

Workplace Wellness Programs and the LGBTQ Community

By Paul Fronstin, Ph.D., Employee Benefit Research Institute, and Lisa Greenwald, Greenwald Research

AT A GLANCE

The 2022 Workplace Wellness Survey (WWS) included an oversample of LGBTQ workers to better understand the unique workplace wellness needs of such workers and to explore and identify potential differences in attitudes, experiences, and behaviors related to workplace wellness.

Key Findings:

- **Jobs and Employee Benefits – Satisfaction and Trade-Offs:** LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with their job and various employee benefits. LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with their employee benefits overall and paid leave. However, there is no overall difference nor is there a difference at any income level when it comes to health benefits or retirement benefits. LGBTQ workers and non-LGBTQ workers were about as likely to be satisfied with the mix of employee benefits and wages.
- **Eligibility and Participation in Employee Benefit Programs:** Nearly across the board, LGBTQ workers were less likely than non-LGBTQ workers to be eligible for various employee benefit programs. Yet they were just as likely as non-LGBTQ workers to participate in such programs when they were offered to them.
- **Worker Opinions of Employer and Value of Benefits:** LGBTQ workers give employers lower ratings than non-LGBTQ workers when it comes to employer efforts to help improve financial well-being, emotional well-being/mental health, and physical well-being/health. When it comes to worker expectations about employers' responsibilities, LGBTQ workers and non-LGBTQ workers were in agreement. LGBTQ workers were less trustful than non-LGBTQ workers in institutions that provide various employee benefits.
- **Work-Life Balance:** LGBTQ workers were less likely than non-LGBTQ workers to rate their work-life balance as excellent or very good. Aside from income and compensation, both LGBTQ workers and non-LGBTQ workers valued flexibility in work schedules above all other benefits, and both cohorts valued such flexibility almost equally.
- **Financial Wellness Programs:** LGBTQ workers were less likely than non-LGBTQ workers to report that they were offered a financial wellness program.
- **Debt and Financial Preparedness:** Both LGBTQ workers and non-LGBTQ workers described their debt the same: About one-third described it as a major problem, one-half described it as a minor problem, and 1 in 5 described it as not a problem. Differences by LGBTQ status were not found when examining debt by income level. LGBTQ workers were less likely than non-LGBTQ workers to report that saving enough for retirement and affording their children's college tuition were the financial issues causing the most stress. They were more likely than non-LGBTQ workers to report that paying monthly bills and student loan repayments were the financial issues causing the most stress.

Interestingly, many of the differences observed by LGBTQ status appear driven by demographic differences. Nearly one-half of LGBTQ workers are under age 35 compared with 24 percent among non-LGBTQ workers. This would

account for why LGBTQ workers have lower incomes and less education than non-LGBTQ workers. It would also affect the lower marriage rates and the fact that LGBTQ workers are less likely to have dependent children.

Regardless whether differences by LGBTQ status are driven by demographics or LGBTQ status, employers can use the information presented in this paper to build program offerings and devise communication strategies that more effectively support a diverse work force.

EBRI and Greenwald would like to thank the 2022 Workplace Wellness Survey (WWS) sponsors who helped shape this year's survey: AARP, Cigna, Edelman Financial Engines, Fidelity, Human Rights Campaign Foundation, Mercer, Morgan Stanley, National Rural Electric Cooperative Association (NRECA), OneAmerica, UNUM, and Voya Financial.

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Workplace Wellness Programs and the LGBTQ Community

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Introduction

The demographic profiles and composition of LGBTQ workers in the United States are different from those of non-LGBTQ workers. LGBTQ workers tended to have lower incomes than non-LGBTQ workers. They were also more likely to be younger, employed part time, unmarried, and Hispanic/Latino vs. non-LGBTQ workers.

About the Workplace Wellness Survey

The Workplace Wellness Survey was conducted for its 3rd year in 2022 to examine attitudes toward benefits in the workplace. It examines a broad spectrum of financial wellbeing, employment-based health insurance, and retirement benefit issues. The 2022 WWS included an oversample of LGBTQ workers to allow for closer analysis of the challenges they face in their financial well-being. The advantage of an oversample is the ability to control for important factors that are strongly associated with many of the results about workplace wellness. In particular, LGBTQ workers were more likely than non-LGBTQ workers to be younger and to have lower incomes. Due to these unique challenges, this *Issue Brief* more closely examines LGBTQ workers by using the measures developed in the WWS.

The Workplace Wellness Survey builds on previous EBRI/Greenwald collaborative studies including the Health and Workplace Benefits Survey conducted from 2013 through 2018, the Health Confidence Survey conducted from 1998 through 2012, and the Value of Benefits Survey conducted in 1999 and 2001.

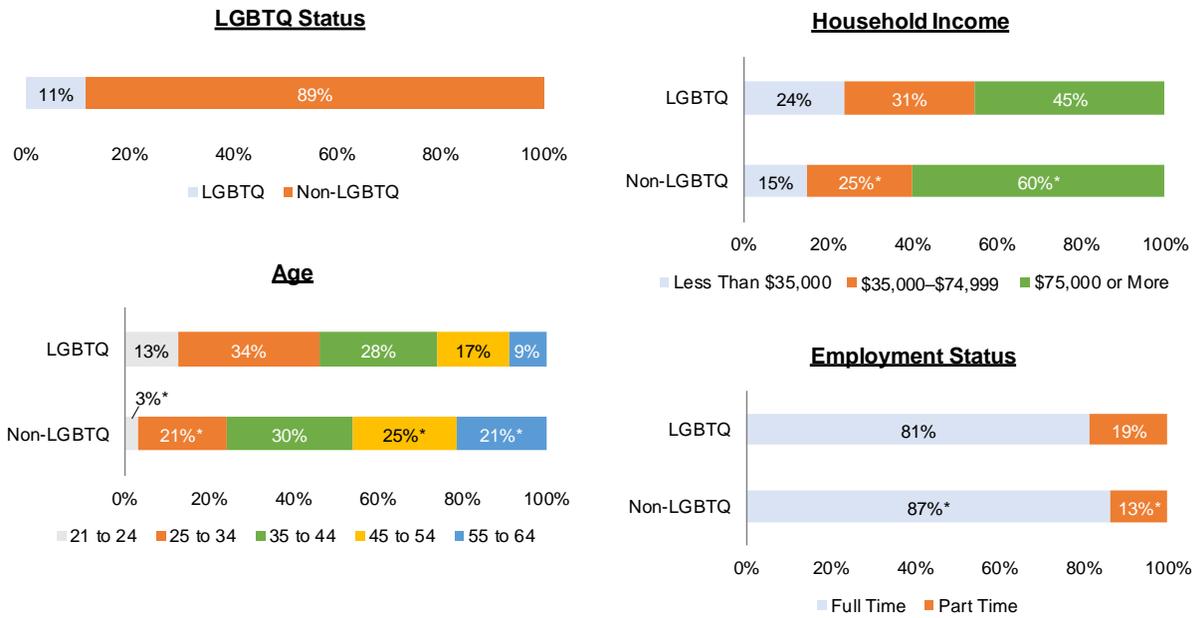
The 2022 Workplace Wellness Survey (WWS) included an oversample of LGBTQ workers to better understand the unique workplace wellness needs of such workers and to explore and identify potential differences in attitudes, experiences, and behaviors related to workplace wellness. In this report, we examine the findings of this oversample and aim to focus on areas where differences by LGBTQ status were present, even when comparing workers in the same income cohort.¹

Demographics

To understand differences by LGBTQ status, various demographic breakdowns are outlined below. Within the survey, 11 percent of American workers ages 21–64 identified as LGBTQ (Figure 1). LGBTQ workers were more likely to have lower incomes, as only 45 percent of LGBTQ workers had incomes of \$75,000 or more compared with 60 percent of non-LGBTQ workers. LGBTQ workers are more likely to be younger; 13 percent were ages 21–24 and 34 percent were ages 25–34, compared with 3 percent and 21 percent of non-LGBTQ workers, respectively. LGBTQ workers were more likely than non-LGBTQ workers to be employed part time, with 19 percent of LGBTQ workers employed part time compared with 13 percent among non-LGBTQ workers.

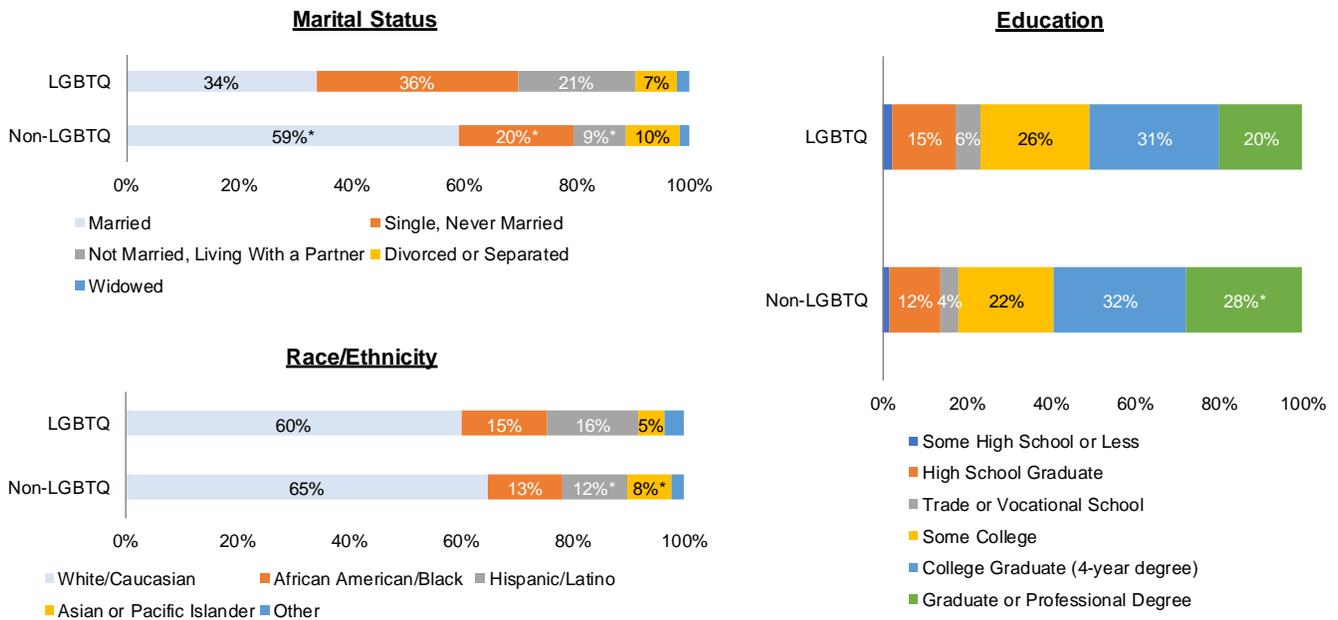
LGBTQ workers were less likely than non-LGBTQ workers to be married. One-third (34 percent) of LGBTQ workers were married compared with 59 percent of non-LGBTQ workers (Figure 2). LGBTQ workers were more likely than non-LGBTQ workers to be Hispanic/Latino; 16 percent of LGBTQ workers were Hispanic/Latino compared with 12 percent of non-LGBTQ workers. And LGBTQ workers were less likely than non-LGBTQ workers to have a graduate or professional degree; 20 percent of LGBTQ workers had a graduate or professional degree compared with 28 percent among non-LGBTQ workers. LGBTQ workers were less likely than non-LGBTQ workers to have dependent children (44 percent and 61 percent respectively).

