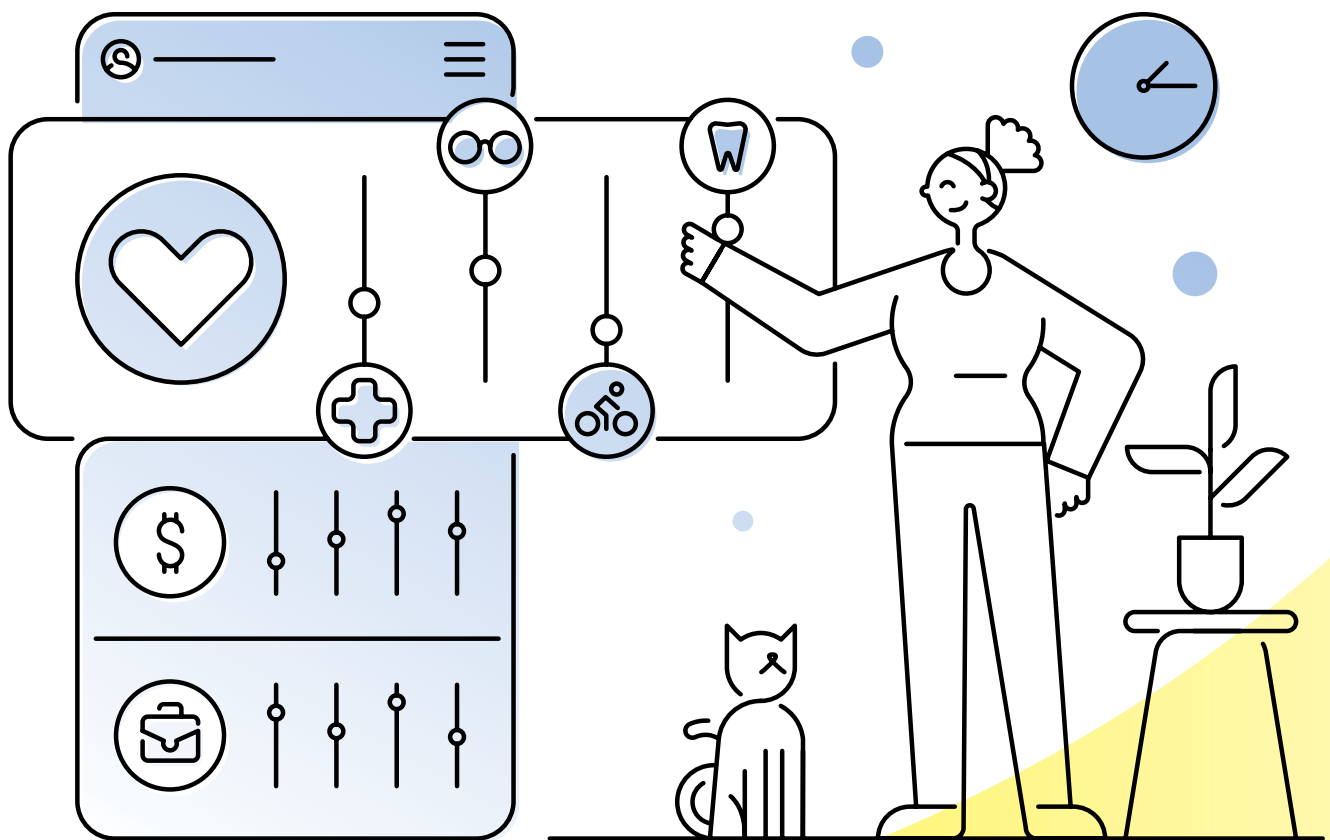


2021 Employee Wellbeing Mindset Study



Alight's mindset research


Our research seeks to help companies driven by data and thrilled by design understand how to optimize wellbeing and the employee experience to drive engagement, productivity and performance. The *2021 Employee Wellbeing Mindset Study* marks the 11th year of our look into employees' wellbeing attitudes and experiences. It's part of our mindset series along with the *Workforce Mindset[®] Study*, which provides insight into the overall employee experience, culture, total rewards, communication and workplace technology. For more information, please visit alight.com.

About Alight Solutions

With an unwavering belief that a company's success starts with its people, Alight Solutions is a leading cloud-based provider of integrated digital human capital and business solutions. Leveraging proprietary AI and data analytics, Alight optimizes business process as a service (BPaaS) to deliver superior outcomes for employees and employers across a comprehensive portfolio of services. Alight allows employees to enrich their health, wealth and work while enabling global organizations to achieve a high-performance culture. Alight's 15,000 dedicated colleagues serve more than 30 million employees and family members. Learn how Alight helps organizations of all sizes, including over 70% of the Fortune 100 at alight.com.

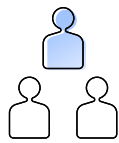
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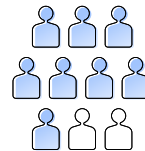


About the people

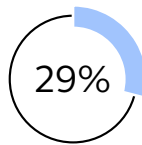
It is no surprise that 2020 was an unusual year for employees, both in terms of their collective employee experiences and their wellbeing. While our survey respondents represent a very diverse group demographically and geographically, a few findings provide context for the current situation of the entire workforce:



Nearly 1 in 3 employees had been furloughed at some point in 2020, nearly half (47%) among Gen Z



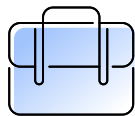
More than 8 in 10 employees say they work for an essential business, and over half (58%) are required to go to their regular worksite to work



29% have been diagnosed or tested positive for COVID-19 or have an immediate family member who has



39% of employees are working primarily remote (80% of time or more), down slightly from 43% in July, but up from about 10–15% pre-pandemic



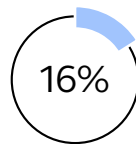
One-quarter (26%), including 43% of Gen Z, have worked an additional job (gig or traditional); 71% of those did so due to the pandemic and its consequences



Over one-quarter (27%) have student loans



55% of parents have children requiring attention for remote learning, 58% of Boomers have an adult child living with them



16% care for adult dependents (not their children)

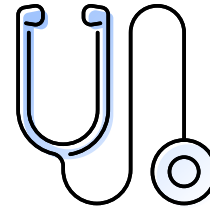
Other demographics of our 2,501 U.S.-based study participants employed in companies with at least 1,000 employees can be found in respondent demographics section on page 48.

KEY THEMES

Alight's *Employee Wellbeing Mindset Study* provides an incredible wealth of insights into employee wellbeing in the employment context. And with survey results collected at the beginning of 2021, it's an interesting look at perceptions after 10 months of the pandemic and the rising hope from vaccines and economic recovery. A few key themes from our 11th annual look across the employee wellbeing spectrum:



- Most often cited wellbeing priorities represent a diverse array of needs with many people placing financial goals at or near the top of their list.
- Employees' current state of overall wellbeing continues to be challenged with only 40% positive, but there's a meaningful rise in social wellbeing perceptions since the summer.
- Wellbeing and the overall employee experience are strongly linked. Working toward a respectful, inclusive, balanced, and compassionate environment and culture is both important and impactful to improving wellbeing.



- While there are challenges in accessing the basics (social determinants) of health for many workers, they're committed to their physical wellbeing and looking to optimize it while watching costs.

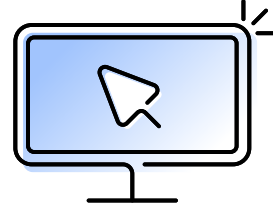


- Employees are least likely to say their financial wellbeing is going well relative to other wellbeing dimensions. But a significant portion of employees reduced spending and increased saving, which provided a foundation for improvement into 2021. It remains to be seen if this behavior will continue given pent-up demand for recreation, travel and delayed medical services.

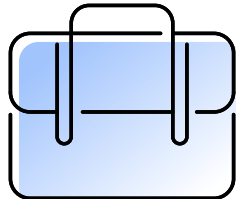
KEY THEMES



- The pandemic continues to impact mental and emotional wellbeing, specifically resiliency among women, lower income workers, people of color, essential workers, parents and caregivers. Employees highly value the support they're receiving from employers, when available.
- Many employees are experiencing symptoms of burnout and more dread going to work than last year. Fewer can balance work and personal commitments appropriately — caregivers and parents in particular.



- The value of wellbeing programs, tools and information continues to rise from prior years and is even higher among those utilizing them, especially remote work support, financial wellbeing programs and personalized support resources.
- Comfort with sharing personal health and financial information to inform personalized recommendations and guidance also rose, reinforcing the value potential for data and analytics when used transparently.



- Most employees say their employer has responded well to the pandemic and most would get vaccinated if their employer mandated it. A majority believe employers should mandate vaccinations for at least some roles if not all.

Wellbeing priorities

Employees continue to identify a diverse set of wellbeing priorities, supporting the case for employers to consider and provide a variety of initiatives. At least 75% of employees cite budgeting, eating healthy, work/personal balance, exercise, and stress management as high or moderate priorities. Wellbeing priorities do differ by age and circumstance, though. For example, reducing debt is a higher priority among those with non-mortgage debt and taking care of children/others a higher priority among parents and caregivers.

Therefore, while having a diverse set of offerings is critical, employers should research the top priorities for their specific employee population as they consider in which areas to invest and where to differentiate from competitors.

While there is an increase in saving for a large purchase and decline in retirement income/wealth accumulation as a high/moderate priority, retirement savings continues to be a relatively strong priority. This result may be partially driven by age as younger workers, who may not prioritize retirement savings as highly as their older counterparts, make up more of the workforce overall.

Wellbeing priorities

Employees' wellbeing priorities*

	2021	2020
Not living beyond my means or staying within a budget	81%	83%
Eating healthy	81%	81%
Effectively managing or balancing my work and personal commitments	79%	77%
Getting enough exercise	76%	74%
Reducing or managing my stress	75%	73%
Retirement income (post regular employment income) or wealth accumulation/investments	74%	79%
Growing and maintaining relationships	73%	75%
Building an emergency fund	72%	72%
Getting routine medical screenings/annual physicals or following medical advice for managing a condition	71%	70%
Spending more time on myself and my interests (i.e., hobbies, relaxation, building new skills)	71%	71%
Reducing current debt	70%	75%
Saving up to make a large purchase or expense (car, vacation, boat, wedding or special event, etc.)	60%	53%
Gaining new job-related skills or advancing my job/career	60%	60%
Taking care of my child(ren)'s or other dependents' needs	51%	55%
Finding good/better housing options (affordability, security, location) or buying a house	49%	48%
Education expenses (your own or others)	40%	36%

81% in 2021 and 84% in 2020 among those with debt

82% among parents and caregivers

*Figures represent those citing "high priority" or "moderate priority" on a 4-point scale.

Wellbeing priorities

While we see some consistency in the top five wellbeing priorities regardless of age, the relative importance of those priorities varies by generation.

For example, stress management is the biggest priority of Gen Z employees. Social wellbeing emerges in Emerging Millennials' top five, like growing relationships and managing/balancing commitments. Along with eating healthy, exercise rises to the top of Established Millennials' list.

Gen Xers are focused on their short-term and long-term finances, including building emergency savings. Boomers are primarily focused on financial and physical wellbeing. But, just like their cohorts, having a balance between their work and personal commitments is key.

And in each cohort, we see one priority that makes it near the top that is unique to that generation.

