

2024

International Workforce and Wellbeing Mindset Study

alight[®]



About Alight

Alight is a leading cloud-based human capital technology and services provider for many of the world's largest organizations and over 35 million people and dependents. Through the administration of employee benefits, Alight helps clients gain a benefits advantage while building a healthy and financially secure workforce by unifying the benefits ecosystem across health, wealth, wellbeing, absence management and navigation. Our Alight Worklife® platform empowers employers to gain a deeper understanding of their workforce and engage them throughout life's most important moments with personalized benefits management and data-driven insights, leading to increased employee wellbeing, engagement and productivity. Learn more about the Alight Benefits Advantage™ at alight.com.

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ABOUT THIS STUDY

The 2024 International Workforce and Wellbeing Mindset Study is Alight's 14th annual U.S. report, examining employee wellbeing, culture, total rewards and workplace technology. The study's goal is to understand employee perceptions to help employers optimize their employees' wellbeing and experiences to improve engagement, productivity and performance. Between April and May 2024, responses were collected from 2,000 U.S. employees working full- or part-time at employers with at least 1,000 employees. We also surveyed 500 in the United Kingdom, France, Germany and the Netherlands. Our sample is representative of a range of age groups, along with race, gender and sexual orientation. Employees work across a broad array of industries and in a variety of work setups, including at home, in the office and hybrid arrangements. This report will explore the U.S. findings of Alight's 2024 International Workforce and Wellbeing Mindset Study. The U.S. employee experience is changing once again. But is it still improving?

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Executive summary

Across industries and geographies, 2024 has been marked by uncertainty for workers. Several high-profile companies announced sweeping layoffs, leading to a sense of unease, even among those with the most in-demand skills. Inflationary pressures have eroded purchasing power yet record highs on Wall Street have offered a silver lining for some. All the while, the news cycle has been following the ever-evolving shifts that come in a Presidential election year.

Against this backdrop, Alight launched its 14th annual International Workforce and Wellbeing Mindset Study. This report shines a light on the perspectives of over 2,000 U.S. workers, delving into their job satisfaction, desired workplace tools and resources and overall wellbeing. Partnering with Kantar enabled us to survey employees across a representative sample of generations, industries and geographies in March and April of 2024 as we sought to answer questions such as:

- 1 Are workers going to stay with their current employer or are they planning on changing jobs?**
- 2 Do workers think they are healthy and financially secure?**
- 3 What difference does it make when an employer offers a full suite of services and support to improve the employee experience and personal wellbeing?**

While 45% of people rate their employee experience as great or awesome, our findings reveal a workforce in distress, with less than half reporting a positive state of wellbeing — a significant decline from the previous year. Stress levels are alarmingly high, with a majority experiencing moderate to severe stress and over 40% reporting symptoms of burnout. This has led to nearly half the workforce either actively seeking new employment opportunities or being open to change should it present itself. Clearly, there is a disconnect.

Fortunately, there is a solution. Alight helps the world’s best companies gain a benefits advantage and build a healthy and financially secure workforce. We do this by giving workers access to web and mobile applications that provide personalized support and navigation tools that help improve health, wealth and wellbeing. When workers are enrolled in the employer-sponsored health plan and have access to these tools, the results can be amazing:

- **Employee experience is higher.** More than half (55%) of these fully supported employees have a great to awesome experience, compared to 43% of the others.
- **Overall wellbeing increases.** The percentage of fully supported employees who rate their overall wellbeing highly is almost 50% higher than the general population.
- **Workers feel more confidence in their benefits decisions.** Three-quarters of fully supported employees feel confident about their most recent medical health plan election, compared to 60% of the general population.

Join us in shaping a future where workers feel valued. Dive into the data in this report to understand what workers are thinking and use these insights to craft a work environment that fosters growth, satisfaction and innovation. Together, we can create a workplace that truly reflects the needs and ambitions of every employer’s most valuable asset — its people.

Throughout this report, we use the term “fully supported employees” to represent workers who:

- Are enrolled in a healthcare plan through their employer, and
- Have access to personalized support to help navigate health system options and costs, and
- Have access to personalized financial management, and
- Have access to either a mobile app or a website for health, wealth and wellbeing benefits.

Overall, about 12% of survey respondents fell into this category.

What are workers' thoughts on staying with their current employer vs. changing jobs?



One out of five workers is looking to change jobs within the year

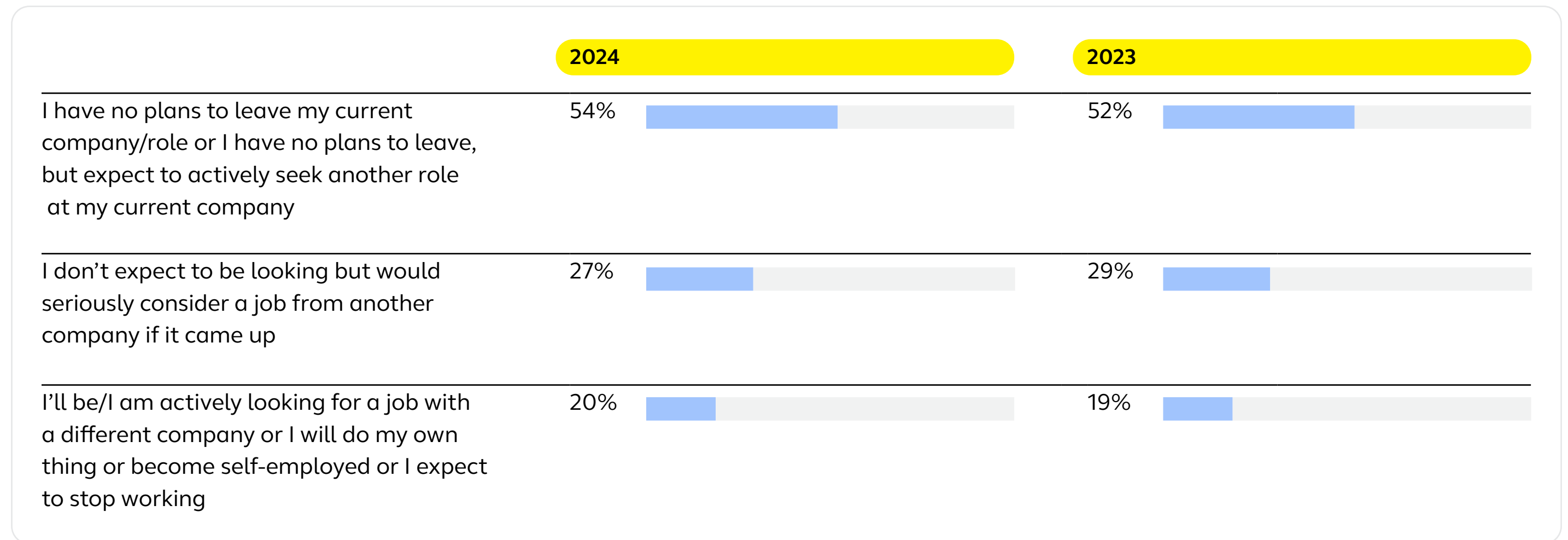
Since COVID, workers have been on the move. Although there is a slight uptick in the percentage of workers who say they intend on working for their same employer next year, the number continues to hover around half. Almost 30% of workers say they are not actively looking for a new job but would seriously consider working elsewhere if presented the opportunity. Twenty percent of workers say they are actively looking for a job at a different company.

There is little variance in gender and pay, but age is a significant differentiator. In general, younger workers are more likely than older workers to say they are actively looking for work elsewhere.

16%

of fully supported workers say they are actively looking for a job elsewhere vs. 20% of the rest

As you consider your employment for the next 12 months, select the statement below that best describes your plan



See additional charts in **Appendix** for cuts by demographics.

Work-life flexibility and job stability are the top reasons people are staying at their current jobs

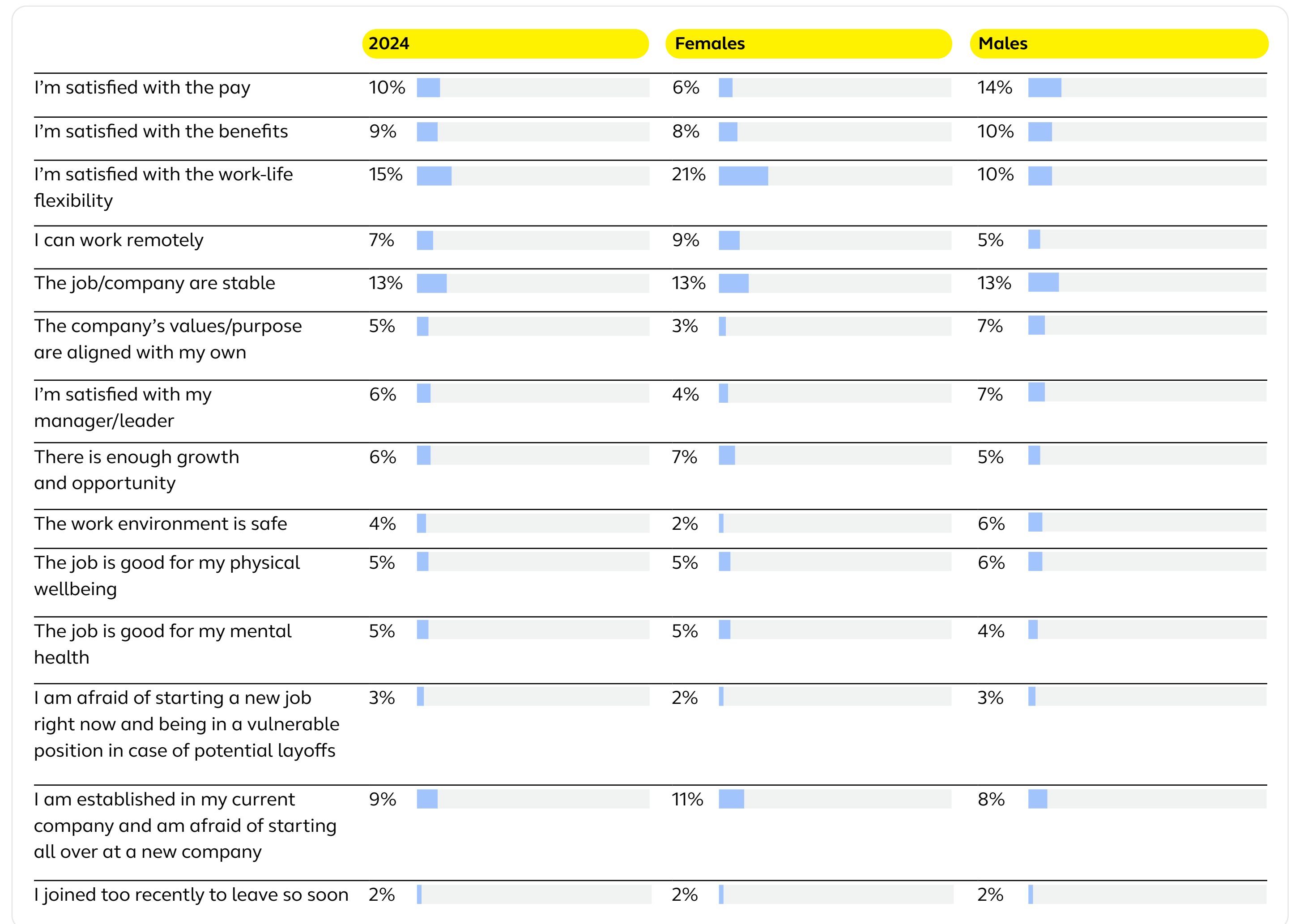
While employers concerned with retention may be looking for the magic bullet when it comes to keeping their employees, there is no dominant reason people stay at their job. Among workers who say they have no plans to switch employers, one in six cites work-life flexibility as their primary reason for staying put. A healthy work-life balance is particularly important for women as they are more than twice as likely as men (21% vs. 10%) to say it is their primary reason for staying with their employer. Boomers, too, appreciate the work-life flexibility of their current jobs, but they are also just as likely to say they probably won't change jobs because they are established at their employer.

As several high-profile companies announced layoffs, job security emerged as an increasingly common reason for staying with a current employer. At 13%, it is the second most frequently cited reason.

Satisfaction with benefits is the key driver for 9% of employees, but for those who aren't looking to make a move, it may not be as critical.

<p>15%</p> <p>cite work-life flexibility as the primary reason to stay</p>	<p>9%</p> <p>report that satisfaction with benefits is the key driver keeping them at their current company</p>
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What is the primary reason you have no plans to leave your current employer for another?

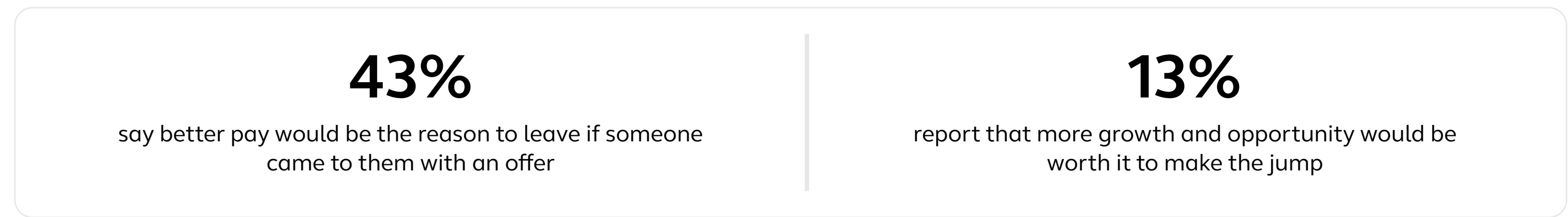


See additional charts in [Appendix](#) for cuts by demographics.

