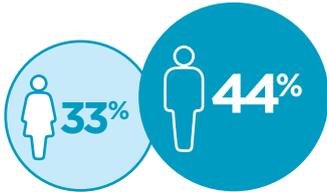


# Retirement gender gap persists for Australian women

The Brighter Super and Investment Trends 2025 Retirement Income Report<sup>1</sup> reveals that women retire with less confidence, lower super balances and larger income gaps than men, with a significant disparity between metro and regional women.

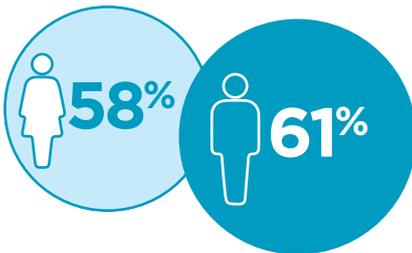
## Top findings

### Retirement preparedness before retirement



Pre-retirees 33% women vs 44% male

### Retirement confidence in retirement



Retirees 58% women vs 61% male

### Expected income gap

**54%** of pre-retiree women expect a retirement income shortfall

Compared with **45%** of men



Women expect a **\$1,100** monthly shortfall  
Men expect **\$700** per month

### Super balance gap



Average super balance  
for women: **\$340,000**  
for men: **\$515,000**

A **\$175,000** gap at retirement



### Metro vs regional divide



Women in metropolitan areas: **\$410,000** average super balance



Women in regional areas: **\$245,000** average super balance

Regional women retire with around **40%** less super

**50%** of pre-retirees who received financial advice feel prepared for retirement

### Low financial advice uptake

Early planning and guidance lead to greater confidence in retirement yet there is low financial advice uptake with women, however there is strong intent



**25%** of metropolitan women have received financial advice

**18%** of regional women have received financial advice

**43%** of women nationally intend to seek advice vs 40% men

[brightersuper.com.au/RIS2025](https://brightersuper.com.au/RIS2025)

<sup>1</sup> The Brighter Super & Investment Trends 2025 Retirement Income Report is based on a national survey of 3,679 Australians aged 40 and above, including 1348 retirees, conducted between August and September 2025. The report provides a detailed view of Australians' preparedness, expectations and confidence as they approach and move through retirement.

<sup>2</sup> The Brighter Super Ready for Retirement Index is based on the Brighter Super & Investment Trends Retirement Income Report 2025. Ready for Retirement Index figures for previous years were retrospectively calculated using data from the relevant Investment Trends Retirement Income Survey. For more information [brightersuper.com.au/RIS2025](https://brightersuper.com.au/RIS2025)



Investment  
Trends



right by your side

# Women and Retirement

Closing the gap, building confidence



## Did you know?

- **Women feel less prepared for retirement:** Only 33% of women feel ready vs 44% of men.
- **Funding gap persists for women, but it's not widening:** 54% of women expect a shortfall in retirement income compared to 45% of men.
- **Women report more financial concerns than men:** 'not enough money to retire' as main concern.
- **Advice matters:** 50% of pre-retirees felt more prepared after seeking information and financial guidance.
- **Brighter Super women report higher retirement readiness** compared to the national average (RRi 60 vs 55)<sup>2</sup>

Source: Brighter Super and Investment Trends 2025 Retirement Income Report<sup>1</sup>

## Why It Matters

Women face unique challenges in retirement planning, but **knowledge and action can make a big difference.**

### Empowering women for a Brighter Retirement

- ✓ Attend a **webinar or seminar** on retirement planning
- ✓ Organise a **Super Health Check**
- ✓ Consider **consolidating your super** and check your investment risk profile
- ✓ Use online tools like **salary sacrifice** and **retirement income calculators**
- ✓ **Maximise contributions** and review insurance needs
- ✓ Nominate a beneficiary
- ✓ Book an appointment with a **financial adviser**



## The Brighter Advantage

Our award-winning education program is designed to help women build confidence and take control of their super. Through **tools and calculators, webinars and seminars, and workplace events**, our dedicated super specialists make it easier to:

- Understand the basics of super
- Learn how much you'll need to retire comfortably
- Check if you're on track for retirement
- Discover practical steps to improve your retirement outcomes

**"We believe every member should retire with the help of financial advice, as it can make a real difference to retirement outcomes. That's why we're making our advice services even more accessible, affordable and easy to navigate."** Jen McSpadden, Head of Retirement Brighter Super



### Need help with your super?

We're here to support you every step of the way.

Visit [brightersuper.com.au](https://brightersuper.com.au) or contact us: [info@brightersuper.com.au](mailto:info@brightersuper.com.au) | 1800 444 396

Open weekdays 8:00 am – 5:30 pm AEST.



Brighter Super Trustee (ABN 94 085 088 484 AFS Licence No. 230511) as trustee for Brighter Super (ABN 23 053 121 564). Brighter Super products are issued by the Trustee on behalf of the Fund. This document provides general information only and does not take into account your personal objectives, financial situation or needs. You should consider whether this is right for you and consult a licensed financial advisor if you require advice. Obtain and consider the Product Disclosure Statement (PDS) before making any decision to acquire any products. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the PDSs and TMDs at <https://www.brightersuper.com.au/pds-and-guides>.

The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 (Chant West) Epic Retirement Tick issued October 2025 is solely a statement of opinion and not a recommendation in relation to making any investment decisions. The Tick is current for 12 months and subject to change at any time without notice. Ticks from previous years are for historical purposes only. Liability is not accepted, whether direct or indirect, from use of the Tick. Full details on the Tick at [chantwest.com.au/solutions/epic-retirement-tick](https://chantwest.com.au/solutions/epic-retirement-tick).