



# Lives of Women in Ireland Today

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# Executive summary

Gender equality has been on the agenda in some aspects for many organisations and policy-makers in recent years and despite appearing to have made some positive strides, it seems that women are still feeling the pressure of trying to balance home and work life – trying to do it all and feeling the knock-on effect. As we approach a historic referendum on family and the role of women in the home, we look at four aspects of women's lives in Ireland today.

Key themes that emerge include the need for women to take more control over their long-term financial wellbeing, evidence that behavioural patterns in the home are changing, a strong desire for gender equality in work and sport, and the importance of female role models in working and sporting life.

## Financial security and confidence

- Women appear to be in a less financially secure position than men – particularly when it comes to ownership of financial products such as savings, long-term investments and pensions, despite wanting to own these products.
- Women very much plan and manage the day-to-day finances in the household, and this is particularly true for older females.
- Moving away from the day-to-day finances, women appear to feel less confident. They are less likely to be key decision makers in larger or longer-term financial decisions.

## Balancing work and life

- Care remains a predominant female responsibility – with many more women than men saying they are the main carer in their household. However, it appears that responsibility for household duties (cooking, cleaning, etc.) is becoming more equal between the genders for younger generations.
- Women appear to be under more pressure when it comes to balancing work and home – with more females finding it difficult to take time off work to look after family affairs.
- Women are also more likely to feel that their career could suffer because of trying to balance home and work-life. And they are twice as likely to feel that their gender holds them back when applying for jobs compared to men.
- 1 in 5 of those in work say they wouldn't recommend their place of work to a female relative or friend. Those that currently have a female manager are more likely to recommend their place of work.

## Sports and Lifestyle

- Men are more likely than women to get the recommended level of exercise, whereas women are more likely to stick to the recommended number of weekly alcohol-free days.
- Males are significantly more likely to ever have participated in team sports, compared to females.
- Females who currently play team sports tend to drop off when they enter their mid-twenties, dropping from 33% of 18-24-year-olds, to 22% of 35-54-year-olds.

## Mood of the nation

- The cost of living is still dominating as an important issue to be addressed, with gender equality seen as the least pressing issue in Ireland at the moment. This is despite there being relatively high agreement that the gender pay gap needs to be addressed (6 in 10).
- A sense of stabilisation in terms of economic sentiment is evident this quarter, with some shoots of optimism for the year ahead. Reflecting this, there has been an increase in those reporting feeling positive emotions, with levels of positivity towards the year ahead recovering to those seen in summer 2023.
- In addition, there is a drop in those reporting being worse off compared to last year as there was a decline in those who believe they will be worse off in 12 months, and an increase in those who feel they will be in a better financial situation in that time-frame.

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The Reflecting Ireland research was conducted among a nationally representative sample of 1,000 adults aged 18+ in the Republic of Ireland. Interviews were carried out between the 9th and 20th of January, 2024





# A greater need for long-term financial planning

In 2024, people in Ireland are living longer, healthier and more active lives than at any point in the past, which is good news. It also means it is increasingly important to plan for our financial future. As women in Ireland on average live longer than men, they are likely to depend longer on pensions and savings in later years than their male counterparts. From January of this year, the state pension (contributory) can be drawn down from any age between 66 and 70 <sup>(1)</sup>. Women that choose to retire at this point may need to depend on pensions and savings for between 14 and 18 years on average.

Women appear to be less secure when it comes to their long-term finances – with less women having savings, private pensions and investments when compared to men. Perhaps correlated is the fact that women also feel less confident in their longer-term financial decision-making abilities; does this self-limiting belief hold women back when it comes to making plans for their financial future?

**Did you know?**

Ireland has the highest life expectancy in the EU. <sup>(2)</sup>



Women  
**84 years**



Men  
**81 years**

There are four areas where women's long-term financial planning falls short compared to men.

Financial Buffer gap



Intention-Action gap



Confidence gap



Comfort gap





# The Financial Buffer gap

Women are less likely than men to have savings, a pension other than a state pension or financial investments.

On average, 6 in 10 (64%) women have savings compared to 7 in 10 men (72%). However, the gap reduces dramatically when women are working outside the home; 71% of working women have savings compared to 73% of working men. Less than half of adults in Ireland have a pension other than a state pension. On average, 37% of women do so compared to 48% of men. For women working outside the home the figure rises to 42%, however there remains a gap with working men (51%).

**The gap between men and women is widest** when it comes to **financial investments**. Over twice as many men have financial investments compared to women, whether or not women are working outside the home. A third (33%) of men in Ireland have financial investments compared to 15% of women.

## % that have the following financial products / services:

	Women	Men	Difference
Savings	64%	72%	8%
Pension (other than state pension)	37%	48%	11%
Financial investment(s)	15%	33%	18%

## Women are less likely than men to plan for their long-term financial future.

While almost half of men have a clear long-term financial plan, just over a third of women do. Among those working outside the home the proportion with a long-term financial plan increases by 4%, however the gap between women and men remains the same. People are more likely to consider long-term financial planning as they get older, however men are more likely to initiate the process earlier.

