

# 2021 Workplace Wellness Survey

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# 2021 Workplace Wellness Survey Methodology Overview

- 2<sup>nd</sup> year of the Workplace Wellness Survey which builds on:
  - The Workplace Wellness Survey (2020)
  - The Health and Workplace Benefits Survey (2013-2018)
  - The Health Confidence Survey (1998-2012)
  - The Value of Benefits Survey (1999 and 2001)
- Interviewed 2,016 American full-time and part-time workers ages 21-64 – this year included a national sample of 1,000 workers and an oversample of 503 completed surveys among Black workers and 513 completed surveys among Hispanic workers (bringing the totals to 587 Black and 662 Hispanic workers).
- Information for this study was gathered through 20-minute online interviews conducted July 7 – July 27, 2021 using the Dynata online panel.
- Data weighted by race, age, gender, and income to reflect employed Americans ages 21-64. The margin of error (at the 95% confidence level) for the total sample of current workers in this study (n=2,016) would be plus or minus approximately 2.2 percentage points.

Please note percentages in the following tables and charts may not total to 100 due to rounding and/or missing categories. Any trend changes or differences in subgroups noted in text are statistically significant; if no trend changes are noted, there were no significant differences.

# 2021 Workplace Wellness Survey Sponsors

EBRI and Greenwald would like to thank the 2021 Workplace Wellness Survey sponsors who helped shape this year's survey.

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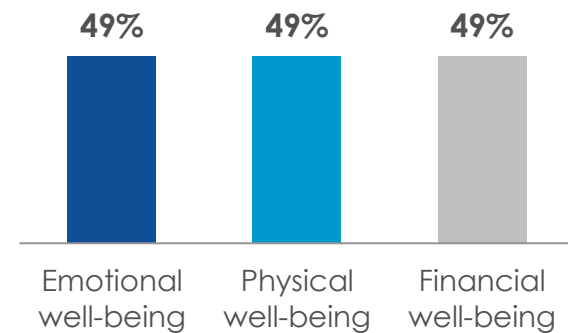
**Wells Fargo**

**Unum**

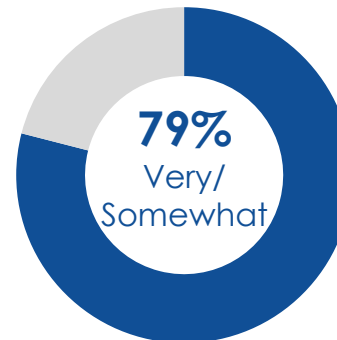
# Despite some debt and financial stress, a majority of employees *feel* financially prepared.

- Half (49%) of employees are at least moderately concerned with their household's financial well-being, as well as their own emotional and physical well-being.
- Two in three (65%) say their debt is a problem, with only one in four (24%) describing it as a major problem. On average, employees have about \$25,800 in non-mortgage debt. Credit card debt is the biggest problem with three in four calling it a major or minor problem. Six in ten call medical debt a problem and half say the same about student loan debt.
- Saving for retirement and having savings in case of an emergency are top sources of financial stress. Just over six in ten (63%) feel stressed when thinking about their financial future, though this is down from seven in ten in 2020.
- Despite this stress, two in three feel they have enough savings to handle an emergency. Eight in ten feel prepared for an unexpected expense of \$500 and six in ten feel prepared for a \$5,000 expense.

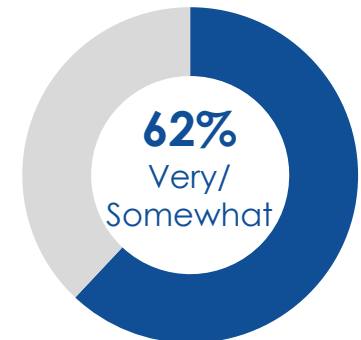
**Concern About:**  
%High/Moderate Concern



**Prepared for Unexpected \$500 Expense**



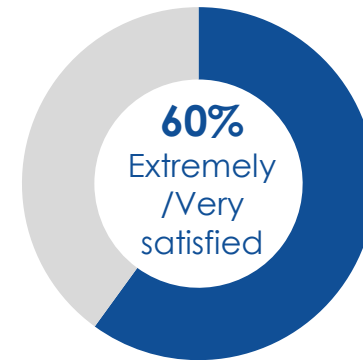
**Prepared for Unexpected \$5,000 Expense**



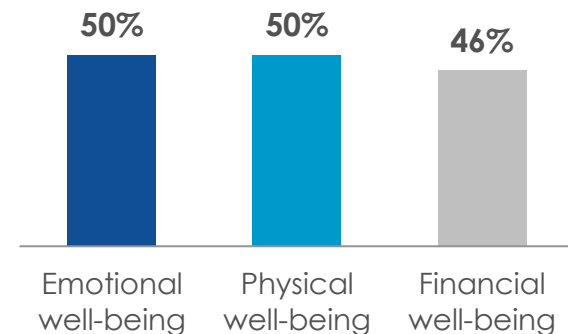
# Employees believe that their employers have a responsibility to help them improve their overall well-being, and they trust their employers to do so.

- Six in ten employees are extremely/very satisfied with their current job, returning to levels seen in 2018 after decreasing in 2020.
- Since the start of the COVID-19 pandemic, three in ten (31%) continue to feel their employer's efforts to improve their overall well-being has increased. Steady with last year, six in ten (60%) say efforts have stayed the same.
- Half (50%) say their employer has done an excellent or very good job helping them improve their emotional and physical well-being. Just under that (46%) say the same about their financial well-being.
- Roughly seven in ten say that their employer has a responsibility to make sure their employees are mentally, physically, and financially well.
- Three in four trust their employer to help them improve their overall well-being through quality benefits and offerings.

## Satisfaction with Current Job



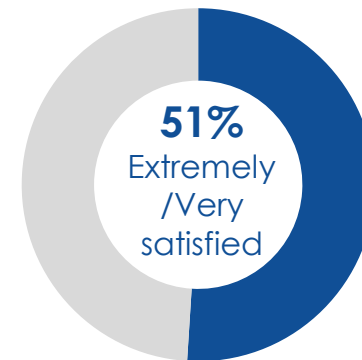
## Employer's Efforts to Improve: %Excellent/Very Good



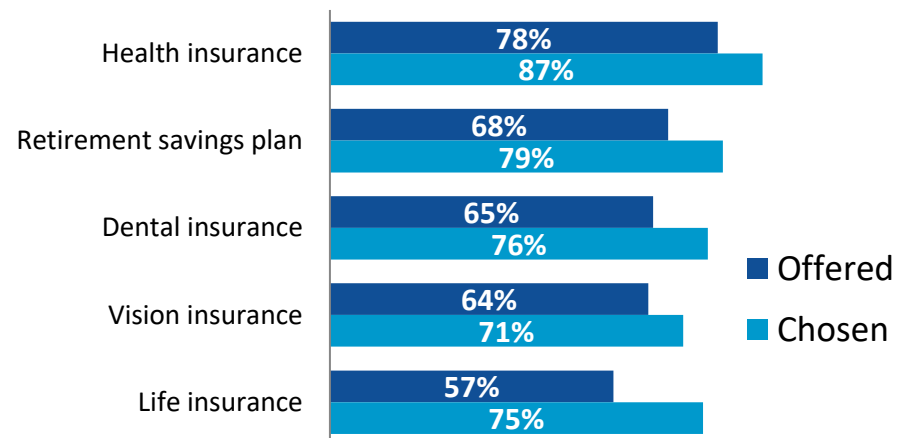
# Health insurance and retirement savings plans continue to be the most common benefits offered and chosen.

- Half (51%) of employees are extremely or very satisfied with their benefits package.
- Health insurance continues to be the most common benefit offered to employees, followed by retirement savings plans, dental insurance, vision insurance, and life insurance.
- Nearly nine in ten employees offered health insurance will get it through their employer. Eight in ten employees offered a retirement savings plan and three in four offered dental and life insurance get them from their employer. Seven in ten use their employer-offered vision insurance.
- Outside of greater financial contributions, employees believe more flexibility in their benefits and choices and more benefits to help with their financial well-being would be the most valuable improvements to their current benefits package.

## Satisfaction with Benefits Package



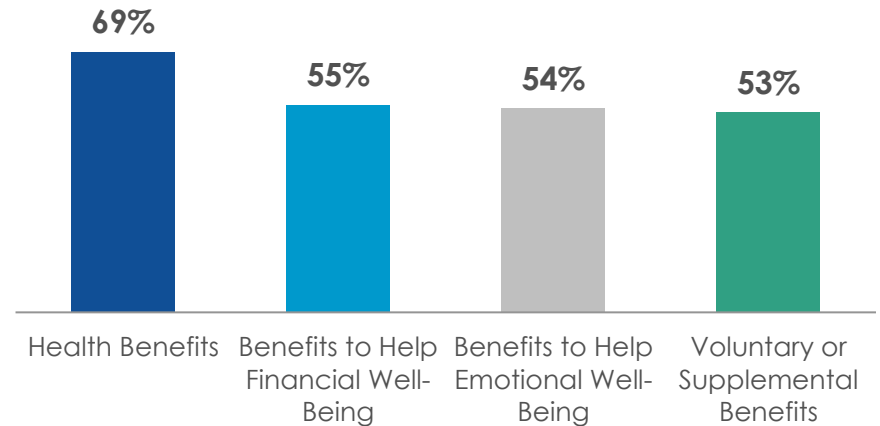
## Top Benefits



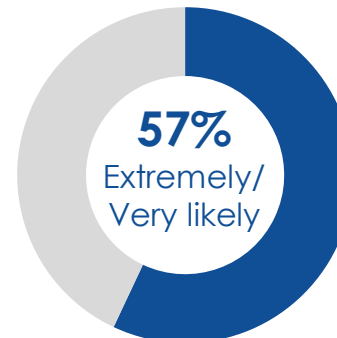
# Employees feel they understand their benefits fairly well and are confident in their ability to make benefit decisions.

- Seven in ten employees understand their health benefits extremely or very well; fewer – just over half – express the same level of understanding about other benefits.
- Employees are confident in their ability to make informed decisions about employee benefits with two in three (64%) very or extremely confident.
- Four in ten rely on information from a spouse or partner when making decisions about their benefits and one in four look to their employer or Human Resources department.
- Just under six in ten say they would take advantage of advice from an online program.

## % Understand Extremely/Very Well



## Likelihood to Use Online Program for Benefits Advice



# Work-life balance is important to employees but satisfaction with it has gone down. Caregiving benefits could be an opportunity to improve this balance.

- The most common type of leave offered is paid vacation (77%). Two in three are offered paid sick time. About half are offered Covid-related leave.
- Six in ten employees are satisfied with their current paid leave benefits. Three in ten (28%) say paid leave has increased in importance in the past year.
- Half are offered the ability to work from home, steady after increasing last year. Six in ten currently work from home and most say it has positively impacted their well-being.
- Outside of income and compensation, and just after quality health-care, employees most value work-life balance from their employer. About half (48%) are satisfied with their current work-life balance, down from six in ten in 2018.
- Caregiving can challenge work-life balance. Six in ten employees say it's challenging to balance work and caregiving responsibilities, leading to feelings of stress and not having enough time to spend on loved ones. Only one in three employees are currently offered paid time off for caregiving. Two in ten say more caregiving help would add value to their employer's employee benefit offerings.

