

clever girl finance

Women & Money

2025 Survey Report



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A data-driven look into women's financial realities, goals, and opportunities for growth

In the summer of 2025, we analyzed a subset pool of our audience and received 591 responses from women in the Clever Girl Finance community to understand how women today feel about their finances: what's working, what's challenging, and what's changing. This survey examined demographics, geographic location, overall financial wellness, personal debt, and more. The findings offer powerful insights into women's confidence, concerns, and financial progress.

Who we are

[Clever Girl Finance](#) is one of the largest personal finance media and education platforms for women in the U.S., serving hundreds of thousands of women globally through our over [30+ completely free personal finance courses](#) (which include free one-on-one mentor calls), [40+ free worksheets](#), [1-on-1 coaching calls](#), [articles](#), [podcast](#), [YouTube channel](#), the [Clever Girl Finance book series](#) and an incredibly supportive online community.

Our mission is to provide women with the education, tools, and encouragement they need to build real wealth and achieve financial wellness on their own terms. We provide access to relatable financial content designed to help women take charge of their money without shame or judgment.

Changing the narrative to accurately reflect today's truths about women and money

Since our first survey in 2020, our goal has been to spotlight the voices of women navigating their financial journeys. The mainstream narrative often paints women as disengaged or disempowered when it comes to money, but our data tells a different story. Women are actively budgeting, saving, investing, and striving toward financial independence.

In mainstream narratives, women have too often been portrayed as less engaged or confident when it comes to money, a stereotype rooted in outdated research and cultural norms. Some reports have even suggested that women are more likely to leave financial planning to their spouses after marriage. Our response? This couldn't be further from the truth.

Recent studies from [Fidelity Investments \(2025\)](#) and [UBS \(2024\)](#) show that women are increasingly taking control of their financial futures, learning, investing, and leading household money decisions. In fact, Fidelity found that 71% of women own investments in the stock market. Meanwhile, a [McKinsey & Company \(2025\)](#) report also supports the fact that women now represent the fastest-growing segment of wealth builders in the U.S., often outperforming men in long-term investing outcomes. At Clever Girl Finance, we see this every day: women building confidence, growing wealth, and proving that financial empowerment is not just possible; it's happening.

That said, **we wanted to hear directly from the Clever Girl Finance community about where they are on their financial journeys so we can add our voice to this updated and more accurate narrative about women and money.**

Over the years, Clever Girl Finance has supported thousands of savvy women who are boldly pursuing their financial goals. We see their labor of love in building solid futures for themselves and their families. And we know the big role that financial literacy plays in shifting their mindsets and financial outcomes.

We're committed to walking this journey with women, and in this survey and through our findings, we want to celebrate our community as they work their way towards their financial wellness despite any financial hardships, motivate other women needing encouragement as they embark on their financial journeys and dispel the misconceptions about women and money.

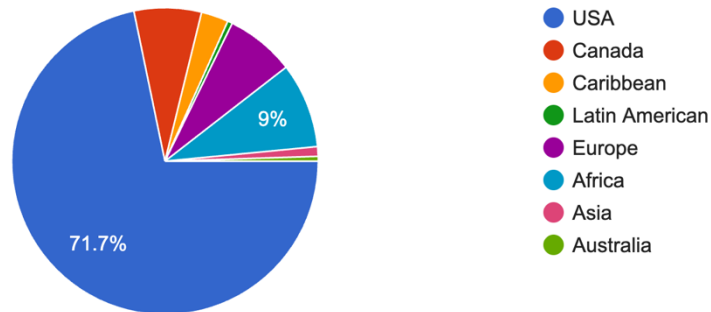
We also want to highlight areas of concern that make the work we do more important than ever.

The women behind this survey

The overwhelming majority of women who took part in this survey are based in the United States (71.7%), followed by Africa (9%), Europe (7.3%), and Canada (7.1%). However, we also received responses from Latin America, Asia, Australia, and the Caribbean, representing a diverse pool of women from a wide range of geographic and economic backgrounds.

Where do you live?

