2022 Global Benefits Attitudes Survey

Highlights of key findings, United States

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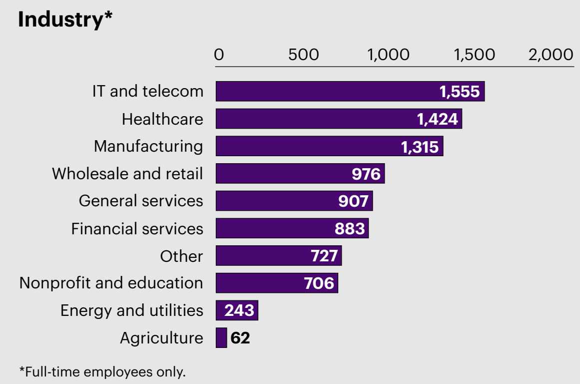
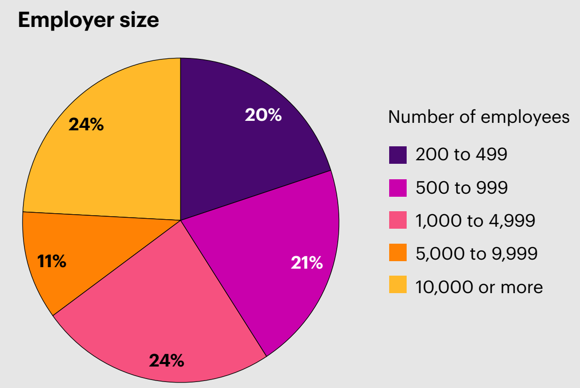
About the survey

Our 2022 Global Benefits Attitudes Survey explores the perspectives of full-time employees on remote work and flexible work arrangements, the role of benefits in talent attraction and retention, benefit preferences, retirement expectations and wellbeing. The survey was conducted during December 2021 and January 2022. Respondents include 9,658 U.S. employees from large and midsize private employers, representing a broad range of industries.

Respondent profile





Overview

Employees seek financial security, enhanced core benefits and flexible work

Pay and job security as well as enhanced healthcare and retirement benefits are top of mind for employees following more than two years of pandemic-fueled uncertainty and disruption. The pandemic has also altered expectations around remote work. Out of our survey respondents — employees working onsite, remotely, or in a hybrid model combining onsite and remote work — a majority (58%) indicate that they prefer to work remotely most or part of the time.

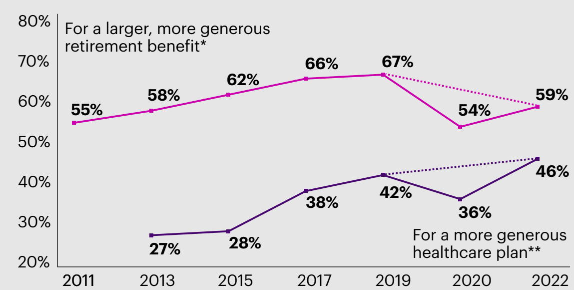
Today's employees want to be heard, with four in 10 indicating they want employers to prioritize employee listening as a way to improve benefits and the employee experience. Our findings underscore the importance of listening before communicating. A plethora of new tools and technologies are making it easier to capture the voice of the employee. By listening to employees and developing a deeper understanding of their expectations and preferences, employers have an opportunity to support employees in a reconfigured workplace and achieve better outcomes.

The importance of health and retirement benefits to attract and retain workers has risen to its highest level in a decade.

Winning and keeping talent in a competitive market

More than half of employees are open to leaving their employer in the current tight labor market. In assessing their options to stay or leave, employees tell us that pay, job security, core benefits and flexible work arrangements are key. Notably, the importance of health and retirement benefits to attract and retain workers has risen to its highest level in a decade. Health and retirement security is so important to employees that there has been a rebound in the number who are willing to trade lower compensation for more generous health and retirement benefits following a decline during the pandemic (Figure 1).

Figure 1. **Willingness to pay for more generous benefits rebounded after a dip during the pandemic**

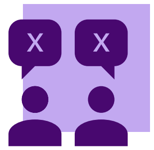


*Sample: Employees with employer-provided retirement plan.
**Sample: Employees with employer-provided healthcare plan.
Source: 2019, 2020 and 2022 Global Benefits Attitudes Survey, United States.

Benefits are an important reason why employees stay with an organization under normal circumstances. But during a period of crisis, such as a pandemic, benefits and trust in an employer's benefit offerings can play a particularly critical role in helping employers retain talent.

Beyond benefits, psychological safety — being safe and comfortable at work — is key to retaining employees. Employees who felt safe and comfortable at work during the pandemic are more likely to indicate that they intend to stay with their employer over the next two years than those who did not feel safe (84% versus 42%).

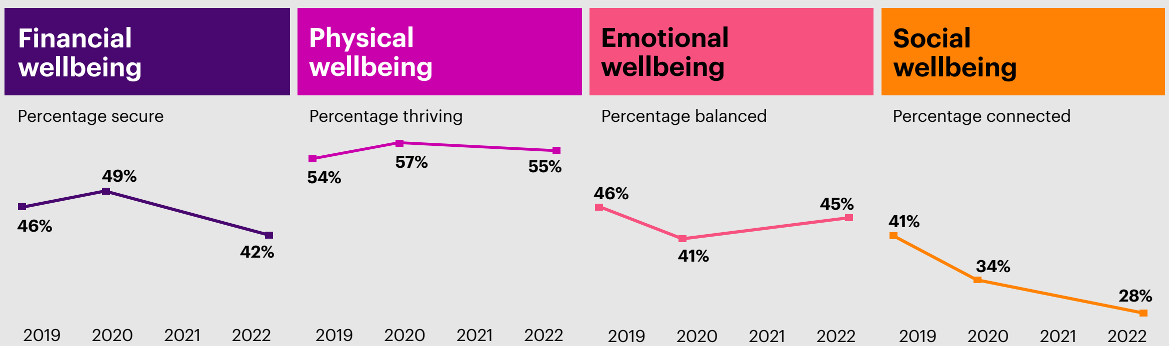
Deteriorating social connections and rising financial insecurity



Our findings reveal a continued increase in employees suffering from low social connections as well as stress and anxiety, with nearly one in five (17%) falling into this category, up from 11% in 2019.

Moreover, fewer employees are experiencing high levels of social and financial wellbeing.

Figure 2. **Assessing employee wellbeing**



Sample: Full-time employees.
Source: 2019, 2020 and 2022 Global Benefits Attitudes Survey, United States.

Social wellbeing saw the steepest decline among all wellbeing dimensions.

Social wellbeing saw the steepest decline among all wellbeing dimensions, with only about a quarter of employees (28%) feeling socially connected today versus 41% in 2019. Low- and middle-income employees suffered the sharpest drop. Fewer than a fifth of employees (17%) earning less than $50,000 and roughly a quarter (27%) of those earning $50,000 to $99,999 report having high social wellbeing, down from 39% and 40%, respectively, in 2019 (Figure 2).

Lack of social connections can contribute to stress and anxiety, key concerns even before the COVID-19 crisis; therefore, employees who are less socially connected might struggle with low emotional wellbeing. In fact, fewer than half of employees (45%) feel emotionally balanced. Given this situation, nine in 10 employers are making it a priority to enhance employee mental health benefits over the next two years, according to the 2022 Emerging Trends in Healthcare Survey.

