

# 2022 Workplace Wellness Survey

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# 2022 Workplace Wellness Survey

## Methodology Overview

- This is the 3<sup>rd</sup> year of the Workplace Wellness Survey, which builds on:
  - The Workplace Wellness Survey (2020–2021).
  - The Health and Workplace Benefits Survey (2013–2018).
  - The Health Confidence Survey (1998–2012).
  - The Value of Benefits Survey (1999 and 2001).
- For the survey, 1,518 American full-time and part-time workers ages 21–64 were interviewed — this year included a national sample of 1,014 workers and an oversample of 504 completed surveys among LGBTQ workers, bringing the total to 605 LGBTQ workers.
- Information for this study was gathered through 20-minute online interviews conducted July 13–29, 2022, using the Dynata online panel.
- Data were weighted by race, age, gender, income, and LGBTQ status 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=1,518) would be plus or minus approximately 2.5 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.

# 2022 Workplace Wellness Survey Sponsors

EBRI and Greenwald would like to thank the 2022 Workplace Wellness Survey sponsors who helped shape this year's survey.

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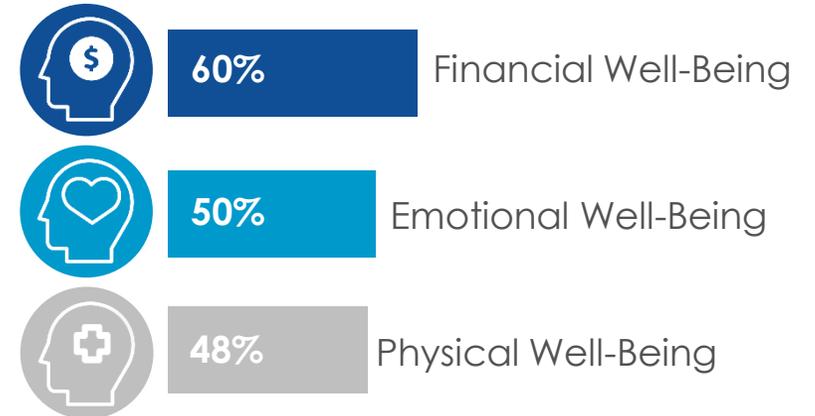
# Summary of Findings

- Most employees are concerned about their household's financial wellbeing.
- The overwhelming majority of employees describe their level of debt as a problem.
- Employees agree that their employers have a responsibility to ensure they are physically, emotionally, and financially well, but fewer than half rate their employer's efforts highly in these areas.
- Health insurance and retirement savings plans are the most common employee benefits. They are the top benefits for employee retention/recruitment and financial security.
- Workplace flexibility, work-life balance, paid time off, and leave benefits are important to employees.
- Most employees feel teleworking has positively impacted their well-being.
- Most employees are not prepared to handle an unexpected large expense. Employees report that most employers are not currently offering emergency savings funds.
- Fewer than one-half of employees say they are offered a financial wellness program at work. When offered, 6 in 10 employees have participated.
- Most employees feel mental health wellness programs have become more important in the past year, and most are interested in mental health resources and expanded benefits.

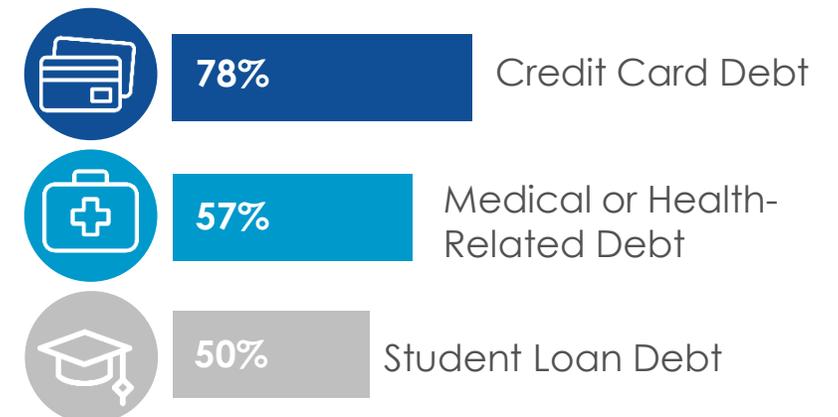
# Most employees are concerned about their household's financial well-being and the overwhelming majority describes their level of debt as a problem.

