

2026 Workplace Wellness Survey

EBRI

Employee Benefit Research Institute
901 D Street SW, Suite 802
Washington, DC 20024
Phone: (202) 659-0670 Fax: (202) 775-6312

greenwald
research

Greenwald Research
4201 Connecticut Ave. NW, Suite 620
Washington, DC 20008
Phone: (202) 686-0300 Fax: (202) 686-2512

2026 Workplace Wellness Survey

Methodology Overview

7th Annual Workplace Wellness Survey (WWS)

- This is the seventh year of the Workplace Wellness Survey, which builds on:
 - The Workplace Wellness Survey (2020–present)
 - The Health and Workplace Benefits Survey (2013–2018)
 - The Health Confidence Survey (1998–2012)
 - The Value of Benefits Survey (1999 and 2001)
- For the survey, 1,238 full-time and part-time American workers ages 21–64 were interviewed — this year included a national sample of 1,010 workers and an oversample of 228 completed surveys among caregiving workers, bringing the total to 501 caregiving workers. This report focuses on the main sample. A separate report that focuses on caregivers will be released in October 2026.
- Information for this study was gathered through 20-minute online interviews conducted June 24–July 17, 2026, using the Dynata online panel.
- Data were 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=1,238) is plus or minus approximately 2.79 percentage points.

2026 Workplace Wellness Survey Sponsors

EBRI and Greenwald would like to thank the 2026 Workplace Wellness Survey sponsors who helped shape this year's survey.

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KEY TAKEAWAYS

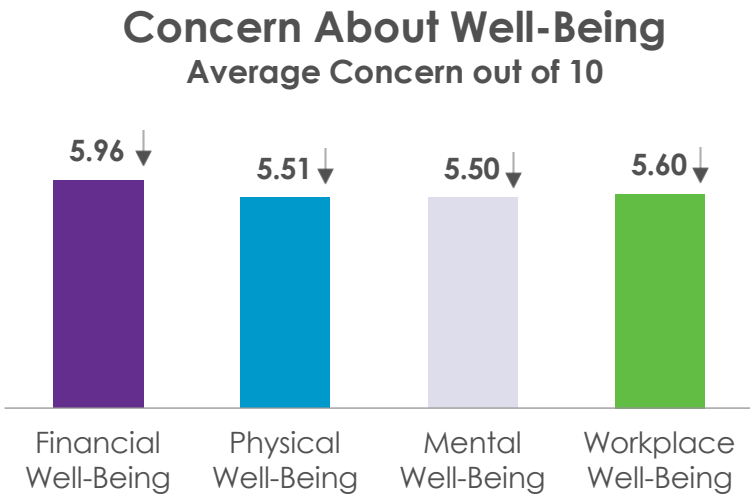
Key Takeaways

Concerns about physical, mental, and workplace well-being all saw slight declines in 2026, but workers continue to have underlying financial and workplace strains.

Concern about all aspects of wellbeing has modestly dropped in 2026, with financial well-being remaining the highest at an average of 6.0 out of 10 and mental well-being the lowest at 5.5. This continues the ongoing trend of self-reported financial well-being concern dropping since its 2022 high of 6.9.

Workers were slightly less concerned that several specific issues will impact their finances than in 2025, but **concerns were still quite high**. Concerns about rising inflation (84%), the cost of health care (82%), the cost of health insurance (79%), and housing costs (77%) topped the list.

Despite easing pressures, vulnerability has remained widespread. Seven in 10 reported having problematic debt (70%), and nearly half believed that the economy is currently in a recession (46%). Further, nearly three in five workers reported often or always feeling sick at work (57%), and over half say their mental health negatively impacts their work performance (51%).



Have Problematic Debt

70%
Including 25% who said It is a major problem

Often or Always Feel Sick at Work

57%
Including 21% who said they always/ almost always feel sick

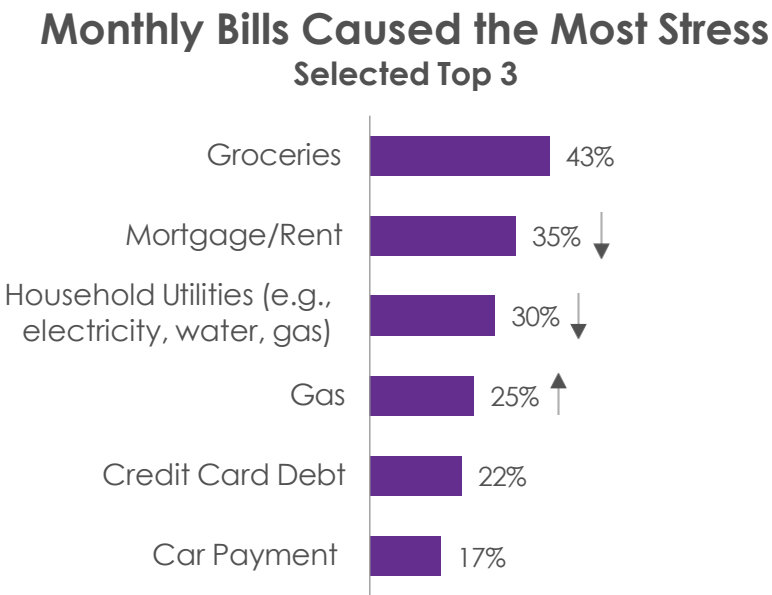
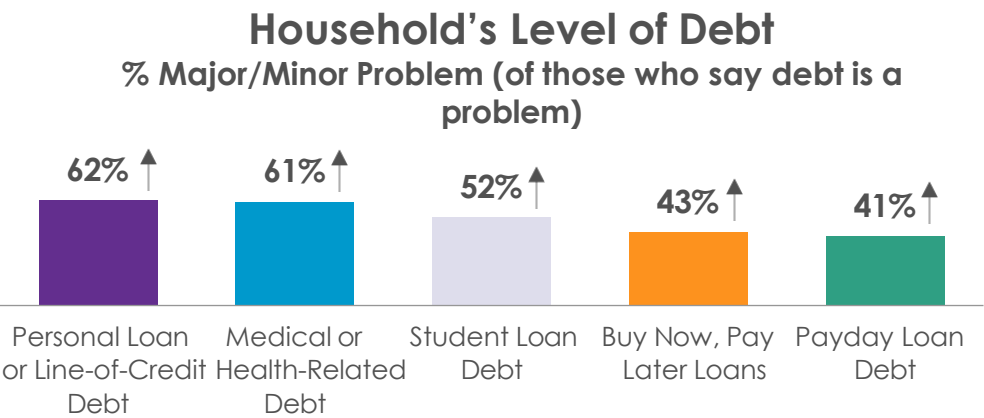
Key Takeaways

While the share of workers reporting problematic debt has declined over the years, those still struggling face a broader debt burden.

Among those with problematic debt, **nearly all types of debt were reported to be a problem more often than in 2025.** Personal loans (62%); medical debt (61%); student loan debt (52%); buy now, pay later (43%); and payday loans (41%) all saw increases in the share who said it is a problem in 2026.

Though it did not see an increase in 2026, credit card debt remains the top source of problematic debt at 78%.

Groceries and mortgage/rent remain the bills that cause the most stress, despite mortgage/rent dipping from 2025. **Gas, on the other hand, has become one of the top stressors,** increasing from 14% to 25% in 2026.



Arrows=Up/Down significantly from 2025

Key Takeaways

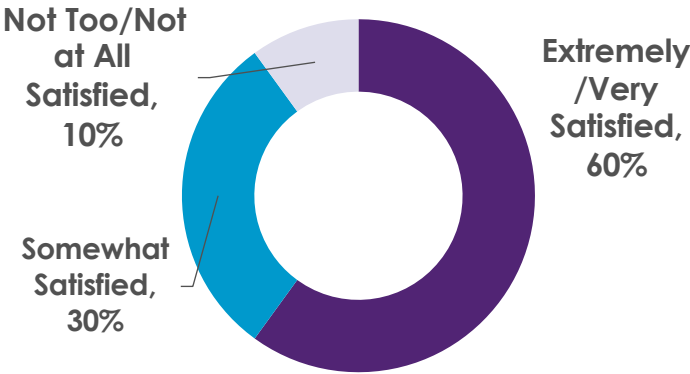
Workers were generally satisfied with their jobs, but many were disengaged.

Three in five reported high satisfaction with their job (60%), and half reported their employers’ efforts to help employees improve their workplace well-being is excellent or very good (50%, up from 2025). In fact, nearly three times as many workers reported that their employer’s efforts to manage employee well-being had increased in the past year (23%) as decreased (8%), and 90% of workers planned to stay at their current employer for the next two years.

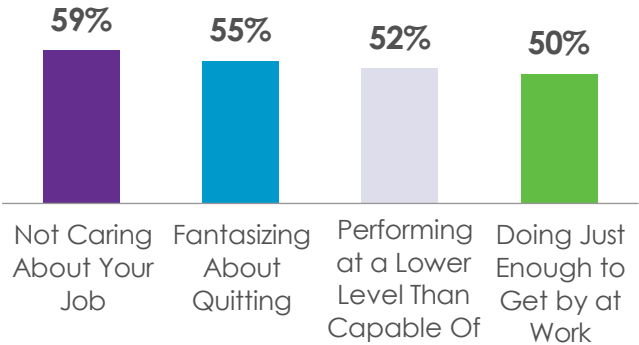
However, half or more of employees reported often or always not caring about their job (59%), fantasizing about quitting (55%), performing at a level lower than they are capable of (52%), and doing just enough to get by at work (50%).

Disengaged workers did say there is a way out, however: 52% said higher wages would make them feel more engaged, with other top mentions being more time off (32%), better work-life balance (29%), and a supportive supervisor (26%).

Satisfaction With Current Job



Disengagement Levels
% Often or Always



Key Takeaways

Core benefits contribute most to financial security, but workers want benefits that provide greater financial value, flexibility, and customization.

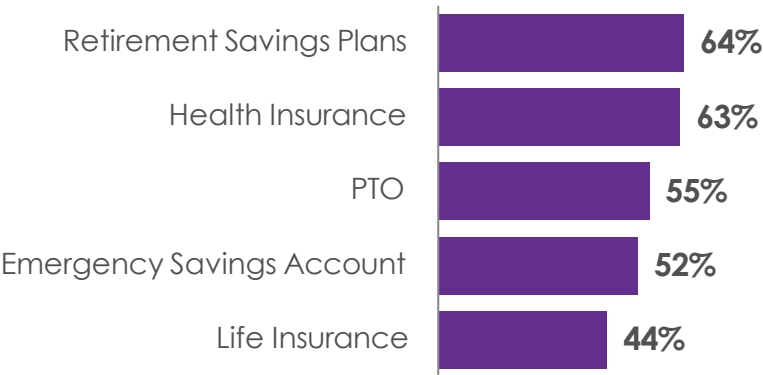
Health insurance and retirement plans remained the strongest benefit contributors to the feeling of financial security, with nearly two-thirds saying each contributed a lot to their financial security.

Yet workers cited many improvements they would like to see in their benefit plans. While the vast majority were at least somewhat satisfied with their benefits package, only 52% were very or extremely satisfied, indicating room for improvement. Nearly half cited a greater financial contribution to benefits from the employer (45%) and 33% would like more flexibility/choice in their benefits.

Further reinforcing the desire for flexibility, outside of pay, workers most valued work-life balance (49%), schedule flexibility (37%), more generous PTO (35%), and work location flexibility (29%).

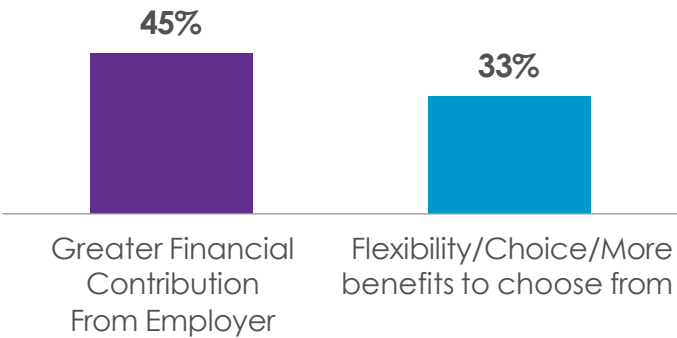
Benefit Contribution to Feeling Financially Secure

% Contributes a Lot



Top Improvements to Benefits Program

% Selected as a Top 3 Valuable Improvement



Key Takeaways

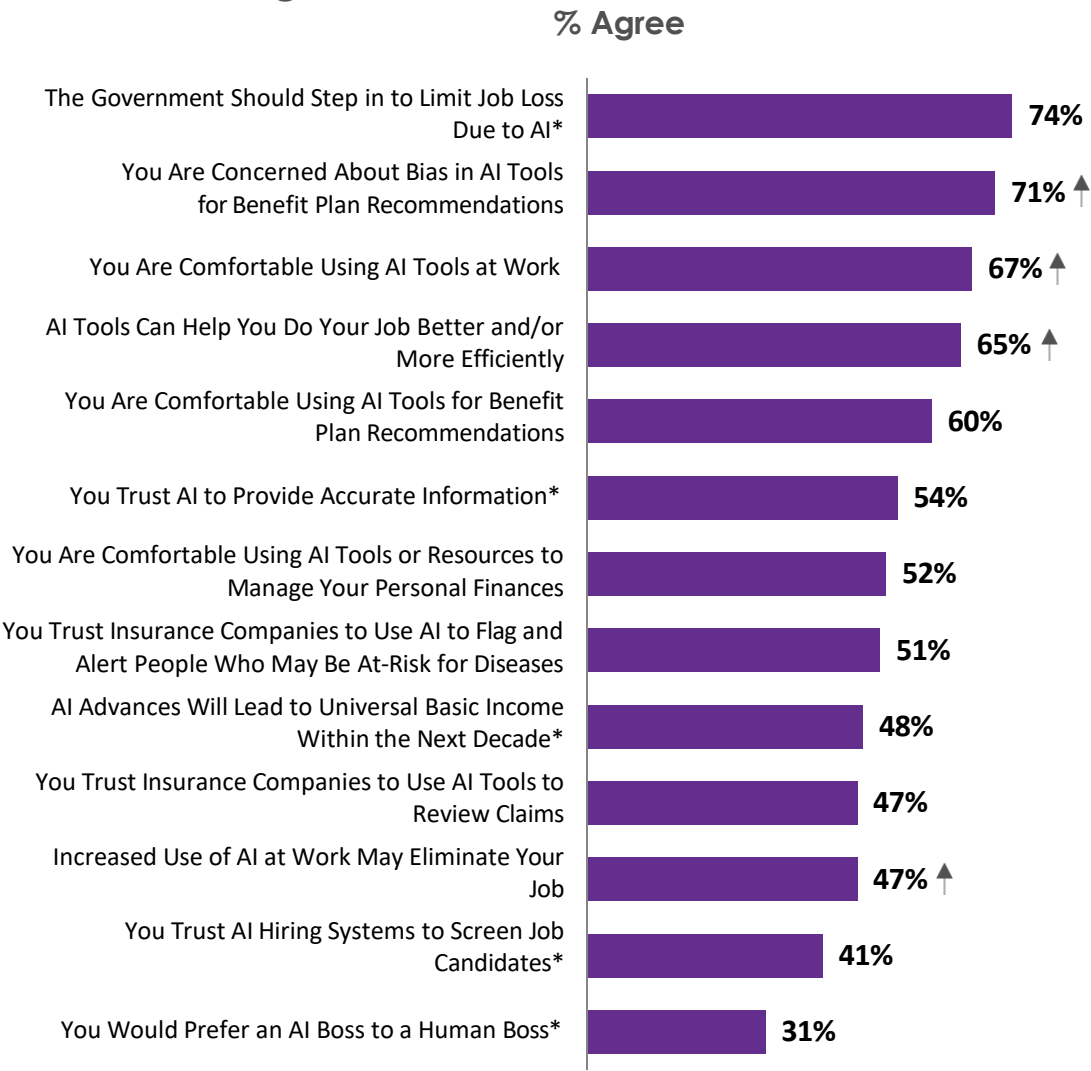
As comfort in using AI rapidly rises, so do fears about what it may mean for the future of work.

Up from 2025, **larger shares of workers were comfortable using AI tools at work (67%)** and agreed that AI tools can help them do their jobs more efficiently (65%). However, **over half said they always or often use AI to help or produce work and don’t thoroughly check for accuracy (53%)**. Additionally, increased shares also agreed that AI may eliminate their job (47%) and that they are concerned about bias in AI tools for benefit recommendations (71%).

Three-quarters (74%) believed the government should step in to limit AI-driven job loss, and almost half (48%) thought that AI will result in universal basic income within the next decade.

Fifteen percent would most prefer to meet virtually with an AI-powered counselor for personalized benefits guidance. The top reason for this preference was that the quality of advice was perceived to be better than what they would receive from a human. Those who chose a human counselor, whether in person (48%) or virtually (23%), more often mentioned a human’s ability to personalize and answer specific questions.

Agreement With Statements About AI



Arrows=Up/Down significantly from 2025

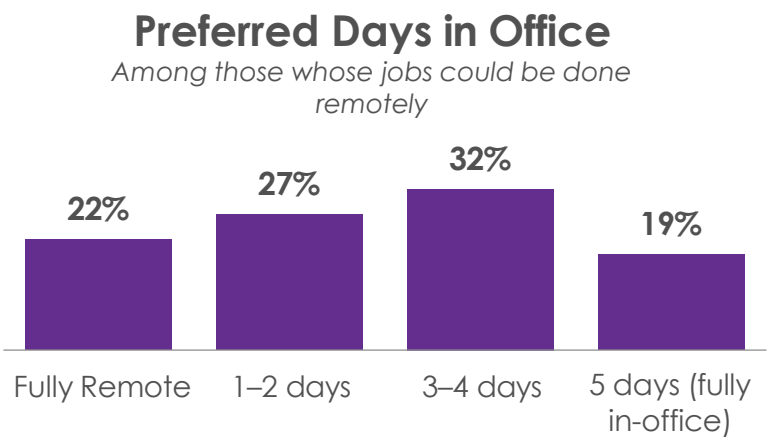
Key Takeaways

Workers who can work from home do not want to be in the office full time...but may be convinced to commute if given the right incentives.

Over half (56%) said that their job is one that could be done remotely. Of those, twice as many reported an increase in in-office days required in the past year (29%) as a decrease (15%). A majority would most prefer a hybrid schedule, with 59% preferring to be in the office 1–4 days per week.

