





Global Sentiment Survey

The Fidelity Global Sentiment Survey is an annual study that focuses on understanding employees' attitudes and actions in four key areas - wellbeing, financial habits, retirement and work.

The trends and insights from the survey results can help employers better understand the needs of their employees and potential actions to take to support employee populations in these areas.

	Aim
 Wellbeing	Understanding the emotional intensity experienced by people in the previous months and evaluating people's wellbeing across finances, health, work and life.
 Financial habits	Assessing financial and investing confidence, as well as current financial habits related to spending, saving and debt.
 Retirement	Determining current retirement timelines and changes to planned retirement ages and understanding employees' approach to financial planning and advice.
 Workplace	Understanding employees' needs from their employer regarding benefits and financial wellness and understanding take up of, and changes to, equity plans.

About the survey

Fielded July/August 2021

Extensive Demographics



Personal: gender, age, ethnicity (where permitted)



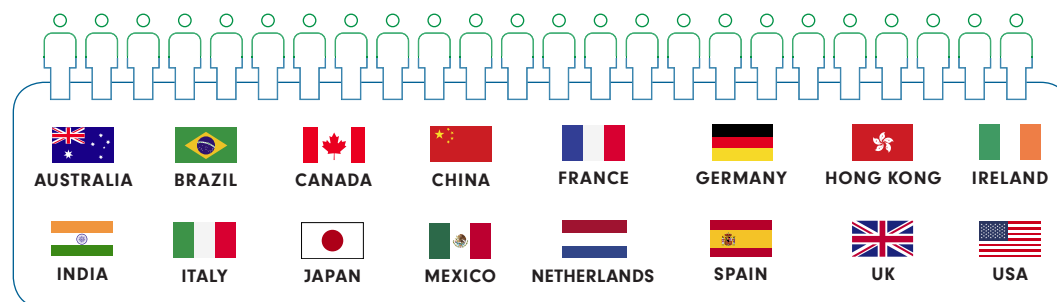
Financial: income, financial products, household savings



Relationships: relationship status, financial dependents

19,000
adults in

16
Markets



The sample consisted of respondents with the following qualifying conditions:

- Aged 20-75
- Either they or their partner were employed full-time or part-time
- A minimum household income of: Australia: A\$45,000 annually; China: RMB 5,000 monthly; Hong Kong: HK\$15,000 monthly; USA: US\$20,000 annually; Canada: CA\$30,000 annually; UK: £10,000 annually; Mexico: \$4,500 MXN monthly; Ireland: €20,000 annually; Germany: €20,000 annually; Netherlands: €20,000 annually; France: €20,000 annually; Italy: €15,000 annually; Spain: €15,000 annually; Japan: 3m yen annually; Brazil: R\$1,501 monthly; India: ₹55,001 annually.

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

UK key findings

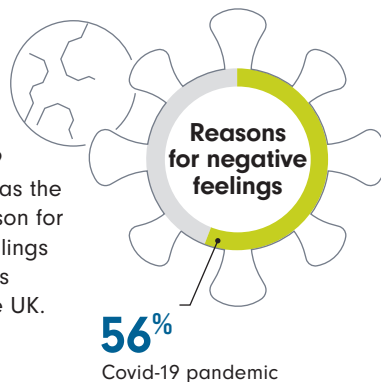


Wellbeing

As global economies open up and more regions have access to vaccines, many people feel optimistic about the next six months.

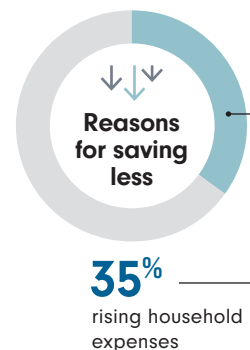


The Covid-19 pandemic was the primary reason for negative feelings in all markets including the UK.

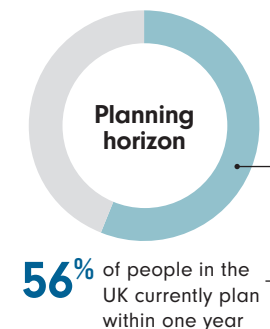


Financial habits

Rising costs is the main reason for those in the UK who have saved less. Only 23% saved less due to furlough/job loss.

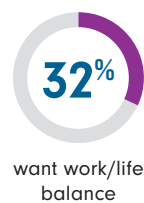


It was a mixed picture on spending, but most are saving the same (35%) or more (25%). Planning horizons remain short.



Work

Flexibility and work/life balance is becoming more important to people.

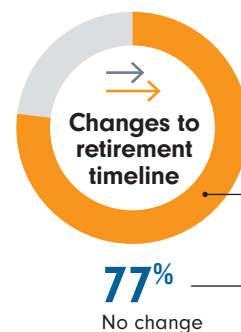


Benefit selection didn't change significantly.

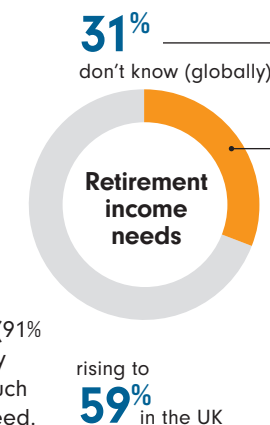


Retirement

For people aged 50+ retirement ages haven't changed.



Being financially comfortable in retirement is a long-term financial goal for nearly all (91% in the UK) but many don't know how much income they will need.



What this could mean for employers

Employees are looking to employers for support on work flexibility, health (including mental health support) and education around retirement planning and financial guidelines. There is a significant opportunity for employers to continue and/or expand flexible work options and other benefits, including mental health support, to drive employee engagement and productivity. Employers are also 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.