



NEWS RELEASE

The Hartford's New Study Finds Continued Financial Stress Among U.S. Workers Amid Economic Uncertainty

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Employers and U.S. workers express differing views about artificial intelligence (AI), job satisfaction, benefits offerings and more

HARTFORD, Conn.--(BUSINESS WIRE)-- Financial stress remains high among U.S. workers, according to the latest research from **The Hartford**, a leading provider of employee benefits and workers' compensation. The sixth annual Future of Benefits Study, released today, presents perspectives of U.S. workers and employers regarding personal finances, AI and technology trends, workplace benefits, and other factors influencing today's fast-changing business landscape.

"As financial concerns continue to weigh on U.S. workers, it's clear that workplace benefits are more than just a perk – they're a meaningful source of financial support and well-being," said Mike Fish, head of Employee Benefits at The Hartford. "Employers can help the workforce navigate through uncertainty by ensuring they have access to benefits and the education needed to fully understand and utilize them. Employers and insurers have an opportunity to help their workers take control of their financial future with confidence."

The study, which polled U.S. workers and HR professionals (employers), finds that most U.S. workers (72%) are at least somewhat stressed about their household finances, with one-third (33%) reporting they are very/extremely stressed. This is consistent with last year's findings, which found 72% were at least somewhat stressed about their

household finances, with 34% reporting they were very/extremely stressed. Other key findings include:

- Half of U.S. workers (51%) report they are living paycheck to paycheck;
- 53% of U.S. workers say their savings have decreased in the past 12 months; and
- More than half of U.S. workers (56%) report financial health is negatively impacting their workplace productivity.

Value of Employee Benefits

Amidst a backdrop of economic uncertainty, U.S. workers are turning to their employers for support. The study reveals workplace benefits play a critical role in helping U.S. workers protect their finances, with most employers (80%) and workers (62%) recognizing the essential role benefits have in making them feel more financially secure. At the same time, a significant majority of employers (75%) say the benefits they offer are underutilized, creating an opportunity to educate employees about how employee benefits can provide additional financial security. Employers are adding to the benefits they offer to support their workers – 34% added benefits in 2025 and 53% plan to add benefits in 2026. While employer-provided benefits are key to improving financial well-being and overall job satisfaction, confusion remains a barrier.

“To bridge this gap, employers have an opportunity to be proactive in educating and engaging their employees to ensure they have access to the necessary resources and feel confident using them,” Fish said. “This requires a strategic shift – moving beyond enrollment periods and adopting a year-round approach to communication, personalized guidance, and digital tools that enhance accessibility.”

Benefits are also an important factor for job seekers. According to the study, 82% of U.S. workers say benefits are a key consideration when searching for a new job, and 58% would consider switching jobs for a more comprehensive benefits package.

Digital Split Around AI And HR Technology

Technology and AI-driven solutions have emerged as potential game-changers, providing personalized benefit recommendations and streamlined decision-making. However, there is a gap between employer and U.S. workers’ feelings about AI in the workplace – 72% of employers feel more optimistic this year than they did in 2024 about the use of AI in the workplace, and only 29% of employees say they are more optimistic. Addressing this disparity will require employers to be transparent and ensure that digital enhancements feel intuitive, reliable, and truly beneficial to employees.

Although technology continues to enhance the overall benefits experience, when it comes to completing certain

benefits-related tasks, U.S. workers continue to prefer working with a person. U.S. workers prefer to interact with a person when:

- Requesting a leave of absence: 58%, an increase from 53% in 2024;
- Learning about benefits during open enrollment: 48%, an increase from 43% in 2024; and
- Selecting benefits during open enrollment: 47%, an increase from 42% in 2024.

The Hartford is a leading provider of employee benefits products and services, including leave management, group life and disability insurance, as well as other voluntary products. For more information, visit

www.thehartford.com/employee-benefits.

Study Methodology

The Hartford's 2025 Future of Benefits Study was fielded March 4-28, 2025, and included 701 employers and 1,000 U.S. workers. The employers surveyed were HR professionals who manage/decide employee benefits, and U.S. workers surveyed were actively employed. The margin of error for employer responses is +/- 3% and for U.S. workers is +/-3% at a 95% confidence level. Download the full Future of Benefits Study at

www.thehartford.com/futureofbenefits.

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release, which speaks as of the date issued.

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