

80% of female investors future proof their finances

- 72% of female investors invest at least monthly
- 16% invest a third or more of their monthly income
- 53% say pandemic has had an impact on investment habits

23 February 2022: Four out of five female investors are confident they'll reach their desired income in retirement if they continue with their current investment strategy. Nearly 1 in 5 (18%) of the female investors surveyed say they'll reach this goal within the next five years. The findings come from a global survey of 9,500 female investors by social investment network eToro.

Of the women surveyed, 72% invest at least monthly, and overall 16% invest a third (30%) or more of their monthly income. They invest to outperform their savings, supplement their income, lifestyle, generate a one off payment, and to attain financial independence.

As for why they started, female investors did this to generate extra income and to counter low interest rates. More than a fifth (22%) cite 'long-term security' as the main reason they began this journey. For 21%, achieving financial independence in order to retire early is their number one motivation.

eToro's Global COO and Deputy CEO, Dr Hedva Ber comments: *"Female investors are using investing as a powerful lever to secure their futures, boost income, and/or to build net wealth. It is clear from the research that female investors are carving out their own future, and building for the long-term, something which is to be celebrated.*

"Women clearly want to improve their finances, and crave more education around investing. We need to respond to the calls for more female role models and ensure they represent the diversity of women who could benefit from knowing more about investing. Financial education is key and while progress is being made there is more work to do. We have a responsibility to make a positive difference to women's lives now and in the future."

The most popular investment held by the female investors surveyed was domestic stocks (41%) followed by cryptoassets (36%), domestic bonds (25%), foreign stocks (23%), alternative investments (23%), cash (21%), commodities (14%), foreign bonds (13%) and currencies (11%).

Female investors plan to invest in cryptoassets (35%), domestic stocks (32%), alternative investments (28%), foreign stocks (23%), domestic bonds (22%), commodities (21%), cash (17%), foreign bonds (14%) and currencies (12%).

More than half the female investors surveyed cited the need for more female role models. Commenting on the research, **Heloise Greeff, an eToro Popular Investor, said:** *"I started my investing journey on eToro to gain financial freedom to be independent of society's expectations of me as a woman. Although imposter syndrome prevented me from starting sooner, I have*

since learned that I am capable of much more than I could imagine. Investing has taught me patience, discipline, and focus. More importantly, it has given me the means to control my future and grow my money for my family and me.

“I believe financial equality is the final frontier of true equality. I hope that my example can ignite courage for other women to take the first step toward financial gender equity.”

The consequences of the pandemic continue to be felt with 53% of female investors saying it's had an impact on their investment habits, and almost a third (30%) feel more pressure to improve their financial situation; whilst 29% say they now need a savings pot, and 24% say they are now focussed on a long-term financial goal.

In other findings:

- Just over a fifth (22%) of female investors began investing 3 to 5 years ago; 11% started 6-10 years ago and nearly half (47%) of female investors started 2 years ago or less.
- Female investors believe the best investment opportunities over the next three months will come from green energy and renewables followed by MAMAA stocks (Meta, Apple, Microsoft, Amazon and Alphabet).
- Female investors lean heavily on personal recommendations for information on how and when to invest, with nearly 1 in 2 female investors (47%) turning to friends, family or colleagues for insight.
- 76% of female investors regard investing as part of their household financial management; 63% have majority or full control of their household finances.

- ENDS -

Notes to editors

Survey research conducted by Appinio from 4th February – 15th February 2022. 9,504 female retail investors sampled across 14 countries. 1,000 in each: UK, US, Germany, France, Spain and Australia. 500 in the following: Italy, Sweden, Netherlands, Poland, Romania and the Czech Republic, Denmark (319) and Norway (185). Female investors were defined as those who held investments such as bonds, funds, cryptoassets, currencies, equities, FX and cash linked to stock markets. They did not need to be eToro users.

About eToro

eToro is a social investment network that empowers people to grow their knowledge and wealth as part of a global community of successful investors. eToro was founded in 2007 with the vision of opening up the global markets so that everyone can trade and invest in a simple and transparent way. Today, eToro is a global network of more than 25 million registered users who share their investment strategies; and anyone can follow the approaches of those who have been the most successful. Due to its simplicity users can easily buy, hold and sell assets, monitor their portfolio in real time, and transact whenever they want.

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