Figure 1
Demographic Breakdowns, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

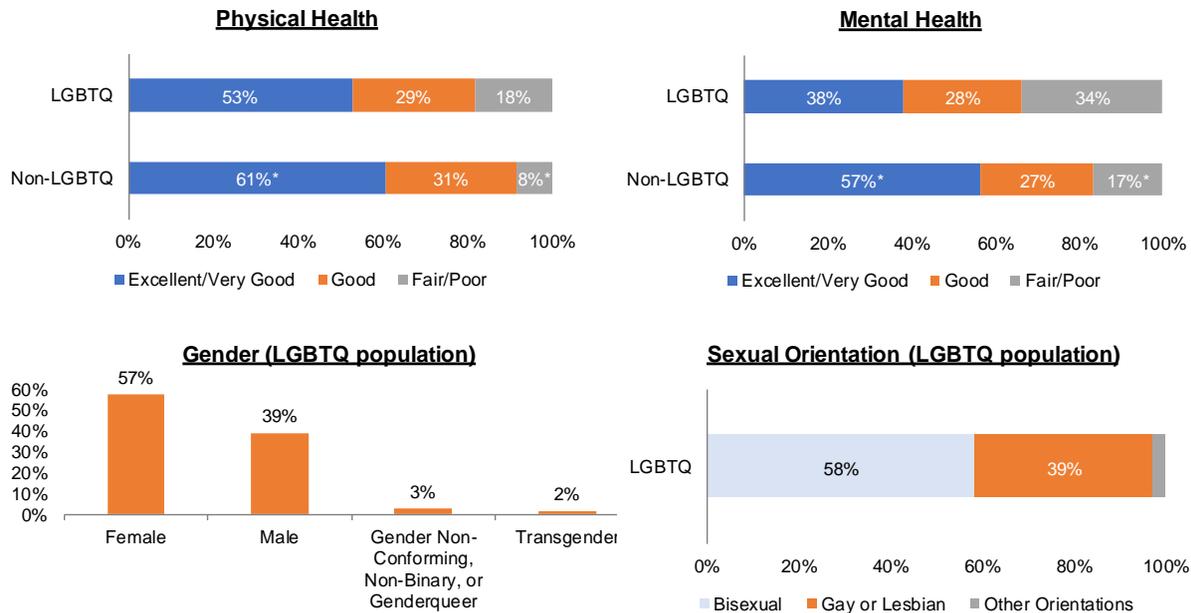
Figure 2
Demographic Breakdowns, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

LGBTQ workers and non-LGBTQ workers differed when it came to their self-rated physical and mental health. In general, LGBTQ workers rated their physical and mental health lower than non-LGBTQ workers. Specifically, 53 percent of LGBTQ workers rated their physical health as excellent or very good compared with 61 percent among non-LGBTQ workers (Figure 3). Similarly, 38 percent of LGBTQ workers rated their mental health as excellent or very good compared with 57 percent among non-LGBTQ workers.

Figure 3
Demographic Breakdowns, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Among LGBTQ workers, 57 percent identify as female; 39 percent as male; 3 percent as gender non-conforming, non-binary, or genderqueer; and 2 percent as transgender. For sexual orientation, 58 percent of LGBTQ workers identify as bisexual, 39 percent as gay or lesbian, and 3 percent as other orientations.²

Many of the differences observed by LGBTQ status in the remainder of this paper could be driven by these demographic differences.

Jobs and Employee Benefits – Satisfaction and Trade-Offs

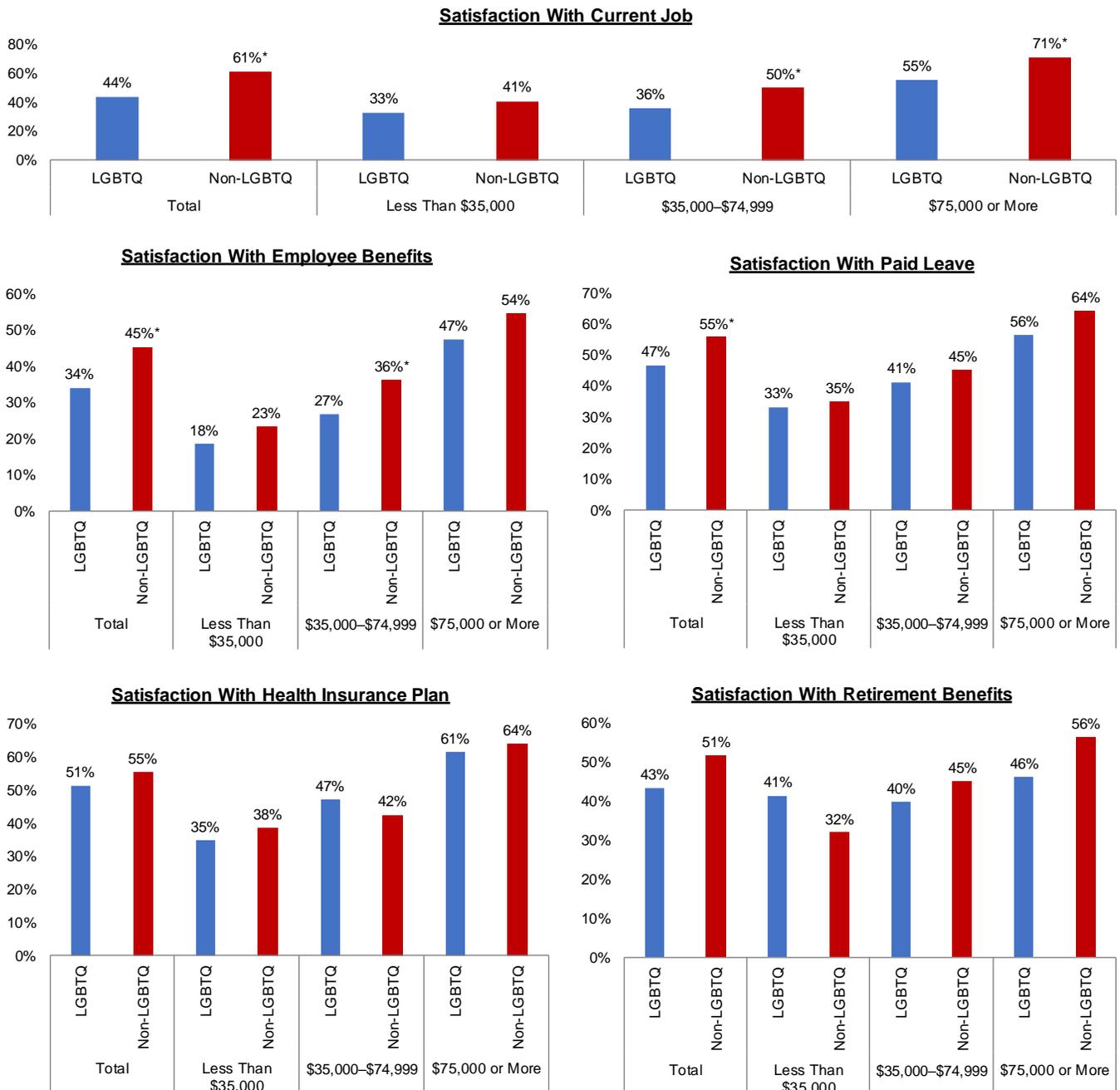
LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with their job and various employee benefits. Overall, 44 percent of LGBTQ workers were extremely or very satisfied with their job compared with 61 percent among non-LGBTQ workers (Figure 4). When we examined job satisfaction by income, we did not find significant differences by LGBTQ status among workers with incomes below \$35,000. However, we did find a difference by LGBTQ status among workers with incomes of \$35,000–\$74,999 and \$75,000 or more. Furthermore, regardless of LGBTQ status, job satisfaction increased with income.

We found a similar pattern when we examined employee benefits. LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with their employee benefits overall and with paid leave. However, there was no overall difference nor was there a difference at any income level when it came to health benefits or retirement benefits.

LGBTQ workers and non-LGBTQ workers were about as likely to be satisfied with the mix of employee benefits and wages, though there were a few exceptions (Figure 5). When it comes to retirement benefits, LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with the mix of retirement contributions and wages and more likely than non-LGBTQ workers to prefer higher wages and lower retirement contributions. In contrast, LGBTQ workers were more

likely than non-LGBTQ workers to prefer higher mental health benefits and lower wages, whereas non-LGBTQ workers were more likely than LGBTQ workers to prefer fewer mental health benefits and lower wages.