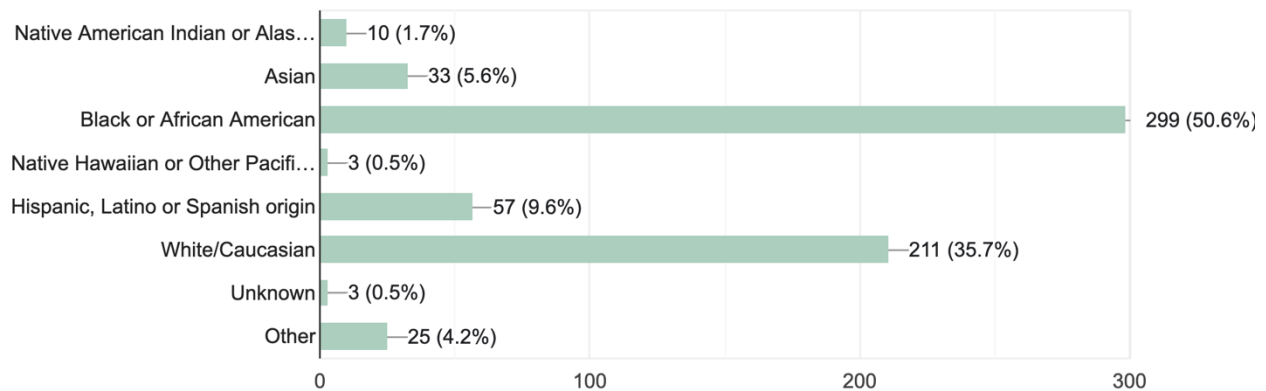
591 responses



In terms of racial and ethnic identity, 50.6% of respondents self-identified as Black or African American, 35.7% as White/Caucasian, 9.6% as Hispanic/Latina/Spanish origin, 5.6% as Asian, 1.7% as Native American, and 0.5% as Native Hawaiian or Other Pacific Islander. An additional 4.2% selected “other,” and 0.5% selected “unknown.”

Which race/ethnicity do you relate to most? (Select all that apply.)

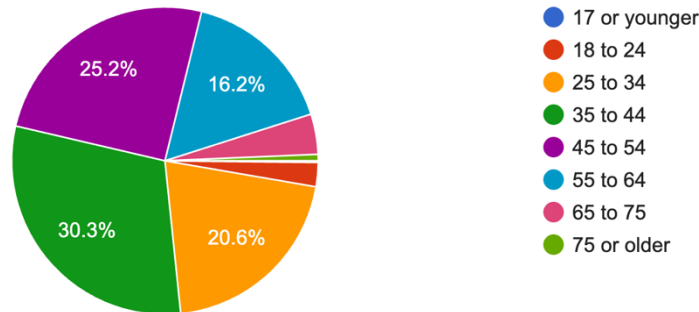
591 responses



Age demographics show that 53.4% of respondents are under 44 years old, with the majority between 25 and 34 (50.9%). The remaining 46.6% are over 44, with most in this group falling between 45 and 64 years old. 71.9% of women reported working full-time, and nearly 1 in 5 earn between \$60,000–\$80,000 annually.

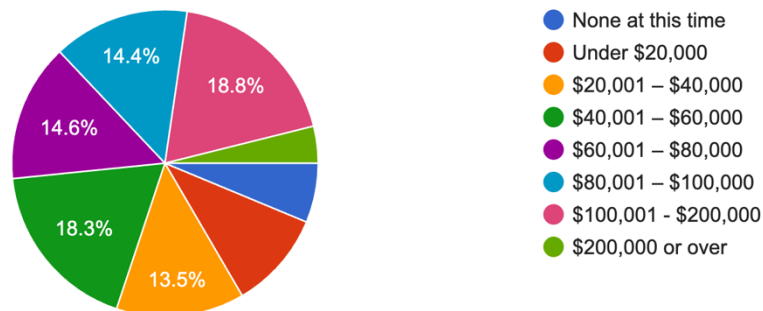
What is your age group?

591 responses



What is your income?

