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HR.com's State of Employee Financial Wellness 2026

Ease employee financial anxiety with a strong financial wellness strategy



MARCH 2026

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Executive Summary

Ever checked your bank account and felt your stomach drop?

You're not alone. Over half of the HR professionals we surveyed believe employees at their organization struggle with personal debt or a lack of emergency savings. Those pressures don't stay at home. When employees are worried about money, their focus, energy, and engagement at work suffer too. Housing costs, childcare expenses, and medical bills also add to the burden.

The good news is that organizations want to help. A third currently have a financial wellness program in place, and more are planning to build one. And it's well worth investing in employee financial wellness. Compared to those with weaker financial wellness programs, those with strong financial wellness programs are much more likely to understand the financial well-being of their employees to a great extent, based on solid investigations and metrics. As a result, they are better equipped to deal with employee financial stressors and create favorable outcomes.

So, what can organizations do to understand and address their employees' financial stressors? And how can targeted programs improve both employee outcomes and organizational performance? We explore the answers to these questions and more, throughout the report. Our key findings are summarized below.

About the Survey

HR.com's "State of Employee Financial Wellness 2026" survey ran from November 2025 to February 2026. We gathered responses from 198 HR professionals in virtually every industry vertical. Respondents are from all over the world, with the majority from North America, especially the United States.

The participants represent a broad cross-section of employers by number of employees, ranging from small businesses with fewer than 50 employees to enterprises with 20,000+ employees. 70% are from midsize and large organizations with 100+ employees.

Defining Financial Wellness

We provided the following definition for survey respondents:

Employee financial wellness means that workers are able to satisfy ongoing financial needs and feel secure about their financial future. It involves having the knowledge, skills, and competencies to successfully navigate the complexities of personal finance, including reaching key financial milestones and adapting to changing economic conditions. Financially well employees have the ability to manage their day-to-day finances, save and invest for the future, and make informed decisions that support their overall financial health and stability.

Major Research Findings

Major Finding 1

Organizations typically only have a moderate understanding of employee well-being.

- Only 16% of HR professionals say their organization understands the financial well-being of their employees to a great extent (that is, based on solid investigations and metrics).
- Just over half (52%) say they understand it "somewhat," based only on sporadic data.
- The remaining 31% either have a limited understanding based on a 'gut feeling' or none at all.

Major Finding 2

HR professionals believe employees' biggest financial stressors are inflation, debt, and lack of emergency savings.

- Inflation and rising cost of living is the leading source of employee financial stress, cited by nearly three-quarters (74%) of HR professionals. The ranking of top financial stressors is as follows:
  - inflation and rising cost of living (74%)
  - personal or household debt and lack of emergency savings (tied at 55%)
  - housing affordability (54%)
  - childcare or eldercare expenses (49%)
  - medical costs (48%)

Major Finding 3

Organizations are much better at demonstrating the ROI of their benefits compared to demonstrating the ROI of their financial wellness initiatives.

- Of organizations that currently have, are implementing, or plan to implement a financial wellness initiative, the most common reasons for offering are to:
  - improve employee health (e.g., physical, mental) (75%)
  - help employees make better financial decisions (60%)
  - engage existing employees (56%)
  - improve retention (54%)
- The most common financial wellness initiatives offered to employees are:
  - retirement planning support (77%)
  - financial education and counseling (e.g., workshops) (68%)
  - financial management or planning tools/technologies (54%)
- Yet just 23% say their financial wellness initiatives provide a high or very high measurable ROI, compared to 50% who report high or very high ROI for employee benefits.

Major Finding 4

The vast majority (90%) of those with financial programs use metrics to track the success of their financial wellness initiatives, but the opinion is divided on which metrics to track.

- The most tracked metrics are:
  - enrollment and contributions to retirement plans, HSAs, etc. (64%)
  - employee engagement at work (job satisfaction, morale, happiness, turnover) (46%)
  - employees' satisfaction with the financial wellness programs (44%)

Major Finding 5

Organizations consider several factors when implementing financial wellness initiatives.

- The top considerations are:
  - financial cost of providing it (71%)
  - value delivered to employees who use it (60%)
  - impact on recruitment (43%)
  - impact on engagement and productivity (43%)

Major Finding 6

Most organizations are cautiously optimistic in how AI can help employee financial wellness

- 86% of organizations are at least somewhat interested in what AI tools can do to support employees' financial well-being, though 41% remain somewhat skeptical.
- HR professionals most commonly wish AI could help employees with:
  - budgeting (63%)
  - retirement planning (57%)
  - debt management (55%)
  - personalized financial advice (52%)

Major Finding 7

Compared to organizations that are relatively less successful in helping employees attain greater financial well-being (financial wellness laggards), those that are highly successful (financial wellness leaders) are:

- About 7X more likely to understand the financial well-being of their employees to a great extent, based on solid investigations and metrics
- Over 4X more likely to track the success of financial wellness initiatives based on employee satisfaction with the programs
- Nearly 3X more likely to track the success of financial wellness initiatives based on completion of financial well-being tutorials, workshops, etc.
- 2X more likely to say their financial wellness initiatives are fully integrated with other initiatives
- 2X more likely to be highly interested in how AI tools can be used to support employee financial well-being

Please note that the findings and recommendations contained in this report are informational only. Nothing in this report should be construed as constituting legal opinions or advice. Please consult an attorney if you have questions about the legal requirements, rules, or regulations associated with any content discussed in this report.

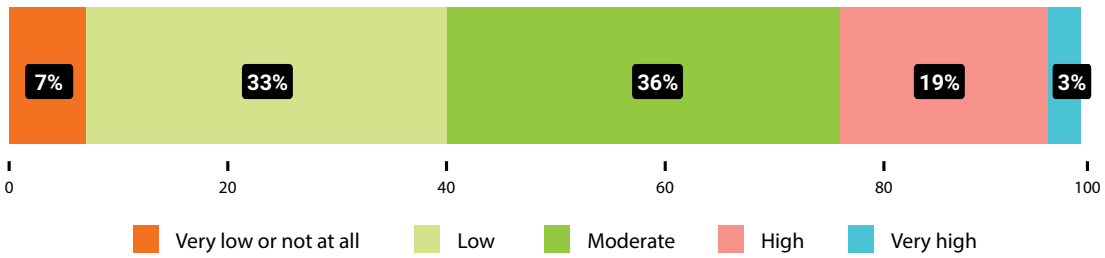
The Success and Prevalence of Financial Wellness Programs

Finding: Organizations are slowly but surely getting better at improving the financial wellness of their employees

We asked respondents to rate the degree to which their organizations successfully help employees attain greater financial wellness. Just 22% say they successfully help employees to a high or very high extent and 36% to a moderate extent.

The good news is that the 22% represents a five-percentage point increase from last year. This suggests that some organizations are getting better at helping their employees attain greater financial wellness.

To what extent does your organization successfully help employees attain greater financial wellness?



Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 3% of respondents.

Four in 10 organizations successfully help employees attain greater financial wellness to a low or very low degree

Financial wellness-based cohorts

To better understand potential best practices in employee financial wellness, we used the responses to the question above to divide our survey participants into two cohorts:

- **Financial wellness leaders:** respondents who say their organizations successfully help employees attain greater financial wellness to a high extent or very high extent.
- **Financial wellness laggards:** respondents who say their organizations successfully help employees attain greater financial wellness to a low extent, very low extent, or not at all.

Of course, correlation is not the same as causation. While we cannot state that any practice will lead to success in employee financial wellness, we do see intriguing relationships that might result in greater success. Throughout the rest of this report, we often abbreviate financial wellness leaders and financial wellness laggards to simply leaders and laggards.

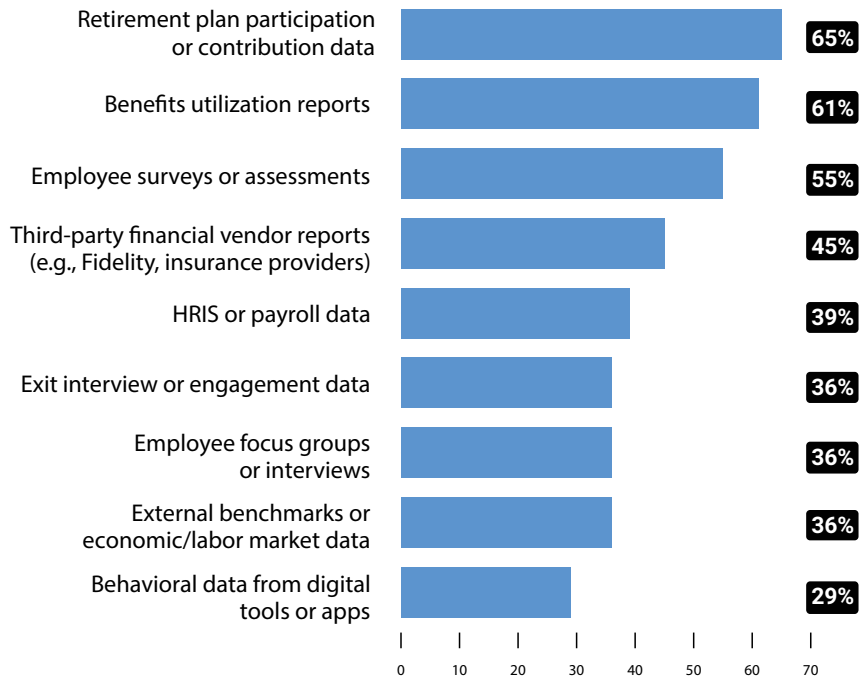


Understanding Employee Financial Wellness

Finding: Retirement plan and contribution data are most commonly used to understand employee financial wellness

What data sources do organizations use to better understand financial wellness? We asked this follow-up question to those who successfully help employees attain greater employee financial wellness to a high extent. Nearly two-thirds (65%) track retirement plan participation or contribution data. A similar proportion (61%) use benefit utilization reports. And, over half (55%) also use employee surveys or assessments. While correlation doesn't equal causation, these data sources are likely to give organizations the best chance at understanding employee financial wellness.

