

# 2024 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

# 2024 Workplace Wellness Survey

## Methodology Overview

- This is the fifth year of the Workplace Wellness Survey, which builds on:
  - The Workplace Wellness Survey (2020–2023).
  - 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 1,005 workers and an oversample of 500 completed surveys among veteran workers, bringing the total to 559 veteran workers. Veteran results will be released in a separate *Issue Brief*.
- Information for this study was gathered through 20-minute online interviews conducted July 22 – August 18, 2024, using the Dynata online panel.
- Data were weighted by race, age, gender, income, and veteran 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. All trend differences from 2023 to 2024 are noted.

# 2024 Workplace Wellness Survey Sponsors

EBRI and Greenwald would like to thank the 2024 Workplace Wellness Survey sponsors who helped shape this year's survey.

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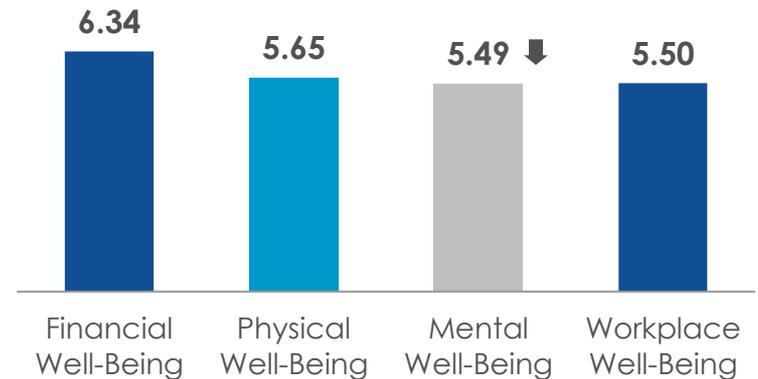
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# Concerns around well-being are trending downward, yet half still express at least moderate concern about their financial well-being.

- Concern about mental well-being is down in 2024, with workers rating their level of concern an average of 5.5 out of 10, compared with 5.8 in 2023. Additionally, there is a general trend of concern about financial and physical well-being decreasing, with financial well-being concerns dropping from 6.9 to 6.3 between 2022 and 2024, and physical dropping from 6.2 to 5.7 out of 10.
- Concerns about the economy going into a recession impacting finances in the next 12 months is down from 2023 (80% vs. 85%), but 43% say the U.S. economy is currently in a recession.
- Fewer report layoffs or reduced hours than in prior years (23% vs. 30%), and the share who agree that they struggle to manage multiple financial priorities at once is also down (52% vs. 59% in 2023). However, one-third say there have been budget cuts or restrictions at their employer in 2024.
- Further, workers are more likely to be prepared to handle an unexpected expense of \$500 than in 2023, and fewer agree that their retirement plan savings are the only significant emergency savings that they have. There are no differences in how workers would pay for an unexpected expense of \$2,000 vs. \$5,000.

## Concern About Well-Being Average Concern out of 10



Prepared for Unexpected  
\$500 Expense

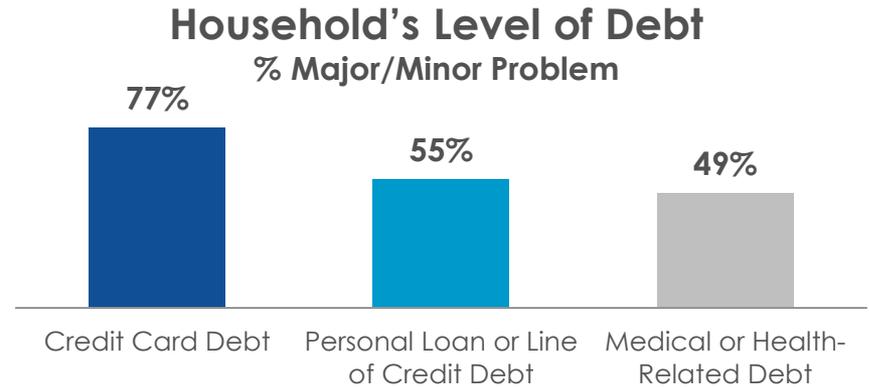
46% ↑  
Very

Prepared for Unexpected  
\$5,000 Expense

20%  
Very

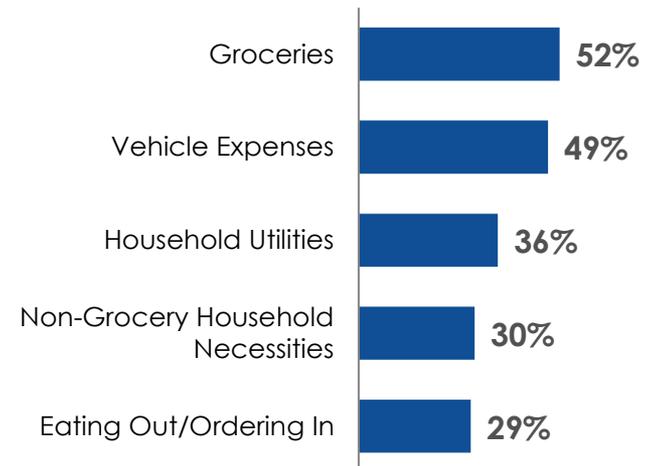
# Three-quarters of workers say their current level of debt is a problem.

- Eight in 10 have non-mortgage debt. Credit card debt is cited as the biggest problem, like prior years — with a quarter having at least \$10,000 in debt.
- Of those with credit card debt, many are using their credit cards to purchase necessities rather than luxuries. Half of those who say credit card debt is a problem report that groceries and vehicle expenses contributed to the debt. Lower shares cite discretionary spending such as eating out/ordering in (29%), leisure travel (28%), entertainment, (19%) and luxury goods (11%) as a contributing factor. About eight in 10 workers report keeping discretionary spending to a minimum or budgeting for it to ensure that they can afford it.
- Medical debt is most often related to a health emergency (38%), prescription drugs (38%), or chronic illness (28%). COVID-related medical debt continues to decrease (11%). 26% of those who say medical debt is a problem cite mental health care as contributing to the debt.



### Contributors to Credit Card Debt

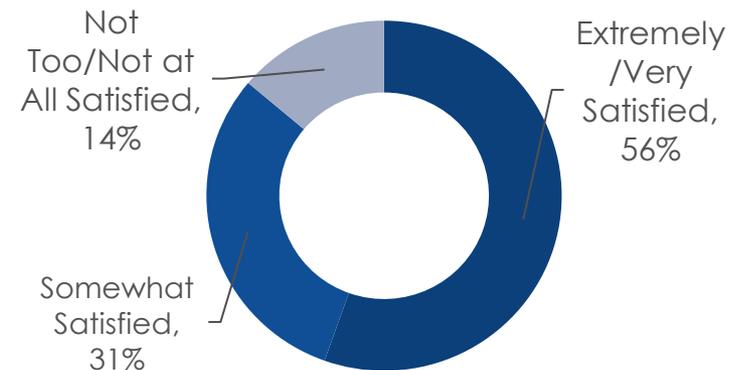
% Contributed to Debt



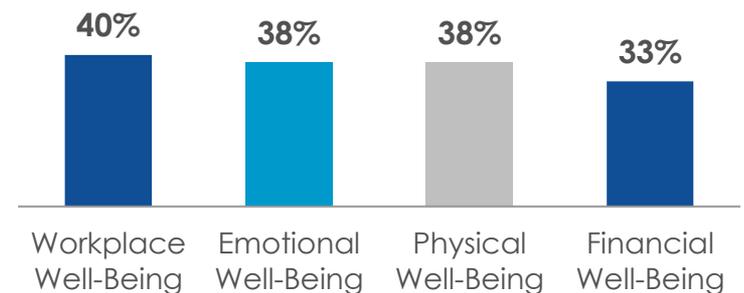
# Fifty-six percent of workers are very or extremely satisfied with their current job, with only 14% expressing dissatisfaction.

- About two-thirds report that their employer's efforts to help employees manage their overall well-being has stayed the same, with 21% saying efforts have increased.
- About four in 10 rate their employer excellent or very good when it comes to helping employees improve their emotional well-being, physical well-being, and workplace well-being. Slightly fewer feel the same about financial well-being, with one-third rating their employer highly.
- Work-life balance (56%) and doing meaningful work (47%) contribute most to workers' sense of workplace well-being.
- Sixty-four percent say offering higher wages is a top way employers can make sure employees are financially secure and well, followed by contributing more to a retirement plan (42%). In fact, 62% report that retirement savings plans contribute a lot to their feeling of financial security, up from 56% in 2023.
- The share of those rating employer communication as poor has increased in three areas: flexibility and PTO for child care or caring for a loved one (22%), mental health and work-life balance (18%), and commitment to DEI programs (17%).

## Satisfaction With Current Job



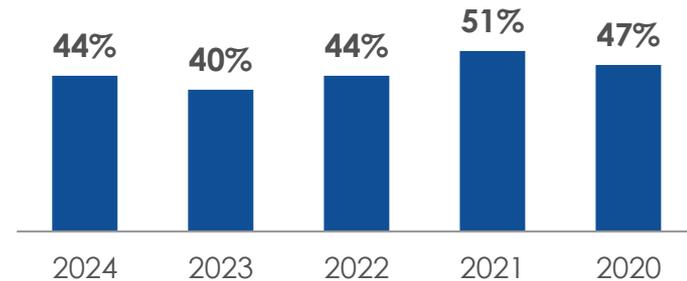
## Employer's Efforts to Improve: % Excellent/Very Good



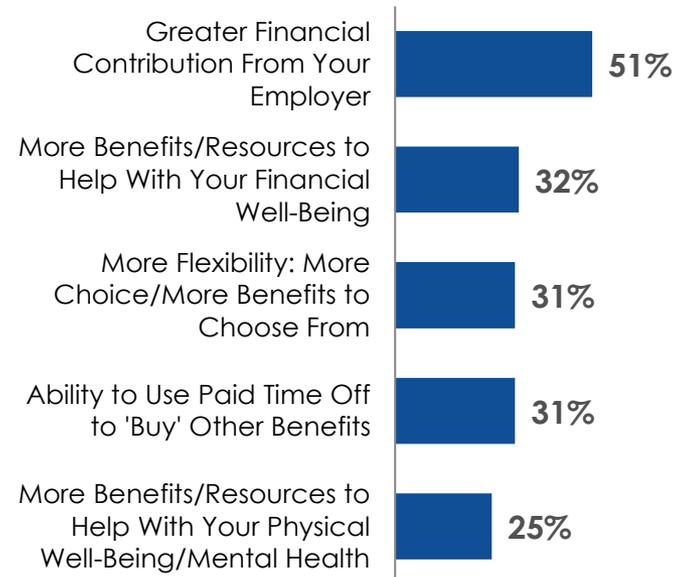
# Workers report similar satisfaction with their benefits package as in prior years, with top improvements being a greater employer contribution and financial wellness benefits/resources.

- Just over four in 10 are extremely/very satisfied with their benefits package, in line with prior years. Top improvements suggested are greater financial contributions from their employer (51%), more resources/benefits to help with financial well-being (32%), more choice (31%), and PTO conversion (31%).
- Health insurance is most often mentioned as a top benefit when deciding whether to stay at a current job or leave (72%), followed by a retirement savings plan (55%). Paid sick/vacation time is increasingly important (47%, up from 32% in 2022).
- Health insurance is the benefit offered most often (83%), followed by a retirement savings plan (79%). Of those who are offered each benefit, employees most often select a retirement plan (85%, up from 79% in 2023), followed by health insurance (83%) and dental insurance (81%).

## Satisfaction With Benefits Package % Extremely/Very Satisfied



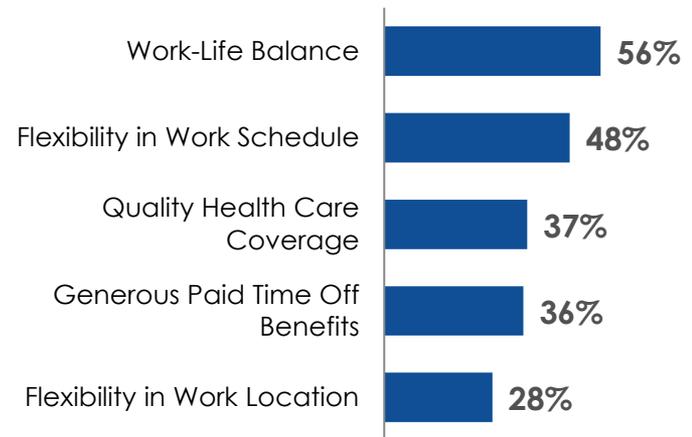
## Top Valuable Improvements



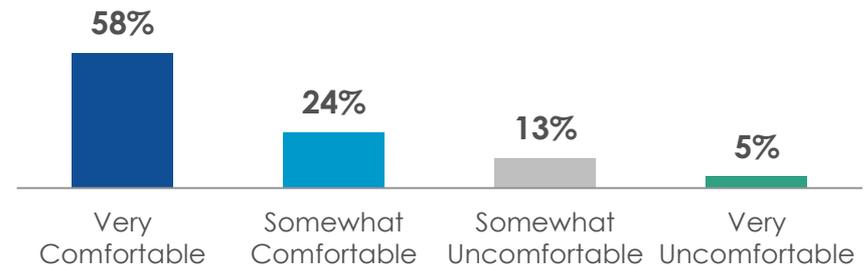
# Work-life balance continues to be valued by American workers, but many do not take full advantage of the PTO they are offered.

- Over half (56%) say that work-life balance is one of the top three benefits valued most, outside of income and compensation. Most rate the work-life balance at their company as at least good, but one-quarter say it is fair or poor.
- Four in five report being offered paid vacation, and three-quarters are offered paid sick time. Of those, workers are offered an average of 19 days of PTO per year, but less than half (43%) use all the days given to them. On average, workers who do not have unlimited PTO use 79% of the PTO allotted to them. Sixty percent are banking those unused days in case there is an emergency, 32% would prefer to work, and 25% would like to use it but do not have the funds to enjoy PTO/vacation.
- Workers are generally comfortable requesting PTO, although two in five (42%) are not very comfortable doing so. Of those, 40% are uncomfortable because they worry it will leave the employer understaffed, 37% believe their boss will think they are slacking, and 32% don't think their workload allows for it.
- Full-time remote work ticked back up to 20% in 2024 after dipping to 16% in 2023.

