ALLBRIGHT everywoman | tide

NOVEMBER 2026



Female Business Owners Index.

Women's Entrepreneurship in 2026: Ambition at a Personal Cost

AN ALLBRIGHT EVERYWOMAN TIDE COLLABORATION

WRITTEN BY:
REBECCA LEWIS

Contents

04 AMBITION AT A PERSONAL COST

09 THE LANDSCAPE OF WOMEN'S ENTREPRENEURSHIP

16 HEALTH & WELLBEING: WOMEN ARE SUSTAINING THEIR BUSINESSES AT A COST TO THEIR HEALTH

23 WEALTH: BUILDING A BUSINESS DOES NOT ALWAYS BUILD PERSONAL WEALTH

32 ARTIFICIAL INTELLIGENCE: HELPING WOMEN GET WORK DONE AND FIND SUPPORT

40 CONCLUSION: WHAT SHOULD BUSINESS OWNERSHIP GIVE WOMEN?

43 ABOUT THIS REPORT

TO JUMP TO A SECTION, CLICK THE TITLE

ALLBRIGHT everywoman. | tide

"This year's Female Business Owners Index shows women are building ambitious businesses: 69% expect their revenue to grow. But too many are paying for that growth with their health and financial security. Almost half have worked through illness because nobody could cover for them, and nearly a third take no salary at all.

That isn't the deal entrepreneurship should offer. Running a business should build a better life, not cost you one.

More than 200,000 women in the UK run their businesses with Tide, a quarter of our members, and that gives us a responsibility to act on what they've told us. Supporting women founders means more than helping them grow their business. It means giving them back time through simpler financial admin, building their skills and networks through our Women in Business programme, and making sure no founder feels she has to do it alone. Together with AllBright everywoman, we want these findings to spark a wider conversation about what women need to build businesses that sustain them, and we'll keep playing our part in closing the gap."

Aiste Krevneviciute, VP Marketing, Tide





"Female entrepreneurs are determined to grow their businesses, but no business plan should depend on its founder skipping a doctor's appointment. When almost one in five women are delaying medical treatment because of concerns about their business, that should concern everyone who wants more women to start and scale.

The financial findings in this year's Female Business Owners Index are equally worrying. Nearly a third take no salary or day rate, and almost three in ten say their pension contributions have worsened. Delaying retirement saving may have few immediate consequences, but years of delay can limit women's financial security and choices in later life.

AI offers some encouragement, helping women get more done, build confidence and feel less alone. Yet some are already losing work as customers turn to AI.

In this year's report with Tide, we wanted to give our respective communities of women in business a wider voice. These findings challenge us all to ask whether business success is giving women the income, security and freedom they set out to achieve."

Sophie Catto, Managing Director, AllBright everywoman

01

Ambition at a Personal Cost.

AN ALLBRIGHT EVERYWOMAN TIDE COLLABORATION



Ambition at a Personal Cost.

Women account for a growing share of the UK's early-stage entrepreneurs.[1] This is an encouraging shift after years of work, by Tide, AllBright everywoman and other organisations, to make business ownership more accessible to women. Much of the recent debate about how to build on that progress has focused on access to finance, and securing funding remains a barrier for many women.

In this second annual report, Tide and AllBright everywoman look beyond business growth and access to funding to ask: what does business ownership mean for the woman running it? We surveyed women from AllBright everywoman's community of female entrepreneurs and Tide's female members, giving voice to their motivations for starting their businesses, what they want to achieve, and what sustaining those enterprises demands of them personally.

The findings are explored in three main sections. **Health & Wellbeing** examines what happens when women struggle to switch off, become ill or need time away. **Wealth** asks whether their businesses provide the pay and financial security they want for themselves. **Artificial Intelligence** explores how women use AI to get more done and find support.

The key insights highlight what women gain from business ownership, what it costs them personally and where greater support could help them build on what they have already achieved.

[1] Women account for 46% of the UK's early-stage entrepreneurs, up from around a third in 2018/19. House of Commons Library, Women and the UK economy, 25 February 2026, p. 26. The estimate relates to 2023 and draws on Global Entrepreneurship Monitor data and Commons Library calculations. Available at: researchbriefings.files.parliament.uk

12 key insights.

Many women found running their business harder over the past 12 months than in the previous year, as they faced reduced consumer spending, inflation and energy costs. Yet they remain ambitious and optimistic about growth, drawing on confidence in their own abilities, their networks and practical tools to move their businesses forward. AI is increasingly part of that toolkit, helping women work more productively and offering a sounding board for ideas and decisions. But women also report serious pressures on their health, pay and future financial security. Their determination to build successful businesses makes the question of what those businesses give them in return all the more pressing.



DESPITE THE CHALLENGES, ALMOST SEVEN IN TEN WOMEN EXPECT GROWTH

69%

Expect revenue growth over the next 12 months.

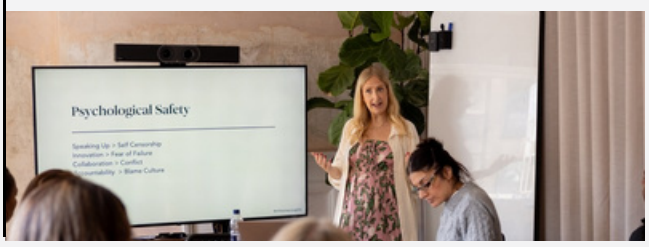
Women are ambitious and optimistic, even as many find running a business harder. Their plans include new products and services, new markets, investment in digitisation, AI and team expansion.
Read more: The Landscape of Women's Entrepreneurship, p.09.

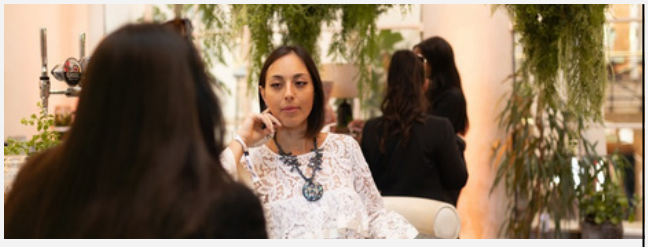
RUNNING A BUSINESS HAS BECOME HARDER FOR ALMOST FOUR IN TEN WOMEN

39%

Found running their business harder over the past 12 months than in the previous year.

Women are navigating a demanding business environment. Energy costs negatively affected businesses over the past six months for 27% of respondents, compared with 12% in the 2025 survey.
Read more: The Landscape of Women's Entrepreneurship, p. 09.





ALMOST HALF OF WOMEN HAVE WORKED THROUGH ILLNESS BECAUSE NOBODY COULD COVER

47%

Worked through illness during the past 12 months because nobody could cover.

Being their own boss does not always give women the freedom to stop working when they are ill. Without cover, taking time to get well can mean leaving the business unattended.

Read more: Health & Wellbeing, p. 16.



BUSINESS CONCERNS ARE LEADING WOMEN TO DELAY MEDICAL TREATMENT

19%

Delayed medical treatment during the past 12 months because they were concerned about the impact on their business.

Worrying about taking time off is one thing. Almost one in five women have gone as far as delaying medical treatment because of concerns about their business.

Read more: Health & Wellbeing, p. 16.



WOMEN ARE LESS LIKELY THAN MEN TO PAY THEMSELVES MORE THAN IN EQUIVALENT EMPLOYMENT

13%

Pay themselves more than in an equivalent employed role. Men: 20%.

Women who pay themselves less than they believe they could earn in equivalent employment (22%) outnumber those who pay themselves more (13%). Men are more likely to report higher pay than they could earn as an employee (20%). For some women, being their own boss means accepting lower pay.

Read more: Wealth, p. 23.

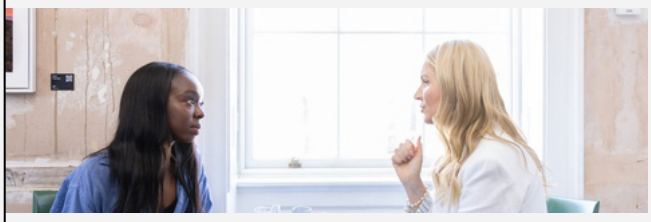
OVER HALF OF WOMEN STRUGGLE TO SWITCH OFF, WITH IMPLICATIONS FOR THEIR MENTAL HEALTH

54%

Unable to switch off, affecting mental health, during the past 12 months.

Women are more likely than men to report this experience (39% of men). Even after they finish work, women can find it hard to stop thinking about the business.

Read more: Health & Wellbeing, p. 16.



NEARLY A THIRD OF WOMEN DO NOT PAY THEMSELVES A SALARY OR DAY RATE

32%

Take no salary or day rate from their business.

Business ownership does not guarantee a salary or day rate for the woman running it. In addition to those who take no wage, some receive an irregular salary depending on business performance (19%), while others take only enough to live on (18%).

Read more: Wealth, p. 23.



HALF OF WOMEN STRUGGLE TO PUT MONEY ASIDE FOR THE FUTURE

50%

Say limited disposable income makes saving or investing harder.

Having too little money left over makes saving difficult. Not knowing how much income to expect makes planning harder too: irregular income is a barrier for 39% of women.

Read more: Wealth, p. 23.



NEARLY A THIRD HAVE LESS CHOICE OVER WHEN THEY CAN RETIRE

30%

Say their ability to retire when they choose has worsened since starting their business.

Since starting their business, 30% of women say they have less choice over when they can retire, while only 21% say they have more choice. Pension contributions have also declined for 29%.

Read more: Wealth, p. 23.



