

# 2023 Workplace Wellness Survey

**EBRI**

**Employee Benefit Research Institute**

901 D Street SW, Suite 802

Washington, DC 20024

Phone: (202) 659-0670 Fax: (202) 775-6312

**greenwald**  
research

**Greenwald Research**

4201 Connecticut Ave. NW, Suite 620

Washington, DC 20008

Phone: (202) 686-0300 Fax: (202) 686-2512

# 2023 Workplace Wellness Survey

## Methodology Overview

- This is the fourth year of the Workplace Wellness Survey (WWS), which builds on:
  - The Workplace Wellness Survey (2020–2022).
  - 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, 1,505 American full-time and part-time workers ages 21–64 were interviewed — this year included a national sample of 1,002 workers and an oversample of 503 completed surveys among caregiver workers, bringing the total to 753 caregiver workers.
- Information for this study was gathered through 20-minute online interviews conducted July 8 – August 1, 2023, using the Dynata online panel.
- Data were weighted by race, age, gender, income, and caregiver 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=1,505) would be plus or minus approximately 2.6 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.

# 2023 Workplace Wellness Survey Sponsors

EBRI and Greenwald would like to thank the 2023 Workplace Wellness Survey sponsors who helped shape this year's survey.

**AARP**

**Bank of America**

**Cigna**

**Fidelity Investments**

**Mercer**

**Merck**

**Morgan Stanley**

**NRECA**

**New York Life**

**OneAmerica**

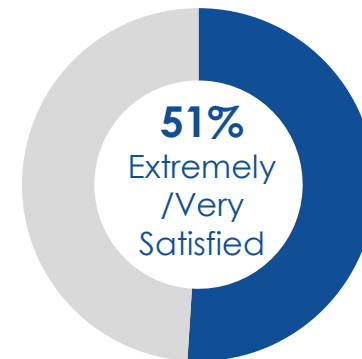
**Unum**

**Voya Financial**

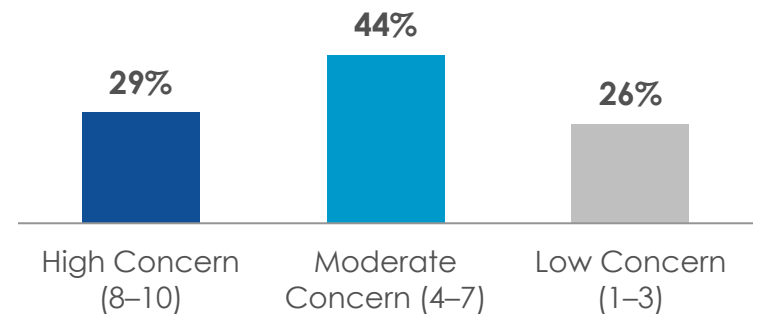
# Though job satisfaction remains fairly high, 3 in 10 American workers are concerned about their own workplace well-being.

- Three in 10 American workers are highly concerned about their workplace well-being (e.g., engagement, stress, or morale), while about a quarter are not too or not at all concerned.
- Two-thirds are at least somewhat concerned that their employer will lay off employees or reduce hours, and closer to three-quarters are concerned employers will not offer raises or bonuses. Three in 10 say layoffs have occurred at their workplace in the past year.
- Although down from last year, half of workers report being extremely or very happy with their current job, and just over half feel very likely to stay with their current employer for the next two years. Another third feel somewhat likely to stay with their employer.
- Company culture is cited by 61% as having the greatest negative impact on overall well-being, whereas just 22% feel it has a positive impact. Family has the greatest positive impact on overall well-being.
- Two-thirds suggest they trust their employer to help them improve their overall well-being through quality benefits and resources, and nearly 6 in 10 often feel pride in their work.

## Satisfaction With Current Job



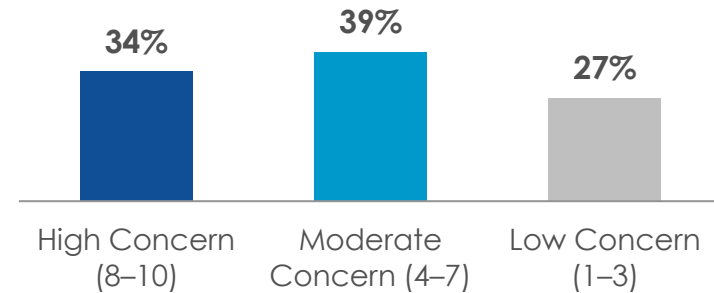
## Concern About Workplace Well-Being



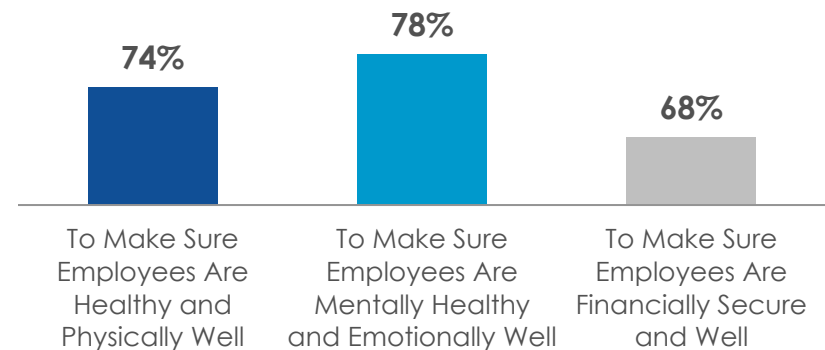
# A sizable minority of workers are concerned about their mental health and emotional well-being and nearly 8 in 10 believe employers have a responsibility to help.

- A third of American workers report that they are concerned about their emotional well-being or mental health, and a quarter rate their mental health as fair or poor.
- About half of workers say they often or always feel stressed. Nearly 4 in 10 report that they often feel anxiety or depression, and about a quarter often experience feelings of loneliness.
- Half report that their mental health and well-being negatively impact their performance at work.
- A higher percentage than for physical health or financial health, 8 in 10 workers at least somewhat agree that their employer has a responsibility to make sure employees are mentally healthy and emotionally well.
- Employees are torn, however, on how well their employer communicates about mental health and work-life balance, with 37% rating their employer's communication excellent or very good and 35% calling them fair or poor.

## Concern About Emotional Well-Being



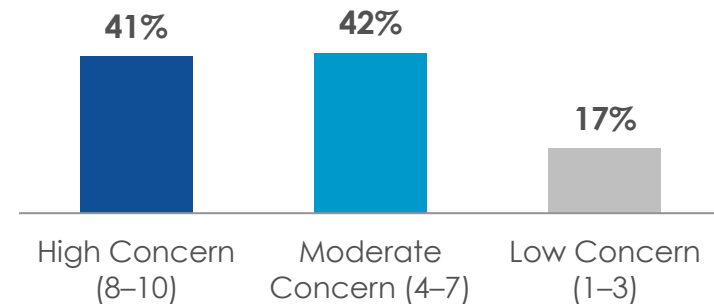
## Employer Responsibility: Percentage Agree



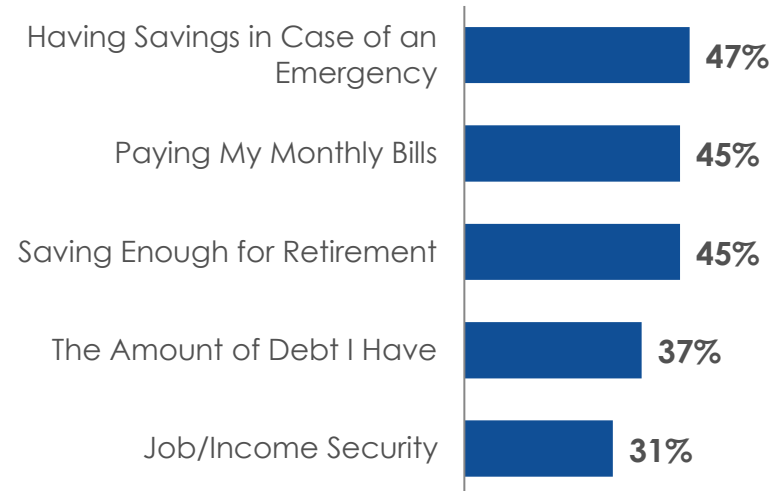
# As economic challenges worry workers, day-to-day finances start to cause more stress than longer-term financial priorities, like retirement.

- American workers are worried about how potential economic challenges will impact their finances. More than 4 out of 5 American workers are at least somewhat concerned that there will be a recession in the next year or that inflation will remain high for the next 12 months.
- For the first time in the WWS, workers report that having enough savings for an emergency and paying monthly bills are the financial issues that cause them the most stress. In years past, saving enough for retirement held the top spot among concerns, and it remains a close third.
- Three-quarters of workers report that their household's level of debt is a major (29%) or minor (47%) problem.
- Overall, 4 in 10 suggest they are highly concerned about their household's financial well-being, down from nearly half (48%) last year. Still, more than half agree that worrying about finances distracts them from work.

## Concern About Household's Financial Well-Being



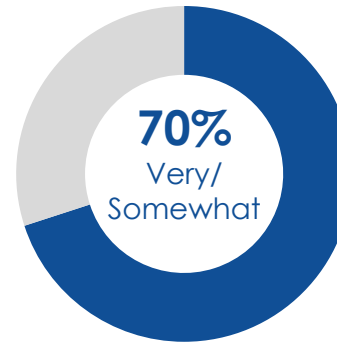
## Top Stress-Causing Financial Issues



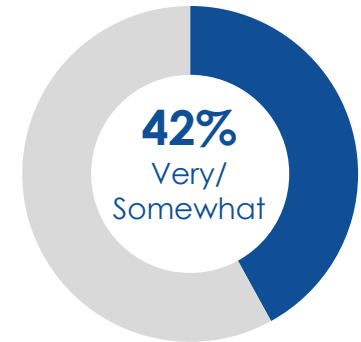
# Employees are not prepared for unexpected expenses and prioritize emergency savings. Majorities want a workplace emergency savings account and would contribute significantly.

- Four in ten workers feel at least somewhat prepared to handle an emergency expense of \$5,000, though only 18% feel very prepared. Far more Americans (70%) feel more equipped to manage an unexpected expense of \$500, though 3 in 10 feel ill-prepared.
- To pay for an unexpected expense of \$5,000, nearly half of employees would take the funds from their savings or investments. Three in ten would charge the expense to their credit card (31%) or ask family and friends (31%).
- More than half of employees agree that their retirement plan savings are the only significant emergency savings that they have.
- Nearly 2 in 10 workers report they are currently offered an emergency savings account at work. Among those without, more than 4 out of 5 employees would be interested in one. Further, when asked to allocate \$600 across six possible workplace accounts, employees allocate on average \$171 to an emergency savings account — trailing only the retirement savings account.

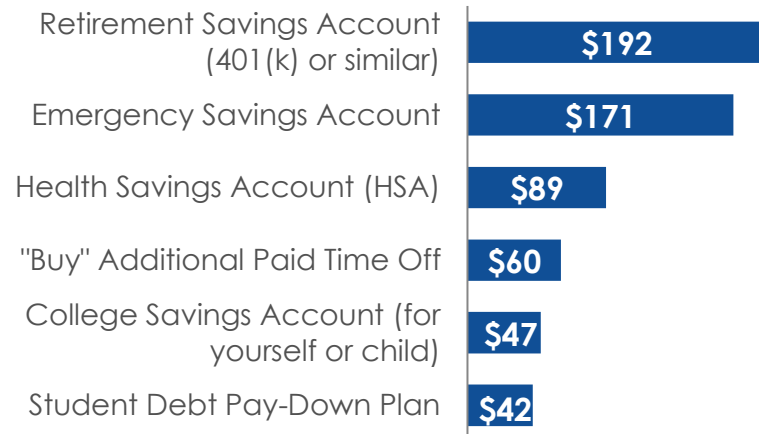
Prepared for Unexpected \$500 Expense



Prepared for Unexpected \$5,000 Expense



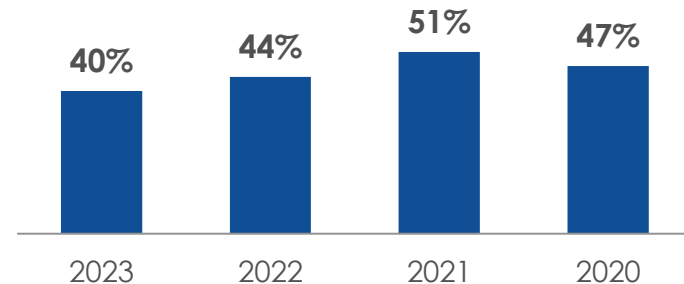
## Allocation of Employer-Offered \$600



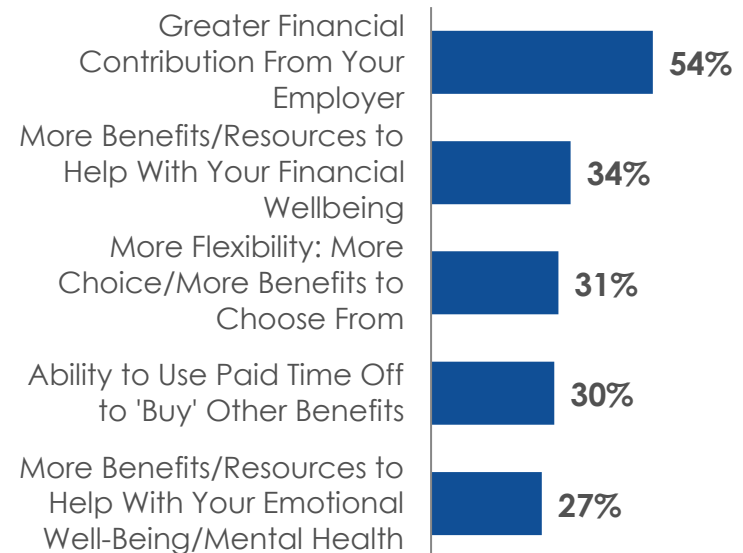
# Available to large majorities, health insurance and retirement savings plans contribute to employees' feelings of financial security. Yet, benefits satisfaction declines.

- Down slightly from last year and from 2021, 40% of employees are extremely or very satisfied with their benefits package and 22% are not too or not at all satisfied. At the same time, 7 in 10 agree at least somewhat that their benefits package is designed to meet their lifestyle and/or family needs.
- Health insurance (81%) continues to be the most common benefit employees say is offered to them, followed by retirement savings plans (78%), dental insurance (72%), vision insurance (69%), and life insurance (61%).
- Health insurance (70%) and retirement savings plans (54%) 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 (59%) and retirement savings plans (56%) through their employer contributes a lot to their feeling of financial security.
- Employees feel the most valuable improvements to their benefits package would include greater employer financial contributions (54%), more benefits and resources to help with their financial well-being (34%), and more choices and benefits to choose from (31%).

## Satisfaction With Benefits Package Percentage Extremely/Very Satisfied



## Top Valuable Improvements

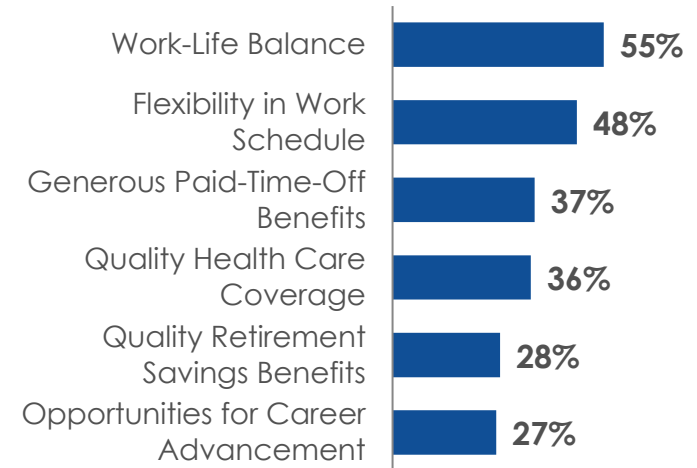




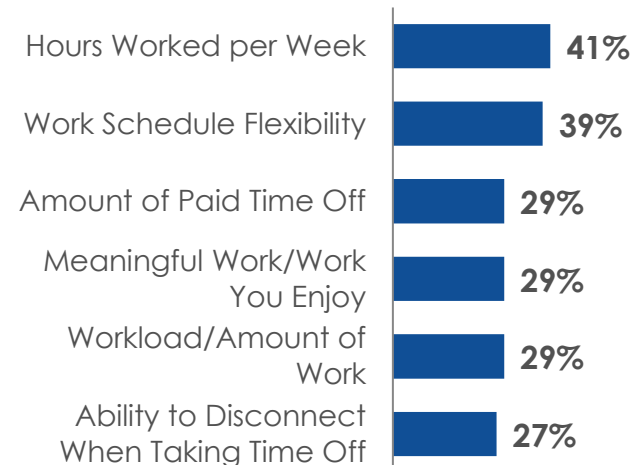
# Aside from income and compensation, employees most value work-life balance, schedule flexibility, and paid time off from an employer.

- Although health and retirement benefits remain the most important for job decisions, employees place work-life balance (55%), flexibility in work schedule (48%), and generous paid-time-off benefits (37%) in the top three of what they most value from an employer. These rank higher than quality health and retirement benefits.
- Just over a third (36%) describe the work-life balance at their company as excellent or very good, which has been trending downward since 2021. Three in ten rate it as fair or poor.
- Workers suggest the number of hours worked (41%) and schedule flexibility (39%) are the biggest workplace contributors to their sense of work-life balance. Importantly, doing meaningful work or work they enjoy ties with workload for contributing to work-life balance.
- The amount of paid time off and the ability to truly disconnect when taking time off also rank high on the list. Half of employees are satisfied with the paid-time-off benefits they receive.
- Paid time off follows health and retirement on the list of most important benefits when deciding whether to stay with an employer or select a new job, and the share choosing this as a top-three benefit has increased from last year.

## Most Valued From Employer



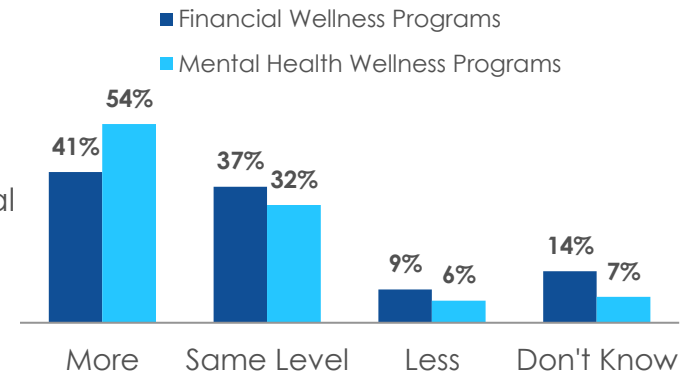
## Contribute Most to Work-Life Balance



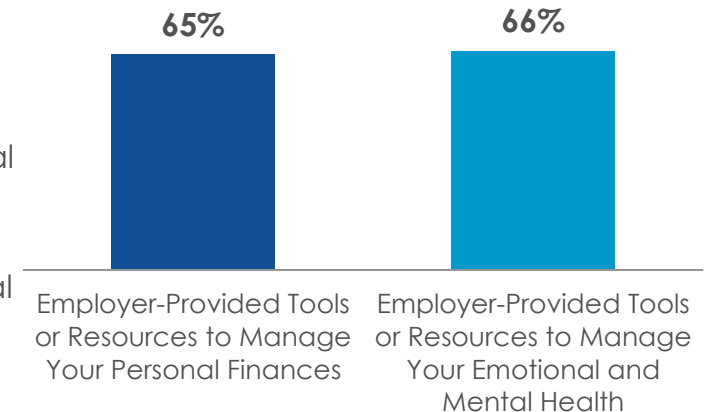
# More than half of workers feel mental health benefits have become more important to offer in the past year, and 4 in 10 feel the same way about financial wellness programs.

- Given concerns about emotional and financial well-being and belief that employers have a responsibility to help employees in these areas, it's not too surprising that many feel that mental health benefits (54%) and financial wellness programs (41%) have become more important for employers to offer.
- However, many workers are not offered these benefits. About 4 in 10 are offered resources or tools to help them manage mental health (38%) and 3 in 10 are offered expanded mental health benefits, such as free counseling sessions with a mental health coach or therapist. Among employees who do not have these mental health resources available, 7 in 10 feel they would be very or somewhat interested in having them.
- Thirty-eight percent report being offered a financial wellness program, and when offered, about half have used it. Half of those who have used their financial wellness program report it was useful, and more than a third of those who are not offered one feel it would be useful.
- Two-thirds suggest they would be comfortable using employer resources to manage their emotional well-being or their financial well-being, though most just somewhat agree.
- Four in ten employees feel they understand the benefits and resources their employer makes available to help with emotional well-being or financial well-being extremely or very well. A third do not understand their financial well-being benefits, and 28% don't understand their emotional well-being benefits.