Additionally, many employees saw their financial wellbeing deteriorate during the past several years, with only two in five employees (42%) indicating they currently feel financially secure, down from 49% in 2019. Lack of financial security is a persistent problem for employees earning less than $50,000 a year. Only 33% of low-income employees report they are financially secure, a figure that has not changed over the past three years. Employees in the low-income group are also more likely to leave their employer for less than a 5% pay increase. Given that our survey closed in January 2022, our findings reflect the state of financial wellbeing before employees faced the brunt of high inflation and the threat of sustained economic headwinds.

Supporting high-risk employees

The different wellbeing dimensions — physical, emotional, financial and social — are interconnected, and around one in eight employees struggle in all areas of wellbeing. Female employees, those born after 1995, those challenged to meet basic needs, Black or African American employees, and neurodivergent employees are more likely to fall into this high-risk group. These employees are likely to struggle the most with their wellbeing and could benefit from their employers' help in multiple areas (see sidebar).

It is crucial for employers to better support employees in this high-risk group, as four in 10 experienced a deterioration in their wellbeing in the past year. At the same time, it is critical to embed wellbeing into the culture by exhibiting dignity and fairness and by providing managers and leaders with the tools and resources needed to support employees.

Compared with employees experiencing high wellbeing in all or most dimensions — physical, emotional, financial and social — those who score poorly across all dimensions are:

10x
more likely to be dissatisfied with their social life

7x
more likely to have financial issues

7x
more likely to have suffered stress, anxiety and depression over the past two years

3x
more likely to be disengaged and 2X more likely to feel burned out from work

In addition, these employees are more likely to have lower levels of engagement and higher levels of retention risk and presenteeism, which some have likened to the "quiet quitting" phenomenon.

Enhance the perceived value of your benefits

Employees are generally positive about their benefit package; 65% indicate that their benefits meet their needs, but this sentiment varies by employee group. In assessing their benefits, workers consider choice, flexibility, cost and value, and whether their benefits provide a sense of security.

The desire for choice in benefits is not new; however, new and different choices are important to consider due to a range of factors, including the changing needs of a diverse workforce that is more vocal about its expectations, improved employer understanding of issues contributing to inequitable outcomes, different work arrangements, the inflationary environment and shifting economic conditions.

Delivering choice is not a one-off effort. Rather, it involves an ongoing listening effort to understand employees' evolving needs and preferences, and the development of relevant and sustainable offerings that are accessible, affordable to employees and cost-effective to the organization.

Choice improves employee perception of benefit programs and builds trust in the employer's offerings. But some employers may underestimate the role of choice in the benefit experience. When it comes to improving benefits, increased choice and flexibility — the top priority for employees — is priority number five for employers (Figure 3).

In addition to providing choice, employees want employers to help them make informed benefit selections. Confidence in benefit selections is strongly linked to effective, personalized communication, education and access to support from employers (Figure 4). Among employees who report that messages received from their employer are very relevant to their personal circumstances, over half (51%) say they are very confident in their benefit selections. Among employees who indicate that their employer provides effective decision support for choosing benefits, half say they are very confident in their benefit selections.

Confidence in benefit selections is strongly linked to effective, personalized communication, education and access to support from employers.

Figure 3. **Employees want employers to prioritize flexibility and choice to improve benefits**

Which of the following are priorities to improve your benefits (employee)/the benefits you offer (employer)? Please select the top three.

Employee

1	44%	Increased flexibility and choice
2	41%	Wellbeing support
3	40%	Listening strategy
4	39%	Benefits for low wage
5	28%	Enhanced tools
6	27%	Improved communication
7	24%	Inclusion and diversity (I&D) in benefit provision

Employer

1	69%	Wellbeing support
2	58%	Improved communication
3	49%	Enhanced tools
4	46%	I&D in benefit provision
5	33%	Increased flexibility and choice
6	12%	Listening strategy
7	6%	Benefits for low wage

Sample: Full-time employees only.
Source: 2022 Global Benefits Attitudes Survey, United States; 2021 Benefits Trends Survey, United States.

Figure 4. **Communication and decision support help employees make informed benefit decisions**

Relevant communication

60%

Messages received from my employer are very relevant to personal circumstances.

Decision support

67%

Employer provides effective support when choosing benefits.

Roughly a third of employees say that one of the top areas where they are looking for more employer support is in "getting the most from my benefits," which often involves not only an awareness of the benefits offered but also benefit navigation based on the diversity of needs. These employees value speaking to a benefit specialist, accessing online tools to understand different plans and the effect on pay, and using comparison tools to assess plan options and features.

By prioritizing choice and decision support, employers can better deliver a personalized experience that meets employees where they are and enhances employees' appreciation and perceived value of their benefits.

Understanding attraction and retention challenges

In today's competitive labor market, more than half of employees (53%) indicate that they are either actively looking for new opportunities or at risk of leaving their employer. Some employees plan to leave because they are looking for a new employer (15%) or a career change (13%), while others plan to remain with their employer but feel stuck and would leave for the right offer (25%).

Identifying employees at risk of leaving

Exit risk is particularly high among senior staff. More than half of senior managers (55%) and three in 10 managers (30%) are open to offers, which contrasts with the quarter of employees overall open to leaving their job for the right opportunity.

55%

of senior managers are open to offers.

Additionally, employees born after 1995, those who have been with their current employer less than five years and those who say their benefit package doesn't meet their needs are more likely to be looking for a career change or new employer. Furthermore, males and employees born from 1981 to 1995, those with five to 10 years of service, and those earning $100,000 or more are more likely to say they plan to remain with their employer but are open to offers.

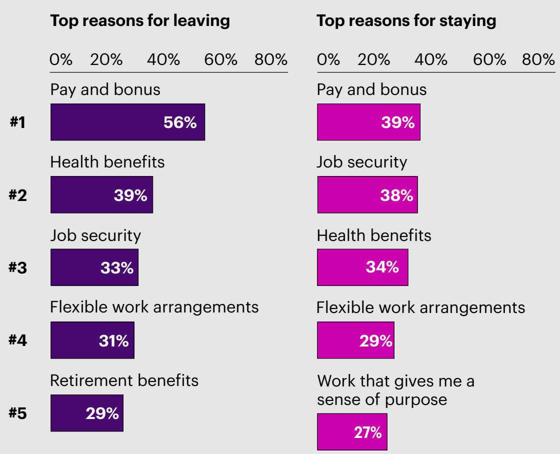
Top reasons to stay or leave

More than half of employees (56%) cite pay as a top reason they would move to a new job (Figure 5). Two in five (41%) indicate that they would leave for a 5% pay increase, while one in five (19%) would take a new job for the same pay. Moreover, employees are most likely to say that pay is a leading factor prompting them to stay with their employer.

Two in five employees indicate that they would leave their employer for a 5% pay increase.

