

CAPTRUST

— AT WORK —

FINANCIAL WELLNESS SURVEY REPORT | 2026

SILENT FINANCIAL STRESS IN THE WORKPLACE:
DATA-DRIVEN INSIGHTS FOR DECISION-MAKERS

Our mission is to enhance the lives of our clients, colleagues, and communities through sound financial advice, integrity, and a commitment to service beyond expectation.

Our inaugural “Financial Wellness Survey Report | 2026” surveyed employees at organizations that offer the CAPTRUST at Work financial wellness program. Our goal was to better understand how financial stress, confidence, and goals vary across the American workforce.

Through it, we gained a better understanding of the financial challenges and aspirations of employees nationwide—across industries, career stages, and backgrounds. The results offer valuable insights that can aid retirement plan sponsors, organizational leaders, and financial advisors in creating financial wellness programs that are relevant, responsive, and relatable for employees.

The Value of Financial Confidence

When people feel confident in their financial futures, they tend to be healthier, more engaged, and ready to do their best, both at work and in life. The insights herein are intended to inform ongoing efforts that support all employees in their financial journeys, so everyone can build financial confidence and achieve their personal financial goals.

Gratitude and Commitment

Thank you to the employers who facilitated this survey and each employee who took time to participate. Your honesty and vulnerability provided a strong foundation for deeper understanding and collective action going forward.

Invitation for Feedback

We welcome your perspectives on these inaugural findings. Open feedback is essential to refining our survey process and enhancing the value of our data analysis for all stakeholders.

We are committed to leveraging these insights to drive meaningful improvements in our service offerings, ensuring that financial wellness resources are accessible to everyone.

KEY INSIGHTS

- **Financial stress depletes workplace productivity.** Seventy-five percent of employees report that money worries affect their work motivation. And sixty-two percent report moderate to severe financial stress that influences work productivity as well as their physical and mental health.
- **Engagement leads to better outcomes yet often isn't enough on its own.** Employees who engage with financial wellness resources are less likely to report high stress and more likely to feel on track toward their financial goals. Yet, more than half of engaged employees, on average, report being behind financially or unsure of their progress. This suggests that while engagement opens the door, experiences tailored to each employee's needs and preferences are what drive improved financial well-being.
- **Career stage matters, and the early years are the most impactful.** Early-career employees report the highest levels of mental and physical duress from financial stress, while late-career employees report greater financial confidence and fewer health impacts. Tailoring financial content and support by career stage may likely reduce stress levels for all groups.
- **There is a disconnect between worries and interests.** Employees worry about emergency savings, the economy, and debt management, yet these topics are rarely their top learning interests. Conversely, investing and estate planning are popular learning topics, yet not identified as top concerns. Retirement is the one topic that is identified as both a worry and an interest.
- **Employees want advice but need encouragement to engage.** More than half of employees report needing help with financial planning—a need that increases sharply for those experiencing severe stress. Ninety-eight percent of employees say they would use a financial advisor if one were available to them at no cost. However, when given access, only twenty-five percent seek financial planning advice and just ten percent seek investment advice. Barriers may include time, trust, or awareness.
- **Investment confidence is high.** Sixty-one percent of employees say they understand their investments. Confidence is highest among late-career employees (seventy percent) and lowest among early-career employees (fifty-two percent).

RESPONSE SUMMARY

CAPTRUST at Work “Financial Wellness Survey Report | 2026” data was collected between May 1 and May 30, 2025. A total of 4,307 employees from 795 organizations participated; ninety-three percent of respondents completed the entire survey.

Responses were gathered using an online survey tool and distributed via direct email and through collaboration with employers. No incentive was offered for participation.

