



Maximizing Long-Term Financial Wellbeing by First Solving for the Short Term

Results from the HUB Vitality Index Gap Survey show that organizations with financial wellbeing programs that cater to employees' short-term and long-term needs will best reduce financial-driven stress, improve productivity and level up recruiting and retention.

The Opportunity in Employee Financial Wellbeing

If one thing is abundantly clear about employee stress, it's that financial worries are at the top of the list.

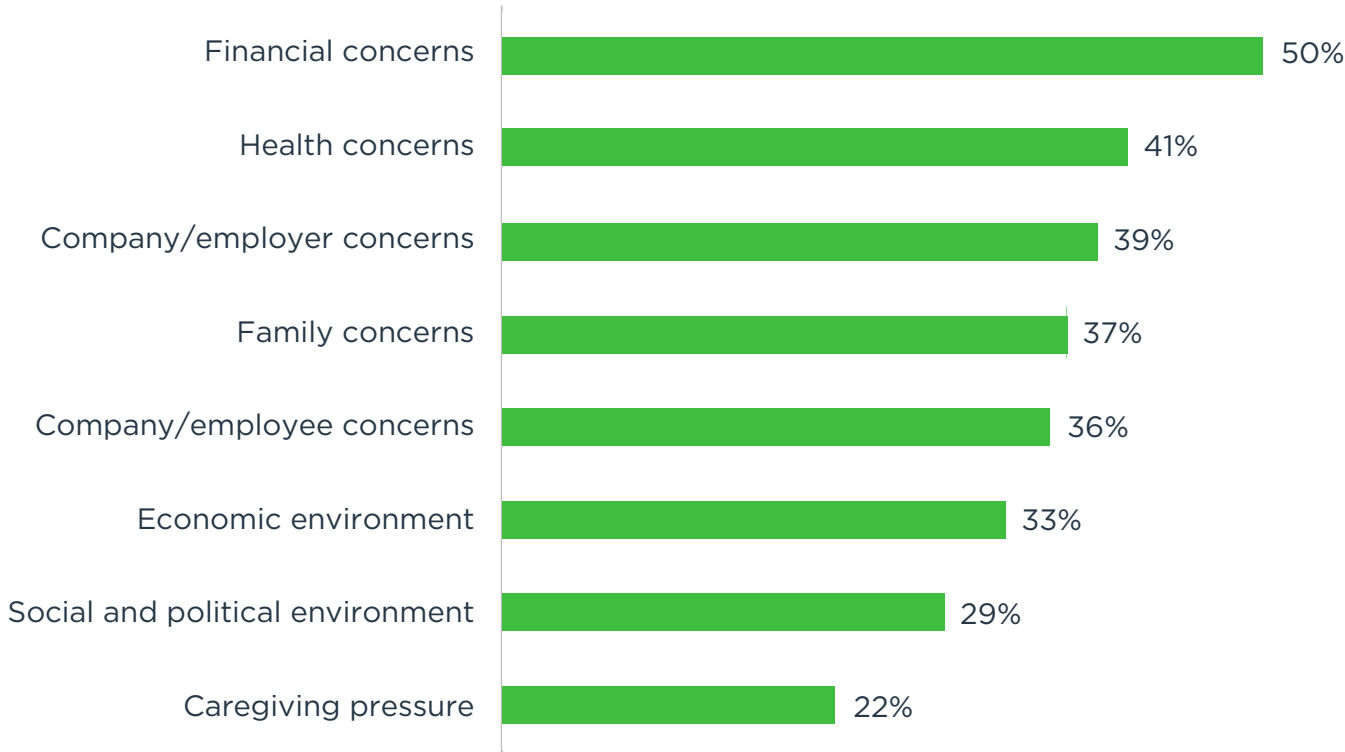
The most recent HUB International U.S. Workforce Vitality Gap Index¹ report showed half of all employees rank financial concerns as their top source of stress at work, nine percentage points ahead of the second top stress, their concerns about health.

The report also found that 38% of U.S. employees are struggling with financial challenges, while about 45% are caregivers to children; more than 30% are caregivers for adults as well.

Top sources of employee stress at work

Employee Survey Question:

Q: Which of the following external stresses impact your productivity at work?



