

Women and Life Insurance in 2026



Life Insurance Ownership

Fewer women (**49%**) than men (**55%**) say they have life insurance. This fluctuating gender gap has persisted over the 16 years of the Insurance Barometer Study.



Women's reported need for life insurance is high

41% of women say they need or need more life insurance. This represents approximately **50 million adults.**

Lack of knowledge deters women from purchasing coverage

Only a quarter (**25%**) of women feel very or extremely knowledgeable about life insurance.

By comparison, **38%** of men say they are very or extremely knowledgeable.

42% of women have an insurance agent and/or professional primary financial advisor/planner.

Financial concerns of women

42% are concerned about having enough money for a comfortable retirement.

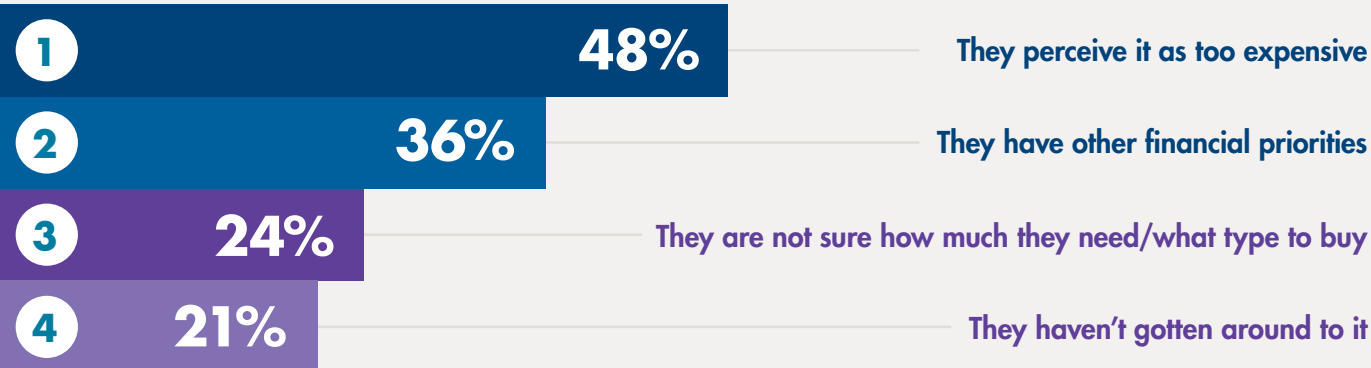
37% are concerned about paying for long-term care services if they become unable to work or take care of themselves.

38% worry about being able to save for an emergency fund.

35% worry about being able to support themselves should they be unable to work due to injury or illness.

28% worry about leaving their dependents in a difficult financial situation should they die prematurely.

Reasons women give for not owning life insurance



How women prefer to shop for life insurance

40% would research life insurance online but ultimately buy from an insurance agent or other financial professional in person.

27% are looking for a financial advisor.

26% would research and complete the purchase entirely online.

Lack of life insurance puts women and their families at financial risk

40% of women believe their families would be barely or not at all financially secure (able to pay for mortgage/rent, childcare, monthly expenses) should the primary wage earner die unexpectedly.

49% believe their families would feel financial hardship within 6 months — 3 in 10 within a month.

Almost half of women say their families would rely on proceeds from life insurance should the primary wage earner die unexpectedly — but 10% have no idea how they would cope financially

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Sources: [2026 Insurance Barometer Study](#), LIMRA and [2025 Insurance Barometer Study](#), LIMRA.

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