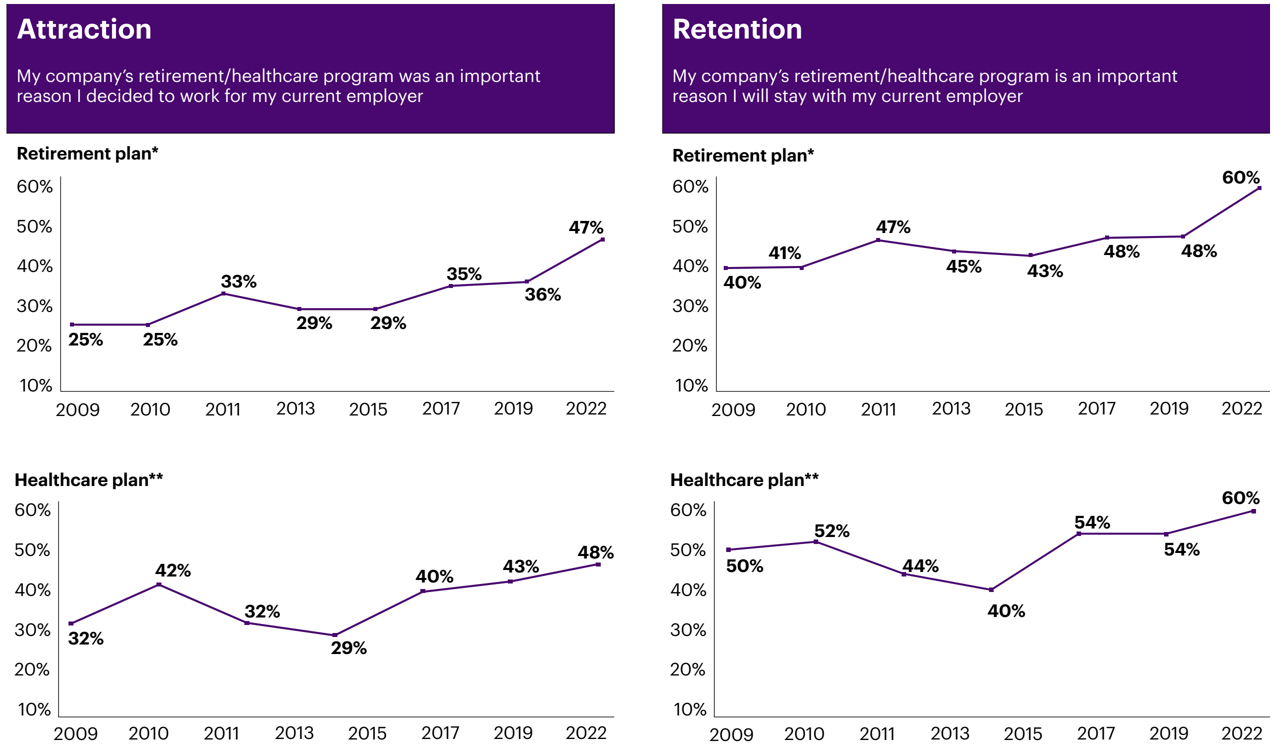
Health benefits, job security and flexible work are also top of mind for many employees when weighing job options to stay or leave.

Figure 5. **Top reasons employees stay or leave**



Core benefits, specifically healthcare and retirement plans, have become critical employee attraction and retention levers over the past 10 years. Roughly half of employees indicate that their healthcare (48%) and retirement (47%) plans were key to why they decided to work for their current employer versus 32% and 25%, respectively, in 2010 (Figure 6).

Figure 6. **Health and retirement benefits are more important than ever for attracting and retaining talent**



Sample: Full-time employees only. *Employees with employer-provided retirement plan. **Employees with employer-provided healthcare plan. Note: Percentages indicate "agree" or "strongly agree."
Source: Various years of Global Benefits Attitudes Survey, United States.

Six in 10 say these benefits are an important reason why they will remain with their current organization, while in 2010 50% cited health benefits and 41% retirement benefits as key factors in their decision to stay with their organization.

60%

of employees say healthcare and retirement benefits are an important reason for staying with their current employer.

Meet your employees where they are!

Implement employee listening strategies to identify the cohorts or characteristics of employees who may be at risk of leaving your organization as well as those who may be struggling in one or multiple areas of wellbeing. Use approaches such as WTW's Total Rewards Optimization to understand which reward components are most valued by these groups and most cost effective. Then develop strategies to retain at-risk talent using education, benefits, pay, career and flexible work as well as communications tailored to specific employee cohorts.

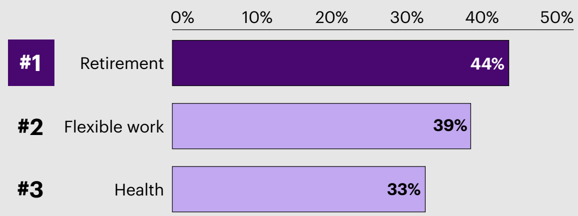
- Measure the market competitiveness of your total rewards and benefit package, especially retirement and healthcare plans. Apply a wellbeing and diversity, equity and inclusion (DEI) lens to the assessment.
- Review job design and identify the combination of remote, hybrid and onsite work that both managers and employees regard as effective. Assess the resources available to employees and managers for various types of work styles, including guidance on performance management.

Retirement is the top benefit priority

Employees value the long-term financial security that comes with retirement benefits, and they look to their employers to help them attain that security. More than four in 10 (44%) say retirement is among the top three benefit priorities they would like their employer to focus on, making retirement employees' most commonly cited benefit priority (Figure 7).

Figure 7. **Employees' benefit priorities**

Which of the following would you most want your employer to support you with or focus on? Ranked by top three.



Across most worker cohorts, employees are most likely to rank retirement among the top three benefit priorities where they most want employer support (Figure 8). The exceptions include workers born after 1995 who are more likely to prioritize managing emotional health as well as groups of workers (females, those born from 1981 to 1995, Blacks or African Americans, Asians and the disabled) who are most likely to want employers to focus on flexible work. Those who prioritize flexible work may be more likely to have caregiving responsibilities for children or elders or to have their own caregiving or support needs.

Figure 8. **Employees most want employers to focus on retirement**

Which of the following would you most want your employer to support you with or focus on? Ranked by top three.

Gender		Age groups				Salary		
Female	Male	1950 – 1964	1965 – 1980	1981 – 1995	Born after 1995	Less than $50,000	$50,000 to $99,999	$100,000 or more
Flexible work	Retirement	Retirement	Retirement	Flexible work	Manage emotional health	Retirement	Retirement	Retirement

Ethnicity				LGBT+		Disability	
White	Black or African American	Hispanic or Latino	Asian	Heterosexual/ Straight	LGBT+	No	Yes
Retirement	Flexible work	Retirement	Flexible work	Retirement	Retirement	Retirement	Flexible work

Sample: Full-time employees only.
Source: 2022 Global Benefits Attitudes Survey, United States.

Seven in 10 employees (69%) are saving less for retirement than they think they should. Employees attribute their low savings rate to paying off debts (36%); saving for other reasons, such as a holiday, car or education (28%); and not being able to save more (27%).

Nearly three in four employees (73%) with an employer retirement plan say their employer's plan is the primary vehicle they use to save for retirement. As previously highlighted, retirement benefits are so important to employees that six in 10 would be willing to pay a higher amount out of their pay for more generous benefits (59%) and a guaranteed benefit (63%). Additionally, the importance of retirement benefits to attract and retain employees has reached a 10-year high.

