

# Fidelity's 2022 Money Moves Study

Despite the many additional challenges brought on throughout the pandemic, more women are investing than ever before.<sup>1</sup> Timed with Women's History Month, Fidelity Investments® gathered new research to understand how women are approaching financial decisions and changing behaviors at the start of the third year of the COVID-19 crisis.

## YOUNG WOMEN<sup>2</sup> ARE MAKING STRIDES TO BREAK DOWN FINANCIAL BOUNDARIES

Nearly one full decade earlier!



Opened a brokerage account



Opened a retirement account



Average age

### THEIR 3 SMART MONEY MOVES:

1

Start Early

50%

of young women have either **started investing in the past six months** or plan to in the next six months

36%

of older women **regret waiting too long to start saving for retirement**

Here's how your investments may grow if you start investing at age 25 versus 40

How much an investor **age 67** could have by contributing **\$50 per month**



\* This example is for illustrative purposes only and assumes (1) a consistent \$50 monthly contribution throughout the time frame (2) no withdrawals, and (3) a 7% annual nominal rate of return, compounded monthly. This illustration does not factor in taxes or fees and does not represent the performance of any security. Your own account may earn more or less than this example.

# 2

## Invest with Purpose

Young women are:

### Achieving long-term goals

**1 in 4**

Young women are most proud of using money to **achieve important goals** (e.g., taking a dream vacation, buying a home, college education)

More than **1 in 5**

Young women are proud of **their careers as a whole**

While young men and older women are most proud of their **financial independence and preparation**

Women 36+ are most proud to:



Young men are most proud to:



### Thinking about the long-term

Young women

Created or updated a **financial plan** in the last six months



Started or added to an **emergency fund**



Women 36+

Believe it is important to **educate the next generation** about investing



### Making a difference

More than

**2X**

as many young women are proud to **invest with the purpose of making a difference** compared to women 36+

# 3

## Start Small



believe it's important to just start investing, any amount is OK

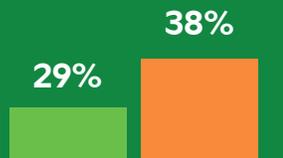
57% of older women agree



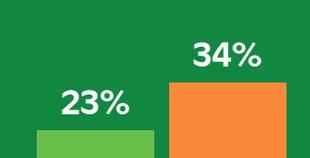
say they started investing with a small amount of money to get comfortable first

Compared to young men, young women are less likely to report being:

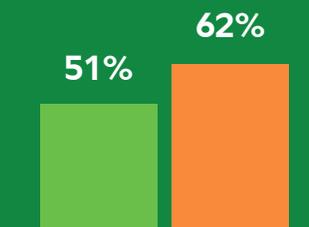
Intimidated by seeking help with their finances



Overwhelmed by their finances



Influenced in the way they think about money by social media



● Young women ● Young men



# What's ahead for women and could hold them back?

## The Pandemic



of all women report that pandemic is influencing the way they think about money and make financial decisions

## Preparing for The Unexpected



say not being able to handle emergencies keeps them up at night



## Career Fluctuations



of women plan a career transition in the next 6 months

## Stress Related to Caregiving



of young women plan to support family members in need in the next 6 months

## Not Enough Money



say they haven't invested more because they can't afford it

## The Risk



aren't investing more than they do because of the risk

**57%** of women are motivated to invest their money for financial independence

## Make money moves with support from Fidelity

### Participate in Invest Like a Woman Signature Series Events:

Fidelity professionals and special guests will come together to address the financial challenges real women are facing.

### Join Women Talk Money:

Our community's monthly Q&A sessions, where we talk through a broad range of money topics.

### Explore Fidelity Resources:

Find practical 'what you need to know' education about different aspects of investing.

### Get Your Questions Answered:

Fidelity representatives are available 24/7 at no cost at 1-800-FIDELITY, or online at [Fidelity.com](https://www.fidelity.com).

<sup>1</sup>Fidelity Investment's® 2021 Women and Investing Study <sup>2</sup>Young women and men are categorized as those between the ages of 18 and 35, while older women are classified as those aged 36 and older

This study presents the findings of a national online survey, among 2,015 adults, 18 years of age and older who own a listed investment account other than checking/savings. Interviewing was conducted December 16-27, 2021 by ENGINE Insights, 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 +/- 2.1 % at 95% confidence. Fidelity was not identified as the sponsor of this study.

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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