



Securing the financial future of the next generation

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**Chartered
Insurance
Institute**



**THE DIRTY
DOZEN**



12 Perils & Pitfalls facing young British women



Domestic
abuse
danger

Women's
wellness
threat

Female
financial
capability
imperative

Girls'
apprenticeship
gap

Young
Women's
graduation
burden

Gender
pay gap

Cohabitation
pitfall

Divorce and
separation
setback

Motherhood
and caring
penalty

Flexible
working
sacrifice

Women's
pension
deficit

Longevity
trap

Risks through the life course



**Trends in
young British
women's risks
in life**

6 Moments that Matter



1. Growing up, studying and re-qualifying



2. Entering and re-entering the workplace



3. Relationships: making and breaking up



4. Motherhood and becoming a carer



5. Later life, planning and entering retirement



6. Ill-health, infirmity and dying