



WEALTHWAVE WOMEN'S SURVEY 2026

The *Reckoning*

What a group of American women finally said out loud about money, their concerns, their regrets, their dreams, and the single conversation that could change the rest of their lives.

601

Women
Surveyed

10

Questions
Asked

1

Clear Path
Forward



Six Hundred Women. The Same Story.

They were not asked what they owned. They were asked how they feel.

There's a conversation happening across America, in kitchens and quiet corners, on sleepless nights, that rarely makes it into a financial plan. It's the conversation women have with themselves about money. About what worries them. About what they wish they had done differently. About the life they're quietly, urgently working toward.

WealthWave asked 601 of these women to speak. What came back was not a collection of data points. It was a declaration.

One in three named running out of money as her greatest concern. Nearly two-thirds share the same two regrets. Only one in four feels truly in control. And yet, when asked what she would do if money were no longer the obstacle: not one answer was about things. Every answer was about freedom, family, purpose, and giving back.

"Not things. Time. Purpose. Freedom. Legacy. The life she's working toward is already fully formed. What she needs is the financial foundation to reach it."

The gap between where these women are and where they want to be isn't a gap of ambition or effort. It's a gap of education, of guidance, of someone who shows up where they're and helps them move forward with clarity and confidence.

That gap is exactly what this report is about.

BEFORE YOU BEGIN

Think of a woman in your life, a client, a colleague, a daughter, who's carrying a financial worry she's never said out loud. This report is about her.



34%

name running out of money as their single greatest financial concern

"The worry isn't vague. It's specific. It's grounded. And it's the perfect starting point for the conversation that can change the rest of her life."

ASK YOURSELF

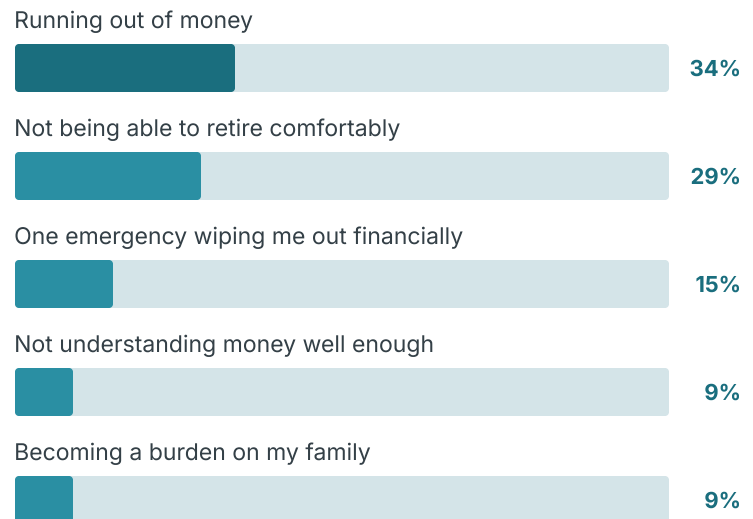
What financial worry have I been carrying the longest, and have I said it out loud to someone who could actually help?

Her Greatest Concern Has a Name.

8
in
10

women are preoccupied with some form of financial insecurity or loss

WHAT DO YOU WORRY ABOUT MOST WHEN IT COMES TO MONEY?



Combined, nearly **8 in 10 women** are preoccupied with some form of financial insecurity or loss, and they're carrying it alone, often without a plan and without anyone to talk to about it.

The financial system was not built with women in mind. The education was often not provided. The worry, the very specific, very legitimate worry, is what fills the space where a plan should be.

FINDING TWO · THE REGRET

64%

share one of two regrets: starting too late, or understanding too little

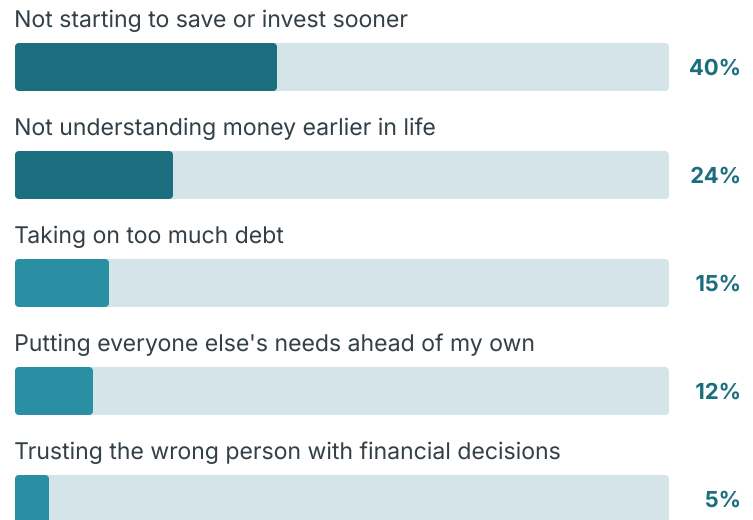
"This isn't personal failure. It's a shared inheritance, and in the hands of a woman who's ready to act, regret becomes one of the most powerful motivators there is."