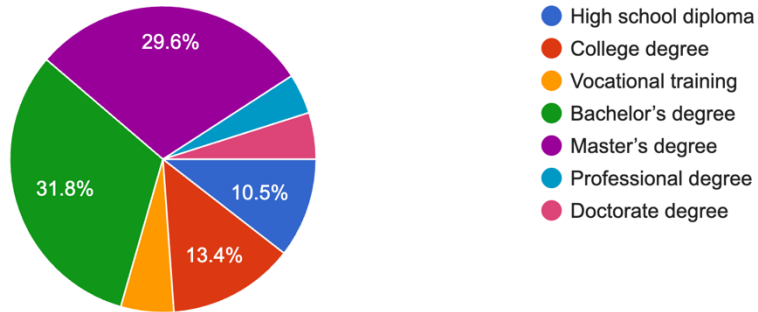
591 responses



Educationally, 61.4% of participants hold a bachelor’s or master’s degree, 10.5% have a high school diploma, and 9.1% hold an advanced degree (e.g., a doctorate). When it comes to relationships and family, 46% of women identified as single, 32.7% as married, 11.7% as divorced, 6.8% as in a domestic partnership, and 2% as widowed. Additionally, 51.4% of women reported having children, while 48.6% do not.

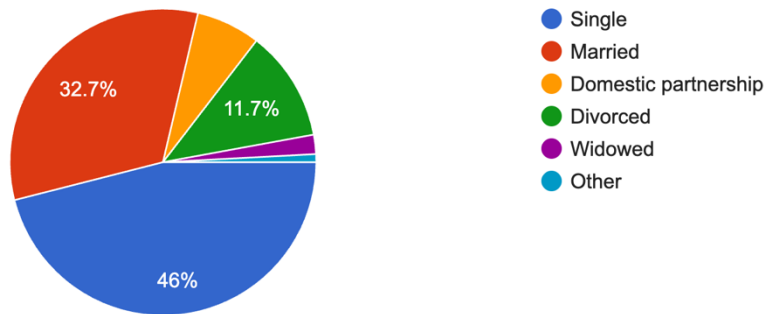
What is your highest level of education?

591 responses



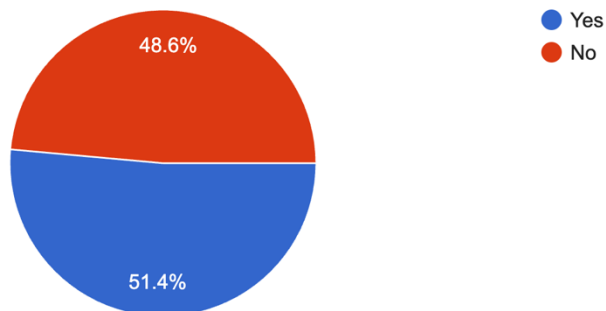
What is your marital status?

591 responses



Are you a parent?

591 responses



What these results show is that today's generation of women across various demographics, educational and life situations and backgrounds are actively on or seeking the path to financial success.

That said, it really doesn't matter what your age, race, income level or marital status are. *Anyone can and should* pursue a better financial future. Not only is it the right thing to do; it's also very possible.

Summary of key findings

Compared to our 2022 survey of the Clever Girl Finance community, the 2025 findings reveal both progress and new challenges for women in our community. Women are more intentional than ever about building financial stability and long-term wealth, but they are also navigating heavier economic pressures, especially inflation, rising living costs, and uncertainty in the job market. These realities have tested confidence levels but have also inspired stronger commitment to budgeting, saving, and financial education.

A recurring theme in this year's responses is financial resilience. Women continue to face complex financial obligations, yet they are determined to take control of their futures. More women are actively saving for emergencies, seeking multiple streams of income, and setting specific goals around debt repayment and investing. Across the board, we're seeing women embrace the mindset that financial progress doesn't require perfection, just consistent action.

Another major insight from 2025 is that financial stress and optimism now coexist. While 28.1% of respondents reported feeling worried about their financial futures, an increase on the 20.9% from our 2022 survey, well over half remain confident in their ability to improve their situations. This mix of realism and optimism highlights a maturing financial mindset: women are facing hard truths about their finances while staying hopeful and proactive about change.

Finally, our 2025 survey highlights a shift in empowerment drivers. In 2022, education and mentorship ranked highest in what made women feel financially capable. Today, that empowerment is tied to tangible progress, such as paying down debt, earning higher income, or seeing investments grow. Women increasingly want practical, actionable strategies rather than abstract advice, and they're turning to communities like Clever Girl Finance to get them.

2025 At-a-Glance (What's changed since 2022)

Commitment: Our results continue to reinforce that women in the Clever Girl Finance are committed to improving their financial futures, but they also recognize that they have a lot of work to do to achieve their financial goals.