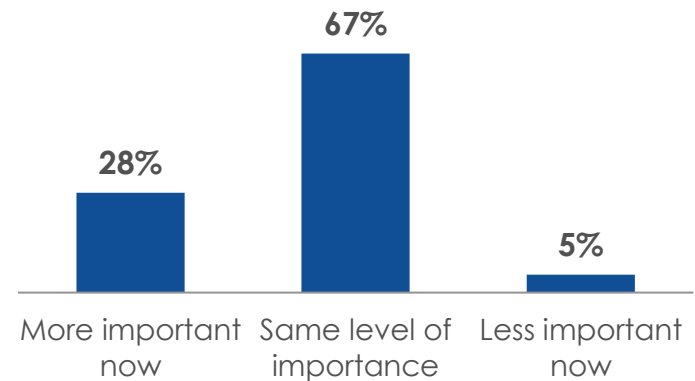
Satisfaction with Work-Life Balance



Satisfaction with Paid Time Off and Leave Benefits



Change in Importance of Paid Time Off and Leave Benefits

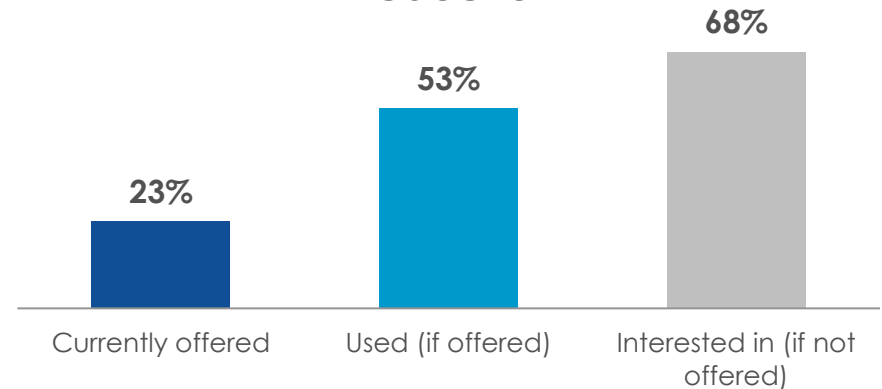




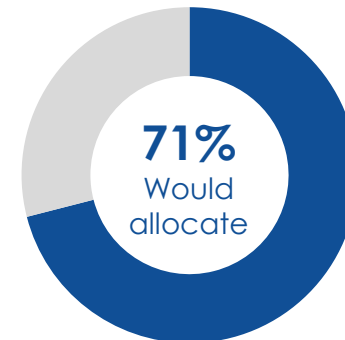
# Employees are interested in an Emergency Savings Account offered through work.

- Though employees feel prepared for unexpected expenses, over half (54%) say their retirement plan savings are the only significant emergency savings that they have.
- An emergency savings fund that can be contributed to through payroll deduction could be another source for these employees. Currently, only one in four (23%) say they are offered this kind of fund. Among those offered, just over half (53%) have used or taken advantage of it. Interest is high among those who are not offered it; 68% express interest in having this benefit available.
- When given the scenario of allocating \$600 from their employer among six different accounts/plans, employees put the second largest amount into the emergency savings account (an average of \$133). The largest allocation went to retirement savings (an average of \$212). Other options included a health savings account, additional time off for purchase, college savings, and a student debt pay-down plan.

## Emergency Savings Fund Using Payroll Deduction



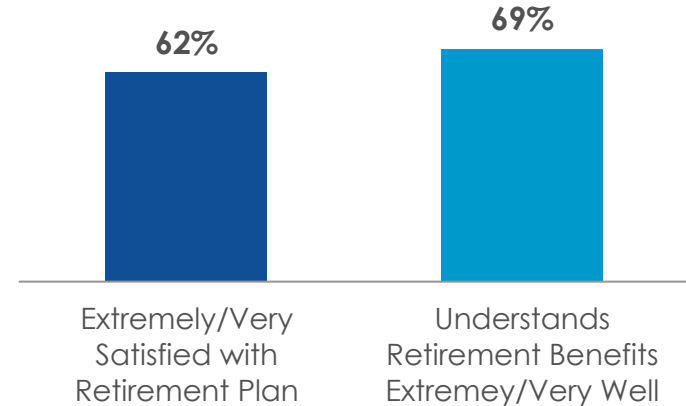
## Allocating Employer-Contribution to an Emergency Savings Account



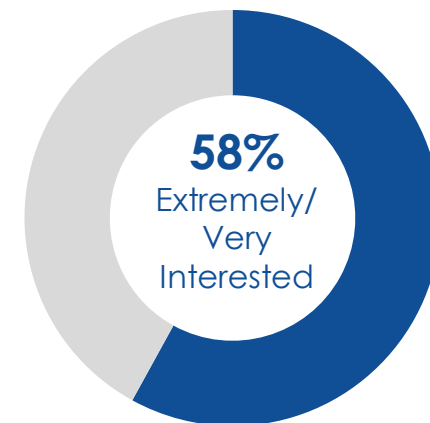
# Employees are satisfied with their retirement benefits and feel they understand them very well.

- Of those with an employer-sponsored retirement plan, seven in ten understand their benefits extremely or very well. Six in ten are satisfied with their plan.
- Six in ten without an employer-sponsored plan are interested in one.
- Most employees are currently contributing to their plan and receive contributions from their employer. Of those receiving employer contributions, two in three are satisfied with the contribution they get. Just under half contribute equal or up to their employer match; another four in ten contribute more.
- When they retire or if they change jobs, more than one in three plan to either roll their money into an IRA. A slightly smaller share plan to keep it in their current workplace retirement savings plan.

## Satisfaction and Understanding of Retirement Benefits



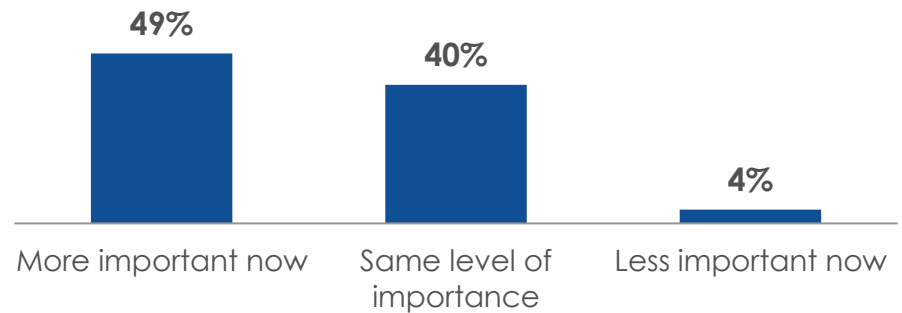
## Interesting in Having a Retirement Savings Plan if Not Already Offered



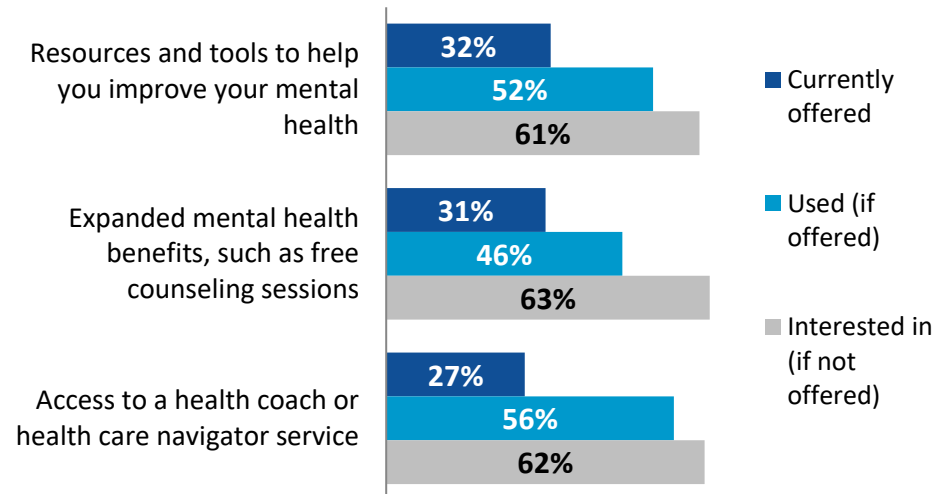
# Mental Health Wellness Programs are increasing in importance.

- Given the pandemic, half of employees believe mental health wellness programs are more important than before.
- Roughly three in ten employees are offered mental health-related programs such as resources to improve mental health, expanded benefits, or access to a mental health coach. Many more of those not currently offered these benefits, about six in ten, are interested.

## Change in Importance of Mental Health Wellness Programs



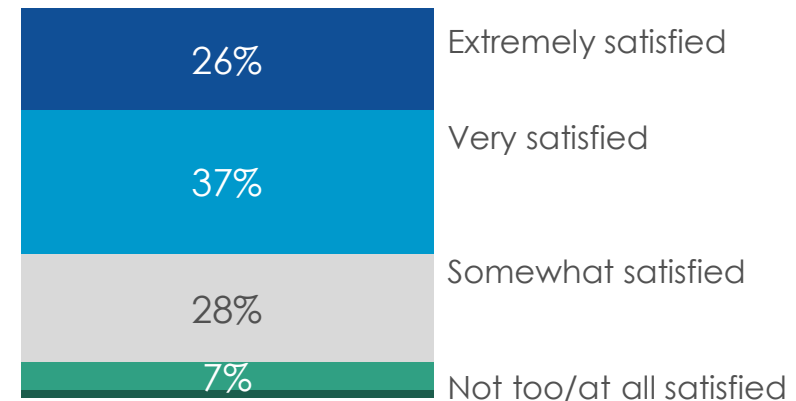
## Mental Health Wellness Programs



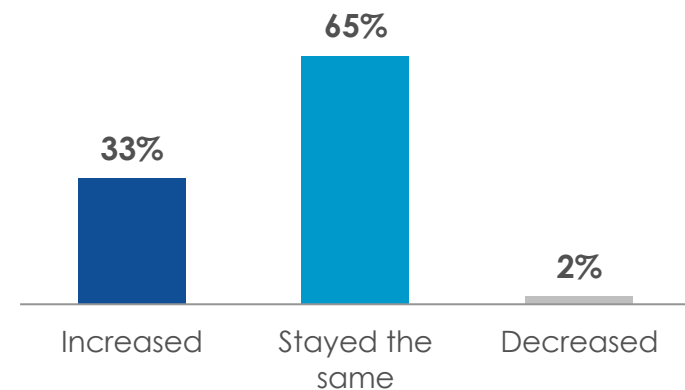
# Though there is concern about health care costs and how they change, most employees are satisfied with their current health benefits.

- Nine in ten employees have some type of health insurance. Of those with health insurance, 90% have employer-sponsored health insurance.
- More than six in ten are very or extremely satisfied with their health benefits.
- Cost continues to be a point of concern. One in three employees have seen their healthcare costs increase this year.
- Because of these increases, employees have experienced a variety of impacts including increasing contributions to HSAs, decreasing contributions to their retirement plan, delaying going to the doctor, increasing credit card debt, or using up all or most of their savings. Four in ten have had difficulty paying bills or other basic necessities, up from 29% in 2020.

## Health Insurance Satisfaction



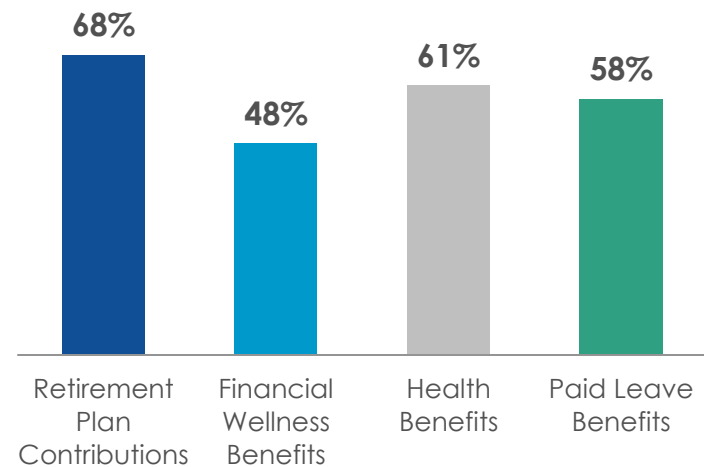
## Annual Change in Health Care Costs



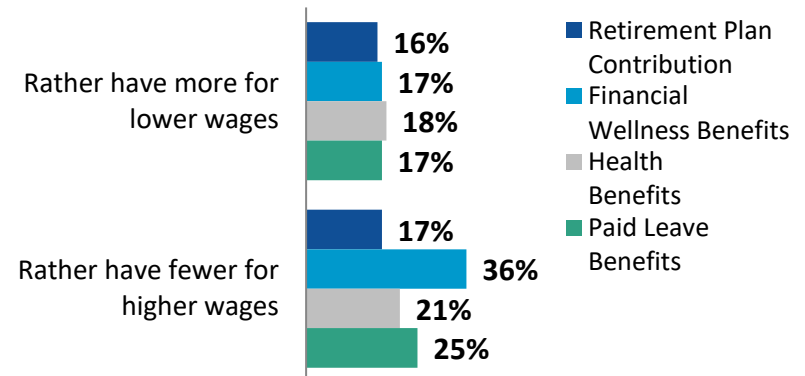
# Most employees are satisfied with their current level of benefits and would not trade them for higher wages.

