



# 2026 **WORKPLACE** **BENEFITS** CONFERENCE

*Driving Growth, Evolution, and Innovation*

**Financial Wellness in Focus:**  
Highlights from the 2026 LIMRA  
Financial Wellness Index<sup>®</sup>



**Deb Dupont**

*Assistant Vice President*

LIMRA

# A “Taster’s Menu” 2026 Update



- Sampling of 2026 research update
- April 2026 Data
- Insights in process
- 5,119 consumers / 2,871 workers

# (Hard Questions)



Why is the Sky Blue?

How far is “up?”

What is the 17<sup>th</sup> digit of Pi?

Can human nature be changed?

Which came first, the chicken or the egg?

At what point did time begin?

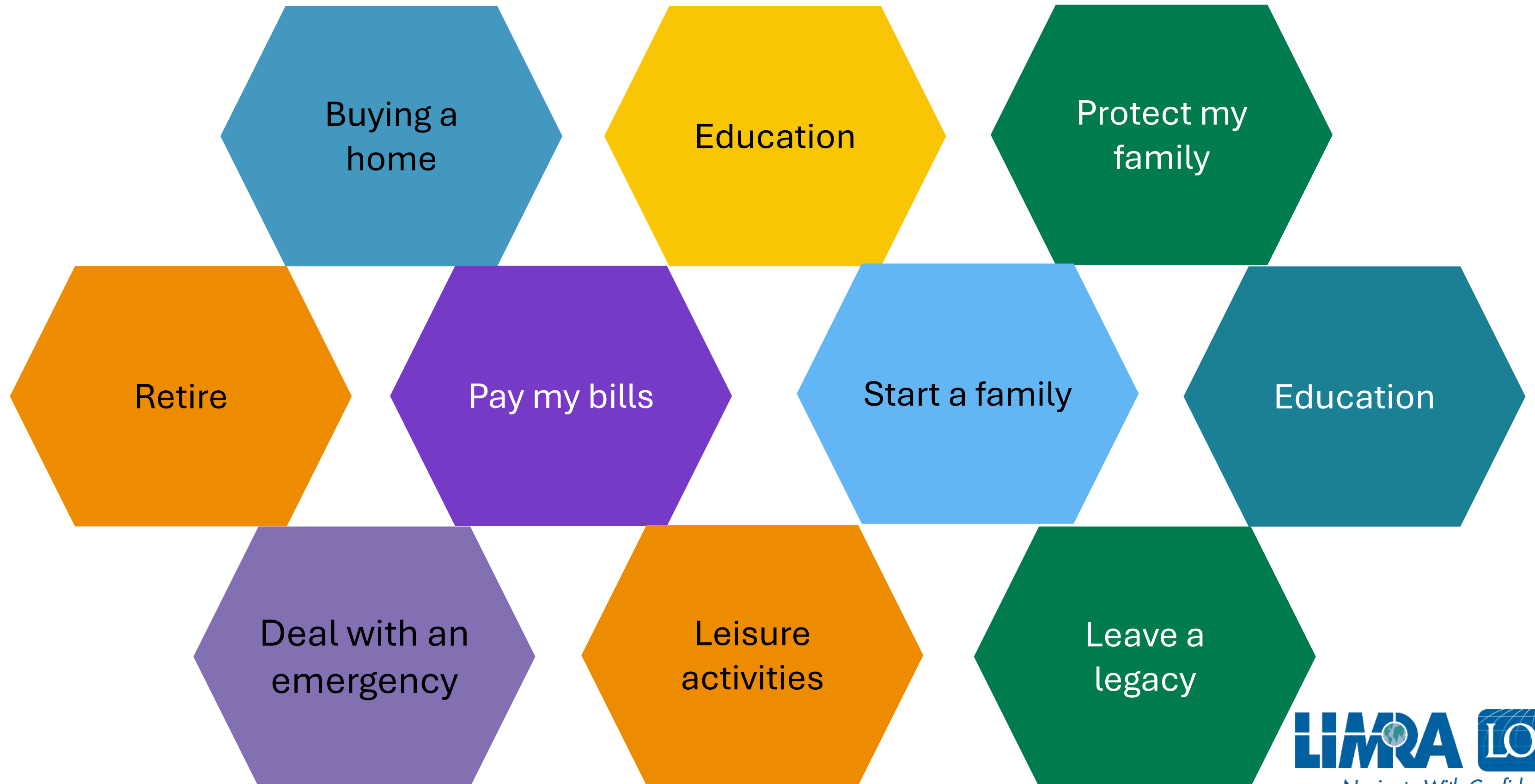


# What is Financial Wellness?

  
Retirement Readiness

  
Financial Planning

# Diverse Priorities; Elements of FW



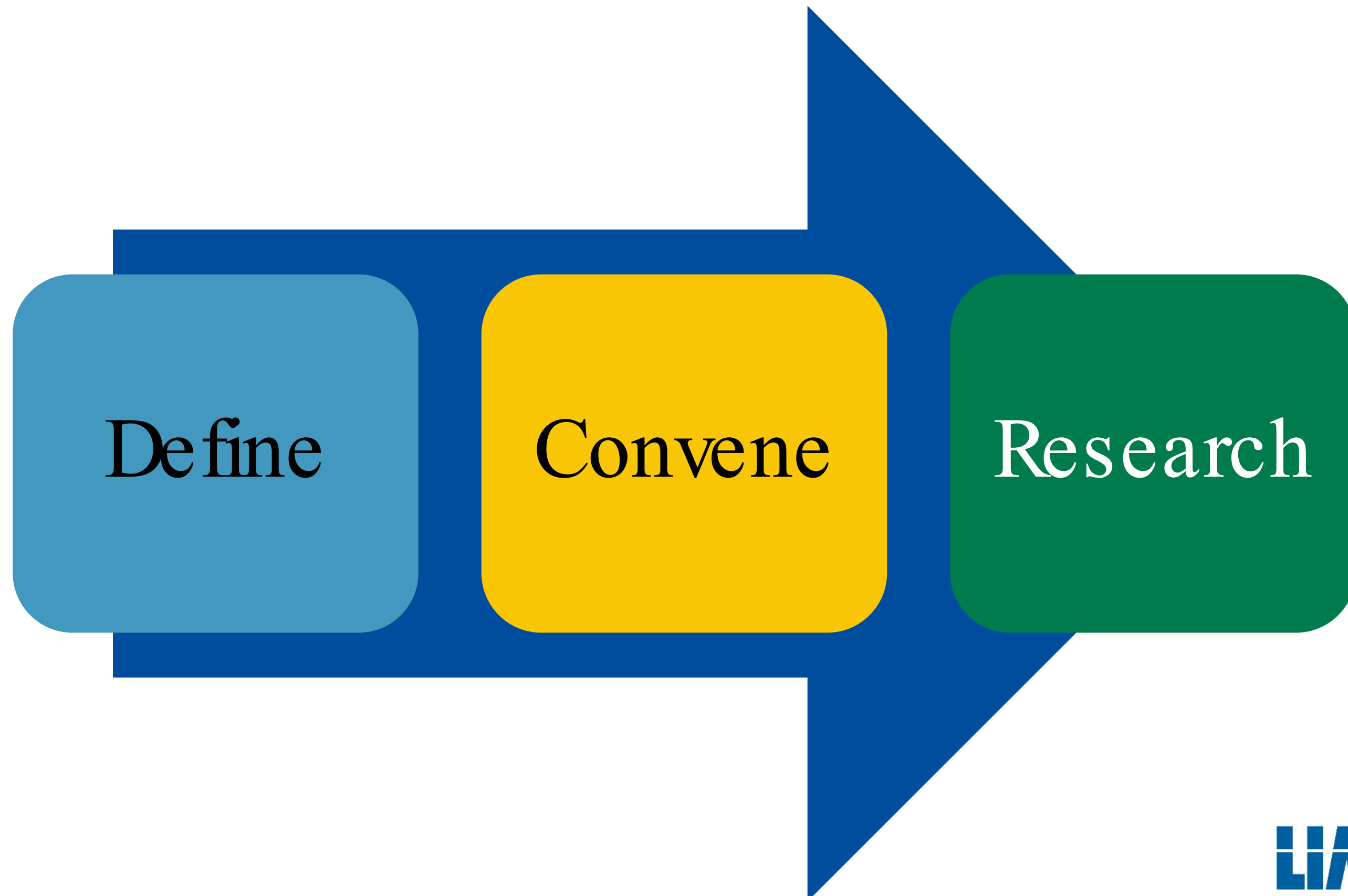
# Resulting Mosaic: Different for Everyone



The Bottom Line...

Financial Wellness ...

*is why we are in business*



## 1. Emotional

Being confident in your financial situation,

## 1. Emotional

## 2. Objective/Current

Being confident in your financial situation, able to withstand unexpected expenses, and

## 1. Emotional

## 2. Objective / Current

## 3. Forward-looking

Being confident in your financial situation,  
able to withstand unexpected expenses, and  
able to plan / act for a financially secure future.

# Defining Financial Wellness

1. Emotional

2. Practical / Current

3. Forward-looking

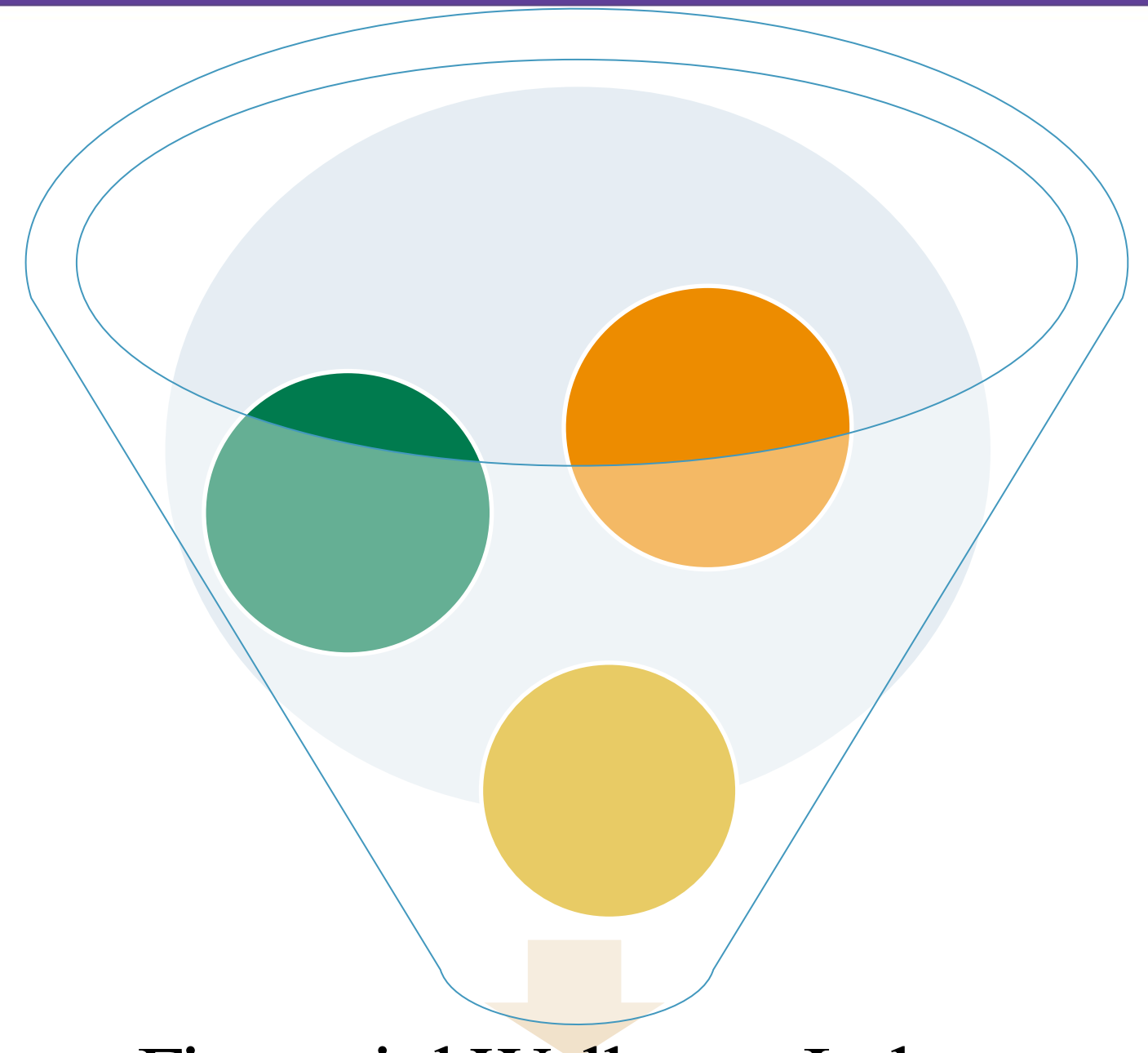
Being confident in your financial situation, able to withstand unexpected expenses, and able to plan / act for a financially secure future.



# *LIMRA Financial Wellness Index<sup>®</sup>*

# Elements of Financial Wellness & Stress

- Level of financial stress / satisfaction
- Financial enjoyment / lifestyle
- Financial knowledge
- Comfort managing money
- Ability to meet unexpected expenses
- Understanding retirement savings needs
- Ability to retire on track & terms
- Savings / investment amount
- Appropriate protection / insurance
  - Life
  - Health
  - Disability
  - LTC



