2021 Workplace Wellness Survey
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Methodology Overview

• 2nd year of the Workplace Wellness Survey which builds on:
  • The Workplace Wellness Survey (2020)
  • The Health and Workplace Benefits Survey (2013-2018)
  • The Health Confidence Survey (1998-2012)
  • The Value of Benefits Survey (1999 and 2001)

• Interviewed 2,016 American full-time and part-time workers ages 21-64 – this year included a national sample of 1,000 workers and an oversample of 503 completed surveys among Black workers and 513 completed surveys among Hispanic workers (bringing the totals to 587 Black and 662 Hispanic workers).

• Information for this study was gathered through 20-minute online interviews conducted July 7 – July 27, 2021 using the Dynata online panel.

• Data weighted by race, age, gender, and income to reflect employed Americans ages 21-64. The margin of error (at the 95% confidence level) for the total sample of current workers in this study (n=2,016) would be plus or minus approximately 2.2 percentage points.

Please note percentages in the following tables and charts may not total to 100 due to rounding and/or missing categories. Any trend changes or differences in subgroups noted in text are statistically significant; if no trend changes are noted, there were no significant differences.
EBRI and Greenwald would like to thank the 2021 Workplace Wellness Survey sponsors who helped shape this year’s survey.

- AARP
- Cigna
- Fidelity Investments
- Lincoln Financial
- Mercer

- Morgan Stanley
- NRECA
- Voya Financial
- Wells Fargo
- Unum
Despite some debt and financial stress, a majority of employees feel financially prepared.

- Half (49%) of employees are at least moderately concerned with their household’s financial well-being, as well as their own emotional and physical well-being.

- Two in three (65%) say their debt is a problem, with only one in four (24%) describing it as a major problem. On average, employees have about $25,800 in non-mortgage debt. Credit card debt is the biggest problem with three in four calling it a major or minor problem. Six in ten call medical debt a problem and half say the same about student loan debt.

- Saving for retirement and having savings in case of an emergency are top sources of financial stress. Just over six in ten (63%) feel stressed when thinking about their financial future, though this is down from seven in ten in 2020.

- Despite this stress, two in three feel they have enough savings to handle an emergency. Eight in ten feel prepared for an unexpected expense of $500 and six in ten feel prepared for a $5,000 expense.
Employees believe that their employers have a responsibility to help them improve their overall well-being, and they trust their employers to do so.

- Six in ten employees are extremely/very satisfied with their current job, returning to levels seen in 2018 after decreasing in 2020.
- Since the start of the COVID-19 pandemic, three in ten (31%) continue to feel their employer’s efforts to improve their overall well-being has increased. Steady with last year, six in ten (60%) say efforts have stayed the same.
- Half (50%) say their employer has done an excellent or very good job helping them improve their emotional and physical well-being. Just under that (46%) say the same about their financial well-being.
- Roughly seven in ten say that their employer has a responsibility to make sure their employees are mentally, physically, and financially well.
- Three in four trust their employer to help them improve their overall well-being through quality benefits and offerings.
Health insurance and retirement savings plans continue to be the most common benefits offered and chosen.

- Half (51%) of employees are extremely or very satisfied with their benefits package.
- Health insurance continues to be the most common benefit offered to employees, followed by retirement savings plans, dental insurance, vision insurance, and life insurance.
- Nearly nine in ten employees offered health insurance will get it through their employer. Eight in ten employees offered a retirement savings plan and three in four offered dental and life insurance get them from their employer. Seven in ten use their employer-offered vision insurance.
- Outside of greater financial contributions, employees believe more flexibility in their benefits and choices and more benefits to help with their financial well-being would be the most valuable improvements to their current benefits package.

