

VIEWPOINT

BRAYBROOK & CO

Please enjoy reading our newsletter. If you would like to discuss any of the articles further, please do not hesitate to contact us.



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The future of wealth is female

More women own their wealth, and their ambitions are changing too.

Industry commentators often say that 60% of UK wealth will be in the hands of women by 2025.

That figure is from a report published 20 years ago, so we can't vouch for its accuracy today. But there are other signs that the Great Wealth Transfer is pushing more wealth towards women and that the face of financial advice is changing as a result.

Mavericks and trendsetters

Baby boomers own most of the UK's wealth and female boomers are increasingly coming into the money left behind by their partners. Research from Schroders suggests that two thirds of baby boomer wealth is found in joint households, and that the first transfer typically occurs between a husband and a wife.

But this situation is changing. A growing proportion of female wealth owners are Gen X (born between 1965 and 1980) whose needs, expectations and ambitions are different from their mothers. And the stereotype of the risk-averse female investor is rapidly eroding as the number and diversity of female wealth owners continues to grow.

Almost 70% of women want to make a positive social impact with their investments, according to analysis from The WealthiHer Network. Meanwhile, half of UK landlords are female and almost 10% of volatile cryptocurrency investments are owned by women, according to more Schroders research.

Even women who don't own exotic assets are starting to reshape the advice industry. Many women are taking control of their wealth, some for the first time in their lives. Whilst the maverick female investor is increasingly common, you don't have to be radical to make the most of your money.

Get set for your future

Whether you want to leverage your wealth for greater independence, use your money to do good in the world, or simply provide for the people you care about, we're here to give you the confidence and advice you need to realise your ambitions.

The value of your investment can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance.

