

Maximizing Employee Care:

Opportunities for Enhancing
Care Delivery Across the
Employee Experience





Research-based insights into the value of employee care and how employers can deliver in key work and life moments to drive better talent outcomes.



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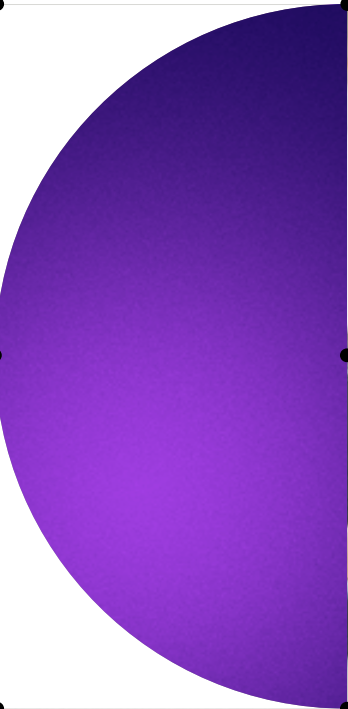
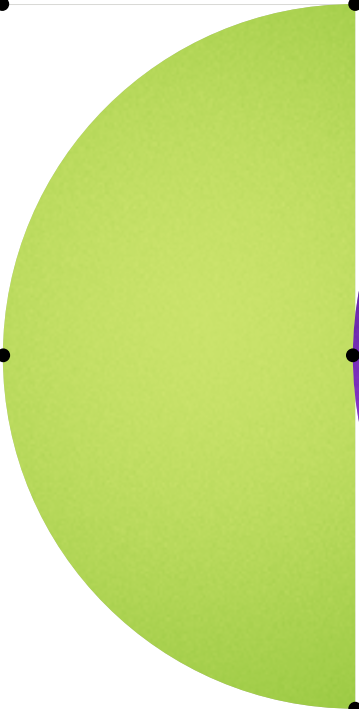
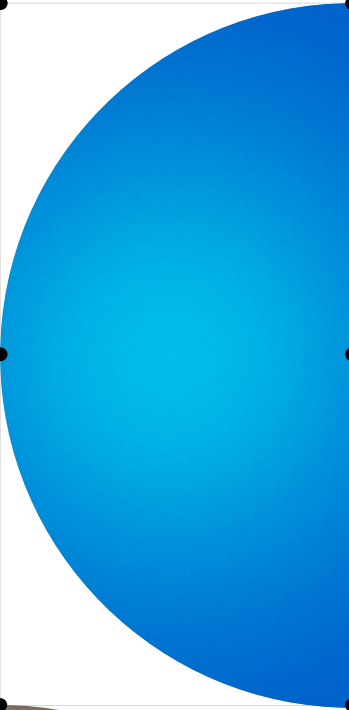
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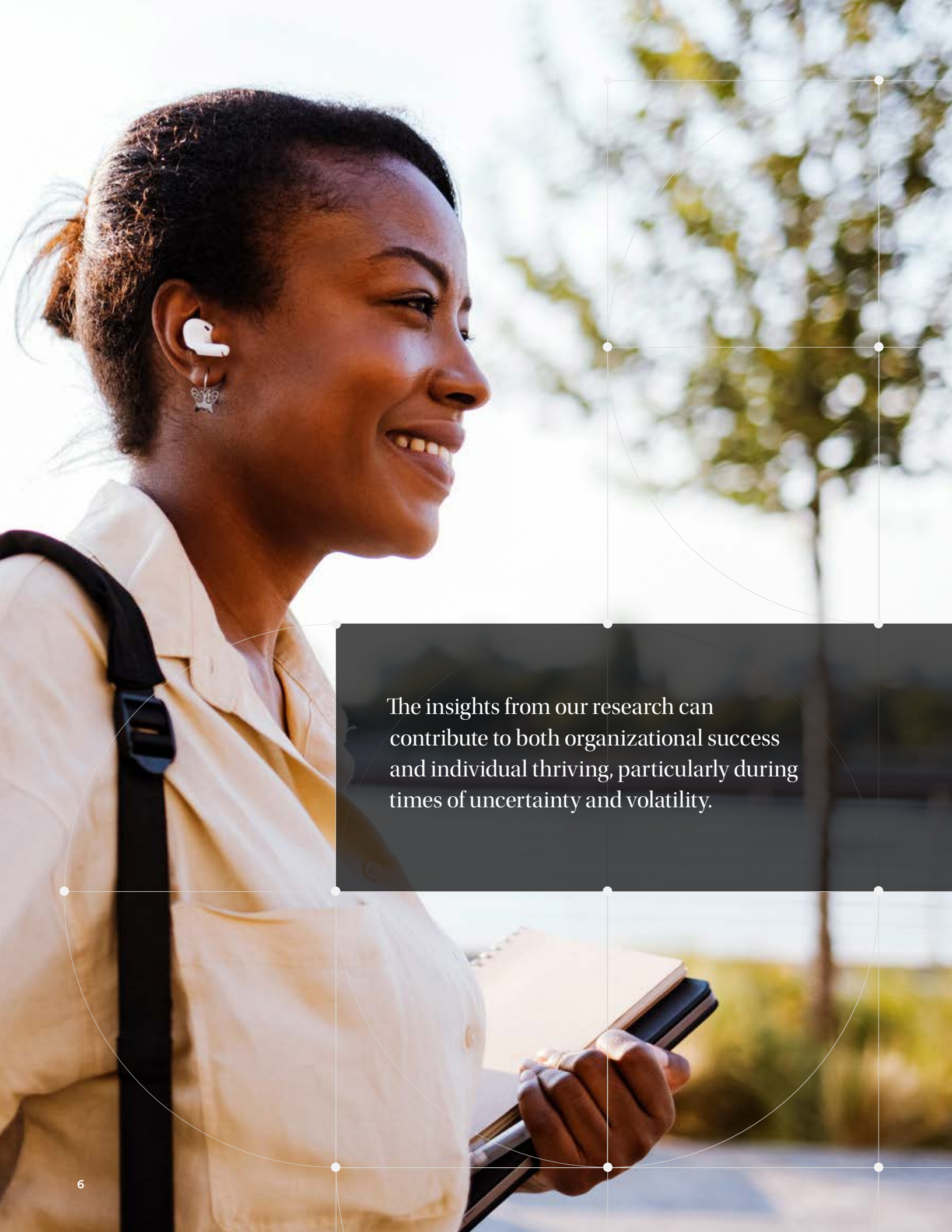
What It Takes to Deliver Always-On Employee Care

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Our research shows employers can use benefits and other offerings to provide the care employees are looking for, both at work and in their personal lives.

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The insights from our research can contribute to both organizational success and individual thriving, particularly during times of uncertainty and volatility.

Introduction

EXECUTIVE SUMMARY

For more than two decades, MetLife's annual U.S. Employee Benefit Trends Study has tracked important shifts in the workplace, employment relationships, workers' holistic well-being and best practices for benefits programs. Our research has served as an index of profound economic, demographic and cultural change.

Through a global financial crisis, a global pandemic, the rise of "leaning in" and then "quiet quitting," we have aimed to help organizations of all sizes understand the needs of their people and provide solutions that boost loyalty, engagement, productivity, and workers' feelings of being valued and appreciated. We believe the insights from our research can contribute to both organizational success and individual flourishing, particularly during times of uncertainty and volatility.

This year's report arrives in a unique cultural moment, one shaped by lingering macroeconomic uncertainty, geopolitical conflicts around the world, and the tensions of an election year. Ubiquitous social media and continuous technology disruption, including the expansion of artificial intelligence (AI) in the workplace, are other sources of volatility. Only a few years removed from a global economic shutdown, the blurring of work and home continues to shape how people think about their jobs and what they expect from their employers. That is especially true of younger people who entered the workforce when 24/7 connectivity and overlapping personal and professional lives were already the norm.

Collectively, these forces can produce persistent stress that equates to a "permacrisis" for some individuals and may lead to polarization in the workplace. In turbulent times such as these, a caring and supportive work environment, with attractive benefits and welcoming cultures, can serve as a foundation for trust-based and mutually beneficial employment relationships. Employer-provided resources can provide a sense of stability and help individuals prepare for unexpected external events, including stressful experiences and challenging times in their personal lives.

What's new this year: Embedding employee care and helping employees choose and use benefits

This year's Trends Study further explores employee care and its positive impact on holistic well-being and talent management outcomes.

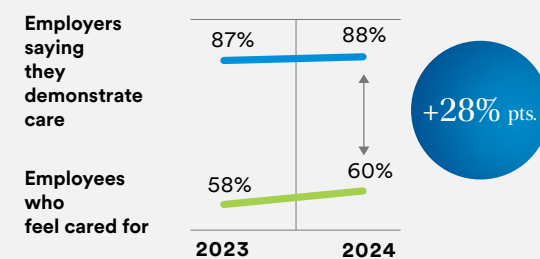
Specifically, we examined how employee care – employers' genuine demonstration of interest in employees' overall well-being – impacts every aspect of the employee experience. Ideally, care delivery will be "always-on" and embedded as an intrinsic feature of everyday operations and the organizational culture. Further, we identified the critical moments and experiences where employees have the strongest need for care and the highest expectations for employers to provide it.

Delivering care in these moments can help employers address the pronounced perception gap around employee care – that is, the difference between the number of organizations that say they demonstrate care and the proportion of employees who feel cared for. Employers that work to understand the reasons behind the perception gap – both how their workers are feeling and why – will be better positioned to provide solutions that help them feel better.

Throughout the report, we use research-based insights to highlight how employers can consistently and effectively demonstrate and deliver care across the employee experience, including when employees need it most.

The employee care perception gap

Employers say they're demonstrating care far more than employees feel cared for.



Specifically, we focus on:

CHAPTER 1

Shifts in holistic well-being, talent outcomes and satisfaction among different worker populations

CHAPTER 2

The need for effective care delivery across key experiences in workers' professional and personal lives, which positively impacts talent outcomes for employers and employees' overall health and happiness

CHAPTER 3

How employers can design and deploy solutions for "always-on" employee care and take action to help employees choose the right benefits and use them more effectively, especially during important moments

Our research illustrates how significantly benefits contribute to employee well-being, particularly when employees know how to take advantage of benefits and have a positive experience when using them.

Overall, this year's results show positive momentum in certain important employer metrics, including employee satisfaction, loyalty and holistic well-being. But they also show that the needs of distinct cohorts are not being met as effectively as those of others, as evidenced by significant disparities in levels of holistic well-being.

Why moments matter

In examining distinct moments and events that employees experience at work, as part of the employment lifecycle, and in their personal lives, we identified many that have a substantial impact on employee perceptions of being cared for. Our analysis confirms that organizations able to convincingly demonstrate care for employees during these high-impact moments are more likely to improve their employees' holistic well-being and, ultimately, their own talent management outcomes. Conversely, organizations unable to deliver care during these important times may experience declines in employee satisfaction, loyalty, employees' sense of belonging, and other key metrics. Further, workers who don't feel cared for may conclude that the employee experience is not designed with their needs in mind.

Many organizations design the employee experience around workplace milestones (e.g., onboarding, anniversaries, promotions) and life's biggest moments (e.g., having a child, retirement). Such an approach addresses core needs for many workers and may even celebrate important moments but may overlook rare and challenging personal situations (e.g., caring for an ill family member, unplanned financial stress) that shape individuals' well-being, their attitudes toward their employers and their ability to perform to their full potential.



Our research this year uncovered practical insights regarding the availability and use of benefits, ranging from core offerings to non-traditional benefits.

As our study shows, employees increasingly expect employer support during experiences and moments that employers may not even be aware of (e.g., getting a new pet, the death of a loved one, commuting issues). Not recognizing these moments or failing to offer appropriate support mechanisms as part of the overall employee experience can impact employees' holistic health, satisfaction, engagement and loyalty. Note that our research has revealed insights for employers looking to address these shortfalls.

Realizing the value of benefits

Our research this year uncovered practical insights regarding the availability and use of benefits, ranging from core offerings (e.g., medical coverage, life insurance) to non-traditional benefits (e.g., pet insurance, access to legal counsel) that are of increasing interest to employees. Benefits are an essential component of an attractive employee experience and a robust employee care model that supports employees in their personal lives.

Our research illustrates how significantly benefits contribute to employee well-being, particularly when employees know how to take advantage of benefits and have a positive experience when using them. Clearly communicating what benefits are available, the value of those benefits and how to use them properly is itself a demonstration of care. That effort will pay off for employees facing many different situations and at many different points in their careers. In other words, attractive benefits are essential to delivering care consistently – when, where and how employees need it.



Employees on the links between work and life:

- “ Your personal life of course goes into your work life.
- “ I feel work plays a huge part in your mental health overall.



Employers that deliver employee care effectively see better talent outcomes

Employees who say they feel...	All employees	Those who feel cared for	Those who don't feel cared for	Difference
Holistically healthy	44%	57%	28%	2.1x
Engaged	72%	80%	63%	1.3x
Loyal	75%	83%	66%	1.3x
Productive	78%	84%	72%	1.2x

The MetLife Employee Care Model is designed to take advantage of all elements of the employee experience in pursuit of increased holistic well-being and, ultimately, improved talent management outcomes.