What data sources does your organization use to understand employee financial wellness? (select all that apply)



55% use employee surveys or assessments

Results of Chi-square test

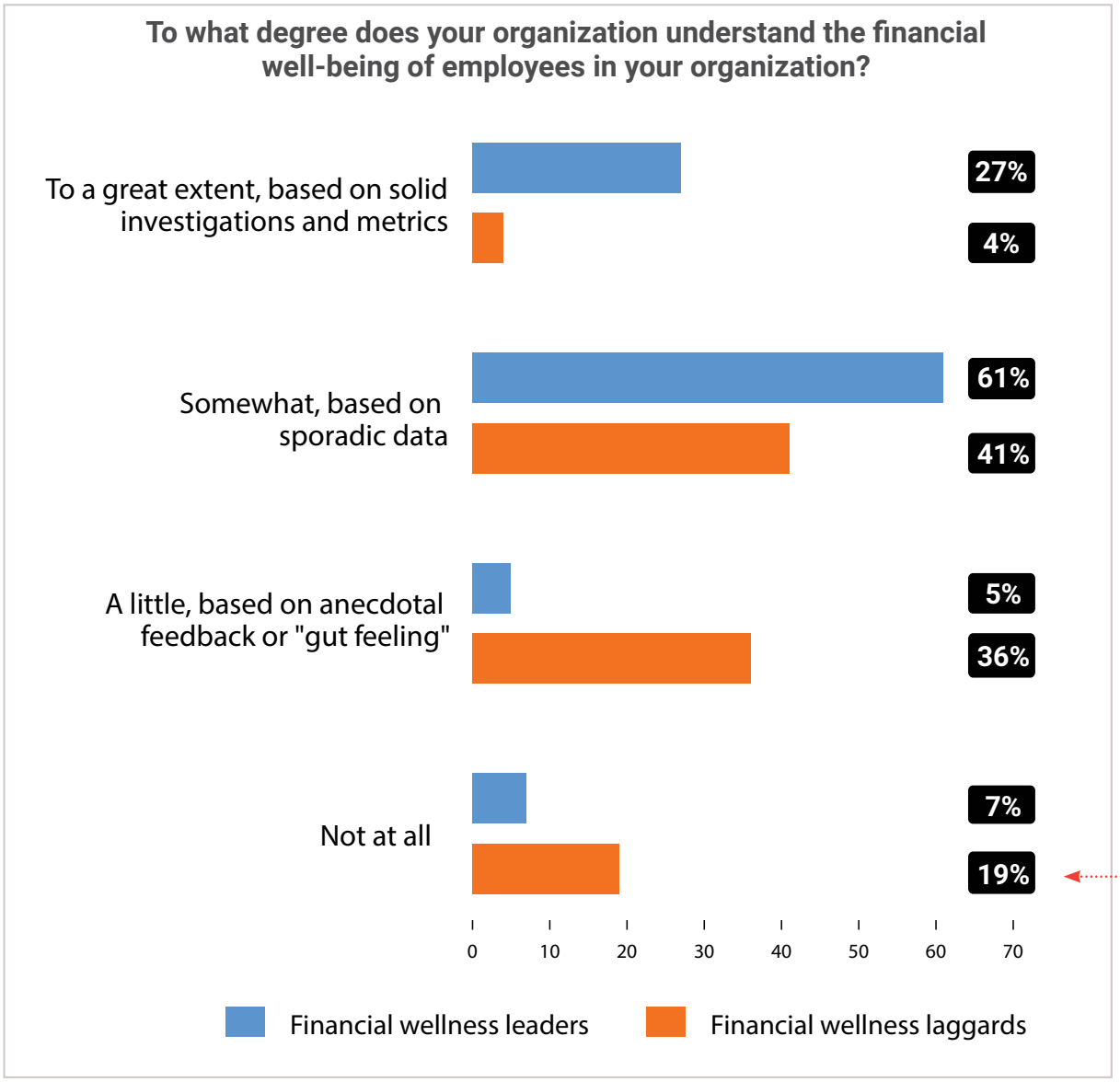
A chi-square test of independence shows that financial wellness leaders are much more likely than financial wellness laggards to say they understand the financial well-being of employees to a great extent.

Finding: Financial wellness leaders are nearly seven times more likely than laggards to have a solid understanding of their employees' financial well-being

A financial well-being program should be based on a solid understanding of employees' needs, and this is where many financial wellness laggards fall short. More than half of the laggards base their programs on anecdotal feedback or no evidence at all.

By comparison, 27% of financial wellness leaders understand their employees' financial wellness to a great extent based on solid investigations and metrics. A further 61% of financial wellness leaders have at least sporadic data.





One-fifth of laggards have no understanding at all about their employees' financial well-being

HRRI Strategic Recommendations

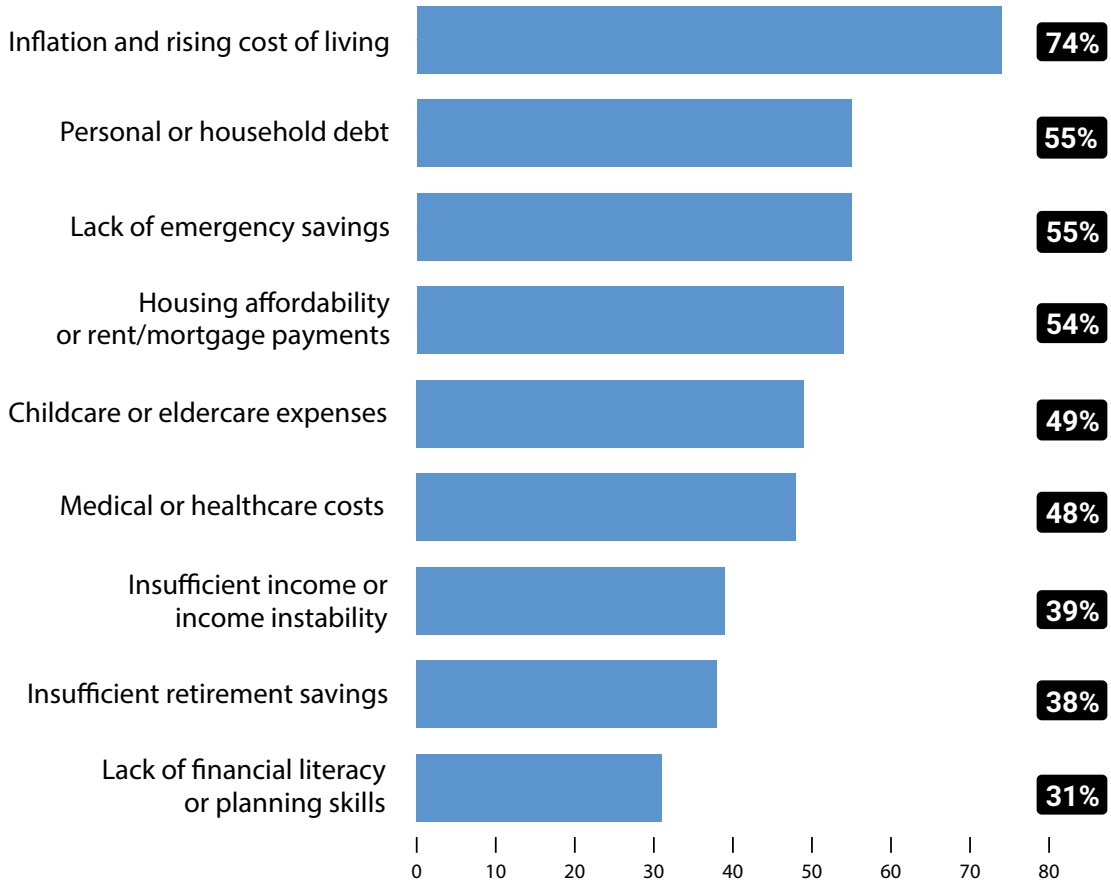
Based on our research, please consider the following suggestions:

- Consider conducting anonymous surveys to gain a better understanding of employee financial wellness challenges.
- Start by tracking benefit utilization, such as how many employees use financial counseling services.

Finding: Nearly three-quarters of organizations cite inflation and rising cost of living as the top source of employee financial stress

Respondents say inflation and rising cost of living are the biggest source of employee financial stress, cited by nearly three quarters of respondents (74%). Similarly, McKinsey found half of U.S. consumers said they see inflation as a top three source of stress.

What do you believe are your employees' top five sources of financial stress? (select up to five)

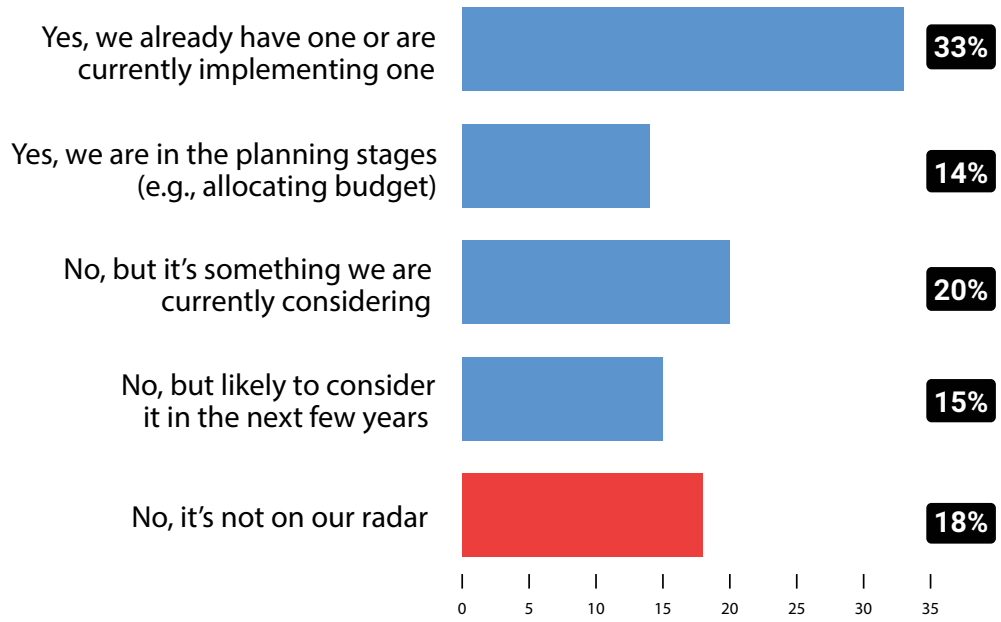


Two-fifths cite insufficient retirement savings as a top source of financial stress

Finding: A third of organizations have a financial wellness program or are currently implementing one

Aside from retirement programs, what percentage of organizations have a program to improve financial wellness? A third of organizations have a financial wellness program or are currently implementing one. And an additional 34% are in the planning stages (14%) or at least currently considering it (20%).

