

Americans are Looking to Employers for Financial Wellness Benefits

Four in five

(79%) working adults think employers should be more aware of their employees' financial struggles.

87% of U.S. working adults say they are **stressed to some degree about their finances.**



All generations are feeling stress when it comes to their finances

91%

Gen Z

87%

Millennials

87%

Gen X

83%

Baby Boomers

The increase in inflation has **put stress on working adults, and it is spilling over into the workplace**

63%

63% say they are less productive at work because they are stressed about their personal finances.

32%

32% say they spend half an hour or more during the workday thinking about their finances.

74%

74% can sense that more of their coworkers are worried about their personal finances due to inflation.

Inflation and financial stress are causing many Americans to question their financial futures



58%

Have been contributing less money toward retirement due to inflation.



49%

Feel like they will not be able to retire comfortably if they only invest in their employer-sponsored financial plan.



64%

Know someone who is delaying retirement because they have not saved enough money.

Many working adults are unsure how to navigate their financial situation



49%

Say they do not know how much money they need to retire comfortably.



52%

Say what they know about retirement planning they have learned through their employer-sponsored financial plans.



52%

Feel their employer-sponsored retirement plans (e.g., 401k) are not the best, but they do not feel financially savvy enough to find a better plan.

Americans feel employers can help ease the financial stress of employees by providing financial wellness benefits



51% feel that their employer is not offering "the right kind" of retirement planning resources to ensure employees have enough money saved for retirement.



Nearly seven in 10 (69%) U.S. working adults say they would perform better at work if their employer offered more financial wellness benefits.

With inflation on the rise, it is more important than ever for Americans to be equipped with the proper financial knowledge and support to reduce financial stress, plan for retirement and ensure they are receiving adequate financial benefits from employers. NAPFA-affiliated fee-only financial advisors can help Americans navigate these areas, improving overall financial wellness.

Visit [NAPFA.org](https://www.napfa.org) to find a Fee-Only financial planner in your area.