

Ten Questions That Can Change 2026 for Women and Money

Kim Scouller

Co-author of *How Money Works for Women*

Money touches everything: your choices, your relationships, your freedom, your future. And yet for too many women, money still feels like a subject we were expected at best, to figure out on our own, or at worst, to let our partner or spouse handle.

That stops now.

We just launched the **WealthWave Women's Survey 2026**, and I encourage every WealthWave woman leader, and every woman you know, to take it and share it. It's 10 multiple-choice questions, it's anonymous and confidential, and it takes you straight to the heart of what women are feeling and thinking right now.



Why this survey matters more than it looks

Here's what most people may miss: answers start important conversations that lead to impactful stories.

When thousands of women tell the truth about what they worry about, regret, aspire for, and feel ready to learn, we create something the world can't ignore: the truth about what women are really experiencing. Not opinions. Not hot takes. Not someone else's assumptions about women and money.

Throughout 2026, we will bring to life what women have shared with us in white-paper findings, published articles, and TV interviews. The goal is simple and

urgent: shine a bright light on the state of women and their finances, then use that clarity to drive better conversations, better education, and better outcomes.

Because women don't need more noise. Many women want a clearer path.

The Great Wealth Transfer is Here

By 2048, an estimated \$124 Trillion will be pass to heirs in what economists call "The Great Wealth Transfer." Of that, \$54 Trillion will go to surviving spouses, 95% of whom are women. Another \$47 Trillion will be inherited by daughters and granddaughters.¹

That means millions of women will be handed the responsibility for financial decisions they may not feel they are prepared to make.

This is not just about money moving. It's about who is expected to lead when it moves.

Why Women Must Know More So They Can Do More

Let's tell it like it is: women are often asked to do more with less.

The pay gap is real. In 2024, women earned 81 cents for every \$1 earned by a man, an actual decrease from 84 cents in 2022. The news is worse for women of color. Black women earned just 65 cents for every \$1 earned by Caucasian men in 2024, down from 69 cents in 2022.²

The income disparity compounds over time so when we do retire, we'll receive just 77% of the Social Security benefits received by men. With less earnings, we have less money to set aside and invest for our retirement.³

So yes, women need strategies. Women need tools. Women need support.

But first, women need something even more basic, and more powerful:

A financial education.

Because education is the one advantage no one can take from you. Education is how you stop being controlled by money and start controlling it.

Why the Right Education Changes Everything

Most women didn't get a financial education in school. Many didn't get it at home. And work rarely teaches it in a way that translates into real life.

For many women, this becomes the first time they finally get to learn:

- why cash flow matters more than “budget shame”
- how debt and interest can steal your future
- how compounding can quietly build it back
- what protection really means (and what it doesn't)
- how to build wealth methodically, not magically
- what to ask, what to look for, and how to choose trustworthy guidance

That's why the survey includes a question tied to the **7 Money Milestones** from *How Money Works for Women*. This serves as a guide for helping to protect your family and reach your financial goals.

And it's why this survey matters: it tells us where women feel they are stuck, what they want next, and how we can serve them better.

Women want guidance that feels safe, clear, and respectful.

Women are also increasingly clear about what they want in a financial professional and in the relationship.

94% of women said they'd prefer to work with a woman financial professional. Female clients have unique needs and want to work with someone who will take the time to listen and include them in the decision-making process.⁴

This matters for WealthWave women leaders because it reinforces what you already know: **your presence is part of the solution.**

Although the Survey focuses on women, it is a tool for both men and women leaders in Wealthwave to use with the women they care about, work with, know, or meet along the way.

What the WealthWave Women's Survey Actually Asks

The questions are short, but they're not small.

Women are asked about things like:

- their biggest worry around money
- their biggest financial regret
- the best advice they've received (or never received)
- what they would do differently if money weren't a factor
- how confident they feel right now
- what they most want from financial education
- what season of life they're in
- who leads the big money decisions
- which topic they most wish they understood better
- which Money Milestone would make the biggest difference

That combination creates a powerful snapshot: not just what women know, but how women feel, and what they're ready for now.

And when we aggregate those answers, we'll see patterns the world needs to understand and address.

Take the survey. Then share it like it matters, because it does.

Here's the link that will be placed in this article:

Take the WealthWave Women's Survey 2026:

<https://form.jotform.com/253574555469067>

A Note to WealthWave Women Leaders

I'm asking you to do two things, starting today:

1. Take the survey yourself.
Not to "do it right." To tell the truth.

2. Share it with every woman you know and meet.
Friends. Sisters. Daughters. Co-workers. Clients. Neighbors. Your server at lunch. The woman next to you at the game.

If you want a simple way to start, use this:

"I just took a 10-question anonymous survey about women and money. It's quick, and the results will help drive research and public conversations all through 2026. Will you take it too? I'd love your voice to be included."

No pressure. No lecture. Just an invitation.

And if she takes it, you've opened a door to something bigger: a relationship built on trust, education, and real help.

This matters.

If you've ever felt late, behind, embarrassed, overwhelmed, or unsure, hear me clearly:

You are not the problem and you are not to blame. You are undereducated in a system that never made this easy.

This survey is the first move in a year-long effort to bring women's money reality into the open, then build practical, confidence-building education around it.

Start where you are. Answer boldly. Add your voice.

Because when women become financially confident, families change. And when families change, communities can change.

Sources:

1. NBC News, "Women will get most of the \$124 trillion 'great wealth transfer. 'Here's why," Jessica Dickler (Mar. 12, 2025). <https://www.nbcnews.com/business/personal-finance/women-will-get-124-trillion-great-wealth-transfer-rcna196076>
2. USA Today, "How big is the gender wage gap now? What new Census data shows," Madeline Mitchell (Sept. 9, 2025). <https://www.usatoday.com/story/money/2025/09/09/gender-wage-gap-increased-again-census/86041467007/>
3. The Motley Fool, "Here's How Much the Average Woman Gets from Social Security," Kailey Hagen (Feb. 7, 2025). <https://www.fool.com/retirement/2025/02/07/how-much-average-woman-gets-from-social-security/>

4. Forbes, “3 Reasons Women Are Well-Positioned to Acquire and Lead Financial Practices,” Loreen Gilbert (Dec. 4, 2024).

<https://www.forbes.com/councils/forbesfinancecouncil/2024/12/04/3-reasons-women-are-well-positioned-to-acquire-and-lead-financial-practices/>