- Six in ten employees (60%) are at least moderately concerned about their household's financial well-being, which has increased by 11 points since 2021 (49%). About half of employees are concerned about their emotional (50%) and physical (48%) well-being.
- Saving enough for retirement (45%), having savings in case of an emergency (41%), and paying monthly bills (38%) are the top causes of employees' financial stress. Among those who cite monthly bills as a top stressor, half say their mortgage/rent (53%) and groceries (52%) cause them the most stress.
- Eight in ten employees (80%) describe their level of debt as a problem, which has increased by 15 points since 2021 (65%). Among those with a debt problem, 78% describe their household's level of credit card debt as a problem. In addition, more than half describe their medical or health-related (57%) and student loan (51%) debt as problems. Health emergencies (47%) are the biggest contributor to medical debt, while funding their own education (64%) is the top source of student loan debt that is considered problematic.

## Concern About Well-Being % High/Moderate Concern



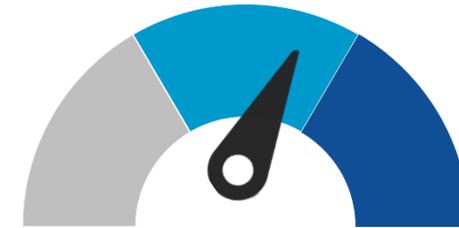
## Household's Level of Debt % Major/ Minor Problem



# Employees agree that their employers have a responsibility to ensure they are physically, emotionally, and financially well, but fewer than half rate their employer's efforts highly in these areas.

- Six in ten employees (59%) are extremely or very satisfied with their current job, which is consistent with the 2021 findings.
- The majority rates their overall health (60%) and emotional well-being and mental health (55%) as excellent or very good.
- Three in four employees agree that their employers have a responsibility to make sure employees are mentally healthy and emotionally well (77%) and healthy and physically well (74%). Two-thirds (66%) feel the same about their employer's responsibility to ensure employees are financially secure and well.
- Nearly a third of employees (31%) feel their employer's efforts to help manage their overall well-being have increased in the past year. The majority (58%) feels efforts have stayed the same, while only 11% feel efforts have decreased.
- Four in ten employees rate their employer's efforts to improve their emotional (45%) and physical (43%) well-being as excellent or very good. Only 36% rate efforts to improve their financial well-being as excellent or very good.

## Satisfaction With Current Job



**59%** Extremely/Very Satisfied

## Employer's Efforts to Improve % Excellent/ Very Good



**45%**

Emotional Well-Being



**43%**

Physical Well-Being



**36%**

Financial Well-Being

# Health insurance and retirement savings plans are the most common employee benefits and are the top benefits for employee retention/recruitment and their financial security.

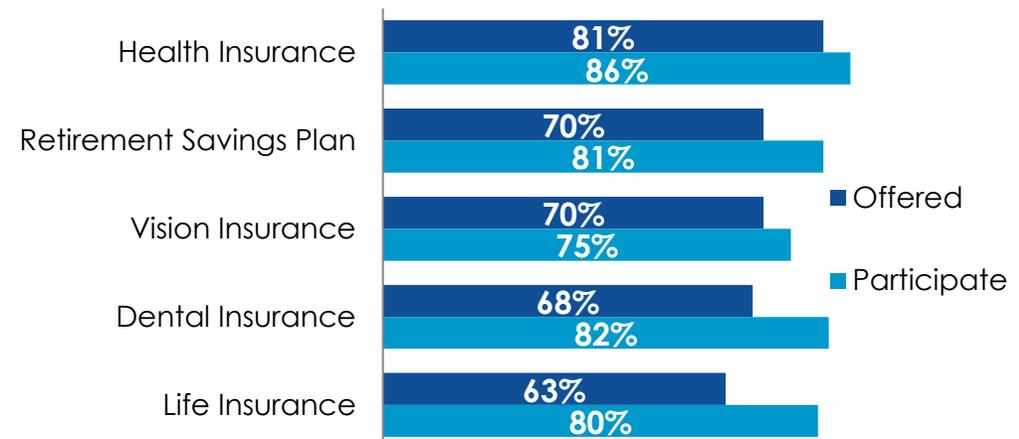
- Four in ten employees (44%) are extremely or very satisfied with their benefits package, which has decreased by 7 percentage points since 2021 (51%).
- Health insurance (81%) continues to be the most common benefit employees say is offered to them, followed by retirement savings plans (70%), vision insurance (70%), dental insurance (68%), and life insurance (63%).
- Health insurance (73%) and retirement savings plans (65%) are most important to employees' decision to stay in their current job or choose a new job. Six in ten say being offered health insurance (63%) and retirement savings plans (61%) through their employer contributes a lot to their feeling of financial security.
- Outside of greater financial contribution from their employer (42%), employees cite more benefits and resources to help with their financial well-being (33%) and more choices and benefits to choose from (33%) as the most valuable improvements to their current benefits package.