Aside from a retirement program, does your organization have a program/initiative to improve employee financial wellness? (select one)



HRRI Strategic Recommendations

Based on our research, please consider the following suggestions:

- When launching a financial wellness program, use strong data sources, such as retirement. plan participation and benefits utilization data to identify where employees are struggling
- Design your program around top employee stressors such as, debt, emergency savings, and housing costs.
- Once a wellness program is in place, layer in behavioral data from digital tools to understand whether it's reducing financial stress over time.

Financial Wellness Initiatives: Outcomes and Barriers



Finding: Improving employee health is the most common reason for implementing a wellness program

We asked respondents about why they have implemented financial wellness initiatives.

The most common responses are to:

- improve employee health (75%)
- help employees make better financial decisions (60%)
- engage existing employees (56%)
- improve retention (54%)

Throughout the report, we look at the findings based on organizational size. We deem organizations with 1 to 99 employees as "small," those with 100-999 as "midsized," and those with 1,000 or more employees as "large."

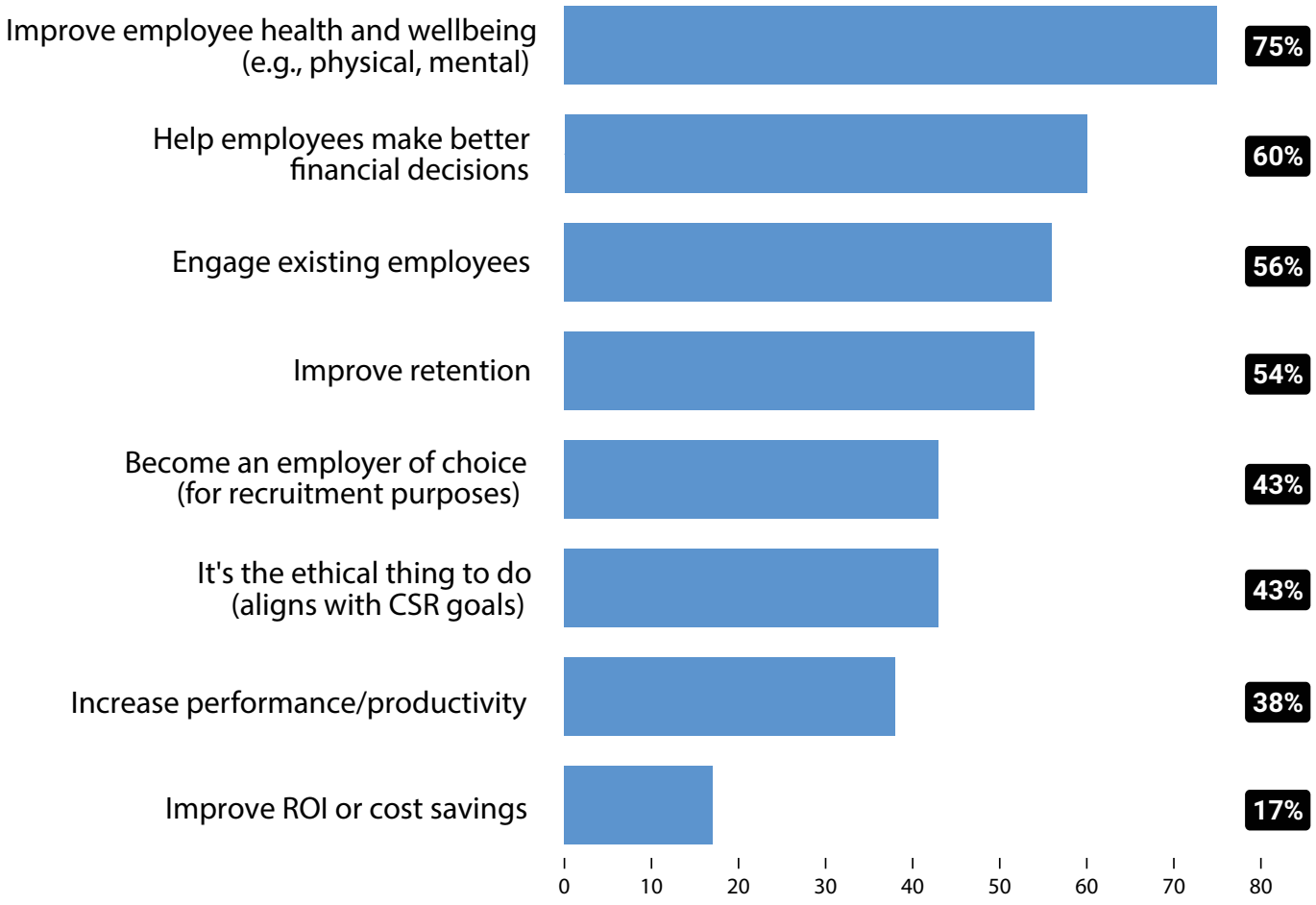
It's telling that improving health and wellbeing tops the list by such a significant margin. Employees burdened by financial anxiety are more likely to experience poor sleep, reduced focus, and poor mental health. By addressing financial wellness, organizations are showing they care about the person as a whole, not just an employee.

Closely behind, helping employees make better financial decisions speaks to a similar issue, that about half of U.S. employees struggle with financial literacy, with Gen Z scoring the lowest.

Differences by organizational size

Respondents from midsized organizations (64%) are more likely than small (56%) or large (46%) organizations to identify personal or household debt as a top five source of financial stress for their employees. Meanwhile, respondents from small organizations (64%) are more likely than large (60%) or midsized (53%) organizations to believe that a lack of emergency savings is a primary driver of employee stress.

What are the top five reasons behind your organization's decision to implement an initiative to improve employee financial wellness (select up to five)



Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They represented 1% of respondents.

Many organizations (43%) have or are implementing an initiative because it's the ethical thing to do

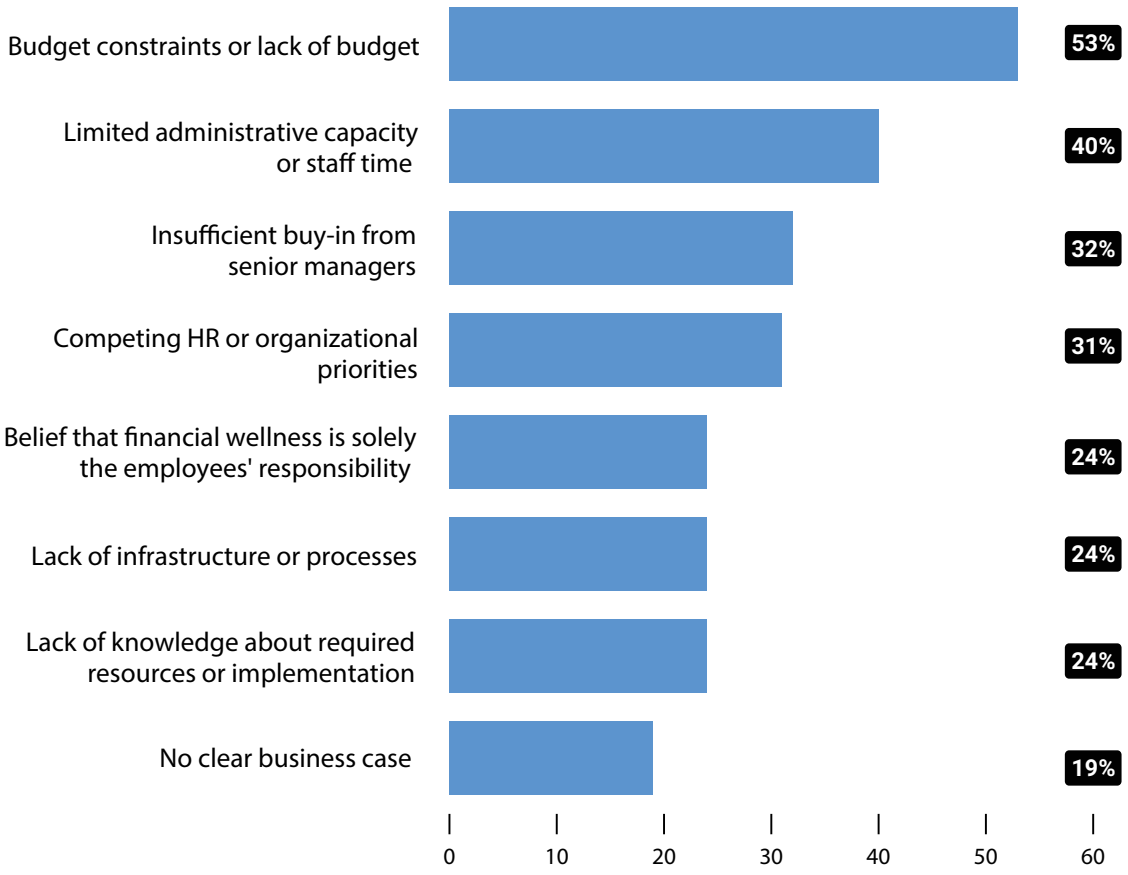
Finding: Budget issues are the most common reason organizations don't currently offer financial wellness initiatives

Of the organizations that don't have financial wellness initiatives, the most common reason is budget constraints or lack of budget (53%). This lack of budget has been a common theme throughout the years. Organizations may prioritize spending on other HR-related initiatives because they see the employee as at least partially responsible for their own financial wellness.

