



## Coming Up Short: CardRatings.com's Study Shows Clear Gender Gap in Financial Education

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*Findings show disparity between when, and if, men and women learned about managing money*

**Foster City, CA – March 3, 2022** – Women report getting stifled on receiving sufficient financial education during their younger years, a recent [CardRatings.com](#) study shows. Ahead of International Women's Day, the credit card ratings leader revisits the impact of the financial literacy gender gap, revealing men were better prepped for the real-world money management.

Find the full report: [Survey: Early financial education at home matters, but there's a gender gap](#)

CardRatings asked 800 Americans about financial education experiences, including how their parents/caregivers addressed the topic and whether they now consider themselves financially responsible. The survey also asked respondents how they approached the subject with their own children.

"While women are working harder to change the trajectory for the next generation, the shift is much slower for male parents," observes Brooklyn Lowery, editorial director and credit card analyst with CardRatings.com. "Men have made strides in teaching financial literacy to their children but remain more likely to leave their girls out of the conversation."

In the report, experts analyze survey results to explain the lingering disparity in financial literacy, finding that early education impacts whether respondents feel equipped later in life.

Other noteworthy findings:

- Survey data suggests a child's age makes a difference when teaching finances
- More than half of the adults educated about finances before age 16 are pleased with how it was handled
- Fourteen percent (14%) of adults whose parents or caregivers never addressed money matters give themselves low marks on financial responsibility
- Data indicates early financial education at home correlates to fiscally responsible adults

CardRatings discusses the financial literacy gender gap with Kim Holder, senior lecturer of economics at the University of Georgia and the director of the UWG Center for Economic Education in Financial Literacy.

"These findings are not surprising to me, but they are disappointing," remarks Holder, who also [shares her personal story](#) around financial literacy with CardRatings readers.

This report lays out important guidelines for teaching kids about money, including setting a good example, letting kids learn by doing, and keeping lessons age appropriate.

"The results illuminate that more kids are educated about money overall, but there's comparatively an increased likelihood that girls are missing out on this critical information," continues Lowery. "It's likely going to be beneficial to teach a child financial responsibility long before he or she is applying for their [first credit card in college](#)."

### Methodology

CardRatings.com designed a survey dealing with a range of financial topics that was administered by Op4G in March of 2021. A total of 800 people were polled, including 411 women, 386 men and 3 people who describe their gender as non-binary.

### About CardRatings.com

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CardRatings.com innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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