DEMOGRAPHIC BREAKDOWN

Self-Identification

Female	56.16%
Male	41.80%
Other	0.28%
Prefer not to say	1.76%

Primary Language

English	98.17%
Spanish	1.83%

Career Stage

Early Career (18 – 30)	9.24%
Mid-Career (31 – 54)	46.97%
Late Career (55+)	43.79%

Primary Work Setting

At a desk	71%
Deskless	9.82%
Combination	19.18%

Industry (as identified by respondent)

Agriculture	0.56%
Construction	5.41%
Education	8.61%
Entertainment	0.35%
Finance	8.27%
Government	1.97%
Healthcare	23.24%
Hospitality	0.60%
Manufacturing	13.82%
Other	16.30%
Professional Services	9.91%
Real Estate	0.95%
Retail	1.21%
Technology	6.64%
Transportation	2.16%

CAPTRUST at Work Engagement

Engaged	34%
Not Engaged	66%

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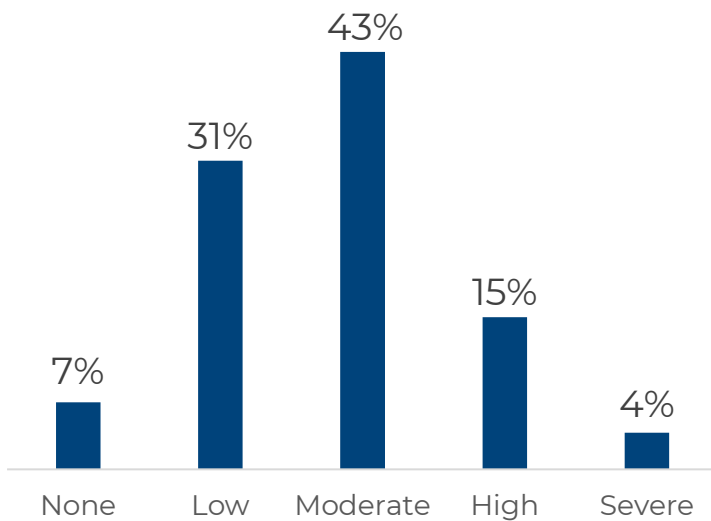
**I WORRY ABOUT MY FINANCES EVERY
DAY, AND IT KEEPS ME UP AT NIGHT.**

Survey Respondent

”

Financial stress is a workforce challenge, not just a personal issue. Our survey shows that only a small percentage of employees feel free from financial worry, and for many, the consequences negatively impact their health, productivity, and relationships.

Financial Stress Levels



Moderately to Severely Stressed Employees

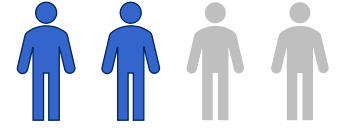
- 85%** Hospitality Industry
- 74%** Deskless Workers
- 71%** Spanish Speakers
- 67%** Women
- 65%** Mid-Career
- 63%** Not Engaged with CAPTRUST at Work

Employees who engaged with a CAPTRUST at Work professional were **twenty-eight percent less likely** to report high or severe financial stress.

LESS STRESS MAKES A POSITIVE DIFFERENCE

When employees are free from financial stress, everyone benefits. Productivity rises, engagement grows, and workplace culture thrives. A less-stressed workforce isn't just nice to have. It's a significant and measurable advantage for your organization.

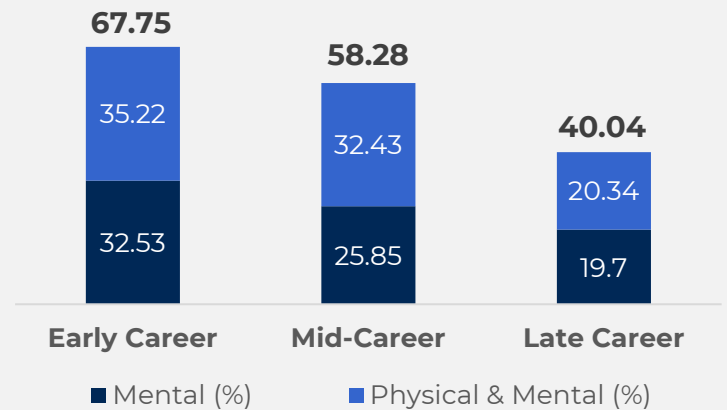
HALF OF ALL EMPLOYEES SUFFER MENTALLY AND PHYSICALLY FROM FINANCIAL STRESS.



More than fifty percent of employees who reported experiencing some level of financial stress said their stress manifests in multiple ways: **mentally, physically, or both.**

THE EARLY YEARS ARE HARDER

Late-career employees report significantly fewer health impacts from financial stress, with nearly sixty percent indicating no effect.