Half whose job could be done remotely reported having quit (22%) or said that they would quit (26%) due to a return-to-office (RTO) policy. Top reasons for resigning included the increased commuting time (41%), loss of productivity (38%), the cost of commuting (37%), and the stress of traffic and public transportation (36%).

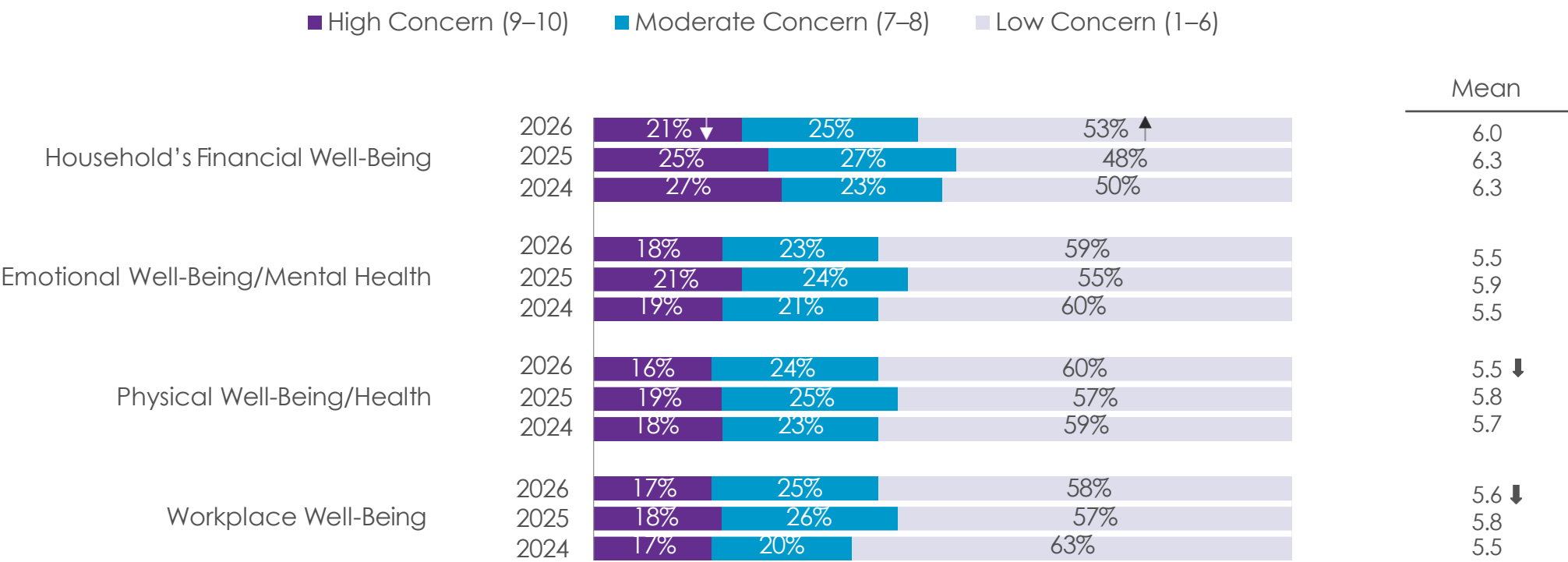
When asked what would most increase their chances of staying with their employer if an RTO policy were implemented, a four-day work week (41%), additional PTO (38%), commuting benefits (33%), and a private in-office workspace (30%) were noted as top reasons. Only one in 10 workers (10%) who had or would quit due to an RTO policy said no additional benefits would or would have prevent(ed) them from quitting.



Select Findings

The average level of concern about all aspects of well-being has slightly declined in the past year.

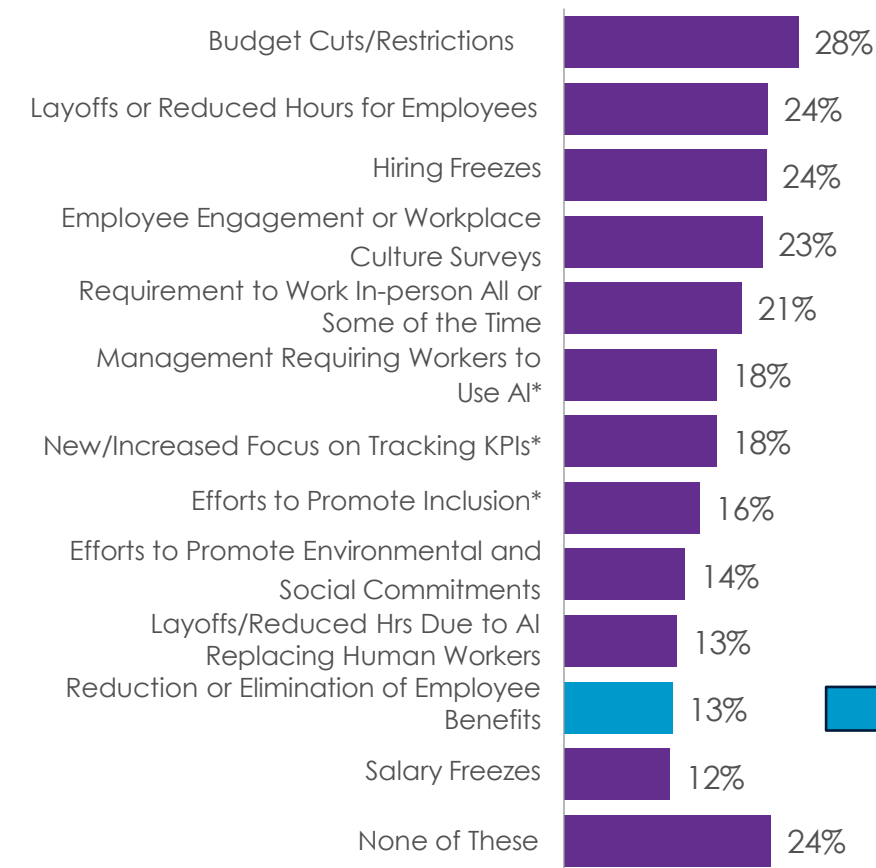
Please rate your level of concern about... (2026 n=1238)



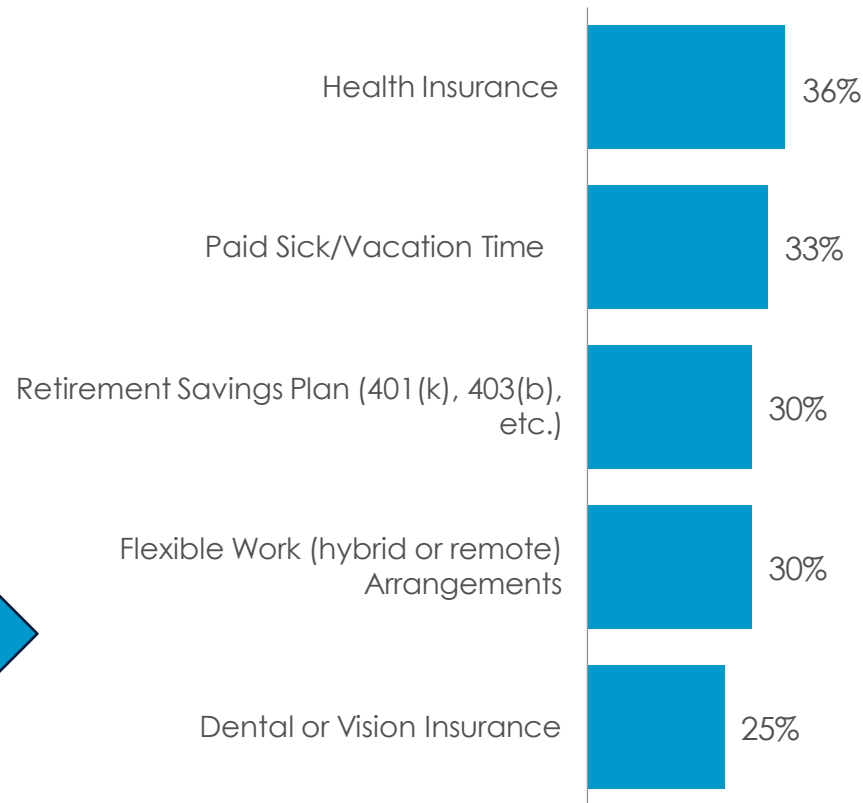
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Budget cuts, layoffs, and hiring freezes have occurred most often in the past 12 months.

In the past 12 months, have any of the following taken place at your workplace? Please select all that apply. (2026 n=1,238)



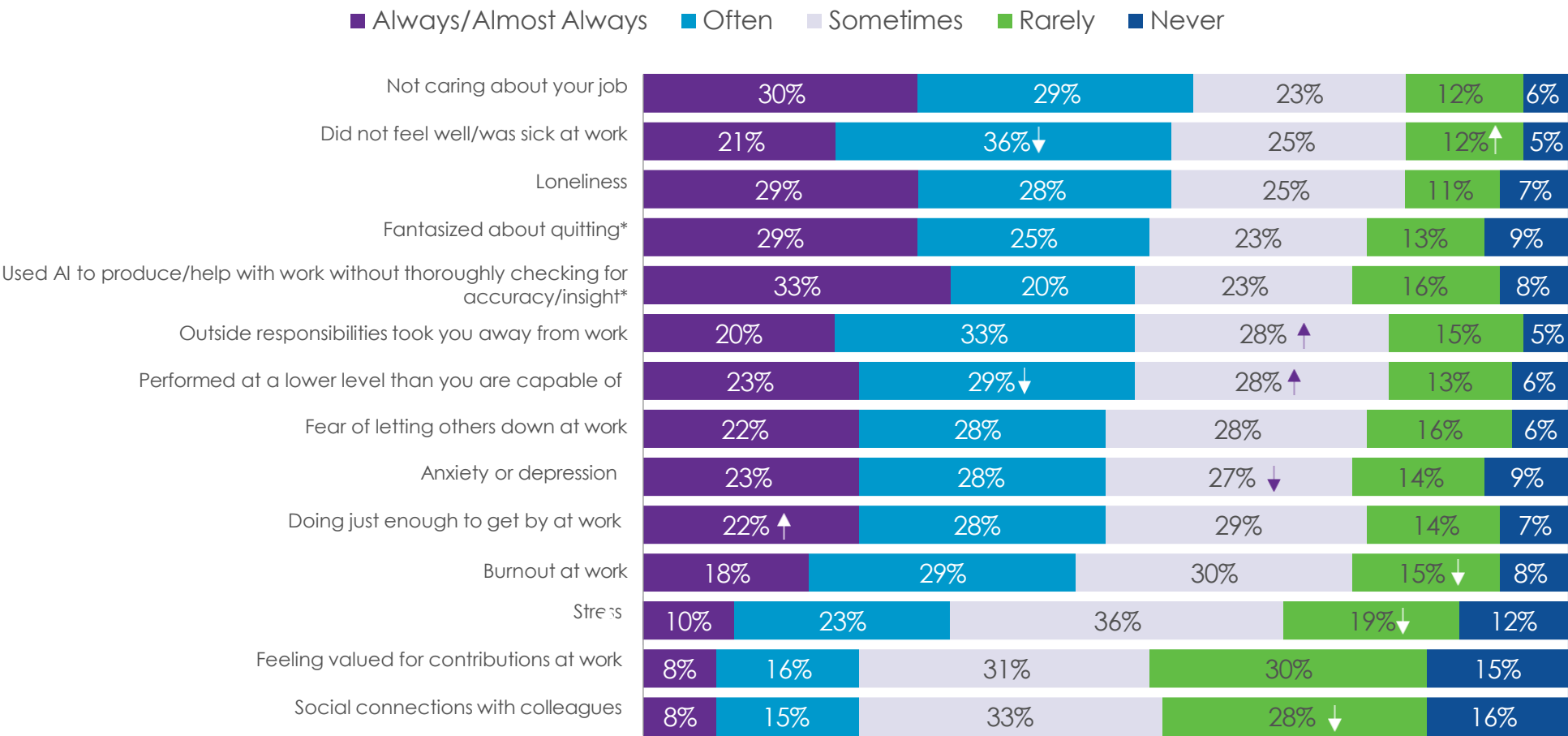
You mentioned that your employer reduced or eliminated benefits in the past year. Which benefits were reduced or eliminated? Please select all that apply. (Employer reduced or eliminated benefits in past year: 2026 n=132)*



Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*New in 2026

Nearly six in 10 have experienced not caring about their job, feeling sick at work, and loneliness.

In the past six months, how often have you experienced each of the following? (2026 n=1238)

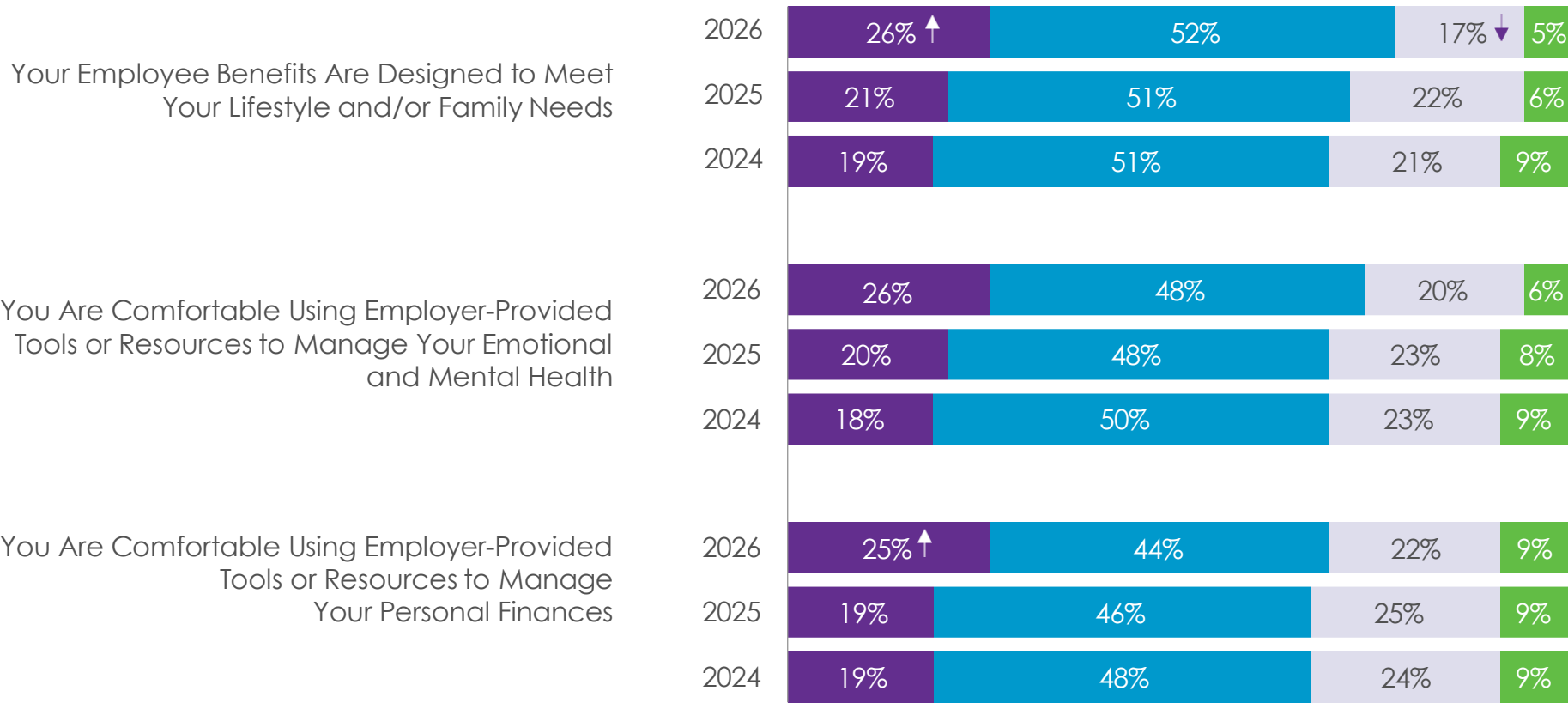


Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey.
*New in 2026
Arrows=Up/Down significantly from 2025

Eight in 10 agreed their benefits are designed for their lifestyle and seven in 10 feel comfortable using employer-provided tools for managing personal finances.

To what extent do you agree or disagree with the following statements? (2026 n= 1238)

Strongly Agree Somewhat Agree Somewhat Disagree Strongly Disagree

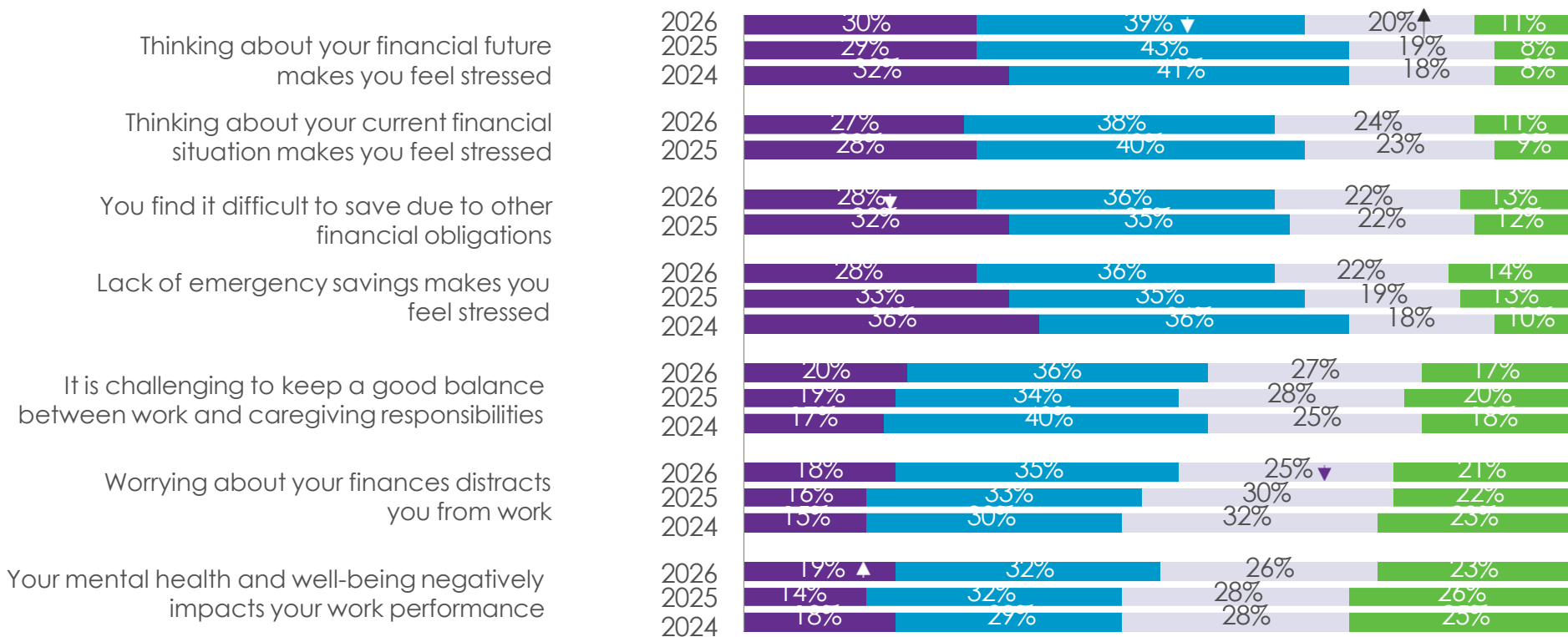


Source: Employee Benefit Research Institute and Greenwald Research, 2024–2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Over six in 10 were worried about their financial future and find the lack of savings makes them feel stressed.

