



How lifetime mortgages can help women retire more confidently

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Feeling confident about living comfortably in retirement is an important financial goal for many. However, our Wealth and Wellbeing research¹ revealed that 60% of UK women lack confidence in having sufficient savings for a comfortable retirement, which is a significant 14% higher than men.

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lack confidence in having sufficient savings for a comfortable retirement.



This disparity carries significant implications. The Office for National Statistics has reported that women in England and Wales can expect to live into their 80s or beyond², meaning any retirement income may need to stretch further. This vulnerability is increased for women who experience divorce or are left widowed, meaning they may find they have less to retire on than expected, especially if they want to continue living in their current home during retirement – something that 71% of UK women over 55 would like to do¹.

71% of UK women over 55

would like to continue living in their current home during retirement.



Major factors contributing to the lack of retirement savings for women include the gender pay gap and the parenthood penalty. What's more, our research³ found that almost half (48%) of UK women over 55 don't pay anything into a pension, with many holding over 50% of their wealth in shared household assets, including property⁴.

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don't pay anything into a pension.



This presents a unique opportunity to incorporate property wealth into a comprehensive retirement strategy through a lifetime mortgage, which enables women to leverage the value of their home as part of their later life financial plan.



Read our latest article to learn how lifetime mortgages can help women retire more confidently.

Sources:

- 1 LV= Wealth and Wellbeing report (December 2024)
- 2 [National life tables – life expectancy in the UK - Office for National Statistics](#)
- 3 LV= Wealth and Wellbeing report (September 2024)
- 4 Women's Budget Group: [Report-WAS-Sept-2023-FINAL-3-10-2023.pdf](#)

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