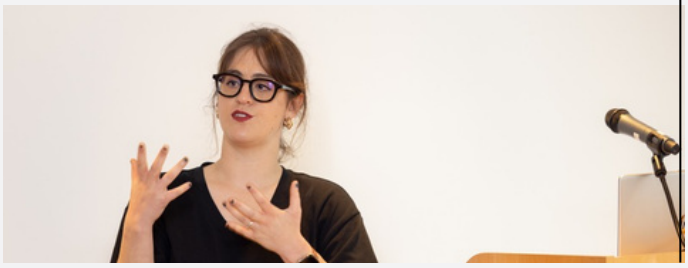
MORE WOMEN REPORT PRODUCTIVITY GAINS FROM AI THAN LAST YEAR

41%

Report productivity gains, compared with 28% in the 2025 survey.

AI use is widespread among the women entrepreneurs surveyed (85%, compared with 79% in the 2025 survey). More women report productivity gains, with tools supporting work from research and writing to admin and business planning.

Read more: Artificial Intelligence, p. 32.





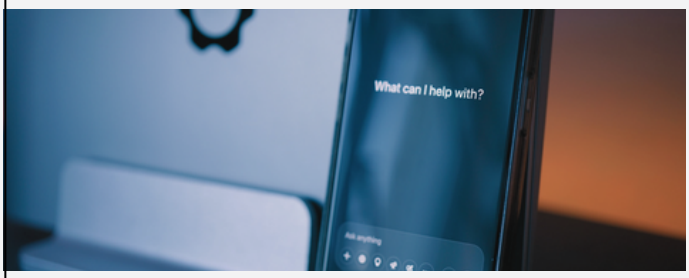
ONE IN FOUR REPORT WORSENING FINANCIAL PROTECTION IF THEY CANNOT WORK

26%

Say their income protection or insurance if unable to work has worsened since starting their business.

When illness stops women working, they still have bills to pay. With less financial protection, they face money worries when they need to focus on getting better.

Read more: Wealth, p. 23.



AI IS HELPING WOMEN FEEL LESS ALONE

42%

Female AI users feel less alone, compared with 24% of male users.

Women value having an AI 'thinking partner'. Its appeal is broader than simply completing tasks: it offers a sounding board for owners of small and microbusinesses who may have nobody else to talk an idea through with.

Read more: Artificial Intelligence, p. 32.

02

The Landscape of *Women's Entrepreneurship*

WHY DO WOMEN START BUSINESSES, AND HOW IS OWNERSHIP WORKING OUT FOR THEM? THIS SECTION LOOKS AT THEIR MOTIVATIONS, THE CHALLENGES THEY FACE, WHAT HELPS THEM, AND THEIR PLANS FOR GROWTH.

The Landscape of *Women's Entrepreneurship.*

Women's ambition is not in short supply. In starting their own businesses, they are driven by a desire for independence, flexibility and the opportunity to build something of their own. Most say entrepreneurship has broadly met their expectations, and almost seven in ten expect their business to grow. But they are pursuing those ambitions in difficult conditions: pressure on customer spending, rising costs and the personal demands of keeping a business running are all having a significant impact.

This is the tension at the heart of women's entrepreneurship today. Women are planning for growth while working longer hours, working through illness, finding additional income and, in some cases, postponing investment. Their confidence and resourcefulness are clear, but so too are the pressures they face.

BUSINESS OWNERSHIP PLAYS DIFFERENT ROLES

For some women, their business is their main source of income. Others run a business while also working for an employer.

54%

Say their business is their primary source of income.

26%

Run their business alongside employment.

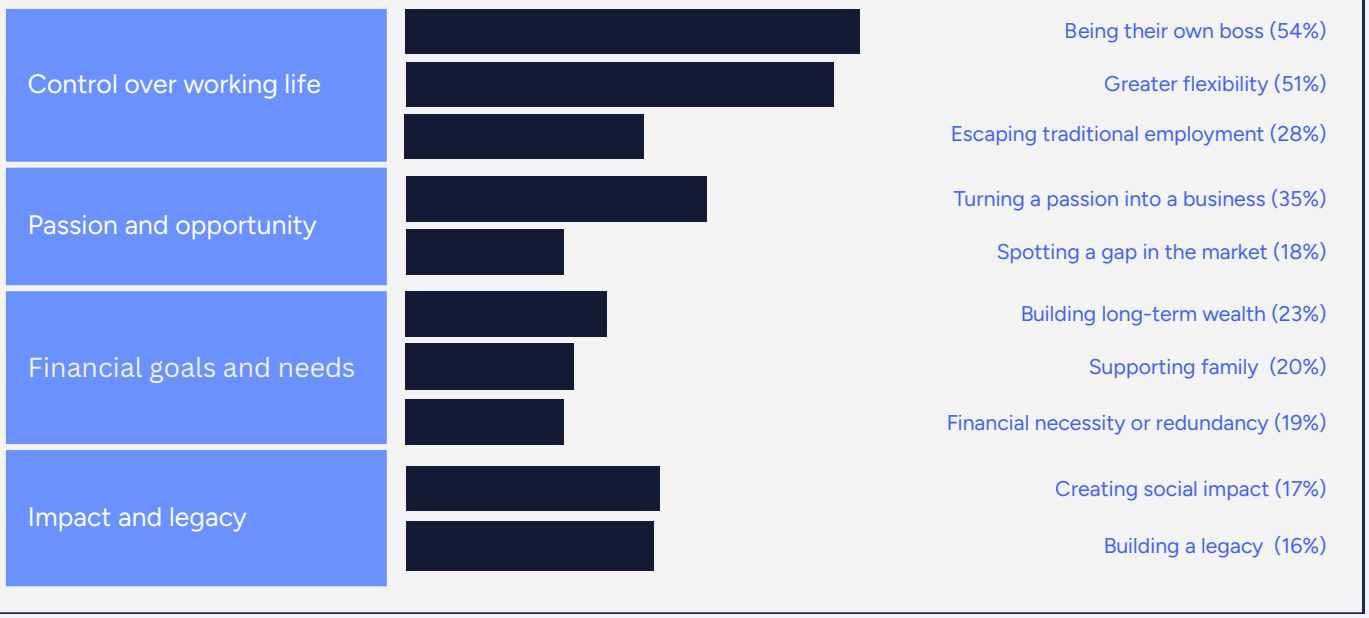
16%

Own multiple businesses.

WOMEN WANT INDEPENDENCE, OPPORTUNITY AND WORK THEY CARE ABOUT

Women start businesses to have more control over their working lives, to build long-term wealth and do work they care about. They also want to offer something customers need, support their families and build something that lasts.

10 REASONS WOMEN STARTED THEIR BUSINESSES



More than two in five respondents have dependants under 18 (44%). Among this group, combining work with caring responsibilities was also a clear motivation for starting a business (30%).

Women are more likely than men to have started a business to escape traditional employment (28% versus 16%). Almost a quarter started their business to build long-term wealth (23%). The **Wealth** section examines the other side of that ambition: whether business ownership provides the pay, savings and financial security women want for themselves.

FOR MOST, ENTREPRENEURSHIP HAS BROADLY DELIVERED

Most women say business ownership has broadly met or even exceeded their expectations. A quarter report mixed results, while a smaller group say it has fallen short.

67%

Say it has mostly delivered or exceeded expectations.

25%

Report mixed results.

8%

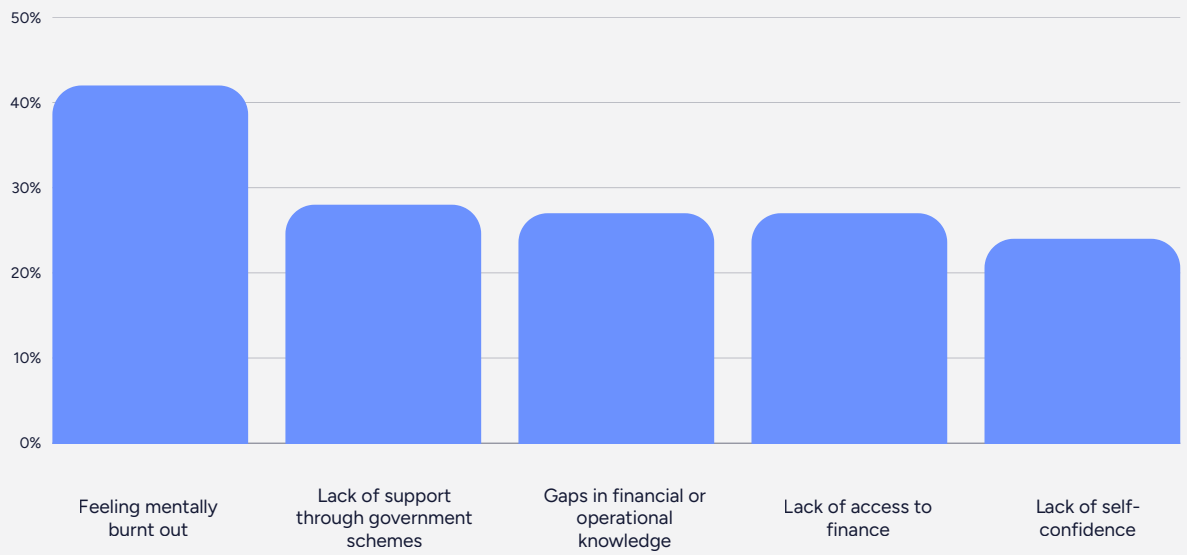
Say it fell short or was worse than expected.

FOR ALMOST FOUR IN TEN WOMEN, RUNNING A BUSINESS HAS BECOME HARDER

Almost four in ten women found running their business harder over the past 12 months than in the previous year (39%). Fewer found it easier (28%), while around a third found it about the same (32%).

It's not just the economy making business ownership harder. Women most often name burnout as a business challenge, followed by gaps in government support, financial or operational knowledge, and access to finance. As we'll see in Health & Wellbeing, many struggle to take time off even when they are ill or need medical treatment.