Financial Wellness Index  
“Score”...presence or  
absence of financial stress

# Putting a Number On It...

- Consistent Measurement
- Comparison
- Trending



# Putting a Number On It...

## On a Scale of 1-10...



# Putting a Number On It...

## On a Scale of 1-10...



**0 = Financially Unwell;  
Overwhelming Stress**

# Putting a Number On It...

## On a Scale of 1-10...

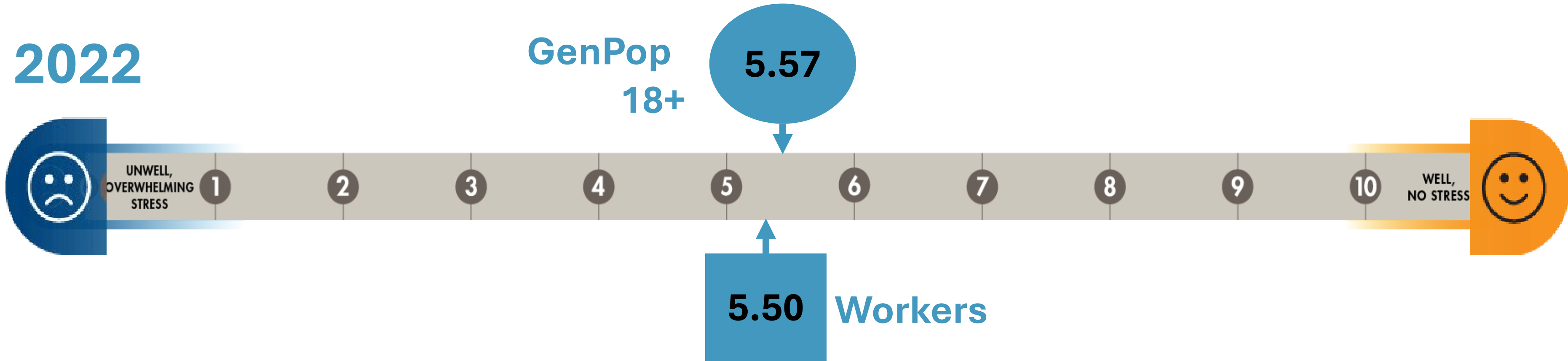


**0 = Financially Unwell;  
Overwhelming Stress**

**10 = Financially Set,  
Very Little, if any, financial  
stress**

# LIMRA Financial Wellness Index<sup>®</sup>

2022



# LIMRA Financial Wellness Index<sup>®</sup>

2024

GenPop 18+

4.95

2022

5.57

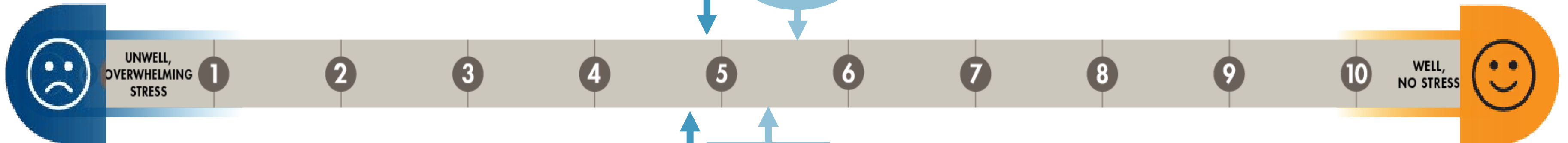
2022

Workers

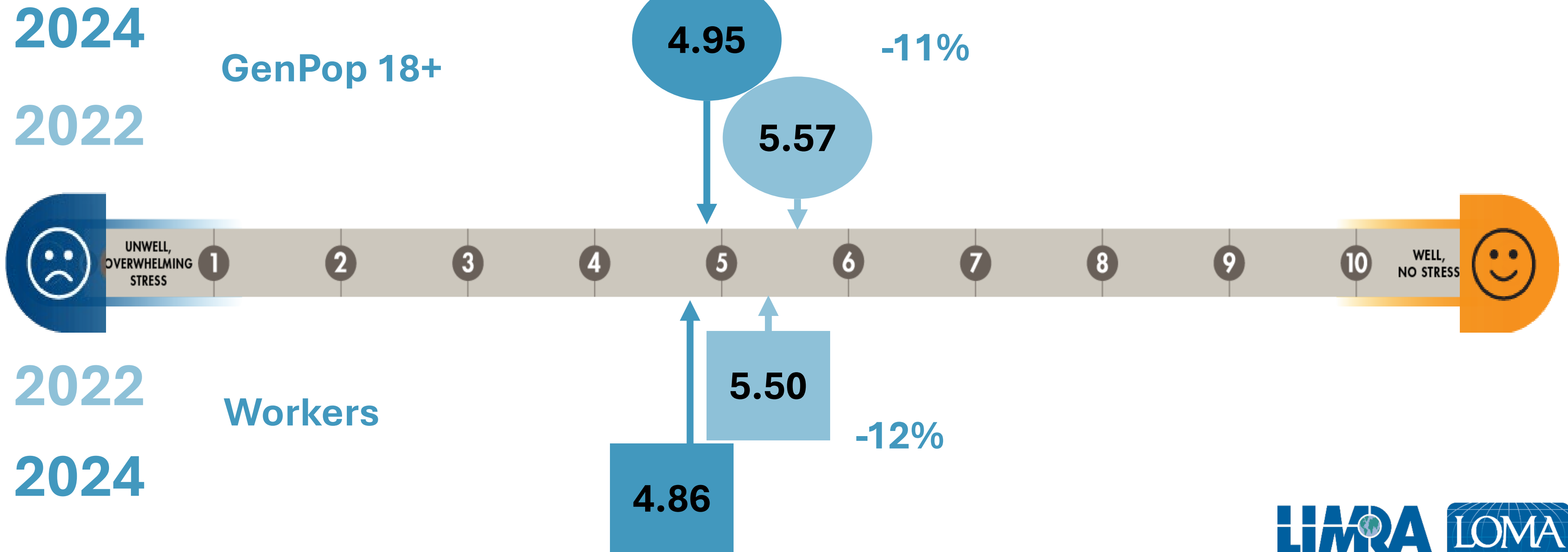
5.50

2024

4.86



# LIMRA Financial Wellness Index<sup>®</sup>



# LIMRA Financial Wellness Index<sup>®</sup>

2026

2024

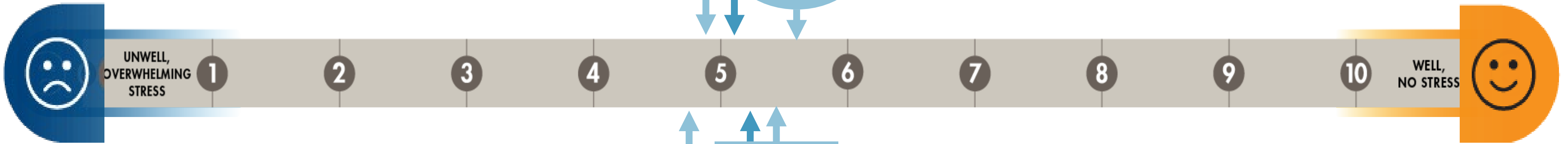
2022

GenPop 18+

5.08 +3%

4.95

5.57



2022

Workers

5.50

4.86

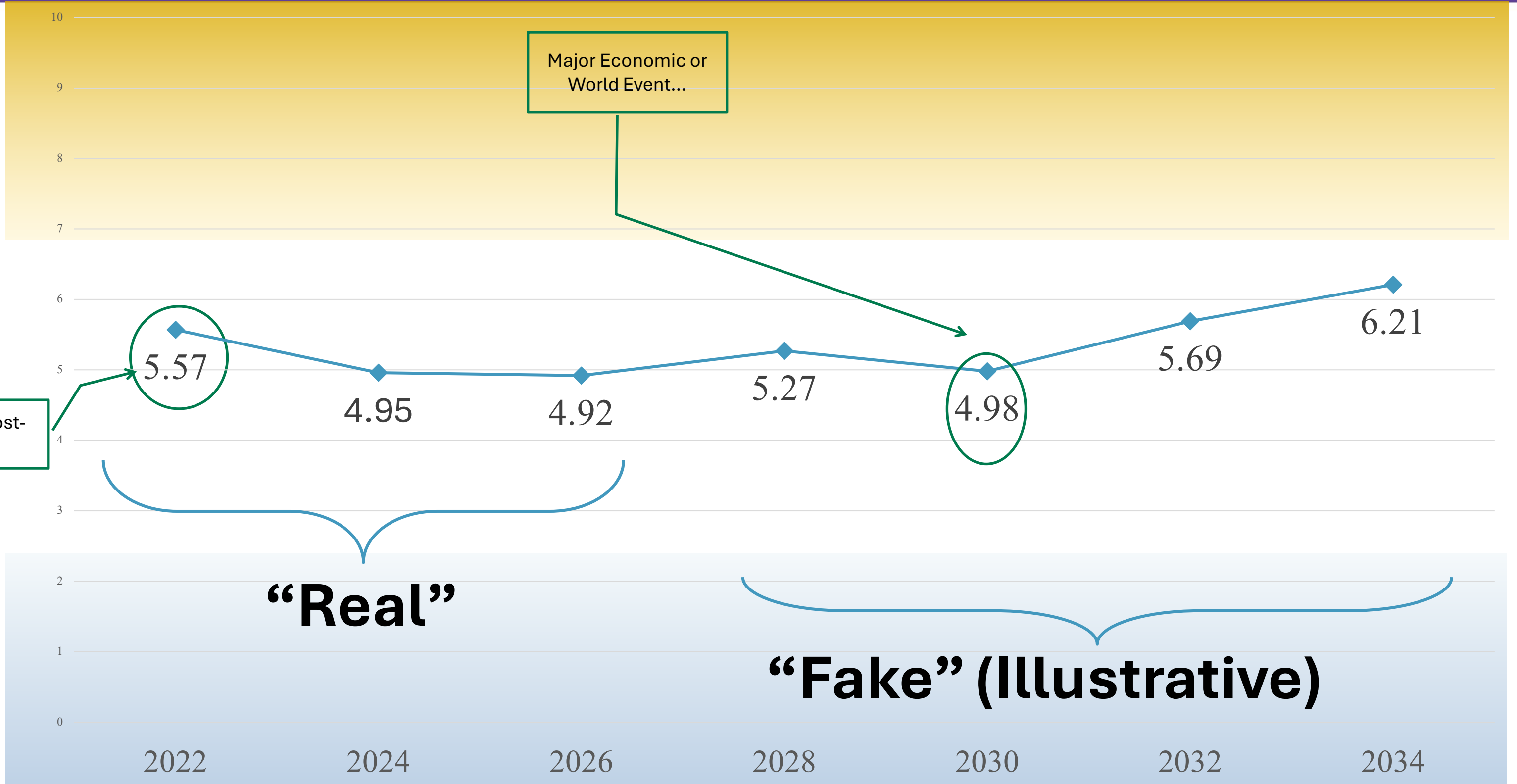
5.24 +8%

2024

2026

# It Is Trackable Over Time... and Adding Context

Well, no stress



Unwell,  
Overwhelming  
Stress



# Comparing Populations... Financial Wellness



**Generation Gender  
LGBTQ+**

**Income  
Race/Ethnicity**

**Employment  
Education**

All

5.08



# Comparing Populations... Financial Wellness



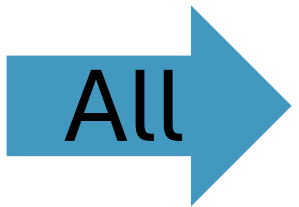
**Generation**

**Gender**

**LBGTQ+**

**Income**

**Employment**



5.08

Gen Z

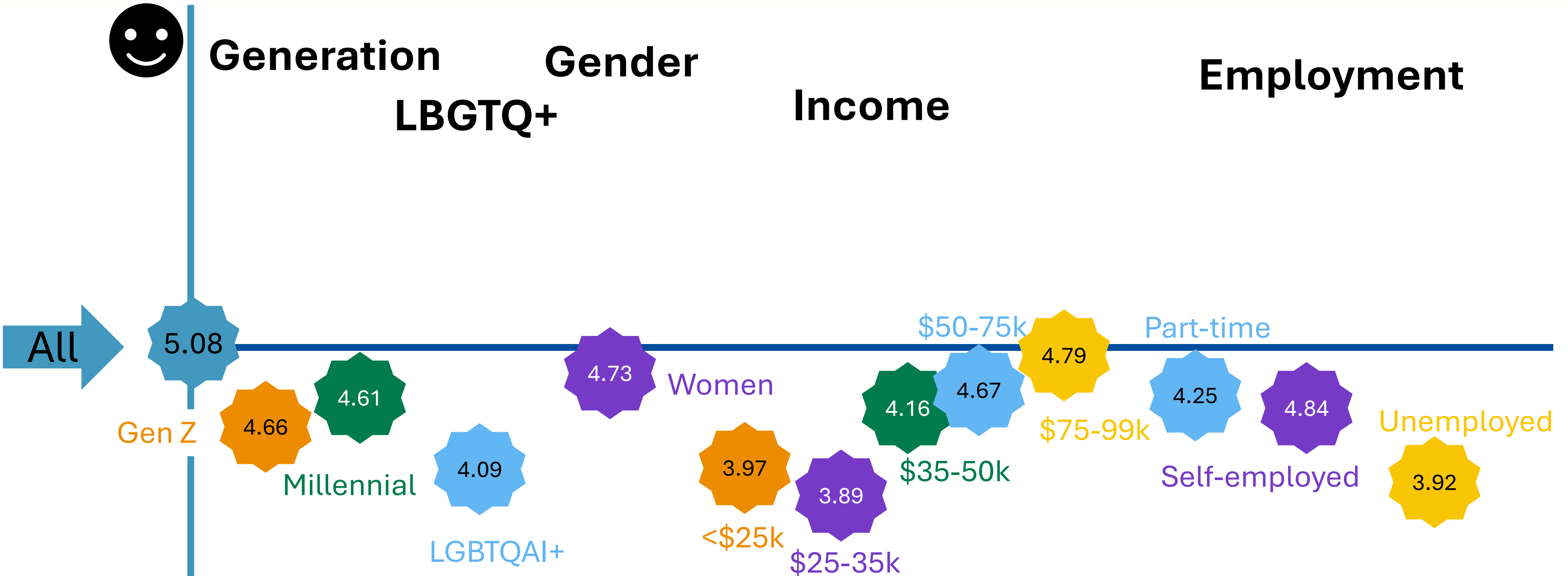
4.66

Millennial

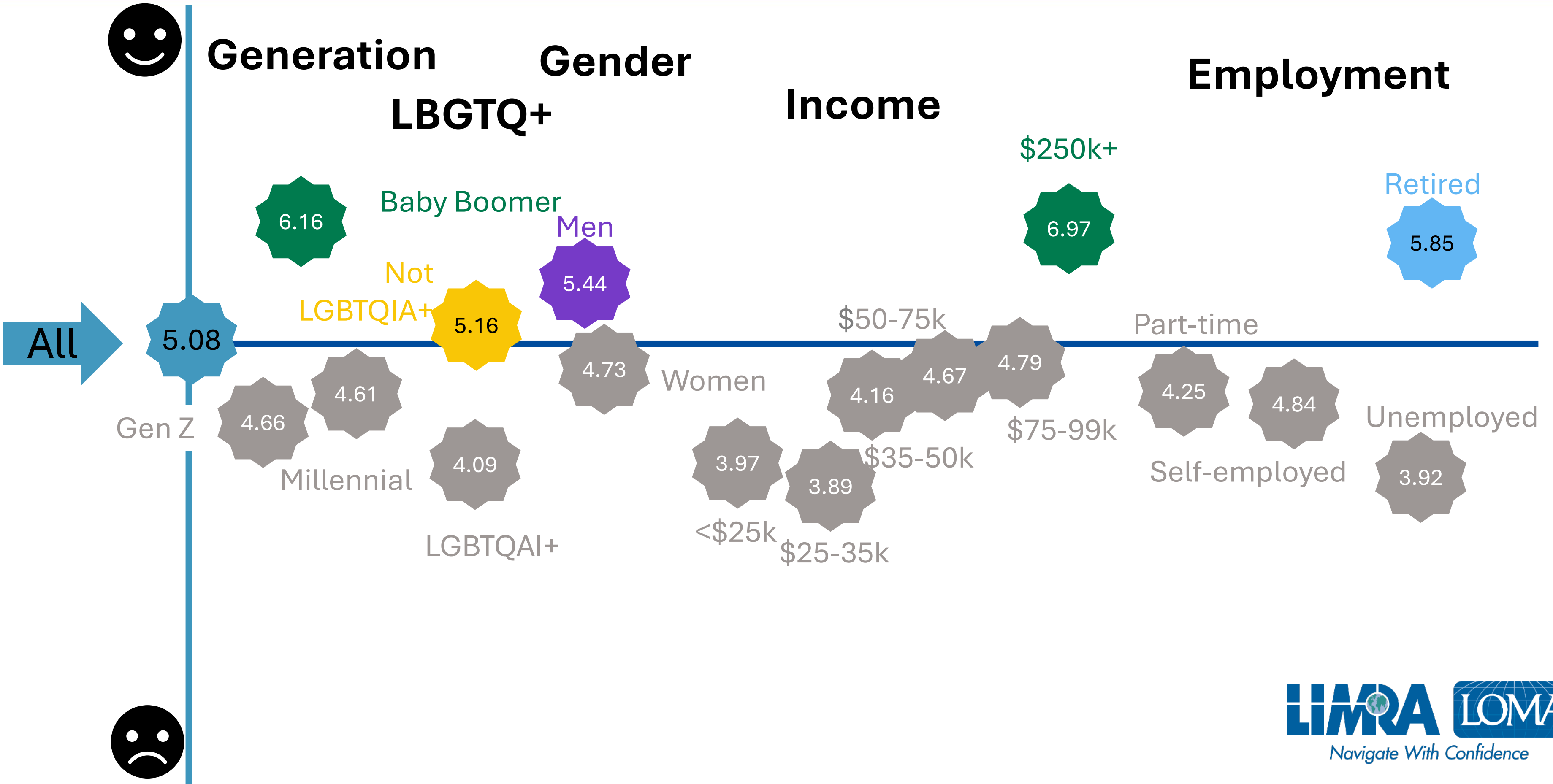
4.61



# Comparing Populations... Financial Wellness



# Comparing Populations... Financial Wellness



# Looking Back...

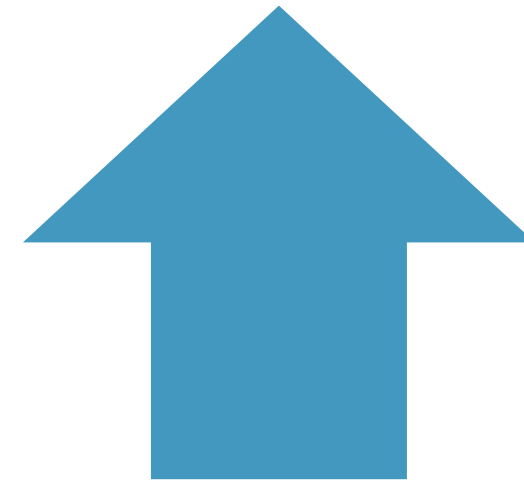


How have the financial stress levels in your life changed over the past 12 months?

**5** Much *more* stressed than 12 months ago



**Higher Scores**

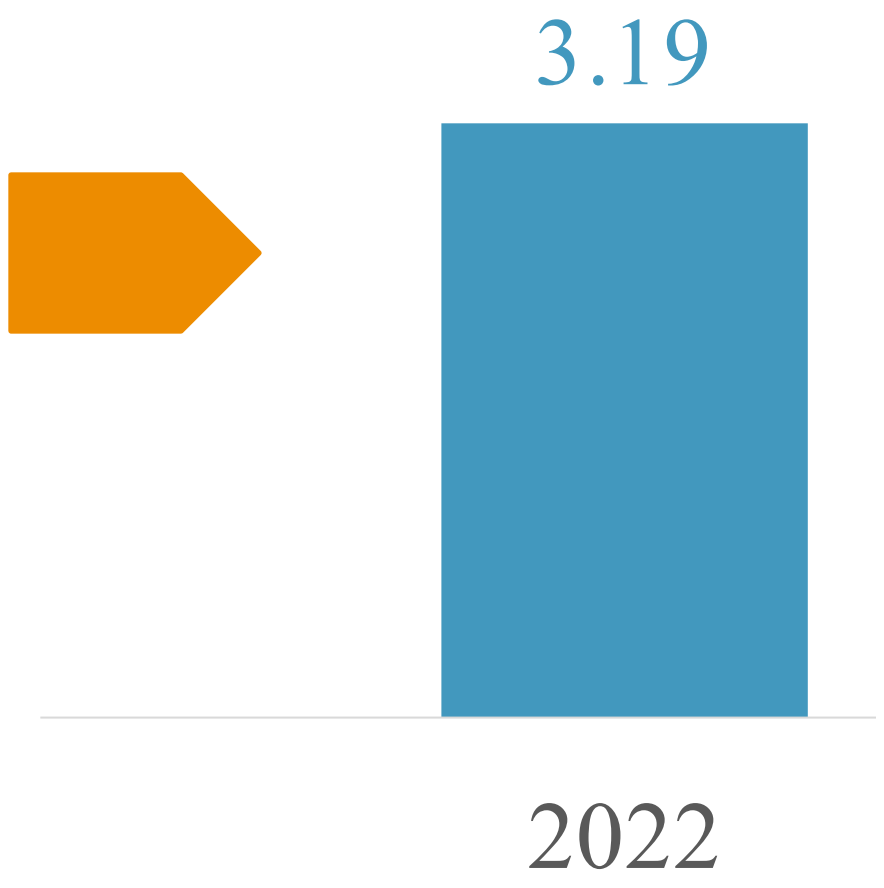


**More Stress**

**1** Much *less* stressed than 12 months ago

# Assessing Financial Stress Over Time

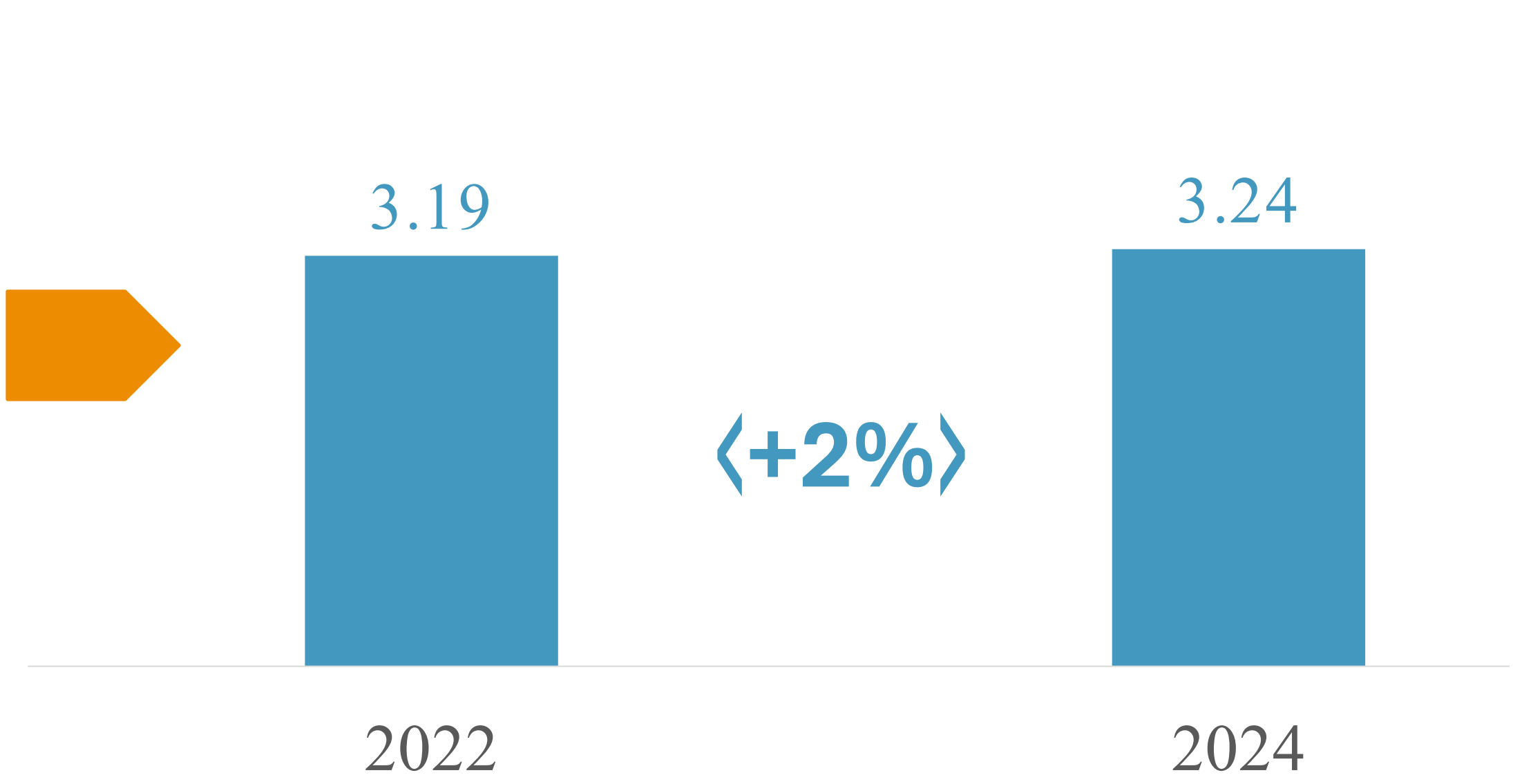
5 Much *more* stressed than 12 months ago



1 Much *less* stressed than 12 months ago

# Assessing Financial Stress Over Time

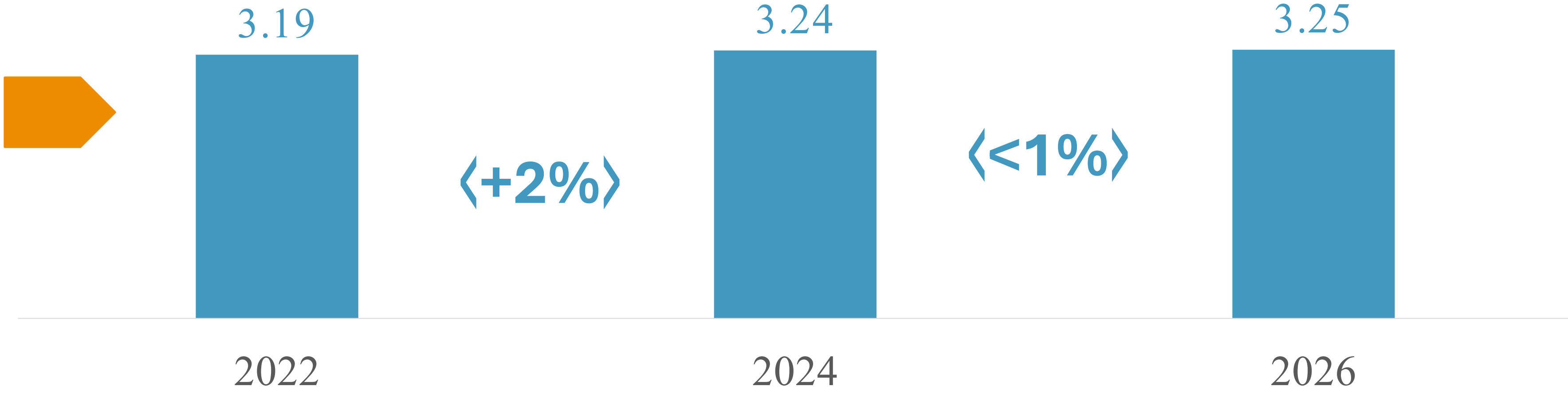
5 Much *more* stressed than 12 months ago



1 Much *less* stressed than 12 months ago

# Assessing Financial Stress Over Time

5 Much *more* stressed than 12 months ago



1 Much *less* stressed than 12 months ago



Why do you now feel more financial stress compared to 12 months ago?



# More Financial Stress: Cost (of Living)

**New**

Inflation of Everyday Expenses

36%

More Debt / Inability to Pay

11%

Unexpected Major Expenses

10%

Discretionary Expenses

6%

12 months stress...

# More Financial Stress: Job Related

**New**

Less Income (Other Reasons)

8%

Recent Job Loss

6%

Extended Unemployment (12+ mos)

3%

Threat of HH Job Loss

3%

12 months stress...

Increased Healthcare Costs

7%

Poor Investment Performance

4%

12 months stress...

Parents/Grandparents

3%

Adult Children

3%

12 months stress...

Why do you now feel less financial stress compared to 12 months ago?



Able to Save More

18%

Good Market Performance

13%

Started Professional Advice

7%

Unexpected Windfall

4%

12 months stress...

Increased Income (existing job)

14%

Added HH Income (new job)

8%

12 months stress...