### Satisfaction with Benefits Package

- 51% Extremely / Very satisfied

### Top Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Offered</th>
<th>Chosen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health insurance</td>
<td>78%</td>
<td>87%</td>
</tr>
<tr>
<td>Retirement savings plan</td>
<td>68%</td>
<td>79%</td>
</tr>
<tr>
<td>Dental insurance</td>
<td>65%</td>
<td>76%</td>
</tr>
<tr>
<td>Vision insurance</td>
<td>64%</td>
<td>71%</td>
</tr>
<tr>
<td>Life insurance</td>
<td>57%</td>
<td>75%</td>
</tr>
</tbody>
</table>
Employees feel they understand their benefits fairly well and are confident in their ability to make benefit decisions.

- Seven in ten employees understand their health benefits extremely or very well; fewer – just over half – express the same level of understanding about other benefits.
- Employees are confident in their ability to make informed decisions about employee benefits with two in three (64%) very or extremely confident.
- Four in ten rely on information from a spouse or partner when making decisions about their benefits and one in four look to their employer or Human Resources department.
- Just under six in ten say they would take advantage of advice from an online program.
Work-life balance is important to employees but satisfaction with it has gone down. Caregiving benefits could be an opportunity to improve this balance.

- The most common type of leave offered is paid vacation (77%). Two in three are offered paid sick time. About half are offered Covid-related leave.
- Six in ten employees are satisfied with their current paid leave benefits. Three in ten (28%) say paid leave has increased in importance in the past year.
- Half are offered the ability to work from home, steady after increasing last year. Six in ten currently work from home and most say it has positively impacted their well-being.
- Outside of income and compensation, and just after quality health-care, employees most value work-life balance from their employer. About half (48%) are satisfied with their current work-life balance, down from six in ten in 2018.
- Caregiving can challenge work-life balance. Six in ten employees say it’s challenging to balance work and caregiving responsibilities, leading to feelings of stress and not having enough time to spend on loved ones. Only one in three employees are currently offered paid time off for caregiving. Two in ten say more caregiving help would add value to their employer’s employee benefit offerings.
Employees are interested in an Emergency Savings Account offered through work.

- Though employees feel prepared for unexpected expenses, over half (54%) say their retirement plan savings are the only significant emergency savings that they have.
- An emergency savings fund that can be contributed to through payroll deduction could be another source for these employees. Currently, only one in four (23%) say they are offered this kind of fund. Among those offered, just over half (53%) have used or taken advantage of it. Interest is high among those who are not offered it; 68% express interest in having this benefit available.
- When given the scenario of allocating $600 from their employer among six different accounts/plans, employees put the second largest amount into the emergency savings account (an average of $133). The largest allocation went to retirement savings (an average of $212). Other options included a health savings account, additional time off for purchase, college savings, and a student debt pay-down plan.
Employees are satisfied with their retirement benefits and feel they understand them very well.

- Of those with an employer-sponsored retirement plan, seven in ten understand their benefits extremely or very well. Six in ten are satisfied with their plan.
- Six in ten without an employer-sponsored plan are interested in one.
- Most employees are currently contributing to their plan and receive contributions from their employer. Of those receiving employer contributions, two in three are satisfied with the contribution they get. Just under half contribute equal or up to their employer match; another four in ten contribute more.
- When they retire or if they change jobs, more than one in three plan to either roll their money into an IRA. A slightly smaller share plan to keep it in their current workplace retirement savings plan.
Mental Health Wellness Programs are increasing in importance.

- Given the pandemic, half of employees believe mental health wellness programs are more important than before.
- Roughly three in ten employees are offered mental health-related programs such as resources to improve mental health, expanded benefits, or access to a mental health coach. Many more of those not currently offered these benefits, about six in ten, are interested.
Though there is concern about health care costs and how they change, most employees are satisfied with their current health benefits.

- Nine in ten employees have some type of health insurance. Of those with health insurance, 90% have employer-sponsored health insurance.
- More than six in ten are very or extremely satisfied with their health benefits.
- Cost continues to be a point of concern. One in three employees have seen their healthcare costs increase this year.
- Because of these increases, employees have experienced a variety of impacts including increasing contributions to HSAs, decreasing contributions to their retirement plan, delaying going to the doctor, increasing credit card debt, or using up all or most of their savings. Four in ten have had difficulty paying bills or other basic necessities, up from 29% in 2020.

