

# Financial wellness at work

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# About this report

Between October 2025 and January 2026, BetterMe surveyed 2,050 employed U.S. adults using its Health Coaching app to assess financial wellness, stress levels, and valued benefits. The study examines how many employees experience financial stress and which workplace factors — like work–life balance, PTO, and benefits — influence it.

This report highlights key findings, including headline stats, demographic insights, and links between benefits and well-being, along with what employees want next.



# The headline numbers

Financial stress is widespread among working Americans — and the effects reach well beyond the bank account. Here is what stood out most in the data.

31%

report good or excellent  
financial wellness

57%

experienced financial  
stress in past 12 months

56%

expect financial wellness  
to improve in 12 months

68%

of 18–30 year-olds  
feel financial stress

47%

feel worried  
about money

19%

lose sleep due  
to financial stress

# Six signals worth acting on

These six signals show where stress comes from — and where employers can act. They highlight clear opportunities to improve well-being, engagement, and retention.

## Financial wellness is fragile, but hope is high

Only 31% rate their financial wellness as good, yet 56% expect improvement in 12 months. Goals: paying off debt (34%), building emergency savings (33%).

## The youngest employees carry the heaviest load

68% of 18–30 year-olds report financial stress — far above the overall 57%. Only 14% of this group feels financially well today overall globally.

## Work–life balance is tightly linked to financial stress

Employees with poor or fair WLB are far more likely to report financial stress (66% vs. 50%) and far less likely to be satisfied with their job (31% vs. 77%).

## It's a well-being problem, not just a money problem

47% report worry about money, 21% feel overwhelmed in everyday financial decisions, and 19% have trouble sleeping because of it.

## Benefits and PTO reshape the stress picture

Dissatisfaction with PTO and benefits is linked to higher financial stress (68% and 71%). Users of financial education and wellness report lower stress.

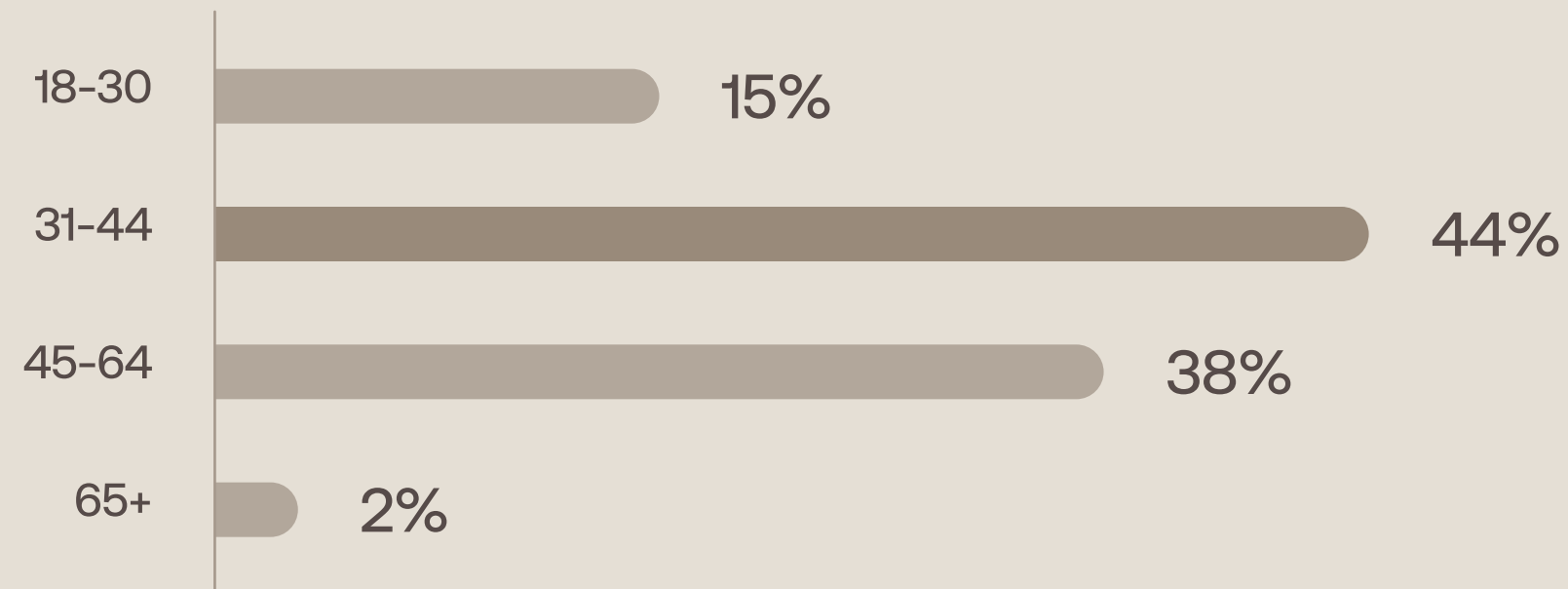
## Employees want flexibility and wellness support

Top ways to reduce stress are flexible time (35%) and broader health coverage (28%). Well-being support is a top missing benefit among those who quit.

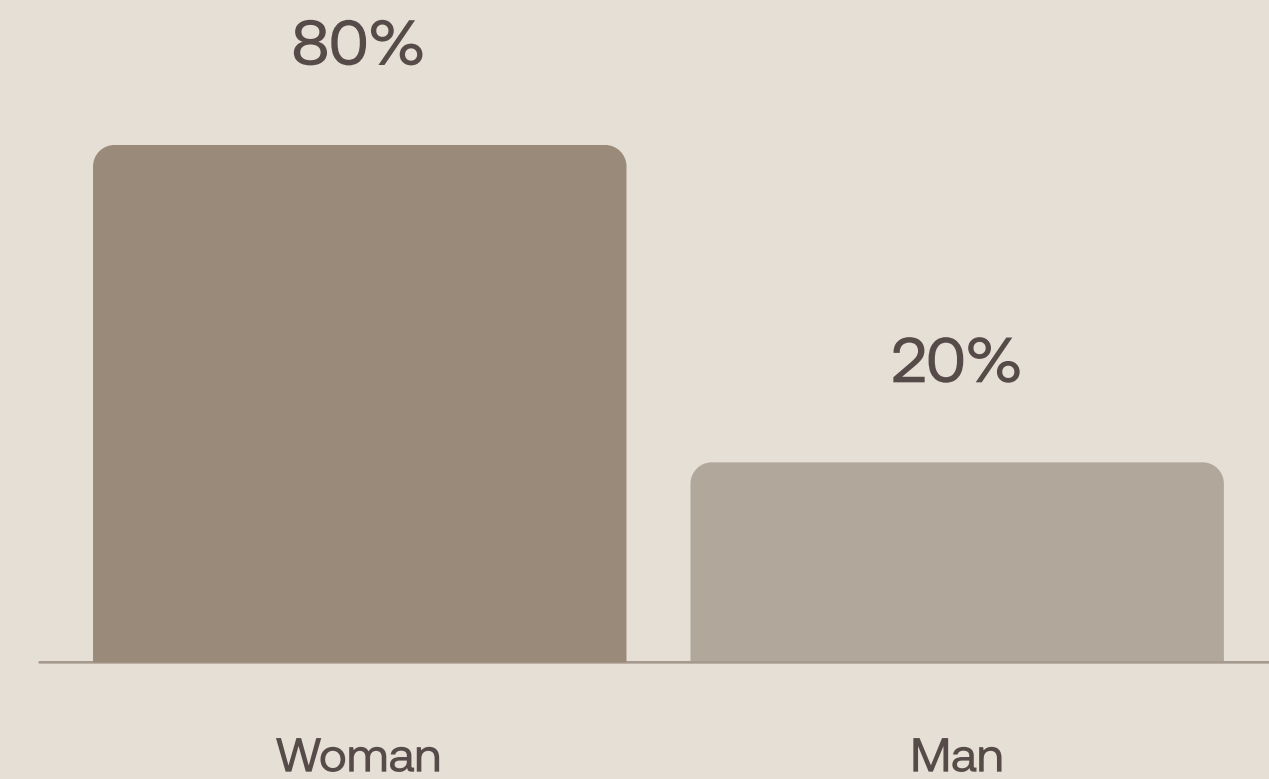
# Who we heard from

All respondents are employed U.S. adults who use the BetterMe: Health Coaching app. The sample skews toward mid-career women — a group that tends to be most engaged in proactive wellness behaviors. We note this skew throughout so readers can interpret findings in context.

