

PRIORITIZING WHAT'S IMPORTANT: FINANCES, CAREER AND OVERALL WELL-BEING

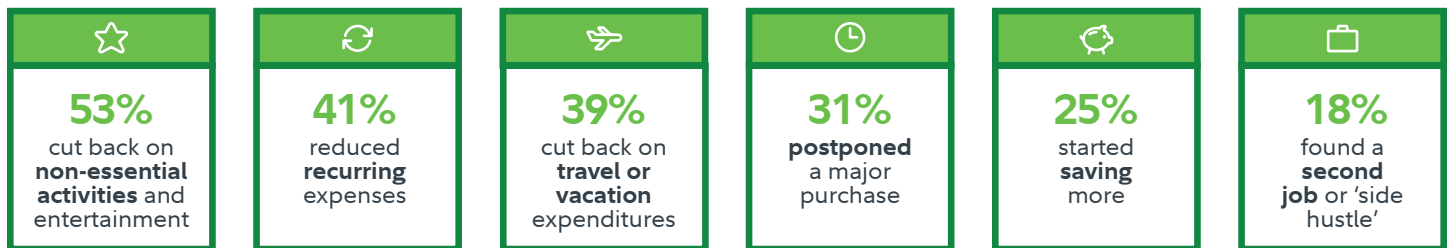
Women are continuing to make strides forward and focus on what follows the pandemic, despite current economic factors such as 40-year-high inflation.

New Fidelity research examines women's outlook on their career, relationships, caregiving responsibilities and the impacts of the pandemic, in comparison to last year.

FINANCES

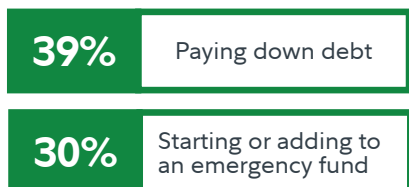
Women made proactive money shifts in short-term, though long-term financial stressors lay ahead

With nearly half (47%) of women reporting their outlook has worsened over last year when it comes to money or economic issues, many decided to take control:



35% of Gen Z women already started to **look for a new job or explore a new career path** in the past year

And that's not all, women also plan to make money moves over the next 12 months:

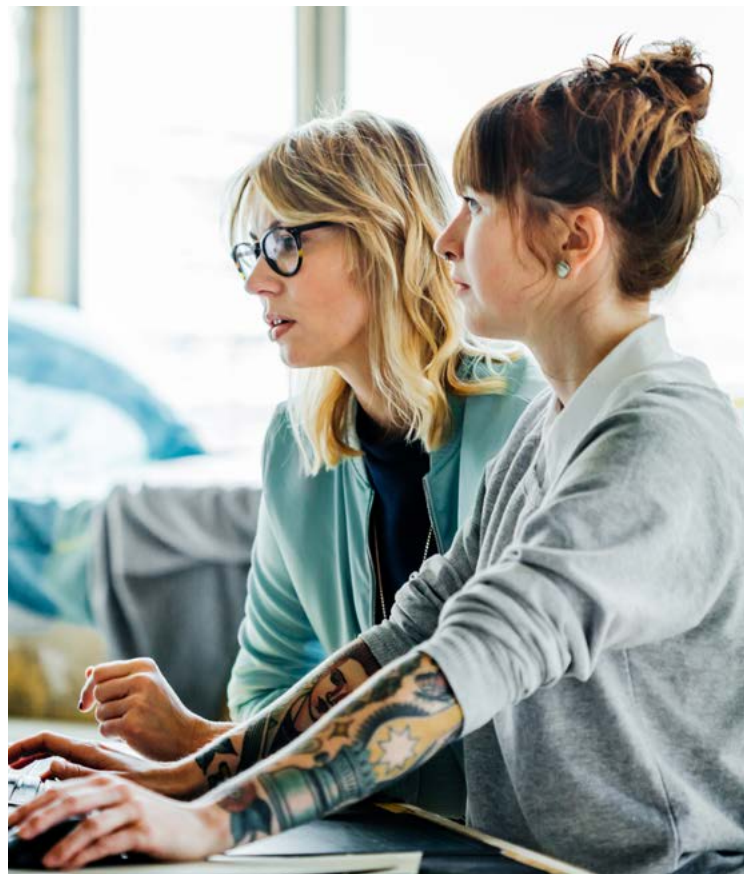


Although women took action in the short-term with their money, they will likely not eliminate their primary stressors in a significant way in doing so.