Paid Significant Debt

10%

Formal Budgeting

8%

Downsized

3%

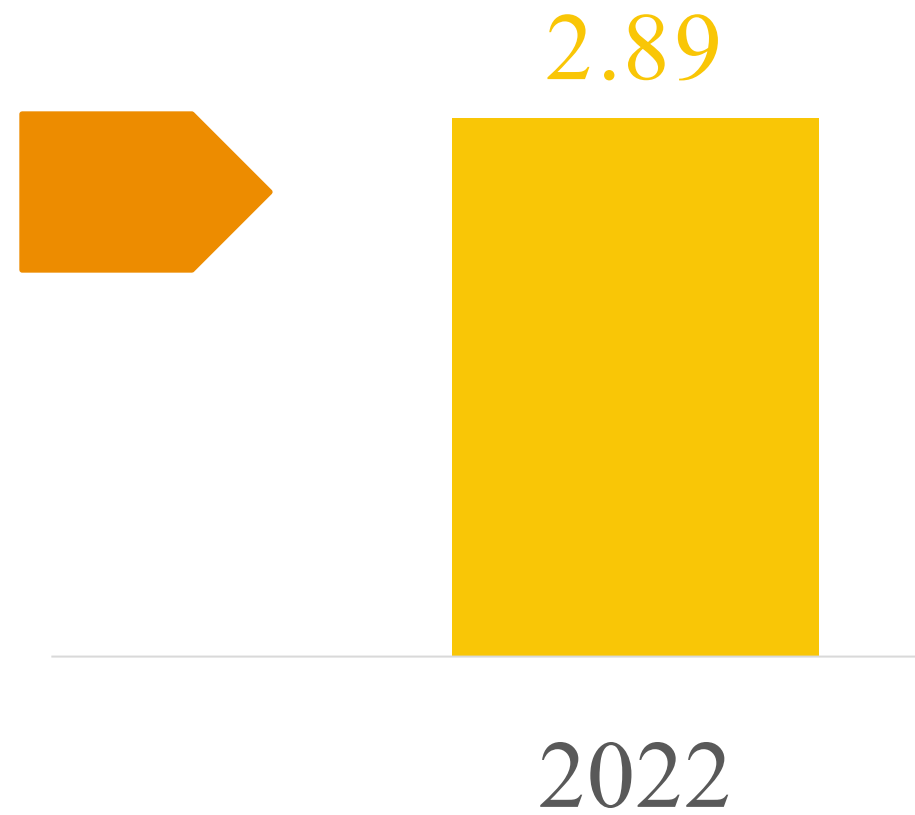
12 months stress...



What do you expect of the financial stress levels in your life over the next 12 months?

# Financial Stress Expectations

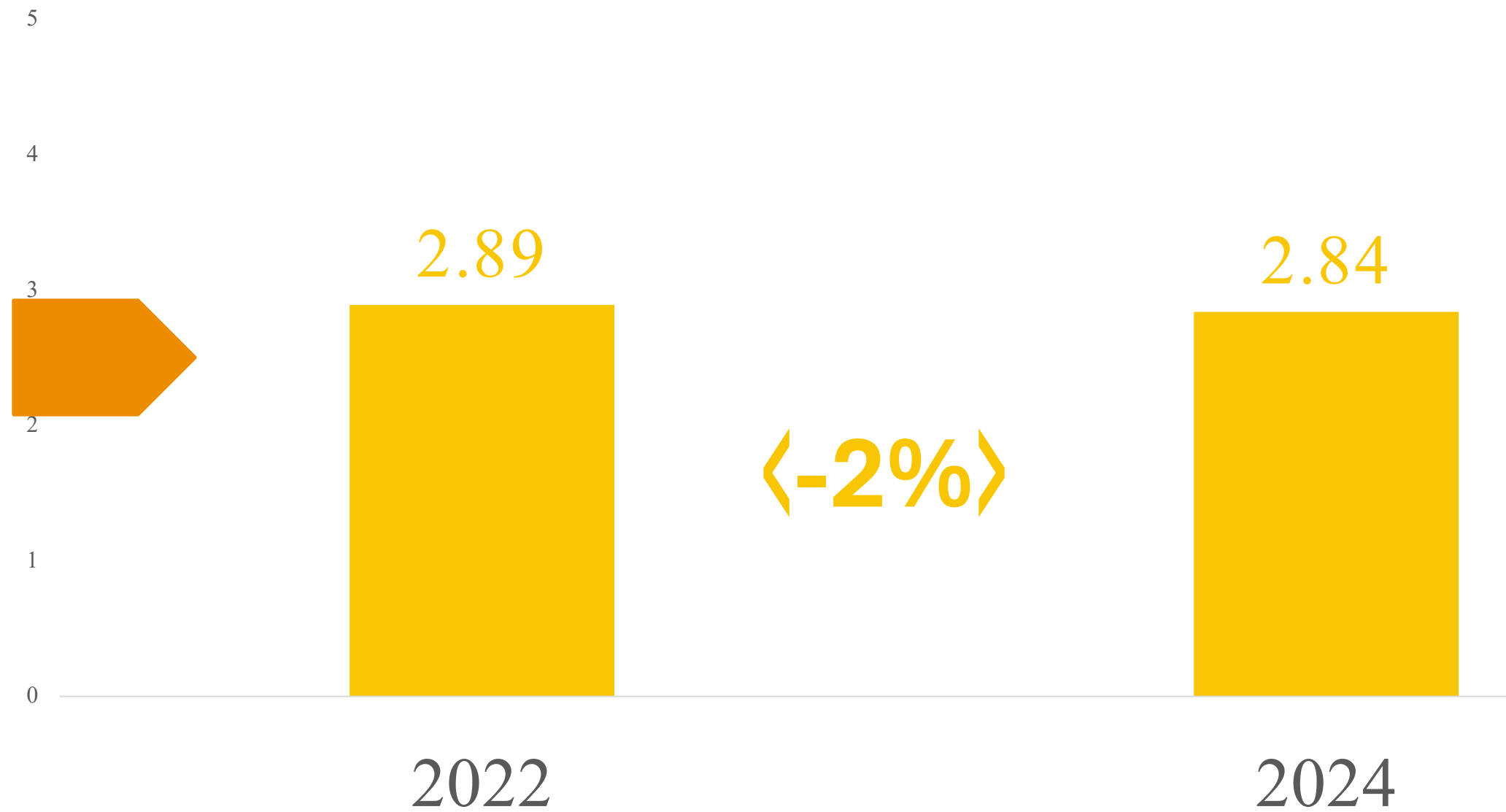
**5** Much *more* stressed in coming 12 months



**1** Much *less* stressed in coming 12 months

# Financial Stress Expectations

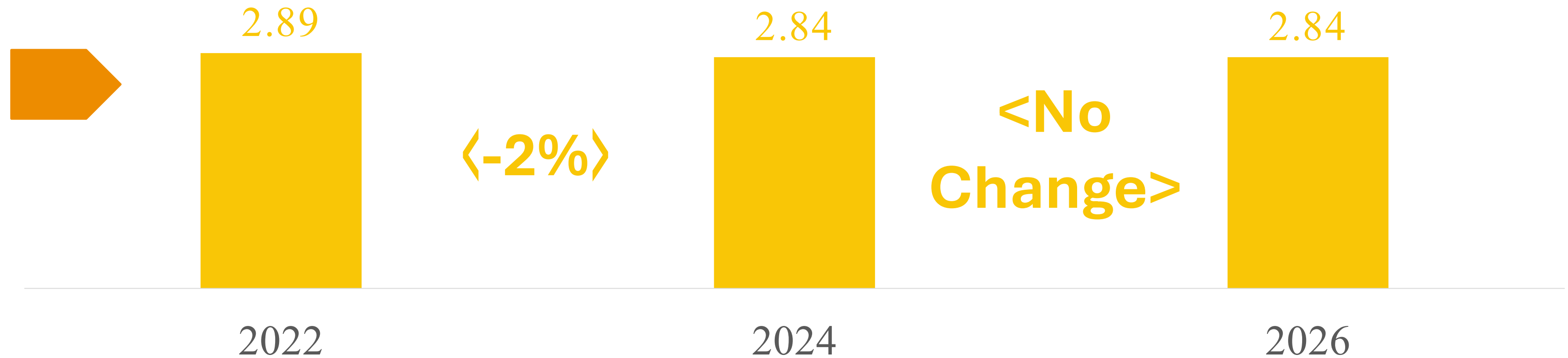
## 5 Much *more* stressed in coming 12 months



## 1 Much *less* stressed in coming 12 months

# Financial Stress Expectations

5 Much *more* stressed in coming 12 months



1 Much *less* stressed in coming 12 months



How did you find this financial advisor?

Through my / spouse's employer

**4%**

Recommended by family/friend

**31%**

Completely on my own

**65%**

Web Search

**67%**

Unsolicited Advisor Outreach

**10%**

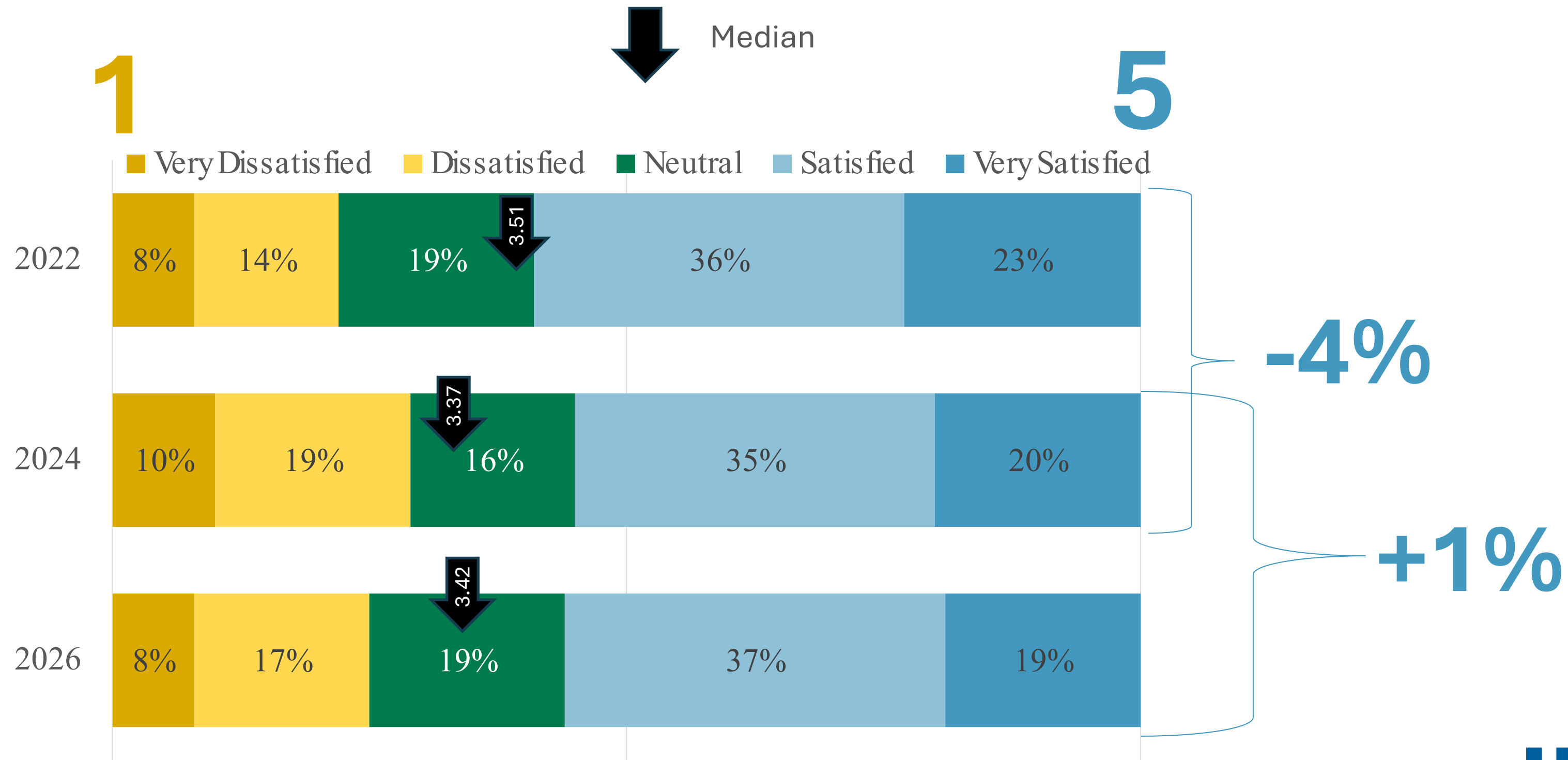
Social Media Post/Ad

**19%**

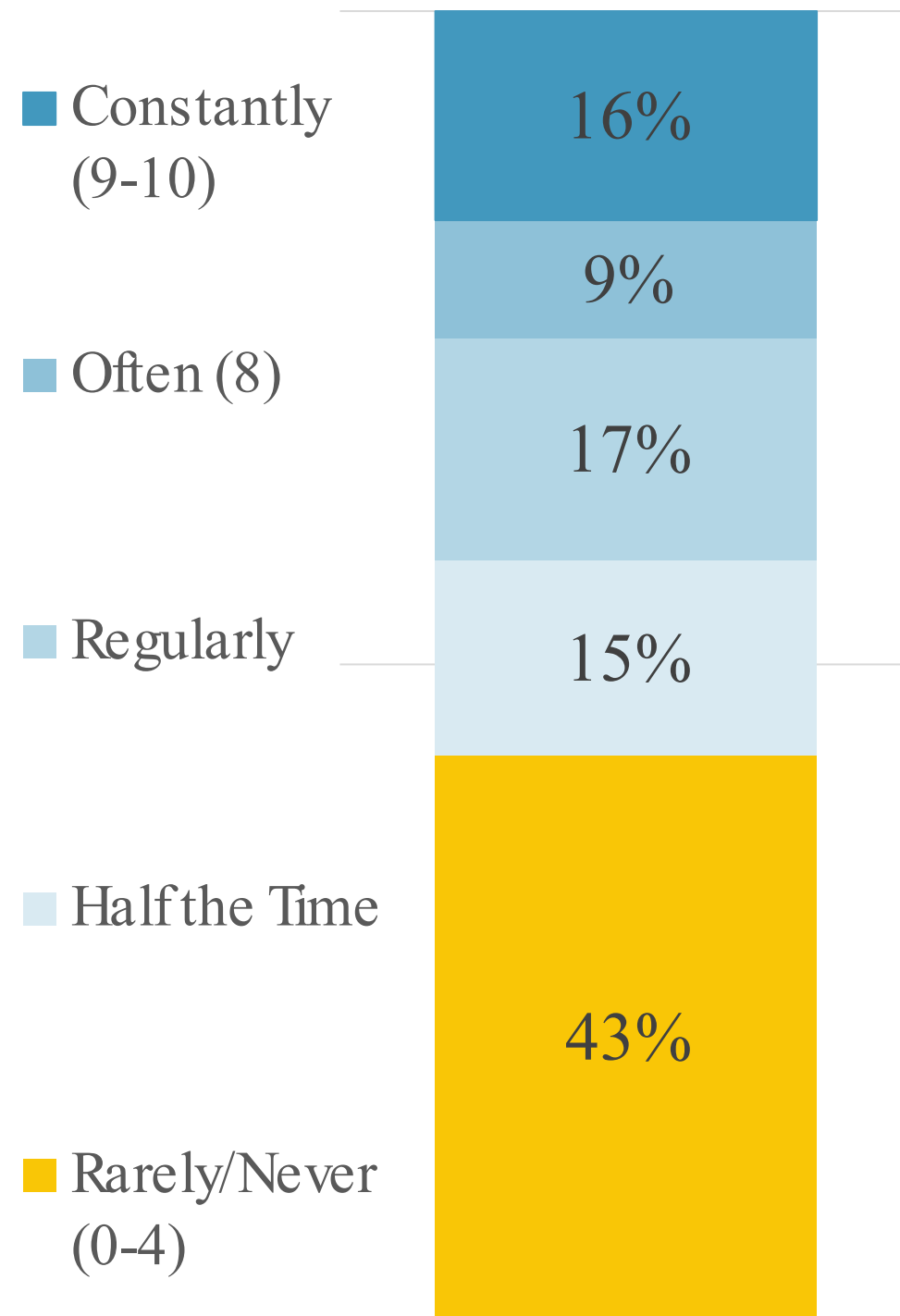
Other

**4%**

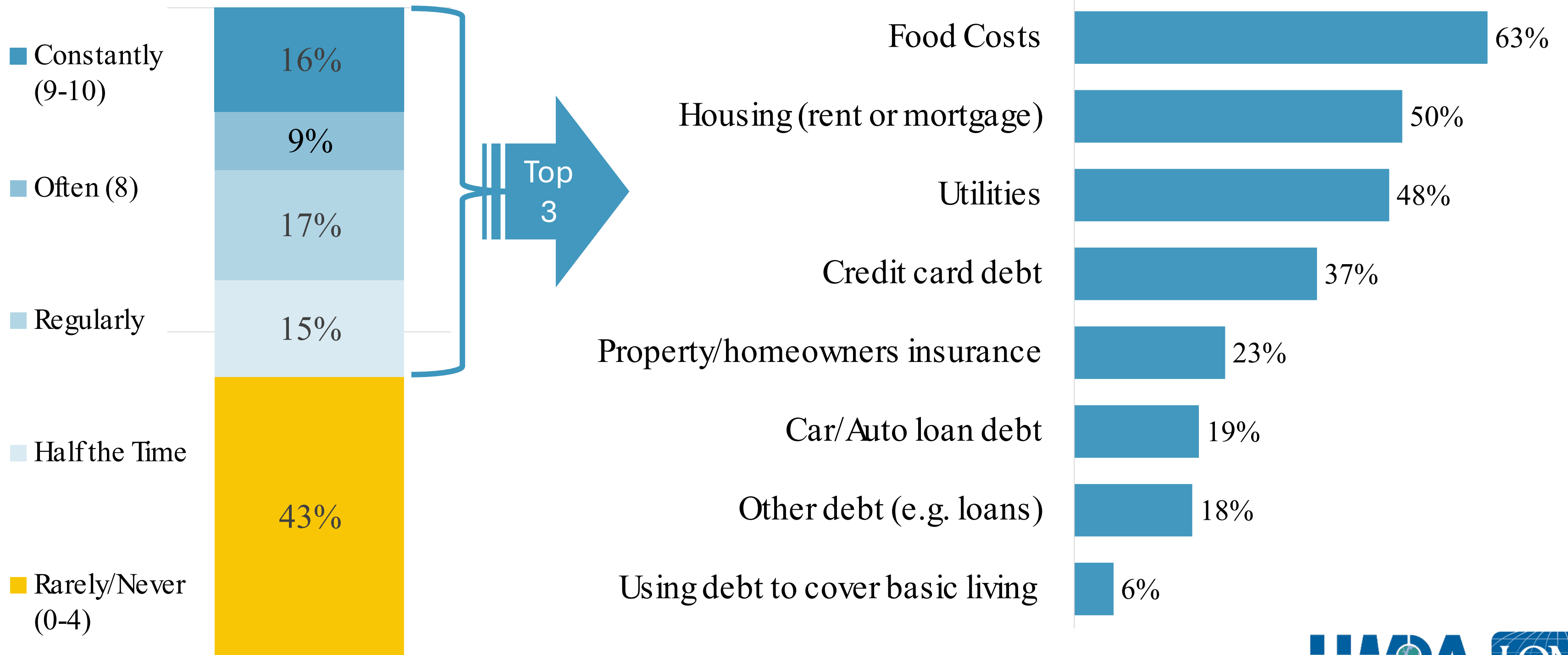
# Household Financial Wellness Satisfaction



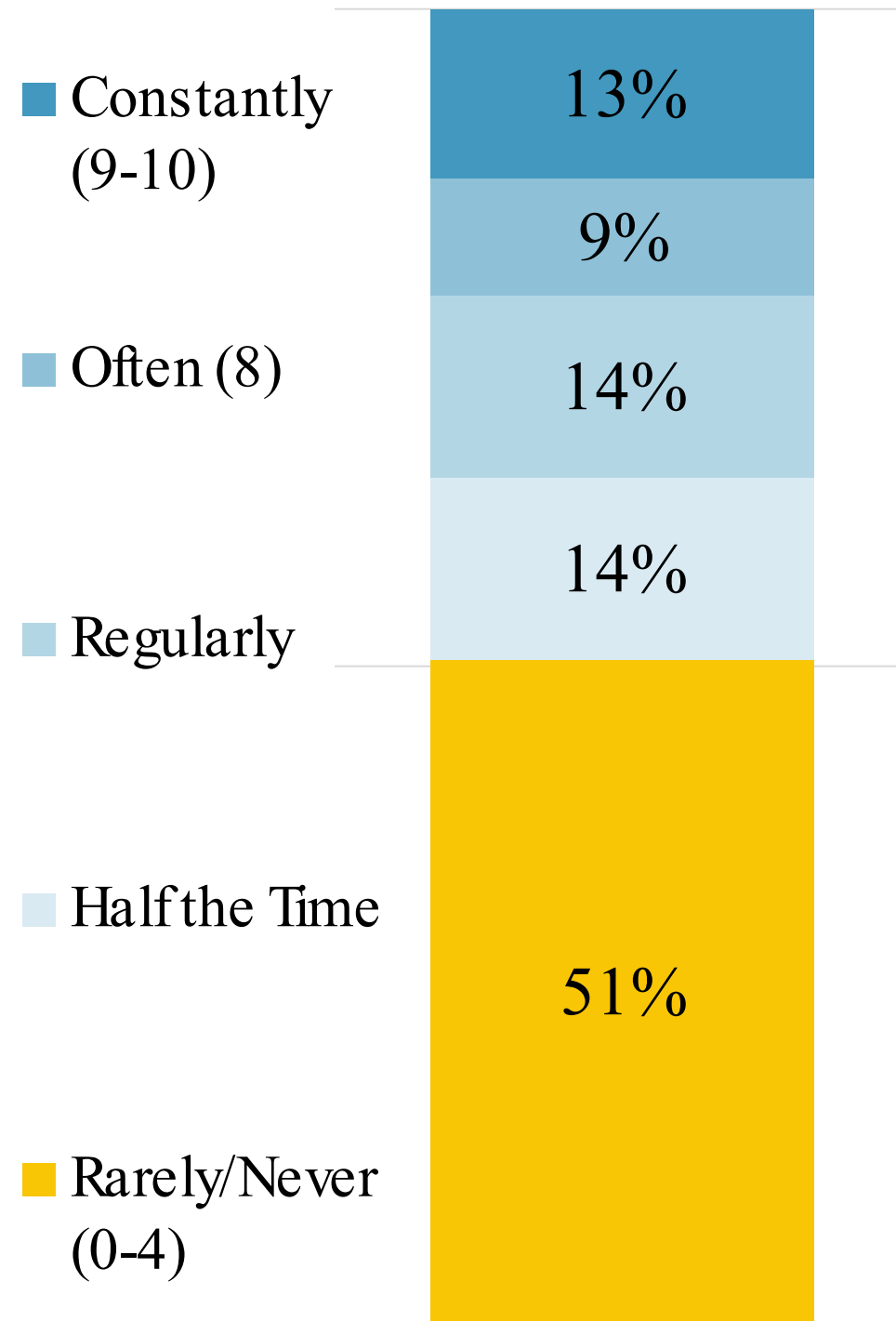
## How Often Do You Worry About Covering Necessary Daily Expenses ?