To what extent do you agree or disagree with the following statements? (2026 n=1238)

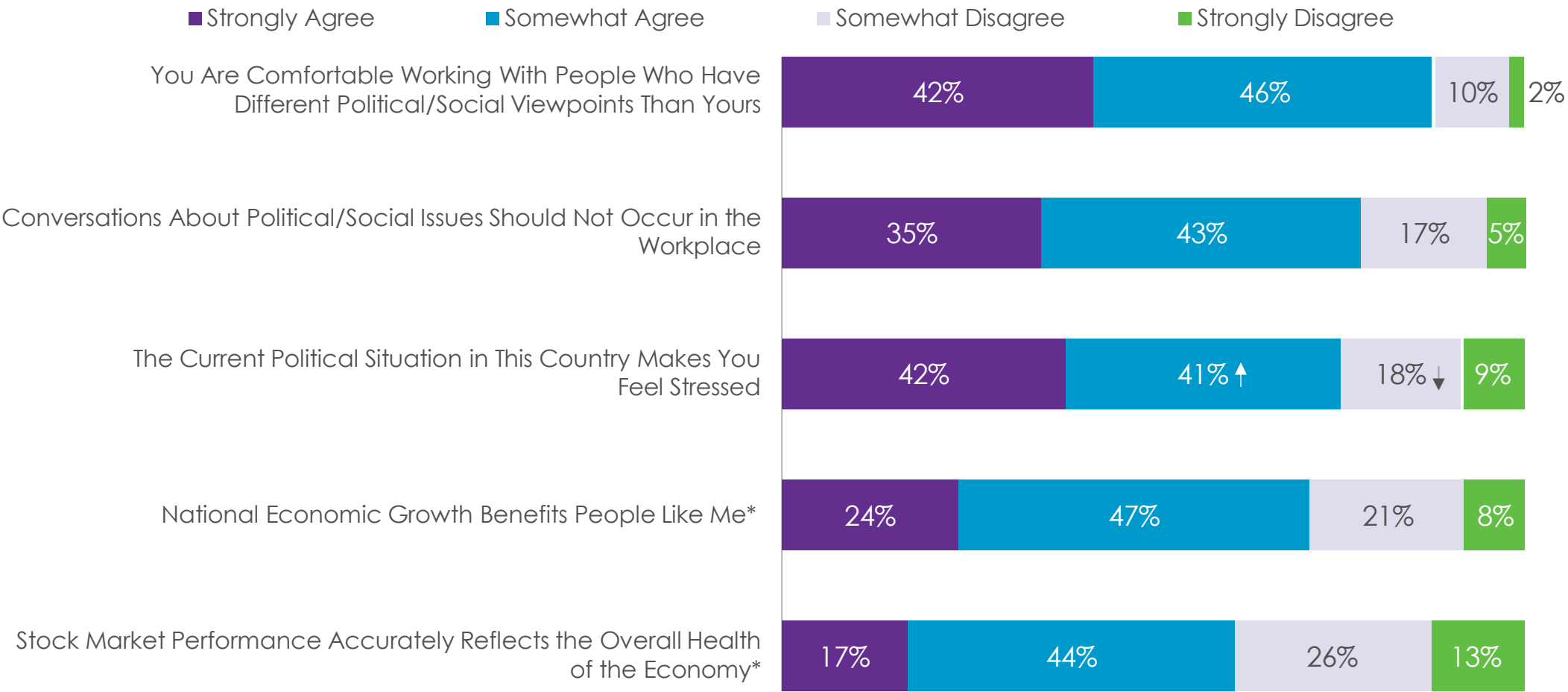
Strongly agree
Somewhat agree
Somewhat disagree
Strongly disagree



Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
 Arrows=Up/Down significantly from 2025

Seven in 10 workers agreed national economic growth benefits people like them. The current political situation in the U.S. worried more people in 2026, though almost all were comfortable working with people with different viewpoints.

To what extent do you agree or disagree with the following statements? (2026 n=1238)



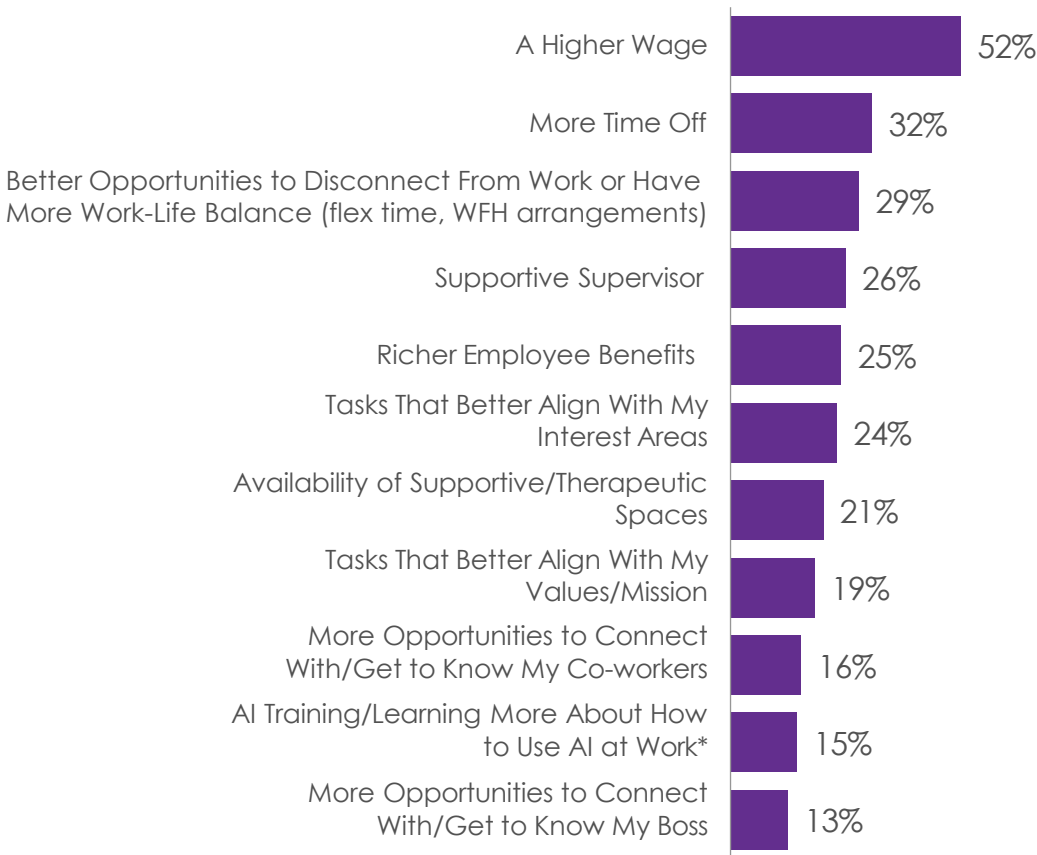
Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*New in 2026
Arrows=Up/Down significantly from 2025

Work-life balance, meaningful work, and PTO contributed most heavily to workplace well-being. Half of disengaged workers said a higher wage would help them feel more engaged.

Which of the following aspects of your workplace contribute most to your sense of workplace well-being? Select your top 3 responses. (2026 n=1238)

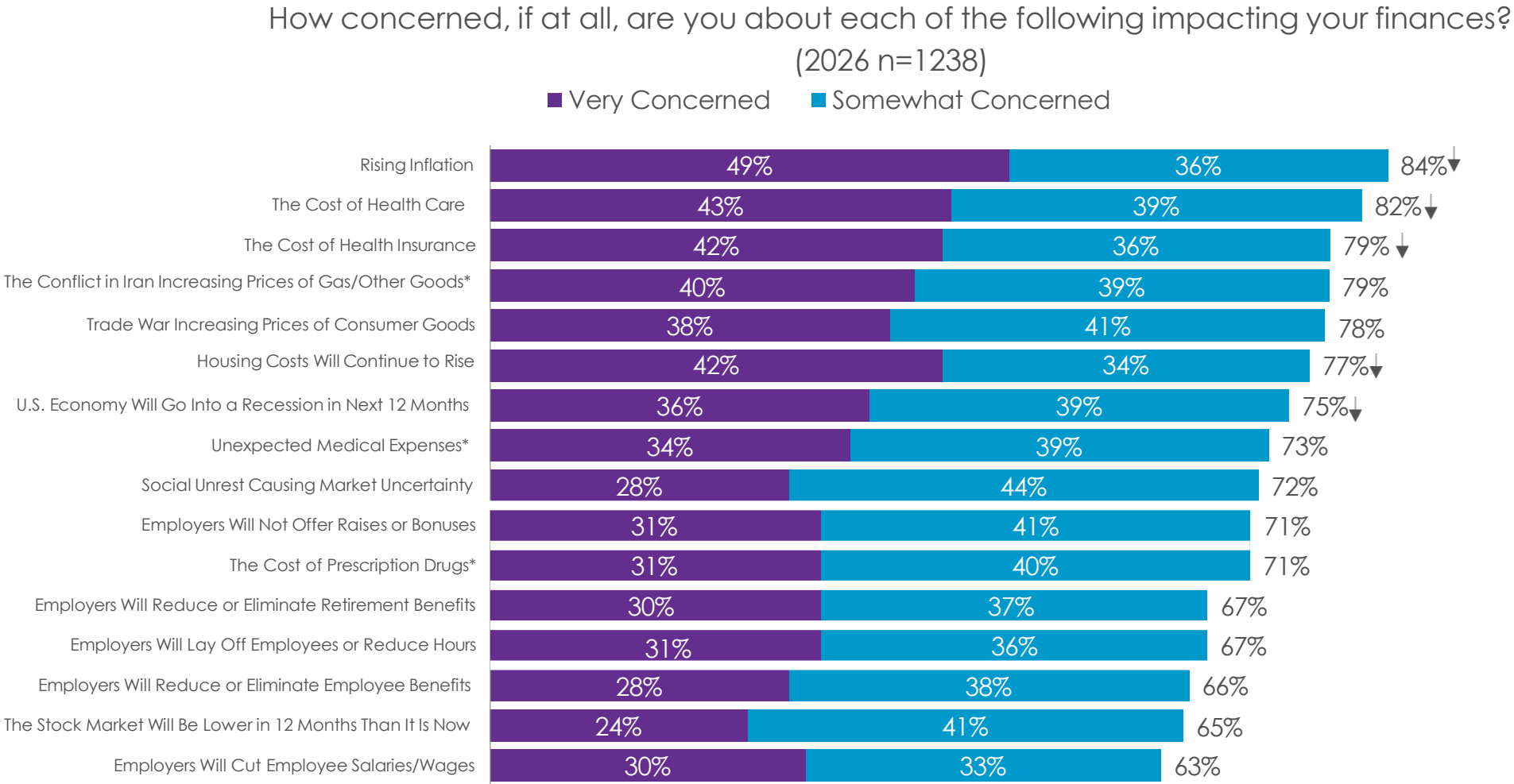


Which of the following would most help you feel more engaged at work? Please select up to 3. (2026 Just doing enough to get by/Not caring about work n=694)



Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*New in 2026

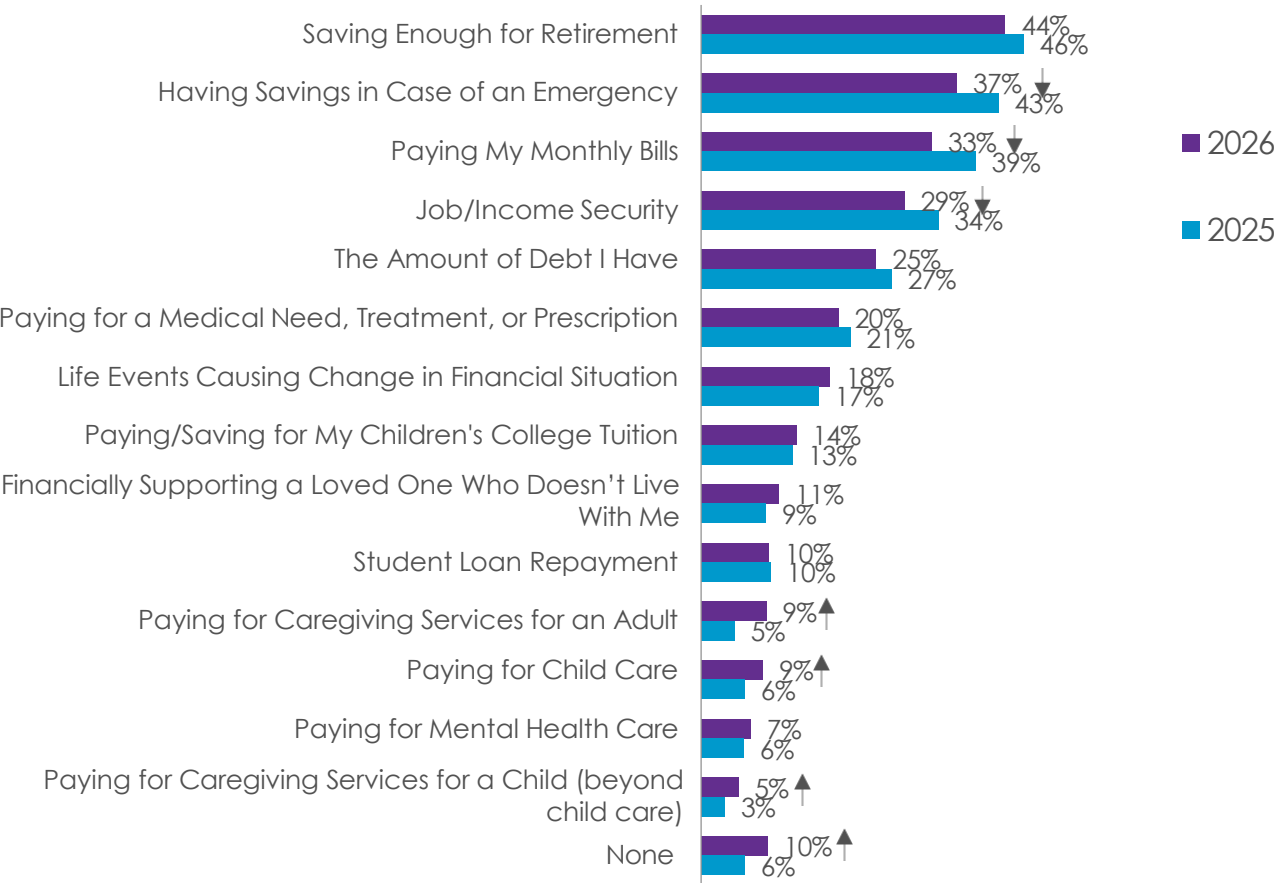
Inflation, cost of health care and insurance, and increasing prices of goods due to war caused at least some concern for eight in 10 workers.



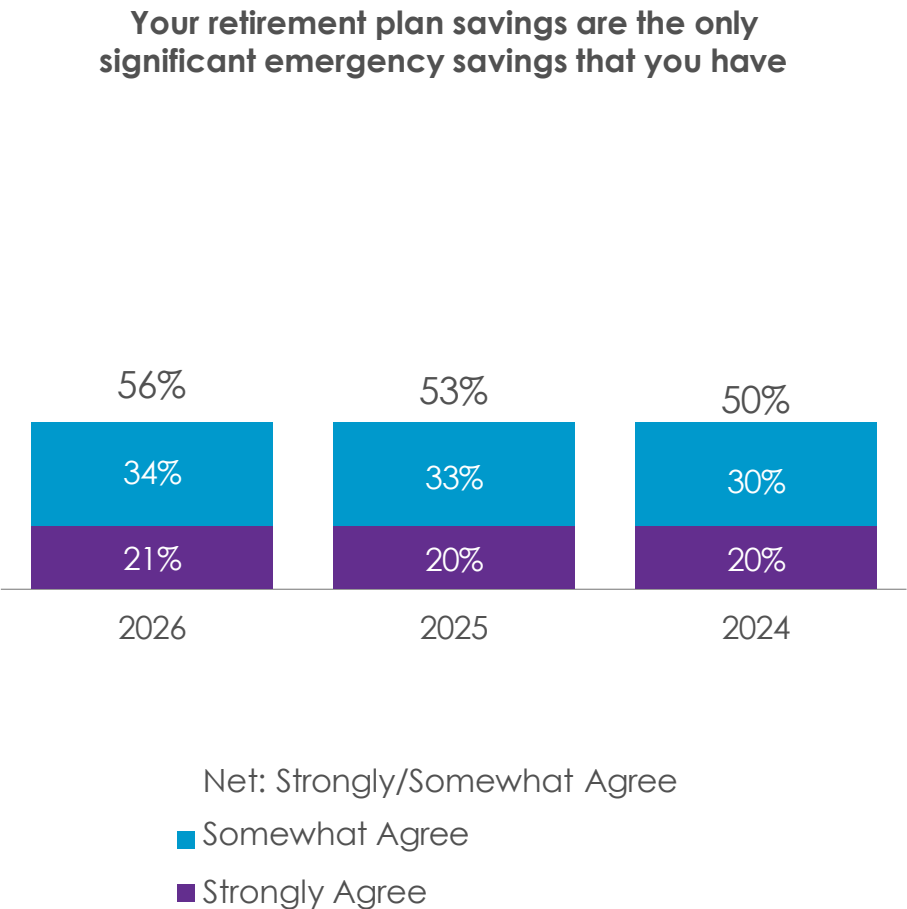
Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*New in 2026
Arrows=Up/Down significantly from prior year (only shown for net)

Four in 10 workers were stressed about retirement, while slightly lower shares were stressed about emergency savings than in 2025.

