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## **Special edition of the AMF Barometer: marked differences between women and men persist in terms of investment**

**The Autorité des Marchés Financiers has published a special edition of its Savings and Investment Barometer, devoted to women's financial investments. This study analyses their attitudes to and perceptions of investment. For 2025, it again highlights a significant difference: half as many women as men are investing.**

### **Persistent under-investment by women**

In 2025, there were still markedly fewer women than men investors: women accounted for only 38% of stock market investors, 36% of crowdfunding investors and 26% of crypto-asset investors. This very small minority position is partly the result of different financial situations, with women reporting lower levels of income and financial assets than men in the AMF barometer. Our survey also showed that women are less confident about their economic and financial situation (28% of women stated that they were confident, compared with 39% of men in 2025).

While women are still far less numerous in investing, since 2023 there has been a slight upward trend in the proportion of women who say they hold investment products: in 2025, 24% of women said they had invested in the stock market via a securities account, or in crypto-assets or in the context of crowdfunding (45% of men), up from 23% in 2024 and 21% in 2023. The women who invest in these products are more likely to be young women from

higher socio-professional categories (48% of higher SPC women aged under 35 invest in them).

## **Different behaviors toward investment**

The barometer data shows that in 2025, more than half of the women surveyed refused to take any investment risk (51%, compared with 31% of men).

The figures also confirmed that women are less confident as regards their financial knowledge: only 28% of them said they were competent in terms of savings and investments, compared with 51% of men. However, when their knowledge was tested, the women's responses showed that they overestimated themselves less than the men: 9% answered all three questions asked in the barometer correctly, compared with 15% of men.

In 2025, one in two women said they did not keep themselves informed about the stock market (50%, compared with 27% of men). Consistently, fewer women said they were interested in equity investments (25%, compared to 45% of men) or trust this type of investment (24%, compared to 44% of men).

There are differences between profiles. More higher SPC women aged under 35 than other women accept a little risk in their investments (61% of them, compared with 32% of other women). They are also more numerous in planning to invest in equities (69%, compared with 31% of other women).

## **Women's autonomy when choosing an investment is growing**

Within three years, the proportion of women who say they choose their investments on their own has increased significantly. As many women as men now say they do so (46%, compared with 43% of men). At the same time, the proportion of women who say they choose their investments based on the recommendation of a professional has fallen sharply, dropping from 32% in 2023 to 23% in 2025.

## **Among investment product holders, the differences are less marked**

Among holders of investment products, women are just as likely as men to own listed shares (33%), investment funds (23%) or to have invested in crowdfunding (22%).

However, there are still differences in relation to certain vehicles: women are proportionally fewer in holding ETFs (10%, compared with 18% of men) and crypto-assets (20%, compared with 33%).

Logically, almost as many women investors as men search for information about the stock market (86%, compared with 93% of men who invest) and they share a similar view of equity investments: 59% say they are interested in them (66% of men), 58% have confidence in this type of investment (63% of men) and 77% consider them attractive in the long term (79% of men).



« The under-investment of women is a major problem: I'm sounding the alarm! This represents a loss of income for women, who are less equipped to secure their financial independence and their future. This also represents a loss of income for the economy, which needs more investment. It is therefore essential that the financial world take a greater interest in women and encourages them to take control of their finances. »

Marie-Anne Barbat-Layani, AMF Chair

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*The AMF also supervises the orderly operations of markets. Visit our website:*

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