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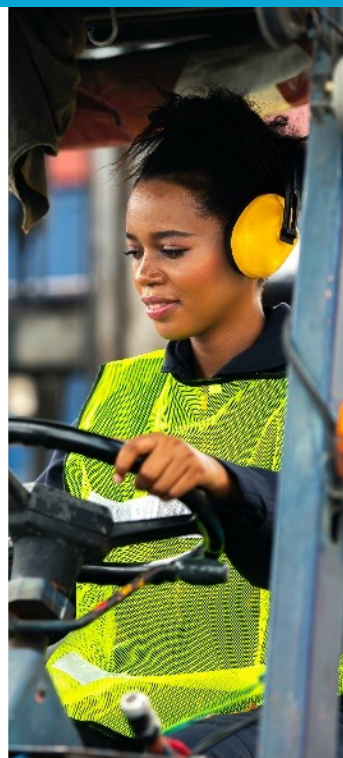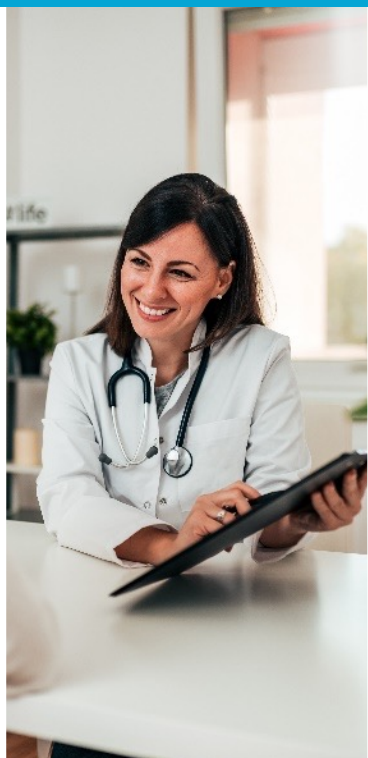
Working Women Around the World

Latest insights on work, wealth, and well-being

With women accounting for approximately half of the global workforce, how does your benefit strategy specifically tailor to the needs of working women, especially when considering your workforce may span cultures, countries, or even continents?

Here are some of our findings from the latest **Global Sentiment Survey** that may help employers better understand and support the needs of working women around the world.

Key Takeaways

While most women describe the state of work and work/life balance as "good," there are **some groups in certain regions that are more likely to rate work and work/life balance as "good" than others**.

Caused by the increasing impact of inflation, the **rising cost of living is leading stressor** for most women across the world.

There is a **concerning difference** between the financial goals women set and their confidence in achieving those goals.

In most regions, **working women are consistent** in what they say are important parts of their workplace benefits package and types of support they want from their employers.