Optimism and financial confidence: Over 54.3% of respondents felt optimistic or extremely optimistic about their future **financial well-being** compared to 67% in 2022 reflecting global economic pressures but also greater awareness. That said, 43.6% of respondents expressed that their financial confidence was slightly higher (32.1%) or much higher (11.5%) than the prior 12 months.

When it comes to **financial knowledge**, 46.6% of respondents expressed high to extreme confidence about their financial knowledge compared to 42.7% in 2022. And 36.6% of women expressed high to extreme financial confidence in their **ability to build long-term wealth** while 43.8% of respondents said they felt slightly confident. These numbers are up from 34.9% and 43.4% respectively in 2022.

The 19.6% of respondents who said they were not confident in their ability to build long-term wealth expressed that they would feel more empowered about their financial situation by improving their financial knowledge.

Financial concerns: Among women who expressed concern about their financial well-being, the top worries included credit card debt (49.6%), student loans (22.3%), homeownership (36.5%), running a business (29.6%), and keeping up with day-to-day expenses (39.1%). However, the **number one concern** in 2025 was **having enough saved for retirement (70.2%)**, which is only slightly lower than **73.9% reported in 2022**.

Debt: 60.1% of respondents stated they had credit card debt (up from 54.9% in 2022), while 39.1% did not.

Of those with credit card debt, 43.4% had under \$5,000. 20.8% had between \$5,001-\$10,000, 26% had between \$10,001-\$30,000, 7.7% had \$30,001-\$50,000, and 1.4% had over \$50,000.

We discovered that 54.9% respondents had credit card debt, while 45.1% did not. Of those with credit card debt, 54% had under \$5,000. 22.1% had between \$5,001-\$10,000, 19.6% had between \$10,001-\$30,000, 2.9% had \$30,001-\$50,000, and 2.2% had over \$50,000.

Our data also shows 67.7% of women had student loans vs. 32.3% that did not. 73.3% of those with student loan debt owed more than \$20,000. Compared to 2023 3.8% more women have taken on student loan debt to fund their education.

Also, 17.3% of women in our community shared that they have had to use a payday loan in the past. This number is up 2.4% from 2022.

Emergency Funds: 62.5% of respondents have or are building a fund, indicating growing financial preparedness.

Home ownership: Home ownership continues to be a top priority for women. Of the 46.2% respondents who currently don't own homes, over 84.2% shared that they would like to own their own home. This is not surprising, since home ownership is a main catalyst when it comes to wealth building and transitioning generational wealth.

Investing: Over two thirds of respondents (73.3%) reported that they actively invest for the future to build long-term wealth for themselves and their families. This indicates with financial literacy, women recognize the importance of long-term investing as a wealth building tool. This number is up 0.7% from the 72.6% of women who said they were actively investing in 2022.

These findings provide a snapshot of where women stand financially today, their ambitions, challenges, and evolving relationship with money. The following sections take a deeper look at each theme, uncovering what's driving women's progress, what continues to hold them back, and how the Clever Girl Finance community is responding to these realities.

The details behind our key findings

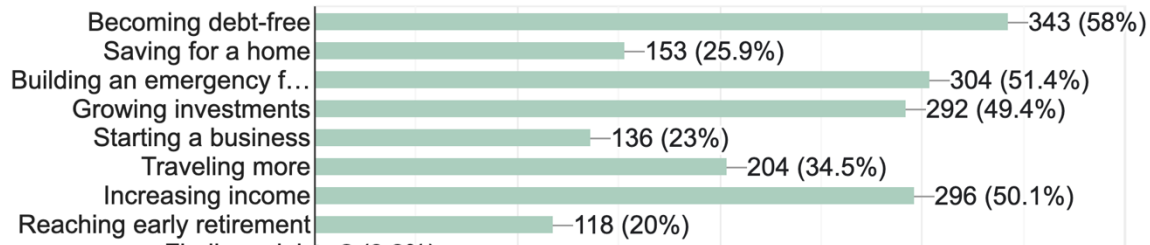
Based on the summary of findings, let's break down each key finding in detail.

Commitment

Women within the Clever Girl Finance community continue to show deep commitment to improving their financial futures. Our 2025 survey shows that the majority are actively saving, reducing debt, and setting long-term goals such as homeownership and retirement. 58% listed becoming debt-free as a top priority, and over half are focused on building emergency funds or increasing income.