[See page 19 for details](#)



Chapter 1

The Importance of Employee Care in a Time of Turbulence

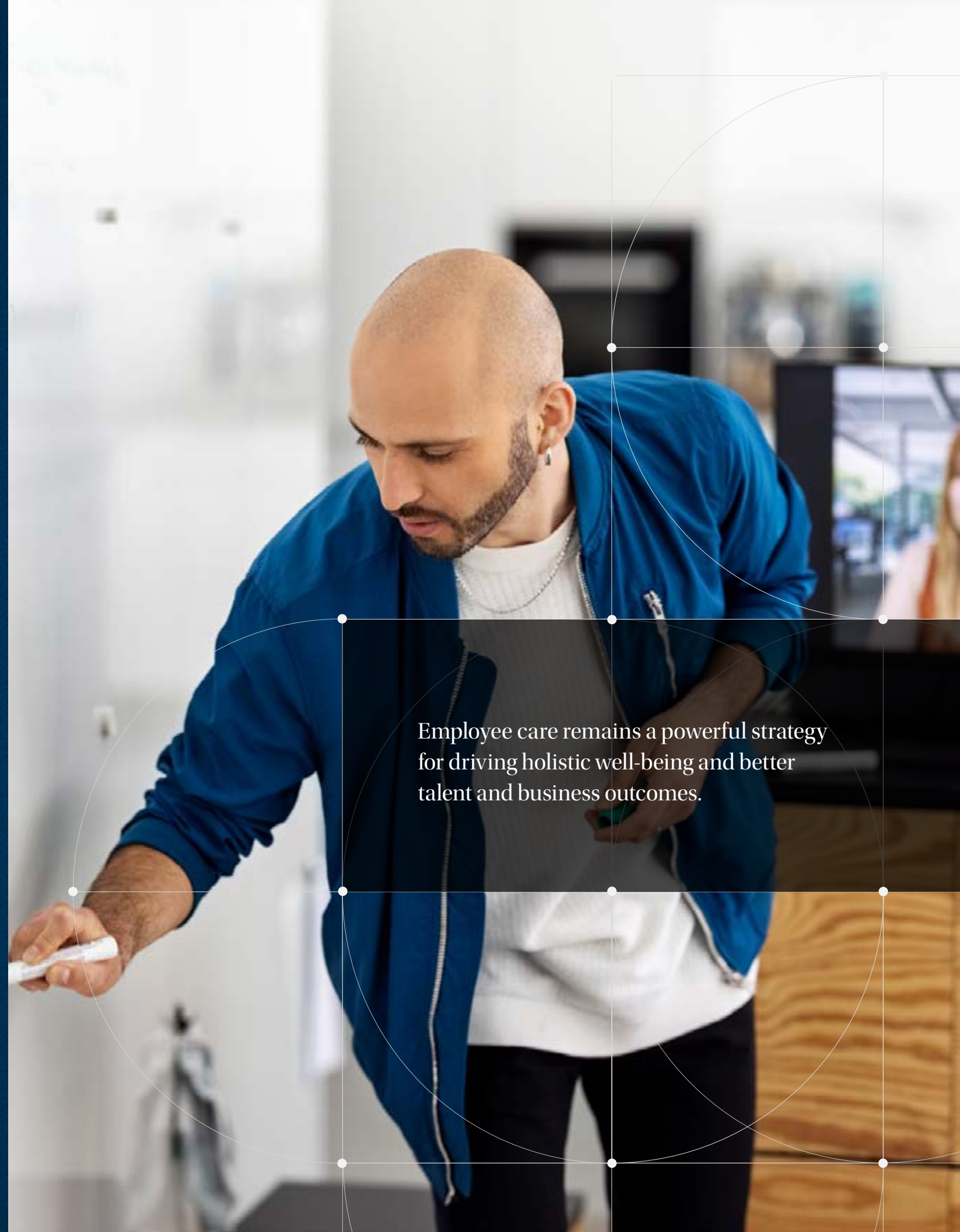
KEY TAKEAWAYS

While our findings show positive trends in key outcomes, significant disparities exist for different workers and financial health lags behind other key metrics.

Employee care remains a powerful strategy for driving holistic well-being and better talent and business outcomes, but worker expectations for care are rising and a large gap exists between employer and employee perceptions of care.

The business case for employee care is clear. Our research and other studies show that when organizations offer a range of benefits, employees are more holistically healthy and business performance is stronger.

Employee care remains a powerful strategy for driving holistic well-being and better talent and business outcomes.



For the many employers that have made investments in workers' well-being and the overall employee experience, our latest EBTS data provides good news.

Compared to 2023, there are positive trends in key talent outcomes, including employee satisfaction, loyalty, engagement and holistic health. However, these gains are not distributed equally among all workers and financial well-being is a critical concern among several groups.

Alongside rising satisfaction with benefits, our results indicate growing interest in more tailored offerings, communication and decision-making support in choosing from available offerings. Employees are also keenly interested in access to emergency funds, highlighting the uneasiness about their financial circumstances and their desire for more support from employers. Given the level of uncertainty many workers feel – from macroeconomic forces, geopolitical conflicts, election cycles, constant connectivity and the overlapping of work and life – it's understandable that more would want protections against the unexpected. A welcoming employee experience, with a supportive culture and attractive benefits, can serve as an anchor of stability and trust and provide a foundation for individuals to flourish.

The 2024 EBTS findings confirm the importance of employee care, while highlighting the need for more nuanced and tailored approaches to delivering it. Effective employee care strategies can drive the talent outcomes employers seek, provided they reflect the evolution of workers' expectations for care, across every element of the employee experience and in response to their personal situations. Further, employers should seek visibility into how effectively they're delivering care today and how satisfaction levels vary among different groups of workers. Our research underscores the importance of viewing employee care as a strategic business priority, where the right investments in benefits and other aspects of the employee experience can yield meaningful and sustainable improvements.



A backdrop of economic uncertainty

Lagging financial wellness reflects a growing sense of stagnation and instability among workers, particularly within distinct cohorts. Inflation is rising more slowly in 2024 than in 2023, which appears to be providing some relief. Fewer workers report living paycheck to paycheck this year and more say they have a savings cushion.

Still, financial stress remains high overall, which impacts holistic health for some groups. For instance, small business workers report lower financial health (51%) than do their peers at larger organizations (60%), which helps explain their significantly lower rates of holistic well-being (39% vs 46%).

Employees on financial stress:

- “ I make more money now than I ever have, but it really is pretty much where I started from because of inflation.
- “ I've realized the importance of getting paid, and getting a certain amount of money, just because everything is becoming so crazy expensive.

Today's 9%-point difference in financial health between workers at small and large organizations is up from 4% since 2023. Our survey data highlight potential causes. Among small-business workers, satisfaction with compensation remained flat at 56% since last year, while rising from 61% to 64% among workers at larger organizations. Satisfaction with wellness programs and benefits fell from 48% to 43% for small-business workers; for employees at large organizations, that figure increased from 59% to 62%. Further, small business employees are less likely to understand how financial planning helps achieve life goals (63% vs 71% for workers at larger organizations) and to feel on track to achieve financial goals (45% vs 54%).

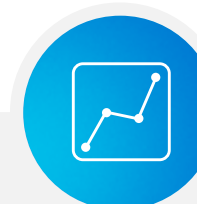
Our research confirms that employers are feeling financial pressures, too: 89% of employers say controlling the costs of core benefits (e.g., health insurance) and reducing HR administrative costs are important objectives. In some cases, that means employees may not be offered all of the benefits or support they'd like.

TOP CHALLENGES FACED BY EMPLOYERS

	of employers
Retaining talent	57%
Economic uncertainty	57%
Attracting talent	56%
Employees' overall well-being	55%
Employee stress	55%

Stress from work and life

The intersection of work and life is increasing workers' stress, according to our research. In fact, employees cited such stress among the top drivers of poor mental health, alongside financial and economic factors. These results suggest that employee expectations for care outside of work will only increase over time as younger employees who are fully accustomed to continuous connectivity come to represent an ever-larger part of the workforce.



Top causes of poor mental health among employees:

	of employees
Financial concerns	45%
Stress from reasons outside work	36%
Balancing home and work life	33%
Stress from the state of the economy	32%



Improving trendlines for key talent metrics and holistic health

Despite the turbulent macroeconomic and cultural landscape, our 2024 findings show positive trends in several key metrics, though the gains are not equally distributed across the entire workforce.

The uptick in loyalty

Job loyalty saw a slight increase to 75% from 73% in 2023. While that number remains below the pre-pandemic peak of 80% in 2018, this year's gain is a significant improvement since 2022, when 70% of employees said they intended to be working at their current organization in 12 months.

A jump in satisfaction

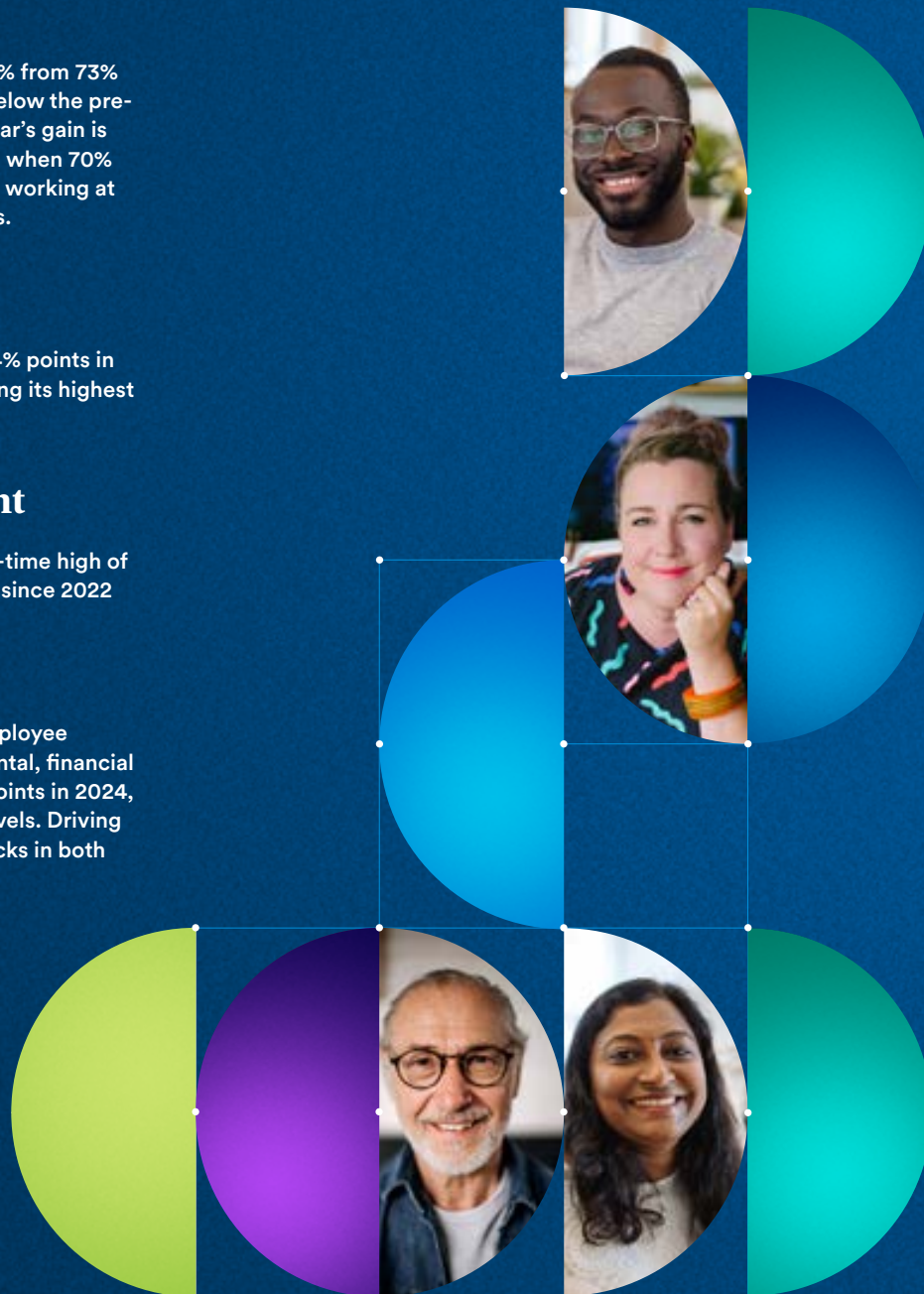
Overall job satisfaction increased by 4% points in 2024 from 2023 (73% vs. 69%), reaching its highest level since 2019.

Increasing engagement

Employee engagement reached an all-time high of 72% in 2024, an increase of 8% points since 2022.

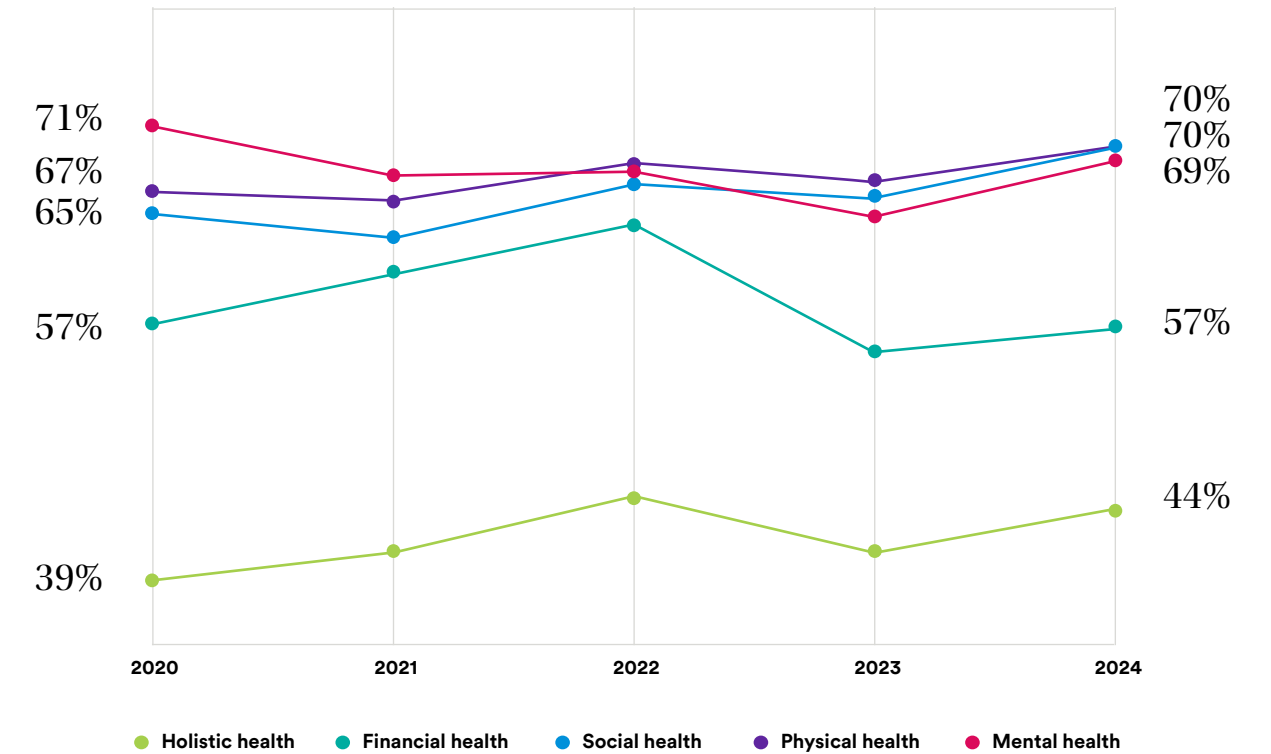
A healthier workforce

Holistic well-being – a measure of employee perceptions of their own physical, mental, financial and social health – increased by 3% points in 2024, from 41% to 44%, returning to 2022 levels. Driving the increase in holistic health are upticks in both social (4%) and mental health (3%).