## I have a clear long-term financial plan - % agree:

	Women	Men	Difference
18-34	32%	54%	22%
35-54	34%	45%	11%
55+	39%	50%	11%
<b>Average</b>	<b>35%</b>	<b>48%</b>	<b>13%</b>

## Where the genders are aligned

Approximately a third of both women (**30%**) and men (**31%**) have **never** spoken to a financial advisor. Research shows that those that seek professional financial advice have more confidence in their financial decision-making and have better financial outcomes. <sup>(3)</sup>

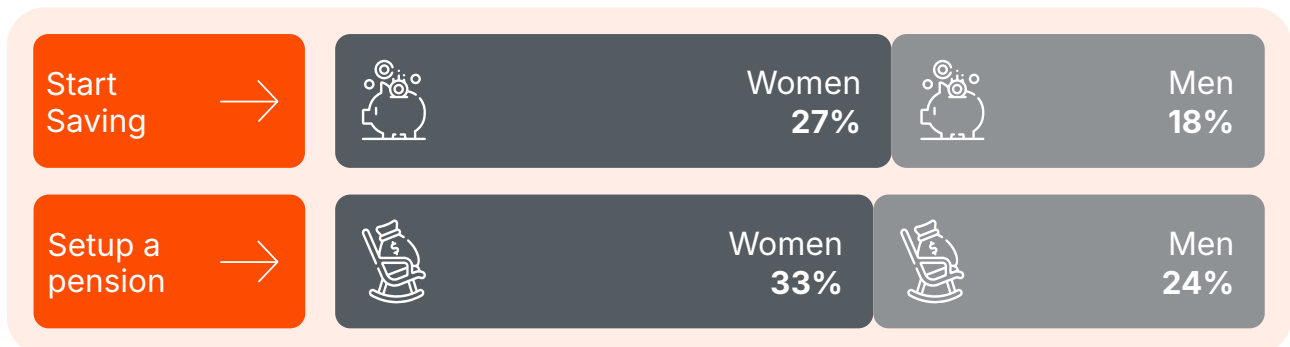




# Intention-Action gap

Women are more likely than men to say they intend to start saving or set up a pension but haven't got around to it yet.

*I have not done this yet, but I intend to - % agree:*



The Intention-Action gap refers to the difference we often see between what people intend to do and what they actually do. When it comes to long-term financial planning, there is a greater Intention-Action gap among women than men.

**The Intention-Action gap for pensions and savings is most evident among women under 35.**

Over half of women (53%) in this age group have not set up a pension yet but intend to, compared to just over a third of men of the same age (36%). Over a third of women (35%) in the same age group have not started saving yet but intend to, compared to a quarter of men in the same age bracket (25%).

An Intention-Action gap is evident when it comes to financial investments or speaking to a financial advisor. **Just over 1 in 4 (28%)** intend to invest financially but haven't got around to it yet, **and 1 in 6 (17%)** intend to speak to a financial advisor but haven't yet.

# Confidence gap

Women are less confident than men in their ability to make sound investment decisions.

While both women and men are confident in their ability to manage a household budget, differences emerge when it comes to long-term financial decision-making. Just over half of men (52%) are confident in their ability to make sound investment decisions, while only 4 in 10 women are (39%).

## Planning for retirement

Almost half of men (47%) are confident they will be able to afford the lifestyle they want into retirement, while just over a third of women are (35%).

## The Confidence Gap between women and men is widest among those under 35.

The level of confidence around making sound investment decisions and financing a retirement lifestyle is twice as high among men under 35 as it is among women in the same age group. The confidence gap between men and women narrows with age, from a 25% difference among the under 35s to a 4-5% difference among those aged 55+.

## Those least confident are women aged 35-54.

At a time in life where it is perhaps most important to make long-term financial plans, women are at their least confident. While half of men in this age group (49%) are confident in their ability to make sound investment decisions, only a third (34%) of women are. **Just over 4 in 10 (43%)** of men are confident they will be able to afford the lifestyle they want into retirement, compared to **31%** among women.







Men feel more comfortable talking to others about money issues than women.

	Women	Men	Difference
I feel comfortable talking about money issues to anyone	41%	51%	10%
I feel comfortable talking about money issues to close friends or family members	54%	60%	6%

The difference in comfort that men feel talking about money issues to others compared to women is most pronounced among those under 35, and gradually narrows from the age of 35 onwards.

***I feel comfortable talking about money issues to anyone - % agree:***

	Women	Men	Difference
18-34	38%	54%	16%
35-54	38%	48%	10%
55+	46%	51%	5%
<b>Average</b>	<b>41%</b>	<b>51%</b>	<b>10%</b>

All feel more comfortable talking to close friends or family members about money than others, and there is little difference between women and men. However, a gap emerges among those aged 55+ where 7 out of 10 men feel comfortable compared to 6 out of 10 women.

***I feel comfortable talking about money issues to close friends or family members - % agree:***

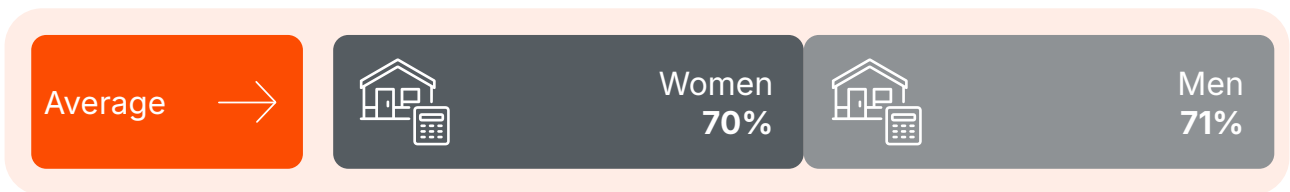
	Women	Men	Difference
18-34	52%	57%	5%
35-54	49%	51%	2%
55+	61%	71%	10%
<b>Average</b>	<b>54%</b>	<b>60%</b>	<b>6%</b>

# Home Life

## Women and men are equally confident in managing a household budget.

7 in 10 adults are confident in their ability to manage a household budget and confidence increases with age, particularly for women. 86% for 55+ versus the average of 70%.