Nonetheless, there are **certain regions where working women want specific types of benefits and support** from their employers.
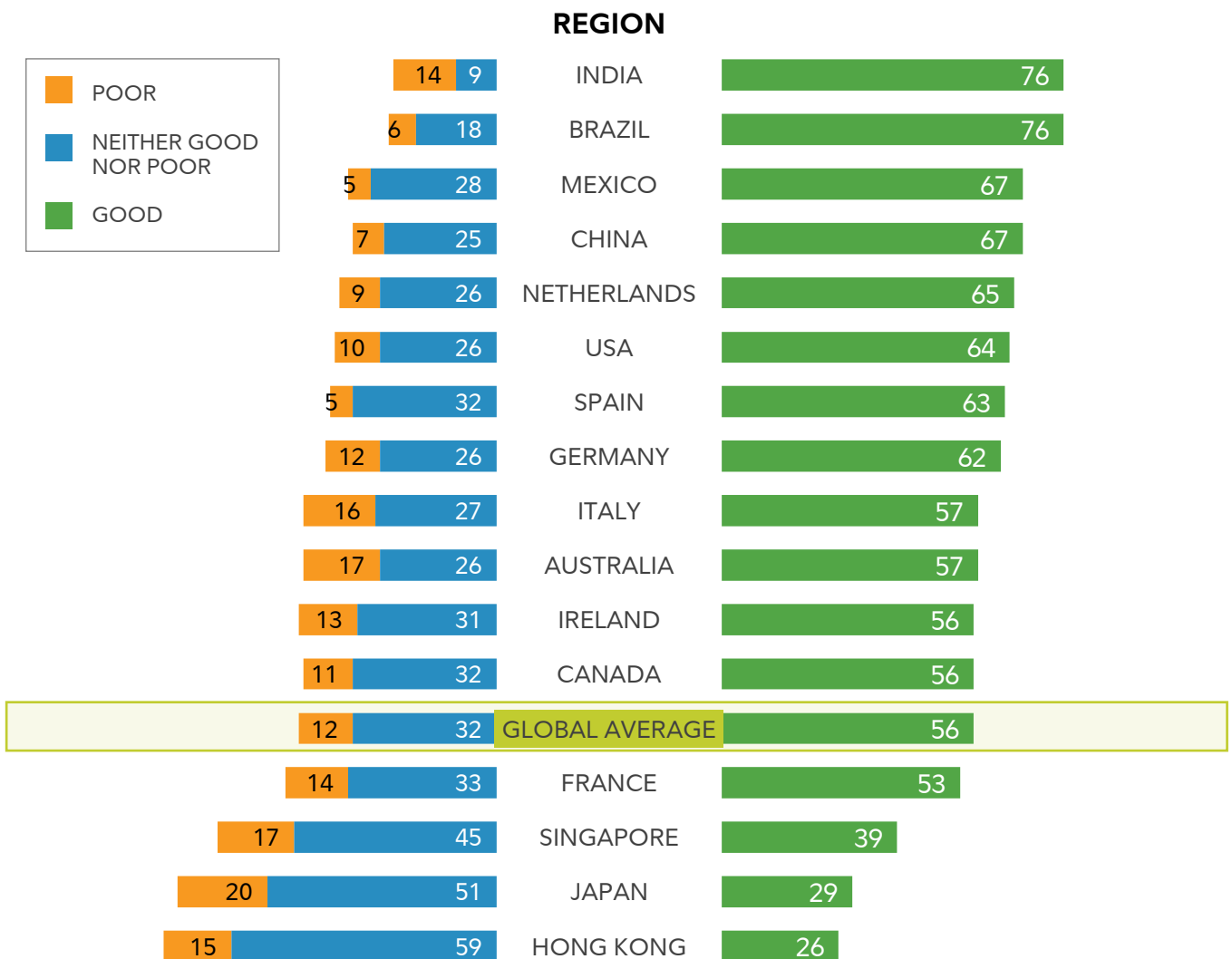
ABOUT THE SURVEY

The Fidelity Global Sentiment Survey reflects a snapshot of the attitudes of **more than 10,000 working individuals that identify as women** (and 20,000 working professionals in total) in **17 international markets.**

How are women **feeling about work?**

With the exception of **Singapore**, **Japan**, and **Hong Kong**, more than half of individuals that identify as women describe their state of work as **"good."** **France** is the only European region that falls below the global average of individuals describing work as "good."