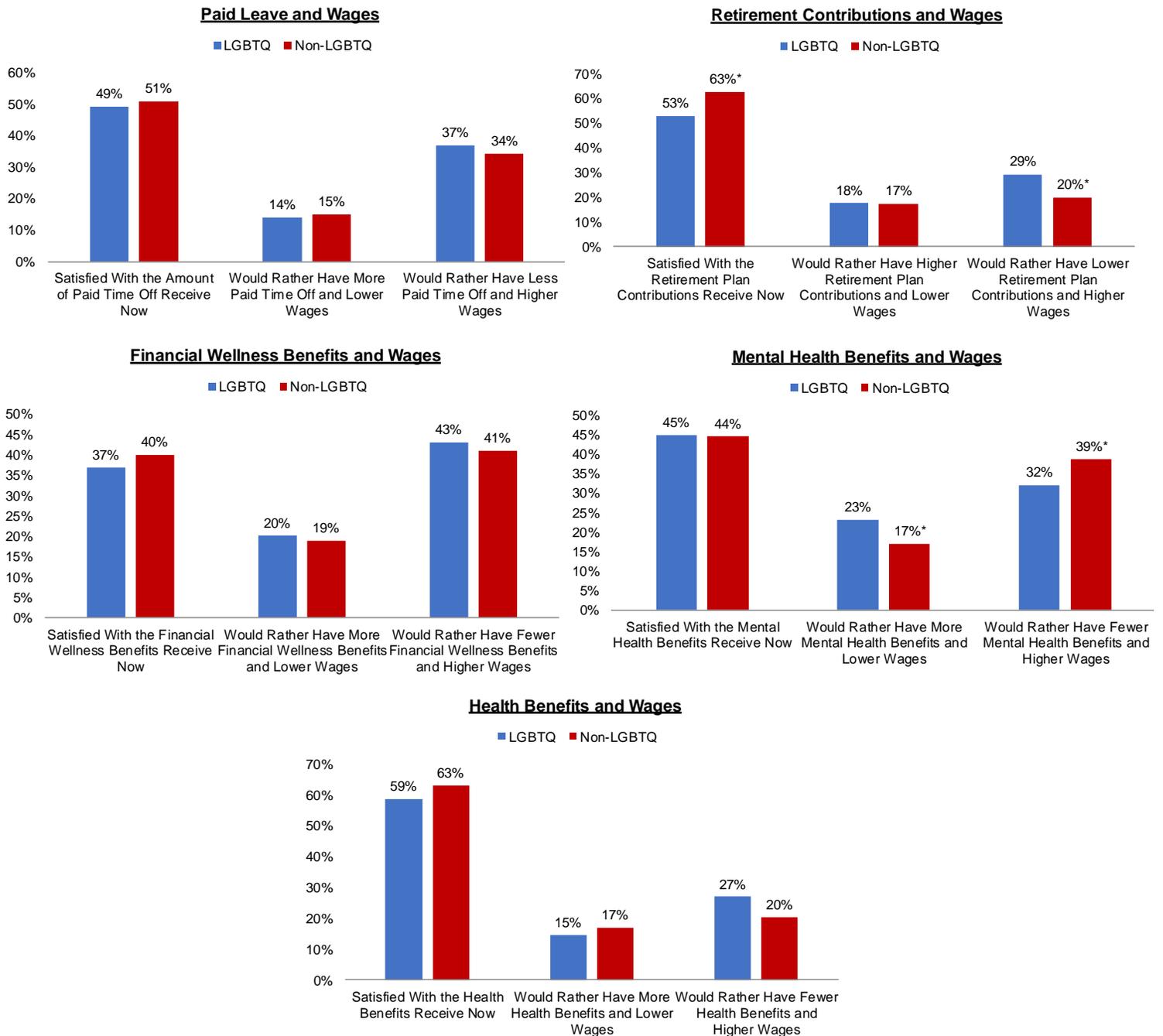
Figure 4
Percentage Extremely or Very Satisfied With Job and Employee Benefits, by LGBTQ Status
 How satisfied are you with....? Workers n=777 to n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 5
Preferred Trade-Offs Between Benefits and Wages, by LGBTQ Status

Which one of the following statements would you say is closest to the way you feel about the amount of _____ you currently receive through your employer? n=679 to n=1,518

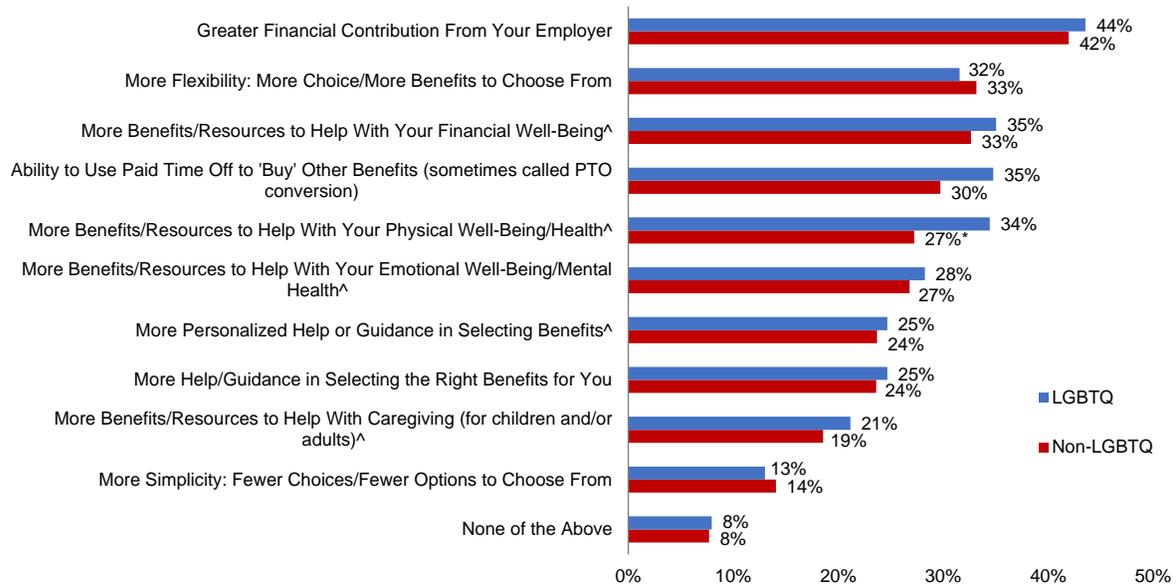


Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

In larger part, LGBTQ workers and non-LGBTQ workers agreed upon what would be the most valuable improvements to employee benefits programs. Both rated greater financial contributions from their employer as most important (Figure 6). And the percentages ranking them as first and second most important were about the same. There was only one difference by LGBTQ status: LGBTQ workers were more likely than non-LGBTQ workers to say that more benefits/resources to help with physical well-being/health would be the most valuable improvement to employee benefits programs.

Figure 6
Most Valuable Improvements to Employee Benefits Program

Which of the following, if any, would be the most valuable improvements to your employer's employee benefits programs and offerings? n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.
[^] Difference between LGBTQ and non-LGBTQ workers with incomes below \$35,000 statistically significant.

Eligibility and Participation in Employee Benefit Programs

Nearly across the board, LGBTQ workers were less likely than non-LGBTQ workers to be eligible for various employee benefit programs. Yet they were just as likely as non-LGBTQ workers to participate in such programs when they were offered to them.

LGBTQ workers were less likely than non-LGBTQ workers to be eligible for health insurance, a health savings account (HSA), a traditional pension plan, a retirement savings plan, a health wellness program, long-term and short-term disability insurance, long-term-care insurance, life insurance, dental insurance, vision insurance, supplemental health insurance, accident insurance, and a financial wellness program (Figure 7). We often found that these differences were statistically significant at higher income levels as well.

When it comes to participation differences, the only difference between LGBTQ workers and non-LGBTQ workers was found in retirement savings plan participation. LGBTQ workers were less likely than non-LGBTQ workers to participate in a retirement savings plan program.

Various paid-leave-related benefits were examined. It was found that LGBTQ workers were less likely than non-LGBTQ workers to report having access to paid vacation time and childcare assistance/subsidy programs (Figure 8). LGBTQ workers were equally likely as non-LGBTQ workers to have access to paid sick leave, paid maternity leave, COVID-related time off, the ability to work from home or telework, paid paternity leave, paid caregiver leave, and eldercare assistance/subsidy programs.

In large part, LGBTQ status did not affect the ordering of the employee benefits that were most important to job decisions, and in most cases, there was no difference in the importance of employee benefits in the job decision by LGBTQ status. However, there were two notable differences. Both LGBTQ workers and non-LGBTQ workers rated health insurance as the most important benefit and a retirement savings plan as the second most important benefit (Figure 9). The difference is that LGBTQ workers were less likely than non-LGBTQ workers to rate health insurance benefits as most important and a retirement savings plan as second most important. Three-quarters (74 percent) of non-LGBTQ workers rated health insurance as the most important benefit in job decisions compared with 62 percent among LGBTQ workers. Similarly, 58 percent of non-LGBTQ workers rated a retirement savings plan as second most important compared with 47 percent among LGBTQ workers.

Both LGBTQ workers and non-LGBTQ workers rated many employee benefits highly when it came to their contribution to a sense of financial security. A retirement savings plan, health insurance, paid time off, an emergency savings program; life insurance; a financial wellness program; long-term-care insurance; disability insurance; and accident, critical illness and cancer insurance all ranked relatively high. The only difference by LGBTQ status was observed for paid time off. LGBTQ workers were less likely than non-LGBTQ workers to say that paid time off contributed to a sense of financial security (Figure 10).

Figure 7
Eligibility and Participation in Employee Benefit Programs, by LGBTQ Status

Regardless of whether you currently participate, which of the following employee benefits does your employer currently offer you? n=1,518

and

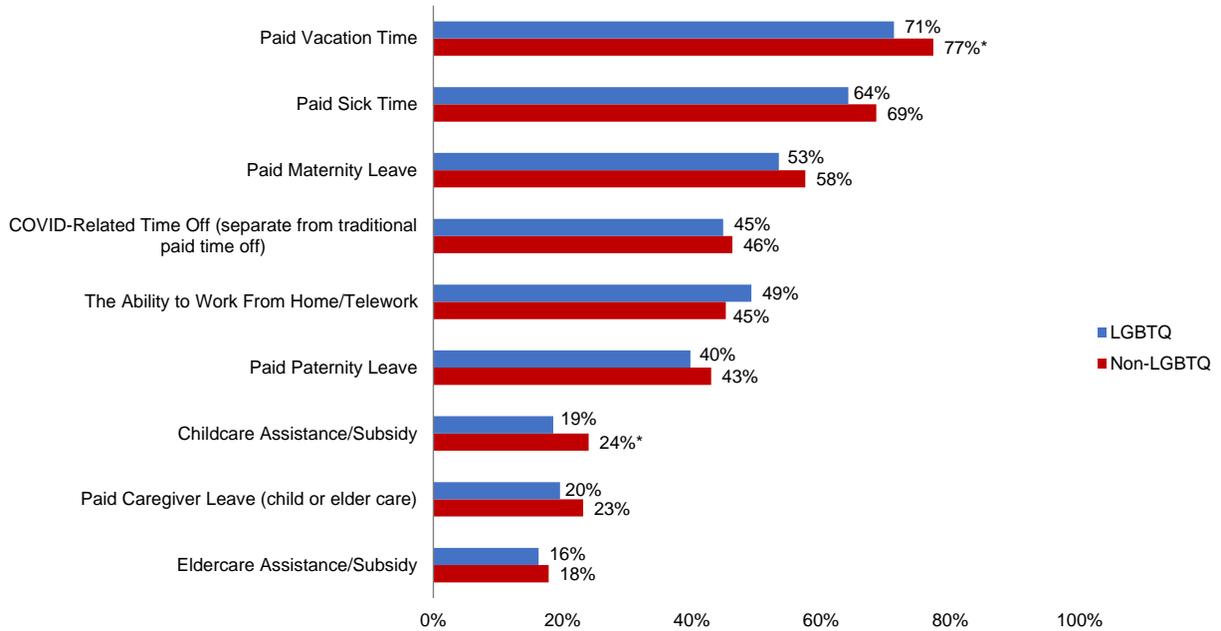
Which of the following benefits do you, yourself, currently have through your employer? n=287 to n=1,147

| | <u>Worker Eligible for Benefit</u> | | <u>Worker Has Benefit</u> | |
|--|------------------------------------|------------------|---------------------------|------------------|
| | <u>LGBTQ</u> | <u>Non-LGBTQ</u> | <u>LGBTQ</u> | <u>Non-LGBTQ</u> |
| Health Insurance | 73% | 81% [^] | 82% | 86% |
| A Health Savings Account (HSA) That Comes With a Health Insurance Plan | 45% | 53% [*] | 56% | 58% |
| Traditional Pension or Defined Benefit Plan, or Cash Balance Plan | 29% | 40% [^] | 65% | 67% |
| Retirement Savings Plan, Such as a 401(k), 403(b), 457, or Profit-Sharing Plan | 63% | 71% [*] | 75% | 81% [*] |
| Stock Options or Equity Awards Program | 24% | 28% | 59% | 59% |
| A Health Wellness Program | 42% | 50% [*] | 55% | 63% |
| Long-Term Disability | 44% | 58% [^] | 53% | 56% |
| Short-Term Disability | 52% | 60% [*] | 57% | 59% |
| Long-Term-Care Insurance | 32% | 40% [^] | 43% | 49% |
| Life Insurance | 52% | 64% [^] | 80% | 80% |
| Dental Insurance | 61% | 69% [^] | 81% | 82% |
| Vision Insurance | 60% | 71% [^] | 74% | 75% |
| Supplemental Health Insurance for Workers | 33% | 42% [^] | 43% | 44% |
| Accident Insurance | 40% | 50% [*] | 52% | 57% |
| Critical Illness or Cancer Insurance | 33% | 36% | 49% | 48% |
| A Financial Wellness Program | 30% | 40% [^] | 51% | 56% |
| An Emergency Savings Program | 18% | 22% | 63% | 63% |

Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.
^{*} Difference between LGBTQ and non-LGBTQ workers statistically significant.
[^] Difference between LGBTQ and non-LGBTQ workers with incomes \$35,000–\$74,999 or \$75,000 or more statistically significant.