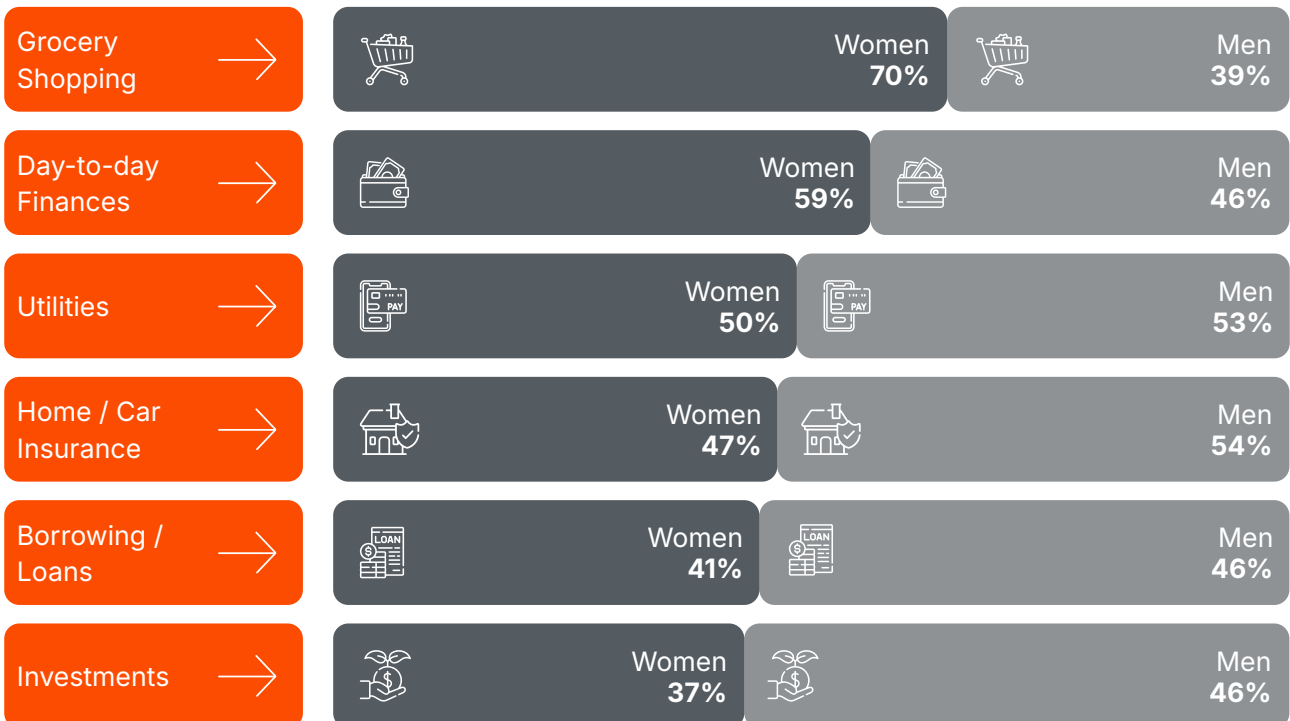
*Confidence in managing a household budget. % agree*



Traditionally, women ruled the roost at home. However, as the participation of women in the workforce has increased, so too has the need to share the burden of household responsibilities. We find more evidence of a willingness to share responsibility for household budgeting and housework among younger age-groups compared to those over 55. When it comes to caring however, women of all ages invest more time than men.

At home, women take the lead on decisions about grocery shopping or day-to-day finances, while men take the lead on utilities, home or car insurance, loans and investments.

*In your household, who makes the decisions on the following? - % response 'myself':*



Our behavioural patterns are changing. Younger women are less likely to take sole responsibility for household decision-making about grocery shopping and day-to-day finances than older women.

While 8 out of 10 (78%) women aged 55+ report they are the sole decision-makers about grocery shopping, just over 1 in 2 (54%) under 35 do so. Women under 35 are twice as likely as those aged 55+ to report that decision-making about grocery shopping in their household is shared, 40% vs. 21% respectively.

### On average, women spend 4 hours more each week on household duties than men.

Two thirds of women (66%) report they spend more time on household chores than their partner, more than twice the proportion of men that feel the same (27%).

#### Estimated hours spent on household duties per week:

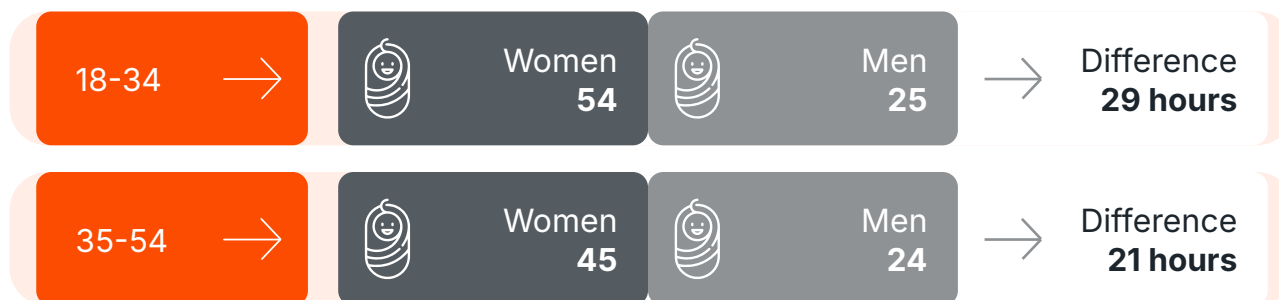
	Women	Men	Difference
18-34	14	13	1 hour
35-54	19	15	4 hours
55+	20	13	7 hours
<b>Average</b>	<b>18</b>	<b>14</b>	<b>4 hours</b>

On average women estimate they spend 18 hours a week on cleaning, cooking and other household duties, rising from 14 hours a week for those under 35 to 20 hours for those aged 55+. Men estimate they spend 14 hours per week on household duties. The gap between women and men rises from an average of 1 hour a week for those under 35 to 7 hours for those aged 55+.