## Most Valued From Employer % Selected in Top 3



## Comfort Requesting PTO

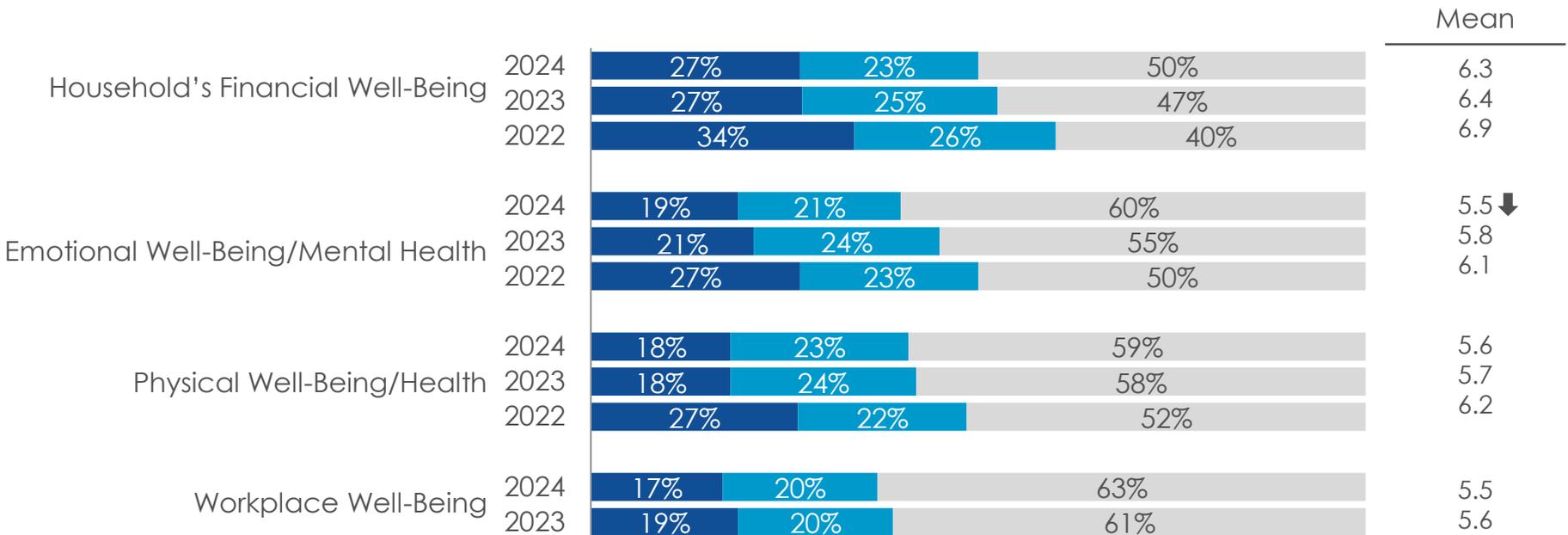


# Workers' concern for their emotional well-being is trending down.

Please rate your level of concern about your... (2024 n=1,505)

## Concern About Well-Being

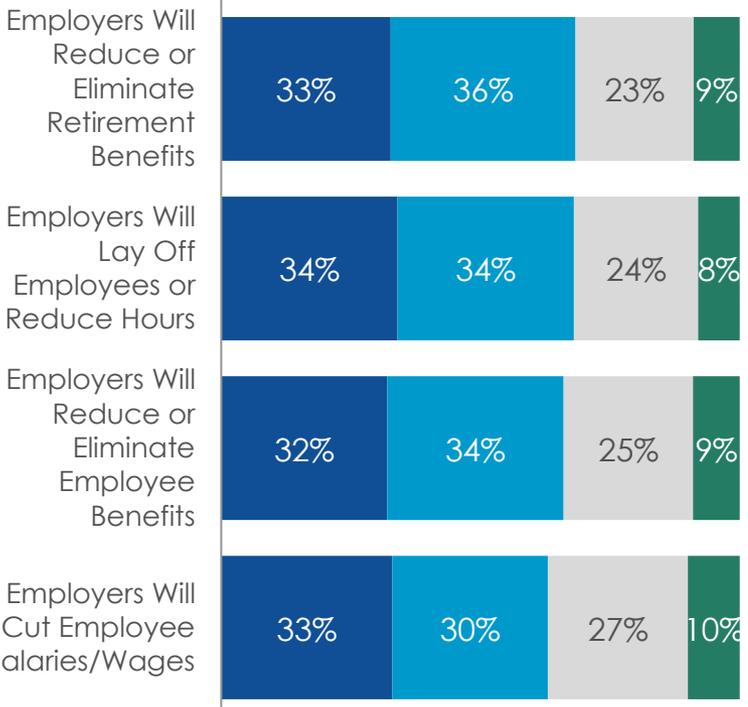
■ High concern (9-10) ■ Moderate concern (7-8) ■ Low concern (1-6)



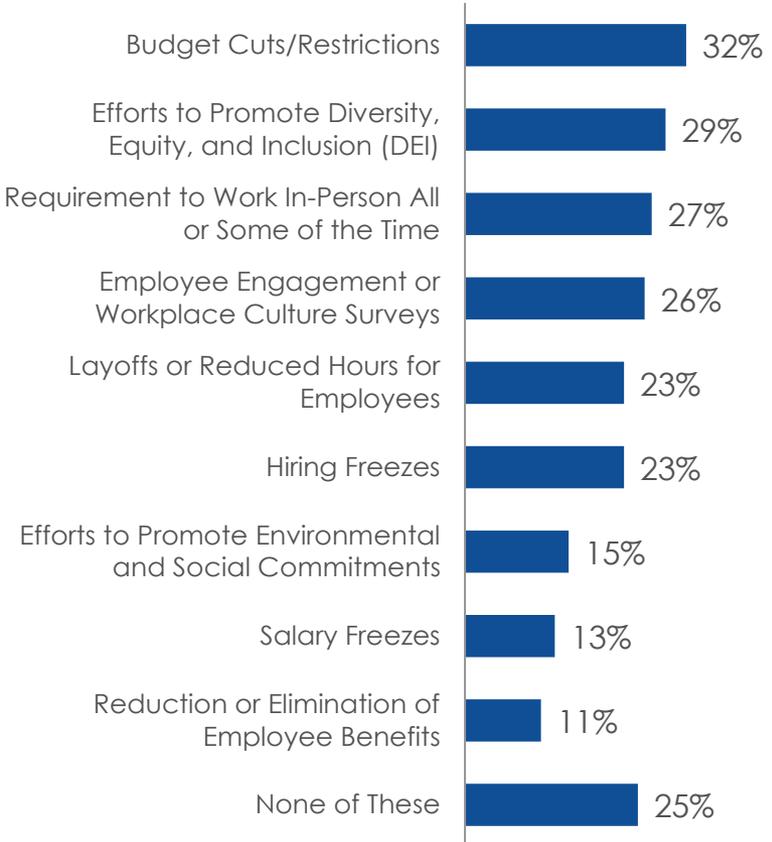
# Seven in 10 are concerned that employers will reduce or eliminate retirement benefits. A similar share are concerned about layoffs or reduced hours. Three in 10 report budget cuts in the past year.

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

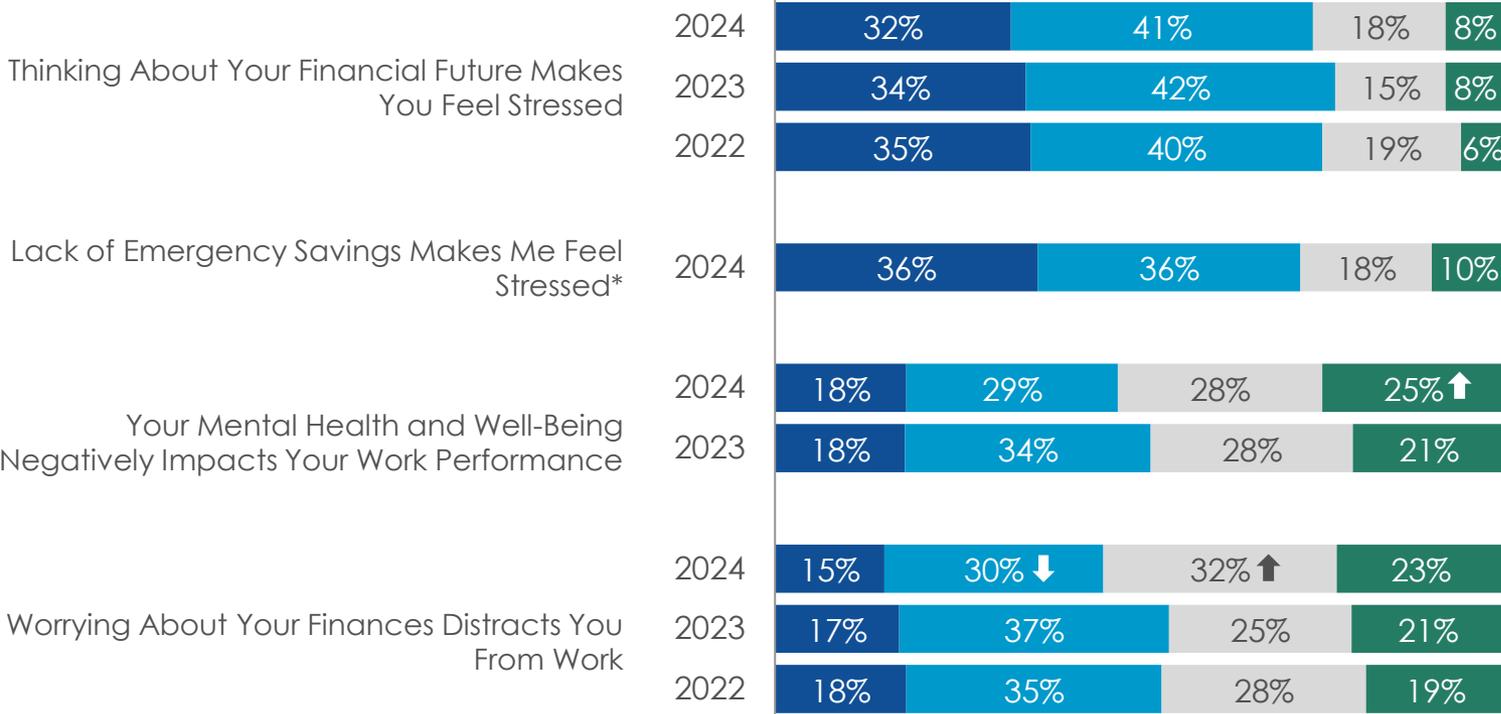


Source: Employee Benefit Research Institute and Greenwald Research, 2024 Workplace Wellness Survey

# Three in four agree thinking about their financial future makes them feel stressed; seven in 10 agree their lack of emergency savings stresses them.

To what extent do you agree or disagree with the following statements? (2024 n=1,505)

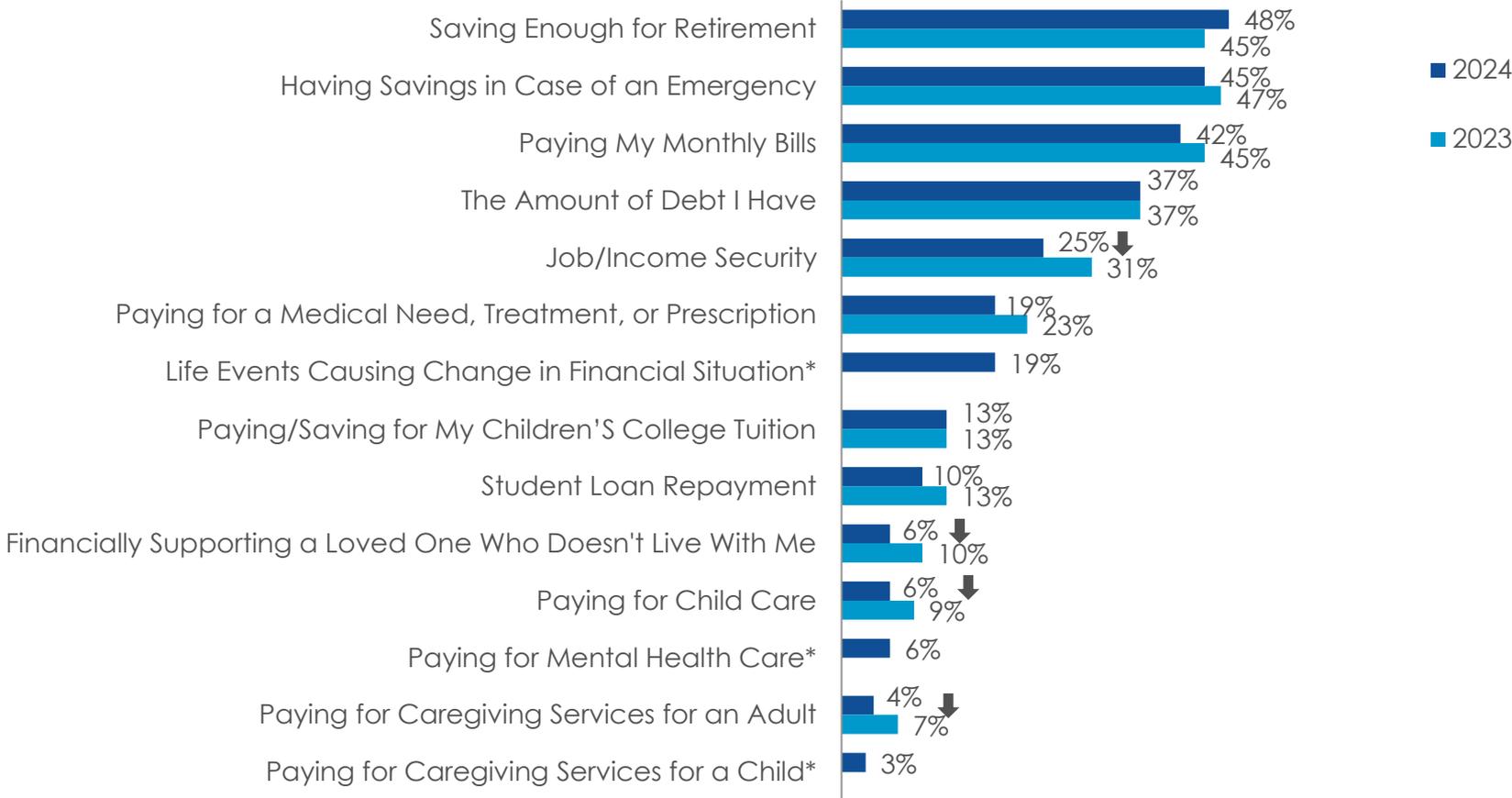
■ Strongly Agree   
 ■ Somewhat Agree   
 ■ Somewhat Disagree   
 ■ Strongly Disagree



Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys  
 Arrows=Up/Down significantly from 2023  
 \*New in 2024

# Almost half say saving enough for retirement causes them the most stress; having emergency savings is close behind.

Which of the following financial issues personally causes you the most stress? Select the top 3. (2024 n=1,505)



Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys

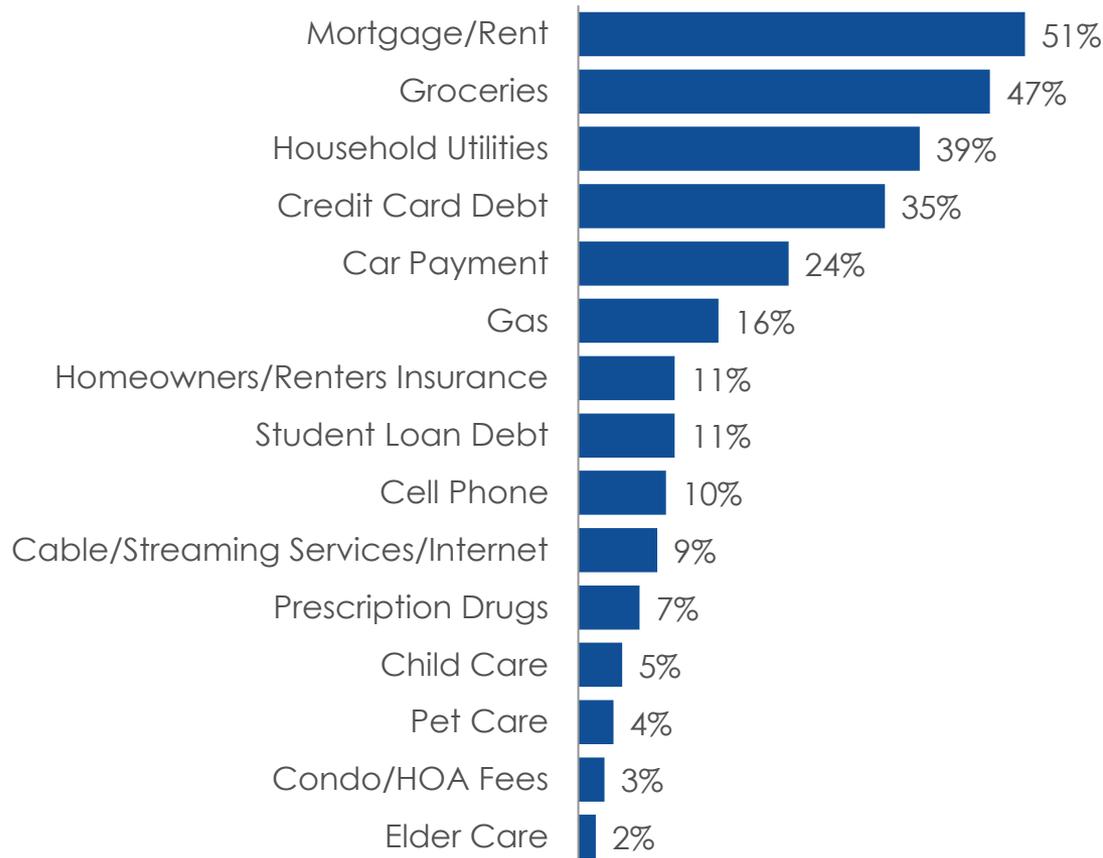
\*New in 2024

"None" and "Other" is not shown.

