



## CAPTRUST Shares Findings from Inaugural 2026 Financial Wellness Survey

*Survey Analyzes Impact of Financial Stress on Employee Performance and Highlights Strategies for Plan Sponsors*

**Raleigh, N.C.—January 15, 2026**—[CAPTRUST Financial Advisors](#) (CAPTRUST) today published findings from its inaugural [Financial Wellness Survey Report: Silent Financial Stress in the Workplace](#). The report reveals data-driven insights for plan sponsors regarding how financial stress impacts employee well-being along with the resulting repercussions for workplace productivity and morale.

Responses from more than 4,300 employees across 795 organizations identified that 62 percent of survey participants experienced moderate to severe financial stress. Additionally, three out of four (74%) said it affects their work motivation. They reported stress manifesting both mentally and physically, including anxiety, loss of sleep, and decreased morale.

Employees who accessed financial wellness resources reported lower levels of severe stress and were more likely to feel on track toward their financial goals. Despite this, more than half of those who engaged said they remain off track, highlighting the need for more personalized and comprehensive financial well-being support. 40 percent of employees ranked one-on-one advice as the most helpful resource for decreasing their financial worries.

The survey also revealed several critical insights that highlight where employers and plan sponsors can make the biggest impact on employee financial wellness.

- **Strong interest in one-on-one advice, but minimal engagement:** 98 percent of employees say they would use a financial advisor if one were available at no cost to them, yet actual engagement for those with access remains low.
- **Career stage matters:**
  - Early career employees report the highest stress and health impacts.

- Tailoring financial content and support by career stage and personas can reduce stress levels for all employee groups.
- **Disconnect between worries and learning interests:** Employees may avoid confronting their most pressing concerns because addressing these worries is simply too overwhelming.
  - For example, respondents named emergency savings and managing debt as their top financial worries yet identified investing and estate planning as their highest learning interests.

“Financial stress is not just a personal issue, it quickly evolves into a workforce challenge that can impact an organization’s bottom line if not addressed,” said Christopher Whitlow, CAPTRUST Senior Director and Head of CAPTRUST at Work. “Our survey supports the premise that when employees struggle financially, their ability to focus and perform at work suffers. Employers who invest in comprehensive financial wellness programs can help build financial confidence, improve retention, and empower a more resilient and motivated workforce.”

The report recommends three steps for employers: personalize your financial wellness program offerings, provide access to independent, one-on-one advice, and iteratively measure and close the gap between resource availability and utilization.

The CAPTRUST at Work program partners with employers and retirement plan sponsors to deliver comprehensive financial wellness solutions for their workforce. Through this program, employees gain access to personalized financial guidance, educational resources, and actionable strategies tailored to each employee’s unique goals and circumstances. By integrating retirement planning with broader financial advice, CAPTRUST at Work helps individuals make informed decisions about saving, investing, and managing their money.

For the full report and actionable insights, visit the [CAPTRUST resource page](#).

## About CAPTRUST

CAPTRUST provides independent, client-first financial advice and investment management services to individuals, endowments, foundations, nonprofit organizations, retirement plan sponsors, and their employees. For individuals, the firm focuses on holistic financial planning and wealth management, plus concierge services for those with ultra-high net worth. For institutions, CAPTRUST also offers outsourced chief investment officer (OCIO) services, fiduciary support, plan design and provider analysis, fee benchmarking, and financial wellness programs.

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