7 IN 10

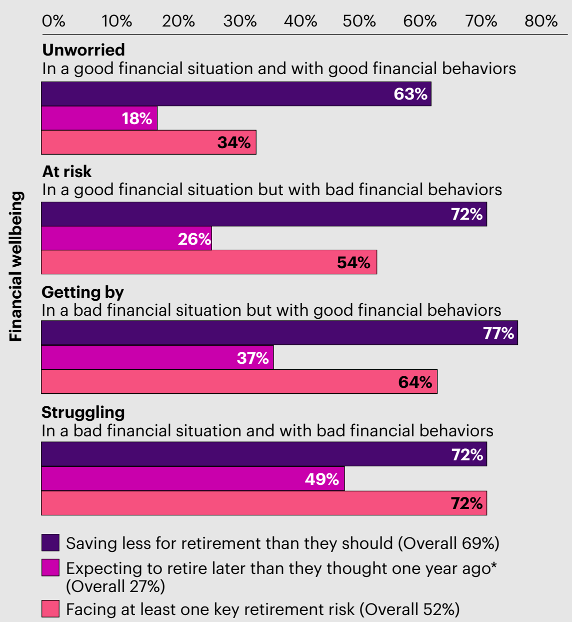
employees report not saving enough for retirement.

Retirement risks and their impact

Retirement risks loom large. Over half of respondents (52%) are facing key risks to their retirement security. Those risks include saving less than 5% of salary but wanting to save more (35%), borrowing from a 401(k) plan (18%) or withdrawing funds from retirement plans (20%).

Employees struggling with day-to-day finances are more likely to face retirement risks. Compared with employees who enjoy high financial wellbeing ("the unworried"), struggling workers are more than twice as likely to experience at least one retirement risk (72% versus 34%). Struggling employees are also more likely to postpone their retirement (Figure 9).

Figure 9. **Struggling employees are more likely to face retirement risks and postpone retirement**



Sample: Full-time employees only. *Aged 50 or more only.
Note: Good financial behaviors is defined as not having a tendency to overspend and haven't missed a bill payment or loan repayment.
Source: 2022 Global Benefits Attitudes Survey, United States.

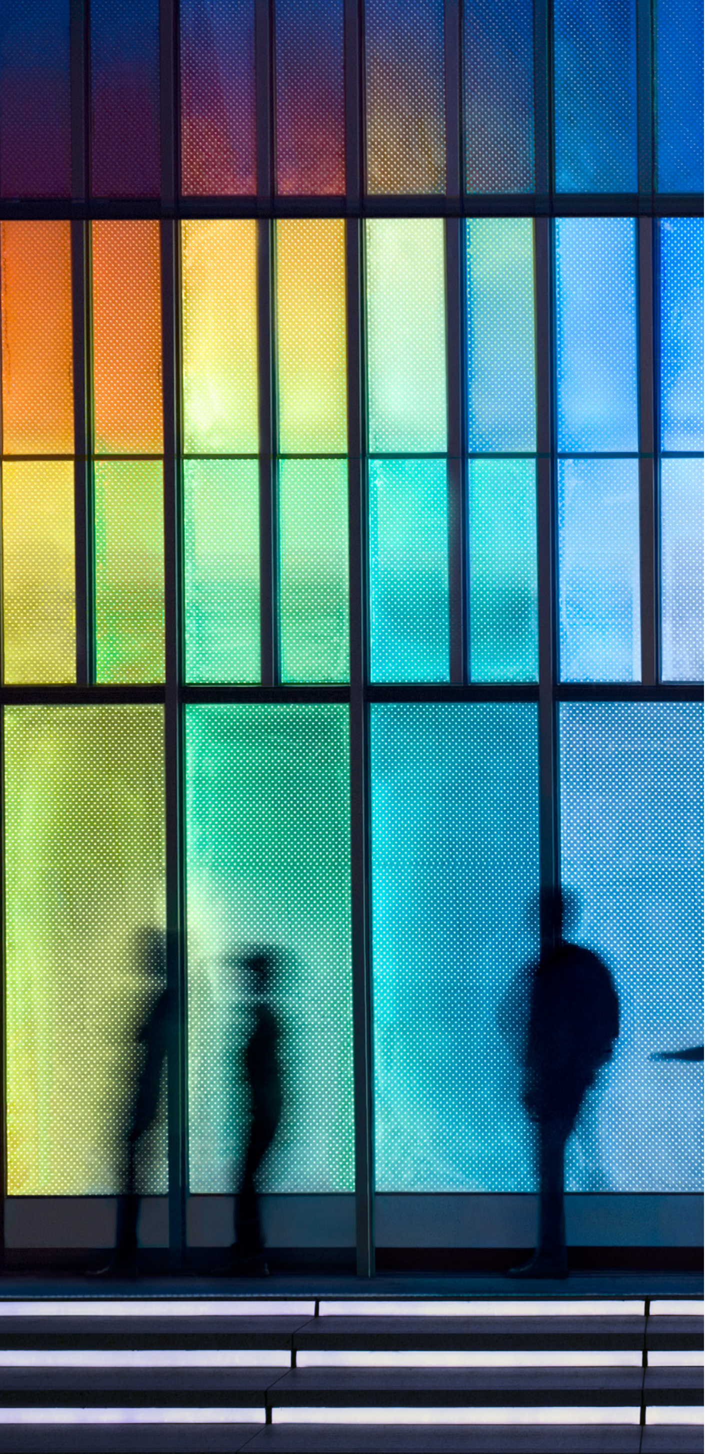
Female and Black or African American workers are also more likely to face retirement risks, as are employees who experience financial shocks (e.g., incurring significant medical expense, having hours cut or getting divorced), employees under 40 years old and those earning less than $50,000 a year.

Employees struggle between addressing short-term financial problems, such as meeting one or more core needs (e.g., healthy food, housing) or paying bills, and planning for their longer-term financial security. Paying off debt and meeting basic needs are crowding out saving and investing as employees prioritize day-to-day financial security.

Additionally, as more sponsors primarily offer defined contribution plans, it is important to motivate employees — and help them see the path — to build their retirement savings, as there are substantial risks for under saving and missing out on potential employer matching contributions. Sponsors should also consider how their retirement and financial wellbeing programs can continue to adapt to support employees given that saving for retirement remains a challenge for many employees.

Retirement age expectations

Nearly half of employees (49%) under age 50 say they expect to retire early (before turning age 65), a jump from 2019 when 33% said they expected to retire early. But how realistic are those expectations when almost three in five employees under the age of 50 face at least one retirement risk?



Half of employees under age 50 expect to retire before age 65.

Yet almost 3 in 5 employees under age 50 face at least one retirement risk.

Employees closer to retirement have a different perspective. A third (36%) of those aged 50 and older expect to work to age 70-plus or never retire. Twenty-nine percent of all employees expect to work past age 70 or never retire. Retirement expectations continue to be in flux given the pandemic as well as the current economic uncertainty with inflation, which is causing some employees to consider how their transition to retirement may change.

Meet your employees where they are!

- Identify ways to help employees who are struggling with day-to-day finances — for example, by offering savings and investment options directly from pay, access to debt management support and flexibility to use retirement contributions for other needs (e.g., paying student loans, emergency savings).
- Confirm you are up to date with retirement plan design strategies to support employee savings and overall financial wellbeing and resilience. Consider what market innovations and legislative opportunities might best support your employees' financial resilience needs.

Use employee listening tools, such as surveys and traditional or virtual focus groups, to understand how your employees are feeling and what support and resources they want and need most. Those needs may differ by various audience segments.