## Change in Importance to Offer



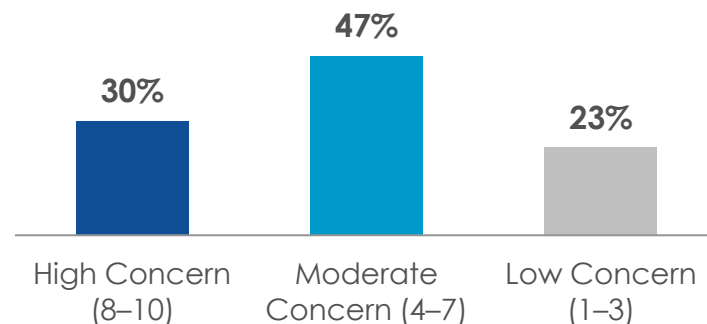
## Comfortable Using: Percentage Agree



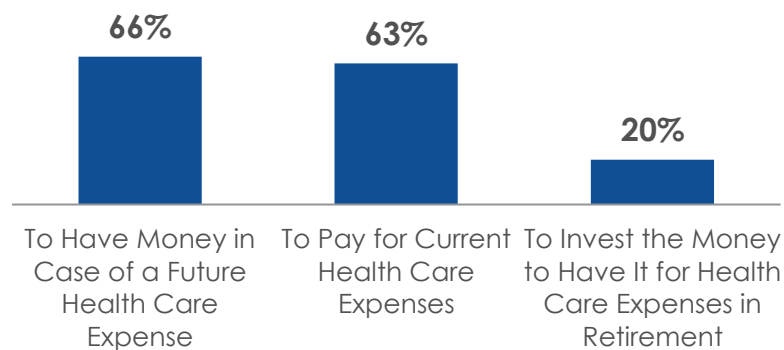
# Health insurance is the most important benefit. Fifty-five percent of workers are satisfied with their health coverage.

- Four in ten American workers express concern about their physical well-being or health. The share rating their concern the highest (a 9 or 10 on a 10-point scale) is significantly lower than last year (27% in 2022 and 18% now). Ratings of overall health (53% excellent/very good) are higher than ratings of emotional health (43%).
- In addition to core medical coverage, which 8 out of 10 report being offered by their employer, half of workers report that they are offered a health savings account (HSA). Two-thirds of those with an HSA use it to cover future (66%) or current (63%) health costs, while only 37% view it as a way to cover costs in retirement.
- Nearly as many are offered a health wellness program (47%), and a third report they are offered supplemental health insurance. One in four report being offered a health coach or navigator service. Two-thirds of those who do not have a health coach available would be at least somewhat interested in it.
- Despite benefits offered and used, half of American workers report that they face medical-related debt that's a problem for their household. This debt is most often caused by a medical emergency, prescription drug costs, or a chronic illness or injury.

## Concern About Physical Well-Being



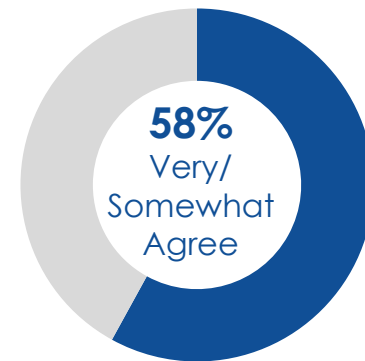
## Reasons to Put Money Into HSA



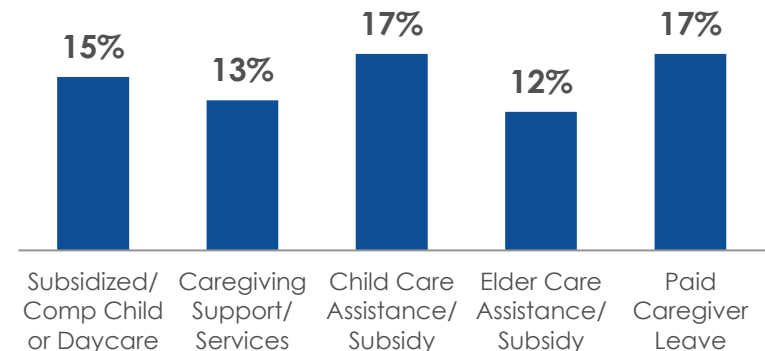
# Nearly six in ten American workers struggle to balance work and caregiving responsibilities. Among caregivers assisting with ADLs or IADLs, three in four struggle to find balance.

- Fifty-eight percent of all workers agree that they struggle to keep a good balance between work and caregiving responsibilities. Among caregivers who provide unpaid help with activities of daily living (ADLs) or instrumental activities of daily living (IADLs), three-quarters say they struggle to balance work and caregiving.
- Those who feel challenged in balancing work and caregiving, regardless of caregiver status, report feeling generally overwhelmed (50%) and like they don't have enough time with loved ones (34%). A quarter feel unable to fully focus on work when working.
- Roughly a quarter of all workers who have difficulty balancing work and caregiving report significant financial strain (26%) or debt (23%). Interestingly, financial stress is noted by about the same share of caregivers.
- Americans are not financially prepared for caregiving. Six in ten feel not too or not at all prepared to reduce hours or have to stop working for six months to care for a child or other loved one. Two-thirds of current caregivers feel ill-prepared.
- Few report that their employer offers caregiving-related benefits. Overall, just 13% say they are offered caregiving support and services. Seventeen percent report being offered paid caregiver leave or child care assistance or subsidies, 15% are offered subsidized or free child care, and 1 in 8 are offered elder care assistance. A third, however, have access to an EAP.

## It is challenging to keep a good balance between work and caregiving responsibilities



## Caregiving Benefits Offered



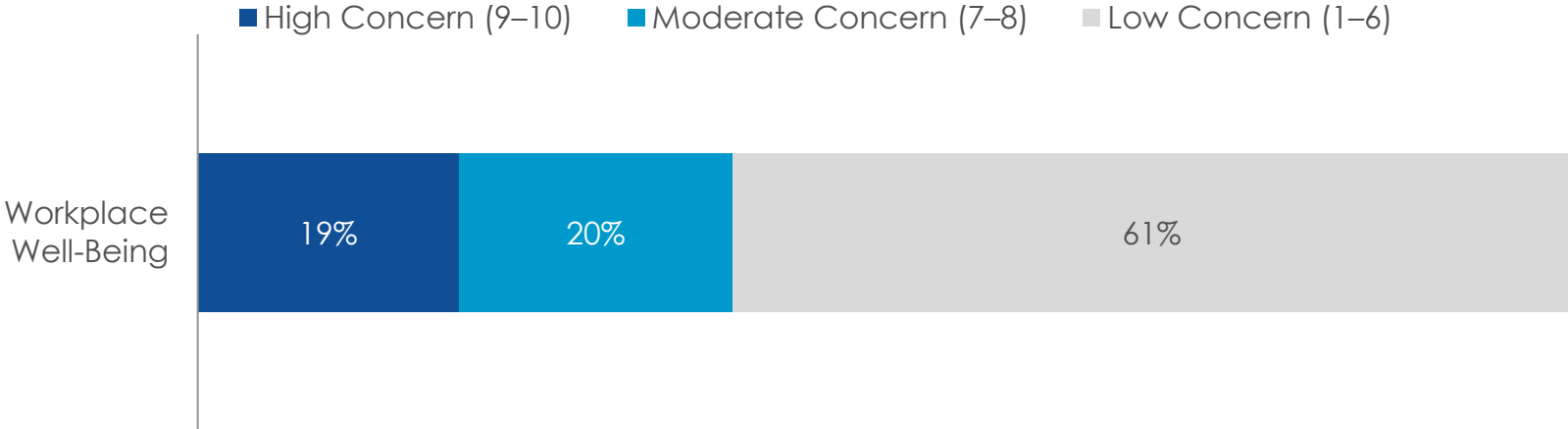
# Figure 1

## At least 4 in 10 say they are concerned for their workplace well-being.

Please rate your level of concern about your... (2023 n=1,505)

### Concern About Workplace Well-Being

Mean Level of Concern About Workplace Well-Being: 5.6

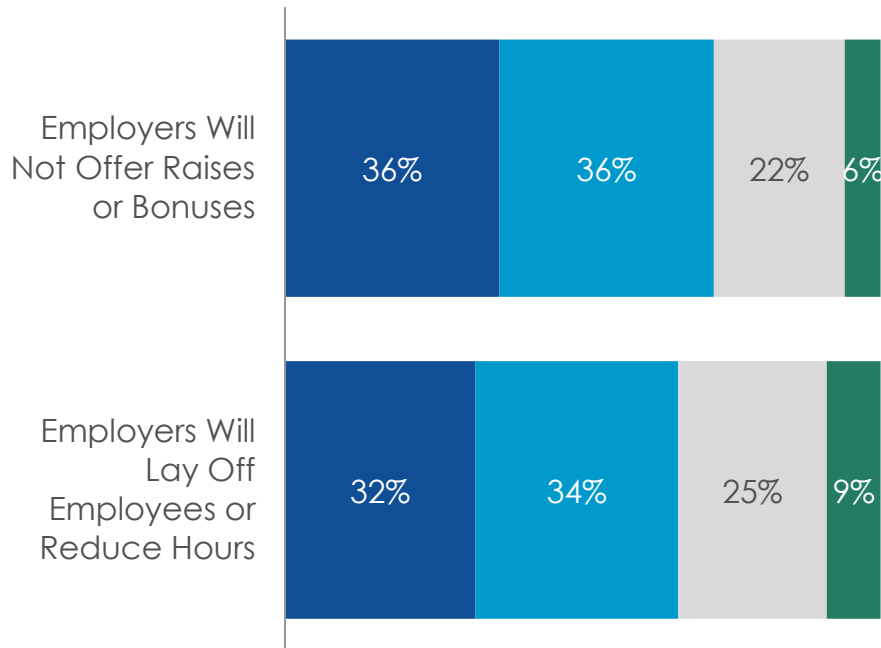


## Figure 2

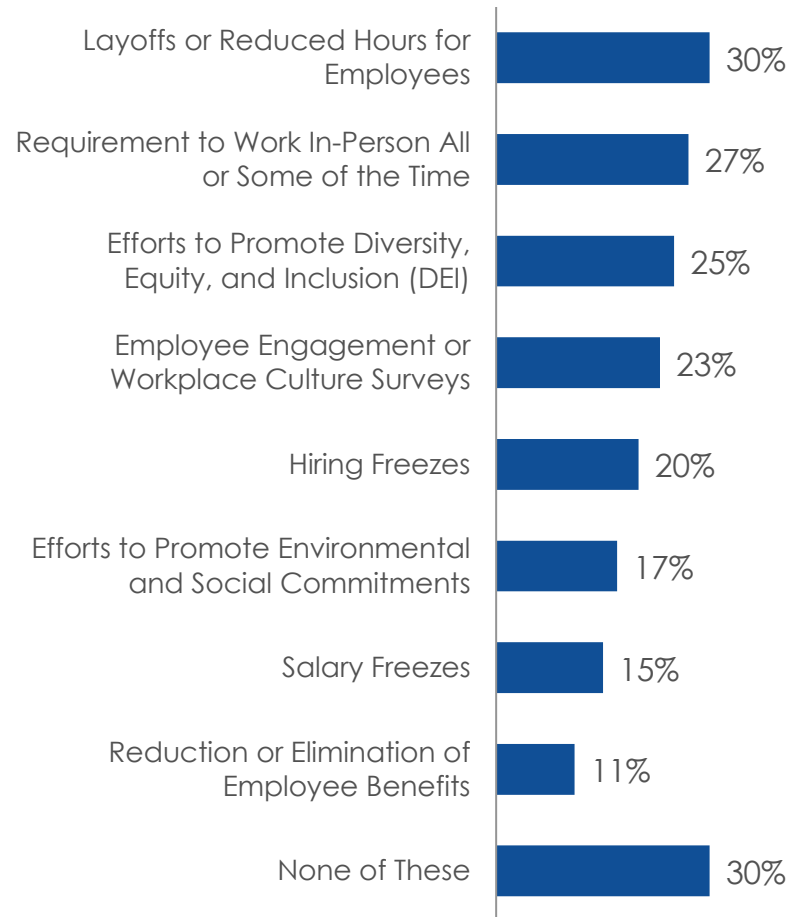
**Two-thirds are concerned their employer will lay off employees or reduce hours, and closer to three-quarters are concerned about raises or bonuses. Three in ten say layoffs have occurred in the past year.**

How concerned, if at all, are you about each of the following impacting your finances? (2023 n=1,505)\*

■ Very Concerned      ■ Somewhat Concerned  
■ Not Too Concerned      ■ Not at All Concerned



In the past 12 months, have any of the following taken place at your workplace? Please select all that apply. (2023 n=1,505)\*



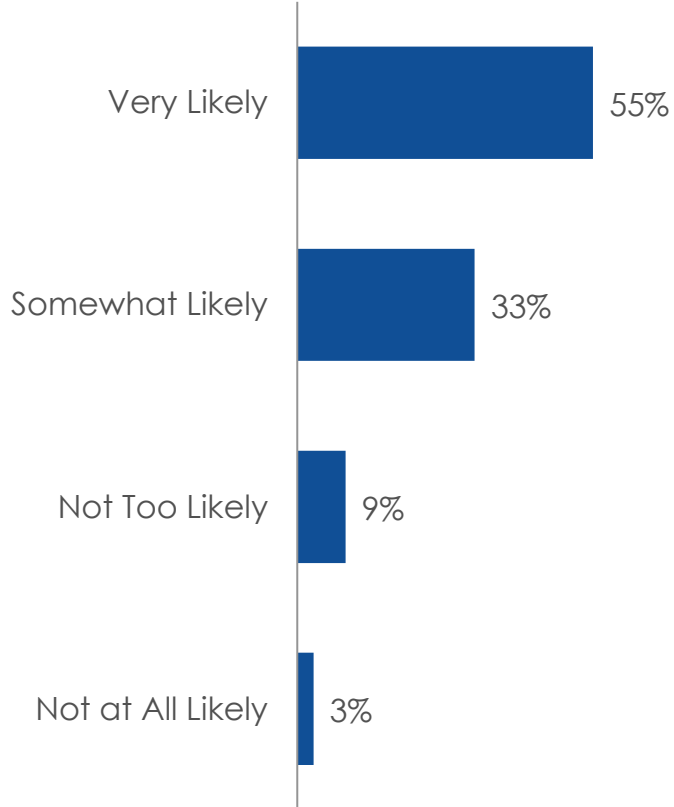
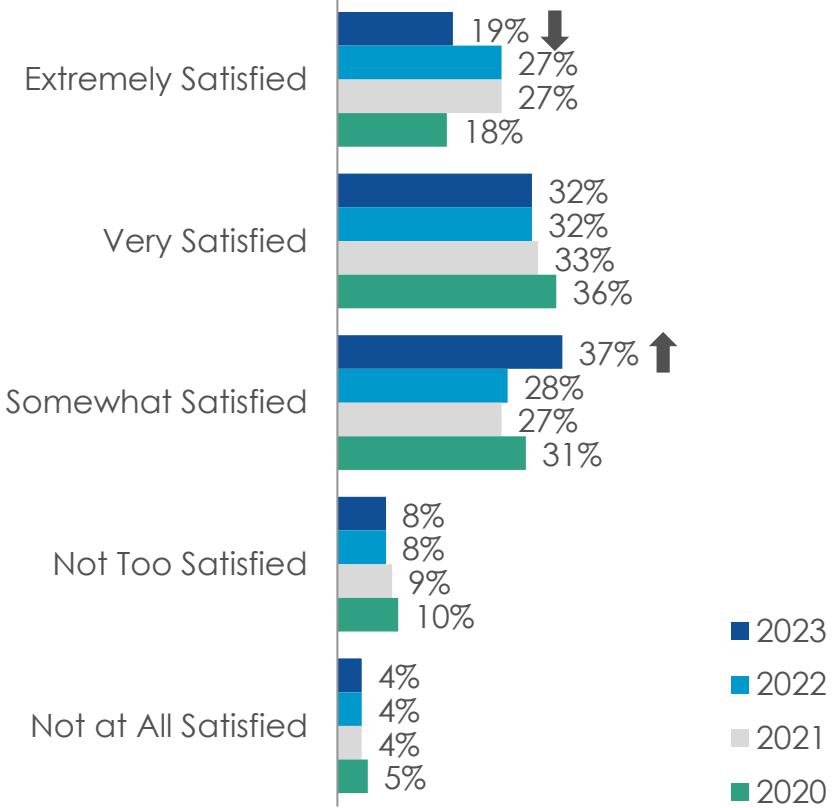
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Workplace Wellness Survey.  
 \*New in 2023.

### Figure 3

About 2 in 10 are extremely satisfied with their current job, down from over a quarter in 2022. However, more than half say they are very likely to stay.

Overall, how satisfied are you with your current job? (2023 n=1,505)

How likely are you to stay with your current employer for the next two years?. (2023 n=1,505)\*

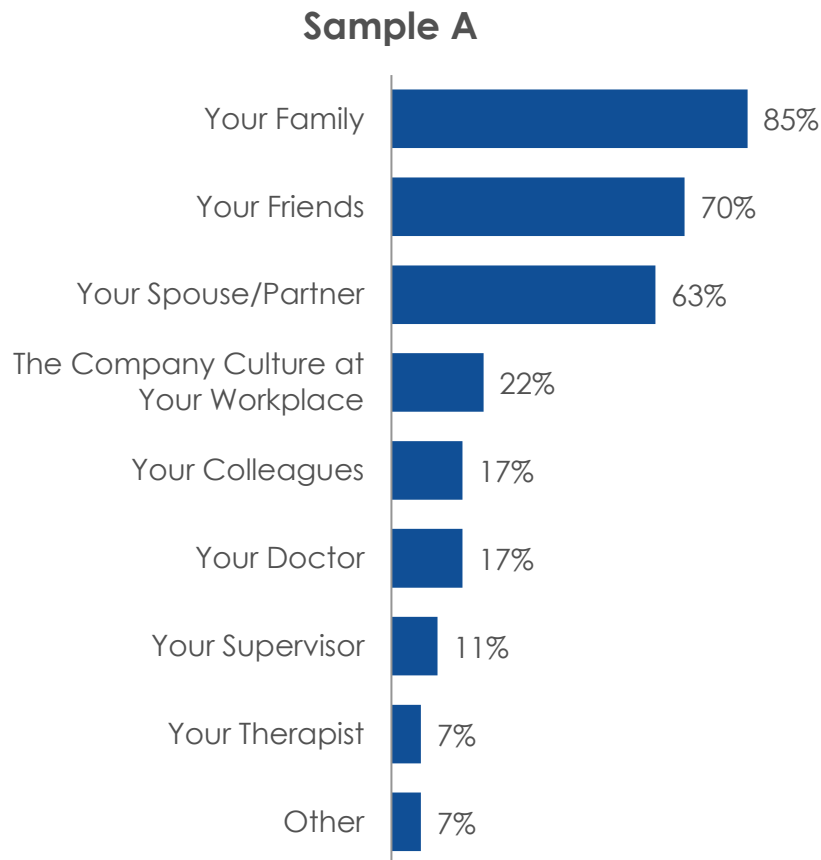


Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022. \*New in 2023.