- About two in three employees are satisfied with the retirement plan contributions and six in ten are satisfied with the health and paid leave benefits they have now and would not want to trade their benefits with their wages.
- Only one in six (16%) would be interested in more retirement plan contributions or health benefits (18%) for lower wages. Two in ten would be interested in fewer health benefits (21%) for higher wages. One in four say the same about their paid leave benefits (25%).
- Nearly half (48%) are satisfied with their financial wellness benefits and would not trade them with their wages. About one in three (36%) would be willing to have fewer financial wellness benefits for higher wages, down from four in ten in 2020.

## Satisfied with Current Level of Benefits

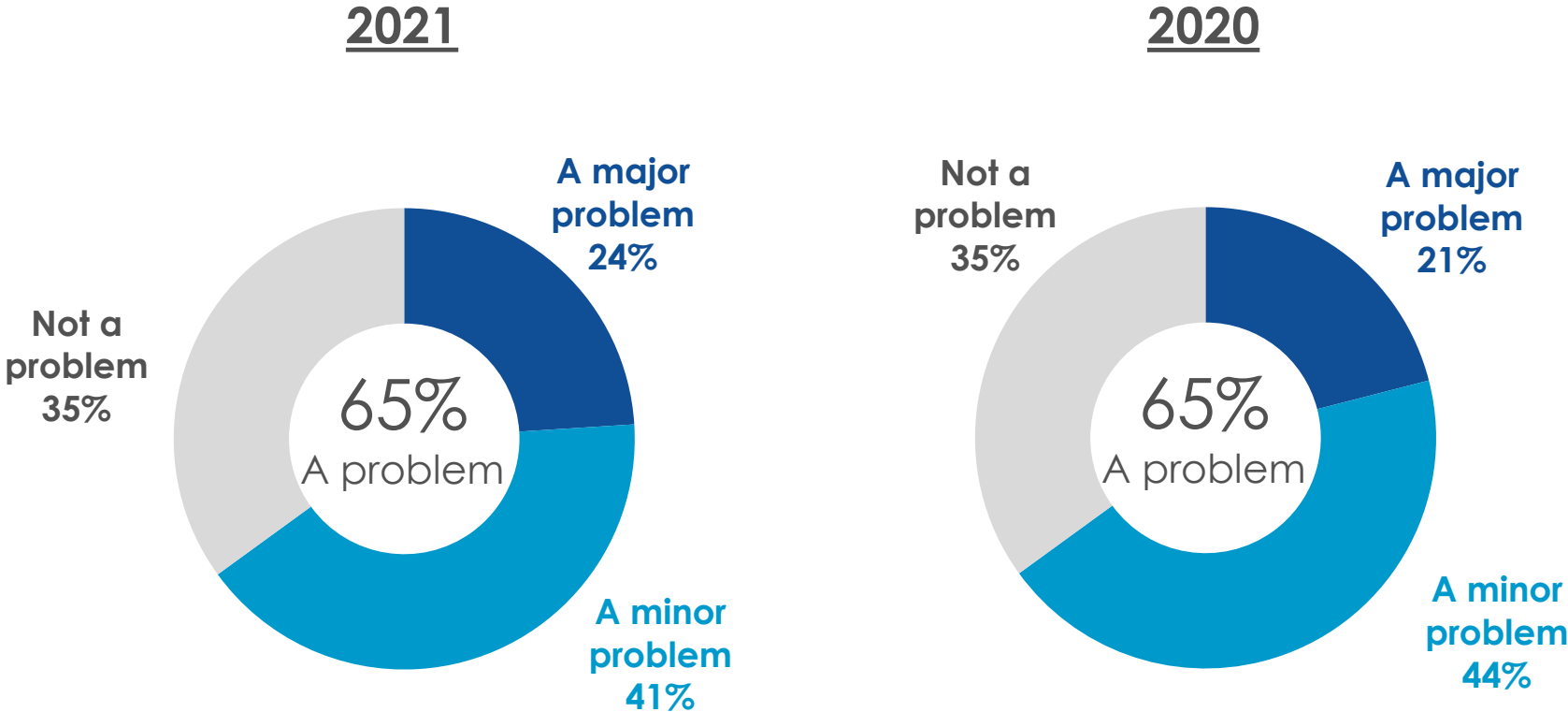


## Trading Benefits with Wages



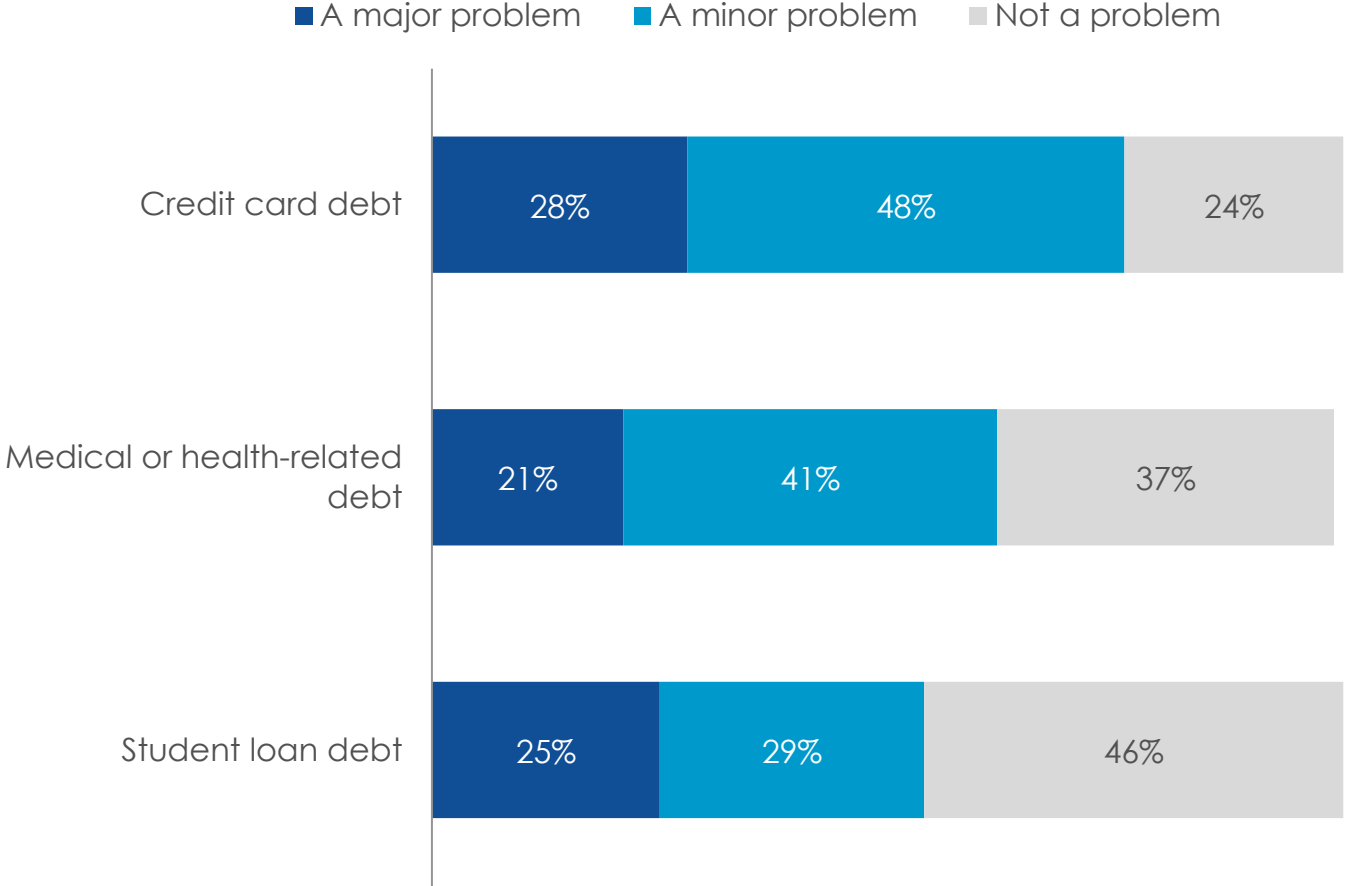
# Two in three employees describe their level of debt as a problem with one in four calling it a *major* problem.

Thinking about your current financial situation, how would you describe your level of debt? (2021 n=2,106)



# Among employees with a debt problem, three in four describe their credit card debt as a problem. Six in ten say the same about medical debt and half say the same for student loan debt.

How would you describe your household's level of...? (Debt is a problem: 2021 n=1,460)

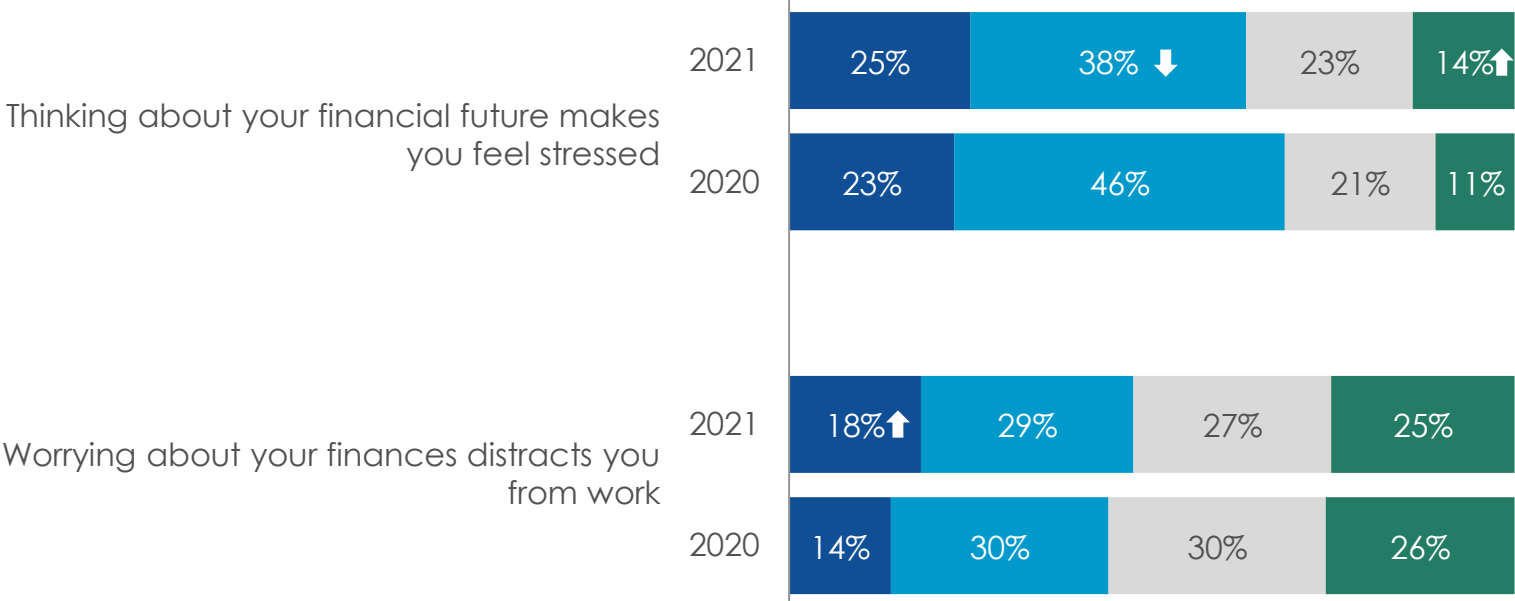


Source: Employee Benefit Research Institute and Greenwald Research, 2021 Workplace Wellness Survey. New question in 2021

# More than six in ten employees say thinking about their financial future makes them feel stressed, and almost half say worrying about finances distracts them from work.