### Six in ten women (62%) feel they spend more time than their partners do looking after their children.

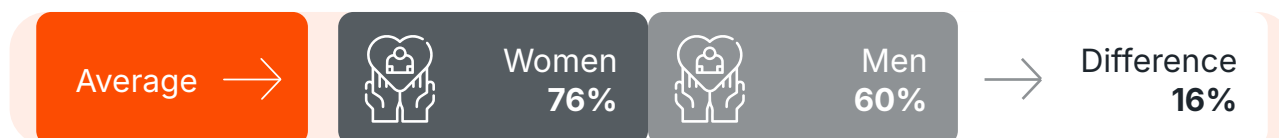
Women spend an average of 45 hours a week taking care of their children compared to 23 hours for men. The difference is most pronounced among younger parents with women under 35 spending almost 30 hours a week more than men looking after their children.

#### Estimated hours caring for children per week:



Three quarters of women (76%) consider themselves the primary carer in their household, with women more likely to have taken unpaid leave to care for someone.

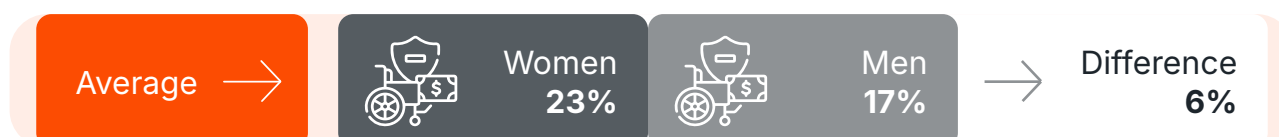
#### Do you consider yourself to be the primary carer in your household - % 'yes':



The percentage of women who consider themselves the primary carer in their household increases with age to 81% of those aged 55+.

While there is no significant difference between the proportion of women and men that have taken paid leave to care for someone, there is a gap when it comes to unpaid leave. Women are more likely to have taken unpaid leave for caring purposes than men.

#### % that have cared for someone on an unpaid basis over recent years:





# The Workplace is not a level playing field

Over 6 in 10 women (64%) believe it is more difficult for women to have a career path than men, and 44% of men agree. Over 6 in 10 (67%) women also believe women have to work harder than men to gain the same level of success in their career, and 41% of men agree.

A third of women (32%) believe their gender holds them back in terms of work positions they apply for, almost twice the number of men that feel this way (17%).

7 in 10 women (74%) believe the gender pay gap still needs to be resolved in many sectors of the Irish economy. Over half of men (52%) agree.

## Both women and men struggle with work-life balance, but women struggle more.

This is due to an inability or reluctance to take time off when needed, and also because of a perception that doing so may have a negative impact. There is evidence that the presence of female managers, and the experience of having worked for one, has a positive impact on the image of workplaces.

Approximately half of men and women find it difficult at times to concentrate on work because of family responsibilities. Half find work can prevent them giving as much time as they would like to their family. A lower proportion, 40%, find family responsibilities can encroach on work time. Women are more likely than men to report feeling too tired after work to do some household jobs. Three quarters of women (76%) report feeling this compared to two thirds of men (66%). Women aged 35-54 are the most likely group to report this at 82%.

## Women find it more difficult to take time off work for family reasons and fear the impact if they do.



Gender	Percentage
Women	43%
Men	30%

→ feel their career could suffer as a result of juggling work and home life



Gender	Percentage
Women	45%
Men	33%

→ fear their career could suffer if they were to take parental leave

Nearly five in 10 women (**49%**) find it difficult to take an hour or two off during working hours for personal or family reasons. Men are less likely than women to find it difficult (**38%**).



## Women are 60% more likely to have availed of parental leave than men.

Paternity leave has been available in Ireland since 2016 and while a quarter of working fathers have availed of it, this still lags significantly behind maternity leave which three times as many working mothers have availed of (70%). Women are also more likely to have taken parental leave (33%) compared to men (21%).

# 1 in 5 of those in work say they wouldn't recommend their place of work to a female relative or friend.

People are twice as likely to recommend their workplace to a female relative or friend if they currently have a female manager (52%) compared to those that have never had a female manager (26%). Research shows that having a female boss is associated with lower gender discrimination and has a particularly positive effect on female employees.<sup>(4)</sup>

Despite this, 20% of those in work would not recommend their place of work to a woman.

Female managers make a **real difference** to how a workplace is perceived and the degree to which it is seen as female friendly.



# Lifestyle and Sport

Men are almost twice as likely as women to participate in organised team sports.



Women are more likely to participate in organised team sports when younger; 3 in 10 (33%) of those aged 18-24 do so, but those that do are less likely to continue participating as they get older and just 22% of those aged 35-54 do.

**Over 7 in 10 women feel more should be done to encourage inclusivity and diversity in sport.**

While there is general agreement that more is being done to encourage schoolgirls to participate in sports and that there is more interest in following women's sporting teams in recent years, 7 in 10 women feel that there is still more that should be done in these areas.

**People are almost three times more likely to watch or attend men's sporting events than women's.**

Over 1 in 4 (27%) watch or listen to men's sporting events, while just 1 in 10 (11%) watch or listen to women's events. A third (33%) watch or listen to both. Similarly, while 1 in 5 (20%) attend men's sporting events, a third as many (7%) attend women's events and 18% attend both.



**1 in 4 watch / listen to men's sport**

**1 in 10 watch / listen to women's sport**

Women are less engaged with sport generally; they are twice as likely as men not to listen to or watch any sporting events, with two thirds of women (65%) never attending any sports matches or events.

**Women are less likely than men to meet the recommended guidelines for regular physical activity.**

The recommended level of physical activity for adults aged 18-64 is at least 30 minutes a day of moderate intensity activity, five days a week <sup>(5)</sup>. Our research shows that while 62% of men achieve this, fewer women do (54%). However, women are more likely than men to say they intend to but haven't got around to it yet, 39% vs. 28% respectively.

**Do you exercise (or engage in moderate physical activity) for at least 30 minutes a day, five days a week?**

	Women	Men	Difference
Yes	54%	62%	8%
Not yet, but I intend to	39%	28%	11%
No	7%	10%	3%

Nine of out ten women (88%) achieve the recommended two alcohol-free days a week <sup>(6)</sup> compared to 8 out of 10 men (79%). The gap between men and women is highest among the under 35s, where 85% of women achieve this compared to 70% of men.