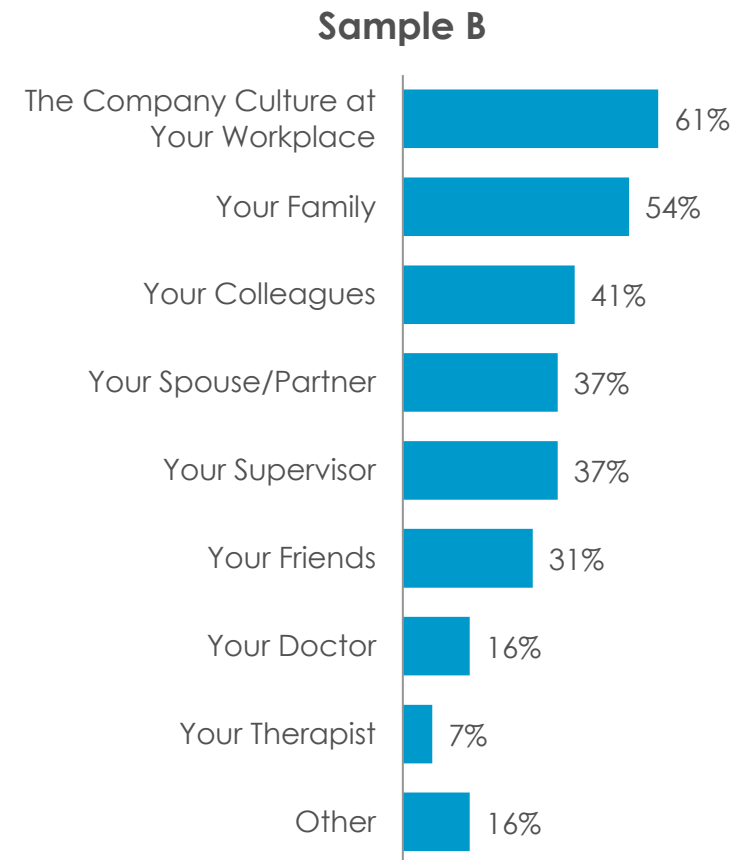
## Figure 4

### Family and friends are most often cited as having a positive impact, while company culture has the greatest negative impact on well-being.

Who or what has the greatest positive impact on your overall well-being? Select the top 3. (Split sample A: 2023 n=754)



Who or what has the greatest negative impact on your overall well-being? Select the top 3. (Split sample B: 2023 n=751)

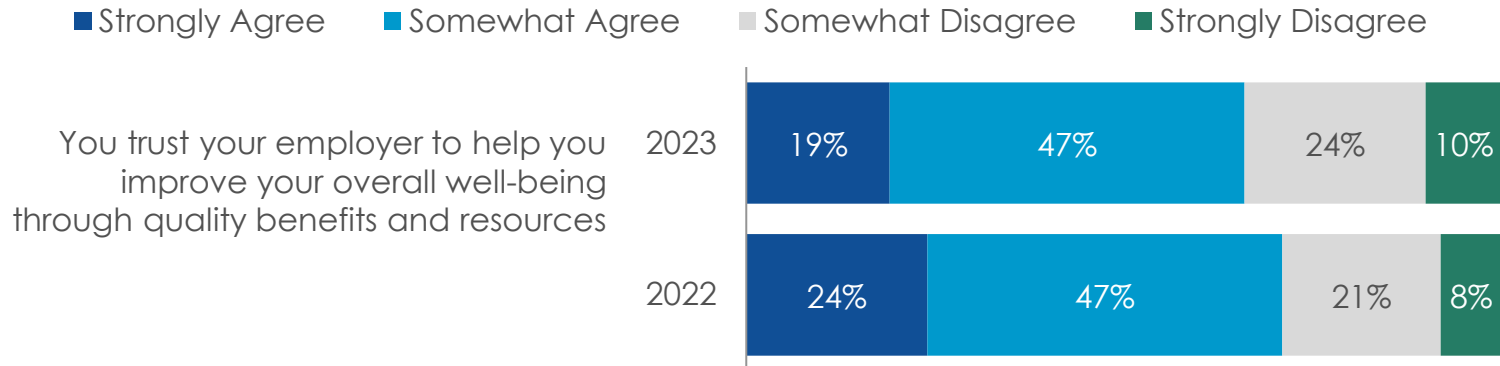




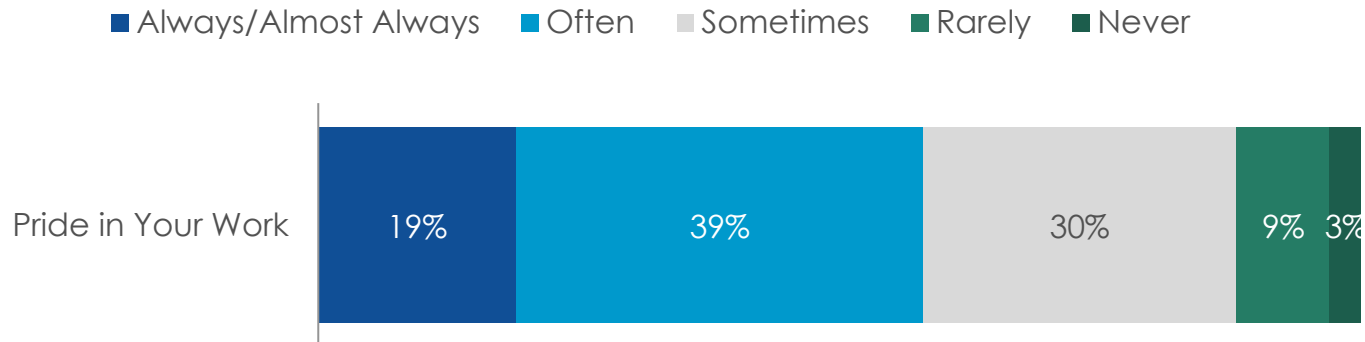
## Figure 5

Two in three say they trust their employer to help them improve their overall well-being through quality benefits and resources, and nearly six in ten often or always feel pride in their work.

To what extent do you agree or disagree with the following statements? (2023 n=1,505)



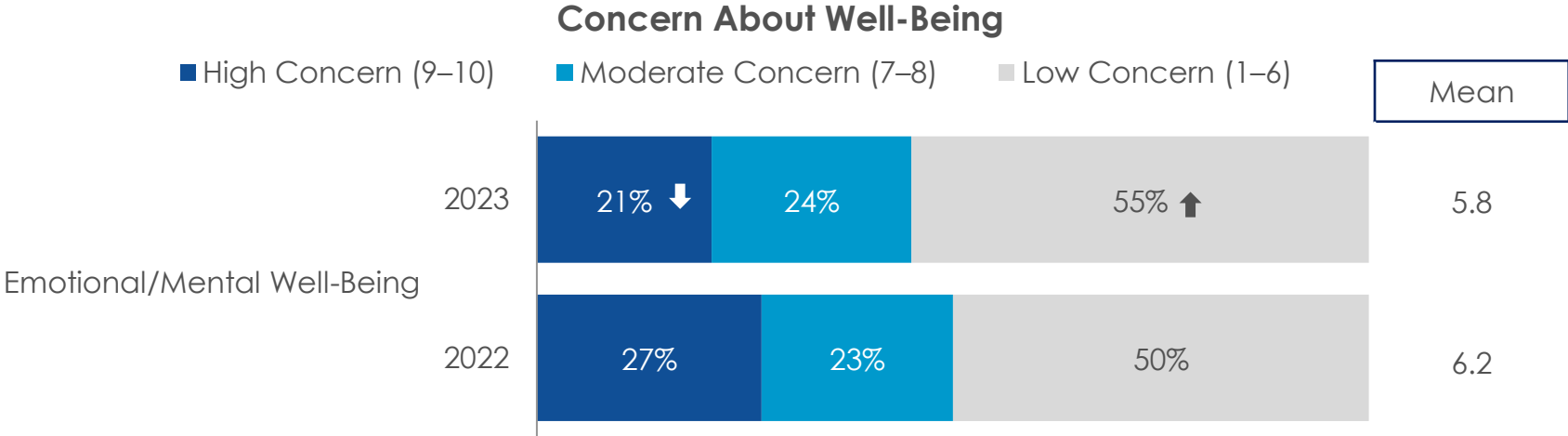
In the past six months, how often have you experienced each of the following feelings or emotions? (2023 n=1,505)\*



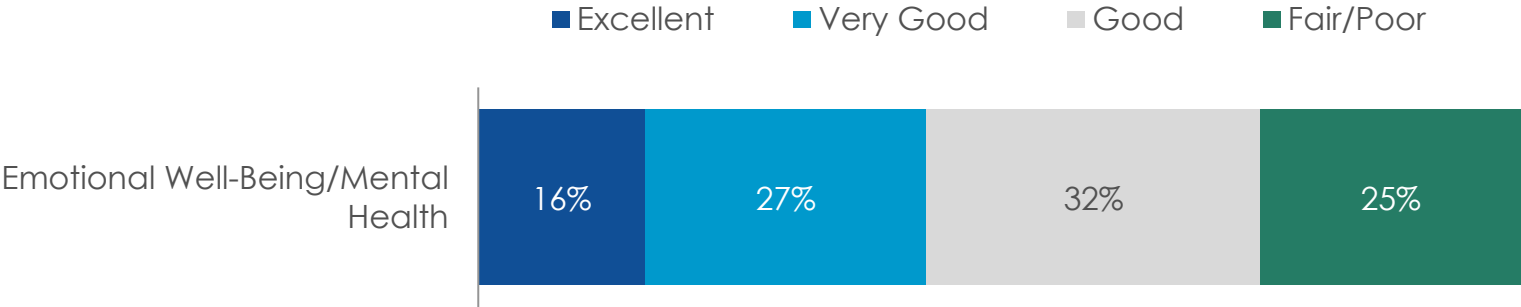
# Figure 6

Two in ten employees are highly concerned about their emotional well-being. A quarter rate their emotional well-being as fair or poor.

Please rate your level of concern about... (2023 n=1,505)



In general, how would you rate your...? (2023 n=1,505)



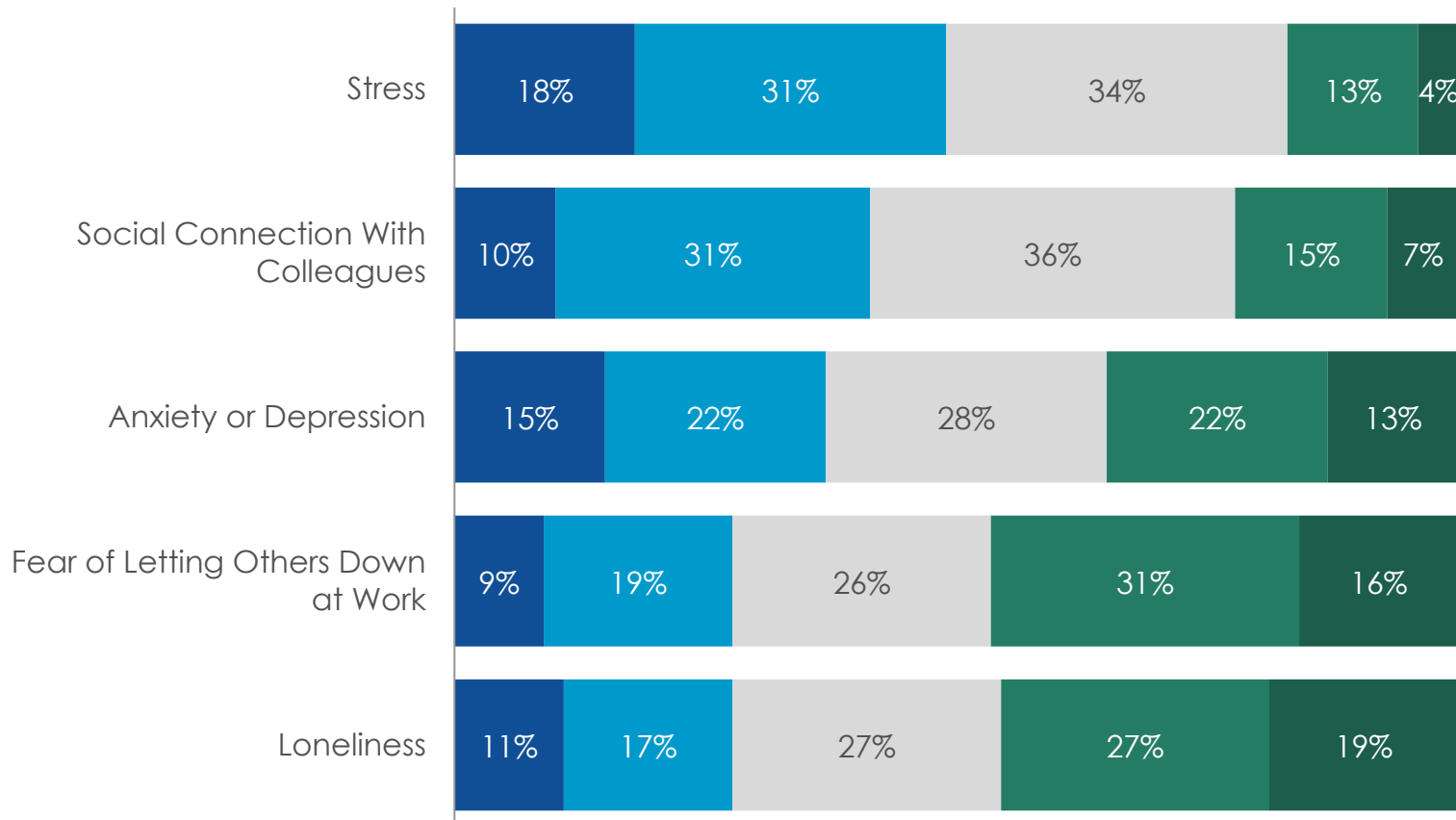
Source: Employee Benefit Research Institute and Greenwald Research, 2022-2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

## Figure 7

# Half say they have experienced stress in the past six months. Four in ten have felt anxiety, and a quarter have felt lonely.

In the past six months, how often have you experienced each of the following feelings or emotions? (2023 n=1,505)\*

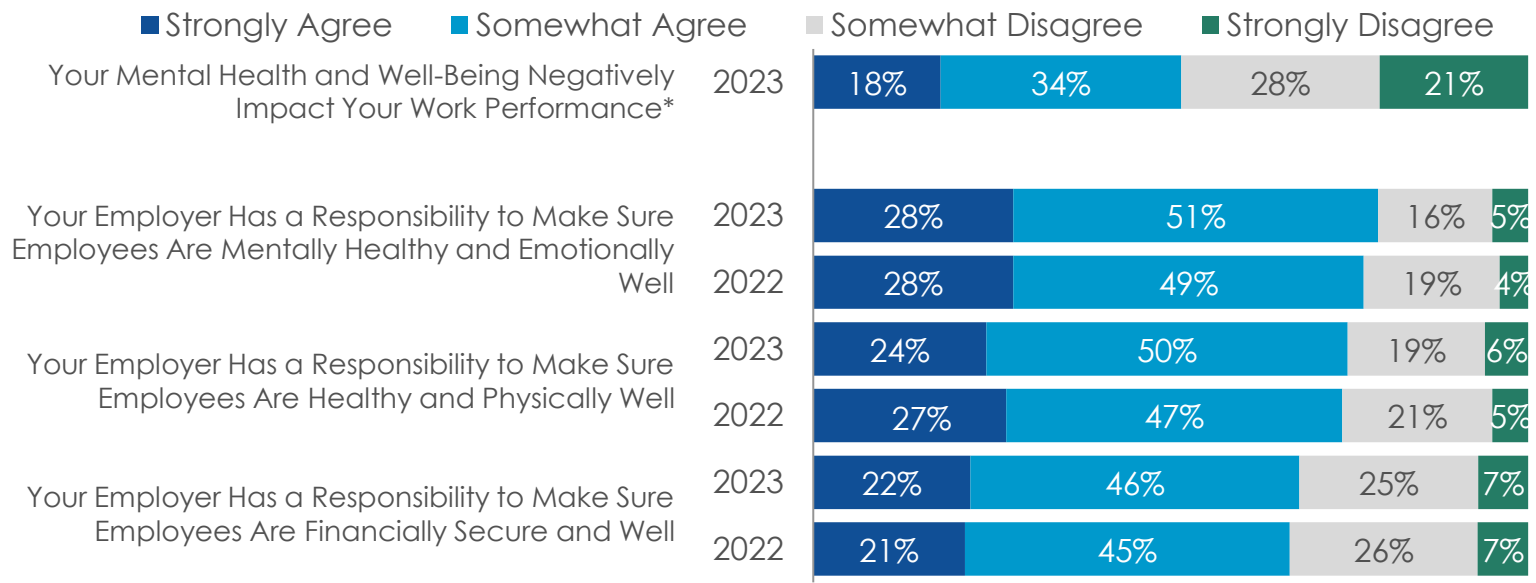
■ Always/Almost Always ■ Often ■ Sometimes ■ Rarely ■ Never



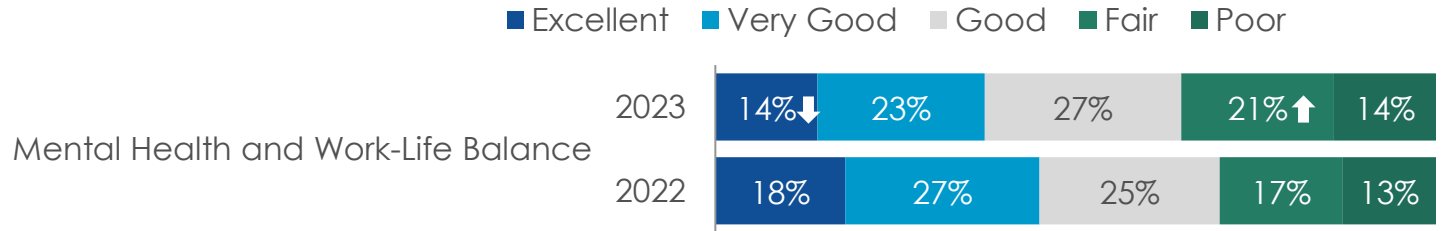
# Figure 8

Half say their mental health negatively impacts their work performance, and 8 in 10 believe their employer has a responsibility to make sure they are mentally healthy.

To what extent do you agree or disagree with the following statements? (2023 n=1,505)



In the past year, how would you rate your employer's communications to employees about the following? (2023 n=1,505)



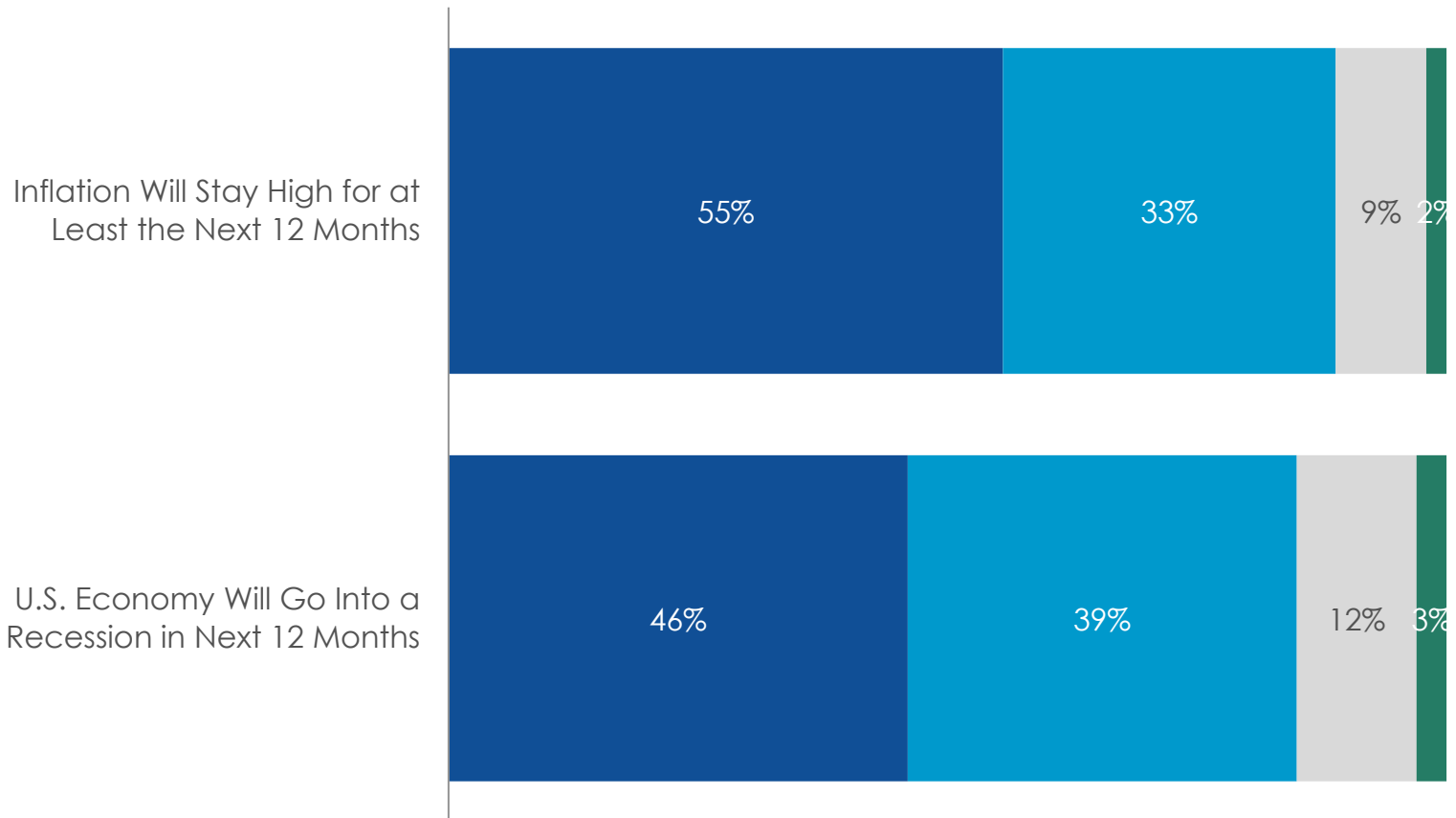
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022. \*New in 2023.