Top three primary stressors:



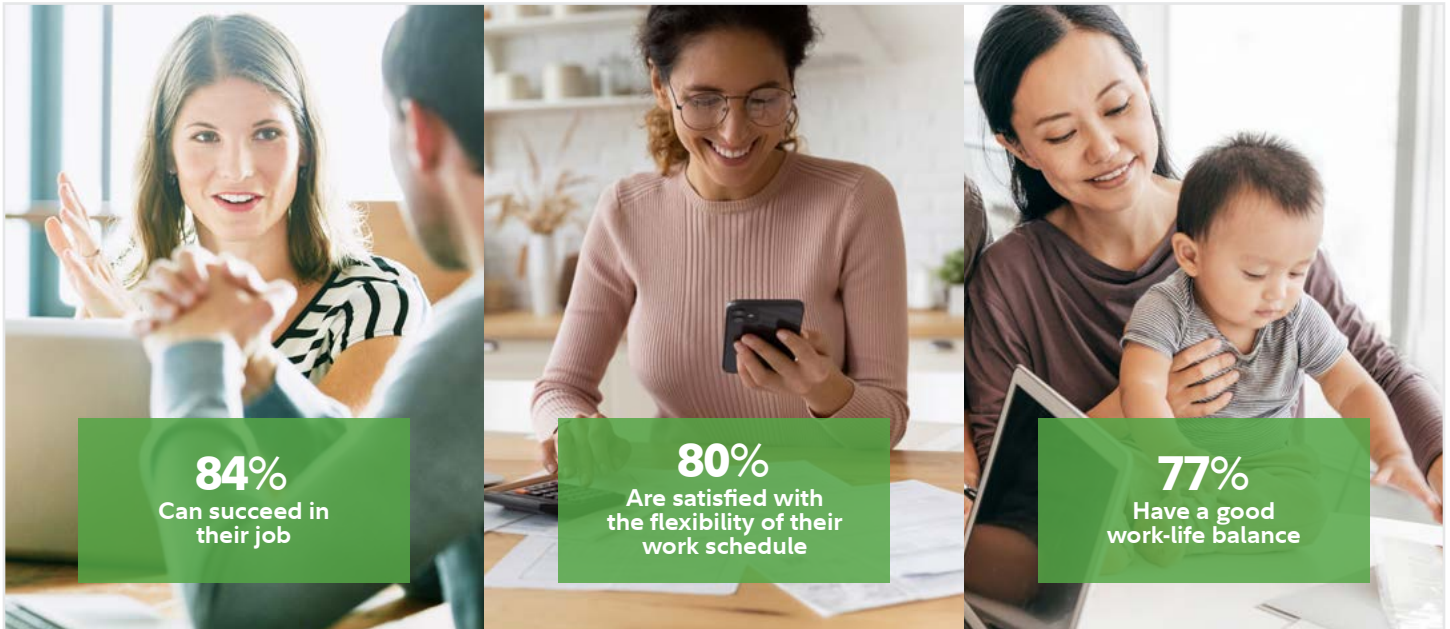
Gen Z women in particular are more stressed about **the cost of education** (55%), **paying off student loans** (44%) and **not knowing how to invest** (46%).



CAREER

While women unlocked career flexibility and work-life balance, salary aspect remains bolted tight

Women feel they have achieved a stable mindset within their careers, saying they feel as though they:






84%
Can succeed in their job

80%
Are satisfied with the flexibility of their work schedule

77%
Have a good work-life balance

Though women at-large feel positive about their careers, the generations have varied perspectives on a few finer points:

 <p>Nearly one third (31%) of both Gen Z and Millennial women's outlook around their or their spouse's job security and career improved, compared to Gen X and Boomer women (21%).</p>	 <p>More than one-in-five (22%) Gen Z women describe their current job as their "dream job," compared to Millennials (18%), Gen X (11%) and Boomer (7%) women.</p>	 <p>Gen Z (38%) and Millennial (36%) women feel the most positive around the return-to-office, with only 18% of Boomers feeling so.</p>
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Most women reported positive feelings about their employer-provided benefits:

The majority of women (**72%**) feel **confident in understanding/making the most** of employer-provided benefits.