Arrows=Up/Down significantly from 2023

# Half say mortgage/rent is the monthly bill that causes them the most stress; almost as many say groceries.

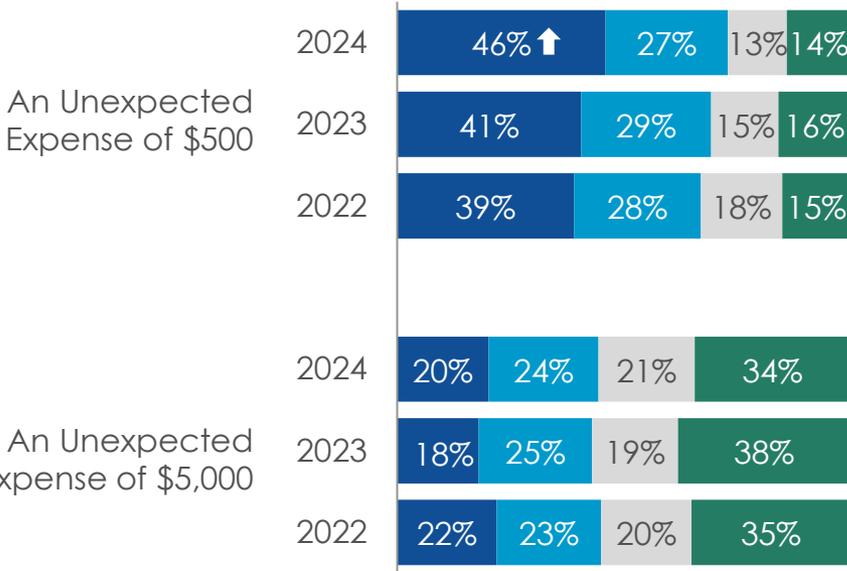
Which of the following monthly bills personally cause you the most stress? Select the top 3.  
(n=1,505)



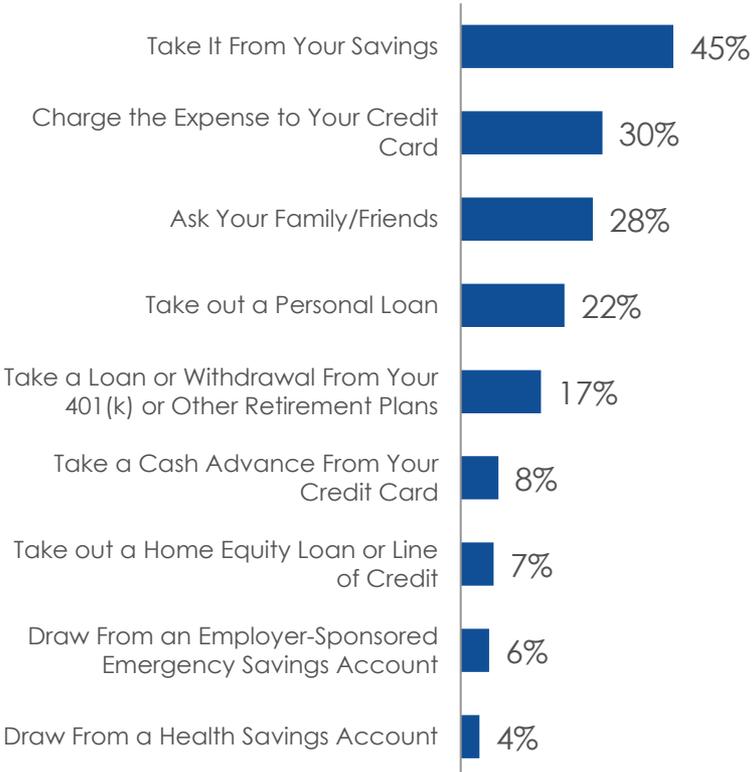
# Under half are prepared for an unexpected expense of \$5,000. Three in 10 would charge the expense to a credit card, and about one in five would take out a personal loan to pay the expense.

To what extent do you feel prepared to handle the following financial events in your life?  
(2024 n=1,505)

■ Very Prepared      ■ Somewhat Prepared  
■ Not Too Prepared      ■ Not at All Prepared



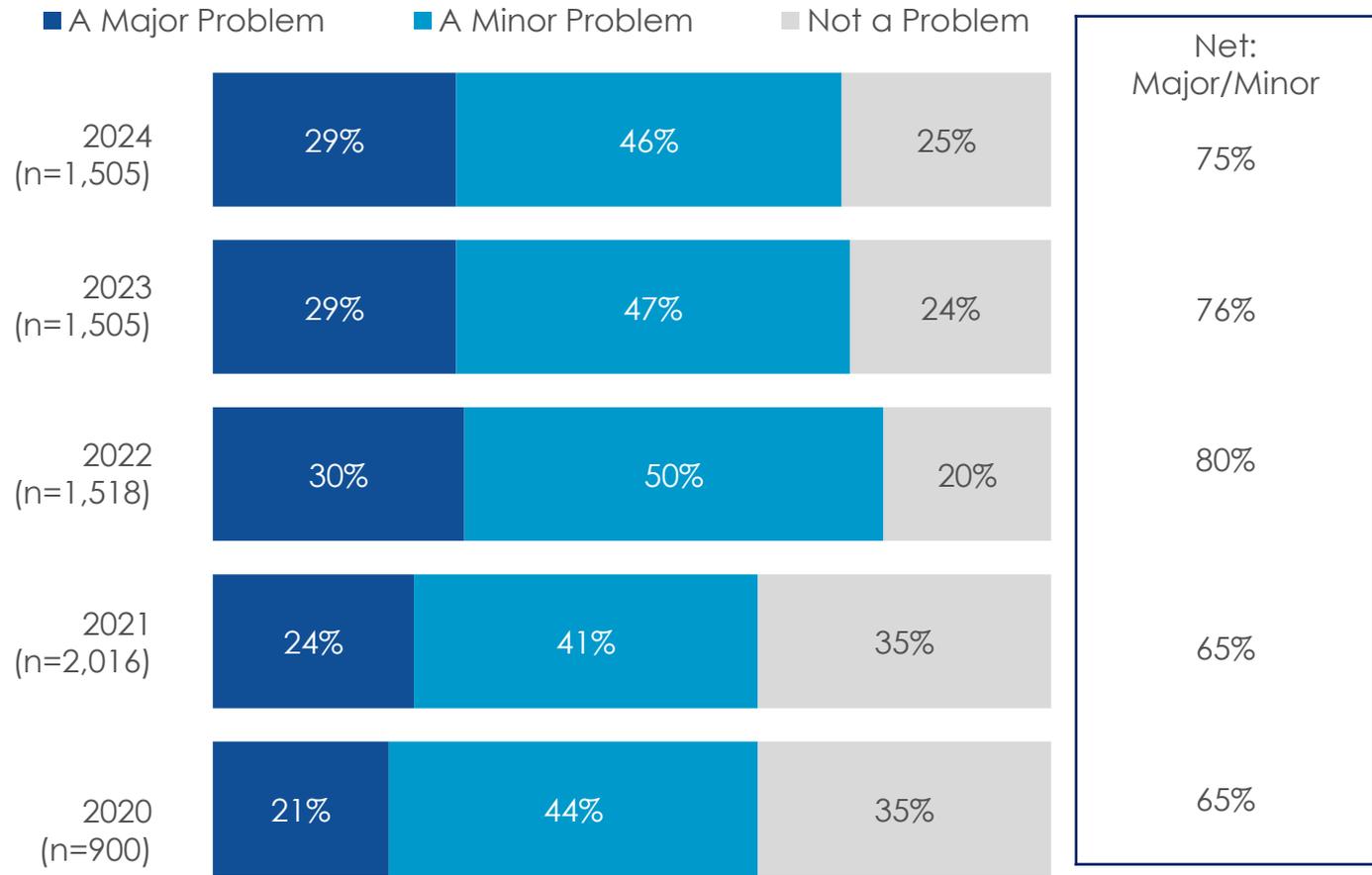
If you had an unexpected expense of \$5,000, how would you come up with the funds to pay for it? Please select all that apply. (n=1,505)



Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys  
Arrows=Up/Down significantly from 2023

# Three in four describe their level of debt as a problem, on par with 2023 levels.

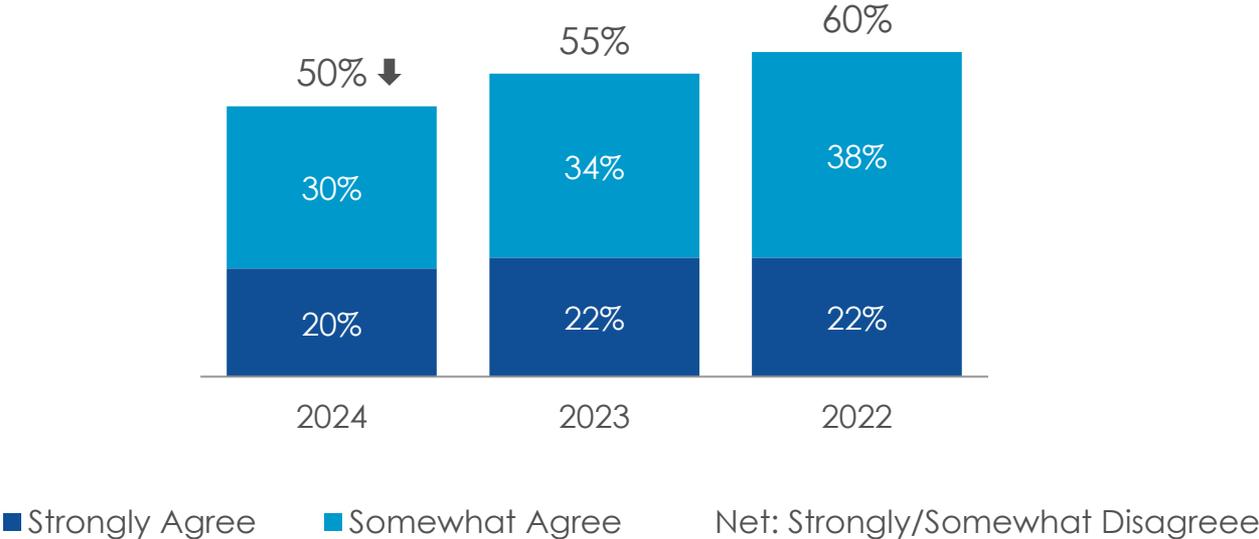
Thinking about your current financial situation, how would you describe your level of debt?



# Half agree their retirement plan savings are the only significant emergency savings they have, down from 2023.

To what extent do you agree or disagree with the following statements? (2024 n=1505)

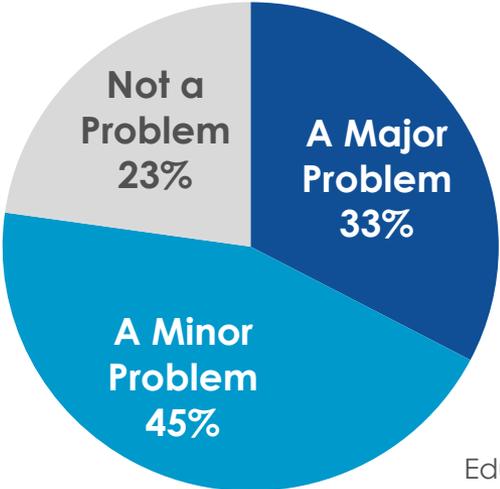
**Your retirement plan savings are the only significant emergency savings that you have**



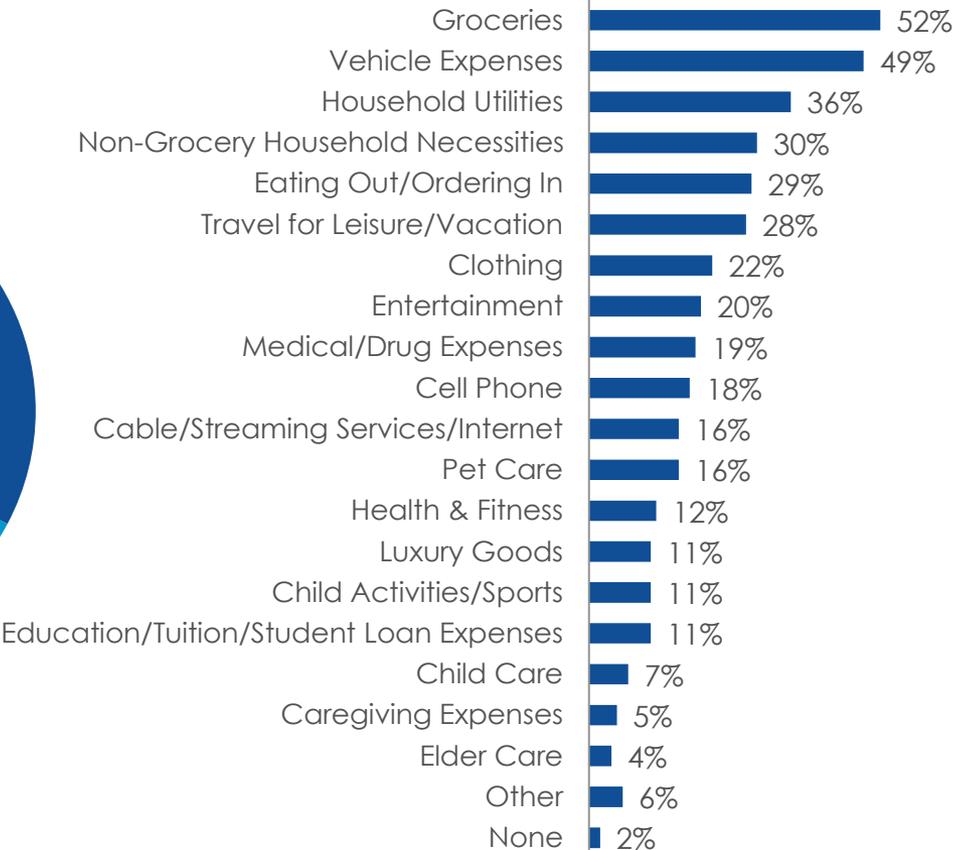
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys  
Arrows=Up/Down significantly from 2023

# Three-quarters of those with debt would consider their household's level of credit card debt a problem. Top contributors to the debt are groceries, vehicle expenses, and household utilities.