## Figure 9

Over half of employees are very concerned that sustained high inflation will impact their finances, and just under half are very concerned about another recession.

How concerned, if at all, are you about each of the following impacting your finances? (2023 n=1,505)\*

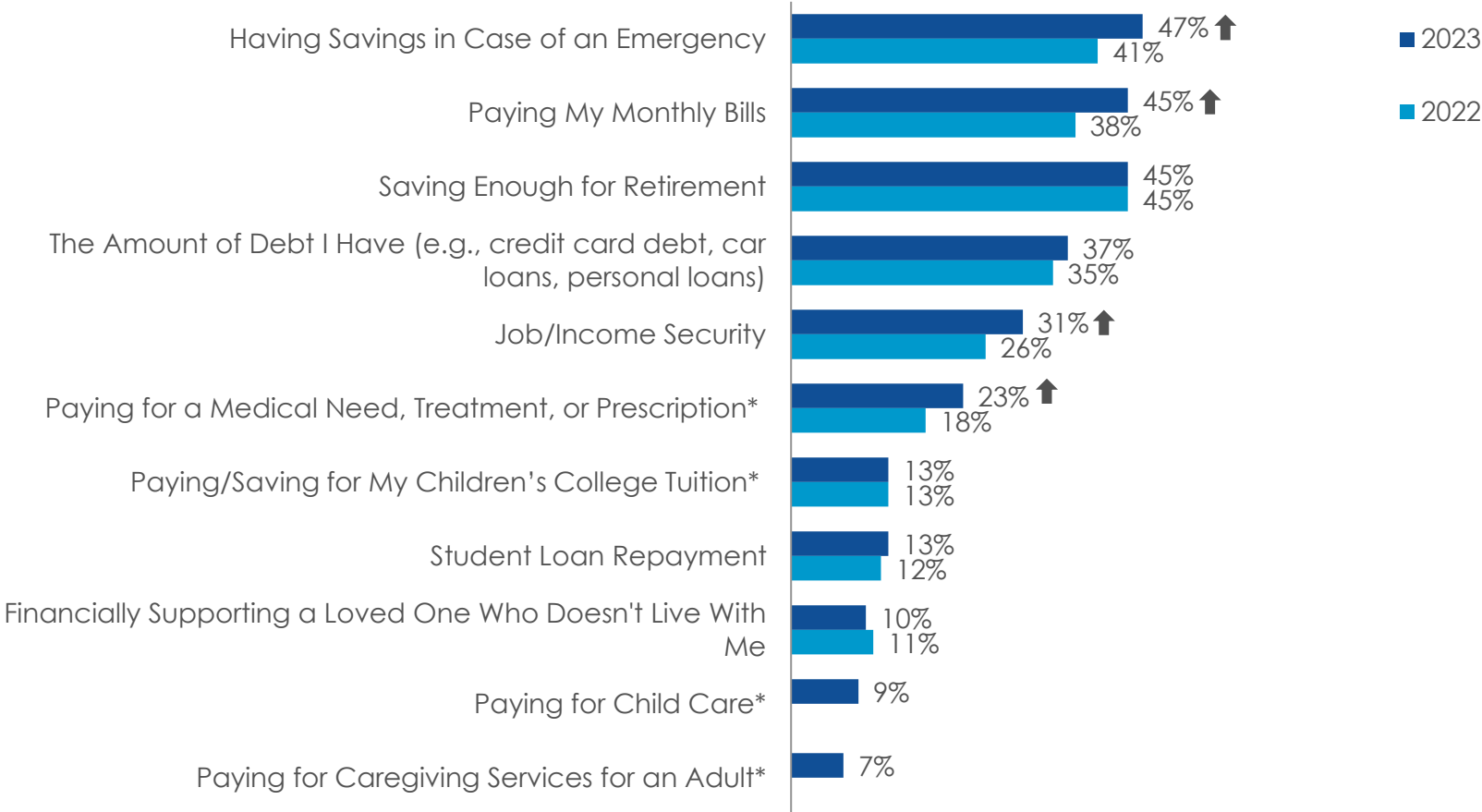
■ Very Concerned ■ Somewhat Concerned ■ Not Too Concerned ■ Not at All Concerned



# Figure 10

## Having savings for an emergency and retirement, as well as paying monthly bills, rank as the most stressful financial issues in 2023.

Which of the following financial issues personally causes you the most stress? Select the top 3. (2023 n=1,505)

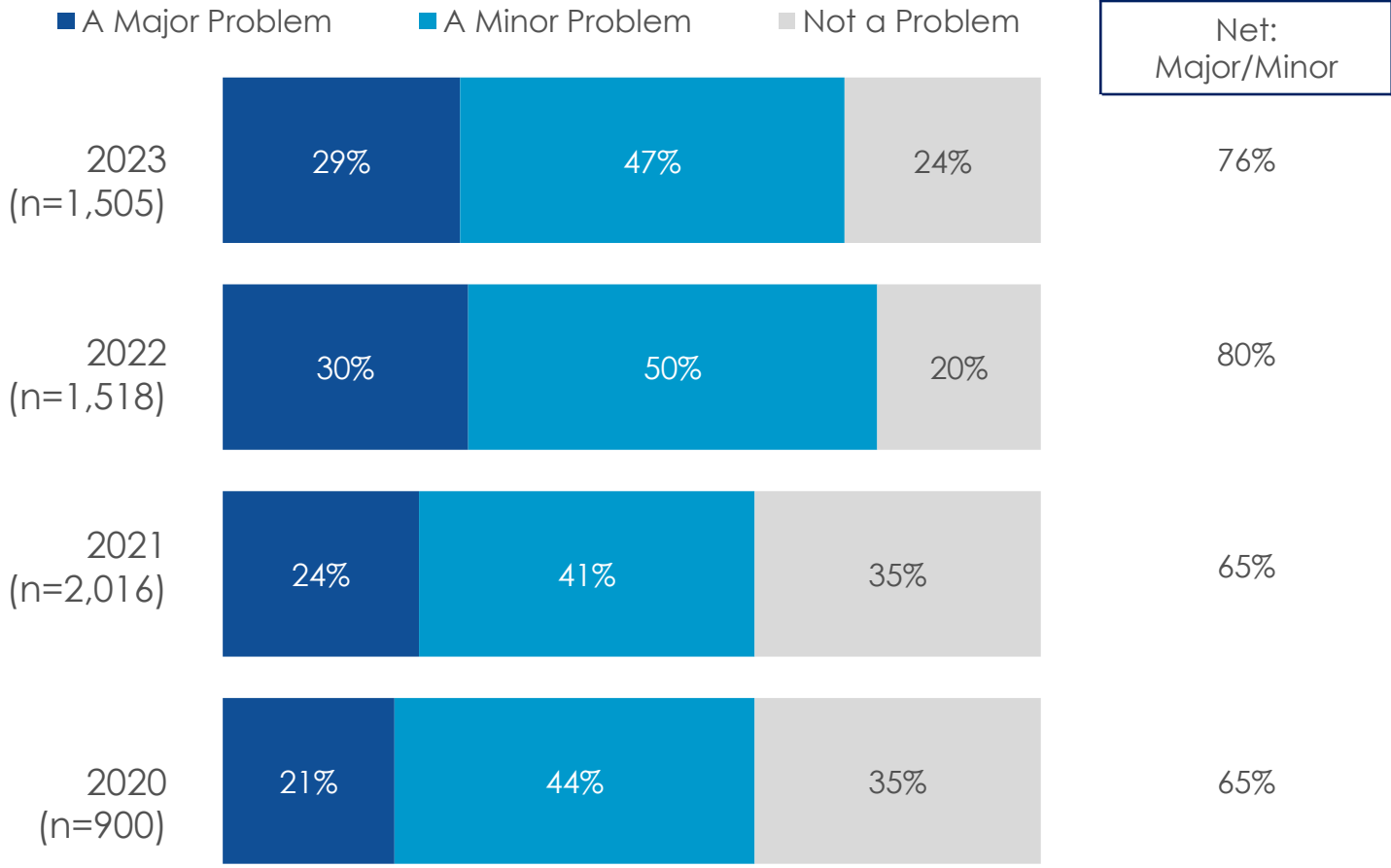


Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. \*Revised/new filter in 2023. Arrows=Up/down significantly from 2022. "None" and "Other" are not shown.

# Figure 11

## About three-quarters consider their level of debt a problem, consistent with last year.

Thinking about your current financial situation, how would you describe your level of debt? (2023 n=1,505)

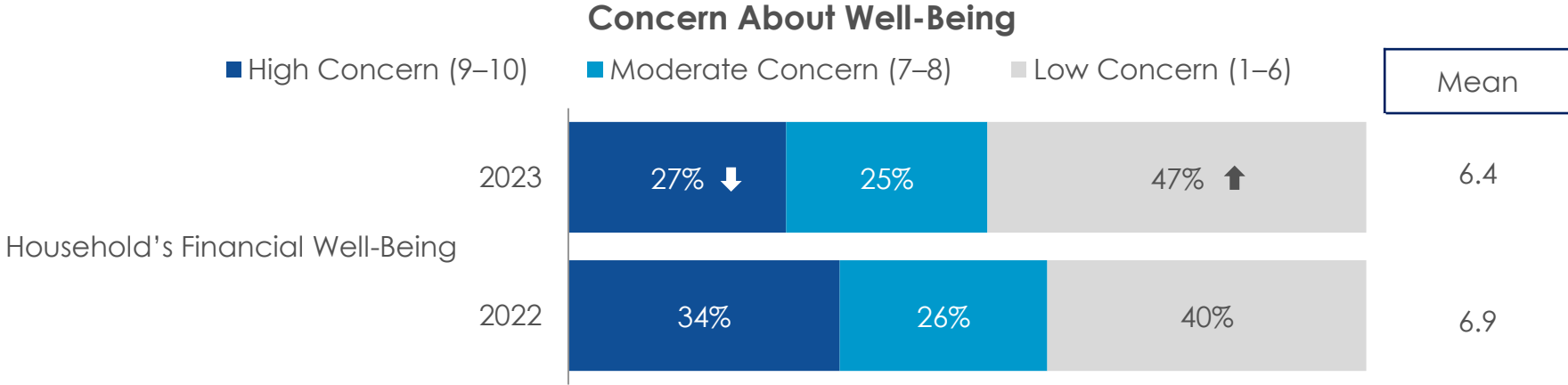


Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

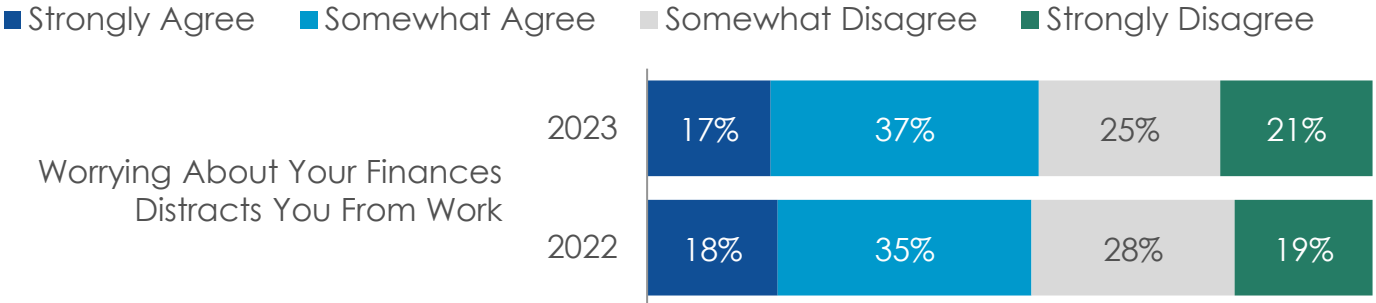
# Figure 12

**Just under 3 in 10 are highly concerned about their household's financial well-being, and more than half say worrying about their finances distracts them from work.**

Please rate your level of concern about your household's financial well-being. (2023 n=1,505)



To what extent do you agree or disagree with the following statements? (2023 n=1,505)



Source: Employee Benefit Research Institute and Greenwald Research, 2022-2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

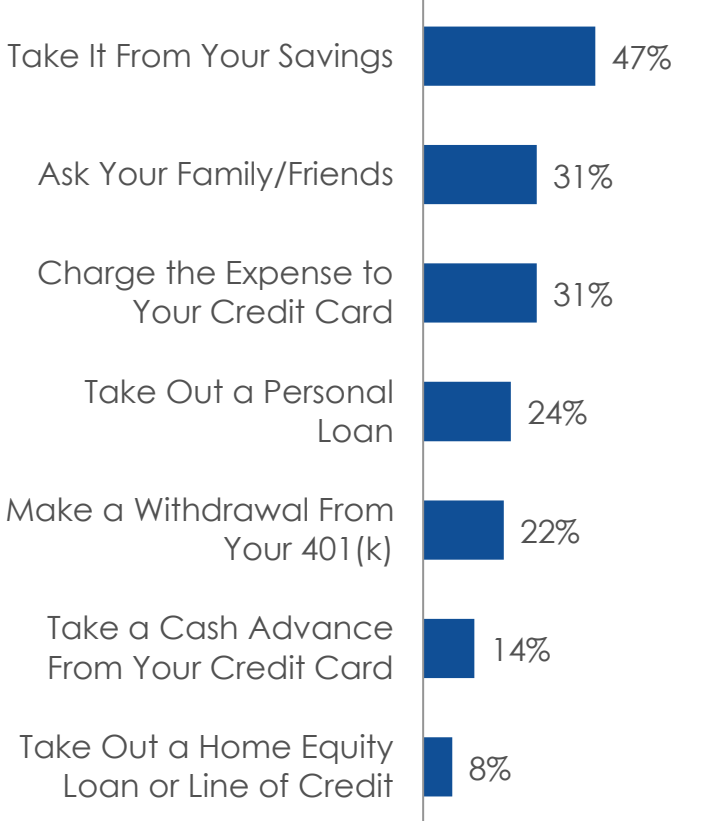
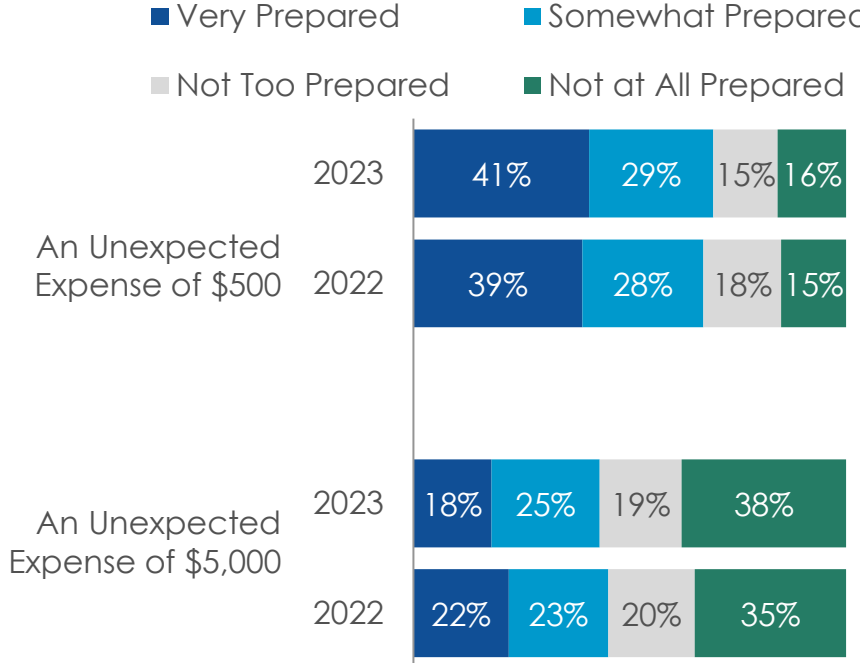


# Figure 13

**Four in ten say they are prepared to handle unexpected expenses of \$500, while 2 in 10 could handle \$5,000. Nearly half would take funds from their savings to pay for an unexpected expense of \$5,000.**

To what extent do you feel prepared to handle the following financial events in your life?  
(2023 n=1,505)

If you had an unexpected expense of \$5,000, how would you come up with the funds to pay for it? Please select all that apply. (2023 n=1,505)\*



Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022. \*New or revised in 2023. "None" and "Other" are not shown.

# Figure 14

Similar to 2022, a majority of employees agree that their retirement plan savings are the only significant emergency savings they have. Only 17% are offered an emergency savings fund through work.

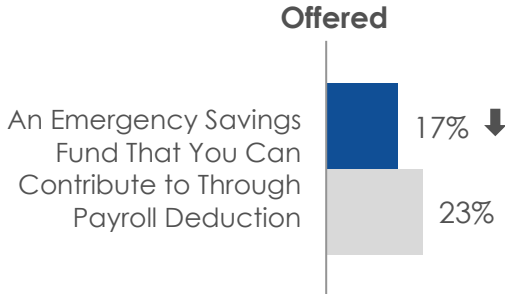
To what extent do you agree or disagree with the following statements? (2023 n=1,505)

Your Retirement Plan Savings Are the Only Significant Emergency Savings That You Have

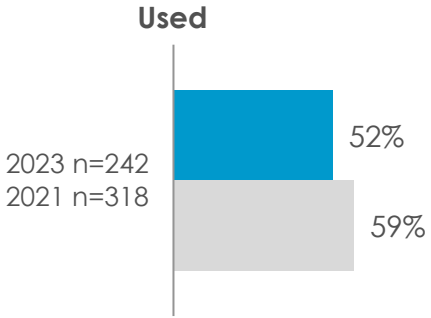


■ Strongly Agree ■ Somewhat Agree Net: Strongly/Somewhat Disagree

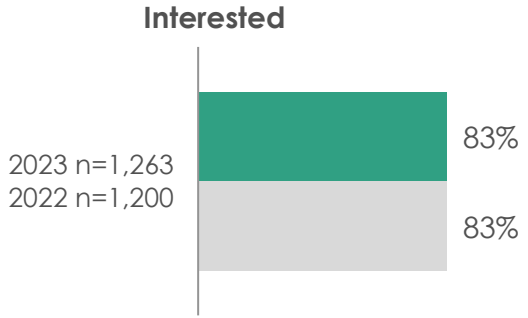
Which of the following employee benefits does your employer currently offer you? (2023 n=1,505)



Which of these have you personally used or taken advantage of? (Offered benefit)



How interested would you be in having your employer make these benefits available? (Not offered benefit)



Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

## Figure 15

### If given \$600 a month to put in any accounts or plan, employees would allocate the most toward their retirement savings account and their emergency savings account.