### Age distribution of respondents



### Gender of respondents

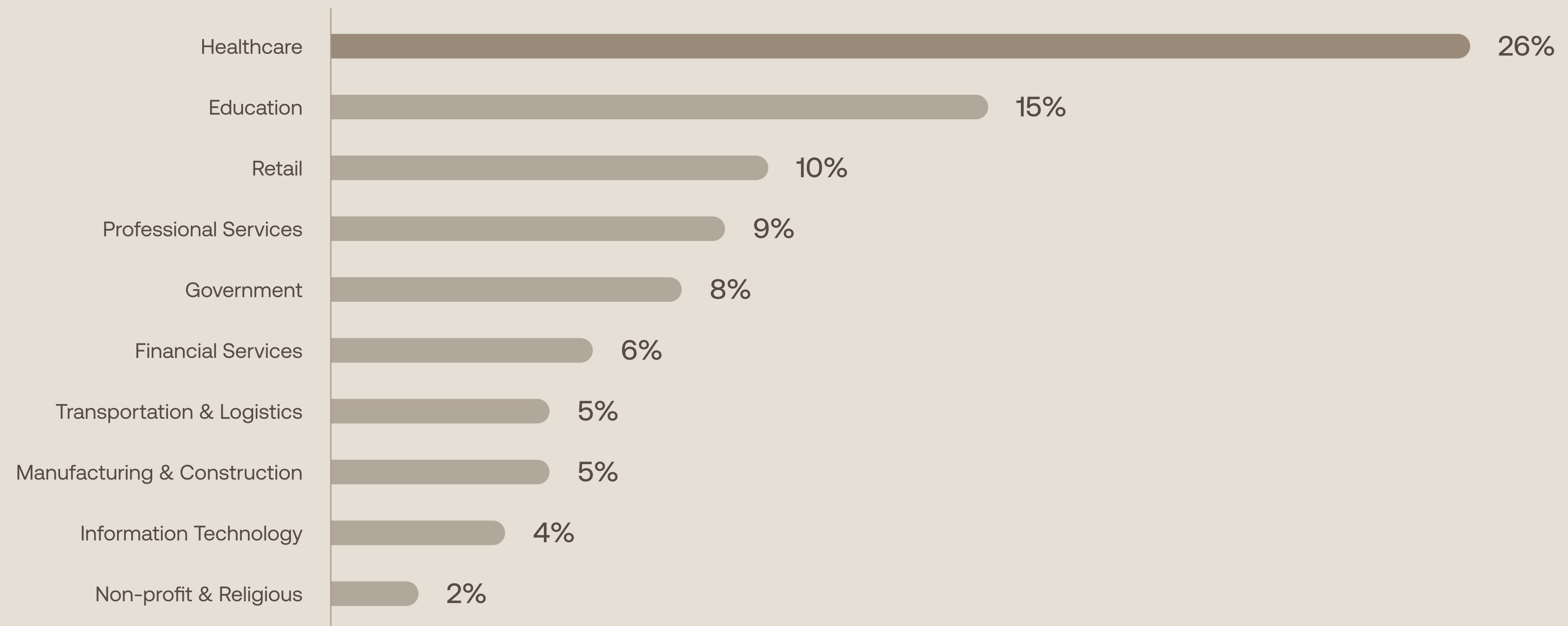


**Healthcare** is the most-represented industry (**26%**), followed by **education (15%)** and **retail (10%)**. This reflects the profile of BetterMe Health Coaching users.

# Employer size distribution

The sample spans the full range of employer sizes. One in three respondents works at a small company ( $\leq 100$  employees); one in five is at an enterprise of more than 10,000 people, ensuring broad representation across workforce segments.

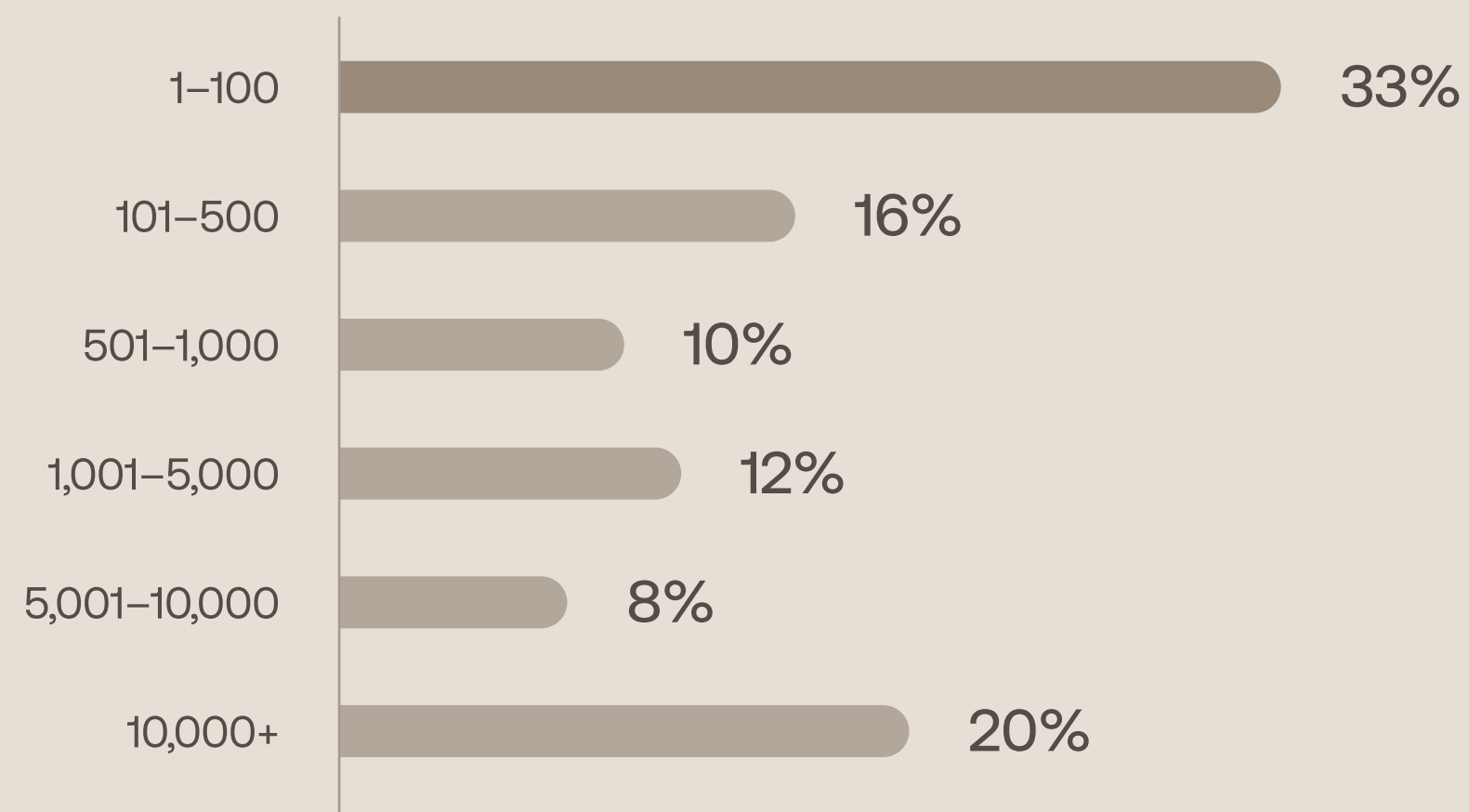
Top industries (% of sample)



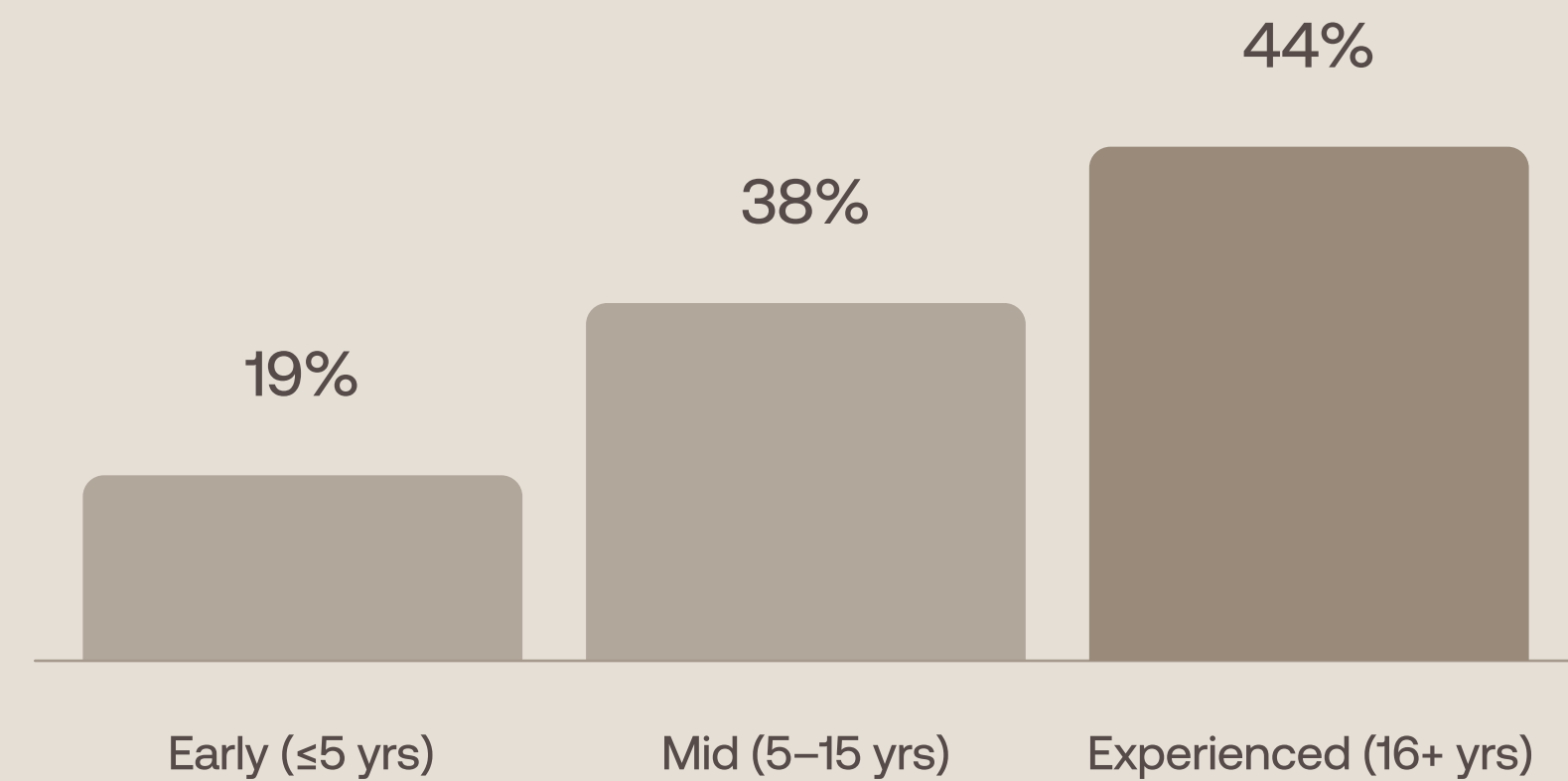
# Where they work

The sample spans the full range of employer sizes — one in three respondents works at a small company ( $\leq 100$  employees), while one in five is at an enterprise of more than 10,000. Experienced and mid-career employees make up 82% of respondents.

