

# The Future of Financial Wellness at Work

Insights from a cross-industry pulse on financial wellbeing and employee experience.

Employer-provided benefits continue to be a valuable tool for attracting and retaining talent. But many employers overlook the value of **financial wellness benefits** when assembling benefits packages. Not only can these benefits further contribute to recruitment and retention, they can also **improve business performance by reducing employees’ financial stress.**

On average, employees spend **3+ hours per week** at work dealing with personal finances.



### Financially stressed employees are:

- 2x**  
more likely to seek a new job.
- 5x**  
more likely to be distracted at work.
- 7x**  
more likely to miss work.

Source: 2023 PwC Employee Financial Wellness Survey.

To get a sense for the prevalence and value of financial wellness offerings, we surveyed a diverse set of national clients across 20 industry sectors, from small businesses to enterprise-level employers.

We uncovered how organizations are currently approaching financial wellness, what solutions they value most, employee engagement preferences, and the role of listening strategies in shaping offerings.



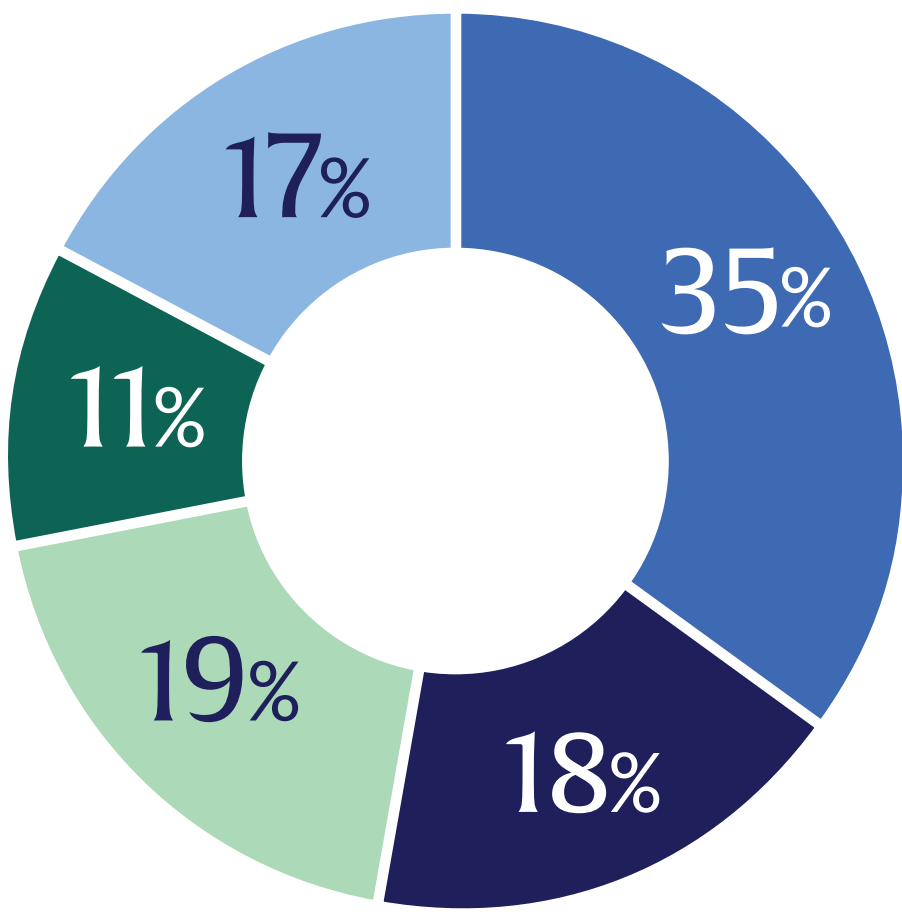
### Our employers’ survey found:

- 46%**  
don’t have a financial wellness program, but...
- 80%**  
say they’re interested in adding one or retaining their current offering.

TOP FINANCIAL WELLNESS SOLUTIONS THAT EMPLOYEES WANT	
#1	Financial advice and guidance
#2	Financial education seminars
#3	Mental health and mindfulness support
#4	Caregiving support
#5	Emergency savings programs

ENGAGEMENT CHANNELS THAT EMPLOYEES PREFER	
#1	Always-on digital platform (website or intranet)
#2	Webinars
#3	Access to financial professionals

Source: 2025 New York Life Group Benefit Solutions, Workplace Wellness Survey.



### From insight to impact

Listening strategies, which include a comprehensive employee survey, uncover employees’ needs, strengthen workplace culture, and drive change. This chart shows how often employers conduct listening strategies:

- Annually (35%)
- More than once quarterly (18%)
- Quarterly (19%)
- Twice per year (11%)
- Never (17%)

Source: 2025 New York Life Group Benefit Solutions, Workplace Wellness Survey.

TOP AREAS OF LISTENING	
#1	Workplace culture and engagement
#2	Work-life balance
#3	Career growth and development
#4	Manager effectiveness
#5	Recognition and appreciation

### One-size-fits-all benefits no longer meet the diverse needs of today’s workforce.

Employers are implementing listening strategies to capture insights, help improve employee experience, and measure the organization’s return on investment.



### Invest in your people and they will invest in you.

To learn more about New York Life’s resources and how to optimize benefits, contact your New York Life representative or visit [balancewellbeing.com/employer-insights](https://balancewellbeing.com/employer-insights).