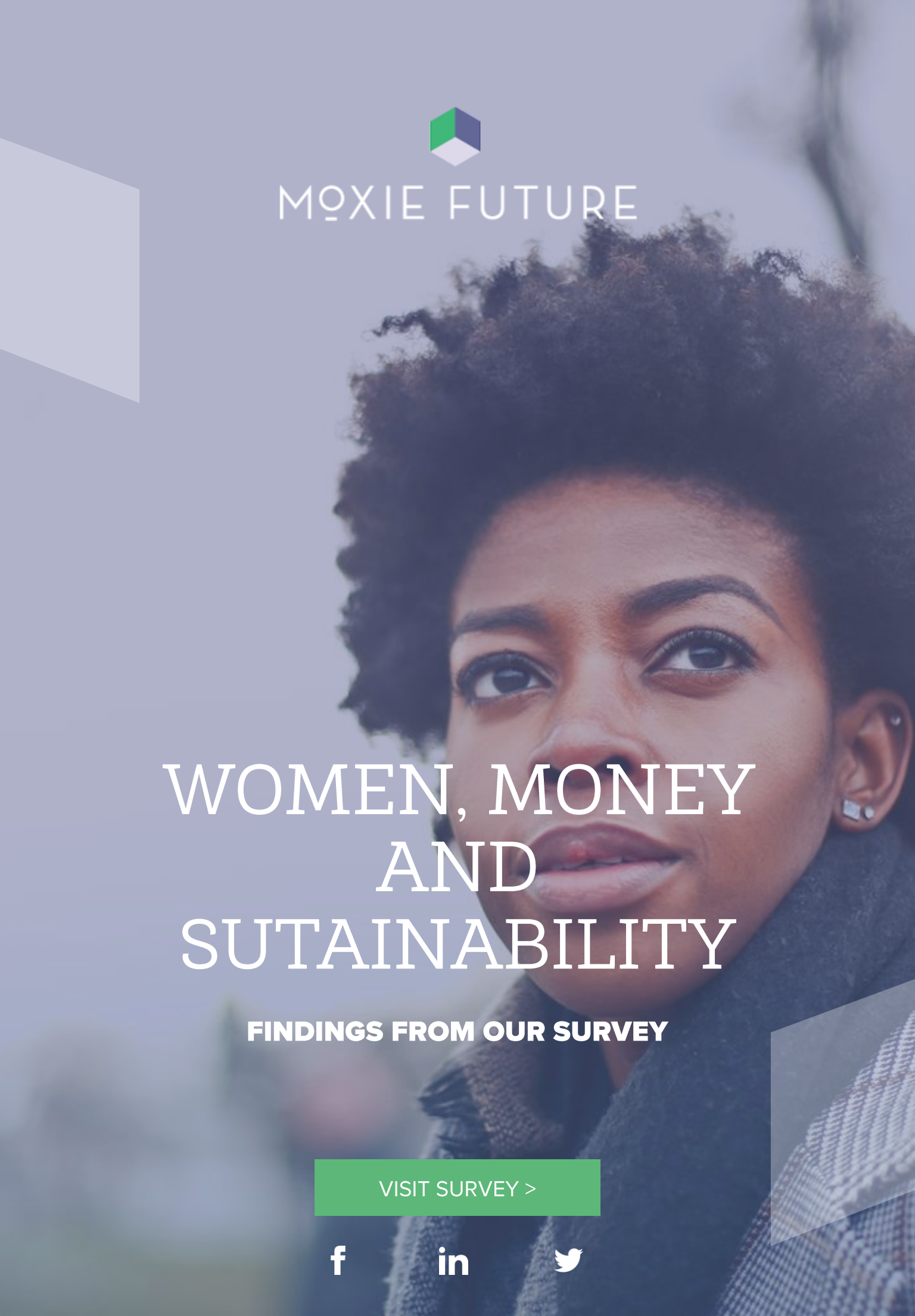


MOXIE FUTURE

WOMEN, MONEY AND SUTAINABILITY

FINDINGS FROM OUR SURVEY

VISIT SURVEY >

Overview

The lie of the land

Last year, Moxie Future published its ground breaking research, Understanding female investors - women using capital to change the world, confirming our hypothesis that many women care about where their money is invested.