Which of the following financial issues personally causes you the most stress? Select the top 3. (2026 n=1238)



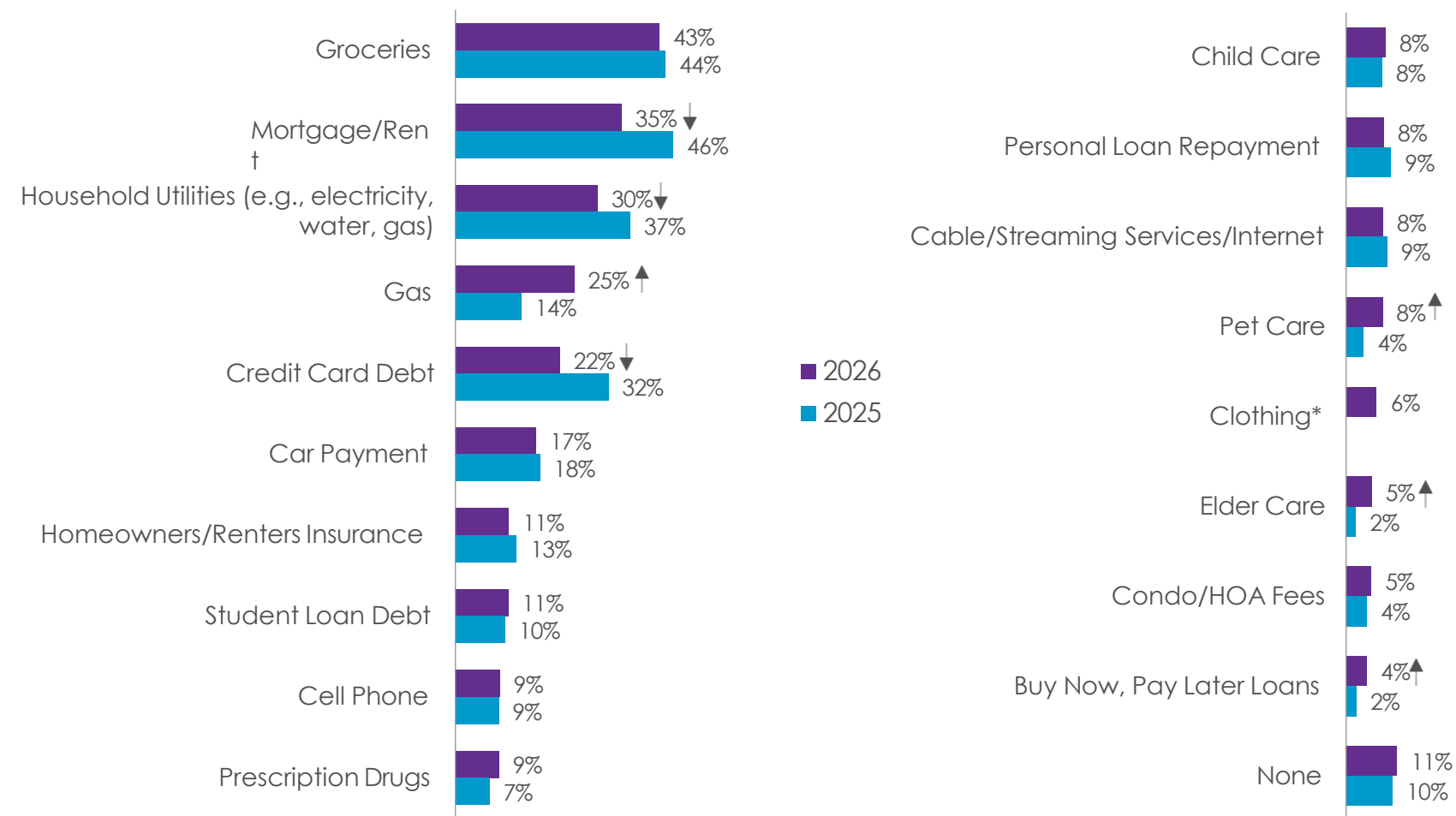
To what extent do you agree or disagree with the following statements? (2026 n=1238)



Source: Employee Benefit Research Institute and Greenwald Research, 2025-2026 Workplace Wellness Surveys
 "Other" is not shown.
 Arrows=Up/Down significantly from 2025

Four in 10 labeled groceries as a monthly stressor, with mortgage/rent and household utilities also causing stress.

Which of the following monthly bills personally cause you the most stress? Select the top 3.*
(2026 n=1238)

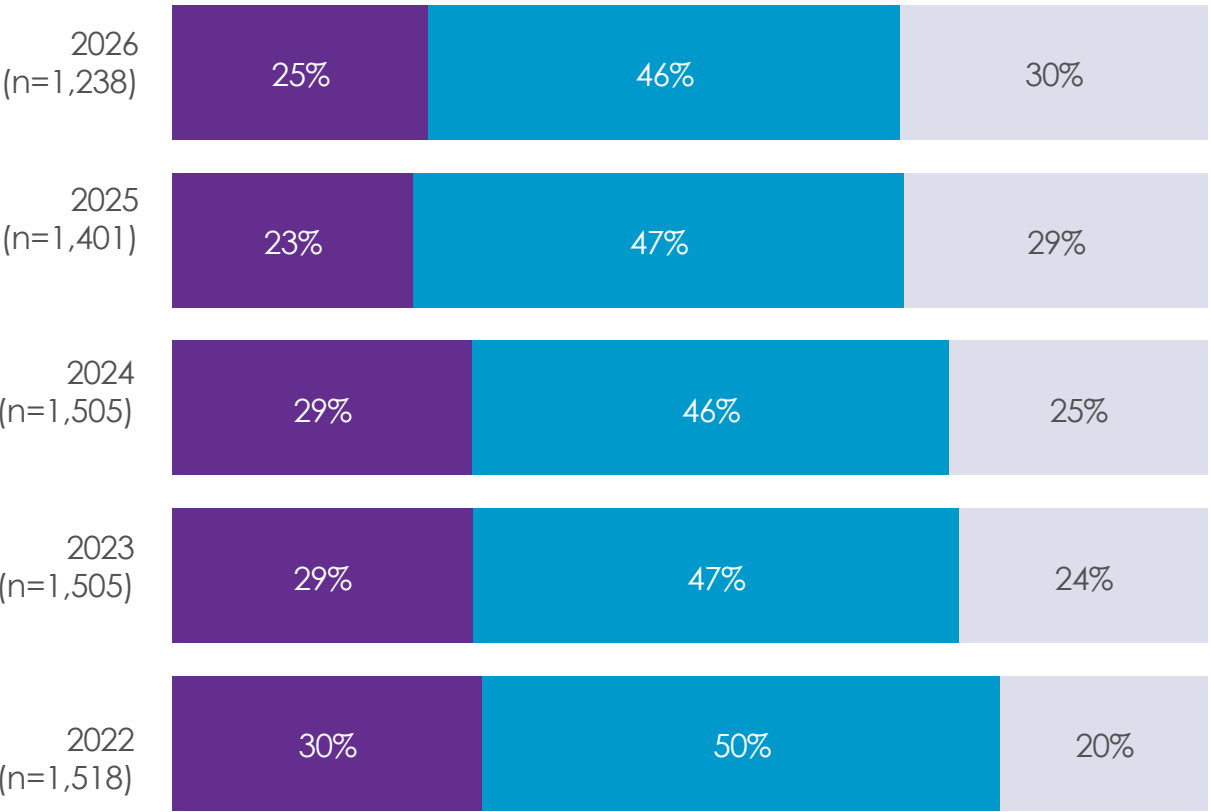


Source: Employee Benefit Research Institute and Greenwald Research, 2025-2026 Workplace Wellness Surveys
*New in 2026
"Other" is not shown.
Arrows=Up/Down significantly from 2025

Seven in 10 were in a problematic level of debt, most often due to credit card debt.

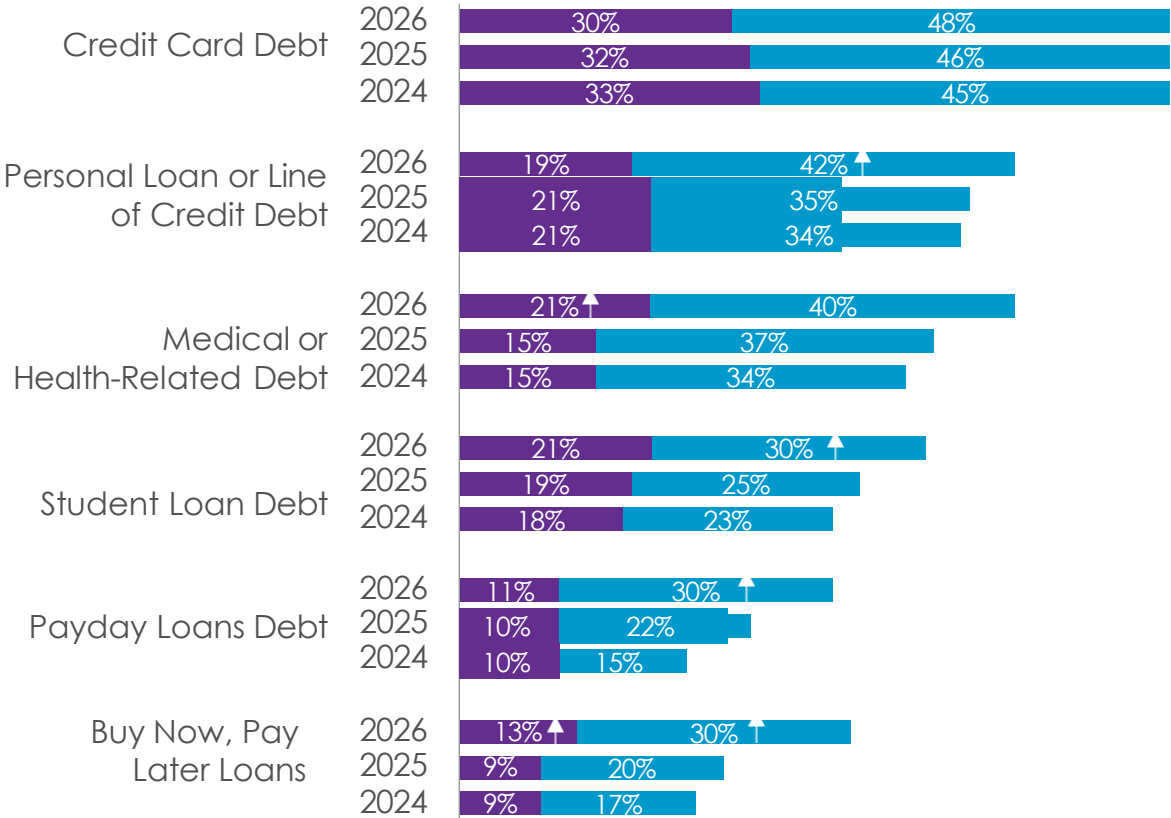
Thinking about your current financial situation, how would you describe your level of debt?

■ A Major Problem ■ A Minor Problem ■ Not a Problem



How would you describe your household's level of...? (Debt is a problem: 2026 n=892)

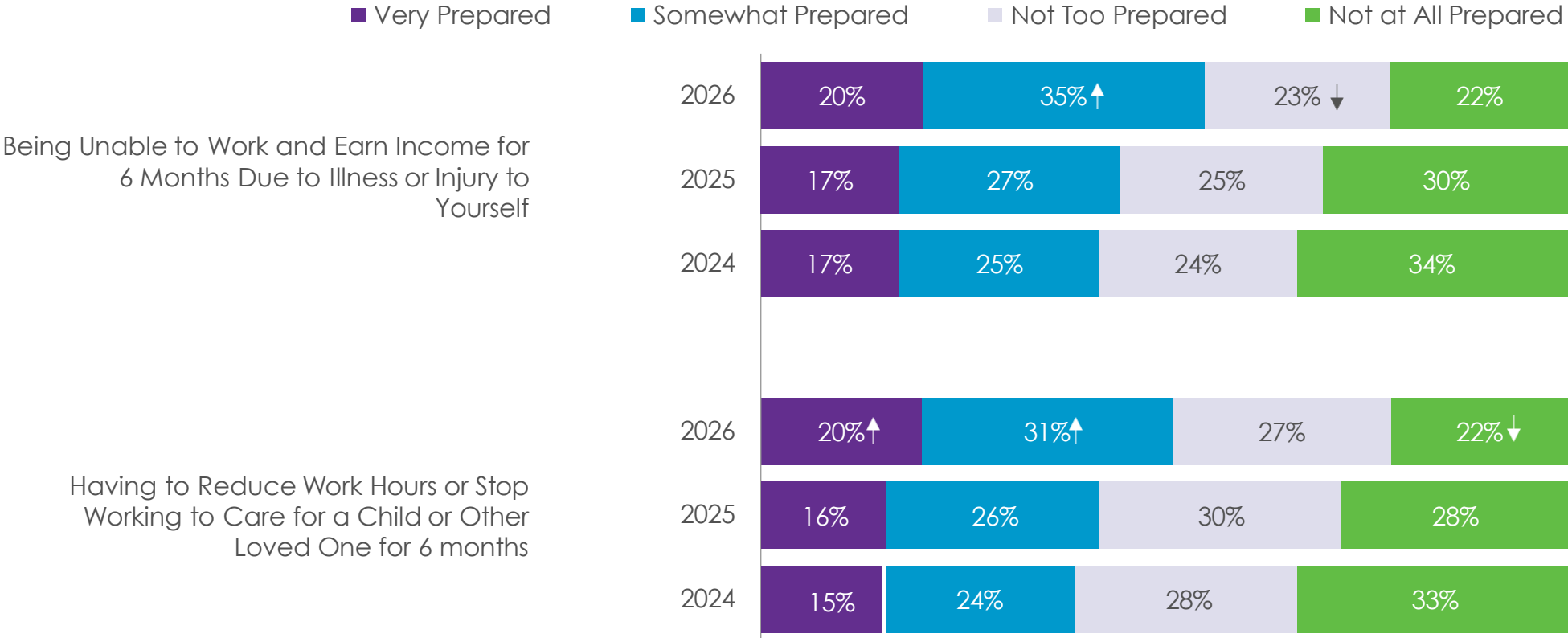
■ A Major Problem ■ A Minor Problem



Source: Employee Benefit Research Institute and Greenwald Research, 2022-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from prior year

Only half of workers were at least somewhat prepared to stop working for six months due to illness or reducing work hours due to caregiving.

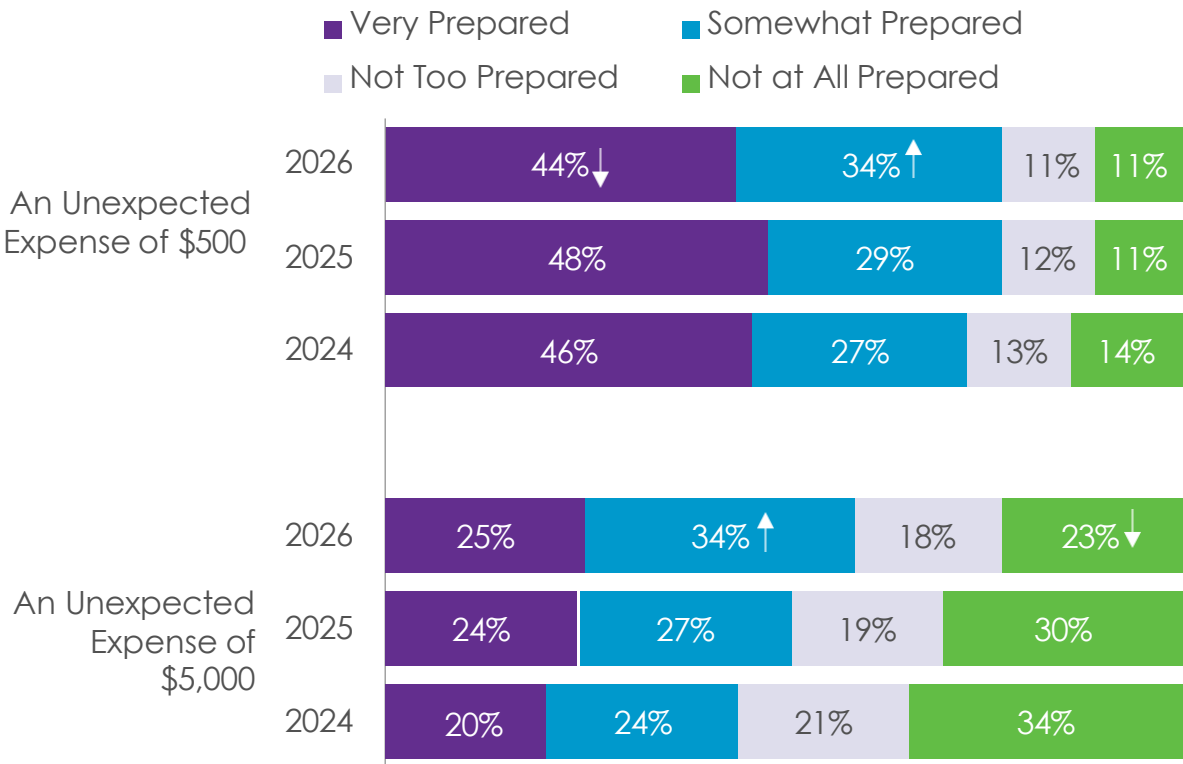
To what extent do you feel prepared to handle the following financial events in your life?
(2026 n=1238)



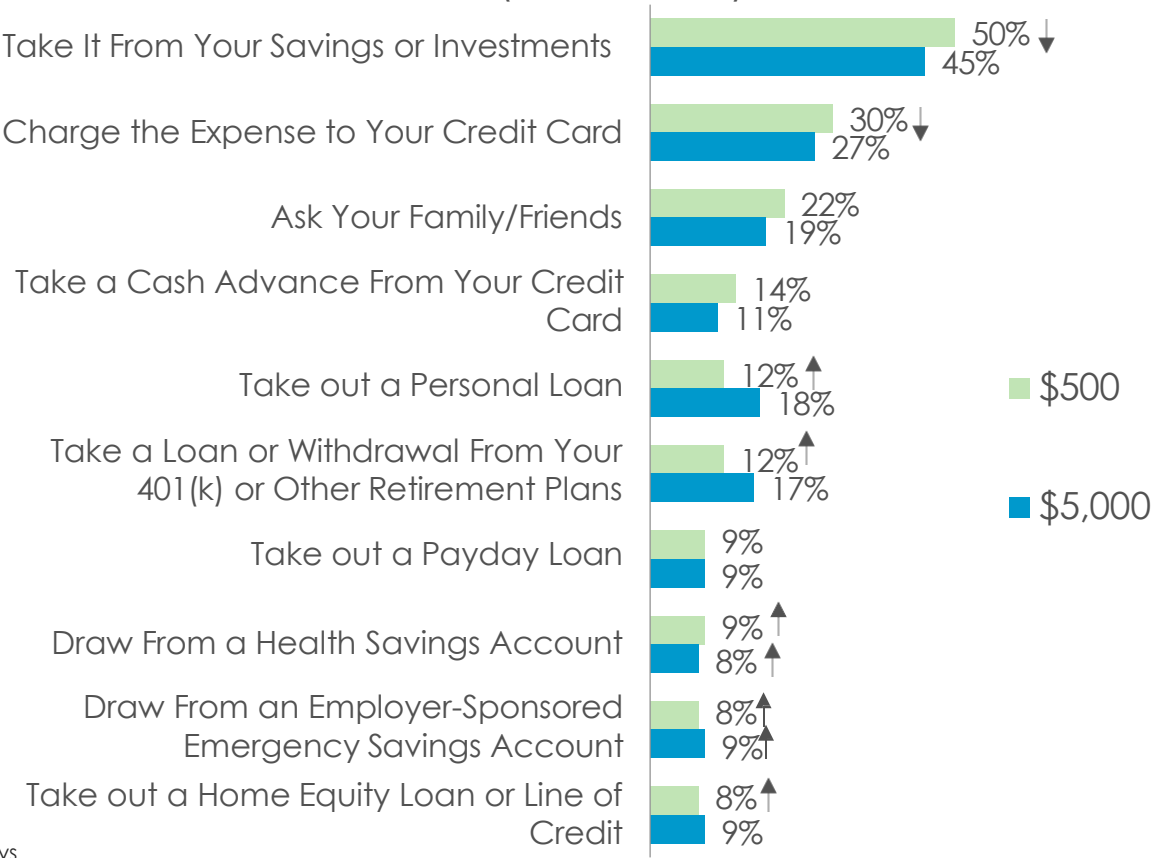
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Most could handle an unexpected bill of \$500, but only six in 10 were prepared for one of \$5,000. Half would take from their savings or investments.