What are your top financial goals right now? (Select up to 3)

591 responses

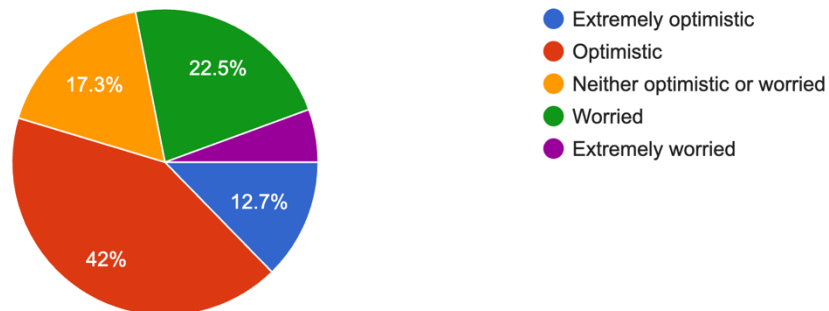


Optimism and financial confidence

Optimism remains strong among women, though concerns about inflation and income growth have tempered some of that positivity. In 2025, 54.3% described themselves as optimistic or extremely optimistic about their financial futures, compared to 67.3% in 2022. Still, 46.6% reported feeling confident or extremely confident in their financial knowledge, and 72.1% said they feel confident or extremely confident in their ability to build long-term wealth.

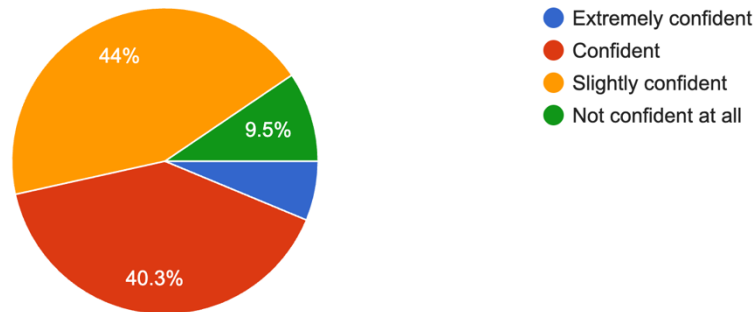
What is your outlook for your future financial well-being?

591 responses



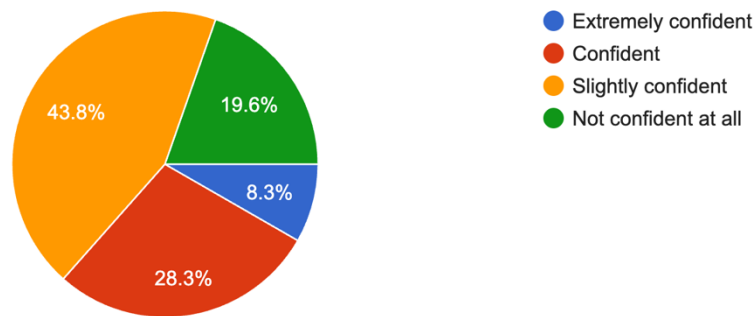
How confident are you about your financial knowledge?

591 responses



How confident are you about your ability to build long-term wealth?