Compensation is the biggest lure to woo people who are on the fence about changing jobs

It's a very different story for those who'd be up for a change in employers — especially if the price is right. Among workers who are not actively looking for a job but would consider making a change if an opportunity arose, 43% say better pay would be their primary reason. This is less of an incentive for higher-paid workers, however. Less than 30% of those making \$100K or more say a higher salary is the primary reason they would consider a new job from another employer. There's also a notable gender gap, with more women than men (46% vs. 39%) saying better pay would be the main driver in their willingness to leave their current employer.

Growth opportunities play a significant role for 13% of workers who say it would be their primary reason to work elsewhere, up four points from last year. Not surprisingly, Gen Z places a higher value on growth opportunities than Boomers (17% vs. 3%), as do more men than women (15% vs. 10%). Benefits do not strongly factor into the equation for those who'd be willing to jump, as only 7% say it would be the primary driver. Interestingly, pay is much less of a driver for those fully supported employees who are getting a richer benefits experience. Just 29% of fully supported employees cite pay as their number one reason, compared to 45% of the non-fully supported.



What is the primary reason you would consider a new job with another company if one came up?

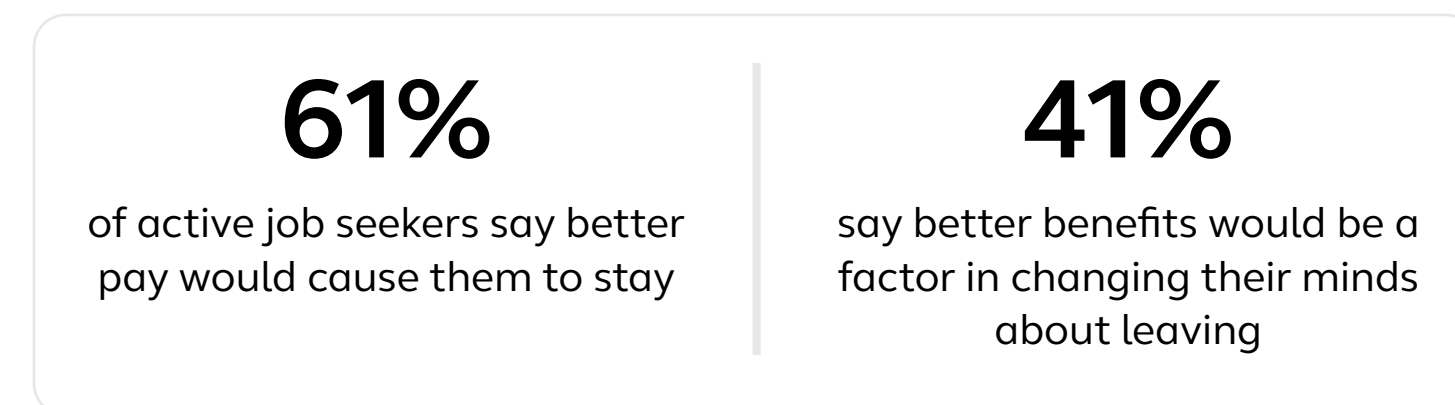
	2024	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more
Better pay	43%	52%	46%	29%
Better benefits	7%	7%	6%	9%
Better work-life flexibility	6%	5%	5%	8%
Want to work remotely	5%	6%	6%	2%
More job stability	5%	5%	3%	8%
Better alignment with values/purpose	2%	2%	3%	1%
Better manager/leader	4%	3%	3%	7%
More growth and opportunity	13%	5%	16%	15%
A safer work environment	2%	3%	2%	3%
Better for my physical wellbeing	5%	5%	3%	7%
Better for my mental health	7%	6%	5%	11%

See additional charts in [Appendix](#) for cuts by demographics.

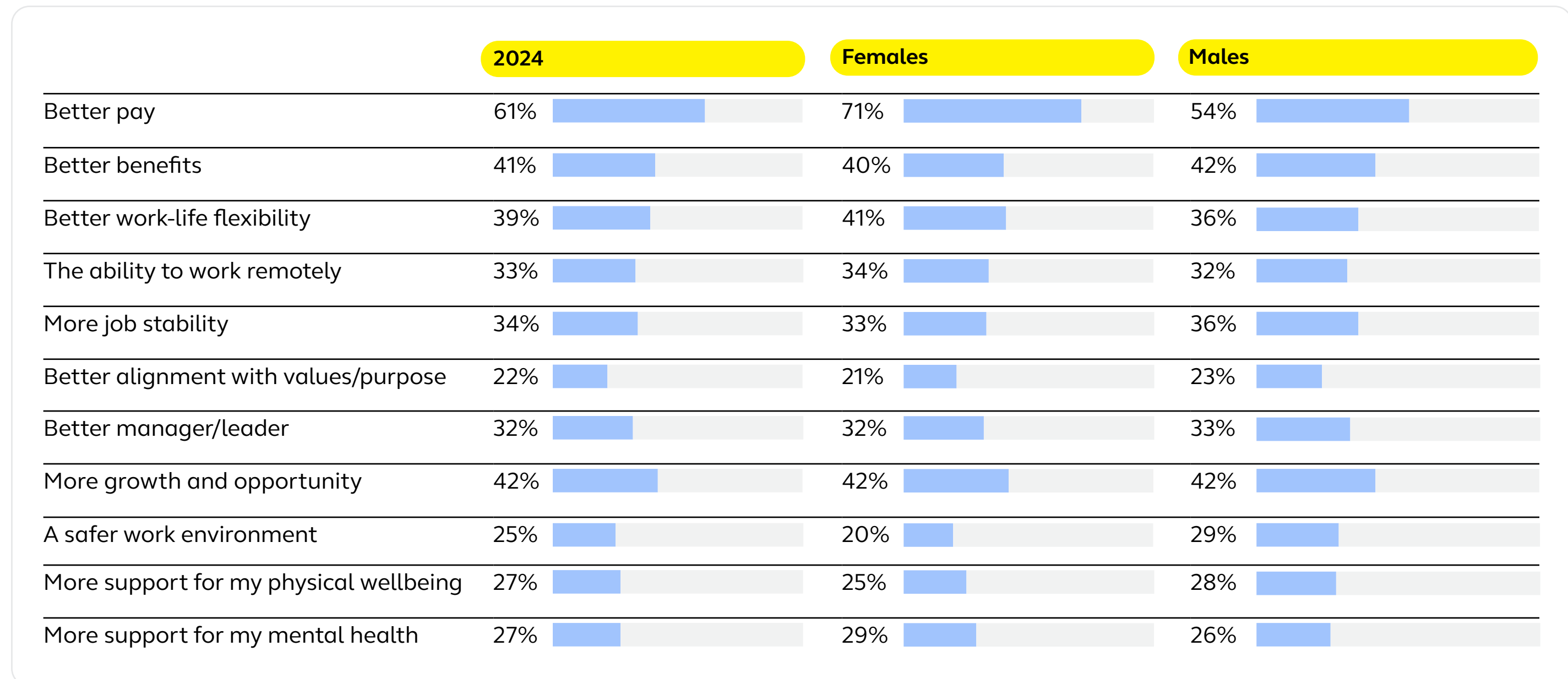
Job seekers need more than a compensation bump to keep them at their employer

For those actively looking, we gave them the opportunity to give multiple answers, rather than identifying one single reason for what could change their minds and convince them to stay with their current employer. Not surprisingly, employees who are actively looking for work would have second thoughts if their current job paid more, with six in 10 saying better pay would get them to stay. When other factors are taken into account, however, we start to see the impact of things like better benefits. In fact, four in 10 workers say better benefits, more job growth and greater flexibility would be necessary for them to stay. For these job seekers, the total package can make a big difference in retention efforts.

Women are more likely than men to say better pay would change their mind about leaving (71% vs. 54%), while lower-paid workers are more likely than their higher-paid counterparts to say better pay and benefits would stop them from actively looking for a new job. Almost half of Boomers looking for a new job say having a better manager or leader would make them pause their job search.



What would cause you to change your mind about leaving and stay with your current job/company?



See additional charts in [Appendix](#) for cuts by demographics.

The reasons people say they started a new job are consistent with the desires of those considering a change in employers

Of the 2,000 U.S.-based survey participants, nearly one in four started a new job in the past 18 months. Not surprisingly, the primary reason they made the jump was better pay, with 19% citing that rationale. This was followed by 10% citing more job stability, which increased by 3 points since 2023. Greater work-life flexibility, better manager/leader and a previous job that was detrimental to their mental health were each cited by 9% of respondents. Consistent with our other findings, benefits are not a major driver, as only 6% cited them as their primary reason for leaving.

People are getting jobs with better pay, and the bump in compensation isn't peanuts. More than half (54%) saw an increase of 10% to 30% in their gross pay when they changed jobs. Greater than one in four (28%) say their pay is more than 30% higher at their new employer.

These recent hires are also having a better experience, with 68% reporting a more positive experience at their new employer. So, once they are in the door, the grass does appear to be greener. Getting to that point isn't always a stellar experience, however. Only half say their candidate experience was great or awesome, and the onboarding experience is even less impressive. Just 42% say their new hire experience with orientation and getting up-to-speed was awesome or great.

19%

say they changed jobs for better pay

68%

report a better overall experience at their new employer



Regardless of job outlook, people have a better view of their current employee experience

While 45% of employees say they are at least slightly more concerned about their job stability than last year, overall they are feeling more optimistic about their current employee experience. Given the opportunity, six in 10 report telling others great things about working at their company (up 6 points from 2023), and a similar number feel inspired to do their best work every day (also up 6 points year-over-year).

Nearly half (45%) of all employees say that they are having a great or awesome experience at their current employer, up 2 points from 2023 and the first positive increase in recent years.

Several key drivers of the employee experience have improved, most notably perceptions of culture and values. In terms of company culture, 63% feel connected to the mission (up 6 points), 64% have a sense of belonging (up 7 points) and 58% report a positive energy and excitement (up 7 points). They also see the company’s values being driven at all levels, with 54% saying leaders consistently demonstrate values and encourage a positive culture (up 9 points), while 60% see their fellow employees doing the same (up 7 points). 61% feel their personal values align with the company values (up 6 points).

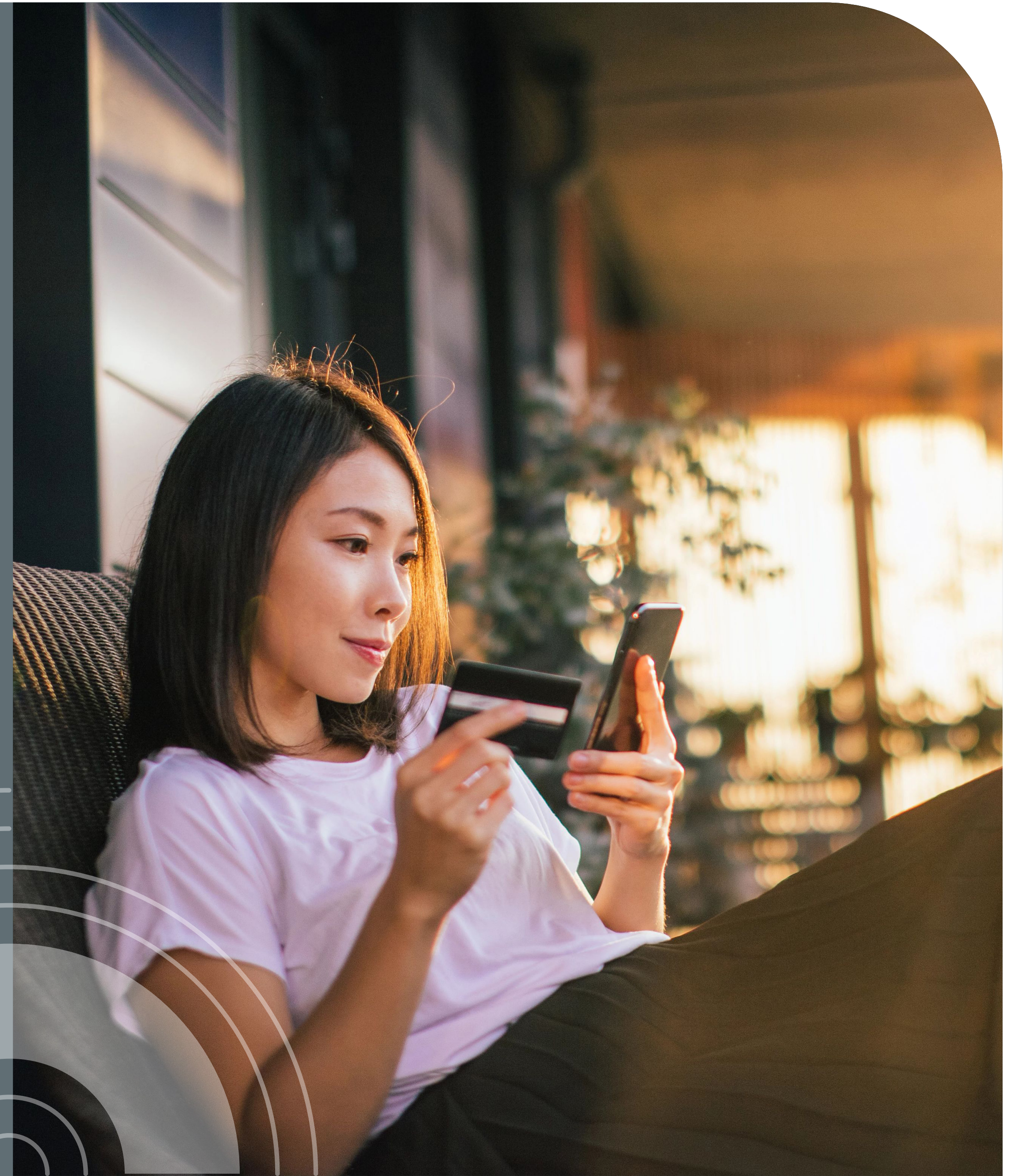
<p>45%</p> <p>say they are more concerned about job stability than last year</p>	<p>63%</p> <p>feel connected to the mission of their employer</p>
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Employee experience (EX) score over time

	2024	2023	2022	2021	2020	2019	2018
Great	22%	28%	27%	23%	27%	28%	23%
Good	29%	22%	23%	24%	26%	24%	22%
Bad	33%	32%	32%	34%	29%	28%	32%
Awful	16%	18%	17%	20%	16%	19%	23%

EX score is calculated using composite of three separate measurements: overall rating (Awful to Awesome on 6-point scale), overall EX couldn't be much better here (sum of Strongly Agree and Agree on 6-point scale), and meeting of expectations (sum of Significantly Exceeds and Exceeds on a five-point scale).