How would you describe your household's level of...Credit card debt? (Debt is a problem: n=1,141)

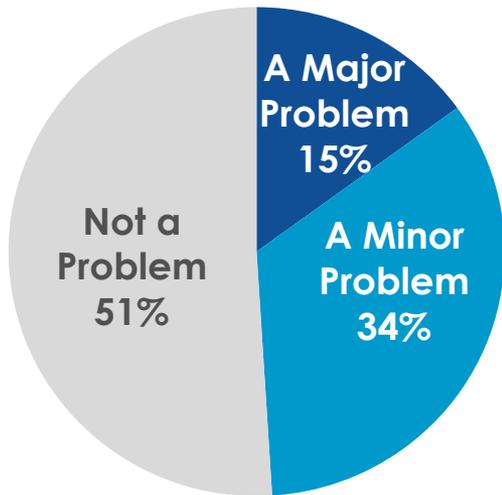


Which of the following have contributed to the credit card debt that is problematic for you? Please select all that apply. (Credit card debt problem: n=898)

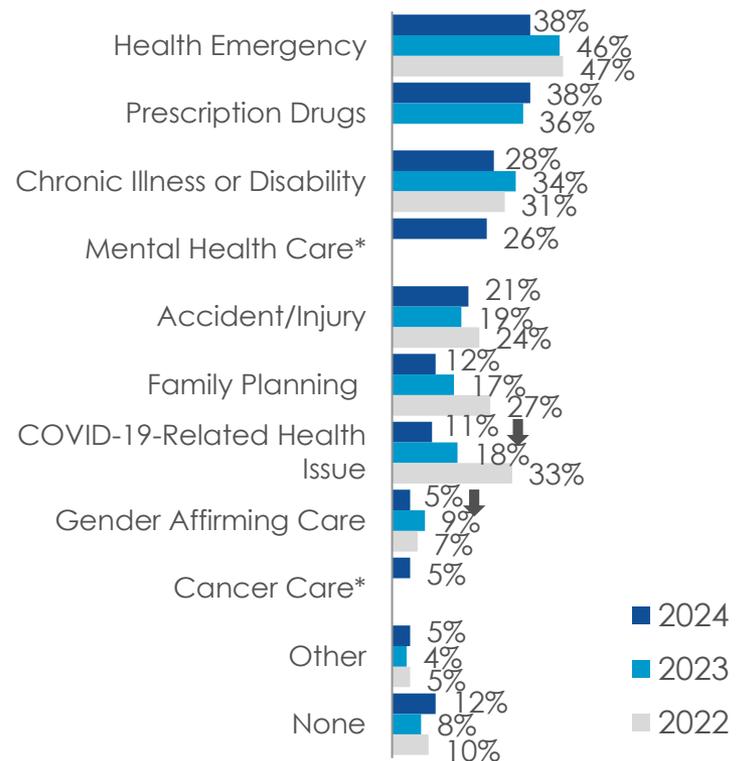


# Half of those who say their current level of debt is a problem consider their medical or health-related debt to be a problem. Emergencies and prescriptions are the highest contributors to their debt.

How would you describe your household's level of...Medical or health-related debt?  
(Debt is a problem: n=1,141)



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=600)



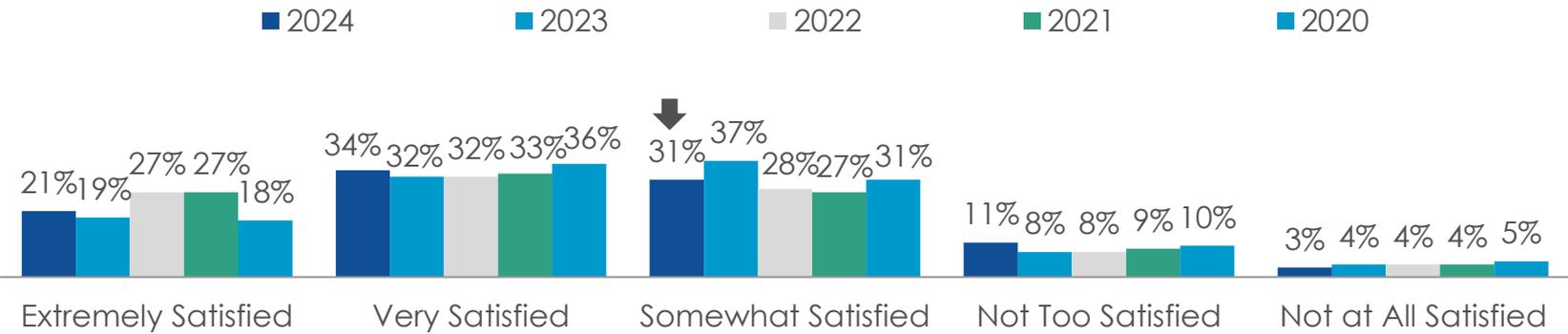
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys

\*New in 2024

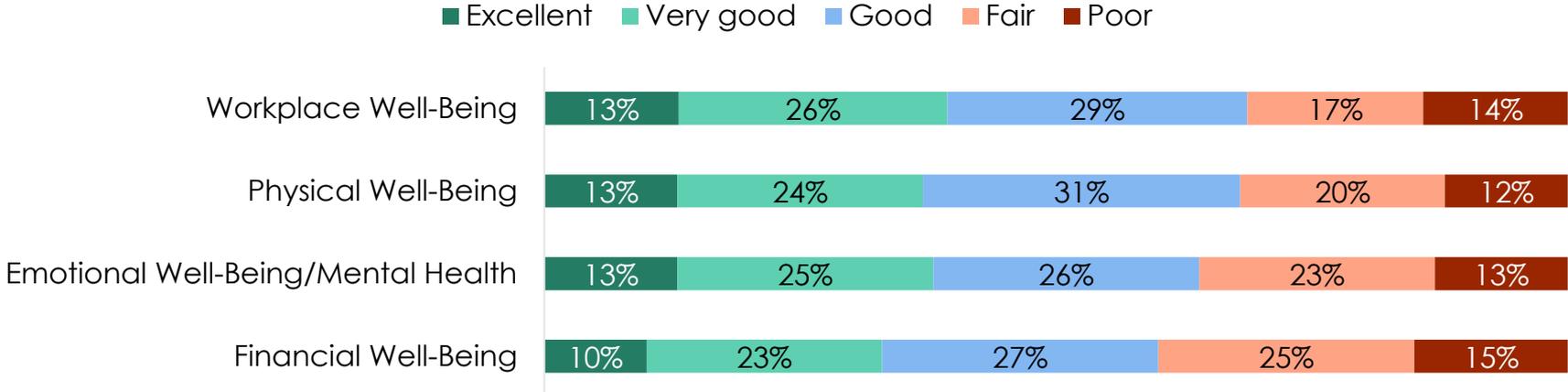
Arrows=Up/Down significantly from 2023

# Over half are extremely or very satisfied with their current job. Seven in 10 rate their employer's efforts to help workers improve their workplace well-being as at least good, while six in 10 say the same of their employer's efforts to improve workers' financial well-being.

Overall, how satisfied are you with your current job? (2024 n=1,505)



How would you rate your employer's efforts to help employees improve their...? (n=1,505)

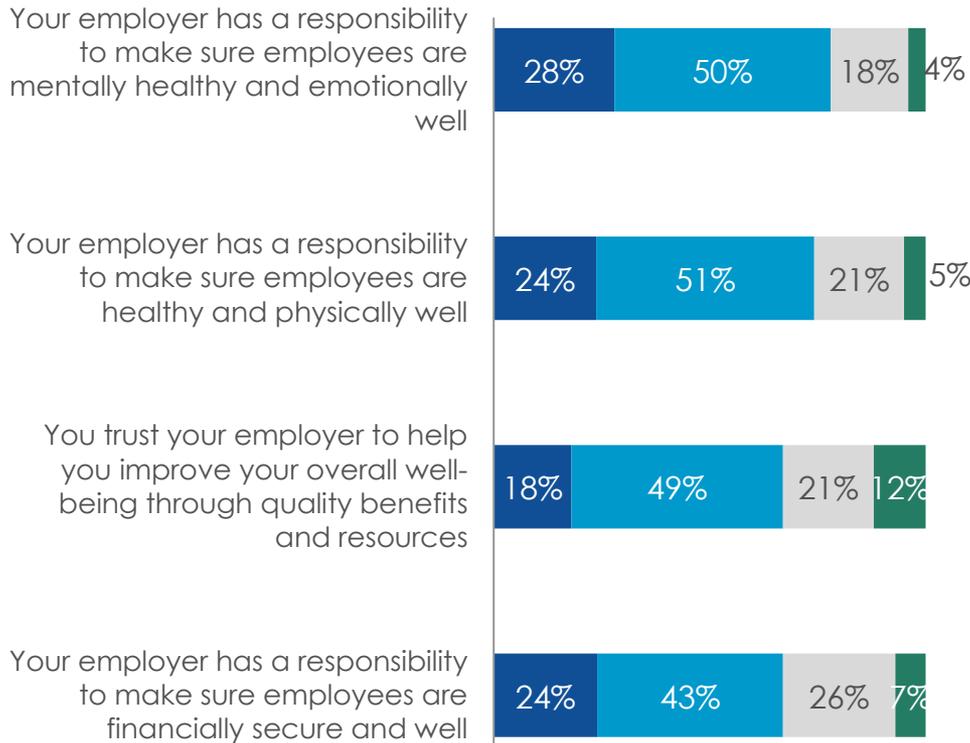


Source: Employee Benefit Research Institute and Greenwald Research, 2020-2024 Workplace Wellness Surveys  
Arrows=Up/Down significantly from 2023

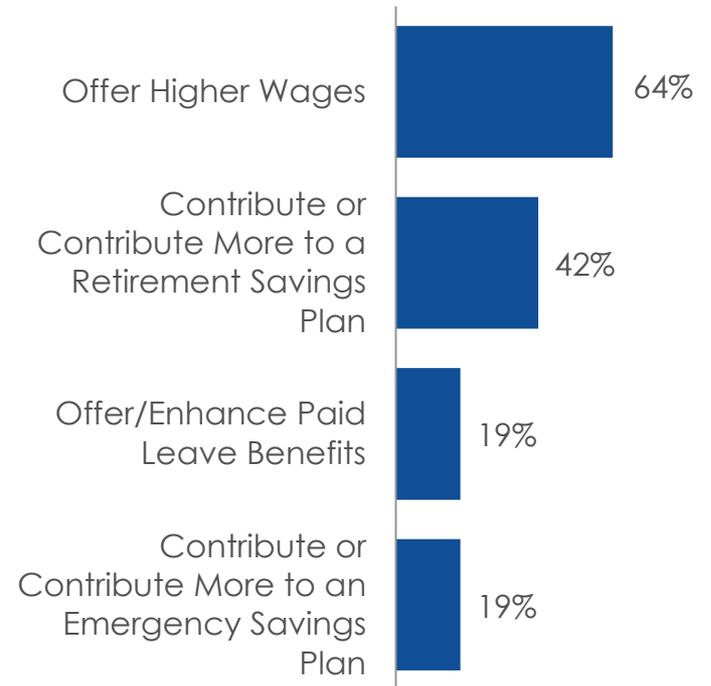
# Two-thirds believe their employer has a responsibility to make sure employees are financially secure. Of those, nearly two-thirds say employers can best do so by offering higher wages.

To what extent do you agree or disagree with the following statements? (2024 n=1,505)

- Strongly Agree
- Somewhat Agree
- Somewhat Disagree
- Strongly Disagree

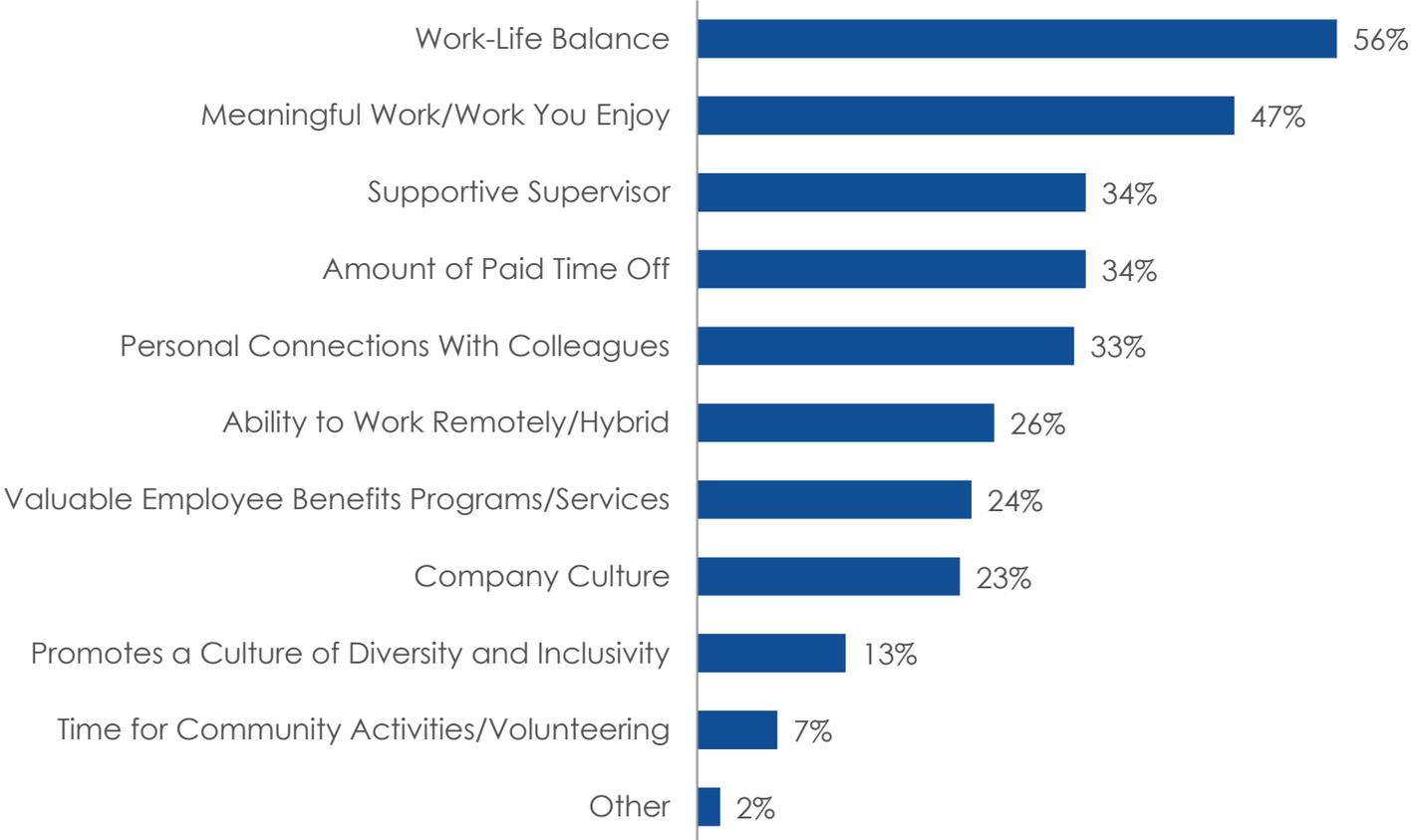


How can your employer best make sure employees are financially secure and well? Please select the top two. (Employer has responsibility to make sure employees are financially secure and well: 2024 n=960)



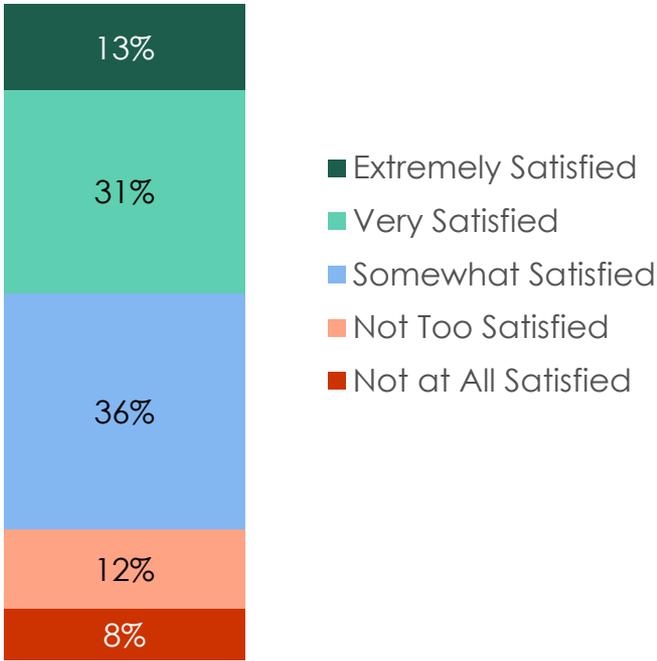
# Over half say work-life balance contributes most to their sense of workplace well-being; almost half report meaningful work.