591 responses

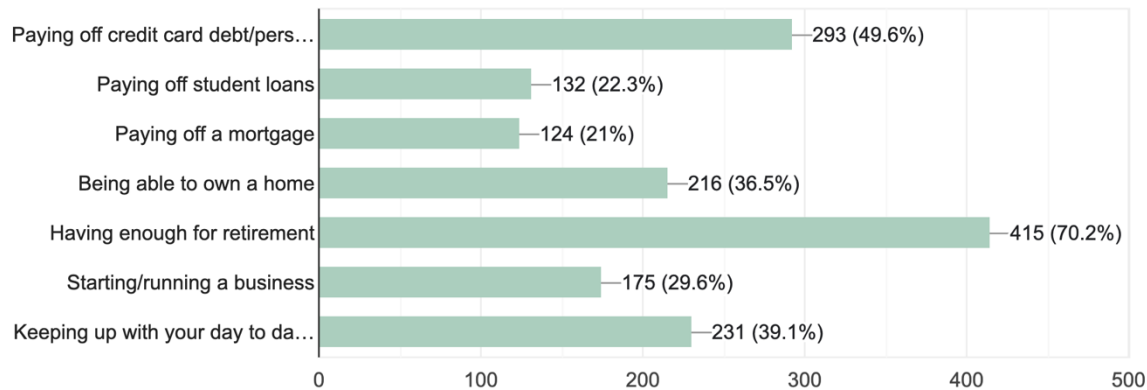


Financial concerns

The top financial concern among respondents remains retirement readiness, with 70.2% worried about having enough saved for retirement. This is followed by credit card debt (49.6%), keeping up with day-to-day bills (39.1%), and the desire for homeownership (36.5%). Economic uncertainty and rising costs were recurring themes in open-ended responses.

What is your biggest financial concern? (Select all that apply)

591 responses



As it relates to financial concerns the following is a summary of the most common concerns shared in the optional comments section:

- **Income and employment instability:** Many respondents cited no income, difficulty finding or keeping a steady job, or current unemployment as a major concern. Some also mentioned fear of job loss, lay-offs, or an inability to increase income.
- **Rising cost of living and inflation:** A significant number of responses highlighted that expenses outweigh income, with inflation and the continuously increasing cost of living making it hard to keep up or get ahead. This includes concerns about rent, housing prices, and everyday items.
- **Retirement insecurity:** Not saving enough for retirement, not knowing how much is needed, or having previous retirement savings wiped out were common worries. Concerns about social security and delaying retirement were also mentioned.
- **Debt:** Many expressed concerns over student loans, credit card debt, and generally feeling overwhelmed by their debt load and difficulty paying it off.
- **Economic and political environment:** A general sense of worry due to the current economic situation, interest rates, and political climate was frequently expressed, with some specifically mentioning the current administration's policies.

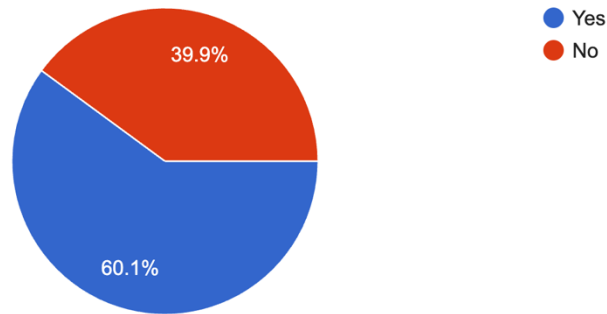
Debt

Debt continues to play a major role in women's financial lives. 39.9% of respondents currently have credit card debt, 67.7% have student loans and 17.3% have leveraged a payday loan. Many expressed frustrations with slow progress due to high interest rates

and cost of living increases. Despite these challenges, respondents are actively paying down balances and prioritizing debt freedom as a major financial goal.

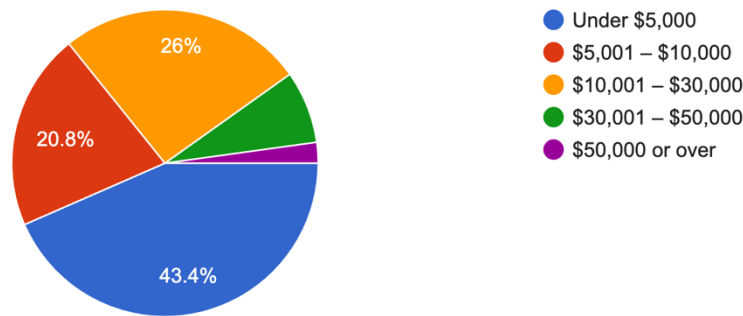
Do you currently have credit card debt?

591 responses



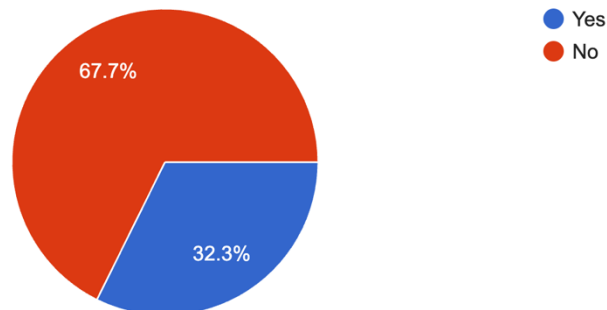
If yes, how much credit card debt do you have?