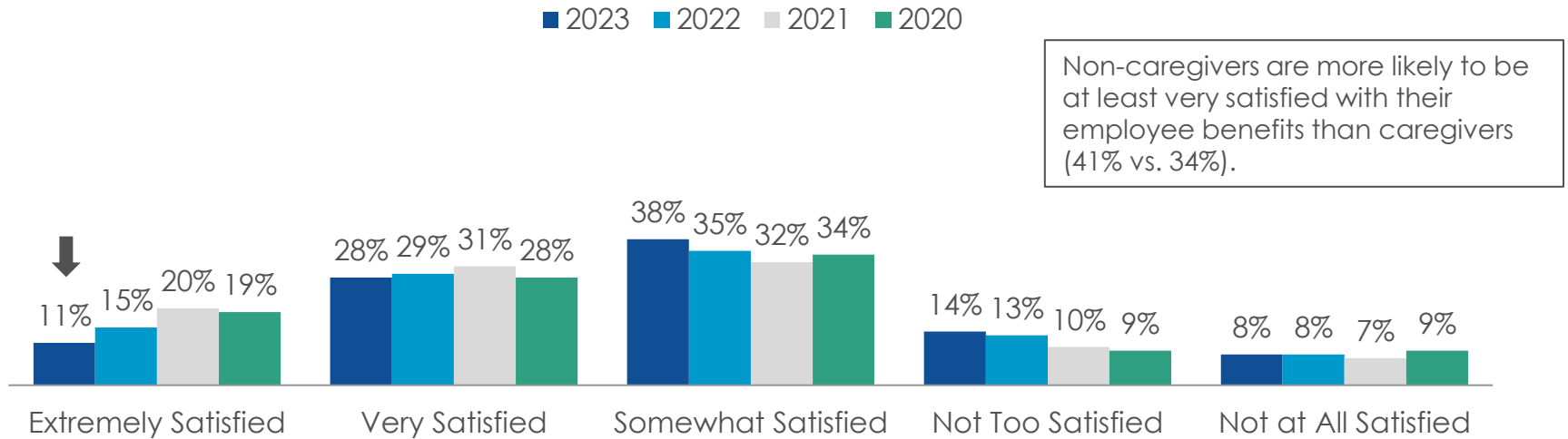
Suppose you worked for an employer that offered all of the benefits listed below, and that your employer gave you \$600 a month that you could put in any of the following accounts/plans. You could put all of your money on a single benefit, just a few, or use the money for a number of them. How would you allocate that \$600? *(The dollar amounts must total to \$600.)* (2023 n=1,505)

		Mean Amount	None	\$1–\$99	\$100–\$149	\$150–\$199	\$200–\$299	\$300–\$600
Retirement Savings Account (401(k) or similar)	2023	<b>\$192</b>	23%	4	20	3	20	29
	2022	<b>\$184</b>	19%	7	27	4	17	26
Emergency Savings Account	2023	<b>\$171</b>	24%	7	23	3	20	23
	2022	<b>\$163</b>	18%	8	31	5	20	18
Health Savings Account (HSA)	2023	<b>\$89</b>	44%	10	25	3	10	8
	2022	<b>\$82</b>	41%	10	32	2	10	6
“Buy” Additional Paid Time Off	2023	<b>\$60</b>	56%	9	22	2	3	4
	2022	<b>\$62</b>	51%	12	26	1	5	4
College Savings Account (for yourself or child)	2023	<b>\$47</b>	67%	7	15	2	6	3
	2022	<b>\$58</b>	55%	9	25	2	6	3
Student Debt Pay-Down Plan	2023	<b>\$42</b>	71%	7	13	1	4	4
	2022	<b>\$50</b>	60%	10	21	1	5	3

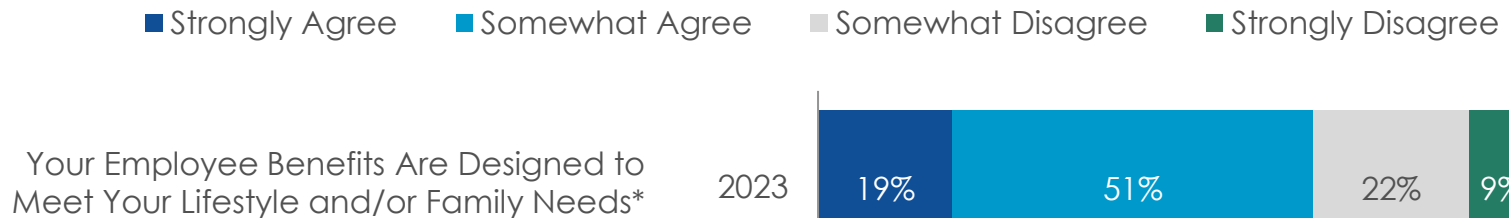
## Figure 16

Nearly 8 in 10 are satisfied with their employee benefits package, although fewer are extremely satisfied compared with last year. Seven in ten agree that their benefits package is designed to meet their needs.

On the whole, how satisfied are you with the employee benefits package offered by your employer? (2023 n=1,505)



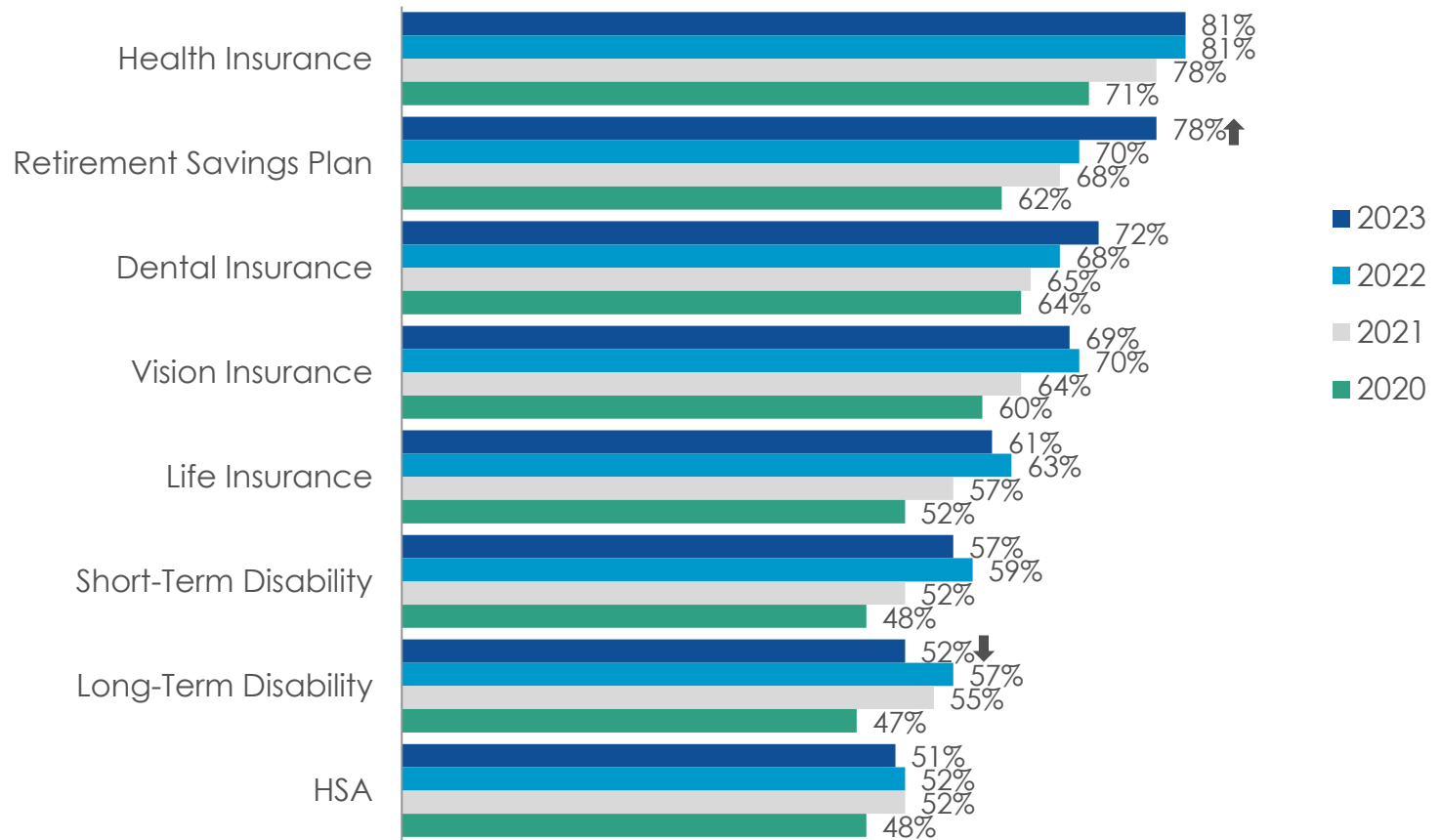
To what extent do you agree or disagree with the following statements? (2023 n=1,505)



# Figure 17

## Eight in ten are currently offered health insurance and retirement savings, with the latter being offered more frequently since last year.

Which of the following employee benefits does your employer currently offer you? (2023 n=1,505)

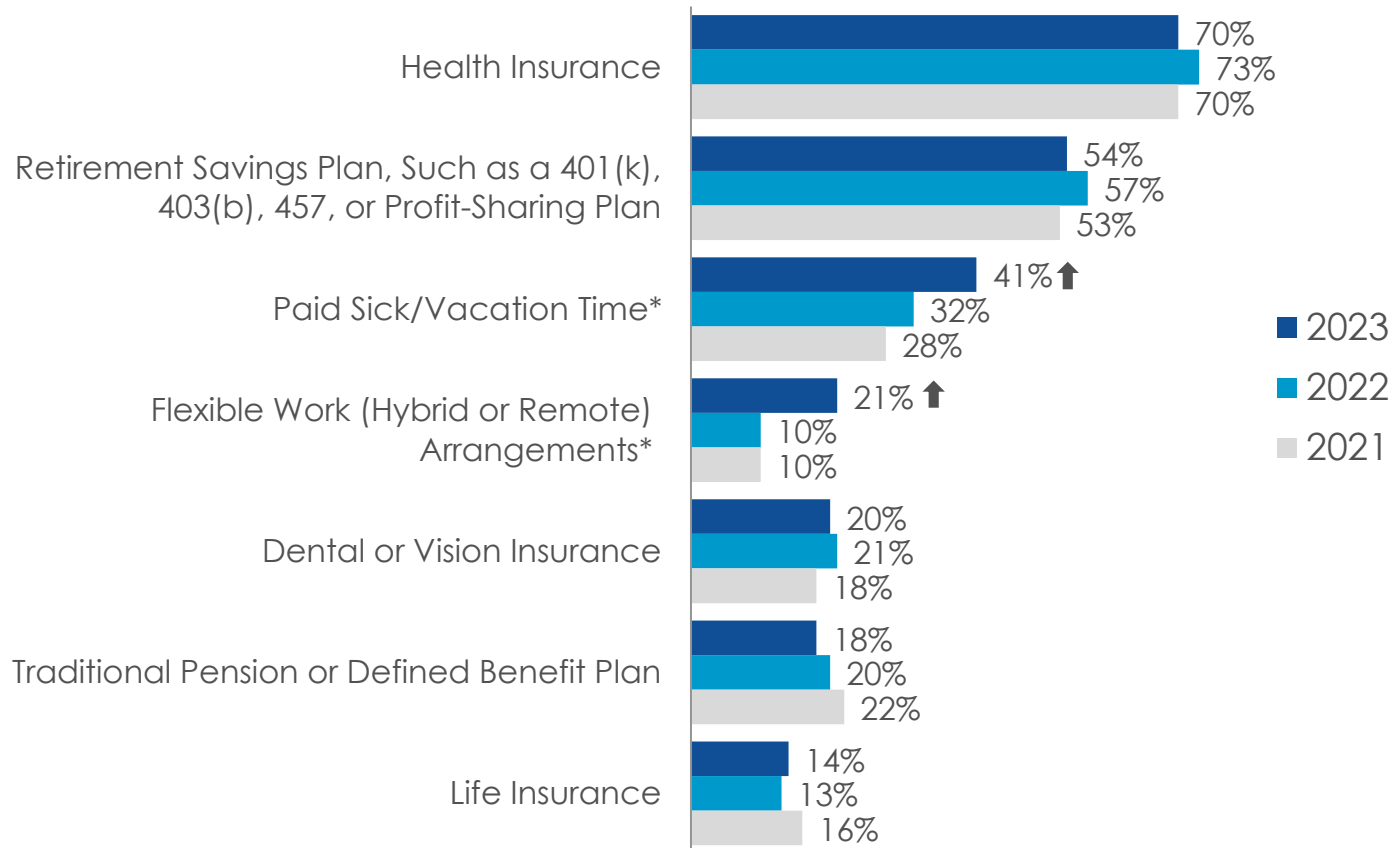


Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

## Figure 18

# Health insurance and retirement plans are the most important benefits when workers make job decisions.

When considering whether to stay in your current job or choosing a new job, which benefits are most important in your decision? Select the top 3. (Sample B n=751)



Source: Employee Benefit Research Institute and Greenwald Research, 2021–2023 Workplace Wellness Surveys.  
Top responses shown. Arrows=Up/down significantly from 2022. \*Revised in 2023.

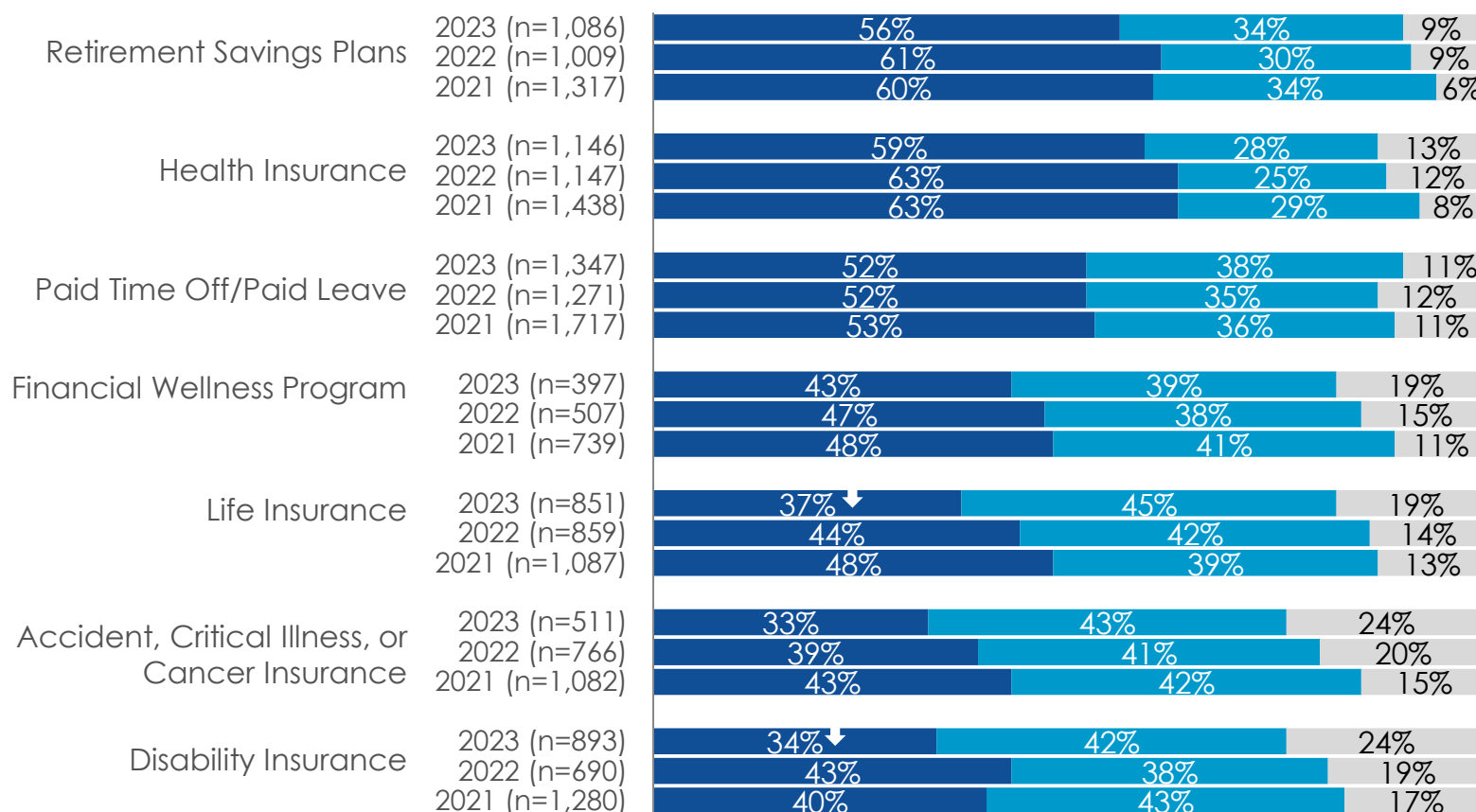
Note: Sample A and B were asked the same question; however, sample B was given additional response options, many related to PTO and flexibility.

# Figure 19

## Nearly all employees say retirement savings plans contribute to their feeling of financial security.

How does each of the following benefits offered by your employer contribute to your feeling of financial security? (Employer offers benefit)

■ Contributes a Lot   ■ Contributes a Little   ■ Does Not Contribute

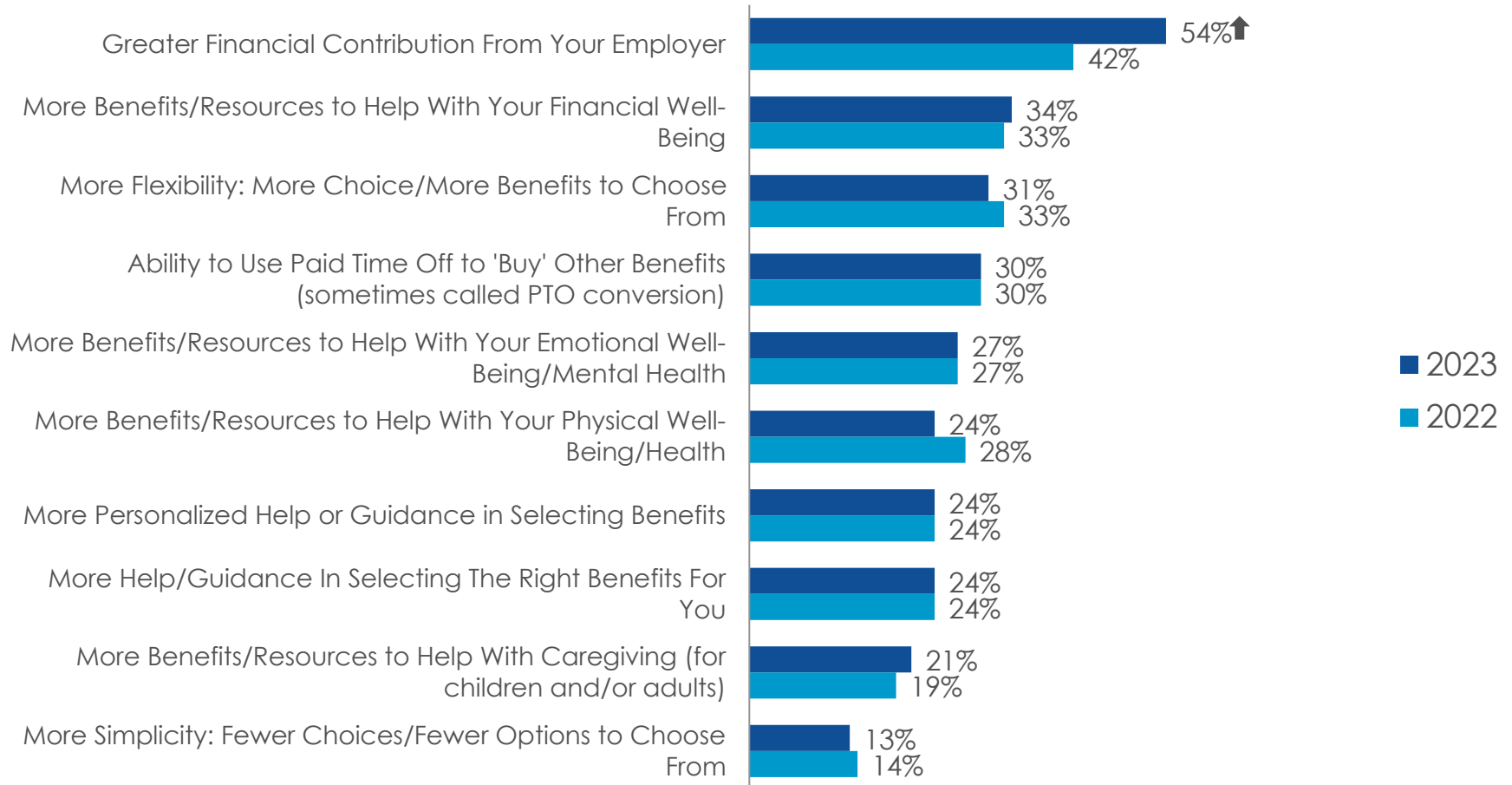


Source: Employee Benefit Research Institute and Greenwald Research, 2021–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

## Figure 20

# Over half of employees say greater financial contribution from their employer would be a valuable improvement to their employee benefits programs, up from last year.

