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INVEST IN YOURSELF



A look into the investment behaviours of women

Financial literacy and security has long been a means for women to achieve and maintain financial independence. It's an integral aspect of women's empowerment, allowing us to take control of our life, our choices and our rights. So then why is it that so many women struggle to invest and build their own wealth that can protect them from instability? What are the barriers that make investing inaccessible for women and are we really as suited for investing as our male counterparts are?

The lack of female presence in investment is a direct result of the amalgamation of three key issues:

- **Gender Bias in the Finance Industry:** The financial industry has long been dominated by men, and this has led to systemic gender bias that can make it difficult for women to access investment opportunities. For example, women may find that financial advisors are less likely to take them seriously or listen to their investment goals, or they may be offered investment products that are not aligned with their financial needs. In fact, according to a survey conducted by Fidelity Investments, 80% of women were interested in learning more about investing, but only 9% considered themselves to be knowledgeable investors.
- **The Gender Pay Gap:** The gender pay gap is another significant barrier to investing for women. Because women earn less than men, they may have less money to invest, and they may have to prioritise other expenses, such as childcare or healthcare costs. This can make it difficult for women to accumulate wealth and invest in their financial futures.
- **Societal Expectations and Stereotypes:** Societal expectations and stereotypes can also serve as a barrier to investing for women. For example, women may be socialised to prioritise family and caregiving over career and financial planning, which can limit their ability to invest in their financial futures. Additionally, women may be perceived as less capable or less interested in financial matters, which can lead to a lack of support and encouragement from family members, friends, and even financial advisors.



Despite all the barriers women face in the realm of investments, studies have shown that women actually consistently outperform men in investing. A study by Fidelity Investments found that women tend to earn higher returns on their investments than men. Over a 10-year period, women's investments earned a 0.4% higher annual return than men's investments. Additionally, a study by Warwick Business School found that women's investment portfolios performed better than men's portfolios during the 2008 financial crisis. This might be perplexing given everything I told you earlier but it all seems to come down to having the right priorities.

Women's investment strategies often involve taking a long-term view and investing in socially responsible companies. According to a survey conducted by UBS, women are more likely to prioritise investing in companies that have a positive impact on society and the environment. This approach may result in higher returns in the long run, as socially responsible companies are more likely to succeed over time. Research has indicated that women take calculated risks, which Marissa Greco, a financial planner at Greco-Nader Wealth Navigation argues "prevents women from chasing 'hot' tips and trading on whims, behaviour that tends to weaken men's portfolios." More so, since women tend to have a better spread of assets, they often maintain better diversification that protects their money (basically, they don't put all their eggs in one basket). Further, despite being (might I add, misogynistically) labelled the emotionally driven sex, women have actually been found to stay calmer in down markets - holding onto their assets through thick and thin which ultimately protects them from losses during temporary dips in the market. I guess this must mean men just have commitment issues.

At the end of the day, this all goes to show that as with most other things, when women play in the same field as their male counterparts they seem to play better. The intention here isn't to take a dig at men, there are many that are phenomenal investors and its no secret but really this should all be an indication that there should be a shift in recognising that women's independence means financial independence and one of the best ways of achieving that is accumulating wealth. No matter what your interests are or where you're at in life, it's not crazy to start thinking about your financial planning and the stability of your future because despite all the odds stacked up against us, the numbers are there. Countless women have proven that it's doable so don't think it's too far from being within your reach. Nothing really ever is.

O-WEEK *Recap*

We started off the semester with a bang with our best o-week yet! We had so much fun getting to meet and recruit new members as well as giving out all the goodies we had to share! This year we managed to score 230+ members which is so amazing! We can't wait to spend the year with you and seeing all the familiar faces at our events!!



HAPPY HOUR *Recap*

Our first event of the year was all about getting to know you over some drinks and pizza! The night was spent networking and unwinding before we ended the night with some fun giveaways. We want to thank everyone who registered and attended for making our first event such a wonderful success! Here's to many more!!



Opportunities

On Campus

GLP

Want to make the most of your Macquarie University experience?

University is about trying new things, making friends, understanding the world, and developing the skills that will help you land that dream job when you graduate.

The Global Leadership Program (GLP) is one of the best ways to do this at MQ. Open to all students, there are no entry requirements and it is free for you to participate!

The GLP gives you the opportunity to participate in workshops, events, and practical activities designed to:

- Build your awareness of global issues
- Cross-cultural competency
- Entrepreneurial mindset
- Leadership capability
- Professional skills



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Register now: thrive.mq.edu.au

MQSE

New MQ Employment Service supporting successful career paths for students.

As a free service, our number one priority is to connect employers with Macquarie students and recent graduates. In 2021 alone, MQSE has been instrumental in recruiting 20 students to jobs around campus and more than 100 jobs externally. Since its inception, the service has worked on recruiting for 362 jobs and received more than 3400 applications for their services – 1800 of them in the first nine months of this year.

MQSE also collaborates closely with PACE to increase continuity of offers for students. Macquarie has always actively supported its students to find employment (both on and off campus) however the key difference to the broader Career and Employment Service is that MQSE is actively coaching students to be job-ready and confident in the recruitment process.

“We help students to refine their resume, market their skills to employers, prepare for an interview, build confidence and take constructive feedback if they are unsuccessful,” says Mel Ashby, Student Employment Coordinator in the Employability and Graduate Success Team. “The number of applications we receive and students we are coaching through the recruitment process is a very solid indicator of the value of the program.”

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