## Satisfaction With Benefits Package



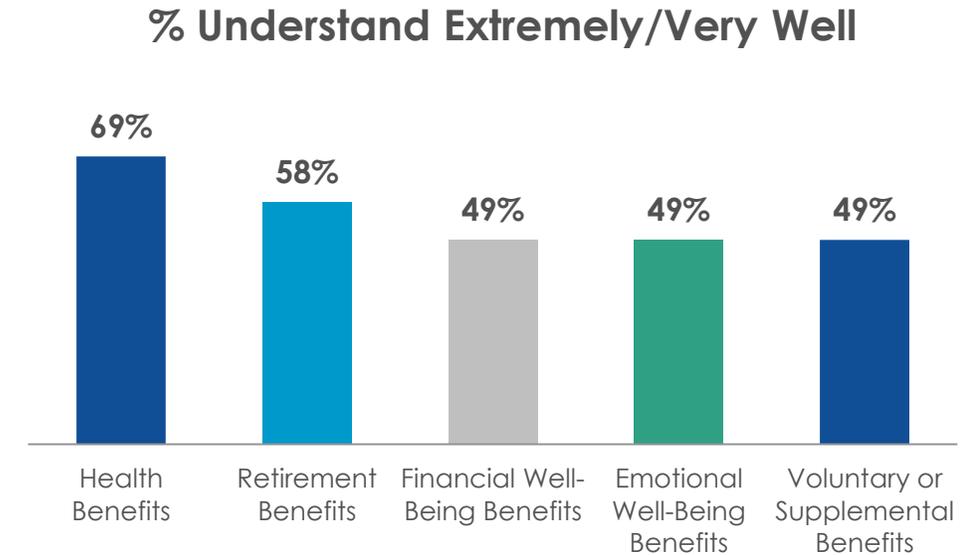
**44%** Extremely/Very Satisfied

## Top Benefits



# Most employees have a high level of understanding about their health benefits and half rate their employer's communications about health benefits highly.

- Seven in ten employees (69%) say they understand the health benefits offered by their employer extremely or very well, while 58% understand their retirement benefits well. Slightly less than half understand their financial well-being (49%), emotional well-being (49%), and voluntary or supplemental (49%) benefits well.
- Half of employees (52%) rate their employer's communications about health insurance and health care as excellent or very good. Less than half (47%) rate communications about online resources about benefits at the same level.
- About 7 in 10 employees who have a spouse or partner (69%) consult with them to make decisions about their benefits. Less than a third of all employees use information from their employer (30%) or their own research (28%).
- Among those who believe receiving more guidance in selecting benefits would be the most valuable benefits improvement that could be offered, 59% prefer one-on-one meetings with benefits counselors and 43% prefer online cost/benefit calculators.



## Employer's Communications About Health Insurance / Health Care



# Workplace flexibility, work-life balance, and paid time off and leave benefits are important to employees. Most feel teleworking has positively impacted their well-being.