Why was our study so ground breaking? Because up until that point, very little information existed on what women really want when it comes to sustainable or responsible investing or on how female investors are trying to align their investments with their values.

The good news is that this is quickly starting to change. We are seeing more and more research on women's investor preferences, but it still remains limited. Often published by wealth managers or banks and with a tendency to focus on high net worth women, existing research does not necessarily appeal to ALL women. Moxie Future believes that the same opportunities should exist at any investment level.

Checking in with women again

Given the overwhelming interest in our first report, we wanted to check in with women again. Although this time, we did it a little differently. We wanted to connect more intimately with the female investing community, so we appointed our Ambassadors to drive interest in their own communities, many of which are from the largest financial centers in the world. Our Ambassadors asked their own investment communities to take a survey for us, and we think the answers are important.

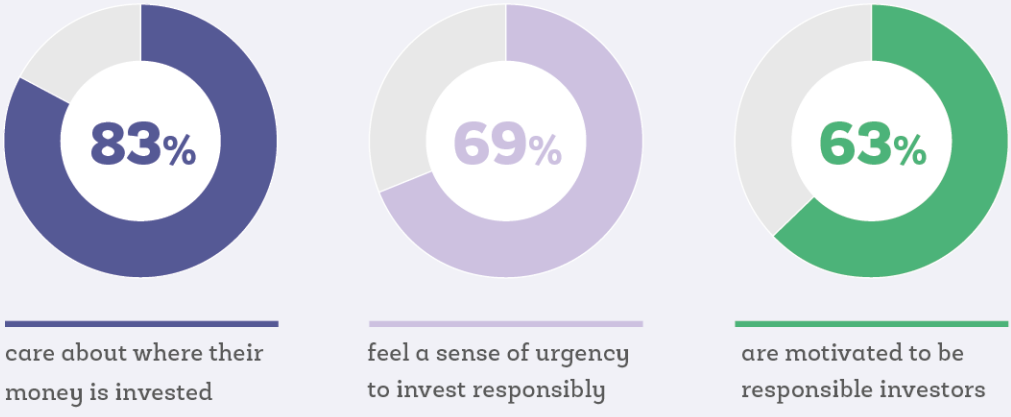
We received responses to our online survey from over 300 women from across the world, supplementing our analysis with findings from small female investing focus groups that we have been running in different markets. Why? Because we are all trying to move in the same direction---and because the questions we asked were focused on identifying solutions for our community.

What can we tell you?

We already know that women care about where their money is invested

Moxie Future's original research found that:

Among the women we surveyed:



Understanding Female Investors Report **#UFI18**

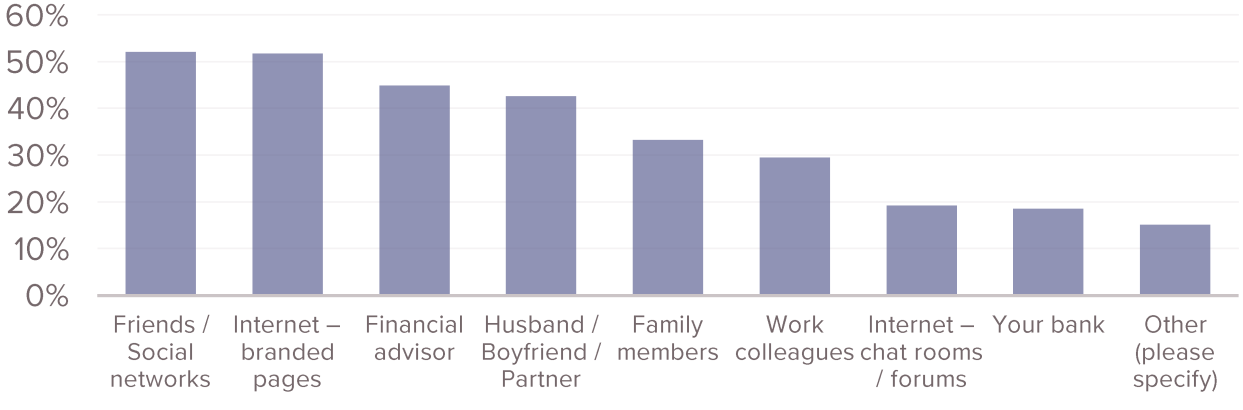
MOXIE FUTURE

Despite being motivated, women are held back - by a lack of time, a lack of trust and a lack of understanding on how to move forward as a sustainable investor. Moxie Future's remit is to understand why this is happening and to use that understanding to identify how we can best support women on their own journeys.