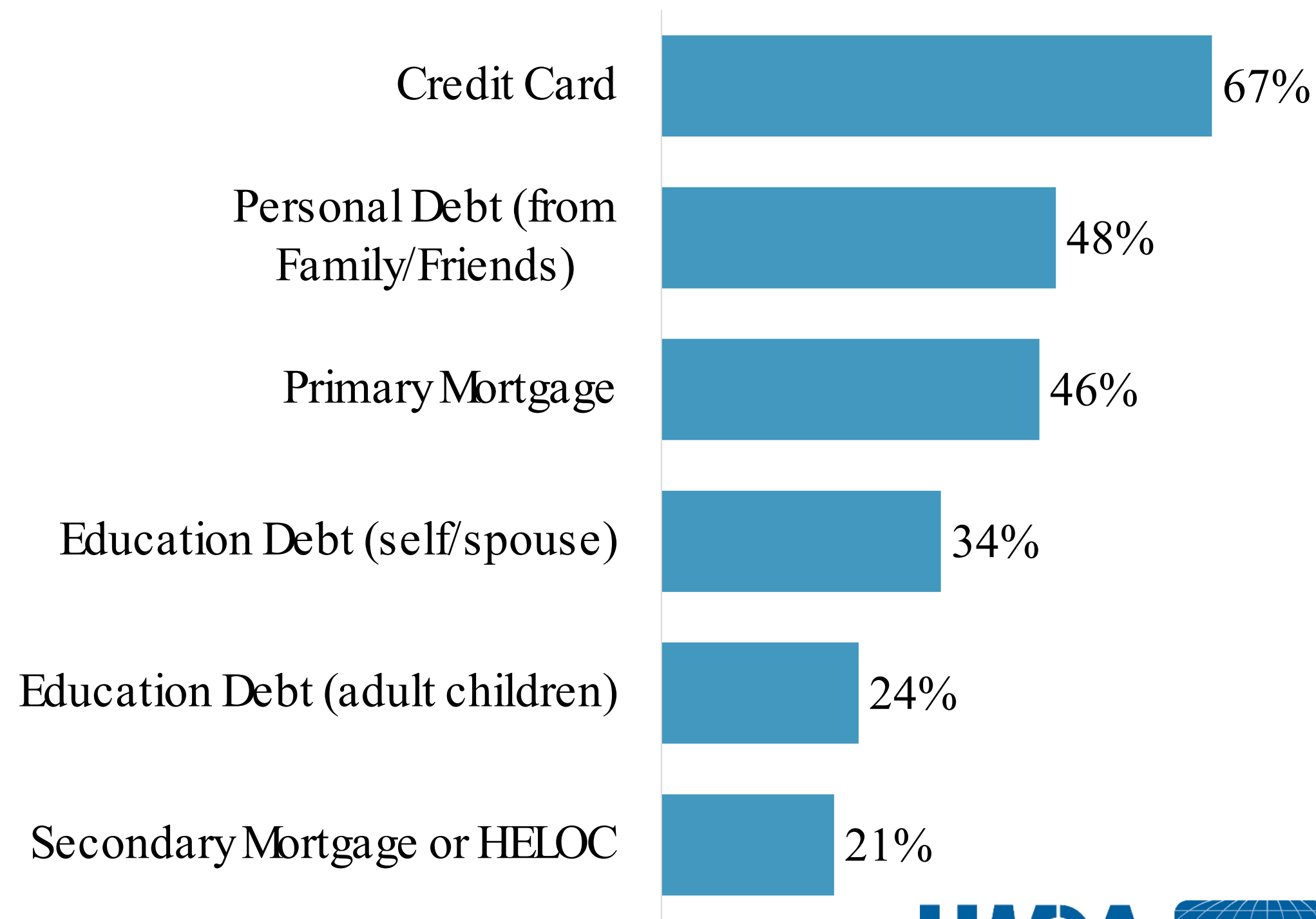
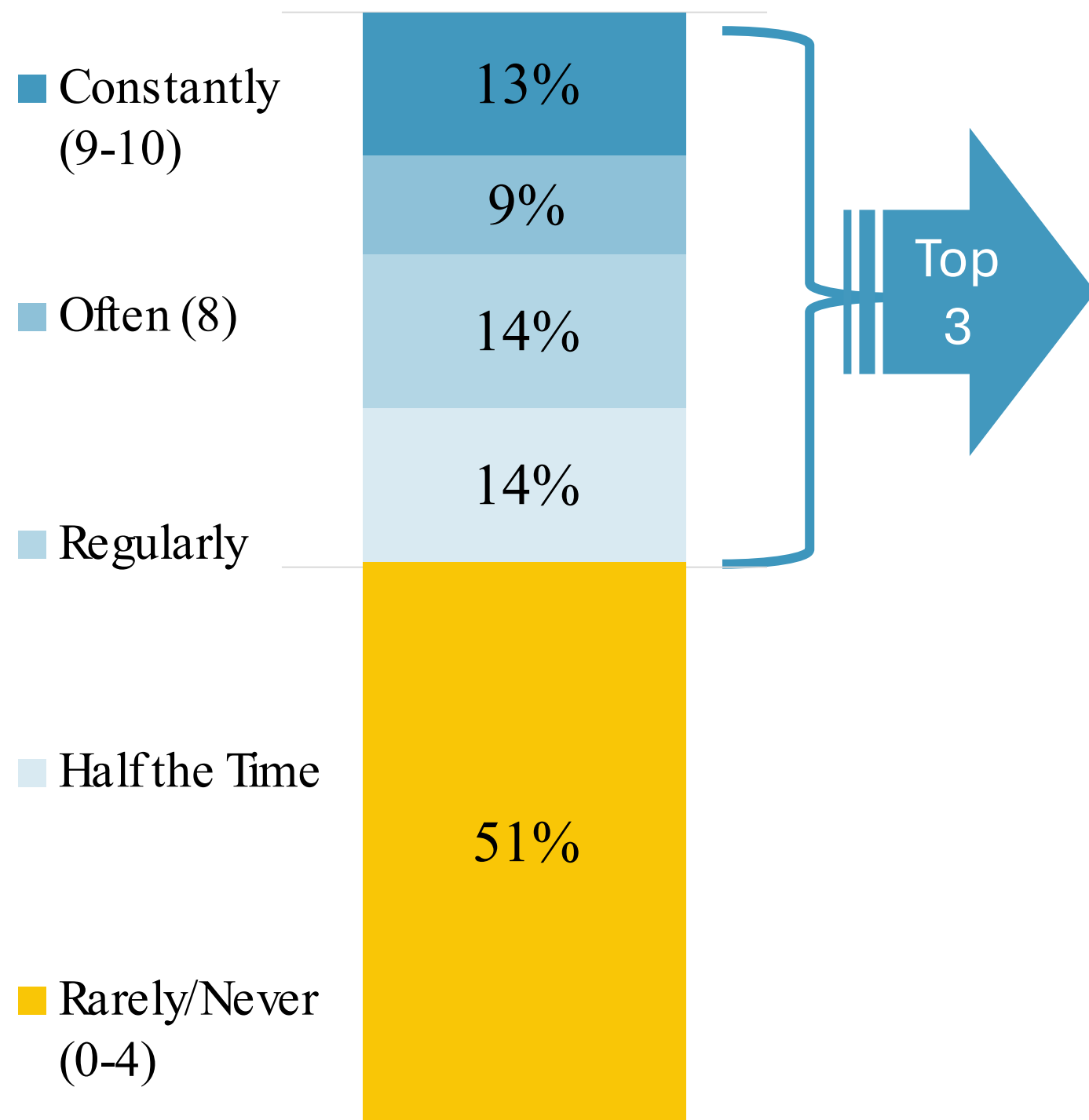
## How Often Do You Worry About Covering Necessary Daily Expenses ?



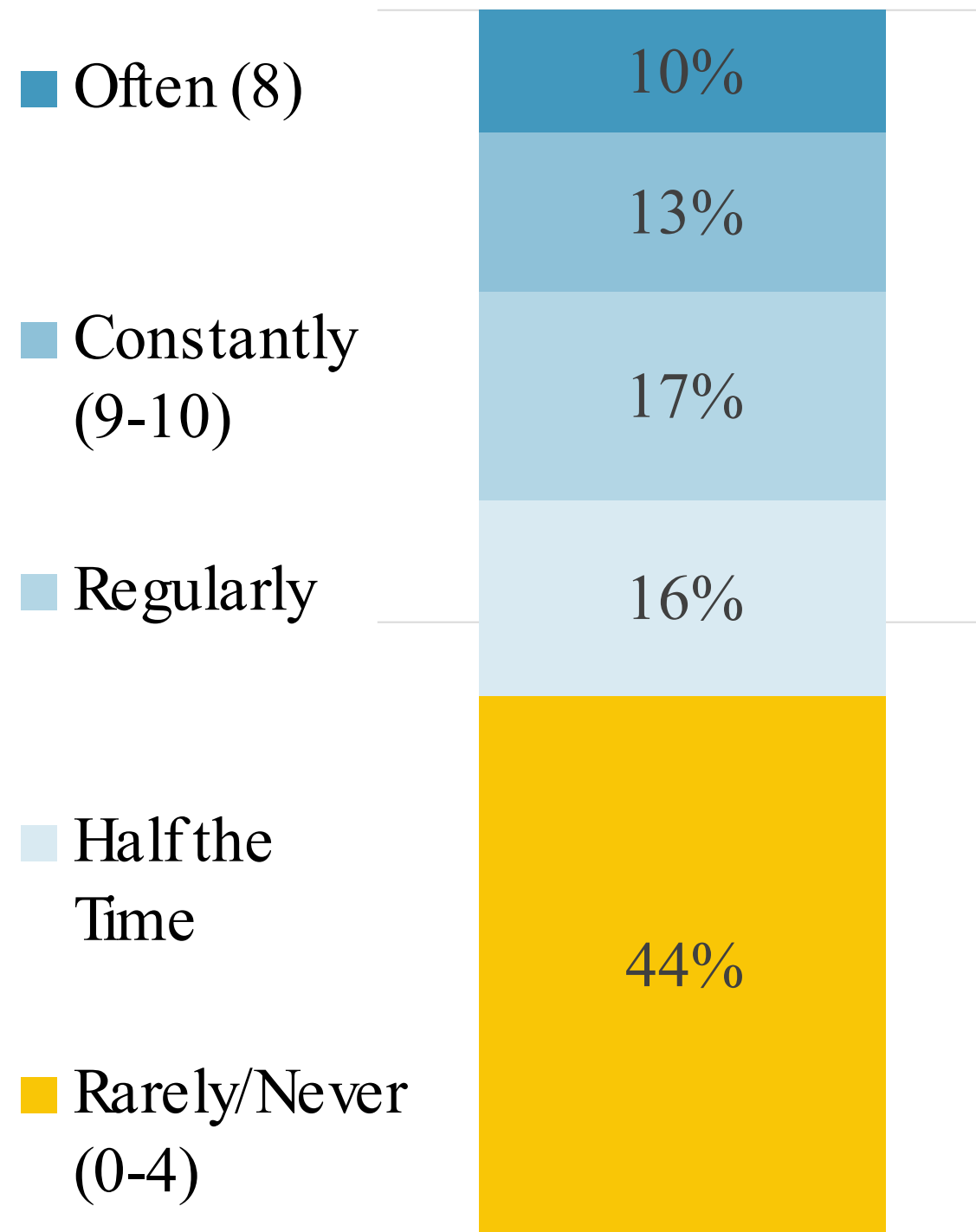
## How Often Do You Worry About Debt?



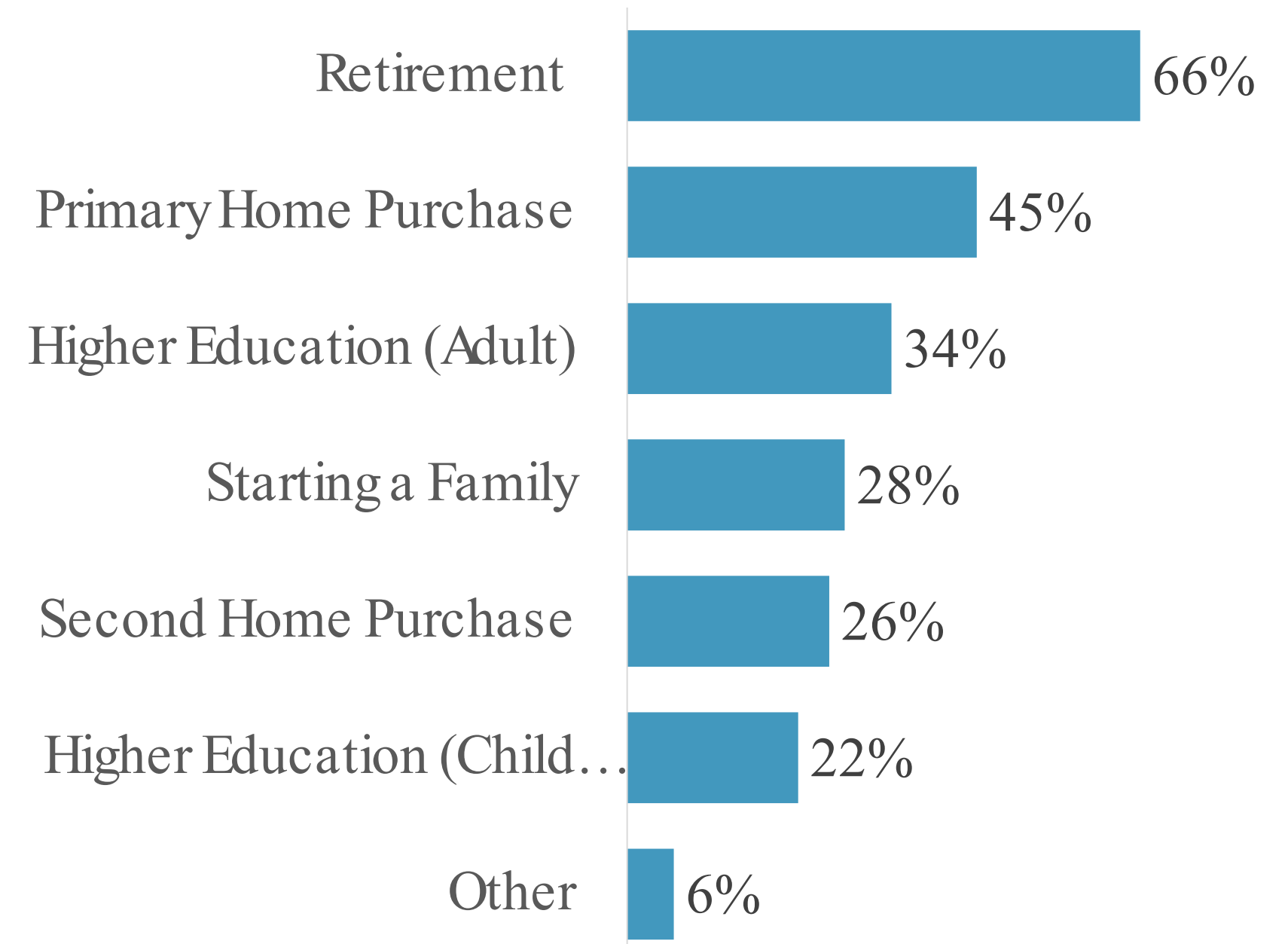
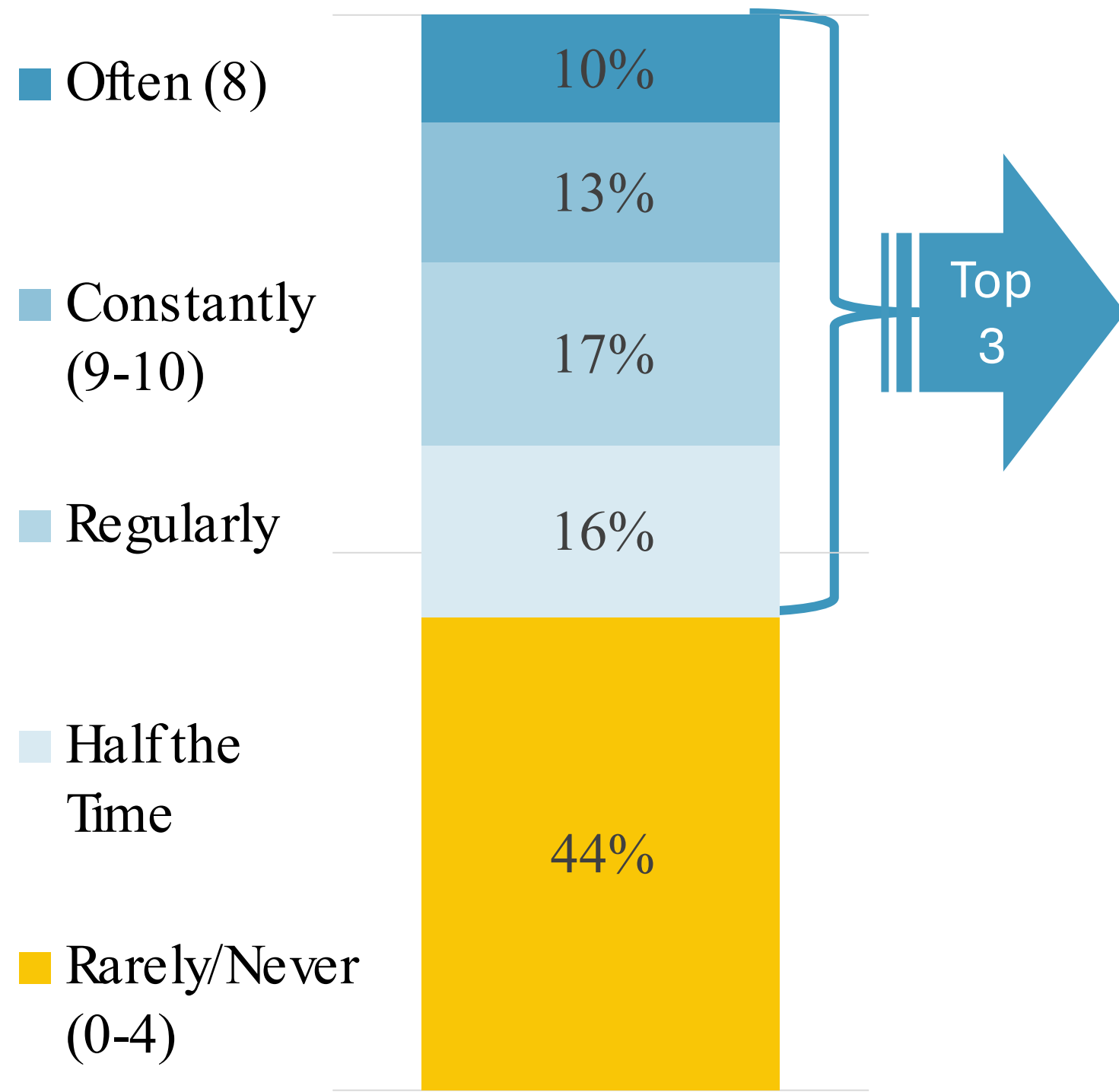
## How Often Do You Worry About Debt?



