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Women Lead Financial Decision-Making: Report

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Caregiving plays a critical, distinct role for women, say CFP® professionals.

WASHINGTON–(BUSINESS WIRE, Feb. 18, 2025)–Women are significant financial contributors to their households and increasingly play a key role in household financial decision-making, according to CFP Board's latest research report, Building Wealth: Insights on Women's Aspirations & Growing Financial Power.

More than two-thirds of women consumers (69%) report being their households' primary decision-makers regarding financial investment choices. Among married women respondents, 60% are the main investment decision-makers in their households.

More than half of women (56%) believe financial planners are best equipped to help them achieve their financial goals, surpassing online tools and other resources.

"While the number of women CFP professionals has grown by half in the last decade, we must continue to expand this representation to meet the needs of future clients," said Board of Directors Chair Liz Miller, CFP, CFA. "The fact that only 24% of CFP professionals are women shows the tremendous opportunity for women to enter this field and help others secure their financial futures."

It's widely reported that women control a significant and increasing share of wealth in the U.S., a trend expected to continue in the coming years due to factors such as the "Great Wealth Transfer." CFP Board's research supports this, finding that most partnered and employed women are the primary income earners or earn nearly as much as their spouse or partner.

"Understanding women's goals, challenges and financial planning interests enables CFP professionals to provide tailored advice," said CFP Board CEO Kevin R. Keller, CAE. "A trusting relationship with a personalized perspective is the foundation of ethical, competent financial planning."

Key Financial Priorities for Women

Women's top financial priorities are ensuring a comfortable retirement, building emergency savings and providing caregiving for loved ones: 83% of women rate living comfortably through retirement and not outliving their money as a high priority, while 68% prioritize having a sufficient emergency fund.

As they listen to their women clients, CFP professionals find that caregiving is a critical and unique concern. These financial planners indicate that their women clients most commonly express concerns about their children (37%) or a close older relative, such as a mother, grandmother or sibling (25%). Only 22% of CFP professionals say their women clients are primarily concerned about their own financial situation.

CFP professionals report that women are more likely than men to focus on the following:

- Planning for caregiving expenses for a loved one
- Personal long-term care needs
- Emergency funds
- Philanthropic giving
- Health care costs

How Financial Planners Can Best Serve Women

Women greatly value financial planning and, specifically, the role of financial planners in achieving their goals. Three in five women believe it is "extremely" or "very" necessary to work with a professional financial planner to develop a comprehensive financial plan.

Women seek financial planners who show empathy, craft tailored solutions to their specific challenges, have a proven record of success, explain complex concepts clearly and hold relevant certifications (such as CFP® certification).

Read the full Building Wealth: Insights on Women's Aspirations & Growing Financial Power report.