### Health Insurance Satisfaction

<table>
<thead>
<tr>
<th>Satisfaction Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely satisfied</td>
<td>26%</td>
</tr>
<tr>
<td>Very satisfied</td>
<td>37%</td>
</tr>
<tr>
<td>Somewhat satisfied</td>
<td>28%</td>
</tr>
<tr>
<td>Not too/at all satisfied</td>
<td>7%</td>
</tr>
</tbody>
</table>

### Annual Change in Health Care Costs

- Increased: 33%
- Stayed the same: 65%
- Decreased: 2%
Most employees are satisfied with their current level of benefits and would not trade them for higher wages.

• About two in three employees are satisfied with the retirement plan contributions and six in ten are satisfied with the health and paid leave benefits they have now and would not want to trade their benefits with their wages.

• Only one in six (16%) would be interested in more retirement plan contributions or health benefits (18%) for lower wages. Two in ten would be interested in fewer health benefits (21%) for higher wages. One in four say the same about their paid leave benefits (25%).

• Nearly half (48%) are satisfied with their financial wellness benefits and would not trade them with their wages. About one in three (36%) would be willing to have fewer financial wellness benefits for higher wages, down from four in ten in 2020.
Two in three employees describe their level of debt as a problem with one in four calling it a major problem.

Thinking about your current financial situation, how would you describe your level of debt? (2021 n=2,106)

**2021**
- A problem: 65%
  - A major problem: 24%
  - A minor problem: 41%
- Not a problem: 35%

**2020**
- A problem: 65%
  - A major problem: 21%
  - A minor problem: 44%
- Not a problem: 35%

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey
Among employees with a debt problem, three in four describe their credit card debt as a problem. Six in ten say the same about medical debt and half say the same for student loan debt.

How would you describe your household’s level of...? (Debt is a problem: 2021 n=1,460)

- Credit card debt: 28% major problem, 48% minor problem, 24% not a problem
- Medical or health-related debt: 21% major problem, 41% minor problem, 37% not a problem
- Student loan debt: 25% major problem, 29% minor problem, 46% not a problem

New question in 2021
More than six in ten employees say thinking about their financial future makes them feel stressed, and almost half say worrying about finances distracts them from work.

To what extent do you agree or disagree with the following statements? (2021 n=2,016)

Thinking about your financial future makes you feel stressed

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>38%</td>
<td>23%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Worrying about your finances distracts you from work

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>18%↑</td>
<td>29%</td>
<td>27%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey

Arrows=Up/Down significantly from 2020
Seven in ten or more believe their employer has a responsibility to ensure employees are mentally, physically, and financially well. Three-quarters trust their employer to help improve their well-being through quality benefits offerings.

To what extent do you agree or disagree with the following statements? (2021 n=2,015)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>You trust your employer to help you improve your overall well-being through quality benefits and resources</td>
<td>29%</td>
<td>45%</td>
<td>17%</td>
<td>10%</td>
</tr>
<tr>
<td>Your employer has a responsibility to make sure employees are mentally healthy and emotionally well</td>
<td>28%</td>
<td>48%</td>
<td>18%</td>
<td>6%</td>
</tr>
<tr>
<td>Your employer has a responsibility to make sure employees are healthy and physically well</td>
<td>27%</td>
<td>47%</td>
<td>18%</td>
<td>8%</td>
</tr>
<tr>
<td>Your employer has a responsibility to make sure employees are financially secure and well</td>
<td>24%</td>
<td>45%</td>
<td>24%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Like last year, three in ten employees feel their employer’s efforts to help manage employees’ overall well-being since the pandemic began has increased. Six in ten say efforts have stayed the same.

Since the start of the COVID-19 pandemic began, do you feel that your employer’s efforts to help employees manage their overall well-being have...? (2021 n=2,016)

**2021**
- Increased: 31%
- Stayed the same: 60%
- Decreased: 9%

**2020**
- Increased: 28%
- Stayed the same: 61%
- Decreased: 10%

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey
Following greater employer financial contributions, employees cite more flexibility and more benefits to help with financial well-being as the most valuable improvements to their benefit program.

