

The Power Shift

How women are silently rebuilding
the economy's core



Whether walking through a bustling supermarket or scrolling a shopping site, nearly every product carries a woman's influence, from the food on the shelves to the skincare ads popping up.

From brand choices to household purchases, women wield consumer power in ways we often underestimate. In fact, in the United States alone, women control or significantly influence 85% of consumer spending (World Economic Forum)¹.

Today, women make up nearly half of the U.S. workforce, and when adjusted for self-employment, they're the new majority². Education levels have also surged. As of 2019, more than four times as many women aged 25–64 held a bachelor's degree or higher, a fourfold jump since 1970³.

If the trend continues, two women will earn a college degree for every one earned by a man¹.

More women in the workforce and higher education have led to a dramatic rise in financial clout. American women now control over USD 10 trillion in assets, which is expected to triple in the next decade¹.

They're also likelier to be primary breadwinners, financial decision-makers, and heads of household, making 85% of daily spending choices and 80% of healthcare spending decisions for their families¹.

And yet, much of the world still isn't designed with her in mind. That's what we'll explore next.



The economic wake-up call

The numbers don't lie! Women aren't just participating in the economy; they're reshaping it. Women's influence has reached a tipping point from what we buy to how we invest.

The She-economy by the Numbers

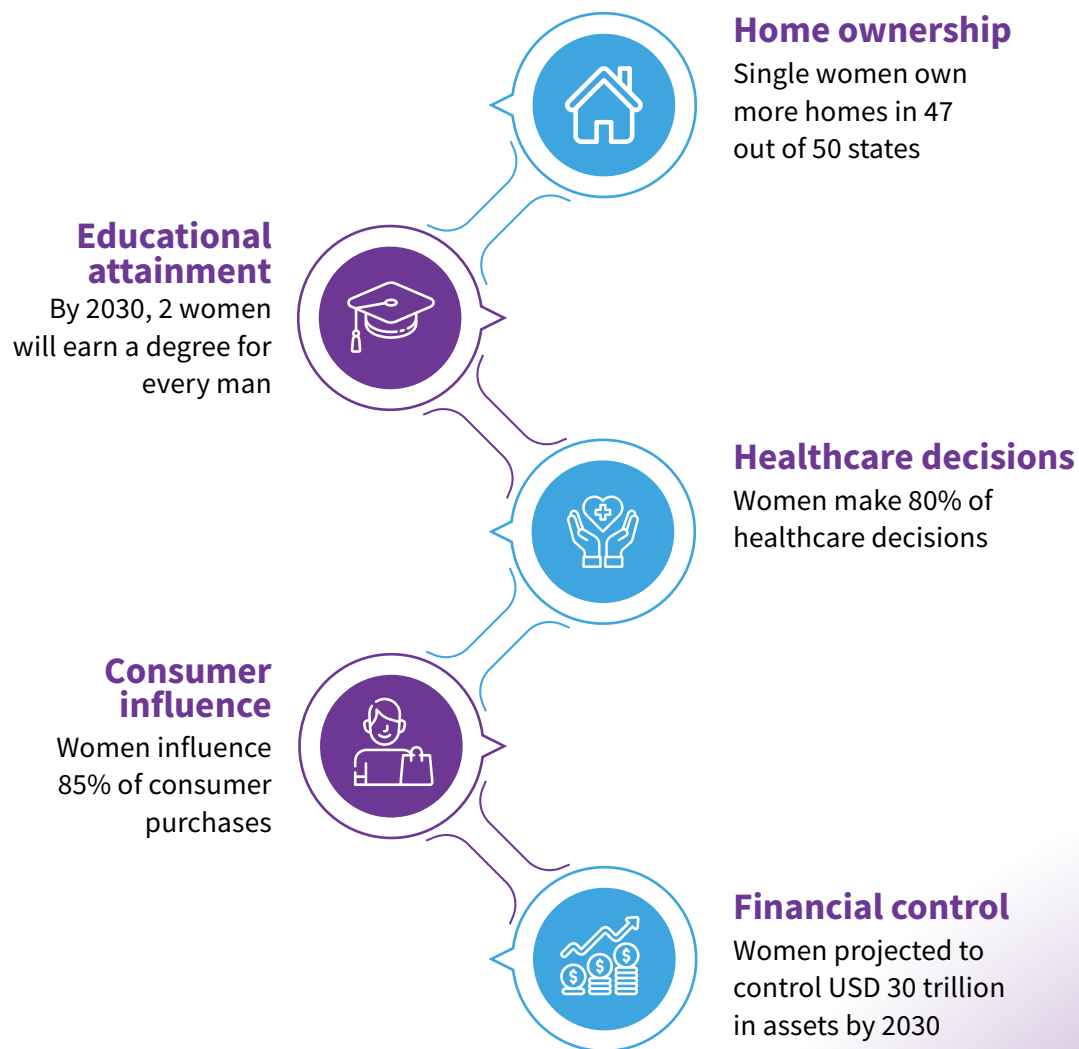


Figure 1: The She-economy by the numbers

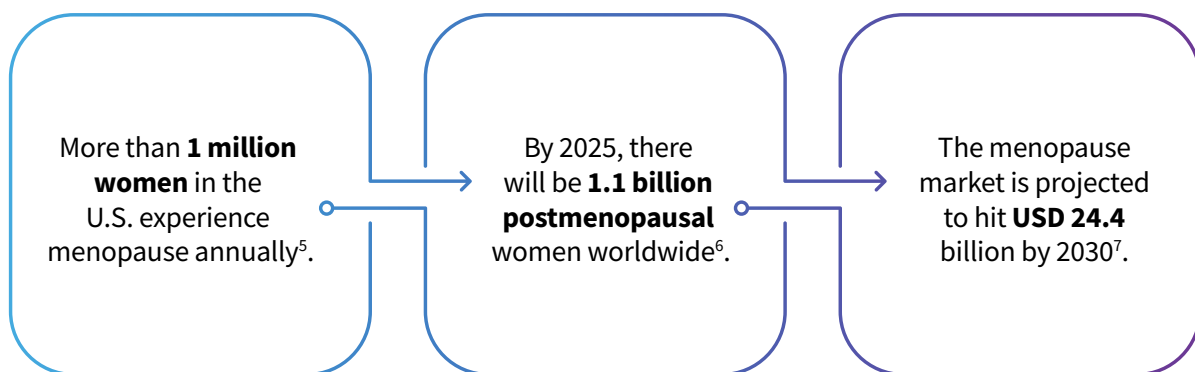
Healthcare and wellness