Wellbeing priorities by generation

Gen Z

1. Reducing or managing my stress
2. Eating healthy
3. Managing/balancing work and personal commitments
4. **Gaining new job skills or advancing my job/career**
5. Not living beyond means or staying within budget

Gen X

1. Not living beyond means or staying within budget
2. Retirement income or wealth accumulation/investments
3. Eating healthy
4. Managing/balancing work and personal commitments
5. **Building an emergency fund**

Emerging Millennials

1. Eating healthy
2. Managing/balancing work and personal commitments
3. Reducing or managing my stress
4. Not living beyond means or staying within budget
5. **Growing and maintaining relationships**

Boomers

1. Not living beyond means or staying within budget
2. Retirement income or wealth accumulation/investments
3. Eating healthy
4. **Getting medical screenings or condition management**
5. Managing/balancing work and personal commitments

Established Millennials

1. Eating healthy
2. Managing/balancing work and personal commitments
3. **Getting enough exercise**
4. Reducing or managing my stress
5. Not living beyond means or staying within a budget

Overall wellbeing remains low, but some dimensions rise

Only 40% are positive about their overall personal wellbeing (similar to July 2020, mid-pandemic). Compared to July 2020 which marked a low point for employees' perception of their wellbeing, employees now are slightly more likely to be positive about their social,

mental/emotional, and professional wellbeing — still far short of the results prior to the pandemic. The decline in wellbeing from pre-pandemic levels are disproportionately higher for Gen Z and people of color.

Employees' positive perceptions of their wellbeing*

Gen Z: 38%, down from 50% pre-covid.
People of color: 41%, down from 55% pre-covid.

	2021	July 2020	Pre-Covid 2020	2019	2018
My overall wellbeing	40%	39%	49%	—	—
Mental and emotional wellbeing	39%	37%	46%	43%	49%
Social wellbeing	38%	33%	45%	34%	35%
Physical wellbeing	38%	38%	44%	42%	43%
Professional and career wellbeing	36%	34%	44%	39%	40%
Financial wellbeing	35%	35%	40%	34%	35%

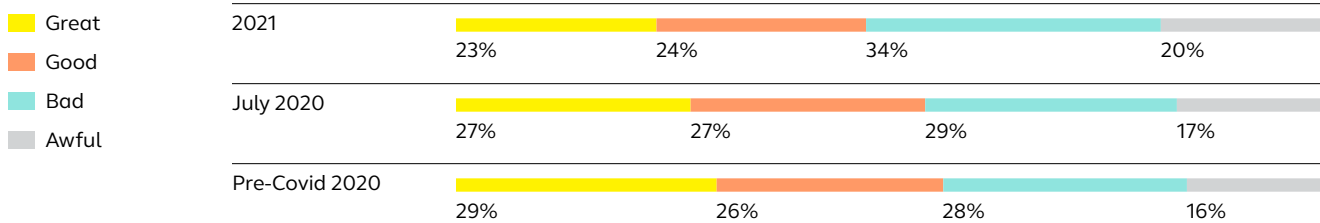
*Figures represent the percentage citing an 8, 9, or 10 on a 11-point scale where 0 = "Couldn't be worse" and "10 = Couldn't be better."

Employee experience ratings continue to decline

While three-quarters (73%) say they are often or almost always able to be fully productive while working, similar to July 2020 results, only 23% report a great overall employee experience. This is down from 27% in July 2020, and the combination of those having a bad or awful experience has risen to 54% from 44% in July. Technology and financial services employees are more likely to have a great employee experience while those working

in public sector and retail industries report the lowest levels of positive work experiences. Perhaps reflecting some positive perceptions of response to the pandemic, or higher unemployment levels, employees are slightly more likely to recommend their employers to others with an employee Net Promotor Score* of +6, up from -4 and -1 in July 2020 and November 2019 respectively.

Overall employee experience (EX) scores**



*Employee Net Promoter Score (eNPS). Net Promoter Score and NPS are trademarks of Satmetrix Systems, Inc., Bain & Company Inc., and Fred Reichheld.

**Figure is calculated using a composite of three items: overall rating (awful to awesome on 6-point scale), "EX couldn't be better" (strongly agree + agree on 6-point scale), and meeting of expectations (significantly exceeds + exceeds on a 5-point scale).

Wellbeing, productivity and employee experience are inexorably linked

Across Alight’s Mindset studies, we measure overall employee experience (EX) and the state of wellbeing. Results show a strong relationship between the two metrics. Employees reporting a great overall employee experience are over three times more likely to be positive about their overall wellbeing than those in an awful or bad EX environment.

When considering productivity, we see a similar relationship to wellbeing. Those reporting positive wellbeing ratings are two times more likely to feel they are always or almost always productive at work compared to those with low overall wellbeing.

Personal wellbeing is clearly important to productivity; in fact, it often represents the capacity of employees to perform. When someone is well — physically, emotionally, financially, socially and professionally — they’re most able to perform at a high level. That capacity to perform is unleashed through a great overall employee experience which optimizes engagement and productivity to achieve results.

Positive wellbeing ratings overall and by EX Score

	2021	Great	Good	Bad	Awful
My overall wellbeing	40%	70%	49%	28%	18%
Mental and emotional wellbeing	39%	67%	45%	27%	20%
Social wellbeing	38%	62%	43%	29%	18%
Physical wellbeing	38%	65%	43%	28%	16%
Professional and career wellbeing	36%	70%	47%	23%	7%
Financial wellbeing	35%	62%	39%	26%	17%

Managers are challenged to effectively support wellbeing

Work relationships play a significant role in driving the overall experience and wellbeing. We consistently hear in qualitative research with employees about the importance of the manager in supporting wellbeing and in defining/demonstrating wellbeing as part of the culture. Alight sought to explore this further and found that there's a definite opportunity to improve wellbeing and the overall employee experience through manager support.

Unfortunately, less than half (46%) of employees feel their manager communicates effectively about balancing work and personal commitments. Similarly, few feel comfortable having conversations with their manager about wellbeing which can further compound the lack of support system. Interestingly, only 60% of managers feel comfortable having conversations with direct reports about wellbeing. The good news is managers see value in training to better encourage employee wellbeing, including mental and emotional health support (86%).

Employee viewpoint overall and by EX Score*

	2020	Great	Good	Bad	Awful
My manager appropriately takes employees' personal situations and expectations during COVID-19 into account as much as possible	55%	83%	62%	48%	23%
My manager communicates effectively with me about managing or balancing my work and personal commitments	46%	76%	57%	36%	17%
I feel comfortable having open and honest conversations with my manager about my personal wellbeing	46%	76%	53%	36%	18%

Manager viewpoint overall and by EX Score*

	2020	Great	Good	Bad	Awful
I feel comfortable having open and honest conversations with my direct report(s) about wellbeing	60%	81%	61%	54%	30%

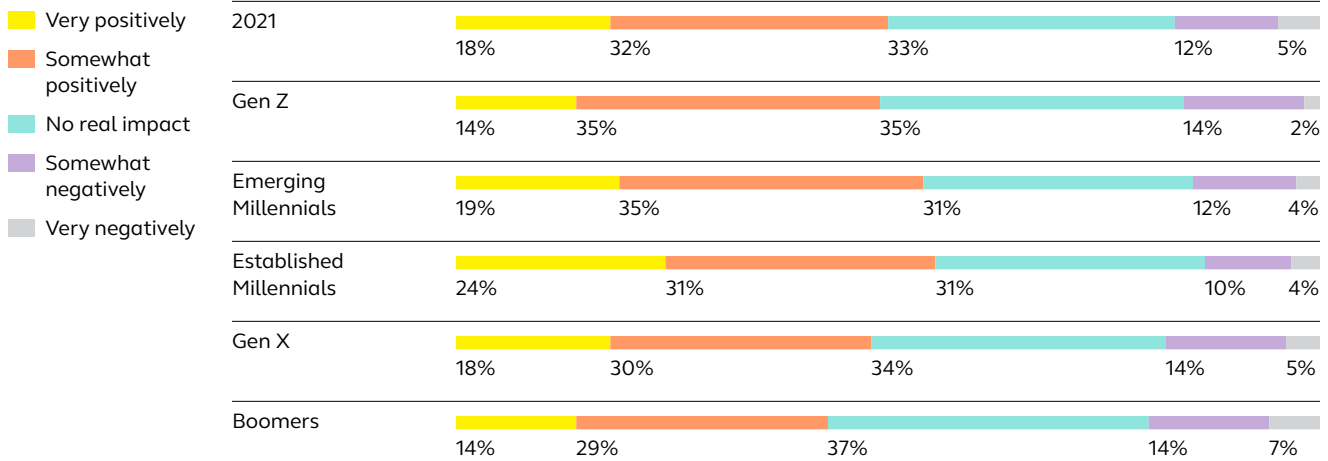
*Figures represent those who "strongly agree" or "agree" on a 6-point scale.

Culture impacts wellbeing; positively for most

Work culture is another area that impacts wellbeing. Half of employees say the culture at their company contributes at least somewhat positively to their wellbeing —

more likely for Millennials. Not surprisingly, those experiencing a great overall EX are much more likely to say the culture positively impacts their wellbeing.

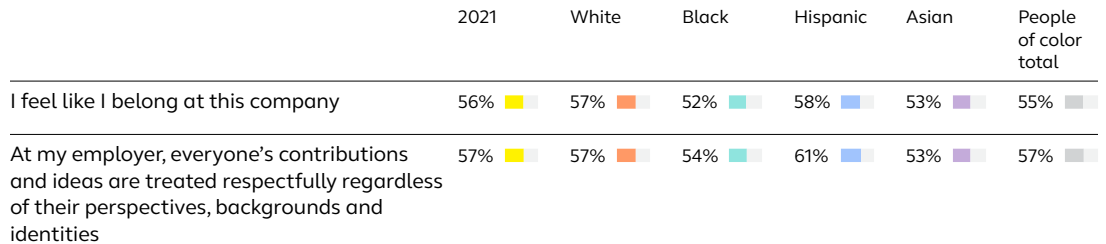
How culture and environment at your company contributes to overall wellbeing



Feeling a sense of belonging is another important aspect of culture. About half of employees, up four percentage points from July 2020, feel like they belong at their

company and their contributions and ideas are treated respectfully regardless of where they come from; this is consistent between identity segments.

Sense of belonging*



*Figures represent those who "strongly agree" or "agree" on a 6-point scale.

Diversity, equity and inclusion provide the foundation to optimal wellbeing, but more is needed

Diversity, equity and inclusion have been at the center of attention for employers. While 62% of employees say their employer is diverse, they are less likely to describe it as inclusive, and even fewer as equitable. In fact, only 25% describe their employer as all three — this small proportion of employees are nearly twice as likely to feel positive about their overall wellbeing than those who don't

select all three adjectives (55% vs. 35%). Since July 2020, more employees say they're proud of how their employer has responded to racial and social concerns (53% vs. 44%). Over one-third (38%) still believe their employer could do more. This is especially true among Black (59%), Asian (48%) and Hispanic (45%) employees.