The holistic health of employees

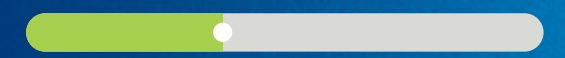
HOLISTIC HEALTH CONTINUES TO BE AFFECTED BY THE SHARP DECLINE IN FINANCIAL HEALTH IN 2023 AND LINGERING FINANCIAL STRESS IN 2024



While most metrics have improved for most employees, the gains are not equally distributed. Women, Gen Z and Asian employees enjoyed the most significant year-on-year improvements in loyalty, job satisfaction, engagement and all elements of holistic health. Employers' continued efforts to improve employees' mental health are reflected by those gains.

However, despite positive increases from last year, Gen Z still lags behind the broader employee population in all areas. Only 37% of Gen Z workers say they feel holistically healthy, the lowest proportion of any generation in the workforce today. Their loyalty (66% vs. 75%) and engagement (63% vs. 72%) are also considerably lower than the overall workforce. Other cohorts, including women and workers with a disability, show large disparities in key metrics, as we'll explore throughout the report.

37%
of Gen Z workers say they feel holistically healthy, the lowest proportion of any generation in the workforce today.



Promoting a successful work life

Another positive trend in our 2024 EBTS results is that employees report feeling happier and a stronger sense of belonging than last year.

In fact, all measures of successful work life have reached their highest rates since we began tracking them in 2019. The cohorts reporting the largest increases in happiness at work were hybrid workers (9% points) and Gen Z (8% points).

Despite the recent gains, Gen Z is the least happy generation at work, according to our survey; only 62% of Gen Z say they are happy at work, compared to 67% of Boomers, 66% of Generation X and 66% of Millennials. The largest decrease was reported by employees living with a disability (9% points). But the fact that these metrics remain below pre-pandemic levels suggests that many organizations still have work to do.

In 2023, hybrid workers reported comparable levels of happiness as fully remote workers (66% vs 67%). But hybrid workers' happiness at work increased by 9% points to 75% in 2024, fully remote workers reported a decline in happiness of 3% points in 2024 (from 67% to 64%). For on-site workers, happiness remained relatively stable from 2023 to 2024 (61% to 63%).

Two-thirds (66%) of employees say they trust employer leadership, returning to peak levels last seen in 2021. While employee commitment trended negatively from 2019 to 2021, it has now turned around, reaching 72% this year, just below the 2018 peak of 74%.

Our findings validate that a balanced model for delivering care across every element of the employee experience, as well as compensation, produces results. Demonstrating care effectively across these elements benefits employers in the form of increased employee satisfaction, loyalty, engagement and productivity. Effective care delivery results in a happier workforce, with employees feeling more successful, more appreciated and a greater sense of belonging. We can make this claim confidently because of the predictive, analytical models we developed, based on Bayesian statistical techniques, which show strong correlations between employee holistic health, happiness and job satisfaction.



Who is happy at work

BOOMERS



67%

GENERATION X



66%

MILLENNIALS



66%

GEN Z

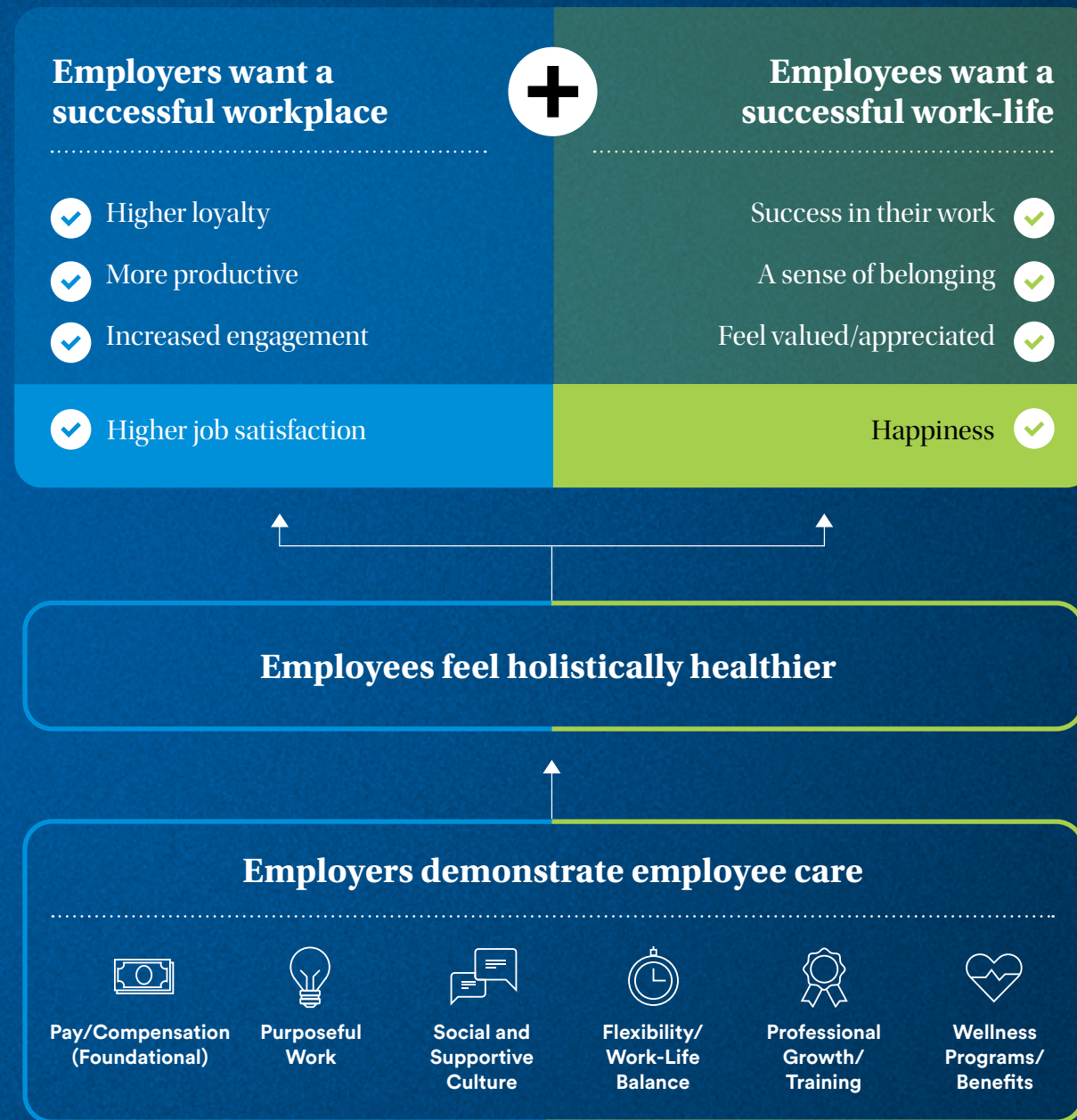


62%



The MetLife Employee Care Model

For employers that demonstrate employee care, increased holistic health and improved talent outcomes are within reach.



Spotlight on AI

For the first time, our research addressed employee attitudes toward AI.

More workers (29%) are optimistic about how AI will impact their job/career than pessimistic (16%). A significant portion of the workforce (46%) reports a good understanding of AI, but there are variations among subgroups. More than half (56%) of men say they understand AI, compared to just more than a third (37%) of women. Overall, there is a consistent correlation between stated understanding of AI and optimism around AI.

There are predictable patterns among other demographic groups: understanding is significantly higher among Gen Z (61%) and Millennials (58%) than Gen X (39%) and Boomers (25%). Similarly, understanding of AI is significantly higher among wealthy workers (57%) than in lower-income households (39%). As education levels increase, so does understanding of AI.

Regardless of employees' varying understanding or optimism around AI, there is broad agreement across subgroups that it is important to be intentional about the implementation of AI in the workplace, to be transparent about who designs AI systems, and to communicate the ethical risks.



Employees on AI

“ The way that AI is going to transform the workplace means we're going to be held to a much higher standard of everything.



AI optimists

32% of employees are overall more optimistic about AI than in 2023

Gig workers	50%
Hispanic employees	49%
Hybrid workers	49%
Workers with annual household income above \$100,000	48%
Gen Z	45%
Millennials	44%
Black employees	40%



AI pessimists

23% of employees are overall more worried about AI than in 2023

Boomers	37%
Employees with a disability	29%
Gen X	25%
White employees	25%
Workers with annual household income less than \$50,000	24%
Asian employees	22%
Remote workers	22%



Well-being across the workforce

Employee interest in workplace well-being continues to grow. For many workers, it has become a non-negotiable part of the employee experience, something they expect as a baseline and view as every bit as important as their salary.

Yet fewer than two-thirds (63%) of employees think that their employer demonstrates care for their specific circumstances, challenges and needs. In other words, employers face rising pressure to meet demand for employee well-being, which requires tailored approaches to meet the full range of needs across the workforce.

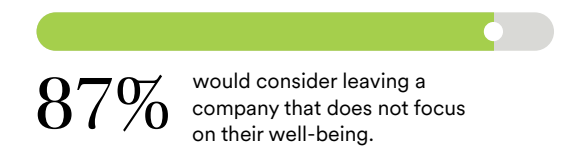
External research validates our findings about the importance of well-being.

According to the 2024 State of Work-Life Wellness report from Gympass, a provider of health and wellness services, the vast majority of employees say workplace well-being is as important as their salary.

EMPLOYEES WHO CONSIDER WORKPLACE WELL-BEING AS IMPORTANT AS SALARY



EMPLOYEES WHO WOULD CONSIDER LEAVING A COMPANY THAT DOES NOT FOCUS ON THEIR WELLBEING



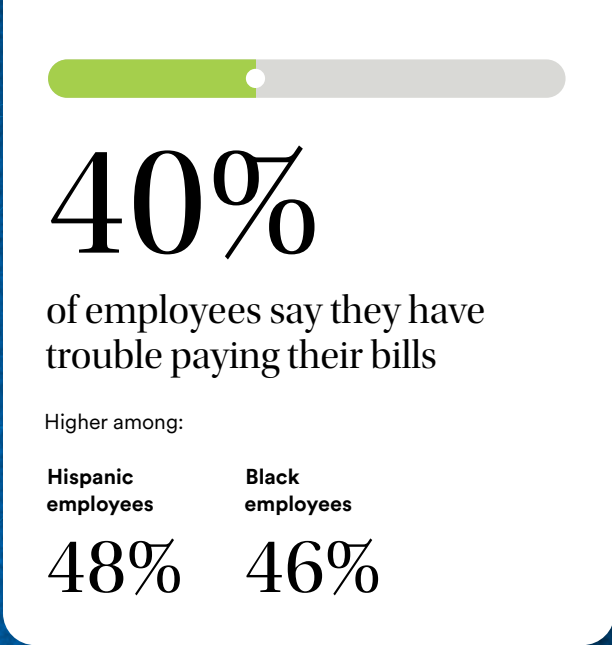
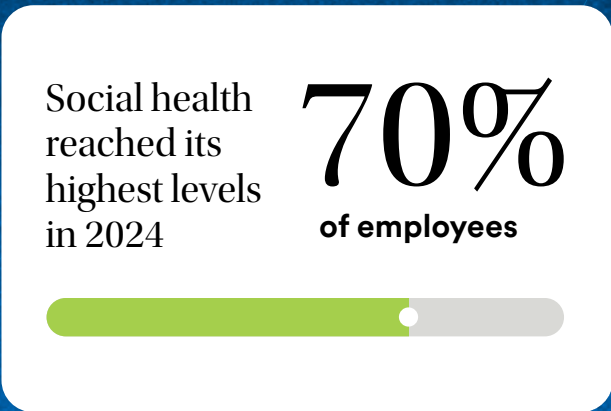
Among employees at companies that support their well-being:



Source: [Gympass, State of Work-Life Wellness 2024 Study](#)

Looking at the individual areas of well-being, physical health has reached a new high (70%), which topped other indicators of well-being.

Social health reached its highest levels in 2024 (70%), having jumped 3% points since 2023 and climbed steadily from 64% since 2021. These gains should be viewed in the context of the decreases of recent years.