- Four in ten employees (39%) describe the work-life balance at their company as excellent or very good, which has decreased significantly since 2021. Another 36% rate it as good, and 25% rate it as fair or poor.
- More than half of employees (55%) are satisfied with the paid time off and paid leave benefits offered by their employer. The most common types of leave employees say they are offered are paid vacation time (77%) and paid sick time (68%). Most employees also say they are offered paid maternity leave (57%).
- Half of employees (51%) are working from home or teleworking all (24%) or some (26%) of the time. At least 7 in 10 employees say working from home has had a positive impact on their workplace well-being (78%), family/household dynamics (76%), physical well-being (74%), emotional well-being (74%), and financial well-being (71%).
- Aside from income and compensation, employees value flexibility in work schedule (41%) and work-life balance (36%) most from their employer. A third (32%) value generous paid time off benefits most, while a quarter (26%) value flexibility in work location most.

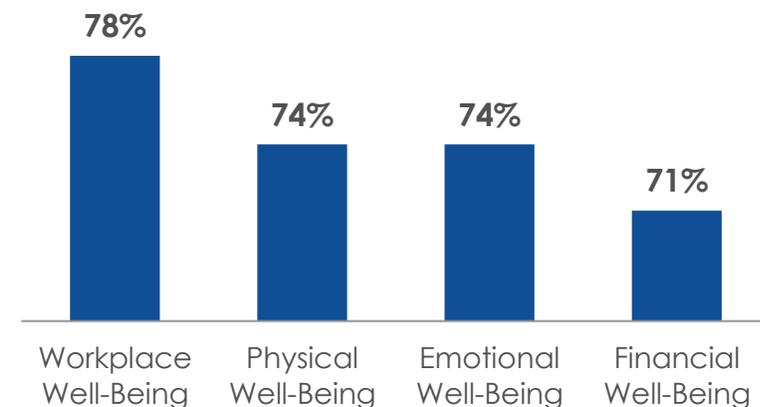
Work-Life Balance



Satisfaction With Paid Time Off and Leave Benefits



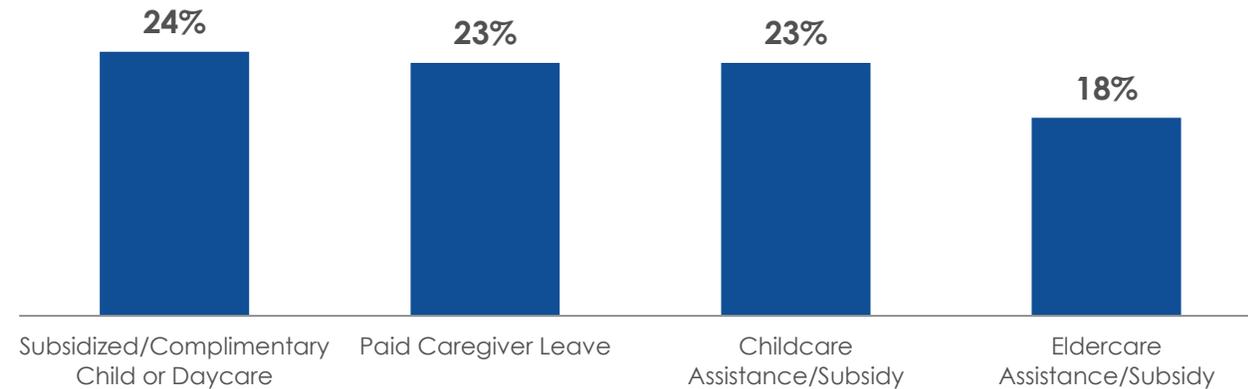
Impact of Teleworking on Well-Being



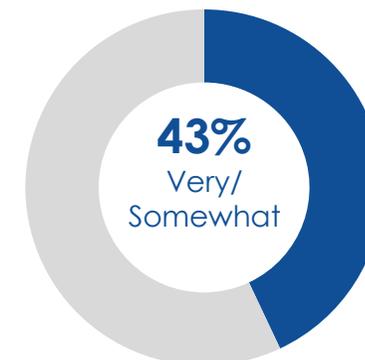
# Most employees agree that balancing work and caregiving is challenging, but few employees report access to caregiving benefits.

