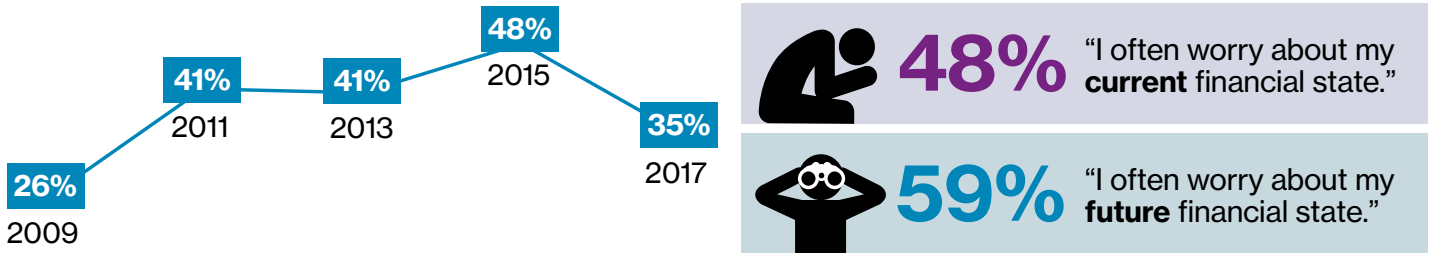


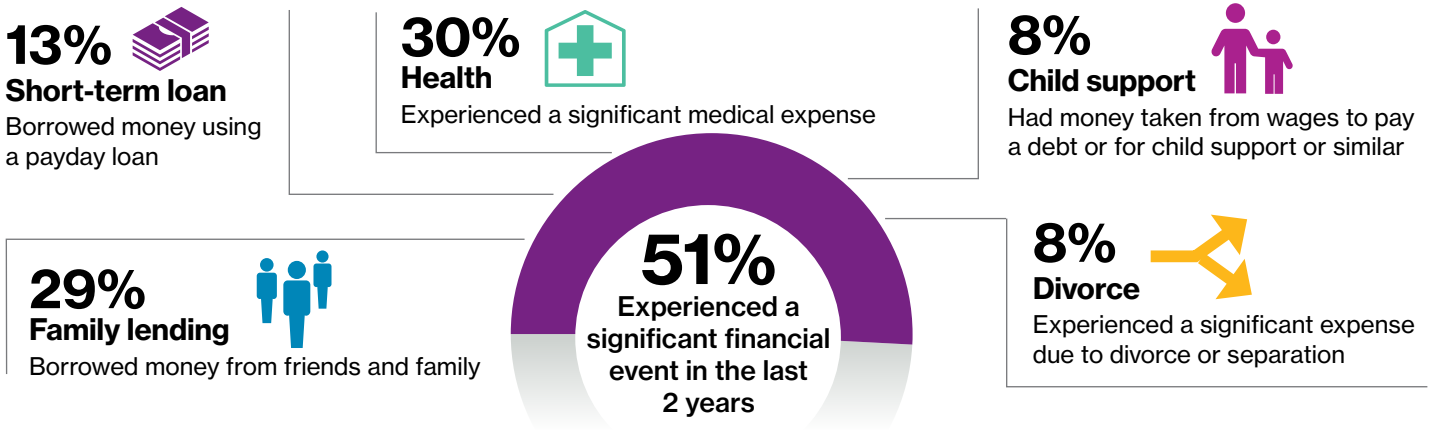
Worries about financial situation grow

U.S. insights from the 2017 Global Benefits Attitudes Survey

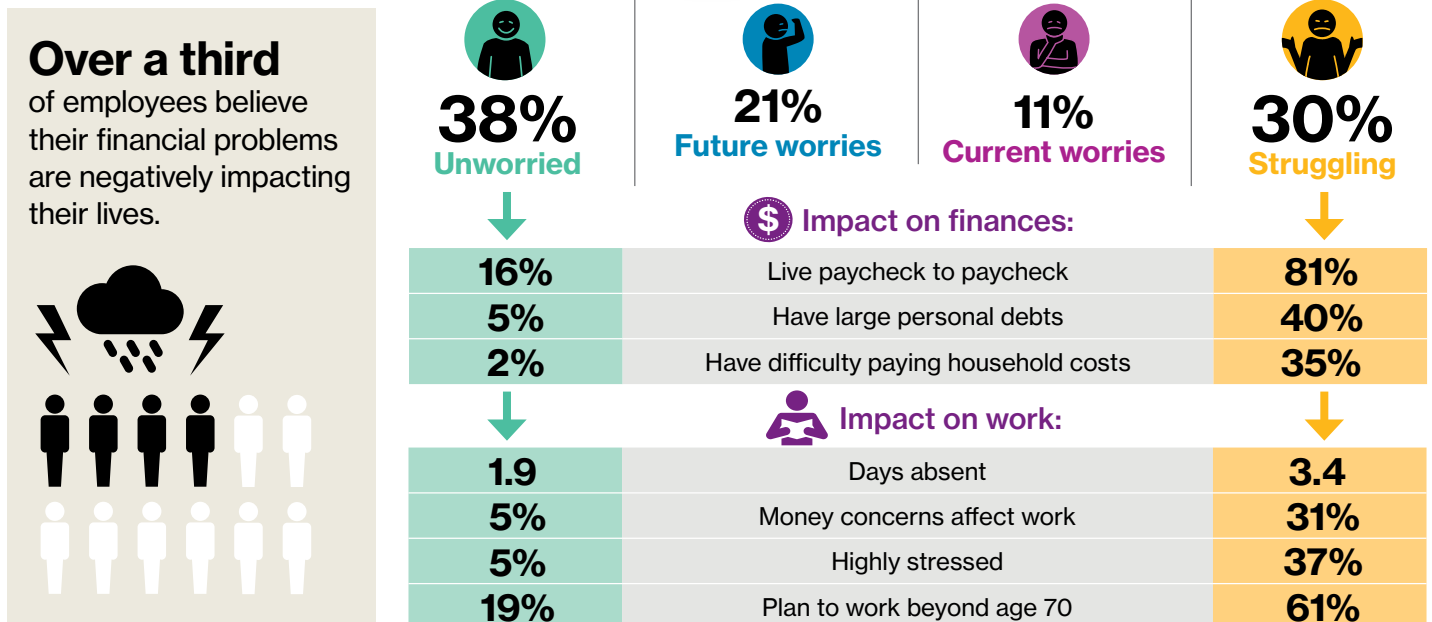
Employees' satisfaction with their financial situation decreased in 2017



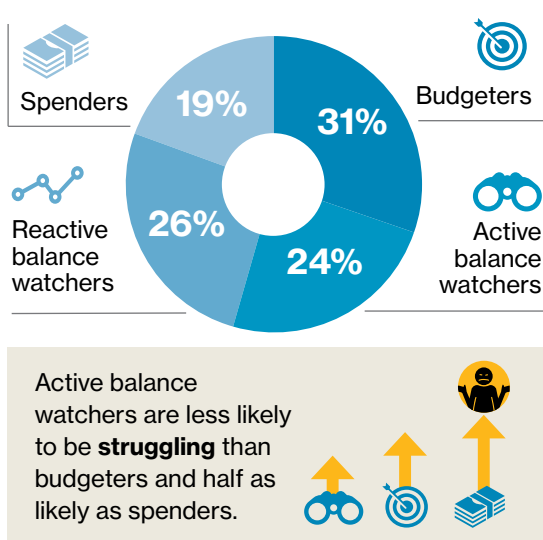
Financial shocks suffered by U.S. households



Impact of financial worries



Understanding financial decision making and priorities



Individuals who are struggling financially are far more focused on paying off debts than saving for the future.

Rank	Unworried	Future worries	Current worries	Struggling
1	Saving for retirement	General costs	Paying off debts	Paying off debts
2	General saving	General saving	General costs	General costs
3	General costs	Housing costs	General saving	Housing costs
4	Housing costs	Saving for retirement	Housing costs	General saving
5	Leisure	Paying off debts	Saving for retirement	Saving for retirement

Employers plan to take a more active role

Focus on financial well-being*

70% of employers think they should take an active role in encouraging their employees to manage their personal finances better.



3 in 5 employers are looking to offer assessment tools to identify the most important financial issues to address.



66% are aiming to implement a financial well-being program.



How to help employees

Identify and focus on the workforce segments that are struggling financially.



Ask employees directly about their future outlook and barriers to change.



Understand financial behaviors and provide options for different needs.



Consider offering different tools and encouraging saving, being sensitive to personal financial issues.



Source: Willis Towers Watson 2017 Global Benefits Attitudes Survey of 31,000 employees in 22 markets
 *Source: 2017 Best Practices in Health Care Survey.

About Willis Towers Watson

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