Many organizations (40%) deal with limited administrative capacity or staff time. It takes time to plan a financial wellness strategy, but many employees are already burned out. A Moodle study found 66% of American workers are burned out, a top cause being having more work than they have time to complete it.



What are the main reasons your organization does not currently offer financial wellness initiatives? (select all that apply)



Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They represented 4% of respondents.

About a quarter (24%) believe financial wellness is solely the employees' responsibility

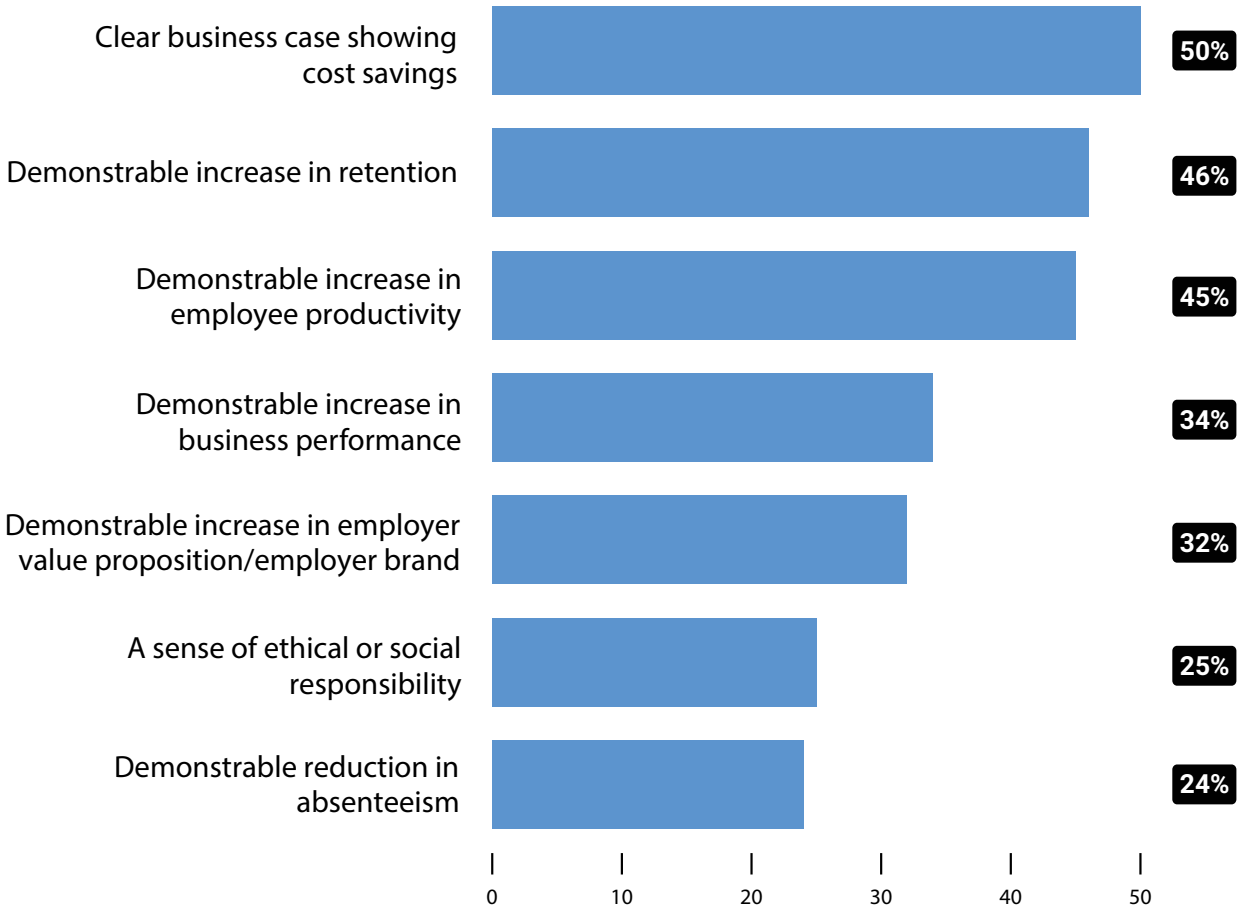
Finding: A number of factors could convince employers to implement financial wellness programs

We asked a follow-up question about the factors that could convince their organization to implement a financial wellness initiative. Half say a clear business case demonstrating cost savings would convince their organizations to commit. A sizeable minority cite a demonstrable increase in retention (46%) or employee productivity (45%).

As much as we'd like to believe companies are taking an interest in employee financial wellness purely for altruistic reasons, it's clear that the bottom line and ROI matter most. That's not to say organizations don't care about employees at all. In fact, a quarter say a sense of ethical or social responsibility might convince their organization to implement a financial wellness initiative.



Which of these factors might convince your organization to implement a financial wellness initiative? (select all that apply)



A quarter say a sense of ethical or social responsibility could convince their organization to implement a wellness initiative

HRRI Strategic Recommendations

Based on our research, please consider the following suggestions:

- Connect program goals, such as retention and engagement to measurable outcomes. By successfully demonstrating the outcomes, organizations are more likely to get buy-in from skeptical leaders.
- Pilot a lightweight program focused on financial decision-making support can demonstrate impact without overwhelming HR resources, thus building the internal case for expansion.

Measuring the Success of Financial Wellness Programs



Finding: Nearly two-thirds of organizations use enrollment and contributions to retirement plans to measure success

What metrics do organizations use to measure the success of employee financial well-being initiatives? Nearly two-thirds (64%) use enrollment and contributions to retirement plans and 46% track employee engagement at work. Another 44% track metrics related to employee satisfaction with wellness programs.

These findings come as no surprise, as these were also the top three metrics used to measure the success of financial wellness initiatives last year. Ultimately, whether participation rates are climbing or stagnating, these numbers show how well an organization's financial wellness initiatives are resonating with and supporting its workforce.

Financial wellness initiative success is also correlated with employee engagement. When employees are financially stressed, their productivity, morale, and commitment to their work suffer. In fact, a Bank of America study found that 80% of employers agree that offering financial wellness support can result in more satisfied, loyal, engaged and productive employees.

Employee satisfaction with organizational wellness programs is a sure-fire way to tell whether employee well-being programs are successful or not. Tracking these metrics also gives organizations direct feedback on what changes need to be made. Thus, giving organizations a strategy to achieve success if their financial wellness initiatives aren't already successful. Only 14% track ROI or cost-benefit outcomes, but these organizations may want to reconsider, as these metrics are most likely to help overcome the lack of leadership buy-in.

One in 10 have no metrics. The good news is this is six percentage points down from last year and twenty-four percentage points down from 2024.

Which of the following metrics does your organization track to measure the success of its financial well-being initiatives? (select all that apply)



Only 14% use ROI to measure the success of financial well-being initiatives

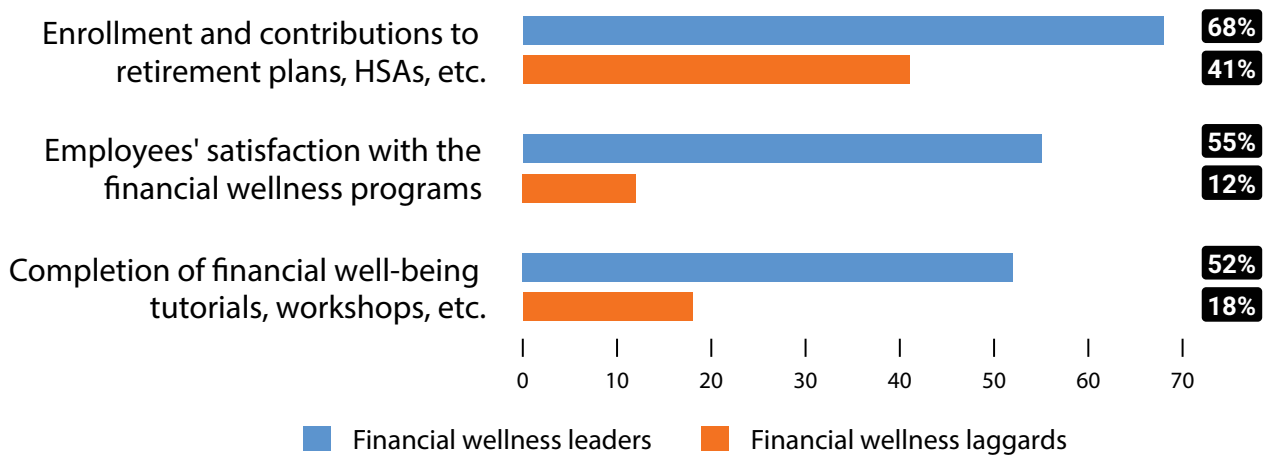
Results of Chi-square test

A chi-square test of independence shows that financial wellness leaders are significantly more likely to use the financial wellness metrics listed in the chart below.

Finding: Financial wellness leaders are over four times as likely as laggards to use employee satisfaction as a measure of employee financial wellness

More than half of financial wellness leaders use employee satisfaction with wellness initiatives as a measure of employee financial wellness, compared to just 12% of laggards. Financial wellness leaders are nearly three times more likely to track the completion of financial well-being tutorial, workshops, etc. (52% vs. 18%).

Which of the following financial wellness metrics does your organization use?



Fewer than half of financial wellness laggards use enrollment and contributions to retirement plans, HSAs, etc., to assess employees' financial wellness

HRRI Strategic Recommendations

Based on our research, please consider the following suggestions:

- Track employee satisfaction with financial wellness programs and dig deeper to find what is causing any dissatisfaction.
- Take advantage of easy-to-collect quantitative metrics, such as completion of well-being tutorials, to gain insight into how well your financial wellness program is working.
- Supplement quantitative measures with conversations with employees to bring depth to your understanding of their financial concerns.
- Use anonymized versions of the stories you hear from employees, along with quantitative metrics, to help leaders better appreciate why financial wellness is an important issue.