TOP IMPACT AREAS

Impact Score (0-10)

5.1

Anxiety/Depression

2.8

Relationship Issues

4.2

Sleep Loss

2.8

Health Issues

3.4

Decreased Motivation

2.2

Decreased Performance

SHARED FINANCIAL WORRIES



Retirement Savings



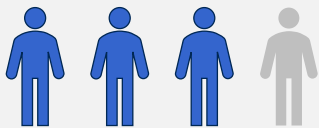
The Economy



Emergency Savings

WORRIES VARY BY CAREER STAGE

Early Career	Mid-Career	Late Career
Emergency Savings	Retirement Savings	Retirement Savings
The Economy	The Economy	The Economy
Debt Management	Emergency Savings	Emergency Savings



Seventy-five percent of employees say financial stress impacts their motivation at work.

5X

Highly stressed employees worry **five times as much** as those with lower financial stress levels.

2X

Younger employees **worry nearly twice as much** as those in the later stages of their careers.

Forty percent of employees **ranked one-on-one advice as the most helpful resource** for decreasing their financial worries.

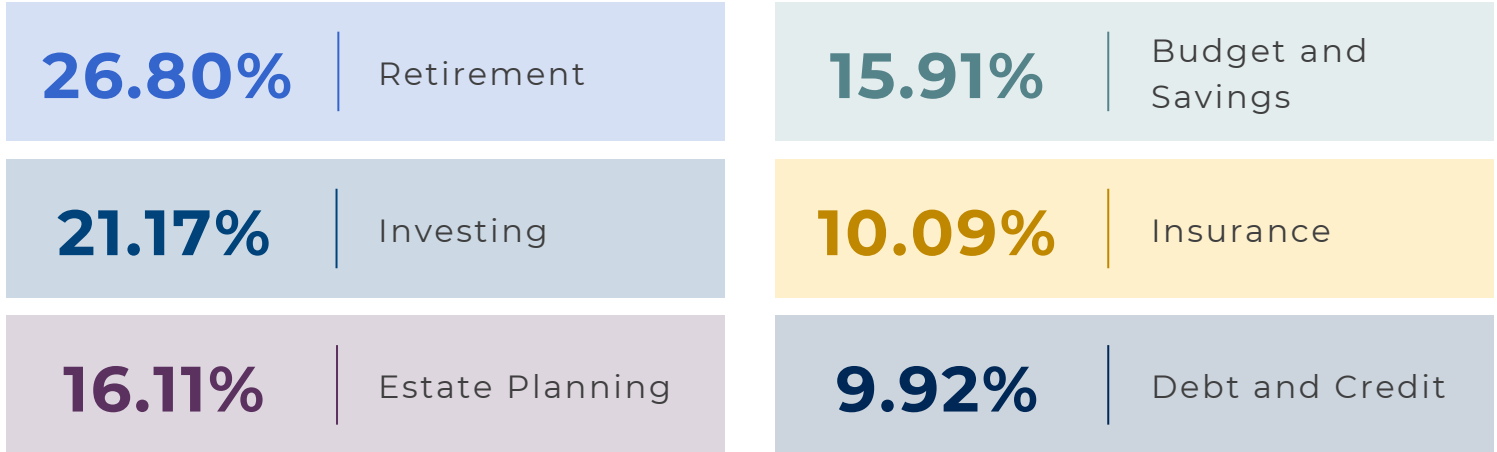
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**I WANT ONE-ON-ONE ADVICE I CAN
TRUST TO HELP ME MEET MY GOALS.**

Survey Respondent

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EMPLOYEE LEARNING INTERESTS



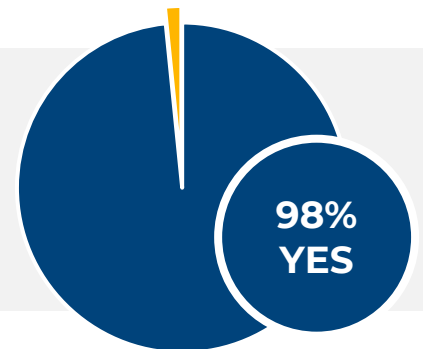
HOW THEY WANT TO LEARN

Employees were asked to rank the following from 1 (most preferred) to 5 (least preferred). In aggregate, they identified:

1. One-on-one advice meetings
2. Online tools (calculators, articles, and videos)
3. Self-study courses
4. Group education meetings (by webinar or in person)
5. Personalized email education

NEARLY EVERYONE WANTS AN ADVISOR

Ninety-eight percent of employees say they would use a financial advisor if available at no cost. This response spans every employee sector, revealing a near-universal interest in advisory services.