How employees consider their workplace/company

	2021	White	Black	Hispanic	Asian	People of color total
Diverse	62%	62%	55%	65%	63%	62%
Inclusive	54%	54%	53%	55%	57%	54%
Equitable	41%	42%	33%	42%	40%	39%
None of the above	8%	9%	8%	4%	8%	6%
Diverse, inclusive <i>and</i> equitable	25%	26%	17%	25%	27%	22%
Diverse <i>and</i> inclusive	33%	34%	27%	33%	37%	31%
Diverse <i>and</i> equitable	27%	28%	18%	29%	28%	25%
Inclusive <i>and</i> equitable	29%	31%	21%	29%	30%	26%

2X more likely to have positive overall wellbeing when feel their workplace is diverse, inclusive and equitable.

Definitions shared with survey participants:

- Diverse (presence of diverse perspectives, backgrounds, and identities in the workplace, including gender, race, ethnicity, religion, nationality/origin, sexual orientation and ideology)
- Inclusive (people with different perspectives, backgrounds and identities feeling and being valued, leveraged and welcomed)
- Equitable (fairness in treatment, outcomes and opportunities regardless of perspective, background or identity)

A recommitment to time off can be a valuable component of EX to enhance wellbeing

While employees continue to value wellbeing programs and benefits offered by employers (see page 37), research consistently reinforces the benefits of time off to disconnect, recharge, refresh and enjoy time away. Most employees are satisfied with their time off benefits, though fewer say their company encourages

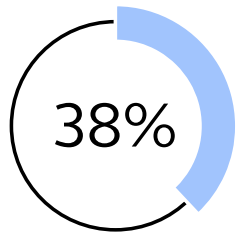
people to take time off or that managers make it easy to take time off earned. Similarly, nearly half feel if they fully disconnect from work while off, it will have a negative impact on perceived performance. Gen Z perceptions are less positive than other generations.

Perceptions of time off*

	2021	Gen Z	Emerging Millennials	Established Millennials	Gen X	Boomers
I am satisfied with my company's time-off benefits	60%	44%	56%	63%	63%	66%
My manager makes it as easy as possible for me to take the time off I've earned	58%	44%	58%	62%	59%	57%
If I "disconnect" from work while taking time off, I feel that it will not have a negative impact on how my performance is viewed	54%	37%	52%	55%	56%	61%
My company encourages employees to take all the time off earned	54%	35%	53%	59%	55%	56%

*Figures represent those citing "strongly agree" or "agree" on a 6-point scale.

Physical wellbeing



are positive about their physical wellbeing

Employees are vested in their personal health, but still question the effort

During a time of uncertainty, more employees feel in control of their personal health than in prior years. Many feel they're doing all they can to take care of their health and wellness, also up from the previous year.

Some are still conflicted about the investment it takes to live a truly healthy life. Even among those who rate their overall wellbeing positively, 40% say a healthy lifestyle requires

more than they feel they can do. The rise of wellness culture has many positives, with people caring more about their total wellbeing. Yet, with all the information, resources and expectations available, achieving wellbeing goals can be overwhelming and feel unattainable. Employees need to feel empowered to maintain their wellbeing in ways that fit their lifestyles, situations and unique needs.

Millennials continue to be more likely to question if their efforts are enough or worth it. Millennials' perception that they are doing all they can to take care of their health is up 10 points (64% to 73%), but also their view that living a healthy life requires more than they are willing to spend is up 10 points as well (39% to 49%) — this may indicate a greater challenge to engaging this group.

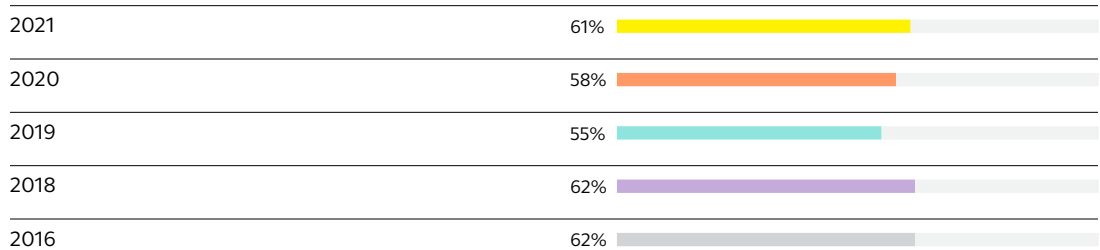


Employees are vested in their personal health, but still question the effort

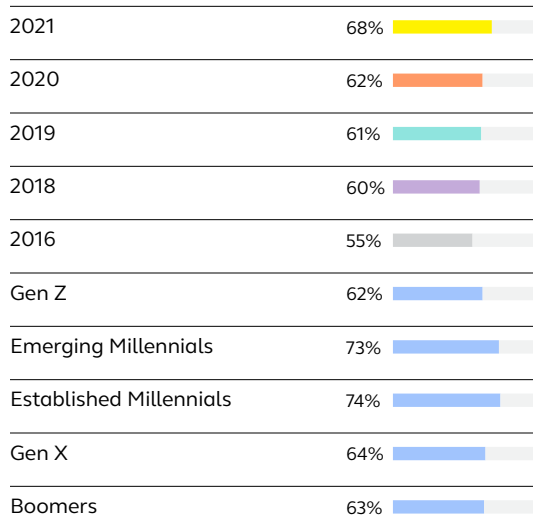
68% of employees feel they’re doing all they can for their personal health, up six points from 2020 and a growing sentiment since

2016. But, the feeling that it’s too much also increased to 38%, up five points from 2020.

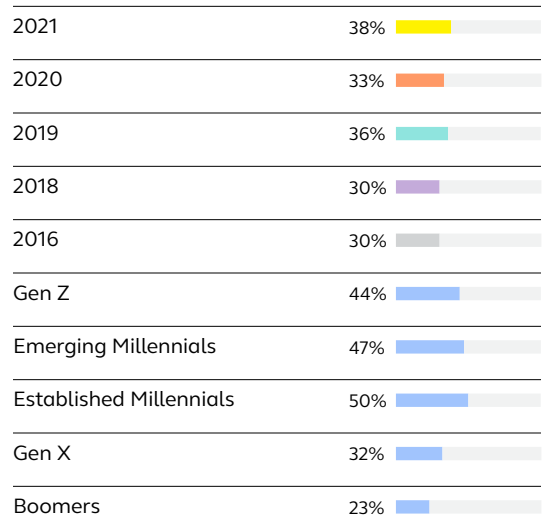
I feel personally in control of my health*



I do everything I can to promote and maintain my personal health and wellness*



Living a truly healthy life requires more time, attention and/or money than I’m willing to spend*



*Figures represent those citing “strongly agree” or “agree” on a 6-point scale.

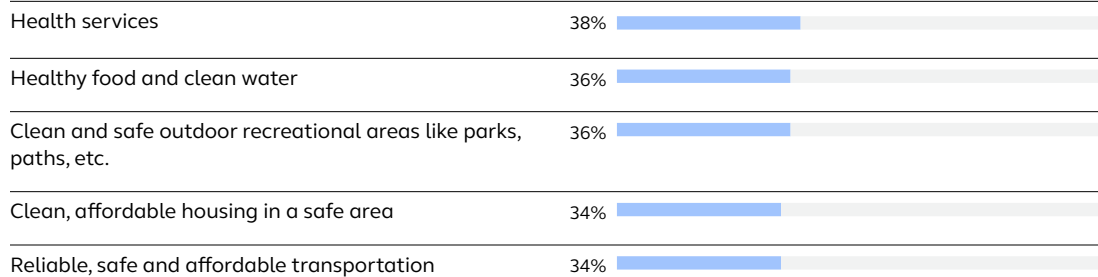
Challenges with accessing the basics of health are concerning

Employers are expanding their wellbeing offerings to better address the challenges employees face in taking care of themselves and their families. This includes access to key factors that determine employees' and their families' health, like where they live, income or available healthcare.

One-third of employees are sometimes or often struggling to access healthy food and clean water, health services, safe housing, transportation and outdoor spaces. The percentages are even higher among people of color, hourly workers, part-time workers, and those with financial challenges. For example, 46% of employees who rate their financial wellbeing poorly say access to health services is sometimes or often an issue.

To what extent is having access to each of the following an issue for you...

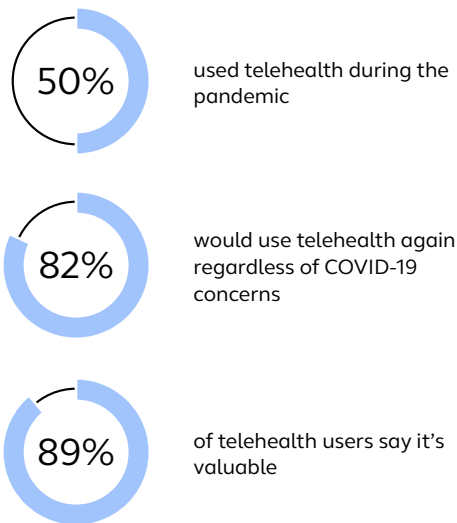
Sometimes/Often an issue



Employees are exploring ways to optimize their healthcare

Alight’s Workforce Mindset Study, conducted in July of 2020, revealed that 52% of employees reported delaying preventive or elective medical care due to the pandemic. The current Wellbeing study finds that some continue to delay care amidst the pandemic, though the percentage has declined (34% vs. 52%) — this shift is in-line with external studies on healthcare usage and spending.

A majority of employees who needed healthcare during the pandemic looked to non-traditional elements of a health plan, like telehealth. These employees had positive experiences and would use telehealth again, even if COVID-19 was no longer a significant concern.



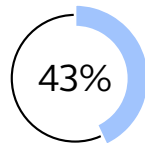
Other virtual opportunities: 80% of employees who have virtual wellbeing events available through their employer say it's valuable.

Telehealth experience ratings	Excellent/ Good	Excellent	Good	Fair	Poor
Overall experience	83%	32%	51%	15%	2%
Efficient, effective problem resolution	81%	45%	36%	11%	1%
Clarity of cost and coverage	78%	29%	49%	17%	5%
Effective follow up and guidance on next steps	79%	28%	52%	17%	4%
Ease of finding information	77%	28%	49%	20%	3%

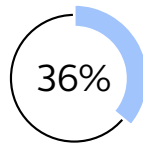
Employees are trying to be more prepared for healthcare costs

Two-fifths of employees say they asked about or looked up costs for health services or prescriptions. A similar percentage of employees compared costs. More are saving for healthcare expenses, too, which is part of a larger savings trend happening during the pandemic.

