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AIB Research: Confidence Gap Holding Women Back in Long-Term Financial Planning This Nollaig na mBan

AIB research reveals confidence barriers and a persistent pension gap as AIB offers guidance to support women's long-term financial wellbeing

As Ireland celebrates Nollaig na mBan today, recent research conducted by AIB highlights a persistent confidence gap among women when it comes to long-term financial planning, despite strong day-to-day money management.

The AIB Digital Advice Research found 34% of women said they felt somewhat or very uncomfortable with their financial situation, while 85% of women said they don't feel confident enough to start investing. 37% of women believe that while investing is suitable for most people, they do not yet feel confident enough to start themselves, a hesitation that can impact long-term financial resilience over time.

These patterns are also reflected in retirement outcomes. AIB's previously published "Closing the Gender Pension Gap" report shows that women in Ireland retire with pensions that are, on average, 31% lower than men. While this gap has narrowed from 37% in 2018, it remains a key challenge affecting women's financial independence and choices later in life.

Speaking about the findings, **Ciara Ryan, Head of Wealth and Insurance at AIB**, said, "At AIB, we recognise the importance of supporting women to build confidence when it comes to financial planning. By acknowledging the barriers women continue to face, such as the gender pension gap, and providing genuine support, we can help women take charge of their financial independence, and foster a culture where everyone has the tools and assurance they need to thrive."

Top Five Financial Steps for Women This Nollaig na mBan

To mark Nollaig na mBan, and to support women in taking practical, achievable steps, AIB Financial Advisors have outlined five practical actions that can help support long-term financial wellbeing.

Financial planning is not about having everything sorted. It is about giving yourself the freedom to make choices: to retire earlier, change careers, grow a business, support children, or simply worry less.

1. Start with where you are. Before changing anything, take a moment to get a clear picture of what you already have in place such as savings, pension, income, and any benefits through work. Even a quick check-in can bring clarity and reassurance, and it's often the easiest way to spot small gaps or opportunities.

2. Check your pension – not to change it, just to understand it. Pensions can feel distant or complicated, but knowing what you have, and where, is a powerful first step. Looking at employer contributions, personal pensions or older arrangements helps you understand your future options and gives you more control over the choices ahead.

3. Make sure your savings are aligned with your goals. Saving consistently is one of the strongest financial habits. The next step is asking whether your savings are set up in the right way for what you want, short-term flexibility, longer-term growth, or a mix of both. Small adjustments here can make a real difference over time.

4. Explore investing in a way that feels comfortable for you. If investing is something you're curious about, it doesn't have to mean big decisions or big amounts. Many people begin with modest monthly contributions and build confidence as they go. The key is finding an approach that fits your goals, your timeline and your comfort level.

5. Have a conversation. You don't need spreadsheets, perfect organisation or all the answers. A conversation with an advisor can help you sense-check where you are, prioritise what matters most right now, and decide whether any small changes could strengthen your long-term plans.

AIB is encouraging women to take one simple step this month, whether that's checking in on a pension, exploring investing, reviewing savings or booking an informal conversation with an advisor. One conversation can be a meaningful starting point for long-term financial confidence.

For more information, visit <https://aib.ie/make-a-plan> to learn more about planning for your financial future.

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Notes to Editors

- AIB research referenced in this release is drawn from two studies conducted throughout 2024 and 2025, including Digital Advice Research and previously published pension analysis.
- **AIB Digital Advice Research**
Omnibus research was conducted among n=1000 adults aged 18+ in the Republic of Ireland between 17th-24th June.
- **Closing the Gender Pension Gap**
Produced in partnership with The Future Laboratory and first published in October 2024, *Closing The Gender Pension Gap* report analyses the socio-economic factors that are contributing to the closure of the pension gap and forecasts that Gender Pension Parity will be achieved in Ireland by the year 2050.