

Integrity

SHOCKING FACTS ABOUT EMPLOYEE FINANCIAL STRES AND HOW IT IS IMPACTING YOUR BUSINESS

Statistics overwhelmingly show employers who offer financial wellness tools as a part of their employee benefits program:

- Improve employee retention
- Achieve an impressive return on investment
- Increase performance and profit Enhance employee engagement

Read on to learn what is stressing out your employees, how it impacts your 5 which was a stressing out your employees. business, and why investing in financial wellness is a WIN-WIN solution.



FACT#1

Your Employees Are Really **Stressed Out**

What do employees say causes them the MOST STRESS?1

Financial or money matters

My job

62% of Americans are stressed about

money.7

FACT#2

Your Employees Are Struggling To Meet Basic **Expenses**

49%

of employees carry consistent credit card debt.1

are using them to pay for monthly necessities they can't afford otherwise.1 CREDIT CARD

30%

69%

of Americans have less than \$1,000 in a savings account.1



of employees are living paycheck to paycheck.1



FACT#3

Sources of **Financial Stress**

report depleting

HEALTHCARE

their savings racked up credit

card debt

had to decide between paying medical bills and

basic necessities

couldn't save any

money because of their spending on healthcare

AND

RETIREMENT

of employees have saved less than \$50K for retirement.1

aren't currently saving anything at all! 1

STUDENT LOANS

of Millennial employees have

student loan debt.1

IDENTITY THEFT

have been a victim of identity theft.1



FACT#4 **Financial Stress at Work Costs More**

Than You Think

of employees spend 12+ working hours each MONTH on personal financial matters.3

43%

For the majority of Americans, healthcare costs have a significant and enduring impact on financial health.5

> That's a lot of time and money in lost productivity over a year!

> In fact, it could be costing employers up to \$250 Billion in lost wages each year.4



financial stress.4

of health issues related to

say financial stress interferes with their ability to focus and be productive at work.3

53%

Financial Wellness Benefits

FACT #5

Employees Want

of employees on average

say their loyalty to their

company is influenced by

in the future?1 Financial wellness benefit with unbiased counselors

What employer benefit would employees most like to see added

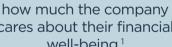
16%

Student loan repayment benefit

Identity theft and credit protection

EMPLOYERS

BEWARE would be attracted to



Our 'Inside Employees Minds' Financial Wellness survey results show that employees who are offered a financial wellness program from their employer experience greater levels of job satisfaction than those that do

cares about their financial well-being.1

SURVEY SAYS...

not. Combined with the tangible costs that employers face with their payroll at risk due to the lost time employees spend worrying about

another company that

cares more about their

financial well-being. 1

finances while at work, there are significant incentives to implementing

a thoughtful financial wellness program.4 AND of employees say their of employers agree their workplace financial wellness financial wellness program program resources have has helped the company

been effective.1

IT'S A FACT... FINANCIAL WELLNESS TOOLS LEAD TO HAPPIER, HEALTHIER

reach its goals.1

ELEVATE YOUR EMPLOYEE EXPERIENCE & ENGAGEMENT

EMPLOYEES AND A MORE PRODUCTIVE, PROFITABLE BUSINESS

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and your bottom line.

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Sources:

¹2018 Employee Financial Wellness Survey, PwC ² 2016 Employee Financial Wellness Survey, PwC

³ 2017 Workplace Benefits Report, Bank of America and Merrill Lynch ⁴ 2017 Inside Employee's Minds Survey, Volume 2, Mercer

⁵ Americans' Views on Healthcare Costs, Coverage and Policy (Poll), NORC at the University of Chicago, West Health Institute ⁶ Financial Stress Research, Financial Finesse, 2016

⁷ 2017 Stress in America, The State of Our Nation, APA