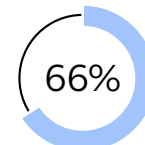
Still, a portion of the workforce has engaged in or seriously considered potentially negative behaviors to avoid health-related costs. This is especially true with prescription drugs, where 44% have or considered stopping, reducing or delaying their medications (up from 41% in 2020).



asked about or looked up costs
(vs. 35% in 2020)



compared costs for recommended
medical services or prescriptions
(vs. 27% in 2020)

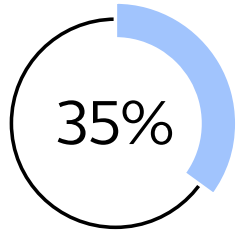


saving for healthcare expenses
(vs. 60% in 2020)

How much I'm saving or setting aside this year for healthcare expenses not paid by insurance	2021	2020	2019
Nothing	34%	40%	42%
Enough to cover some of my annual deductible or expected out-of-pocket costs	31%	30%	31%
Enough to cover all of my annual deductible or expected out-of-pocket costs	23%	20%	17%
More than my annual deductible, but less than my annual out-of-pocket maximum	8%	6%	5%
My annual out-of-pocket maximum or more	5%	4%	5%

Actions I have taken or seriously considered this year to pay for health costs	2021	2020	2019
Stopped taking medication, taken less medication, or delayed filling a prescription	44%	41%	36%
Reduced or stopped saving for the future (for retirement or other goal)	43%	44%	40%
Reduced spending on some other non-health related areas (mortgage/rent, food, utilities, etc.)	42%	48%	41%
Did not get care for myself or another family member because I could not come up with the out-of-pocket costs	41%	43%	37%

Financial wellbeing



are positive about their financial wellbeing

More than half of workers reduced spending during the COVID-19 pandemic

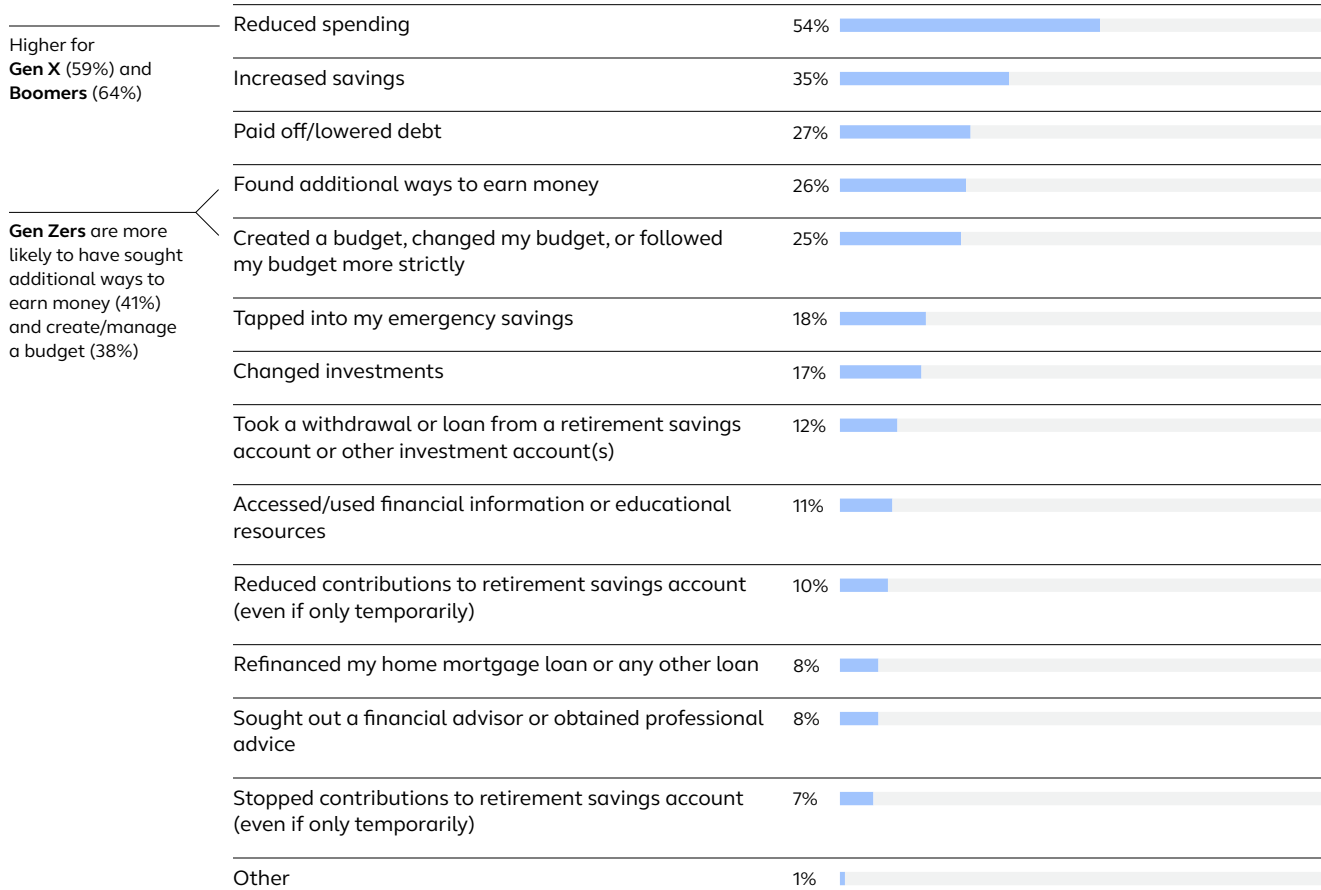
The pandemic had an extreme economic impact, from stocks cratering in early spring, to business closures and furloughs, to a near halt in travel, leisure, and in-person entertainment. As a result, many people across the US were faced with financial uncertainty. Three-quarters of survey participants were concerned when the stock market took a hit

in Spring 2020. They responded by reducing spending and tapping into emergency savings and retirement accounts. At the same time, over one-third of workers decided to increase savings — a percentage relatively consistent across all generations. In fact, 80% of employees took some sort of financial action as a result of the pandemic.



More than half of workers reduced spending during the COVID-19 pandemic

What actions have you taken related to your finances as a result of the pandemic?*



*Among those who took at least one action.

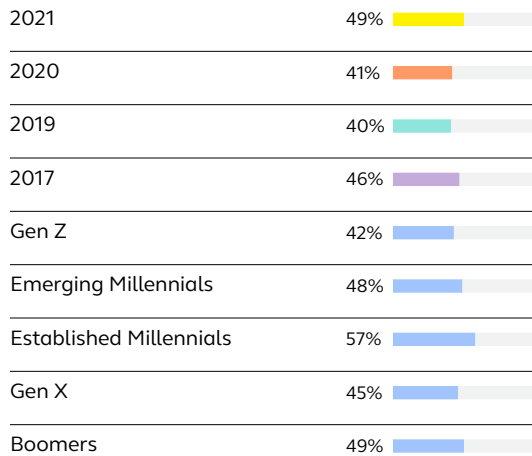
Employees feel more in control of their financial future

Even though the COVID-19 pandemic caused a financial crisis for many Americans, there's been an improvement in workers' perceptions of their finances. Nearly half (49%) feel in control of their financial future, up from 41% in 2020. Employees who have financial

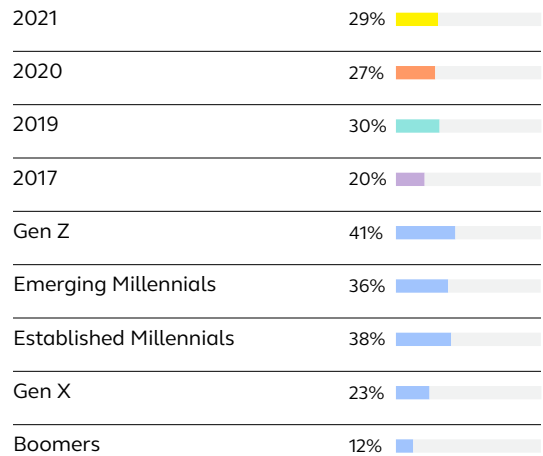
wellbeing programs available through their employer are more likely to say they have control over their financial future than those without financial wellbeing programs available (56% vs. 42%).

Employees' financial attitudes by year and generation*

I feel I am in control of my financial future



I'm often intimidated by financial matters



*Figures represent those citing "strongly agree" or "agree" on a 6-point scale.

Employees feel more in control of their financial future

In employees' own words:

Many say that at this point in the pandemic, they're feeling good or optimistic because their finances were not impacted or they've taken positive actions to address their financial needs during the pandemic. Still, a sizable portion of the population aren't as positive and express worry about managing their finances, debt and job security.

“

My financial wellbeing's not great right now. I'm going to have to almost rebuild my savings completely after getting COVID and all the health complications I developed drained what I had.

”

“

I am happy I cleared up my debt so I can focus on my future and making more of a savings plan for retirement.

”

“

I felt mostly stable but worried that I could lose my job at any moment.

”

“

Thanks to the restrictions I have cut expenses related to entertainment which has helped me to increase my savings.

”

“

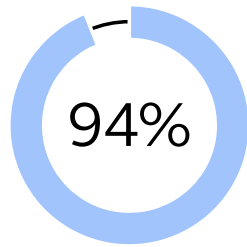
I am so exhausted. I am the only one in my household able to work currently, as my spouse has remained unemployed.

”

Debt management remains an important goal

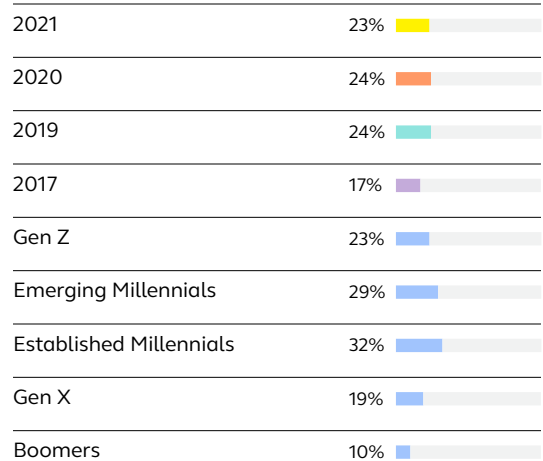
Unlike other economic recessions, research shows that the pandemic has not caused many people to become delinquent on loan obligations like credit cards, mortgages and student debt. Experts agree that some of this is due to policy changes like the Coronavirus Aid, Relief and Economic Security (CARES) Act which provided stimulus payments and

allowed individuals to delay payment of mortgages and student loans. Perhaps because of these relaxed rules, workers are less likely to say that debt is dragging down their financial future. Two years ago, 85% of workers with student loans said debt significantly impacted the amount they save for the future. This year, the percentage dropped to 70%.

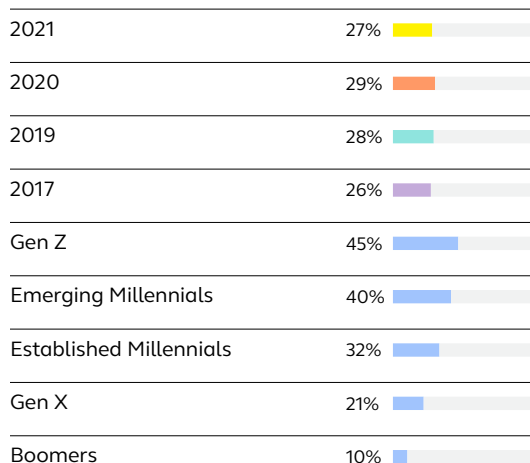


agree it's important to be debt free (+3 points from 2020)

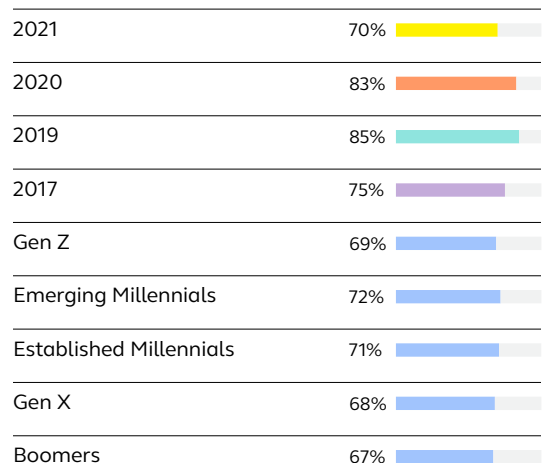
My level of debt is ruining the quality of my life



Percent with student loans



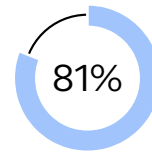
Student loans significantly or somewhat impact ability to save for the future



Fewer employees believe saving for retirement is a priority than in prior years. However, more are saving for retirement than ever before.

