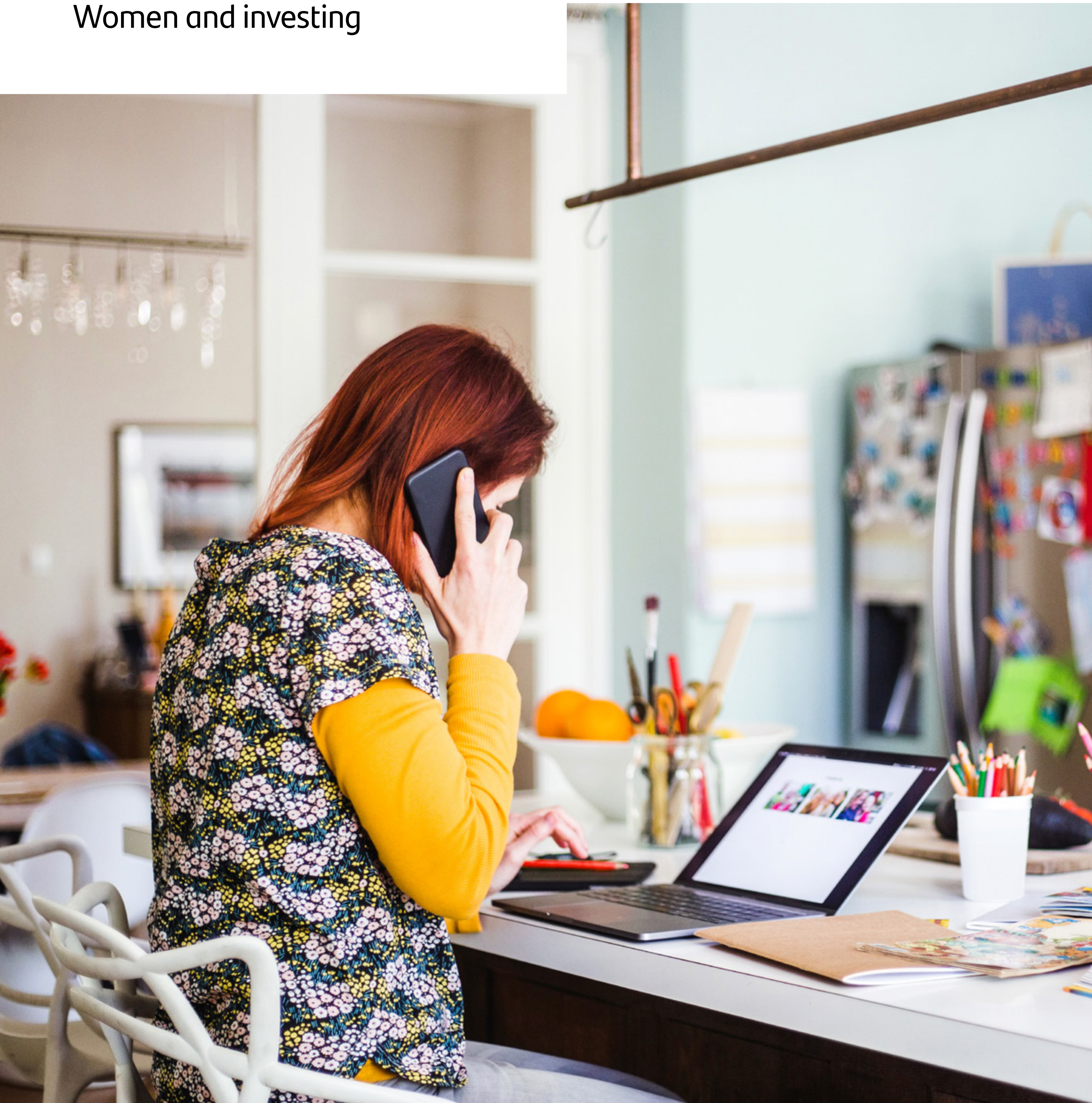
I don't invest because...

inside the top seven reasons

Women and investing



It's true, women tend to invest less than men. For example, official statistics show 43% of payments into stocks and shares ISAs are from women and 57% from men[1].