Specific Financial Wellness Offerings



Finding: Over three-quarters of organizations offer retirement planning support

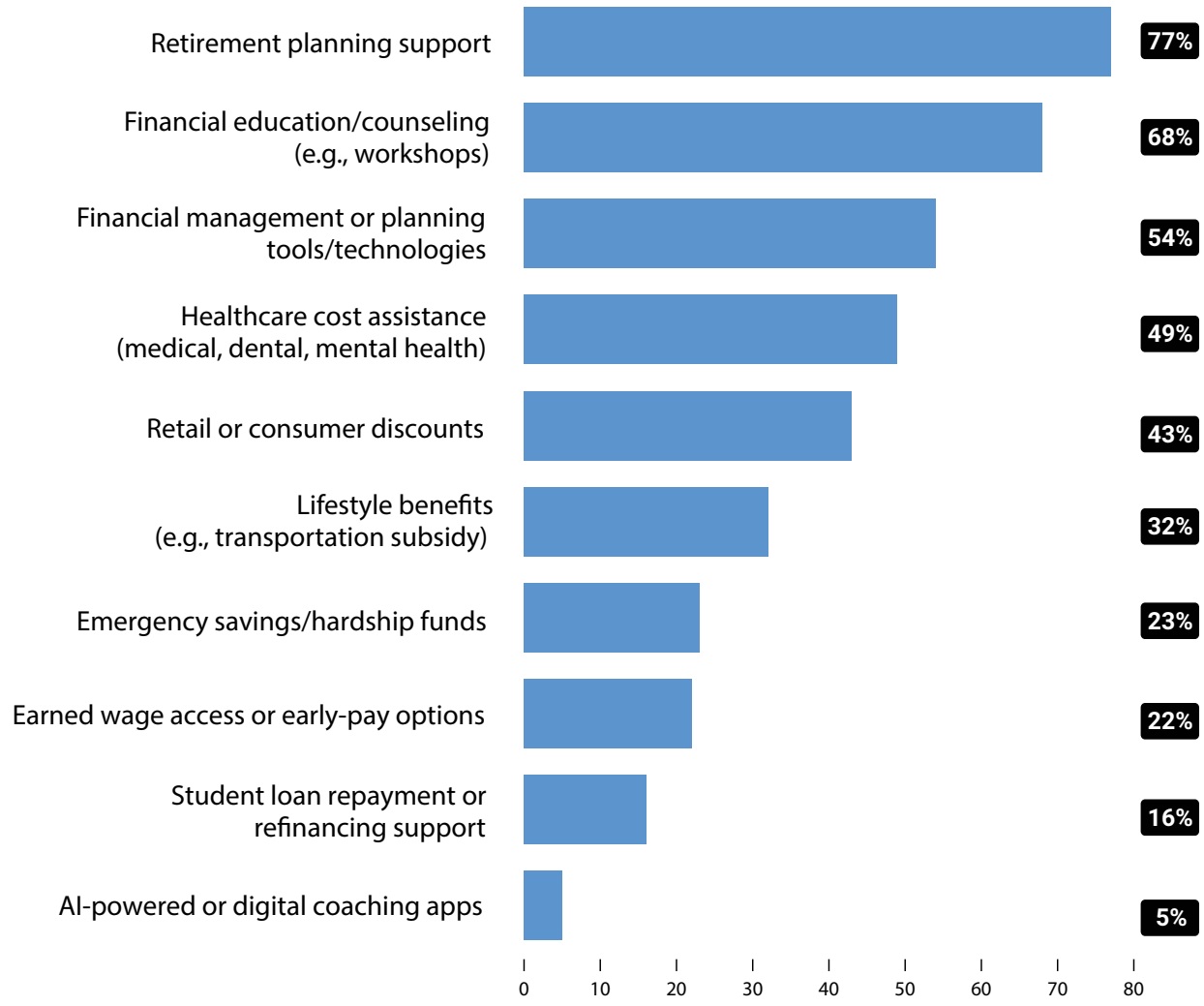
The most widely offered financial wellness initiative is retirement planning support (77%). This makes sense given that retirement readiness is one of the most pressing financial concerns employees face. In fact, some retirees have unretired over the past year, overwhelmingly due to financial need.

Financial education and counseling, such as workshops, comes in second at 68%. This is an encouraging sign that organizations recognize employees often lack the foundational knowledge needed to make sound financial decisions, and that simply offering a retirement plan is not enough if employees don't know how to use it well.

Further down the list, only 23% offer emergency savings/hardship funds, and just 22% provide earned wage access or early-pay options. These two initiatives are arguably the most impactful for employees living paycheck to paycheck, yet they are among the least commonly offered.

Perhaps most striking is that only 5% of organizations offer AI-powered or digital coaching apps, suggesting that while the technology exists to deliver personalized financial guidance at scale, adoption remains very low. Whether that reflects budget limitations, lack of awareness, or skepticism about the tools is worth exploring.

Which of these financial wellness initiatives does your organization offer to employees? (select all that apply)

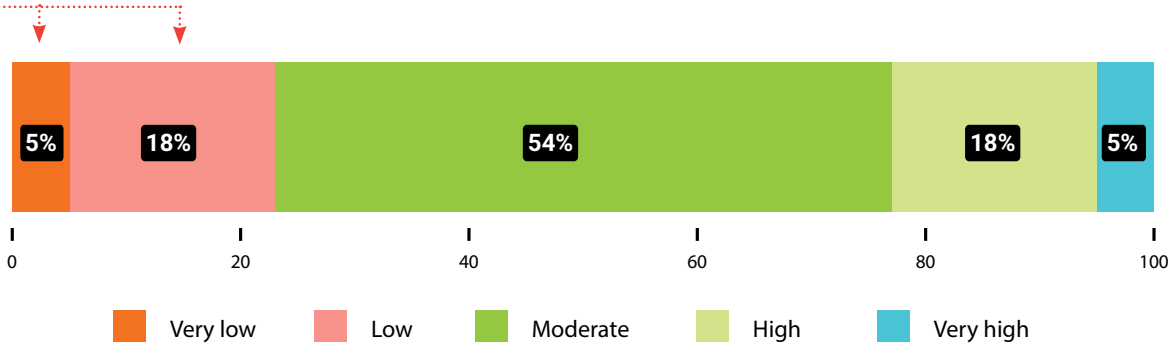


Only 23% offer emergency saving/hardship funds

Finding: A majority say their financial wellness initiatives result in measurable ROI to a moderate degree

Are financial wellness initiatives resulting in measurable ROI? Of the respondents who said their organization offers any of the listed financial wellness initiatives in the previous questions, a majority (54%) say they do to a moderate degree. Nearly a quarter (23%) say they do to a high or very high degree. Concerningly, the same proportion say their initiatives aren't very successful in providing a measurable ROI.

On average, to what degree have the financial wellness initiatives you chose in the previous question provided a measurable return on investment?



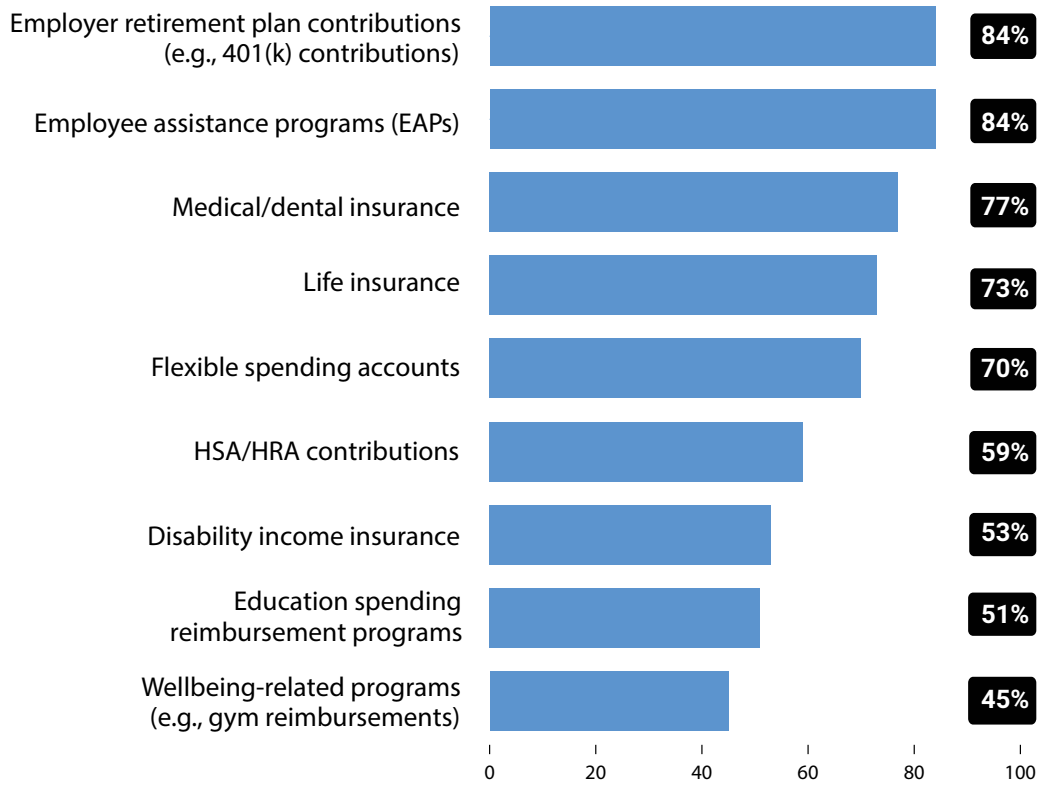
Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 17% of respondents.

23% say their financial wellness initiatives provide measurable ROI to a low or very low degree

Finding: A large majority of (84%) organizations offer EAPs and retirement contributions in the belief they can improve employee financial wellness

We asked respondents which benefits they offer to improve employee financial wellness. Employer retirement plan contributions and employee assistance programs (EAPs) are tied at the top, each offered by 84% of organizations. The prominence of retirement contributions is expected given how established 401(k) matching has become standard. EAPs typically cover a broad range of support services, including financial counseling, which may explain why organizations see them as a meaningful way to improve employee financial wellness.