## How Often Do You Worry About Saving Enough for Long-Term Goals?

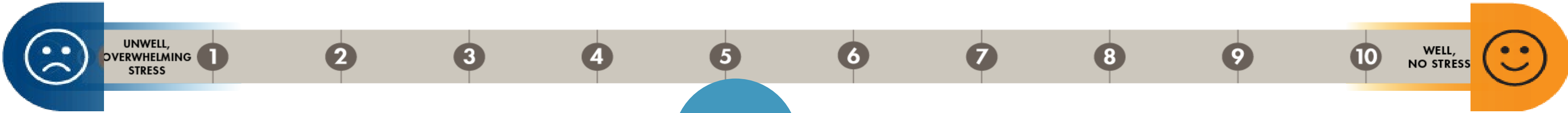


## How Often Do You Worry About Saving Enough for Long Term Goals?





# Similar measures for emotional and physical wellness

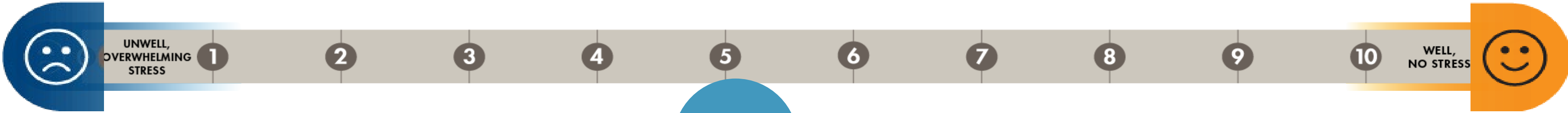


● Financial

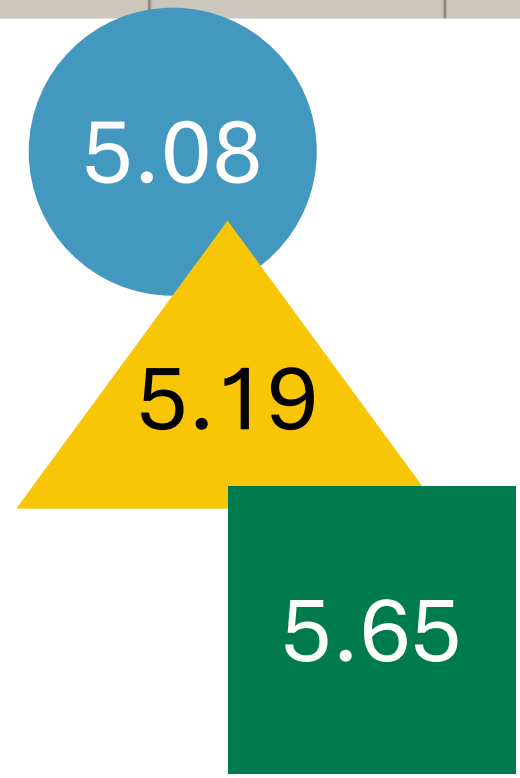
**For Workers**

Financial: 5.24

# Similar measures for emotional and physical wellness



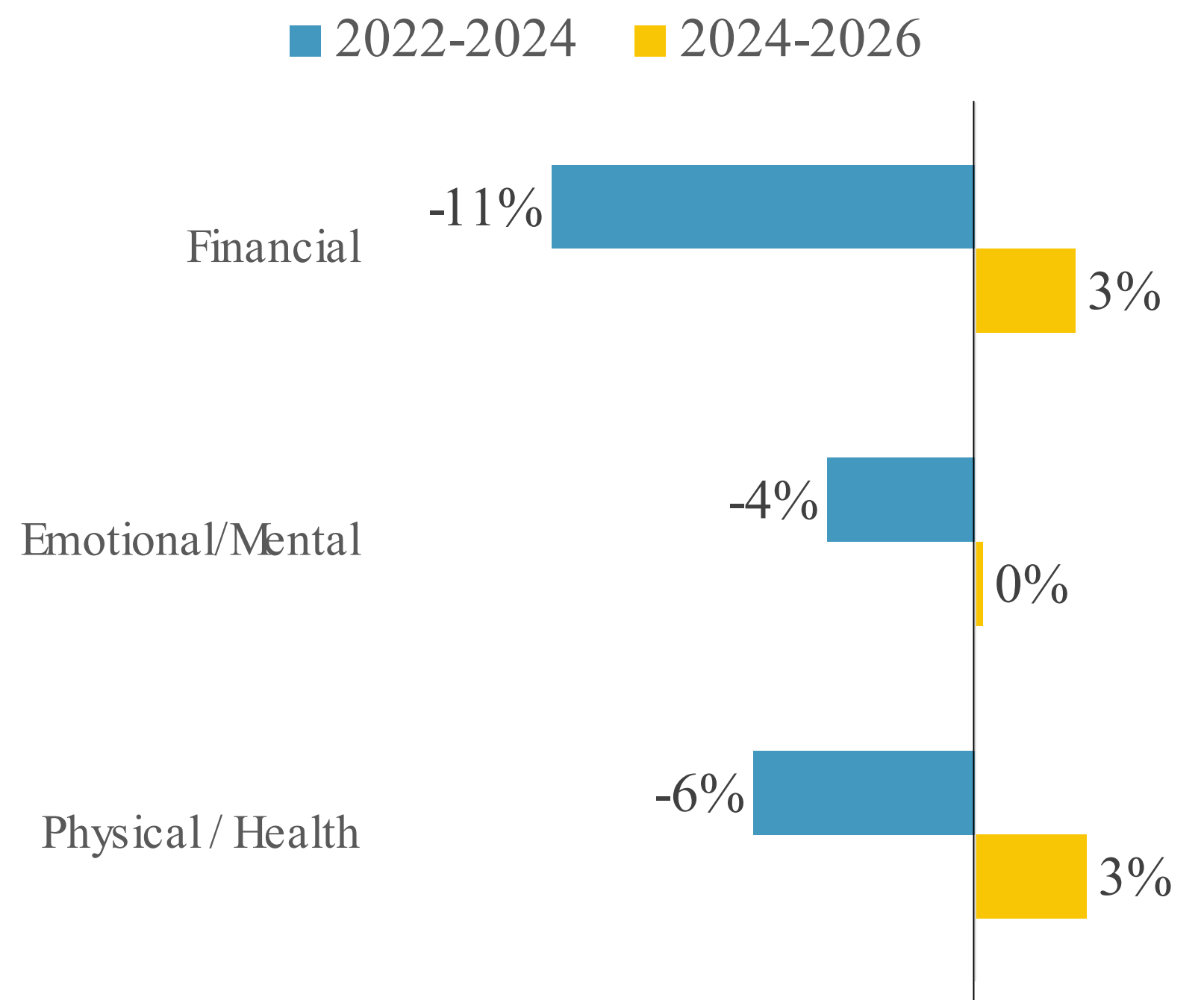
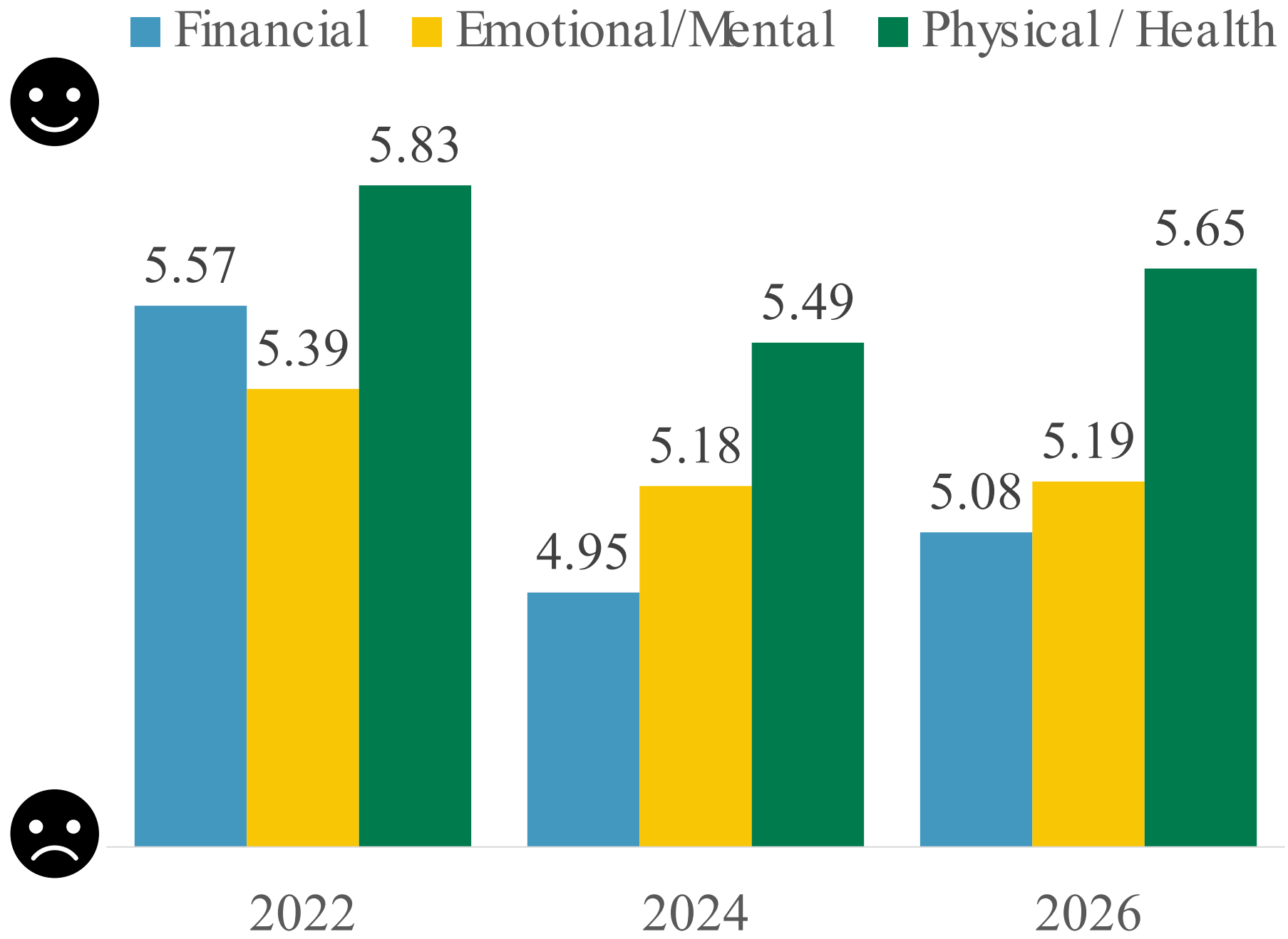
● Financial ▲ Emotional ■ Physical



### For Workers

Financial: 5.24  
Emotional: 5.31  
Physical/Health: 5.86

# (Two) Year Over (Two) Year Comparison & Change...





# New Questions & Topics

(0) Never

Half the Time

All the time (10)

The Overall Political Climate 5.67

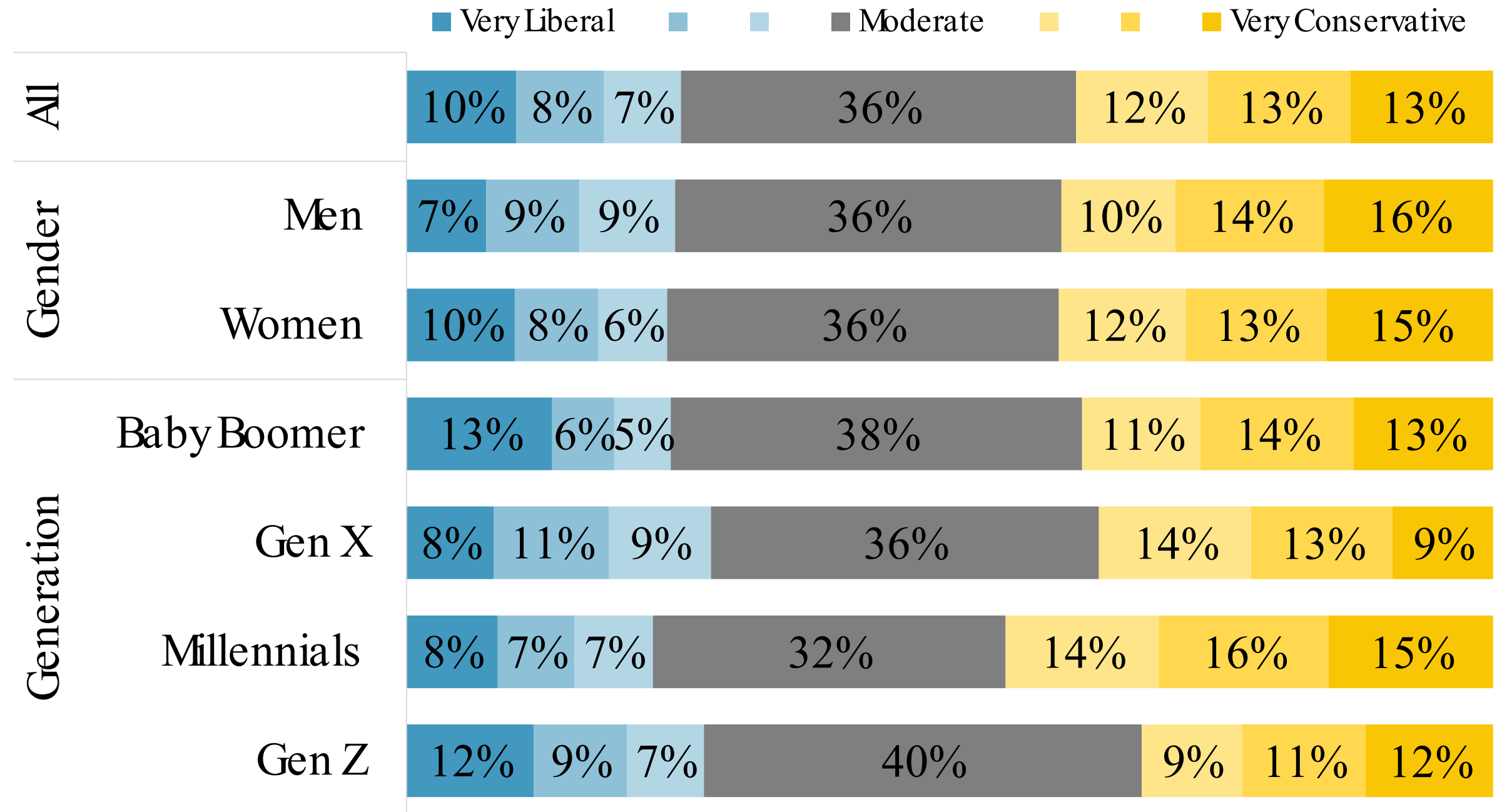
Ongoing Social Issues 4.88

Climate Change/Environment 4.4

General U.S. Economy 5.58

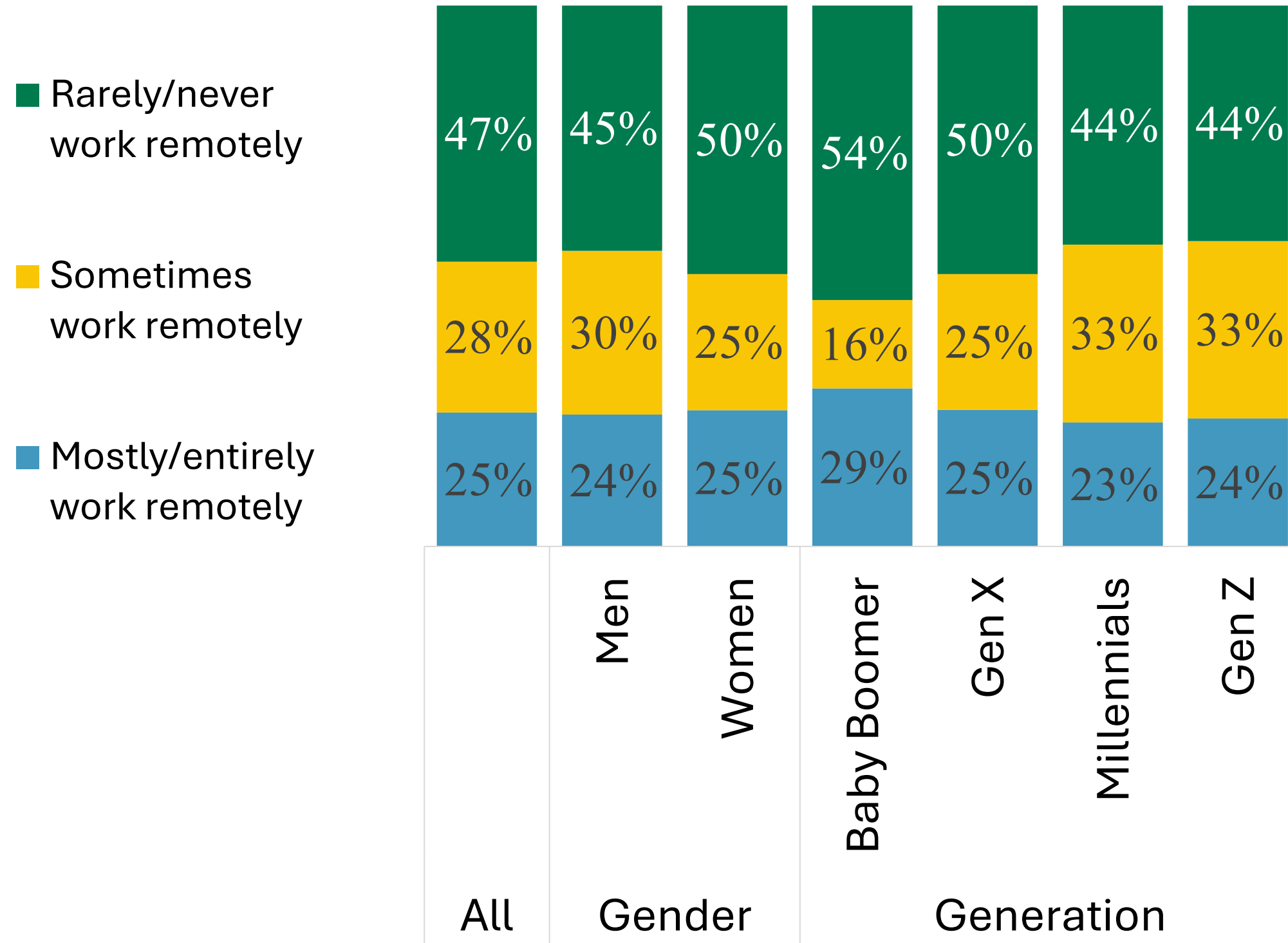
New Question: Political  
Ideology Spectrum

“ In terms of politics overall, do you consider yourself liberal, moderate or conservative? ”



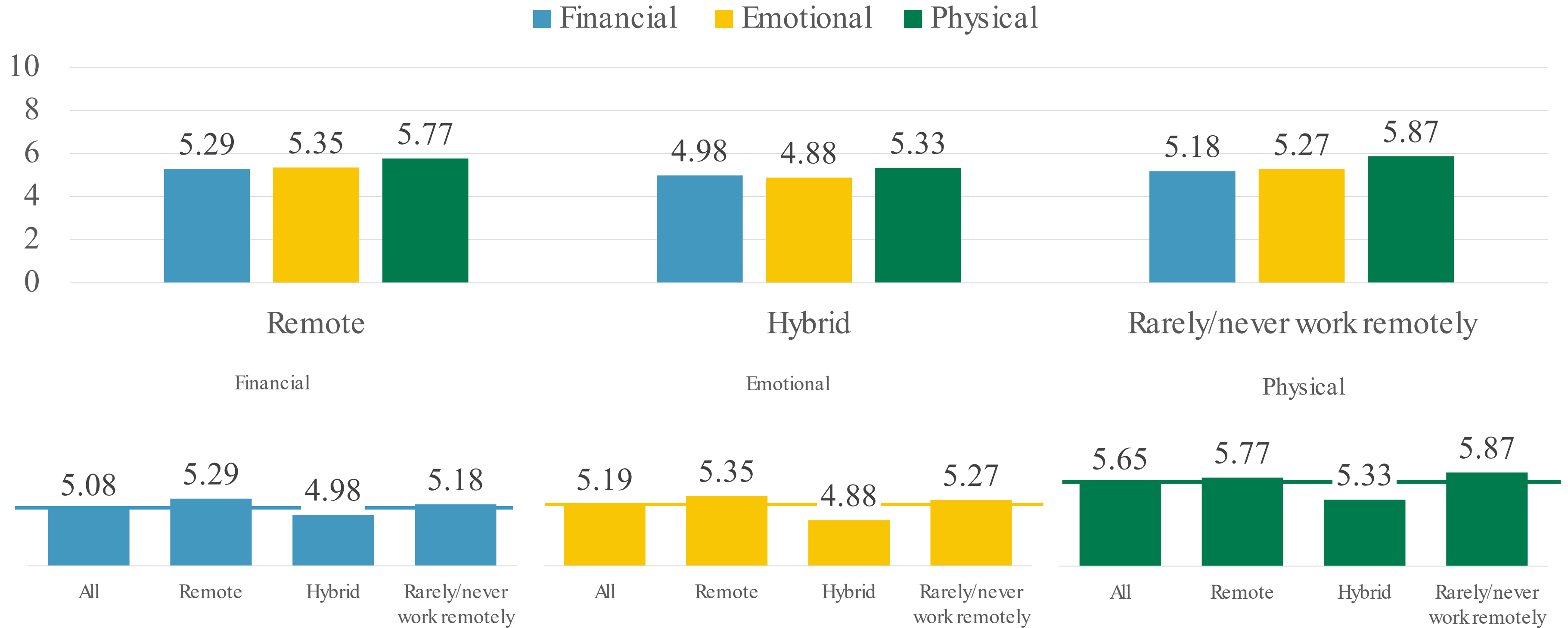
# Working Arrangement

**New**



# Wellness, by Work Arrangement

**New**



## “Collars”

**Blue** →

Factory worker, construction, agriculture, mechanic, electrician, or other trades

**White** →

Office worker, middle management, accounting, programmer, financial professionals, clerical, etc.

