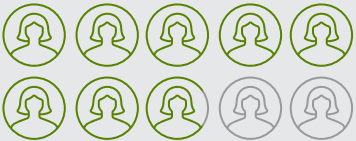


# FIDELITY INVESTMENTS<sup>®</sup> FINANCIAL SENTIMENT SURVEY

One year into the COVID-19 crisis, women continue to report historic levels of stress surrounding their finances, job security and long-term savings. By nearly every measure, women, particularly those in caregiving roles, have been disproportionately impacted and the strain continues to wear on many. But new research from Fidelity finds that many women are taking a proactive approach to getting more hands on with their money to jump start a brighter financial future.



Fidelity finds that **79%** of women feel weighed down by job and money stress

⬆️ FROM 67% LAST FALL<sup>1</sup>

## AMONG THOSE WHO FEEL STRESS:



are stressed about retirement savings and having enough to live comfortably in retirement



are stressed about their ability to save for goals outside of retirement



are stressed about balancing work and caregiving responsibilities



are stressed about their ability to manage day-to-day expenses



are stressed about job security



## What's Your 'Sleep at Night' Number?

52% of women say they need six months or more of savings to sleep at night and feel comfortable that they can meet unexpected expenses that may lie ahead



Reality check: Less than one third of women (30%) have 6 months of emergency funds saved<sup>2</sup>



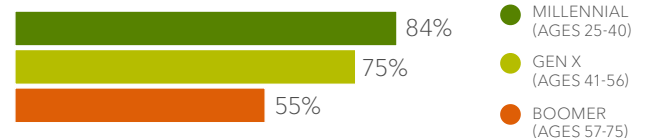
of women say it's a priority to replenish emergency savings in 2021<sup>1</sup>

Despite these stressors and day-to-day challenges, the pandemic continues to be a catalyst for women to want to get more hands on with their finances. Women are not only feeling hopeful about the year ahead but also planning to take steps to ensure their financial well-being.

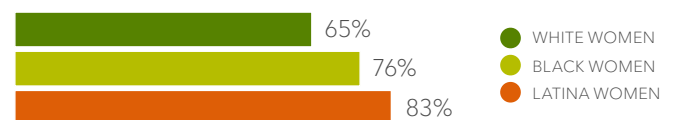


**7-in-10 women** plan to take action with their money in the next six months (**71%**)

## % OF WOMEN WHO PLAN TO TAKE ACTION IN THE NEXT SIX MONTHS BY GENERATION:



## % OF WOMEN PLAN TO TAKE ACTION BY RACE/ETHNICITY



believe they will be better off financially in 2021 than they were in 2020<sup>1</sup>




1. Fidelity Investments 2021 Financial Resolutions Study, November 2020  
2. Fidelity Investments Market Sentiment Study, April 2020

## TOP TASKS WOMEN WANT TO ADDRESS:

- 1 Pay down debt
- 2 Create or review a budget to help better control expenses
- 3 Create a financial plan to keep on track and help money grow
- 4 Increase retirement savings contributions
- 5 Determine how much is needed for retirement/how to make it last
- 6 Start to invest or invest more outside of retirement
- 7 Create a will and/or health care proxy

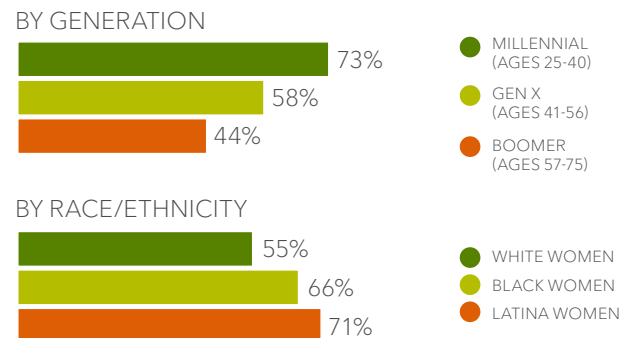


## MILLENNIAL WOMEN, BLACK AND LATINA WOMEN ARE MORE EAGER TO TAKE ACTION, MORE LIKELY TO:

-  Get more hands on with their money in the next six months
-  Ask for more help to better manage their money
-  Talk more about financial topics with family in friends