Women already drive 85% of consumer purchases¹, and as they age, they will continue to shape demand across industries, far beyond the usual suspects like retail and beauty.

We already see increased demand for long-term care, fitness, and health products in healthcare and wellness.

For example, in January 2022, Lifetime introduced a program called ARORA⁴, designed for individuals who want to stay active, fit, healthy, and social every day, especially those aged 55 and older.

The market for menopausal care is also expanding rapidly



This has led to a fast-growing universe of products that address the full spectrum of menopause-related symptoms, including:



Cosmetic changes

(e.g., hair thinning, dry skin)



Physical ailments

(e.g., joint pain, hot flashes)



Mental health challenges

(e.g., insomnia, anxiety)



Frills-free, easy-to-use makeup products

Travel and hospitality

There's a notable rise in luxury and solo travel experiences designed specifically for women, particularly those over 50.

This isn't a passing trend. It's a demographic shift.

According to a study by JourneyWoman, the 50+ women traveler market in the U.S. and Canada is expected to more than double, growing from USD 245 billion in 2025 to USD 519 billion by 2035⁸.

That number currently represents over 37 million women in North America⁸.

As this group seeks meaningful, safe, and tailored travel experiences, the industry has a growing opportunity to meet their expectations, with offerings built for independence, adventure, and purpose.

Real estate and housing

Single women are emerging as a significant force in the housing market, especially when buying homes independently, including in retirement communities.

According to a recent LendingTree report⁹



In 47 of 50 U.S. states, single women living alone are likelier to own a home than single men.