While **India** has the largest number of women who describe their state of work as "good," the region also has more women who describe their state of work as **"poor"** than the global average.
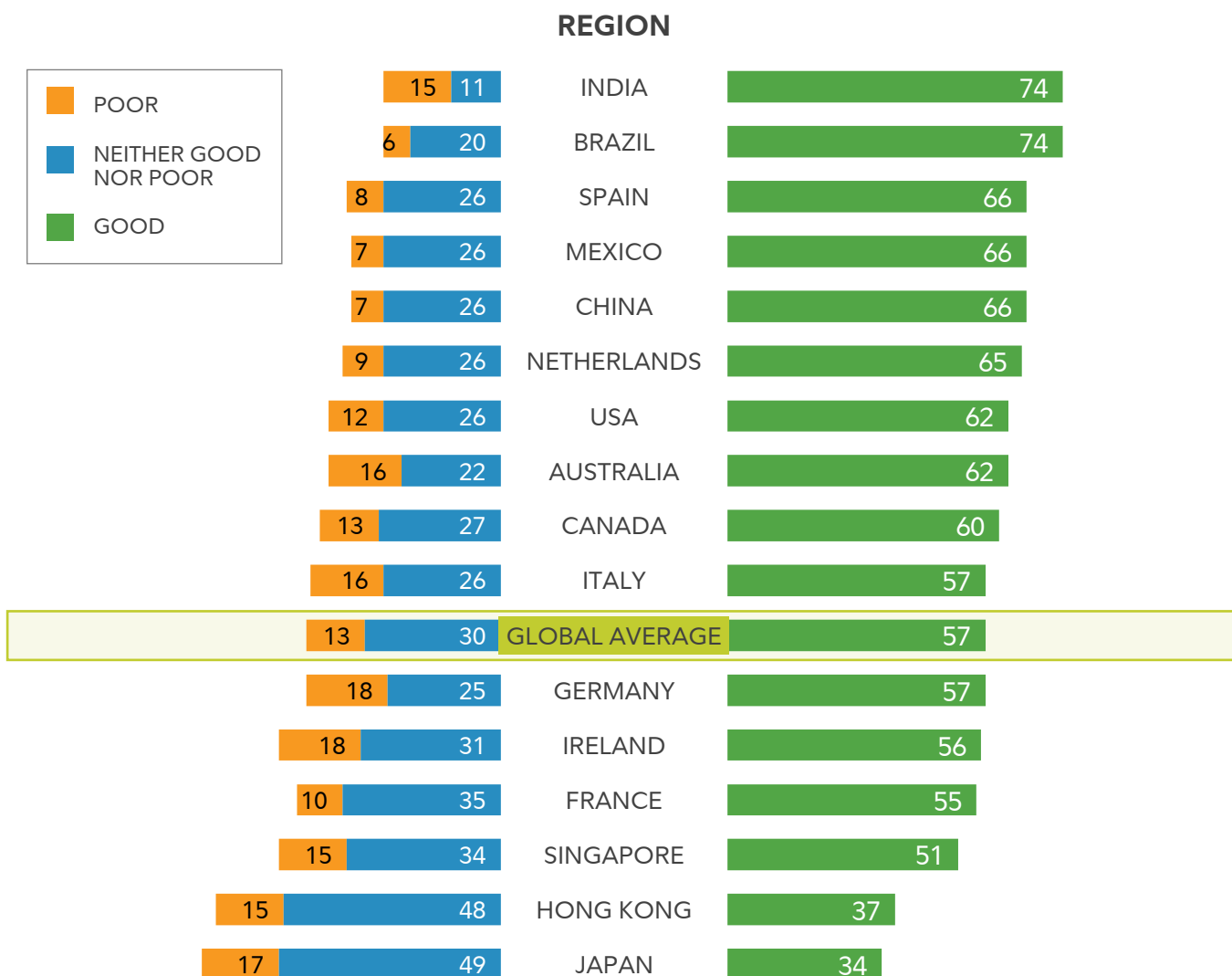
Other regions that rank above the global average of those describing the state of work as **"poor"** are in the Asia Pacific region (**Japan, Singapore, Australia, and Hong Kong**) and Europe **(Italy, France,** and **Ireland).**

REGION

	POOR	NEITHER GOOD NOR POOR	GOOD
INDIA	14	9	76
BRAZIL	6	18	76
MEXICO	5	28	67
CHINA	7	25	67
NETHERLANDS	9	26	65
USA	10	26	64
SPAIN	5	32	63
GERMANY	12	26	62
ITALY	16	27	57
AUSTRALIA	17	26	57
IRELAND	13	31	56
CANADA	11	32	56
GLOBAL AVERAGE	12	32	56
FRANCE	14	33	53
SINGAPORE	17	45	39
JAPAN	20	51	29
HONG KONG	15	59	26

