The great female wealth transfer is coming. Finance isn't ready.

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Over the next decade, an estimated $80 trillion in global wealth will change hands, according to UBS Global Wealth Management. The majority of it will land with women. Around $9 trillion will transfer not to the next generation, but horizontally and into the hands of wives and partners. This is not a marginal shift. It is a structural rebalancing of global capital.

Three forces are driving it. Women live longer than men, meaning they are more likely to inherit and steward wealth. They are also earning more than ever before, with female representation in senior leadership rising from 17% in 2015 to 29% in 2024. Meanwhile, inheritance norms are evolving, with wealth increasingly split more equally between sons and daughters. The result? By 2070, women are expected to control 70% of global wealth. Yet the financial services industry is still operating as if this shift isn't happening.

Today, only half of women consider investing a financial priority, and just a quarter invest across all age groups, significantly fewer than men. Instead, women are more likely to save, with far higher participation in cash ISAs. This is not a lack of capability. The industry has failed to offer investment approaches that resonate. Because women are not 'reluctant investors'- they are different investors.

The evidence is consistent. Women tend to prioritise long-term outcomes over short-term gains, trade less frequently, and favour tangible, purpose-driven assets. They are drawn to investments that generate income, deliver real-world utility, and align with defined goals. This is where the disconnect lies.

Traditional investment models, complex, abstract, and often focused on short-term performance, do not map neatly onto these preferences. As a result, many women remain on the sidelines at precisely the moment they are set to become the most powerful force in global capital allocation.

Take property, for example. It has long been seen as a natural entry point: tangible, familiar, and income-generating. But recent performance tells a more complicated story. Between 2023 and 2026, UK house prices rose just 4.9%, lagging well behind inflation at 10.4%. The reality is that direct property ownership is not always the stable, inflation-beating investment it is assumed to be, and it comes with significant time and management burdens. Investors are noticing.

At our recent *Female Investment Journey* event, women consistently pointed to property's appeal, income, legacy, and security, but also its limitations. What they want now is flexibility, predictability, and less operational friction. This is where real estate debt comes into focus.

Sitting between traditional fixed income and direct property investment, it offers exposure to tangible assets while delivering more predictable income streams and, often, shorter investment horizons. It strips away the administrative burden of ownership while retaining the core attributes that make property attractive in the first place. In other words, it better reflects how many women want to invest. Because, this is not simply a question of access, but of alignment. The industry has spent decades refining products, but far less time rethinking whether those products reflect how a growing share of investors actually want to deploy capital. That gap is now becoming impossible to ignore.

The implications are clear. The great female wealth transfer will not just reshape who owns capital, it will reshape how capital is deployed. Product design, portfolio construction, and advisory models will all need to adapt.

Firms that continue to treat women as a niche segment will fall behind. Those that recognise them as the defining investor class of the future, and respond with products that align with their preferences, will lead.