Which of the following aspects of your workplace contribute most to your sense of workplace well-being? Select your top 3 responses. (n=1,505)



# Over four in 10 are extremely or very satisfied with the employee benefits package offered by their employer. Top improvements to benefits plans would be larger employer contributions and more financial well-being benefits

On the whole, how satisfied are you with the employee benefits package offered by your employer? (2024 n=1,505)

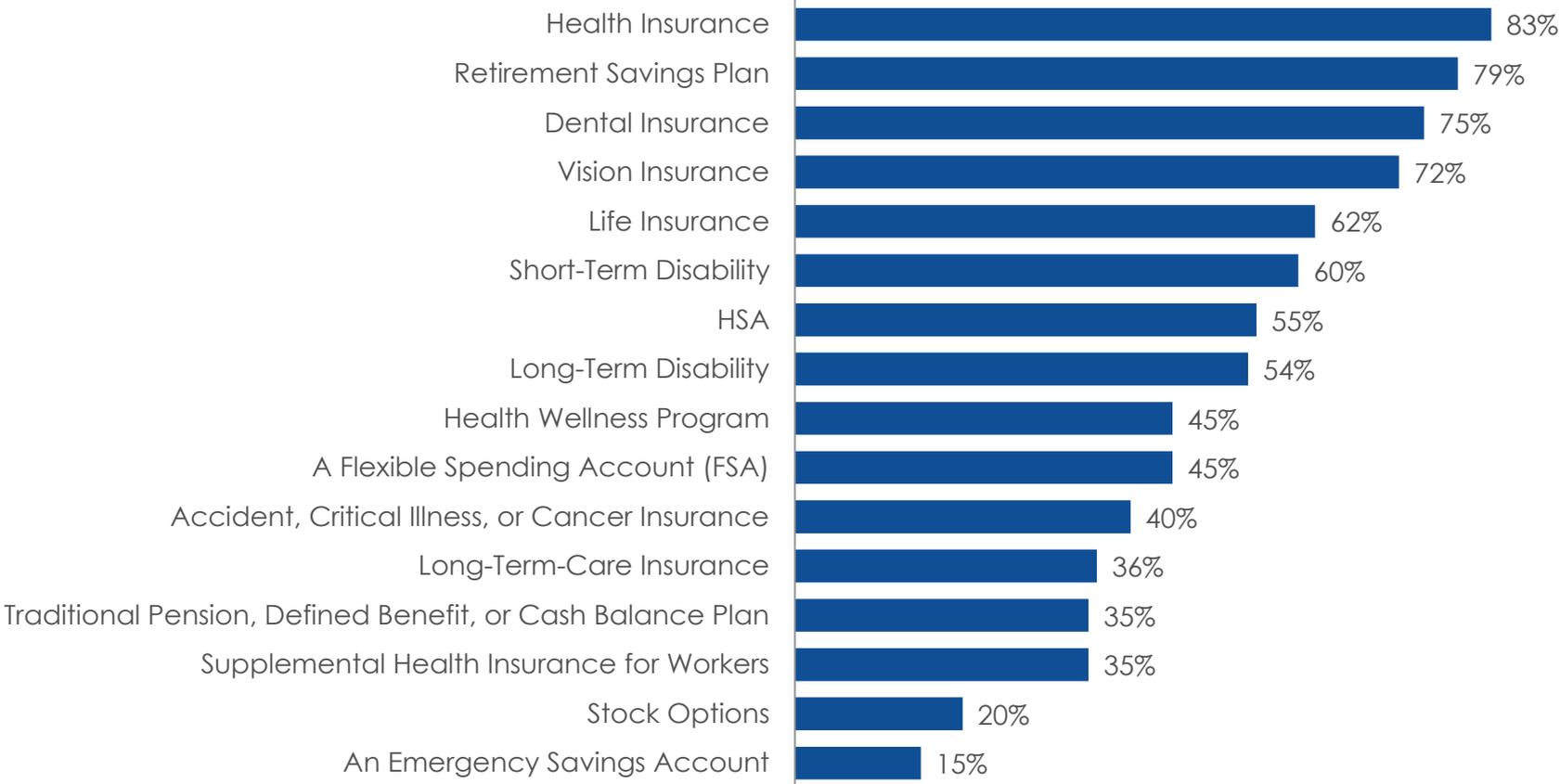


Which of the following, if any, would be the most valuable improvements to your employer's employee benefits programs and offerings? Please select all that apply. (2024 n=1,505)



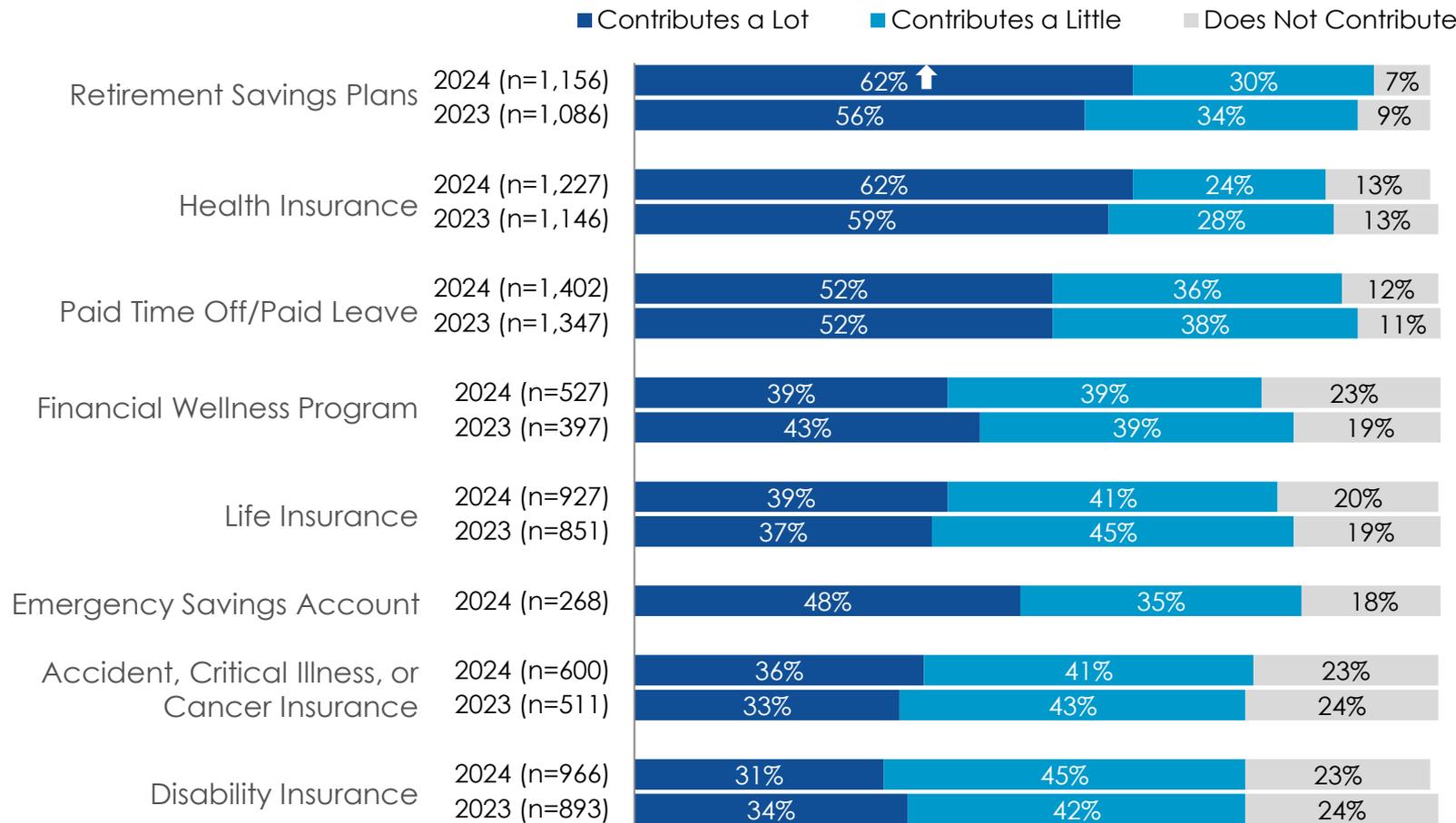
# Eight in 10 report their employer currently offers health insurance; eight in 10 also report a retirement savings plan.

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



# Six in 10 say retirement savings plans contribute a lot to their feeling of financial security, up from 2023.

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



Source: Employee Benefit Research Institute and Greenwald Research, 2023-2024 Workplace Wellness Surveys  
Arrows=Up/Down significantly from 2023

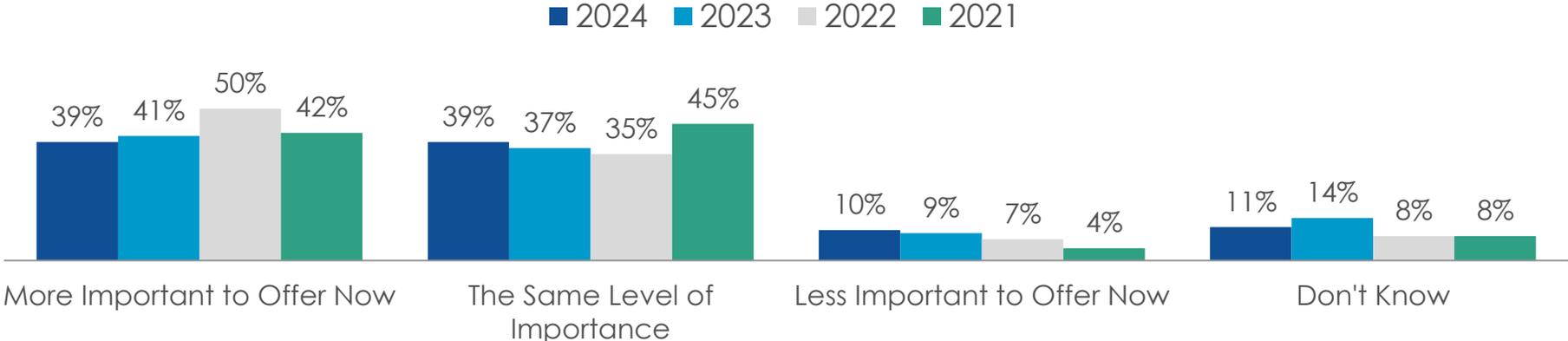
## If given \$600 a month to put in any accounts or plans, workers would contribute the most to a retirement savings account.

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.)* (2024 n=1,505)

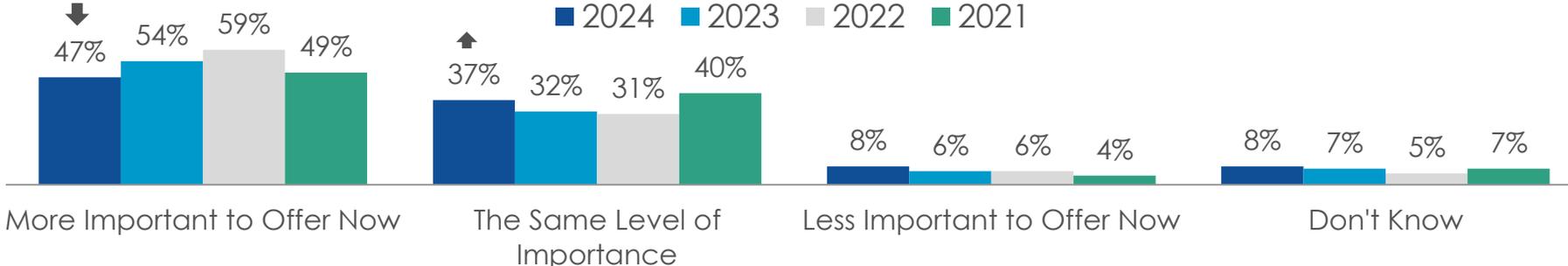
	Mean Amount	None	\$1–\$99	\$100–\$149	\$150–\$199	\$200–\$299	\$300–\$600
Retirement Savings Account (401(k) or similar)	<b>\$226</b>	17%	2	18	4	22	37
Emergency Savings Account	<b>\$175</b>	24%	4	20	5	25	22
Health Savings Account (HSA)	<b>\$87</b>	44%	6	24	5	15	6
“Buy” Additional Paid Time Off	<b>\$57</b>	60%	8	20	2	5	4
Student Debt Pay-Down Plan	<b>\$56</b>	70%	4	12	2	6	5

# Four in 10 say financial wellness programs have become more important to offer in the past year, and about half say mental wellness programs are more important — down from 2023.

In the past year, do you feel that financial wellness programs have become more or less important for employers to offer? (2024 n=1,505)



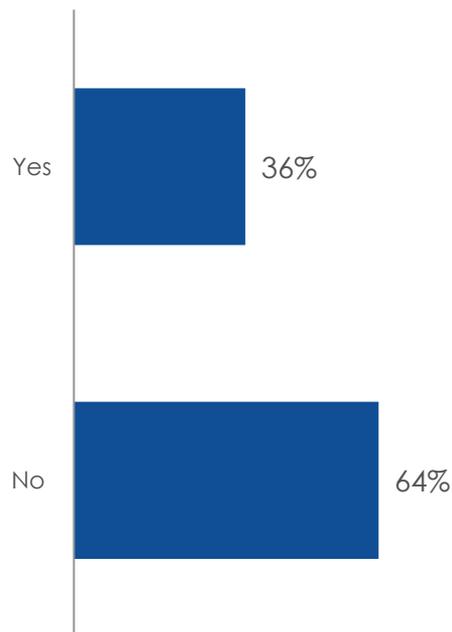
In the past year, do you feel that mental health wellness programs have become more or less important for employers to offer? (2024 n=1,505)



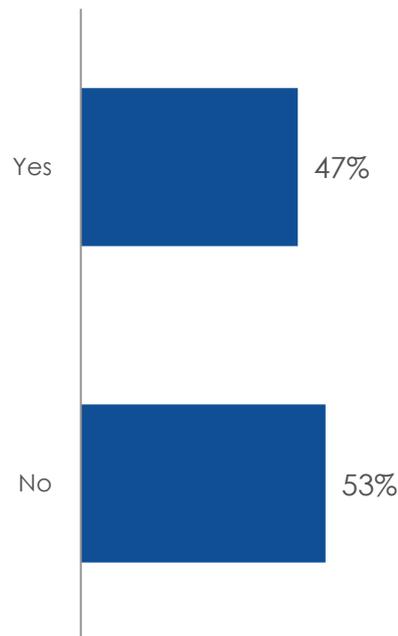
Source: Employee Benefit Research Institute and Greenwald Research, 2020-2024 Workplace Wellness Surveys  
Arrows=Up/Down significantly from 2023

# Over one in three report their employer offers them the chance to participate in a financial wellness program, and half of those offered a program participate. About half find financial wellness programs to be extremely or very useful.