LEADING BUSINESS CHALLENGES DURING THE PAST 12 MONTHS



Pressure on customer spending and business costs is part of these women's everyday reality. Over the past six months, reduced consumer spending negatively affected businesses for 37% of respondents, inflation for 33% and political uncertainty for 25%.

Energy costs stand out in the annual comparison: they negatively affected businesses for 27% of respondents in this year's survey, compared with 12% in 2025.

ENERGY COSTS AND PRICE INCREASES ACROSS THE ANNUAL SURVEYS

Reported Experience	2025	2026
Energy costs negatively affected the business over the past six months	12%	27%
Raised prices in response to financial or operational challenges	30%	38%

WOMEN ARE WORKING LONGER HOURS AND FINDING ADDITIONAL INCOME

Almost half of women worked longer hours in response to financial or operational challenges (49%), and more than one in five took another job for additional income (21%). Women also raised prices (38%) and involved friends or family for support (19%).

Some have delayed investment in technology or equipment (17%). This saves money now, but can mean waiting longer to improve how the business works or increase what it can deliver.



WOMEN DRAW ON CONFIDENCE, NETWORKS AND PRACTICAL TOOLS

Women back their own abilities, turn to people they trust and use tools such as AI to work through business problems and put their plans into action.

WHAT HELPED WOMEN DEAL WITH BUSINESS CHALLENGES DURING THE PAST YEAR

42%

Self-confidence in their abilities.

41%

Moral support from friends or family.

35%

Using AI.



WOMEN MAKE GREATER USE OF PERSONAL AND ENTREPRENEURIAL NETWORKS

Women are more likely than men to say moral support from friends and family helped them deal with business challenges (41% compared with 26% of men). They also more often credit mentoring or informal support from fellow entrepreneurs (23% compared with 8% of men), along with practical learning resources and AI tools.

ALMOST SEVEN IN TEN EXPECT REVENUE GROWTH DESPITE THE PRESSURES

Other women expect revenue to stay the same (17%) or decrease (6%). A minority plan to or may close their business (2%).

69%

Expect their revenue to increase over the next 12 months.

GROWTH STRATEGIES FOR THE NEXT 12 MONTHS

- Launching new products or services **47%**
- Entering new markets or locations **36%**
- Investing in digitisation *(websites, e-commerce, social media and online advertising).* **35%**
- Expanding the team **20%**
- Investing in AI **22%**

Women are also looking at how to develop the teams they already have. Around one in six are considering training or upskilling staff over the next 12 months (16%).

Women and men favour different approaches to growing their businesses. Women more often plan new products or services (47% compared with 33% of men) and investment in digitisation (35% compared with 24%). Men more often consider increased capital investment (24% compared with 15% of women).



THE ONE THING WOMEN SAY WOULD MOST HELP GROWTH

32%

More grants or tax relief for small, women-led businesses.

17%

Easier access to finance.

10%

Investing more personal time in the business.

The landmark Alison Rose Review set out the economic case for supporting women entrepreneurs in 2019.[2] It estimated that the UK economy could gain up to £250 billion if women started and grew businesses at the same rate as men. Seven years on, access to finance remains one of the barriers holding back the growth of women-led businesses.

Women in this survey have told us what would help them grow. More grants or tax relief for small women-led businesses was the most common choice (32%), followed by easier access to finance (17%). Government must act on that demand by expanding access to grants and tax relief.



Next:
Health & Wellbeing examines the difficulties of switching off, working through illness and taking time away for treatment or recovery.

[2] HM Treasury (2019). The Alison Rose Review of Female Entrepreneurship. Available at: https://assets.publishing.service.gov.uk/media/5c8147e2e5274a2a595bb24a/RoseReview_Digital_FINAL.PDF.

03

Health & Wellbeing:

Women Are Sustaining Their Businesses at a Cost to Their Health.

Health & Wellbeing:
Women Are Sustaining Their Businesses at a Cost to Their Health.

As we've already seen, being their own boss and having greater flexibility were leading reasons women started their businesses. But how much freedom do they have when they need time off for their health? Who will take over, keep things running and make sure the bills are paid?

Women remain ambitious and optimistic about growth, even though almost four in ten found running their business harder over the past 12 months than in the previous year (39%). Almost half worked through illness in the past year because nobody could cover for them (47%).

This section looks at how women manage their health while running their businesses, and what happens when they feel they cannot step away.



OVER HALF STRUGGLE TO SWITCH OFF, AFFECTING THEIR MENTAL HEALTH

Running a business can make it hard to switch off, even when the working day is over. For many women, this is affecting their mental health. Burnout is also affecting their productivity and decision-making.

The survey asked about experiences during the past 12 months and experiences before that. Figures labelled 'past year or earlier' include both.

These are very current problems for many women. During the past year, women were more likely than men to report both difficulty switching off and burnout affecting their work.

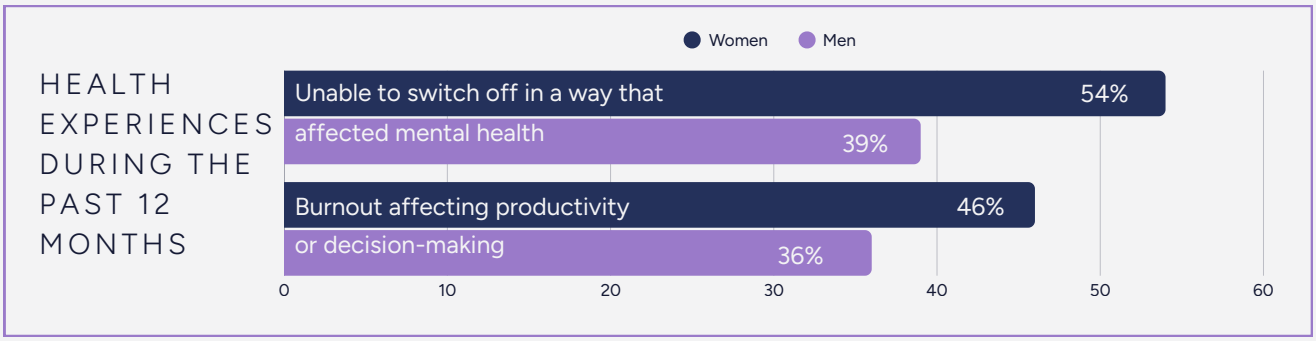
70%

Experienced burnout affecting their productivity or decision-making.

72%

Felt unable to switch off from the business in a way that affected their mental health.

WOMEN REPORTING THESE EXPERIENCES IN THE PAST YEAR OR EARLIER



ALMOST HALF HAVE WORKED THROUGH ILLNESS BECAUSE NOBODY COULD COVER

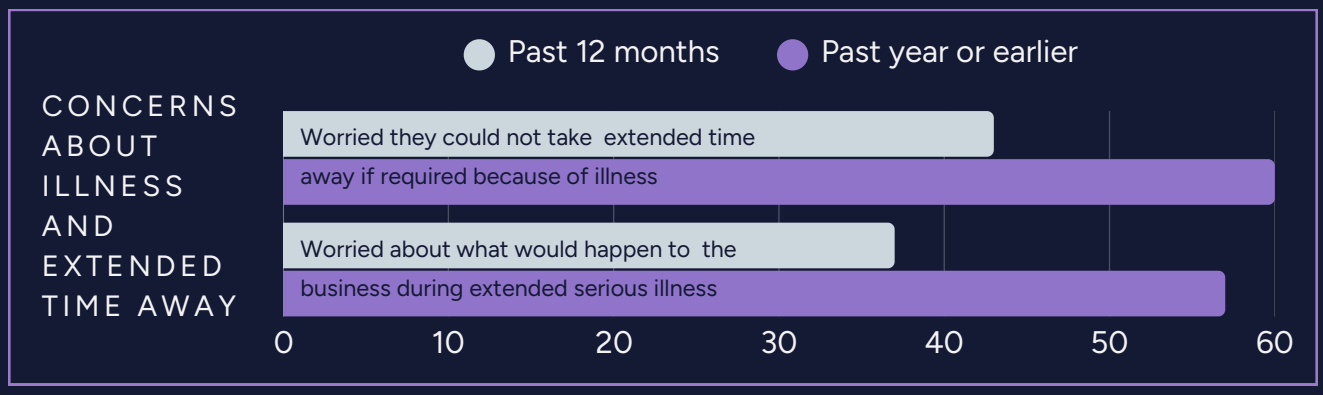
A desire for greater flexibility was one of the main reasons women started their businesses (51%). But true flexibility means more than simply choosing your working hours. It also means being able to take time off when you are ill.

In reality, almost half worked through illness during the past year because nobody could cover (47%). That rises to 69% when earlier experiences are included.

WORKING THROUGH ILLNESS DURING THE PAST 12 MONTHS

47% *Continued working while ill because they had nobody to cover for them*

Women also worry about longer periods of illness: whether they could take the time off they need and what would happen to their business if they did.



Illness brings money worries too. As **Wealth** explores next, limited or irregular pay makes it harder to build emergency savings. A quarter also say their income protection or insurance if unable to work has worsened since starting their business (26%). For these women, becoming ill means worrying about their health, who will run the business and how they will manage financially with less protection.

ALMOST ONE IN FIVE HAVE DELAYED MEDICAL TREATMENT BECAUSE OF BUSINESS CONCERNS

Getting treatment should be a decision about health. Yet women who delayed medical treatment during the past year (19%) also had to consider what it would mean for their business. Their concerns about work meant putting their own care on hold.