THE REFRAME

*She may not have started early.
But it's never too late to start strong.*

Two-Thirds of Women Share the Same Regret.

WHAT DO YOU REGRET MOST WHEN IT COMES TO YOUR FINANCES?



Both regrets trace back to the same root: a financial education gap that began before adulthood, in schools that didn't teach it, in a culture that didn't encourage it, in a financial world that wasn't always designed with her in mind.

But regret isn't the end of a story. In the hands of a woman who's ready to act, it becomes the beginning of her financial success journey.

FINDING THREE · THE WISDOM THAT STAYED

The Best Advice She Ever Received.

Four principles rose to the top. The staying power of each one tells us something important about how women learn and what they hold onto.

1

Start Early

Even with small amounts, the power of compounding time is a huge financial advantage.

29%

2

Live Below Your Means

The oldest financial wisdom in the world, and the one most people resist until they wish they hadn't.

24%

3

Always Have Your Own Money

Financial independence isn't a luxury. It's a foundation, for security, for dignity, for every financial decision that follows.

20%

4

Pay Yourself First

The one habit that separates intention from action, and savings from spending what's left over.

18%

7%

Have never received any financial advice at all.

This survey may be the first time someone asked. That gap isn't a footnote, it's an open door. And it's exactly the kind of door a WealthWave Financial Educator is uniquely positioned to walk through.



Remove Money From The Equation, This is What She Chooses.

Not one answer was about accumulating things. Every answer was about living more fully.

🌐 32%

Travel more, experiences over possessions, every time

👨‍👩‍👧‍👦 12%

Spend more time with family, presence (not presents)

🏠 11%

Focus on health and well-being, the truest form of wealth

★ 10%

Build a legacy or charitable impact, leave something that matters

❤️ 8%

Help children or family financially, generosity as purpose

🕒 8%

Start a business or passion project, create (not consume)

"These aren't extravagant wishes. They're human ones. And they're entirely achievable, with a financial foundation built with intention."

ASK YOURSELF

If money were not a constraint, what would I do differently, and how far away is that life from where I am today?

FINDING FIVE · THE CONFIDENCE GAP

75%

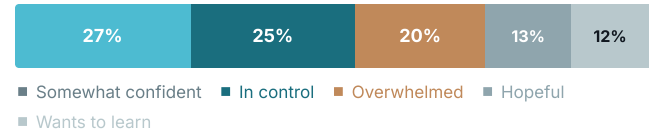
aren't where they want to be with financial confidence, but most are engaged and ready to move

"The gap isn't desire. It isn't effort. It's the missing guide, someone who shows up where she is and knows exactly how to help her move forward."

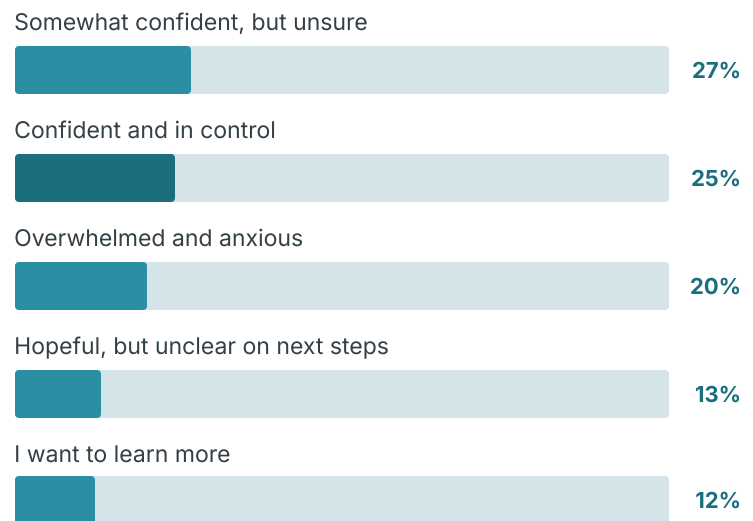
CONFIDENCE IS BUILT, NOT INHERITED.