Which of the following, if any, would be the most valuable improvements to your employer’s employee benefits programs and offerings? Please select all that apply. (2021 n=2,016)

<table>
<thead>
<tr>
<th>Improvement</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater financial contribution from your employer</td>
<td>34%</td>
</tr>
<tr>
<td>More flexibility: more choice/more benefits to choose from</td>
<td>28%</td>
</tr>
<tr>
<td>More benefits/resources to help with your financial well-being</td>
<td>26%</td>
</tr>
<tr>
<td>Ability to use Paid Time Off to 'buy' other benefits (sometimes called PTO conversion)</td>
<td>25%</td>
</tr>
<tr>
<td>More benefits/resources to help with your physical well-being/health</td>
<td>24%</td>
</tr>
<tr>
<td>More personalized help or guidance in selecting benefits</td>
<td>21%</td>
</tr>
<tr>
<td>More help/guidance in selecting the right benefits for you</td>
<td>21%</td>
</tr>
<tr>
<td>More benefits/resources to help with your emotional well-being/mental health</td>
<td>20%</td>
</tr>
<tr>
<td>More benefits/resources to help with caregiving (for children and/or adults)</td>
<td>18%</td>
</tr>
<tr>
<td>More simplicity: fewer choices/fewer options to choose from</td>
<td>15%</td>
</tr>
<tr>
<td>Other</td>
<td>15%</td>
</tr>
<tr>
<td>None of the above</td>
<td>15%</td>
</tr>
</tbody>
</table>

Three in four employees feel at least very confident in their ability to make informed decisions about their employee benefits.

How confident are you in your ability to make informed decisions about your employee benefits? (Employer offers at least one benefit: 2021 n=1,814)


Arrows=Up/Down significantly from 2020
Four in ten employees consider their spouse or partner a source of information to use when making decisions about their benefits. One in four look to their employer and human resources.

What sources of information do you use when making decisions about the benefits offered by your employer? Please select all that apply. (2021 n=2,016)

- Your spouse/partner: 41%
- Your employer/Human Resources: 24%
- The benefits/insurance company’s websites or online tools/calculators: 20%
- Your own online research/Google: 20%
- Your coworkers: 19%
- Your employer’s website or online tools/calculators: 19%
- The benefits/insurance company’s representatives: 15%
- Other family or friends: 13%
- Your parents: 13%
- Your own financial advisor or insurance agent: 10%
- As advisor or broker provided by your employer: 7%
- Other: <0.5%
- None of these: 12%

Aside from compensation and second to quality health care coverage, work-life balance and flexibility in work schedules are most valued from an employer.

Aside from income and compensation, what do you value most from an employer? Select the top 3. (2021 n=2,016)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality health care coverage</td>
<td>40%</td>
</tr>
<tr>
<td>Work-life balance</td>
<td>39%</td>
</tr>
<tr>
<td>Flexibility in work schedule</td>
<td>38%</td>
</tr>
<tr>
<td>Quality retirement savings benefits</td>
<td>30%</td>
</tr>
<tr>
<td>Generous paid time off benefits</td>
<td>30%</td>
</tr>
<tr>
<td>Flexibility in work location</td>
<td>27%</td>
</tr>
<tr>
<td>Opportunities for career advancement</td>
<td>22%</td>
</tr>
<tr>
<td>Ability to give back/volunteer through your job</td>
<td>12%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
<tr>
<td>None of these</td>
<td>5%</td>
</tr>
</tbody>
</table>

Six in ten employees are working from home and about two in three say it has positively impacted their well-being.

Six in ten employees find it challenging to balance work and caregiving responsibilities. The most common challenges are feeling overwhelmed, not having time for loved ones, and financial strain.