SEEKING CARE AND SHARING HEALTH CONCERNS

Reported experience	Past 12 months	Past year or earlier
Delayed medical treatment because of concerns about the impact on the business	19%	33%
Felt there was nobody to tell about health struggles	25%	42%

A quarter felt there was nobody they could tell about their health struggles during the past year (25%). This paints a lonely picture of running a business: work can affect women's health, health problems can affect their work, and they may have nobody to share those worries with.





MENOPAUSE SYMPTOMS AFFECTED WORK OR GROWTH AMBITIONS FOR OVER HALF OF WOMEN AGED 41 TO 50

The demands of running a business don't go on hold while women deal with menopause symptoms. They may still need to deliver for customers, make decisions and plan ahead, even when they feel unwell.

MENOPAUSE SYMPTOMS DURING THE PAST TWELVE MONTHS

53%

Of women aged 41 to 50 said symptoms affected their ability to run their business or achieve growth ambitions.

That figure rises to 59% when earlier experiences are included. Other reproductive health experiences also affect women's ability to run their businesses, as the table on the following page shows. For business owners, practical support includes help to plan for days when symptoms make working harder, whether by adjusting workloads or arranging cover at short notice.

OTHER REPRODUCTIVE HEALTH EXPERIENCES AFFECTING BUSINESS

Reported experience	Past 12 months	Past year or earlier
Menstrual health condition affected the ability to run the business or achieve growth ambitions	17%	27%
Pregnancy, pregnancy loss or a postpartum experience affected the ability to run the business	5%	22%

TIME AWAY AFTER LOSS

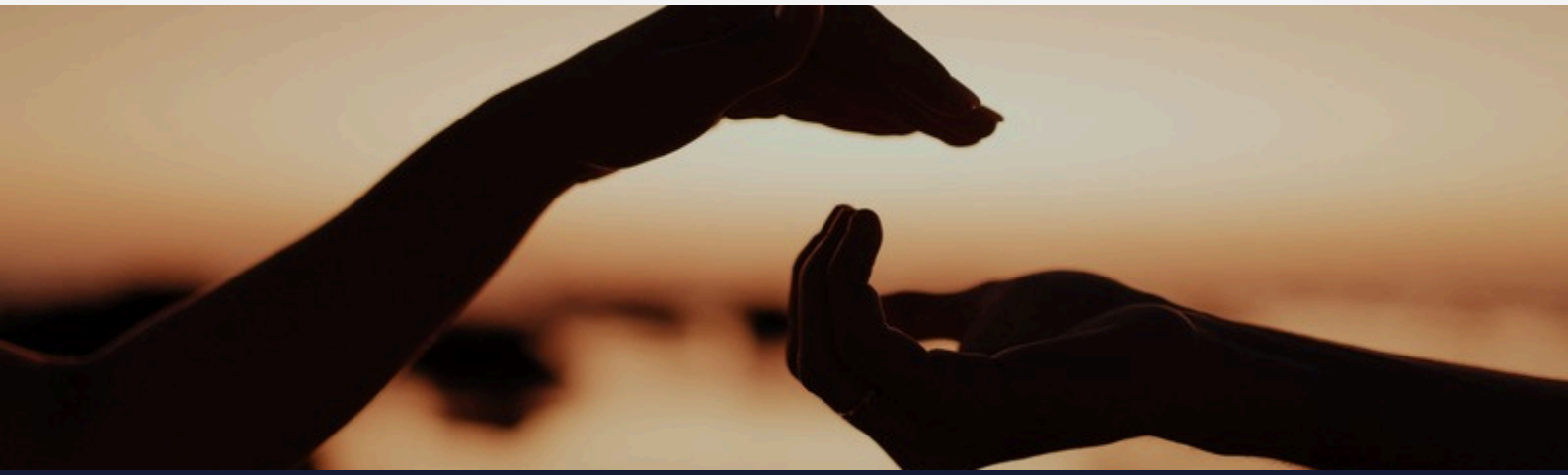
Pregnancy loss and bereavement can bring profound grief and a need for time away from work. Although the survey did not explore grief separately, it raises an important question: how can women take the time they need when they also have a business to run?

HEALTH & WELLBEING IN CONCLUSION: THE PERSONAL COST OF KEEPING A BUSINESS RUNNING

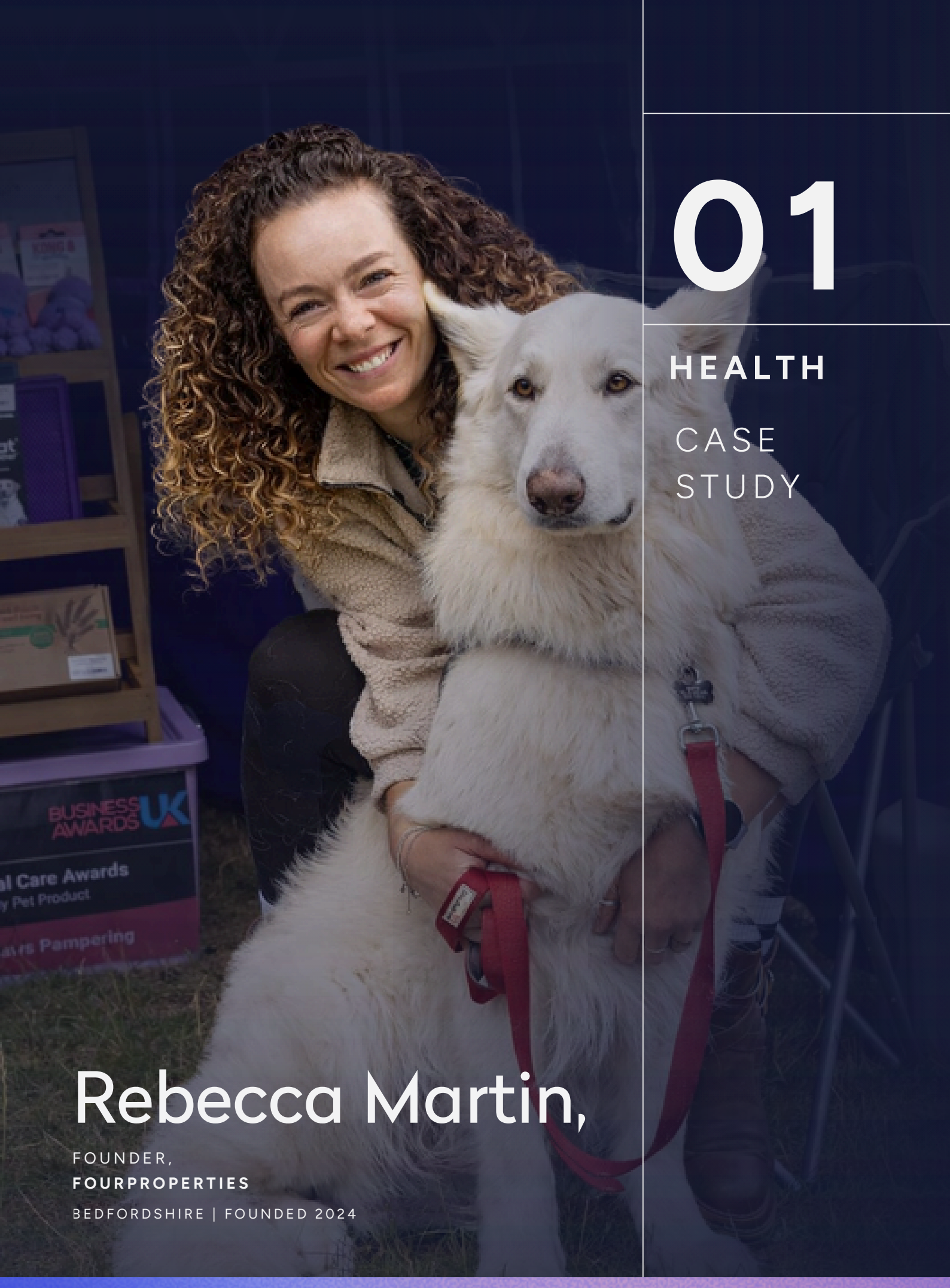
Women are building businesses they want to grow, but many struggle to step away when their health requires it. Without someone to take over, getting treatment or taking time to recover means worrying about the business too. Being their own boss can leave them feeling they have to keep going when they need to stop.

These are serious concerns for everyone working to encourage women's entrepreneurship. Helping women start businesses and access finance is important, but their success cannot come at the expense of their health. Supporting growth also means understanding what stops women taking time off and what would make that possible.

Women must be able to take time off for treatment and recovery without putting their livelihoods at risk. Government must consider the needs of self-employed business owners when designing support for people who cannot work because of illness. Business owners also need access to practical guidance on how to keep their businesses running during periods of absence, alongside income protection that is easier to understand and afford.



Next:
Wealth looks at what women pay themselves, whether they can save and invest, and how they prepare for retirement.



01

HEALTH

CASE STUDY

Rebecca Martin,

FOUNDER,
FOURPROPERTIES

BEDFORDSHIRE | FOUNDED 2024

Rebecca Martin,

FOUNDER, **FOURPROPERTIES**

Rebecca spent 16 years working in social housing for councils, housing associations and charities. In 2024 she decided to draw on her experience and launched FourProperties, which matches landlords with supported living providers across the country.

Supported living gives people who need extra help a home with care built in. But for providers of that support finding suitable properties is the hard part, and that's where Rebecca comes in.

Her approach is already changing lives. One recent deal in Suffolk housed people leaving prison, a group that often struggles to find anywhere to live. "We went through the lease and the legals and everything and we got a tenant in there being supported," she said. She has more deals in progress in areas as far apart as London and Hull.

For Rebecca, purpose was important when she built her business. She said: "We could have set it up as an Airbnb or something like that, but it just doesn't sit right, because that's not what I know." And that social purpose and compassion built into her business is there to stay. "I think we will always have that, because that's my background," she added.