**Gray** →

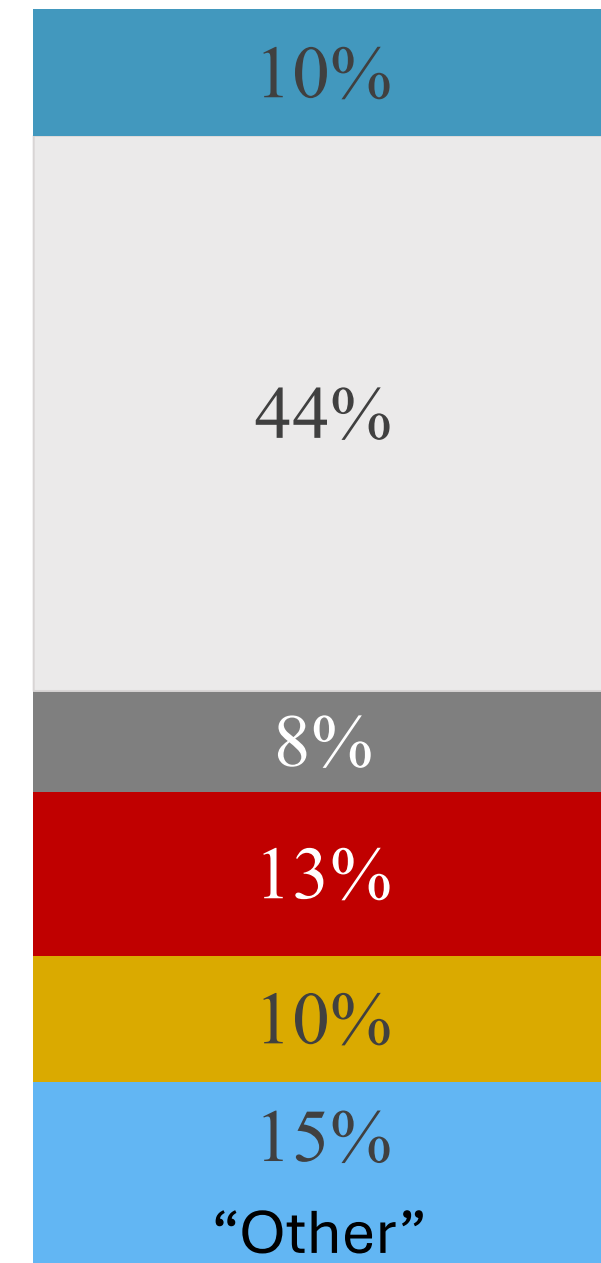
Police, firefighters, first responders, nonphysician health care professionals, teachers/professors, childcare, etc.

**Red** →

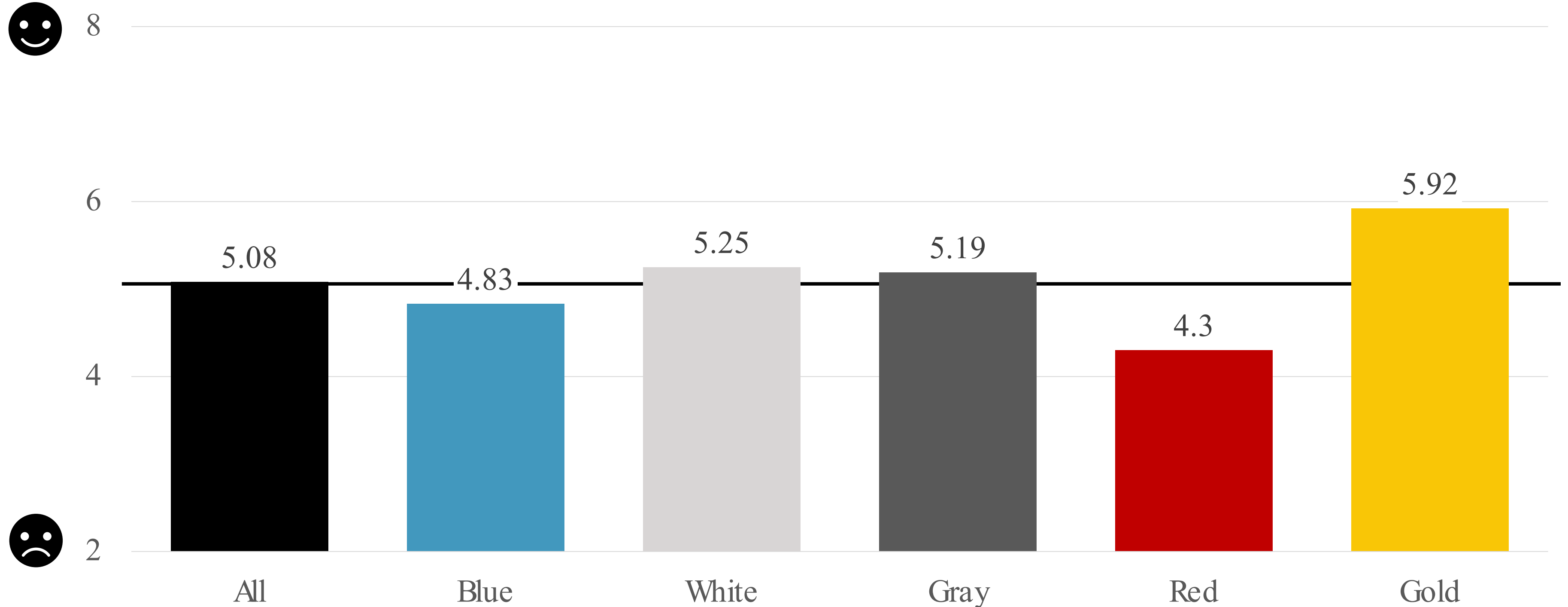
Retail sales, cashiers, food service, and other customer facing service jobs

**Gold** →

Physicians, attorneys, CEO/senior executive, etc.

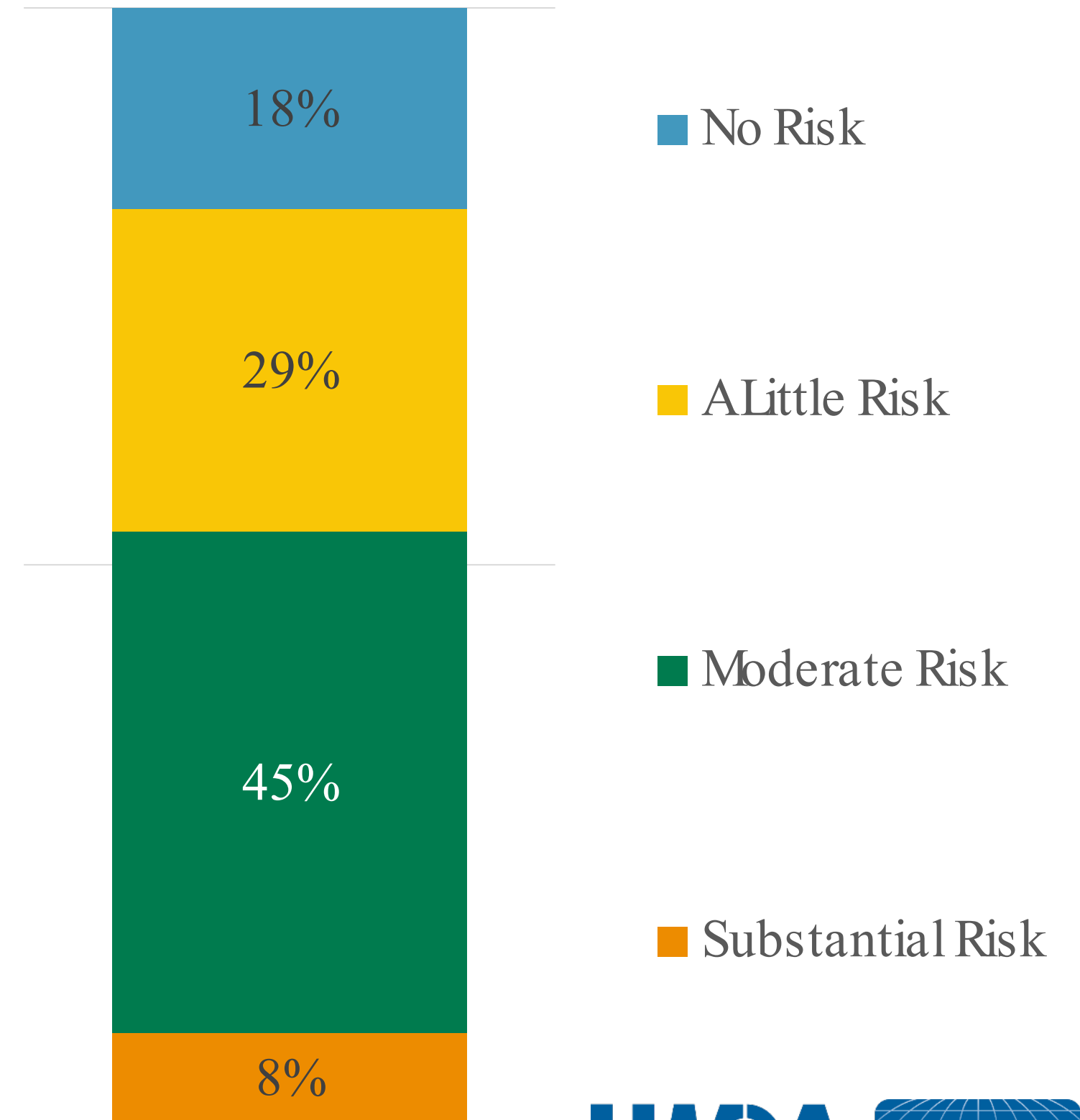


# Financial Wellness by Type of Work

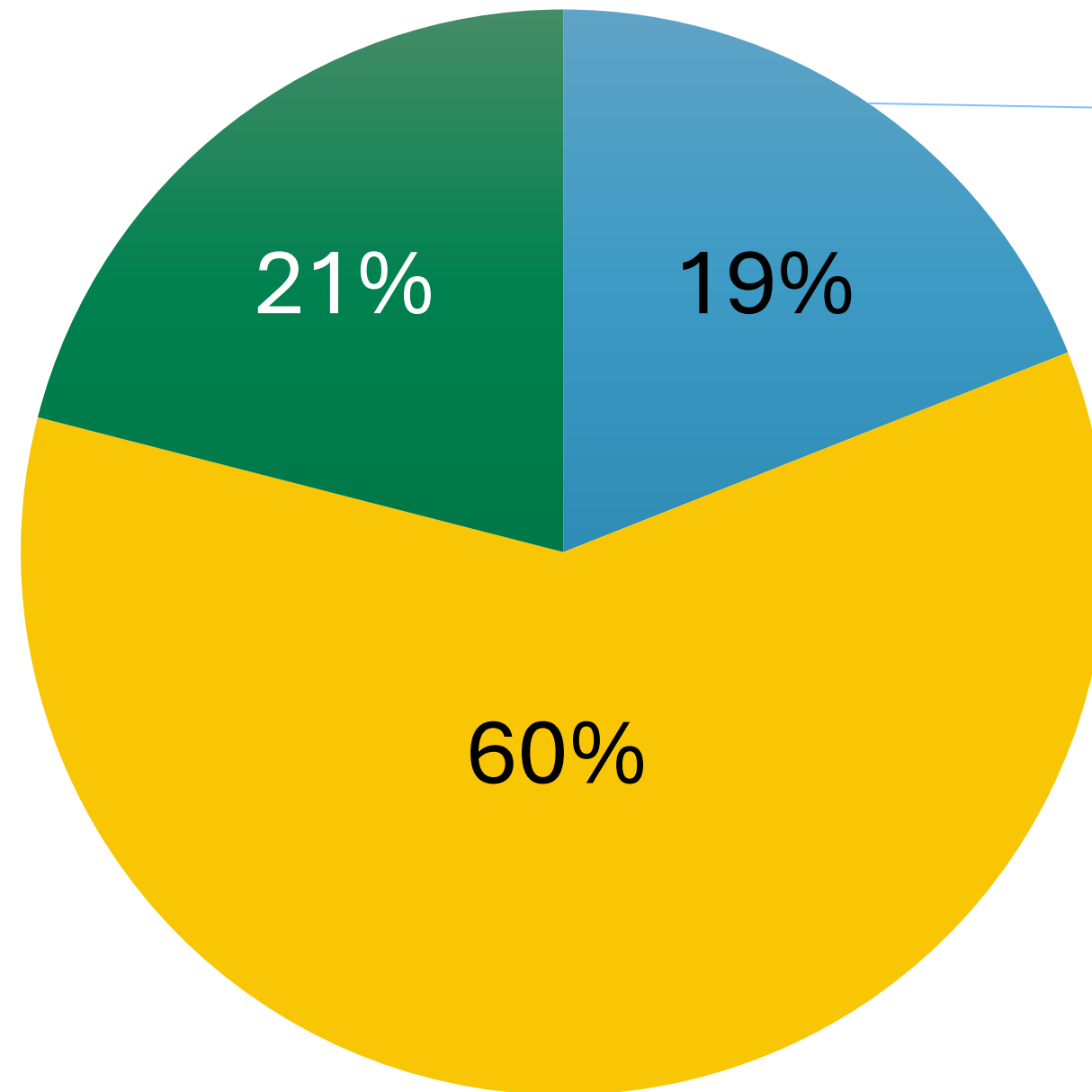


# Investment Personality: Risk

**New**



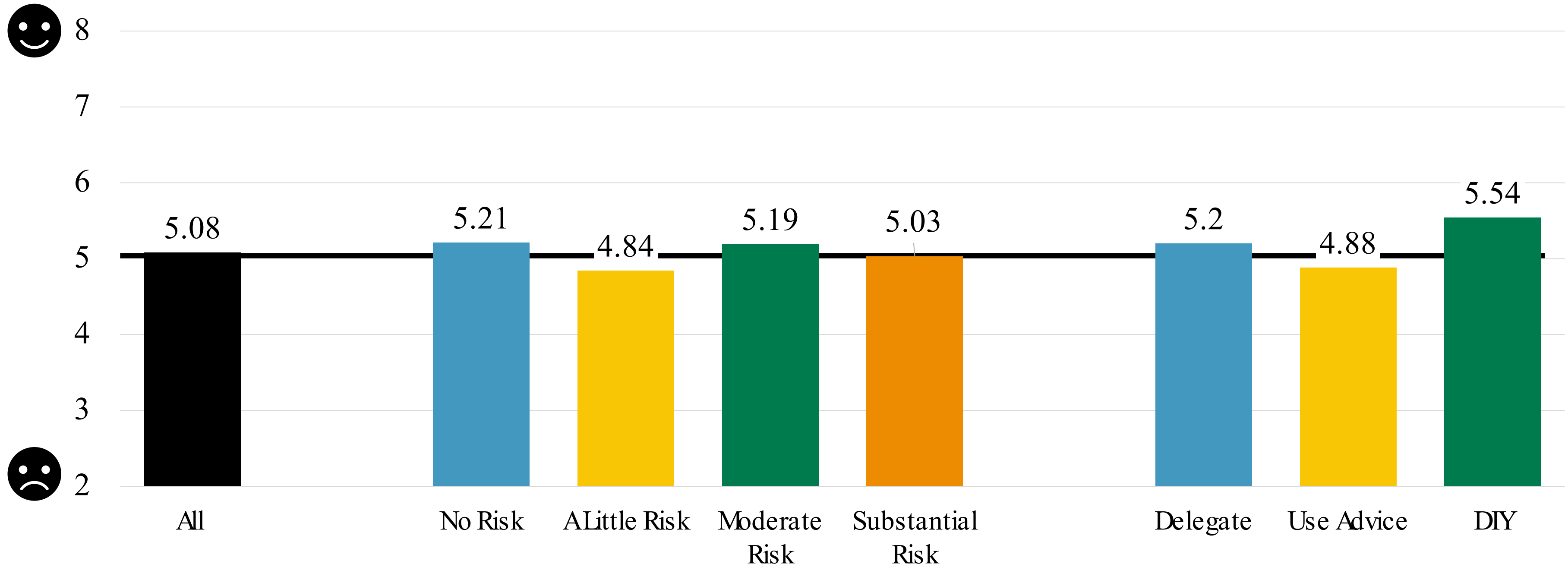
**Want to do it entirely on my own without advice or recommendations**



**Have someone else make those decisions for me**

**Want advice or recommendations, but want to make the decisions myself**

# Investment Preference, Personality & Financial Wellness



New



# Hot Topic: Healthcare

# New Stress Factors Analysis: Health & Family

**New**

(0) Never

Half the time

All the time (10)

