

Single point of view

Where **single women stand** on their financial life

Single women feel more financially knowledgeable than married women—but less so than single men.



"I know a lot about investing."

61%

Single men

45%

Single women

28%

Married women



"I'm confident I can make long-term investing decisions."

74%

Single men

67%

Single women

55%

Married women



"I monitor the markets regularly."

63%

Single men

47%

Single women





37%

Married women

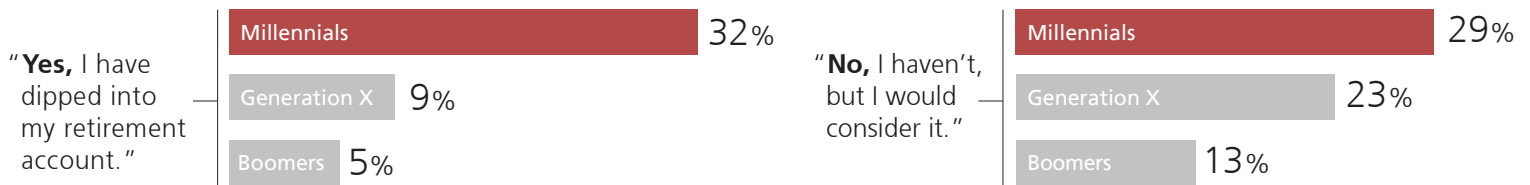
"For sure I am more involved than if I were married. As a single person, there is only me to make all decisions and consider all investment options."

Single woman, 53

Single millennial women are the least engaged with their finances

| | Millennials | Generation X | Boomers |
|--|-------------|--------------|---------|
|  <p>"I put other parts of my life ahead of finances."</p> | 61% | 38% | 28% |
|  <p>"I know what types of investments I have."</p> | 67% | 87% | 92% |
|  <p>"I know how much I am saving for retirement."</p> | 69% | 90% | 93% |
|  <p>"I know I should be doing more with my finances."</p> | 59% | 47% | 22% |

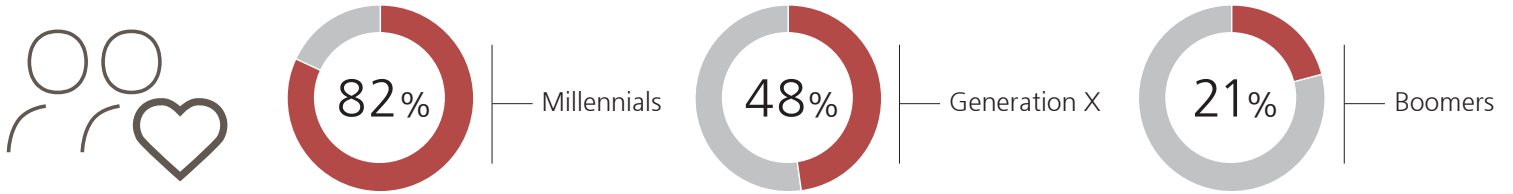
Risky business? Millennial women are willing to tap their retirement accounts early



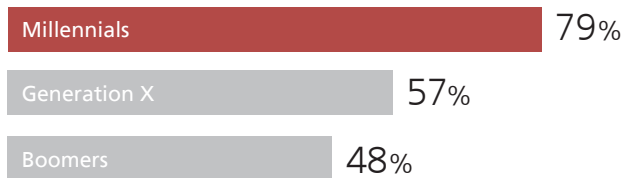
"It is very stressful to me to think about money. I would like to not have to worry about it at all."

Single woman, 39

Most single millennials want to get married someday...



...and expect their spouse to provide financial security

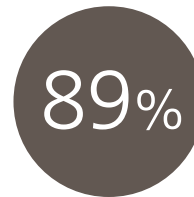


"I would want to be involved in long-term financial decisions but would feel more comfortable with someone else leading and explaining it to me."