## Company size



## Career stage



## Important context for these findings

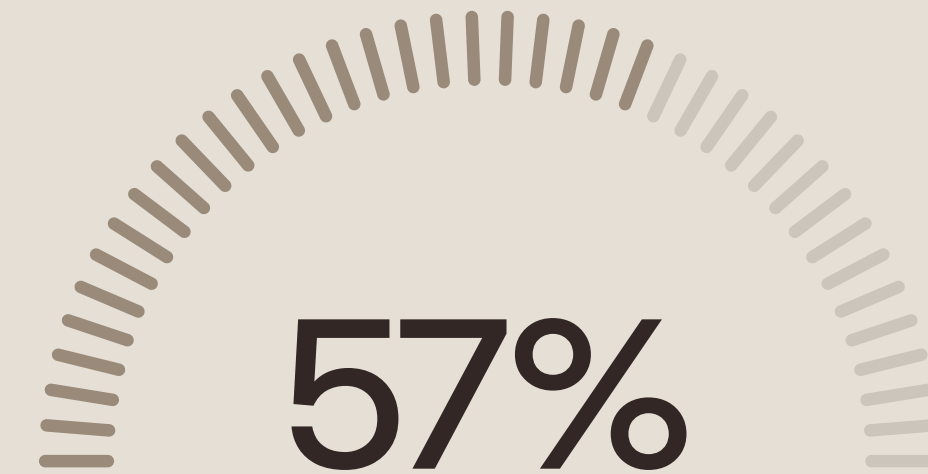
Because the sample is mostly female and already proactive about well-being, the findings may underrepresent men's silent financial stress and overrepresent employees engaged in self-care. For that reason, we treat these findings as a useful directional signal about what proactive employees may want from their employers — not as a nationally representative benchmark.

# Financial wellness today

Financial wellness and stress move in opposite directions across nearly every demographic cut, revealing a clear divide in how employees experience money today. Some groups appear more financially secure, while others show signs of greater pressure and uncertainty.

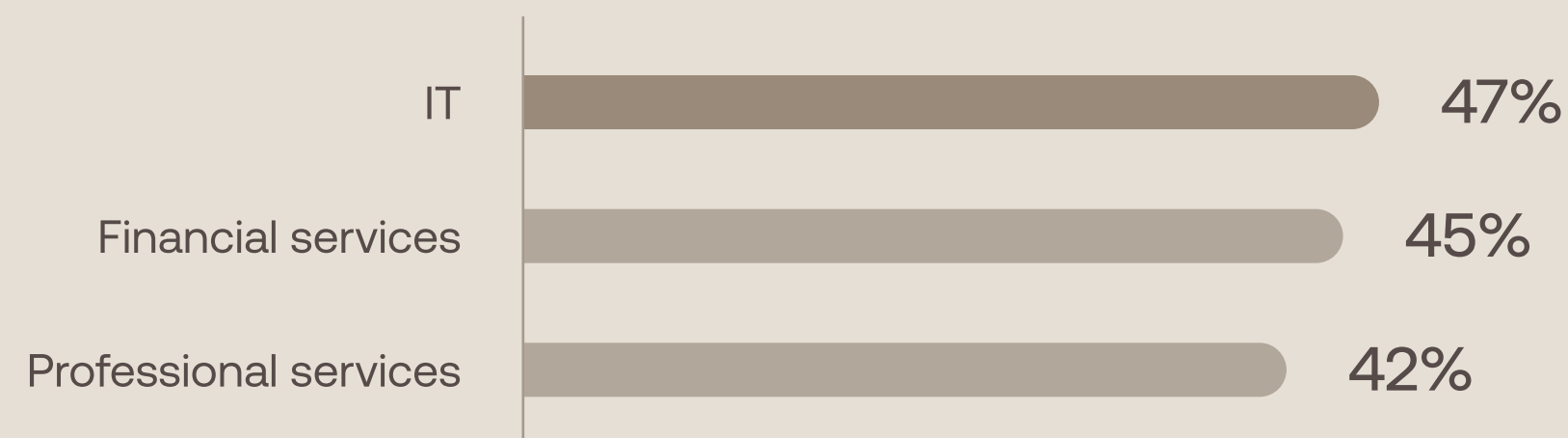


31%  
users report good or  
excellent financial wellness

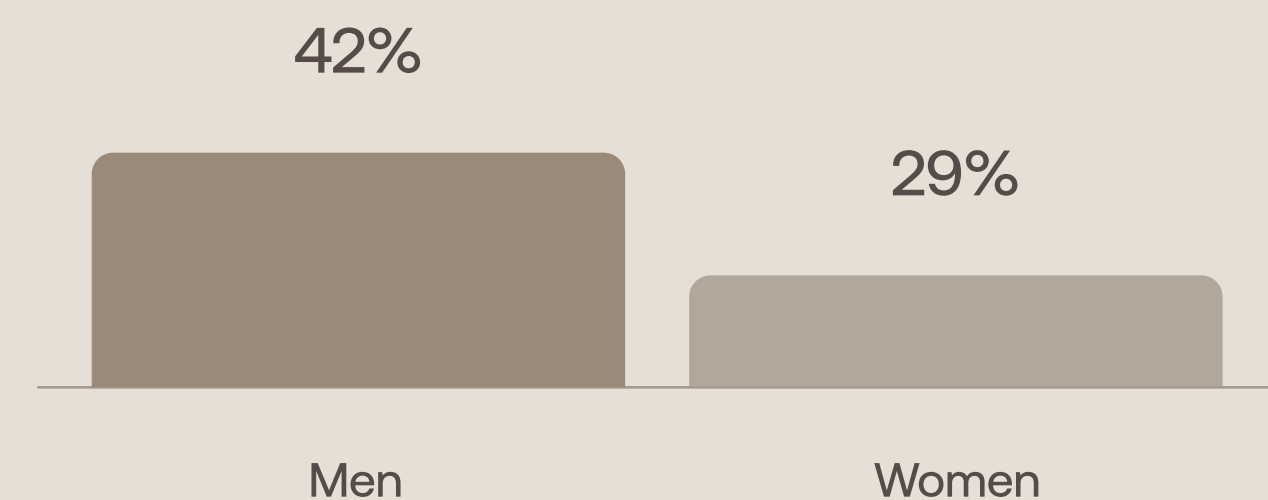


57%  
experienced financial stress  
in the past 12 months

## Top industries by positive financial wellness



## Positive financial wellness — men vs. women

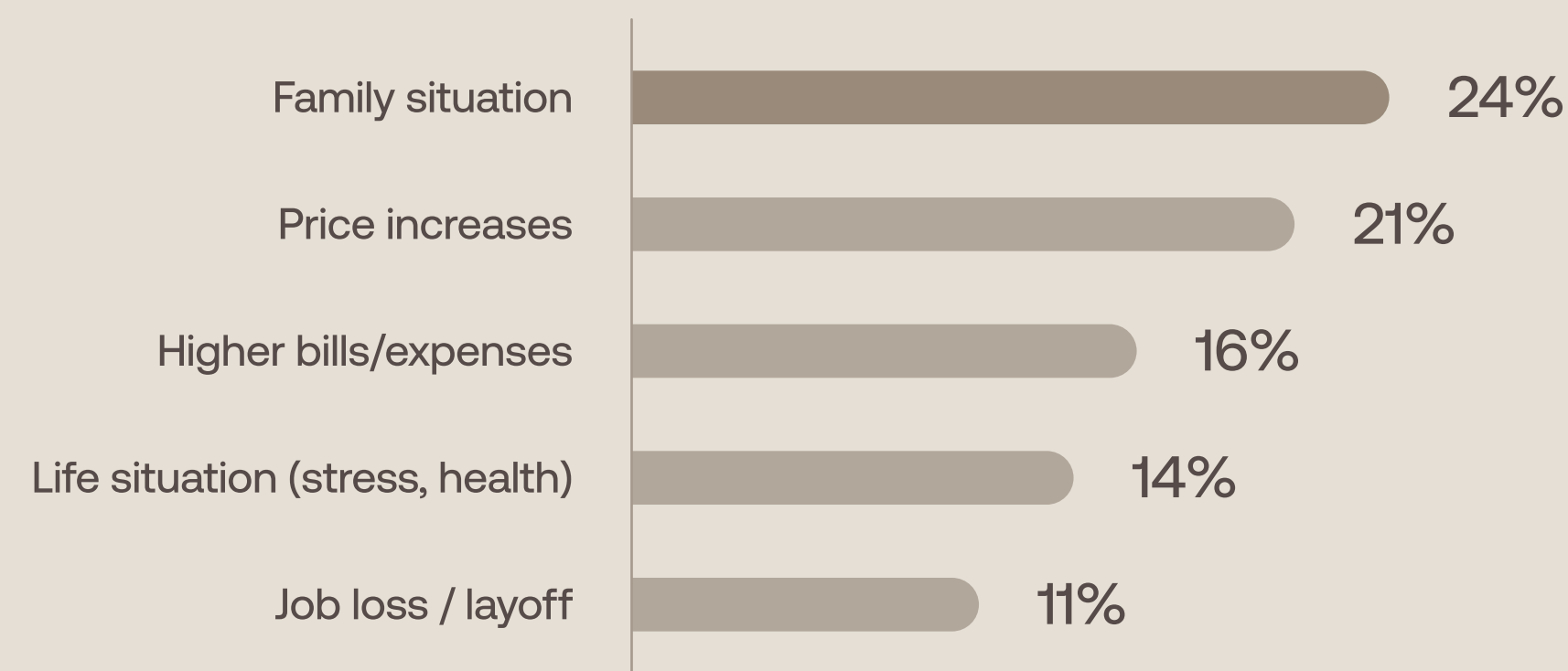


# How financial wellness is changing

Most users saw their financial wellness hold steady over the past year — but family pressures and rising prices pushed a meaningful share backward. Optimism is rebuilding, and the goals ahead are clear: pay down debt and build a financial safety net.