Do workers think
they are healthy
and financially
secure?



Wellbeing is retreating, but giving workers tools and resources helps

While we are seeing some gains in how people view their experience at work, we aren't seeing the same uptick when it comes to how they are feeling in general.

Wellbeing cratered in the wake of the COVID pandemic, but there had been a steady rebound since 2021. Those improvements seemingly disappeared in 2024, however. Now, less than half (44%) of people give themselves high marks on their overall wellbeing — a drop of 7 percentage points from last year. What's more, the decline in wellbeing scores is found on all fronts, with professional wellbeing down 4 points, social wellbeing decreasing 5 points and financial wellbeing falling 7 points from 2023.

Across the board, women are less bullish than men on their wellbeing. Half of men rate their overall wellbeing positively, compared to only 38% of women. The biggest gender gap is in financial wellbeing, where 46% of men rate themselves highly vs. 31% of women.

Pay, too, is an influencer, with higher-paid people consistently saying they have better wellbeing than their lower-paid co-workers. Not surprisingly, the widest gulf between pay cohorts is in financial wellbeing. However, just 47% of people making \$100,000 or more say they have positive financial wellbeing.

Giving workers a unified benefits platform with navigation assistance is proving helpful. In all areas, fully supported workers report much better wellbeing. In fact, 58% of these workers rate their overall wellbeing as high, 17 percentage points higher than workers who are not fully supported.

Just over half (54%) of workers feel they have control over their wellbeing, down four percentage points over the last two years. Women feel less in control than men, with only 41% of female workers saying they have good control over their financial

wellbeing, compared to 54% of men. Older workers tend to say they have the most control over their wellbeing — nearly 60% of Boomers compared to just 44% of Gen Z.

Percent rating themselves highly on wellbeing¹

	2024	2023	2022	2021	2020	2019
Physical wellbeing	44%	48%	49%	38%	44%	42%
Mental and emotional wellbeing	42%	48%	50%	39%	46%	43%
Financial wellbeing	39%	46%	45%	35%	40%	34%
Social wellbeing	43%	48%	50%	38%	45%	34%
Professional and career wellbeing (including education and skill development)	43%	47%	49%	36%	44%	39%
Overall wellbeing	44%	51%	53%	40%	49%	0%

Percent believing they have control over their wellbeing

	2024	Females	Males
Physical wellbeing	54%	50%	59%
Mental and emotional wellbeing	54%	51%	58%
Financial wellbeing	47%	41%	54%
Social wellbeing	53%	49%	58%
Professional and career wellbeing (including education and skill development)	50%	44%	56%
Overall wellbeing	54%	50%	59%

¹ Survey respondents were asked to rate their wellbeing on a scale from 0 (couldn't be worse) to 10 (couldn't be better). Values shown are the percentage of people giving scores of 8, 9, or 10.

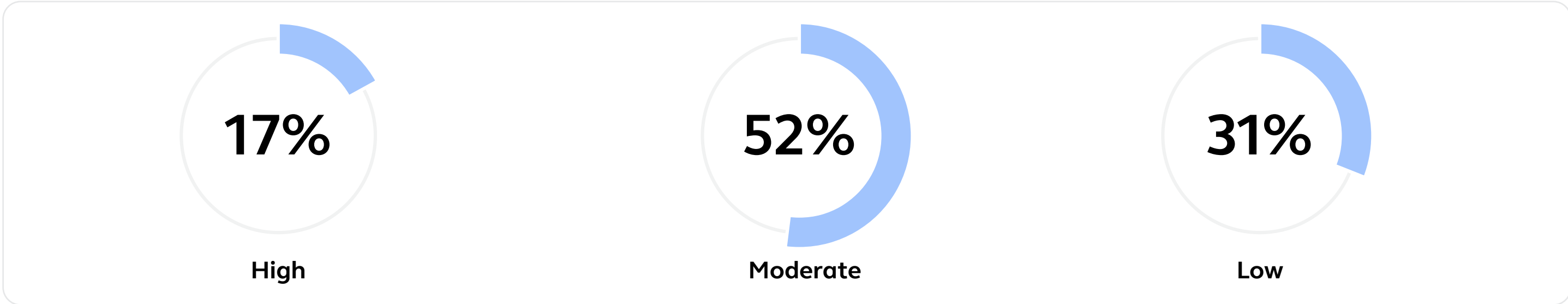
Workers are stressed and almost half feel burned out

High stress levels are plaguing one in six workers (17%), while another 52% classify their stress level as “moderate.” Pay is clearly an influencer, but even among people making \$100,000 or more, 16% report high stress. Life or career stage also seems to be a factor, as Boomers are most likely to say they have low stress (42%) compared to 26% of Gen Z.

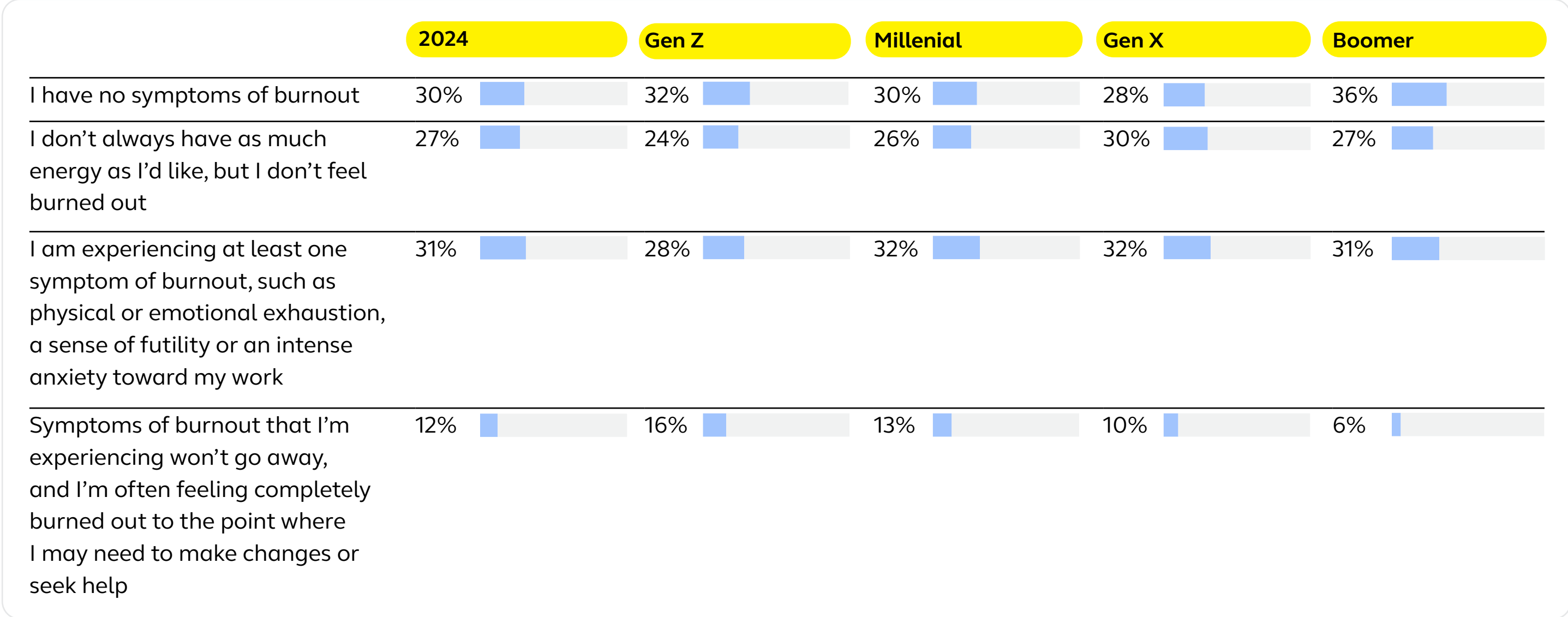
While the percentage of employees who say they feel burned out (43%) has remained essentially unchanged over the last four years, it isn’t encouraging. More women than men say they have experienced symptoms of burnout (48% vs. 36%), while younger workers are most likely to report extreme burnout. Among Gen Z workers, one in six (16%) say they have symptoms of burnout that won’t go away, and they are often burned out to the point where they may need to make changes or seek help. Boomer workers, on the other hand, are most likely to say they have no symptoms of burnout.

It appears that employers can help alleviate burnout symptoms by providing a holistic, mobile benefits platform with navigation assistance. Over one-third (35%) of workers at employers who offer such a platform say they have no symptoms of burnout, compared to 30% at other employers.

What is your stress level? (2024)



How would you rate your level of burnout?

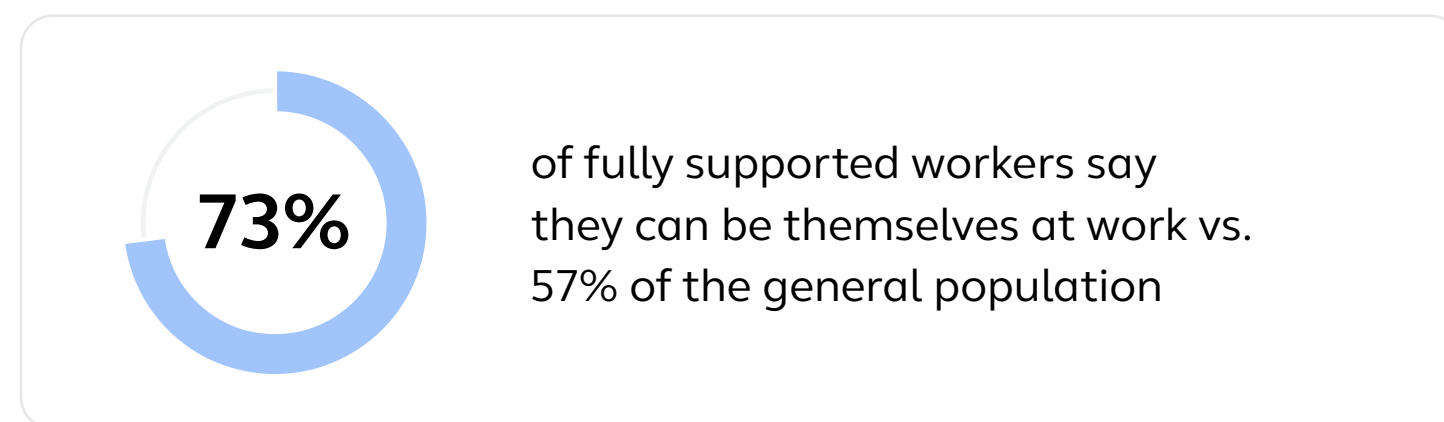


See additional charts in [Appendix](#) for cuts by demographics.

Wellbeing challenges can impact the workplace

While the number of people who jump out of bed eager to go to work is surely lower than employers would like, the percentage of employees who say they dread starting their workday has increased substantially over the past few years. In 2020, less than a quarter (23%) expressed that sentiment. That number now stands at 37%, an increase of 14 points. As a result, more workers say they no longer desire to produce top quality work for their employer.

Women are much less likely than men to say they can effectively balance and manage their work and personal life commitments (51% vs. 60%). At the same time, women are less likely to feel their employer expects too much of them (32% vs. 47%).



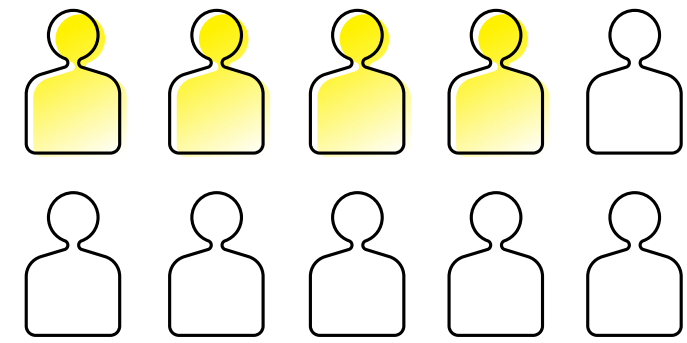
Percent agreeing² with the statement

	2024	2023	2022	2021	2020
I often dread going to work or starting my workday	37%	34%	33%	29%	23%
I can be myself at work	59%	58%	59%	55%	56%
I am effectively able to balance/manage my work and personal life commitments	55%	53%	54%	60%	0%
My employer expects too much of me	39%	32%	35%	0%	0%
I put too much pressure on myself at work	42%	39%	41%	0%	0%
I give no more than the required minimum at work	30%	37%	0%	0%	0%
I no longer desire to produce top quality work for my employer	29%	26%	0%	0%	0%
My employer lost my trust in their wellbeing efforts	30%	27%	0%	0%	0%

² Survey participants were provided with a 6-point scale from Strongly Disagree to Strongly Agree. Numbers shown are the sum of the top two boxes (Strongly Agree and Agree). Dashes indicate the statement was not provided in that year's survey.

There is a definitive overlap between mental health, physical wellbeing and work-life balance

When it comes to drivers of mental health, work-life balance and good physical health top the list. Nearly half of employees cite the elusive work-life balance as the biggest factor. One-third say good physical health has an impact on their mental health.