Single woman, 30

Short-term financial expectations in sync with reality

Paying the bills



of **single** millennial women expect to participate

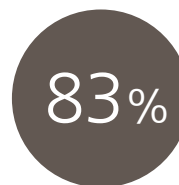
And



of **married** millennial women actually participate

Long-term financial expectations differ from reality

Investing



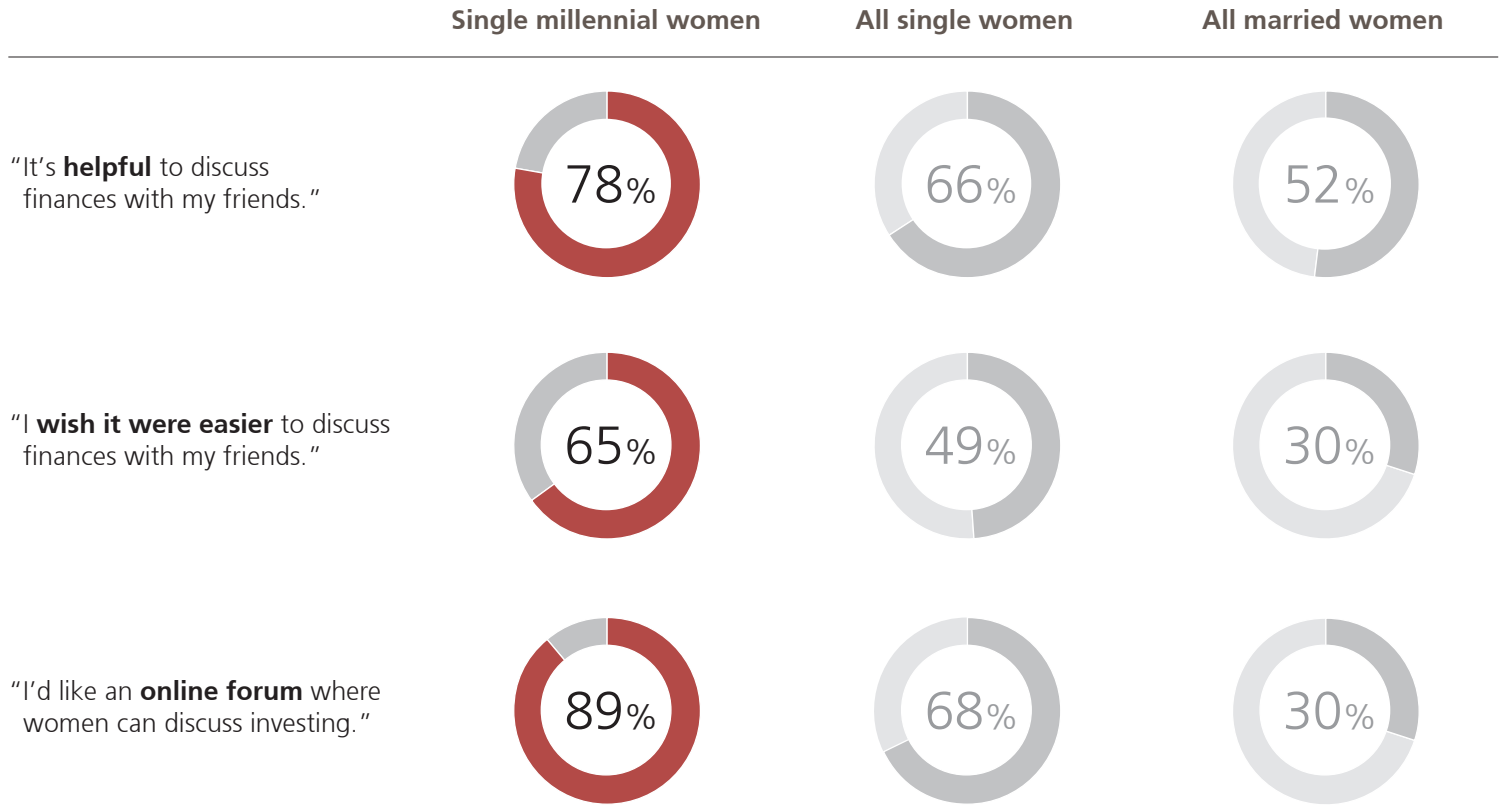
of **single** millennial women expect to participate

But only



of **married** millennial women actually participate

Conversation is critical



"Women underestimate what they know. Men can be overconfident. I think each have different perceptions about what they really know."

Single woman, 60

Is your financial future on track? **Talk to your UBS Financial Advisor.**

About the survey: UBS surveyed 883 single investors (414 women; 469 men) who have never been married from March 15 – 25, 2019. Millennials needed at least \$250k in investable assets, Gen X \$500K and Boomers at least \$1M. Also included results from the *Own Your Worth Investor Watch* report, which included 632 married women with at least \$1M in investable assets for comparison purposes where applicable. Qualitative interviews were conducted with 32 single men and women.

© UBS 2019. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. Expiration: 4/30/2020 Review Code: IS1901575 Approval date: 4/9/2019 2019-131165