

twocents. / **2025**

Original research from
Two Cents Insights, designed
to show what's emerging,
and why it matters.

The TakeTM

Wellbeing Edition

Hello, from

twocents.

We're an independent insights studio helping brands and media platforms turn research into influence. For global brands, we surface sharp human truths that power more thoughtful, people-centered solutions. For media platforms, we translate those insights into stories that break through. Our work blends analytical rigor with editorial instinct, giving decision-makers the clarity to move fast, stay relevant, and lead the market with confidence.

The Take™ exists to put human understanding at the center, so solutions start with the people they're meant to serve.

Trusted by teams at:

Google

 Cash App

 Pinterest

VOXMEDIA

DIGITAS

POPSUGAR.

VULTURE

TheVerge

About This Study

Context:

The Take™ by Two Cents is an independent, self-funded study exploring how Americans are navigating four dimensions of modern life: mental, physical, financial, and Professional Wellbeing. As public conversations around burnout, balance, and wellbeing get louder, *The Take*™ goes beyond the headlines to uncover how people are truly coping day to day.

Focus:

This report takes a closer look at how Americans are coping with stress, anxiety, and burnout across all dimensions of wellbeing—mental, physical, financial, and workplace—and how daily habits, support systems, and goals play a role in shaping them.

Approach

- 15 minute quantitative survey conducted online in June 13–26, 2025
- Nationally representative sample of 1,000 U.S. adults (18-75 years old)
- Quotas for age, gender, region, and race/ethnicity using U.S. Census benchmarks
- Statistical significance was tested at the 90% and 95% confidence level
- Fielded via Rep Data, a leading online sample panel provider with best in class rigor and data protection
- Independent and self-funded by Two Cents

Why it matters

These insights reveal where the pressure points are, how people are adapting, and what signals leaders should pay attention to as conversations about wellbeing move from the margins to the mainstream.

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 MENTAL HEALTH p 5

 PHYSICAL HEALTH p 30

 FINANCIAL HEALTH p 55

 PROFESSIONAL
WELLBEING p 80

Each section includes data, insights, human stories, and key takeaways for leaders.



The Mental Health Report

Part 1 of *The Take™: Wellbeing Edition*
Original research from Two Cents Insights

twocents. / **2025**

Inside this report:

Mental health support is more visible than ever, but it doesn't feel accessible for everyone. Beyond cost, barriers include stigma, complexity, and a lack of shared language. Half of Americans say they don't even know how to describe what they're experiencing.

This report examines where people are getting stuck and who feels most unsupported. Gen Z emerges as both the most curious and the most emotionally strained. Women are investing heavily in their own wellbeing yet report feeling least supported in return.

We highlight where habits are breaking down, which tools people rely on, and where trust gaps remain, especially with AI and social platforms.

The findings offer a roadmap for organizations seeking to design mental health support that feels clear, approachable, and relevant to daily life.

5 Things Worth Acting On

1

Relief is the goal,
not reinvention.

People aren't trying to become optimized versions of themselves, they just want to feel less overwhelmed. From letting go of guilt to finding motivation, today's mental health goals are about ease, not hustle.

2

Gen Z is struggling
most, but also
experimenting most.

They're the most likely to feel emotionally stuck and the most likely to try new tools like retreats and mood apps. They're seeking structure and support, but don't always know where to start.

3

Mental health care
feels inaccessible,
both financially and
emotionally.

It's not just about cost. Over half of Americans say they don't even have the language to describe how they feel. Therapy still feels like a luxury, and emotional literacy is lacking across the board.

4

The gender gap in
emotional upkeep
is real.

Women outpace men on nearly every mental health habit, from gratitude to talking to friends. Yet, they also carry more emotional labor and are more likely to deprioritize their own needs.

5

Boomers are the
most emotionally
steady.