WHAT THEY WANT FROM AN ADVISOR

Employees want independent, transparent, and secure advice. For those interested in working with an advisor, here are the most important factors:



SHORT-TERM GOALS

Financial journeys balance immediate needs with future aspirations. As employees endeavor to address their financial well-being, they need guidance that helps them identify and focus on the issues that impact them most. By understanding employee pain points, organizations can better support them at every stage, helping translate motivation into meaningful outcomes.

MOST COMMON GOALS ACROSS STAGES

24%

Start or Increase Savings

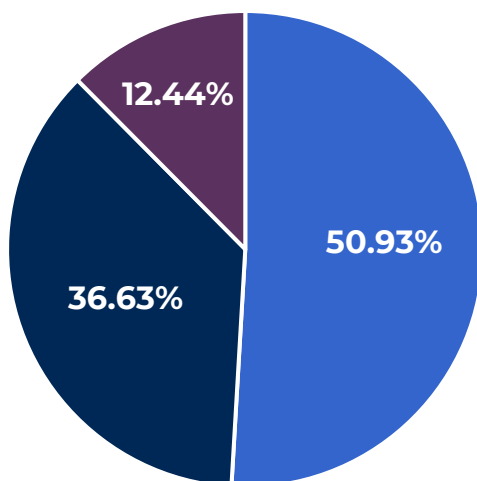
18%

Pay Off Credit Card

8%

Stick to a Budget

AGGREGATE GOAL PROGRESS



■ On Track ■ Unsure ■ Not on Track

GOALS BY CAREER STAGE

EARLY CAREER

1. Save for a home (27%)
2. Start or increase savings (23%)
3. Pay off credit card debt (16%)

MID-CAREER

1. Start or increase savings (25%)
2. Pay off credit card debt (21%)
3. Save for a home (11%)

LATE CAREER

1. Save or increase savings (22%)
2. Pay off credit card debt (16%)
3. Stick to my budget (9%)

LONG-TERM GOALS

MOST COMMON GOALS ACROSS STAGES

46%

Reach Retirement Goals

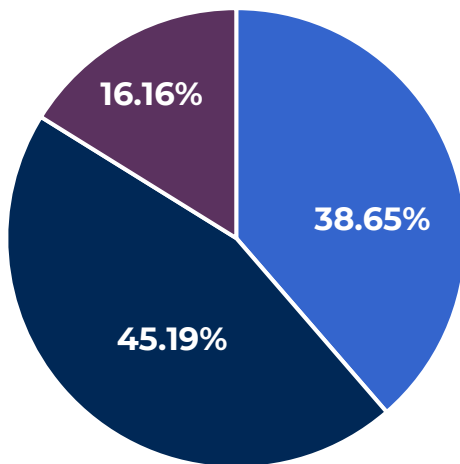
23%

Achieve Financial Independence

11%

Pay Off Mortgage

AGGREGATE GOAL PROGRESS



■ On Track ■ Unsure ■ Not on Track

GOALS BY CAREER STAGE

EARLY CAREER

1. Achieve financial independence (32%)
2. Save for a major life event (27%)
3. Pay off mortgage (13%)

MID-CAREER

1. Reach retirement goals (37%)
2. Achieve financial independence (28%)
3. Pay off mortgage (13%)

LATE CAREER

1. Reach retirement goals (63%)
2. Achieve financial independence (16%)
3. Pay off mortgage (8%)

Employees who engaged with a CAPTRUST at Work financial professional were **thirty-four percent more likely to be on track** toward both their short- and long-term financial goals.