To what extent do you agree or disagree with the following statements? (2021 n=2,016)

■ Strongly agree   
 ■ Somewhat agree   
 ■ Somewhat disagree   
 ■ Strongly disagree

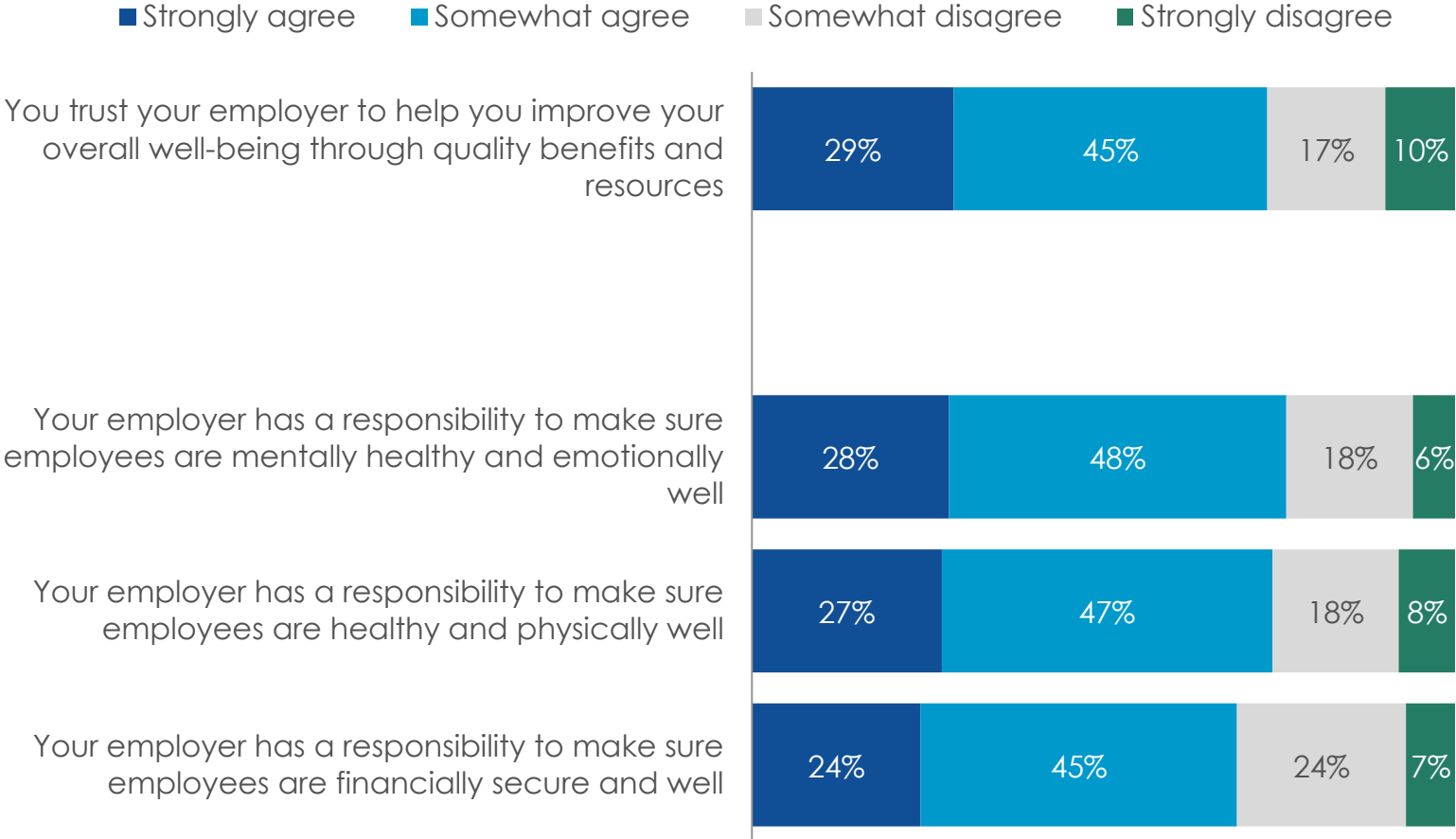


Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey  
 Arrows=Up/Down significantly from 2020



# Seven in ten or more believe their employer has a responsibility to ensure employees are mentally, physically, and financially well. Three-quarters trust their employer to help improve their well-being through quality benefits offerings.

To what extent do you agree or disagree with the following statements? (2021 n=2,015)

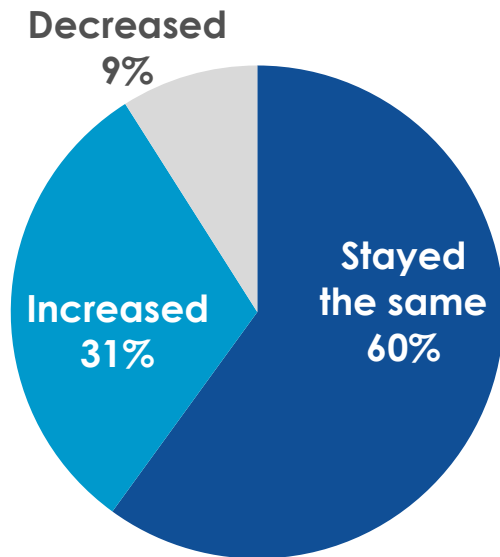


Source: Employee Benefit Research Institute and Greenwald Research, 2021 Workplace Wellness Survey and 2021 Financial Wellness Survey. New question in 2021

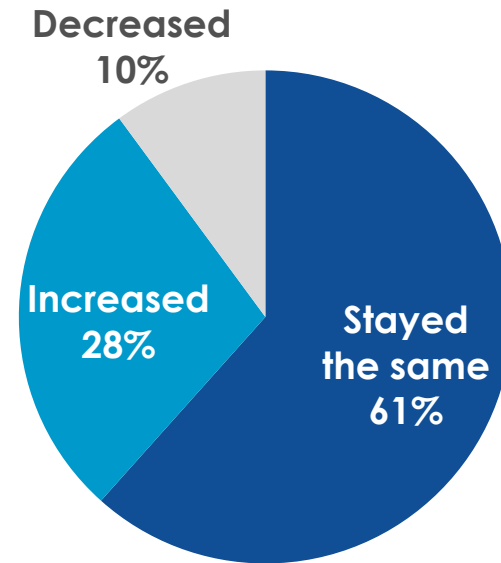
# Like last year, three in ten employees feel their employer's efforts to help manage employees' overall well-being since the pandemic began has increased. Six in ten say efforts have stayed the same.

Since the start of the COVID-19 pandemic began, do you feel that your employer's efforts to help employees manage their overall well-being have...? (2021 n=2,016)

**2021**

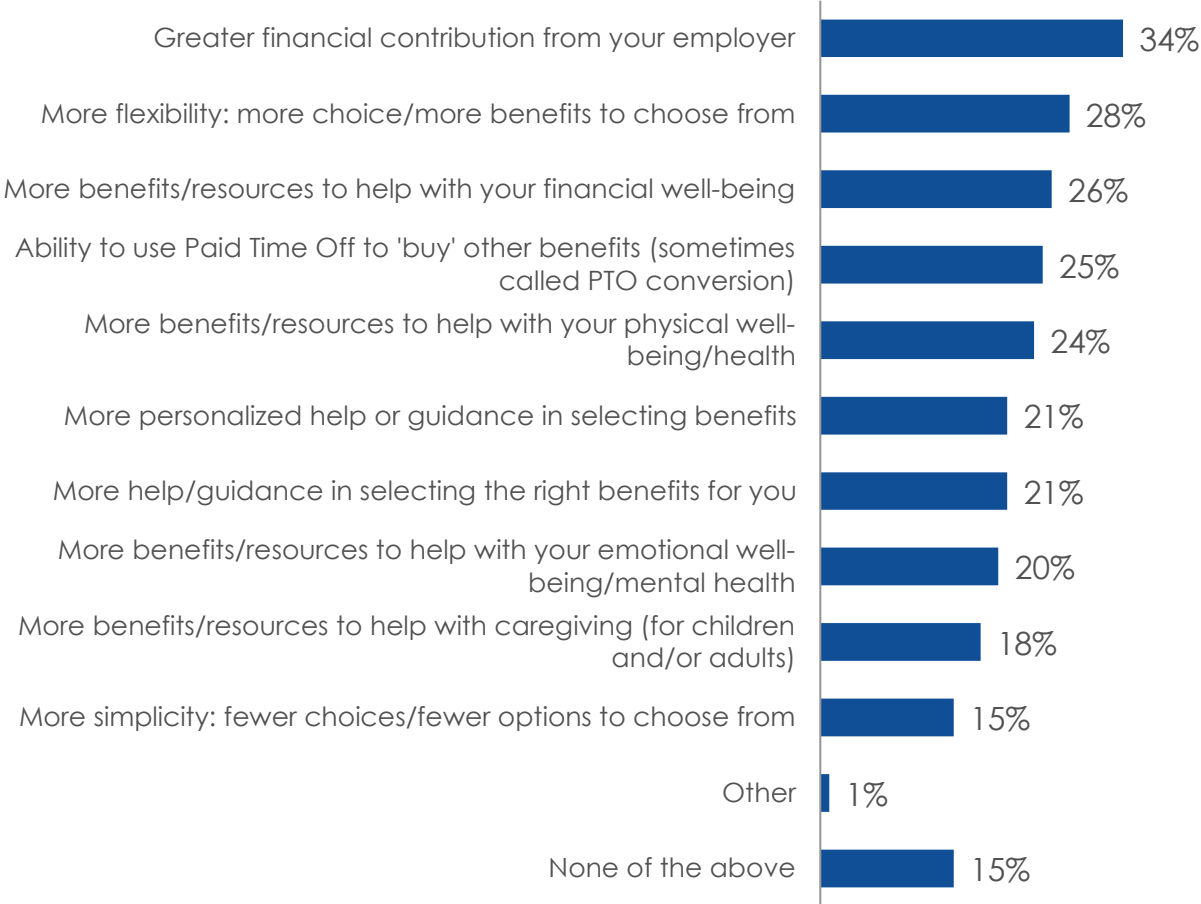


**2020**



# Following greater employer financial contributions, employees cite more flexibility and more benefits to help with financial well-being as the most valuable improvements to their benefit program.