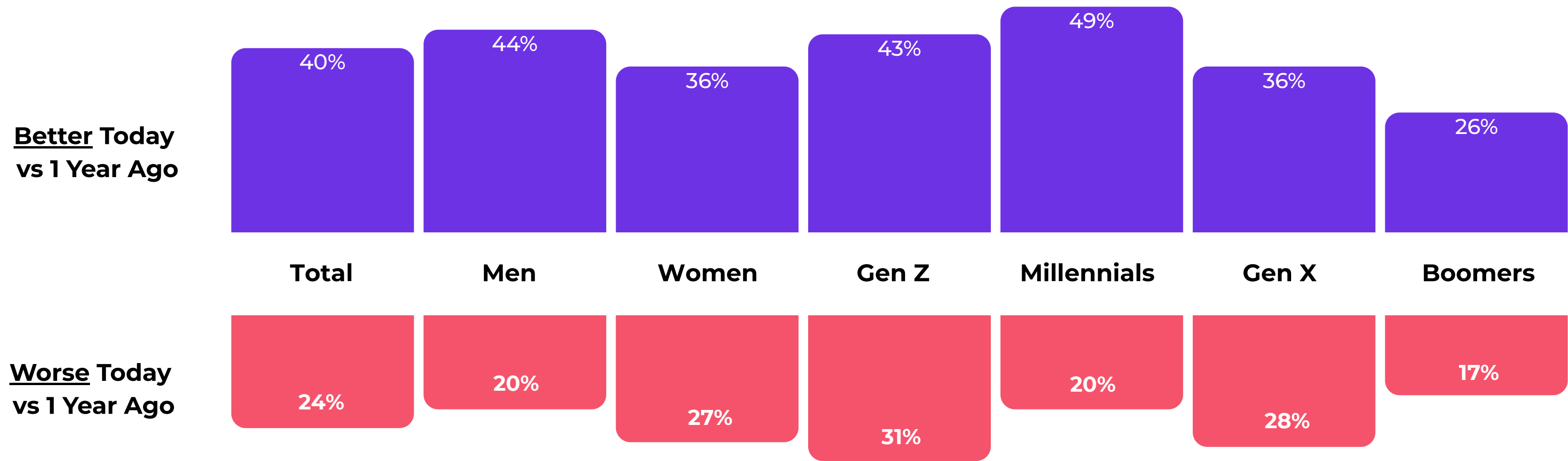
They report fewer mental health struggles and stronger daily routines, but show the lowest awareness or interest in nearly every modern solution, from apps to online communities to AI tools.

The State of Us

How people are navigating today's world emotionally, mentally, and socially.

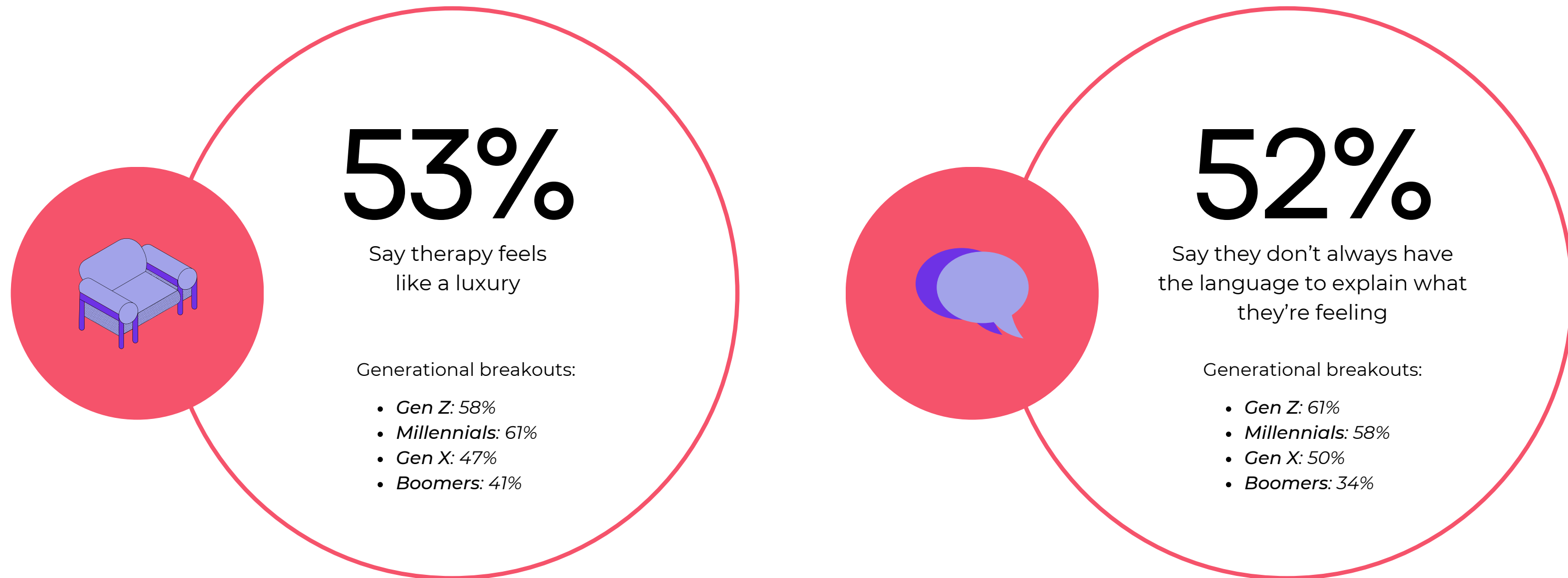
Mental health gains are real, but so is the gap with 1 in 4 Americans feeling worse off today than a year ago