To what extent do you agree or disagree with the following statements? (2021 n=2,016)

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

What type of challenges do you face balancing your work and caregiving responsibilities? Select all that apply. (Caregiving is a challenge: 2021 n=1,241)

- Generally feeling overwhelmed or stressed: 45%
- Not having enough time to spend on your loved ones: 32%
- Significant financial strain/debt: 32%
- Relationship problems with family: 24%
- Unable to fully focus on work when working: 23%
- Not having enough money to cover caregiving needs: 19%
- Unable to focus on care when caregiving: 16%
- Not having enough time to do your work well: 16%
- Other: <0.5%
- None of these: 14%

New question in 2021
Suppose you worked for an employer that offered all of the benefits listed below, and that your employer gave you $600 a month that you could put in any of the following accounts/plans. You could put all of your money on a single benefit, just a few, or use the money for a number of them. How would you allocate that $600? *(The dollar amounts must total to $600.)* (2021 n=2,016)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Mean Amount</th>
<th>None</th>
<th>$1-$99</th>
<th>$100-$149</th>
<th>$150-$199</th>
<th>$200-$299</th>
<th>$300-$600</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Savings Account (401k or similar)</td>
<td>$212</td>
<td>17%</td>
<td>7</td>
<td>26</td>
<td>4</td>
<td>14</td>
<td>31</td>
</tr>
<tr>
<td>Emergency Savings Account</td>
<td>$133</td>
<td>29%</td>
<td>9</td>
<td>30</td>
<td>3</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>$76</td>
<td>42%</td>
<td>12</td>
<td>30</td>
<td>2</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>“Buy” Additional Paid Time Off</td>
<td>$69</td>
<td>49%</td>
<td>11</td>
<td>29</td>
<td>2</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>College Savings Account (for yourself or child)</td>
<td>$57</td>
<td>56%</td>
<td>9</td>
<td>25</td>
<td>2</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Student Debt Pay-Down Plan</td>
<td>$53</td>
<td>60%</td>
<td>9</td>
<td>23</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>


New question in 2021
Employees with an employer contribution to their retirement savings plan most often receive it as a matching contribution. Two in three with employer contributions are satisfied.

Does your employer contribute money to your retirement savings plan in any of the following ways? (Have an employer-sponsored retirement savings plan: 2021 n=998)

- A matching contribution: 47% (2021) and 68% (2020)
- A fixed contribution: 27% (2021) and 28% (2020)
- Both of these: 14% (2021) and 12% (2020)
- None of these: 8% (2021) and 10% (2020)
- Don't know: 4% (2021) and 3% (2020)

Which one of the following statements would you say is closest to the way you feel about the retirement plan contribution you currently receive through your employer? (Employer contributes: 2021 n=886)

- You are satisfied with the retirement plan contribution you receive now: 68% (2021) and 65% (2020)
- You would rather have higher retirement plan contributions and lower wages: 16% (2021) and 19% (2020)
- You would rather have lower retirement plan contributions and higher wages: 17% (2021) and 16% (2020)

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Surveys
A third of employees are provided with resources to improve their mental health, and half use them. Many more – 6 in 10 – would be interested in these resources as well as expended mental health benefits.

Which of the following employee benefits does your employer currently offer you? (2021 n=2,016)

<table>
<thead>
<tr>
<th>Offered</th>
<th>Used</th>
<th>Interested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources and tools to help you improve your mental health*</td>
<td>2021 n=687</td>
<td>2021 n=1,329</td>
</tr>
<tr>
<td>32%</td>
<td>52%</td>
<td>61%</td>
</tr>
<tr>
<td>Expanded mental health benefits, such as free counseling sessions with a mental health therapist or coach*</td>
<td>2021 n=666</td>
<td>2021 n=1,350</td>
</tr>
<tr>
<td>31%</td>
<td>46%</td>
<td>63%</td>
</tr>
<tr>
<td>Subsidized/complimentary gym or fitness center access</td>
<td>2021 n=559; 2020 n=219</td>
<td>2021 n=1,457; 2020 n=681</td>
</tr>
<tr>
<td>28%</td>
<td>53%</td>
<td>64%</td>
</tr>
<tr>
<td>Access to a health coach or health care navigator service*</td>
<td>2021 n=574</td>
<td>2021 n=1,442</td>
</tr>
<tr>
<td>23%</td>
<td>52%</td>
<td>60%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey

*New or revised in 2021. Arrows=Up/Down significantly from 2020
Nearly all employees continue to be at least somewhat satisfied with their current health plan. Up from 2020, more than six in ten are very or extremely satisfied.

