

Reassessing Financial Priorities After The Past Two Years Of Uncertainty

Americans making shifts toward long-term financial goals

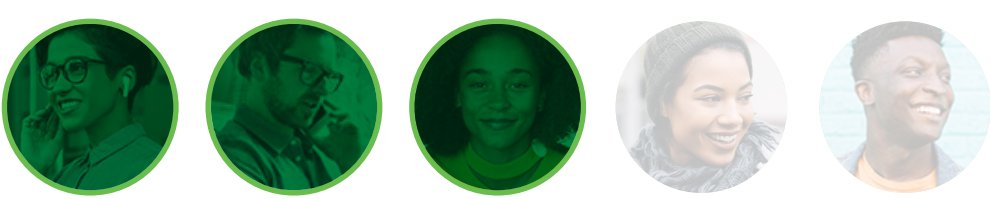
American Investors Are Prioritizing Long-term Money Made



7/10 are more focused on money made than type of company invested in.

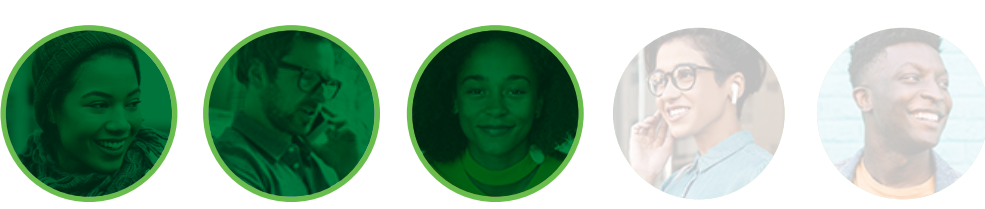


3/4 prefer long-term gains over short-term gains when investing.



3/5 would rather pursue low-risk, low-reward investments over risky investments.

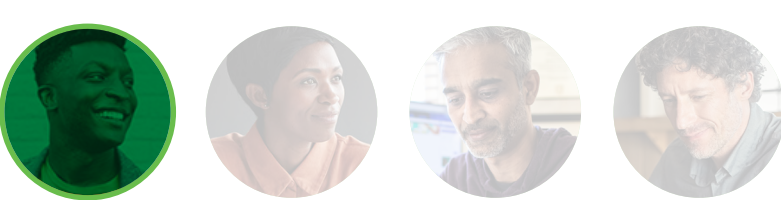
Americans Are Adapting Money Habits To Calm Concerns



3/5 who are actively investing have changed their investing habits since the start of the pandemic.



1/3 are more concerned than before the pandemic about the impact inflation will have on their ability to save.



1/4 are more aware of the money they spend outside of their home than they were before the pandemic.

Americans Would Rather

Put money toward an emergency fund than spend money on a vacation.



Save for retirement than save for a wedding/another big event.



Put \$100 into a 401(k) than spend \$100 on a feel-good purchase.



Have a strong 401(k) company match policy¹ at their current job than work from home full time.



Have a higher 401(k) company match policy at their current job than more paid time off.



Have a higher 401(k) company match policy at their current job than receive company stock.

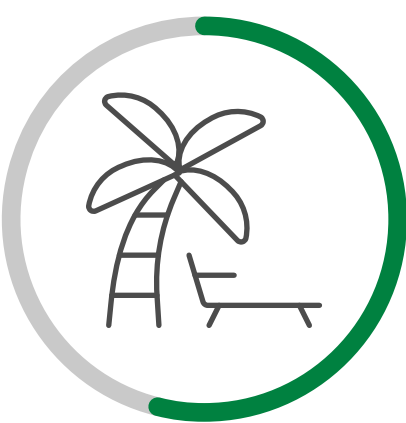


Deeper Dive By Audience

Next Generation²



A third (35%) would rather save money for a wedding/another big event than save for retirement.



More than half (54%) would rather have more paid time off than a higher 401(k) company match policy at their current job.

Women



Eighty-one percent would rather save for retirement than for a wedding/another big event.

Ethnically Diverse³



Forty-one percent would rather receive company stock than have a higher 401(k) company match policy at their current job.

Retirement Plan Participants



Seventy-two percent would rather put \$100 toward their 401(k) than spend \$100 on a feel-good purchase.

Americans With Financial Advisors



More than any other audience, the overwhelming majority (**72%**) would rather have a higher 401(k) company match policy than they currently do than more paid time off.

To Learn More Visit this Fidelity Viewpoints Article: [Reflecting on 2 Years of COVID](#)

¹Defined as a retirement plan match policy greater than 8%

²Defined as Americans ages 18-35

³Defined as non-white races including Black/African-American, Hispanic/Latino, Native American, Middle Eastern, two or more races, or Other

METHODOLOGY

This study presents the findings of a national online survey, among 2,557 adults, 18 years of age and older. Interviewing for this survey was conducted February 17-22, 2022 by YouGov, which is 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. The theoretical sampling error for all respondents is +/-2% at 95% confidence.

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