Status of Mental & Emotional Health Today vs 1 Year Ago
Results by gender and generation



Question: Compared to today, how would you describe your mental and emotional health for each of the time periods below?
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

The challenge with mental health support isn't just access, it's expression – and Gen Z feels it most



The biggest barriers to mental health support aren't stigma or cost, they're emotional overload and uncertainty

1 in 4
say they have
to put others' needs
before their own

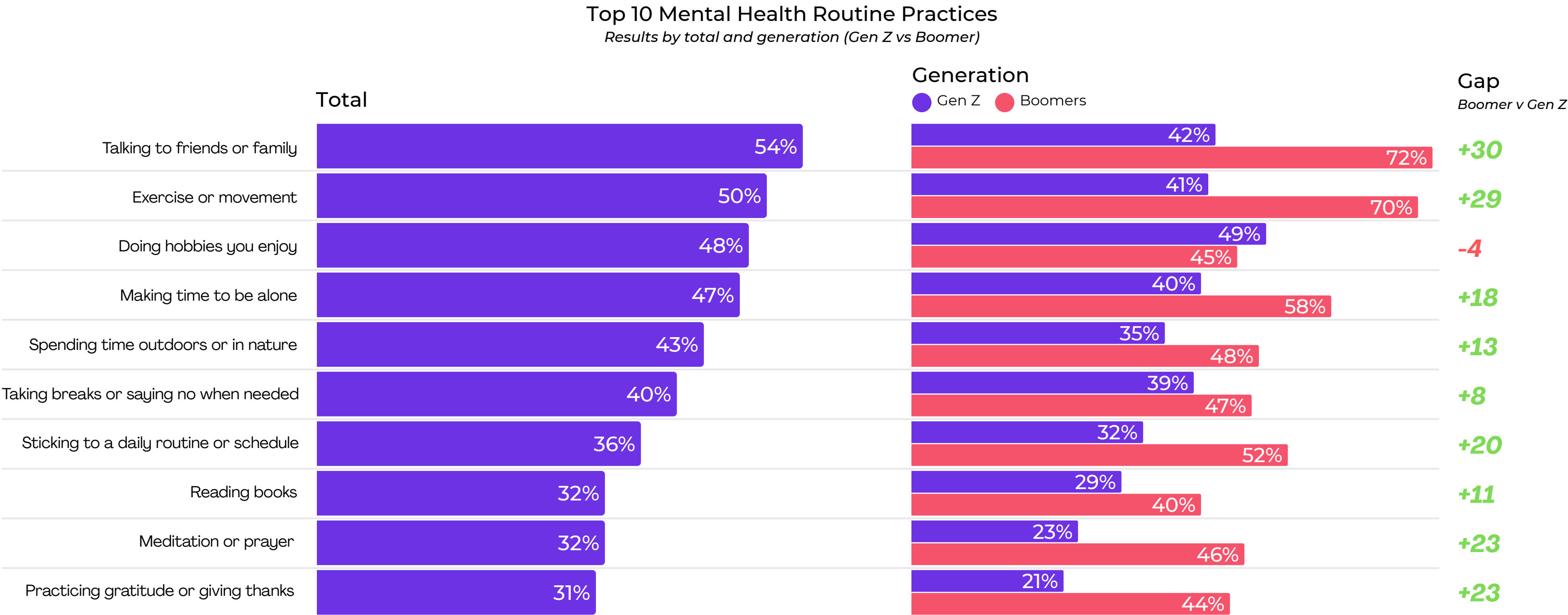
This emotional labor is a significant barrier to mental health care, especially for women and Gen X.