In 2022, single women owned 10.95 million homes, while single men owned 8.24 million, a difference of 2.71 million homes.

That gap only widened in 2023, with an additional 14,780 housing units owned by single women compared to the previous year.

This shift signals growing independence, financial confidence, and long-term planning priorities among women across age groups.

Tech and the rise of the female economy

As women live longer and control more wealth, industries must rethink how they design products, services, and experiences, primarily through the lens of technology.

Artificial intelligence, in particular, can close long-standing gaps in access, personalization, safety, and daily convenience. Here's how it's starting to impact a woman's life across key areas.

AI's role in empowering women to live, lead, and thrive

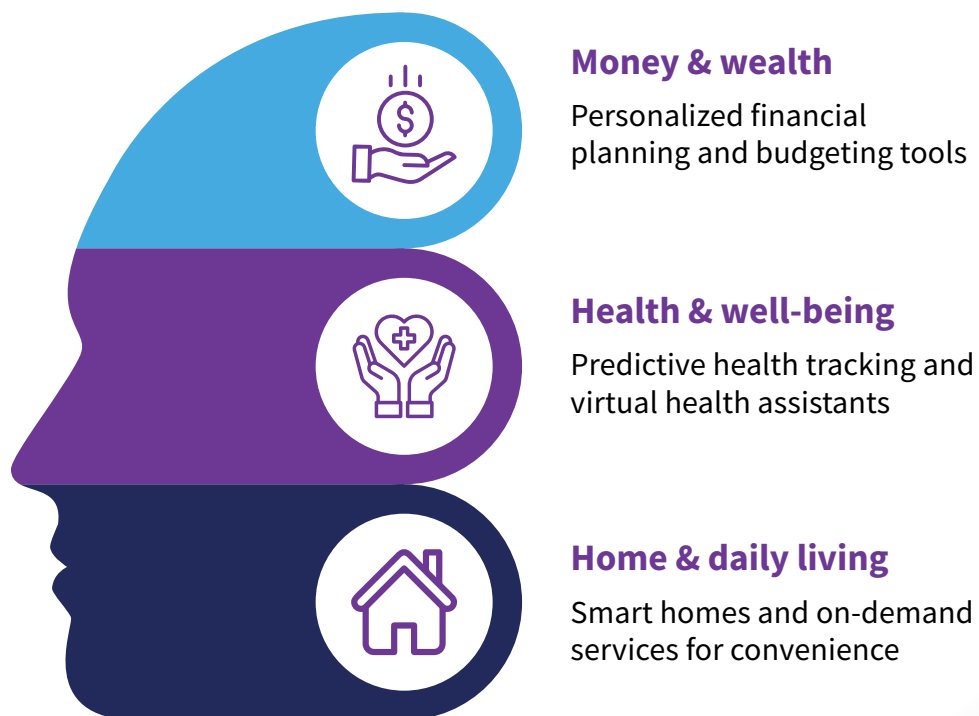


Figure 2: AI's role in empowering women to live, lead, and thrive

Money and wealth

With women set to control USD 30 trillion in assets by 2030, and the financial services landscape, historically built around male investors, must evolve quickly¹⁰.

AI has a unique opportunity to help bridge this gap by offering women smarter, more personalized tools for managing their finances across a longer lifespan.

Here's how AI is transforming this space for female consumers:



Personalized financial planning

AI-powered platforms can tailor retirement and investment plans based on women's unique earnings patterns, career breaks, and longevity. These tools offer a more comfortable and objective approach for those who may feel underserved by traditional financial advisors.



Smart budgeting and expense tracking

Financial apps enhanced by AI are helping women manage day-to-day expenses and long-term savings more confidently, using features like automated budgeting, behavioral spending insights, and personalized alerts.



Estate and inheritance planning

From wills and trusts to wealth transfer, AI-enabled legal and advisory platforms simplify complex planning tasks. These tools reduce paperwork, cut wait times, and offer real-time guidance, empowering women to manage and grow generational wealth on their terms.