Figure 8
Employer Offers Paid-Leave-Related Benefits, by LGBTQ Status

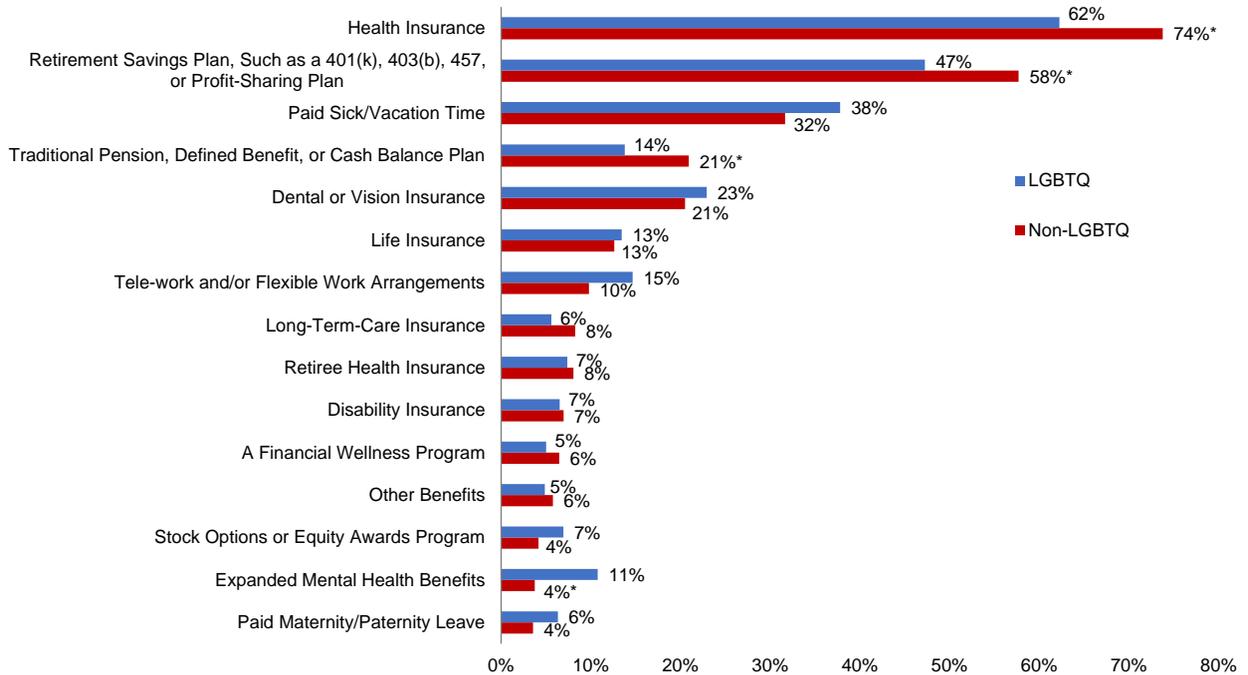
Does your employer offer employees any of the following? n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 9
Benefits Most Important in Job Decision, by LGBTQ Status#

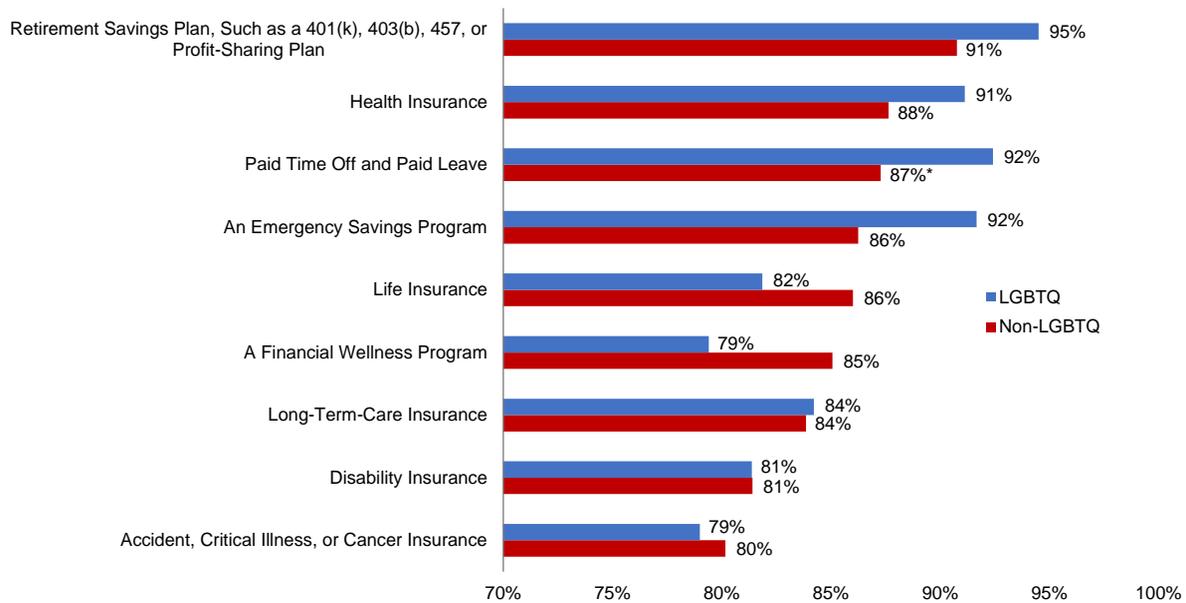
When considering whether to stay in your current job or choosing a new job, which benefits are most important in your decision? Please select the top 3 most important. n=756



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.
 # Benefits with less than 5% are not shown.

Figure 10
Benefits Contribute to Sense of Financial Security, by LGBTQ Status

How does each of the following benefits offered by your employer contribute to your feeling of financial security? n=287 to n=1,147



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Worker Opinions of Employer and Value of Benefits

LGBTQ workers give employers lower ratings than non-LGBTQ workers when it comes to employer efforts to help improve financial well-being, emotional well-being/mental health, and physical well-being/health. For example, 46 percent of non-LGBTQ workers rated their employer’s efforts to help workers improve their emotional well-being/mental health as excellent or very good compared with 34 percent among LGBTQ workers (Figure 11). The differences by LGBTQ status were not present for lower- and middle-income workers. The overall findings appear to be driven by differences between LGBTQ and non-LGBTQ workers at income levels of \$75,000 or more.

When it comes to worker expectations about employers’ responsibilities, LGBTQ workers and non-LGBTQ workers were in agreement. The same amount thought their employer has the following responsibilities (Figure 12):

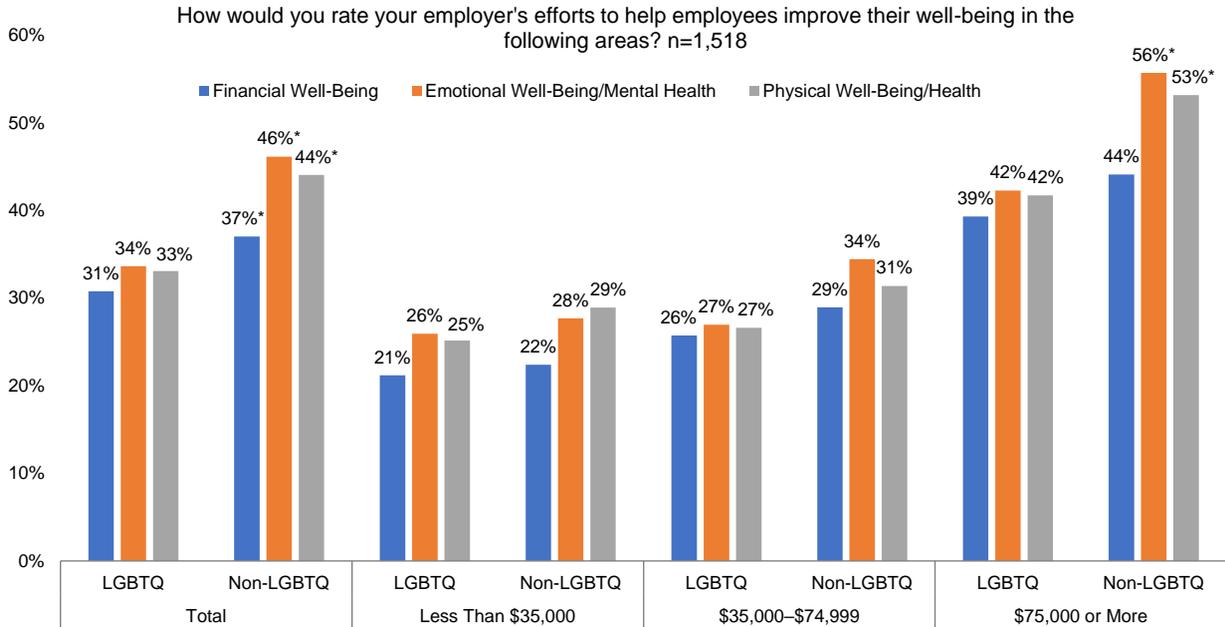
- To make sure employees are mentally healthy and emotionally well.
- To make sure employees are healthy and physically well.
- To make sure employees are financially secure and well.
- To make sure employees are financially prepared for retirement.

Yet LGBTQ workers were less trustful than non-LGBTQ workers in institutions that provide various employee benefits. LGBTQ workers were less likely than non-LGBTQ workers to trust their:

- Employer to help them improve their overall well-being through quality benefits and resources.
- Health insurance company to help them make quality decisions about their health and health care.
- Retirement plan provider to help them make quality decisions about preparing for retirement.