- A quarter of employees (24%) report their employer offers subsidized/complimentary child or daycare. Among those with access, 65% of employees have used it. Among those without access, 44% are interested in having the benefit available.
- Only 23% of employees say they are currently offered paid caregiver leave for children or elders. Fewer than a quarter are offered childcare assistance/subsidies (23%) or eldercare assistance/subsidies (18%).
- Six in ten employees (61%) agree that it is challenging to keep a good balance between work and caregiving responsibilities. Half (50%) cite generally feeling overwhelmed and stressed as the top challenge they face balancing work and caregiving responsibilities. About a third also cite having enough time to spend with loved ones (35%) and significant financial strain/debt as challenges (34%).
- Only 4 in 10 (43%) are prepared to handle reducing work hours or stopping working for six months to care for a child or loved one.
- One in five employees (19%) say more benefits/resources to help with caregiving would be the most valuable improvement to their employee benefits package.

## Caregiving Benefits Offered



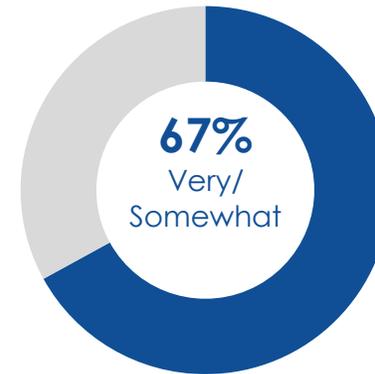
## Prepared to Reduce/Stop Work for 6 Months for Caregiving



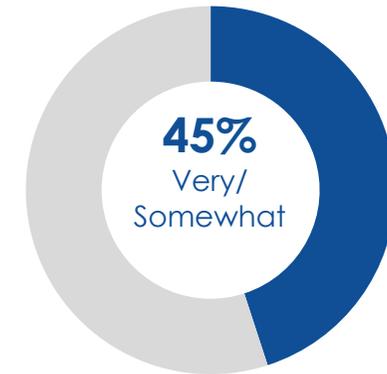
# Most employees are not prepared to handle an unexpected large expense. Employees report that most employers are not currently offering emergency savings funds.

- Half of employees (52%) agree that they have enough savings to handle an emergency or sudden large expense. Two-thirds (67%) feel prepared to handle an unexpected expense of \$500, but only 45% feel prepared to handle an unexpected expense of \$5,000.
- To pay for an unexpected expense of \$5,000, 44% of employees would take the funds from their savings. A third would ask their friends/family (32%) or charge the expense to their credit card (32%).
- Six in ten employees (60%) agree that 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, less than a quarter (23%) report being offered this kind of fund. Among those offered this fund, 6 in 10 (59%) have used or taken advantage of it. Among those not offered this fund, 83% are interested in having the benefit available.