As for what is important in terms of physical health, four in 10 employees cite work-life balance, making it second only to healthy eating habits (42%).

We also see similar items pop up when we ask what programs or support would help people take better control of and improve their wellbeing. Work-life balance (60%) and sufficient time off (48%) come out on top. However, we also see financial support tools (40%), work culture prioritizing wellbeing (38%), robust benefits offerings (36%) and mental health programs (33%) with strong showings. So, the intersection between all the elements of wellbeing is certainly in play.

45%

say having a good work-life balance is the most important way to have good mental wellbeing

10%

feel they have no control over their work-life balance



Almost 60% say they regretted a healthcare decision in the last year

Physical wellbeing is influenced by many factors, but a wrong move can wreak havoc. The percentage of people saying they regretted a health decision they made in the last year (58%) is at its highest level since Alight began tracking the data in 2019. Survey participants most often regretted taking advice from someone who was not a healthcare professional, followed by jumping into treatment without asking the right questions.

Younger workers are far more likely to express regret — 65% of Gen Z and Millennials, compared to 51% of Gen X and 34% of Boomers. Women are more likely than men to say they did not regret a health decision (47% vs. 37%), even though men say they take steps such as getting a second opinion or checking to see if a doctor is in-network.

We also know there are many people who should be getting healthcare treatment but do not receive the services they need. This is particularly true for ancillary services: 20% did not get dental care, 17% were not seen for vision needs and 16% didn't seek mental health support. However, basic medical care is impacted, too, with 16% saying they didn't get preventative care like colonoscopies and other screenings and 15% didn't go in for their annual doctor's visit. The number one reason is cost, with 37% saying it is the primary factor, followed by lengthy wait times. Employers can help by providing support for comparing costs or navigating how to get an appointment or be seen by a provider.

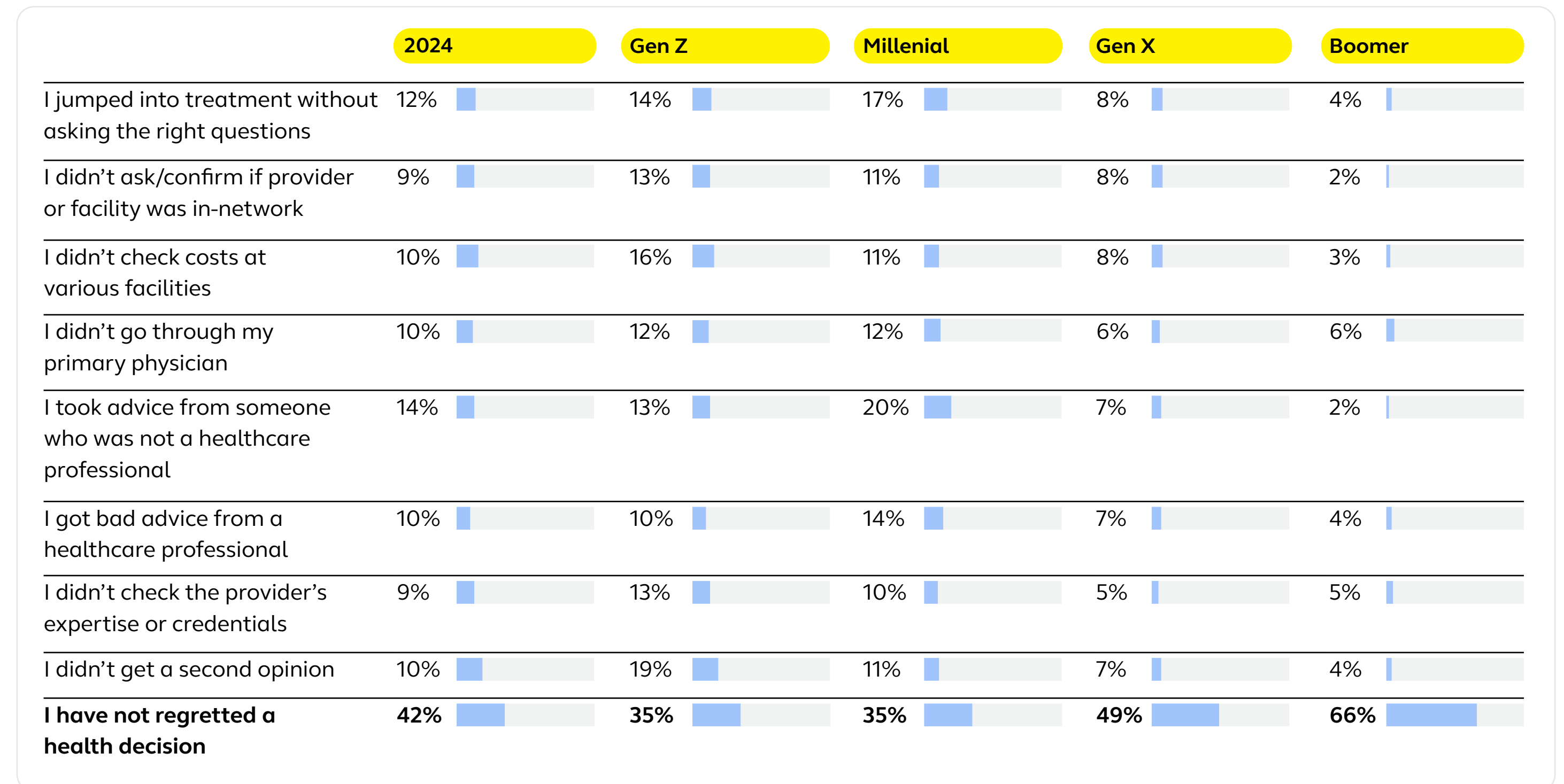
52%

of people who needed healthcare say they didn't receive it.

13%

say cost is the biggest hurdle keeping them from getting the care they need

If you've regretted a health decision you've made in the last 12 months for yourself or your dependent(s) that led to getting the wrong care or care that you paid more for than you needed to, what led you down the wrong path?



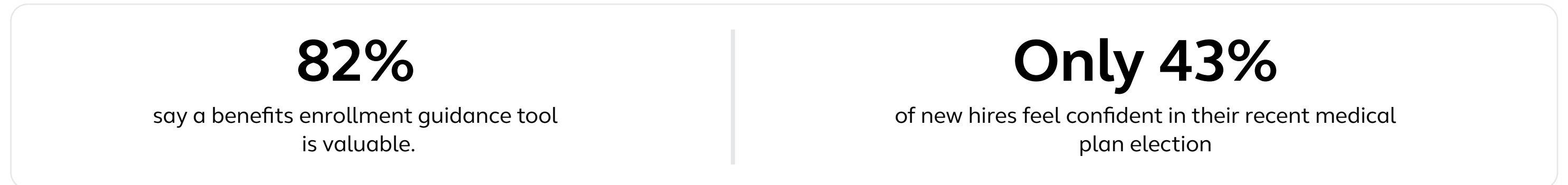
See additional charts in [Appendix](#) for cuts by demographics.

That regret can start with enrolling in benefits each year

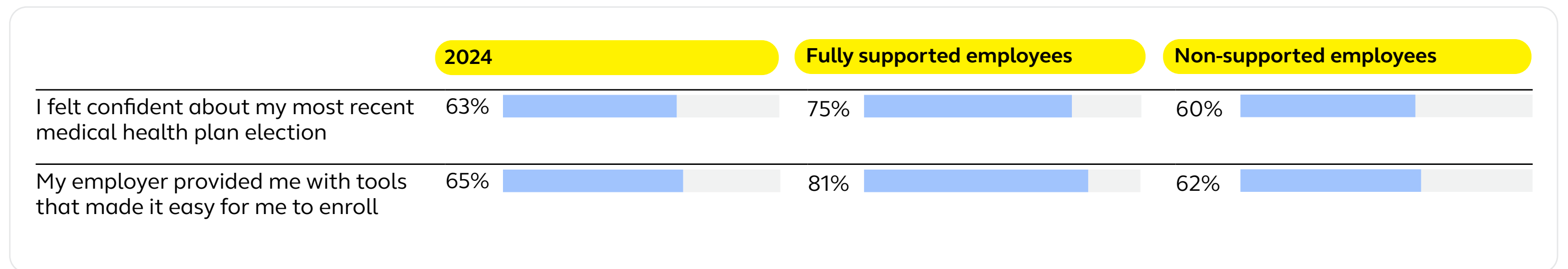
Workers also lack confidence when it comes to benefits enrollment. Less than two-thirds say they felt confident with their most recent medical health plan election, with younger and lower-paid workers feeling the least confident. In fact, fewer than half of Gen Z workers say they were confident they chose the best plan.

It helps to give workers a central place for their benefits, along with tools to support them in navigating uncertainties. More than 80% of fully supported workers say their employers provide them with tools that make it easy to enroll. As a result, nearly two-thirds of these employees say they have control over their wellbeing, compared to just half of those who are not fully supported.

When employees have better enrollment tools and are motivated to use them, they see tremendous value in this kind of support. Only 20% of people say they have a benefits enrollment guidance tool available, yet for those who have used it, 83% find it valuable. Twice as many (41%) say they have access to health plan comparisons, while another 31% have cost clarity tools. For those who take advantage of these tools, 86% of those using the comparisons and cost clarity tools find them valuable. In fact, all of the tools we asked about, including provider choice, health savings calculators and expert advice, get very high marks among people who actually use them.



Percent agreeing with statement



See additional charts in [Appendix](#) for cuts by demographics.

Financial woes are weighing people down

The last few years have been tough on workers' wallets. No sooner had we emerged from a once-in-a-century pandemic than we were hit with soaring prices for fuel, food and other necessities; high interest rates on auto loans, credit cards and mortgages; and a volatile stock market. Meanwhile, healthcare costs continue their upward trajectory, making the prospect of even a minor medical issue a potentially major financial concern.

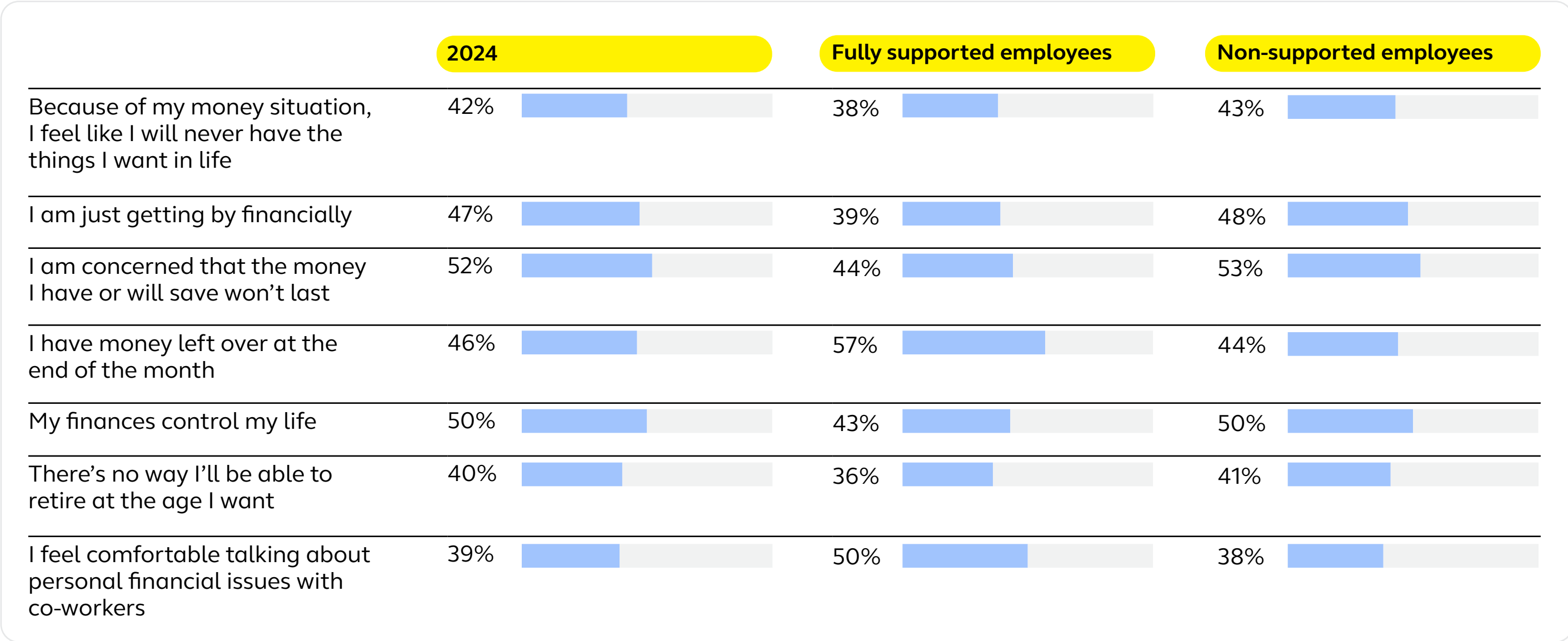
It's no wonder nearly half of employees say they are just getting by financially. However, a higher income is not a cure-all because 39% of people making six figures say they, too, are just scraping by. Moreover, half of employees say that finances control their life.

Gen X is most likely to report they are in a financial pinch, with 59% saying they are concerned the money they have or will save won't last. This is creating a mounting retirement problem. Almost half of Gen X say there is no way they'll be able to retire at the age they want.

Fortunately, fully supported workers appear to have a better handle on their financial situations. They are much more likely to say they have money left over at the end of the month (57% vs. 44%). They are also more comfortable talking about personal financial issues with their co-workers (50% vs. 38%).



Percent agreeing with statement



See additional charts in [Appendix](#) for cuts by demographics.