Overall, how satisfied are you with your current health insurance plan? (Has health insurance coverage: 2021 n=1,633)


Arrows=Up/Down significantly from 2020
Eight in ten receive their health insurance through their current employer or union.

Do you receive your primary health insurance coverage through...?  (Has health insurance coverage: 2021 n=1,735)

- Current employer/union: 80%
- Spouse's employer/union: 7%
- Someone else's employer/union: 1%
- Former employer/union: 1%
- Parent's employer/union*: 1%
- Plan bought yourself: 4%
- Medicaid/MediCal: 4%
- Medicare: 2%
- Another government program: 1%
- Some other way: <0.5%

Employment Based
- 2021: 90%
- 2020: 90%
- 2018: 85%

Government Based
- 2021: 6%
- 2020: 6%
- 2018: 8%

Source: Employee Benefit Research Institute and Greenwald Research, 2018, 2020-2021 Workplace Wellness Surveys

*New in 2021. Arrows=Up/Down significantly from 2020
Among employees whose healthcare costs have increased, half decreased their contributions to a retirement plan, delayed seeing a doctor, increased credit card debt, or used up savings. Up from last year, four in ten had difficulty paying basic expenses.

Has increased spending on health care expenses in the past year caused you to do any of the following? (Had increases in healthcare costs in the last year: 2021 n=557)

### Percentage Saying Yes

- **Increase your contributions to your Health Savings Account** (n=170) 63%
- **Decrease your contributions to a retirement plan** 49%
- **Delay going to the doctor** 48%
- **Increase your credit card debt** 48%
- **Use up all or most of your savings** 47%
- **Take a loan or withdrawal from a retirement plan** 46%
- **Decrease your contributions to your Health Savings Account** (n=170) 46%
- **Decrease your contributions to other savings** 44%
- **Delay retirement/work longer than planned** 35%
- **Delay or reduce the amount you save for a child’s education** 29%
- **Have difficulty paying for basic necessities** 29%
- **Have difficulty paying for other bills** 31%
- **Drop/Reduce other insurance benefits** 29%
- **Take less time off of work/Use less paid time off** 19%
- **Purchase additional insurance to help with expenses** 18%
- **Delay or reduce the amount you pay toward student loan debts** 18%
- **Delay or reduce the amount you pay toward other savings** 17%

### Source

*New in 2021 **Response text has been abridged. Arrows=Up/Down significantly from 2020
Six in ten employees are satisfied with the health benefits they receive now and would not want to trade their benefits with their wages.

Which one of the following statements would you say is closest to the way you feel about the health benefits you currently receive through (your/your spouse’s) employer or union? (Has healthcare coverage through employer or union: 2021 n=1,483)

- You are satisfied with the health benefits you receive now
- You would rather have more health benefits and lower wages
- You would rather have fewer health benefits and higher wages

Half of employees are satisfied with the financial wellness benefits they currently receive. Just over one in three would rather have fewer benefits with higher wages.

Which one of the following statements would you say is closest to the way you feel about the financial wellness benefits you currently receive through (your/your spouse’s/partner’s) employer or union? (2021 n=2,016)

- You are satisfied with the financial wellness benefits you receive now: 48% (2021) vs. 42% (2020)
- You would rather have more financial wellness benefits and lower wages: 17% (2021) vs. 16% (2020)
- You would rather have fewer financial wellness benefits and higher wages: 36% (2020) vs. 42% (2020)

Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey

Arrows=Up/Down significantly from 2020
Funder Benefits

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2022 Report Will Have Special Focus on LGBTQ and women by marital status

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