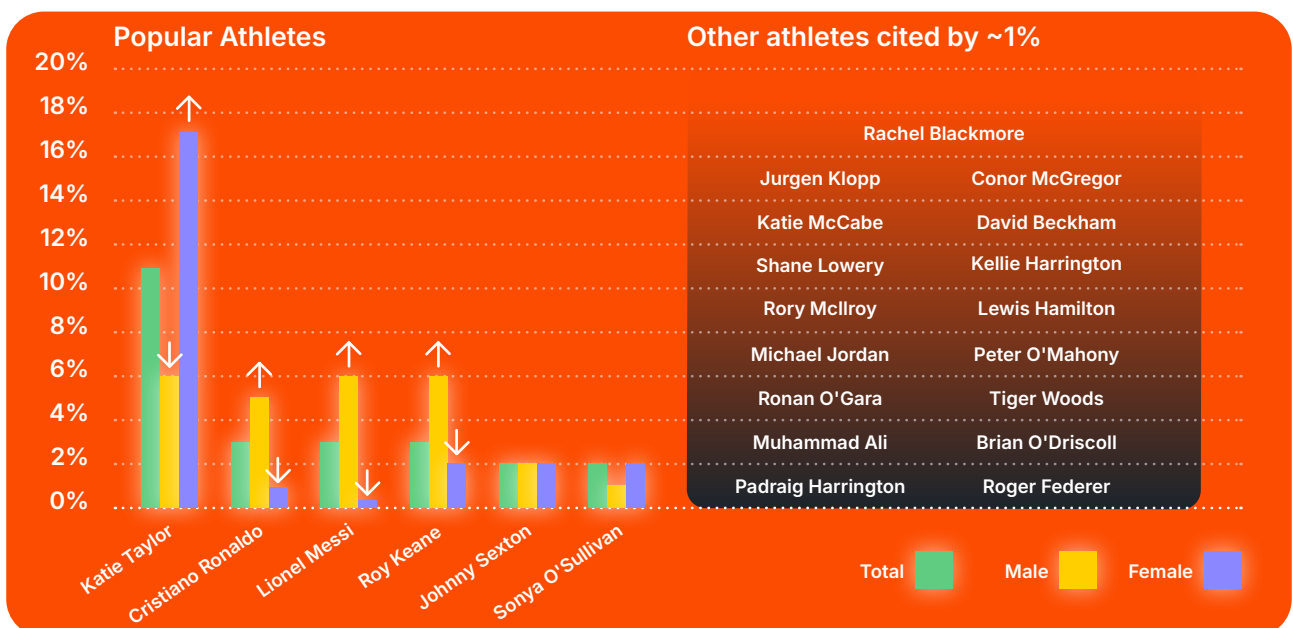


# Female sporting role models inspire us all!

1 in 10 of the public claim Katie Taylor as their top sporting role model, but this **doubles** to almost 1 in 5 for women.

Women vote Katie Taylor well ahead of other favourites such as Roy Keane, Johnny Sexton, and Sonya O'Sullivan. Katie is just as popular as Lionel Messi for men. Only 5 of the 23 sporting role models (22%) listed by research participants were female with PTSB Team Ireland brand ambassador and Olympian Boxer Kellie Harrington placing 13th. This shows we have further to go to achieve true gender equality in sport.

