

# Bankrate

## More Than a Quarter of Americans Say the Stock Market is the Best Long-Term Investment

*About 4 in 5 say they're uncomfortable investing in Bitcoin or other cryptocurrencies*

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NEW YORK - February 20, 2025 - The stock market tops the list as Americans' preferred long-term investment, according to a new Bankrate survey. More than a quarter of Americans (27%) say the stock market is the best way to invest money not needed for a decade or more, in line with results from the 2022 survey (26%) when the question was last asked, and significantly up from 16% in 2021.

For more information: <https://www.bankrate.com/investing/long-term-investment-survey/>

Real estate came in as a close second at 24%, down from 29% in 2022 when it was the most preferred long-term investment. Real estate was followed by cash investments (21%; i.e. savings accounts or CDs), gold or other precious metals (9%), bitcoin or other cryptocurrencies (6%), and bonds (6%).

“Coming on the heels of back-to-back strong years for stocks -- the S&P 500 index was up 24% and 23% -- Americans cited the stock market as their top long-term investment,” said Bankrate analyst James Royal. “That outstanding performance contrasts with a poor performance in real estate, where prices have been hammered by high interest rates.”

Top reasons among those who do not prefer the stock market for long-term investments include the market's volatility (34%) and being intimidated by the stock market (21%). Less cited reasons include feeling the market is rigged against individual investors (13%), being focused on preserving wealth rather than growing it (13%), thinking stocks' gains won't keep pace with those of other investments (12%) or some other reason (8%).

Across generations, 30% of both baby boomers (ages 61-79) and Gen Zers (ages 18-28) say they prefer the stock market for long-term investment, followed by 25% of both Gen Xers (ages 45-60) and millennials (ages 29-44). Conversely, Gen X was most likely to favor investing in real estate (31%), followed by millennials (29%), baby boomers (20%) and Gen Z (15%).

Higher-earning households also tend to prefer the stock market for long-term investments. Just 14% of households making less than \$50,000 annually prefer the stock market, compared with 41% of households making \$100,000 or more annually.

Men were also more likely than women to prefer the stock market for long-term investment at 33% and 22%.

Nearly 4 in 5 Americans (78%) say they are uncomfortable investing in cryptocurrency, while just 20% say they are comfortable. Comfort level with investing in cryptocurrencies is higher with younger generations as 30% of millennials and 28% of Gen Z say they are “very comfortable” or “somewhat comfortable” with it, compared to 21% of Gen X and just 6% of baby boomers. Additionally, men were more than twice as likely as women to say they are comfortable investing in cryptocurrencies (27% vs. 13% respectively).

“Americans remain largely uncomfortable investing in cryptocurrency, despite increased lobbying efforts by the crypto industry in 2024,” said Royal. “Cash investments may be safe for the short term, but they don’t perform well over the long term, with inflation gnawing away at its purchasing power. The strong returns in stocks over the last couple of years show the real cost of holding too much cash as a long-term investment, with investors missing out on tremendous gains for the perceived safety of cash.”

### **Methodology:**

This study was conducted for Bankrate by SSRS on its Opinion Panel Omnibus platform. The SSRS Opinion Panel Omnibus is a national, twice-per-month, probability-based survey. Data collection was conducted from January 17-19, 2025 among a sample of 1,033 respondents. The survey was conducted via web (n=1,003) and telephone (n=30) and administered in English (n=1,007) and Spanish (n=26). The margin of error for total respondents is +/- 3.8 percentage points at the 95% confidence level. All SSRS Opinion Panel Omnibus data are weighted to represent the target population of U.S. adults ages 18 or older.

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