Goodbody



New analysis shows why acting earlier matters at every financial decade

Connecting Ambition & Opportunity

New analysis from Goodbody reveals how women's investment and planning priorities shift through life, and why acting earlier can create more options for the future.

Decade thinking offers a natural opportunity to consider what has changed, whether your plans still reflect your life and what you want to make possible next.

The analysis from Goodbody tracks a clear progression: from starting to invest to preparing for retirement and making accumulated wealth work with purpose. It also shows the value of acting early and adapting plans as life changes.

Your 20s and 30s: turn interest into action

For younger women, the interest in investing is already there. More than three-quarters of women in their 20s, 77 per cent, say they would be interested in investing but do not know where to start. The figure remains high at 68 per cent among women in their 30s, even though 69 per cent say investing is relevant to them.

The findings reveal a gap between intention and action. Against this backdrop, the Government's new Individual Investment Account is a welcome development, designed to make investing simpler and more accessible. The opportunity now is to help more people build the confidence to take that first step and invest for their future.

Building knowledge and establishing good investment and pension habits early can create valuable foundations. As careers, property and family responsibilities add complexity, staying engaged and reviewing plans can help protect longer-term progress.

The potential payoff from starting earlier is significant. Goodbody modelling indicates that building a hypothetical retirement fund of €1.225 million would require contributions of approximately €799 a month from age 26, compared with €1,466 from age 36*.

Your 40s and 50s: prepare for what comes next

In midlife, the focus increasingly shifts towards retirement readiness.

When asked to choose the three areas of financial support or help they felt they were missing most, 56 per cent of women in their 40s and 61 per cent in their 50s selected a realistic retirement plan. Guidance on investments was also selected by 52 per cent of women in their 40s and 51 per cent in their 50s.

Career changes, caring responsibilities, relationships and time away from paid work can all affect pensions and investments. A midlife review can bring pensions, savings and investments together and establish whether they remain aligned with the future you want.

The cost of delay also becomes more pronounced. Reaching the same hypothetical retirement target would require approximately €2,968 a month from age 46 or €7,856 from age 56*. Starting at 56 would therefore require almost ten times the monthly contribution needed when starting at 26. And with revenue limits on contributions, it's not always possible to contribute to a pension at these high levels, making the catch-up harder to achieve.

But a later start is not a reason to disengage. It makes understanding your position and taking informed action more important. Among women who had received professional advice, 68 per cent said they felt more reassured about their financial future, rising to 83 per cent among women in their 50s.

Your 60s: make accumulated wealth work with purpose

The picture shifts again among women in their 60s: 75 per cent say they successfully stick to their financial goals, the strongest result across the age groups surveyed.

At this stage, priorities may shift towards sustainable retirement income, wealth preservation, inheritance planning, supporting family, philanthropy or personal ambitions.

Experience does not make every investment decision straightforward. While 76 per cent of women in their 60s feel confident managing their personal finances independently, only 46 per cent feel confident assessing investment risks and potential returns. Knowledge, perspective and advice continue to matter.

Make the next decade count

The analysis reinforces the central idea behind decade thinking: priorities do not stand still, and neither should financial plans.

Starting earlier gives investments more time to grow, but every decade offers a new opportunity to take stock and move forward. By staying engaged and adapting your plans as life changes, you can build towards what matters now and what you want to make possible next.

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The Make Every Decade Count collaboration between Goodbody and THE GLOSS offers educational videos, expert perspectives and practical content organised by decade.

Explore the series on the Invest in You hub and join THE GLOSS | Goodbody Investment Club for financial education, events and expert insight.

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The survey was completed online with RED C Research. The sample included AB social grade women aged 20-69 living in the Republic of Ireland drawn from RED C's own online panel, RED C Live (n=253) and Goodbody Investment Club Members and THE GLOSS readers (n=115 Investment Club Members; n=293 THE GLOSS readers). Fieldwork took place from 8th-21st September 2025.

* Illustrative figures assume monthly contributions towards a retirement fund of €1.225 million, with a consistent annual return of 5 per cent. The calculations exclude fees, charges, tax, inflation and market volatility. Investment values and returns can fall as well as rise. The €1.225 million figure is a hypothetical target and not a recommended retirement amount.