It's a skill, developed through knowledge applied to a real plan, supported by someone who has walked the path before.

Only 1 in 4 Women Feels Truly in Control.



WHICH STATEMENT BEST DESCRIBES HOW YOU FEEL ABOUT MONEY RIGHT NOW?



This is a portrait of *readiness without direction*. Most of these women are actively managing their financial lives. They're leading decisions, paying bills, running households and businesses. They're not checked out. They're checked in, and waiting for a map.

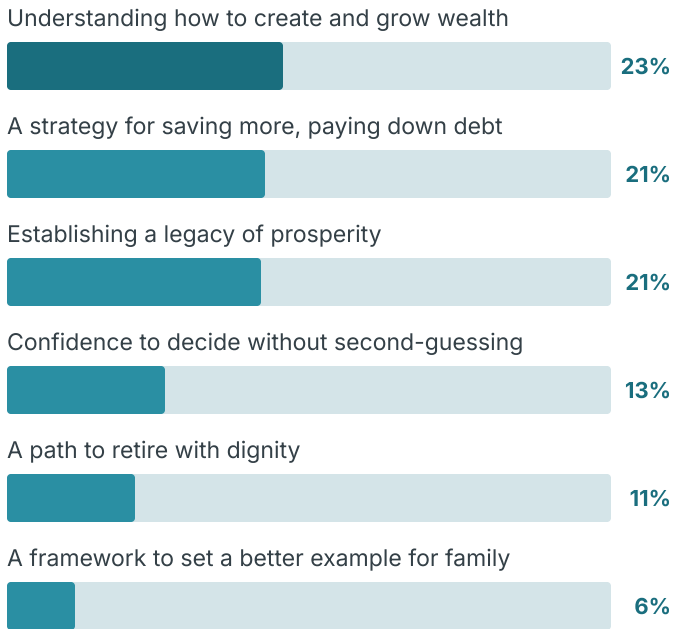
What she wants to learn most: The majority want to know how to make their money work better for them. Not just save it. Not just protect it. *Grow it.* She's not asking for survival. She's asking for momentum.

FINDING SIX · WHAT SHE WANTS TO KNOW

She Knows Exactly What She Needs to Learn.

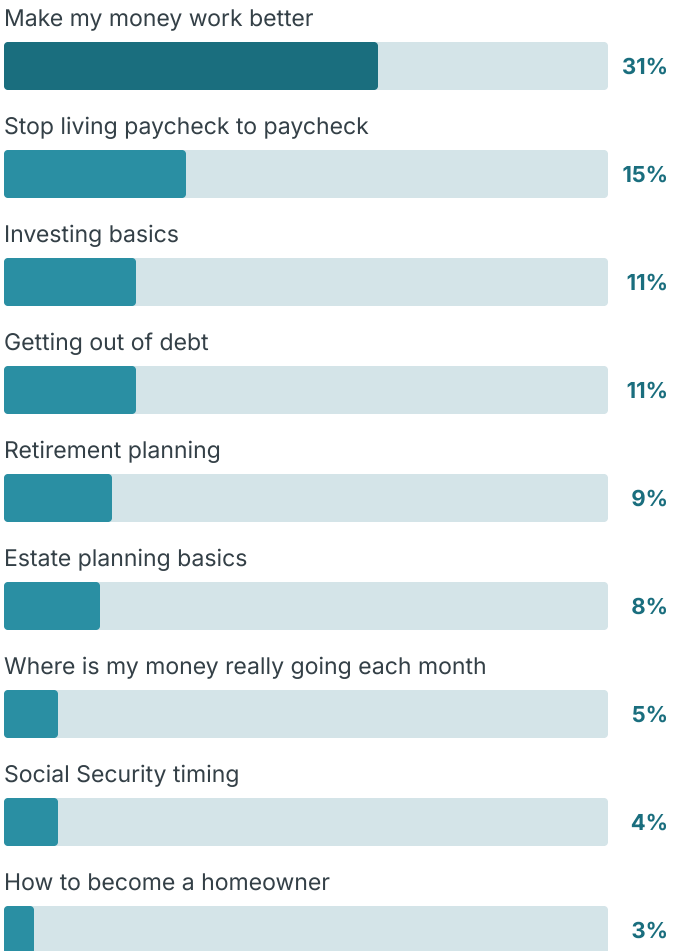
Two questions, one answer. Women were asked what they wish they understood better right now, twice. The themes line up into a clear progression: stability first, then momentum, then wealth.