Of the following employee benefits, which ones does your organization offer in the belief they can help improve employee financial wellness? (select all that apply)

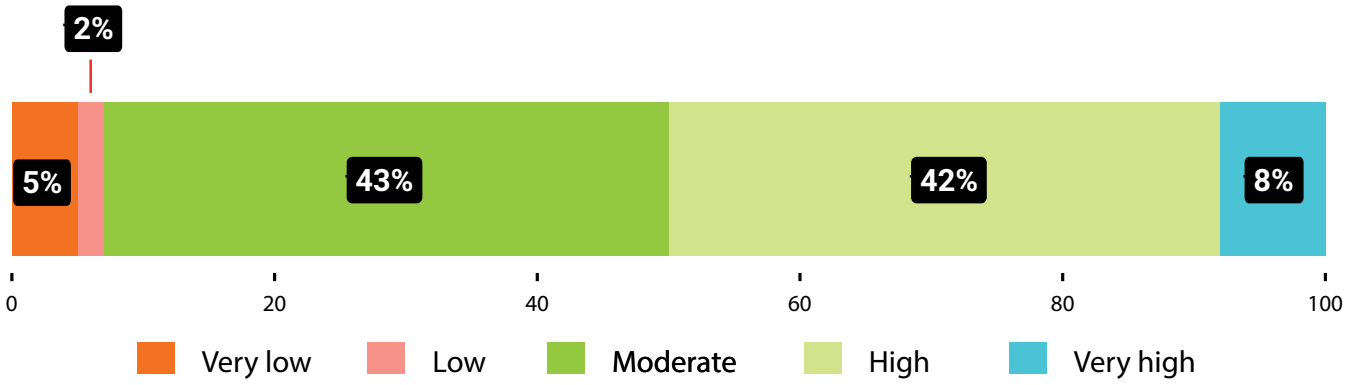


Fifty-one percent offer education spending reimbursement programs

Finding: Half of the respondents who offer benefits targeted toward financial wellness report high to very high ROI

We asked a follow up question to those who offered employee benefits in the belief it can improve financial wellness. Half of organizations report that their offered benefits provide a high or very high ROI, while only 7% say the return on investment has been low or very low. This may be because employee benefits are more likely to have an immediate return on investment compared to financial wellness initiatives where it takes longer to see results.

On average, to what degree have the employee benefits that you chose in the previous question provided a measurable return on invesment



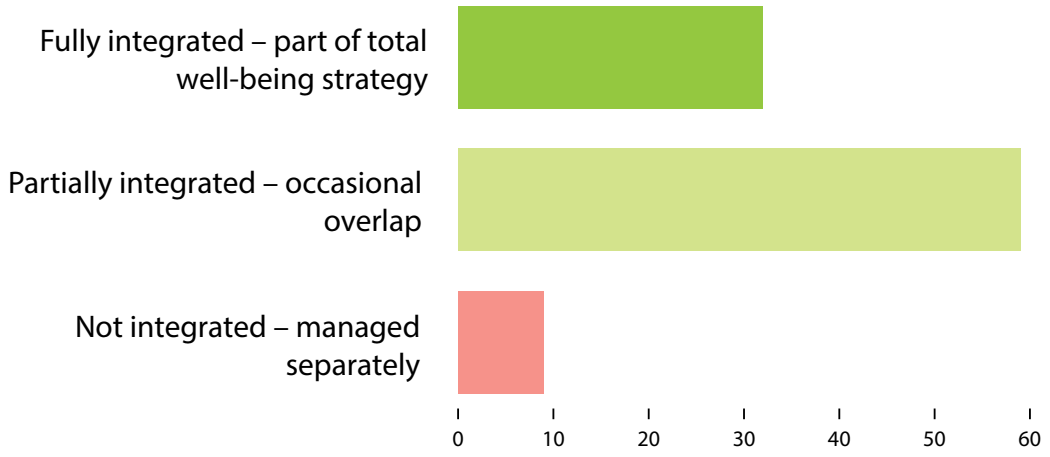
Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 17% of respondents.

Finding: Almost all (91%) organizations have at least partially integrated financial wellness with other well-being efforts

How integrated is financial wellness with other well-being efforts? Ninety-one percent say it's either partially (59%) or fully integrated (32%) For a long time, employee well-being was largely understood through the lens of physical health, and benefits were built around that assumption. Perhaps, partial integration is far more common than full integration due to a steady move from the traditional definition of wellness to a more holistic view.

In fact, financial wellness leaders are twice as likely as laggards to fully integrate financial wellness with other well-being efforts (58% vs. 29%).

How integrated is financial wellness with other organizational well-being efforts (e.g., mental, physical, or social well-being)?



Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 7% of respondents.

Just 9% have not integrated financial wellness with other well-being efforts

HRRI Strategic Recommendations

Based on our research, please consider the following suggestions:

- Step back from the list of individual financial well-being initiatives and consider what your overall well-being strategy is.
- Consider potential new initiatives that sound attractive in light of that overall strategy. How well would this new initiative complement existing programs?
- When speaking to leaders, start by communicating the overall strategy, before discussing individual initiatives.
- Check that your financial wellness programs cover the range of issues that can cause financial distress (i.e. mental health, physical health, lack of insurance).
- Ensure the programs are strong enough to offer genuine support (e.g. a strong EAP, not just any EAP).
- Be sure employees know these benefits exist and make it simple for employees to learn more when they need to.



The SECURE Act 2.0



Finding: Two-fifths of organizations are only moderately prepared to advise employees on the U.S. SECURE Act 2.0

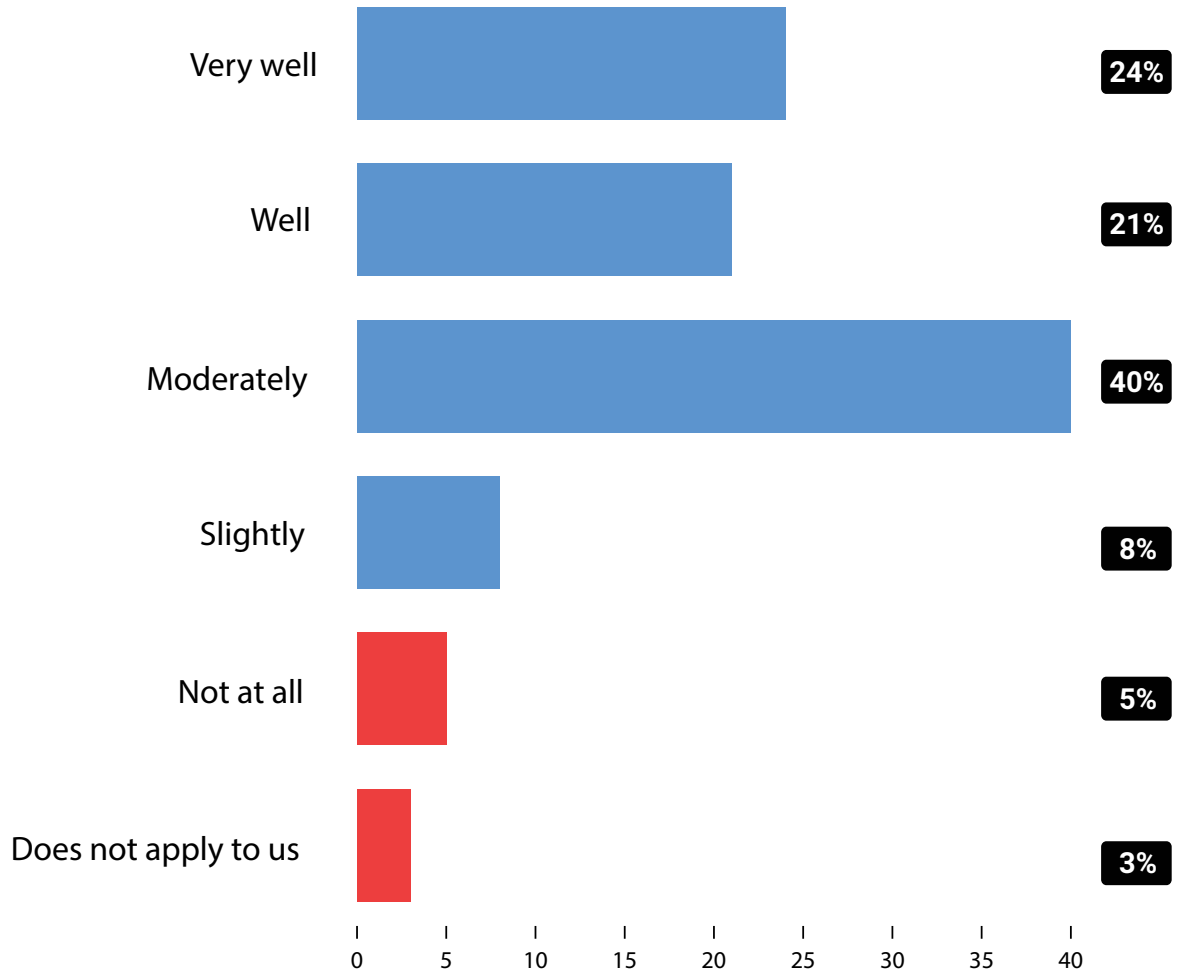
The U.S. SECURE Act 2.0 includes numerous provisions to help organizations and their employees improve retirement benefits outcomes. The provisions apply mainly to IRA or 401K accounts.

The largest share of organizations, 40%, say they feel only moderately prepared to advise employees on the SECURE Act 2.0. A combined 45% feel well or very well prepared, which is encouraging, but leaves the majority in territory where employees may not be getting the guidance they need to take full advantage of the act's provisions. Organizations that fall into the moderate to low preparedness range will want to prioritize getting up to speed before employees miss out on benefits they are entitled to.

Differences by organizational size

Large organizations (37%) are significantly more likely than midsized (8%) or small (32%) organizations to feel they are "very well prepared" to advise employees on the U.S. SECURE Act 2.0.

How prepared do you feel your organization is to advise employees on the U.S. SECURE Act 2.0?



Editor's note: The numbers don't add up to 100% due to rounding. Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 8% of respondents.

