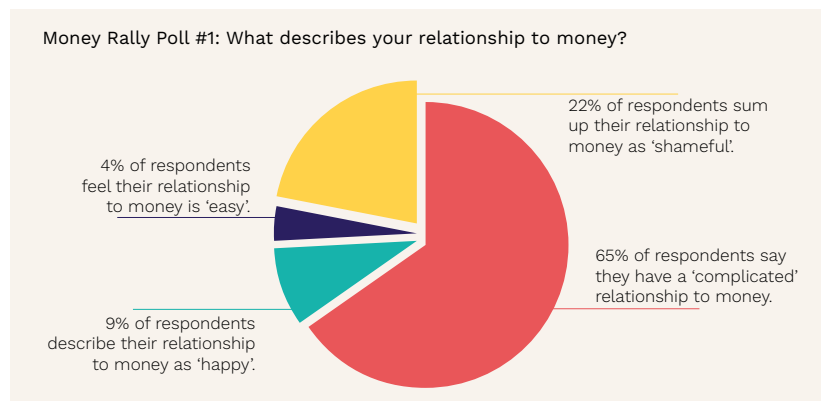
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A healthy money mindset will help us break free from a cycle of dependency and allow us greater control over our lives.

We're constantly developing new content, if you have any questions or suggestions, we'd love to answer them!

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