Legend:
- POOR
- NEITHER GOOD NOR POOR
- GOOD

Source: The Fidelity Global Sentiment Survey 2022

How are women **describing their work/life balance?**

With the exception of **Hong Kong** and **Japan**, more than half of individuals that identify as women describe their state of work/life balance as **"good."** There are marked similarities with the previous graph.
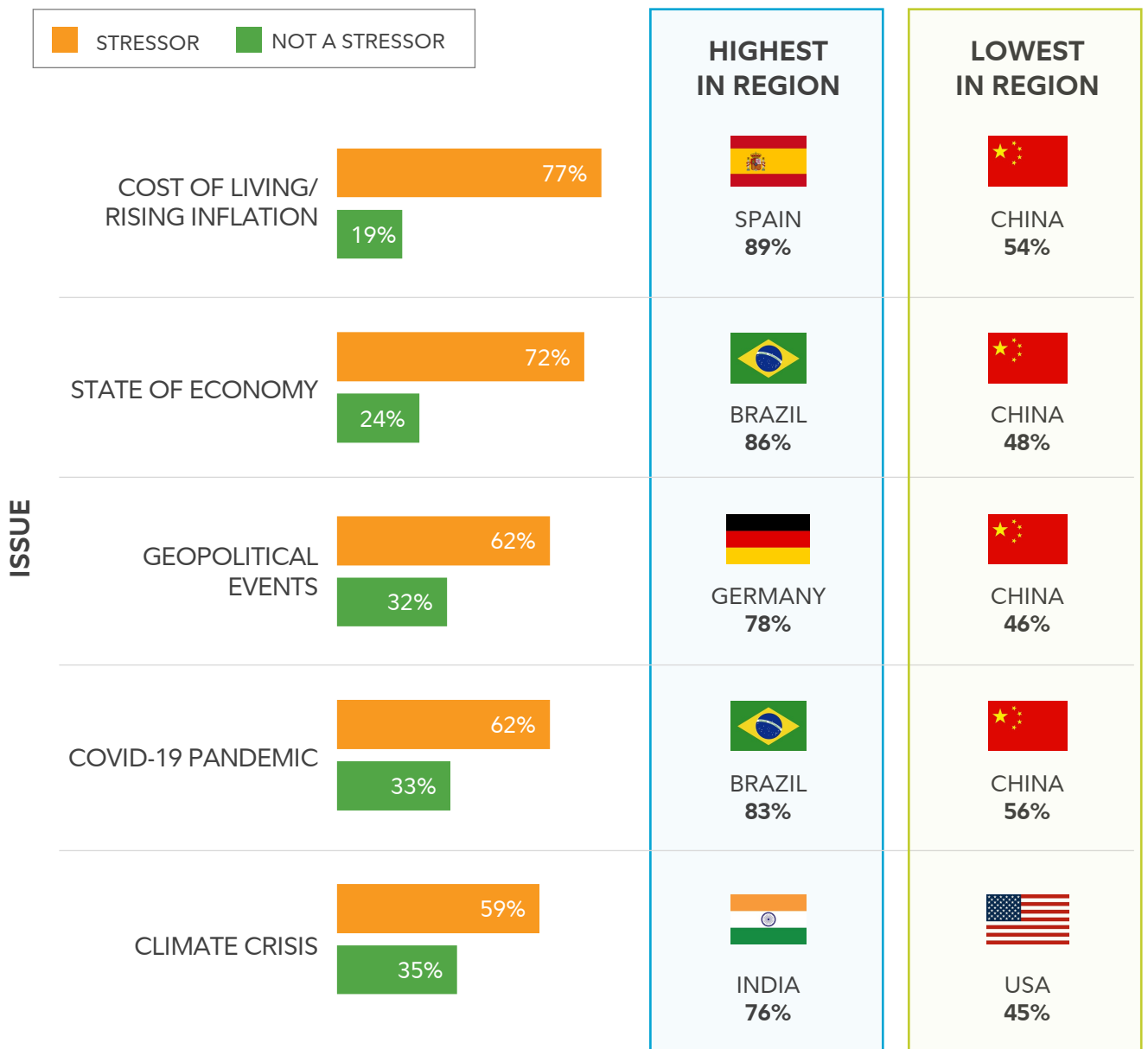
Concerningly, **Germany**, **Ireland**, **Singapore**, and **Japan** all report higher averages of those who describe their work/life balance as "poor" and lower averages of those who describe it as "good."

