LLOYDS

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Young female investors build portfolios nearly 50% bigger than young men

- The average Invest Wise investment portfolio for young women is £14,040, 49% more than the average for young men (£9,450).
- 69% of young female investors are classed as active, compared to 56% of their male counterparts.
- Analysis of new investors across all age groups shows female investors take 31% longer than men to fund their accounts.

Young women who invest are building significantly larger portfolios than their male peers and are more likely to actively manage their investments, despite remaining significantly underrepresented among younger investors, according to new data from Lloyds.

How do young female investors compare with their male peers?

Data from Invest Wise, Lloyds' investment platform that offers no account fees to 18 to 25-year-olds, shows young women account for less than a third (32%) of investors.

However, those who do invest are building larger portfolios than their male counterparts. The average Invest Wise portfolio held by women aged 18 to 25 is worth £14,040, almost £4,600 more than the average held by young men (£9,450).

Young women are also more engaged investors. More than two thirds (69%) of female Invest Wise account holders are classed as active investors, compared with just 56% of men.

The findings challenge common assumptions about investing, suggesting the issue may be participation rather than engagement among younger women.

What happens when women start investing?

Separate analysis of new Lloyds' investment customers across all age groups suggests women often take a more measured approach when they begin their investment journey.

Women who opened a new investment account during 2025 typically took slightly longer to fund their accounts, made fewer trades in their first 90 days and initially invested slightly smaller amounts than men.

Behavioural Metric	Women	Men
Days from account opening to first funding	17	13
Average trades in the first 90 days	1.22	1.94
Average funding in the first 90 days	£12,110	£13,180
Average portfolio value after 90 days	£10,550	£14,260
Proportion of portfolio in securities	89%	92%

While women tended to take longer to fund their accounts initially, they were less likely to leave their accounts sitting empty. Across all age groups, 16% of female investment accounts had a balance of £0, LLOYDS

compared with a fifth of male accounts (20%).

Lauren Gradys, Investment Specialist, Lloyds said: "One of the most striking findings is that while young women are less likely to invest than men, those who do are often highly engaged and building larger portfolios. The data suggests the challenge isn't a lack of interest in investing, it's helping more young women feel confident taking that first step.

"Investing can sometimes feel complicated or intimidating, particularly for first-time investors. But getting started doesn't have to mean investing large sums of money or becoming an expert overnight. Making investing simpler, easier to understand and more accessible can help more people feel comfortable beginning their investment journey."

How to get started with investing

- **Start small.** You don't need a large lump sum to begin investing. You can invest from as little as £20 a month. The key is to build a regular habit.
- **Use your ISA allowance.** A Stocks and Shares ISA is a tax-efficient way to invest, meaning you won't pay any UK income or capital gains tax on your returns. The allowance for the current tax year is £20,000.
- **Don't try to time the market.** Trying to buy at the lowest point and sell at the highest is nearly impossible. Instead, focus on 'time in the market'. Investing small amounts regularly, a strategy known as pound-cost averaging, can smooth out market volatility.
- **Think long-term.** Investing is generally for goals that are at least five years away. This gives your money time to grow and ride out any short-term fluctuations in the market.
- **Understand your risk appetite.** Before you invest, consider how you feel about risk. Are you comfortable with the value of your investments going up and down for the chance of higher returns, or would you prefer a slower, more stable growth path? Platforms often have tools to help you assess this.
- **Diversify your investments.** Don't put all your eggs in one basket. Spreading your money across different types of investments, industries, and geographical regions can help to reduce risk. Ready-made funds are often a good way to achieve this without having to pick individual stocks.

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Notes to Editors

Methodology

Figures are based on analysis of Lloyds Banking Group investment customer data.

Invest Wise analysis is based on customers aged 18 to 25 holding an Invest Wise account as at 30 April 2026.

The wider customer analysis refers to customers who opened a new investment account with Lloyds Banking Group during the 2025 calendar year.