366 responses



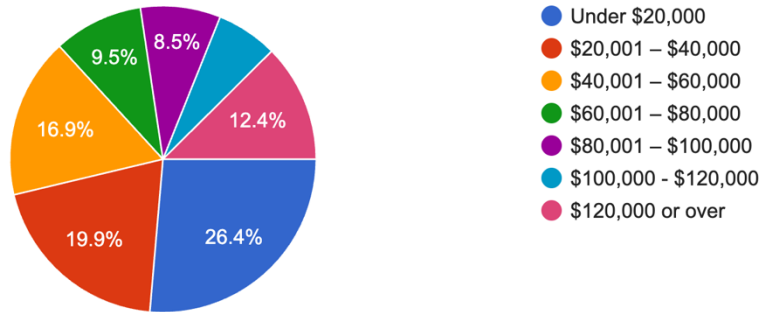
Do you currently have student loan debt?

591 responses



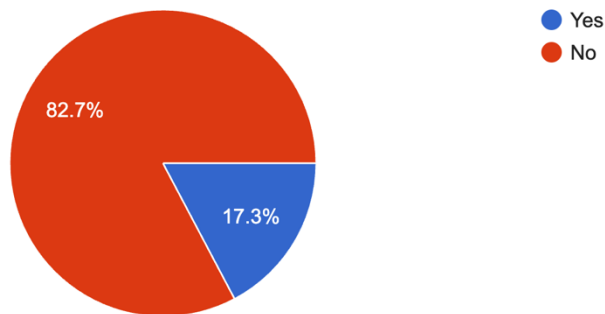
If yes, how much student debt do you have?

201 responses



Have you ever had to use a payday loan?

591 responses

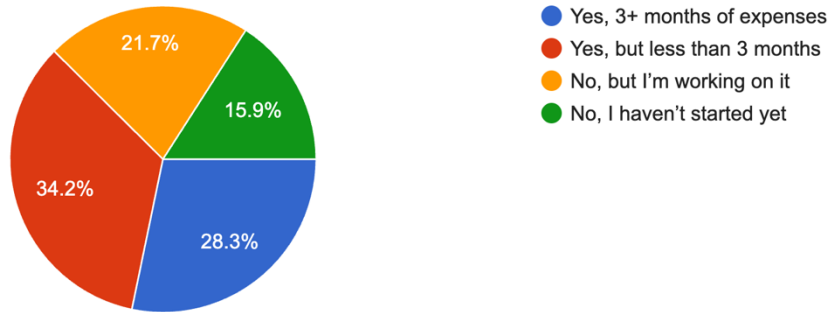


Emergency Funds

Emergency preparedness has improved since 2022. 28.3% of respondents report having three or more months of expenses saved, while another 34.2% are actively building toward that goal. This reflects a growing understanding of the importance of financial resilience.

Do you currently have an emergency fund?

591 responses

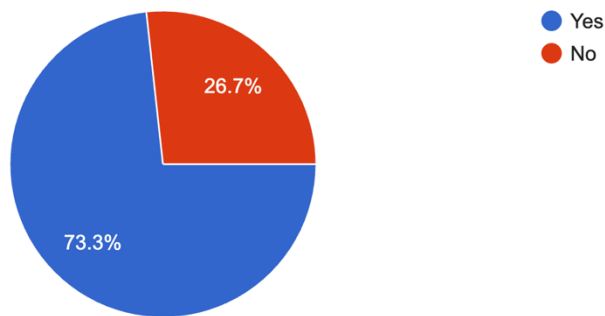


Investing and Homeownership

Investing activity has increased slightly since 2022, with 73.3% of women currently investing compared to 72.6% three years ago. Interest in learning to invest remains high. Homeownership continues to be a top goal, with 53.8% currently owning homes and 84.2% of non-homeowners aspiring to buy.

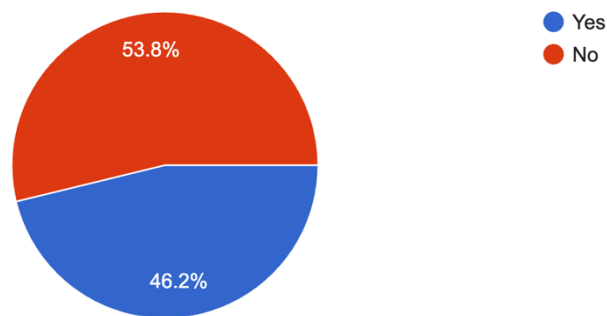
Do you invest?