To what extent do you feel prepared to handle the following financial events in your life?
(2026 n=1238)



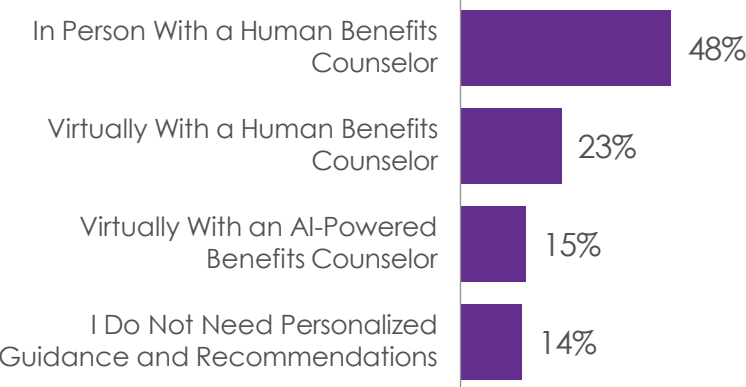
If you had an unexpected expense of \$500/\$5,000, how would you come up with the funds to pay for it? Please select all that apply.
(2026 n=1238)



Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
"None" and "Other" are not shown.
Arrows=Up/Down significantly from 2025

The majority of workers would prefer to receive benefits guidance from a human benefits counselor, either in person or virtually.

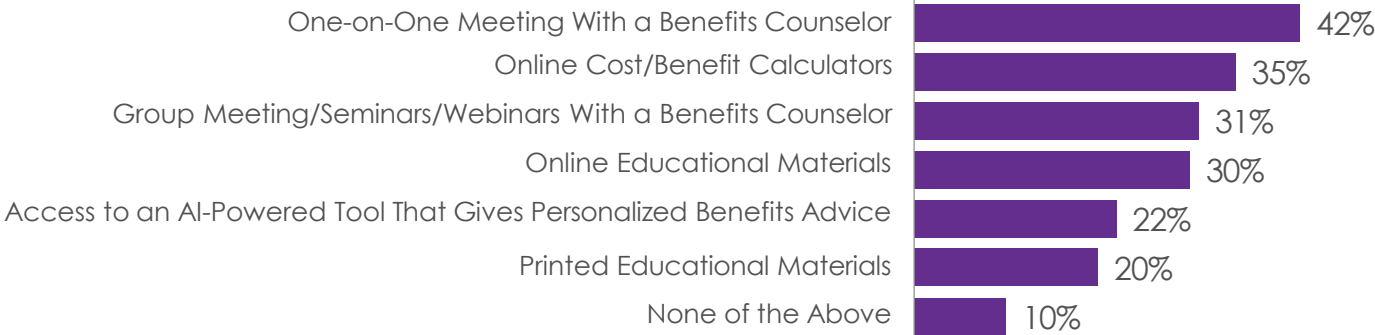
How would you most prefer to receive personalized benefits guidance and recommendations?* (2026 n=1238)



Why would you most prefer [preference] for receiving personalized benefits guidance and recommendations?* (Wants personalized guidance 2026 n=1037)

In-Person, Human	Can better answer my specific questions/understand what I need/personalize	20%
Virtually, Human	Works better with my schedule/more flexible/efficient	36%
Virtually, AI	Quality of advice better	26%

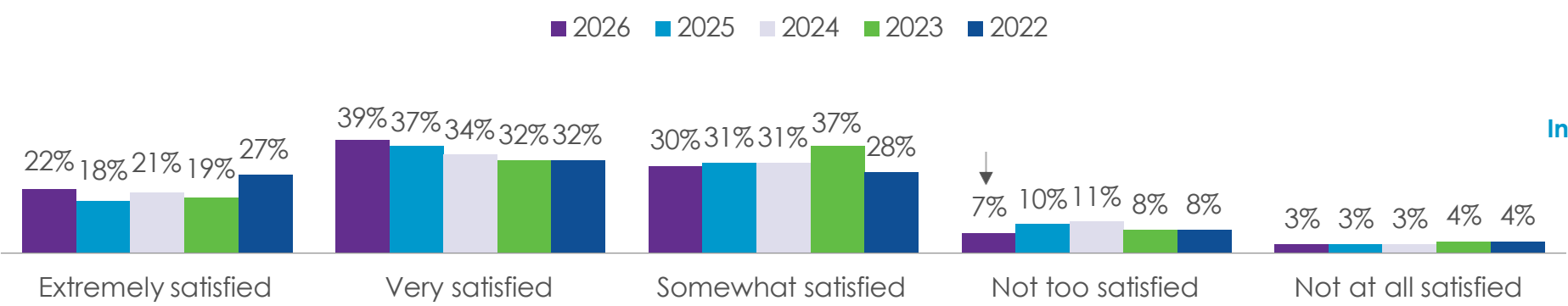
What are the top two ways that you would prefer to receive additional help/guidance in selecting the right benefits for you? Please select only two.* (2026 n=1238)



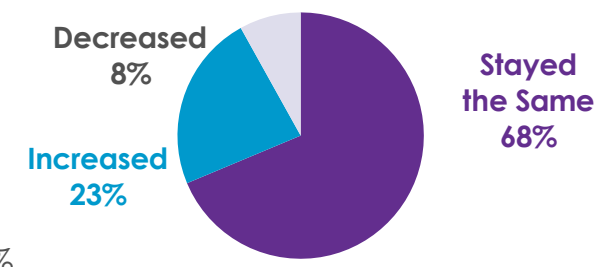
Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*Heavily revised in 2026; no longer trend

In line with 2025, six in 10 workers were extremely or very satisfied with their jobs.

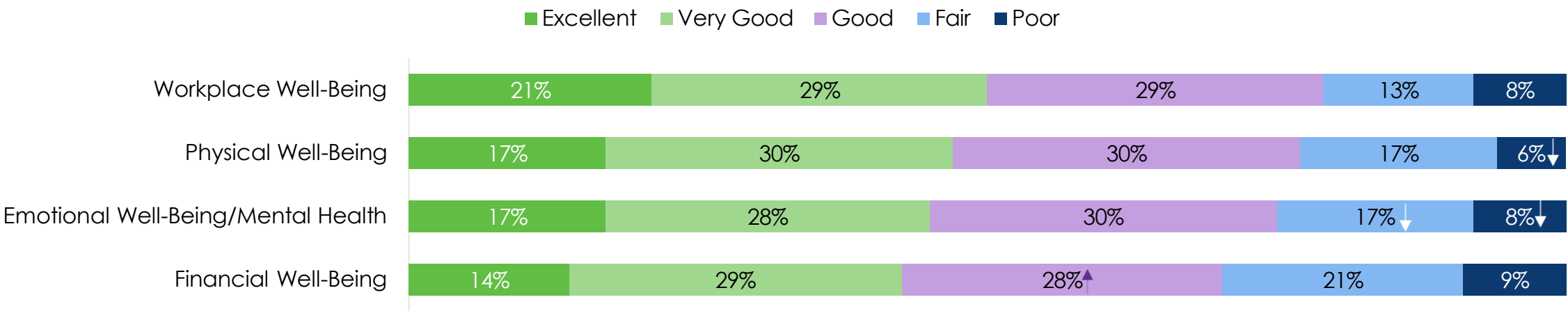
Overall, how satisfied are you with your current job? (2026 n=1,238)



In the past year, do you feel that your employer's efforts to help employees manage their overall well-being have...? (2026 n=1238)



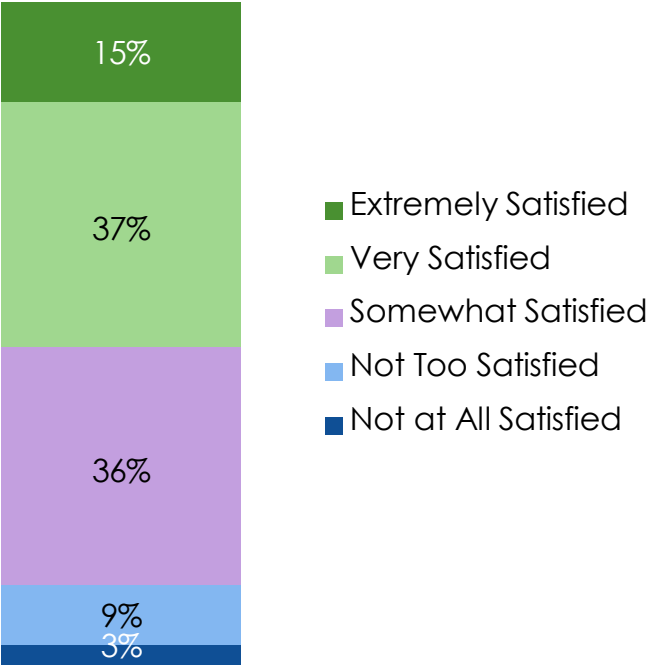
How would you rate your employer's efforts to help employees improve their...? (2026 n=1238)



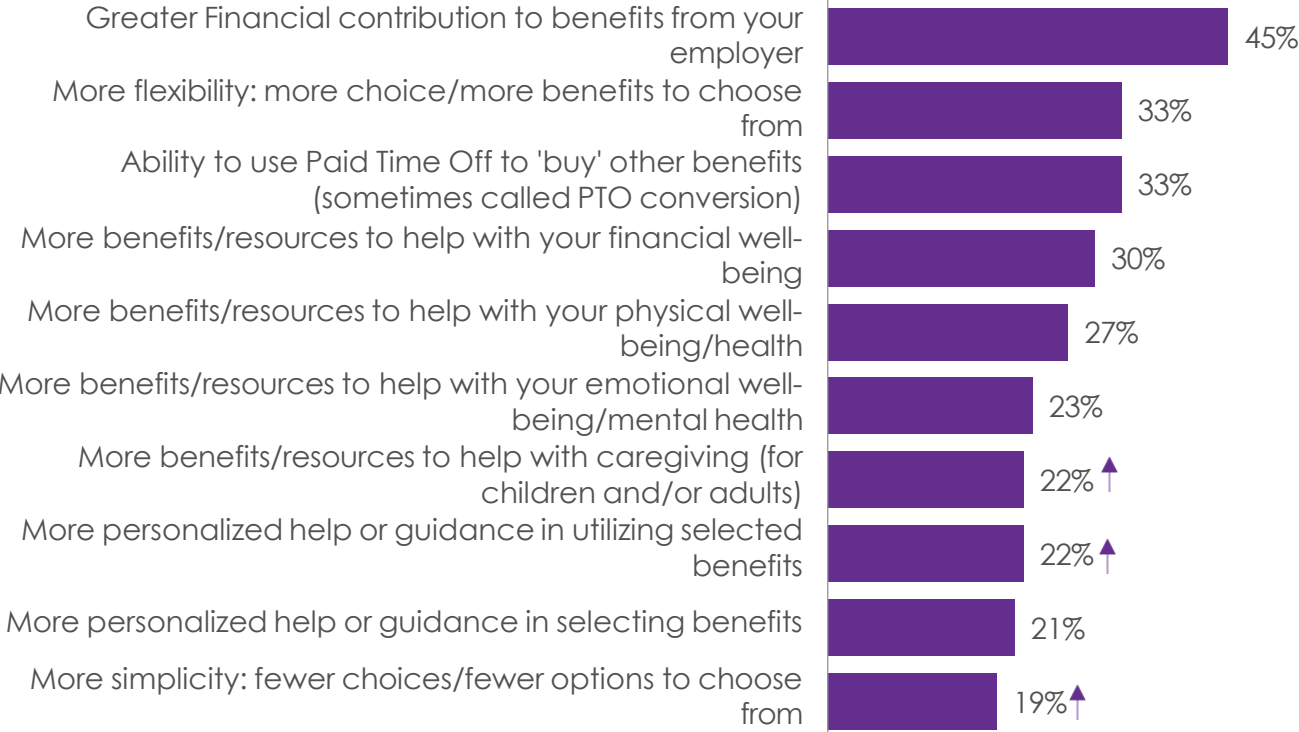
Source: Employee Benefit Research Institute and Greenwald Research, 2022-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Half of workers were very or extremely satisfied with their benefits package, and 15% were extremely satisfied. Nearly half said a greater financial contribution from their employer would be a top improvement to their benefits program.

On the whole, how satisfied are you with the employee benefits package offered by your employer? (2026 n=1,238)



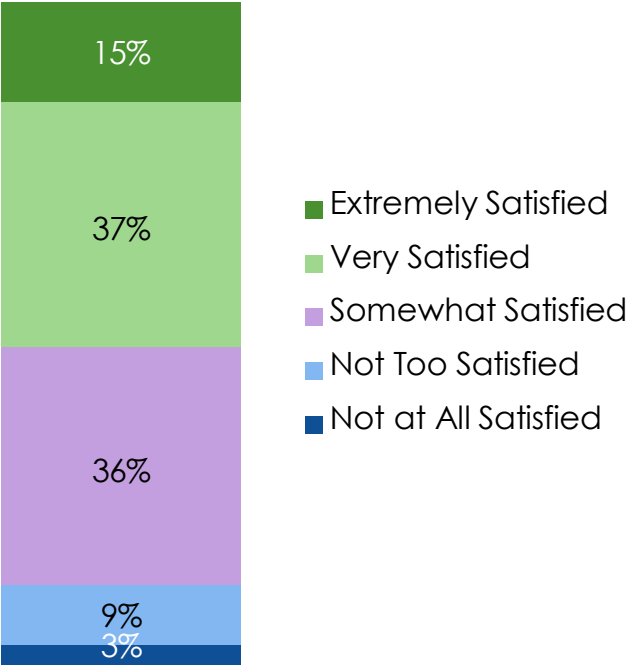
Which of the following, if any, would be the most valuable improvements to your employer's employee benefits programs and offerings? Please select the top 3 most valuable improvements. (2026 n=1,238)



Source: Employee Benefit Research Institute and Greenwald Research, 2022-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

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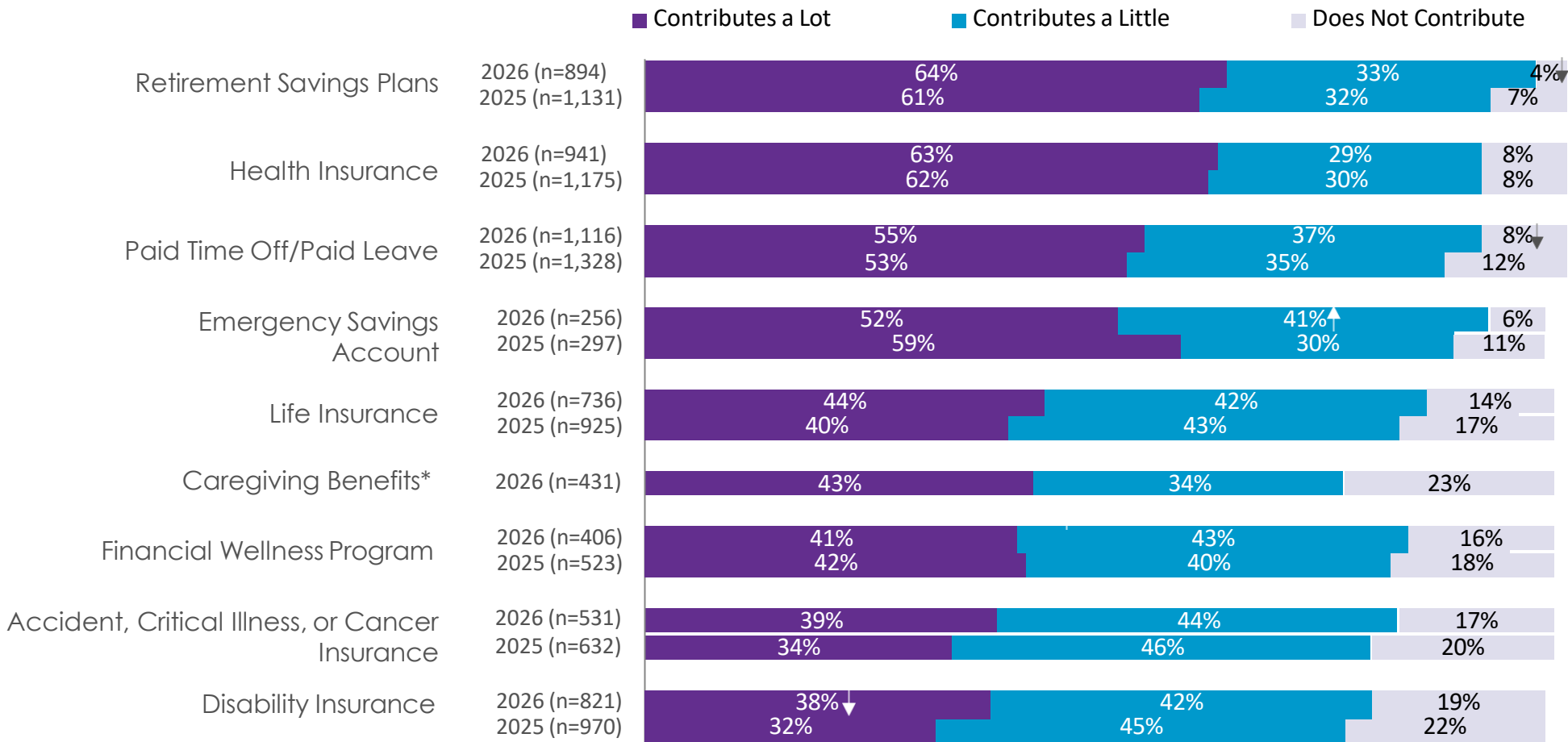
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Source: Employee Benefit Research Institute and Greenwald Research, 2022-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Six in 10 said retirement savings plans and health insurance contribute a lot to their feeling of financial security, but all benefits tested contribute a significant amount.