REGION

Legend:
- **POOR** (orange)
- **NEITHER GOOD NOR POOR** (blue)
- **GOOD** (green)

Region	Poor	Neither Good Nor Poor	Good
INDIA	15	11	74
BRAZIL	6	20	74
SPAIN	8	26	66
MEXICO	7	26	66
CHINA	7	26	66
NETHERLANDS	9	26	65
USA	12	26	62
AUSTRALIA	16	22	62
CANADA	13	27	60
ITALY	16	26	57
GLOBAL AVERAGE	13	30	57
GERMANY	18	25	57
IRELAND	18	31	56
FRANCE	10	35	55
SINGAPORE	15	34	51
HONG KONG	15	48	37
JAPAN	17	49	34

What are the **top 5 factors causing stress** for women?

Unfortunately, there are several factors that are causing stress for working women around the world, with the **rising impact of inflation being the leading stressor** across all regions.
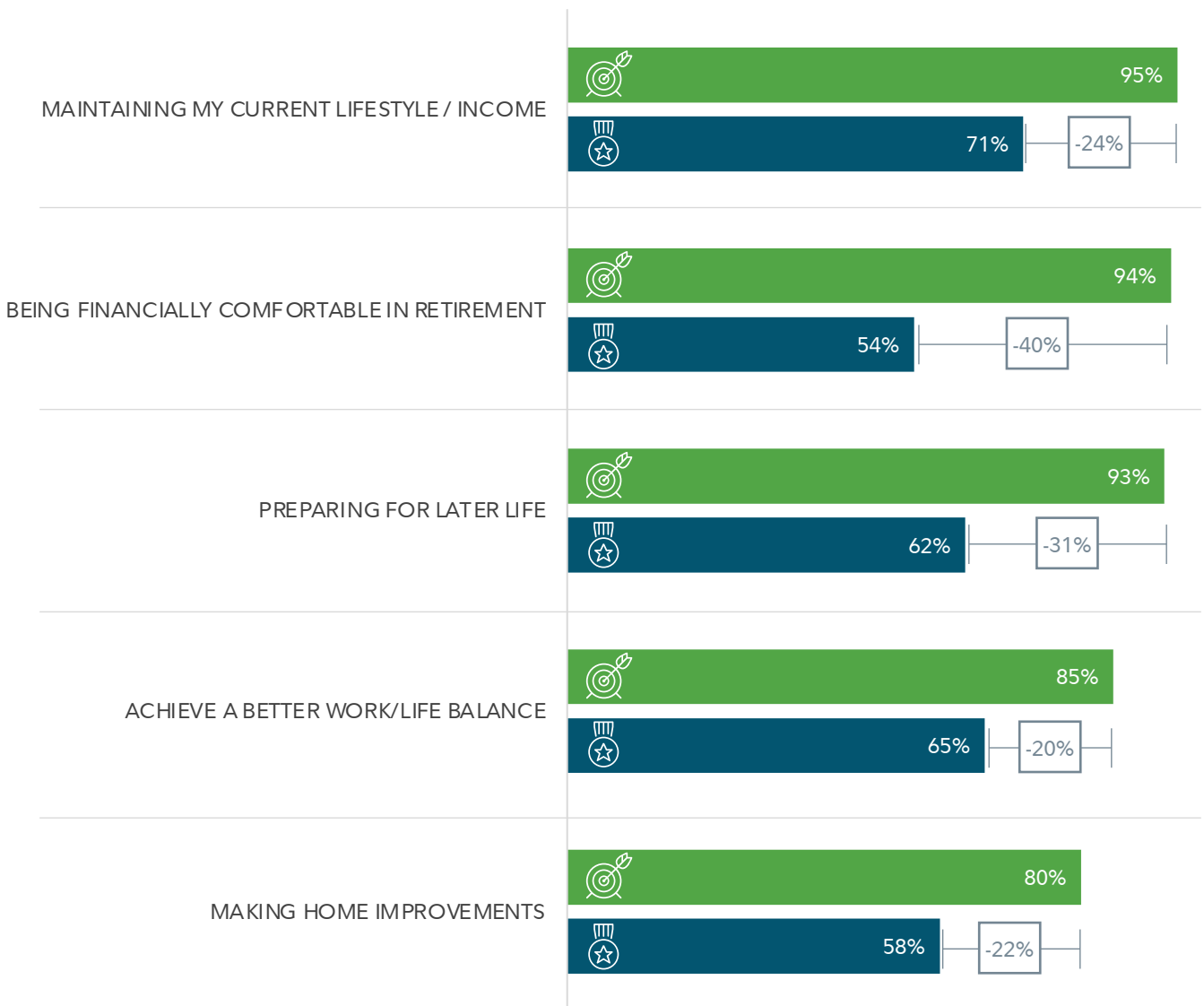
Around the world, women in **China** report the least number of factors causing stress.