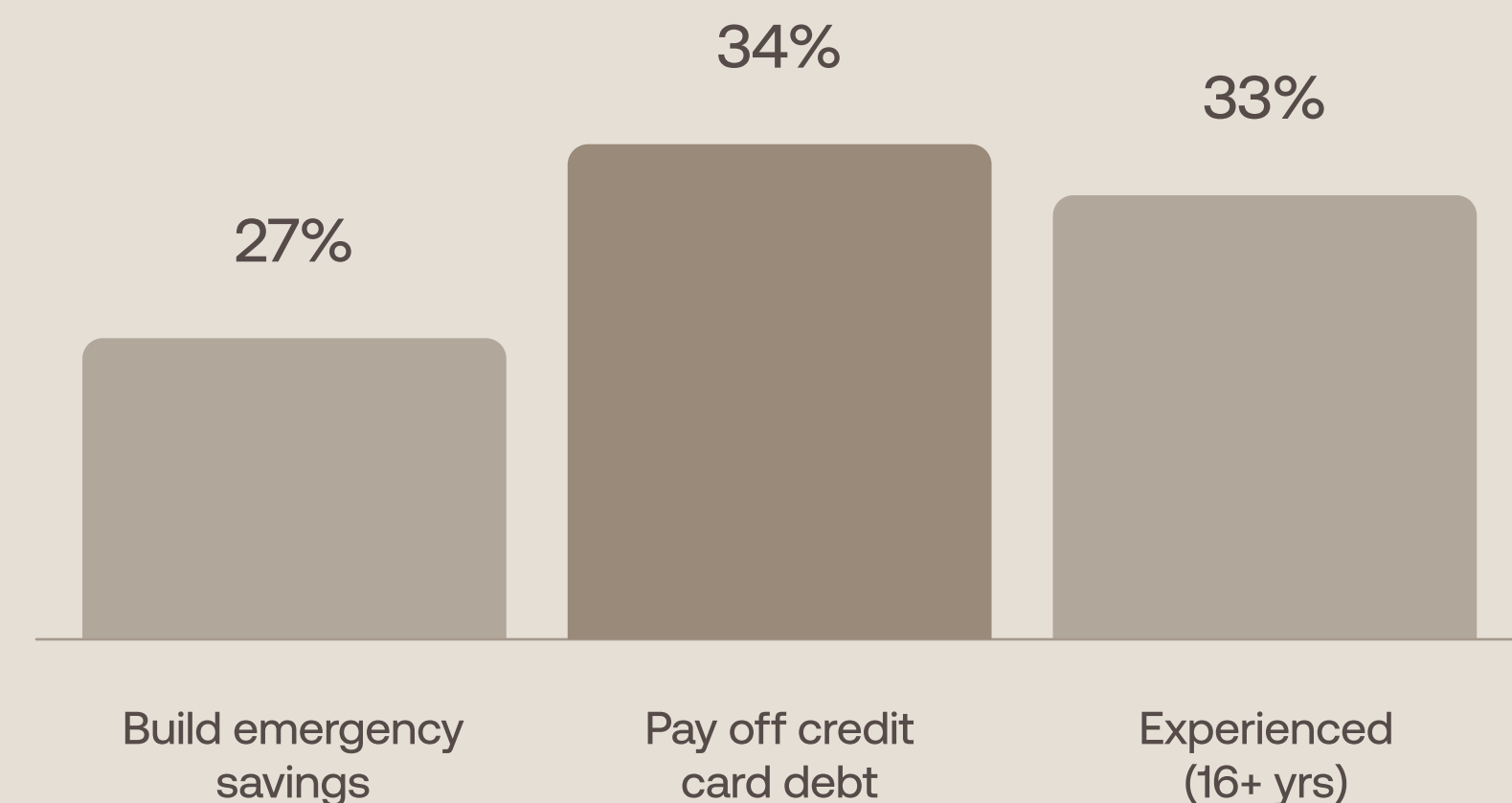
## Why financial wellness worsened

(past 12 months)



## Top financial goals

(next 12 months)



**47%**

saw no change over the past 12 months

**20%**

reported their wellness has worsened

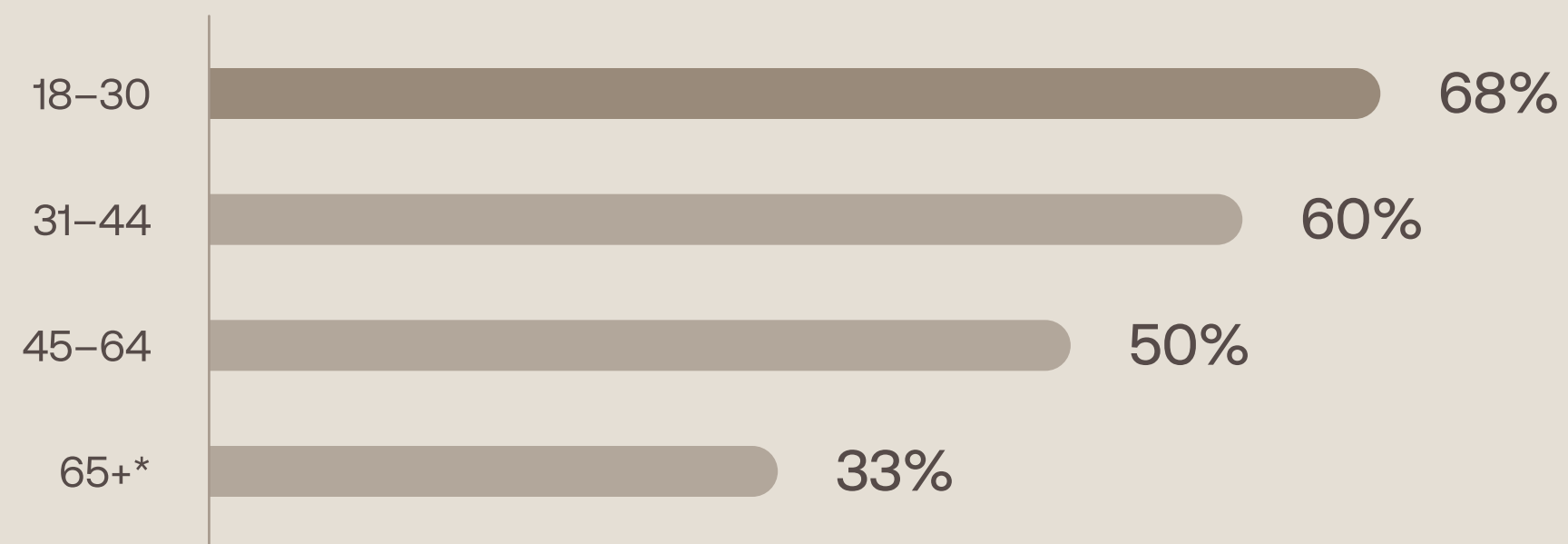
**56%**

expect improvement in the next 12 months

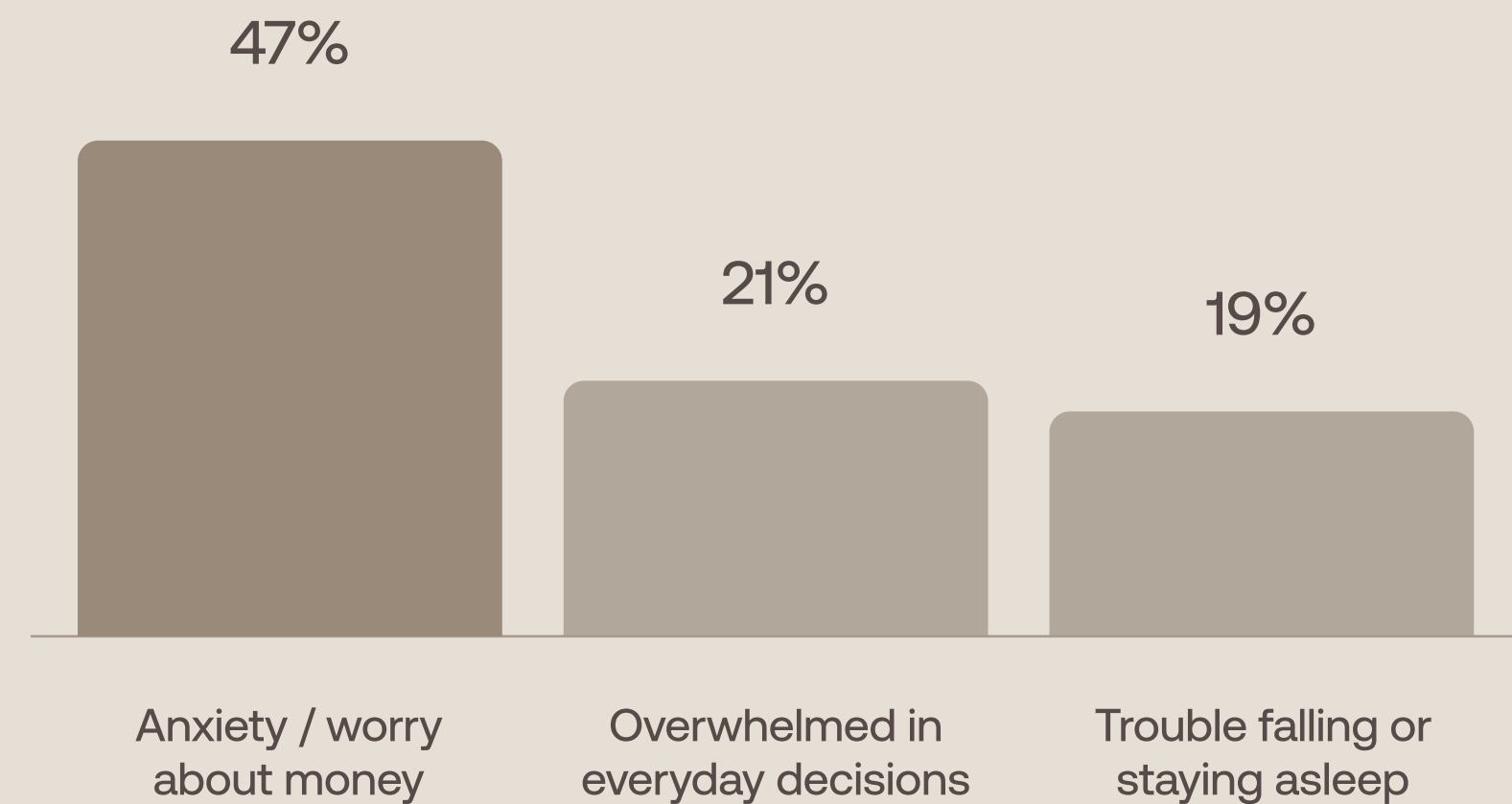
# Who feels financial stress — and how it shows up

The relationship between financial wellness and stress highlights contrasting patterns across age and demographic groups. Younger employees appear more exposed to financial pressure, while stress also shows up in daily life through worry, decision fatigue, and sleep disruption.