QUESTION 6 What women want to gain from education



The top three answers, **growth, strategy, and legacy**, are not three goals. They are the same arc: grow what she has, plan what comes next, leave something behind.

QUESTION 9 What women want to understand better



The full list completes the picture: **stability first, then momentum, then wealth**. Women named a clear progression from where they are now to where they want to be.

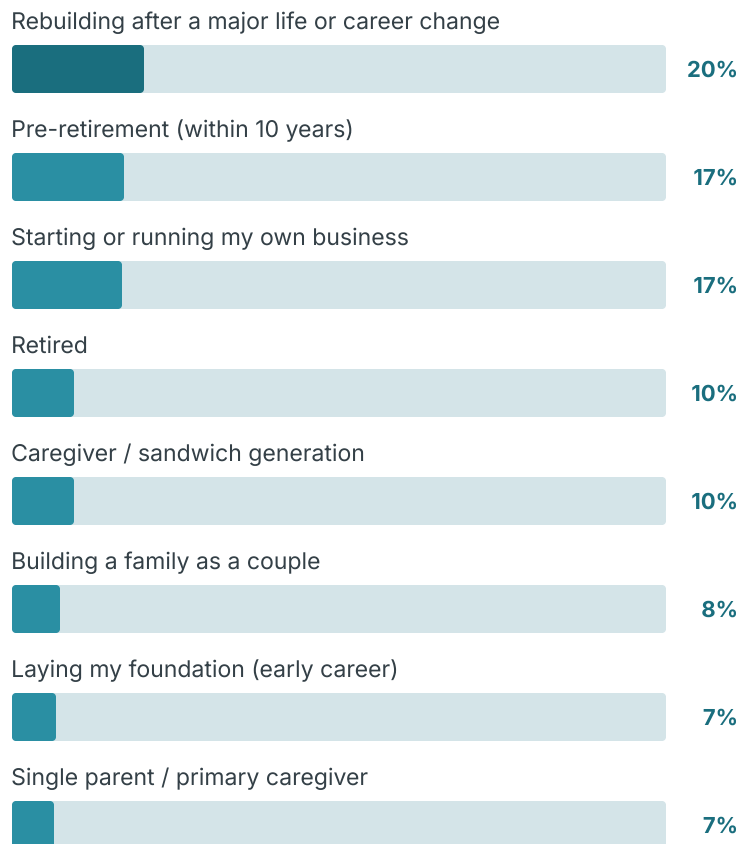
ASK YOURSELF
If I could finally master one money topic this year, which would change everything else for me?

Women Are Represented From All Stages of Life.

1
in
5

is rebuilding after divorce, loss, or a major financial reset

WHICH SEASON OF LIFE BEST DESCRIBES YOU RIGHT NOW?



One in five women is rebuilding. Nearly the same share are within ten years of retirement. Almost as many are running their own businesses. Caregivers, single parents, retirees, founders, and women just starting out, all are represented here, and **each carries a different sense of urgency.**

Not one size fits all. The women in this survey are telling us exactly that. Meet her where she is.

FINDING SEVEN · THE SEASON

9 stages

are represented in this survey

"There are women rebuilding, women launching, women caring, women retiring. The map has to change with the season."

ASK YOURSELF

What season am I in right now, and is the financial path I have actually built for this chapter, or for someone else's?



FINDING EIGHT · SHE'S ALREADY AT THE TABLE

She Is Not Waiting To Stand Up And Lead.

68%

are actively leading or co-leading financial decisions in their households today

WHEN IT COMES TO BIG MONEY DECISIONS, WHAT DESCRIBES YOU?

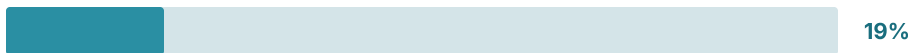
I lead, but want more education



Partner and I decide as equals



I lead, and feel confident



I collaborate with a Financial Professional



I mostly avoid it and hope for the best



"She's not waiting to be invited to the financial conversation. She's already leading it, asking for the tools to lead it better."

Women aren't passive bystanders in their financial lives. They're leading, and they're asking for more. For the 1 in 10 who avoids big decisions and hopes for the best: the answer isn't judgment. It's a path, and a WealthWave Financial Educator who meets her exactly where she is.