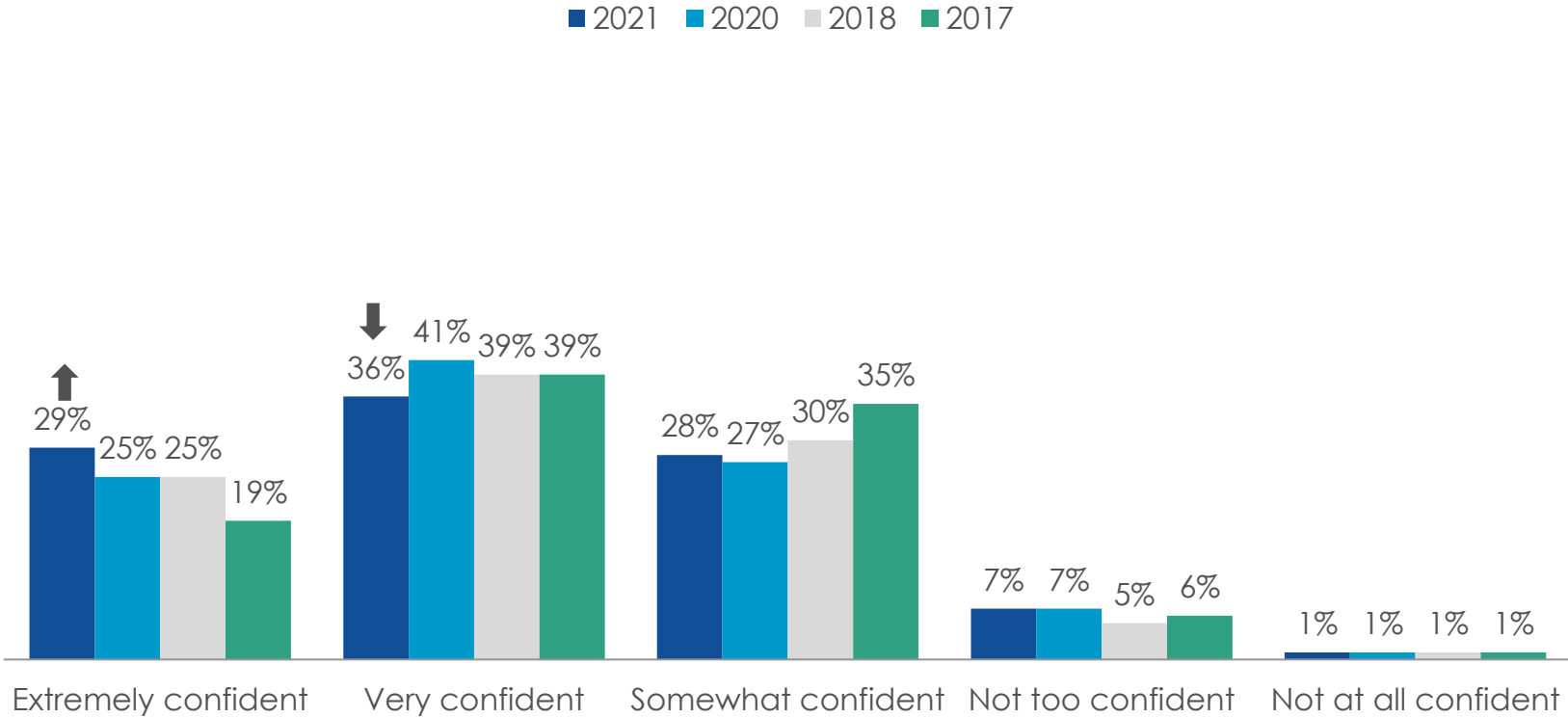
Which of the following, if any, would be the most valuable improvements to your employer's employee benefits programs and offerings? Please select all that apply. (2021 n=2,016)



Source: Employee Benefit Research Institute and Greenwald Research, 2021 Workplace Wellness Survey. New question in 2021

# Three in four employees feel at least very confident in their ability to make informed decisions about their employee benefits.

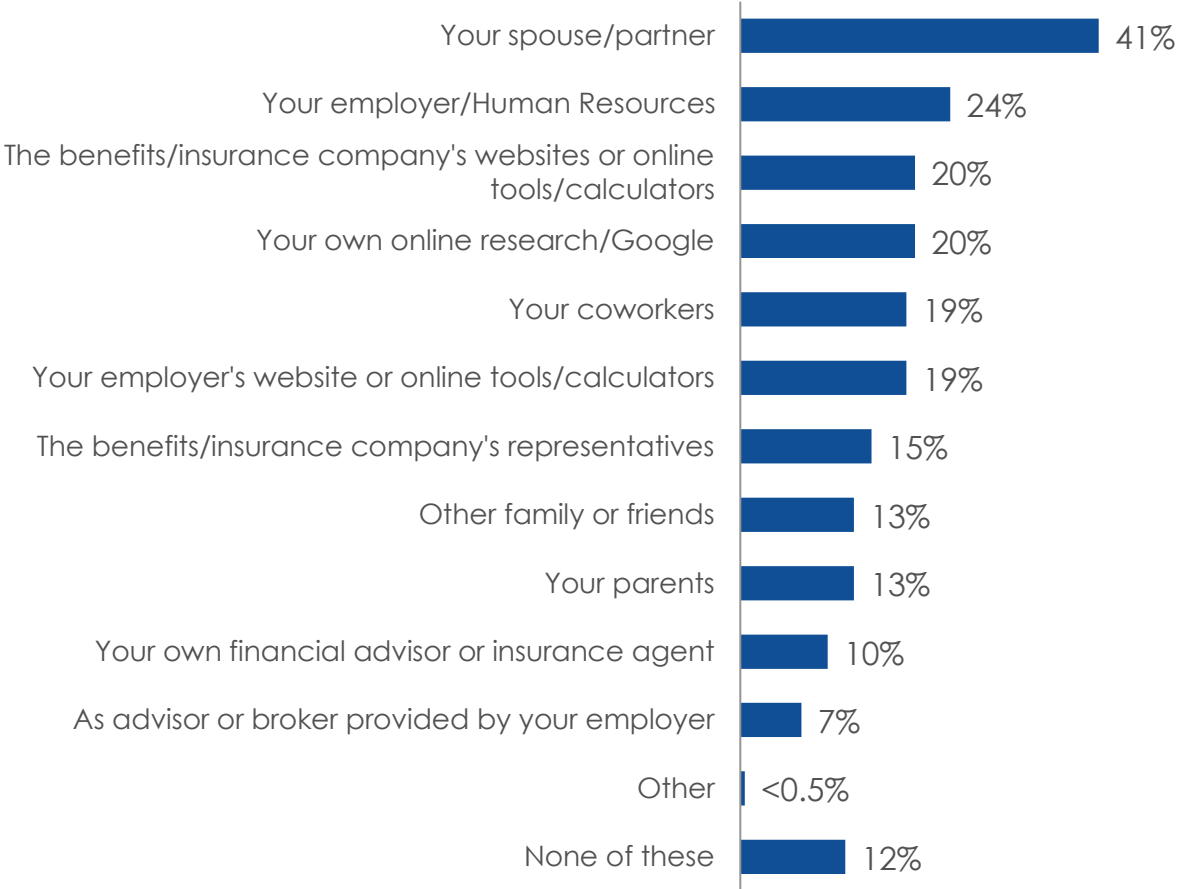
How confident are you in your ability to make informed decisions about your employee benefits?  
 (Employer offers at least one benefit: 2021 n=1,814)



Source: Employee Benefit Research Institute and Greenwald Research, 2017-2018, 2020-2021 Workplace Wellness Surveys  
 Arrows=Up/Down significantly from 2020

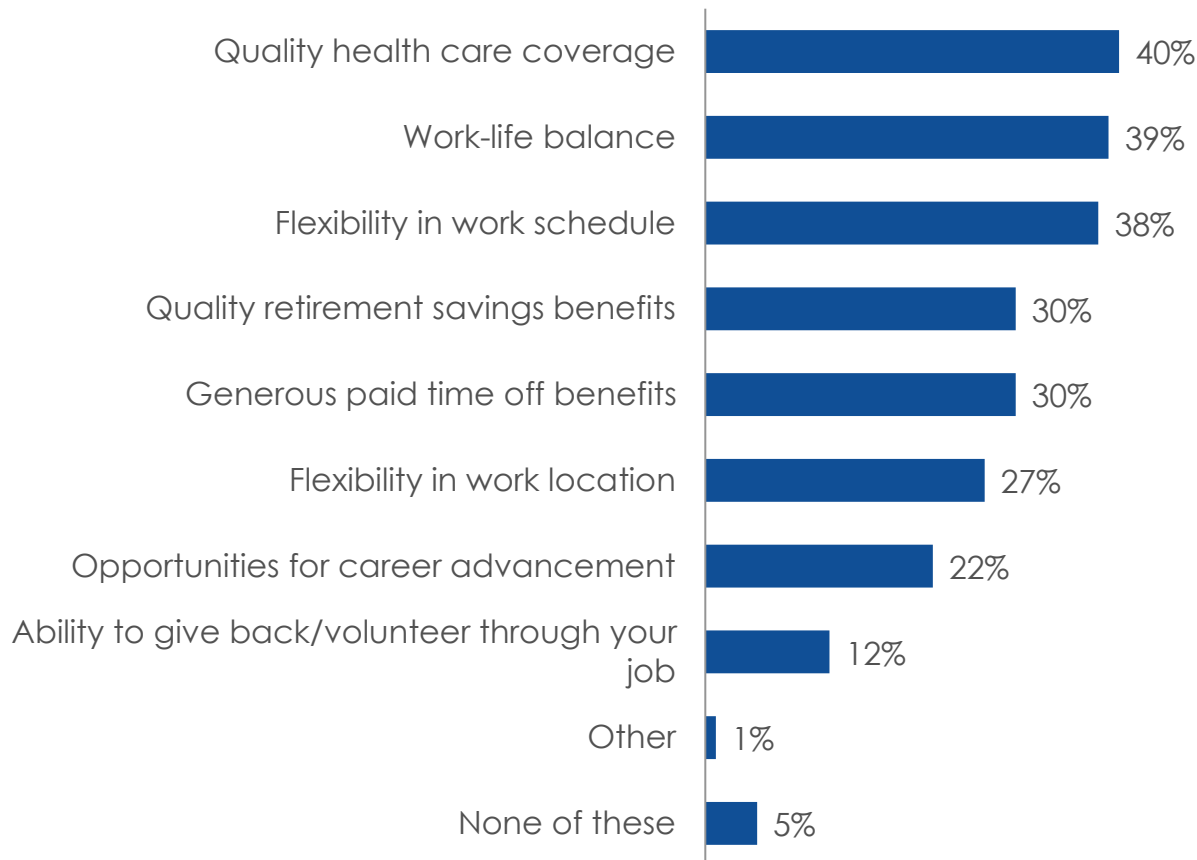
# Four in ten employees consider their spouse or partner a source of information to use when making decisions about their benefits. One in four look to their employer and human resources.

What sources of information do you use when making decisions about the benefits offered by your employer? Please select all that apply. (2021 n=2,016)



# Aside from compensation and second to quality health care coverage, work-life balance and flexibility in work schedules are most valued from an employer.