## Share experiencing financial stress — by age



## How financial stress shows up in daily life




## Financial stress is a productivity and well-being issue

These are exactly the symptoms that cost companies through presenteeism, decision fatigue, and burnout — making this a clear case for benefits that target both money and well-being.

# Work-life balance is a lever

Employees who rate their work-life balance as good or excellent are far less likely to experience financial stress — and more likely to be satisfied with their job. The numbers below make the business case clear.



**45%**

describe their work-life  
balance as good or  
excellent



**57%**

are satisfied with their  
current job overall  
experience

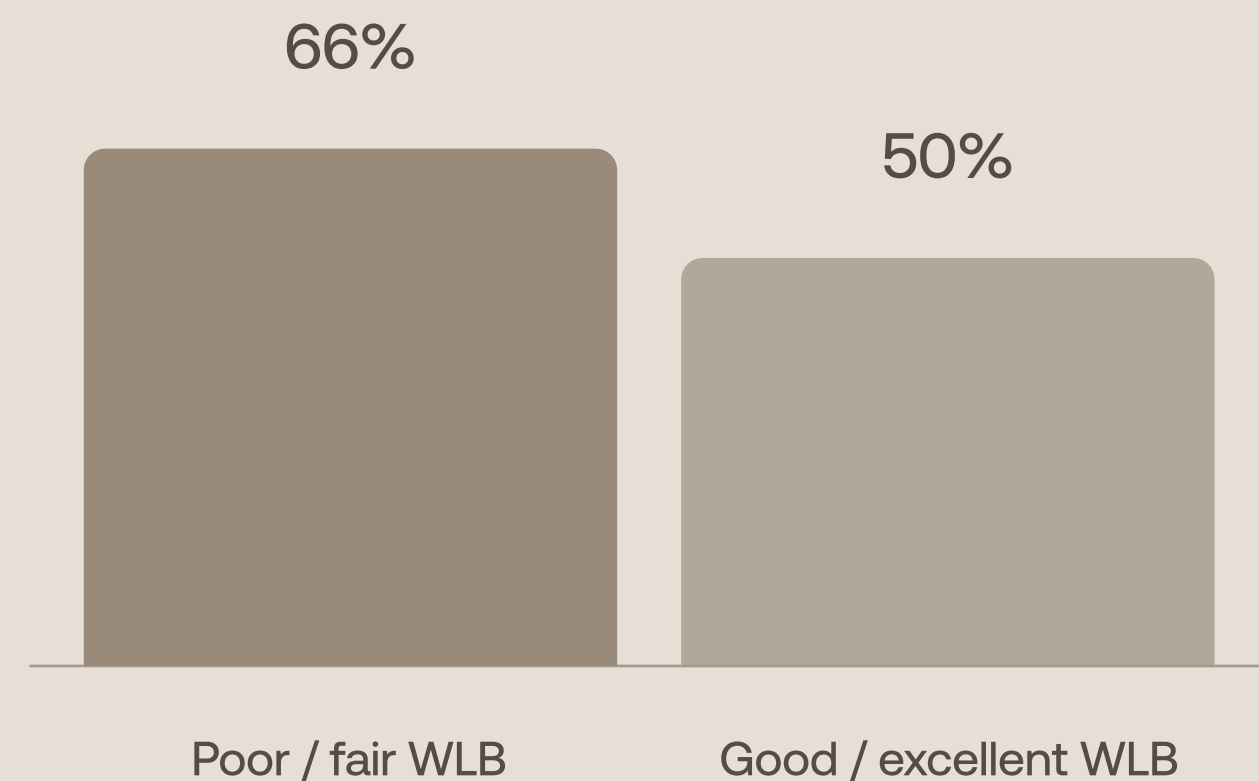
## Employee well-being strengthens with age

Work-life balance and job satisfaction rise with age, especially after 45, with job satisfaction reaching 73% among employees 65+.

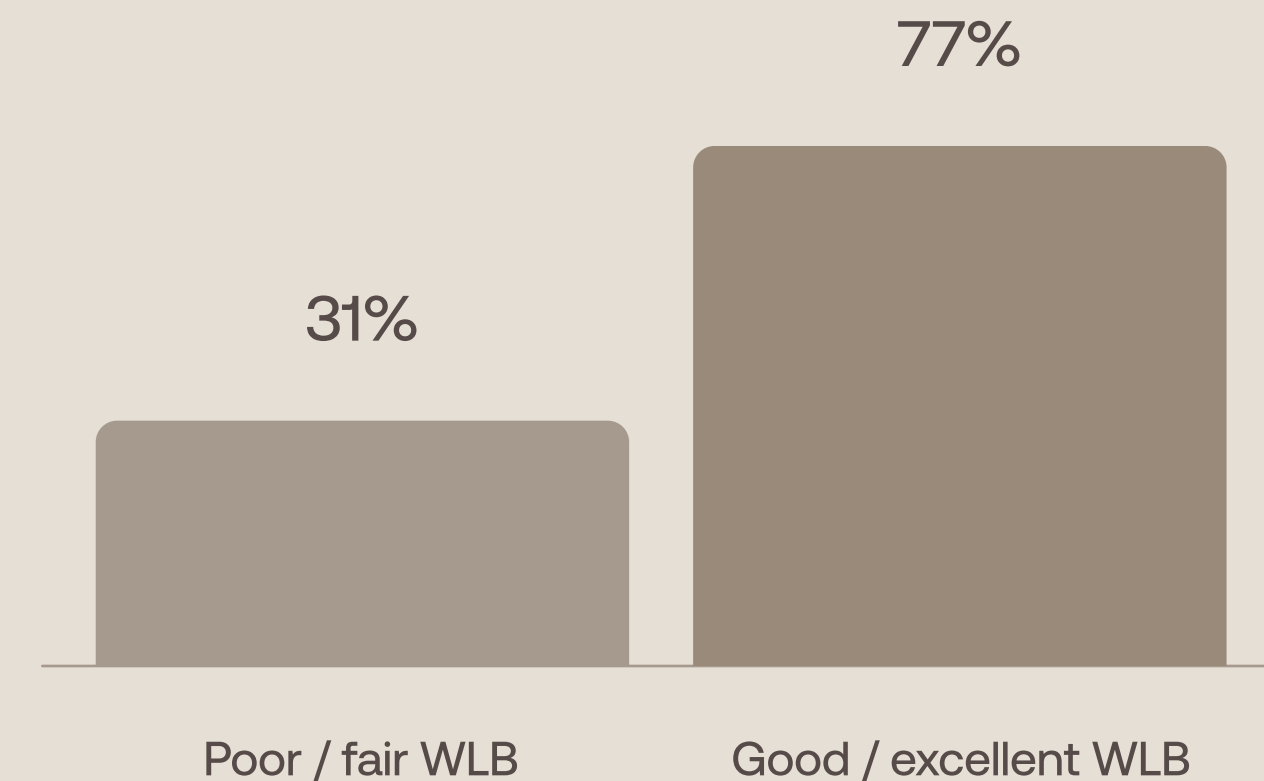
# Work-life balance shapes stress and satisfaction

Work-life balance is a key driver of employee well-being. Those with poorer balance are more likely to experience financial stress and less likely to feel satisfied with their jobs. Improving balance can meaningfully reduce stress and boost retention.