FINDING NINE · THE PATH

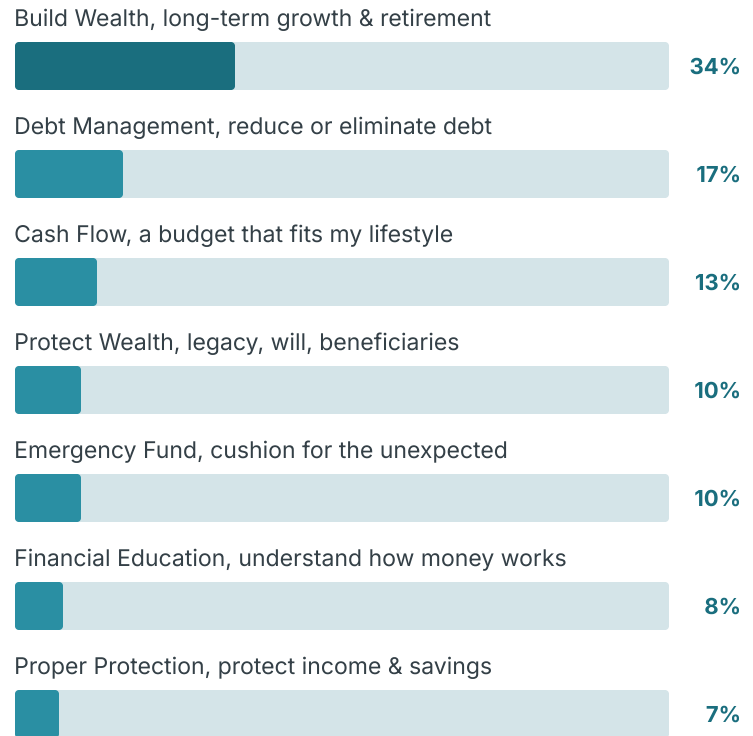
34%

say Build Wealth is the single Money Milestone that would make the biggest difference

"One in three women gave the same final answer. Not survive. Not catch up. Build. That's not a wish. That's a mandate."

The Milestone That Would Move the Needle for Her.

WHICH OF THE 7 MONEY MILESTONES WOULD MAKE THE BIGGEST DIFFERENCE?



The roadmap is clear: get stable, eliminate what's holding her back, then build something lasting. Three milestones. One direction. And every step begins with the right conversation.

Build Manage Flow: the three priorities women named, in order, represent the natural progression from where she is now to where she wants to be.

Five Things This Survey Makes Impossible to Ignore

1

The worry is real, and it's the right place to begin.

8 in 10 women are preoccupied with some form of financial insecurity. These are specific, grounded, legitimate entry points for one of the most important conversations she can have.

2

The regret is shared, and it can be redirected.

64% wish they had started sooner or understood money earlier. This is a shared inheritance and a most powerful motivator to act now.

3

She's already engaged. She just needs the path.

Well over half of women are actively leading or co-leading financial decisions. What they need is guidance that meets them where they are.

4

The aspiration is vivid, specific, and achievable.

When money is no obstacle, women choose travel, family, health, legacy, and giving back. That vision is the most powerful reason to build a plan.

5

Build Manage Flow. The roadmap is clear.

These are the three milestones women named, in order. A clear, achievable progression, from stability to momentum to lasting financial security.





In Her Hands

Your defining moment is here.



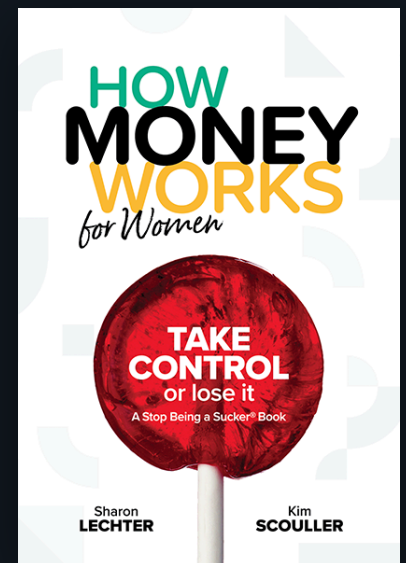
▶ WATCH: IN HER HANDS

The conversation that changes *everything* starts here.

She knows what's weighing on her. She knows the life she's working toward. What she needs is a guide who shows up where she is — and helps her move forward.

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