WE ASKED WOMEN

WHEN YOU ARE THINKING ABOUT INVESTING, WHERE DO YOU GO FOR INFORMATION?

- Online information remains the main ‘go-to’ resource, with over half of respondents using branded internet pages.
- Women like to speak with their peers – 52% of respondents connect with their friends and social networks to talk about their investment decisions. In fact, respondents told us that this is more important than talking with partners, husbands or boyfriends (43%).
- According to our results, 45% of women look to a financial advisor for guidance but banks are less important to our respondents with only 18% using their banks for guidance.
- That said, anecdotal feedback from our focus groups indicated that many women feel frustrated by lack of access to or information about sustainable and responsible investing through their traditional channels.
- Some women cited examples of financial advisors being unable to answer questions on sustainability options and mentioned a lack of transparency and level of mistrust.



Survey respondents were asked to select all options that were relevant to them.

WE ASKED WOMEN

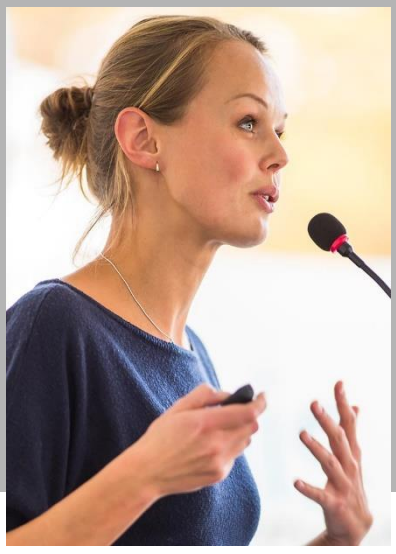
WHAT KIND OF SERVICES AND CHANNELS WOULD HELP YOU DO MORE AS A SUSTAINABLE INVESTOR?

- 71% of female investors surveyed want access to a ‘marketplace’ to help them find suitable investment products. This would help connect motivated women with practical solutions.
- Our respondents want to get more educated about sustainable investing – but prefer doing so online (70%) versus in person (43%), likely do to time constraints.
- An investment community is an important channel for our respondents, and 53% want to participate in in-person, sustainable investment communities. That said, online communities still play a role at 51%.
- We also pitched the idea of financial coaching and how sustainable investing may fall into this. There was agreement from the majority of respondents that this would help female investors in setting an action plan for personal investment decisions, as well as identifying long term goals and how these relate to investments.

71%

OF FEMALE INVESTORS SURVEYED WANT ACCESS TO A ‘MARKETPLACE’ TO HELP THEM FIND SUITABLE INVESTMENT PRODUCTS

Survey respondents were asked to select all options that were relevant to them.



WE ASKED WOMEN

ARE EVENTS ON SUSTAINABLE INVESTING IMPORTANT TO YOU?

- Yes! 80% of the female investors that we surveyed want more events specifically targeting women interested in sustainable and responsible investing.
- Women felt very strongly about using these channels to connect to and network with other like-minded women and learn about responsible investing from industry experts among a group of their peers.
- Women are also looking for experts to help them understand how to evaluate these investments - getting granular and seeking practical tools that they can use in their own decision making.
- Anecdotal feedback from our focus groups indicates that some women feel more comfortable discussing investing in women-only environments.
- Investment circles are important to women. They are keen to learn from subject matter experts, listen to the experiences of other women and network with other female investors.