1 in 3
Gen Z say
they don't know
how to begin

Lack of guidance, not lack of awareness, is their top barrier to improving mental health.

Everyday mental health habits aren't reaching Gen Z

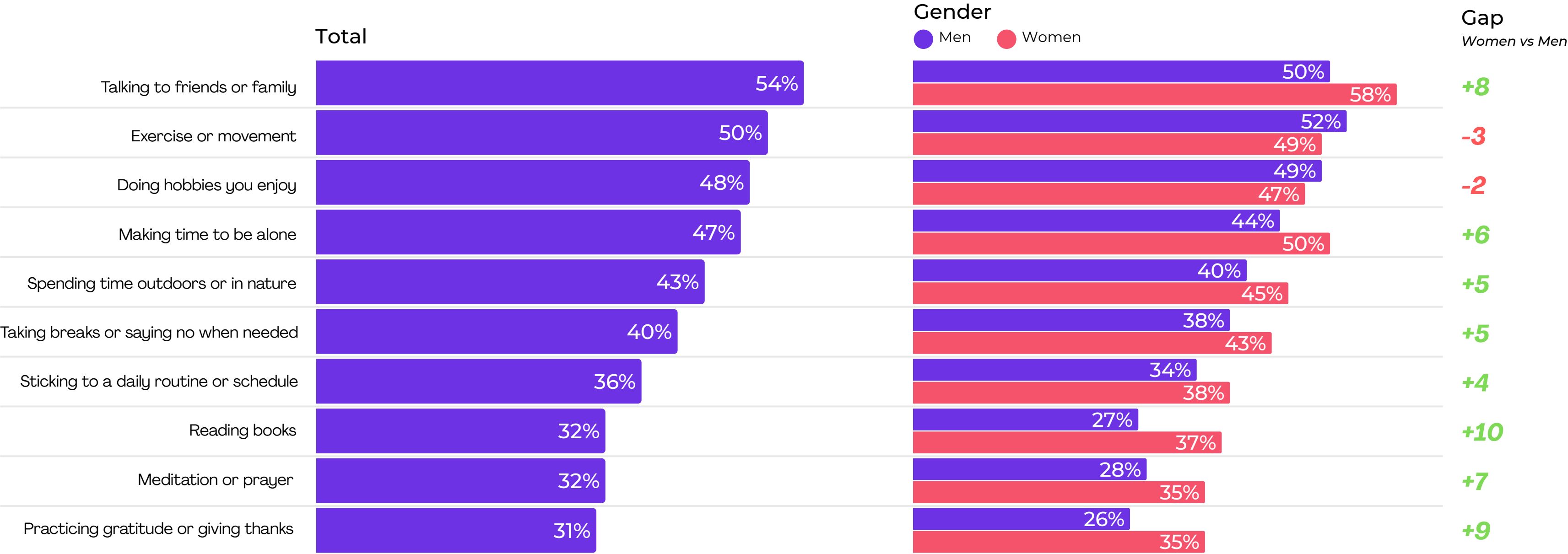
From conversation to movement to mindfulness, Boomers consistently outpace younger generations. There’s opportunity for Gen Z to further support their wellbeing with simple mental health routines.



Question: Which of the following are part of your current routine (whether often or occasionally) to support your mental and emotional health?
Sample Sizes: Total n=1,000, Gen Z n=180, Boomers n=200

Women engage more often in mental health activities, suggesting greater devotion to the practice

Top 10 Mental Health Routine Practices
Results by total and gender



Question: Which of the following are part of your current routine (whether often or occasionally) to support your mental and emotional health?
Sample Sizes: Total n=1,000, Men n=487, Women n=510

87%

Say mental health care goes
hand-in-hand with physical health.