This shift is cultural. It's about giving women financial confidence, independence, and control, backed by tools that speak to their lived realities.

Health and well-being

As women age, their health needs evolve, and so do their expectations from the healthcare system. AI supports this shift with tools that offer more personalization, predictability, and proactive care.

Here's how AI is making a difference:



Predictive health monitoring

Smart wearables powered by AI can now track everything from heart rate and sleep cycles to early indicators of chronic conditions like osteoporosis or heart disease. These tools help women avoid potential health risks with real-time alerts and lifestyle recommendations.



Virtual health assistants

AI-driven chatbots and telemedicine platforms are making routine health management easier, whether scheduling a screening, getting medication reminders, or accessing mental health support. This level of convenience is especially valuable for women managing complex routines or caring for others.



Precision medicine for women

AI is also helping healthcare providers analyze lifestyle and genetic data to create customized treatment plans for conditions that disproportionately affect women, including autoimmune diseases and breast cancer. Early detection technologies powered by AI are improving outcomes and bringing more confidence to preventive care.

Together, these innovations reflect a larger shift toward healthcare that isn't reactive but tailored, timely, and inclusive of women's real needs.

Home and daily living

For many older women, independence is non-negotiable. Whether they're living alone or simply choosing comfort over convention, innovative technology is making everyday life more secure, connected, and manageable.

Here's how AI is quietly transforming the way women live:



Smart living environments

AI-enabled home devices can now assist with everything from lighting and appliances to home security, all through simple voice commands or automation. This empowers women to manage their homes efficiently without relying on others.



Health and safety monitoring

Advanced sensors and wearable-integrated systems help detect falls, track medication adherence, and monitor daily routines. These features offer peace of mind not just to users, but to their families and caregivers.



Accessible services at home

AI drives personalized delivery services for essentials like groceries, prescriptions, and daily goods, removing friction from routine errands and ensuring continued access to what matters most.



Travel and mobility support

For women on the go, AI is improving travel safety and accessibility, from real-time translation and fraud detection to personalized concierge services and women-first mobility options.

This isn't about luxury. It's about ease, dignity, and freedom, and AI is fast becoming the invisible support system that helps women live on their terms.

Where companies must step up

There's no denying the momentum. Women are living longer, managing more wealth, influencing markets, and expecting smarter solutions across every aspect of their lives.

But for all the progress, critical gaps remain, and it's time businesses looked beyond the obvious. Here are four areas where organizations must focus if they truly want to serve and support today's growing demographic of empowered, older women