Just as she was building momentum with her business, Rebecca needed to turn that compassion onto herself and put her wellbeing first after she had a miscarriage following IVF treatment. "It was devastating, heartbreaking," she said. "I wasn't physically, mentally, emotionally able to do any more." She stepped back for around six months and the business stalled. "To be able to focus any time on the property business was just really hard at that point."

As a business owner, there was no one to cover for her. "When you run a business, you don't have anybody there to pick up the pieces when things go wrong," Rebecca said.

Coming back has meant starting again, but she has rebuilt relationships and made new ones, and she thinks being open about what happened has helped. Rebecca said: "It is a people business. If you're not able to be open and honest with people, then I just don't think those relationships last."

For Rebecca, time has always been tight. She built FourProperties while working full-time in housing and fitting deals around her day job. That's what drew her to Tide's company formation tool, which let her register the company and open her business bank account at the same time. "It's such a quick process. It was cheaper than registering with Companies House itself and it was just so easy," she said. "Right at the beginning, when you're setting up your business, you've got to do everything that you can to protect your time."

Wellbeing is also why she chose to work for herself. In her housing job she worked from home alone and "wouldn't really speak to anybody". Now she works "with flexibility and with freedom", which gives her room to look after herself. "I can still achieve great things," she said, "but on my own terms."

Next, she plans to build FourProperties' own portfolio, starting with a large property that a provider would turn into a care home.

> "I wasn't physically, mentally, emotionally able to do any more."
>
> **REBECCA MARTIN**
> FOUNDER,
> **FOURPROPERTIES**

04

Wealth: Building a Business Does Not Always Build Personal Wealth.

Wealth: Building a Business Does Not Always Build Personal Wealth.

Women want their businesses to give them independence, flexibility and the chance to build something of their own. But what do those businesses give them financially? Can they pay themselves enough to live on, put money aside and prepare for retirement?

As we've seen in **Health & Wellbeing**, time away from work can also bring worries about paying the bills. Women need their businesses to support them today, but they also need savings and protection for when they cannot work, alongside the means to build long-term financial security. This section asks whether the effort they put into their businesses is helping them build that security for themselves.

WOMEN'S PERSONAL FINANCES AT A GLANCE

Building personal wealth

50%

Say a lack of disposable income makes saving or investing harder.

Income today

32%

Do not pay themselves a salary or day rate.

Security tomorrow

30%

Say their ability to retire when they choose has worsened since starting their business.

NEARLY ONE THIRD DO NOT PAY THEMSELVES A SALARY OR DAY RATE

Owning the business does not always mean earning more from it. Some women pay themselves less than they believe they could earn doing similar work for an employer (22%). Others take an irregular salary depending on business performance (19%) or only enough to live on (18%).

FOUNDERS WHO PAY THEMSELVES MORE THAN THEY BELIEVE THEY COULD EARN IN AN EQUIVALENT EMPLOYED ROLE

Women founders
13%

Men founders
20%

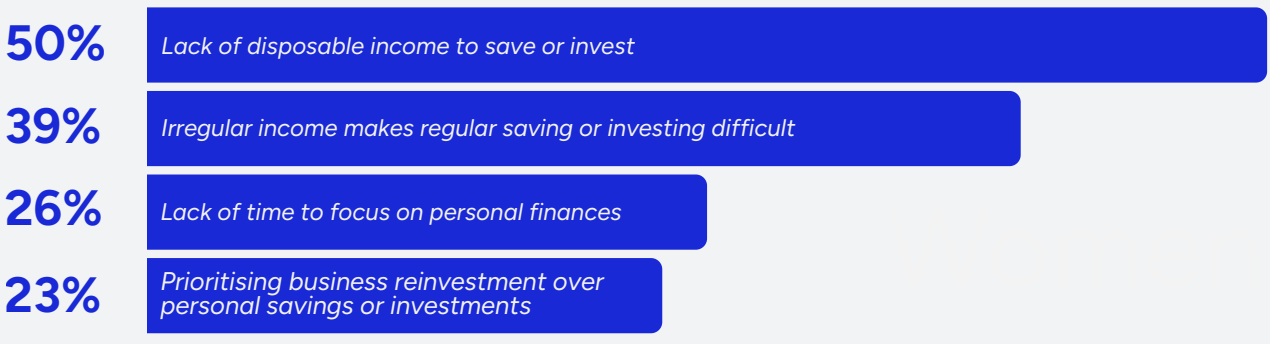
Only 13% of women pay themselves more than they believe they could earn in equivalent employment, compared with 20% of men. Being their own boss offers independence, but for some women it comes with lower pay.

LIMITED DISPOSABLE INCOME MAKES SAVING OR INVESTING HARDER FOR HALF OF WOMEN

Saving depends on having money left over after meeting business costs and personal financial commitments. Half of women say limited disposable income makes saving or investing harder (50%). Uncertainty makes saving harder too: irregular income makes it difficult to commit to putting money aside regularly (39%).

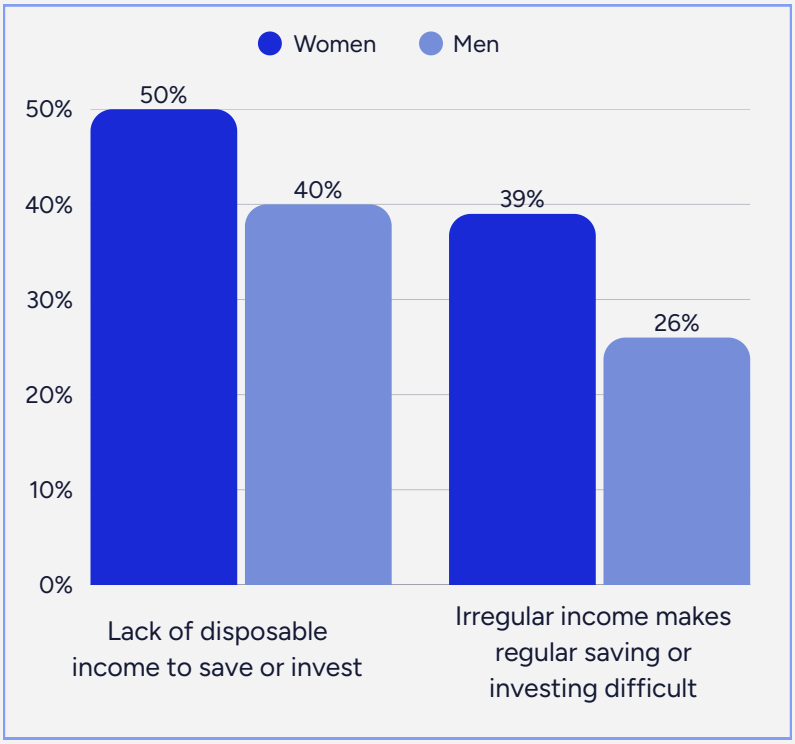
The business can also take priority. Almost a quarter put reinvestment ahead of personal savings or investments (23%), while a quarter lack time to focus on their own finances (25%). Women are putting money and attention into their businesses, but some struggle to do the same for their own financial future.

BARRIERS TO BUILDING PERSONAL WEALTH



These barriers to building personal wealth affect women more often than men. The difference is particularly clear for irregular income, which makes regular saving or investing difficult for 39% of women, compared with 26% of men.