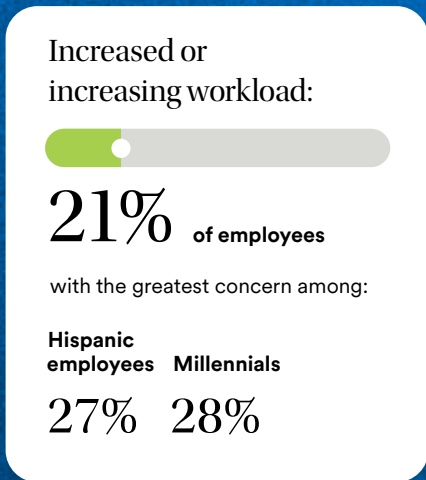
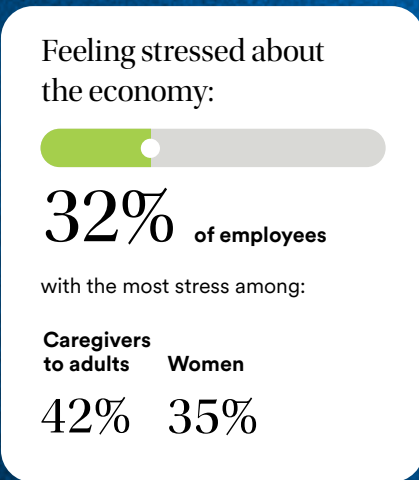
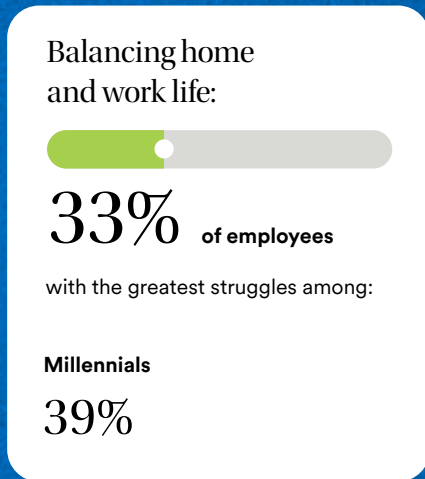
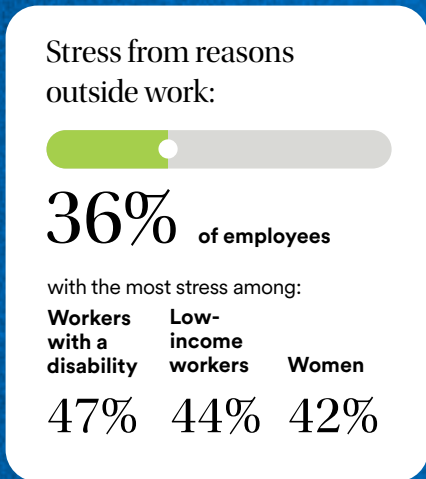
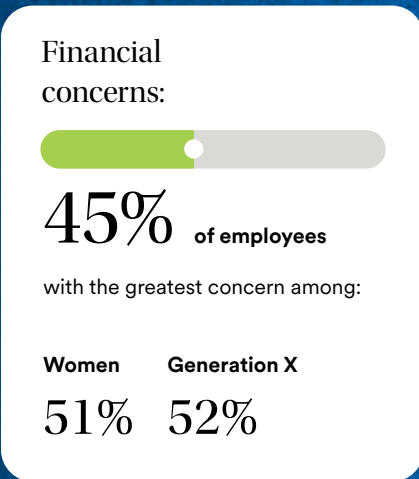


Financial health stands out as the most significant challenge to employee well-being, remaining far below (nearly 15% points lower) all other indicators of holistic well-being.

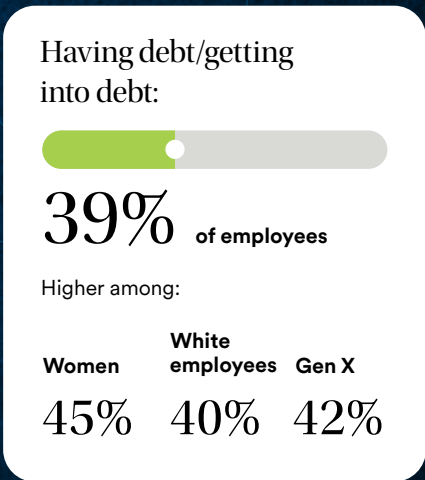
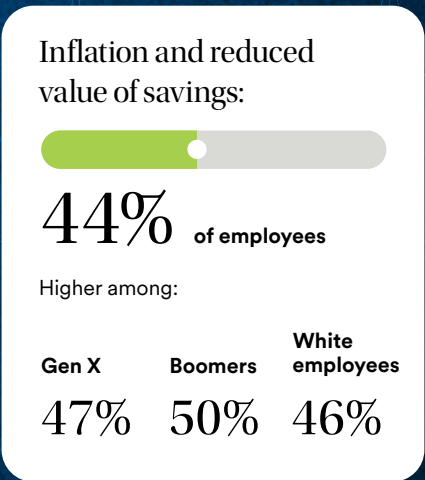
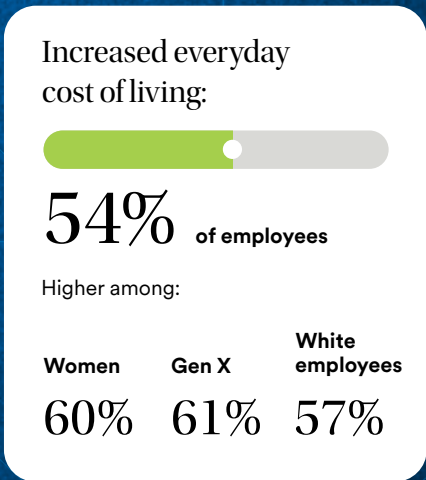
Overall, employees reported no change in their financial health. But it's clear that some workers are feeling increased stress. Black employees are the most likely to live paycheck to paycheck (58%). Overall, 40% of employees say they have trouble paying their bills, including notably larger proportions of Hispanic (48%) and Black (46%) employees.

Our results also illustrate the damaging effects of financial strain. More than a third (35%) of employees state that they are less productive because of financial stress. It's also cited as the number one driver of poor mental health by employees. Enhanced benefits may relieve stress for some employees. Employers that work to ensure their employees understand the benefits they have and fully utilize them may also create a greater sense of stability for their workers.

EMPLOYEES WHO CITED LOW MENTAL HEALTH SPECIFIED THE FOLLOWING AS SIGNIFICANT DRIVERS OR CAUSES:



EMPLOYEES WHO RATED THEIR FINANCIAL HEALTH AS LOWER INDICATED A RANGE OF CAUSES, INCLUDING:



Who's feeling better

This year's rise in overall well-being was driven primarily by an increase in mental, social and physical health.



The biggest gains in holistic well-being were experienced by:

Gen Z	College-educated employees	Employees in the Northeast
+11% pts.	+10% pts.	+10% pts.
High-income workers	Hybrid workers	Asian employees
+9% pts.	+9% pts.	+8% pts.



Employees with a disability reported by far the largest drop in their holistic well-being since last year

-18% pts.

Among employees without a college degree, holistic well-being dipped

-4% pts.

Spotlight on employees living with a disability



Employees living with a disability report larger declines than any other demographic group in a number of key metrics. Despite the overall rise in holistic well-being, employees with a disability are the least holistically healthy in the entire workforce, after a drop of 18% points since 2023. Their mental health alone fell by 15%.

The same pattern holds true for these workers' sense of happiness and belonging. All other employees reported an increase in both, but workers with a disability reported a decrease in both happiness (down 9% points from 2023) and loyalty (down 5% points).

Negative trends for workers with a disability since 2023:

Holistic health	-18% pts.
Happiness	-9% pts.
Loyalty	-5% pts.

Emotion	All employees		Employees with a disability		
	2024	vs. 2023	2024	vs. 2023	vs. Total
Loyalty	75%	+1%	70%	-5%	-5%
Satisfaction	73%	+3%	61%	-5%	-12%
Engagement	72%	+3%	63%	-4%	-9%
Holistic health	44%	+3%	22%	-18%	-22%

These declines are largely a function of the impact of return-to-work policies. Significantly more employees with a disability are working fully onsite, according to our survey data; 58% are onsite in 2024, compared with 42% in 2022. Since last year, satisfaction with the flexibility offered by employers has fallen precipitously among this group. That's true for satisfaction with both work location (down 9%, from 63% in 2022 to 54% in 2023), and weekly work schedules (down 11% from 69% to 58%).

Falling satisfaction with benefits is also contributing to lower levels of well-being among employees living with a disability. Satisfaction with benefits that enable time away from work (e.g., disability coverage) dropped to 46% in 2023 from 62% in 2022.

Employees living with a disability are also notably less satisfied with the flexibility of benefits to meet their needs, which dropped 16% points from 2022 to 2023 (60% to 44%). This cohort is also less satisfied with diversity, equity and inclusion (DEI) initiatives than the overall workforce; among employees living with a disability, satisfaction with DEI programs decreased to 61% in 2023 from 66% in 2022, in contrast to a slight increase in satisfaction among all workers.

Employers seeking to meet the needs of the entire workforce should devise care strategies that address the needs of employees living with a disability. That starts with understanding of what this cohort is looking for. [See Chapter 3](#) for recommended offerings to boost holistic well-being for this group of workers.

Demonstrating care through the employee experience

There is a strong connection between holistic well-being and satisfaction with all five dimensions of the employee experience, plus pay and compensation.

These are the fundamental drivers of employee care – the channels through which employers can demonstrate that they care about their workers and how employees can come to feel cared for.



The elements of the employee experience:

Workers satisfied with every element of the employee experience are happier and feel more successful, appreciated and a greater sense of belonging.



Pay/Compensation (Foundational)



Flexibility/Work-life Balance



Purposeful Work



Professional Growth/Training



Social and Supportive Culture



Wellness Programs/Benefits



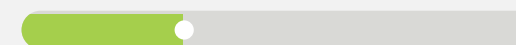
Among employees who are ...

SATISFIED WITH FIVE ELEMENTS OF THE EMPLOYEE EXPERIENCE:



86% feel cared for

SATISFIED WITH THREE OR FEWER:



31% feel cared for

It's important to remember that the elements of the employee experience overlap and are mutually reinforcing; employees want all of them to work together in ways that suit their distinctive needs and help them succeed both professionally and personally. Different elements will matter more at different times of life and to different groups of workers. But, on the whole, each element is of comparable importance. The key is to drive positive outcomes across all five elements, as well as against the baseline of competitive pay and compensation.

Employees say they are happier with most elements of the employee experience, with notable differences. Purposeful work is the highest-rated element, with 68% of employees saying they are satisfied with what their employers offer. In contrast, wellness programs and benefits are the lowest rated, with 55% of employees saying they are satisfied.

Energizing the employee experience with benefits

Benefits can be a strong foundation for a work environment that promotes employee well-being, especially in stressful and uncertain times. Nearly two-thirds (63%) of employees say that their current benefits package helps reduce their overall stress. Nearly as many (61%) say their current benefits package helps reduce financial strain, in particular. The more benefits employees are enrolled in, the higher their holistic health. Employees see their value, too; 65% of employees say their employer recognizes the importance of benefits for their overall well-being, up 4% points since 2023.

63%

of employees say that their current benefits package helps reduce their overall stress.





Employees on benefits and the employee experience:

- “ Pay probably is a higher motivator for other employees. At this point, I'm really interested to know if there is a really good benefits package. That's a big part of compensation.
- “ I get the value out of my benefits. I definitely am utilizing them.
- “ It's nice to have a good benefits package. I will stay loyal because I have good insurance.



The employee groups most likely to be satisfied with their benefits include:

	of employees
Executive leadership	79%
High-income	77%
College-educated	72%
White-collar	72%
Caregivers	72%
Men	71%
Workers at mid-sized organizations (100-4,999 employees):	71%



As we will highlight in Chapter 3, boosting satisfaction with benefits requires that employees:

- 1 Are aware of the benefits available
- 2 Choose to enroll
- 3 Use the benefits available to them
- 4 Experience positive outcomes

Of the benefits they use, employees expressed the highest satisfaction with executive benefits (92%) and identity fraud and protection (92%). Disability insurance (81%), legal services (80%) and unpaid leave (76%) saw lower rates of employee satisfaction.

Investing in employee care

Employers certainly understand the value of employee care and many organizations have made substantial investments in delivering it. However, a significant perception gap remains; while 88% of employers think they demonstrate care for their employees, only 60% of employees feel cared for. The gap is even greater for certain populations of workers. To close the perception gap, employers will need to gain insight into where their current offerings are falling short of employees' needs and expectations.

86% of employers say improving the overall health of employees in the workplace is an important benefits objective

55% of employers say supporting employees' overall well-being is a concern/challenge



Employees on the importance of care:

- “ I feel very fortunate and privileged to work for any municipality or government because I think they take care of their employees.
- “ Because workers feel cared for, they're giving 110% and enjoying their job.
- “ People just want to feel empathy. They want someone to listen to them. That shows a lot.

Meeting the challenge of holistic well-being

Employers recognize both the importance of employee well-being and the difficulty of designing and executing effective employee care strategies.

They are also clear-eyed on the persistent obstacles to demonstrating care, including insufficient time and resources, and a lack of leadership. Strategic prioritization may be the primary challenge, however; nearly three-quarters (72%¹) of employers say that their organization emphasizes productivity over employee well-being today.

There are many tactical challenges in authentically demonstrating care. A full 80% of managers, who comprise a critical conduit for demonstrating care, say they face barriers that make it harder for them to care for employees.

While the majority of employees (60%) feel cared for by individuals in their organization (e.g., managers, other team members), a significant portion of employees (41%) perceive a lack of organizational policies that promote care. A similar percentage, 38%, said that their managers do not actively implement organizational initiatives to demonstrate care.

Barriers to demonstrating care, according to managers:

Lack of time	44%
Lack of resources	39%
Lack of training	38%
Senior management not leading by example	32% ²
Struggling to meet the needs of reports from different backgrounds	36%

¹ Data from July 2023 EBTS survey

² Data from July 2023 EBTS survey

Gaining insight into specific worker needs

To demonstrate care in ways that meet the needs of different types of employees, employers must first understand the demographic and psychographic backgrounds of their workers. With those insights, they can tailor the employee experience and benefits packages in ways that satisfy the diverse needs of employees, fulfill their own talent objectives and strengthen their organizational cultures in alignment with their industry's norms and characteristics.