MY Health 4.66

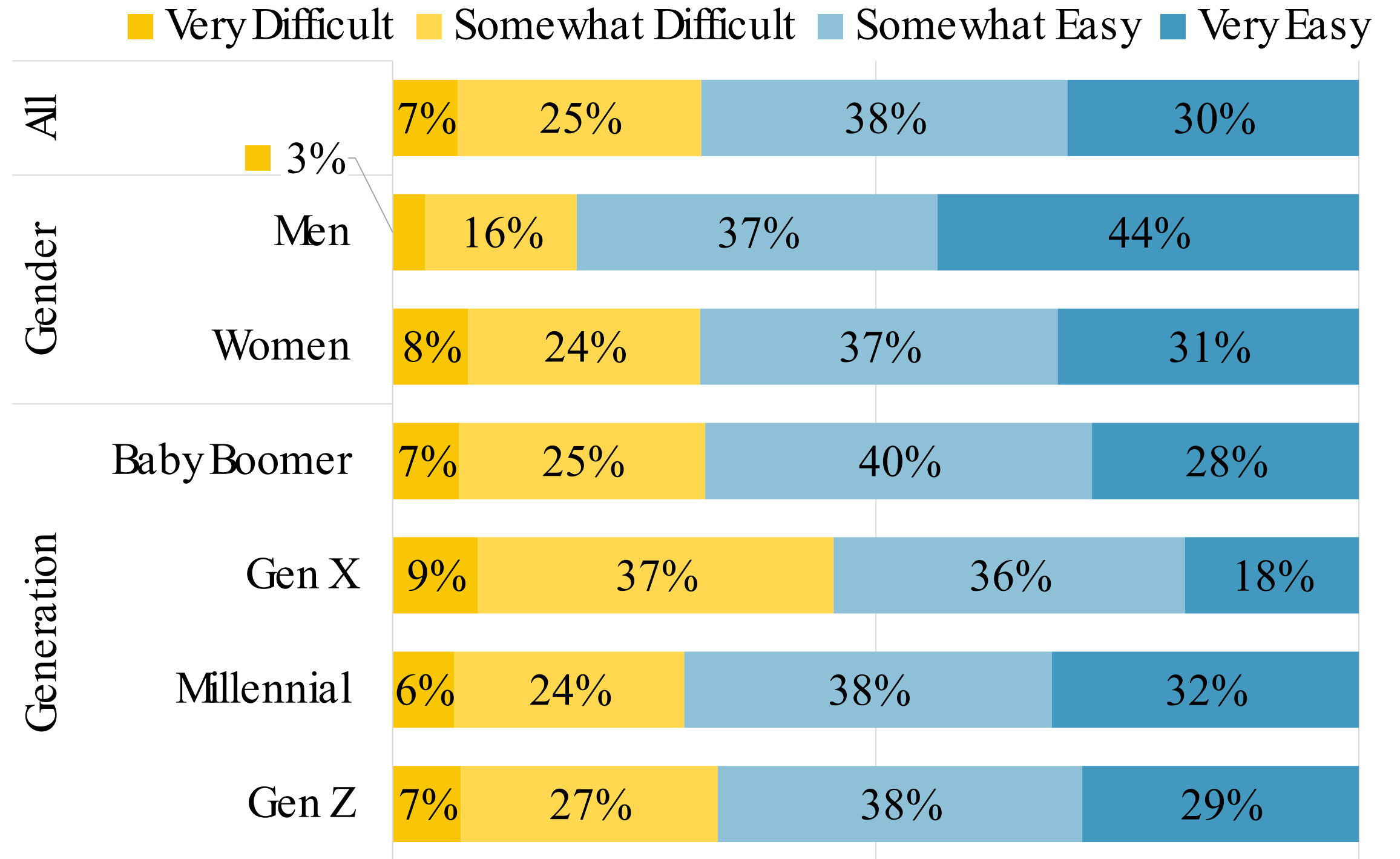
Family Member(s) Health 4.14

Caregiving: Older Generation(s) 3.16

Caregiving MY Children (<18) 4.78

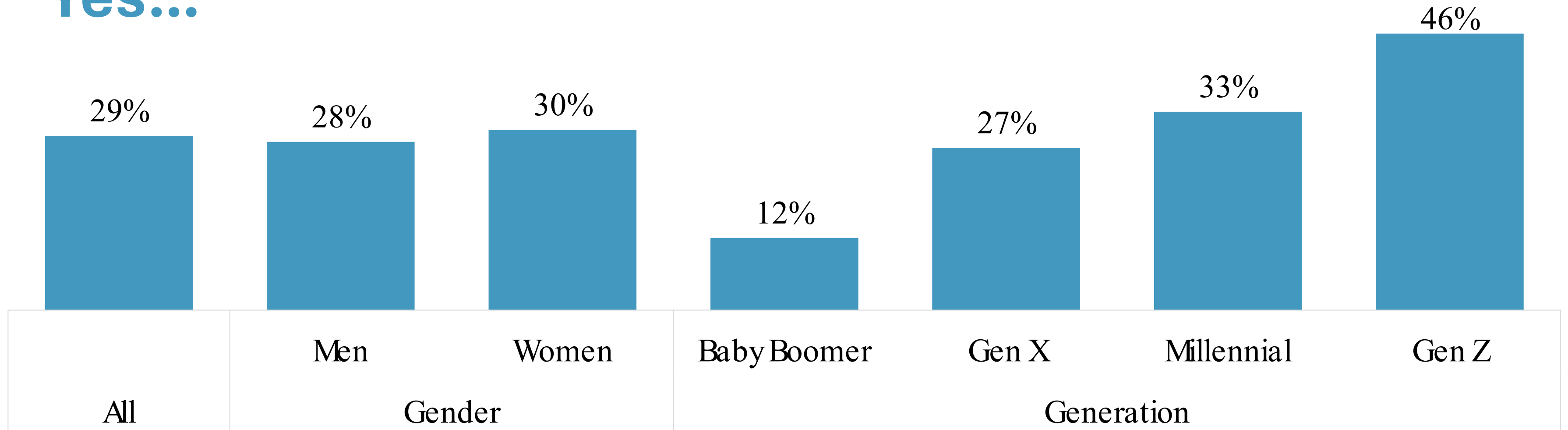
Caregiving Adult Children 2.7

**“Covering basic healthcare costs (e.g. health insurance, prescriptions, doctors’ visits, procedures, etc.) is...”**

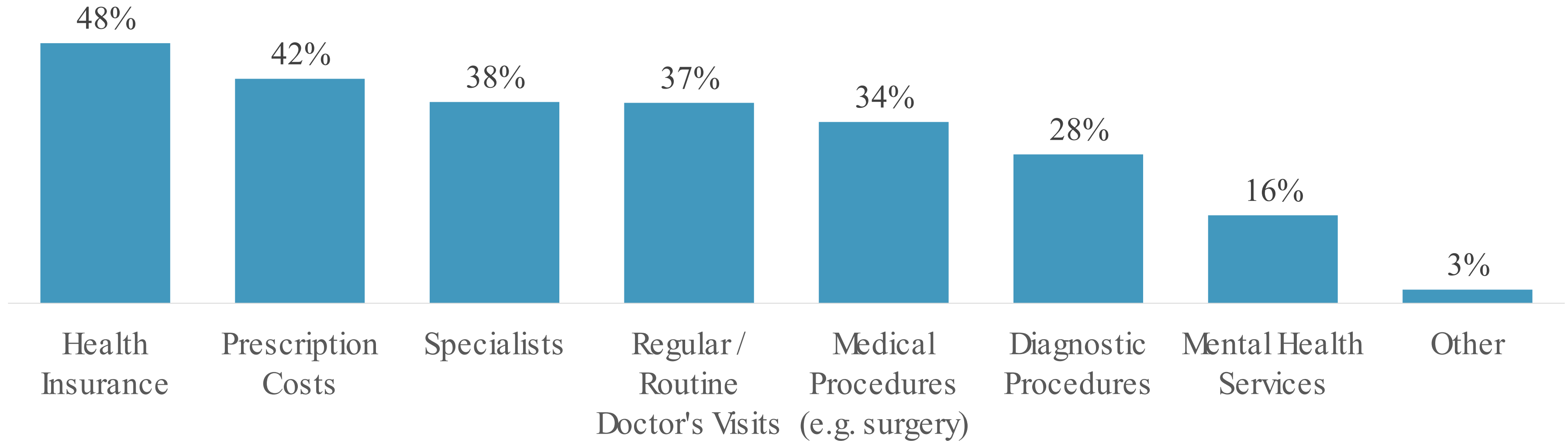


Have you, or anyone else in your household, delayed or avoided / stopped any health care appointments, procedures or other expenses) prescriptions, health insurance payment, etc.) in part due to costs?

“Yes...”

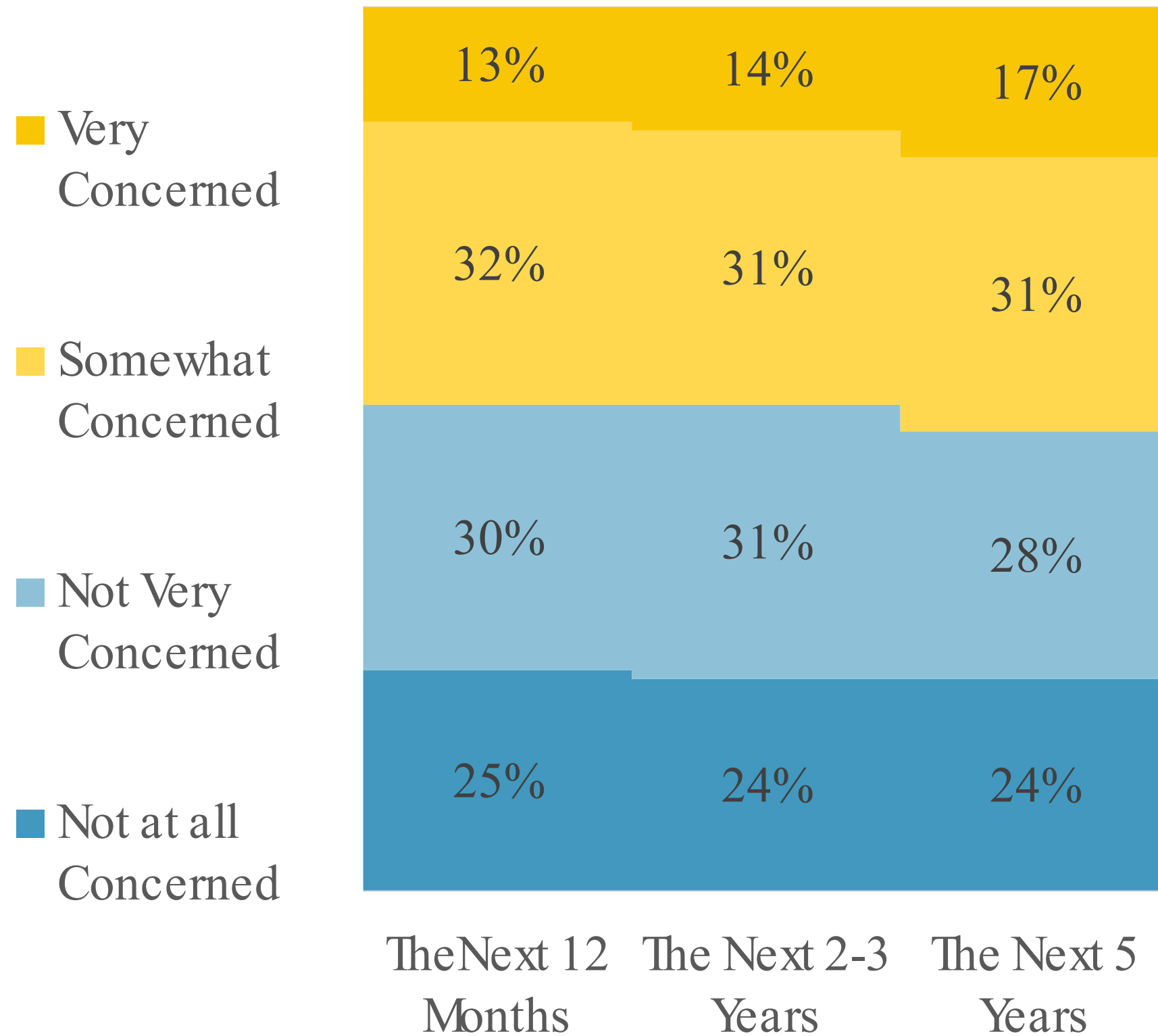


## Which specific healthcare costs are most difficult for you to cover?



# Medical Expenses Over Time

New

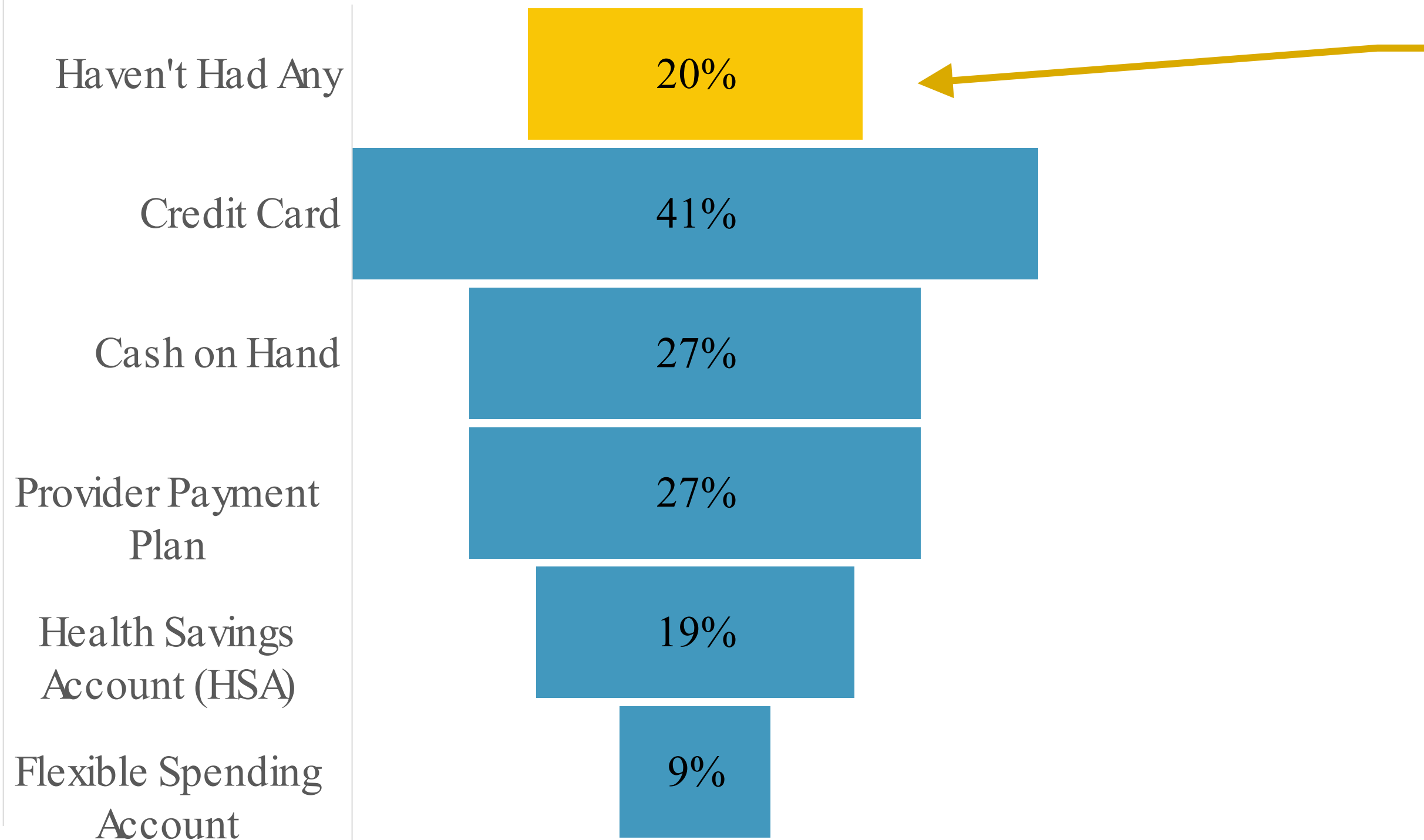


## How concerned are you about you / your household's ability to pay health care costs over time?

Insurance  
Doctors  
Procedures  
Prescriptions

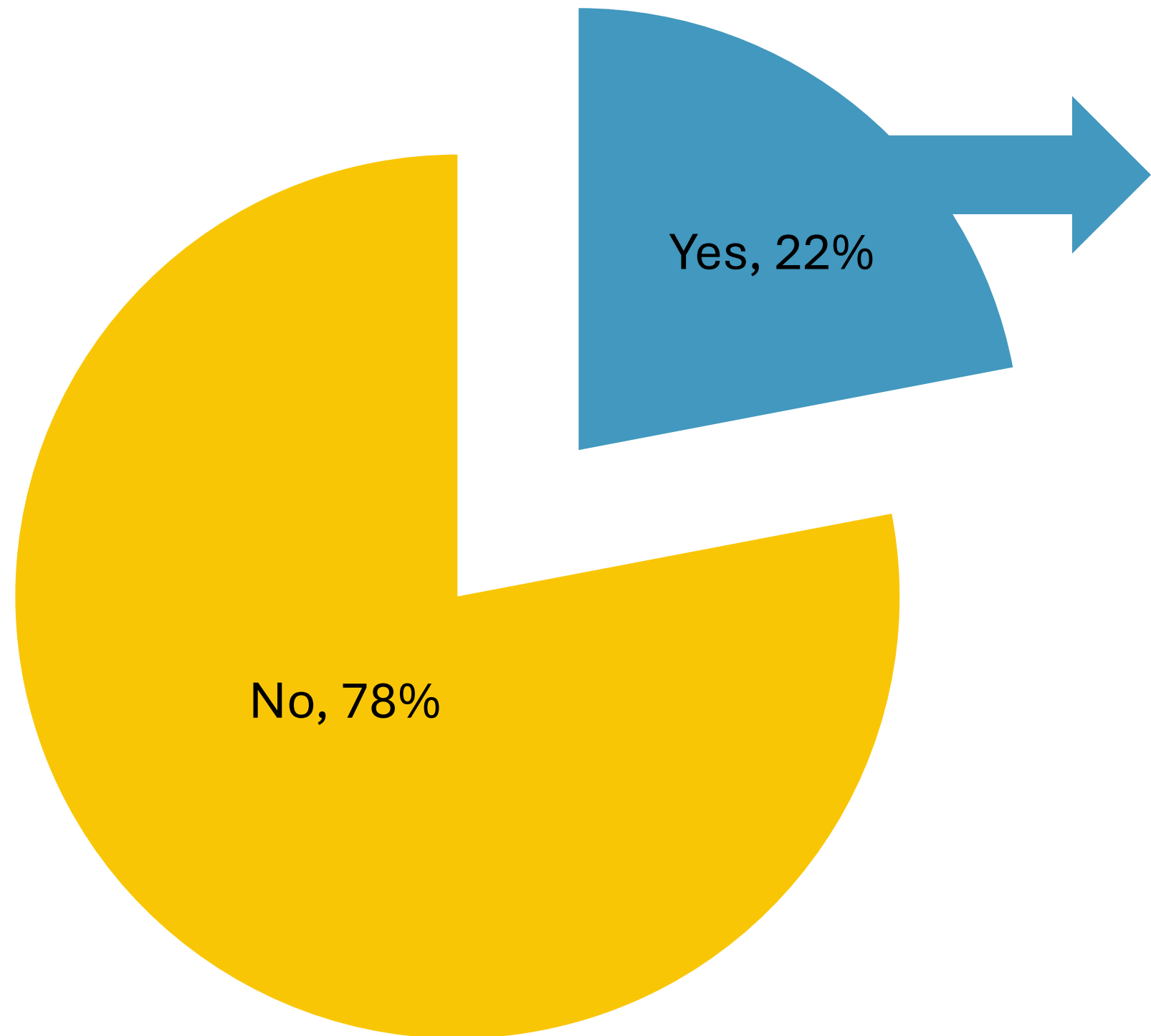
# Paying for Large Medical Bills (\$500+) With...

**New**

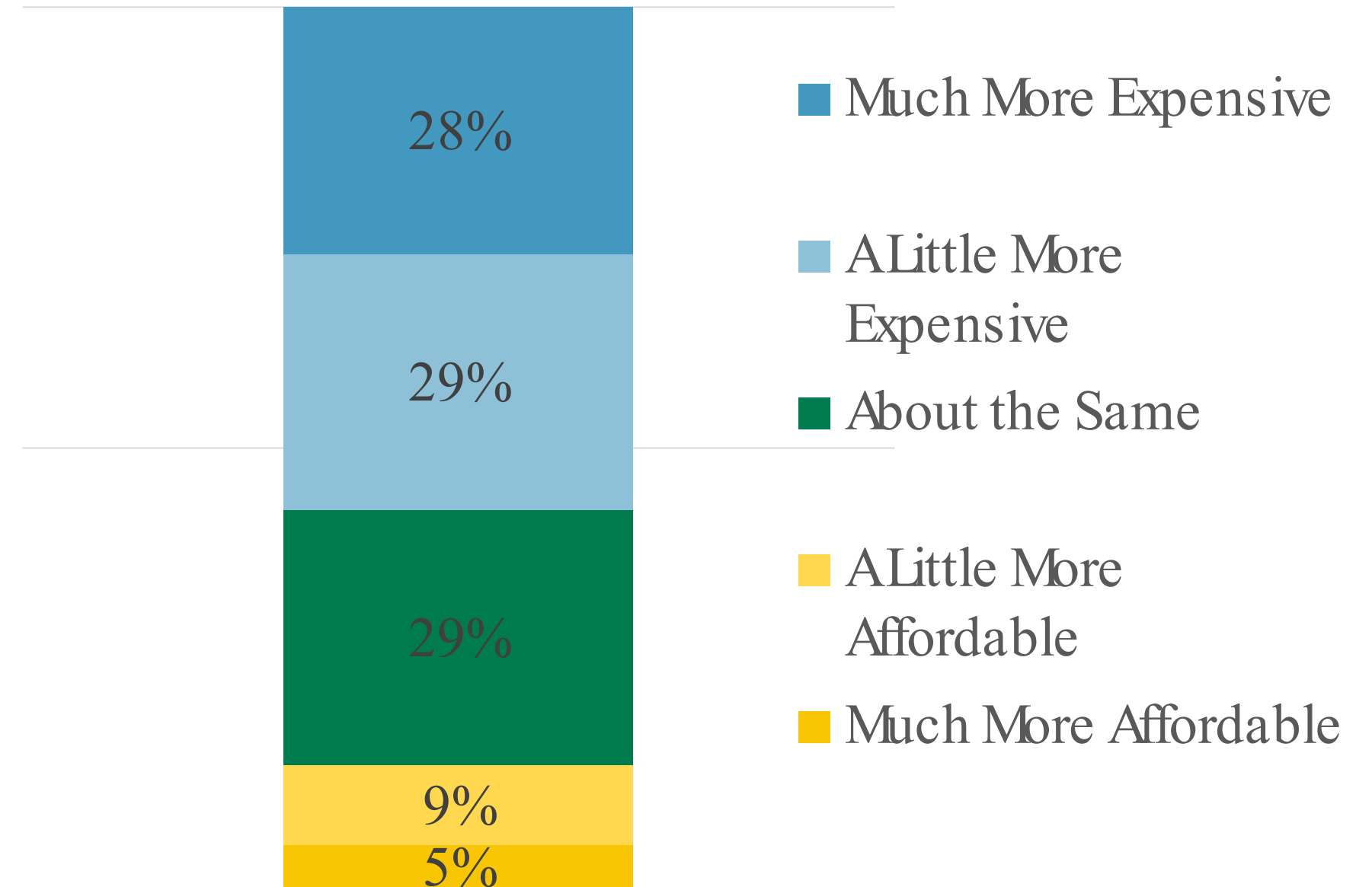


80% of HHs have been faced with large medical bill(s)

You / Someone in Household Covered by Health Insurance on an Exchanges as Part of the Affordable Care Act?



If Federal Tax Subsidies End, Will the Cost of This Insurance be...



# Hot Topic: Social Media Usage

**New**

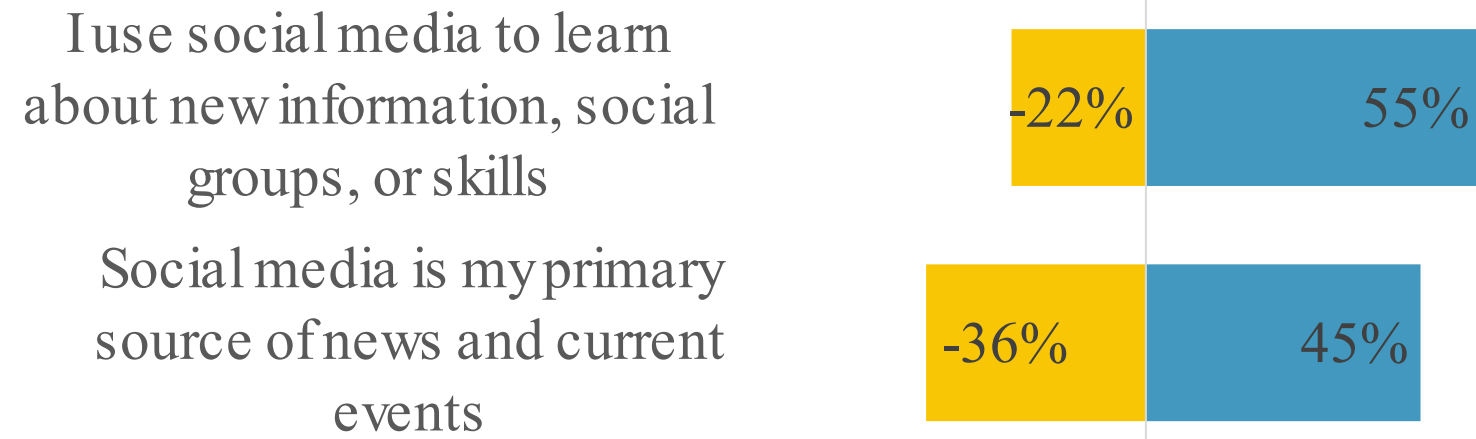


**Personal** use of social media (that is, outside of any job-related usage or content creation that is part of your income or to promote your personal brand).