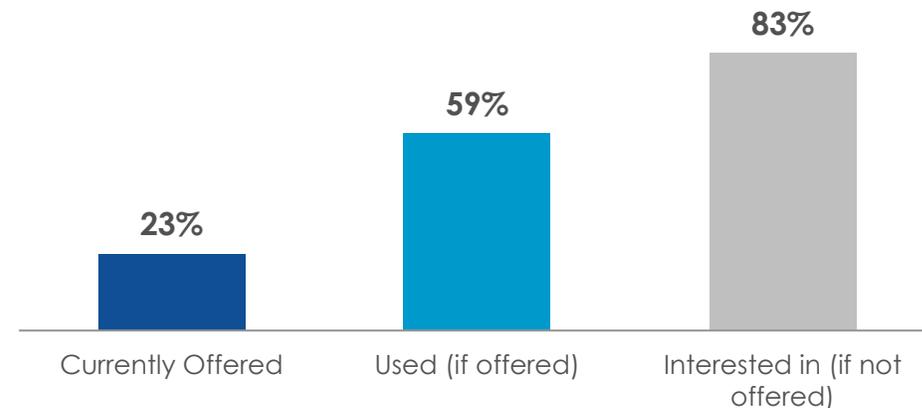
Prepared for Unexpected \$500 Expense



Prepared for Unexpected \$5,000 Expense



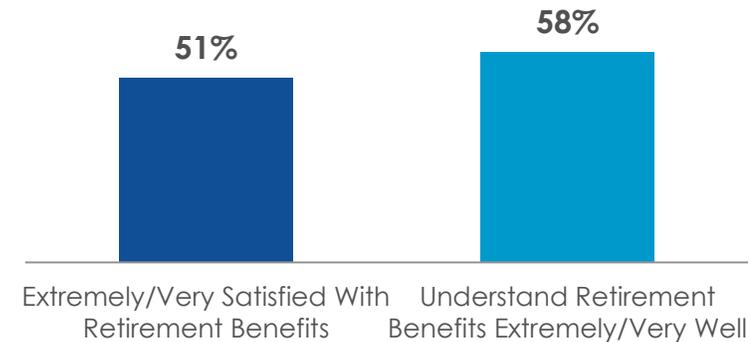
Emergency Savings Fund Using Payroll Deduction



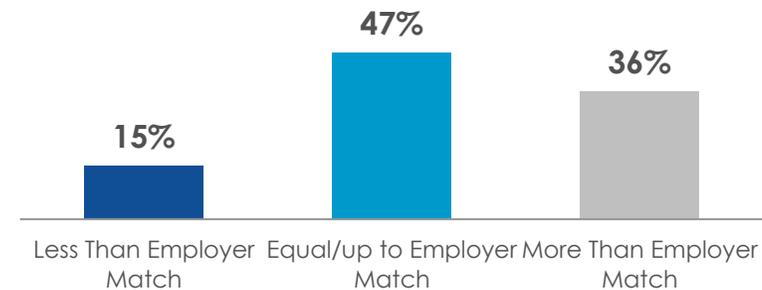
# Half of employees are satisfied with their current retirement benefits, and most are satisfied with the contributions received from their employer.

- Seven in ten employees (70%) say they are currently offered a retirement savings plan. Half of employees (51%) are extremely or very satisfied with their current retirement benefits, and nearly 6 in 10 (58%) understand their retirement benefits extremely or very well.
- More than 9 in 10 employees (94%) say they are currently contributing money to their retirement savings plan. Half (50%) receive a matching contribution from their employer, 26% receive a fixed contribution, and 11% receive both. Among those who receive an employer contribution, 47% contribute equal or up to the employer match. Another 36% contribute more than the match and 15% contribute less.
- Six in ten employees (62%) are satisfied with the retirement plan contributions they receive now. Another 21% would rather have a lower contribution and higher wages, while 17% would rather have a higher contribution and lower wages.

## Satisfaction With and Understanding of Retirement Benefits



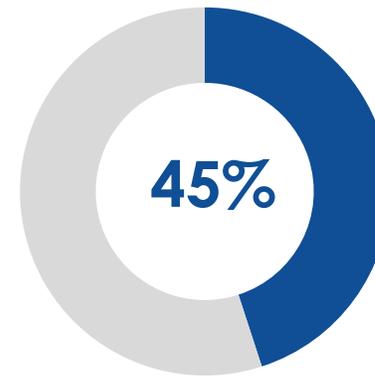
## Retirement Savings Plan Contributions



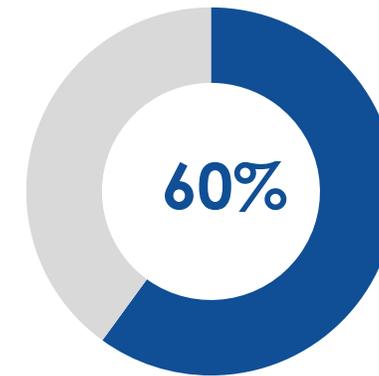
## Fewer than half of employees say they are offered a financial wellness program at work. When offered, 6 in 10 employees have participated.

- Over 4 in 10 employees (45%) say their employer offers the opportunity to participate in a financial wellness program.
- Among those who are offered a program, 6 in 10 (60%) employees have participated in the financial wellness program. Among those who have participated, two-thirds (66%) have taken advantage of resources in the program 1-3 times in the past year, while 28% have taken advantage of resources 4 or more times.
- Two-thirds of employees have taken advantage of basic money management tools (67%); student loan debt relief/repayment (67%); employee discount programs/partnerships (67%); and incentives, rewards, or games to encourage non-retirement savings and prudent financial actions (67%).
- Those who have not participated cite not wanting to disclose their finances or financial issues to their employer (24%) as the top reason. One in five employees also cite the cost/fees of the benefits (21%), the difficulty of knowing which benefits to use (21%), and not knowing what benefits are offered (19%).