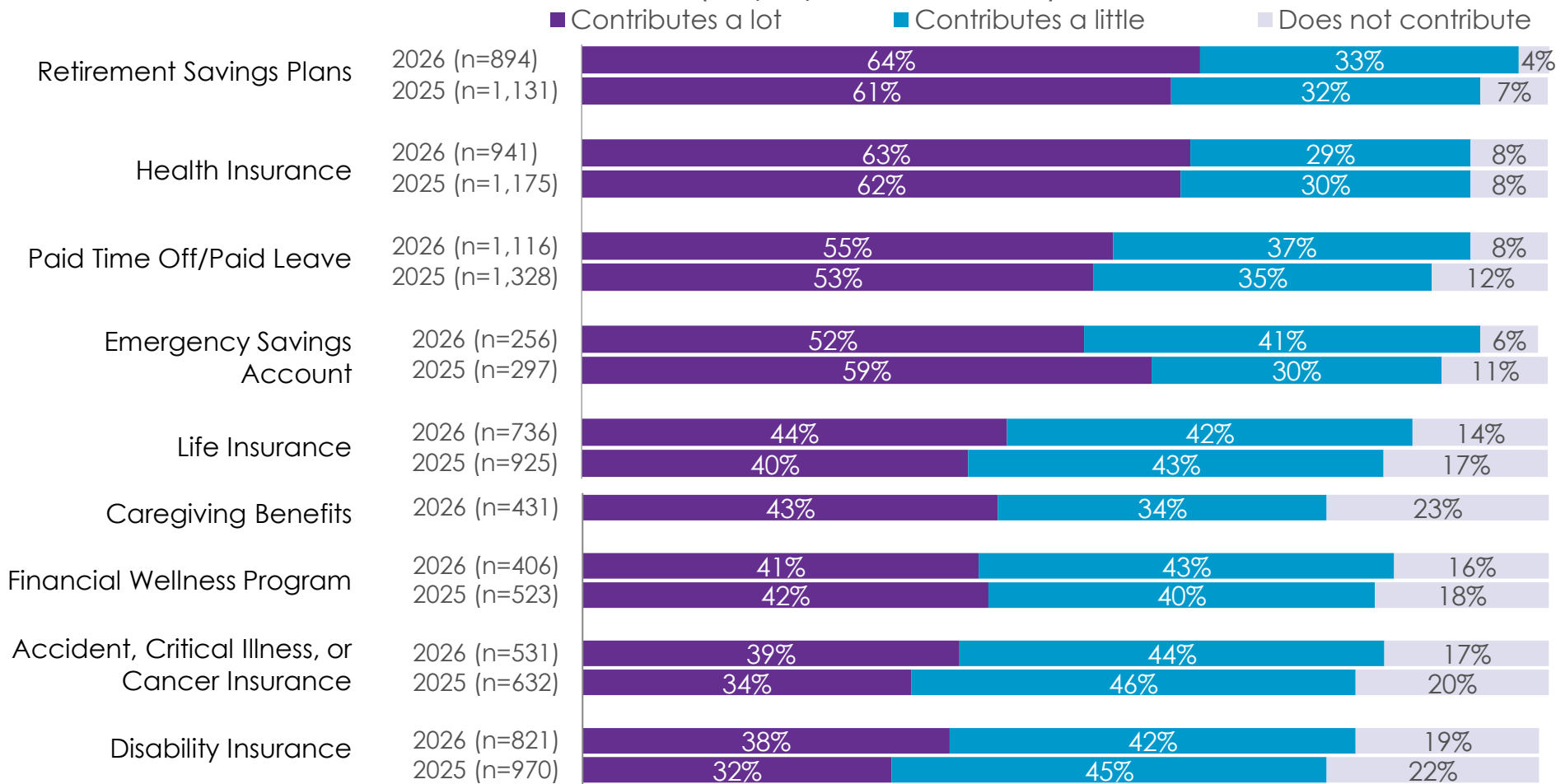
How does each of the following benefits offered by your employer contribute to your feeling of financial security?
(Employer offers benefit)



Source: Employee Benefit Research Institute and Greenwald Research, 2025-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

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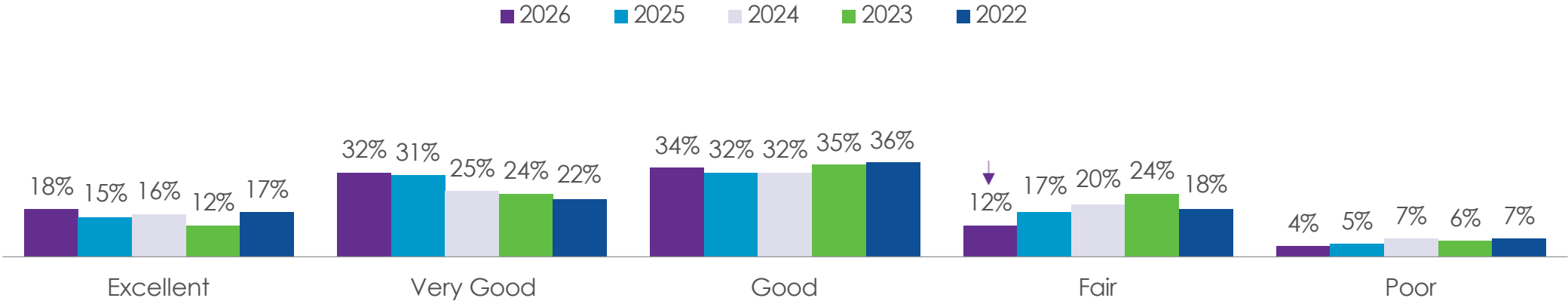
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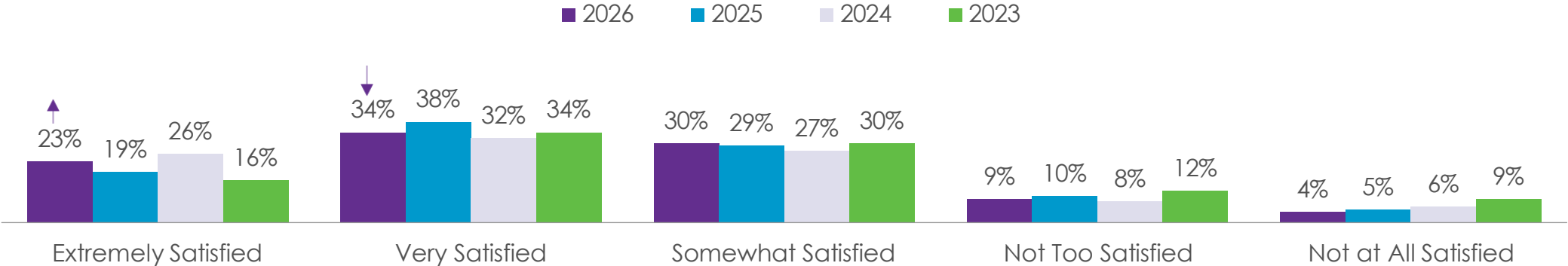
Source: Employee Benefit Research Institute and Greenwald Research, 2025-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Half of workers described their work/life balance as very good or excellent, consistent with 47% of workers in 2025. Almost six in 10 were at least very satisfied with their PTO benefits.

How would you describe the work-life balance at your company? (2026 n=1238)



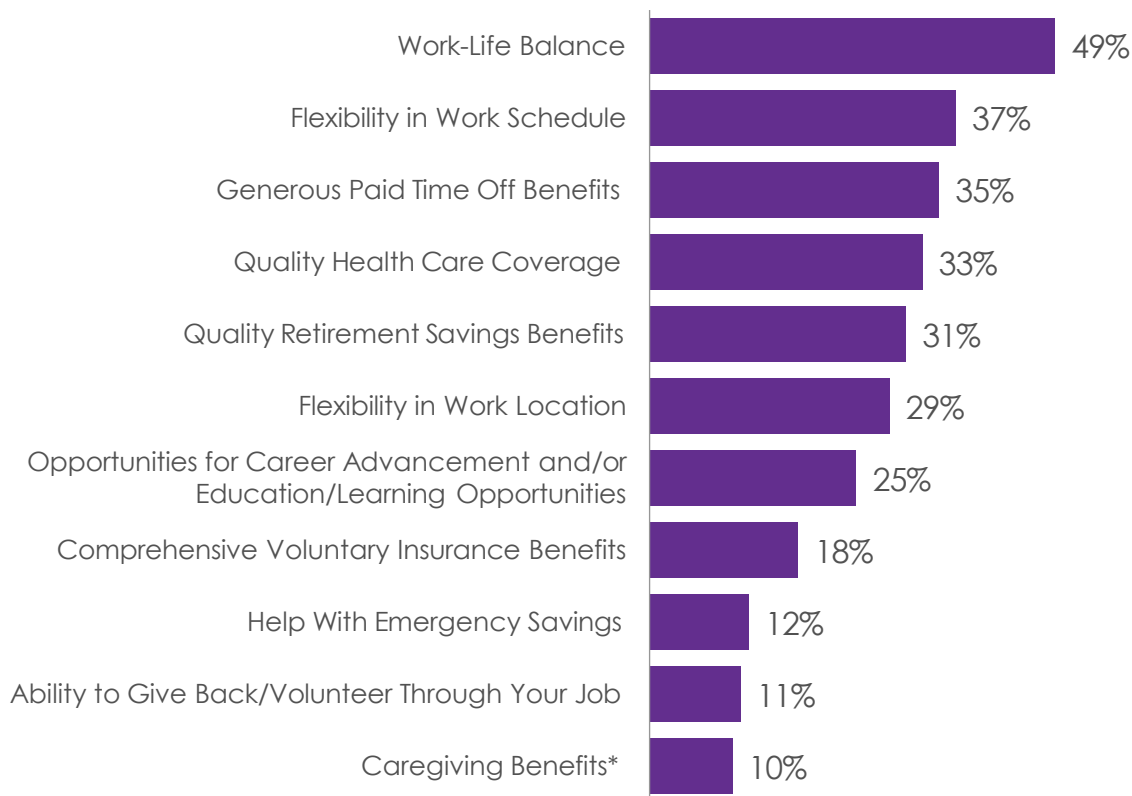
Overall, how satisfied are you with your current Paid Time Off and Paid Leave benefits offered by your employer? (Offered any PTO benefits: 2026 n=1116)



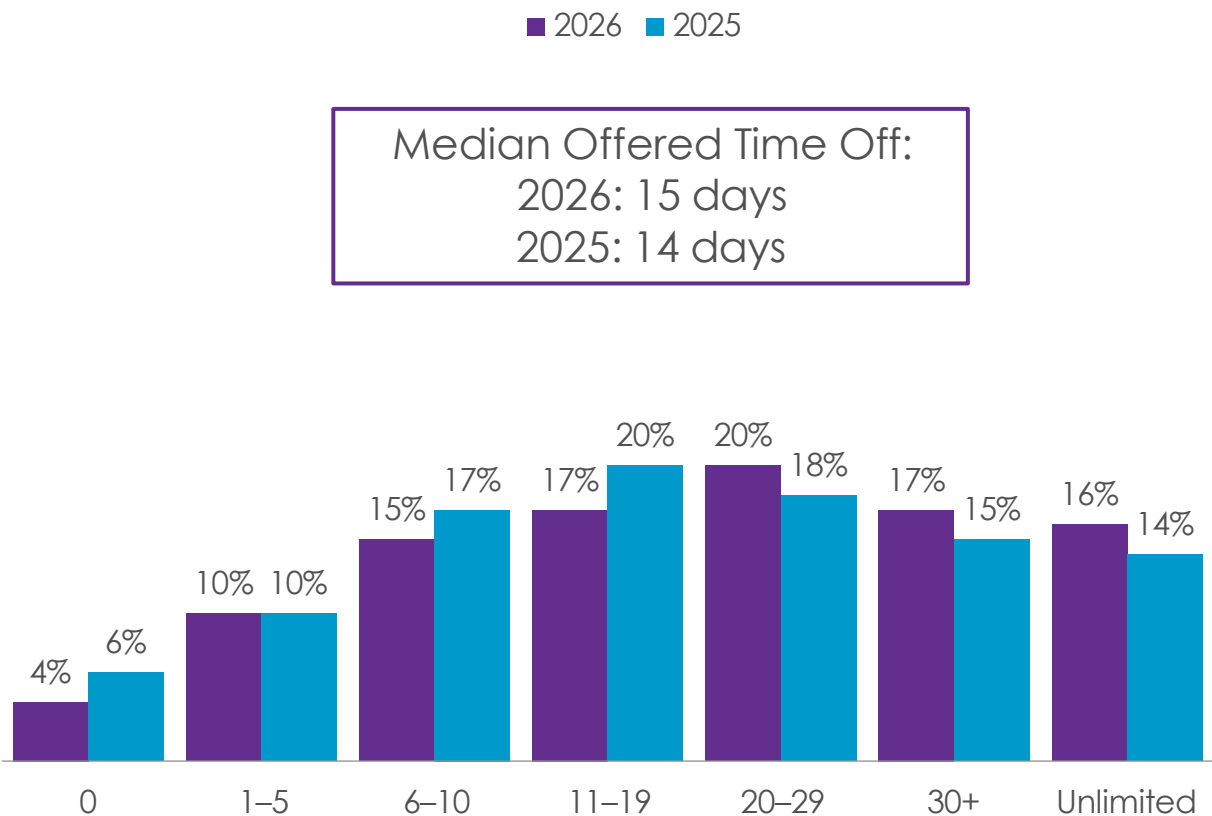
Source: Employee Benefit Research Institute and Greenwald Research, 2022-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Work-life balance was the highest-valued aspect from employers aside from compensation, followed by work schedule flexibility, PTO, and health coverage. Median PTO was 15 days.

Aside from income and compensation, what do you value most from an employer? Select the top 3. (2026 n=1238)



How many days of paid time off (paid vacation, sick time, or PTO) does your employer provide per year? (2026 n=1238)

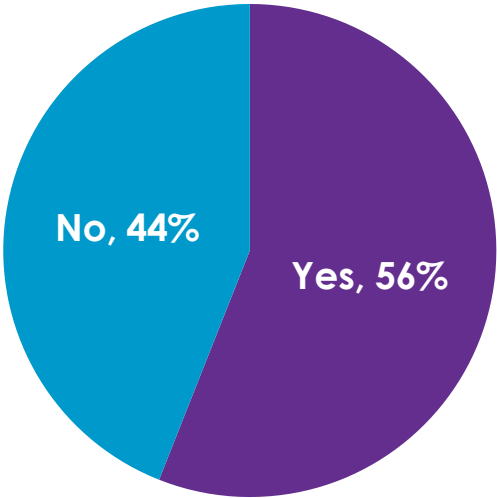


Source: Employee Benefit Research Institute and Greenwald Research, 2025-2026 Workplace Wellness Surveys
"None" and "Other" are not shown.
*New in 2026

Of those whose job could be done remotely, three in 10 were required to be in office more often in the past 12 months. Most would prefer some in-office time, but not five days.

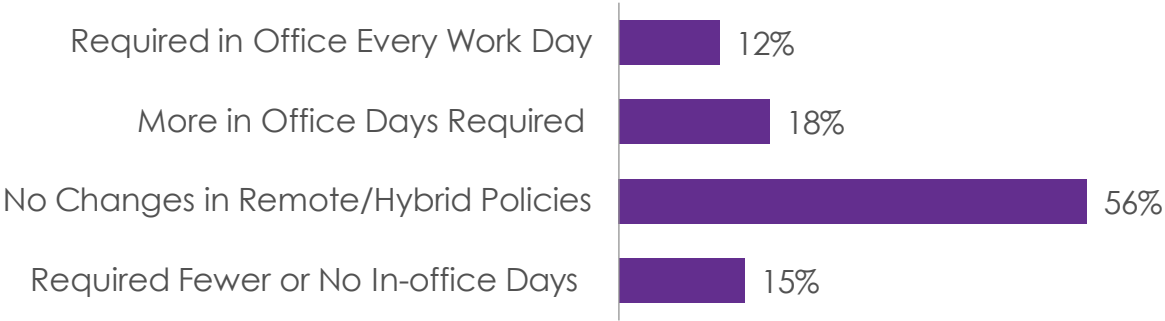
Regardless of whether or not your employer allows for it, is your job one that could be done remotely?*

(2026 n=1,238)



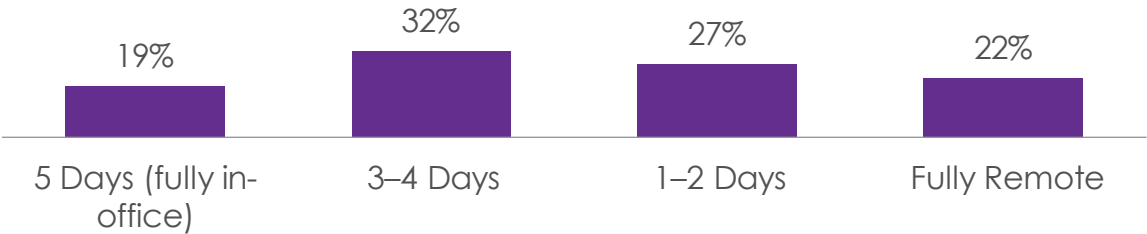
Which of the following best describes changes your employer has made to remote/hybrid work in the past 12 months?*

(Job can be done remotely: 2026 n=607)



How many days per week of in-office work would you most prefer?*

(Job can be done remotely: 2026 n=607)

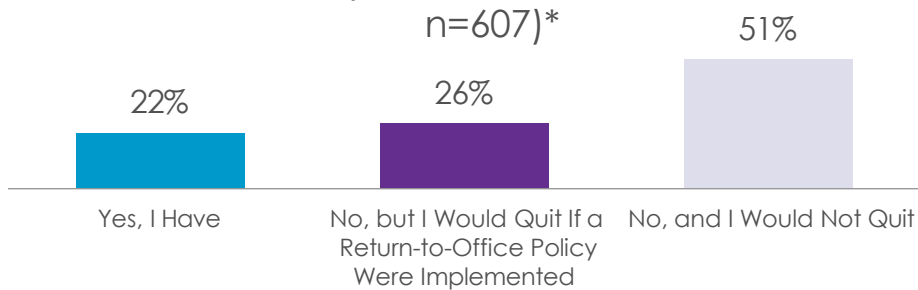


Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey

*New in 2026

Almost half had or would quit their job because of an RTO requirement. Four in 10 said this was due to the impact of commuting. A four-day work week would increase chances of staying for two in five workers.