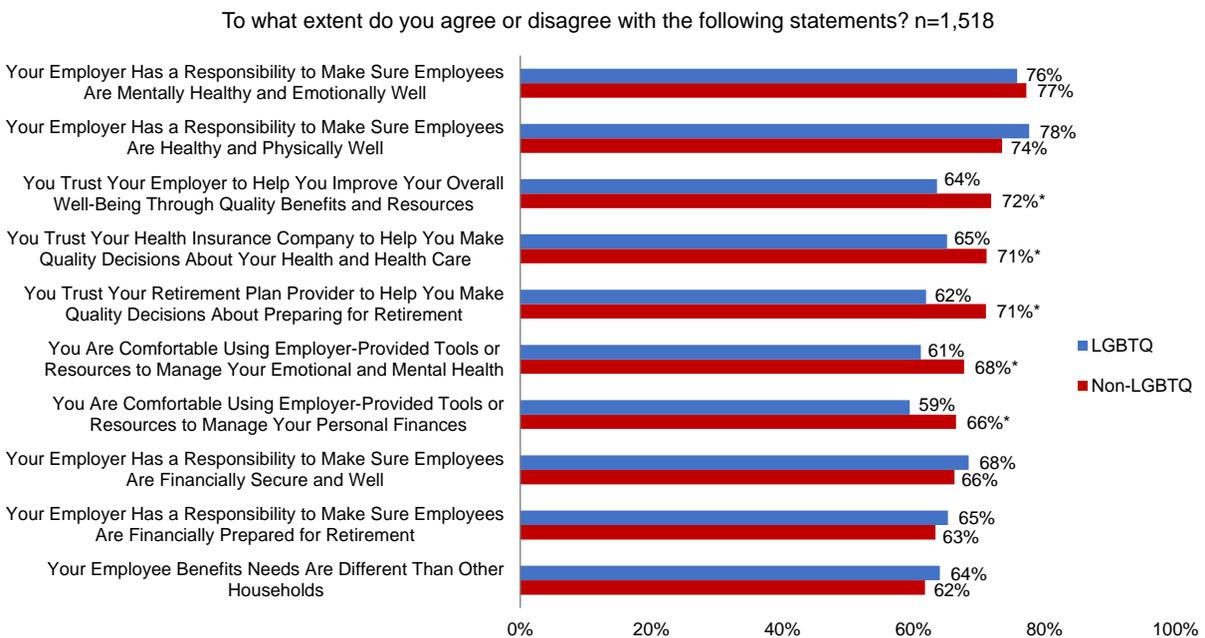
LGBTQ workers were also less likely than non-LGBTQ workers to be comfortable using employer-provided tools or resources to manage their emotional and mental health or their personal finances.

Figure 11
Worker Rating of Employer's Efforts to Help
Improve Well-Being, by LGBTQ Status
 (Percentage Rating Excellent or Very Good)



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 12
Opinions About Various Aspects of Employee
Benefits, by LGBTQ Status
 (Percentage Agreeing With Statement)

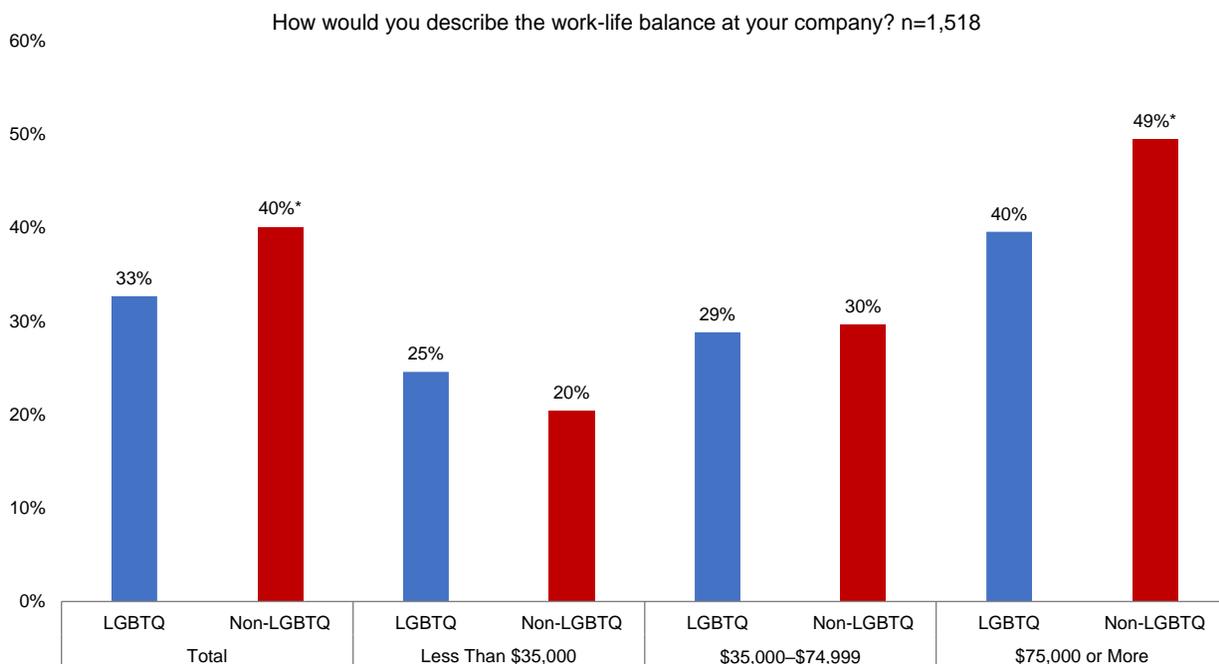


Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Work-Life Balance

LGBTQ workers were less likely than non-LGBTQ workers to rate their work-life balance as excellent or very good. One-third of LGBTQ workers rate their work-life balance as excellent or very good compared with 40 percent among non-LGBTQ workers (Figure 13). There were minimal differences in work-life balance ratings by LGBTQ status when examined by income in the lower- and middle-income groups. Higher-income LGBTQ workers were less likely to say that their work-life balance was excellent or very good (40 percent) than higher-income non-LGBTQ workers (49 percent).

Figure 13
Worker Rating of Work-Life Balance, by LGBTQ Status
 (Percentage Rating Excellent or Very Good)

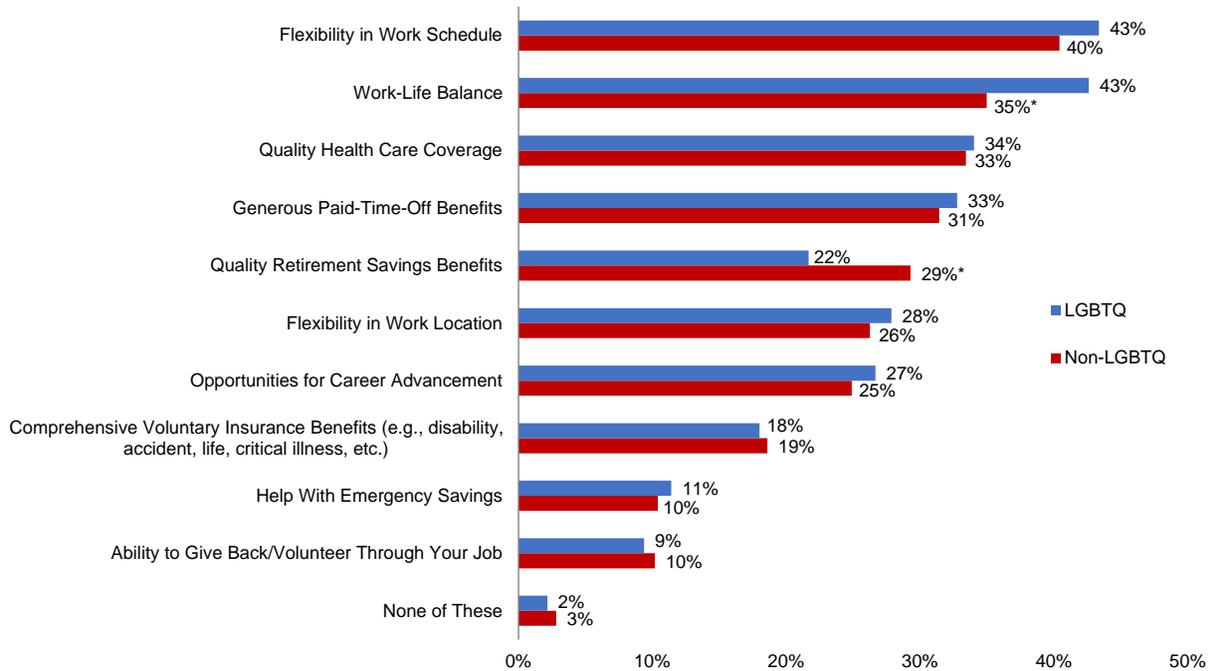


Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Aside from income and compensation, both LGBTQ workers and non-LGBTQ workers valued flexibility in work schedules above all other benefits, and they valued them about equally (Figure 14). We did find that LGBTQ workers were more likely than non-LGBTQ workers to value work-life balance. Just over 40 percent of LGBTQ workers valued work-life balance compared with 35 percent among non-LGBTQ workers. In contrast, non-LGBTQ workers were more likely than LGBTQ workers to value quality retirement savings benefits (29 percent vs. 22 percent).

Figure 14
What Workers Value, by LGBTQ Status

Aside from income and compensation, what do you value most from an employer? Please select the top 3. n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Financial Wellness Programs

Overall, about one-half of workers reported being offered a financial wellness program. LGBTQ workers were less likely than non-LGBTQ workers to report that they were offered a financial wellness program (36 percent vs. 46 percent) (Figure 15). When examined by income, LGBTQ status differences in offer rates dissipated. The disparity in offer rates was only seen among higher-income groups. There were no significant differences in participation rates by LGBTQ status, either overall or by income (Figure 16).

When it comes to the types of financial wellness programs offered, there were several differences by LGBTQ status (Figure 17). Reporting only the programs with statistically significant differences, we found that LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers:

- Legal assistance.
- College savings accounts.
- Tuition reimbursement.
- Bank-at-work partnerships.
- Personalized financial counselling, coaching, or planning.
- Financial planning education, seminars, or webinars.
- Access to a health coach or health care navigator service.