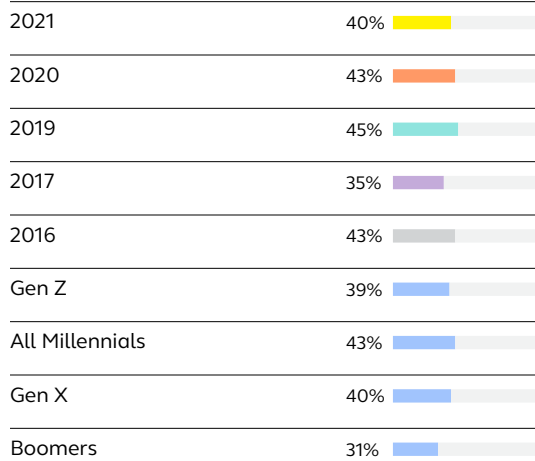
As mentioned earlier, 74% of employees say that saving for retirement is a priority — down 10 percentage points over the span of the last two years (see page 6 for full list of priorities). At the same time, Alight’s recordkeeping data shows the percentage of workers who are saving for retirement is at an all-time high.* This apparent discrepancy could be chalked up to the fact that most large employers have automatic enrollment in their 401(k) plans thereby removing the requirement for workers to make retirement saving decisions.** In addition to retirement, financial wellbeing topics occupy many of the top priorities such as not living beyond means, reducing debt.

The percentage of workers who say they’re afraid of running out of money in retirement fell slightly from 43% in 2020 to 40% in 2021. This could be due to the fact that Wall Street was setting record highs during the time the survey was fielded, but it could also be related to the increase in employees who say they’ve created a plan to meet their retirement goals (57%, up nine points).

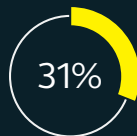
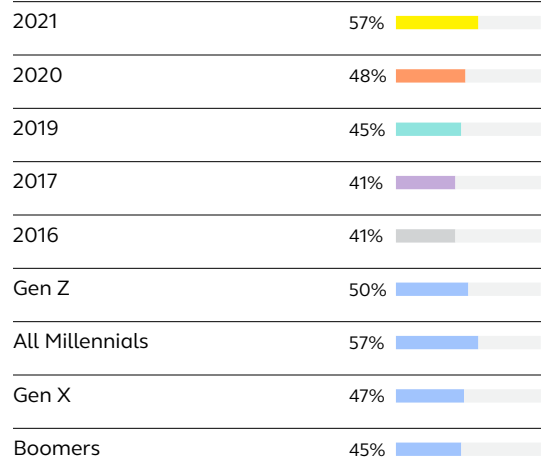


say they’re contributing to employer’s retirement savings plan (+2 pts)

I’m afraid I’ll run out of money during retirement



Created a financial action plan that details what I need to do in order to retire by my goal

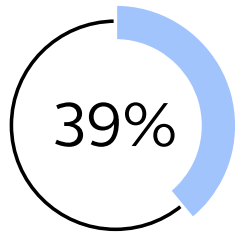


Only 31% of Boomers feel they’ve planned appropriately to meet their healthcare needs in retirement.

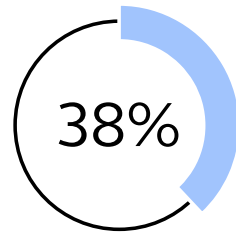
*Alight Solutions, *Universe Benchmarks*, 2020

**Alight Solutions, *Trends & Experience in Defined Contribution Plans*, 2019

Mental, emotional and social wellbeing



are positive about their mental and emotional wellbeing

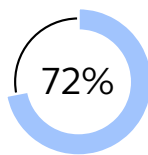


are positive about their social wellbeing

The pandemic continues to test employees' resilience

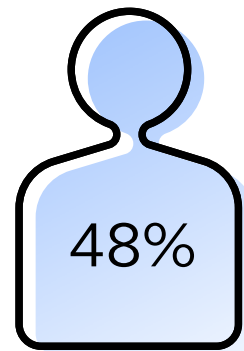
Over the past few years, mental health has risen in priority and value for employees. This has been even more true during the pandemic, which has put employees' resilience to the test. Four in 10 say the pandemic has caused their emotional and mental wellbeing to decline,

though a smaller, but significant, portion cite a positive impact. Feelings of loneliness have increased. There's been no improvement in employees' stress levels, and some groups have been experiencing more stress than others this past year.



report high or moderate stress levels

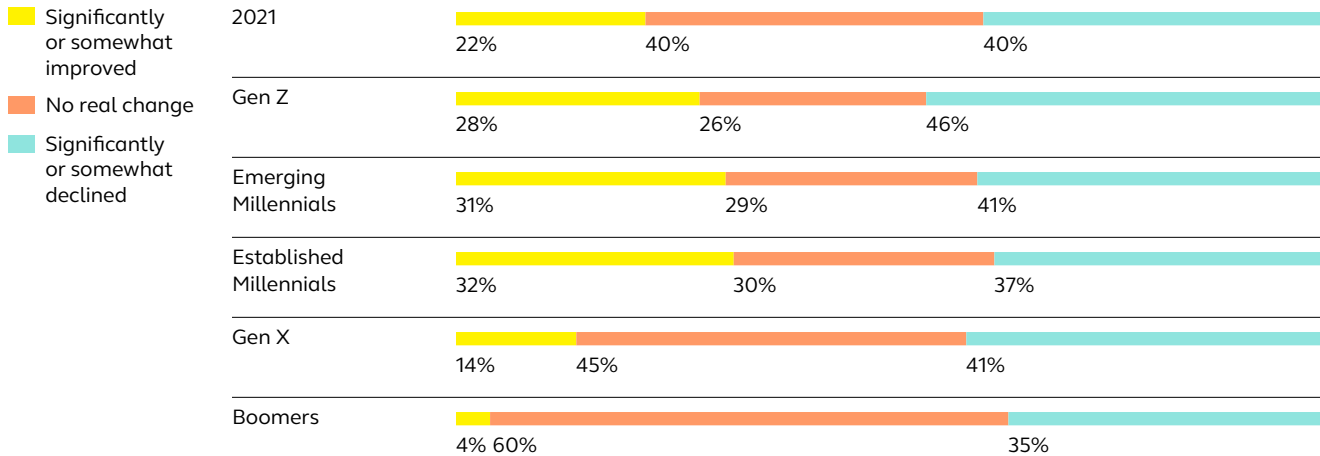
Females	76%	<div style="width: 76%;"></div>
Earning less than \$45K	76%	<div style="width: 76%;"></div>
Hispanic	79%	<div style="width: 79%;"></div>
Asians	79%	<div style="width: 79%;"></div>
Essential workers	79%	<div style="width: 79%;"></div>
Caregivers	81%	<div style="width: 81%;"></div>
Parents	77%	<div style="width: 77%;"></div>



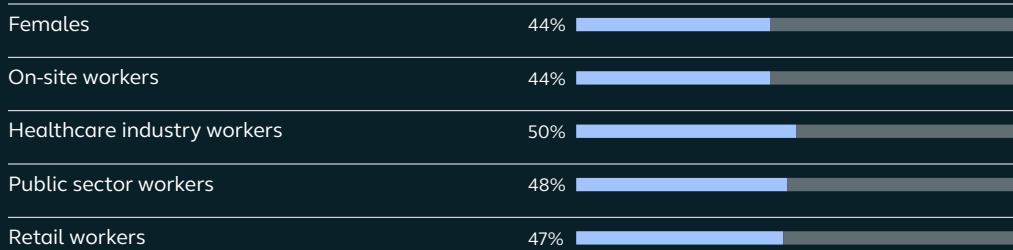
often feel lonely or isolated (vs. 43% in 2020)

The pandemic continues to test employees' resilience

Pandemic impact on employees' mental health




Employee segments who report higher negative impact of pandemic on mental health



People see value in mental health support

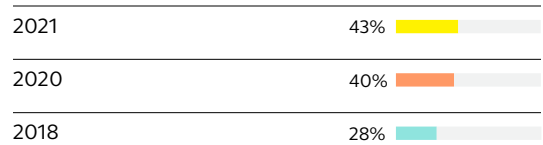
The good news is more employees are seeking help through counseling or other related services. Most employees are acting on their own to address their mental and emotional health during the pandemic, like meditation, exercise or hobbies. Only three in 10 employees say they've taken no action, some of whom mention they don't have the time due to work or family responsibilities.

Within the work environment, over half would be comfortable reaching out to a colleague dealing with an emotional and/or mental health issue. Managers are open to supporting their direct reports' emotional and mental wellbeing. Encouraging colleague and manager support systems in the workplace has its benefits. When employees feel they have someone at work they can confide in, their mental, social and professional wellbeing significantly improve.

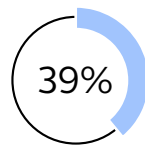


This past year, women were more likely to report high stress levels and negative impact of the pandemic on mental and emotional health, though less likely than men to report seeking out counseling or other related services.

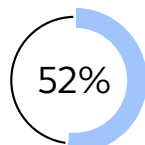
Employees or dependents who sought counseling



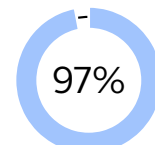
Top reasons: mental health condition, stress due to covid, stress in general



feel they have a co-worker they can reach out to when stressed or worried



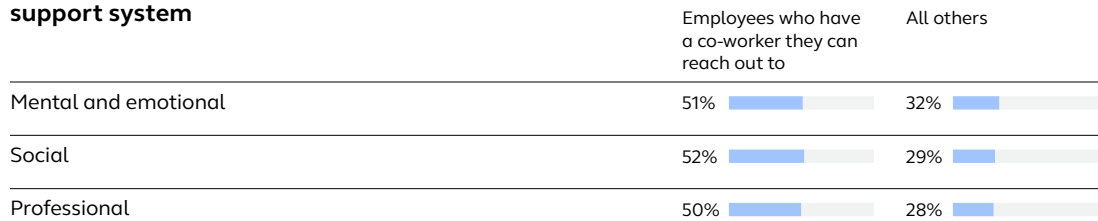
would be comfortable reaching out to an employee dealing with an emotional and/or mental health issue (vs. 49% in 2020)



of managers say training to support their employees' mental and emotional wellbeing would be valuable

People see value in mental health support

Positive wellbeing ratings and co-worker support system



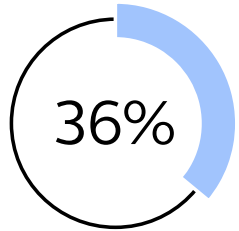
“
I have been using monthly Telehealth sessions.
”

“
I am an essential worker. I have worked more than ever and have not had time to worry.
”

“
I’m more aware of my feelings and trying to cope with them so they don’t affect my children, we’ve implemented meditation as a family and more feelings activities for the kids.
”

“
Get more rest. Have more time to myself to think about my current situation, to clear my mind up more often, and to feel better about everything.
”

Professional wellbeing



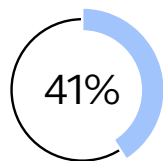
say professional and career wellbeing is going well

Many employees are burned out

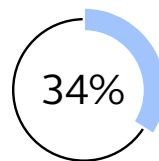
Unfortunately, results related to professional and career wellbeing show little, if any, improvement over the prior year.