- Consider offering or recommending financial advisor services to employees. Two in five employees would trust an advisor suggested by their employer more than one they found on their own.
- Ensure employees have access to retirement apps to monitor their retirement accounts. About one employee in five already uses apps for tracking retirement savings regularly. And those who do are more likely to think their retirement plan meets their needs.

36% of those aged 50 and older expect to work to age 70-plus or never retire.

The day-to-day financial challenges that can impact long-term priorities

While most employees are concerned about long-term financial issues, some also face pressing short-term financial challenges that can hamper their ability to save for a secure future.

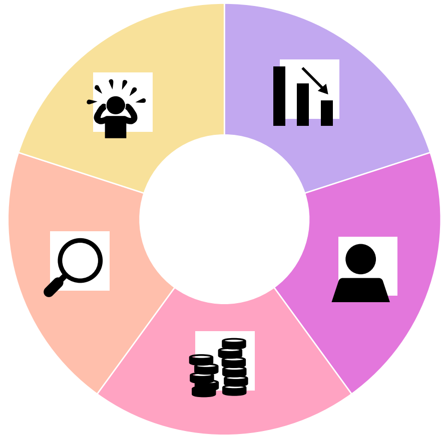
Employees face widespread financial pressures, with three in 10 struggling financially and 43% having difficulty paying for one or more basic needs, such as healthy food, housing or healthcare.

Living paycheck to paycheck

Four in 10 employees (41%) are currently living paycheck to paycheck, up from 38% in 2019. While this increase may be modest, there are worrisome factors to consider especially in light of inflationary pressures. Even those who earn more than $100,000 are challenged to make ends meet as the number of persons living paycheck to paycheck in this income group doubled from 18% in 2019 to 36% this year. But overall, employees living paycheck to paycheck are more likely to be workers earning less than $50,000 a year (52%), employees in fair or poor health (57%), single parents (53%) and younger employees (47% for those who were born after 1980).

41% of full-time employees live paycheck to paycheck.

Figure 10. **The far-reaching impact of employees' financial difficulties**



Higher levels of anxiety

26% | 59%

Suffers from anxiety or depression

Lower performance

12.6 | 14.7

Days lost due to presenteeism

More likely to search for new job

21% | 37%

I have actively looked for a new job in the past three months

More likely to be lonely

9% | 29%

Felt lonely most of the time in the past month

More likely to move for 5% pay rise

29% | 48%

Would you leave current employer if could get a 5% pay increase at another employer

✓ Employees not living paycheck to paycheck

Employees living paycheck to paycheck

Additionally, those living paycheck to paycheck are more inclined to have avoided or delayed medical care in the past year (48% versus 24%) and have poor eating habits (38% versus 16%). And only a third (34%) exercise regularly compared with 44% of employees not living paycheck to paycheck who exercise consistently.

Employees living paycheck to paycheck are also more prone to engage in addictive behaviors, including smoking (31% versus 12%), drinking too much (16% versus 6%) and abusing drugs (15% versus 3%).

Healthcare access and affordability

More than one in five employees find it difficult to access or afford healthcare. These employees generally wait longer to be seen and are more likely to defer care. Roughly a third of employees who found it difficult or very difficult to afford healthcare waited three months or more for an in-person primary care physician appointment compared with 16% of those who didn't find it difficult to afford the care.

More than three-fifths of employees who struggle with affordability deferred care.

In addition, more than three-fifths of employees who struggle with affordability deferred care as opposed to a third of those without difficulties affording healthcare. Furthermore, of the healthcare users who found it very difficult to afford care, approximately three in five (58%) say their health has suffered due to delayed or cancelled medical treatment. Rising healthcare unit costs resulting from provider consolidation and inflation will likely exacerbate this situation. Consequently, employers should prepare for the coming storm by prioritizing healthcare affordability.

The impact of financial shocks

Roughly half of all employees (49%) have experienced a financial shock, the most common of which include incurring a significant medical expense (31%), having their hours cut (23%), being the victim of a fraud or financial scam (15%), and getting divorced (13%).

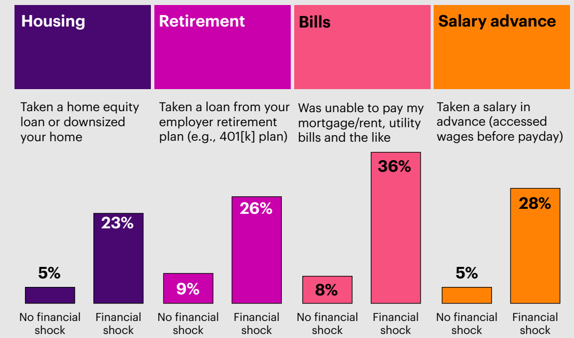
HALF

of all employees have experienced a financial shock.

Employees experiencing these shocks are more likely to make financial decisions to address short-term needs, such as taking out a home equity loan, taking out a loan from an employer retirement plan or requesting a salary advance (Figure 11).

Figure 11. **Financial shocks**

Financial shocks are linked to other financial decisions that may undermine long-term financial security



Sample: Full-time employees.
Source: 2022 Global Benefits Attitudes Survey, United States.

These decisions may further erode employees' long-term financial security and, in particular, their ability to save for retirement. Moreover, employees experiencing financial shocks are more likely to face retirement risks than those who do not face these shocks (64% versus 41%).

What benefit options related to short-term financial issues do employees want employers to focus on?

Employees say the following would most help them manage their day-to-day finances:

39%

Access to savings and investment options directly from their pay

37%

Discounts/Subsidies

36%

Flexibility to use retirement contributions for other needs

32%

Access to services to manage debt

Sample: Employees who want their employer to focus on helping them with day-to-day finances.

A third of employees (33%) also look to their employer to help them better manage their health. Among those who want employers to prioritize helping employees manage their health, 46% seek a more generous healthcare plan while 37% seek a more generous dental plan.

Meet your employees where they are!

Capture the voice of your employees through the use of employee listening activities along with vendor utilization reports, where available. Assess and understand your employees' level of financial literacy and literacy gaps, and identify specific needs and priorities for different employee groups.

- Identify ways to engage employees in improving their financial literacy. A quarter of employees say that enhanced financial education would most help them manage their day-to-day finances.
- Present a holistic view of compensation and benefits. This involves providing information designed to help employees better understand the cost of programs through payroll deductions and the value of these programs to employees given their diverse personal needs and life stages.
- Help employees build financial resilience by facilitating savings and investment options directly from pay, providing access to debt management services or allowing employees the flexibility to use retirement contributions for other needs.
- Consider how to connect financial wellbeing with the broader employee experience and boost engagement by focusing on:
  - **Financial apps and tools.** Roughly half of all employees (46%) believe financial apps and online tools should be a core part of their employer's benefits. Employers have an important role to play in promoting the use of financial apps, as two in five employees say they trust financial apps and tools suggested by their employer. This figure rises to 47% for regular financial app users and 61% for employees in organizations with a high wellbeing culture. Employees who take action to improve their financial wellbeing and use financial apps report larger improvements than those who don't use apps.
  - **Decision support.** Personalize decision support to add relevance and clarity to key financial benefit decisions, such as saving and investing, healthcare enrollment and voluntary benefit selection.
- Consider ways of supporting employees who may be suffering from stress and anxiety due to financial challenges — for example, by providing access to mental health professionals, digital tools and financial coaching and through social/community networks (see next section on mental health).
- Evaluate healthcare affordability across all workforce segments. Assess how changes to plan design or delivery could make healthcare more affordable.
- Communicate the importance of preventive healthcare. Highlight the preventive services that most employer-sponsored health plans cover without cost sharing due to the Affordable Care Act.

