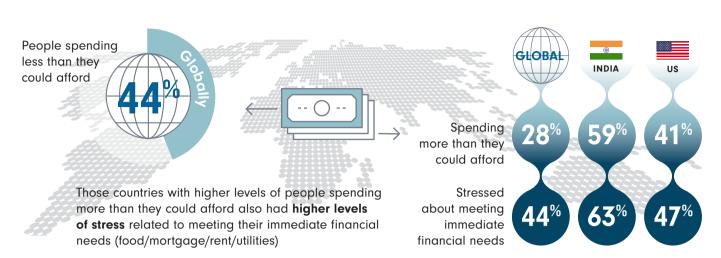
Financial habits

Against a backdrop of financial uncertainty, people continue to focus on short term financial needs over long term goals



Spending was mixed



Savings have stayed steady



saved the same amount in the past six months



saved more in the past six months



saved less in the past six months



have not saved anything in the last 12 months

Debt levels remained consistent



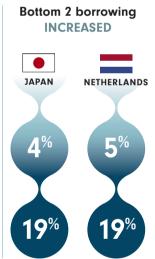
In the regions where borrowing has increased, stress levels around debt are also higher. In regions with lower levels of increased borrowing, stress levels around debt are lower.



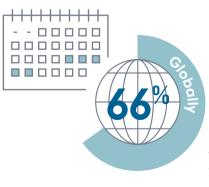
Stressed about debt



Top 2 borrowing **INCREASED**







of people are currently planning ahead one year or less for their financial needs

exception and plan further ahead

of respondents in Japan are currently planning over one year

planning one year or less

of respondents in Japan are currently

Japan is the

What this could mean for employers

Employers are well positioned to play a key role in boosting financial knowledge and confidence across their working population, potentially providing access to valuable information to those who need it most.



Data collection took place between July 2021 and August 2021.



The data collection, research and analysis for the above markets was completed in partnership with Opinium, a strategic insight agency.

While guidelines and tools can be used as a guide, Fidelity still recommends that employees engage in robust planning sessions to determine their specific path toward financial wellness and retirement readiness. This information is intended to be educational and is not tailored to the investment needs of any specific investor. This information does not constitute investment advice and should not be used as the basis for any investment decision, nor should it be treated as a recommendation for any investment or action.

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