Just 24% are very well prepared to advise employees on the U.S. SECURE Act 2.0

Organizations' Considerations for the Future

Finding: Cost considerations are most influential when considering new benefits and wellness offerings

What factors are most important for organizations when considering new benefit offerings? We asked respondents who said their organizations already have (or are currently planning) a financial wellness program, to pick their top four out of a list of eight factors. Seven in 10 cite the financial cost of providing a benefit as a top factor, while 60% point to the value delivered to individual employees who use it. Organizations need to keep benefits affordable for the organization while making sure they matter to the people receiving them.

Rounding out the top four is the impact on recruitment and impact on engagement and productivity, each selected by 43% of respondents. HR professionals are thinking about what benefits signal to prospective hires and how they shape the day-to-day experience of current employees.



What four factors do you believe are the most important for your company when considering a new benefit or wellness offering? (select up to four)

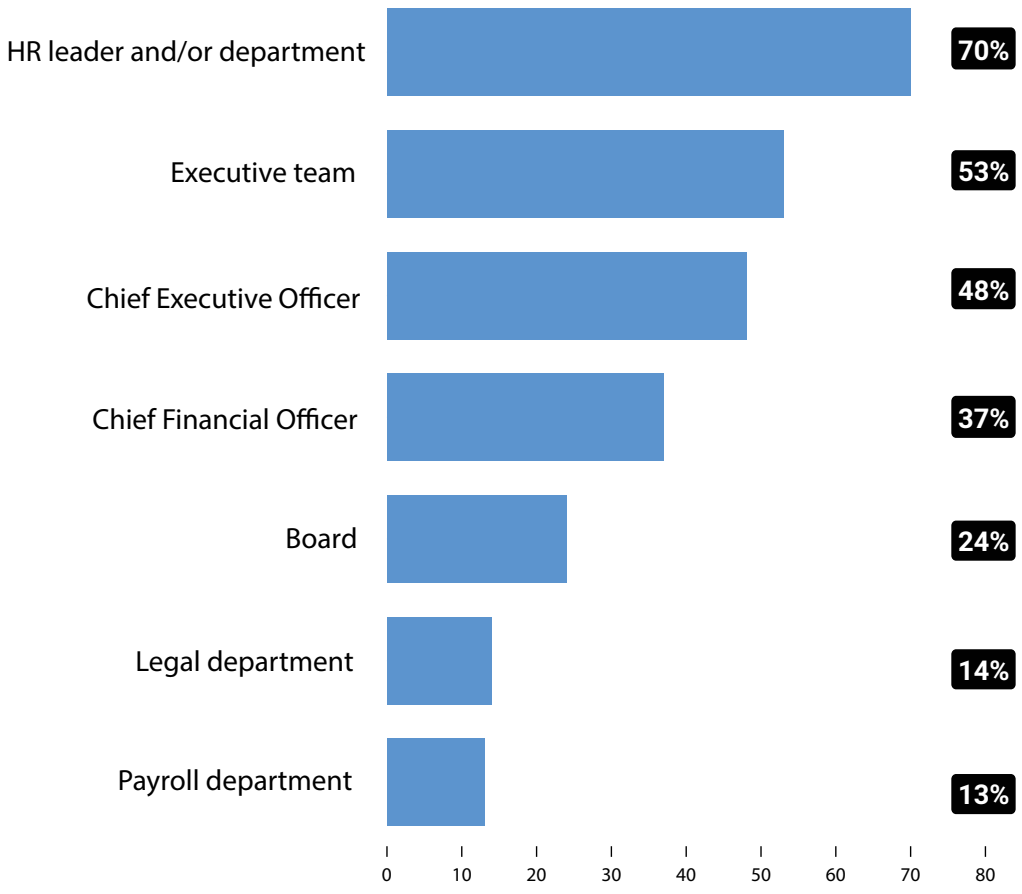


Forty-three percent believe impact on recruitment will be most important to consider when implementing a new benefit or wellness offering

Finding: The HR leader and/or department are most likely to be involved in the approval process of any new benefit offering

The HR leader and/or department is involved in the approval process of any new employee benefit offerings 70% of the time. The whole executive team is involved in the approval process over half the time (53%). And the CEO involved half the time.

Who is involved in the approval process of any new employee benefit offerings? (select all that apply)



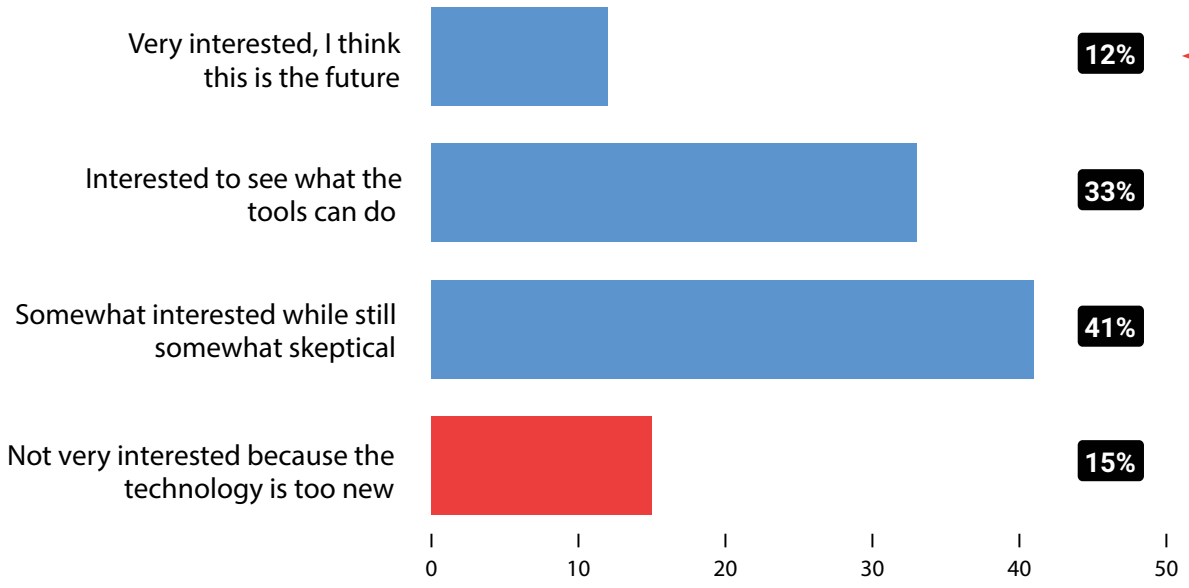
Editor's note: Those who responded "don't know" were removed from the data set and responses were recalculated. They accounted for 3% of respondents.

Just 13% involve the payroll department in the approval process of any new employee benefit offerings

Finding: The vast majority of organizations are at least somewhat interested in what AI tools can do to support employees' financial well-being

When asked what they think about AI, 86% of organizations say they are at least somewhat interested. Among that group, 41% are understandably still somewhat skeptical, which is a reasonable stance given how much is still unknown about how these tools will play out in practice. A third are interested to see what AI can do, and the remaining 12% are fully bought in, believing AI is the future.

How interested would you be in what AI-based tools can do to support employees' financial well-being?



Editor's note: Percentages may not add up to 100% due to rounding.

12% are very interested in AI and think it's the future

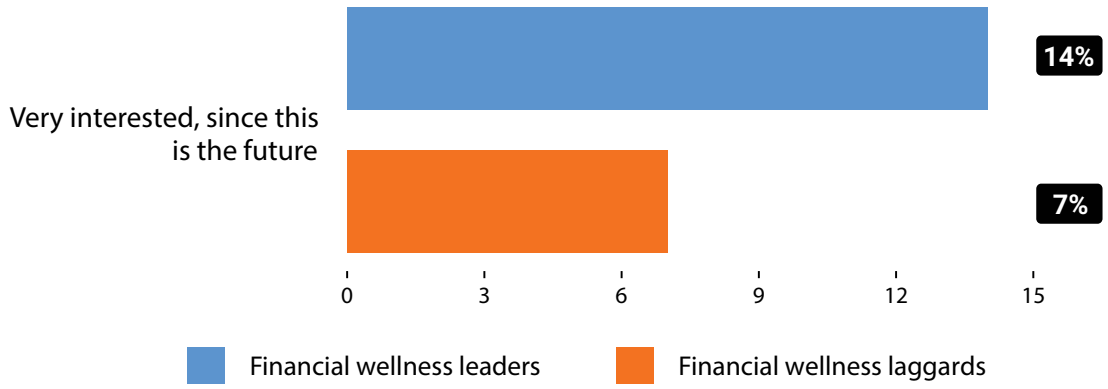
Results of Chi-square test

A chi-square test of independence shows that financial wellness leaders are significantly more likely to be interested or very interested to see what AI-based tools can do to support employee financial well-being.

Finding: Financial wellness leaders are twice as likely as laggards to be very interested in AI-based tools

Financial wellness leaders are much more likely than laggards to be very interested in using AI-based tools to support employees' financial well-being. While laggards are not quite as eager as financial wellness leaders, there is a widespread recognition that AI tools are very promising.

In your opinion, how interested is your organization in what AI-based tools can do to support employees' financial well-being?



HRRI Strategic Recommendations

Based on our research, please consider the following suggestions:

- Ensure the HR department is continually learning about AI so that the team understands the ever-changing opportunities, limitations, and risks.
- Connect with experts in your IT department to discuss any concerns they have around AI-based tools to support financial wellness.
- Connect with your legal team to be alerted to any concerns they have around AI-based tools to support financial wellness.

Finding: Organizations would most like AI to support employee financial wellness through budgeting

How can AI support employee financial wellness? Most would like it to support budgeting (63%). Over half also would like AI to help support retirement planning (57%), debt management (55%) and personalized financial advice (52%).

As mentioned earlier, financial education and counseling are offered by most organizations. AI can extend the reach of financial wellness offerings by giving employees on-demand, personalized support between formal sessions or appointments. This can also help employees cope with the top financial stressors of inflation, debt, and lack of emergency savings.