## Financial stress by work-life balance



## Job satisfaction by work-life balance



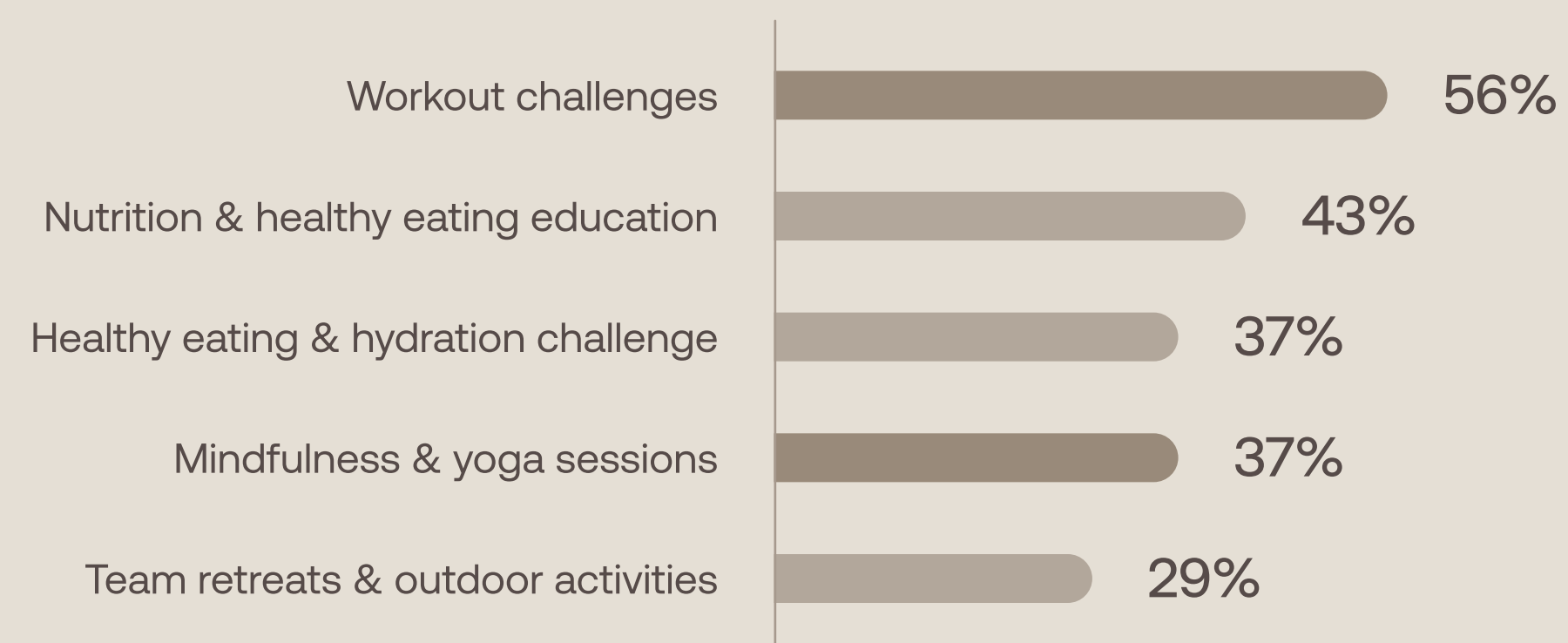
## A high-impact lever for employee well-being

Improving work-life balance is a high-impact way to reduce employee stress and increase job satisfaction, with clear implications for stronger engagement, retention, and overall workforce stability.

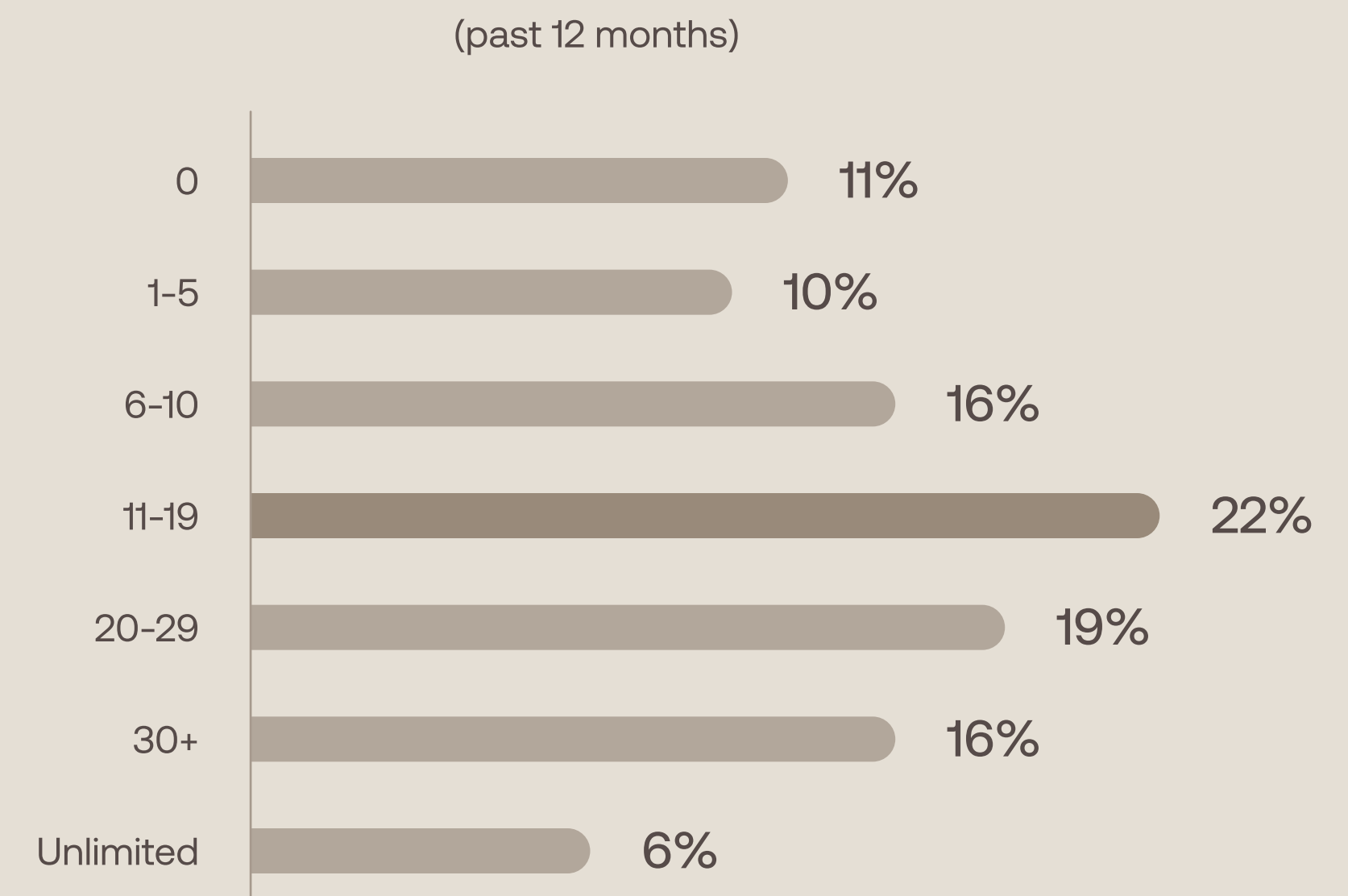
# What teams value in wellness programming

Employees value a range of wellness activities, but access to these programs and paid time off can vary significantly depending on the organization, workplace structure, and employee role.

## Most important team wellness activities



## Paid time off days provided by employer



## Employees hold back PTO for future needs

Employees most often leave PTO unused because they want to save it for future needs (23%), while workload pressures (15%) and feeling they do not currently need time off (14%) are also common reasons.

# Financial stress by PTO satisfaction

PTO dissatisfaction correlates with financial stress. 68% of employees dissatisfied with their PTO have experienced financial stress in the past 12 months, compared with 49% of those who are satisfied.



Dissatisfied with PTO



Satisfied with PTO

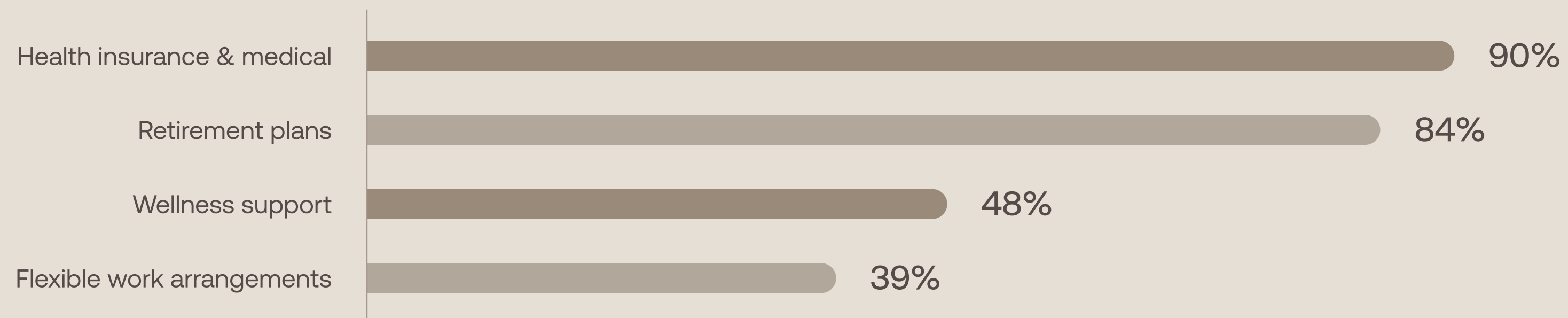
19 pt

gap driven by time away from work acting as a buffer

# What employers offer today

Core benefits are widely offered across organizations, but wellness support still lags behind, even though it is closely connected to financial stress, employee well-being, and overall job satisfaction.