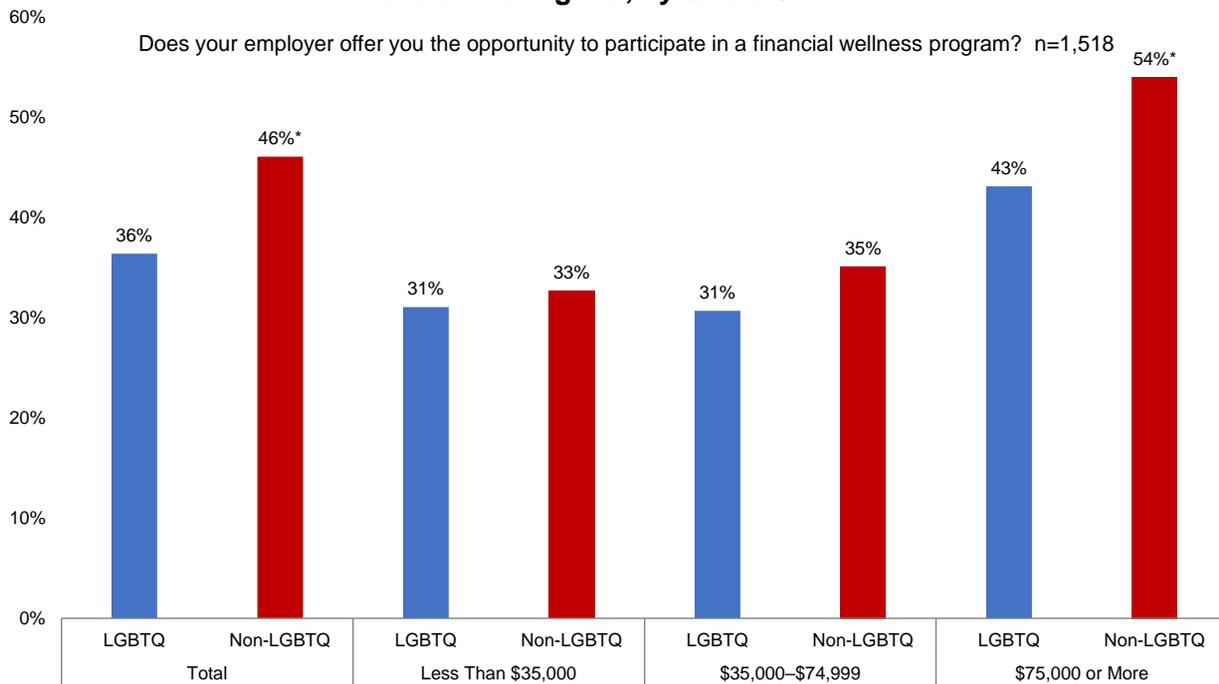
Among those offered financial wellness programs, there were no differences in participation rates by LGBTQ status.

LGBTQ workers were less likely than non-LGBTQ workers to report that financial wellness programs were extremely useful (Figure 18). Seventeen percent of LGBTQ workers reported that they were extremely useful compared with 27 percent among non-LGBTQ workers. There were no significant differences in the percentages reporting that they were very, somewhat, not too, or not at all useful.

Among those workers who were not offered specific financial wellness benefits, a high percentage reported that they were very or somewhat interested in them (Figure 19). LGBTQ workers were more likely than non-LGBTQ workers to

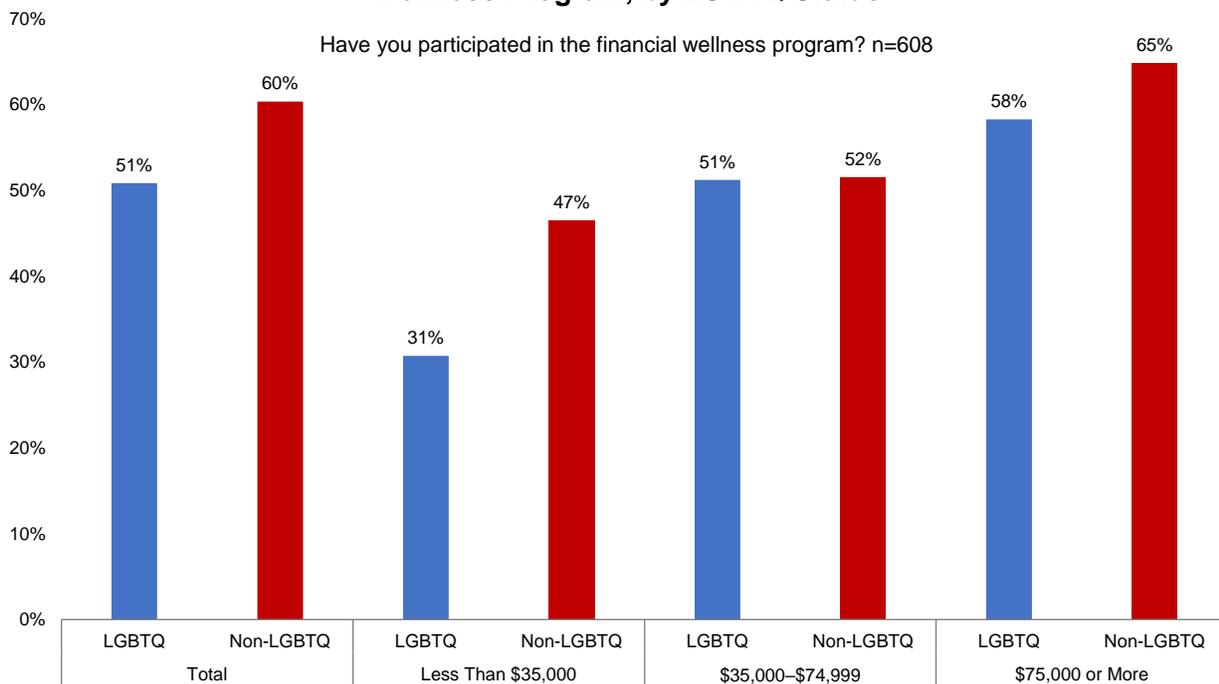
be interested in student loan debt relief/repayment programs, debt management services or counseling, expanded mental health benefits, earned wage access programs, and pet insurance.

Figure 15
Percentage of Workers Offered Financial Wellness Program, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 16
Percentage of Workers Participating in Financial Wellness Program, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 17

Eligibility and Participation in Various Types of Financial Wellness Programs, by LGBTQ Status

Regardless of whether you currently participate, which of the following employee benefits does your employer currently offer you? n=1,518 and

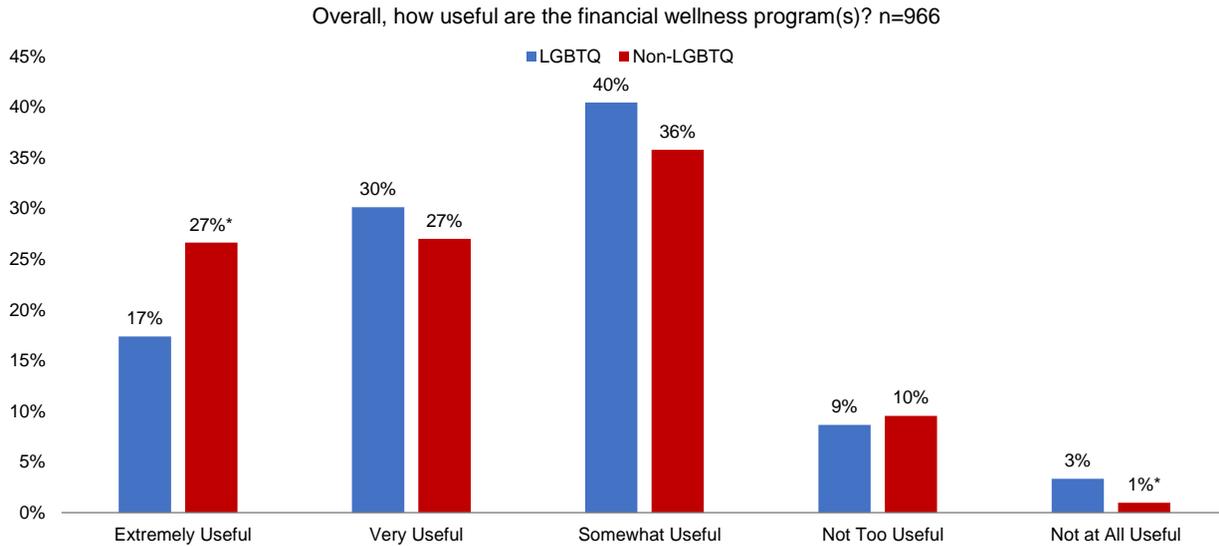
Which of these have you personally used or taken advantage of? n=231 to n= 627

| | Worker Eligible for Benefit | | Worker Has Benefit | |
|---|-----------------------------|-----------|--------------------|-----------|
| | LGBTQ | Non-LGBTQ | LGBTQ | Non-LGBTQ |
| Legal Assistance | 28% | 34%* | 59% | 58% |
| Student Loan Debt Relief/Repayment | 18% | 23% | 55% | 68% |
| Auto and/or Home Insurance | 19% | 19% | 50% | 56% |
| Identity Theft Protection Services | 22% | 24% | 46% | 52% |
| College Savings Accounts | 15% | 20%* | 47% | 48% |
| Subsidized/Complimentary Child or Daycare | 20% | 24% | 61% | 65% |
| Employee Assistance Programs (EAPs) | 33% | 38% | 43% | 48% |
| An Emergency Savings Fund That You Can Contribute to Through Payroll Deduction | 22% | 23% | 58% | 59% |
| Tuition Reimbursement | 27% | 35%* | 34% | 43% |
| Bank-at-Work Partnership With a Bank or Credit Union | 18% | 26%* | 49% | 56% |
| Employee Discount Programs/Partnerships (e.g., cell phones, travel, entertainment) | 42% | 44% | 64% | 67% |
| Debt Management Services or Counseling | 18% | 21% | 48% | 51% |
| Employee Hardship Assistance/Payroll Advance or Short-Term Loans | 23% | 26% | 46% | 50% |
| Personalized Financial Counseling, Coaching, or Planning | 19% | 24%* | 59% | 55% |
| Basic Money Management Tools, Such as Budgeting Tools or Calculators | 29% | 29% | 64% | 67% |
| Incentives, Rewards, or Games to Encourage Non-Retirement Savings and Prudent Financial Actions Taken | 25% | 29% | 64% | 68% |
| Financial Planning Education, Seminars, or Webinars | 22% | 29%* | 52% | 54% |
| Subsidized/Complimentary Gym or Fitness Center Access | 29% | 30% | 58% | 54% |
| Expanded Mental Health Benefits, Such as Free Counseling Sessions With a Mental Health Therapist or Coach | 32% | 36% | 48% | 47% |
| Access to a Health Coach or Health Care Navigator Service | 25% | 32%* | 47% | 50% |
| Resources and Tools to Help You Improve Your Mental Health | 34% | 39% | 55% | 51% |
| Earned Wage Access | 25% | 24% | 55% | 57% |
| Transportation Reimbursement | 29% | 34% | 66% | 64% |
| Phased Retirement Options | 23% | 25% | 43% | 48% |
| Pet Insurance | 15% | 18% | 54% | 56% |

Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

* Difference between LGBTQ and non-LGBTQ workers statistically significant.