Women are having more conversations about money now more than before, which is good news. Because the more comfortable you are talking about money, the more likely you may be to get more engaged. **60%** of women talk more about financial topics with family and friends, an increase from 34% since the start of the pandemic.<sup>2</sup>

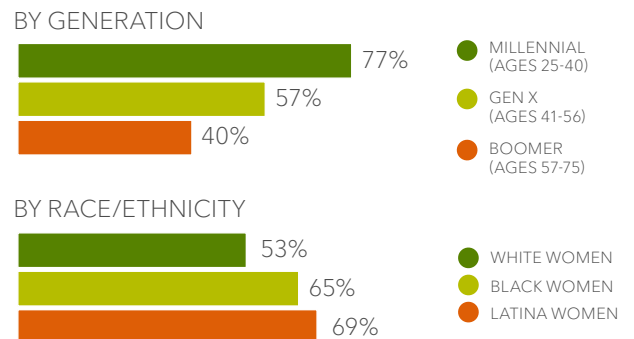
### Percentage of women talking more about financial topics with family and friends:



**1-in-4 women** say they are talking more about investing

More help needed to turn intention into action. While the desire to take greater control of their money is there, **58%** of women want more help to get started.

### Percentage of women asking for more help:



### TOP ASKS FOR HELP BY GENERATION:



Millennial women: Investing outside of retirement



Gen X women: Finding a financial pro who can help their money grow + Determining how much is needed for retirement



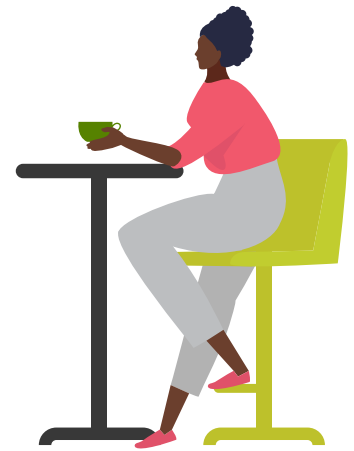
Boomer women: Creating legacy docs such as a will and/or health care proxy

## TOP THINGS WOMEN WANT HELP WITH:

- 1 Increasing retirement contributions
- 2 Investing outside of retirement
- 3 Determining how much they need for retirement
- 4 Creating legacy docs such as a will and/or health care proxy
- 5 Finding a financial pro who can help their money grow
- 6 Creating a financial plan to keep on track and help savings grow



Nearly one-third (34%) of women say moving “everything virtual” during the pandemic has made it easier for them to reach out to a financial professional.



## Women want help to get more engaged. Fidelity is listening.

In celebration of Women's History Month and to provide women with the help they are asking for, **Fidelity's Women Talk Money Virtual Pop-Up** features 31 days of special events and activities focusing on simple steps that can be taken no matter where you may be on your financial journey, and can have a game-changing impact on progress toward financial goals, greater peace of mind and a healthier financial future.

- Live Marquee Events with Special Guest Experts
- Weekly Steps and Action Plans
- Women Talk Money Office Hours – Live Q&A with Fidelity Planners
- On-Demand Video Series and Resource Guides that highlight the key factors that make financial planning different for women
- Life Events Support to Help with Expected and Unexpected Moments



The experience is free and available to everyone. Join now at [www.fidelity.com/gamechangers](http://www.fidelity.com/gamechangers).

### About the Fidelity Investments Financial Sentiment Survey

This study presents findings from a national online survey of 2,007 U.S. adults 18 and older (1003 women and 1004 men). This CARAVAN® survey was fielded February 3-7, 2021 by Engine Insights, an independent research firm not affiliated with Fidelity Investments. The results of this survey may not be representative of all adults meeting the same criteria as those surveyed for this study.

### About Fidelity Investments

Fidelity's mission is to inspire better futures and deliver better outcomes for the customers and businesses we serve. With assets under administration of \$9.8 trillion, including discretionary assets of \$3.8 trillion as of December 31, 2020, we focus on meeting the unique needs of a diverse set of customers: helping more than 35 million people invest their own life savings, 22,000 businesses manage employee benefit programs, as well as providing more than 13,500 institutions with investment and technology solutions to invest their own clients' money. Privately held for more than 70 years, Fidelity employs more than 47,000 associates who are focused on the long-term success of our customers. For more information about Fidelity Investments, visit <http://www.fidelity.com/about-fidelity/our-company>.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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