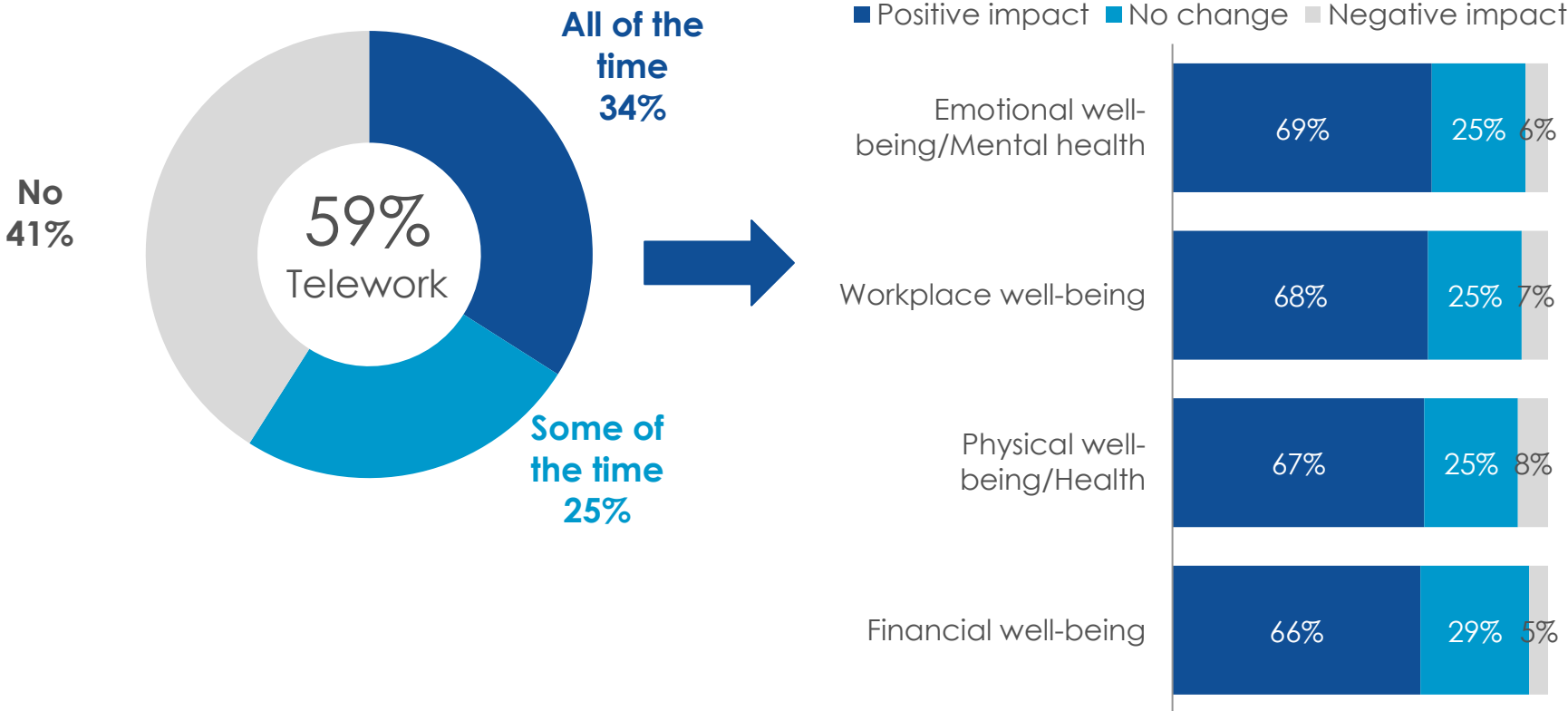
Aside from income and compensation, what do you value most from an employer? Select the top 3. (2021 n=2,016)



# Six in ten employees are working from home and about two in three say it has positively impacted their well-being.

Are you working from home/tele-working...? (2021 n=2,016)

How has working from home/tele-working impacted your...? (Teleworking: 2021 n=1,187)



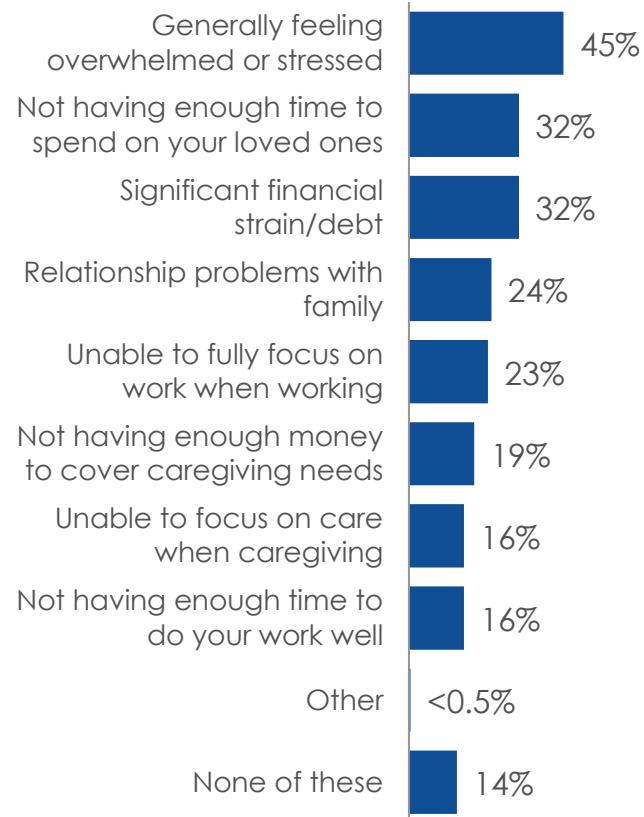
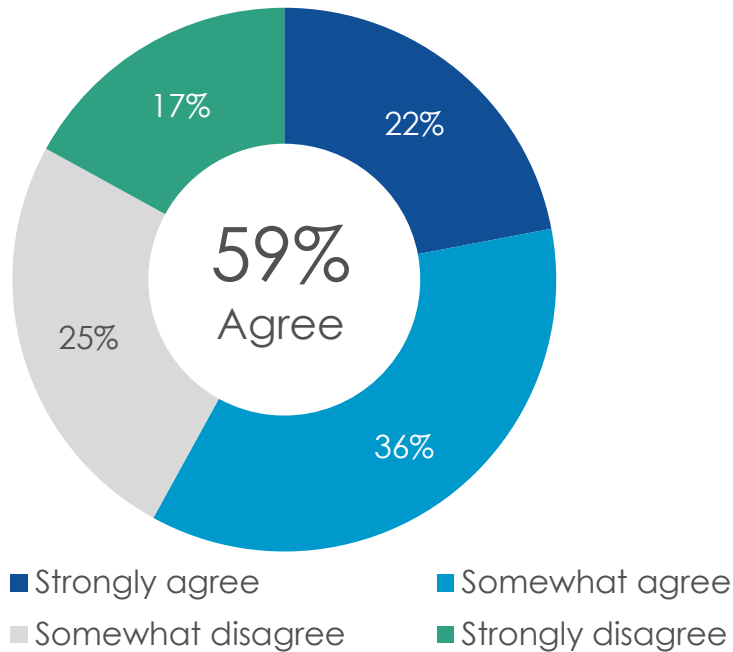
Source: Employee Benefit Research Institute and Greenwald Research, 2021 Workplace Wellness Survey. New question in 2021

# Six in ten employees find it challenging to balance work and caregiving responsibilities. The most common challenges are feeling overwhelmed, not having time for loved ones, and financial strain.

To what extent do you agree or disagree with the following statements? (2021 n=2,016)

What type of challenges do you face balancing your work and caregiving responsibilities? Select all that apply. (Caregiving is a challenge: 2021 n=1,241)

## It is challenging to keep a good balance between work and caregiving responsibilities





# When given a benefits budget, employees put the most money into a Retirement Savings Account, followed by an Emergency Savings account. Only about four in ten would contribute to a college savings account or student debt pay-down plan.

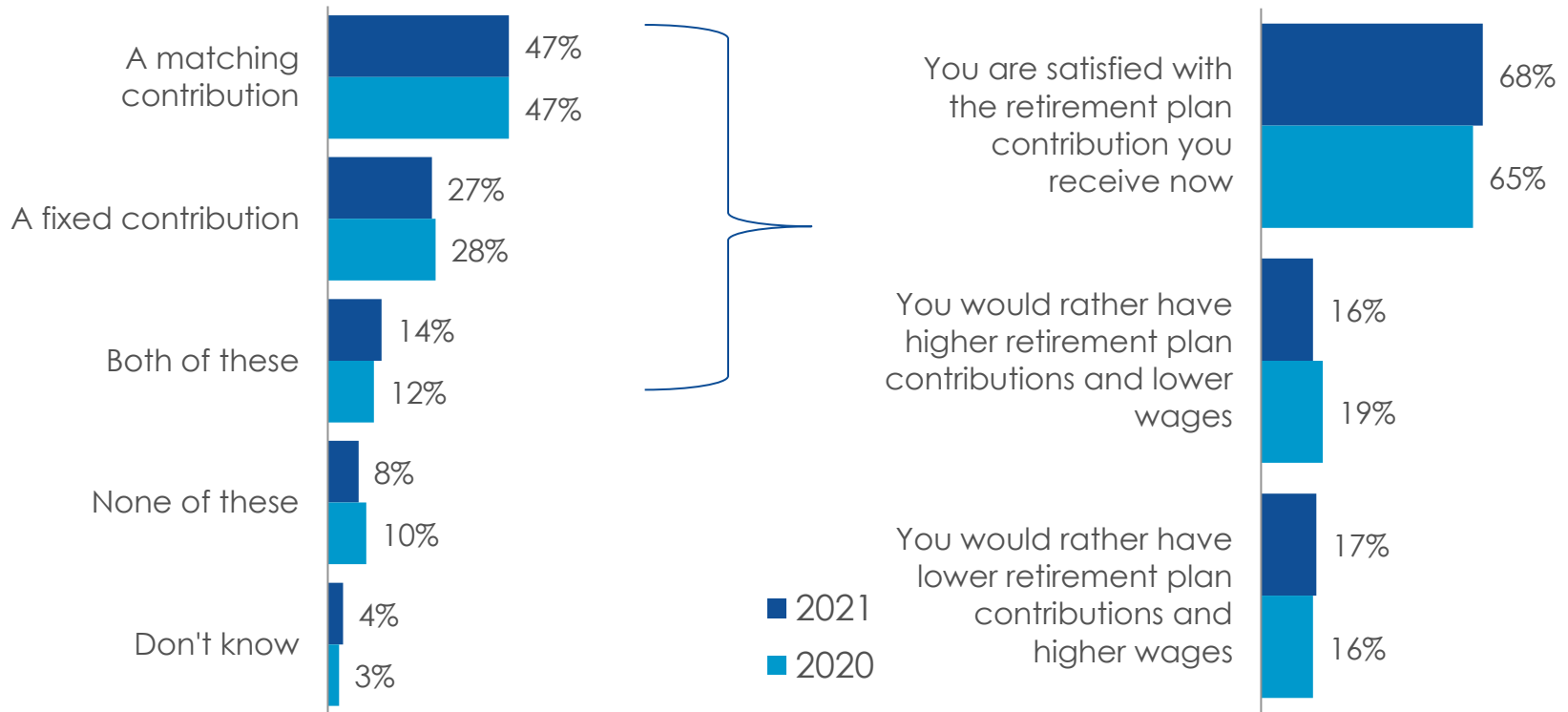
Suppose you worked for an employer that offered all of the benefits listed below, and that your employer gave you \$600 a month that you could put in any of the following accounts/plans. You could put all of your money on a single benefit, just a few, or use the money for a number of them. How would you allocate that \$600? *(The dollar amounts must total to \$600.)* (2021 n=2,016)

	Mean Amount	None	\$1-\$99	\$100-\$149	\$150-\$199	\$200-\$299	\$300-\$600
Retirement Savings Account (401k or similar)	<b>\$212</b>	17%	7	26	4	14	31
Emergency Savings Account	<b>\$133</b>	29%	9	30	3	14	15
Health Savings Account (HSA)	<b>\$76</b>	42%	12	30	2	9	4
“Buy” Additional Paid Time Off	<b>\$69</b>	49%	11	29	2	4	5
College Savings Account (for yourself or child)	<b>\$57</b>	56%	9	25	2	6	3
Student Debt Pay-Down Plan	<b>\$53</b>	60%	9	23	1	3	4

# Employees with an employer contribution to their retirement savings plan most often receive it as a matching contribution. Two in three with employer contributions are satisfied.