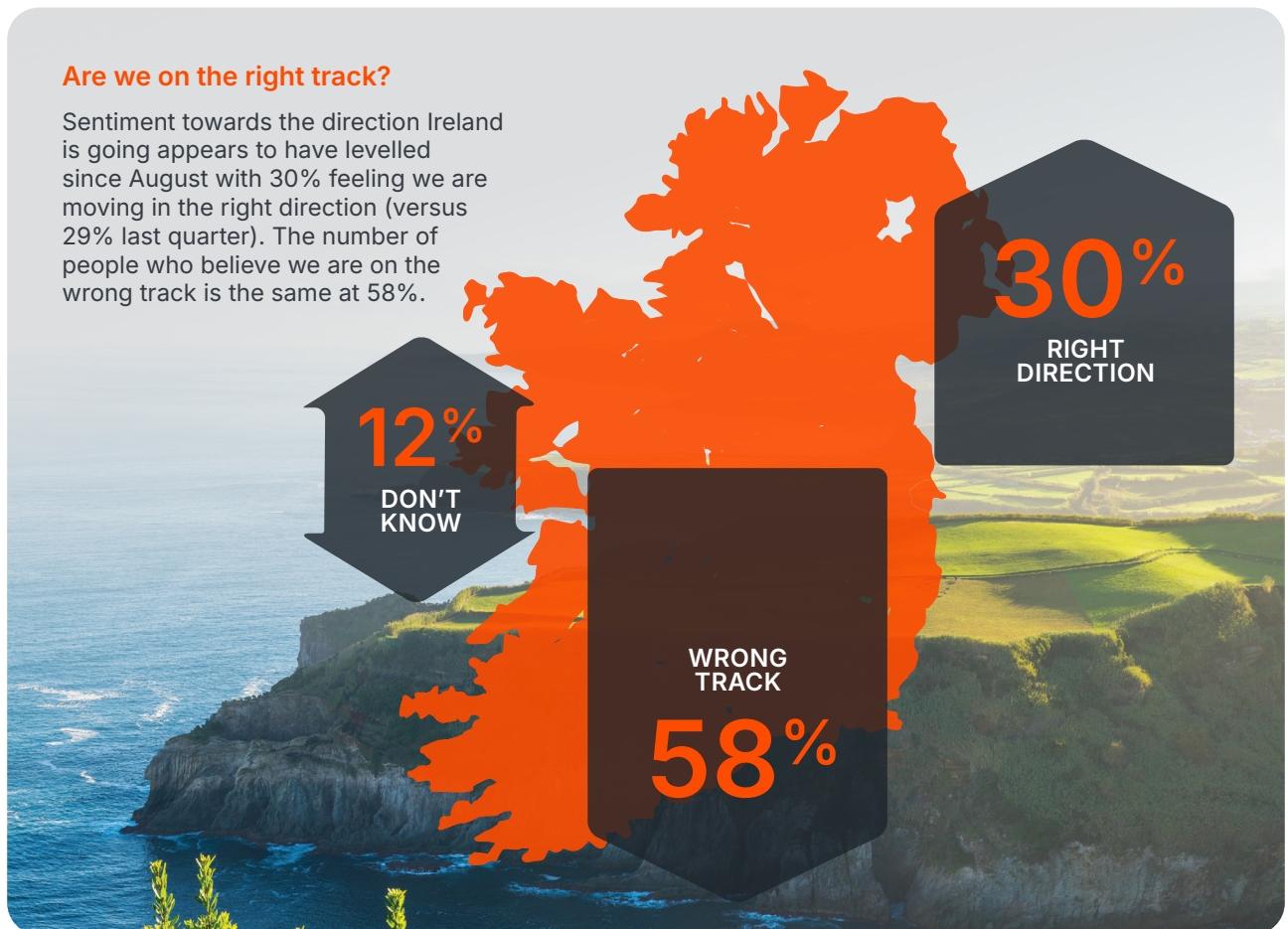
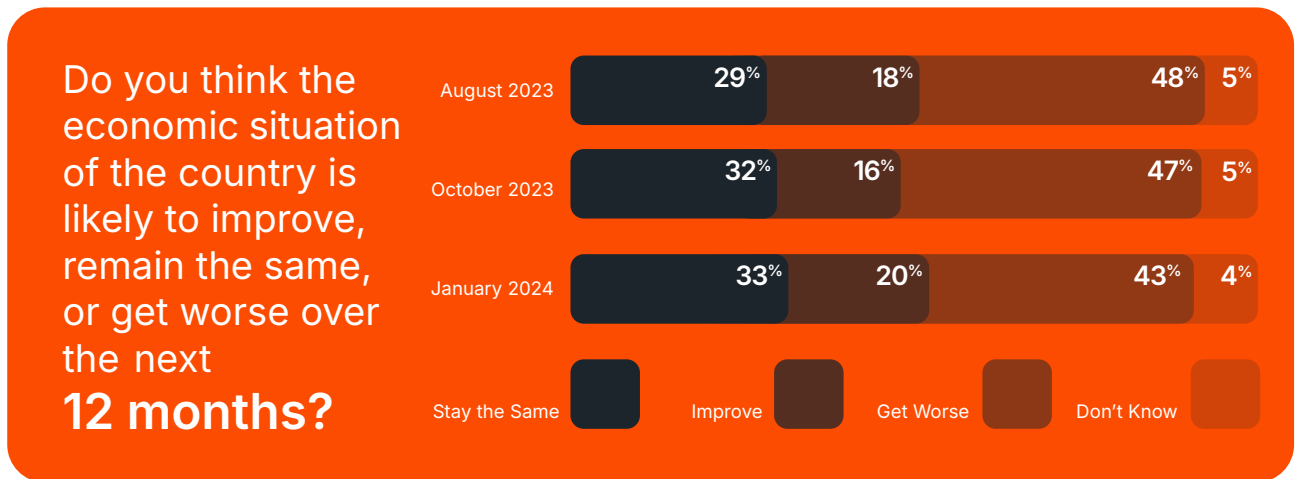
Notably, while there is some presence of diversity in the top 23 in terms of gender we don't see overall a diverse range in sporting models that are cited. Of all mentions, we see one Paralympic athlete, Ellen Keane with just 3 mentions (0.3%).



# Our view on the Irish economy

## Levels of positivity towards the year ahead on the rise

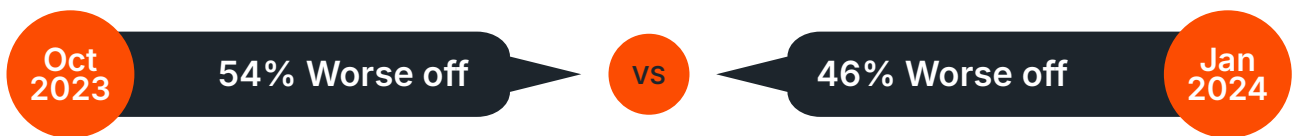
People in Ireland remain concerned about how the economy will develop over the next year however, there was a slight increase on those expecting the economy to improve from 16% to 20% in the last three months. Just under half (43%) believe it will get worse while a third (34%) believe it will stay the same.