1. HUB International's Vitality Gap Index asked 150 U.S.-based employers and 1,500 employees about the state of their benefits programs, including the state of financial wellbeing at their organizations.



Financial stress at work ultimately will hurt the bottom line: 56% of financially stressed employees spend three or more hours each week on financial concerns at work.² Multiple studies confirm that employee financial stress decreases productivity,³ increases burnout⁴ and lead to higher rates of absenteeism and presenteeism.⁵

Employer awareness is strong: In HUB's Vitality Gap Index report, organization leaders rank financial concerns as the top stress on productivity, well ahead of health concerns.

That alignment between employer perspective and employee reality gives organizations the opportunity to improve productivity, reduce burnout and give their companies a competitive advantage in attracting and retaining talent.

First step towards employee financial wellbeing: Understand your employee base

When taking the first steps in starting or upgrading financial wellbeing initiatives, it's important to understand the different perspectives and needs of a varied workforce. Tools like HUB's Persona Analysis give a complete view of employees that enable employers to initiate effective financial wellbeing initiatives.

However, despite employers offering financial wellbeing benefits, there is often suboptimal uptake. In addition, the Index report showed that tools are focused on building long-term wealth with far less emphasis on short-term help for employees struggling in the here and now.

Employers should re-envision financial wellbeing beyond individual offerings but as a wholistic effort personalized for individual needs. It's not just a matter of offering right tools or using them but understanding what a financial wellbeing program is about.

2. PwC, "[PwC's 2023 Employee Financial Wellness Survey](#)," accessed March 4, 2026.

3. Risk & Insurance, "[The Benefits Disconnect: Why Half of Workers Say Financial Stress Hurts Their Productivity](#)," August 19, 2025.

4. ADP, "[Employee financial stress](#)," January 14, 2026.

5. Modern Health, "[Rising Financial Stress Is Reshaping Workforce Well-Being](#)," February 16, 2026

Where Employers Are and How They Got There

The [HUB Vitality Gap Index report](#) confirmed that financial wellbeing is a top priority for both employers and employees. Employees have a clear preference for help building personal wealth, planning for retirement and accessing investment education.

Employers have responded accordingly, making retirement planning and investment education the most commonly offered tools.

Top Financial Wellness Tools Offered	Top Financial Wellness Tools Preferred
Retirement planning	Personal wealth planning
Education on different savings investment vehicles	Retirement planning
Education on managing day-to-day finances	Education on different savings investment vehicles
<i>Based on % of employers choosing the option</i>	<i>Based on weighted rank order given by employees</i>

Both employers and employees emphasize retirement and personal wealth/investment education for financial wellbeing.

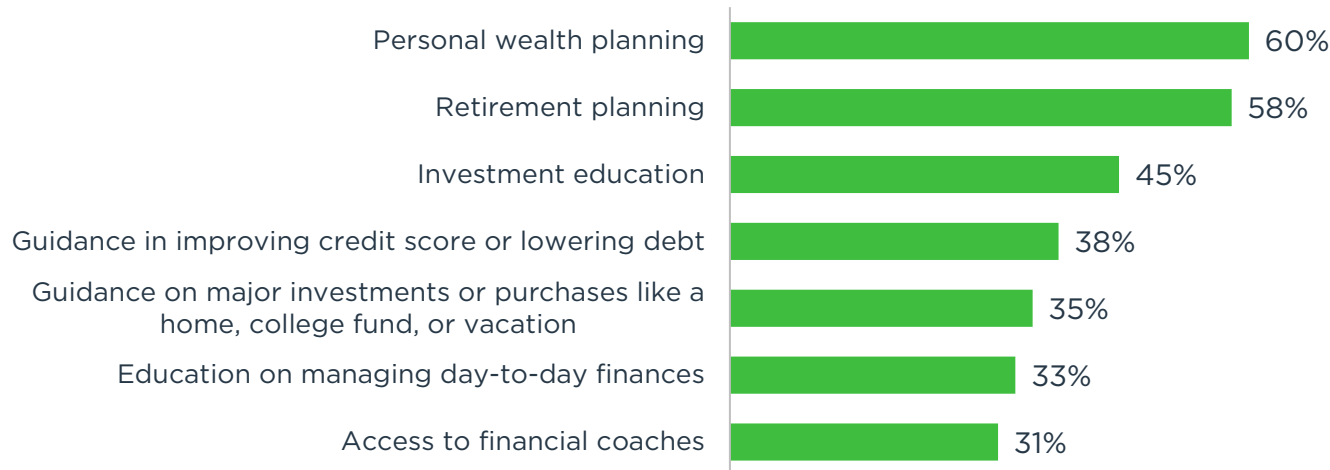
The report revealed a disconnect on personal wealth planning, as it ranks second among desired employee benefits, yet only half of employers offer it. Still, retirement planning and wealth building remain the financial wellbeing priorities both groups prioritize.