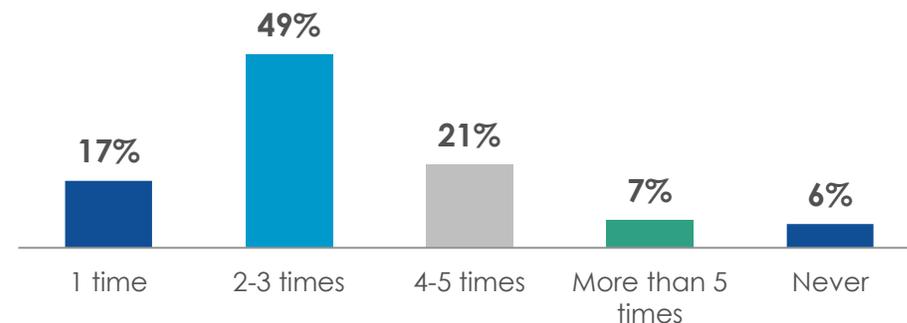
Offered Financial Wellness Program



Participated in Financial Wellness Program



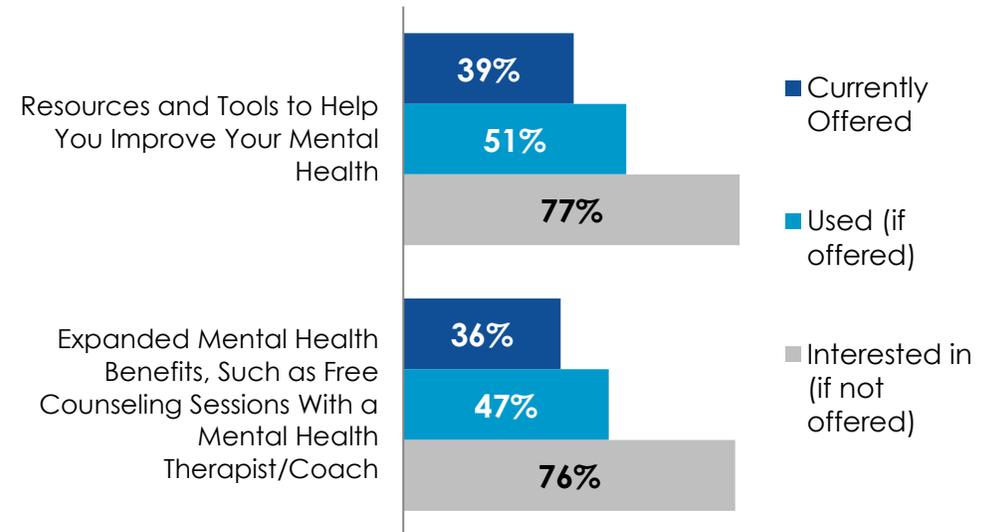
Frequency of Taking Advantage of Resources



# Most employees feel mental health wellness programs have become more important in the past year, and most are interested in mental health resources and expanded benefits.

- More than half of employees (55%) say their health insurance coverage includes mental/behavioral health.
- More than a third of employees say they are offered mental health programs such as resources to help improve mental health (39%) and expanded mental health benefits such as free counseling sessions with a mental health therapist or coach (36%). Among those who are offered these programs, roughly half have used them. More than 3 in 4 who are not offered these programs are interested.
- Four in ten employees (45%) rate their employer's communications about mental health and work-life balance as excellent or very good over the past year.
- Six in ten employees (59%) feel mental health wellness programs have become more important for employers to offer in the past year.
- A quarter of employees (27%) say more benefits/resources to help with emotional well-being and mental health would be the most valuable improvement to their employee benefits package.

## Mental Health Wellness Programs



## Change in Importance of Mental Health Wellness Programs