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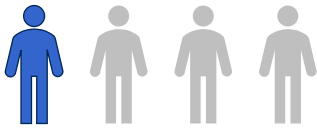
**I'M NERVOUS ABOUT MAKING
INVESTMENT DECISIONS WHEN THE
MARKET IS UNPREDICTABLE.**

Survey Respondent

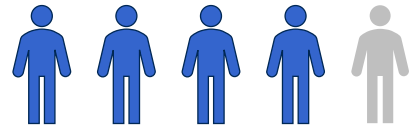
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FINANCIAL PLANNING NEEDS

Fifty-four percent of employees say they need help with financial planning—and need escalates sharply with stress. **Stress correlated to financial insecurity is the strongest predictor of help-seeking behavior from employees.**



Only one in four employees with **no financial stress** said they need help with financial planning.



Conversely, four out of five employees with **severe financial stress** said they need help with financial planning.

INVESTING WITH CONFIDENCE

Sixty-one percent of employees say they understand how they are currently invested and why. Understanding varies by career stage. Late-career employees report higher understanding (seventy percent). Early-career employees report lower (fifty-two percent).

EMPLOYEE INTEREST VS. ACTION

While ninety-eight percent of employees are interested in working with a financial advisor—if offered at no additional cost to them—actual engagement is significantly lower, especially when it comes to seeking investing support.



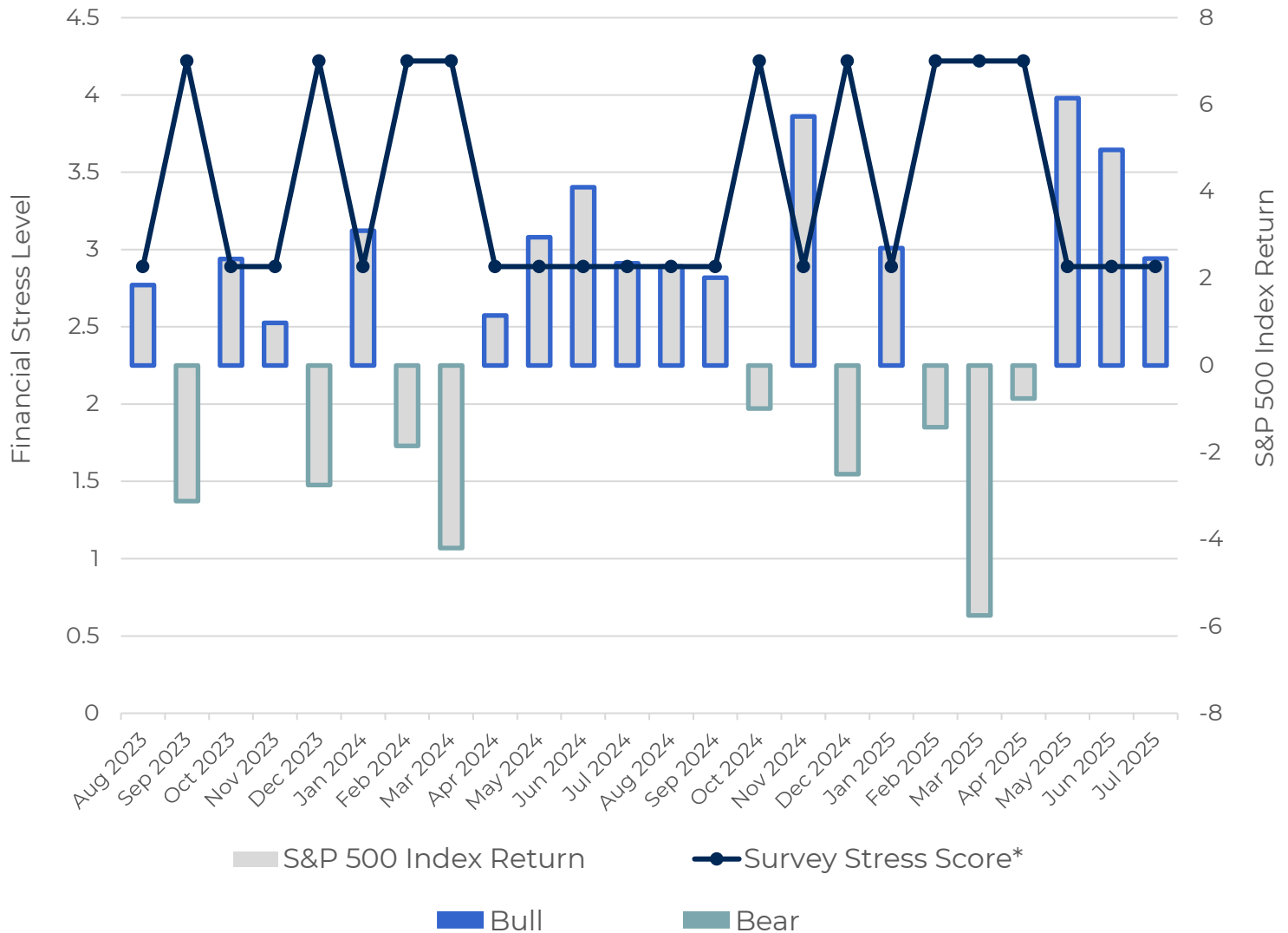
One in four employees turn to a financial advisor for **financial planning**.