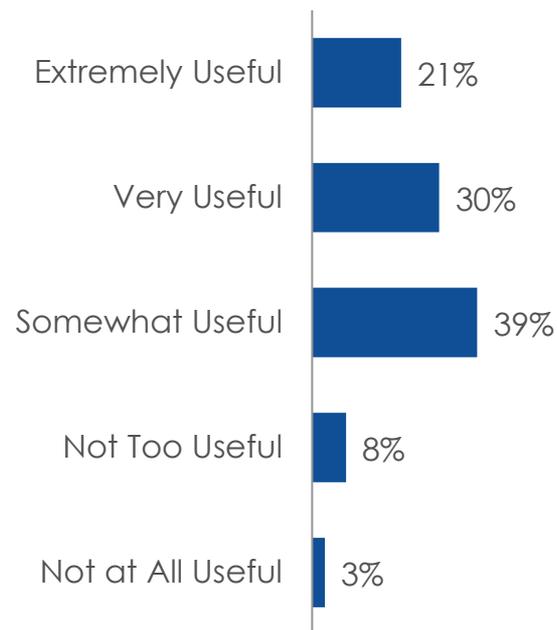
Does your employer offer you the chance to participate in a financial wellness program? (n=1,505)



Have you participated in the financial wellness program? (Offered program, n=588)



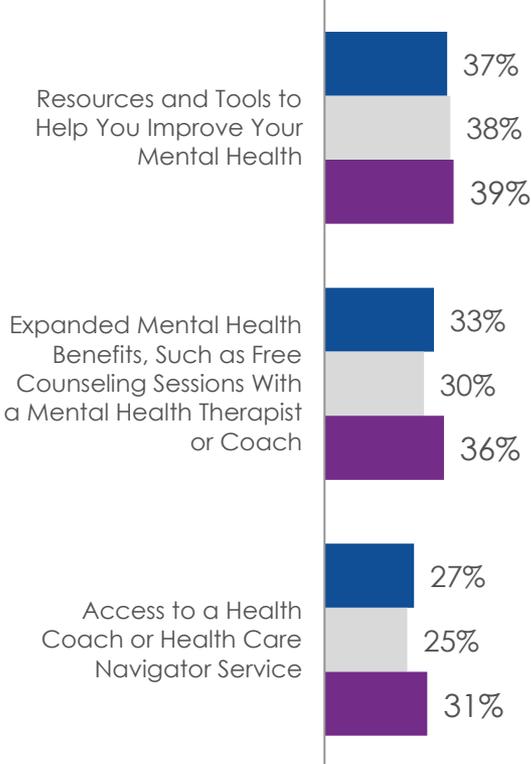
Overall, how useful are the financial wellness program(s)? (Participated in financial wellness program or other program that includes financial wellness component: 2024 n=790)



# Around a third are offered each mental health benefit, but at least two in three of those not offered are interested in each.

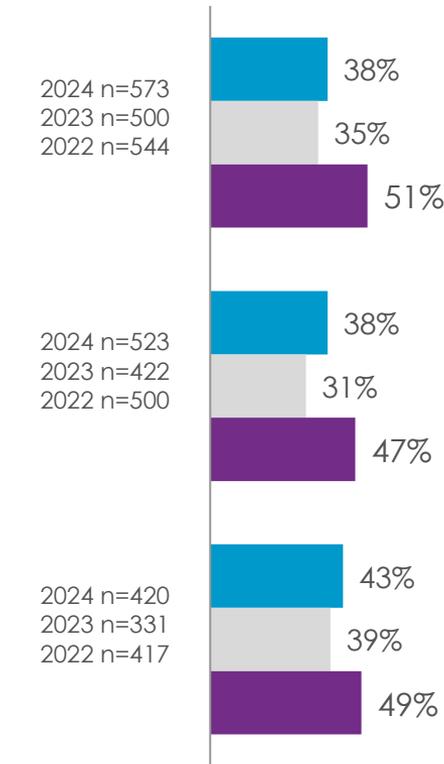
Which of the following employee benefits does your employer currently offer you?  
(2024 n=1,505)

**Offered**



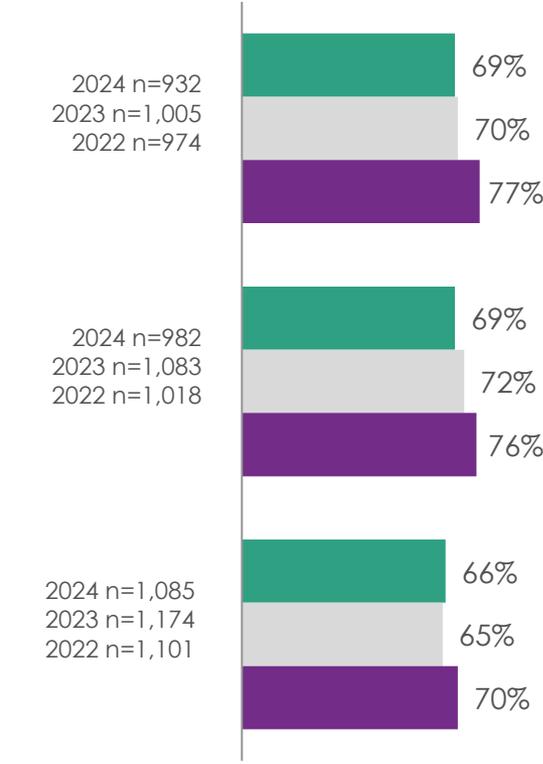
Which of these have you personally used or taken advantage of?  
(Offered benefit)

**Used**



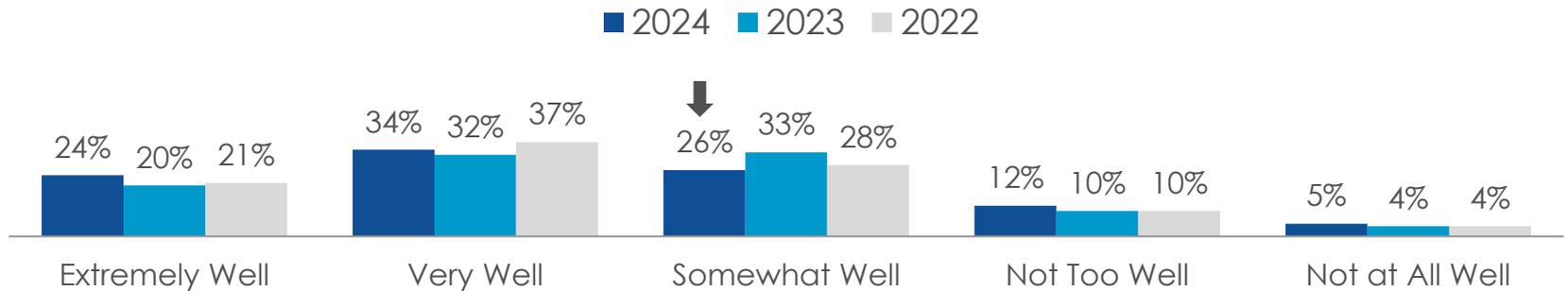
How interested would you be in having your employer make these benefits available?  
(Not offered benefit)

**Interested**

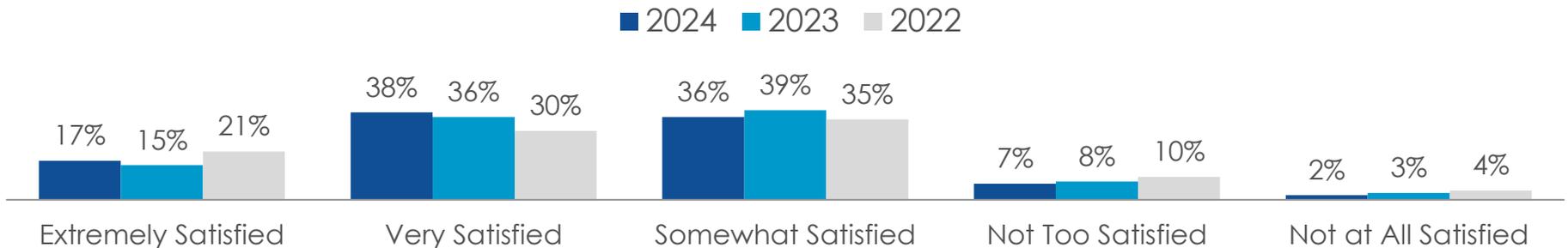


# Almost six in 10 say they understand their employer's retirement benefits at least very well; an additional one in four say somewhat well, down from 2023.

How well do you feel you understand the retirement benefits that your employer offers to you? (Employer offers at least one benefit: 2024 n=1,355)

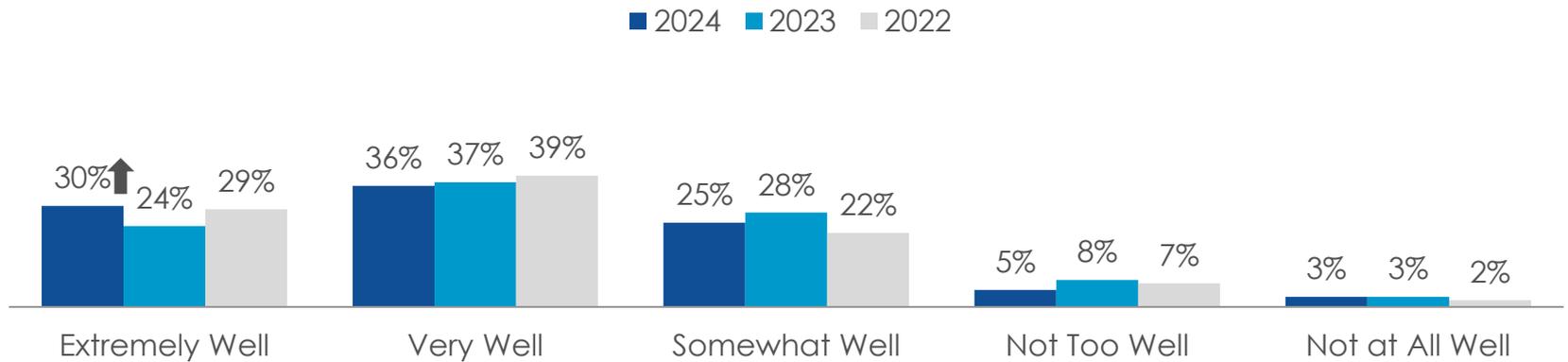


Overall, how satisfied are you with your current retirement benefits? (Have an employer-sponsored retirement savings plan: 2024 n=974)

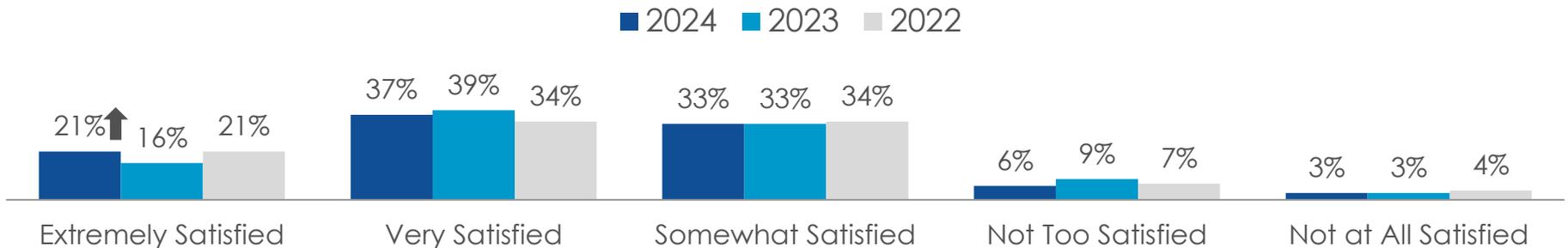


# Understanding of and satisfaction with health benefits are both up in 2024.

How well do you feel you understand the health benefits that your employer offers to you?  
 (Employer offers at least one benefit: 2024 n=1,355)

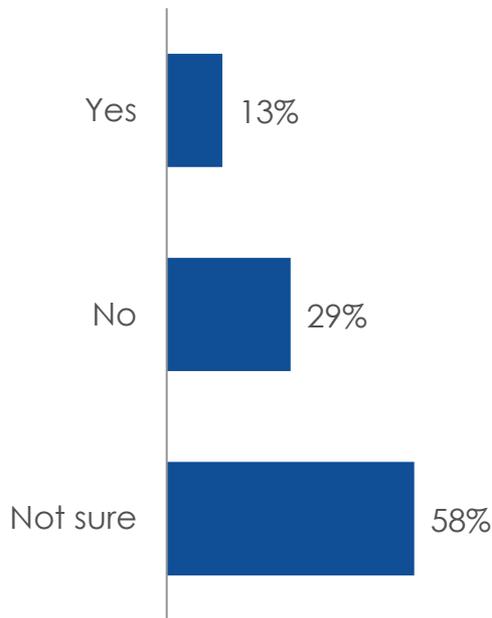


Overall, how satisfied are you with your current health insurance plan? (Has health insurance coverage: 2024 n=1,305)

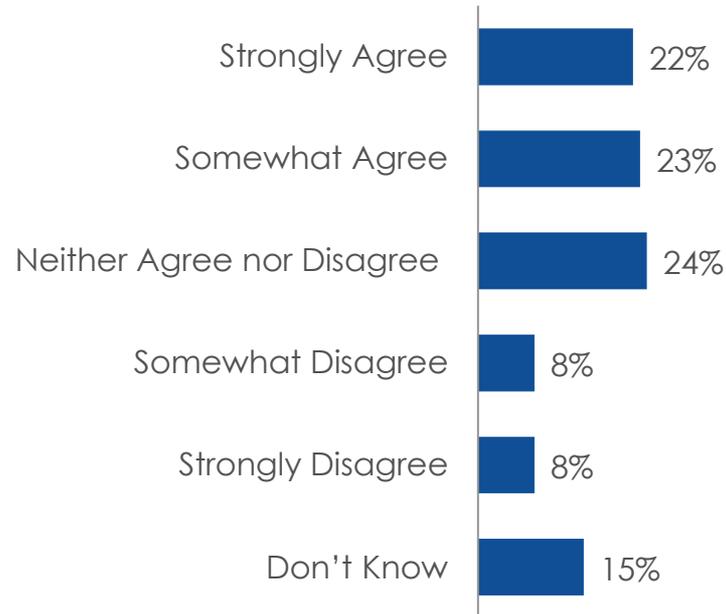


# While 45% agree that health insurance plans should cover GLP-1 agonists for weight loss, only 13% report their plans currently do so.