A focus on the long term

Retirement planning, investment education and building personal wealth are the backbones of a long-term financial stability. Yet financial wellbeing tools that tackle day-to-day and short-term pressures like financial coaching, budgeting help and debt reduction remain underutilized:

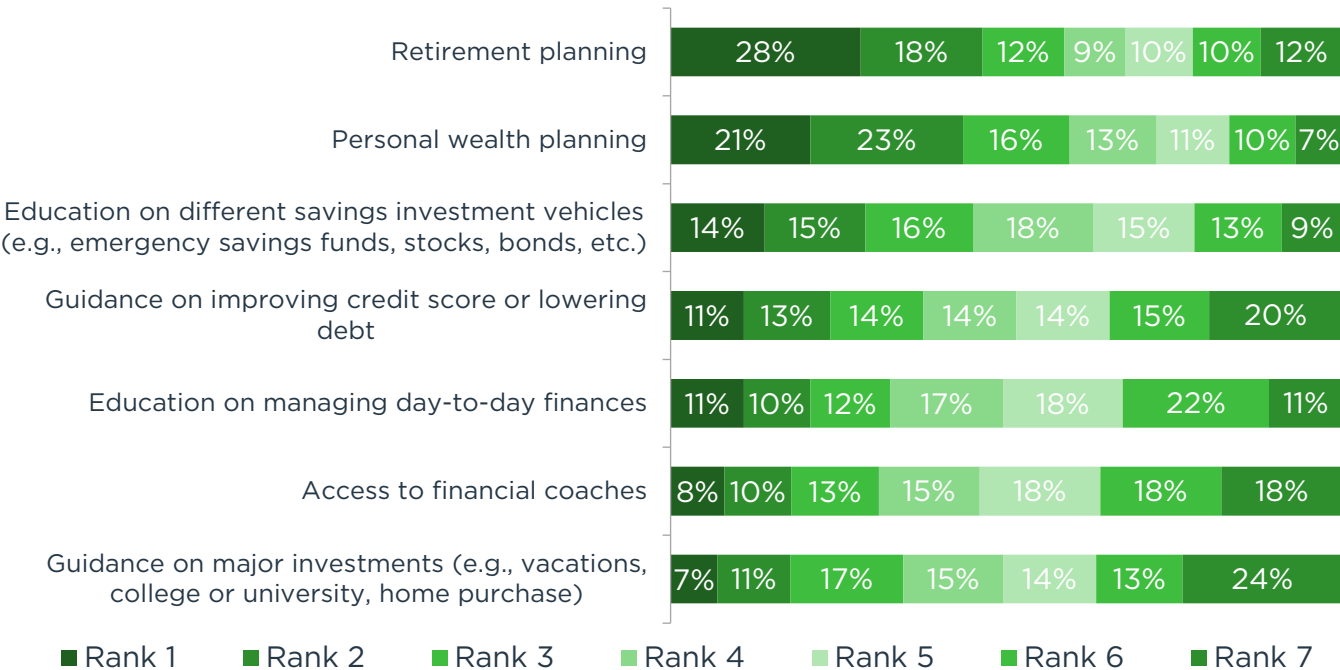
- 38% of U.S. employers offer financial wellbeing tools and solutions
- Just 29% of employees say they *want* financial wellbeing solutions
- Only 19% *actually use* such solutions, a figure that’s relatively level across age groups

In another context, employees ranked financial wellbeing tools by importance:



Employer Survey Question:

Rank the following financial wellness tools that would be most meaningful to you.