However, employee expectations for care extend beyond the workplace. While most employees expect care within the workplace (92%), an increasing number of employees also expect care in their personal lives (79%), with a preference for care in specific situations over regular care demonstration. Nearly two-thirds of employees (64%) say that their organization has a responsibility to support employees through personal matters, up from 61% in 2023. And 83% of employees say their employers have a responsibility for the health and well-being of their employees, a year-over-year increase of 3% points.

Care expectations for personal experiences differ across employee groups. For instance, 30% of Boomers and 25% of manual laborers do not expect employers to demonstrate care in their personal lives. Women (45%) are most likely to expect employers to show care at some times in their personal lives. Gen Z, Millennials, and people of color also expect employers to demonstrate care in their personal lives to a greater extent than the overall workforce. Overall, 40% of the workforce does not feel cared for. Compared to last year's results, employees' sense of being cared for remained flat among most generations. However, Gen Z workers reported a big rise of 9% points in such feelings. Today, Generation X employees are the least likely to say they feel cared for by their employers. Manual laborers and workers with a disability also feel significantly less cared for than other employee groups, with the latter reporting a drop of 5% points since our 2023 survey.

Effective delivery of employee care matters because it drives successful business outcomes, like employee productivity and loyalty. It also helps attract the talent organizations need: 59% of employees say the employee benefits offered to them were an important reason why they came to work for their organization. There's even a positive impact on healthcare costs. Employees that feel cared for at work are 63% more likely to feel physically healthy, which typically results in lower medical expenses and fewer healthcare insurance claims. Reduced financial stress may also pay dividends: 66% of employees say that because of the benefits they receive at work, they worry less about unexpected health or financial issues, up 4% points from last year.



Employees on care outside of work

- “ I think they need to show some care about what's going on at home because it definitely affects how productive I'm able to be at work.
- “ It goes both ways. If I am taking some of the work life into my personal life, I would expect my employer to be understanding at least when I am going through something.
- “ Feeling cared about is something I expect with my day-to-day stuff and my personal life. I think that comes down to more of my team lead and my manager.



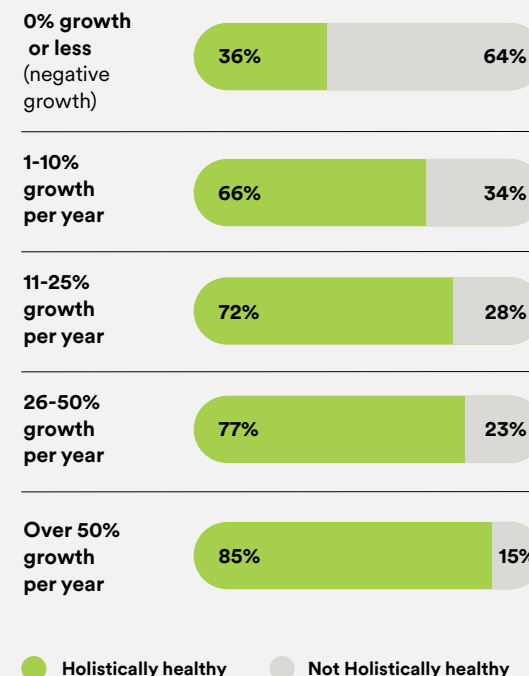
The bottom line: employee care and well-being pay off



Our research validates the business case for employee care, as do other studies. Significantly more organizations with holistically healthy employees project annual revenue growth of 11% or more than employers with a less healthy workforce. Independent research has also indicated a strong positive relationship between workforce well-being and critical financial metrics, such as valuation, return on assets and profitability, and stock price.

As we'll see in subsequent chapters, the most effective employee care strategies balance all elements of the employee experience while focusing on the moments that are most meaningful to employees. Such strategies will move the needle not only on employee perceptions of feeling cared for, but also on key talent metrics for employers.

EMPLOYER REVENUE GROWTH BY PROPORTION OF HOLISTICALLY HEALTHY EMPLOYEES



External research confirms our findings that employee care pays off as a strategic business investment:

AMONG FIRMS WITH TOP 100 WORK WELL-BEING SCORES:

+20% pts.

Stock price outperformance compared to S&P 500¹

87% of leaders say that prioritizing employee well-being gives their organization a competitive advantage¹

90% of companies that track their wellness spending see a positive ROI²

Sources:

¹ University of Oxford, Workplace Wellbeing and Firm Performance, 2023

² Gympass Return on Wellbeing Study, 2023



Chapter 2


Pathways to Well-being: Uncovering the Moments that Impact the Employee Experience

KEY TAKEAWAYS

Boosting employee well-being through employee care strategies requires a deeper understanding of critical moments and events at work and in workers' personal lives.

Our research shows that the effective delivery of care improves talent outcomes, including satisfaction, loyalty and engagement, as well as employees' sense of belonging and being appreciated.

For certain experiences, employers are not delivering care in line with employee expectations. The disparity is greatest for those experiences that are unplanned, are particularly difficult, and require care for an extended period, as well as those that employers may not know about.

A photograph of a woman and a man in a professional setting. The woman, on the left, has long dark hair and is wearing glasses and a white turtleneck under a light-colored jacket. She is looking down at a document she is holding. The man, on the right, has short hair and is wearing glasses and a dark green button-down shirt. He is also looking at the document. The background is blurred, showing what appears to be an office or library environment with bookshelves. A white grid pattern is overlaid on the right side of the image.

Our research shows that the effective delivery of care improves talent outcomes across the entire employee experience.

The concept of an employee journey can be useful to employers seeking to demonstrate care as a means to enhance workers' well-being, improve talent management outcomes and generate stronger returns on their investments in the work environment and organizational culture.

The typical employee journey encompasses common events and milestones (e.g., interviews during hiring, promotion, job change). Employers typically recognize many of these moments. However, the employee lifecycle also incorporates experiences outside of the workplace that may not be easily visible for employers.

With the blurring of the boundaries between work and life and growing interest in purposeful work, these experiences have a significant effect on employee well-being and talent outcomes. At many organizations, the moments and experiences outside of work are not fully accounted for in employee journey models and recruitment and retention strategies.

Delivering employee care at key moments

For this year's EBTS, we examined 55 moments in total, identifying those that employees are most likely to experience and feel impacted by, and how employers are delivering against employee expectations of care. These experiences range from life's most meaningful moments (e.g., growing a family, purchasing a home, receiving a promotion), to very difficult ones (e.g., losing a loved one, having a miscarriage), to routine events and interactions (e.g., taking a sick day, completion of training). What they have in common is a remarkable power to shape the overall employee experience and contribute to workers' individual sense of belonging, motivation and fulfillment throughout their career. The research shows a positive relationship between care delivered during these moments and talent outcomes. But a significant care delivery gap exists today, as we highlight throughout this chapter.

Our analysis identified the moments with the most substantial impacts on perceptions of care.

The most common experiences with a significant impact on employee perceptions of being cared for include:



Attending appointments



Taking a sick day



Having a heavy workload



Traveling



Developing new skills

! Those with the highest impact include:

Significant unplanned financial stress/expense

Caregiving responsibility for adult

Ongoing mental health condition

Burnout

Becoming a manager/mentor

Lack of appreciation for the work I do

Pregnancy/partner's pregnancy



Our research shows that when employers demonstrate care for their employees, they see a positive lift in talent outcomes and employee-well-being.

SPECIFICALLY, EMPLOYEES WHO FEEL CARED FOR ARE:

1.6x more likely to feel valued

1.5x more likely to say they are happy

1.5x more likely to feel a sense of belonging at work

1.3x more likely to say they are successful

By identifying high-impact moments, employers can focus their investments in the employee experience to those areas that will help them realize these gains and drive the other talent outcomes they want.

Identifying critical moments for care

Today, there are substantial differences between the perception of care in specific moments and the impact of those experiences. Again, understanding which moments have the largest care delivery gaps and why workers see a gap is key to designing more effective solutions. We analyzed the full range of experiences that constitute the employee lifecycle, as well as critical personal milestones and moments that may affect professional performance.

We sought to identify the most meaningful moments based on:



Incidence

How common an experience is; proportion of employees who experience a given moment.



Impact

Proportion of employees saying the moment had some or a large impact on them emotionally, psychologically or on their ability to perform at work.



Care delivery gap

Difference between the proportion of employees who said they were impacted by a given moment and the proportion of employees who said their employer demonstrated care in the moment.

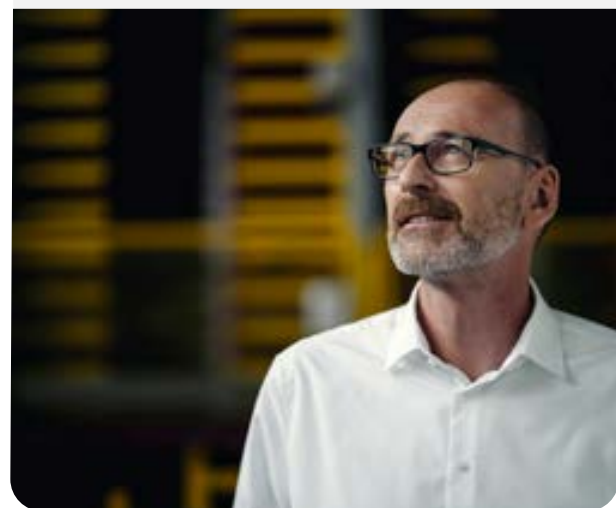


The larger the care delivery gap, the greater the risk that employees will feel less cared for and, therefore, less satisfied, loyal and valued.

The smaller the care delivery gap, the more likely it is that employers are delivering care effectively for that moment.

High care gap	20% or higher
Moderate care gap	8% - 19%
Low care gap	Less than 8%

Care gaps are generally larger for most high-incidence moments. But they are most pronounced for negative moments, when employees may face greater stress and difficulties.



Challenging moments with high care delivery gaps:



At work:

	Care delivery gap
Burnout	29%
Lack of appreciation or recognition	25%
Missed promotion that was expected/wanted	24%
Harassment or bullying	23%
Heavy workload	20%



In workers' personal lives:

	Care delivery gap
Significant unplanned financial stress	38%
Ongoing mental health condition	30%
Child struggling at school	25%
Relationship challenges	22%
Loss of a family member/friend	22%



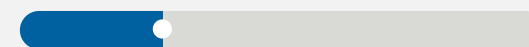
The care delivery gaps for challenging moments are more than twice as large than in positive moments.

EMPLOYEES ARE

2.1X more likely to feel cared for in positive moments

When employees don't feel cared for in difficult moments, the impact on talent outcomes can be significant:

UNPLANNED FINANCIAL STRESS



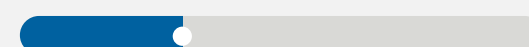
27% less likely to be loyal

LOSS OF FAMILY MEMBER/FRIEND



24% less likely to be loyal

ONGOING MENTAL HEALTH CONDITION



31% less likely to be loyal

Conversely, when employers demonstrate care in ways that meet or exceed employee expectations, it leads to improvements in the measures of a successful work life. Ultimately, employees have feelings of greater positivity toward the organization. Our research confirms that there currently exists a significant gap between employee expectations for care and what employers currently provide or deliver during many of these moments.

In addition to incidence and impact, employee care strategies should also account for the visibility and predictability of moments – that is, employers' awareness of what employees may be experiencing and employees' ability to plan for these moments. Care gaps are typically greater for less visible moments that are difficult for employers to recognize, many of which involve workers' personal circumstances. For instance, employers may have little way of knowing that employees face unplanned financial stress. Unplanned experiences (e.g., the loss of a loved one) and those that require continuous care (e.g., an ongoing mental health condition) are also notable for having large care gaps.

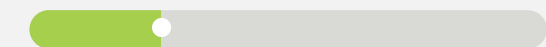
Employees on caring for each other:

“ I find sometimes our colleagues are going through personal situations or illness, and nobody knows. I feel like if we had known, we could have sent flowers, something to let individuals know that people do think and care about you.



84% of moments with large care delivery gaps are not easily visible to employers

VS.



25% of moments with smaller care delivery gaps

At work, employers should be aware of high-incidence, high-impact moments, which may result in large care delivery gaps, as is the case for employees who experience harassment or bullying.

To gain insight into important events in employees' personal lives and at the workplace, employers can – and should – promote supportive cultures that encourage open communication and psychological safety. An environment where workers feel psychologically safe is conducive to always-on care because employees feel comfortable voicing their needs and using all of the resources that employers make available.

To truly differentiate as care-led organizations, employers can shape care solutions for those moments that have the highest impact. Those that deliver care effectively in these moments are likely to see a bigger uplift in employees feeling cared for, with a strong correlation to key talent management outcomes. Effective care delivery also promotes greater feelings of happiness, success and belonging at work, which are the markers of a successful work life, and thus helps create the conditions for individuals to flourish, both personally and professionally. Employees who feel cared for also feel valued and appreciated to a greater extent than their peers who don't feel cared for.

According to our data, the measures of a successful work life include feelings of:

- ✓ Job satisfaction
- ✓ Success
- ✓ Loyalty, or intent to remain with the current organization
- ✓ A sense of belonging
- ✓ Productivity
- ✓ Being valued
- ✓ Happiness
- ✓ Being appreciated



Spotlight on psychological safety

A psychologically safe environment can increase the effectiveness of care strategies by encouraging benefits usage. Employees are more likely to access the resources that are available to them if they know it is okay to ask for support when they need it.

Our research confirms how important psychological safety is to employees, but also that employers have work to do in making all of their employees feel safe in expressing their particular needs and feel comfortable in being themselves at work. Clear policies and regular expressions of organizational value can also provide stability for employees in a time of societal uncertainty and tensions.

95% of employees expect employers to provide a psychologically safe work environment

61% employees say it is a "must have" in employers' demonstration of care

Employees on psychological safety:

“ My concern with bringing my whole self into the workplace is this notion of providing my employer with more information on my personal life that they might take advantage.