One in 10 employees turn to a financial advisor for **investment advice**.

WELLNESS IS A MOVING TARGET

Employee stress levels rise and fall in correlation with market conditions.



Employees who engaged with CAPTRUST at Work **were more aware of market ups and downs**, which helped them make informed decisions and avoid emotional reactions.

Market condition classification based on S&P 500 monthly returns from [YCharts](#), [StatMuse](#), and [Forbes](#).

*Data is hypothetical based on average stress scores reported by survey respondents for specific May 2025 market conditions. Condition-based averages were then applied retroactively to bull and bear market environments between August 2023 and July 2025 to illustrate how employee stress levels may have correlated to market conditions over time.

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**IT'S HARD TO ASK FOR HELP,
EVEN WHEN I KNOW I NEED IT.**

Survey Respondent

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CONNECTING SOLUTIONS WITH FINANCIAL STRESS NEEDS

Eighty-five percent of employees say they want employer-sponsored financial wellness resources. This reflects consensus across demographics and work environments.

Employees who engaged with CAPTRUST at Work were **fifteen percent more likely to express interest** in financial wellness resources.

CONTRASTING FINDS

Worries vs. Learning Interests

Employees worry about managing debt and building emergency savings—yet these topics were not selected as top learning interests. Conversely, investing and estate planning were named as popular learning interests, yet were not identified as top worries.

INSIGHT: Employees may avoid confronting their most pressing concerns because addressing these worries is simply too overwhelming.

Resource Access vs. Utilization

More than sixty percent of employees say financial stress impacts both their productivity and motivation, yet far fewer engage with available financial wellness resources. This gap between access and utilization may be due to barriers, including awareness, stigma, perceived relevance, trust, or not knowing where to start.

INSIGHT: Employees want help but aren't willing or able to jump through hoops to get it.

NEXT STEPS FOR EMPLOYERS

1. **Personalize Your Financial Wellness Program(s)**

Find tailored, data-informed, and comprehensive resources that can support your employees across all career stages, regardless of the unique financial challenges they may face.

Integrate easy, on-demand access to videos, digital tools, and calculators covering a broad range of topics (from basic financial skills to managing executive benefits to crafting a retirement income withdrawal strategy) to help employees alleviate common financial worries.

2. **Provide Access to One-on-One Advice**

Make financial professionals available to all employees, ideally those who are fiduciaries. Fiduciaries are legally obligated to put client best interests ahead of their own.

3. **Measure and Close the Financial Wellness Gap**

Track engagement, outcomes, and employee feedback to identify gaps between resource availability and utilization. Repeat these steps each time you receive new data, enhancing personalization to increase effectiveness as you learn more about evolving employee needs and interests.

EMPOWER EMPLOYEES TO IMPROVE THEIR FINANCIAL OUTCOMES

The CAPTRUST at Work “Financial Wellness Survey Report | 2026” reveals both the challenges and opportunities facing today’s workforce. Leveraging these insights can help you take informed steps toward a stronger workforce—one that’s more resilient, engaged, confident, and productive.

We can help you bridge the wellness divide and empower your employees to thrive, at work and beyond.

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