Employee mental health a persistent concern amid declining social connections

With two in five employees suffering from anxiety or depression, employee mental health is a persistent concern for U.S. employers. Exacerbating this situation is the decline in social wellbeing and social connections that play a key role in helping employees manage their emotional wellbeing.

Severe anxiety and depression can take a significant toll on all aspects of broader wellbeing as well as retention and performance.

- **Overall wellbeing.** When compared with employees who don't suffer from severe anxiety or depression, those who do are more likely to say they are in poor health (30% versus 11%), struggle with addictive behaviors (alcohol/substance abuse) (58% versus 17%), and feel lonely most or all of the time (59% versus 5%). In addition, these workers are roughly half as likely to say they have good lifestyle habits (healthy eating, regular exercise, sleeping at least seven hours per night) (19% versus 41%).
  - Employees suffering from anxiety and depression are also more likely to indicate that they are struggling financially (66% versus 17%) and report at least one retirement risk (73% versus 43%) than those without these mental health issues. Moreover, three in five employees (59%) experiencing severe anxiety or depression report they have a tendency to overspend, while only roughly a quarter (27%) of those without anxiety or depression say they have such a tendency.

Two-thirds

of employees suffering from severe anxiety or depression are struggling financially.

- **Retention and performance.** Nearly three-fifths of employees (57%) suffering from severe anxiety or depression feel stuck in their jobs. In contrast, only slightly more than a fifth of workers (22%) without anxiety or depression feel similarly stuck. Roughly half of workers (49%) with anxiety or depression would move to a new employer for a 5% raise, while fewer than three in 10 (27%) of those not suffering from these mental health issues would make such a move.
  - These employees also lose double the number of days due to presenteeism in contrast with employees not suffering from depression or anxiety (27.9 days versus 13.1 days).

Who is suffering? The cohorts with the largest percentage of employees suffering from moderate to severe anxiety or depression include diverse and underrepresented employees: the disabled (73%), employees with neurodevelopmental issues (71%), employees born after 1995 (64%), LGBT+ employees (62%), Hispanic or Latino employees (53%), and those born from 1981 to 1995 (52%).

Access to care is a problem

Three in five employees with anxiety or depression have not had treatment in the past year. These employees tend to face more challenges accessing care than those in poor physical health with chronic conditions. They are more likely to report difficulty getting an appointment (55% versus 38%), waiting more than three months for an appointment (43% versus 15%) and deferring care (68% versus 62%).

Virtual care has become a more accessible and convenient way employees receive mental health services. Three in 10 employees (30%) with anxiety or depression use virtual mental health services, and of these, seven in 10 (71%) say they are getting the help they need versus 53% of those who do not use virtual care.

Employees who face delays in accessing in-person mental healthcare, and suffer as a result of those delays, are more likely to use virtual care.

Furthermore, virtual care has the potential to help improve access to mental health providers employees can relate to and to offer a better choice of providers.

- Over half of employees in the following groups say they have access to mental health professionals they can relate to:
  - LGBT+ (53%), employees born from 1965 to 1980 (53%), workers born after 1995 (59%), the disabled (60%), Hispanic employees (63%) and employees born from 1981 to 1995 (64%).
- Employees in these groups are less likely to say they have the choice of mental health providers that meet their needs:
  - Employees born between 1950 and 1964 (46%), LGBT+ employees (49%), workers born after 1995 (51%), employees born from 1965 to 1980 (53%) and the disabled (55%).

Virtual care can help bridge these gaps and connect employees to appropriate mental health providers.

What benefit options related to mental health do employees want employers to focus on?

Employees who want employers to focus on helping them manage their mental health prioritize:

- Mental health days: 53%
- Stress and resilience management activities: 40%
- More generous coverage of mental health services: 39%

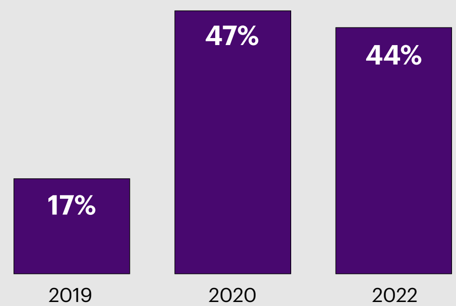
Meet your employees where they are!

- Plan listening activities to broadly understand employee needs, preferences and attitudes toward mental health and determine if employees are aware of their employer's commitment to mental health and the mental health resources available to them. Assess how well these resources are meeting the needs of your employees.
- Ensure your organizational culture prioritizes emotional wellbeing and supports employees who seek help for mental health issues. Train your leaders and managers to recognize the signs of anxiety or depression and to know how to support their employees in need of mental health services.
- Make it a priority for leaders and managers to reduce the stigma around mental health struggles.
- Provide effective education and communications that make it easy to access information about company-provided programs and resources, increase awareness of available programs and resources, and reinforce the company commitment to employee wellbeing — in particular, emotional and mental health.
- Design emotional wellbeing programs with an understanding of how emotional health and social connections influence other aspects of wellbeing and performance.
- Determine how virtual care can expand access to mental health specialists, especially for low-wage workers and diverse employees (e.g., race, LGBT+, disabled) or those living in rural or other geographies with poor provider access.
- Explore expanding the use of digital tools (apps, wearables and online forums) to help employees better manage their mental health (see sidebar).

Digital health evolves as virtual care and apps deliver positive outcomes

The use of virtual care has remained high since the start of the pandemic. Employees have relied on virtual care in the past year for consultations with primary care physicians, specialist physicians and mental health specialists (Figure 12). Virtual care has the largest impact on employees with low salaries, improving access, choice and the ability to get the help they need.

Figure 12. **Virtual care continues to be used extensively**

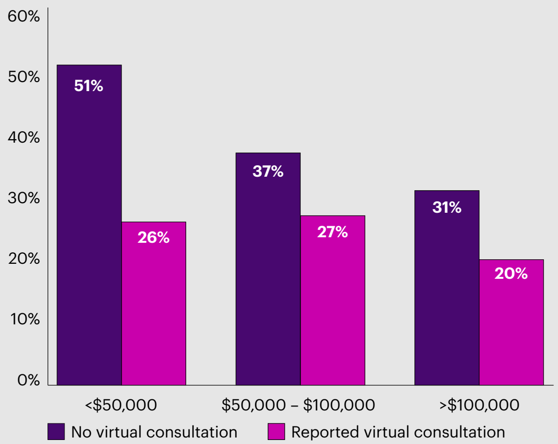


Sample: Full-time employees.
Note: "Prefer not say" excluded.
Source: 2022 Global Benefits Attitudes Survey, United States.

Virtual care consultation in the past year

Virtual consultations have had similar uptake across different pay levels (Figure 13).

Figure 13. **Employees unable to obtain in-person mental health services often turn to virtual consultation**



Employees are also turning to digital health tools to better manage their health. Over half of employees (53%) use health apps and wearable devices. A sizeable majority of these users say that these tools help them achieve positive outcomes, including improving their lifestyle (88%), being more productive at work (73%) and better managing their conditions (75%).