		STRESSOR	NOT A STRESSOR	HIGHEST IN REGION	LOWEST IN REGION

ISSUE	STRESSOR	NOT A STRESSOR	HIGHEST IN REGION	LOWEST IN REGION
COST OF LIVING/ RISING INFLATION	77%	19%	SPAIN 89%	CHINA 54%
STATE OF ECONOMY	72%	24%	BRAZIL 86%	CHINA 48%
GEOPOLITICAL EVENTS	62%	32%	GERMANY 78%	CHINA 46%
COVID-19 PANDEMIC	62%	33%	BRAZIL 83%	CHINA 56%
CLIMATE CRISIS	59%	35%	INDIA 76%	USA 45%

What are the **top 5 financial goals** for women?

Across the world, there is a **concerning difference** between the financial goals many working women have set and their confidence in achieving those goals. Nonetheless, women in **India**, **China**, and **Brazil** have the most confidence in achieving their goals.

■ HAVE THIS GOAL   ■ CONFIDENT IN ACHIEVING THIS GOAL

MAINTAINING MY CURRENT LIFESTYLE / INCOME
- 95%
- 71%   -24%

BEING FINANCIALLY COMFORTABLE IN RETIREMENT
- 94%
- 54%   -40%

PREPARING FOR LATER LIFE
- 93%
- 62%   -31%

ACHIEVE A BETTER WORK/LIFE BALANCE
- 85%
- 65%   -20%

MAKING HOME IMPROVEMENTS
- 80%
- 58%   -22%

What **elements of a workplace benefits package are attractive** to working women across the world?

In most regions, women are consistent in what they say are **important parts of their workplace benefits package**.

Bonus
most popular
in Japan

Pension and/or retirement savings plan
most popular in Canada

Annual leave
most popular
in Germany

Work flexibility
most popular
in Spain

Private medical insurance
most popular
in Brazil

However, there are **additional offerings** deemed just as important in **other regions**.

Financial allowance
most popular in Japan

Life insurance
most popular in Mexico

Well-Being support
most popular in Brazil

Benefits for family/ children
most popular in Italy

Extended leave
most popular in Japan

What types of support are women seeking from their employers?

In most regions, women are once again consistent in what **types of support they want from their employers**.

Work/Life Support most popular in Singapore

Mental Health & Well-Being Support most popular in Brazil

Physical Health Support most popular in Brazil

Phased Retirement most popular in Spain

Life and Disability Benefits & Support most popular in Hong Kong

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However, there are **additional types of support** deemed just as important in **other regions**.

Retirement Planning Education most popular in Ireland

> **EMPLOYER TIP**
> Providing retirement planning education is an excellent way to support the **94% of women** who share the goal to be financially secure in retirement.

Opportunities for Ongoing Learning most popular in Singapore

Financial & Investing Education Guidelines most popular in India

Formal Education Support most popular in India and Brazil

Caregiving Support most popular in France

Diversity, Equity, and Inclusion Programs most popular in China

Offering benefits that matter to women **drives greater outcomes for employers.**

By better understanding the attitudes and needs of women in their companies, employers may be able to effectively create cost-effective benefit offerings that prove valuable to working women—across generations, lifestyles, and cultures—and that satisfy talent-related priorities as well as improve the diversity, equity, and inclusion-related outcomes.

SUGGESTED ACTIONS FOR EMPLOYERS TO CONSIDER TO BETTER MEET THE NEEDS OF THE WOMEN IN THEIR WORKFORCE

Invest in employee well-being. Advocate for mental health support in the workplace and support employee resource groups.

Make manager training a priority. Continue to support and train managers with all changes and well-being strategies that support their teams.

Start with the fundamentals of a benefits strategy and understand where your benefits budget has the most impact by adapting to the specific needs of your workforce.

Acknowledgments **and** Endnotes

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