As far as you know, does your current health insurance plan cover GLP-1 agonists (such as Ozempic) for weight loss? (Has health insurance coverage: n=1,305)

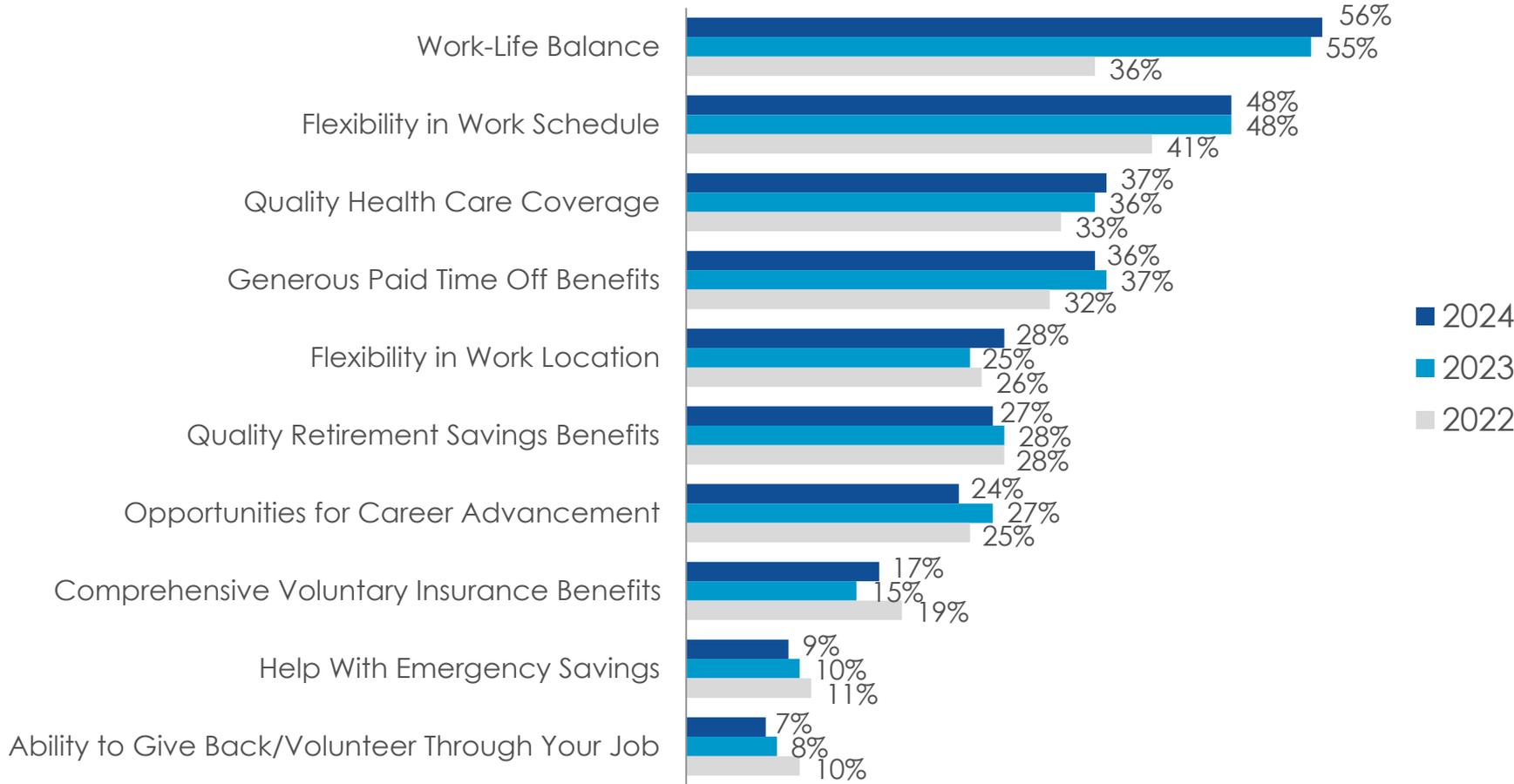


To what extent do you agree that health insurance plans should cover GLP-1 agonists (such as Ozempic) for weight loss? (Has health insurance coverage: n=1,305)



# Half value work-life balance and flexibility in work schedule most from an employer, similar to last year.

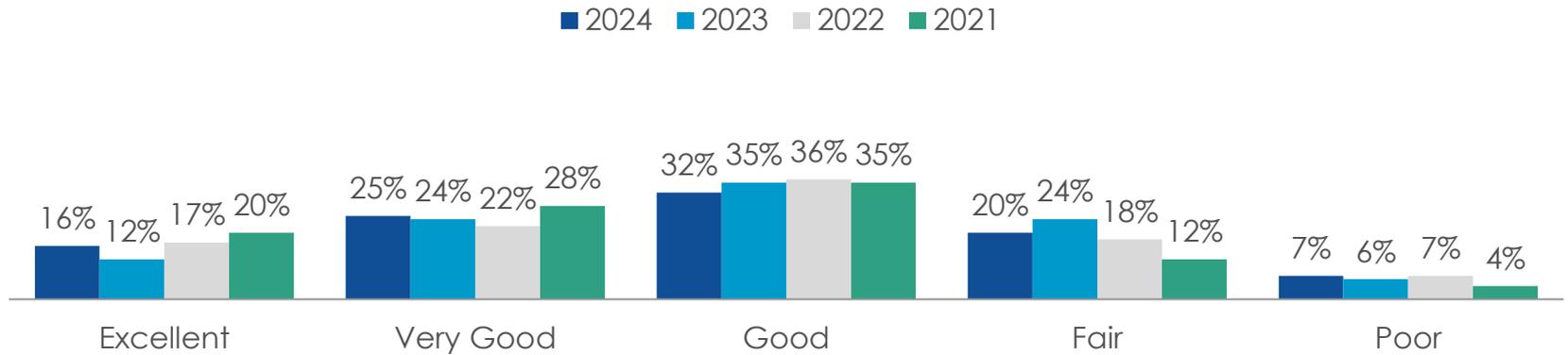
Aside from income and compensation, what do you value most from an employer? Select the top 3. (2024 n=1,505)



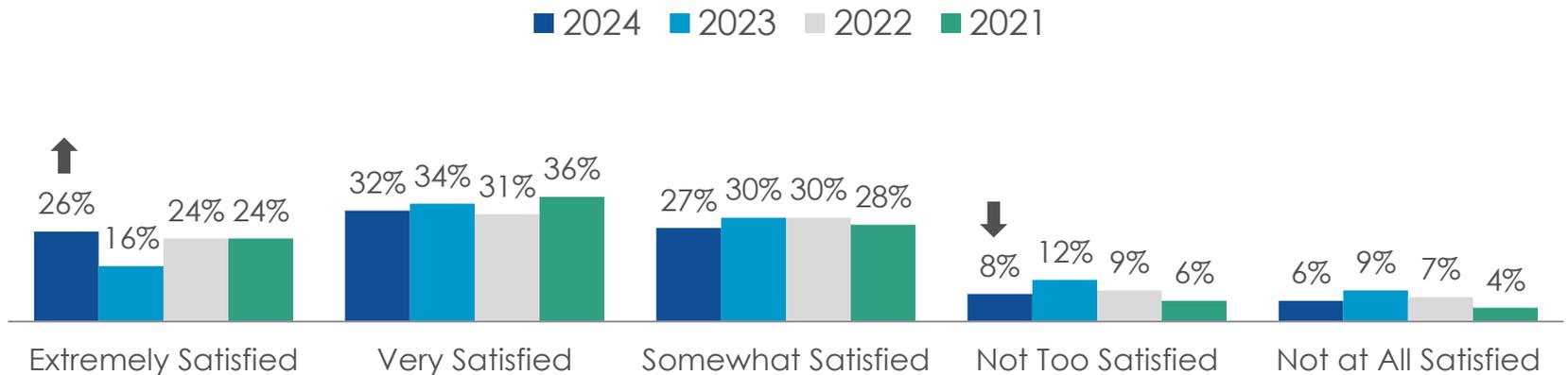
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys  
 "None" and "Other" is not shown.

# Four in 10 would describe the work-life balance at their company as excellent or very good, and over half are very or extremely satisfied with their paid leave benefits.

How would you describe the work-life balance at your company? (2024 n=1,505)



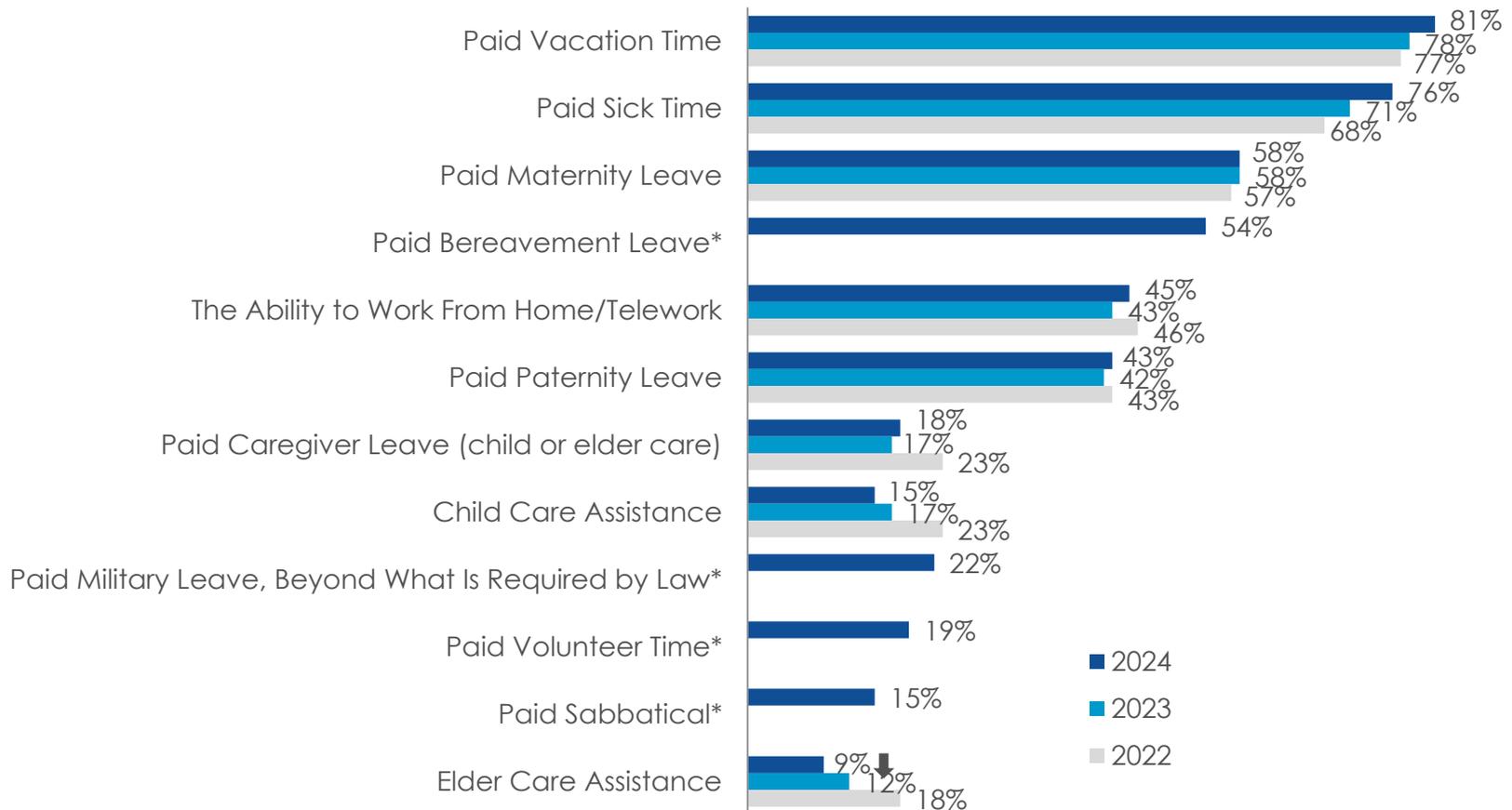
Overall, how satisfied are you with your current Paid Time Off and Paid Leave benefits offered by your employer? (Offered any PTO benefits: 2024 n=1,402)



# Paid vacation and sick time continue to be the most commonly offered leave types.

Does your employer offer employees any of the following? (2024 n=1,505)

## Offered Leave Benefit



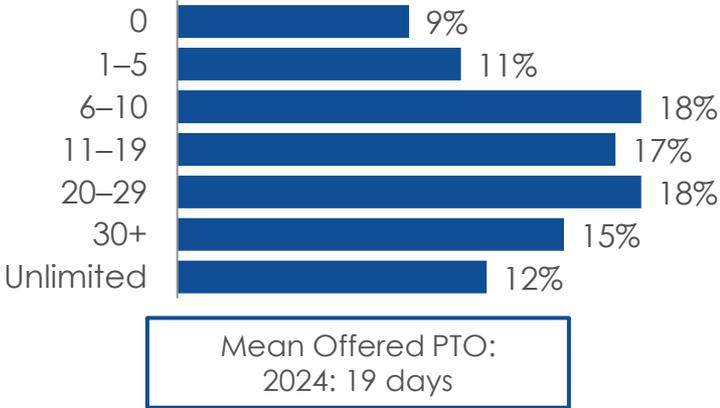
Source: Employee Benefit Research Institute and Greenwald Research, 2022–2024 Workplace Wellness Surveys

\*New in 2024

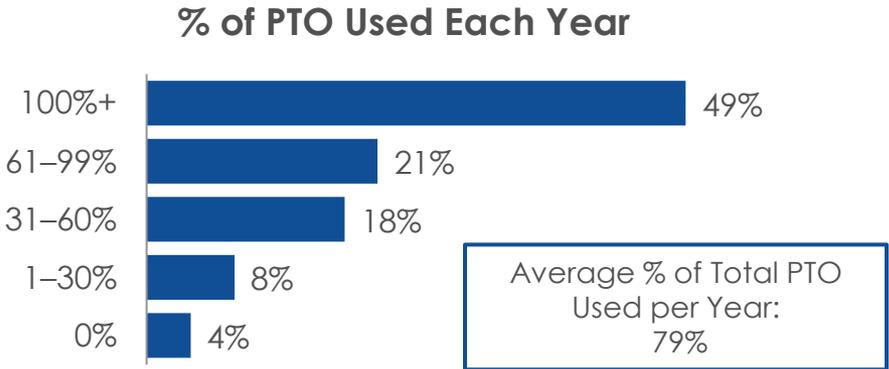
Arrows=Up/Down significantly from 2023

# Workers with a limited amount of PTO use an average of 79% of their days off per year. Three in five of those who do not use all their days like to have a buffer in case of illness or emergencies.

