

Fidelity Investments®

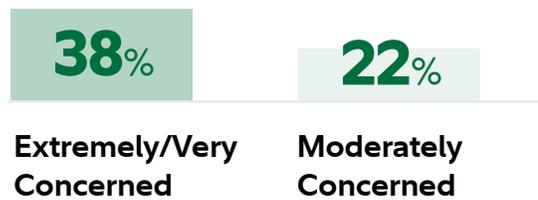
MARKET SENTIMENT STUDY



As the impacts of COVID-19 and related market volatility continues to evolve, Americans are feeling the stress of uncertainty. The good news is that many are keeping their focus on the long term and taking actions to help shore up their finances for the future.

Americans are feeling the stress of uncertainty. Thinking about the next six months:

60% are concerned about finances:



62% are concerned about job security:



Millennials and Generation X are most concerned about their financial situation over the next six months:



MILLENNIALS



GEN X



BOOMERS

Americans are not only concerned about money.

Recent ups and downs of the financial markets have impacted their lifestyle as well.

Among daily habits that have gotten worse:



43% say their stress/anxiety levels related to finances have worsened



Sleep habits
33%



Exercise habits
24%

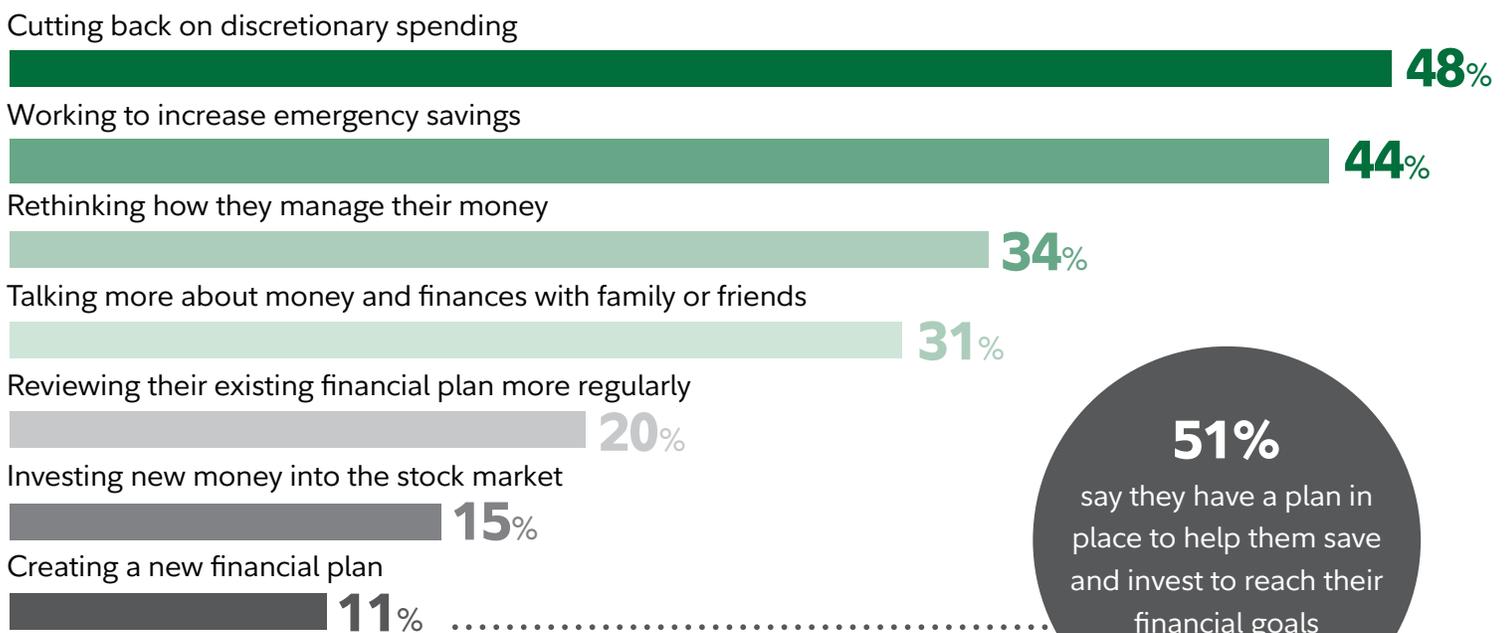


Healthy eating
22%

As the global pandemic continues to impact financial markets and everyday life, Americans say they are feeling even more stress than usual about the following:



Yet many have started taking steps to better manage their money and address financial goals for the future. Among these actions:



51%
say they have a plan in place to help them save and invest to reach their financial goals

THOSE WITH A FINANCIAL PLAN FEEL MORE IN CONTROL



More likely to have
3+ months in emergency
savings

50%

vs.

34% without a plan



Less stressed
about paying
monthly bills

35%

vs.

45% without a plan



Less likely to feel especially
concerned about finances
over the next six months

35%

vs.

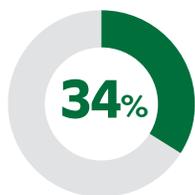
42% without a plan

Among those with a plan, **90%** say it gives them
greater **PEACE OF MIND** during times of financial uncertainty

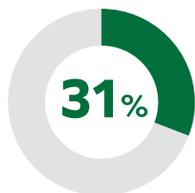
Millennials are most likely to be taking steps to plan for the future:

	MILLENNIALS	GEN X	BOOMERS
Delaying a planned event or major expense, such as buying a house, planning a wedding or starting a family	54%	28%	12%
Working to increase emergency savings	53%	46%	30%
Rethinking how they manage their money	44%	34%	26%
Talking more about money with family and friends	41%	36%	20%
Creating or planning to create a new financial plan	37%	28%	8%
Investing new money in the stock market	20%	15%	10%

During these times of uncertainty, what would help people feel more educated and confident in making financial decisions about the future?



Having a financial plan in place to help me save and invest toward short-mid-and long-term goals



Understanding how to better prioritize my savings



Access to a financial professional to call with questions



Free workshops and other online educational content available on-demand



Checklists and other actionable resources to help guide through different life events and market situations

Fidelity has resources to help

For steps you can take today to take control of your finances and plan for future goals, check out **Fidelity Viewpoints: [Clean out your financial closet while you shelter in place.](#)**

For additional updates addressing today's most relevant financial topics, visit **[Fidelity's COVID-19 Resource Center.](#)**



Study Methodology

This study presents the findings of a nationwide online survey consisting of 3,012 adults, at least 18 years of age from which 1,591 respondents qualified as having at least one investment account. The study was fielded from April 1 – 8, 2020 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. For the purposes of this study, the generations are defined as: Millennials (ages 24-39); Generation X (ages 40-55); Baby Boomers (ages 56-74).

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Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917

Fidelity Distributors Company LLC, 500 Salem Street, Smithfield, RI 02917

National Financial Services LLC, Member NYSE, SIPC, 200 Seaport Boulevard, Boston, MA 02110