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. (2023 n=1,505)

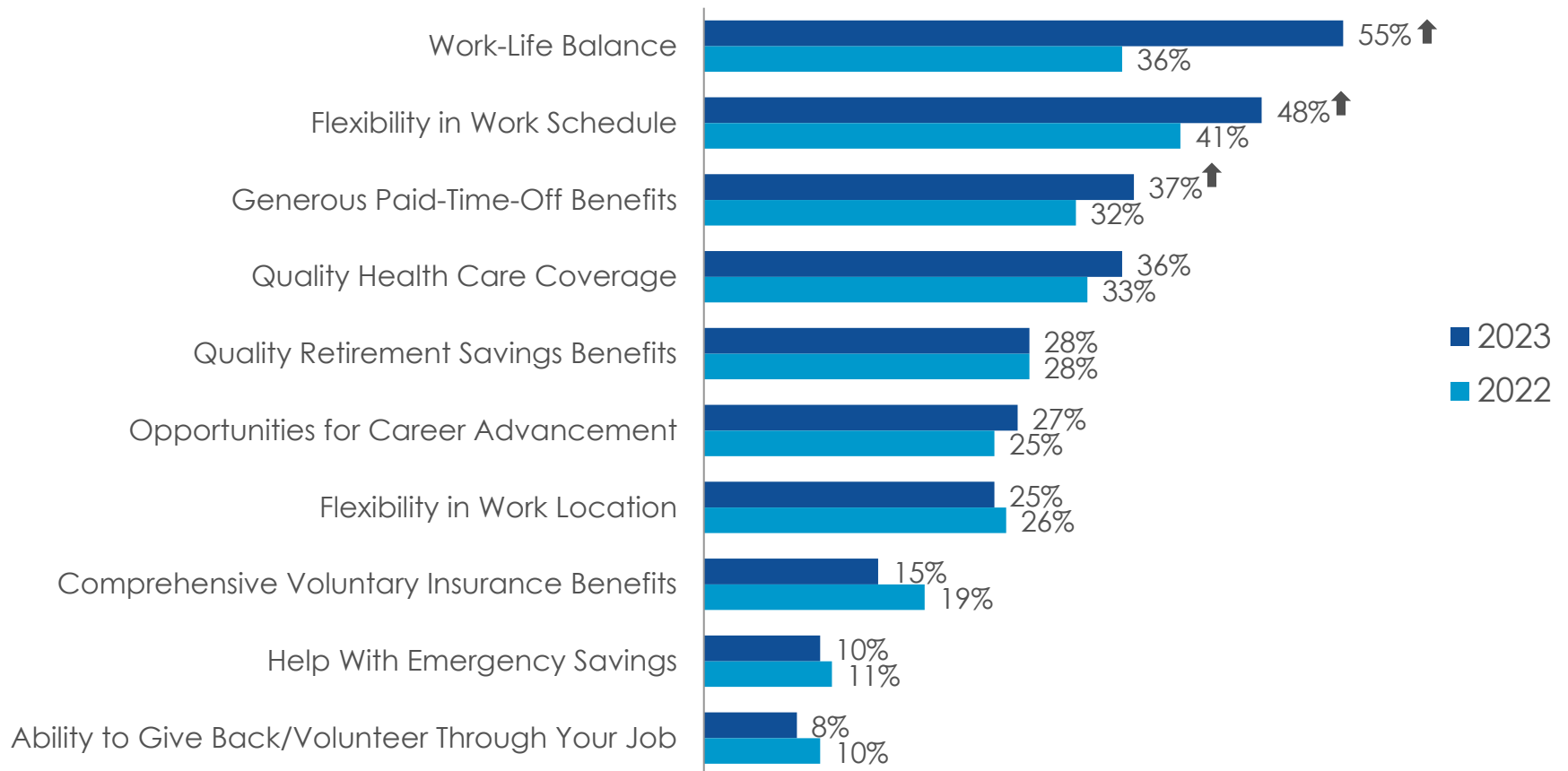




## Figure 21

### Employees most often say they value work-life balance and flexibility in their schedule, both trending upward since last year.

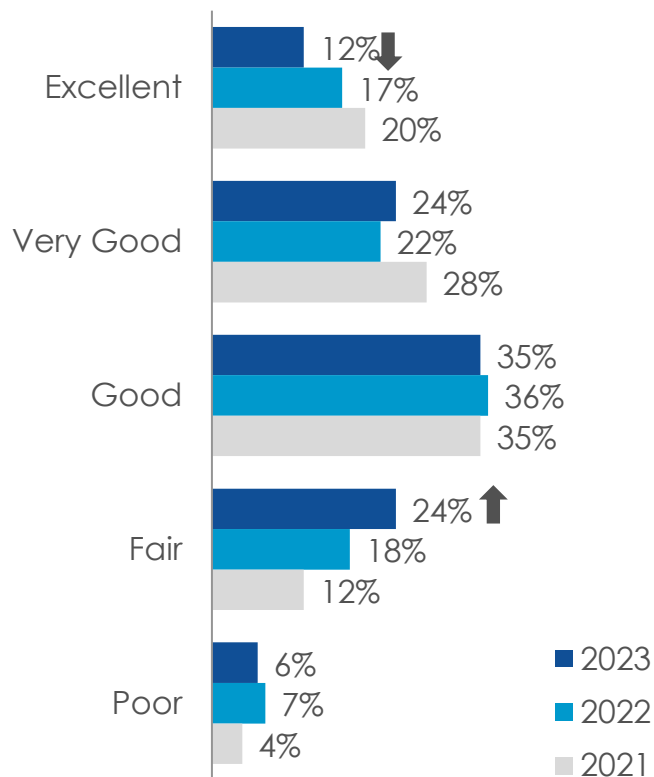
Aside from income and compensation, what do you value most from an employer? Select the top 3. (2023 n=1,505)



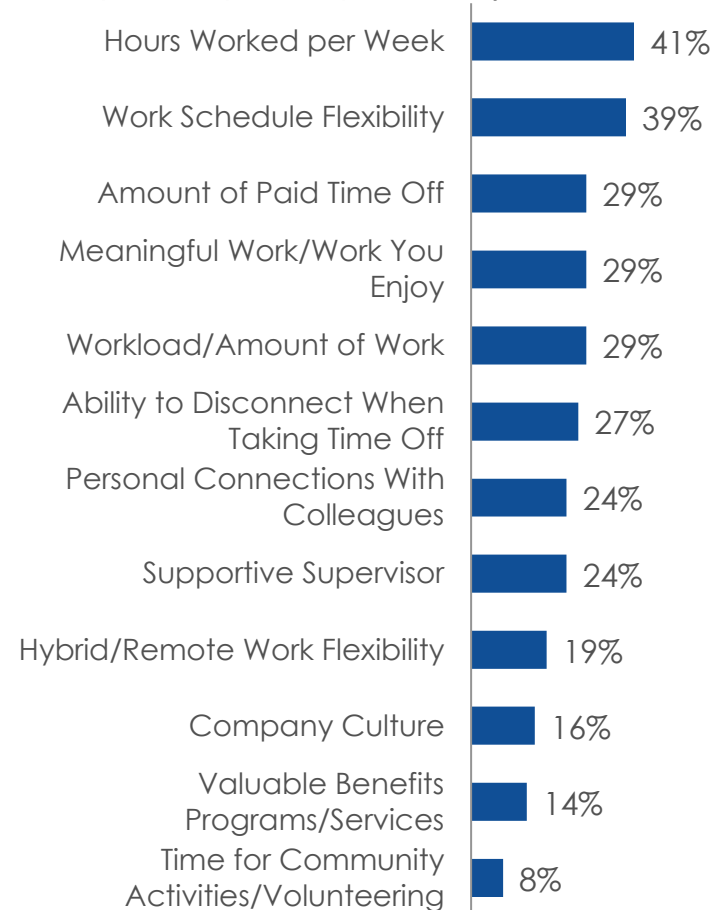
## Figure 22

**Significantly fewer describe work-life balance at their company as excellent this year, with more describing it as only fair. Four in ten say hours worked and schedule flexibility contribute most to their sense of work-life balance.**

How would you describe the work-life balance at your company? (2023 n=1,505)



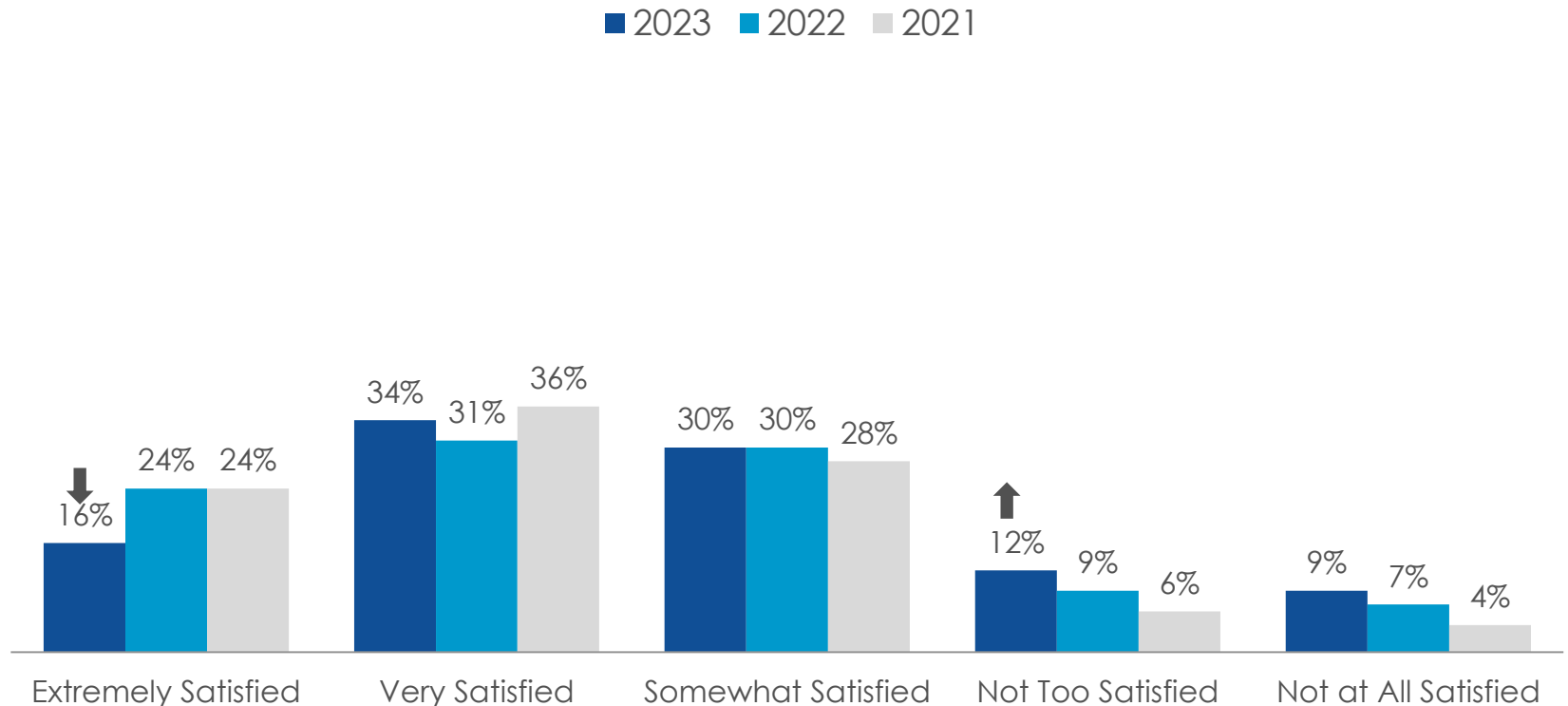
Which of the following aspects of your workplace contribute most to your sense of work-life balance? Select your top 3 responses. (2023 n=1,505)\*



## Figure 23

### Of those offered PTO benefits, half say they are extremely or very satisfied with their current benefits.

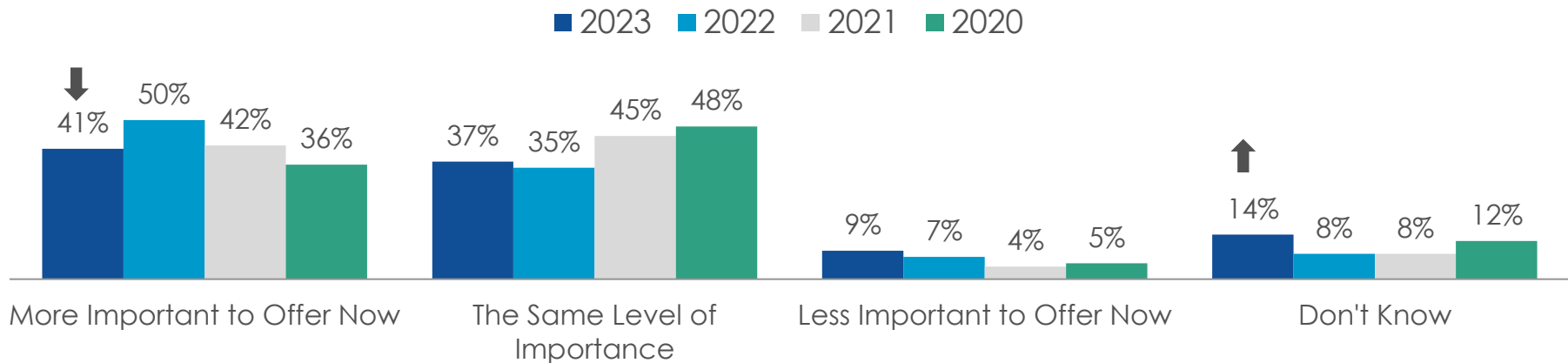
Overall, how satisfied are you with your current Paid Time Off and Paid Leave benefits offered by your employer? (Offered any PTO benefits: 2023 n=1,347)



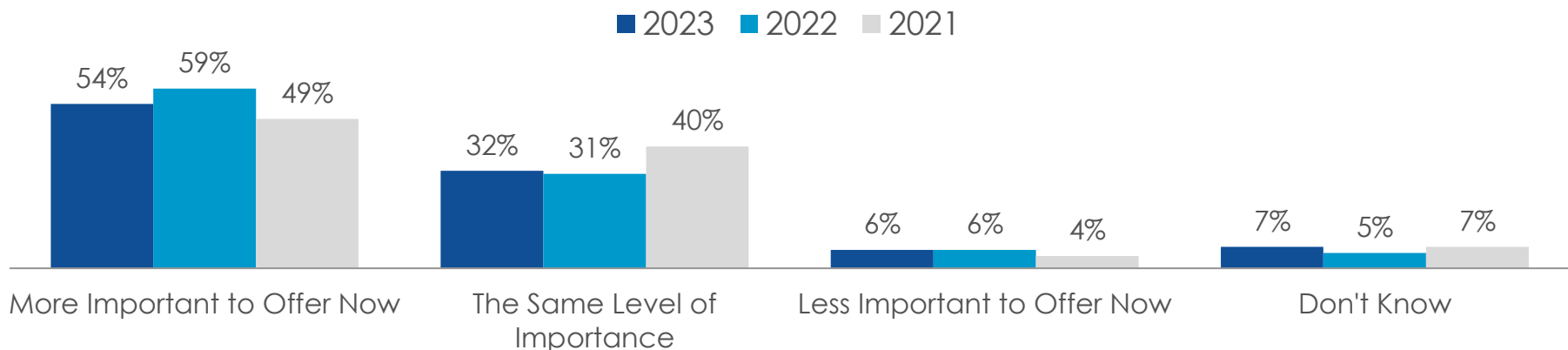
## Figure 24

**Down from last year, 4 in 10 say financial wellness programs have become more important to offer. Over half of employees say mental health wellness programs have become more important in the past year.**

In the past year, do you feel that financial wellness programs have become more or less important for employers to offer? (2023 n=1,505)



In the past year, do you feel that mental health wellness programs have become more or less important for employers to offer? (2023 n=1,505)



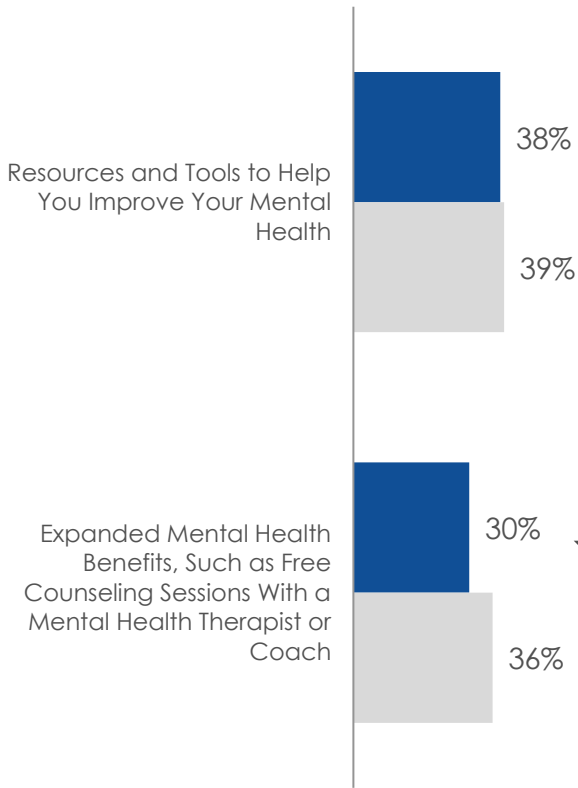
Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

## Figure 25

**Of those offered resources and tools for improving mental health, only 35% have used this benefit in the past year, down from 51% in 2022.**

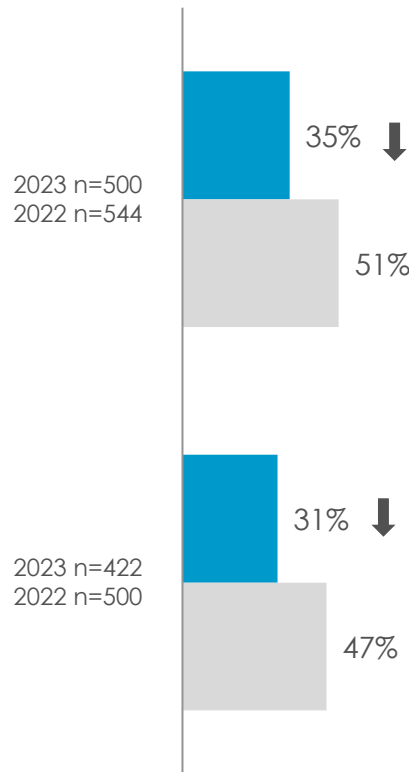
Which of the following employee benefits does your employer currently offer you?  
(2023 n=1,505)

### Offered



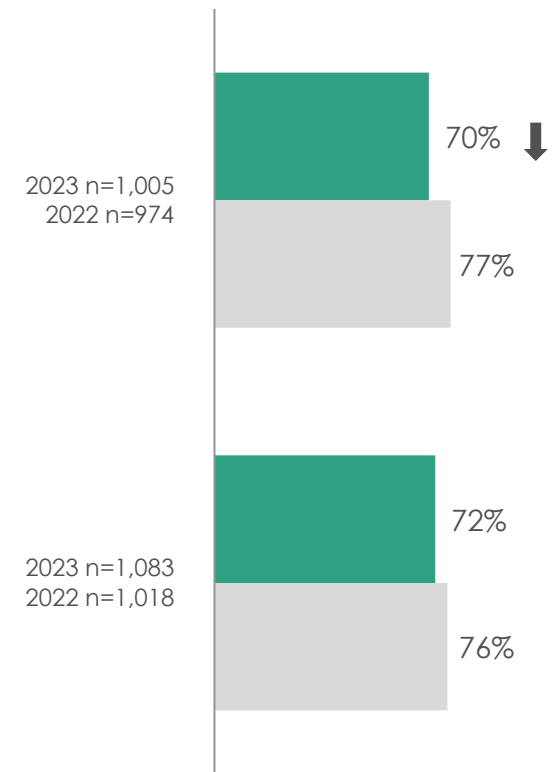
Which of these have you personally used or taken advantage of?  
(Offered benefit)

### Used



How interested would you be in having your employer make these benefits available?  
(Not offered benefit)