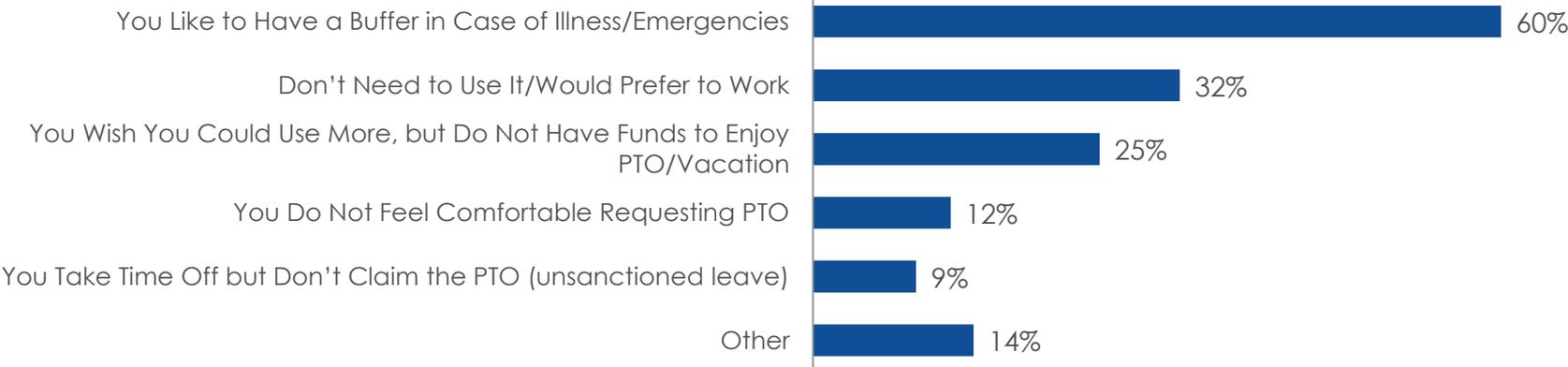
How many days of paid time off (paid vacation, sick time, or PTO) does your employer provide per year? (n=1,505)



You said that your employer offers [INSERT NUMBER] days of paid time off per year. Roughly how many of those days do you use each year? (Does not have unlimited PTO: n=1,189)

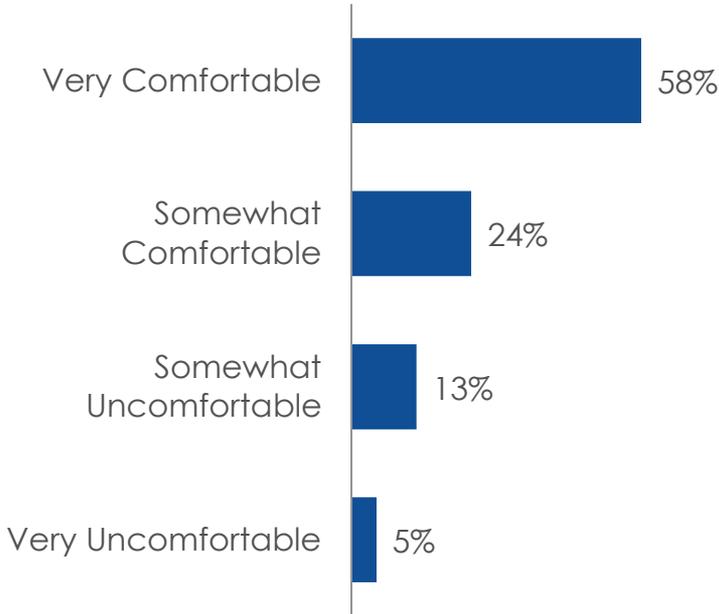


Why do you not use all of your paid time off? Please select all that apply. (If doesn't use all days: n=652)

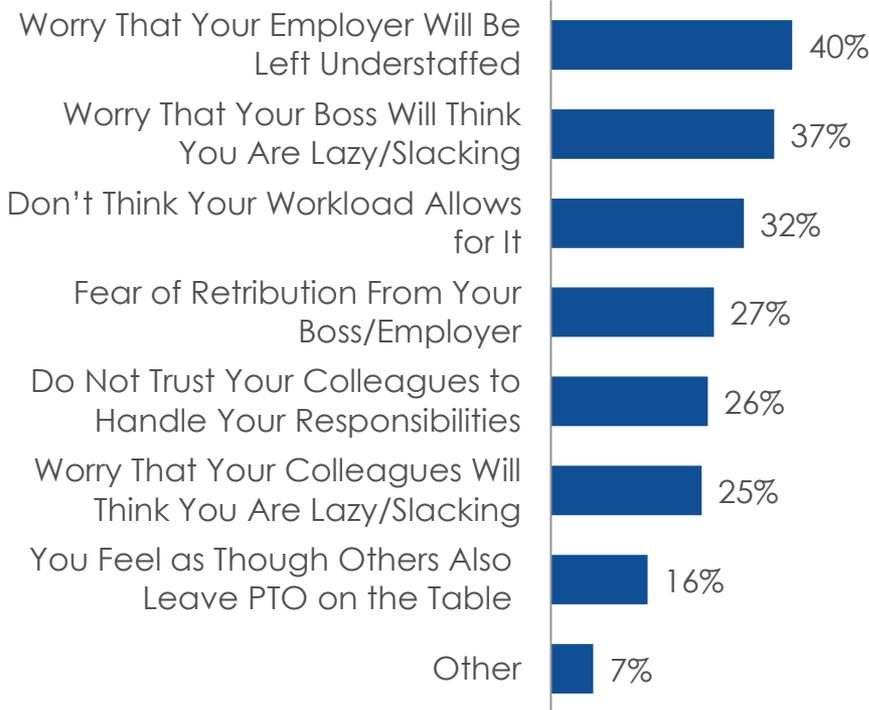


# Six in 10 are very comfortable requesting paid time off, but those who are less comfortable cite worries about understaffing and their boss thinking they're lazy/slacking.

In general, how comfortable are you requesting paid time off?  
(n=1,366)

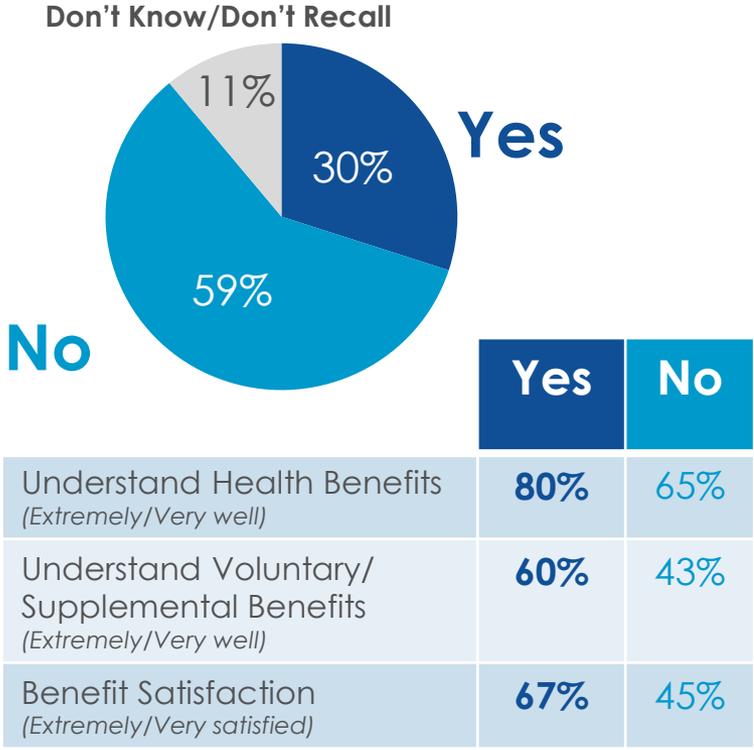


Why are you not fully comfortable requesting paid time off? Please select all that apply. (If not fully comfortable n=585)



# Only three in 10 who were offered education or advice on any benefits took it. Of those who took advantage of the advice, benefits understanding is higher.

Have you personally taken advantage of any of the education or advice your employer or benefits companies offer? (Offered education or advice on any benefits: n=1,266)



# Four in 10 would like their employer to advise on retirement planning.

Which of the following topics would you want your employer or the benefits companies they use to educate or advise employees on? Please select all that apply. (Employer offers at least one benefit: n=1,315)

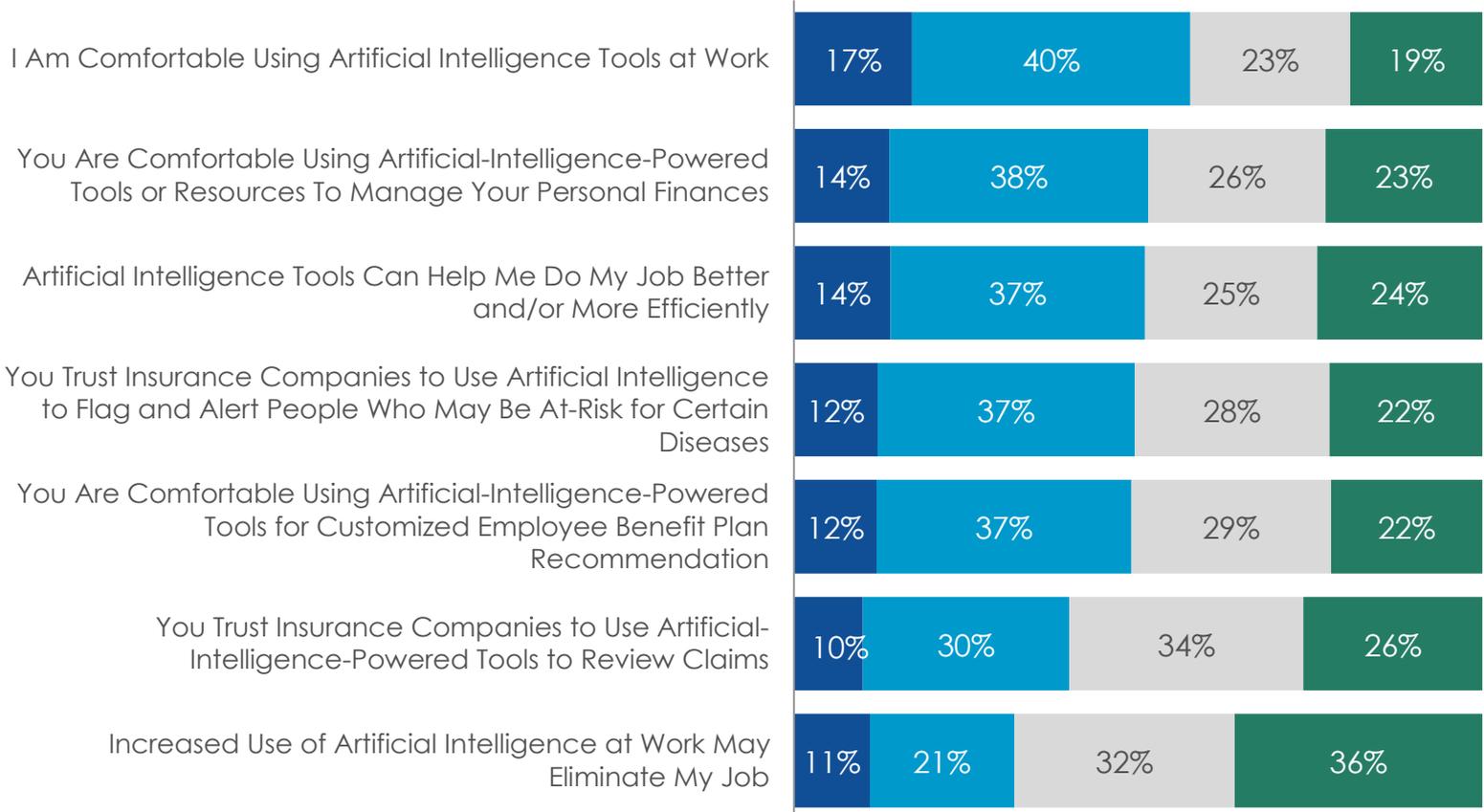


Source: Employee Benefit Research Institute and Greenwald Research, 2024 Workplace Wellness Survey

# Half agree that they are comfortable using AI to manage personal finances, for customized benefit plan recommendations, and/or to flag people who may be at risk. Fewer trust insurance companies to use AI for claims review.

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

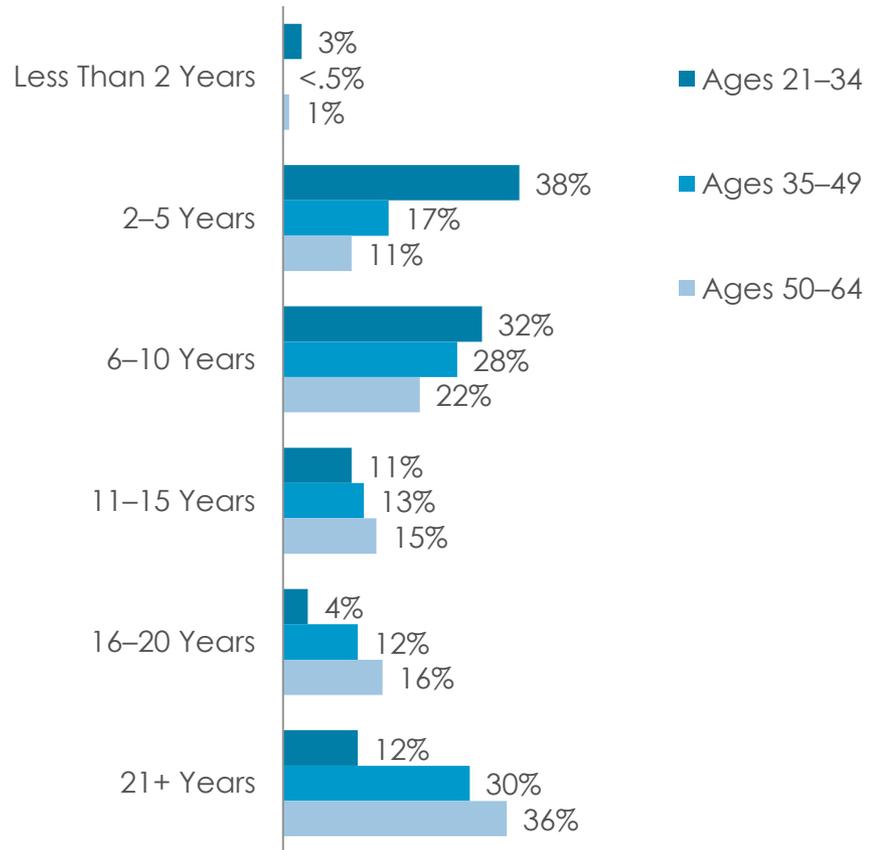
■ Strongly Agree   
 ■ Somewhat Agree   
 ■ Somewhat Disagree   
 ■ Strongly Disagree



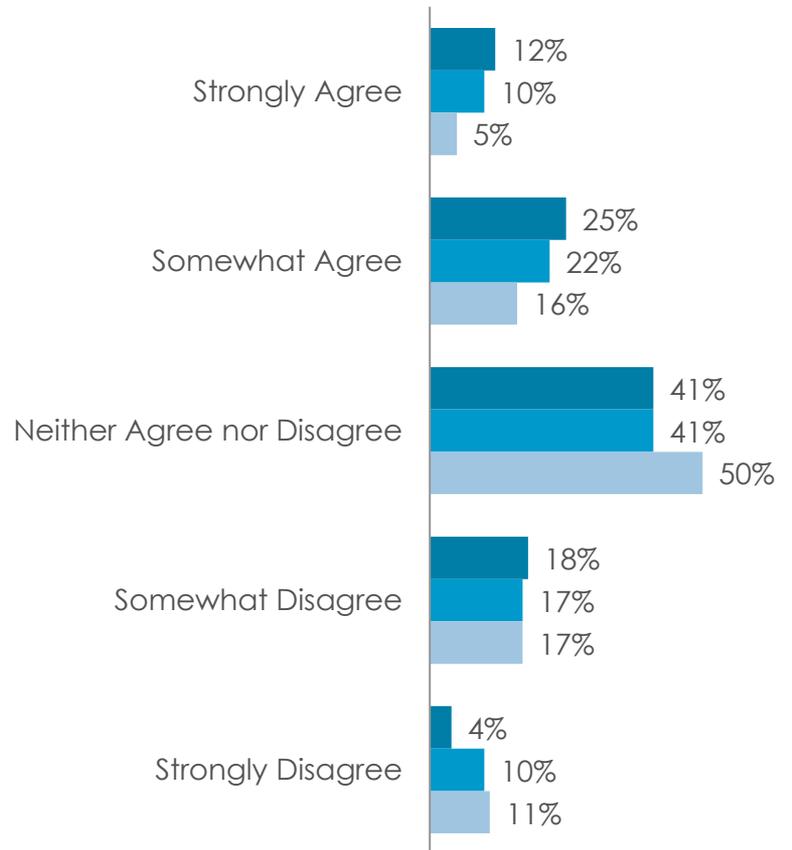
Source: Employee Benefit Research Institute and Greenwald Research, 2024 Workplace Wellness Survey

# Younger workers are more inclined to agree that workers should regularly change employers and are less apt to prefer to work for one employer for longer periods of time.

In general, about how long do you prefer to work for one employer?  
(n=1,505)



Do you agree or disagree that workers should regularly change employers over the course of their career? (n=1,505)



Source: Employee Benefit Research Institute and Greenwald Research, 2024 Workplace Wellness Survey