WHEN EMPLOYEES FEEL PSYCHOLOGICALLY SAFE AT WORK, THEY ARE:

- 3x** more likely to feel holistically healthy
- 2.9x** more likely to feel productive, loyal and engaged
- 2.9x** more likely to feel cared for
- 2.1x** more likely to feel financially healthy
- 1.9x** more likely to feel mentally healthy
- 1.4x** more likely to be willing to share personal data with their employer for a better benefits experience

THE MOST COMMON MOMENTS WHEN EMPLOYEES FEEL EMPLOYERS DID A POOR JOB DEMONSTRATING CARE AND PUT THEIR PSYCHOLOGICAL SAFETY AT RISK:

- Experienced burnout
- Experienced harassment or bullying
- Felt a lack of appreciation or recognition for their work
- Dealt with a heavy workload
- Experienced significant unplanned financial stress

Exploring meaningful work and life experiences

We see ample opportunities to improve care delivery in contexts where employees believe employers are falling short.

There are also many ways for employers to enhance care delivery where they are already meeting – and in some cases exceeding – employee expectations. The reasons to make these efforts and investments are clear: as our research confirms, they will promote holistic well-being, boost talent outcomes and increase returns on employer investments in the work environment, organizational culture and employee experience.

Each employer will need to shape its employee experience and employee care strategies based on its workforce, industry, and talent objectives, as well as the frequency and impact of these moments on its workforce. But understanding which moments are meaningful to employees, how much they matter to different employee groups and what workers need in each circumstance can inform the design of employee care strategies.



Employees on the intersection of work and life:

“ You program yourself to think that there are only two modes – work and home. There are all the things in between that really comprise what life is. You really can't put all your time and effort into the company and really hope to come out of it better as a complete individual.

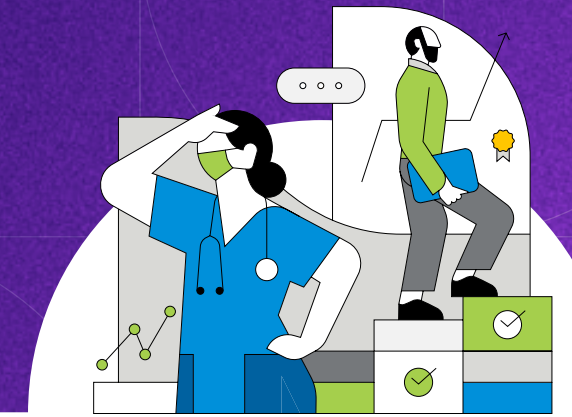
“ If you don't feel fulfilled in your job, it's going to cause a ripple effect in your life to begin with.



Our research confirms that improved employee care delivery will:

- ✓ Promote holistic well-being
- ✓ Boost talent outcomes and increase returns on employer investments

The top 10 work experiences impacting employees



For some of these moments, employers are delivering quite effectively. For others, there are substantial care delivery gaps that can – and should – be addressed.

Care delivery gap: the difference between the proportion of employees who said they were impacted by a moment and the proportion of employees who said their employer demonstrated care in the moment

High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence: how common an experience is; proportion of employees who experience a given moment

High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%

Impact	High-impact work experience	Care delivery gap	Incidence
1	Promotion	Low (2%)	Moderate (32%)
2	Take on a leadership role	Moderate (8%)	Moderate (33%)
3	Burnout	High (29%)	High (43%)
4	Become a manager/mentor	Low (4%)	Moderate (34%)
5	Health and safety concerns	Moderate (14%)	Moderate (33%)
6	Experience harassment or bullying	High (23%)	Low (19%)
7	Start a new role with the same employer	Low (4%)	Moderate (31%)
8	Lack of appreciation or recognition for the work I do	High (25%)	High (39%)
9	Heavy workload	High (20%)	High (50%)
10	Missed promotion	High (24%)	Low (23%)

Other work experiences with a significant impact on employee perceptions of the care delivered by employers:

Merger/acquisition	Low (3%)	Low (21%)
Celebrate work anniversary	Low (-6%)	High (46%)

The top 10 life experiences impacting employees

For some of these moments, employers are delivering quite effectively. For others, there are substantial care delivery gaps that can – and should – be addressed.



Care delivery gap: the difference between the proportion of employees who said they were impacted by a moment and the proportion of employees who said their employer demonstrated care in the moment

High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence: how common an experience is; proportion of employees who experience a given moment

High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%

Impact	High-impact life experience	Care delivery gap	Incidence
1	Loss of family member/friend	High (22%)	High (37%)
2	Significant unplanned financial stress	High (38%)	High (40%)
3	Caregiving responsibilities for adult family member/friend	Moderate (17%)	Moderate (32%)
4	Growing your family (e.g. becoming a parent, having a second child)	Moderate (12%)	Low (23%)
5	Pregnancy (either you or your spouse/partner)	Moderate (14%)	Low (21%)
6	Becoming primary income-earner	High (25%)	Moderate (33%)
7	Child struggling at school	High (22%)	Low (21%)
8	Bought my first home	High (22%)	Moderate (32%)
9	Ongoing mental health condition	High (30%)	Moderate (34%)
10	Serious medical diagnosis and/or procedure	Moderate (12%)	Moderate (27%)

Other work experiences with a significant impact on employee perceptions of the care delivered by employers:

Taking a sick day	Low (-18%)	High (55%)
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Employees have different expectations for care for different experiences. For some, employees consistently expect higher levels of care and support than their employers currently demonstrate.

Many employers have invested in benefits, programs and resources that help meet employee expectations for care at key moments, including those that are easily recognizable by employers, can be planned for and are generally perceived as positive. For instance, career development and organizational culture are the elements of the employee experience where employees are most likely to say that they feel cared for. Retirement plans also demonstrate care for a recognizable experience.

Our research demonstrates how organizations that find ways to support employees in less visible, unplanned and difficult experiences will be better positioned to support the holistic well-being of their employees. For instance, unexpected financial stress and the onset of a mental health condition are high-impact experiences where employees need support on an ongoing or continuous basis. In these situations, making appropriate benefits available can demonstrate care even when workers are not inclined to disclose these experiences.

Employees have different expectations for care for different experiences. For some, employees consistently expect higher levels of care and support than their employers currently demonstrate. Those experiences include caregiving to adults (e.g., elderly relatives), bereavement and mental health conditions, and often require ongoing care and continuous support. Women and manual laborers are particularly dissatisfied with employers' responses to care during such important experiences.



Life experiences in which employees are shown significantly less empathy than they expect:

	of employees
Ongoing mental health condition	46%
Caregiving responsibilities for adult family member	43%
Legal trouble	40%
Loss of family member / friend	37%
Challenges with commuting to work	35%
Ongoing medical treatment for chronic condition	35%
Receiving fertility treatment	34%

Spotlight on women



For women in the workplace, there are a few, infrequent experiences – including pregnancy, menopause and fertility treatments – with a significant impact on their perceptions of being cared for by employers.

According to our survey results, employers are demonstrating care more effectively during pregnancies than for workers going through menopause.

That difference is likely due to existing maternity benefits and resources and established policies for leave, which are typically well utilized by female employees. The implication is that employers that can provide the right benefits for employees to choose and encourage workers to use them will see better outcomes. But, overall, these care delivery gaps suggest that employers have more to do to meet the care expectations of women in these situations.

Men can also be affected by these experiences, though the main impacts are more commonly associated with women. It's also important to note that women in general perceive larger care gaps than men. For instance, for men experiencing pregnancy or fertility treatments (either their own or their partner's) the care delivery gap is 9%, half of what women report.



Key moments and experiences for women

Menopause

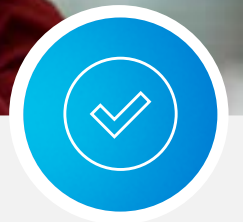
Incidence: Moderate (30%)
Impact: Moderate (63%)
Care delivery gap: High (24%)

Pregnancy

Incidence: Low (21%)
Impact: High (82%)
Care delivery gap: Moderate (19%)

Fertility treatment

Incidence: Low (7%)
Impact: High (68%)
Care delivery gap: Moderate (18%)



As employers evaluate high-impact moments with existing care delivery gaps for specific demographic groups, they should recognize where and when they are delivering the care employees expect and formulate ideas to go further. They may also consider how they can apply policies and practices that work well for some moments and different employee sub-groups to other experiences and cohorts.

Addressing persistent negative outcomes for employees is vital for employers to close the care gap. Embedding care in targeted ways can help them boost holistic well-being for all workers and drive the talent management outcomes they are looking for. In [Chapter 3](#), we will highlight specific examples and recommended actions for demonstrating care for distinct, high-impact moments and experiences, both at work and in

employees' personal lives. The good news from this year's EBTS results is that employers can create effective employee care strategies that build on a stable foundation of solid talent metrics and harness the positive momentum of improving employee attitudes.

Chapter 3

What It Takes to Deliver Always-On Care

KEY TAKEAWAYS

While employees have higher expectations for care in the workplace, significant numbers of workers expect employers to provide more support in their personal lives.

Designing the employee experience around the concept of “always-on” care can reduce significant care delivery gaps for the most important moments and experiences.

Proven practices for benefits education, communication and utilization can help employers increase well-being across the workforce and drive better talent management outcomes.

Significant numbers of workers increasingly expect employers to demonstrate care in their personal lives.

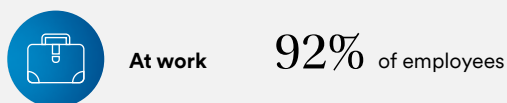


In designing an employee experience and work environment to support a broad range of needs, employers can benefit by recognizing the relationship between workers' expectations for employee care at work and outside of it.

Our research shows that employees expect employers to deliver care in response to both professional and personal experiences; however, their expectations for care delivery are higher within the workplace and in the context of the professional events and interactions we highlighted in [Chapter 2](#).

Trends in our findings suggest that delivering employee care outside of work is becoming a baseline expectation; 64% of employees say employers have a responsibility to support employees through personal matters outside of work, up 3% points YoY. And for certain personal experiences effective care delivery has a substantial impact on employee well-being and talent outcomes.

Employee expectation for where employers deliver care:



These expectations for employee care don't always manifest in predictable ways. For instance, of the 79% of workers who expect care in their personal lives, 42% expect it only in certain situations and 37% expect regular and consistent care. In the workplace, many more employees expect regular care (59%) than situational care (33%). This is yet more evidence that flexible and modular strategies are required to effectively deliver care in all contexts.

Always-on care: what it is, why it works

To navigate these expectations, employers can adopt an "always-on" approach to care delivery with employee experiences designed to provide consistent, ongoing support in the workplace and outside of work.

Always-on care strategies reflect fundamental realities of work and life today:

- 1 Increasingly fluid boundaries between work and home for most employees
- 2 The non-linear and recursive nature of key life events and experiences, including those outside of the control of employees and employers
- 3 The impact of many different experiences on employee well-being and their attitudes toward their jobs and employers

Always-on care strategies can be designed to support relatively common and predictable occurrences, such as job changes, promotions, starting a family and preparing for retirement. Standard policies, procedures and benefits go a long way to satisfying employee expectations for care in these instances. But the "ready for anything" quality of always-on care strategies is what sets them apart; employers can be ready to provide support when unexpected events – such as sudden illness and financial setbacks – happen.

The persistent nature of always-on care delivery is another significant advantage; employees can feel supported in situations that don't conform to fixed timelines and may last for extended periods of time (e.g., lingering financial stress, caring for ailing family members). Our analysis shows that consistent demonstration of care is possible across both predictable events and unexpected scenarios.

To work effectively, continuous employee care requires that employees are aware of the benefits available to them, know where to access those benefits and understand how to use them when key moments arise.

Depending on their unique workforce and employee experience, employers can execute on "always-on" care by:

- 1 Leveraging existing models to deliver care in moments where they are already effectively supporting employees
- 2 Creatively and proactively designing care strategies for areas where they are not delivering against employee expectations for care



Making always-on care a reality

Effective care strategies incorporate every element of the employee experience.

Employers can make use of each element as a lever as they seek ways to enhance holistic health and improve talent outcomes, as shown by the [MetLife Employee Care Model](#). Specifically, employers can evaluate how key moments, events and experiences align with the specific elements of the employee experience and which benefits and offerings can best address employee needs.

For some experiences, appropriate care responses will seem clear and relatively straightforward; employers can demonstrate care through specific offerings, such as training, wellness programs or insurance benefits. Others call for more creative solutioning, such as enhancements to the work environment, scheduling policies or internal communications that reinforce the organizational purpose.

Such integrated care strategies help employers realize the upside of care delivery (i.e., happier, healthier and more engaged workers) and avoid the downside risk of falling perceptions of care. By adjusting the mix of offerings and elements of the employee experience, employers can enable consistent care delivery which results in more employees feeling supported both at work and in their personal lives.

To be clear, individual employees will have different care needs and priorities for different experiences. And the right care strategies will vary considerably based on organizational priorities, cultures, and the composition of the workforce. Still, our research reveals a number of principles and common themes that employers can keep in mind as they devise care strategies to support employees in the full range of moments.

For work-related moments, flexibility, supportive cultures and purposeful work are vitally important in driving perceptions of care. Empathetic managers are perhaps the most powerful force in care delivery, particularly in making employees feel seen and valued as individuals. Our research suggests that employers should not underestimate the influence and value of managers with strong interpersonal and communications skills. Indeed, by empowering and equipping managers to check in with employees who may be facing challenging situations, employers can have a positive effect on worker perceptions of care.

When managers deliver care consistently, employees are:

2.2X

more likely to feel cared for personally

Benefits tend to be more effective in driving perceptions of care in employees' personal lives, though their impacts often play out in surprising ways. For some experiences, having access to a range of benefits can provide a sense of stability in difficult or stressful times. Employees also made clear in our survey that they appreciate being made aware of benefits and educated on how to use them.

The following examples examine how employee care strategies can be tailored to distinct incidents and circumstances that workers will face at some point in their employment lifecycle. The examples include common work occasions, major personal milestones and unpredictable exogenous events. However, they all represent opportunities for employers to realize a considerable payoff in shaping the right care strategies.