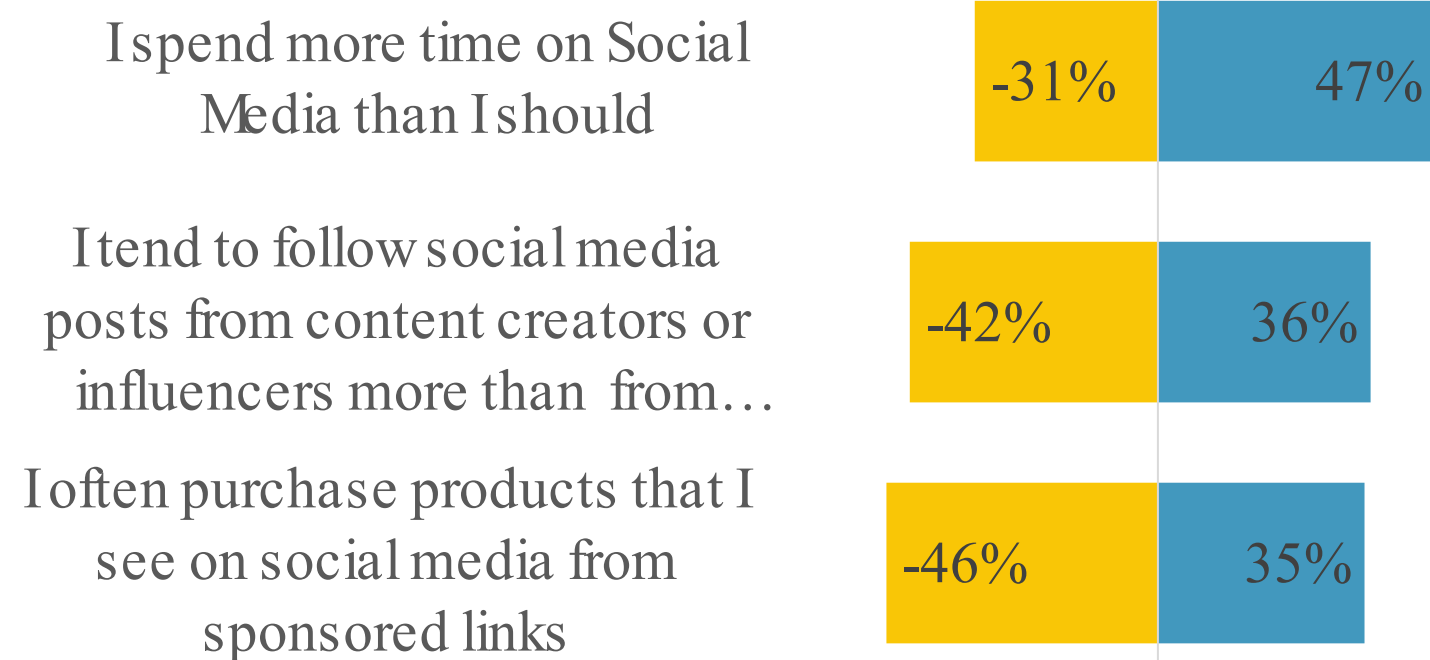
Not at all... never!	A few times a week, not every day	Less than 1 hour a day, average	At least 1 but not more than 3 hours a day, average	At least 3 up to 5 hours a day, average	Average 5+ hours a day
8%	16%	21%	28%	13%	13%

Disagree Agree

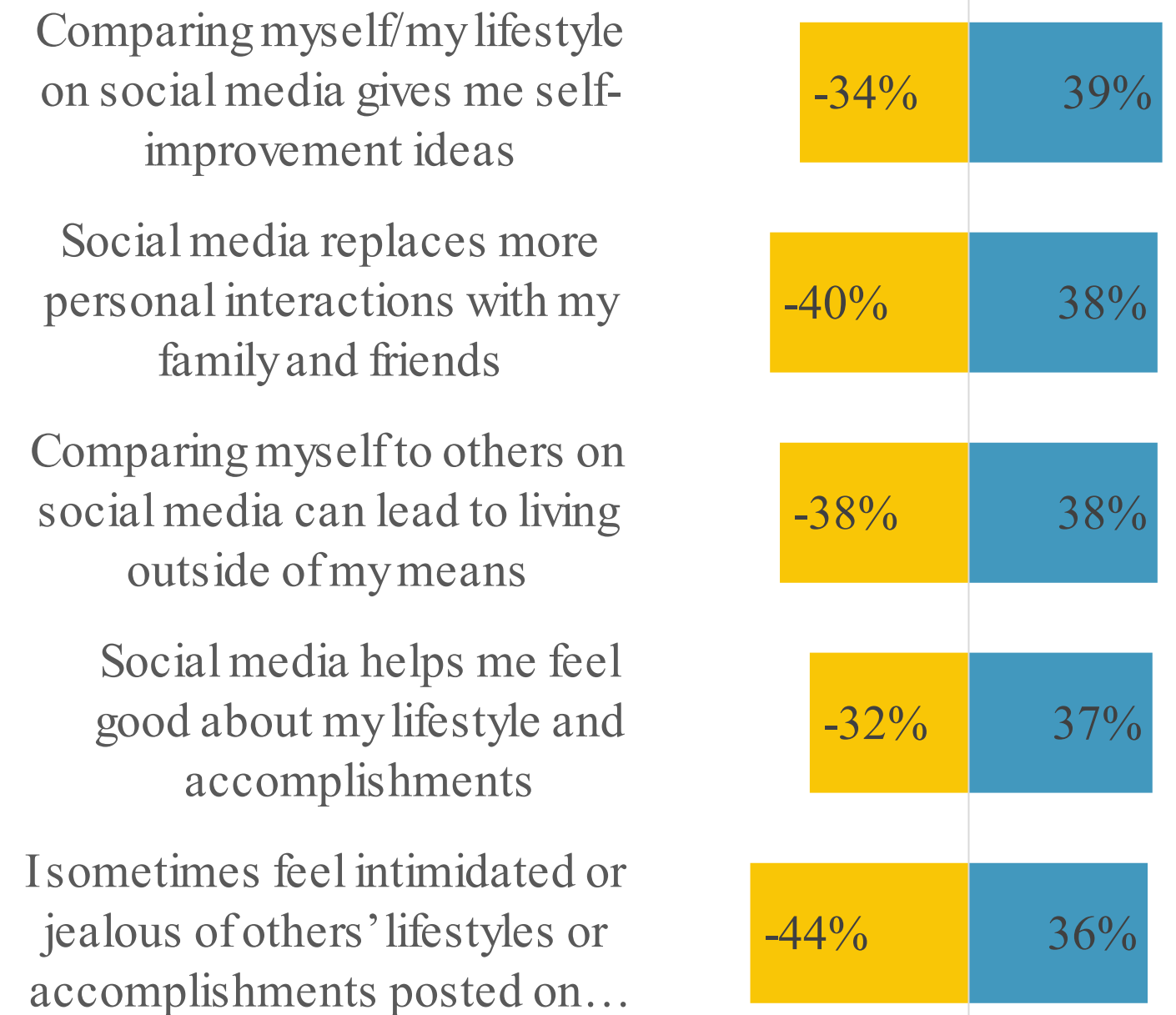
## Information/ Education



## Habits



## Connection & Lifestyle





# Wellness and (in) the Workplace

# Framework for Wellness in the Workplace



**Income:** the foundation of financial wellness.

# Framework for Wellness in the Workplace



**Benefits:** integral to maintaining, planning, and protecting.

**Income:** the foundation of financial wellness.

# Framework for Wellness in the Workplace

**Education and tools:** helping understand situations and options.

**Benefits:** integral to maintaining, planning, and protecting.

**Income:** the foundation of financial wellness.

# Framework for Wellness in the Workplace

**Connections and services:** moving beyond the workplace, linking to value-added services and programs.

**Education and tools:** helping understand situations and options.

**Benefits:** integral to maintaining, planning, and protecting.

**Income:** the foundation of financial wellness.

**Employers should offer programs to help employees address/reduce (TYPE OF) stress...**

**FINANCIAL**

**68% Agree/Strongly Agree**

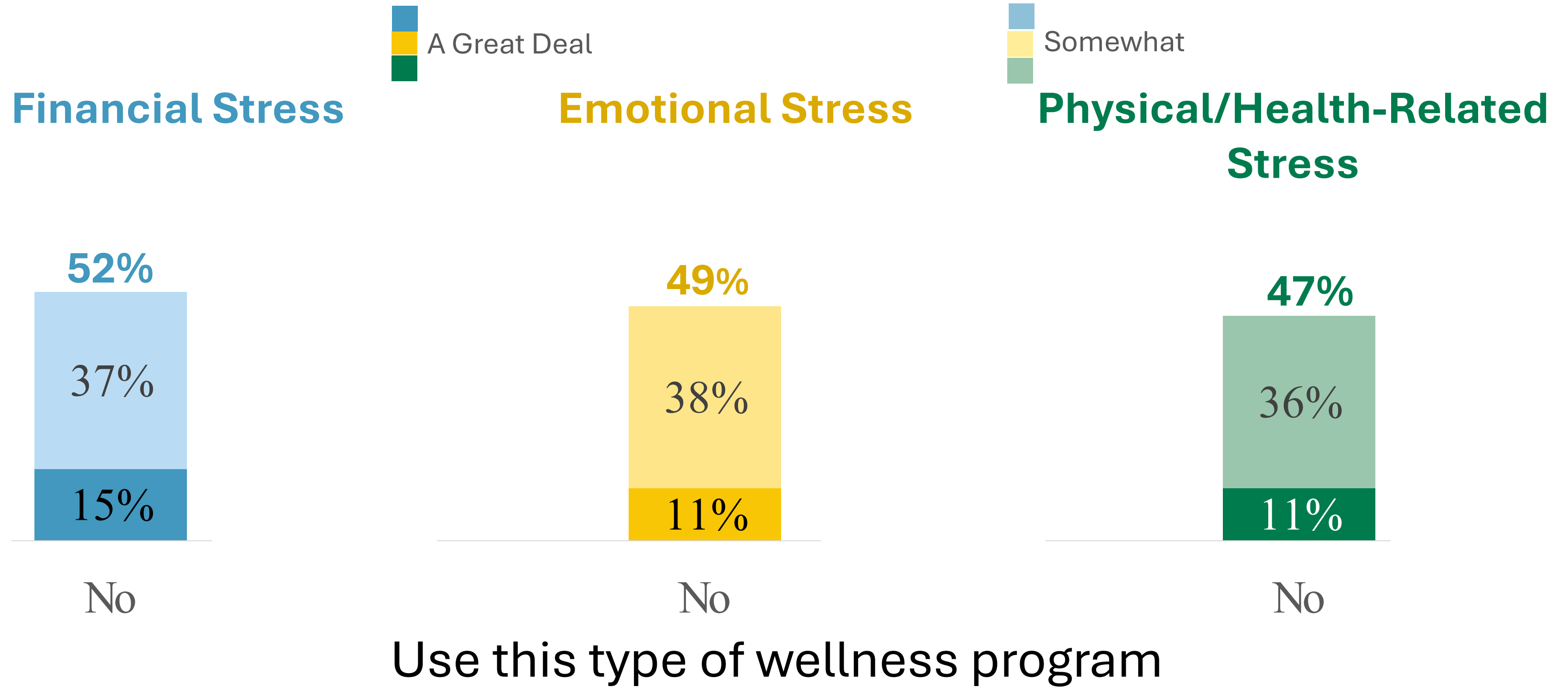
**EMOTIONAL**

**68% Agree/Strongly Agree**

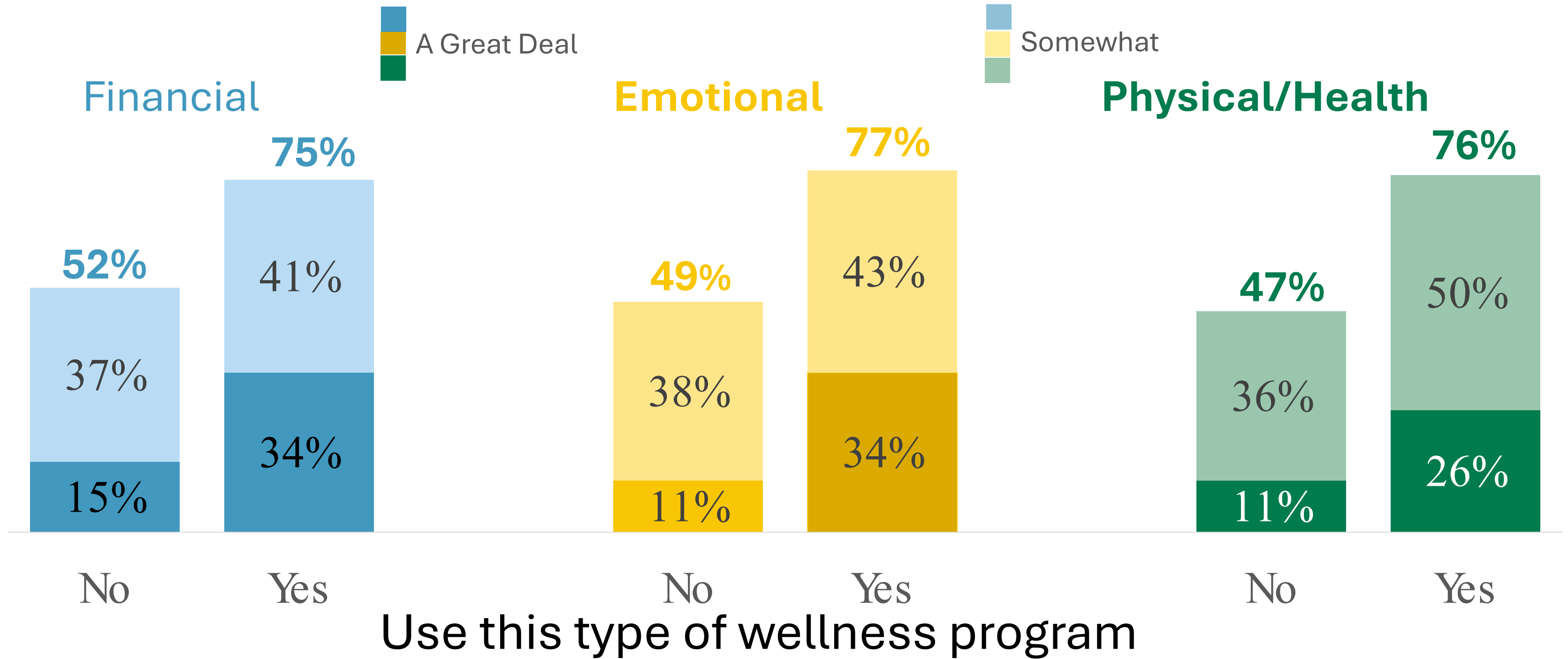
**PHYSICAL**

**69% Agree/Strongly Agree**

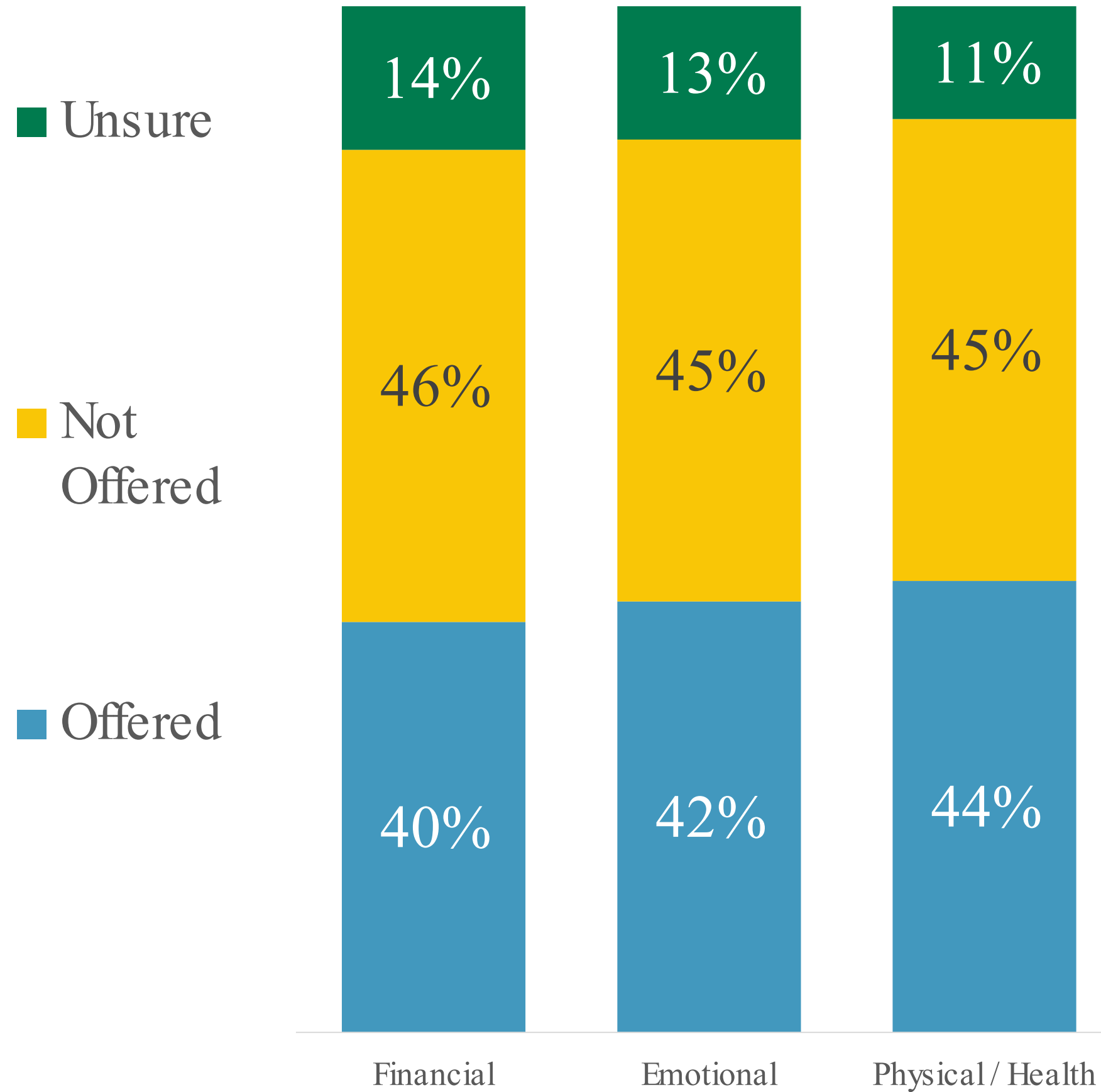
# Benefits Reduce Stress



# Benefits Reduce Stress

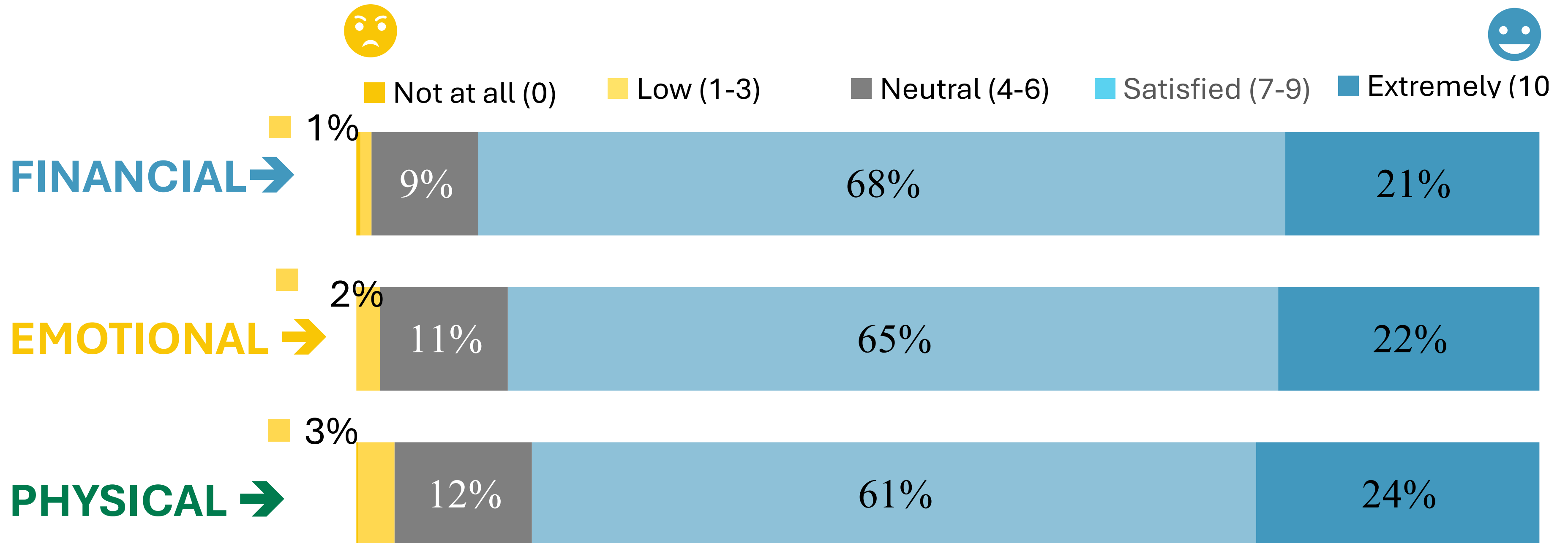


# Employers Offering Wellness Programs



# Wellness Programs: Worth the Effort

## Satisfaction with Workplace Wellness Programs



# In a Nutshell...

Wellness is decreasing/stress is up

Workers feel that employers should help

Benefits are integral to wellness

Wellness programs increase benefits effectiveness...and employees like them!

There are benefits and education gaps/opportunities for service provider

# Thank You



*Navigate With Confidence*