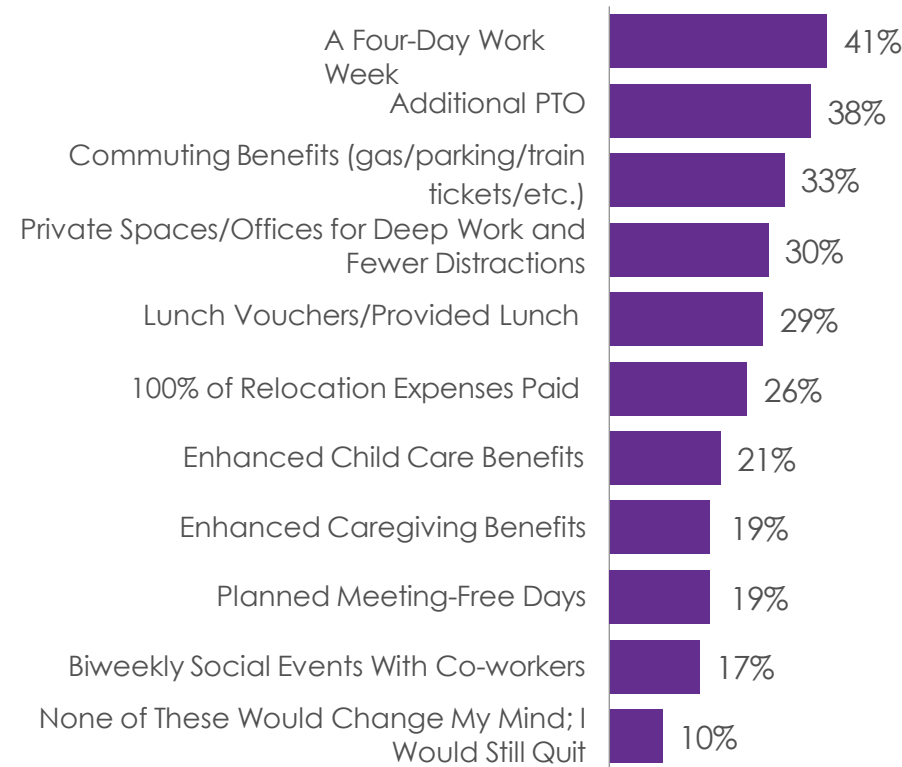
Have you ever left a job because they required you to return to the office either full-time or a specific number of days per week? (Job can be done remotely: 2026 n=607)*



Which of the following are reasons that you quit or would quit if your employer required you to return to the office? Please select all that apply. (Has/would quit if RTO required: 2026 n=282)*



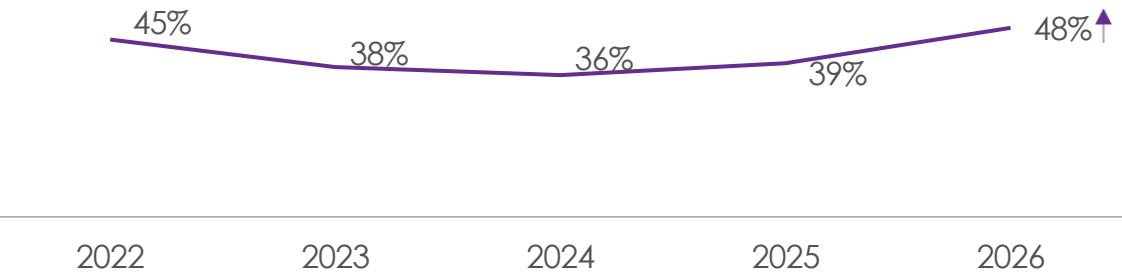
If an employer were to require more/complete in-office time, which of the following would MOST increase your chances of staying? Please select the top 3. (Quit or would quit if employer required to return to the office 2026 n=282)*



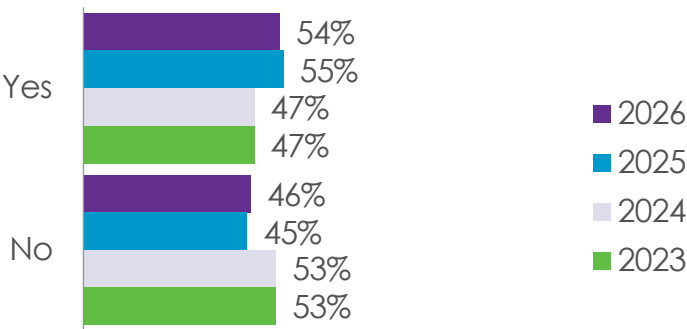
Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness Survey
*New in 2026

Nearly half of workers said they were offered a financial wellness program from their employer, up from 39% in 2025. Majorities found or thought they would find the program useful.

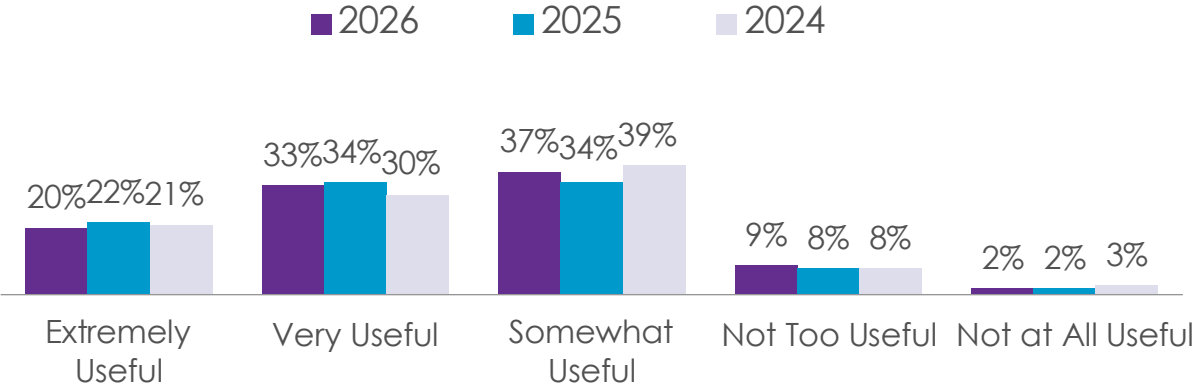
Does your employer offer you the opportunity to participate in a financial wellness program? (2026 n=1238)



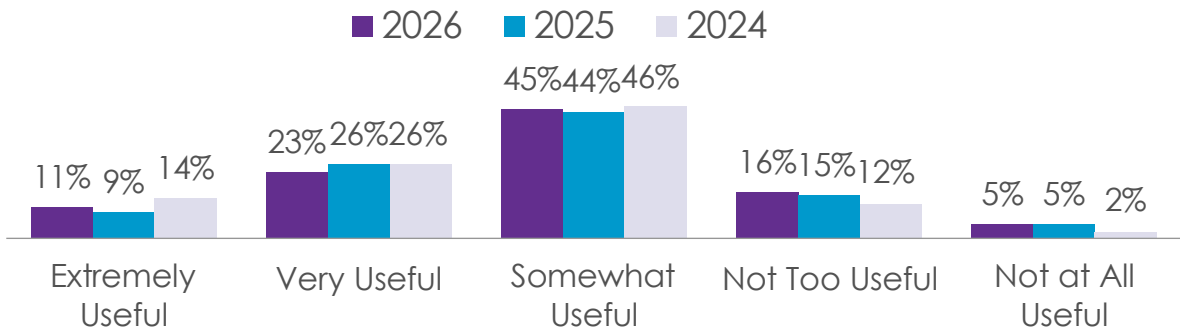
Have you participated in the financial wellness program? (Employer offers financial wellness program: 2026 n=515)



Overall, how useful are the financial wellness program(s)? (Participated in financial wellness program: 2026 n=665)



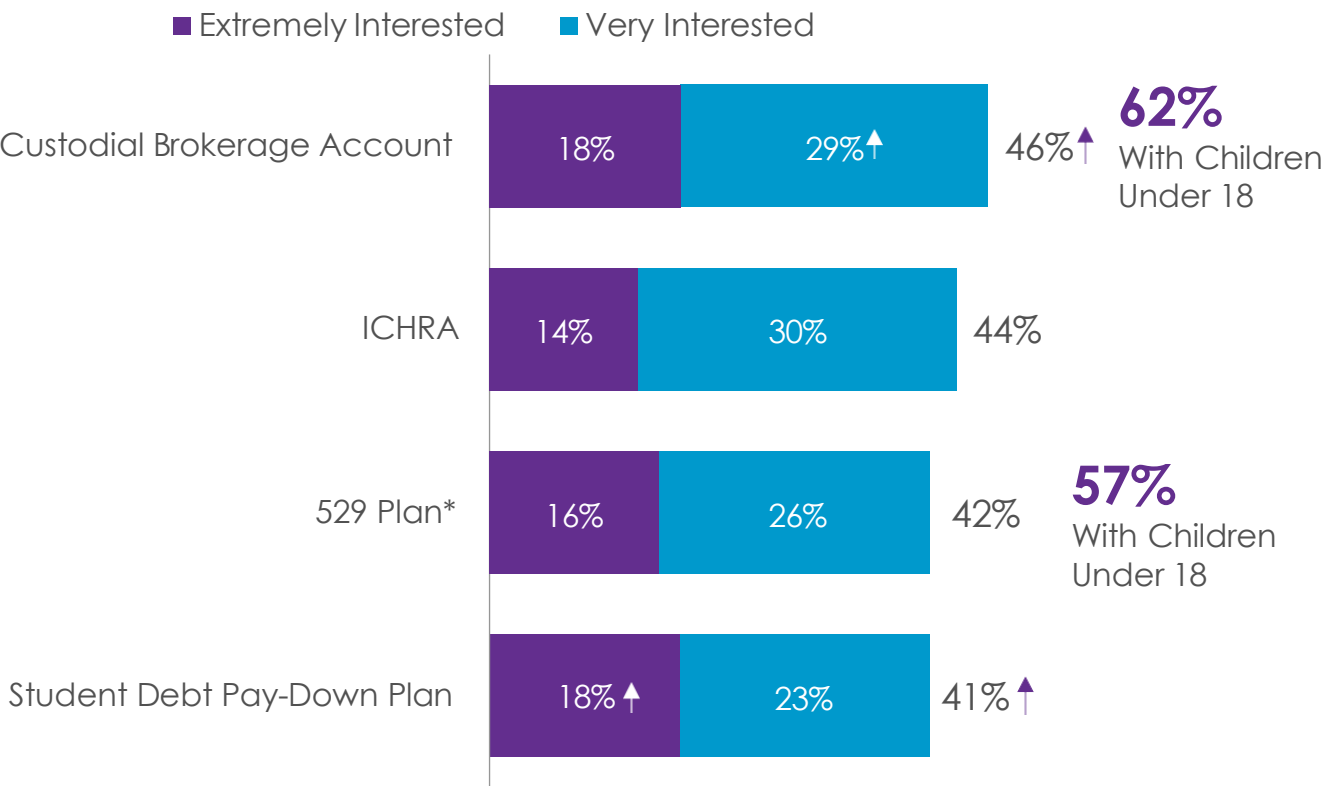
How useful do you think you would find a financial wellness program if it were offered to you by your employer? (Employer does not offer financial wellness program: 2026 n=720)



Source: Employee Benefit Research Institute and Greenwald Research, 2023-2026 Workplace Wellness Surveys

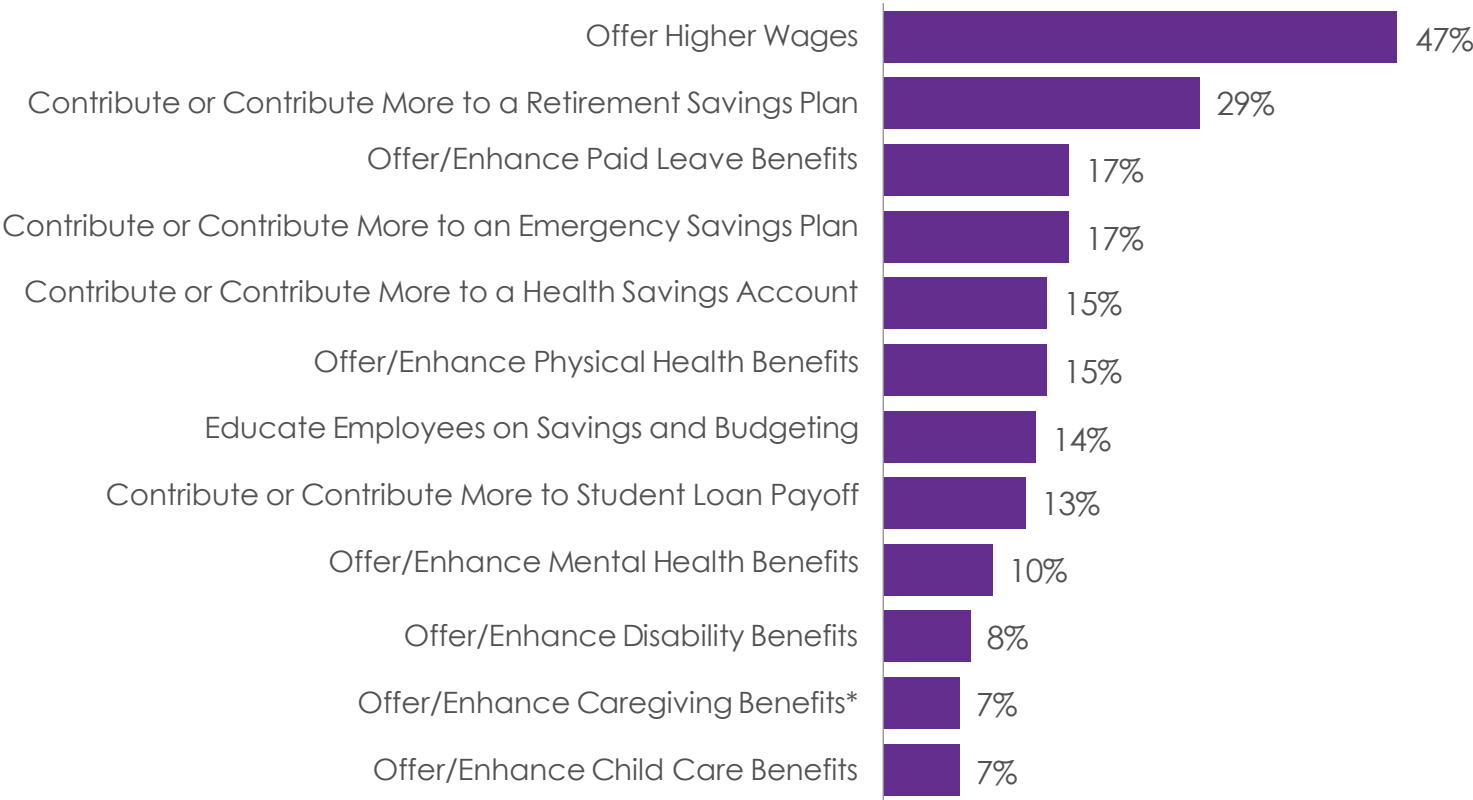
Four in 10 were at least very interested student debt pay-down plans, 529s, ICHRAs, and custodial brokerage accounts.

How interested would you be in your employer offering you...(2026 n=1238)



Almost half said their employer can best make sure employees are financially secure and well by offering higher wages.