How can employers improve employee experience and personal wellbeing?



Workers overwhelmingly say they want more help from their employer to improve their wellbeing

Across all dimensions, about two-thirds of workers say they would find value in wellbeing tools and programs. Employers are answering the call for more assistance, particularly when it comes to improving financial wellbeing, where offerings saw the largest jump since last year. Access to low-interest, short-term loans increased by 8 percentage points to 62%, mortgage assistance grew 7 percentage points to 63% and personalized financial management grew by 6 percentage points to 66%.

Younger workers are more likely than older workers to say they would find value in wellbeing tools and programs. More than 70% of Gen Z and Millennial workers would like personalized support for navigating the health system, compared to just 40% of Boomer workers. Consequently, employers looking to attract Gen Z and Millennial workers might want to offer and promote non-traditional benefits.

2 out of 3

would find value in wellbeing tools and programs

70%+

of Gen Z and Millennial workers would like personalized support for navigating the health system

Please indicate how valuable each program is to you (or would be if made available)³

	2024	2023	2022	2021	2020	2019
Nutrition, healthy eating and/or weight management classes or programs	66%	64%	62%	67%	67%	52%
Personalized support for navigating the health system and costs	66%	61%	61%	66%	65%	51%
Personalized health management	66%	60%	59%	65%	62%	50%
Personalized financial management	66%	60%	60%	0%	0%	0%
Telehealth	67%	63%	64%	67%	50%	44%
Paid time off exchange	64%	62%	64%	63%	62%	51%
Mortgage assistance programs	63%	56%	57%	56%	57%	48%
Access to low-interest short-term loans	62%	54%	56%	56%	55%	0%
Getting paid more frequently	64%	56%	60%	57%	57%	0%
Caregiver support/resources	64%	54%	55%	54%	53%	0%
Sleep improvement program and resources	65%	59%	56%	56%	57%	0%
Reimbursement for working remotely	67%	65%	65%	69%	0%	0%
Physical therapy/Musculoskeletal programs	64%	56%	58%	58%	0%	0%
Stress management program	67%	63%	63%	65%	0%	0%
Mental and emotional health apps	67%	60%	59%	63%	0%	0%
Telephonic, virtual or online visit with a mental health professional	65%	60%	60%	63%	0%	0%
Fertility planning and family building	53%	0%	0%	0%	0%	0%
Parental support	62%	0%	0%	0%	0%	0%
Tobacco and substance abuse support	54%	0%	0%	0%	0%	0%
Women's health	67%	0%	0%	0%	0%	0%
Wellbeing marketplace	63%	0%	0%	0%	0%	0%
Digital therapeutics or preventative digital coaching	59%	0%	0%	0%	0%	0%

³ For each topic, survey respondents could select from four choices: Not valuable at all, Somewhat valuable, Valuable, and Very Valuable. Percentages shown are the sum of Valuable and Very Valuable. Dashes indicate the statement was not in that year's survey.


Wellbeing communication and messaging is welcome

We know that relevance is a key factor in how people perceive the effectiveness of the health and wellbeing programs and communications they receive. The number one reason people cite for not using an available program is because it isn't relevant to them.

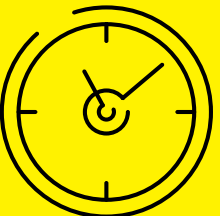
The good news is that seven in 10 workers are comfortable with sharing personal health or financial information with their employer to get personalized information or guidance, and 63% are interested in receiving personalized messaging on those topics. Unfortunately, one-third aren't receiving any kind of personalized messaging, and less than a quarter report getting personalized messaging around health, financial wellbeing and expert opinions. Yet, two-thirds of the people who have used these services say that personalized messaging on wellbeing, financial support and navigation are valuable.

Even non-personalized communication can be impactful. Among those who visit their employer's wellbeing site, 80% find it valuable. People also appreciate wellbeing newsletters — both sent by mail to their home (84%) and via email (77%). Unfortunately, these tools aren't readily available as only 31% say they have a wellbeing site, 21% report getting a wellbeing newsletter in the mail and 28% say they have received an email on the topic.


Top reasons for not participating in a wellbeing program:



Relevance



Time



Understanding

Prevalence of employer-provided tools or information to help with health and wealth benefits

Personalized messaging around health/wellbeing benefits/programs	24%	<div style="width: 24%; background-color: #4a90e2;"></div>
Personalized messaging around financial/wealth benefits/programs	22%	<div style="width: 22%; background-color: #4a90e2;"></div>
Electronic personalized navigation support	23%	<div style="width: 23%; background-color: #4a90e2;"></div>
Face to face 1:1 navigation support	27%	<div style="width: 27%; background-color: #4a90e2;"></div>
Expert second opinions for medical conditions and treatments	15%	<div style="width: 15%; background-color: #4a90e2;"></div>
Access to clinical experts	26%	<div style="width: 26%; background-color: #4a90e2;"></div>
Personal financial 1:1 coaching or advice	19%	<div style="width: 19%; background-color: #4a90e2;"></div>
None of the above	34%	<div style="width: 34%; background-color: #4a90e2;"></div>

Just 53%

agree pay, benefits and wellbeing communication is **effective**

Only 57%

agree pay, benefits and wellbeing communication is **relevant**

People see value in both high-tech and high-touch support

When it comes to benefits, technology-enabled support isn't optional. Nearly nine in 10 employees (86%) say a one-stop website for all their health, wealth and wellbeing benefits is important and it's equally important to have mobile access to that information. Yet, not everyone is getting what they need. Only 42% say they have a personalized website for their benefits and 40% report having a personalized mobile app.

Employees are clear on what features these websites and apps must have to be valuable, including tools to help them make better decisions — both in terms of health (51%) and finance (40%). They also are looking for enhanced relevance and personalization, with 44% saying they'd like to see recommendations or suggestions and another 38% asking for tailored content.

People also appreciate more personal support. Only 27% say they have access to 1:1 navigation support via phone or online. Yet, 86% of those who have used navigation assistance found it helpful for things like provider recommendations, appointment setting and claims advocacy. Ninety percent found personal financial coaching valuable. Similar endorsements came in on expert second opinions (85%) and clinical experts for condition management and treatment decisions (88%).

86%

say having a one-stop website for all their health, wealth and wellbeing benefits is important

Only 42%

say they have a personalized website with all their benefits



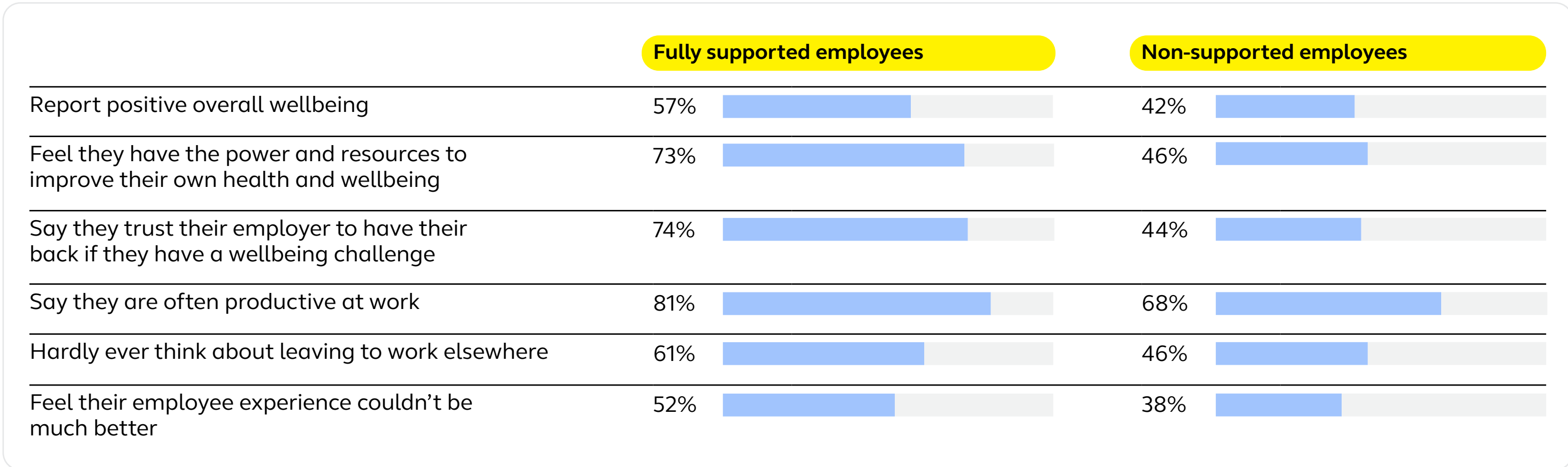
Giving people what they need is a win-win for employees and employers

As we have highlighted throughout, employees who have access to wellbeing programs, websites and health and financial navigation support have a distinct advantage over those without access to these resources. Nearly three-quarters (70%) of fully supported employees feel their company provides resources that enable them to better manage and improve their health and wellbeing, compared to just 36% of non-supported employees.

Call-to-action for employers

It's clear that these employees feel better about themselves and their employer. The difference is the benefits, support and resources they are provided. Organizations that offer comprehensive, personalized benefits packages and a full suite of services and support improve the employee experience and workers' personal wellbeing, while also unlocking a benefits advantage that drives peak performance and a positive impact on the bottom line. The time has come to take a new approach to benefits, one that recognizes the need to transform benefits from a necessary expense into a game-changing differentiator.

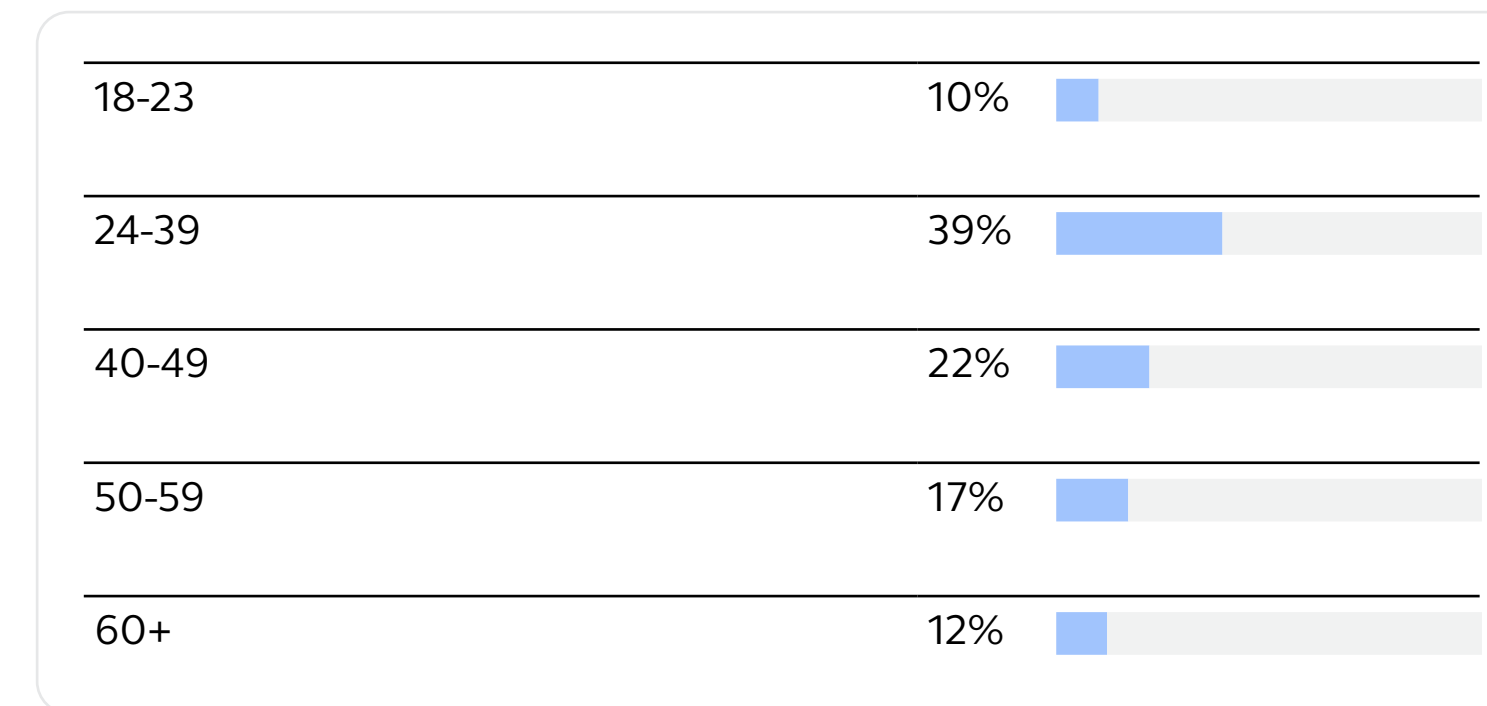
How fully supported employees feel vs. non-supported employees