# How we describe our personal finances

## A drop in those reporting being worse off, compared to last year.

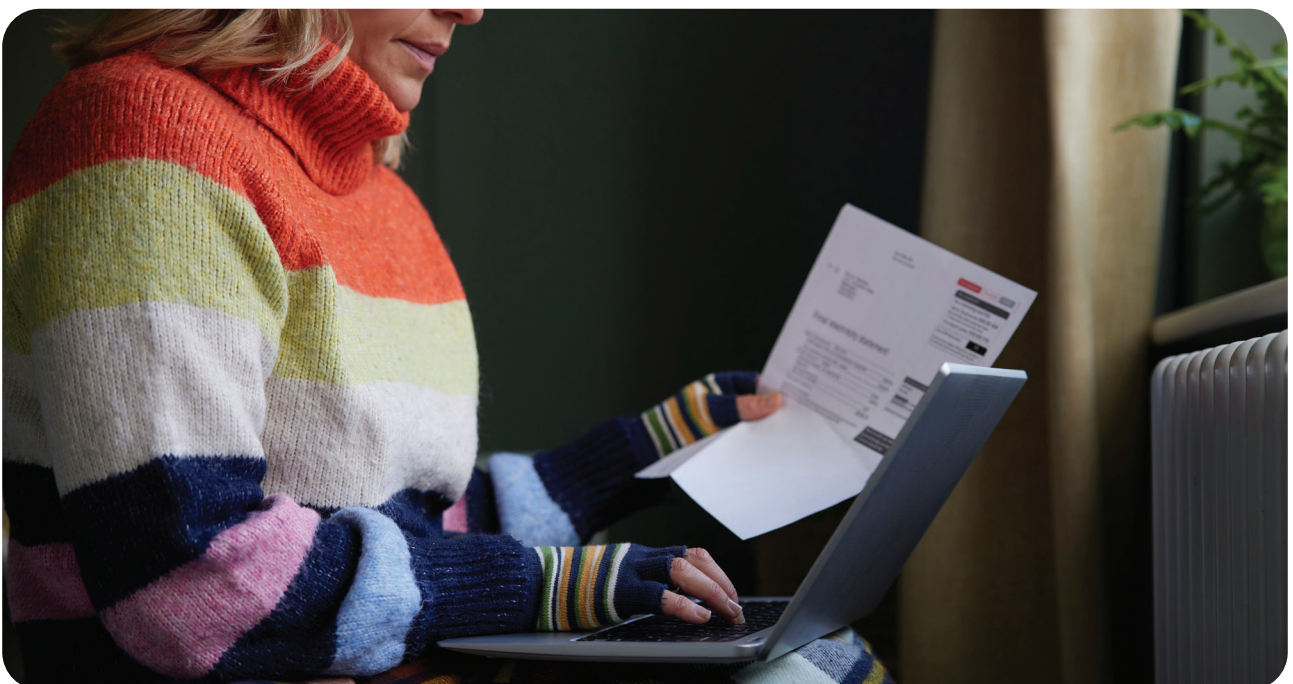
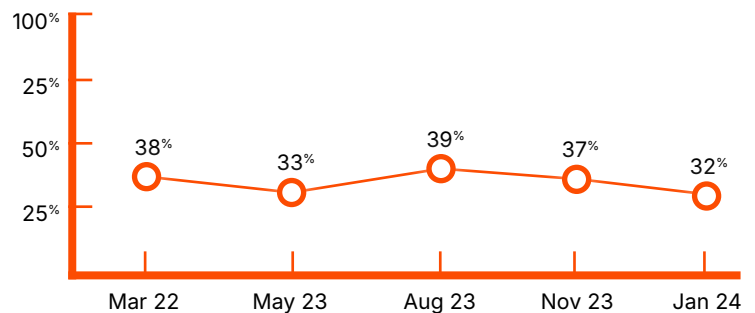
The number of people who say they are worse off compared to 12 months ago has decreased. Now, 46% of people say their personal finances have suffered since last year, a reduction on the 54% we saw in the last quarter. One in five say they are in a better situation since last year (21%), a figure that has risen since November 2022. Those who say they are in the same situation has also increased from 29% to 33% in the last quarter.



## Where do we see ourselves in 12 months?

Those who expect to be better off this time next year has increased over the last six quarters with 28% of us expecting to be better off this time next year vs 23% in our last report. Those who expect to be worse off has fallen significantly from 47% in October 2023 to 32% in January 2024. Just over a third of us say we expect our situation to remain the same.

## Expect to be worse off in 12 months



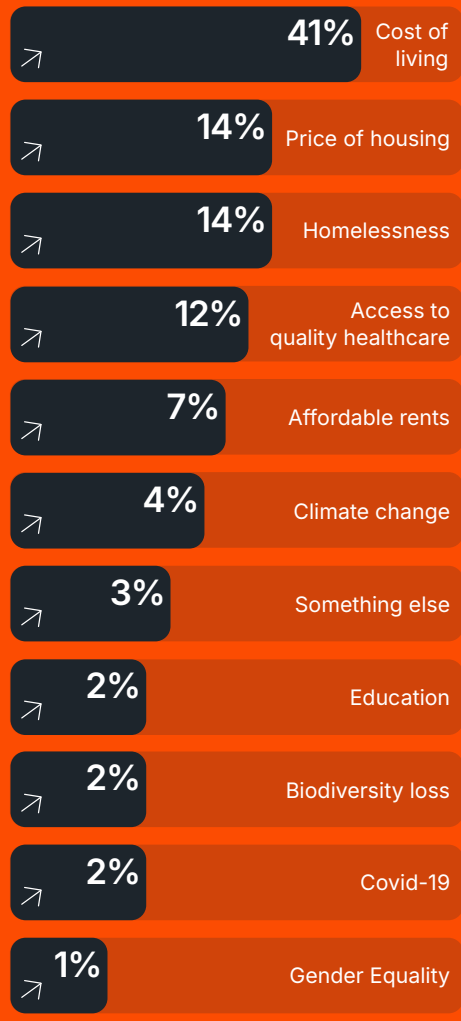


# What do we feel about living in Ireland today?

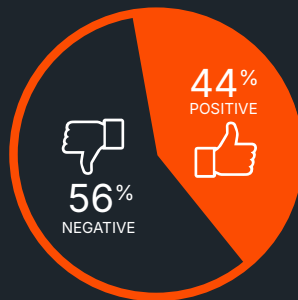
There has been a strong resurgence in positive sentiment about living in Ireland in recent months. While anxiety remains the dominant single emotion at 19%, there has been an increase in optimism (13%) and general positive feeling since our last report.