Figure 18
Usefulness of Financial Wellness Program, by LGBTQ Status



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 19
Interest in Financial Wellness Programs, Among Those Not Offered Program, by LGBTQ Status
 (Percentage Very or Somewhat Interested)

How interested would you be in having your employer make these benefits available? n=891 to n=1,287

| | LGBTQ | Non-LGBTQ |
|---|-------|-----------|
| Legal Assistance | 74% | 77% |
| Student Loan Debt Relief/Repayment | 59% | 51%* |
| Auto and/or Home Insurance | 73% | 72% |
| Identity Theft Protection Services | 69% | 67% |
| College Savings Accounts | 60% | 56% |
| Subsidized/Complimentary Child or Daycare | 45% | 44% |
| Employee Assistance Programs (EAPs) | 74% | 73% |
| An Emergency Savings Fund That You Can Contribute to Through Payroll Deduction | 85% | 83% |
| Tuition Reimbursement | 64% | 59% |
| Bank-at-Work Partnership With a Bank or Credit Union | 65% | 61% |
| Employee Discount Programs/Partnerships (e.g., cell phones, travel, entertainment) | 84% | 85% |
| Debt Management Services or Counseling | 69% | 62%* |
| Employee Hardship Assistance/Payroll Advance or Short-Term Loans | 76% | 72% |
| Personalized Financial Counseling, Coaching, or Planning | 73% | 70% |
| Basic Money Management Tools, Such as Budgeting Tools or Calculators | 70% | 66% |
| Incentives, Rewards, or Games to Encourage Non-Retirement Savings and Prudent Financial Actions Taken | 79% | 79% |
| Financial Planning Education, Seminars, or Webinars | 68% | 67% |
| Subsidized/Complimentary Gym or Fitness Center Access | 72% | 72% |
| Expanded Mental Health Benefits, Such as Free Counseling Sessions With a Mental Health Therapist or Coach | 82% | 75%* |
| Access to a Health Coach or Health Care Navigator Service | 75% | 69% |
| Resources and Tools to Help You Improve Your Mental Health | 82% | 76% |
| Earned Wage Access | 74% | 67%* |
| Transportation Reimbursement | 81% | 78% |
| Phased Retirement Options | 76% | 72% |
| Pet Insurance | 60% | 50%* |

Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

* Difference between LGBTQ and non-LGBTQ workers statistically significant.

Debt and Financial Preparedness

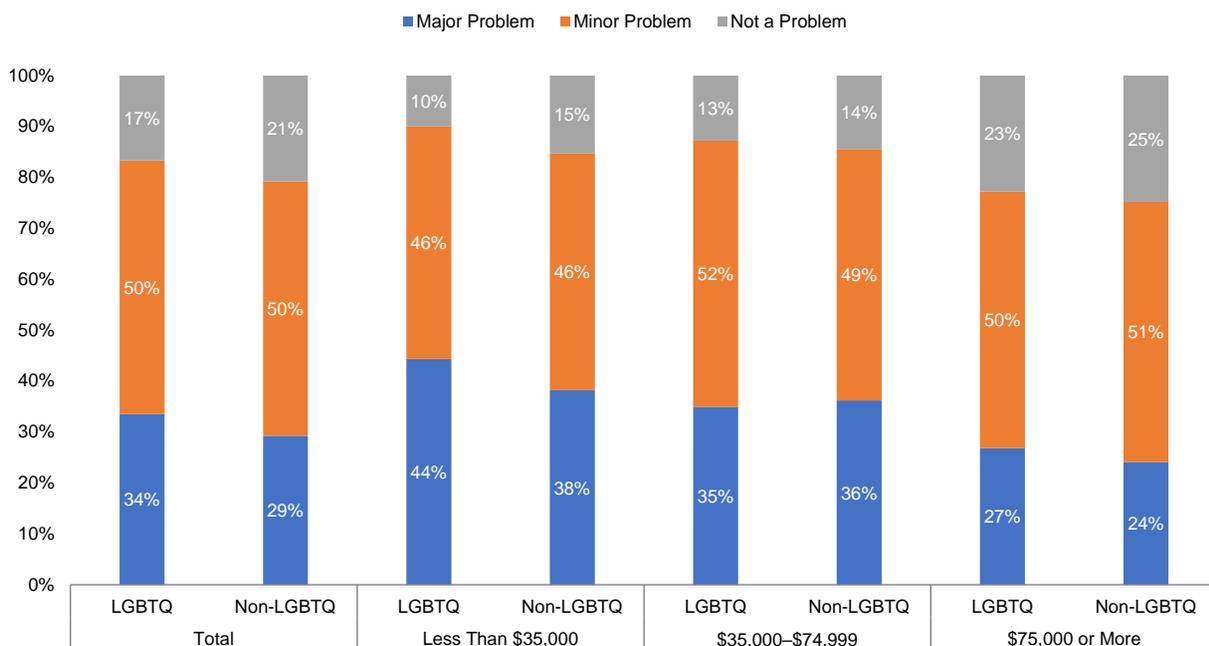
Both LGBTQ workers and non-LGBTQ workers described their debt the same: About one-third described it as a major problem, one-half described it as a minor problem, and 1 in 5 described it as not a problem (Figure 20). Differences by LGBTQ status were not found when examining debt by income level.

Given our findings on debt, we found differences in perceptions about personal financial preparedness to handle sudden economic complications by LGBTQ status. LGBTQ workers were less likely than non-LGBTQ workers to report that they can handle an unexpected expense of \$500; that they can handle an unexpected expense of \$5,000; that they can handle being unable to work and earn income for six months due to illness or injury; and that they can handle having to retire five years earlier than planned (Figure 21).

Types of financial issues that cause stress differed by LGBTQ status (Figure 22). LGBTQ workers were less likely than non-LGBTQ workers to report that saving enough for retirement and affording their children’s college tuition were the financial issues causing the most stress. They were more likely than non-LGBTQ workers to report that paying monthly bills and student loan repayments were the financial issues causing the most stress.

Figure 20
Description of Household Debt

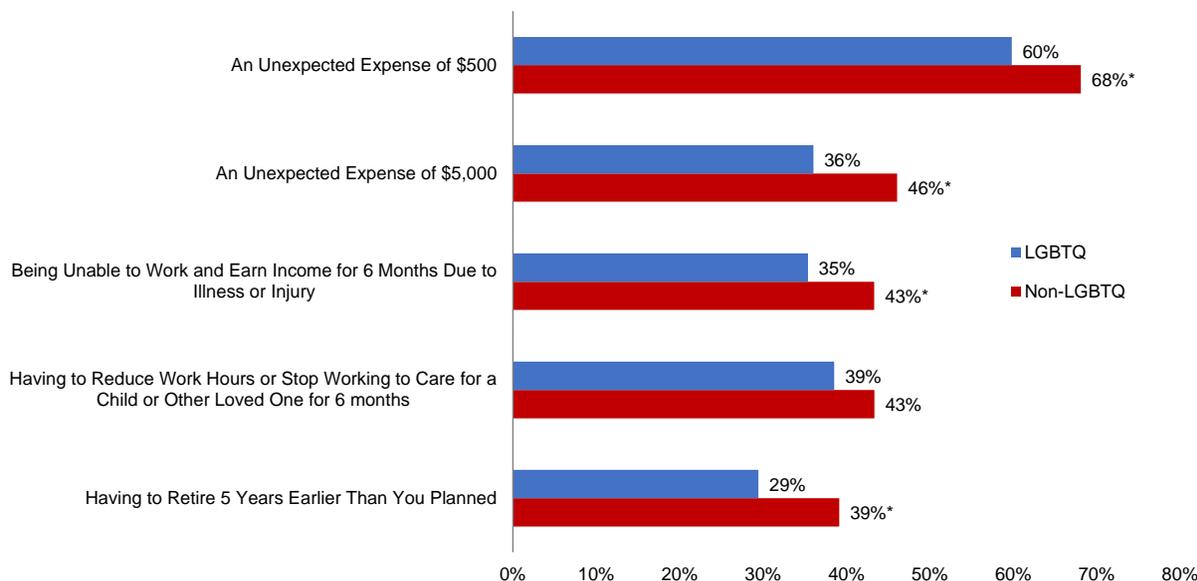
Thinking about your current financial situation, how would you describe your level of debt? Workers
n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2021 Workplace Wellness Survey.

Figure 21
Preparedness to Handle Various Financial Situations, by LGBTQ Status
 (Percentage Very or Somewhat Prepared)

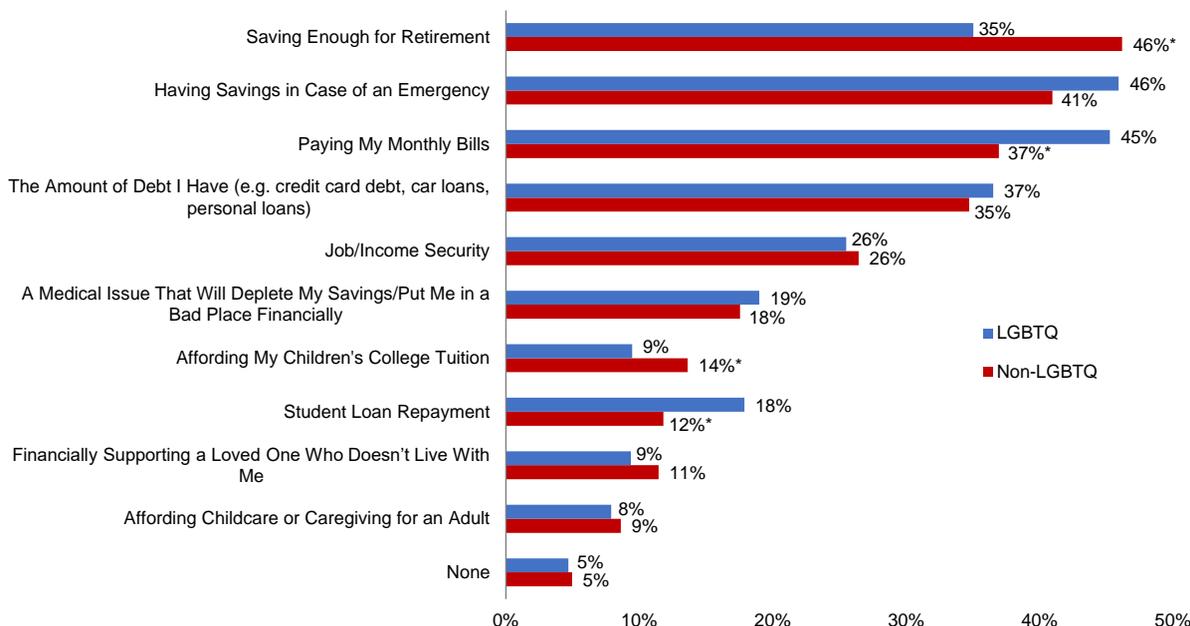
To what extent do you feel prepared to handle the following financial events in your life? Workers
 n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Figure 22
Financial Issues That Cause the Most Stress, by LGBTQ Status

Which of the following financial issues personally causes you the most stress? Select the top 3.
 Workers n=1,518



Source: Employee Benefit Research Institute and Greenwald Research 2022 Workplace Wellness Survey.

Conclusion

The 2022 *Workplace Wellness Survey* found several significant differences between LGBTQ workers and non-LGBTQ workers. LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with their job, overall employee benefits package, and paid leave. They were less likely to be offered various employee benefits. They were less likely to be offered a financial wellness program. They gave lower ratings to employer efforts to improve financial well-being, emotional well-being/mental health, and physical well-being/health. They were less likely to rate their work-life balance as excellent or very good. They were less trustful in institutions that provide employee benefits.