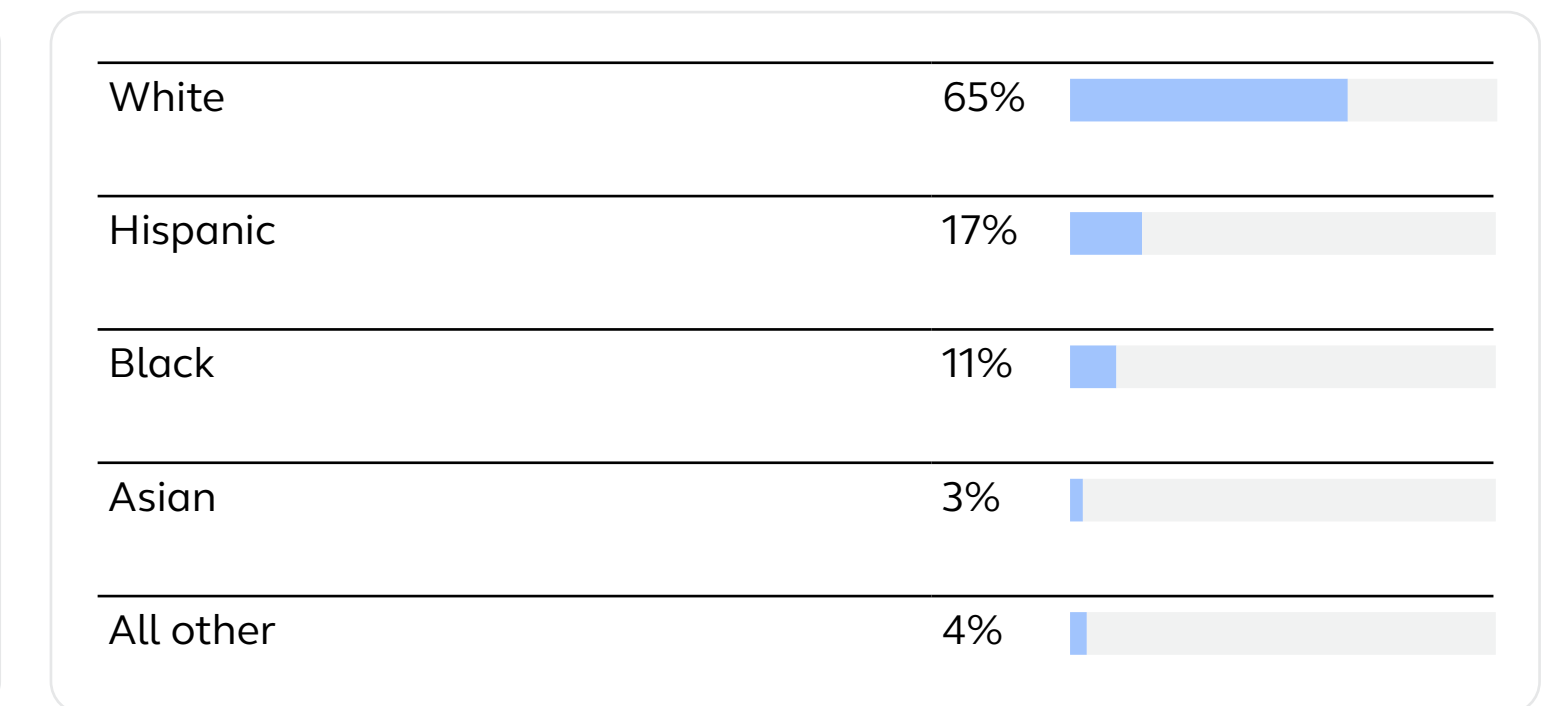
Appendix

Profile of 2024 U.S. respondents

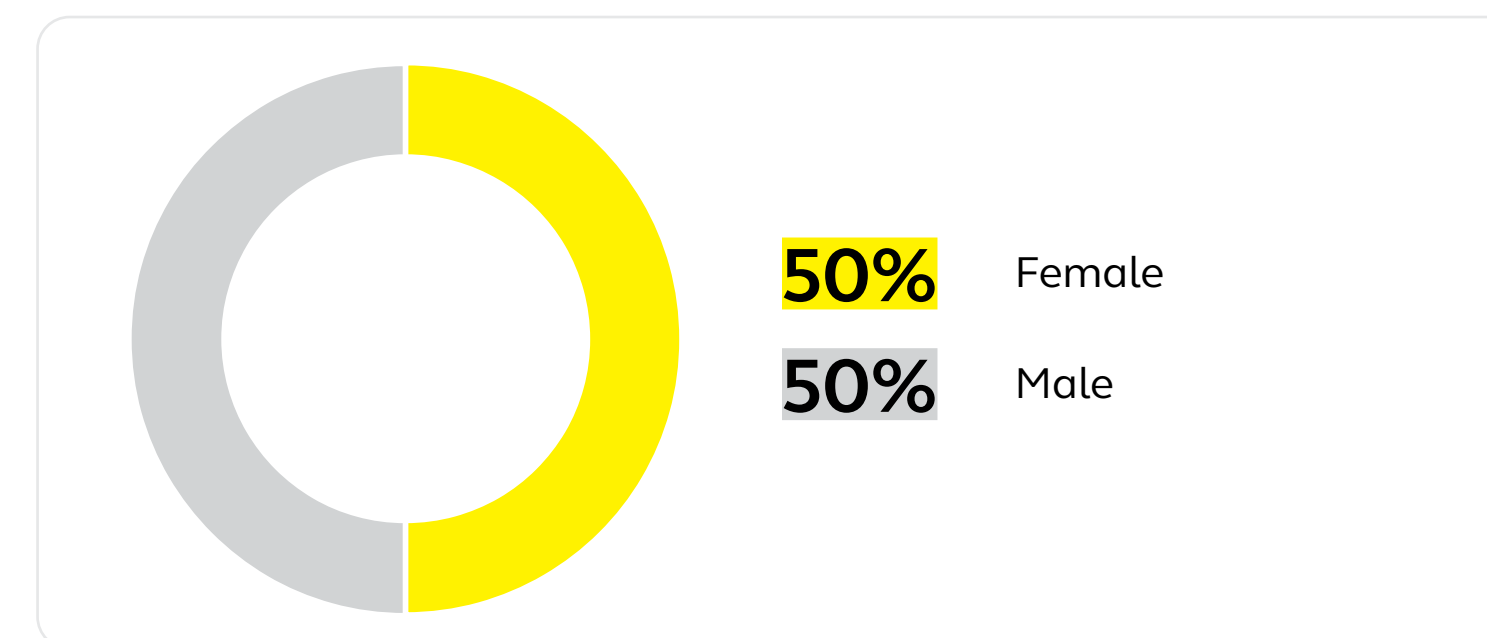
Age



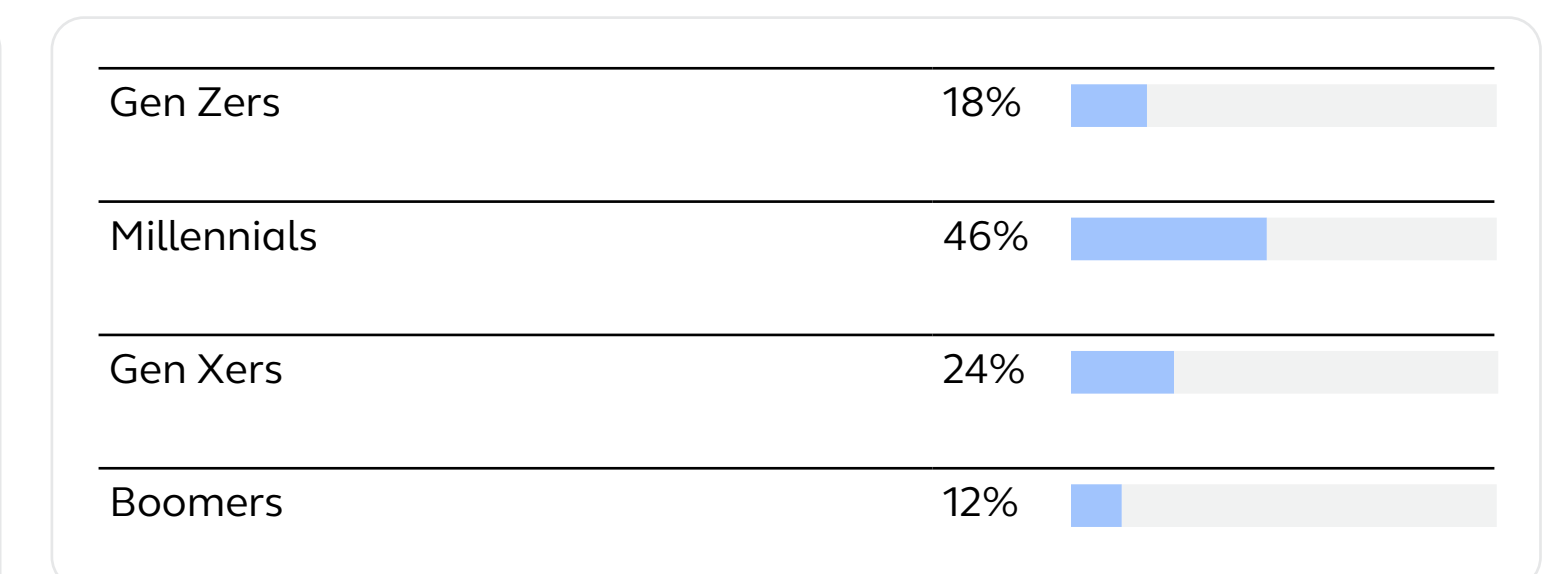
Race/ethnicity



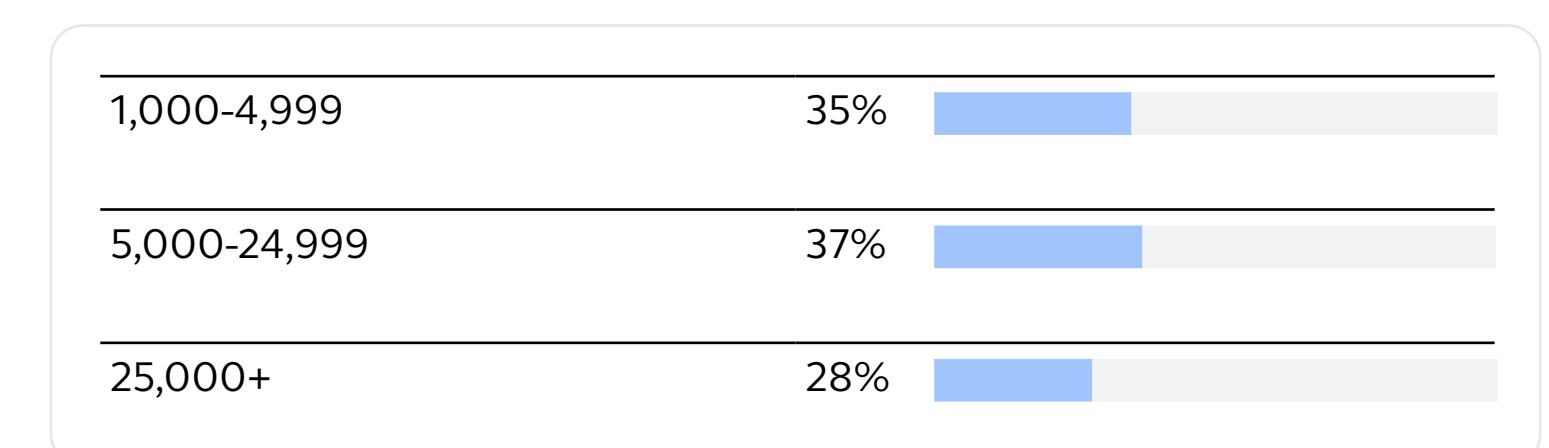
Gender



Generation



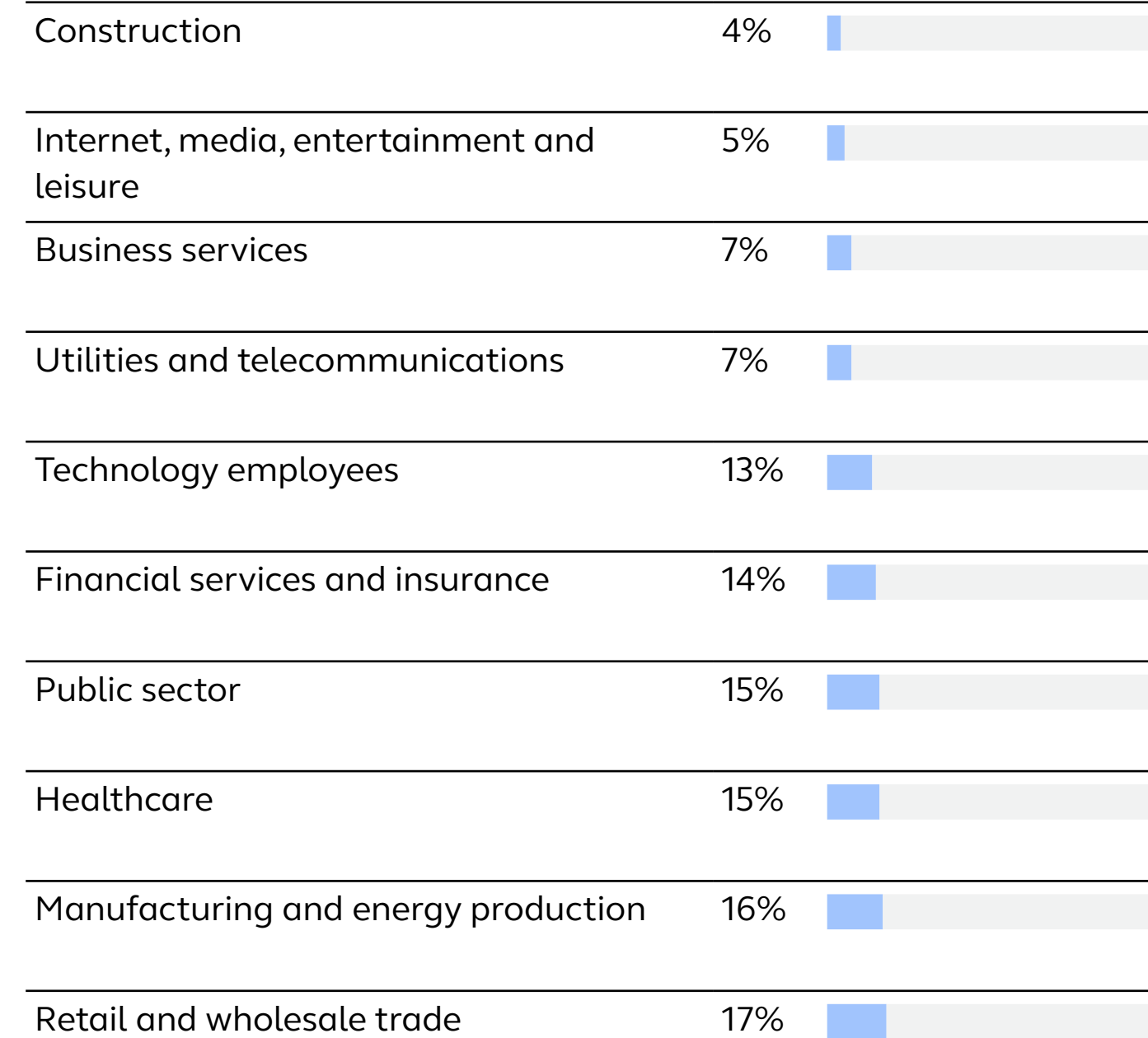
Company size



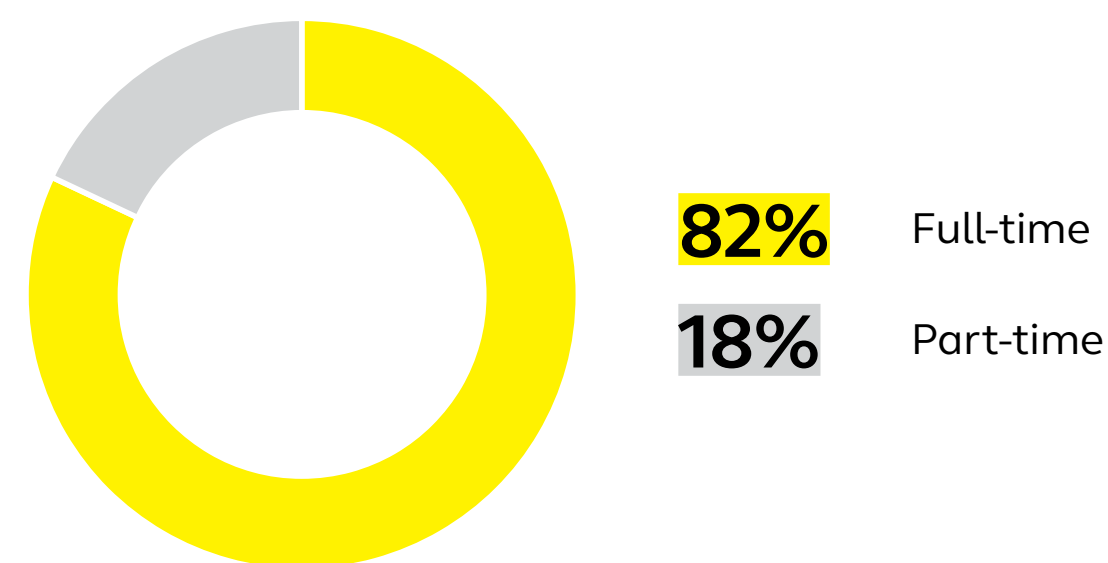
Profile of 2024 U.S. respondents

CONTINUED

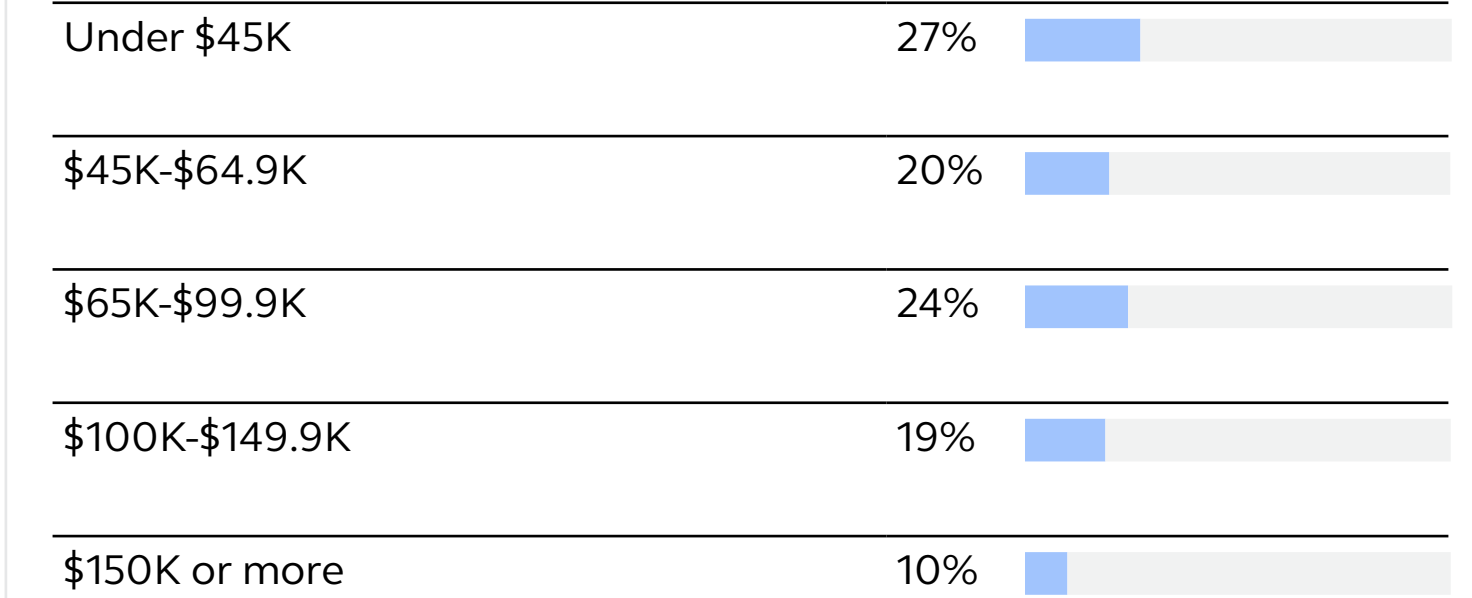
Respondents by industry



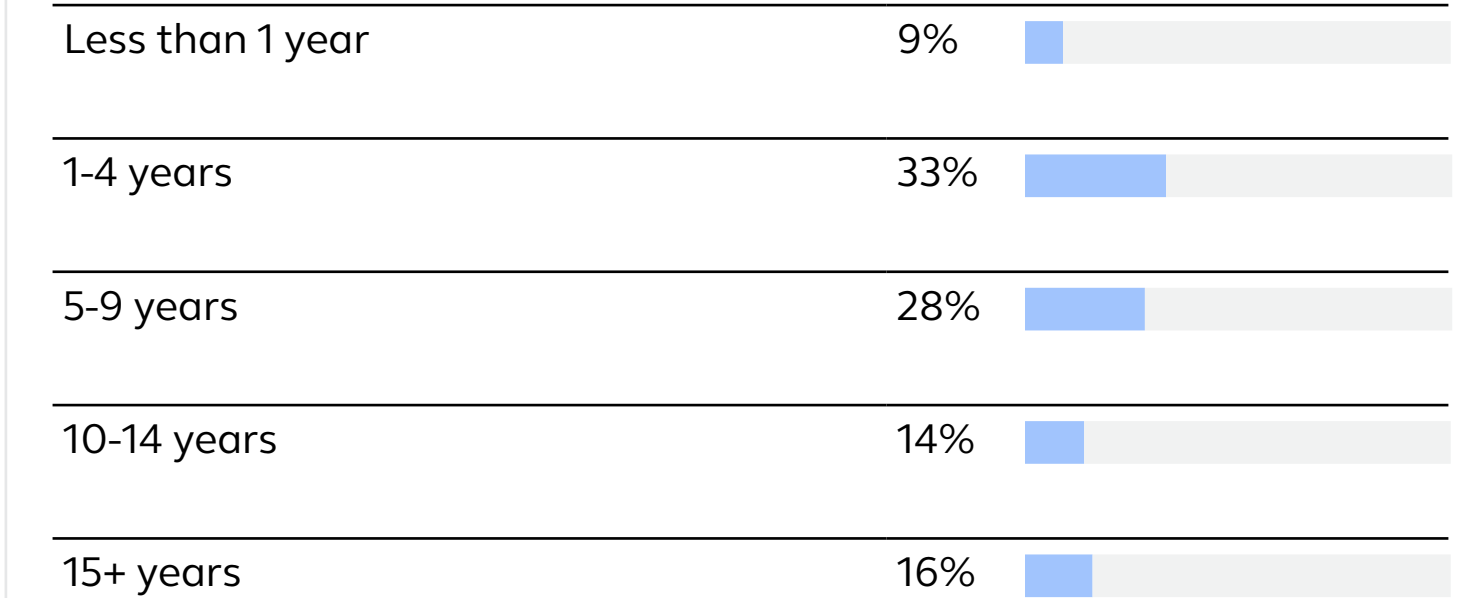
Employment status



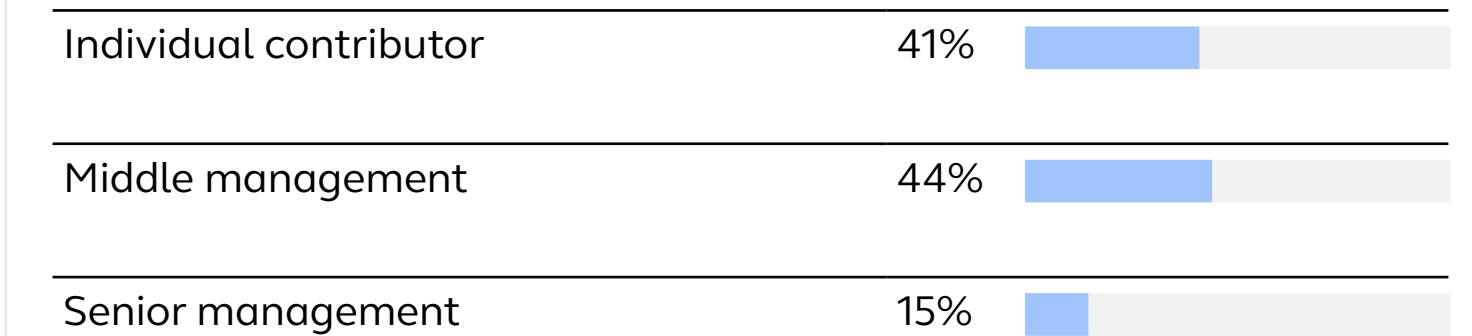
Household income



Years of service



Job level



APPENDIX

As you consider your employment for the next 12 months, select the statement below that best describes your plan

	2024	2023	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I have no plans to leave my current company/role or I have no plans to leave, but expect to actively seek another role at my current company	54%	52%	54%	53%	50%	57%	51%	47%	53%	56%	60%	55%	53%
I don't expect to be looking but would seriously consider a job from another company if it came up	27%	29%	28%	26%	28%	27%	26%	28%	26%	28%	26%	29%	27%
I'll be/I am actively looking for a job with a different company or I will do my own thing or become self-employed or I expect to stop working	20%	19%	18%	21%	22%	16%	23%	26%	21%	15%	14%	16%	20%

APPENDIX

What is the primary reason you have no plans to leave your current employer for another?