Does your employer contribute money to your retirement savings plan in any of the following ways? (Have an employer-sponsored retirement savings plan: 2021 n=998)

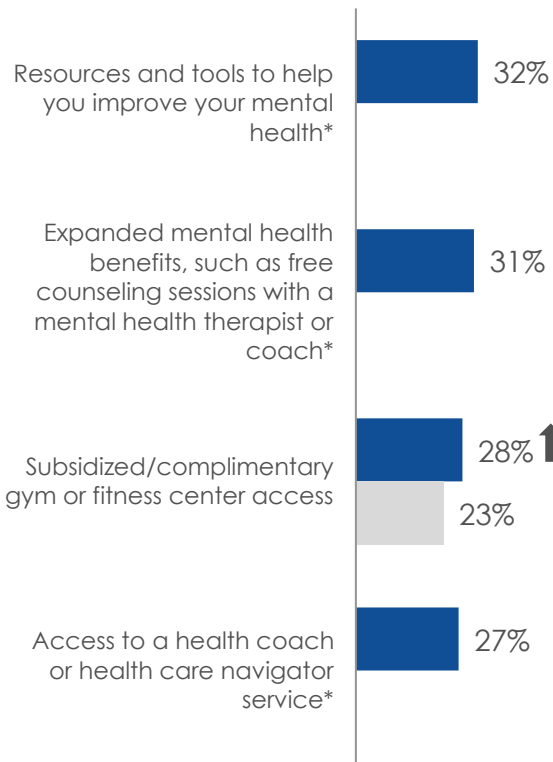
Which one of the following statements would you say is closest to the way you feel about the retirement plan contribution you currently receive through your employer? (Employer contributes: 2021 n=886)



# A third of employees are provided with resources to improve their mental health, and half use them. Many more – 6 in 10 – would be interested in these resources as well as expended mental health benefits.

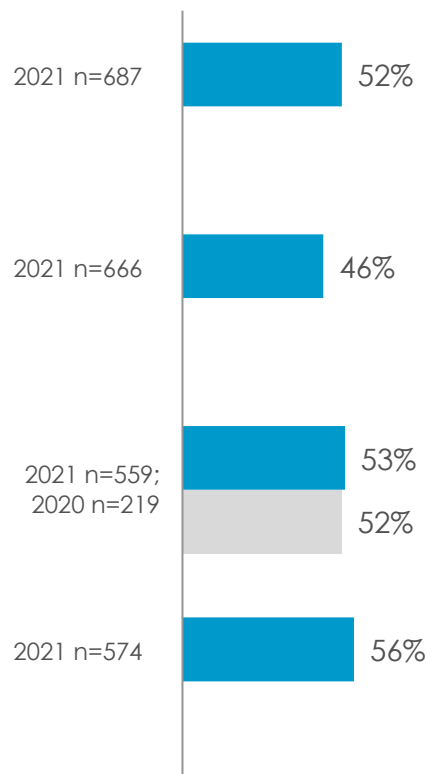
Which of the following employee benefits does your employer currently offer you?  
(2021 n=2,016)

## Offered



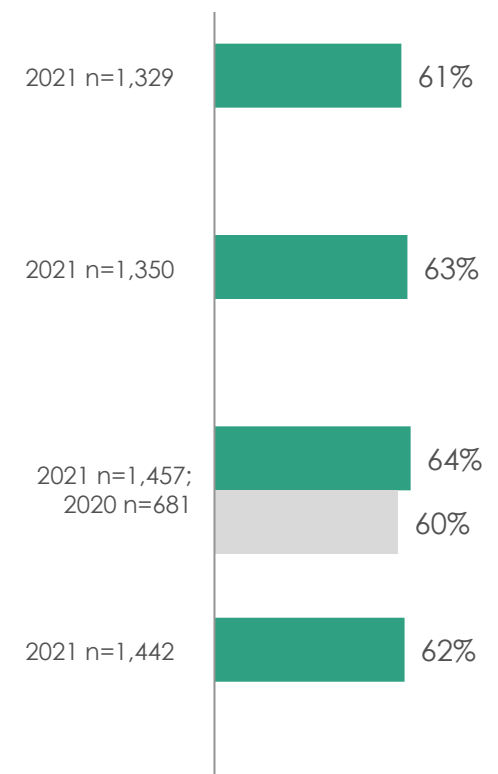
Which of these have you personally used or taken advantage of?  
(Offered benefit)

## Used



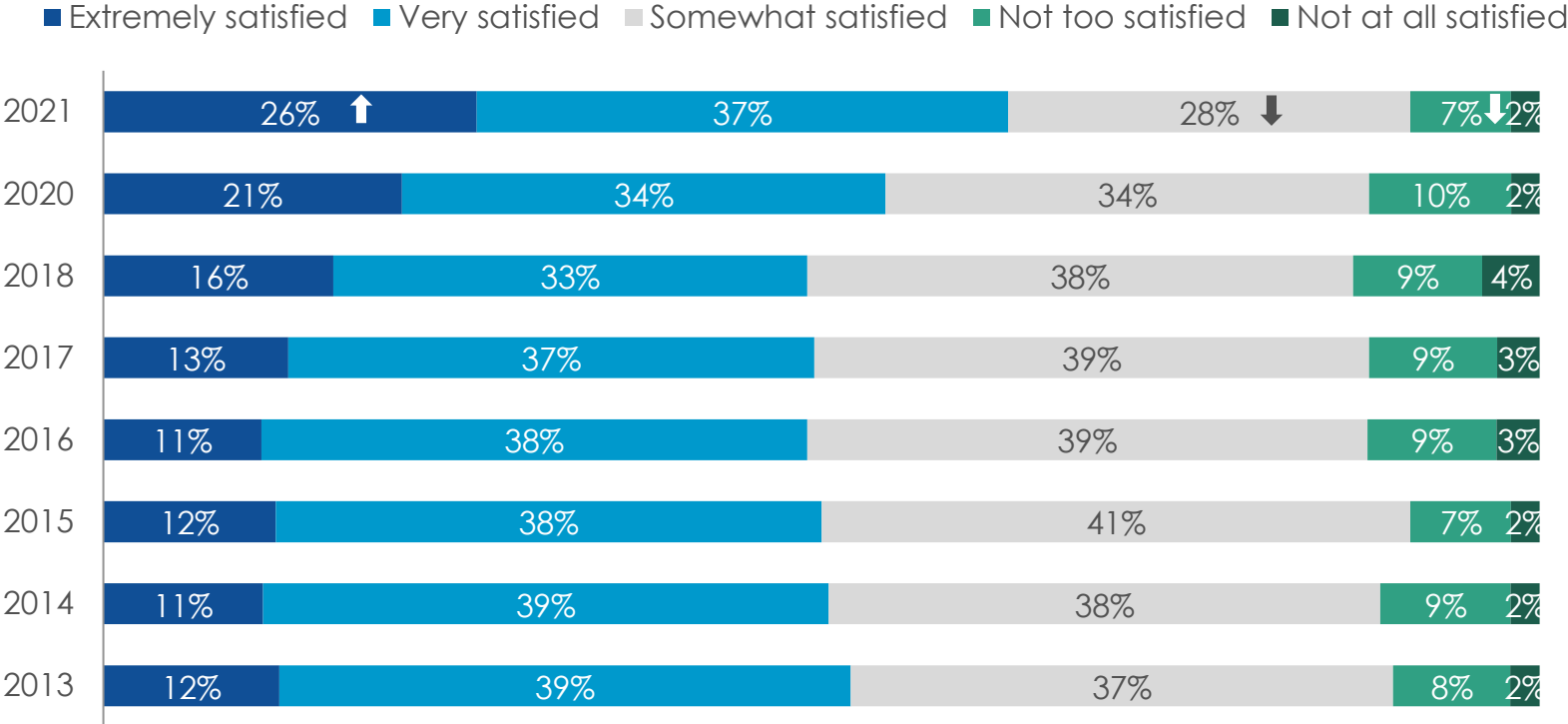
How interested would you be in having your employer make these benefits available?  
(Not offered benefit)

## Interested



# Nearly all employees continue to be at least somewhat satisfied with their current health plan. Up from 2020, more than six in ten are very or extremely satisfied.

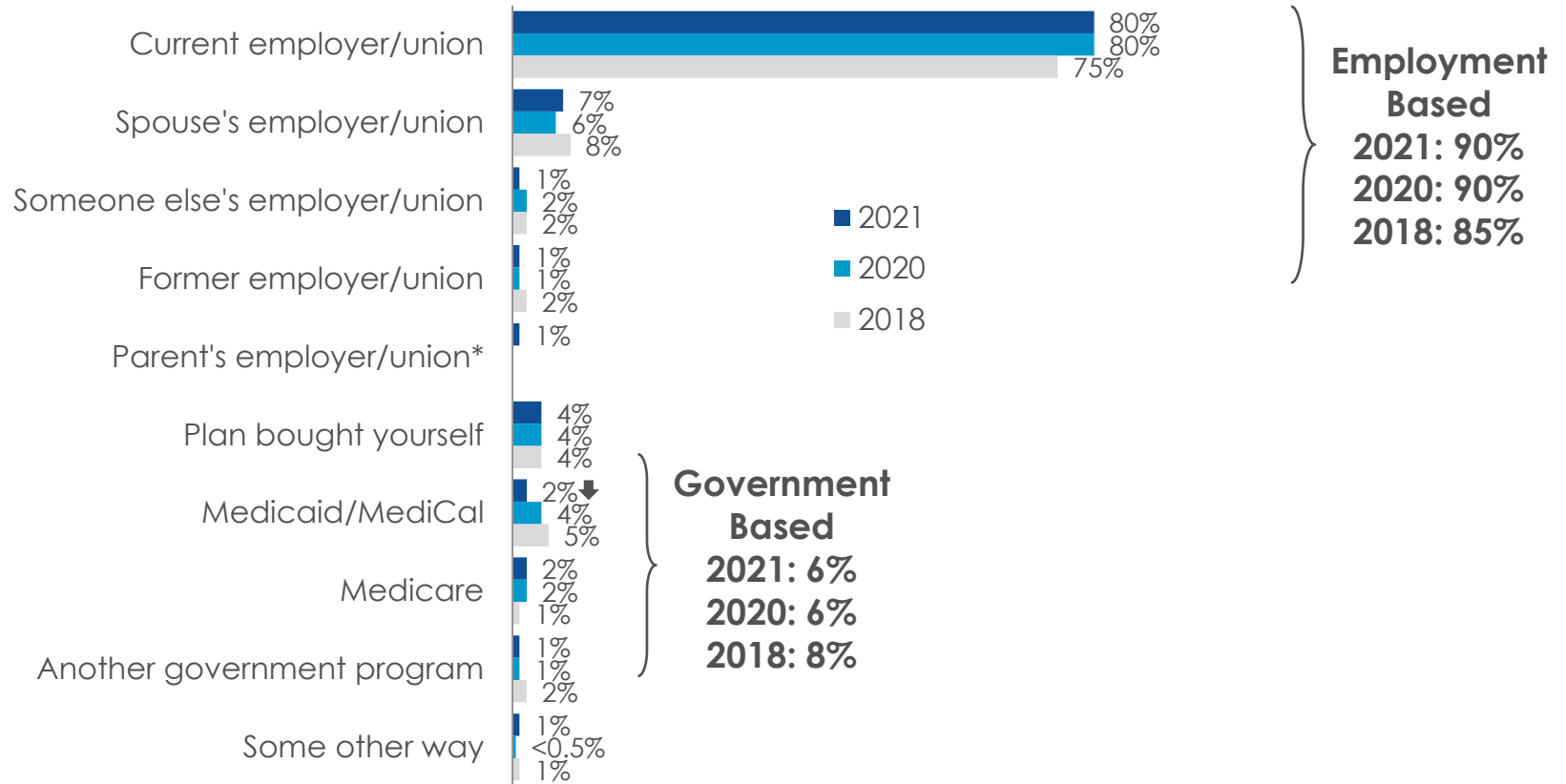
Overall, how satisfied are you with your current health insurance plan? (Has health insurance coverage: 2021 n=1,633)



Source: Employee Benefit Research Institute and Greenwald Research, 2013-2018, 2020-2021 Workplace Wellness Surveys  
 Arrows=Up/Down significantly from 2020