Second step towards employee financial wellbeing: Communications for the long-term

It can be difficult to assess what employees need for financial wellbeing when they are often not aware of it themselves. Not only is it incumbent for employers to know what employees need but communicate to employees on an individualized basis using tools like FinPath by HUB.



The opportunity in short-term financial support

Short-term financial wellbeing tools have significant room to have a greater impact. With personalization, programs can more effectively reach the employees who need them most.

For instance, 68% of report respondents ages 18 to 24 and 41% of 25 to 34 year olds carry student debt, a financial burden that can shape their ability to save, invest and plan for retirement for years after graduation.

Why short-term support strengthens long-term outcomes

Addressing personal finance and debt reduction *today* directly enables employees to save for retirement and build long-term wealth.

Employees carrying significant debt or lacking emergency savings are less positioned to benefit from retirement planning or investment education. Sequencing financial wellbeing support — starting where employees are in their financial situation — makes programs far more effective for those who need them the most.

Finding a Balance Through a Holistic Solution

Financial needs vary significantly by age group, but notably, the least valued financial wellbeing tools *across age groups* are financial coaches, debt reduction and education on day-to-day finances.

The data points to a clear opportunity to better align employers’ financial wellbeing efforts with the areas in which employees actually need support.

For instance, young employees may need assistance in lowering debt or with day-to-day finances — and perhaps a financial coach to help them — but it’s not what they value:

Average rank of order of financial wellbeing tools for 18 to 24 year old employees

Rank	Tool
1	Personal wealth planning (4.69)
2	Education on different savings and investment vehicles (4.28)
3	Education on day-to-day finances (4.06)
4	Guidance on major purchases (3.87)
5	Retirement planning (3.8)
6	Guidance on improving credit score or lowering debt (3.64)
7	Access to financial coaches (3.61)

Average rank of order of financial wellbeing tools for 25 to 34 year old employees

Rank	Tool
1	Personal wealth planning (4.51)
2	Education different savings and investment vehicles (4.41)
3	Retirement planning (4.08)
4	Education on day-to-day finances (3.96)
5	Guidance on improving credit score or lowering debt (3.91)
6	Access to financial coaches (3.97)
7	Guidance on making major purchases (3.53)



These factors call for holistic solutions that extend beyond retirement planning and wealth management. A holistic strategy requires the right tools for each employee at the current stage of their life, delivering the right support at the right time.

Younger workers, for example, often carry student debt, but still prioritize wealth planning and retirement tools. Personalized guidance calibrated to their specific situation *where they are today* will get the greatest ROI.

Holistic solutions like FinPath by HUB use personalized coaching model supported by artificial intelligence (AI). Such solutions meet employees where they are, guiding them to meet immediate goals:

- Establishing a budget and paying off high-interest debt, an essential first step toward financial stability
- Building an emergency savings fund to strengthen resilience against unexpected expenses
- Preparing for major purchases, such as a first home
- Positioning them so they can build long-term wealth

Employers can further strengthen this personalized approach through complementary benefits that address specific financial life stages, such as student loan repayment matching programs, health savings accounts and phased retirement programs.

This approach helps employees immediately while building foundations for long-term financial wellbeing.



Putting It All Together

Employers and employees alike are engaged with long-term financial solutions like retirement planning, investment education and wealth-building strategies that may skew to the needs of experienced employees.

Expanding that foundation to include debt reduction, financial coaching and day-to-day money management results in financial wellbeing for employees across the entire organization, not just those already on stable financial ground.

FinPath by HUB delivers this type of solution: personalized, holistic financial wellbeing that reduces stress, improves productivity and strengthens recruiting and retention efforts, building a sustainable, long-term competitive advantage.

Third step towards employee financial wellbeing: Leveraging FinPath's unique approach

Using personalized coaching, education and AI, FinPath by HUB dynamically adapts to employees' circumstances, helping manage benefits enrollment, budgeting, retirement planning and debt reduction. FinPath adjusts to each employee's individual path in their financial journey.