	2024	2023	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I'm satisfied with the pay	10%	14%	6%	14%	11%	8%	13%	13%	8%	11%	8%	9%	11%
I'm satisfied with the benefits	9%	8%	8%	10%	10%	8%	10%	5%	10%	9%	10%	12%	9%
I'm satisfied with the work-life flexibility	15%	17%	21%	10%	17%	15%	15%	11%	14%	19%	21%	16%	17%
I can work remotely	7%	8%	9%	5%	8%	8%	5%	5%	8%	7%	7%	2%	9%
The job/company are stable	13%	10%	13%	13%	12%	14%	12%	14%	13%	11%	19%	17%	14%
The company's values/purpose are aligned with my own	5%	3%	3%	7%	3%	5%	5%	6%	5%	4%	2%	6%	5%
I'm satisfied with my manager/leader	6%	7%	4%	7%	5%	7%	5%	4%	8%	5%	1%	6%	6%
There is enough growth and opportunity	6%	8%	7%	5%	7%	6%	7%	8%	7%	8%	0%	6%	7%
The work environment is safe	4%	3%	2%	6%	1%	5%	3%	6%	4%	3%	0%	2%	5%
The job is good for my physical wellbeing	5%	4%	5%	6%	8%	5%	4%	7%	5%	4%	9%	6%	6%
The job is good for my mental health	5%	3%	5%	4%	5%	3%	7%	5%	5%	5%	2%	3%	6%
I am afraid of starting a new job right now and being in a vulnerable position in case of potential layoffs	3%	4%	2%	3%	3%	2%	4%	5%	3%	2%	3%	2%	3%
I am established in my current company and am afraid of starting all over at a new company	9%	9%	11%	8%	6%	11%	9%	8%	8%	10%	15%	12%	10%
I joined too recently to leave so soon	2%	2%	2%	2%	3%	2%	2%	0%	3%	1%	0%	0%	0%

APPENDIX

What is the primary reason you would consider a new job with another company if one came up?