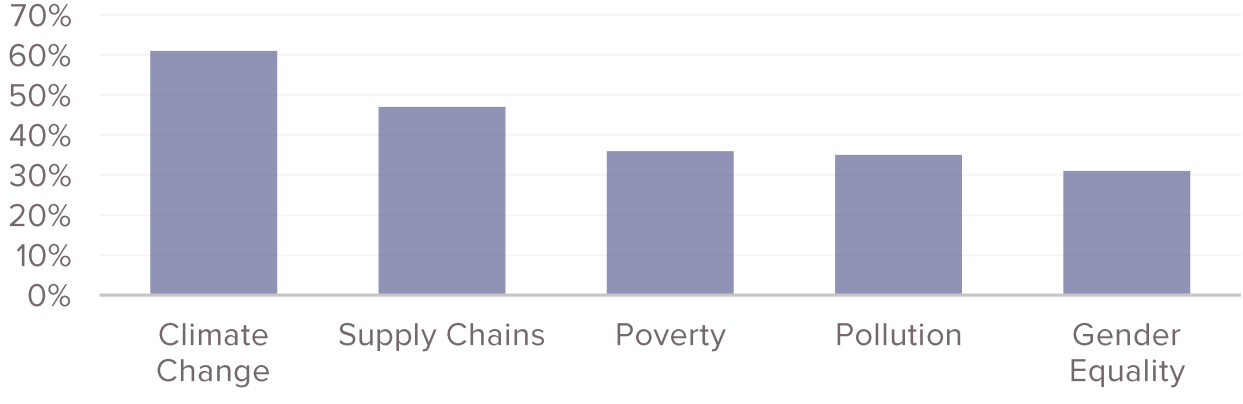
80%

OF THE FEMALE INVESTORS THAT WE SURVEYED WANT MORE EVENTS SPECIFICALLY TARGETING WOMEN

WE ASKED WOMEN

IF YOU COULD ACCESS A TARGETED SUSTAINABLE INVESTMENT FUND, WHAT SUSTAINABILITY ISSUES AND CHALLENGES WOULD YOU WANT IT TO ADDRESS?

- Global warming and climate change remain the top priority, with 61% of respondents looking for investment funds to focus on this.
- The following 3 priorities include 1) sustainable and responsible supply chains (47%) 2) poverty and income inequality (36%) and 3) pollution (air, water and soil) (35%).
- Gender equality came in 5th at 31%, confirming our belief that gender-lens investing is instinctively important to female investors, but only part of the picture. Read more about this on Moxie Future's founder's blog, My Moxie Journey.



WHERE NEXT?

We know that there is much work to do to empower women as sustainable investors. We also know that the solutions are complex and multi-faceted, requiring partnerships with many different areas and players. Moxie Future is playing a big role in that, and we suggest ideas on how we can all move forward. It is also important to remember that while women are pioneering this movement, all investors can benefit from these changes—regardless of gender.

PRACTICAL GUIDANCE

Because sustainable investing is such a new field, frameworks and transparency are still issues that the whole industry is struggling to address. More tools and education will be crucial to help female investors assess the sustainability performance of companies and sectors for which they are considering investments. Financial advisors clearly have a role to play here, as does Moxie Future – as a connector – in bringing this intelligence to all of our female investors.

PRODUCT AVAILABILITY

Women are really interested in products that match their values – and right now there is still a lack of these. For example, offering thematic investment funds focused on themes such as climate change, environmental protection, sustainable infrastructure, and health and wellbeing. These products should be made more transparent, visible and accessible in the market.

INFORMATION & ANALYSIS

We can also empower women as investors by providing better information on and analysis of the various responsible and impact investment products currently available. The financial industry should play a proactive role in this, through sharing information on the sustainability performance and metrics of the products they offer. Companies can also do more to communicate to female investors on how sustainability strategies and practices are adding real value to performance.

NETWORKING

We need peer-to-peer learning, experience-sharing opportunities, and networking to help women grow more confident in their financial decision making, particularly as responsible investors.

DIALOGUE

We need to keep the conversation going on how female investors can reshape how we use capital for the greater good. As ‘financial feminism’ becomes more and more of a mainstream concept, so too can the financial feminist’s drive to create broader societal and environmental change through investment choices.

A note on methodology

The results reported are based on an online survey run from October to December 2018, receiving over 300 responses from women across the world. Invitations to participate were issued through Moxie Future's networks and therefore the sample is not representative (e.g. of income, education or geography). All survey respondents are on a self-selected basis.

While recognizing the methodological limits, we can report the following:

- The majority of respondents (68%) were aged between 31 and 50 years.
- We received responses from all regions of the world, the top five countries being Hong Kong, Singapore, the UK, the USA and the UAE.
- 78% of respondents have an annual household income of above US$50,000.
- 71% respondents are working full-time with an additional 17% working part-time.