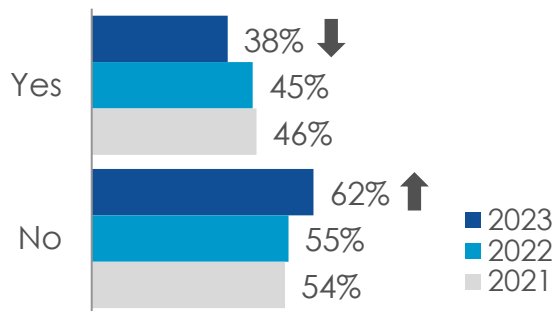
### Interested



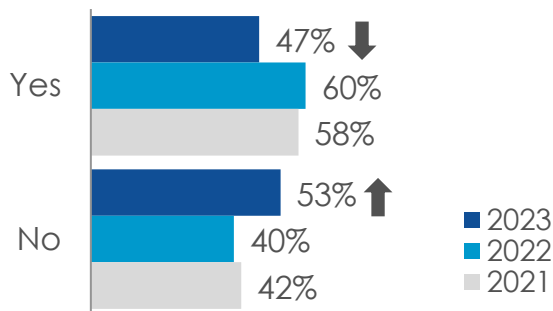
## Figure 26

**Just over 6 in 10 say their employer does not offer them the chance to participate in a financial wellness program this year. However, three-quarters of those not offered believe it would be useful.**

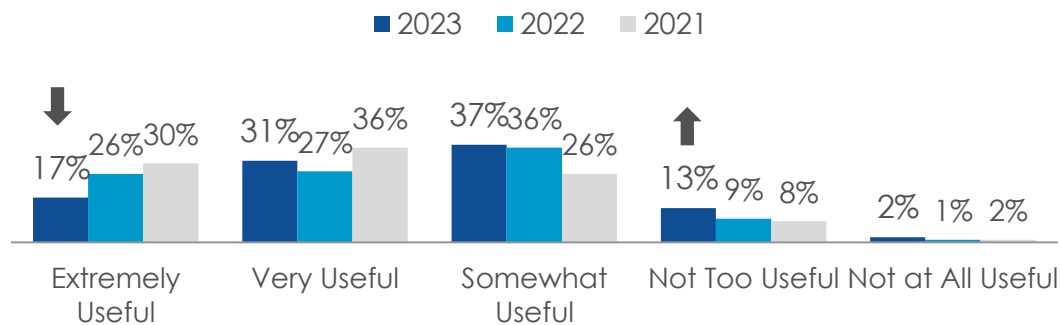
Does your employer offer you the chance to participate in a financial wellness program? (2023 n=1,505)



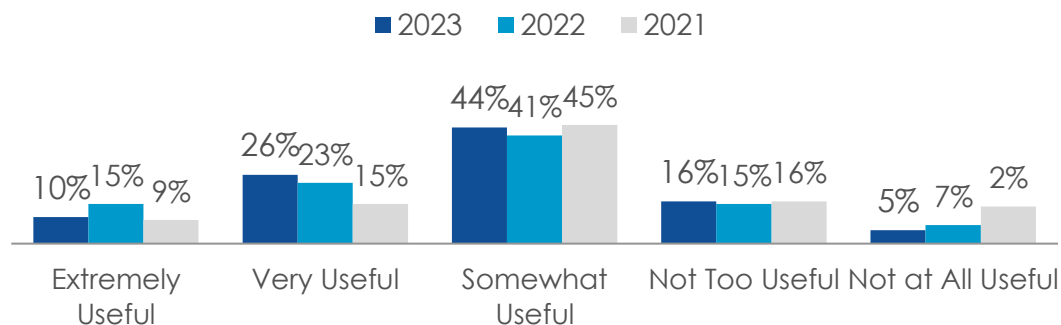
Have you participated in the financial wellness program? (Employer offers financial wellness program: 2023 n=481)



How useful was the financial wellness program(s)? (Participated in financial wellness program: 2023 n=837)



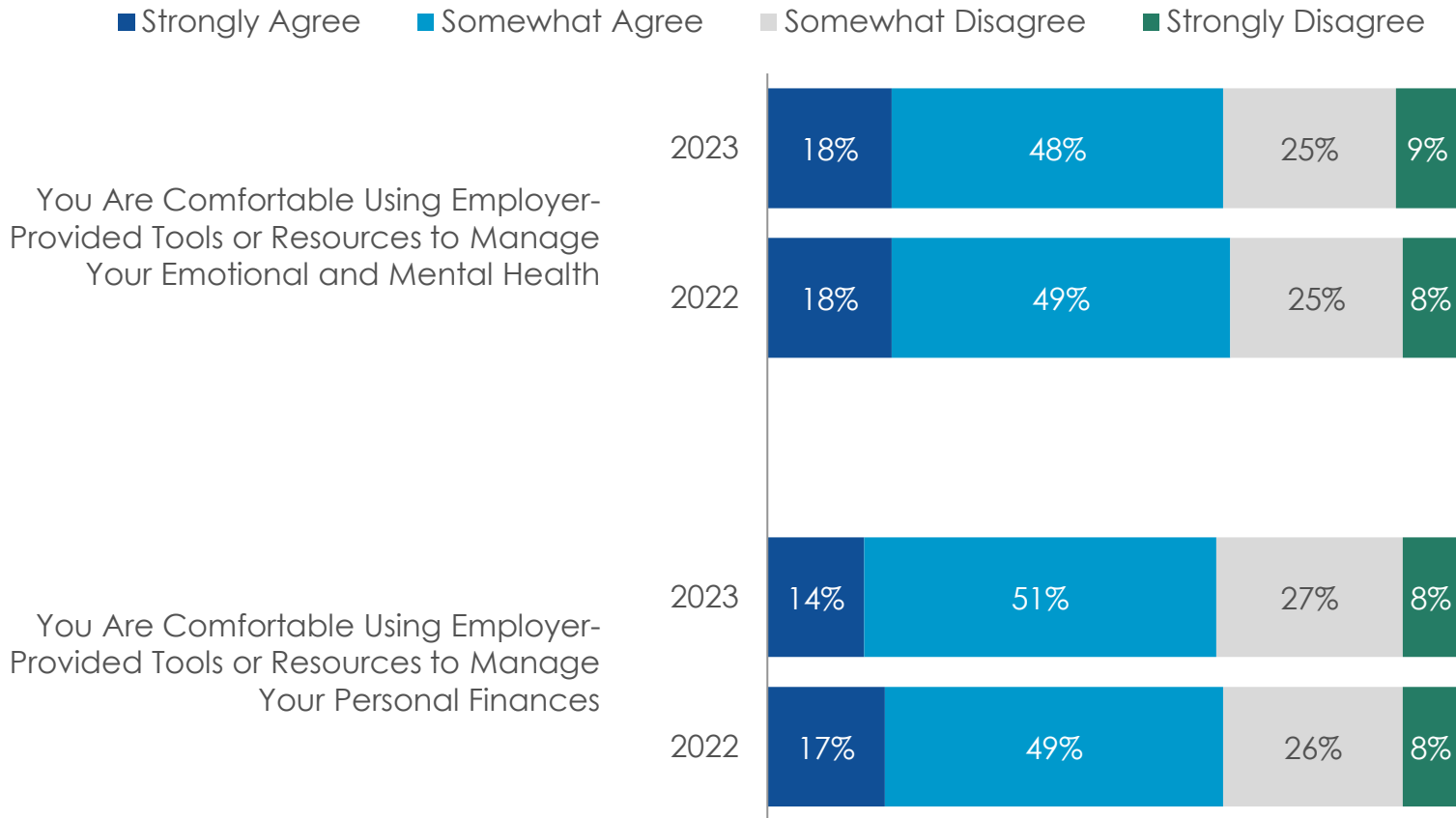
How useful do you think you would find a financial wellness program if it were offered to you by your employer? (Employer does not offer financial wellness program: 2023 n=346)



## Figure 27

# Two-thirds would feel comfortable using employer-provided tools or resources to manage their mental health or personal finances.

To what extent do you agree or disagree with the following statements? (2023 n=1,505)

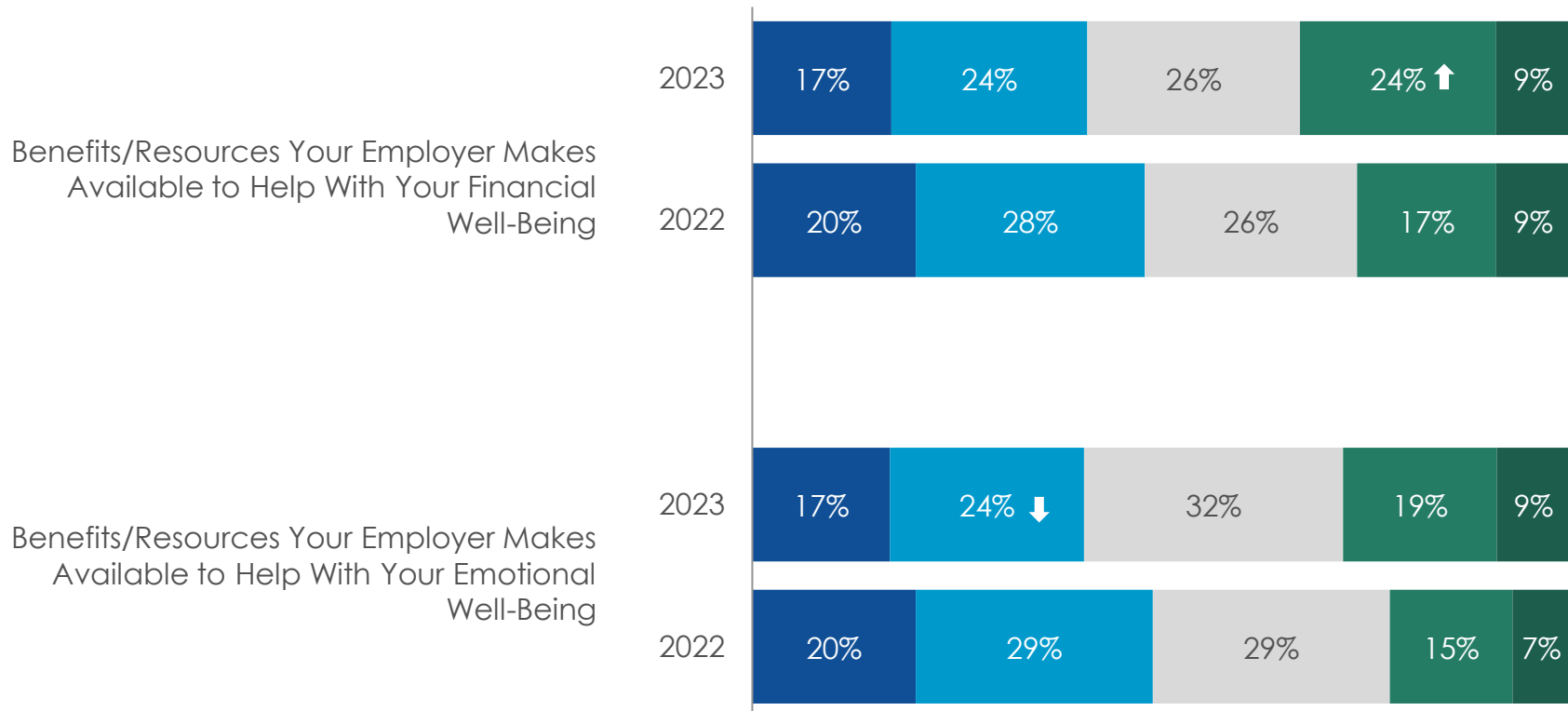


## Figure 28

# One-third of employees say they do not understand the benefits or resources their employer makes available to help with financial or emotional well-being.

How well do you feel you understand the following benefits that your employer offers to you?  
(Employer offers at least one benefit: 2023 n=1,311)

■ Extremely Well ■ Very Well ■ Somewhat Well ■ Not Too Well ■ Not at All Well

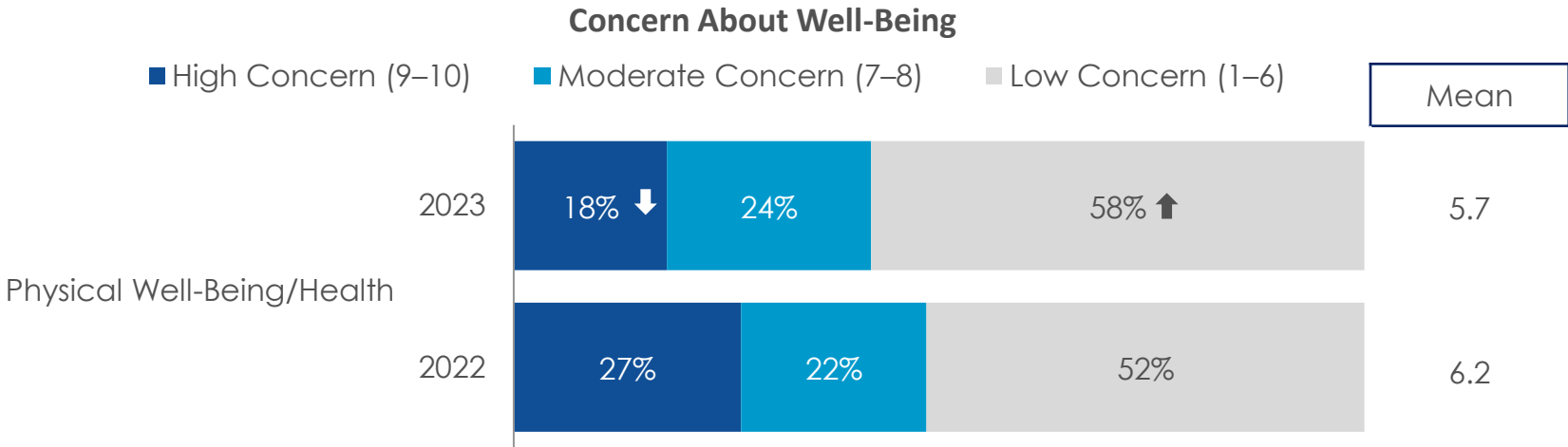




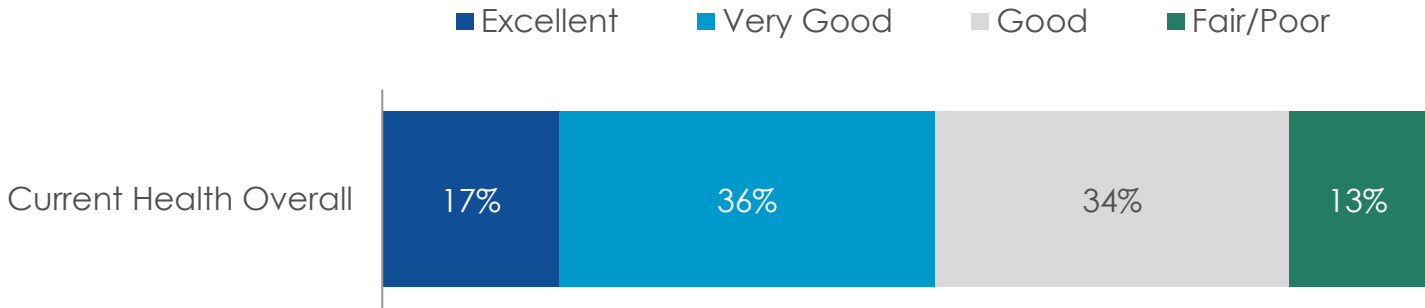
# Figure 29

One in five employees are highly concerned about their physical well-being, though over half rate their overall health as very good or excellent.

Please rate your level of concern about... (2023 n=1,505)



In general, how would you rate your...? (2023 n=1,505)

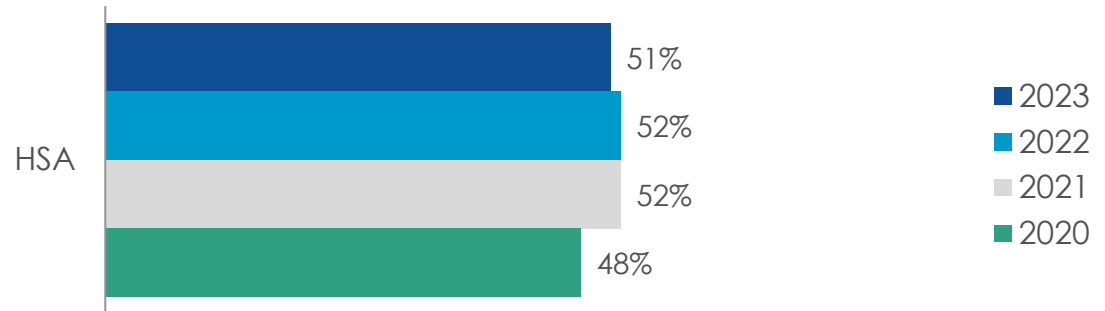


Source: Employee Benefit Research Institute and Greenwald Research, 2022-2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022.

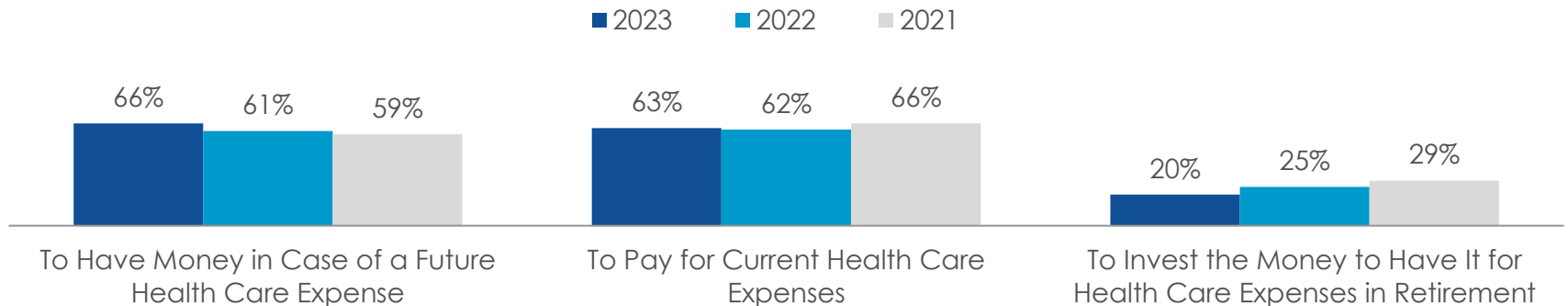
## Figure 30

Half of workers report that they are offered a health savings account (HSA).  
Two-thirds of those with an HSA use it to cover future or current health costs.

Which of the following employee benefits does your employer currently offer you? (2023 n=1,505)



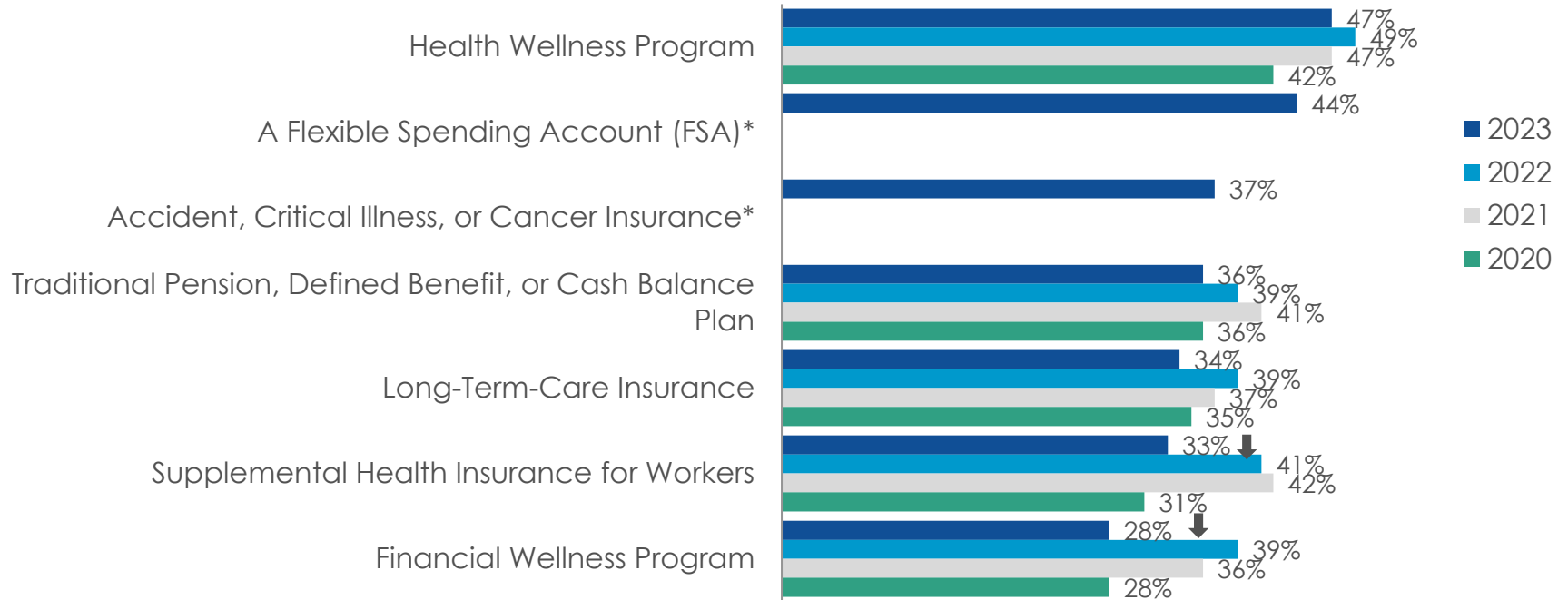
What is the reason for putting money into the HSA? Select all that apply.  
(Contributes to HSA: 2023 n=265)



# Figure 31

About half of employers currently offer health wellness programs to their employees. One in four report being offered access to a health coach, though two-thirds of those not offered would be interested in one.