Moving You Forward

To learn more and dive deeper into the insights on financial wellbeing, reach out to a HUB International employee benefits or retirement planning advisor. We're here to help you navigate these challenges and drive lasting change for your workforce.

About HUB

When you partner with HUB, you're at the center of a vast network of experts who will help you improve your profitability, enhance the vitality of your workforce and remain resilient into the future. For more information on how to manage your insurance costs, reduce your risk and take care of your employees, talk to a HUB advisor or visit hubinternational.ca. We're here to help.

2M+

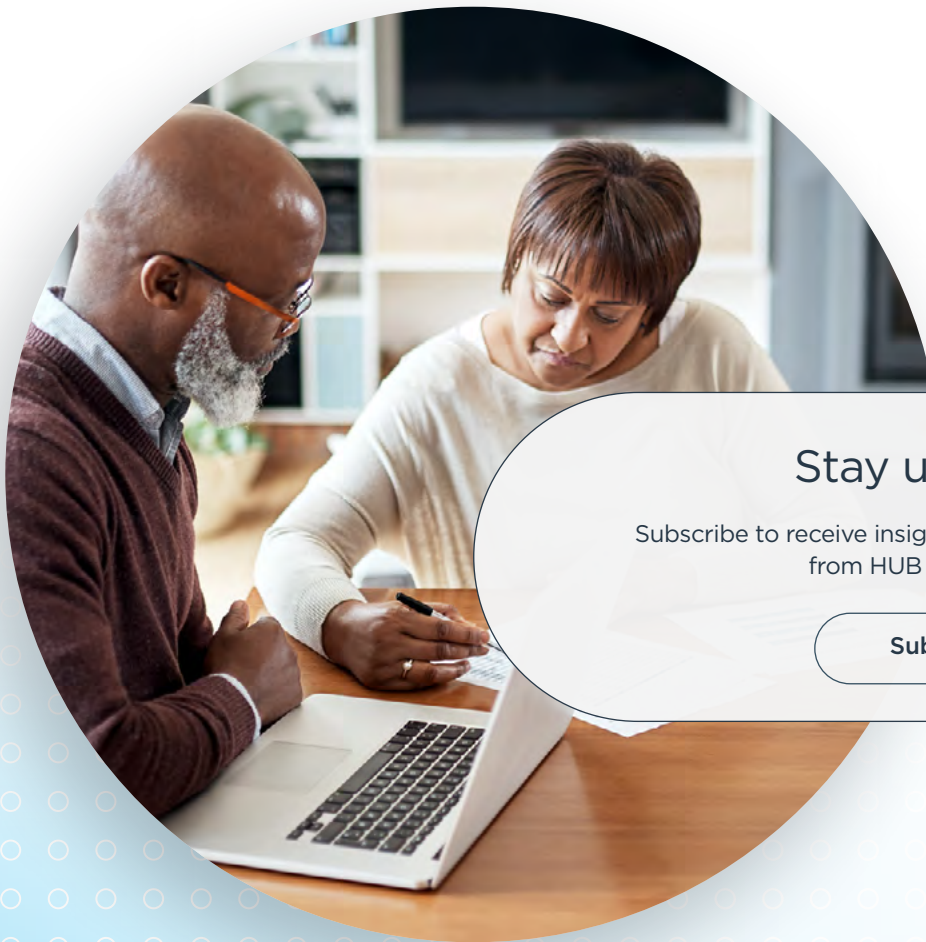
clients around
the globe

570+

offices across
North America

20,000

employees



Stay up to date

Subscribe to receive insights, invitations and rate forecasts
from HUB throughout 2026

[Subscribe](#)

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational presentation. Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective.

HUB Retirement and Private Wealth employees are affiliated with and offer Securities and Advisory services through various Broker Dealers and Registered Investment Advisers, some of whom may or may not be affiliated with HUB International. HUB International owns the following Registered Investment Advisers: HUB Investment Partners; Global Retirement Partners, LLC and RPA Financial. Additional information for each individual HUB International Registered Investment Advisor may be found in the respective Form ADV available on the SEC's IAPD website at <https://adviserinfo.sec.gov>. Insurance services are offered through HUB International.