Given the events of the past year and the personal and work challenges that come with it, it may not be surprising that some

employees experience feelings of dread about their work. Two-fifths report symptoms of burnout, and another one-third admit to not having as much energy during the workday as they'd like. Fewer than last year feel they can manage their commitments (60%, down five points).



experiencing symptoms of burnout



don't always have as much energy as they'd like

Attitudes about work*

	2021	2020
I often dread going to work or starting my workday	29%	23%
I can be myself at work	55%	56%
I am effectively able to balance/manage my work and personal life commitments	60%	65%

*Figures represent those who "strongly agree" or "agree" on a 6-point scale.

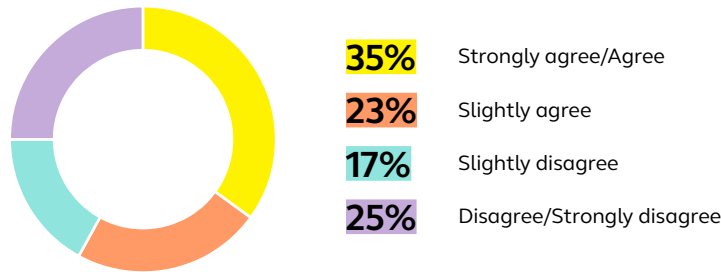

Parents and caregivers continue to experience their own challenges

Increased support of working parents and caregivers during the pandemic has been helpful when available (for example, 60% of parents and 57% of caregivers say managers make it easy for them to take time off.) Some wellbeing experiences for parents and caregivers are concerning. They're much more likely to say they often dread starting their

workday and report higher levels of stress and burnout. Fifty-five percent of working parents participating in Alight's study have child(ren) who require their assistance with homeschooling or remote learning — many feel the learning support along with their current workload is too much to handle.

	Parents	Caregivers
Often dread going to work or starting workday	34%	42%
Symptoms of burnout	43%	54%

Homeschooling/remote learning or caregiving support along with my current workload is too much to handle

1 in 2 have avoided health care services (or seriously considered it) due to costs.

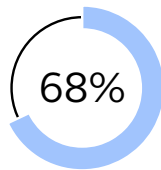


1 in 3 feel debt is ruining their quality of their life

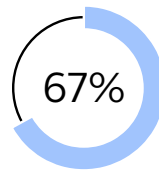
Employees appreciate their employer's response to the pandemic

At about 10 months into the pandemic, more employees feel good about how their employers have responded to stakeholders' needs. The highest increase is the perceived response for employees, up five percentage points since the summer of 2020. More also know where to find relevant information through their employers and feel safe in their current work environments.

Perceptions, of course, vary by workers' situations. For example, only 54% of on-site employees feel safe and secure where they work, consistent with Alight's findings from July 2020 but much lower than those working remotely (83%). On-site workers are also less likely to know where to go for relevant pandemic information through their employers.



68% know where to find information related to work, benefits and other impacts of the pandemic (vs. 62% 2020)



67% feel appropriately safe and secure in my current work location (vs. 63% 2020)

Employers responded well to the needs of the following:

	2021	July 2020
Employees	78%	73%
Customers	84%	84%
Business partners/suppliers	84%	82%
Shareholders/business owners	86%	83%
Communities	80%	80%

Employees are less likely to express concerns about returning or continuing to work at a company location

Most have at least one concern about reporting to the workplace. The most common concern is getting sick and risk from in-person interactions or people not following health guidelines or policies, though there are fewer with these concerns relative to the July 2020 results.

Those working remotely due to the pandemic report more concern about in-person interactions as well as adequate safety gear. And, after months of being remote, many are worried about simply getting back into their routines.

Concerns about returning to work or currently working on-site*	2021	July 2020	Primarily remote due to COVID	Sometimes remote (any)	On-site: hardly ever/never remote
Getting sick	54%	61%	59%	45%	59%
In-person interactions	43%	43%	48%	34%	46%
Coworkers or customers not following health guidance or policies in place to prevent spread of viruses	41%	52%	44%	33%	45%
Health and safety policies or processes enacted are not appropriately communicated and/or enforced	25%	30%	28%	23%	25%
Health and safety policies/efforts of my company are not sufficient or up to standards	22%	24%	19%	27%	22%
Not having adequate personal protective equipment or other related supplies to prevent spread of viruses	23%	27%	28%	19%	21%
Re-establishing routines	23%	25%	40%	19%	14%
Safety of commute via public transportation or shared rides	16%	16%	21%	24%	8%
Changes that may occur/might have occurred to my role	16%	16%	12%	23%	14%
Care for family members or children not available	13%	11%	12%	18%	11%
Skills and/or knowledge not being up to date	11%	8%	10%	16%	8%
Having to travel by air for work	7%	0%	5%	13%	4%

*Figures represent the 81% of employees who cite at least one concern.

Employees are looking to employers for vaccination information and guidance

More than half (56%) feel that employers should require at least some portion of employees to be vaccinated against COVID-19. Over one-third (37%) believe all employees should be required to be vaccinated and 19% believe a portion of employees should be required.

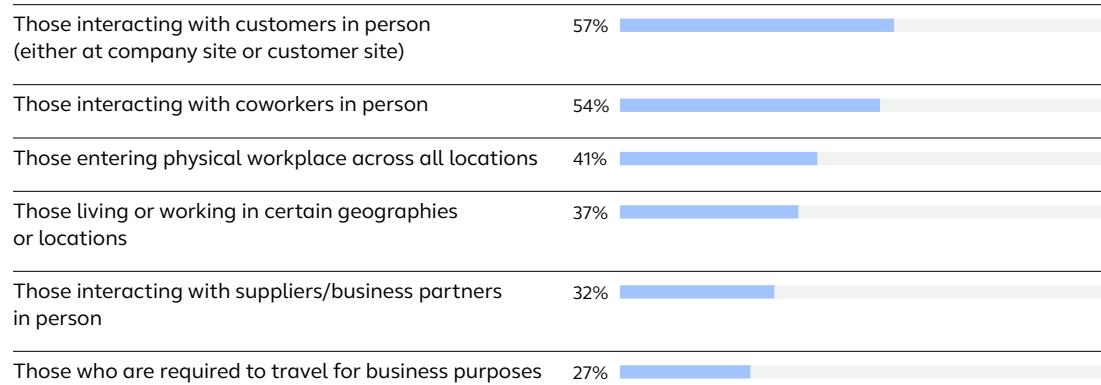
Those who feel a portion of the workforce should be vaccinated (19%) most often said employees interacting with customers or coworkers should be required to do so. When asked what actions employers should take, those who feel employers should actively encourage vaccinations, but not require (28%), most often cited methods like covering the costs, providing communication and education, or delivering incentives.

When appropriately available, to what extent should employers require and/or encourage their employees to get vaccinated for COVID-19? Assume any requirement would follow applicable laws and related accommodations due to medical, disability or religious exemptions.

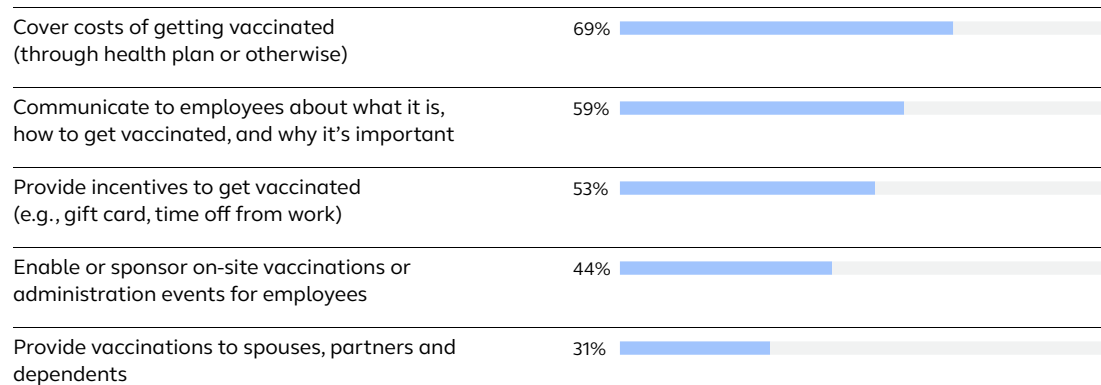
	2021	Gen Z	Emerging Millennials	Established Millennials	Gen X	Boomers
Requires all their employees to get vaccinated	37%	36%	37%	43%	36%	32%
Requires a portion of their employees to get vaccinated	19%	31%	25%	22%	15%	9%
Not require any employees to get vaccinated, but actively encourage all employees to do so	28%	20%	28%	21%	33%	36%
Neither require nor actively encourage employees to get vaccinated beyond providing basic information or what may be legally required	16%	13%	10%	15%	16%	23%

Employees are looking to employers for vaccination information and guidance

Require a portion of employees to get vaccinated for COVID-19: Which groups should be required?



Actively encourage employees to get vaccinated: What actions should employers take?



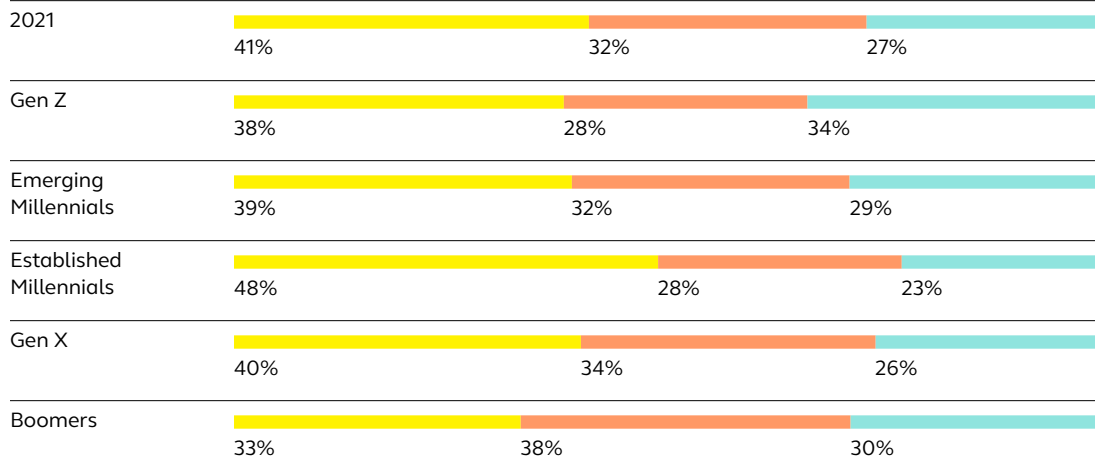
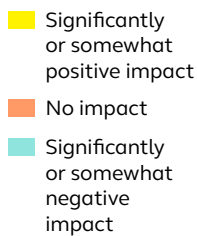
Reactions to vaccination involvement looks fairly positive

Nearly three-quarters (71%) say they would get the vaccine if their employer required them to. What effect will requiring vaccination have on the workforce's views of organizations? More tend to say it would have a positive impact on how they view current or prospective employers than a negative impact. The perceived positive impact is higher among