DISCLAIMER

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The investment decision is yours but you should not invest in any product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

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Responsibly yours,

Jessica Robinson

Founder

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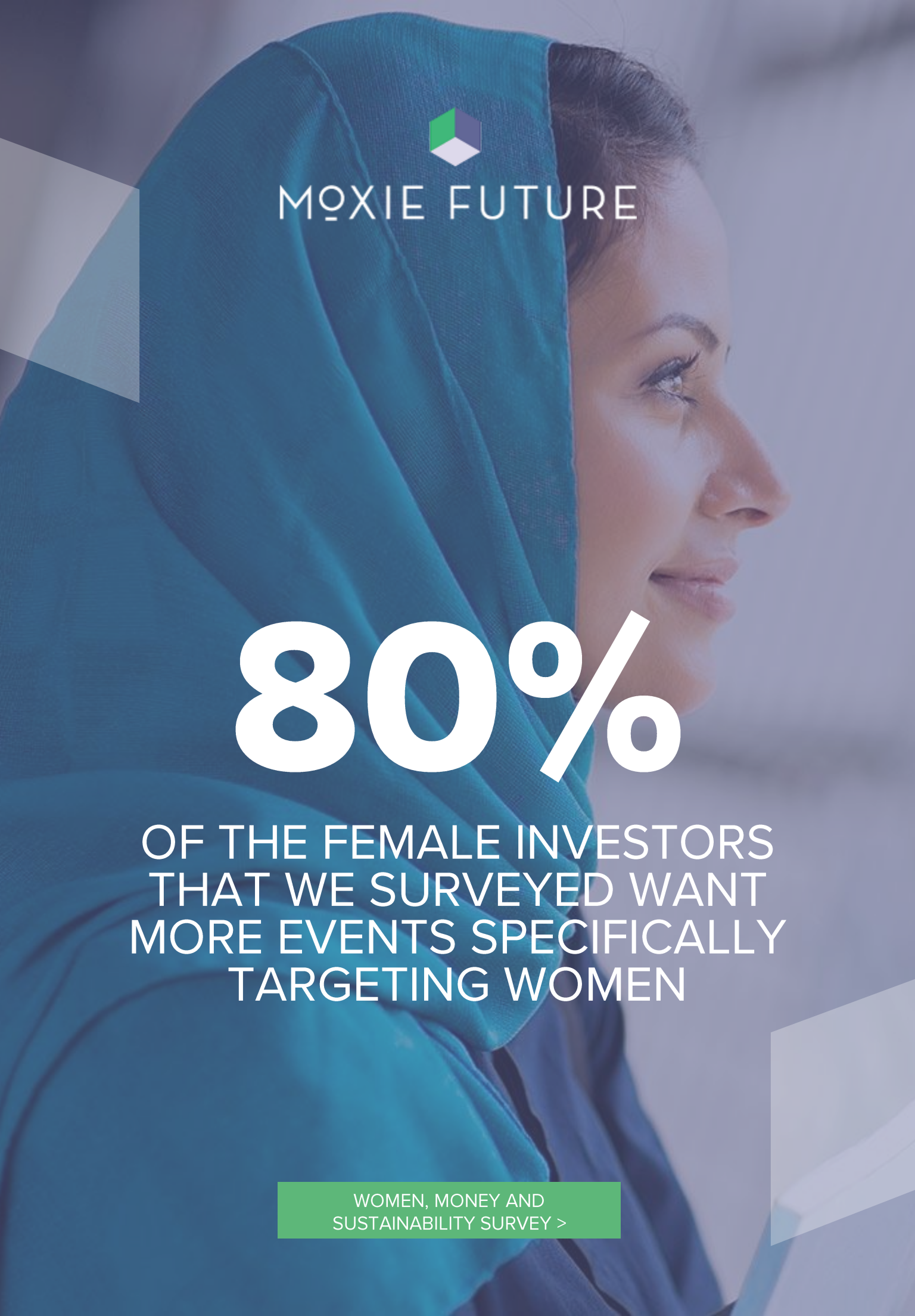
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