Which of the following employee benefits does your employer currently offer you? (2023 n=1,505)



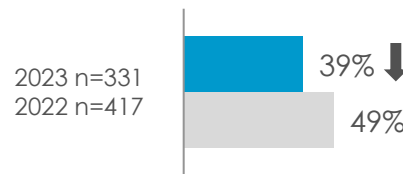
Which of the following employee benefits does your employer currently offer you? (2023 n=1,505)

### Offered



Which of these have you personally used or taken advantage of? (Offered benefit)

### Used



How interested would you be in having your employer make these benefits available? (Not offered benefit)

### Interested

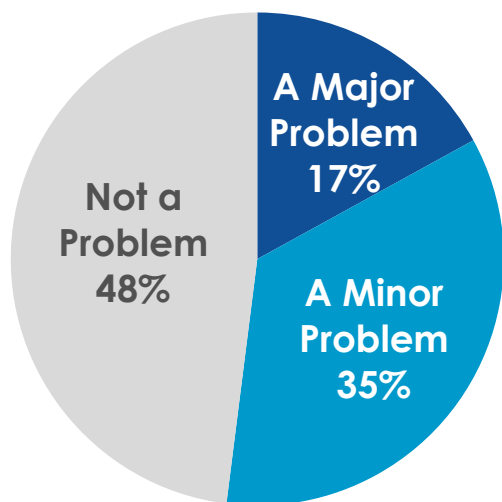


Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys.  
 \*New/revised in 2023. Arrows=Up/down significantly from 2022.

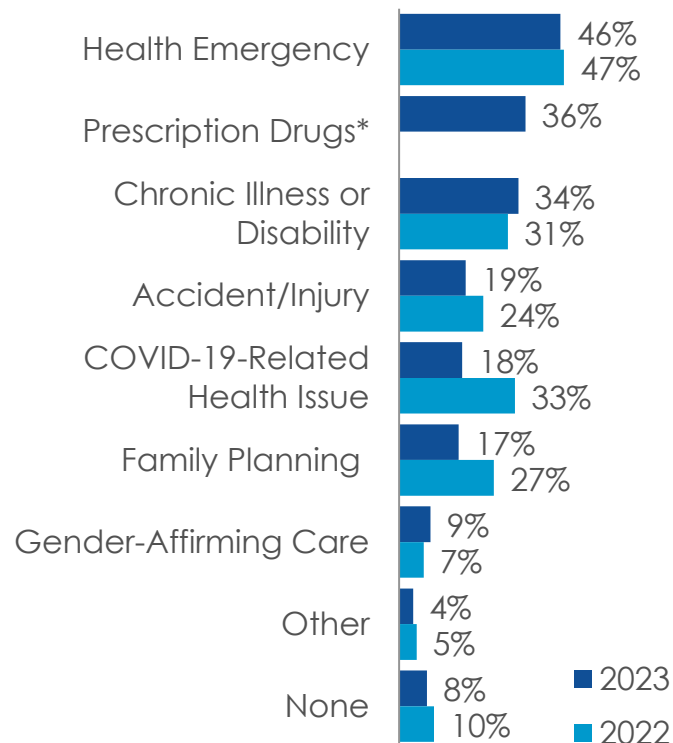
## Figure 32

# Half describe their household's level of medical or health-related debt as problematic, with nearly half saying a health emergency contributed to their debt.

How would you describe your household's level of...Medical or health-related debt?  
(2023 n=1,201)



Which of the following have contributed to the medical or health-related debt that is problematic for you? Please select all that apply. (Medical/health-related debt is a problem: n=660)

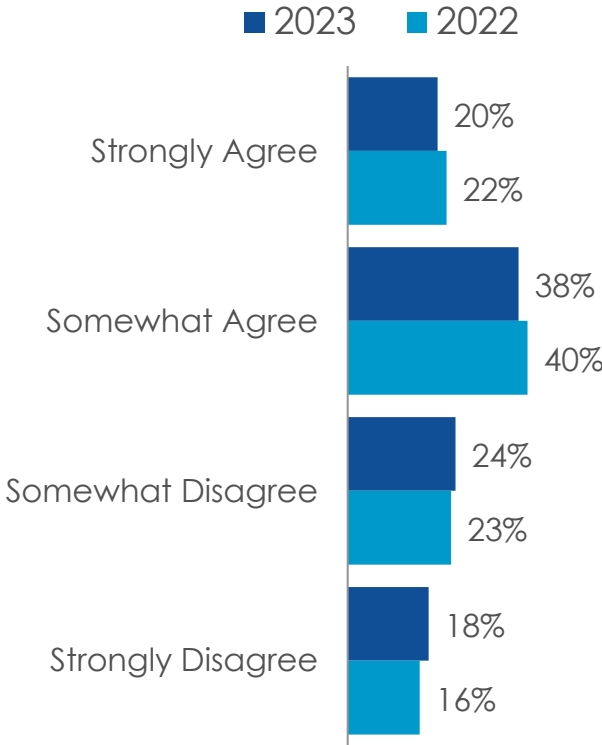


# Figure 33

**Six in ten say it is challenging to keep a good balance between work and caregiving responsibilities. Three in four caregivers struggle, compared with only half of non-caregivers.**

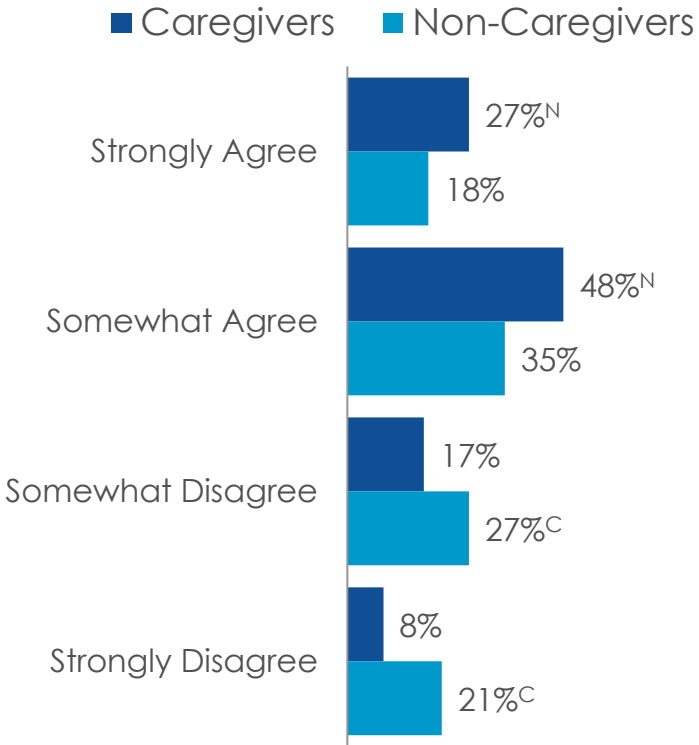
To what extent do you agree or disagree with the following statements?  
(2023 n=1,505)

**It is challenging to keep a good balance between work and caregiving responsibilities**



To what extent do you agree or disagree with the following statements? (Caregiver n=753, Non-Caregiver n=602)

**It is challenging to keep a good balance between work and caregiving responsibilities**

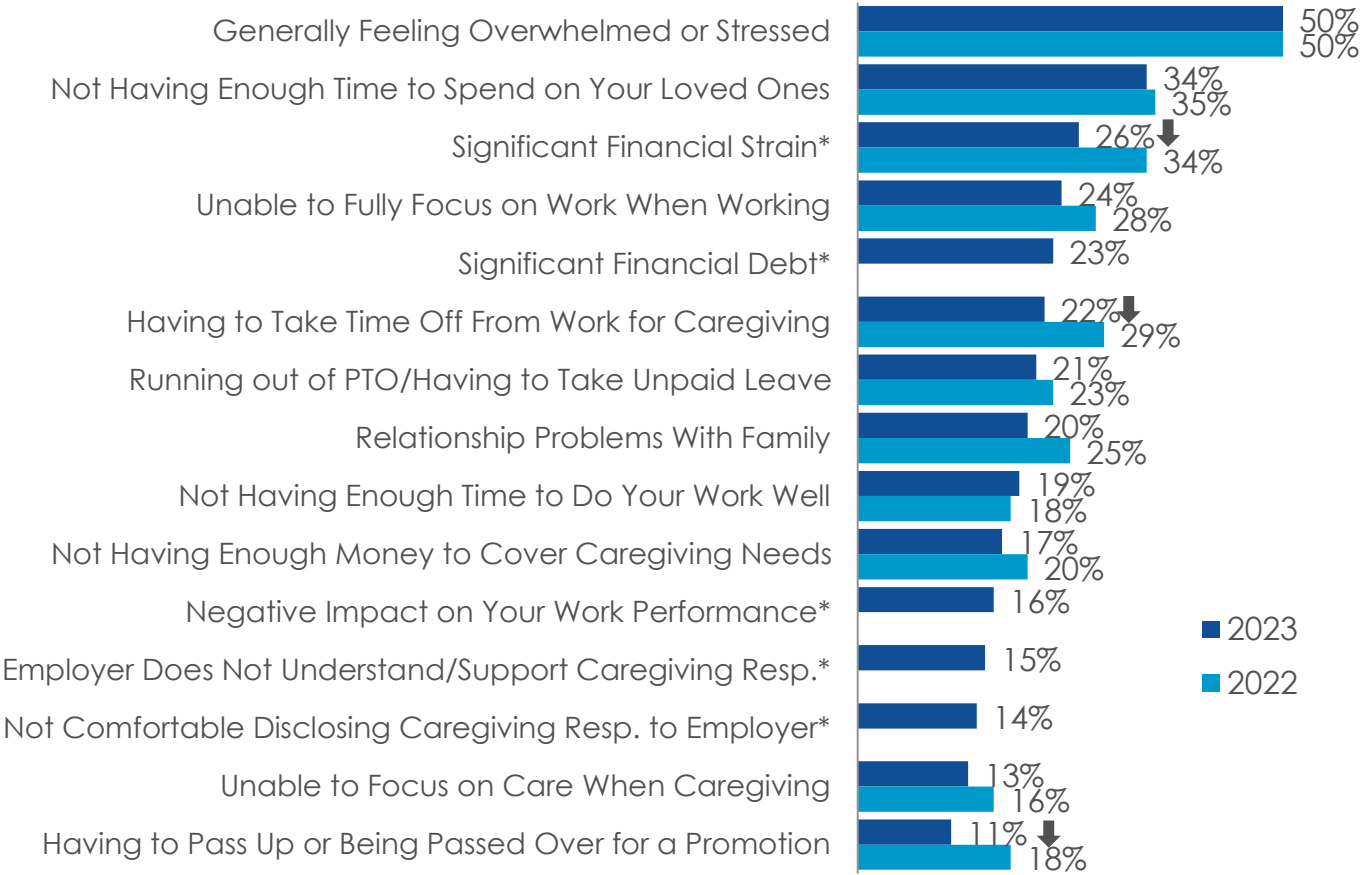


Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. Arrows=Up/down significantly from 2022. \*New/revised in 2023. Top responses shown. C/N=Significantly higher than comparison group.

# Figure 34

## Of those facing challenges balancing work and caregiving responsibilities, half say they feel overwhelmed or stressed.

What type of challenges do you face balancing your work and caregiving responsibilities? Please select all that apply. (Caregiving is a challenge: 2023 n=956)



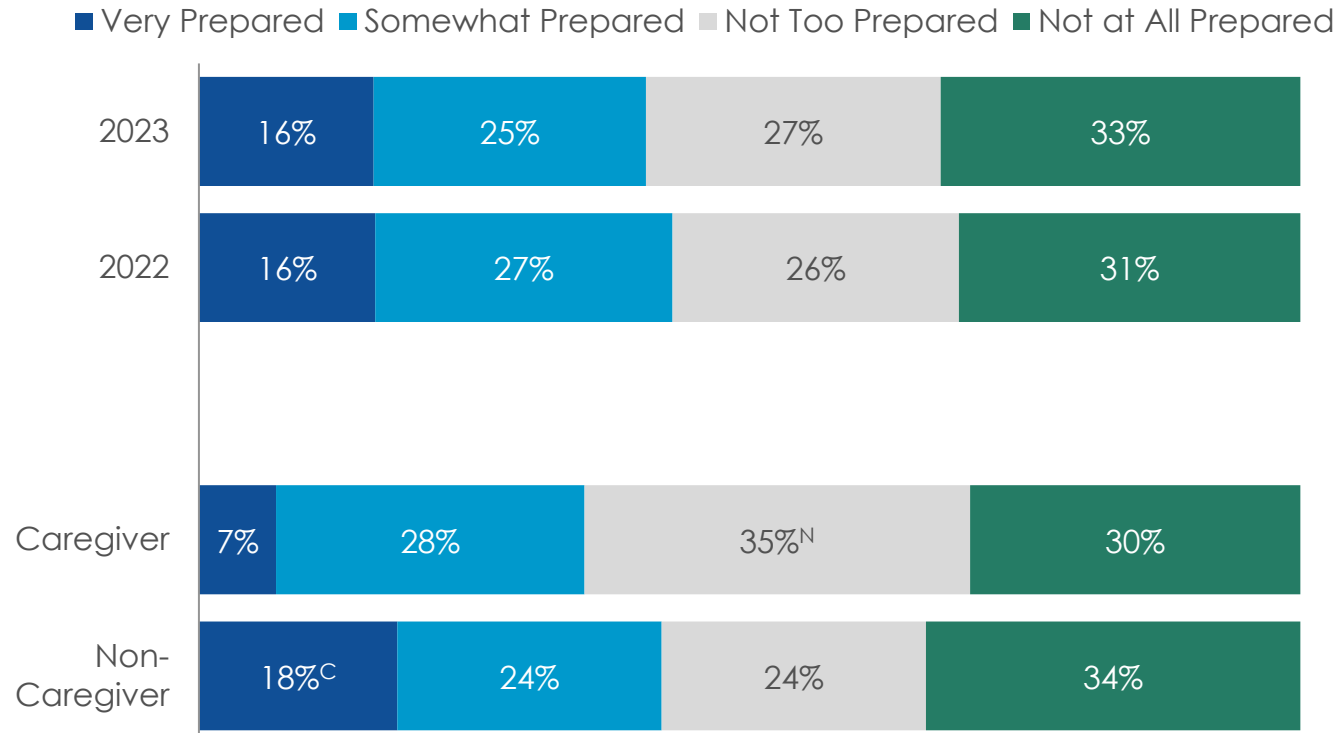
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2023 Workplace Wellness Surveys. \*New/revised in 2023. Arrows=Up/down significantly from 2022.

## Figure 35

**Six in ten employees do not feel financially prepared for being unable to work or reducing work hours to provide care. Caregivers are more likely to feel unprepared (65% vs. 58%).**

To what extent do you feel prepared to handle the following financial events in your life? (2023 n=1,505, Caregiver n=753, Non-Caregiver n=752)

### Having to reduce work hours or stop working to care for a child or other loved one for six months

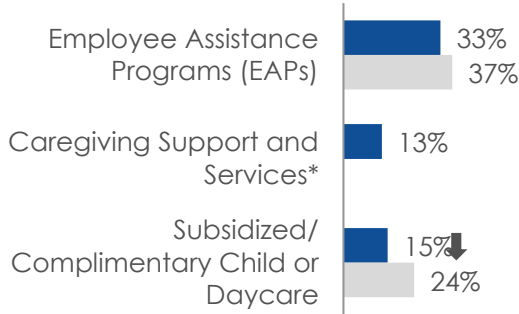


# Figure 36

## Offerings in subsidized daycare, paid caregiver leave, child care assistance, and elder care assistance are all down from last year.

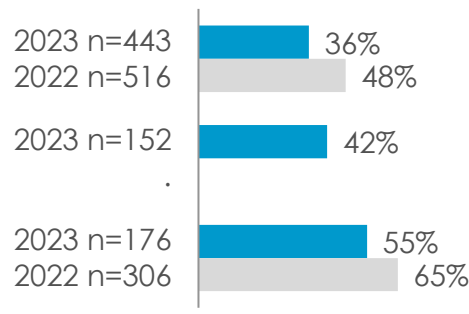
Which of the following employee benefits does your employer currently offer you?  
(2023 n=1,505)

### Offered



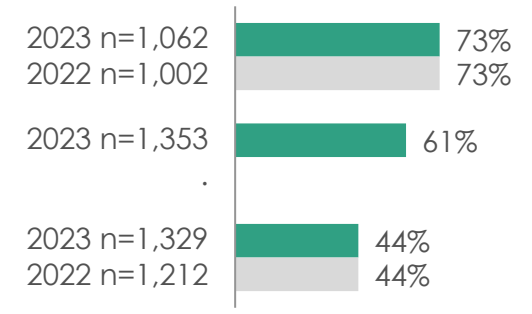
Which of these have you personally used or taken advantage of?  
(Offered benefit)

### Used



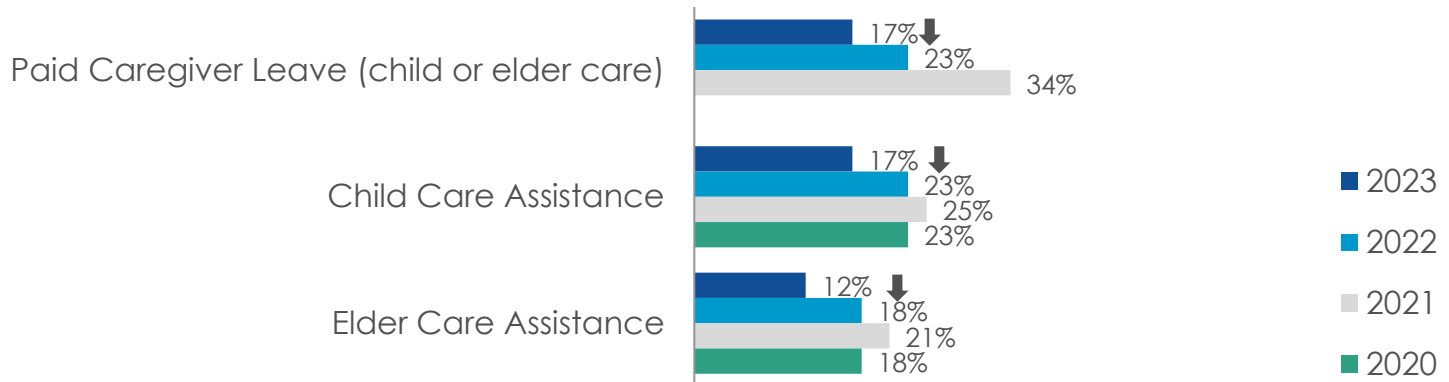
How interested would you be in having your employer make these benefits available?  
(Not offered benefit)

### Interested



Does your employer offer employees any of the following? (2023 n=1,505)

### Offered Benefit



Source: Employee Benefit Research Institute and Greenwald Research, 2020–2023 Workplace Wellness Surveys.  
\*New in 2023. Arrows=Up/down significantly from 2022.