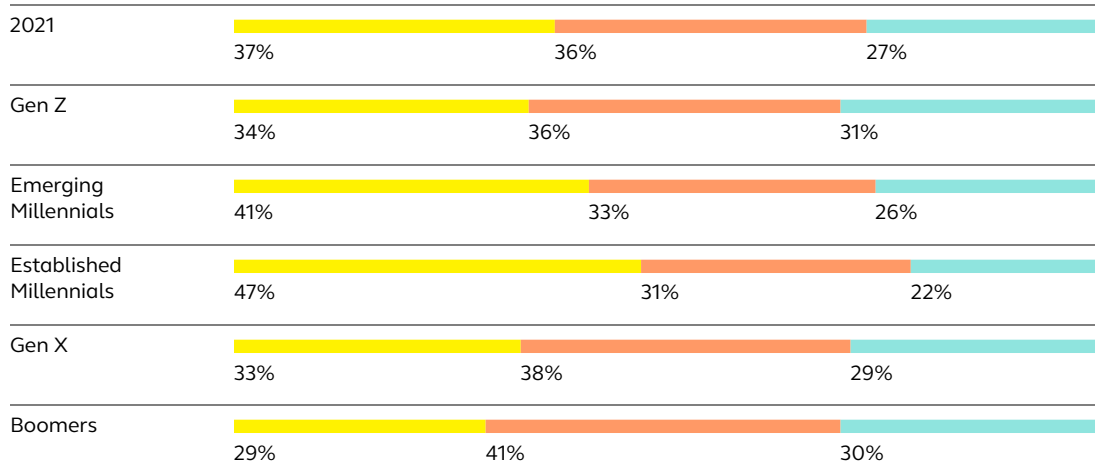
those working at tech companies (54% current, 55% prospective) or smaller companies (44% current and 41% prospective among those with 1,000–4,999 employees).

Gen Z reactions tend to be more mixed than their cohorts indicating perhaps stronger views on the vaccination requirement subject.

Impact of employer-mandated vaccination on how employees would view current employers



Impact of employer-mandated vaccination on how employees would view prospective employers







Wellbeing programs

Employees continue to respond positively to their employer’s wellbeing benefits and programs, with the largest increases in those who say the programs help them avoid getting sick (+9 points), increase productivity

(+4 points), and enhance their overall perception of their employer (+4 points). Perceptions are generally consistent across demographic groups.

Wellbeing programs offered by my employer...*

	2021	2020	2019
Are easy to access when I need them	85% 	84% 	81% 
Make me feel better about my employer	84% 	80% 	78% 
Are a good business investment	84% 	81% 	80% 
Make the company more attractive to potential employees	83% 	81% 	78% 
Enhance/improve my overall employment experience	83% 	81% 	77% 
Help me to be as productive as I can be	82% 	78% 	75% 
Help me avoid getting sick	79% 	70% 	68% 
Are effective in helping me create a better financial future	79% 	79% 	75% 
Are one of the reasons I stay at my job	75% 	74% 	70% 
Helps me connect to other employees with similar goals or priorities	73% 	—	—

*Figures represent those citing “strongly agree,” “agree,” or “slightly agree” on a 6-point scale.

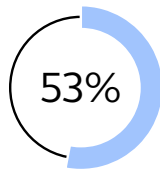
Pandemic influenced programs like telehealth, remote work support, caregiver, and parental support grew in availability and use

The pandemic has changed the way we access care and support. One of the most often cited programs available to employees is telehealth. Over one-third of employees say telehealth is available (up 11 points from last year). The data may be under-represented as respondents may not have been considering the availability through their carriers or providers directly. Of the 22 different wellbeing programs asked

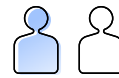
about in the study, only 18% of employees say they had none of these available.

Among those with a particular wellbeing program or benefit available to them, reimbursement for working remotely is the most often used, followed by telehealth. Only 33% say they didn't use any of the 22 programs.

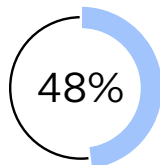
Top programs by usage



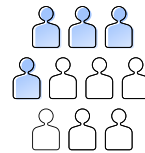
Remote work reimbursements
(62% among primarily remote employees)



1 in 2 single parents and caregivers used **caregiver support/programs**



Telehealth



4 in 10 single parents and caregivers used **parental support/programs**



Program availability on the rise

- Telehealth **+11 pts**
- Mental and emotional health mobile apps **+3 pts**
- Fitness reimbursements or discounts **+3 pts**



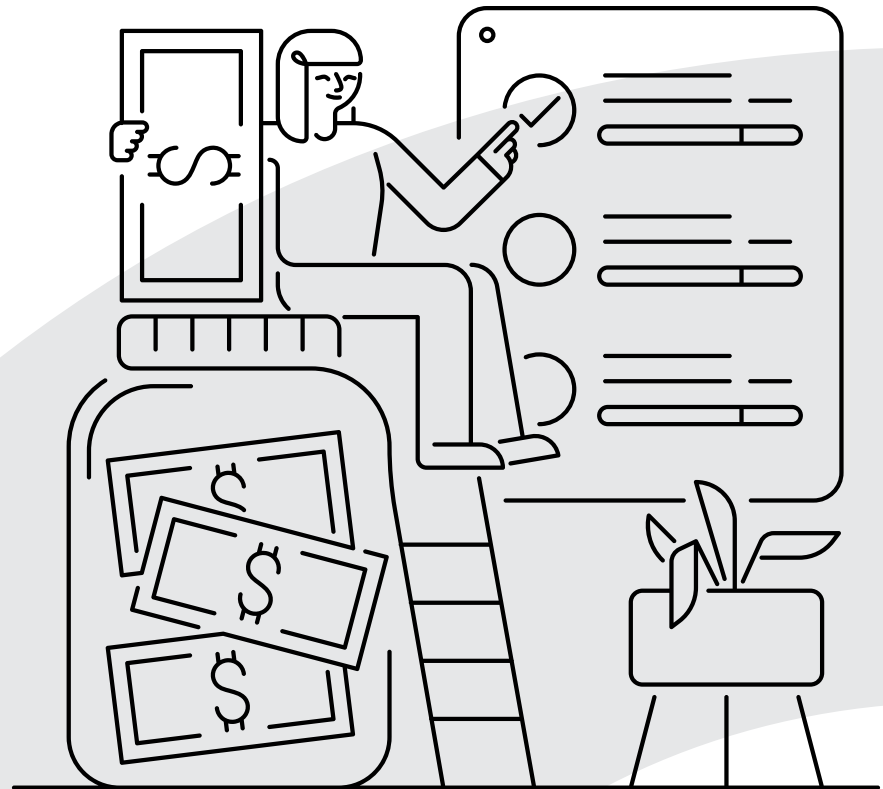
Perceived availability declines

- Higher education **-5 pts**
- Stress management program **-4 pts**
- Personalized support for navigating health system and costs **-4 pts**

Financial wellbeing programs are most often cited as valuable, but programs across all dimensions get high marks



























































Whether the employee actually used the program or not does impact the perceived value of programs. The proportion of employees who have used a program, on average, were 14% more likely to rate them as valuable compared to those who have not used the program but have them available.

Programs that appear to have greatest impact due to experience are parental and caregiver support programs (rising 25 and 23 points respectively with use) and mental/emotional health support (rising 23 and 19 points respectively for apps and stress management).



Financial wellbeing programs are most often cited as valuable, but programs across all dimensions get high marks

Value of wellbeing programs*

	Among those who have it available		
	2021	2020	2019
Reimbursement for working remotely	89% 	—	—
Getting paid more frequently	84% 	88% 	—
On-site health centers	82% 	79% 	65% 
Paid Time Off exchange	81% 	79% 	66% 
Access to low-interest short-term loans	80% 	82% 	—
1:1 financial support	79% 	75% 	59% 
Mortgage assistance programs	79% 	70% 	59% 
Personalized health management	78% 	70% 	51% 
Sleep improvement program or resources	78% 	78% 	—
Financial/Physical/Mental health recommendations	78% 	78% 	53% 
Telephonic/virtual/online visit with a mental health professional	77% 	75% 	56% 
Personalized support for navigating the health system and costs	77% 	78% 	60% 
Telehealth	77% 	64% 	49% 
Fitness reimbursement programs	76% 	77% 	59% 
Physical therapy/Musculoskeletal programs	75% 	—	—
Wellbeing support groups	75% 	67% 	50% 
Stress management program to build resilience	73% 	85% 	58% 
Nutrition, healthy eating, and/or weight management programs	73% 	76% 	58% 
Mental and emotional health apps	72% 	82% 	52% 
Higher education support	71% 	76% 	60% 
Parental support	70% 	66% 	55% 
Caregiver support/resources	68% 	66% 	—

89% among parents

98% among caregivers

*Figures represent those citing “very valuable” or “valuable” on a 4-point scale.

Wellbeing program value increases with usage

Value of wellbeing programs by availability and usage*

	Among those who have it available	Among those who used benefit in the past 12 months
Reimbursement for working remotely	89%	93%
Getting paid more frequently	84%	91%
On-site health centers	82%	93%
Paid Time Off exchange	81%	91%
Access to low-interest short-term loans	80%	93%
1:1 financial support	79%	84%
Mortgage assistance programs	79%	83%
Personalized health management	78%	90%
Sleep improvement program or resources	78%	87%
Financial/Physical/Mental health recommendations	78%	85%
Telephonic/virtual/online visit with a mental health professional	77%	94%
Personalized support for navigating the health system and costs	77%	89%
Telehealth	77%	89%
Fitness reimbursement programs	76%	89%
Physical therapy/Musculoskeletal programs	75%	98%
Wellbeing support groups	75%	93%
Stress management program to build resilience	73%	92%
Nutrition, healthy eating, and/or weight management programs	73%	88%
Mental and emotional health apps	72%	95%
Higher education support	71%	89%
Parental support	70%	95%
Caregiver support/resources	68%	92%

*Figures represent those citing “very valuable” or “valuable” on a 4-point scale.















Employer-provided resources empower employees to learn and act

Reinforcing the impact of communication resources, employees also continue to place value on wellbeing communication, though over one-third (36%) say they don't have any of those listed available to them. All wellbeing communication vehicles tested are more likely to be valued by employees compared to two years ago. Like programs, the likelihood



























to value communication vehicles rises with use (up an average of 9 points).

Perceived value of benefits and wellbeing tools remained high among those with them available, all up slightly over the past two years. Only 20% say they don't have any of these tools available to them.

Value of wellbeing communications by availability and usage

	Among those who have it available			Among those who've used in past 12 months
	2021	2020	2019	2021
Wellbeing/wellness champion	81% 	75% 	53% 	87% 
Virtual event experience	80% 	—	—	89% 
Wellbeing site(s)	76% 	80% 	57% 	86% 
Wellbeing newsletter (email or home mailing)	70% 	69% 	55% 	82% 

Value of wellbeing tools by availability and usage

	Among those who have it available			Among those who've used in past 12 months
	2021	2020	2019	2021
Health plan comparisons	84% 	85% 	78% 	90% 
Cost clarity	83% 	87% 	76% 	91% 
Health plan guidance tool	83% 	84% 	69% 	89% 
Spending tools	83% 	84% 	70% 	93% 
Provider choice tools	82% 	85% 	73% 	88% 
Savings and planning tools	82% 	86% 	78% 	90% 
HSA contribution calculators and/or recommendations	76% 	—	—	91% 

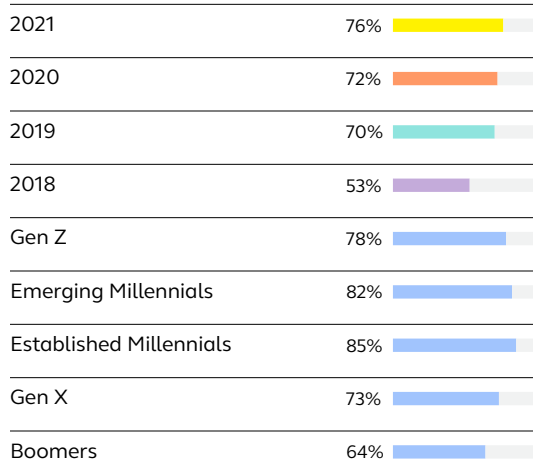
*Figures represent those citing “very valuable” or “valuable” on a 4-point scale.