In what areas would you like AI to support employee financial wellness in your organization? (select all that apply)



Over half (55%) of organizations would like to use AI for debt management



Finding: Organizations are most concerned with data privacy and security risks when using AI for financial wellness

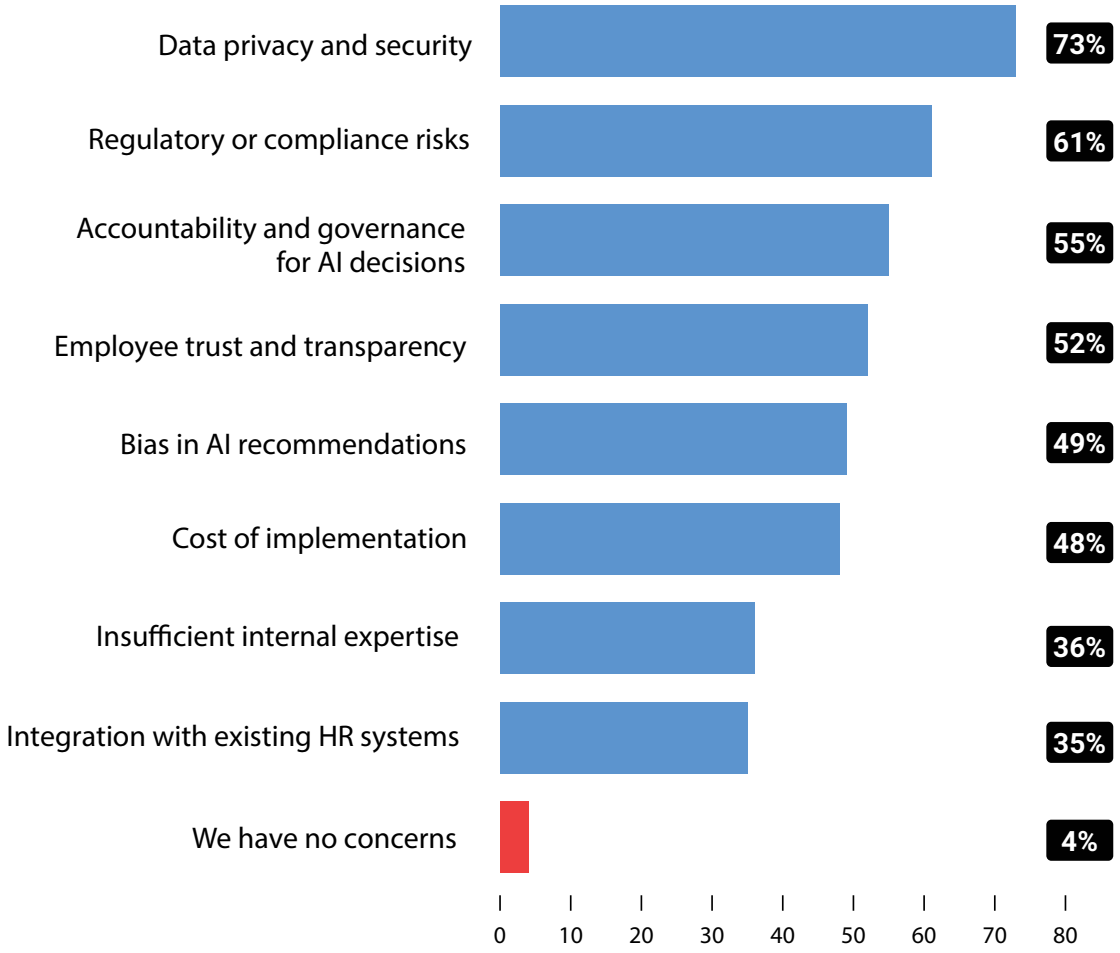
We asked respondents what concerns they have about using AI in financial wellness programs. By far the biggest concern was a lack of data privacy and security (73%). Employee financial information is quite sensitive. Organizations don't want to end up in a situation where that data gets leaked. Six in 10 are worried about regulatory or compliance risks, which ties back to data privacy and security risks opening up organizations to potential lawsuits.

Over half of organizations are concerned about accountability and governance for AI decisions (55%) as well as employee trust and transparency (52%). These two concerns are deeply connected as well. Employees are more likely to trust AI-driven tools when they understand how decisions are being made and who is responsible if something goes wrong.

Differences by organizational size

Large organizations (78%) are more likely than midsized (59%) or small (51%) organizations to view regulatory or compliance risks as a top concern regarding the use of AI in financial wellness. However, small organizations (69%) are more likely than large (62%) or midsized (59%) organizations to want AI to specifically support employee budgeting efforts.

What concerns does your organization have about using AI in financial wellness programs? (select all that apply)



About half (52%) are worried about employee trust and transparency when using AI for financial wellness

Key Takeaways

Key Takeaway 1

Find out what your employees actually need financially, using data. Only 16% of organizations have a solid, data-based understanding of employee financial wellness. Before building or expanding any program, gather direct input through surveys or analyze existing benefits usage data. Organizations that invest in this step are more likely to be classified as financial wellness leaders.

Key Takeaway 2

Address inflation and cost-of-living pressures directly in your programs. Inflation is the top employee financial stressor cited by HR professionals (74%), with debt and lack of emergency savings a close second (55%). Review whether your current offerings give employees practical support for these specific pressures, including compensation reviews, budgeting resources, and access to savings programs.

Key Takeaway 3

Add emergency savings access and earned wage access if you do not already offer them. Only 23% of organizations offer emergency savings or hardship funds, and just 22% provide earned wage access, yet these address the day-to-day financial pressures that affect the most employees. Both can be introduced without significant overhead, and many vendors offer low-cost or payroll-integrated options.

Key Takeaway 4

Review your organization's readiness to advise employees on the SECURE Act 2.0. A minority of organizations feel well or very well prepared to advise employees on SECURE Act 2.0 provisions. For those in the moderate to low preparedness range, prioritizing this now helps ensure employees can take advantage of retirement benefits they are entitled to, particularly around IRA and 401(k) provisions.

Key Takeaway 5

Track employee satisfaction with your programs. 64% of organizations track enrollment and contributions as their primary measure of success. Fewer than half (44%) track employee satisfaction with programs. Adding this metric is a low-cost way to improve program effectiveness and to make a more concrete case for continued investment.

Key Takeaway 6

Use AI selectively, starting with budgeting and debt management, and address data privacy concerns upfront. Most organizations are at least somewhat interested in AI for financial wellness, budgeting and debt management are the most desired use cases. Before deploying any AI tool, establish clear data governance policies and communicate them to employees, as data privacy is the top concern organizations have about using AI in this space.

Key Takeaway 7

Look at what financial wellness leaders do differently and identify where your organization stands. The differences between financial wellness leaders and laggards are significant. Financial wellness leaders demonstrate stronger data collection practices and more effective program implementation, including greater access to savings plans and the use of AI tools. Reviewing these practices against your own program is a practical way to identify the highest-priority changes to make this year.



Brightplan: Making Financial Wellness Personal and Actionable

What if the problem with many financial wellness programs is not a lack of information but a lack of *personalized insights?*

"More than $4 billion1 was spent last year on financial wellness around the world," says Marthin De Beer, founder and CEO of Brightplan. Yet, he argues, traditional approaches focus primarily on financial education, and simple access to human advisors have not always produced the desired outcomes.

Brightplan was built around a different premise, bringing personalized financial guidance to employees when they need it.

It's a multifaceted approach. Brightplan combines personalized digital guidance, financial planning, an AI coach, and access to human fiduciary advisors. Employees can receive help with needs ranging from debt management to emergency savings and budgeting to retirement and investment decisions.

BrightPlan's AI Coach does one thing: it guides your employees' financial decisions using only vetted content and your own benefits. It works under SEC fiduciary obligations, and employee data is never used to train the AI. Employees get a digital coach who knows their unique financial situation and goals, with a human advisor a click away.

The model extends beyond the individual employee. Spouses, partners, and children can also access the platform under the employer's single subscription fee. Brightplan reports an average 59%2 engagement rate across employee touchpoints after several years and says users see a 55%3 increase in retention compared to the national average. De Beer also reports no churn across its enterprise customer base.

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Turning employee insights into program engagement

Brightplan also uses anonymized, aggregated data to help employers identify financial pressure points and assess whether benefits are meeting employee needs. In one example, Brightplan identified very low participation in an employee stock purchase program among female employees in India. Following a targeted three-part webinar series, approximately 1,000 women signed up for the program after just the first session[4].

Because financial information is highly sensitive, trust and security are central to the model. De Beer says Brightplan maintains General Data Protection Regulation (aka, GDPR) compliance and certifications including ISO 27001 with ISO 42001 underway and additional annual audits. BrightPlan operates as a certified fiduciary that does not sell data, financial products or services and only acts in the employees' best interests. BrightPlan does strong due-diligence when entering countries and its platform has been designed to be configured to reflect different regulatory requirements across countries.



Making financial wellness part of everyday life

For De Beer, the longer-term vision is to put much of an employee's financial life on "autopilot," using digital tools and AI to provide support when decisions arise while retaining human advisors for situations requiring deeper guidance. De Beer states, "People need answers at 11:00 at night when they're sitting at the kitchen table figuring out 'how am I going to pay this bill?' That's when the AI coach is right there and can answer that question for them."

Today, the company works with hundreds of employers and supports more than 10 million employees in over 50 countries, primarily serving enterprises with 1,000 or more employees. Its enterprise strategy also includes partnerships with organizations such as a global healthcare company and a global leader in professional services, which resell Brightplan's solution to their customer bases.

1. Mordor Intelligence, *Financial Wellness Platform Market Size & Share Analysis, Growth Trends and Forecast* (2026–2031), 2026.
2. From Day One, "How AI Innovation Can Unlock a New Era of Benefit Personalization for Employees," October 23, 2025.
3. BrightPlan, *2024 Wellness Barometer Survey: The State of Financial Well-being,* 2024. Based on BrightPlan customer retention data against the national average for retention.
4. BrightPlan. (2026). Internal platform engagement data.

About BrightPlan

As a pioneer in the use of AI in global financial wellness, BrightPlan's enterprise technology platform unifies unmatched personalization with trusted in-country advisors to deliver the best employee experience. BrightPlan's platform supports more than 10 million employees across 50+ countries. By transforming workforce data into workforce intelligence, BrightPlan also helps employers align people strategy with business priorities to improve workforce performance at scale. For more information, visit www.brightplan.com.

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