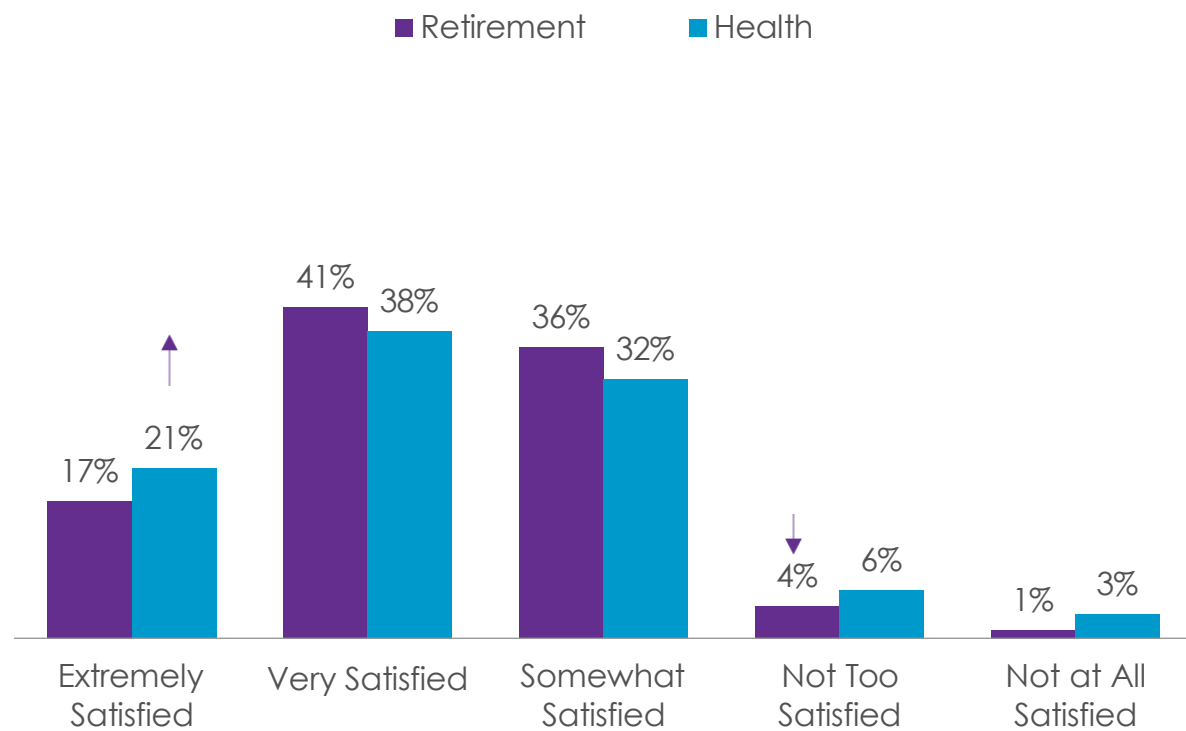
How can your employer best make sure employees are financially secure and well? Please select the top two.
(Employer has responsibility to make sure employees are financially secure and well: 2026 n=828)



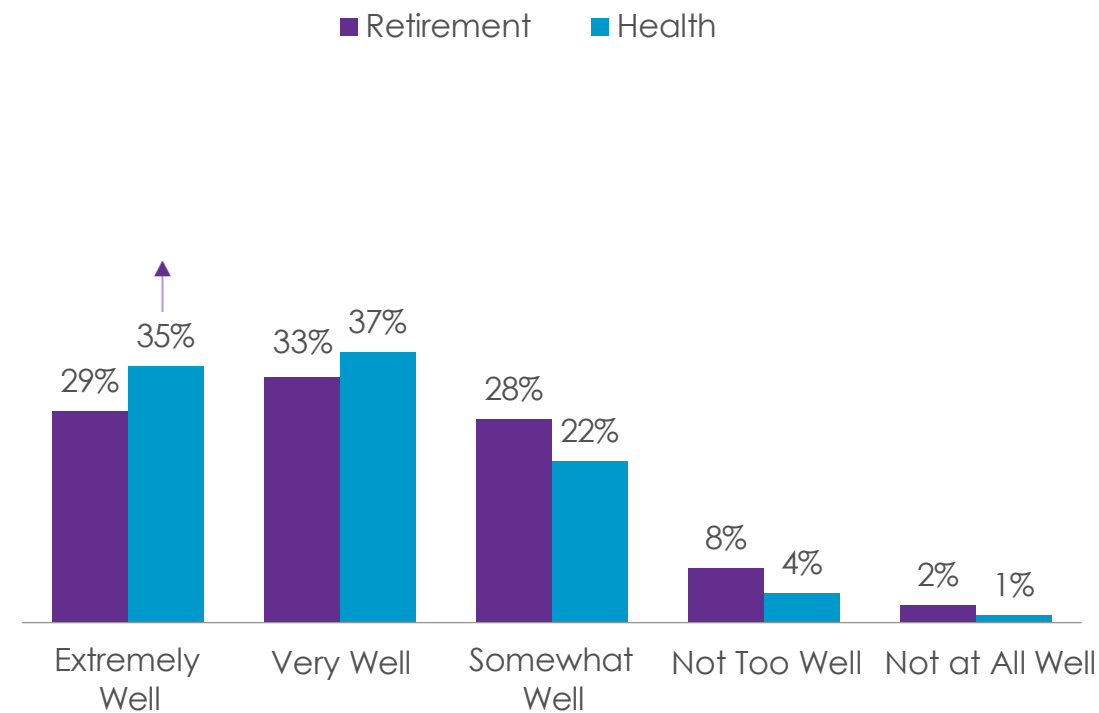
Source: Employee Benefit Research Institute and Greenwald Research, 2026 Workplace Wellness
*New/revised in 2026
"Other" is not shown.

Six in 10 were at least very satisfied with their current health insurance plan; the share extremely satisfied was up significantly from 2025.

Overall, how satisfied are you with your current retirement benefits/health insurance plan? (Have an employer-sponsored retirement savings plan: 2026 n=738/ Has health insurance: 2026 n=1135)

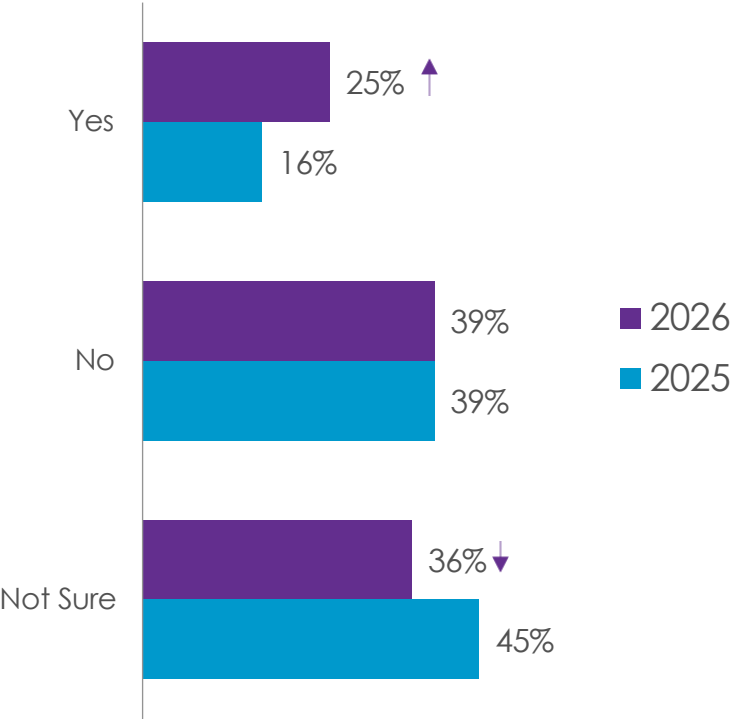


How well do you feel you understand the retirement/health benefits that your employer offers to you? (Employer offers at least one benefit: 2026 n=1117)

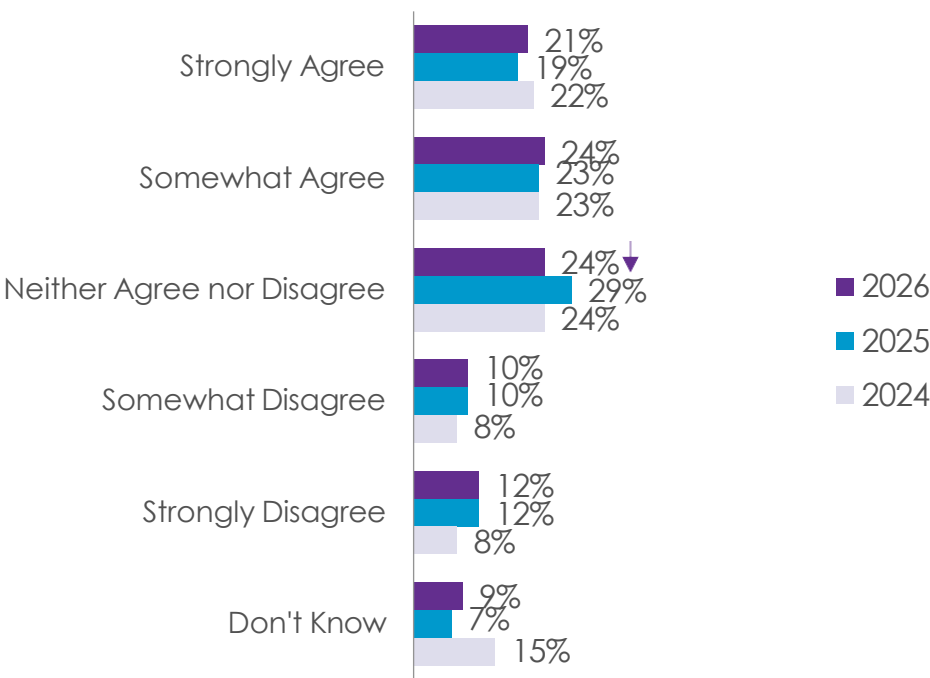


A quarter with health insurance said their current plan covers GLP-1 agonists, up from 2025. Almost half agreed their employer should cover GLP-1s.

As far as you know, does your current health insurance plan cover GLP-1 agonists (such as Ozempic) for weight loss? (Has health insurance: 2026 n=1 135)



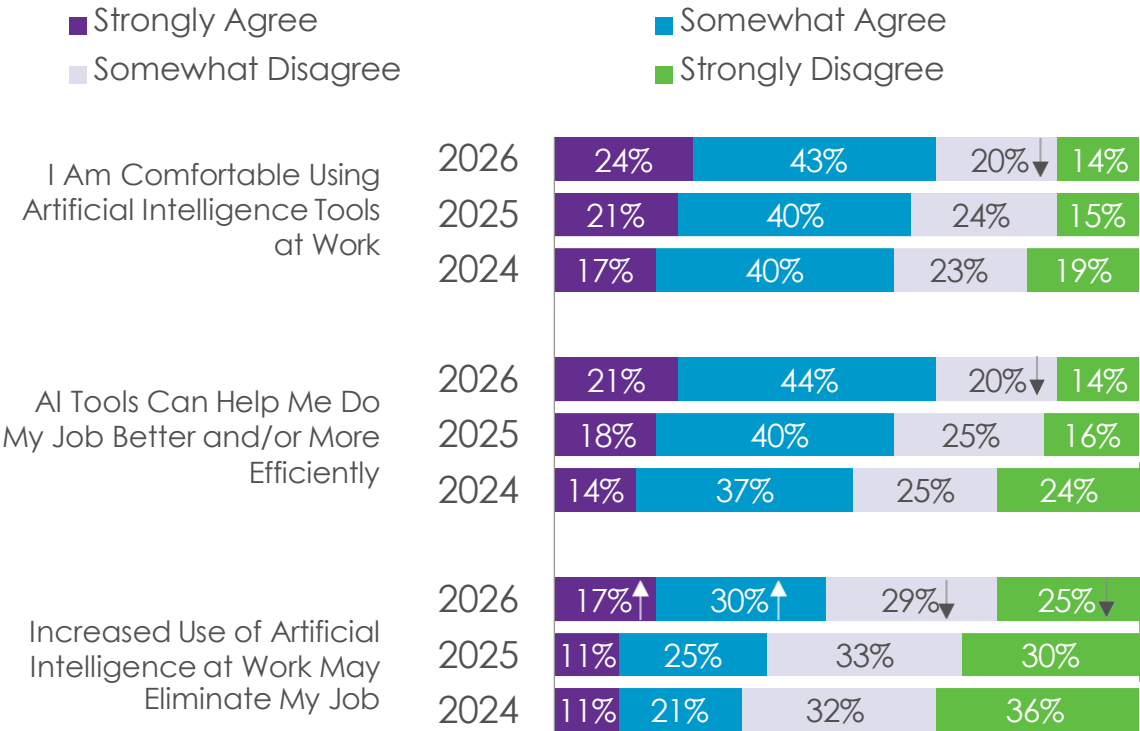
To what extent do you agree that your employer should cover GLP-1s (such as Ozempic) for weight loss as part of their health benefit offerings? (2026 n=1238)



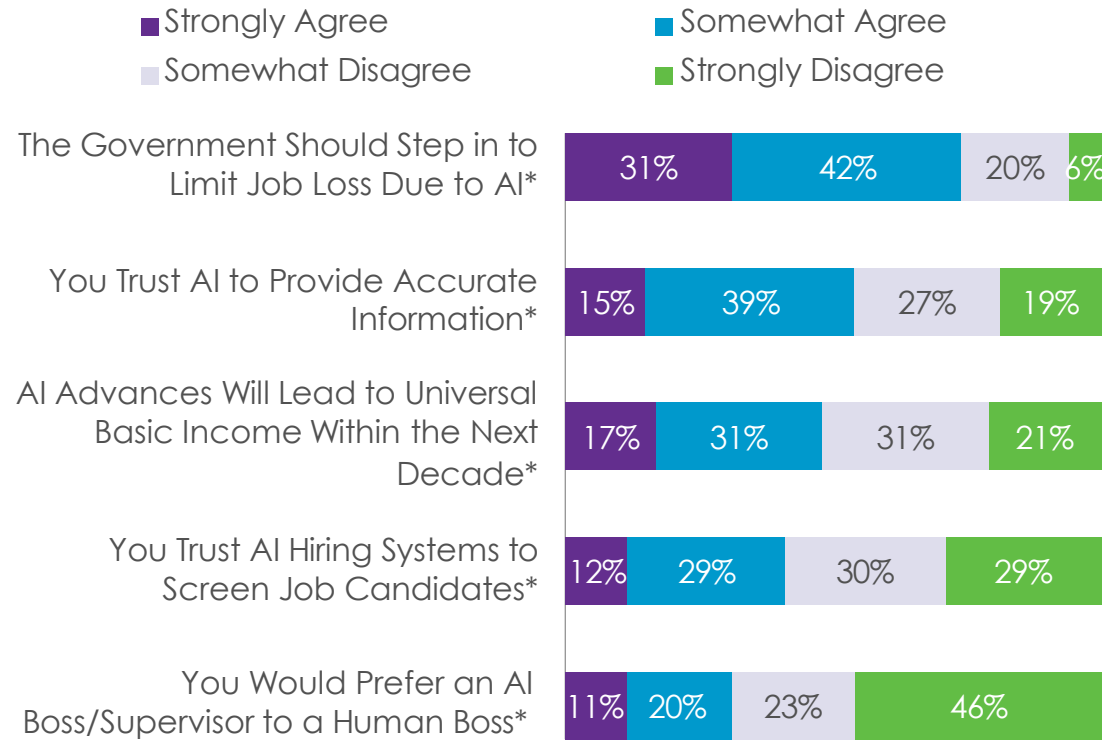
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025

Two-thirds were comfortable using AI tools at work, up from 2025, while nearly half feared increased adoption of AI will cause them to lose their jobs, up from 37% in 2025.

To what extent do you agree or disagree with the following statements? (2026 n=1238)



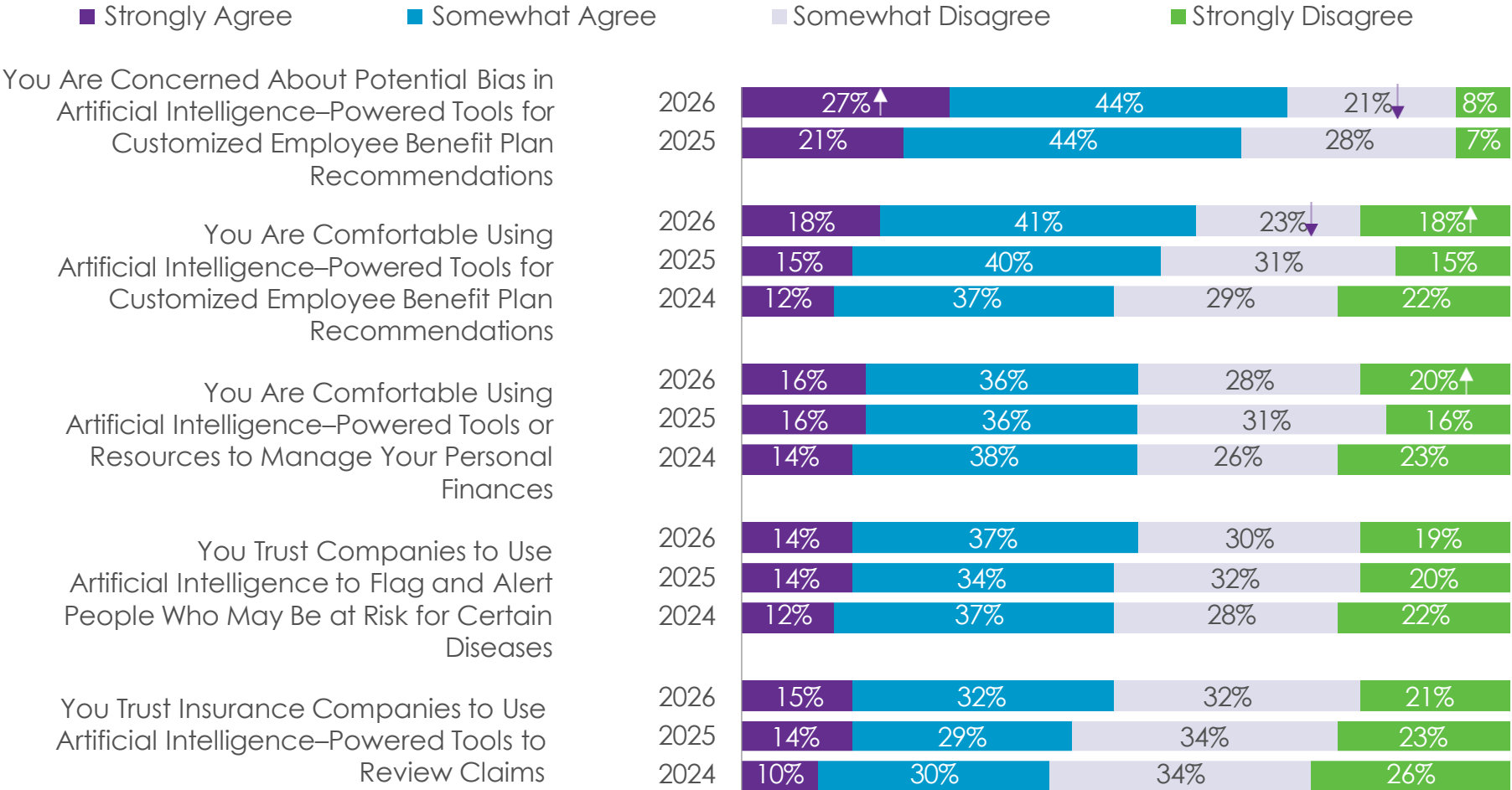
To what extent do you agree or disagree with the following statements? (2026 n=1238)



Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
*New/revised in 2026
Arrows=Up/Down significantly from 2025

Concern about bias in AI-powered tools for benefit plan recommendations is rising; 71% agreed vs. 65% in 2025.

To what extent do you agree or disagree with the following statements? (2026 n=1238)



Source: Employee Benefit Research Institute and Greenwald Research, 2024-2026 Workplace Wellness Surveys
Arrows=Up/Down significantly from 2025