	2024	2023	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Better pay	43%	45%	46%	39%	52%	46%	29%	47%	41%	41%	46%	29%	45%
Better benefits	7%	7%	7%	8%	7%	6%	9%	3%	10%	7%	4%	8%	7%
Better work-life flexibility	6%	11%	6%	5%	5%	5%	8%	2%	5%	8%	5%	9%	5%
Want to work remotely	5%	5%	7%	3%	6%	6%	2%	4%	6%	5%	2%	5%	5%
More job stability	5%	5%	5%	5%	5%	3%	8%	5%	5%	7%	4%	7%	5%
Better alignment with values/purpose	2%	3%	1%	4%	2%	3%	1%	4%	2%	3%	0%	0%	3%
Better manager/leader	4%	3%	4%	5%	3%	3%	7%	3%	4%	3%	8%	6%	4%
More growth and opportunity	13%	9%	10%	15%	5%	16%	15%	17%	16%	10%	3%	25%	11%
A safer work environment	2%	1%	0%	4%	3%	2%	3%	6%	2%	1%	1%	3%	2%
Better for my physical wellbeing	5%	3%	3%	7%	5%	3%	7%	4%	3%	6%	9%	0%	5%
Better for my mental health	7%	5%	9%	5%	6%	5%	11%	6%	6%	8%	122%	8%	7%

APPENDIX

What would cause you to change your mind about leaving and stay with your current job/company?

	2024	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Better pay	61%	71%	54%	73%	62%	51%	66%	57%	68%	57%	68%	61%
Better benefits	41%	40%	42%	49%	39%	36%	48%	43%	39%	18%	42%	41%
Better work-life flexibility	39%	41%	36%	33%	41%	40%	33%	44%	38%	19%	60%	36%
The ability to work remotely	33%	34%	32%	23%	34%	40%	41%	32%	31%	19%	52%	31%
More job stability	34%	33%	36%	33%	33%	38%	44%	31%	31%	31%	51%	33%
Better alignment with values/purpose	22%	21%	23%	21%	20%	25%	21%	23%	23%	10%	32%	21%
Better manager/leader	32%	32%	33%	32%	28%	37%	29%	34%	26%	45%	53%	30%
More growth and opportunity	42%	42%	42%	40%	43%	42%	48%	43%	38%	26%	59%	40%
A safer work environment	25%	20%	29%	19%	27%	28%	27%	33%	13%	0%	43%	23%
More support for my physical wellbeing	27%	25%	28%	26%	27%	28%	22%	32%	29%	5%	39%	25%
More support for my mental health	27%	29%	26%	28%	28%	26%	33%	28%	29%	5%	44%	26%

APPENDIX

Percent rating themselves highly on wellbeing¹

	2024	2023	2022	2021	2020	2019	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Physical wellbeing	44%	48%	49%	38%	44%	42%	38%	50%	42%	44%	46%	44%	46%	41%	41%	55%	42%
Mental and emotional wellbeing	42%	48%	50%	39%	46%	43%	37%	47%	38%	42%	46%	37%	46%	39%	41%	54%	40%
Financial wellbeing	39%	46%	45%	35%	40%	34%	31%	46%	33%	36%	47%	34%	43%	35%	35%	49%	37%
Social wellbeing	43%	48%	50%	38%	45%	34%	38%	47%	39%	42%	47%	38%	46%	41%	41%	53%	41%
Professional and career wellbeing (including education and skill development)	43%	47%	49%	36%	44%	39%	38%	49%	39%	42%	49%	45%	47%	38%	38%	59%	41%
Overall wellbeing	44%	51%	53%	40%	49%	0%	38%	50%	39%	43%	50%	38%	47%	43%	40%	58%	41%

Percent believing they have control over their wellbeing

	2024	2023	2022	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Physical wellbeing	54%	58%	60%	50%	59%	50%	54%	59%	44%	57%	56%	58%	61%	53%
Mental and emotional wellbeing	54%	53%	57%	51%	58%	49%	55%	58%	44%	55%	57%	62%	61%	53%
Financial wellbeing	47%	50%	52%	41%	54%	40%	46%	57%	37%	51%	48%	47%	59%	45%
Social wellbeing	53%	55%	57%	49%	58%	48%	53%	59%	43%	57%	53%	55%	63%	52%
Professional and career wellbeing (including education and skill development)	50%	50%	51%	44%	56%	45%	50%	54%	44%	54%	49%	44%	62%	48%
Overall wellbeing	54%	56%	58%	50%	59%	48%	55%	58%	44%	56%	56%	59%	64%	52%

¹ Survey respondents were asked to rate their wellbeing on a scale from 0 (couldn't be worse) to 10 (couldn't be better). Values shown are the percentage of people giving scores of 8, 9, or 10.

APPENDIX

What is your stress level?

	2024	2023	2022	2021	2020	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
High	17%	20%	22%	17%	16%	21%	13%	21%	15%	16%	20%	17%	17%	10%	17%	17%
Medium	52%	55%	53%	55%	58%	54%	50%	51%	55%	50%	53%	55%	48%	49%	45%	53%
Low	31%	25%	25%	29%	26%	25%	37%	28%	30%	34%	26%	28%	35%	42%	38%	30%

How would you rate your level of burnout?

	2024	2023	2022	2021	2020	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I have no symptoms of burnout	30%	27%	31%	25%	26%	23%	38%	28%	31%	31%	32%	30%	28%	36%	35%	30%
I don't always have as much energy as I'd like, but I don't feel burned out	27%	27%	25%	34%	32%	29%	24%	24%	28%	28%	24%	26%	30%	27%	27%	27%
I am experiencing at least one symptom of burnout, such as physical or emotional exhaustion, a sense of futility or an intense anxiety toward my work	31%	31%	29%	32%	33%	33%	29%	36%	31%	27%	28%	32%	32%	31%	29%	31%
Symptoms of burnout that I'm experiencing won't go away, and I'm often feeling completely burned out to the point where I may need to make changes or seek help	12%	15%	15%	9%	10%	15%	9%	12%	11%	14%	16%	13%	10%	6%	9%	12%

APPENDIX

Percent agreeing² with the statement

	2024	2023	2022	2021	2020	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I often dread going to work or starting my workday	37%	34%	33%	29%	23%	35%	39%	41%	33%	38%	40%	43%	31%	19%	31%	37%
I can be myself at work	59%	58%	59%	55%	56%	55%	63%	55%	58%	65%	53%	64%	58%	51%	73%	57%
I am effectively able to balance/manage my work and personal life commitments	55%	53%	54%	60%	0%	51%	60%	50%	54%	63%	48%	59%	51%	59%	68%	54%
My employer expects too much of me	39%	32%	35%	0%	0%	32%	47%	38%	37%	45%	41%	47%	30%	24%	44%	39%
I put too much pressure on myself at work	42%	39%	41%	0%	0%	40%	44%	42%	40%	45%	41%	47%	39%	28%	35%	43%
I give no more than the required minimum at work	30%	37%	0%	0%	0%	25%	34%	30%	29%	31%	35%	36%	22%	14%	21%	31%
I no longer desire to produce top quality work for my employer	29%	26%	0%	0%	0%	25%	32%	31%	25%	32%	32%	36%	22%	11%	23%	29%
My employer lost my trust in their wellbeing efforts	30%	27%	0%	0%	0%	25%	35%	30%	28%	33%	27%	37%	25%	19%	27%	30%

² Survey participants were provided with a 6-point scale from Strongly Disagree to Strongly Agree. Numbers shown are the sum of the top two boxes (Strongly Agree and Agree). Dashes indicate the statement was not provided in that year's survey.

APPENDIX

If you've regretted a health decision you've made in the last 12 months for yourself or your dependent(s) that led to getting the wrong care or care that you paid more for than you needed to, what led you down the wrong path?

	2024	2023	2022	2021	2020	2019	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I jumped into treatment without asking the right questions	12%	14%	14%	10%	17%	13%	9%	16%	9%	13%	14%	14%	17%	8%	4%	21%	11%
I didn't ask/confirm if provider or facility was in-network	9%	9%	10%	7%	13%	10%	8%	11%	9%	9%	11%	13%	11%	8%	2%	11%	9%
I didn't check costs at various facilities	10%	11%	12%	10%	16%	14%	8%	12%	9%	10%	10%	16%	11%	8%	3%	14%	9%
I didn't go through my primary physician	10%	9%	9%	6%	9%	6%	7%	13%	10%	10%	10%	12%	12%	6%	6%	11%	10%
I took advice from someone who was not a healthcare professional	14%	12%	15%	10%	10%	10%	9%	18%	9%	14%	17%	13%	20%	7%	2%	18%	13%
I got bad advice from a healthcare professional	10%	10%	13%	8%	13%	12%	8%	13%	7%	10%	13%	10%	14%	7%	4%	16%	9%
I didn't check the provider's expertise or credentials	9%	9%	0%	0%	0%	0%	6%	11%	8%	9%	10%	13%	10%	5%	5%	13%	8%
I didn't get a second opinion	10%	14%	0%	0%	0%	0%	9%	12%	11%	9%	12%	19%	11%	7%	4%	14%	10%
I have not regretted a health decision	42%	56%	53%	65%	48%	58%	47%	37%	43%	46%	37%	35%	35%	49%	66%	44%	42%

APPENDIX

Percent agreeing with statement

	2024	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
I felt confident about my most recent medical health plan election	63%	59%	66%	50%	64%	72%	47%	67%	65%	65%	75%	60%
My employer provided me with tools that made it easy for me to enroll	65%	64%	67%	50%	68%	75%	54%	69%	68%	64%	81%	62%

Percent agreeing with statement

	2024	2023	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Because of my money situation, I feel like I will never have the things I want in life	42%	39%	44%	41%	55%	40%	35%	42%	45%	43%	32%	38%	43%
I am just getting by financially	47%	40%	45%	48%	59%	44%	39%	50%	49%	43%	39%	39%	48%
I am concerned that the money I have or will save won't last	52%	49%	55%	48%	65%	50%	42%	47%	52%	59%	44%	44%	53%
I have money left over at the end of the month	46%	43%	36%	56%	33%	45%	59%	42%	53%	38%	40%	57%	44%
My finances control my life	50%	46%	49%	50%	57%	47%	47%	52%	55%	46%	34%	43%	50%
There's no way I'll be able to retire at the age I want	40%	44%	44%	36%	47%	39%	36%	33%	39%	48%	37%	36%	41%
I feel comfortable talking about personal financial issues with co-workers	39%	0%	29%	49%	32%	37%	49%	40%	49%	28%	21%	50%	38%

APPENDIX

Please indicate how valuable each program is to you (or would be if made available)³

	2024	2023	2022	2021	2020	2019	Females	Males	Under \$45,000	\$45,000 – \$99,999	\$100,000 or more	Gen Z	Millennial	Gen X	Boomer	Fully supported employees	Non-supported employees
Nutrition, healthy eating and/or weight management classes or programs	66%	64%	62%	67%	67%	52%	66%	67%	64%	64%	72%	72%	71%	65%	43%	74%	65%
Personalized support for navigating the health system and costs	66%	61%	61%	66%	65%	51%	64%	67%	64%	64%	70%	70%	72%	61%	46%	80%	64%
Personalized health management	66%	60%	59%	65%	62%	50%	64%	68%	61%	64%	74%	68%	73%	62%	42%	76%	65%
Personalized financial management	66%	60%	60%	—	—	—	65%	68%	62%	67%	69%	69%	73%	64%	41%	80%	64%
Telehealth	67%	63%	64%	67%	50%	44%	67%	68%	64%	64%	75%	71%	72%	67%	45%	77%	66%
Paid time off exchange	64%	62%	64%	63%	62%	51%	62%	67%	63%	62%	69%	70%	71%	60%	40%	72%	63%
Mortgage assistance programs	63%	56%	57%	56%	57%	48%	59%	67%	62%	62%	65%	67%	71%	58%	37%	67%	62%
Access to low-interest short-term loans	62%	54%	56%	56%	55%	0%	57%	66%	60%	61%	65%	67%	70%	54%	38%	73%	60%
Getting paid more frequently	64%	56%	60%	57%	57%	0%	62%	66%	68%	62%	64%	77%	72%	55%	32%	67%	64%
Caregiver support/resources	64%	54%	55%	54%	53%	0%	61%	67%	62%	64%	66%	67%	72%	58%	41%	79%	62%
Sleep improvement program and resources	65%	59%	56%	56%	57%	0%	64%	67%	65%	64%	69%	71%	70%	63%	44%	79%	64%
Reimbursement for working remotely	67%	65%	65%	69%	0%	0%	66%	68%	62%	66%	73%	71%	75%	62%	42%	77%	66%
Physical therapy/Musculoskeletal programs	64%	56%	58%	58%	0%	0%	61%	66%	60%	62%	70%	64%	70%	61%	44%	79%	62%
Stress management program	67%	63%	63%	65%	0%	0%	67%	67%	65%	67%	69%	65%	75%	66%	46%	77%	66%
Mental and emotional health apps	67%	60%	59%	63%	0%	0%	67%	68%	71%	65%	69%	72%	74%	64%	44%	73%	67%
Telephonic, virtual or online visit with a mental health professional	65%	60%	60%	63%	0%	0%	65%	65%	61%	64%	70%	70%	71%	62%	40%	77%	64%
Fertility planning and family building	53%	0%	0%	0%	0%	0%	48%	59%	50%	51%	60%	64%	65%	40%	21%	61%	52%
Parental support	62%	0%	0%	0%	0%	0%	58%	66%	60%	59%	68%	70%	73%	51%	32%	75%	60%
Tobacco and substance abuse support	54%	0%	0%	0%	0%	0%	49%	58%	55%	50%	58%	55%	62%	49%	31%	64%	52%
Women’s health	67%	0%	0%	0%	0%	0%	73%	61%	67%	65%	71%	71%	73%	64%	46%	77%	66%
Wellbeing marketplace	63%	0%	0%	0%	0%	0%	61%	66%	62%	61%	67%	65%	71%	60%	36%	76%	62%
Digital therapeutics or preventative digital coaching	59%	0%	0%	0%	0%	0%	55%	64%	57%	58%	64%	64%	69%	52%	31%	73%	58%

³ For each topic, survey respondents could select from four choices: Not valuable at all, Somewhat valuable, Valuable, and Very Valuable. Percentages shown are the sum of Valuable and Very Valuable. Dashes indicate the statement was not in that year’s survey.