# Eight in ten receive their health insurance through their current employer or union.

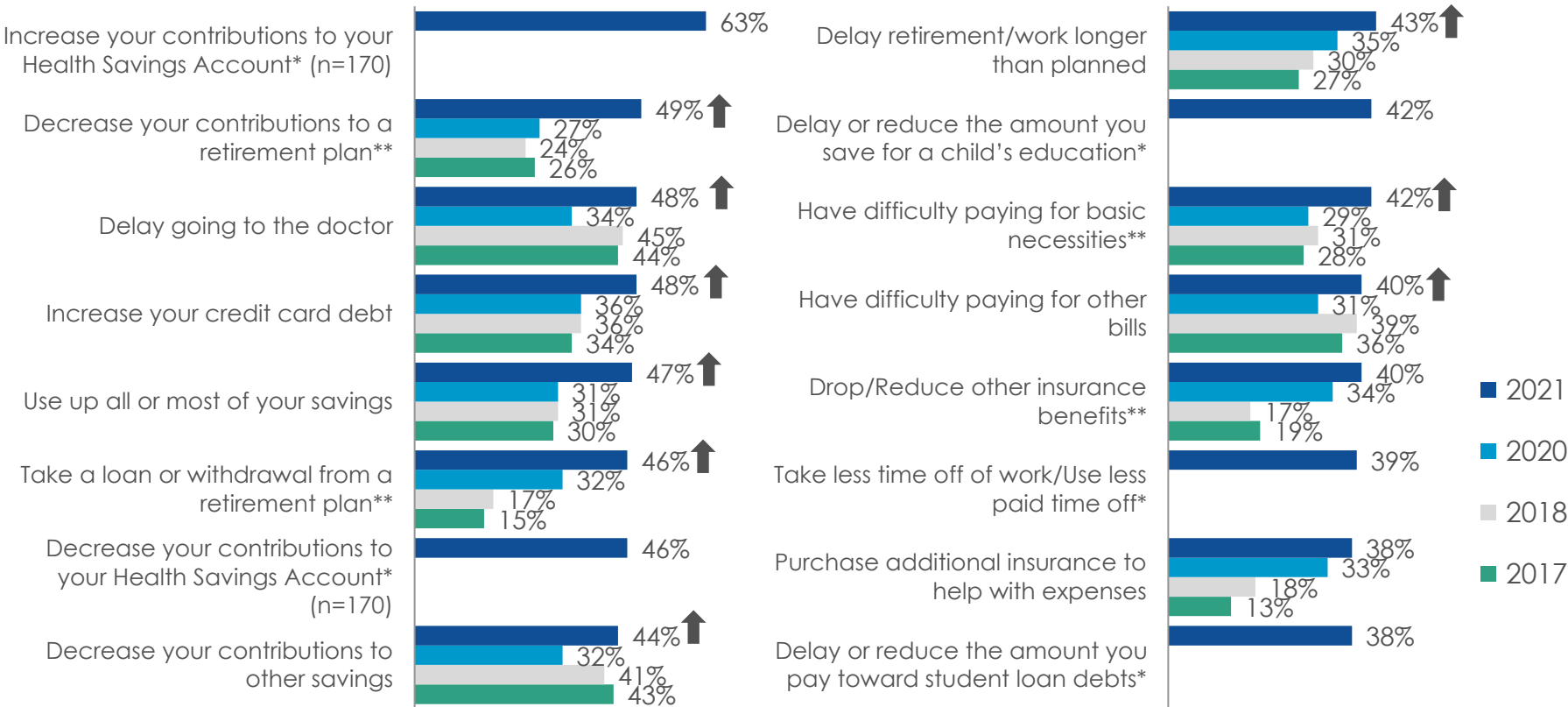
Do you receive your primary health insurance coverage through...? (Has health insurance coverage: 2021 n=1,735)



# Among employees whose healthcare costs have increased, half decreased their contributions to a retirement plan, delayed seeing a doctor, increased credit card debt, or used up savings. Up from last year, four in ten had difficulty paying basic expenses.

Has increased spending on health care expenses in the past year caused you to do any of the following? (Had increases in healthcare costs in the last year: 2021 n=557)

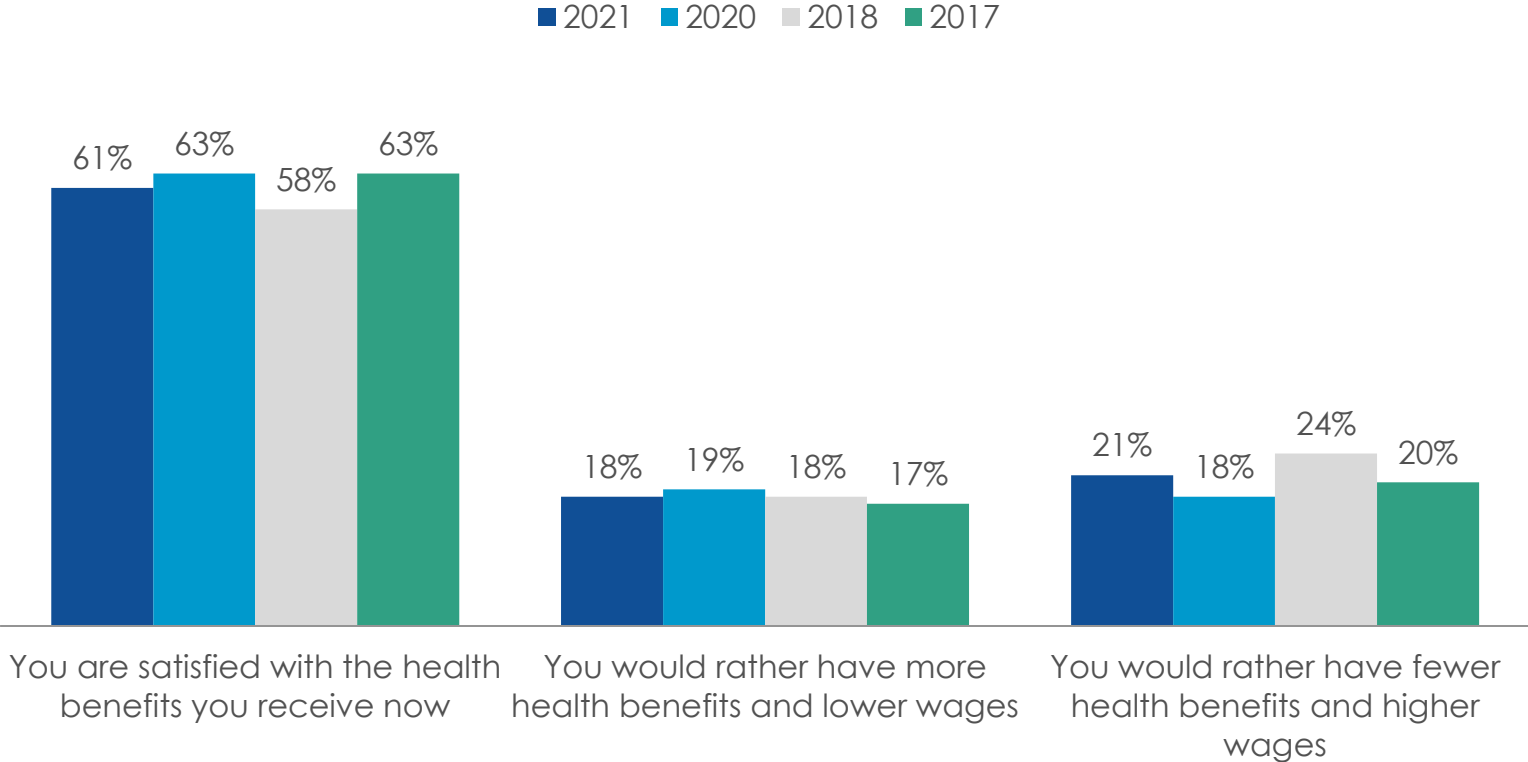
Percentage Saying Yes



Source: Employee Benefit Research Institute and Greenwald Research, 2017-2018, 2020-2021 Workplace Wellness Surveys  
 \*New in 2021 \*\*Response text has been abridged. Arrows=Up/Down significantly from 2020

# Six in ten employees are satisfied with the health benefits they receive now and would not want to trade their benefits with their wages.

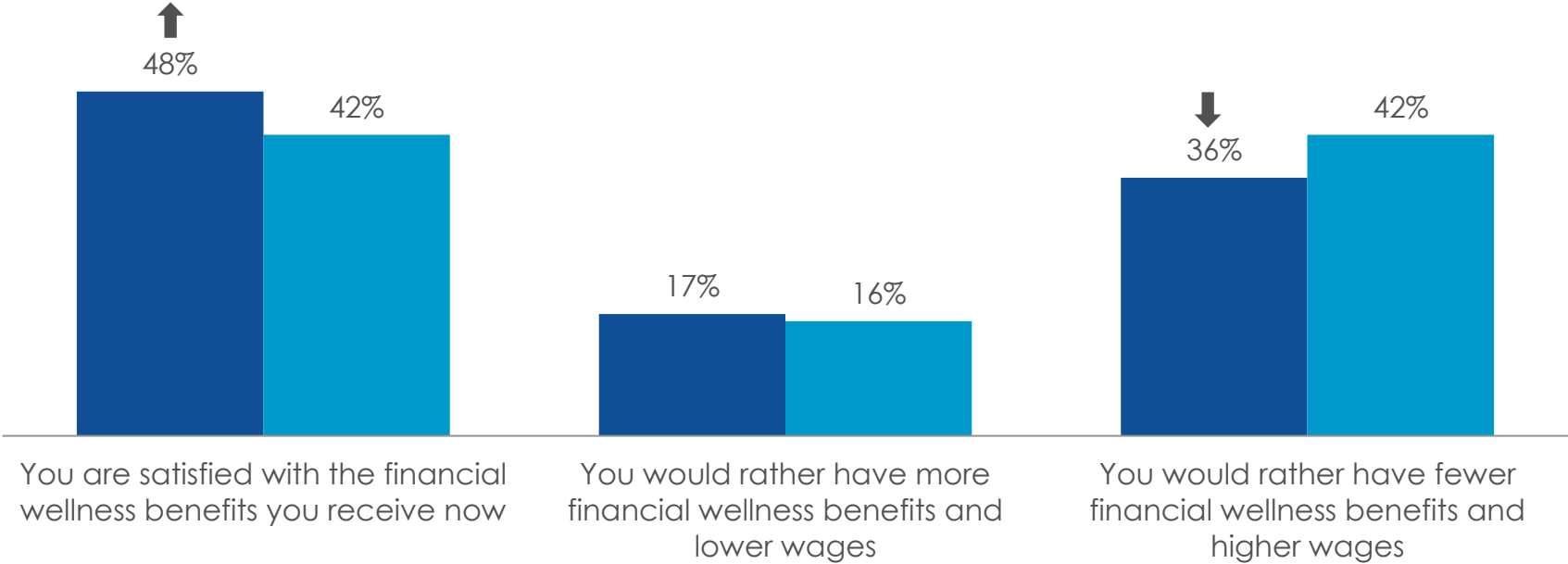
Which one of the following statements would you say is closest to the way you feel about the health benefits you currently receive through (your/your spouse's) employer or union? (Has healthcare coverage through employer or union: 2021 n=1,483)



# Half of employees are satisfied with the financial wellness benefits they currently receive. Just over one in three would rather have fewer benefits with higher wages.

Which one of the following statements would you say is closest to the way you feel about the financial wellness benefits you currently receive through (your/your spouse's/partner's) employer or union? (2021 n=2,016)

■ 2021 ■ 2020



Source: Employee Benefit Research Institute and Greenwald Research, 2020-2021 Workplace Wellness Survey  
Arrows=Up/Down significantly from 2020



# Funder Benefits

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**2022 Report Will Have Special Focus on LGBTQ  
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## To become a funder:

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