591 responses



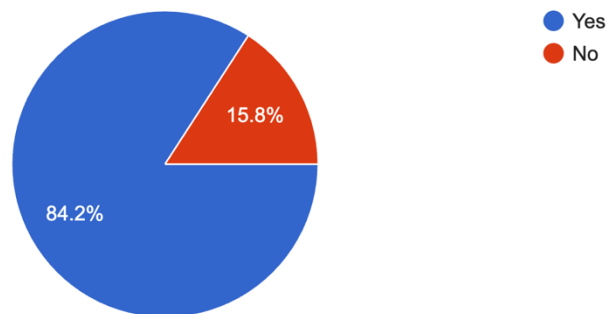
Are you a homeowner?

591 responses



If no, is owning a home one of your goals?

322 responses



Empowerment

When asked what would make them feel more empowered financially, women cited more income, less debt, increased investing knowledge, and ongoing financial education. Mindset and community support were also key themes, underscoring the importance of accessible education and encouragement.

Specifically, the following was summarized from the optional comments section in response to the question “what will make you feel more empowered about your financial situation”:

- **Increased Income & Financial Stability:** Many respondents desire higher income, better-paying jobs, and multiple streams of income for greater financial stability.
- **Debt Freedom:** A significant number of individuals expressed a strong desire to become debt-free, particularly regarding credit cards, student and personal loans, as well as mortgages.

- **Emergency Funds & Savings:** Building and maintaining a fully funded emergency fund (ranging from 3 to 12 months of expenses) and increasing overall savings are top priorities.
- **Financial Knowledge & Investing:** Respondents seek more education, guidance, and knowledge on various financial aspects, including investing (stocks, IRA, crypto, real estate), retirement planning, and understanding taxes.
- **Business & Career Growth:** Starting or growing a business, becoming self-employed, and securing full-time work with growth potential are common aspirations.

In Closing: Women continue to choose financial wellness!

The 2025 Clever Girl Finance Women & Finances Survey underscores a defining truth: women are not waiting for perfect conditions, they're building wealth and confidence in real time, often against economic odds. From paying down debt to starting businesses, women are redefining what financial resilience looks like.

Our findings reveal not only persistence but transformation. Financial literacy is no longer viewed as optional; it's becoming a core part of how women define success. The women in our community are rewriting old financial narratives, embracing the power of planning, investing, and self-advocacy.

At Clever Girl Finance, we remain committed to walking alongside them. Through our courses, coaching, and community, we're helping women replace fear with confidence, confusion with clarity, and scarcity with strategy.

As we look to the future, one message rings clear: **Financial wellness isn't a destination, it's a daily choice.** And women everywhere are choosing it.

The Clever Girl Finance community is made up of women who know what they want financially and are not afraid to do the work to get it. They know their strengths, can reflect on past and present decisions, and make informed choices about their futures. Inspiring and educating these women is what drives us at Clever Girl Finance.

We're truly passionate about seeing women saving, investing, owning homes, and crushing their debt into pieces. And more importantly, we are passionate about changing the negative narratives that exist about women and money.

As a result, we're driven to stand alongside women everywhere by offering resources that empower them to be trailblazers for themselves, their families, and their communities as they achieve goals along their financial journeys.

Sources referenced

- *Fidelity Investments (2025): Women and Investing Study — Highlights that 92% of women want more financial education and 67% are investing regularly.*
 - *UBS (2024): Women and investing: Achieving your lifetime goals*
 - *McKinsey & Company (2025): Women as the Next Wave of Growth in Wealth Management — Projects women will control 45% of U.S. investable assets by 2030.*
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Join the Clever Girl Finance Community!

- [Join thousands of women](#) in the CGF community, follow us on [Instagram](#), and watch on [YouTube](#)!
- Learn, plan, and grow! Check out our [30+ free courses, 40+ free worksheets](#), and our [1-on-1 coaching offerings](#)!
- Explore the [Clever Girl Finance book series](#).
- Subscribe to and view our past newsletters anytime: [Online newsletters](#).