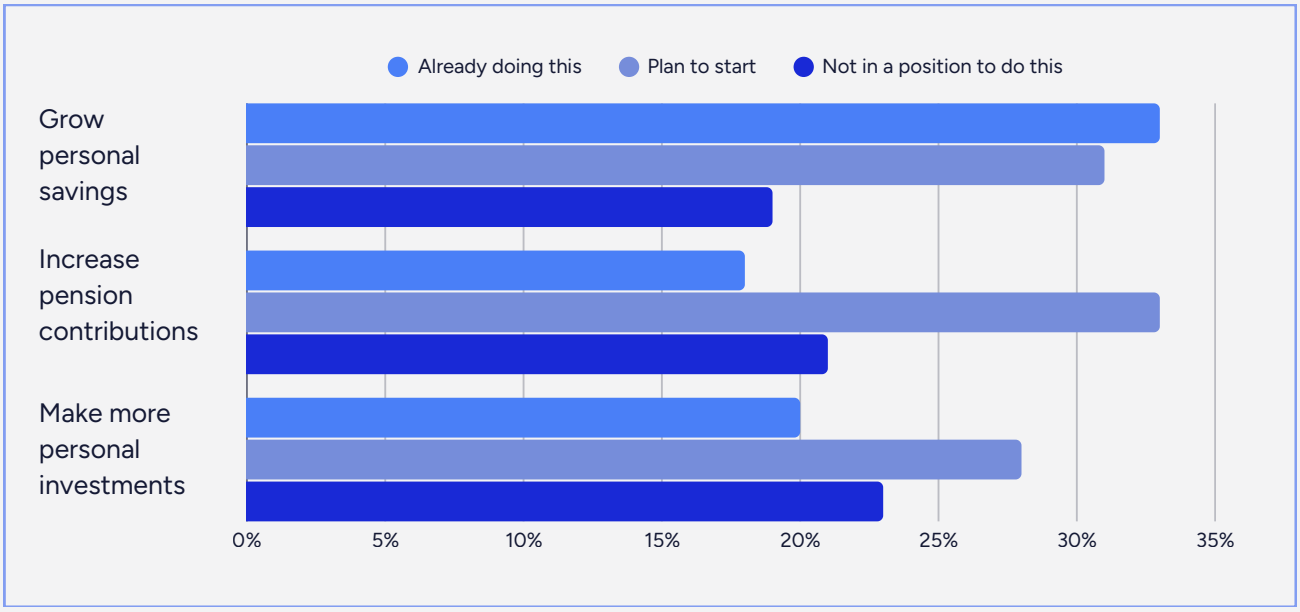
WOMEN FACE GREATER BARRIERS FROM LIMITED AND IRREGULAR INCOME





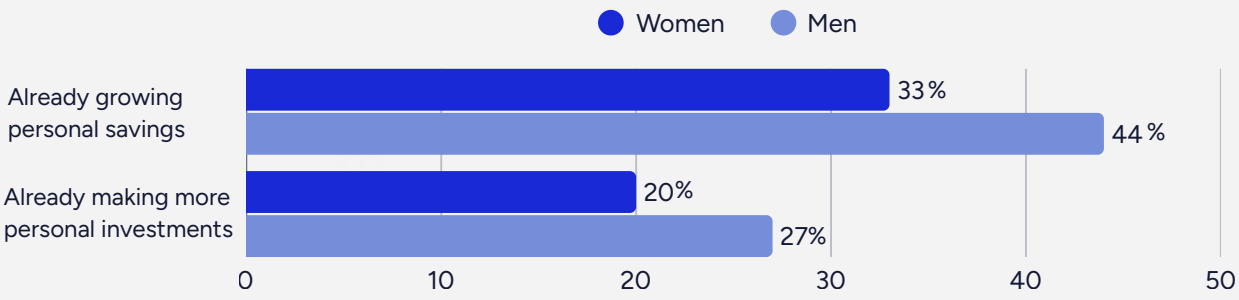
MANY WOMEN WANT TO SAVE OR INVEST MORE BUT ARE NOT IN A POSITION TO DO SO

Women have plans for their money as well as their businesses. They want to grow savings, pay more into pensions and invest. Some are already doing so, but others say they are not currently in a position to start.



A third plan to increase their pension contributions (33%), but a fifth cannot currently do so (21%). Wanting to prepare for retirement is one thing; being in a position to do it is another.

MEN ARE MORE LIKELY TO BE GROWING SAVINGS AND INVESTMENTS



SOME WOMEN ARE BUILDING BUSINESSES WHILE LOSING GROUND ON RETIREMENT AND FINANCIAL PROTECTION

Putting less into a pension today can mean having less to live on in retirement. Since starting their business, 29% of women say their pension contributions have worsened, and 30% say they have less choice over when they can retire. For women with less choice over retirement, being their own boss has not brought greater control over when they can stop working.

Illness poses a more immediate risk. A quarter say their income protection or insurance if unable to work has worsened (26%). If illness stops them earning, they still need to pay their bills. Worrying about money at that point adds to the health and business concerns we explored in the previous section.

The largest group reports no change on each measure. But that does not lessen the concern for women who now contribute less towards retirement or have less protection if they cannot work.



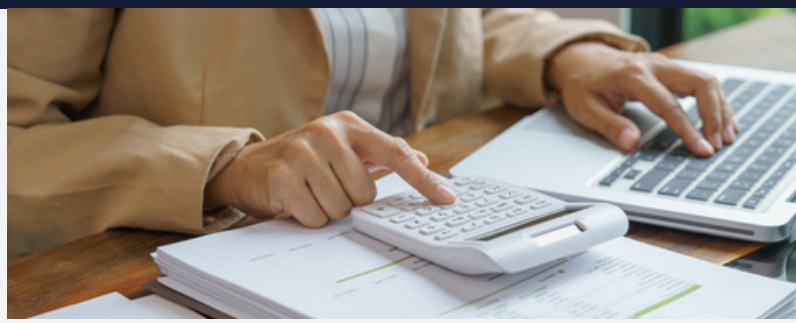


*Selected responses shown.

Eligible employees have a workplace pension into which their employer must contribute. However, self-employed people have to arrange pension savings themselves, without an employer adding to it. When money and time are tight, that is another demand to manage. For sole traders, setting a day rate or pricing a product or service can mean allowing for time off, pension contributions and insurance as well as the direct costs of doing the work.

National figures show how much less common pension saving is among the self-employed. In 2024/25, just one in five working-age self-employed women participated in a workplace or personal pension scheme (20%), compared with 79% of female employees.[3] Women building businesses today need opportunities to build retirement savings too. Otherwise, years of work risk leaving them with too little to live on when they stop.

WEALTH IN CONCLUSION: THE OWNER'S FINANCIAL SECURITY COUNTS TOO



Many women say their long-term financial security has improved since starting their business (45%), while a third say it has worsened (33%). The concern is that women can spend years building a business without securing a reliable income, savings for emergencies or enough money for retirement. The business may keep going or even grow while its owner puts her own financial needs off for another day.

Encouraging women to start and grow businesses is only part of the job. Their businesses also need to support them: paying the bills today, helping them prepare for later life and providing some protection if they cannot work.

The October 2026 Budget announced a new scale-up programme for women founders in tech. It also confirmed that the British Business Bank would double its commitments to women-led businesses and funds to £200 million.[4]

Government must work with pension and insurance providers to help women build financial security alongside their businesses. Women business owners need clear guidance on planning for retirement when earnings fluctuate, pensions that let them adjust their contributions as income changes, and affordable income protection for periods when they cannot work.

Next:
Artificial Intelligence explores how women use AI to get work done, find advice and test ideas, and where it brings new pressures.

[3] Department for Work and Pensions (2026). Family Resources Survey: financial year 2024 to 2025, Section 6: Pension participation. Available at: https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2024-to-2025/family-resources-survey-financial-year-2024-to-2025

[4] HM Treasury (2026). Budget 2026 speech, 28 October 2026. Available at: https://www.gov.uk/government/speeches/budget-2026-speech



02

WEALTH

CASE STUDY

Amelia Sweeney,

FOUNDER,
OJAS SAUNA

HERTFORDSHIRE AND BUCKINGHAMSHIRE | FOUNDED 2024

Amelia Sweeney,

FOUNDER,
OJAS SAUNA

Amelia started Ojas Sauna, an outdoor wood-fired sauna and ice bath experience, in June 2024 after visits to her family in Dorset got her hooked on beach saunas.

Back home in Hertfordshire, her only options for similar experiences were expensive spa days or a gym membership. So she built a sauna experience on a farm, with ice baths to replicate the experience of a cold plunge in the sea.

Taking the plunge has paid off as Amelia has built two busy venues with a loyal community around them. Regulars book in with friends on a Friday night and some of her most dedicated customers now work for her as hosts. For Amelia, the sauna is a great leveller. She said: "You haven't got designer clothes on or fancy watches or job titles. You're just in your swimwear, chatting human to human."

For the first year, Amelia ran the business at weekends alongside a high-pressure corporate job in London, working seven days a week. She went full-time in October 2025 and now runs two venues, partly staffed by loyal customers she trained up. "I've got two venues now, so I can say I'm a sauna-preneur!" she said.

When Amelia left her corporate job, she walked away from more than just a guaranteed salary, as her employer had paid into her pension and provided private medical insurance. She saved just over three months of costs before she resigned and pays herself a salary and dividends, but nothing goes into a pension.

"When I was working, it was just a line on your payslip that you didn't have to pay too much attention to," Amelia said. Her old workplace pensions are still "ticking away in the background", but she admits retirement saving hasn't been a priority and every spare pound has gone back into growing the business.

> "Growing the business might not always come at the right time financially, but you can't turn down a great opportunity."
>
> **AMELIA SWEENEY**
> FOUNDER,
> **OJAS SAUNA**



Business growth has come from the UK's booming sauna culture and from people wanting to socialise without alcohol or phones. Both sites were funded by government-backed Start Up Loans, along with her savings and the business's profits. Amelia said: "Growing the business might not always come at the right time financially, but you can't turn down a great opportunity."

Her plan now is to pause expansion and steady the two sites. She wants to pay off her business loans early, which would free up money to start a pension, ideally "between year three and five of the business". She'd also welcome free webinars and guides to help her get to grips with pensions. "I need to get a lot more of these standard things in place," Amelia said.

To help with her productivity, Amelia is also using AI for the first time this year. She downloads reports from her booking system and uses AI to spot trends, such as the most popular days and time slots, then uses those to shape the sauna timetable. Everything customers see online is still her own work. "Ojas Sauna is literally my soul in a physical form," she said. The time AI saves goes back into the parts of the job she loves most. "It has freed up a lot more time for me to focus on hosting sessions, engaging with the community and training up new team members."

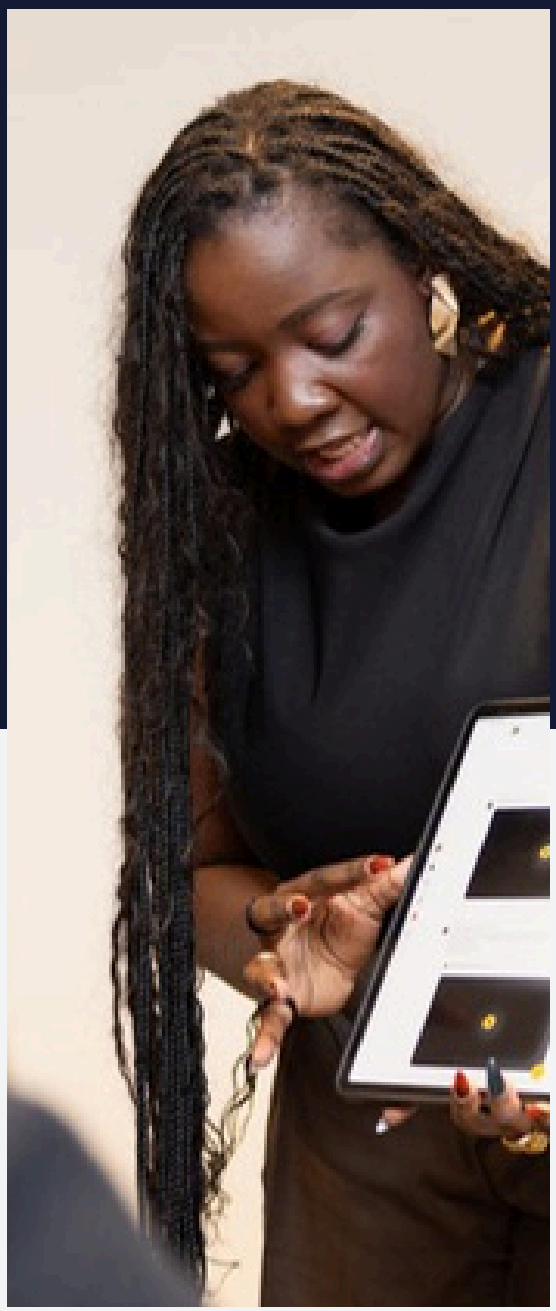


05

Artificial Intelligence:

Helping Women Get Work Done and Find Support.