If you're building for the future women, start here

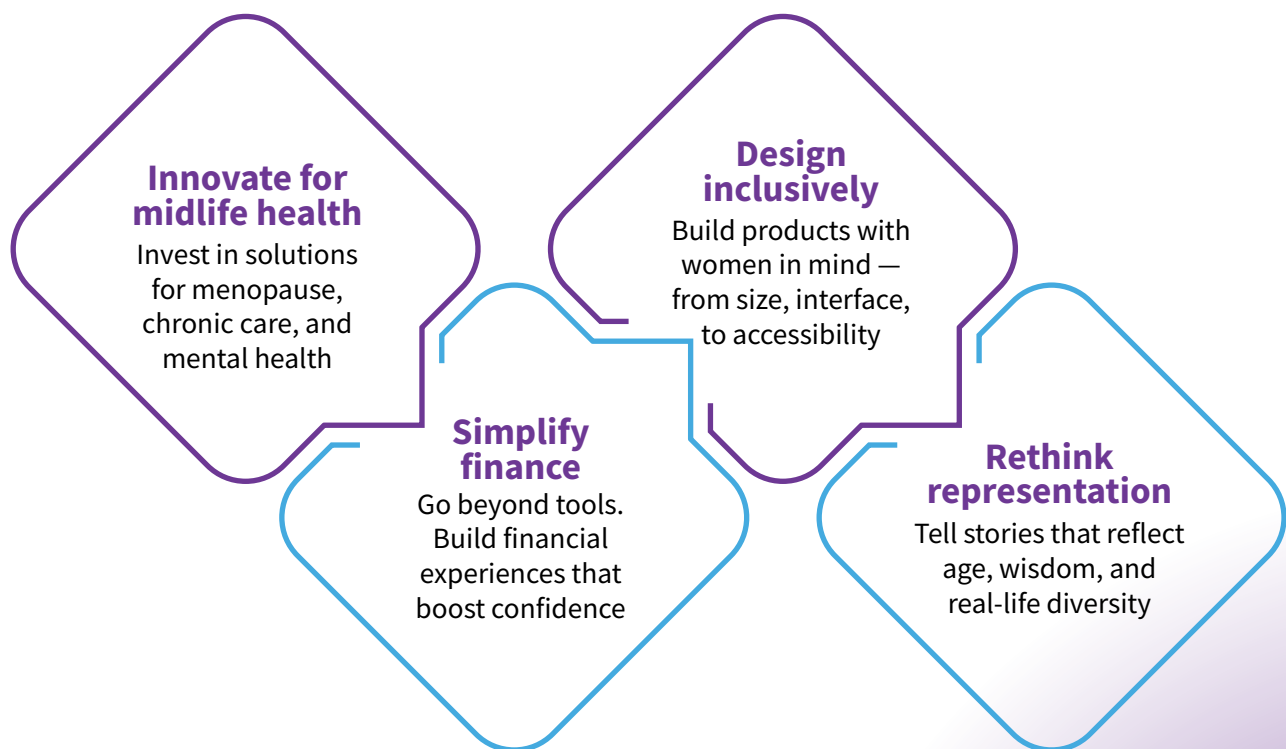


Figure 3: Building for the future women

Inclusive product design

Despite increased awareness, many products and experiences are still designed with a default male perspective. From smartphones and wearables to workplace tools and digital interfaces, women, especially older women, are often left out of the testing and design process.

Research by Caroline Criado Perez shows how the “one-size-fits-all” approach in product design overlooks gendered differences, leading to discomfort and even exclusion. Virtual reality headsets, for instance, are known to trigger higher motion sickness in women due to a lack of diverse testing¹¹.

Designing for women isn’t about exclusion; it’s about precision.

Financial education & confidence

It’s not just about access to financial tools; it’s about confidence in using them. Studies show that women’s lower financial literacy is partly driven by self-doubt, not lack of ability. The gender gap in financial literacy can be explained by confidence alone.

Many women who know the correct answers still opt for “don’t know” responses on financial literacy assessments. Companies must simplify financial communication, build trust, and create educational experiences that make women feel informed, capable, and in control¹².

Healthcare innovation for midlife and beyond

While fem-tech is gaining traction, midlife women remain underfunded and underserved, particularly in areas like menopause, chronic care, and mental health.

In perspective, startups focused on menopause care have received just USD 530 million over seven years, only 3% of annual fem-tech funding. Many of these innovations remain stuck in early-stage development¹³.

This is not just a funding gap; it’s a signal that the healthcare industry still doesn’t fully recognize aging women’s unique, long-term needs.

Representation in brand narratives

Despite their economic power, older women still see themselves as underrepresented in mainstream storytelling. Youth-centric messaging dominates most industries, from beauty and fashion to wellness and financial services¹⁴.

What's needed is a shift toward age-positive narratives that reflect women's realities, with campaigns that champion wisdom, independence, and growth at every life stage.

This isn't just the right thing to do. It's good business.

Don't just watch the shift; be part of it

Women aren't just shaping markets but quietly rewriting the economy's playbook. They're earning more, living longer, spending smarter, and demanding better.

Consider her perspective to avoid potential missed opportunities. Empower her, and you unlock the future of innovation, loyalty, and growth.

The opportunity isn't on the horizon. It's already here.



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Anika Sharma is a global digital expert and technology consultant, ranked No. 17 among the Top 50 Global Digital Thought Leaders. With 20 years of experience in CPG, retail, beauty, luxury, and T&H, she leads digital transformation for leading brands. As an Assistant Professor at NYU Stern, she passionately teaches digital strategy and marketing.

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