The fact that women typically invest less than men means we can avoid some of the worst excesses of financial markets. But it also means we can miss out on the potential upsides. And these are what can help us grow our money and make the most of it over time.

Here we look at the top seven reasons women gave for not wanting to invest, in our research report **Understanding women's relationship with investing**. If any of them sound familiar to you, should you think again?

"I just consider investing too risky"

There's always going to be some degree of risk, but not all investments are the same. For example, there's a big difference between investing in small high-risk companies and established, global businesses with lots of money coming in. You can match your investments to the level of risk you're prepared to take with your money.

Investing regularly can help to smooth out the impact of market highs and lows over time. And if you put your money into an investment fund it will be spread out within the fund to help manage your risks.

And remember, keeping your money in cash can be risky too. We've all felt the impact of rising prices on our spending power lately. If you're saving for the long term you could consider investing. It gives your money the potential to outstrip or at least keep pace as prices rise. The same often can't be said for savings accounts even with interest rates being higher than before.

"I don't know enough about investing to get involved"

Investing can seem confusing. Lots of jargon and the world of pin-striped stockbrokers. But you don't have to be an expert to get involved. In fact, you may well be investing already through a workplace pension scheme.

There are options if you'd rather have others do the heavy-lifting. Choosing an investment fund is a good way forward for most people and if you're just getting started you can get support on this online through our Digital Investment Adviser.

"Investing is like gambling, all luck and it's hard to pick the winners"

Dabbling in crypto-currencies because a social media influencer says it's a great idea. Or putting your money into something that sounds too good to be true (it almost certainly will be). These are examples of investing so risky it could be likened to gambling.

Sensible investing shouldn't look or feel like a get rich quick scheme. It's about doing careful, fact-based research to find good opportunities for growth and then sticking with them over time – usually five years or more – while managing your risks along the way.

There will be ups and downs with investing and there are never any guarantees, but it's more than just a game of chance. Yes, it can be difficult to find those good opportunities, but you don't have to. That's where an expert fund manager can come in.

[1] gov.uk/government/statistics/annual-savings-statistics-2022

Figures taken from HMRC Annual savings statistics 2022.

"I don't want my money locked away where I can't access it"

It's a good idea to have cash savings available to cover you for emergencies and anything you know you'll need money for in the next few years. Investing is something that can help you make the most of your money over five years or more. You should plan for the money you invest to stay there for at least that long.

If your circumstances change or you need your money sooner, most investment funds will let you take it out on any day that markets are open. It may just take a couple of days for the money to appear in your account. And you may get back less than you put in.

"You need a lot of money to invest and I don't have enough"

It's generally not a good idea to consider stock market investment if you don't have enough cash for a few months expenses if something unexpected happens, like you lose your job or the roof falls in. But once you have that it's possible to start investing for the longer-term from as little as £20 a month.

"I'm put off by investment jargon and complexity"

There are a few technical terms you'll need to get to grips with as an investor. A good investment provider or financial adviser should be able to explain things to you simply and clearly. You shouldn't hesitate to ask them to explain or disentangle anything you're struggling to get your head around.

As a general rule, if you can't understand it, and no-one can explain it to you clearly, it's probably not a good idea to invest in it.

"I don't have enough time to research and manage investments"

There are people who love messing about in stock markets. If you don't (and that makes you perfectly normal) there are plenty of options that can take the pressure off. Going with an investment fund is one of them. You might find a multi-index or multi-asset fund a good place to start. These give you access to a wide range of investments under a single roof. There are also online services that will take you through a series of questions. They will then make a suggestion or recommendation for an investment to choose from based on your answers.

Investing doesn't have to be complex – and it can help grow your savings faster. We would never recommend putting all your savings in at once. But it can be worth testing the water with smaller, regular investments. And it may be the start of a great relationship.

Explore more

Do you want to learn more about investing? Get inspired by other women's stories through our women and investing series. Including many articles, and our research report, **Understanding women's relationship with investing**.

If you're ready to think about investing, visit **santander.co.uk** and search Investment advice, to see how we can help you.