In addition, the use of digital tools is linked to better management of mental health. Eighty-eight percent of frequent users of digital tools report being able to get the help they need to manage their mental health, while only 47% of non-users indicate that they are able to do so.

Assessing the remote work experience

COVID-19 definitively upended work patterns. Before the pandemic, three-quarters of survey respondents (74%) indicated that they worked onsite while a quarter (26%) said they worked remotely either most or all of the time or in a hybrid arrangement splitting their time between onsite and remote work. Today four in 10 employees (41%) report working remotely most or all of the time or in a hybrid arrangement (Figure 14).

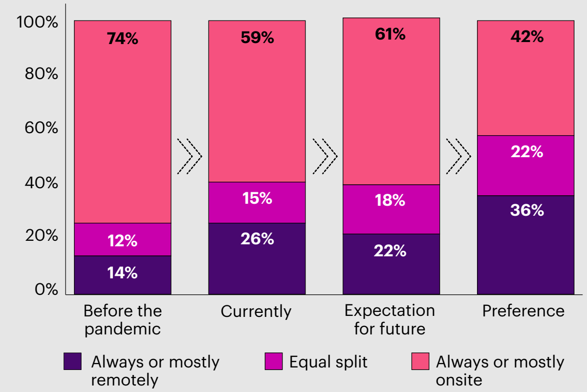
Overall a majority of employees (58%) want to work remotely, either always or most of the time (36%) or in a hybrid arrangement (22%). Only 42% would rather work onsite all the time. But employees don't expect that employers will meet their preferences. Six in 10 (61%) expect to work onsite most or all the time, and four in 10 (40%) expect to work remotely either most or all of the time (22%) or in a hybrid arrangement (18%). These figures are consistent with employer expectations around future work arrangements as revealed in our employer research.

In instances where employee expectations around future work arrangements at their employer are not aligned with work arrangements required by the employer, employees are less engaged and at greater risk of leaving their employers. Forty percent of employees who want more remote work and whose views on flexible work arrangements differ from those of their employer are disengaged versus only 25% of employees seeking more remote work whose expectations regarding work arrangements are aligned with the requirements of their employer.

Among those who are able to work remotely and want more remote work than their current employer allows, 51% are active job seekers. This figure drops to 45% among employees who work remotely and whose expectations regarding future work arrangements are aligned with the requirements of their employer. Additionally, among those not able to work remotely who want remote work, 53% are active job seekers in contrast with 31% who are not able to work remotely and whose expectations around work arrangements are in line with those of their employer.

Figure 14. **Employees prefer more remote work than they expect their current employer to allow**

Working onsite or remotely



Sample: Full-time employees only.
Note: Percentages may not add up to 100% due to rounding.
Source: 2022 Global Benefits Attitudes Survey, United States.

58%

of employees prefer to work remotely or in a hybrid arrangement.

A mixed experience

Employees' experience working remotely has been mixed. Among employees who had worked remotely, seven in 10 (70%) say working remotely helped them achieve better work/life balance, and 65% thought their job performance had been evaluated fairly; however, more than half (52%) indicate that working remotely left them feeling disconnected from their team, and over four in 10 (44%) are worried working remotely will negatively affect their career development opportunities.

However, different employees experience remote work differently. Those earning $100,000 or more (62%), employees born after 1980 (56% to 57%) and males (56%) are more likely to feel disconnected when working remotely. Similarly, concerns around career development opportunities are heightened for disabled (57%) and neurodiverse (55%) employees, those born from 1981 to 1995 (54%) and male employees (49%).

Advantages and disadvantages of remote work

Employees value the time and cost savings gained from less commuting. But they struggle with the lack of social interactions and feelings of being disconnected from their team (Figure 15).

Figure 15. **The advantages and disadvantages of remote work**

Advantages	
#1	Less time commuting
#2	Lower cost associated with going to the office
#3	Better manage household commitments

Disadvantages	
#1	Lack of social interactions at work
#2	Feel disconnected
#3	Harder to build new relationships

Sample: Full-time employees who have experience working remotely/from home.
Source: 2022 Global Benefits Attitudes Survey, United States.

It is critical for employers to address these issues if remote or hybrid employees are to thrive.

What benefit options related to flexible work do employees want employers to focus on?

Employees who want their employer to prioritize flexible work are looking for:

- More generous paid time off and sick leave: 50%
- Option to work from home/work from anywhere: 47%
- Option to select when I work: 45%

Meet your employees where they are!

Develop an ongoing listening strategy to better understand employee expectations around remote work and align work arrangements with employee expectations and business needs. Solicit ideas from employees for building community and connections.

- Equip your managers with training on how to effectively manage remote workers as well as teams composed of onsite and remote workers. Emphasize communication best practices that help facilitate critical work style conversations and coaching and/or feedback opportunities. Provide performance management guidance to avoid bias toward employees working remotely or in hybrid arrangements.
- Set up active mentoring and career coaching programs to ensure one-on-one conversations are occurring regularly.
- Initiate new onboarding and networking activities, ensuring that connections are formed across employee groups and that company values and culture are brought to life through open communication and information sharing.
- Review paid time off and leave policies and update as necessary to better support your remote workforce.
- Complete a review of talent and reward programs for equitable progress regardless of remote and hybrid work.
- Use transparent communication to emphasize that remote employees will be treated fairly when it comes to career opportunities and pay increases.

Employee perspectives on diversity, equity and inclusion

Over six in 10 employees rate their employers as good or very good when it comes to creating a more inclusive and diverse work environment (67%) and addressing social issues such as racism, LGBT+ rights, sexism and poverty (61%). A similar percentage of workers say that employers have made progress on key DEI agenda items such as empathy (64%), representation (64%), openness (63%) and visibility (63%).

Moreover, employees who prioritize DEI and social issues are much more likely to rate their employers favorably in these areas. They are also more likely to be high-income employees. In contrast, low-income employees (those earning less than $50,000) and females are less likely to think their employers have made progress with their DEI agenda.

Sixty-four percent of those earning $100,000 or more believe that DEI should be a high or very high priority for their employer, while only 44% of employees earning less than $50,000 hold this view. Addressing the needs of low-wage workers is a particular concern, with over two-thirds of employees indicating that providing low-wage workers with affordable benefits (69%) and a living wage (66%) should be top employer priorities.

Among racial groups, Black or African American employees are more likely to think that affordable benefits and a living wage should be high or very high employer priorities (Figure 16).

Figure 16. **How much of a priority should each of the following be for your employer?**

Employee groups	Affordable benefits	Living wage
White	69%	66%
Black or African American	77%	69%
Hispanic	65%	62%
Asian	61%	57%

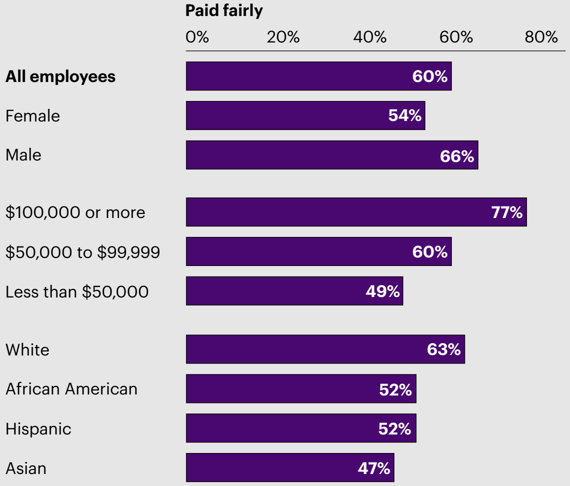
Source: 2019, 2020 and 2022 Global Benefits Attitudes Survey, United States.