However, many of the differences observed by LGBTQ status could also be driven by demographic differences. LGBTQ workers were younger than non-LGBTQ workers. This could account for why LGBTQ workers have lower income and less education than non-LGBTQ workers. It could also affect the lower marriage rates. These differences may also account for LGBTQ workers' priorities. For example, LGBTQ workers were less likely than non-LGBTQ workers to report that saving enough for retirement and affording their children's college tuition were the financial issues causing the most stress. They were more likely than non-LGBTQ workers to report that paying monthly bills and student loan repayments were the financial issues causing the most stress. We did conduct regression analyses and found that LGBTQ status and demographics both contributed to differences in several of the outcomes found in the paper (results are not shown in the paper).

Regardless whether differences by LGBTQ status are driven by demographics or LGBTQ status, employers can use the information presented in this paper to build program offerings and devise communication strategies that more effectively support a diverse work force.

Appendix 1: Methodology

The *Workplace Wellness Survey* (WWS) is conducted annually by the Employee Benefit Research Institute (EBRI) and Greenwald Research. The 2022 survey of 1,518 American workers was conducted online July 13 through July 29, 2022. All respondents were ages 21–64. The survey comprised a national sample of 1,014 workers and an oversample of 504 completed surveys among LGBTQ workers, bringing the total to 605 LGBTQ respondents.

Data were weighted by race, age, gender, income, and LGBTQ status. The margin of error at the 95 percent confidence level for the total sample of current workers in this study (n=1,518) is approximately plus or minus 2.5 percentage points.

The Workplace Wellness Survey builds on previous EBRI/Greenwald collaborative studies, including the Health and Workplace Benefits Survey conducted from 2013 through 2018, the Health Confidence Survey conducted from 1998 through 2012, and the Value of Benefits Survey conducted in 1999 and 2001.

Please note percentages in the figures may not total to 100 percent due to rounding and/or missing categories. Any trend changes or differences in subgroups noted in the text are statistically significant; if no trend changes are noted, there are no significant differences. Income differences noted in the text are simple correlations within the same income group. Only some of these differences can be found in the figures. Detailed figures are available upon request.

Appendix 2: Figure Statistical Significance Key

Figure 1

- LGBTQ workers were more likely than non-LGBTQ workers to be ages 21–24.
- LGBTQ workers were more likely than non-LGBTQ workers to be ages 25–34.
- LGBTQ workers were less likely than non-LGBTQ workers to be ages 45–54.
- LGBTQ workers were less likely than non-LGBTQ workers to be ages 55–64.
- LGBTQ workers were more likely than non-LGBTQ workers to have \$35,000–\$74,999 in total household income.
- LGBTQ workers were less likely than non-LGBTQ workers to have \$75,000 or more in total household income.
- LGBTQ workers were less likely than non-LGBTQ workers to be employed full time.
- LGBTQ workers were more likely than non-LGBTQ workers to be employed part time.

Figure 2

- LGBTQ workers were less likely than non-LGBTQ workers to be married.
- LGBTQ workers were more likely than non-LGBTQ workers to be never married.
- LGBTQ workers were more likely than non-LGBTQ workers to be living with a partner.
- LGBTQ workers were more likely than non-LGBTQ workers to be Hispanic/Latino.
- LGBTQ workers were less likely than non-LGBTQ workers to be Asian or Pacific Islander.
- LGBTQ workers were less likely than non-LGBTQ workers to have a graduate or professional degree.

Figure 3

- LGBTQ workers were less likely than non-LGBTQ workers to be in excellent or very good physical health.
- LGBTQ workers were less likely than non-LGBTQ workers to be in good physical health.
- LGBTQ workers were more likely than non-LGBTQ workers to be in fair or poor physical health.
- LGBTQ workers were less likely than non-LGBTQ workers to be in excellent or very good mental health.
- LGBTQ workers were more likely than non-LGBTQ workers to be in fair or poor mental health.

Figure 4

- LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with their current job.
- LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with the employee benefits package offered by their employer.
- LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with the paid time off and paid leave benefits offered by their employer.
- \$35,000–\$74,999 (middle-income group):
 - LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with their current job.
 - LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with the employee benefits package offered by their employer.
- \$75,000 or more (upper-income group):
 - LGBTQ workers were less likely than non-LGBTQ workers to be extremely or very satisfied with their current job.

Figure 5

- LGBTQ workers were less likely than non-LGBTQ workers to be satisfied with the retirement plan contributions they were receiving.

- LGBTQ workers were more likely than non-LGBTQ workers to have lower retirement plan contributions and higher wages.
- LGBTQ workers were more likely than non-LGBTQ workers to have more mental health benefits and lower wages.
- LGBTQ workers were less likely than non-LGBTQ workers to have fewer mental health benefits and higher wages.

Figure 6

- LGBTQ workers were more likely than non-LGBTQ workers to report that more benefits/resources to help with their physical well-being/health would be a valuable improvement to the employee benefits program.

Figure 7

- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for health insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a health savings account.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a traditional pension or defined benefit plan, or cash balance plan.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a retirement savings plan, such as a 401(k), 403(b), 457, or profit-sharing plan.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a health wellness program.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for long-term disability.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for short-term disability.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for long-term-care insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for life insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for dental insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for vision insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for supplemental health insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for accident insurance.
- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a financial wellness program.
- LGBTQ workers were less likely than non-LGBTQ workers to have a retirement savings plan, such as a 401(k), 403(b), 457, or profit-sharing plan.

Figure 8

- LGBTQ workers were less likely than non-LGBTQ workers to have paid vacation time.
- LGBTQ workers were less likely than non-LGBTQ workers to have childcare assistance/subsidy.

Figure 9

- LGBTQ workers were less likely than non-LGBTQ workers to report that health insurance was the most important benefit in their job decision.
- LGBTQ workers were less likely than non-LGBTQ workers to report that a retirement savings plan, such as a 401(k), 403(b), 457, or profit-sharing plan was the most important benefit in their job decision.
- LGBTQ workers were less likely than non-LGBTQ workers to report that a traditional pension or defined benefit plan, or cash balance plan was the most important benefit in their job decision.

Figure 10

- LGBTQ workers were less likely than non-LGBTQ workers to report that paid time off and paid leave contribute to a sense of financial security.

Figure 11

- LGBTQ workers were less likely than non-LGBTQ workers to rate employer’s efforts to help improve financial well-being as excellent or very good.
- LGBTQ workers were less likely than non-LGBTQ workers to rate employer’s efforts to help improve emotional well-being/mental health as excellent or very good.
- LGBTQ workers were less likely than non-LGBTQ workers to rate employer’s efforts to help improve physical well-being/health as excellent or very good.
- \$75,000 or more (upper-income group):
 - LGBTQ workers were less likely than non-LGBTQ workers to rate employer’s efforts to help improve emotional well-being/mental health as excellent or very good.
 - LGBTQ workers were less likely than non-LGBTQ workers to rate employer’s efforts to help improve physical well-being/health as excellent or very good.

Figure 12

- LGBTQ workers were less likely than non-LGBTQ workers to report that they trust their employer to help them improve their overall well-being through quality benefits and resources.
- LGBTQ workers were less likely than non-LGBTQ workers to report that they trust their employer to help them make quality decisions about their health and health care.
- LGBTQ workers were less likely than non-LGBTQ workers to report that they trust their employer to help them make quality decisions about preparing for retirement.
- LGBTQ workers were less likely than non-LGBTQ workers to report that they were comfortable using employer-provided tools to manage their emotional and mental health.
- LGBTQ workers were less likely than non-LGBTQ workers to report that they were comfortable using employer-provided tools to manage their personal finances.

Figure 13

- LGBTQ workers were less likely than non-LGBTQ workers to rate work-life balance as excellent or very good.
- Among workers with \$75,000 or more in household income, LGBTQ workers were less likely than non-LGBTQ workers to rate work-life balance as excellent or very good.

Figure 14

- LGBTQ workers were more likely than non-LGBTQ workers to report that they value work-life balance the most from an employer.
- LGBTQ workers were less likely than non-LGBTQ workers to report that they value quality retirement savings benefits the most from an employer.

Figure 15

- LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a financial wellness program.
- Among workers with \$75,000 or more in household income, LGBTQ workers were less likely than non-LGBTQ workers to be eligible for a financial wellness program.

Figure 16

- No significant differences by LGBTQ status.

Figure 17

- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers legal assistance.
- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers college savings accounts.
- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers tuition reimbursement.

- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers a bank-at-work partnership with a bank or credit union.
- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers personalized financial counseling, coaching, or planning.
- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers financial planning education, seminars, or webinars.
- LGBTQ workers were less likely than non-LGBTQ workers to report that their employer offers access to a health coach or health care navigator service.

Figure 18

- LGBTQ workers were less likely than non-LGBTQ workers to report that financial wellness programs were extremely useful.
- LGBTQ workers were more likely than non-LGBTQ workers to report that financial wellness programs were not at all useful.

Figure 19

- LGBTQ workers were more likely than non-LGBTQ workers to be very or somewhat interested in their employer making available:
 - Student loan debt relief/repayment.
 - Debt management services or counseling.
 - Expanded mental health benefits, such as free counseling sessions with a mental health therapist or coach.
 - Earned wage access (ability for an employee to access money they have earned before their scheduled payday).
 - Pet insurance.

Figure 20

- No significant differences by LGBTQ status.

Figure 21

- LGBTQ workers were less likely than non-LGBTQ workers to be very or somewhat prepared for an unexpected expense of \$500.
- LGBTQ workers were less likely than non-LGBTQ workers to be very or somewhat prepared for an unexpected expense of \$5,000.
- LGBTQ workers were less likely than non-LGBTQ workers to be very or somewhat prepared for being unable to work and earn income for six months due to illness or injury.
- LGBTQ workers were less likely than non-LGBTQ workers to be very or somewhat prepared for having to retire five years earlier than planned.

Figure 22

- LGBTQ workers were less likely than non-LGBTQ workers to report that saving enough for retirement personally causes them the most stress.
- LGBTQ workers were more likely than non-LGBTQ workers to report that paying monthly bills personally causes them the most stress.
- LGBTQ workers were less likely than non-LGBTQ workers to report that affording their children's college tuition personally causes them the most stress.
- LGBTQ workers were more likely than non-LGBTQ workers to report that student loan repayment personally causes them the most stress.

Endnotes

¹ The exact wording from the questionnaire and the sample size are contained in each figure. Also, * is used to signify that a statistically significant difference exists between LGBTQ workers and non-LGBTQ workers. All significance tests are at the 95 percent level. Appendix 2 at the end of the report details the exact significant differences in each figure indicated by *. If no such indicator is present, the results are not statistically significantly different.

² The other sexual orientations include asexual, queer, straight, and “something else,” with about 1 percent identifying as each of these orientations.

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