More get comfortable sharing health and financial information for personalized support

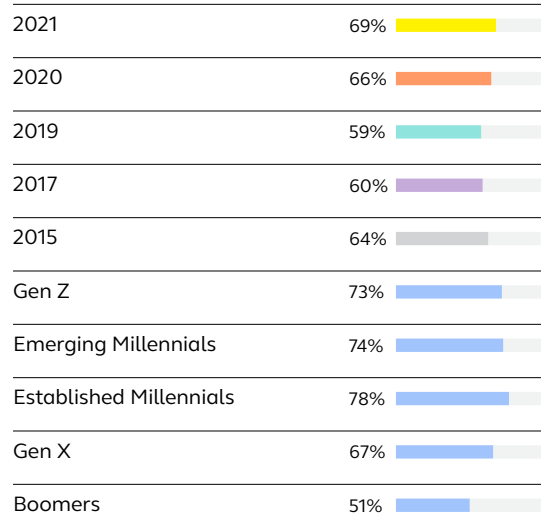
With the continued desire to drive optimal wellbeing support and utilization, many employers are exploring how to use data to provide the most relevant, personalized and timely communication. Employees' comfort with personalized guidance to support health and financial wellbeing continues to rise (up 23 points for health and nine points for financial in three years). It will be critical for

employers, and their partners, to be transparent in how they use and secure the data as employees continue to evaluate that use. More employees are comfortable sharing personal health information than personal financial information; comfort is generally higher for younger employees compared to older counterparts.

Comfort with sharing personal health information*



Comfort with sharing personal financial information*



*Figures represent those citing “very comfortable” or “somewhat comfortable” on a 4-point scale.

What matters most about wellbeing programs, tools and resources?

Many HR and wellbeing leaders often ask whether this is a quantity effect of wellbeing programs on wellbeing outcomes, i.e., to what extent is wellbeing impacted by how many programs are available? Or perhaps a quality effect, i.e., what types of programs have the most impact on wellbeing? While further research would be necessary, we conducted both correlation and dominance analyses on our study data for overall wellbeing as well as physical, mental/emotional, and financial dimensions, and found the following:

1. There is a modest and positive relationship between the number of programs available and employees' perception of their overall wellbeing. This was also true for each wellbeing dimension when correlating the number of programs available in each dimension to perceived wellbeing of that dimension. The relationship is similar when correlating usage of each program with related perception of their current state of wellbeing as well.
2. There is a slight and positive relationship between the types of programs available and wellbeing, though the relationship is strongest for financial wellbeing programs and weakest for physical wellbeing programs.
3. Overall and across the three dimensions, there is a stronger relationship between availability and access to communication resources (wellbeing champions, wellbeing sites, wellbeing newsletters, virtual wellbeing experiences) and overall wellbeing than the relationship between number of programs, type of programs, or tools available, and perceived wellbeing.

So what does this mean for wellbeing strategy?

- Wellbeing champions, websites and newsletters are important to driving perceptions of overall wellbeing and each dimension (more so than the number of programs and type of program), so providing support and high-quality resources here are important.
- Beyond those communication sources, when it comes to programs, focusing on physical therapy/musculoskeletal, stress management programs to enhance resilience, fitness reimbursements or on-site centers, personalized support for navigating health system and costs, and getting paid more frequently, have a stronger impact on perceived wellbeing relative to other programs so should be considered as part of an effective strategy.
- When it comes to tools, health plan comparisons, health plan guidance, and health savings accounts (for those in high deductible health plans) are important and should be considered foundational.



Wellbeing takes center stage

From a business perspective, wellbeing represents the capacity to perform. When people are physically ill, emotionally stressed, financially challenged, socially isolated, and/or professionally stuck, they do not perform to their fullest potential. Furthermore, overall wellbeing directly impacts business drivers like productivity, cost, experience, and risk. Wellbeing also has an impact on an employer's reputation and attractiveness as it has become the shorthand to express genuine care for the employee as a person, not just a means to a productive outcome. Employees tell us that wellbeing support from employers through benefits, rewards, programs, and culture has an outsized impact in differentiating great employers from the rest — a fact that has become even more critical as the economy and labor market heats up.

It is a cliché to say that 2020 has changed people and what they expect from their employee experience or what their future experience should or should not look like. When it comes to wellbeing, whether it is health, wealth, or life in general, employer support has never been more valued.

As we move into the next several months with vaccine distribution advancing and workplaces and social options opening up, we can expect some significant shifts in behavior and expectation. Are you considering these in your forecasting? Have you factored them into your people agenda and talent strategies? Are your teams, managers and leaders ready?

A **few predictions and shifts** based on Alight's research and our dialogue with employees:

- People are looking to find the right fit, so expect greater turnover and talent flow in and out of organizations
- The productivity surplus enjoyed as people worked more hours because they couldn't go out, will shift, perhaps dramatically, as people strive for balance and wellbeing
- Paid time off that was not taken or delayed will soon be appealing to large swaths of the workforce
- Medical care, preventive and elective, that was delayed or avoided for fears of illness or lack of access, will soon be put back on calendars driving unusual or potentially unpredictable costs and outcomes

So, those of you focused on helping your employees get and stay well can take solace. What you're doing is highly valued and your employees and business will be more successful. For those not, we encourage a reassessment as you may find yourself at a competitive disadvantage in securing the talent and related results you seek.

Wellbeing takes center stage

How to make progress

1. **Ask and measure**

As the study results show, wellbeing priorities differ significantly by situation and demographics, so be sure to ask your employees what's important to them and what could help. Measure the state of their wellbeing today and how it changes as you provide resources or try new ideas. Use integrated analytics to understand connections and to demonstrate value across the wellbeing spectrum.

2. **Personalize and engage**

The results reinforce that having a diverse array of benefits and wellbeing support relates to better wellbeing levels. It also shows that perceived value and effectiveness are optimized when used by those that need them or are most relevant to their situation. So, be sure to use multichannel communication, including mobile, and leverage data and AI methodologies to personalize the communication and content. Be transparent about data to build trust and overcome employees' hesitation about sharing health and financial information.

Solutions that combine a variety of behavior-driving experiences, from incentives and rewards to gamification elements, can be valuable and effective. Combining your digital efforts with other non-digital experiences, like wellbeing events, expos or activities that take place in-person or virtually, can be beneficial in reaching a broader audience. Use wellbeing advocates or champions at different locations (and virtually) who can help engage and be your voice on the importance of wellbeing. Of course, encourage leadership role modeling behaviors that reinforce wellbeing.

3. **Exploit the link between wellbeing and employee experience**

Improved wellbeing (that capacity to perform) doesn't come from just benefits and programs in which people engage. The overall employee experience and culture also play a significant role be it in the manager relationship, the respect-rich, inclusive environment, the response to COVID-19 and related vaccinations, the use of time off to disconnect and refresh, and the support to integrate work and personal commitments appropriately throughout the days and weeks, are also essential to optimizing wellbeing.

Wellbeing takes center stage

4. **Experiment and iterate**

Employees tell us they know workplaces are in some uncharted territory and they may find themselves in the same situation. They are open to trying new ideas and new approaches to both new and old challenges or problems. Take advantage of this window of opportunity. Be honest and authentic when trying new ideas and invite employees to collaborate with each other and with leaders to get better outcomes. Use design-thinking principles and processes to start strong, knowing you can iterate to get to better outcomes as people experience change.

5. **Find an owner**

We've found that wellbeing doesn't typically have a specific place in standard HR functions and models and there's often a lack of clarity and agreement on who "owns" wellbeing. Benefits team? Or the part of Benefits that doesn't fit in traditional buckets of health, retirement or time off? Total Rewards function? HR leadership? Maybe it's part of Diversity, Equity and Inclusion (DE&I) leadership?

Often it becomes a bit of a hobby or on-the-side-of-the-desk set of responsibilities. It can be challenging, because it crosses so many functional areas from HR to facilities to employee experience and culture. Similar to DE&I, it's not just direct programs but often how things work that really make the difference. So, identify and articulate ownership and be bold in setting goals and accountabilities. There's no question it will take significant collaboration with many functions. But the probability of success in moving the needle on wellbeing and building even greater capacity to perform, will be much higher.

RESPONDENT DEMOGRAPHICS

2,501
respondents

1,000+
U.S.-based employees per company

Employment status

Full-time	87%	
Part-time	13%	

Gender

Females	50%	
Males	50%	
Transgender	<1%	

Generation*

Gen Z (born 1997-2002)	10%	
Millennials	44%	
Emerging Millennials (born 1988-1996)	20%	
Established Millennials (born 1979-1987)	24%	
Gen X (born 1965-1978)	26%	
Boomers (born 1955-1964)	20%	

Family situation

Parent/Guardian	37%	
Single parent or guardian	17%	
Dual parent or guardian	20%	
Care for parents, in-laws, loved ones and/or other adult dependents not including children	16%	
Not a parent or caregiver	51%	

*The Gen Z generation extends to those born 1997-2010 and Boomer generation includes 1946-1964. Employees in this study were 18 to 65 years old.

RESPONDENT DEMOGRAPHICS

Race/Ethnicity

American Indian or Alaskan Native	1%	
Asian	5%	
Black or African American	10%	
Hispanic/Latino	14%	
Multi-racial	1%	
White/Caucasian	69%	

Region

Northeast	22%	
Midwest	23%	
South	38%	
West	18%	

Household income

<\$25,000	10%	
\$25,000-\$44,999	22%	
\$45,000-\$64,999	28%	
\$65,000-\$99,999	24%	
\$100,000 or more	15%	

Company size

1,000-4,999	35%	
5,000-14,999	28%	
15,000-24,999	11%	
25,000 or more	26%	

RESPONDENT DEMOGRAPHICS

Tenure

<2 years	15%	
2-4 years	23%	
5-9 years	26%	
10-14 years	15%	
25 or more years	21%	

Industry of employee

Business services and construction	11%	
Financial services and insurance	14%	
Healthcare	15%	
Manufacturing and energy	16%	
Media, entertainment and leisure	5%	
Public sector	14%	
Retail and wholesale trade	17%	
Technology	12%	
Utilities and telecommunications	7%	

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Our thanks to Ray Baumruk who was an intricate part of this study. We also gratefully acknowledge the incredible contributions from Craig Lykens and Brenna Shebel from Business Group on Health and Justin Laborde and Heather Granger from Kantar, as well as Dominic Belmonte from Alight who helped make this study possible and an incredible experience to work on.

The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

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