## Benefits provided by employer



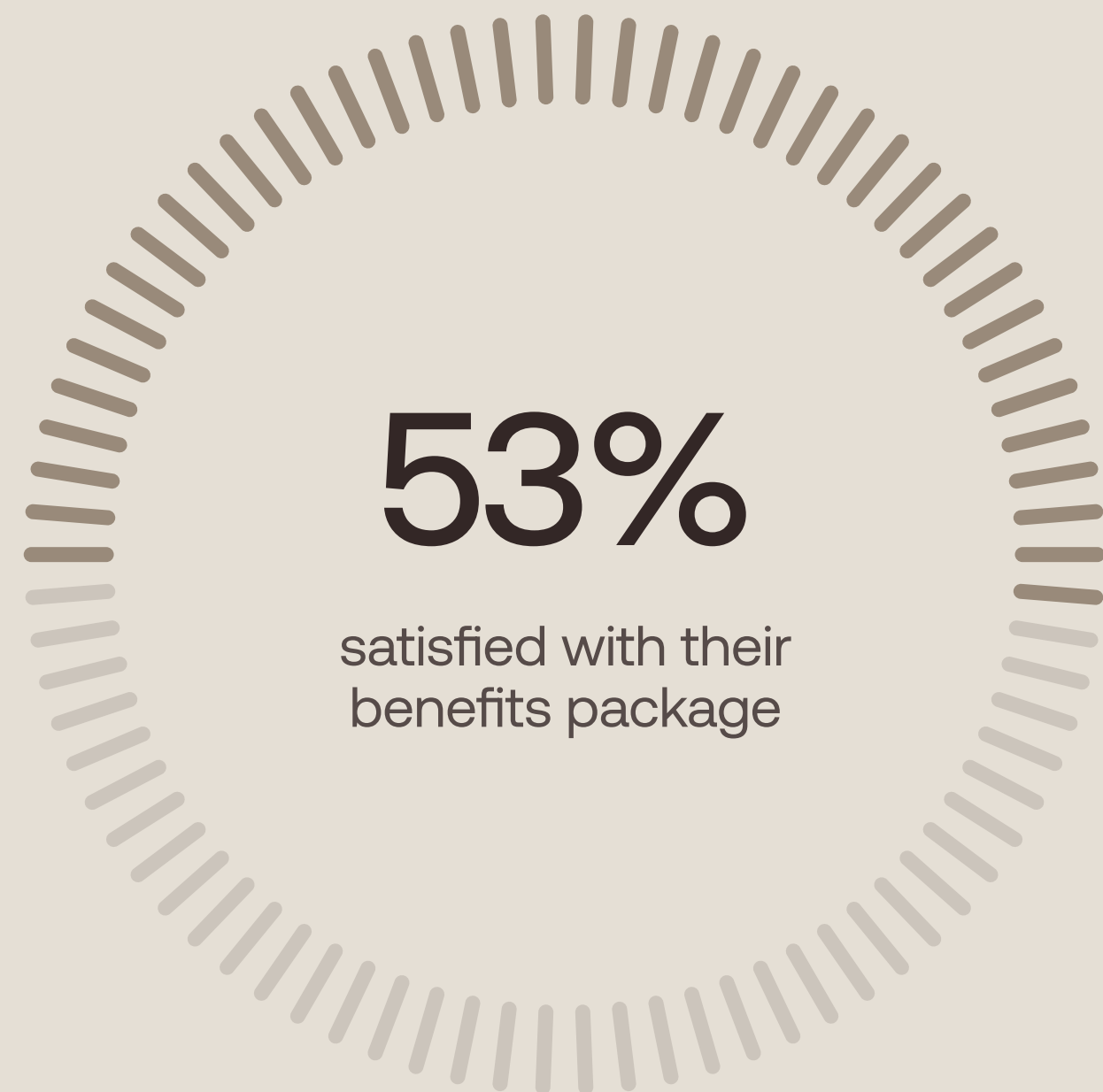
### Traditional benefits dominate coverage

86% of employees have access to benefits, with coverage concentrated in core areas like health insurance and retirement plans. Wellness support reaches less than half (48%) — a notable gap given its close link to financial stress.

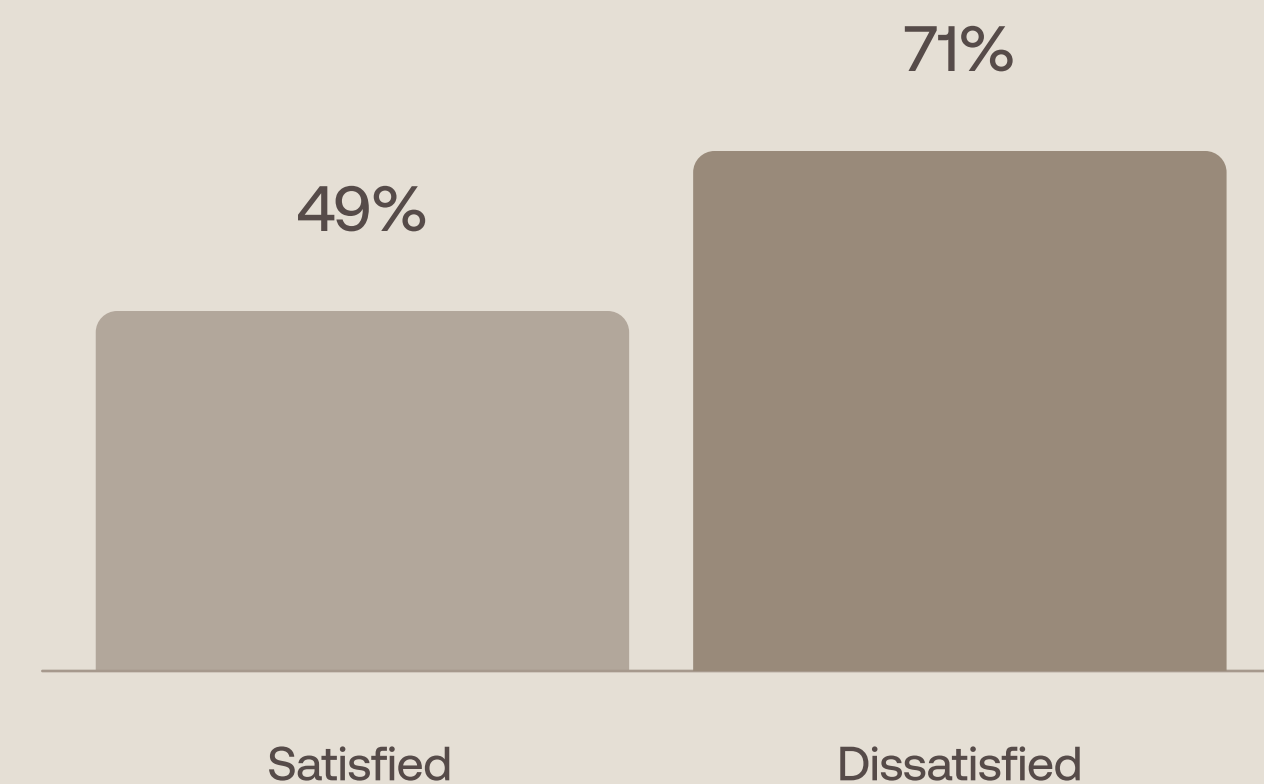
# Financial stress by benefits satisfaction

Benefits satisfaction varies widely and closely tracks financial well-being. Just over half of employees are satisfied with their package, while dissatisfied employees are much more likely to experience financial stress.