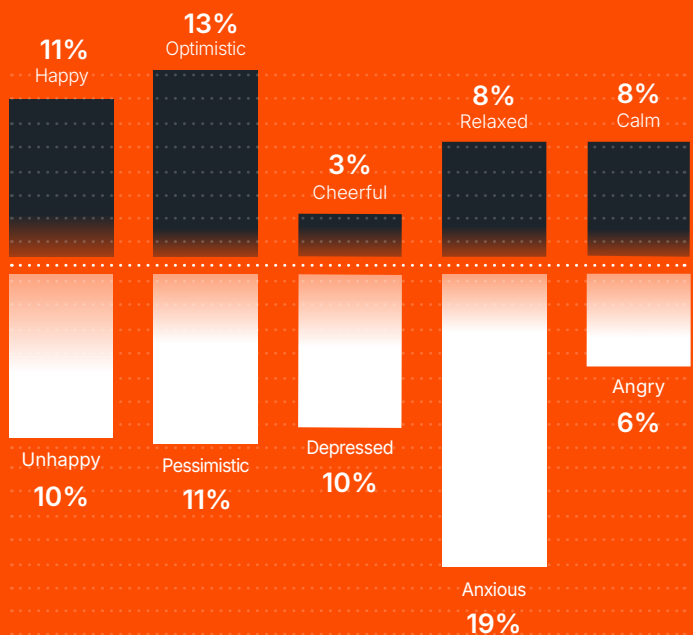
## Top 11 most important issues to be addressed



## How do we feel?



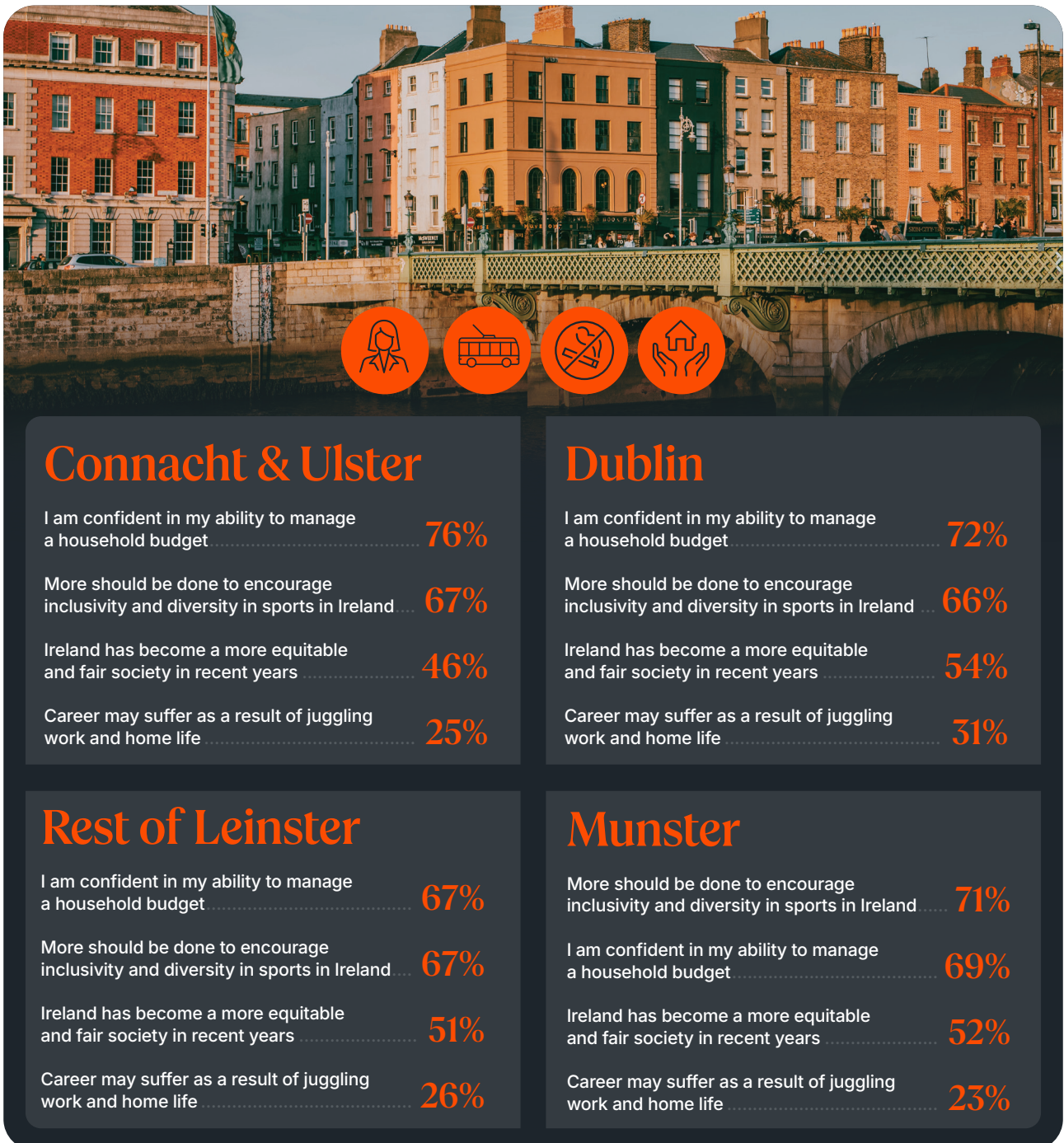
## Nation's Emotions



# Reflecting the Nation

## A regional view of the lives of women in Ireland today

Taking a look at regional differences, residents of Connacht and Ulster (76%) are the most likely to report that they are confident in their ability to manage a household budget. Those in Munster (71%) are most likely to say that more should be done to encourage inclusivity and diversity in sports in Ireland. People in Dublin (54%) are likely to say Ireland has become a more equitable and fair society in recent years. (54% vs a national average of 49%). Those in Dublin are also most likely to say their career may suffer as a result of juggling work and home life (31% vs a national average of 24%).





# Methodology

In the twelfth edition of Reflecting Ireland, we take a look at the lives of Women in Ireland in 2024.

## Survey information

- An online survey was conducted of 1,000 people in the Republic of Ireland
- Sample was nationally representative of the population based on gender, age, social class and region
- Fieldwork was carried out between the 9th and 20th of January, 2024
- The margin of error for this research is +/- 3%

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