Key

Incidence
How common an experience is; proportion of employees who experience a given moment; we consider high incidence to be >35%

Impact
Proportion of employees saying they felt an impact (e.g., emotional, psychological, affecting their ability to perform at work); we consider high impact to be >70%


Care delivery gap
The difference between the proportion of employees who said they were impacted by a given moment and the number of employees who said their employer demonstrated care in the moment

High care gap: 20% or higher
Medium care gap: 8% - 19%
Low care gap: Less than 8%



Work experience: Burnout

Feelings of burnout and lower mental health have featured prominently in our results during the last few years, no doubt influenced by the COVID-19 pandemic, macroeconomic uncertainty and ubiquitous technology that makes it hard for many workers to unplug.

	Incidence: High	43%
	Impact: High	80%
	Care delivery gap: High	29%

Flexibility and supportive cultures are the fundamental ways that employers can demonstrate care to employees experiencing or showing signs of burnout. Managers also have a key role to play, primarily by checking in with employees and making them feel comfortable. Access to mental health programs and resources offer a "first stop" for employees feeling burned out. Career counseling and development opportunities can also help. The same is true of programs that help workers balance professional and personal responsibilities (e.g., childcare benefits) and support for physical and financial wellness (e.g., discounted gym memberships, financial planning).

Employees on burnout:

“ The immediate thing is caring for my mental and personal well-being, making sure that I feel supported and that I'm not overwhelmed. But then also providing a space where I feel safe to bring up ideas and even issues of conflict in the workplace.



Among employees who felt cared for when experiencing burnout:

- 57% said their manager showed flexibility in taking time off
- 52% said their manager showed empathy
- 50% said their organization offered flexible leave policies

Employees who feel cared for in this event are more likely to use:

- Childcare benefits
- Financial planning and education workshops and tools




Programs, resources and offerings that demonstrate care:

- Cultures that support open communications



Life experience: Becoming the primary income-earner

Becoming a primary earner can be a major event, bringing a greater sense of responsibility and obligation, no matter a worker's role or level of seniority. Employees having this experience may have very different care needs, depending on the unique circumstances they face; after all, there are many reasons individuals become the primary income earner, from a partner's planned retirement to a decision for one partner to focus on childcare, to divorce and disability.

	Incidence: Moderate	33%
	Impact: High	83%
	Care delivery gap: High	25%

Effective employee care in this moment starts with being aware of and acknowledging this significant shift in a worker's situation. Engaged managers who are trained and motivated to communicate – non-intrusively – with workers about major events in their life are best positioned to capture this information.

Employees in this situation will appreciate learning about and being reminded of the resources and benefits the organization provides and the best ways to use them. The most attractive benefits for workers taking on greater financial responsibility will be those that promote a sense of stability. Our research shows that employees consider life insurance and disability coverage as particularly important as they become primary income earners.



Workers who feel cared for in this situation are:

2.9x

more likely to get home insurance through their employers and

2.3x

more likely to have access to pet insurance.



Life experience:
Becoming the primary income-earner

Workshops for mental health, self-care or financial health may be especially useful for these workers.



Among employees who felt cared for when becoming a primary income-earner:

40% said their employer offered training /opportunities for professional development

Among employees who didn't feel cared for when becoming a primary income-earner:

33% said their employer could have given them a pay raise

Employees who feel cared for in this event, are more likely to use:

- Life insurance
- Disability insurance
- Financial planning and education workshops / tools

Programs, resources and offerings that demonstrate care:

- Employer-led training, budgeting apps
- Paid parental leave



Work experiences

Care delivery gap:

High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence:

High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%



1 Becoming a manager/mentor: Adding new skills for the next step

Incidence: Moderate

34%

Impact: High

79%

Care delivery gap: Low

4%

“ There was a ridiculous thing with my transition to a new role they never told me about. My boss appreciated that I spoke up and that it wasn't handled correctly.

AMONG EMPLOYEES WHO FELT CARED FOR:**2.2x**

more likely to have access to an emergency fund

2.1x

more likely to have access to executive benefits

52%

received a pay raise

45%

had opportunities for purposeful work

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:**36%** would have liked praise and recognition**RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:**

✓ Financial planning workshops and tools

✓ Professional development opportunities



Work experiences

Care delivery gap:

High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence:

High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%

2 Being promoted: Preparing for new responsibilities

Incidence: Moderate

32%

Impact: High

81%

Care delivery gap: Low

2%

“ The company's reputation is really good for promoting from within, but so far that hasn't really been my experience.

AMONG EMPLOYEES WHO FELT CARED FOR:**1.5x**

more likely to have access to executive benefits

54%

were offered praise or recognition

38%

had opportunities for purposeful work

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:**43%** would have liked workshops on personal well-being**RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:**

✓ Financial planning workshops and tools

3 Lack of appreciation or recognition: Sustaining morale

Incidence: High

39%

Impact: High

75%

Care delivery gap: High

25%

“ We're killing ourselves here and not getting lunch breaks. So, they order pizza for us. It's a running joke; we want support, not another pizza.

“ We want recognition of what we do and recognition that we are people, too.

AMONG EMPLOYEES WHO FELT CARED FOR:**36%**

had opportunities for purposeful work

34%

were provided development opportunities

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:**51%** would have liked a pay raise**RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:**

✓ Mentoring and employee advocacy programs



Life experiences

Care delivery gap:
 High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence:
 High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%



1 Growing a family – having or adopting a child: New obligations and a highly meaningful moment

Incidence: Moderate 22%

Impact: High 83%

Care delivery gap: Moderate 12%

“ During the pandemic they were supportive with childcare and tutoring, which was great because everybody was behind. I think they showed up and that was huge.

AMONG EMPLOYEES WHO FELT CARED FOR:

1.6x more likely to own or have access to group benefits

2.3x more likely to have access to home insurance through their employer

2.2x more likely to have access to student debt assistance or forgiveness

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:

38% said they could have been made aware of helpful benefits

32% said their manager could have been more flexible when they needed time off



Life experiences

Care delivery gap:
 High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence:
 High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%

2 Significant unplanned financial stress: Seeking solutions for crisis situations

Incidence: High 39%

Impact: High 86%

Care delivery gap: High 38%

“ Tuition reimbursement has been helpful to me. The program for repaying student loans isn't a lot, but it's some, you know.

AMONG EMPLOYEES WHO FELT CARED FOR:

41% said they were made aware of relevant benefits

2.9x more likely to have access to student loan assistance

3.3x more likely to have access to discounted home insurance

2.5x more likely to have access to emergency funds

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:

46% said their employers could have given them a pay raise

34% said manager could have shown empathy

RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:

✓ **Financial planning workshops and tools**

3 Ongoing mental health condition (e.g., depression, anxiety): Finding help when it's needed

Incidence: Moderate 32%

Impact: High 81%

Care delivery gap: High 30%

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:

46% said their manager could have demonstrated empathy

41% said their employer could have offered workshops on mental and financial health, self-care

AMONG EMPLOYEES WHO FELT CARED FOR:

42% said their manager demonstrated empathy

38% said their employer had flexible leave policies

40% said their manager showed flexibility about taking time off

RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:

✓ **Mental health resources (EAPs)**

✓ **Health and wellness programs**

✓ **360-degree communication channels**

Life experiences

Care delivery gap:
 High: 20% or higher
 Moderate: 8% - 19%
 Low: Less than 8%

Incidence:
 High: 35% or higher
 Moderate: 25% - 34%
 Low: Less than 25%

4 Loss of a family member or friend: Managing bereavement

Incidence: High	38%
Impact: High	86%
Care delivery gap: High	22%

“ Returning back to work from losing a loved one, you're not there mentally.

“ When my grandfather passed away, it was the only time off I've ever taken for bereavement. But I had to jump through hoops to get off and that felt disrespectful.

AMONG EMPLOYEES WHO FELT CARED FOR:

58% said their manager showed flexibility for taking time off

41% said their employer had flexible leave policies

AMONG EMPLOYEES WHO DIDN'T FEEL CARED FOR:

37% said their manager could have demonstrated empathy

24% said their manager could have alleviated their workload

RESOURCES AND OFFERINGS TO DEMONSTRATE CARE:

- ✓ Mental health resources (EAPs)
- ✓ 360-degree communication channels

Anchoring Employee Care on Benefits:

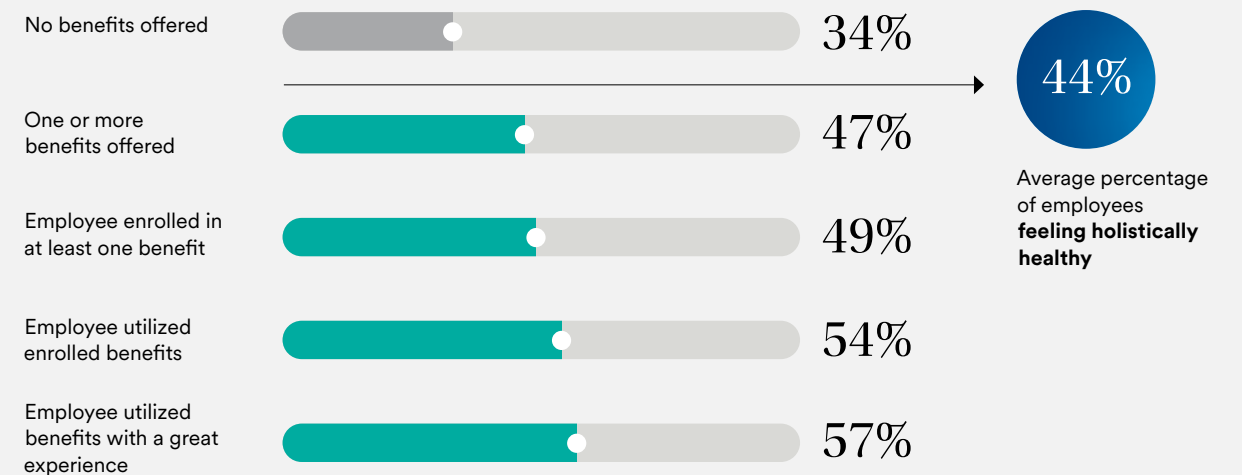
A best practices-based approach

Delivering employee care effectively and consistently across personal and professional experiences requires a unified leadership vision around strategic priorities and a strong commitment to executing on tactical details. The elements of the employee experience provide a framework for employers to design robust models for always-on employee care, with benefits with benefits playing an essential role.

Our results make clear why benefits are important. Employees who choose, use and are satisfied with the benefits that employers offer are more holistically healthy. Further, our findings show how improved utilization correlates to better work-life outcomes for workers and improved talent management results for employers.

Employees who choose and successfully use benefits experience enhanced holistic health and better talent outcomes

PROPORTION OF EMPLOYEES FEELING HOLISTICALLY HEALTHY BY BENEFITS* INTERACTION:



*Analysis includes Voluntary Benefits such as Accident insurance, Critical Illness insurance, Cancer insurance, Hospital Indemnity insurance, Legal services, Pet insurance, etc.

Employees who use their voluntary benefits and have a good experience are:

- 1.3x more likely to feel cared for
- 1.3x more likely to feel happy at work
- 1.3x more likely to feel engaged
- 1.2x more likely to feel loyal
- 1.2x more likely to feel productive

For employers looking to achieve these outcomes, the key questions to ask include:

- 1 Which benefits and offerings will best address our employees' needs?
- 2 How can we help employees choose the benefits that are the best fit for their unique personal situations?
- 3 How can we educate and encourage employees to use their benefits when and where they need them?

Attractive benefits packages lay the foundation for an engaged, loyal and productive workforce, while a compelling benefits experience can help organizations become top performers in talent management and employee well-being. Such leadership starts with clear and proactive communications about what benefits are available, why they're important and how to use them. They must also design an approach to benefits education, enrollment, personalization and integration that satisfies the individual needs and preferences of the entire workforce.



Employees on using their benefits:

“ Don't make me wait until the first of the year to change my benefits. Let me do what needs to be done right away.

“ People use the benefits, but not all of them. Certainly, younger employees don't utilize all of the benefits or realize how broad they are.



The following best practices, based on insights from our research, point the way forward to achieving the outcomes both employees and employers want.

1 Tailoring benefits to personal lives and professional settings

A large majority of employees (79%) want benefits tailored to life stages, as well as their positions and personal circumstances, our findings show. Here again, different groups of workers have different priorities. Tailored benefits are more important to Hispanic (83%) and Black employees (83%), than to Asian (79%) and White (78%) employees. Boomers are the generation least interested in employer recommendations for benefits tailored to their life stage and needs.

Workers are also looking for support in choosing the right benefits, ideally via easily accessible benefits platforms; 75% would like custom decision-making support based on their mental, physical and financial needs.

Employers will want to focus their efforts on those cohorts who care most about personalization, and those least satisfied with the current options for personalization.



The worker groups with the highest discrepancies between the importance of benefits personalization and their satisfaction with benefits currently offered are:

Women	14% pts.
Millennials	11% pts.
Grey-collar	11% pts.
LGBTQIA+	10% pts.
Low-income	8% pts.
Boomers	7% pts.
Manual laborers	6% pts.

Different cohorts will have different benefits priorities. For instance, among employees living with a disability, 59% consider wellness offerings (e.g., EAPs, financial wellness programs) to be must-have benefits, compared to 43% of all workers. The same is true of accident insurance (59% vs. 51%) and emergency fund support (57% vs 42%). Our research shows that employees living with a disability recognize the value of these benefits; those who feel cared for are two times more likely to say that their employer recognizes the importance of benefits for their overall well-being.

The bottom line is that one-size-fits-all benefits packages simply don't suit diverse workforces. Nor can they flex to support the full range of events and moments that employees will experience.

2 Integrating benefits within a unified employee experience

Combining benefits and other offerings holistically can enrich the overall employee experience in ways that align to employee preferences. Nearly three-quarters (73%) of employees say benefits integration – linking multiple offerings within a streamlined and cohesive experience – is important to them.