Artificial Intelligence: Helping Women Get Work Done and Find Support.



The previous sections have shown how much women are putting into their businesses and how optimistic many are about the year ahead. Almost seven in ten expect their revenue to grow over the next 12 months (69%). But putting so much into a business can leave little time for themselves. Many struggle to switch off or say burnout affects their work. Others take little or irregular pay and struggle to put money aside for the future. AI is no silver bullet for these pressures, but it offers practical support worth exploring.

This section looks at the benefits women report, how their experiences compare with men's and last year's findings, and the concerns they have about AI.

AI HELPS WOMEN FEEL MORE CAPABLE, CONFIDENT AND SUPPORTED

Most women surveyed have used AI in their businesses (85%). They use familiar tools such as ChatGPT, Claude, Gemini and Microsoft Copilot, as well as tools designed for their industries.

For an owner with few or no colleagues, having somewhere to ask questions or talk through an idea can make a difference. Women value AI as a thinking partner: users say it helps them feel more capable and confident, less alone and better able to compete with larger businesses.

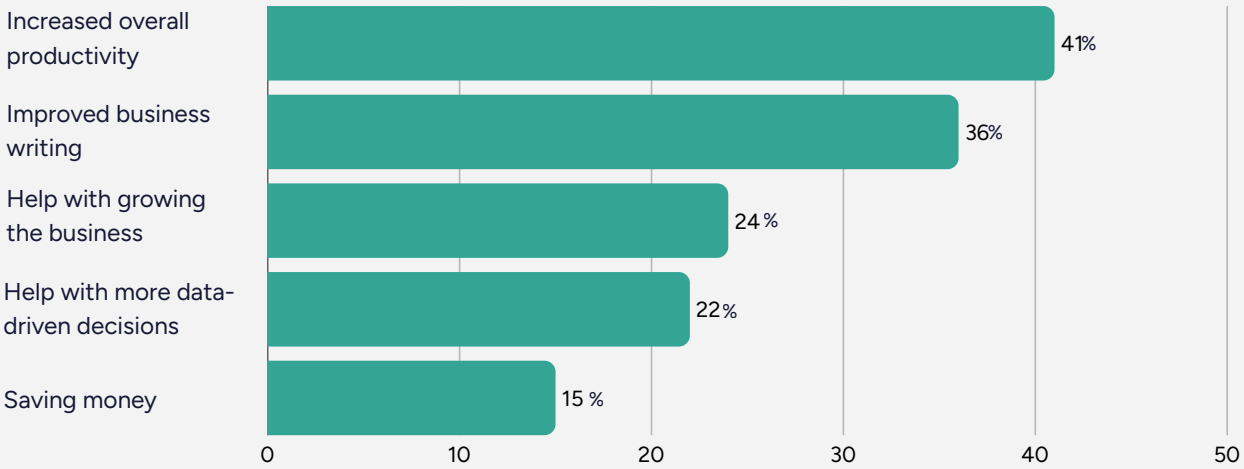
HOW AI MAKES WOMEN FEEL ABOUT RUNNING THEIR BUSINESSES

Reported benefit	Female AI users
More capable and confident	43%
Less alone through having a thinking partner	42%
Better able to compete with larger businesses	22%

WOMEN SAY AI HELPS THEM GET MORE DONE, IMPROVE THEIR BUSINESS WRITING AND GROW THEIR BUSINESSES

AI is helping women with the work itself too: writing for their businesses, using data to make decisions and getting more done. Some also say it has helped them grow their businesses or save money.

PRACTICAL BENEFITS WOMEN REPORT FROM AI



More women are using AI than in last year's survey (85% compared with 79%), and more report productivity gains (41% compared with 28%). The proportion saying AI helps them use data to inform business decisions has also risen, from 11% in 2025 to 22% this year.

WOMEN WHO SAY AI HAS BOOSTED THEIR OVERALL PRODUCTIVITY

2025

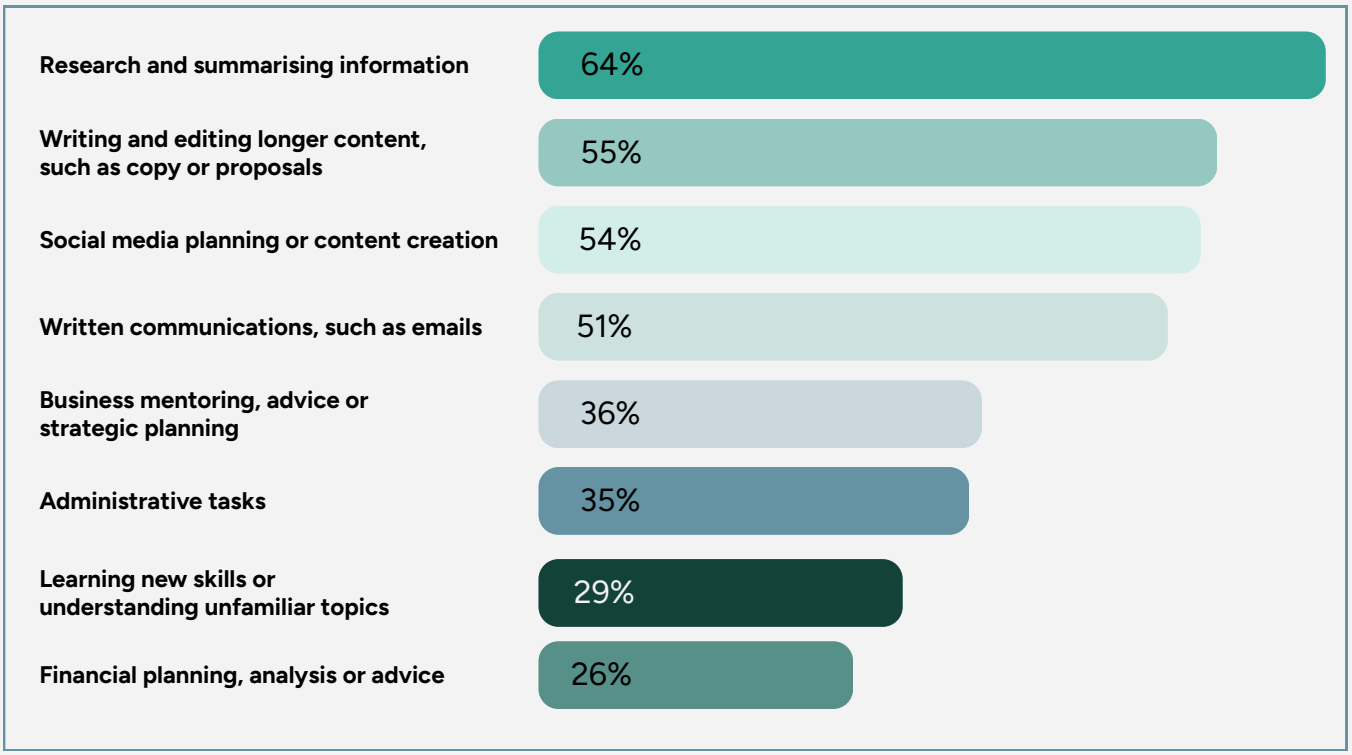
28%

2026

41%

AI SUPPORTS EVERYDAY WORK AND BUSINESS PLANNING

Women use AI to research, write emails, plan social media content and tackle admin. Beyond day-to-day tasks, more than a third also use AI for mentoring, advice or strategic planning (36%). It gives them a way to work through questions about what to do next, as well as help getting today's tasks done.



WOMEN REPORT GREATER GAINS IN PRODUCTIVITY, WRITING AND FEELING LESS ALONE THAN MEN

Women more often credit AI with helping them get more done and improve their business writing. But the biggest difference is in feeling less alone. Having an AI thinking partner helps 42% of female users feel less alone, compared with 24% of male users. For an owner working alone, that means somewhere to talk through a question rather than having to work it out entirely by herself.

WOMEN REPORT MORE PRODUCTIVITY AND WRITING BENEFITS THAN MEN



AI USERS WHO SAY HAVING A THINKING PARTNER MAKES THEM FEEL LESS ALONE

42%
Women

24%
Men

AI ALSO BRINGS PRESSURE AND DOES NOT HELP EVERY BUSINESS

Not every woman reports a substantial benefit: 13% say AI has had little impact on their business. Some also struggle to know how to use it, with a lack of AI knowledge reported as a business challenge (13%). Learning to use these tools is another task to fit into an already busy working life, and some users worry about keeping up or what AI could mean for their livelihood.

Concern reported by female AI users	Female AI users
Anxiety about keeping up	12%
AI could threaten their business or sector	8%

SOME WOMEN ARE ALREADY LOSING WORK TO AI

Some women in our survey told us they had lost clients or work as customers turned to AI. Those working in translation, language services and design described falling demand and clients trying to replace their expertise with AI-generated work.