Assessing different aspects of DEI

To identify gaps in DEI initiatives, it is crucial to understand how different employee groups experience key aspects of DEI. Low-income employees trail other groups when it comes to fairness, opportunity, dignity at work and wellbeing.

- **Fairness.** Most employees think they are paid (60%) and evaluated fairly (67%). But fewer low-income employees (49%) as well as females (54%) and ethnic minorities (47% to 52%) think they are paid fairly (Figure 17). Additionally, low-income employees are also less likely to say they are evaluated fairly.

Figure 17. **Females, low-income and ethnic minorities are less likely to think they are paid fairly**



Sample: Full-time employees.
Note: Percentages indicate "agree" or "strongly agree."
Source: 2022 Global Benefits Attitudes Survey, United States.

Opportunity. Over half of employees (53%) believe they have the opportunity to advance in their career. By contrast, fewer than half of low-income employees (42%) as well as female (47%), Black or African American (49%), and Asian (44%) employees think they have good opportunities.

Dignity at work. Most employees (71%) believe they are treated with dignity and respect at work; however, fewer low-income employees (63%) say they are treated with dignity at work.

Asian employees are also more likely to report that they are not treated with dignity in the workplace; however, there is a difference by income on this issue. High-income Asian employees are more likely to indicate that they are treated with dignity and respect in the workplace than low-income Asians (69% versus 56%). This difference by income is seen across all racial groups.

Wellbeing. High-income employees (37%) are more likely to experience high wellbeing in most or all dimensions than employees overall (27%). At the same time, low-income employees (24%) as well as Black or African American (19%) and female (19%) employees are more likely to be in the high-risk group, experiencing low wellbeing across all dimensions compared with employees overall (13%).

Low-income employees as well as Black or African American and female employees are more likely to be doing poorly across all wellbeing dimensions.

By applying a DEI lens to their initiatives, employers can begin to understand the issues they need to address to boost the wellbeing of all employees.

Social determinants of health. A range of non-medical factors — including where people live, their financial stability and social support — influence health and wellbeing outcomes. For example, ethnic minorities are more likely to report lacking safety and security where they live compared with their white counterparts, which can affect physical, social and emotional wellbeing. Roughly a fifth of ethnic minority employees (21% of Blacks or African Americans, 19% of Asians, 18% of Hispanics) indicate that they don't feel physically safe where they live compared with only 10% of white employees.

Difficulty affording basic needs such as healthy food also affects health and wellbeing outcomes. Approximately one in five Black or African American (21%) and white (19%) employees as well as over a quarter of Hispanic or Latino employees (27%) find it challenging to afford healthy food.

The unmet needs of diverse employee groups. Low-wage employees and minorities are less likely to say that their benefits meet their needs, which can jeopardize overall employee wellbeing. Fifty-two percent of employees earning less than $50,000 report that their benefits meet their needs versus 81% of those earning $100,000 or more. In addition, 59% of female employees agree that their benefits meet their needs versus 70% of males; 56% of LGBT+ employees hold this view versus 66% of heterosexual employees.

Certain employee groups are also more likely to find it challenging to access banking services. Roughly a quarter or more of Black or African American employees (28%) and Hispanic or Latino employees (24%) report difficulties accessing credit cards, loans or other banking services.

Finally, many employees with caregiving duties find it difficult to afford care. This group includes a quarter of white workers and roughly three in 10 Black or African American (29%) and Hispanic or Latino (30%) workers.

The trust gap. Certain employee groups are less likely to report they trust products and providers suggested by their employer more than the ones they can find on their own. These include:

- 44% of female employees versus 58% of male employees
- 40% of workers born from 1950 to 1964 versus 59% of those born from 1981 to 1995
- 39% of low-salary workers versus 69% of high-salary workers
- 38% of employees in fair or poor health versus 56% of employees in very good health

Lower levels of trust can result in lower levels of employee engagement and reduce participation in employer wellbeing initiatives.

The role of DEI and sustainability in employee retention

In addition to benefits, pay and flexible work arrangements, many employees in today's workplace consider employer initiatives in the areas of DEI and environmental sustainability in deciding whether to stay or leave.

Employees who value DEI and environmental initiatives are more likely to leave employers whose efforts in these areas fall short. Among employees who regard DEI as a high priority (50%) and who rate their employer's DEI efforts as poor, seven in 10 (69%) would leave for a 5% pay increase. In contrast, only slightly more than a third of employees (36%) who regard their employer's DEI efforts as very good would leave their job for a 5% pay increase; therefore, among employers whose DEI efforts are viewed as poor, the exit risk is almost double that of those whose DEI efforts are perceived as very good.

Similarly, among the 45% of employees who prioritize environmental issues, six in 10 (58%) would leave an employer with weak environmental initiatives for a 5% pay increase. This figure drops to 42% among employees who rate their employer's environmental initiatives as very good.

The opportunity to build a resilient workforce

DEI remains a work in progress for employers across diverse employee groups. Employers have a significant opportunity to strengthen and demonstrate their commitment to DEI, improve the employee experience and build a more resilient workforce.

What benefit options related to DEI do employees want employers to focus on?

Employees are most likely to say the following actions would help improve DEI in their organization:

- Hiring and promotions policies with a focus on DEI: 32%
- Education and training to support inclusion of underrepresented groups: 31%
- Mentoring and training for managers on DEI: 30%

Meet your employees where they are!

Set active listening milestones to understand how employees perceive your DEI initiatives across benefits, pay, career and culture. Explore how these perceptions vary across diverse employee groups. Use resulting insights to identify employees who rate your DEI efforts as poor and who may have a poor overall employee experience and may be at greater risk of leaving the organization.

- Integrate DEI into your culture through clearly defined performance metrics, leader and manager development, organization policies, and procedures and programs.
- Ensure benefit programs are explicitly designed to support overarching DEI initiatives and priorities.
- Review benefit, pay and career programs for equity. Examine health, savings, career development and retention by diverse cohorts. Identify opportunities to improve equity and determine how these opportunities align with your DEI strategy.
- Identify gaps in your DEI initiatives, in particular in how different employee segments, especially ethnic minorities, women and low-income groups, experience different aspects of DEI, including fairness, opportunity, workplace dignity and wellbeing.
- Engage with employee resource groups (ERGs) on listening as well as action planning to ensure planned efforts are in alignment with what will resonate across a diverse workforce.
- Evaluate and refine hiring and promotion policies using a DEI lens. Ensure you are delivering on your DEI and environmental initiatives to lessen potential talent exit risk.
- Train managers to understand the diversity of employee needs and experiences, and the impact of culture, enabling them to better support all employees, particularly those in underrepresented groups.
- Collaborate with vendors and other partners to understand the social and environmental determinants of health that may be impacting employees. Then identify opportunities to enhance benefits and resources in place today and consider additional programs and tactics that could improve wellbeing outcomes, especially among low-income employees.

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