Integration can take many forms. A menu of voluntary and customizable benefits can enable social supportive cultures, showing that all employees, no matter their needs and preferences, are valued. Integrated messaging about benefits, training, flexible scheduling policies and other offerings should be a standard feature of regular employee communications.

Overall, employees say that benefits personalization is more important than benefits integration (78% vs. 73%). Despite the different levels of importance, the same proportion of workers (69%) are equally satisfied with the current levels of benefits personalization and integration offered by their employers. The implication is that employers are not meeting employees' personalization needs quite as effectively as they are workers' integration needs.

Employees say that benefits personalization is more important than benefits integration

78% vs. 73%

3

Driving awareness: through effective communications and education

Employers will be challenged to demonstrate care if employees don't understand what benefits they have and how to use them when they need them. Our research data shows that employees who are aware of and use their benefits feel more cared for in key moments. In fact, communication is itself a way to demonstrate care; 50% of employees say they would feel more cared for if their employer improved benefits communications.³



Our research has long tracked the fragmentation of benefits communications and the ways in which employees want to receive information.

THIS YEAR'S RESULTS SHOW A WIDE RANGE OF EMPLOYEE PREFERENCES FOR COMMUNICATION, WITH NO DOMINANT CHANNELS:



³ Data from July 2023 EBTS survey

Interestingly, 46% of employers say their employees can learn about benefits by talking to their managers.

Yet only 18% of employers say managers at their organization are well-equipped and comfortable discussing benefits with their direct reports. That's a disconnect for any organization seeking to move the needle on benefits awareness and utilization.

Millennials and Gen Z employees are significantly more likely to feel benefits communications are irrelevant to them and are consequently more likely to struggle to understand communications about benefits and open enrollment. While Baby Boomers prefer to learn about benefits through in-person conversations, Gen X employees look to online resources. Millennial employees prefer video and podcast content, while Gen Z employees cite social media (i.e., short-form explanation) as their top choice communications source.

Exploring generational differences is an important step in creating tailored experiences, but it may be worth considering how other nuances that exist within subgroups can further drive communication effectiveness. More than 40% of Gen Z Hispanic employees consume media in both Spanish and English. Given the advancement in translation technologies, employers can offer benefits content in additional languages to better resonate with and accommodate bilingual employees.

Because benefits understanding varies by cohort, education can target specific learning opportunities. For example, Gen Z and Millennial employees may require additional educational support as they are significantly more likely to not fully understand certain elements of their benefits packages.

Employers that embrace personal and inspirational storytelling are more likely to break through in showing workers how benefits help them accomplish their goals, achieve holistic well-being, and live their best lives. Benefits communications should be tailored to highlight what matters most to different cohorts of employees and encourage them to take advantage of everything on offer. Communications plans should reflect a range of preferences for channels and timing, with both "push" and "pull" options, from online portals and HR hubs to mobile apps.

4

Optimizing the mix of benefits

Utilization is largely a function of the quality and attractiveness of the benefits on offer. Understanding employee views on must-have vs. nice-to-have benefits can help employers align their benefits packages to diverse employee needs and preferences. Gen Z and Millennial employees prioritize less traditional offerings such as legal services, identity and fraud protection, and pet insurance. Gen X and Baby Boomers look for traditional benefits offerings like health insurance.

Not surprisingly, employees are interested in additional benefits. This year's study revealed new types of benefits that are of particular interest. A full 82% of employees said they were interested in having access to emergency fund support, 43% of whom consider it a must-have.



Compared to previous years, workers are notably more interested in:

	of employees who are interested in an Emergency Fund
PTO donations*	56%
Insurance products for financial emergencies	50%
Interest-free loans from employers	47%
Payout from a benevolent fund	35%

*The ability for employees to donate unused PTO to a shared pool that can be used by colleagues facing extended medical or personal emergencies.

While not all employers can afford to offer a full range of benefits, access to voluntary and supplemental benefits can make a difference for some workers. For instance, financial planning seminars or services can help alleviate financial stress. Voluntary benefits can also position employers to provide care in a broader range of moments and experiences. Allowing some flexibility around employer funding for different benefits choices or offering a more comprehensive list of voluntary benefits can address generational and individual differences in preference. Year-over-year data about employee preferences can inform the business case for benefits investments.

Using historical data from past Employee Benefit Trends Studies, we conducted deep-dive analyses of the current workforce to identify specific employee archetypes based on common needs, preferences and attributes that cut across demographic markers. Grouping employees according to shared needs can yield richer insight into how different cohorts experience challenges resulting from social or economic factors and how employers can embed approaches to care based on the widest range of employee needs.



A new approach to satisfying workers' diversifying needs

With an increasingly heterogeneous workforce, employers across industries are challenged to satisfy workers with divergent expectations for the work environment, the organizational culture and the benefits offered by employers.

That's why broad-based policies, generalized programs and standard benefits may be seen as perpetuating bias in the workplace. At the same time, the ever-evolving needs of different populations make it hard for employers to provide the offerings everyone would like to see.

In the future, we'll go deeper on these archetypes through a series of ethnographic stories that will showcase the context and structural realities affecting each employee group.



Watch for updates at

[metlife.com/workforce-insights/](https://www.metlife.com/workforce-insights/)

5 Supporting utilization

Our research makes clear that many employees misunderstand and under-utilize their benefits. Nearly two-thirds (62%) of employees are not completely confident they know about all the benefits and/or workplace perks offered to them, while almost half (45%) do not fully understand their benefits package.

Thus, increasing utilization of benefits is essential for employers executing always-on care strategies during key moments and across the entire employee experience. Enrollment sets the stage for initial awareness and benefits choice, but employers can address employees' struggle to access and use their benefits year-round through other means. Employers can pinpoint gaps in understanding through individualized education programs on relevant benefits and selection and targeted outreach campaigns. Mobile apps and other digital tools can prompt employees to take advantage of the benefits they have just when they need them most.



Employees on the utilization of benefits:

“ I have these benefits. But when I need an hour off to go to the dentist, it is a huge orchestration. They make it difficult to use the benefits.



Increased utilization is one way to improve employee satisfaction with benefits, which are the lowest (55%) of all elements of the employee experience. Higher satisfaction with benefits requires that employees:

- 1 Are aware of the benefits available
- 2 Choose to enroll
- 3 Use the benefits available to them
- 4 Experience positive outcomes



Better utilization starts with understanding, which also benefits employers. Half of employees say that a better understanding of their benefits would make them more loyal to their employer. Employees who are more confident in their knowledge of available offerings are 16% more likely to be engaged at work.

Promoting visibility into meaningful moments:

Employers that create and maintain psychological safety in the workplace gain visibility into moments that are likely to remain concealed from organizations with less safe work environments. The key is to help employees feel comfortable raising the challenges and difficulties they face in their personal lives.



The payoff for employee care: improved talent outcomes

Our research clarifies how “always-on” care models pay off for employers and employees – which is why organizations should consider investing in them.

Enhancing employees’ perception of care in areas where they do not feel particularly cared for leads to better talent management outcomes. Employees who feel cared for report higher levels of holistic health and score higher on success indicators in both work and life.



The value of employee care

Employees who feel cared for are more likely to report better outcomes compared to employees who don't feel cared for.

Holistic well-being	2.1x	Engagement	1.3x
Sense of being valued	1.6x	Loyalty	1.3x
Sense of belonging	1.5x	Success	1.3x
Happiness	1.5x	Productivity	1.2x
Satisfaction	1.3x		

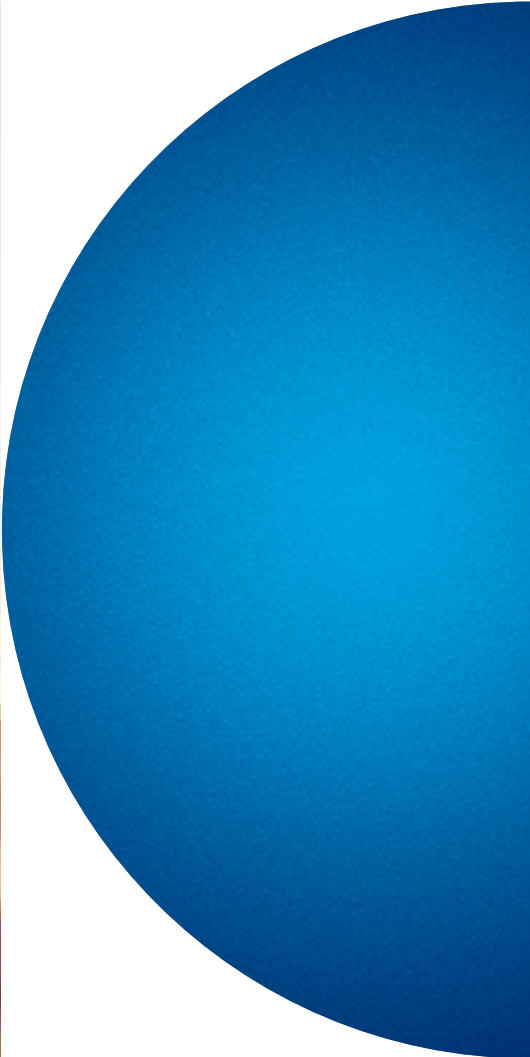
Conclusion

While overall employee talent outcomes and satisfaction with benefits have improved in the last year, employee expectations for the employee experience and benefits continue to rise. Specifically, they are looking for more personalized options, increased decision-making support, and clearer communications regarding benefits selection.

As the macroeconomic environment continues to evolve and shape individual workplaces, employers can positively impact employee well-being and keep up with employee expectations by demonstrating care in key moments, particularly those with the greatest impacts on the overall experience.

Though employers and employees see the value of care, there are key moments within the employee journey at which employers are not delivering in line with worker expectations. In assessing how to bridge these gaps, employers will need to delineate strategies for different events, moments and points in the overall employee lifecycle – from those that occur regularly to more infrequent occasions and covering both workplace experiences and those that take place in employees’ personal lives. They must also plan to make adjustments to other elements of the employee experience.

Employers should look to build on those moments where they are having success today, even as they determine how to better serve employees in moments and situations where their care delivery falls short today. As our research shows, this is the way forward to enhancing employee well-being and improving talent outcomes in the years ahead.



Employees

Gender	
Male	47%
Female	53%
Other (including non-binary)	0.2%
Marital Status	
Married	47%
Relationship, living together	9%
Relationship, not living together	3%
Single	28%
Divorced/Separated	10%
Widowed	3%
Ethnicity	
White	72%
Black or African American	18%
Asian	5%
Other	3%
Hispanic	16%
Non-Hispanic	84%
Family status	
Do not live with children under 18	57%
Live with children under 18	43%
Employer size (staff size)	
2-9	8%
10-49	17%
50-199	18%
200-499	8%
500-999	10%
1,000-4,999	13%
5,000-9,999	9%
10,000+	18%
Geography	
South	38%
West	20%
Northeast	21%
Midwest	22%
Age	
21-24	9%
25-34	21%
35-44	25%
45-54	21%
55-64	18%
65+	7%

Personal income	
Under \$30,000	10%
\$30,000-\$49,999	24%
\$50,000-\$74,999	21%
\$75,000-\$99,999	15%
\$100,000-\$149,999	14%
\$150,000 and over	15%
Prefer not to answer	2%

Industry	
Healthcare and Social Assistance	13%
Other Services	13%
Retail	10%
IT/Technology	9%
Educational Services	9%
Manufacturing	8%
Finance and Insurance	6%
Construction	6%
Accommodation and Food Services	4%
Transportation and Warehousing	4%
Professional, Scientific and Technical Services	3%
Public Administration	3%
Real Estate	2%
Wholesale Trade	1%
Administration, Support, Waste Management, and Remediation	1%
Arts, Entertainment and Recreation	1%
Energy and Utilities	1%
Pharmaceuticals	1%
Information	1%
Agriculture, Forestry and Fishing	1%
Management of Companies & Enterprises	1%
Mining, Quarrying, Oil & Gas Extraction	0.3%

Education	
Some schooling completed/No high school diploma	1%
High school graduate or the equivalent (i.e., GED)	18%
Some college credit, no degree	18%
Associate degree	11%
Bachelor's degree	29%
Master's degree	18%
Professional/Doctoral degree	5%

Employers

Employer size (staff size)	
2-9	6%
10-49	14%
50-199	19%
200-499	8%
500-999	11%
1,000-4,999	14%
5,000-9,999	14%
10,000+	14%

Industry	
IT/Technology	14%
Construction	11%
Educational Services	10%
Manufacturing	9%
Retail	9%
Construction	9%
Healthcare and Social Assistance	8%
Finance and Insurance	8%
Other Services	6%
Professional, Scientific, and Technical Services	4%
Accommodation and Food Services	3%
Transportation and Warehousing	3%
Public Administration	2%
Real Estate	2%
Management of Companies & Enterprises	2%
Administration and Support and Waste Management and Remediation	2%
Energy and Utilities	1%
Arts, Entertainment, and Recreation	1%
Wholesale Trade	1%
Agriculture, Forestry, and Fishing	1%
Pharmaceuticals	1%
Information	1%
Mining, Quarrying, Oil & Gas Extraction	0.3%

Geography	
South	37%
West	23%
Northeast	21%
Midwest	20%

Research Methodology

MetLife's 22nd Annual U.S. Employee Benefits Trends Study was conducted in November 2023 and consists of two distinct studies fielded by STRAT7 Rainmakers – a global strategy, insight and planning consultancy. Wave two of MetLife's 21st Annual U.S. Benefit Trends Study was conducted in July 2023 as a follow-up to the main study fielded in November 2022. The survey consists of 2,640 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

The employer survey includes 2,595 interviews with benefits decision-makers and influencers at companies with at least two employees. The employee survey consists of 2,809 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

About MetLife

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STRAT7 Rainmakers is a UK-based global strategy, insight and planning consultancy with a focus on delivering game-changing commercial impact. Since our inception in 2007, we've worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with 50% of our work originating in the US. In April 2023, we joined the STRAT7 group.

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