## How employees rate their benefits



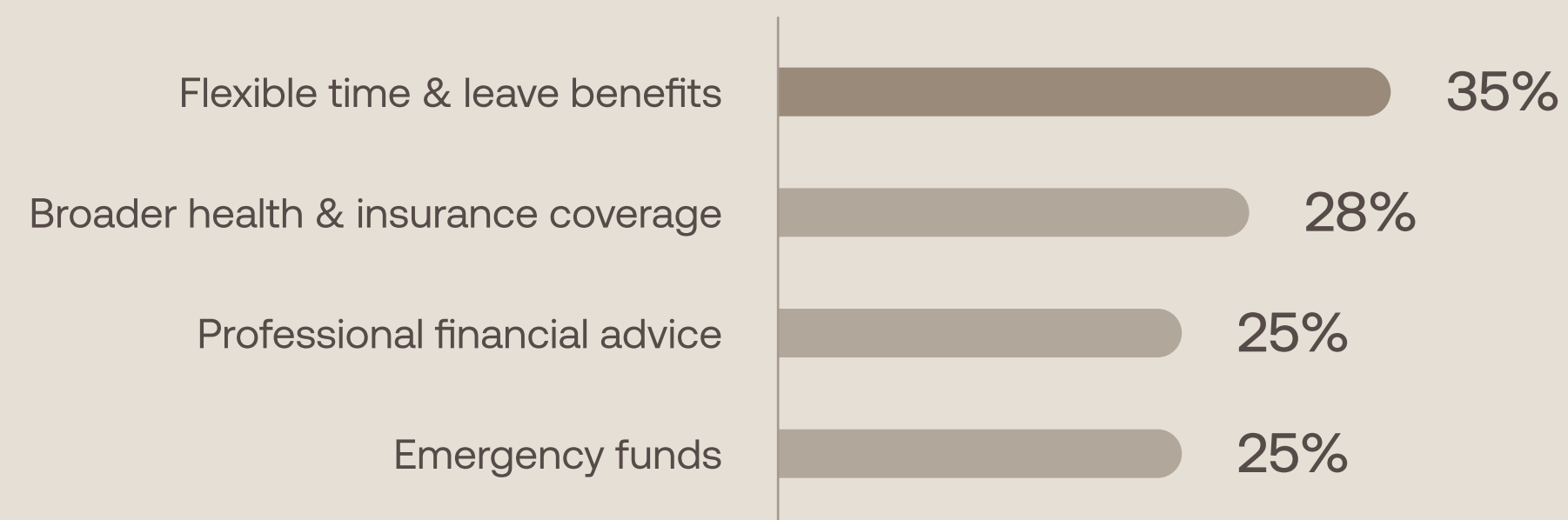
## Financial stress by satisfaction



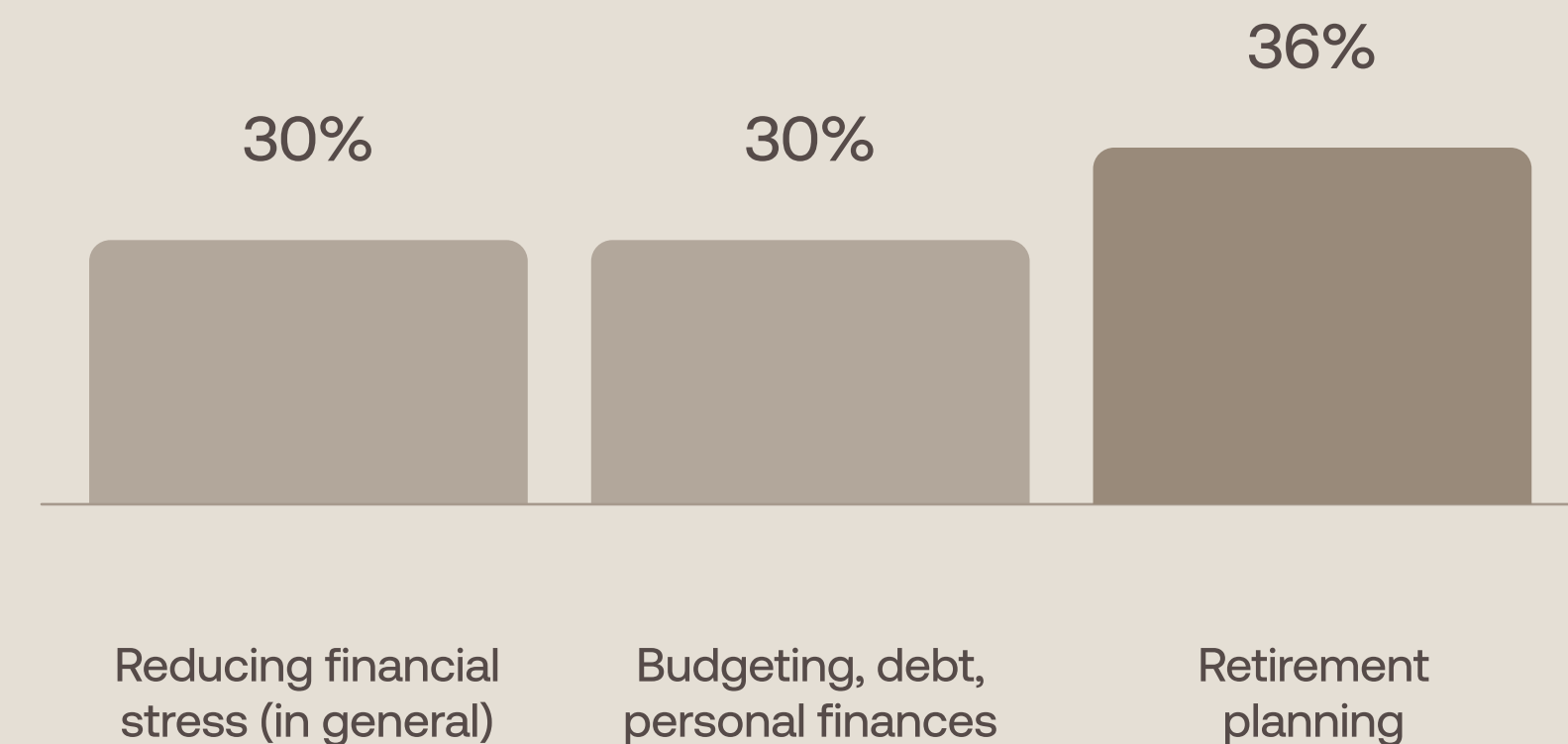
# What employees want next

Employees prioritize practical employer support that can help reduce financial stress, showing a clear preference for flexibility, stronger benefits, and useful guidance over standalone financial products.

## What employees want to reduce financial stress



## Preferred topics for employer-provided guidance



## Employees need both financial and emotional support

Interest in retirement planning (36%) is closely matched by demand for support in reducing financial stress (30%). This highlights that employees are looking not only for financial tools, but also for support that addresses the emotional side of financial well-being.

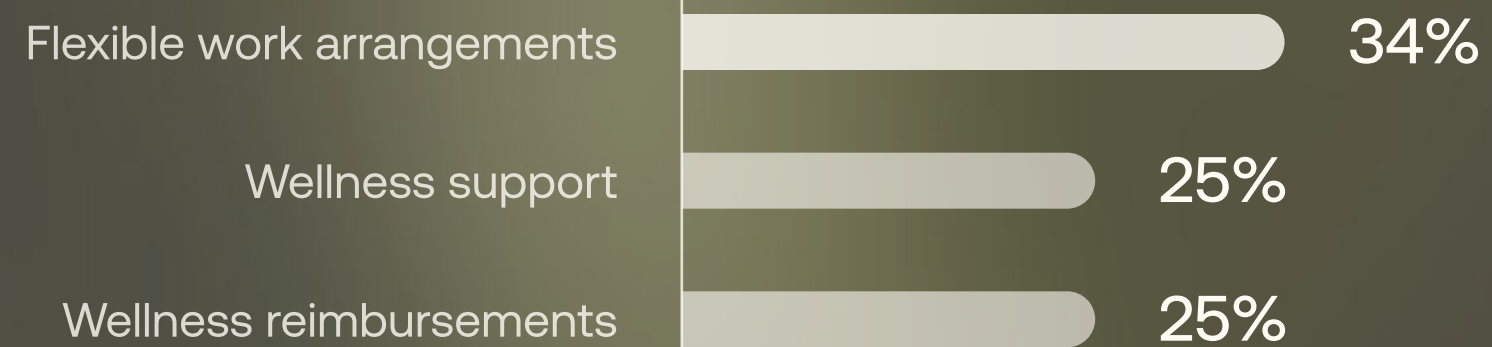
# Why employees leave

While overall turnover remains relatively low, gaps in benefits still play a key role in why employees choose to leave

9%

voluntarily changed jobs  
in the past 12 months

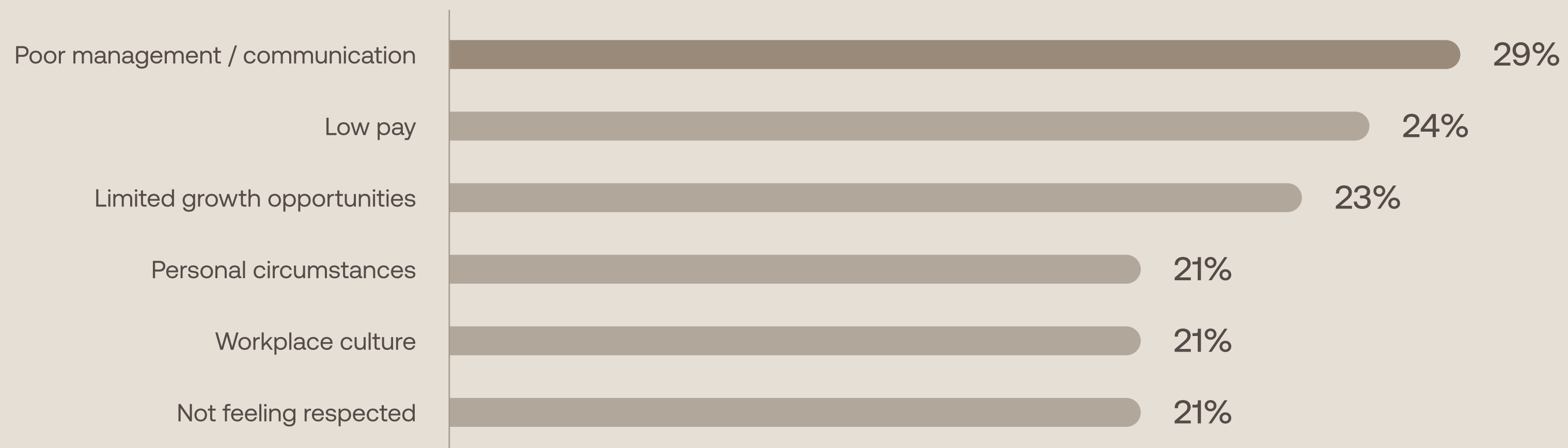
## Missing benefits cited by job switchers



# What Drives Turnover

Employees don't leave primarily because of pay. Workplace culture, management quality, workload, and the day-to-day employee experience often play a larger role in whether they choose to stay or move on.

## Top reasons for voluntary job change



## Wellness support is now a reason people leave

Among employees who voluntarily left their last job, the top missing benefits were flexible work arrangements (34%), mental health support (25%), and wellness reimbursements (25%) — highlighting that well-being support is no longer optional.

# Inside the study

We surveyed 2,050 employed U.S. adults using the BetterMe: Health Coaching app to understand financial wellness in the workplace — what shapes it, who feels stress, and what employees want from their employers.

## 2 050

Employed U.S. adults  
who use the BetterMe app

## 12 weeks

Survey field period  
Oct 2025 – Jan 2026

## Online

Self-administered survey,  
web and mobile

## 20%

Confidence level for  
subgroup findings



Top industries represented: healthcare (26%), education (15%), and retail (10%) — reflecting the BetterMe Health Coaching user base. Findings are directional for the broader U.S. workforce.

# Reading the data

Different findings draw from different question bases — not every respondent answered every question. Here is the response base for each key topic and how to read confidence in this report.

## Base sizes per question

Total survey base	N = 2,050
Effects of financial stress	N = 1,160
Benefits used	N = 1,453
Benefits provided by employer	N = 1,770
PTO days used last year	N = 1,703
Financial goals	N = 2,025
Wellness worsened in past year	N = 406
Voluntary job change	N = 182

## How to read confidence



Subgroups under 50 respondents — notably the 65+ group (~41 respondents) — are indicative trends, not statistically confirmed findings.

# How we help

People need more than policies. BetterMe Business gives HR leaders coaching, mindfulness, and care that feels personal — not just packaged.

BetterMe Business is a well-being platform, not a financial advisor. The tools and programs described here support stress management, coaching, and healthy habits — they are not a substitute for financial, tax, or investment advice.

# What we deliver

BetterMe Business is a corporate wellness platform that gives employees evidence-based tools to manage the day-to-day pressure this report measured. We are not a financial-advice service. We focus on the well-being side of the problem. What we deliver is shown below.

## Stress management tools

Guided programs for worry, sleep, and burnout — top reported symptoms of financial stress in this survey (worry 47%, overwhelm 21%, poor sleep 19%).

## 1:1 coaching\* for goal-setting

\*Coaching is not included in the base price.

Certified coaches help employees turn intention into consistent action — from building savings habits to protecting recovery time and rebuilding energy.

## Team wellness programs

Workout challenges, mindfulness sessions, nutrition — activities respondents ranked most important (workout 56%, mindfulness 37%, 43%).

# BetterMe's impact on your team

**36%**

Feel more productive at work with BetterMe

**52%**

Say BetterMe has improved their health

**30%**

Report reduced medical expenses

**35%**

Respondents report fewer doctor's visits



# Ready to act on these findings?

Book a 30-minute demo — we'll walk you through how BetterMe Business can slot into your benefits stack and which programs are the best fit for your team.

[Book a demo](#)

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