ARTIFICIAL INTELLIGENCE IN CONCLUSION: MORE THAN A PRODUCTIVITY TOOL

For women running businesses with few or no colleagues, AI offers help with both the workload and the thinking behind it. Getting more done matters, but so does feeling more confident and less alone in the process.

AI is helping some women grow their businesses. Others told us they had already lost work as clients turned to AI. That is a wake-up call. For women in fields such as translation and design, learning to use the tools is only part of the answer. When demand for the work they sell starts to fall, they also need ways to earn from the skills they've spent years building.

Women need support to adapt. That means practical training built around the work women already do, so they can use AI to improve the products and services they sell. It also means working with women whose markets are changing to identify where their skills are in demand, test new services and reach new customers.

Next:
The report's final conclusion brings these findings together to consider what business success should mean for the woman running it.



03

AI

CASE STUDY

Georgie Tym,

FOUNDER,
HANDS OF TYM
BANBURY, OXFORDSHIRE | FOUNDED 2017

Georgie Tym,

FOUNDER,
HANDS OF TYM

Georgie has worked with leather for around 20 years and through Hands of Tym, her shop and workshop, makes bespoke pieces to order, runs leathercraft courses and sells leather tools and DIY kits. Every Hands of Tym bag, wallet and commission draws on Georgie's extensive experience and the business is as hands-on as you can get. Yet AI has been bringing her more work.

As recently as a year ago, Georgie wasn't thinking much about Artificial Intelligence and the role it could play in her business, but now it is finding her customers and helping her keep on top of material ordering.

Some customers, for example, are finding Hands of Tym through AI search. "Where I might not be first on Google searches, AI is being kind to me," Georgie said. "It has pulled me out of the crowd and put me forward."

AI is changing how clients arrive for calls and appointments too, especially for bespoke pieces. These are one-off designs that call for very specific briefs, but customers are now much better prepared. One client came to an online lesson with what Georgie described as an 'unbelievable' amount of detail about the bag she wanted to make, despite the customer having no experience in leatherworking previously. "Instead of having a napkin where someone's just written on the back of it, they can tell AI what they want, give it some pictures and come to me in a more organised way." Georgie doesn't see AI as taking work away, as some customers would never have found her otherwise.

Behind the scenes, AI helps her write quotes, work out how much material to buy and keep the workshop organised. "AI gets the groove of how you set things out," she said. Georgie has also used AI tools to improve the website, which, along with strong Google reviews, has helped bring customers in.

But AI can't do the craft itself, as although it can produce images of a bag, it has still not nailed how to make one. "The intricacies of pattern-making for bags is just not there in AI. It hasn't got a clue." Georgie has mixed feelings about where AI is heading, though, and its implications for other types of business. "There are particular elements of some jobs which are just disappearing," she said.

Next, Georgie is creating an online course positioned so that anyone anywhere can try leathercraft for the first time.

> "Where I might not be first on Google searches, AI is being kind to me [...] It has pulled me out of the crowd and put me forward."
>
> **GEORGIE TYM**
> FOUNDER,
> **HANDS OF TYM**

06

Conclusion: What Should Business Ownership Give Women?

Conclusion: What Should Business Ownership Give Women?



Women account for a growing share of the UK's early-stage entrepreneurs. Most women in this year's survey say business ownership has broadly lived up to their expectations, and despite difficult trading conditions, almost seven in ten expect revenue to grow over the next 12 months (69%). They're looking to launch new products and services, enter new markets and expand their teams. But when a business succeeds, what should that success give the woman who built it?

For some women, keeping the business going means working longer hours, accepting lower or irregular pay and putting business investment before personal savings. Their commitment is clear, but so is the financial trade-off. Money they cannot put aside today will not be there for an emergency or to help fund retirement. Less financial protection also makes illness a concern for their income as well as their health.

When income depends on continuing to work and nobody can provide cover, taking care of themselves is at odds with taking care of the business. That is a serious limit to what being their own boss can offer. Women's willingness to keep going should not mean their own care and financial security can wait indefinitely.

Women are drawing on their abilities, networks and tools such as AI to move their businesses forward. AI offers practical help and a valued thinking partner, although some women also face threats to the work they sell. These resources matter, but supporting women's ambition requires more than helping them get more done.

Government must act on the barriers women have identified to growing their businesses. Women business owners need practical cover during illness, clearer financial guidance, and pension and insurance options that work with irregular incomes.

Women need help to plan who will keep their business running when they need time away. They need practical support to use AI where it improves their work and find new ways to earn where demand is changing.

Women should be able to earn a secure living from the businesses they build, take time off when they need it and plan for their future. That is part of what business success should mean.



07

About this report.

ALLBRIGHT everywoman | tide

AN ALLBRIGHT EVERYWOMAN TIDE COLLABORATION

About this report.

The Female Business Owners Index is the second annual report from AllBright everywoman and Tide. It brings together insights from female business founders within the AllBright everywoman community and Tide's female members across the UK.

The research highlights the realities of female entrepreneurship: what drives women to start a business, what success looks like to them, and whether the experience lives up to their expectations.
We examine what enables women to build and grow successful businesses, the barriers they encounter, and the personal and professional demands of being their own boss.

By giving voice to women's lived experiences, the Index aims to build a clearer picture of what it takes for women to thrive in business — and where greater support is needed.

Our findings will inform Tide and AllBright everywoman's programmes, partnerships and initiatives to help more women start, grow and realise the full potential of their businesses.

AllBright everywoman is a global learning and development organisation established in 1999. It empowers women to achieve their professional potential and supports companies in accelerating gender inclusion through learning, awards, forums and its membership network.

Tide is a business financial platform supporting small and medium-sized businesses. Through its Women in Business programme and partnerships, it supports women to start, scale and thrive.

METHODOLOGY

The research draws on **1,349 respondents**. The main respondent group comprises **1,024 participants** recruited from female business founders across the AllBright everywoman community and Tide's female members and women supported by Tide's Women in Business programme. A further 325 male business banking members from Tide provide a comparison sample for selected findings.

The survey was conducted between 13 July and 14 September 2026.

Annual comparisons draw on the Female Business Owners Index 2025, published in November 2025. These compare respondents in each year's survey, rather than tracking the same women over time.

Percentages are rounded to whole numbers. Reporting bases vary by question, with some findings covering specific groups such as respondents with dependants. Where respondents could select more than one answer, percentages may total more than 100%.

RESPONDENT PROFILE

Age

Respondents range from under 20 to over 60, with around two thirds aged 41 or older **(68%)**.

Sectors

Businesses span a broad range of industries. The largest named categories are health, wellbeing and social care **(14%)**, retail and e-commerce **(11%)** and hospitality, travel and events **(9%)**.

Business size

Four in five respondents are either sole traders **(41%)** or run microbusinesses with up to five employees **(39%)**. Just over one in ten selected the survey categories small **(0–50 employees)**, medium **(51+ employees)** or large **(over 250 employees)**, together accounting for **11%.**

Age at starting

Almost two thirds of respondents started their business after the age of 35 **(64%)**, and almost one in five started after the age of 50 **(19%)**.

Dependants

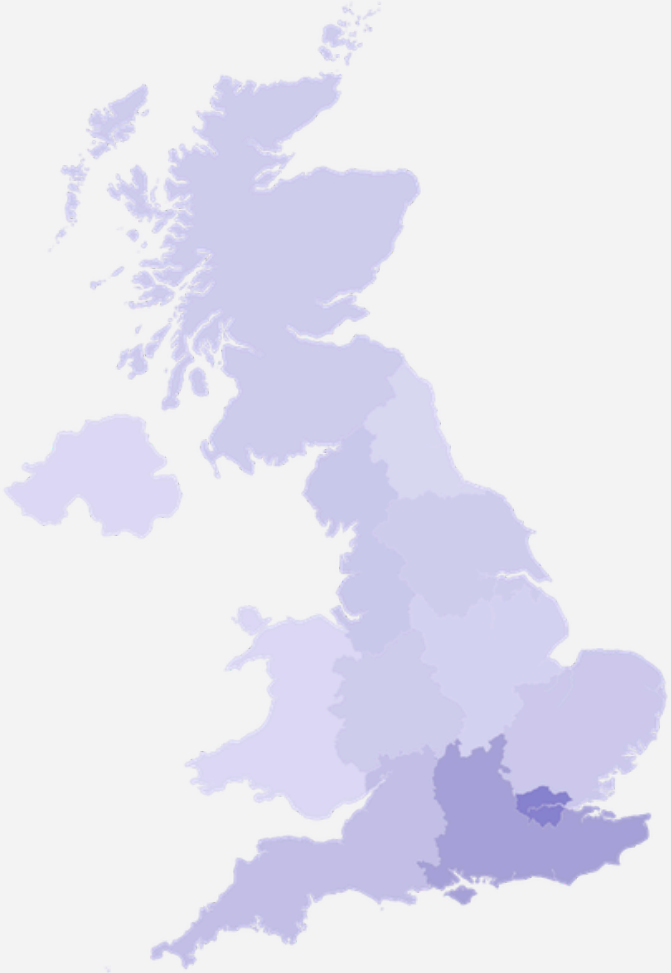
More than two in five respondents have at least one dependant under 18 **(44%)**.

Business Stage

A third have been in business for six years or more (33%), while almost a third have traded for less than a year (30%).

Location

All UK nations and regions are represented. Just over half are based in Greater London, the South East or the South West **(51%).** The North West accounts for **8%**, with Yorkshire and the Humber, the East Midlands, the West Midlands and the East of England each accounting for **7%**.



Female Business Owners Index.

ALLBRIGHT everywoman. | tide

NOVEMBER 2026