Nearly two-thirds of women (**63%**) feel **happy with the benefits** their employer provides.

However, women aren't as confident with negotiating or asking for a promotion:

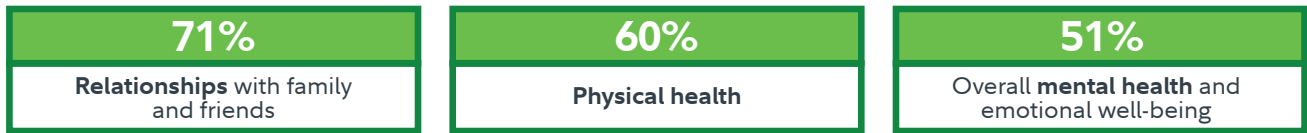
Only **57%** reveal they understand **how to negotiate or ask for a promotion.**

A whopping **85%** of working women **don't plan to negotiate for a raise or promotion** in the next 12 months.

OVERALL WELL-BEING

Women have favorable outlook on personal life and well-being, yet burnout is still present

Most women have a positive outlook on aspects of their personal life when it comes to:



When looking across the generations, however, women have mixed outlooks on how elements of their personal life have improved comparison to a year ago:

	Gen Z	Millennials	Gen X	Boomers+
Feel marriage or other romantic relationships have improved	39%	42%	30%	27%
Feel relationships with family and friends have improved	36%	34%	32%	26%
Feel childcare and other caregiving responsibilities have improved	28%	32%	23%	18%
Feel domestic labor other than caregiving has improved	34%	26%	19%	17%

Challenges remain for women when managing stress and burnout, especially younger women:



To help manage/promote well-being, women turned to their trusted sources and took action to recharge after burnout:

	Gen Z	Millennials	Gen X	Boomers+
<i>Sources women turned to for help or advice</i>				
Friends	51%	54%	40%	36%
Spouse/Partner	39%	51%	39%	31%
<i>Actions or habits women found valuable</i>				
Exercise or other physically healthy habits	29%	37%	40%	44%
Practicing mindfulness or meditation	19%	32%	29%	29%
Taking time away from work (vacation, sabbatical, or leave-of-absence)	25%	31%	21%	12%
Setting clear boundaries between work and personal life	32%	24%	16%	9%

TAKING CONTROL

Women are eager to dive in and learn more

With women taking action and feeling more confident when it comes to making short-term decisions about their personal finances, career and everyday well-being, women are now ready to reenergize their long-term financial goals.

When it comes to enhancing financial skills, women want to learn about:

27%

Managing debt and credit

25%

Creating and sticking to a budget

24%

Saving

Gen Z women lead the way:



1 in 4 (25%) of Gen Z women are now interested in learning more about **improving their money mindset** (e.g., how to overcome spending guilt or deal with other emotions, break bad habits or improve overall relationship with money).



44% of Gen Z women **don't currently invest and plan to start**, though half of these women (**22%**) plan to invest in the next year.

Gen Z (24%) and Millennial (25%) women are more likely than older women (14% of Boomers) to say that having a trusted resource to make decisions and manage investments on their behalf would motivate them to invest.

REENERGIZE AND REFRAME WITH SUPPORT FROM FIDELITY

Fidelity's four-week Invest in You event series will kick off on October 11. Tackle the short-term, long-term and everything in between with Fidelity:

Attend Invest in You Event Series: Mindy Kaling, award-winning writer, actor and producer, Cate Luzio, founder and CEO of Luminary and Reshma Saujani, founder of Girls Who Code and Marshall Plan for Moms* will join Fidelity leaders and the Women Talk Money community for four weeks of free events designed to reframe the conversation around finances.

*The third parties mentioned herein and Fidelity Investments are independent entities and are not legally affiliated

Explore Fidelity's Life Events hub: An online experience designed to help plan for and manage major life milestones, including managing a job change, caring for aging loved ones, experiencing divorce and navigating the college journey.

Join Women Talk Money: Community monthly Q&A sessions, where we'll talk through a broad range of money topics to help you get and stay on track with your financial goals.

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

About Fidelity's Study

This study presents findings from a nationwide survey of 2,008 U.S. adults ages 18+ including 995 men and 991 women. Interviewing for this survey was conducted August 15-18, 2022, by Big Village, 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.

About Fidelity Investments

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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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