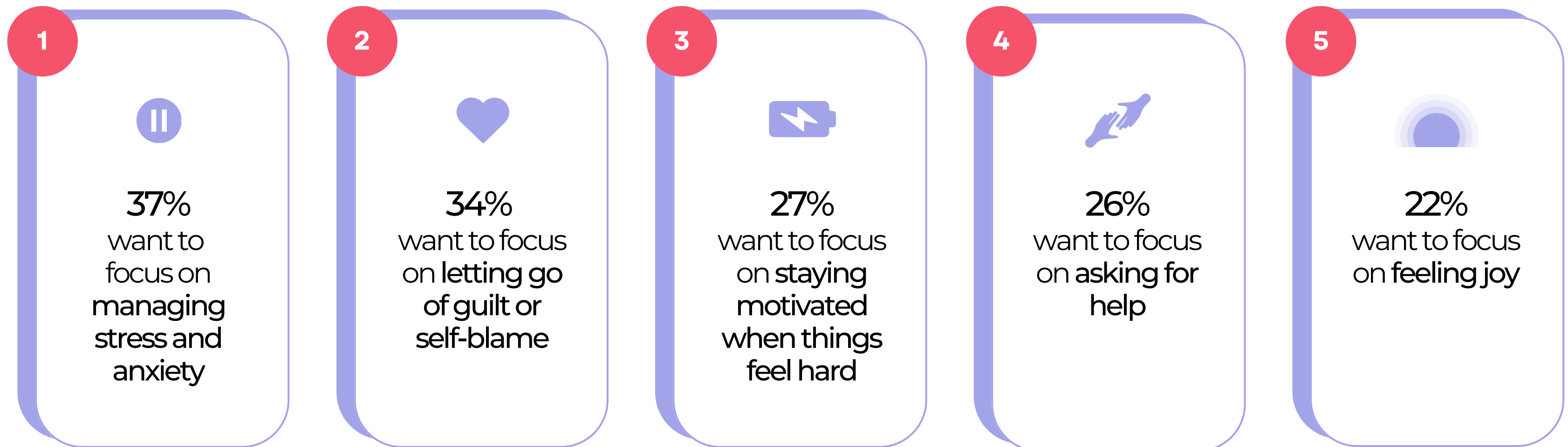
**Whole-self wellness isn't a trend,
it's an expectation.**



In a high-performing world, people are seeking emotional relief over self-optimization

From easing stress to quieting self-blame, today's top mental health goals center on relief, not growth. Even those who appear to be coping still want more ease, connection, and joy.

Top Mental Health Goals



Emotional strain runs higher for women and Gen Z, especially around self-advocacy and stress

Across nearly every measure, women and Gen Z report more difficulty navigating emotional wellbeing, from asking for help to setting boundaries and managing anxiety. Boomers and men report fewer struggles overall.

Aspects of Emotional Wellbeing That Feel Hard Right Now
% of respondents

	Total	Men	Women	Gen Z	Millennial	Gen X	Boomers
Asking for help	45%	-8%	+7%	+6%	-3%	+4%	-6%
Letting go of guilt or self-blame	42%	-6%	+6%	+9%	-1%	+5%	-15%
Managing stress/anxiety	38%	-6%	+5%	+7%	0%	+6%	-13%
Staying motivated when things feel hard	38%	-6%	+6%	+7%	-2%	+4%	-8%
Setting boundaries with others	29%	-8%	+8%	+6%	-2%	+5%	-9%
Feeling joy	27%	-3%	+2%	+2%	-4%	+8%	-6%
Managing screen time (e.g., TV, social media)	27%	-2%	+2%	+14%	0%	-1%	-11%
Building my relationships/community	27%	-1%	+1%	+3%	-2%	+6%	-8%
Standing up for myself	27%	-7%	+6%	+10%	-1%	+1%	-9%
Focusing and thinking clearly	26%	-5%	+4%	+11%	0%	+4%	-15%

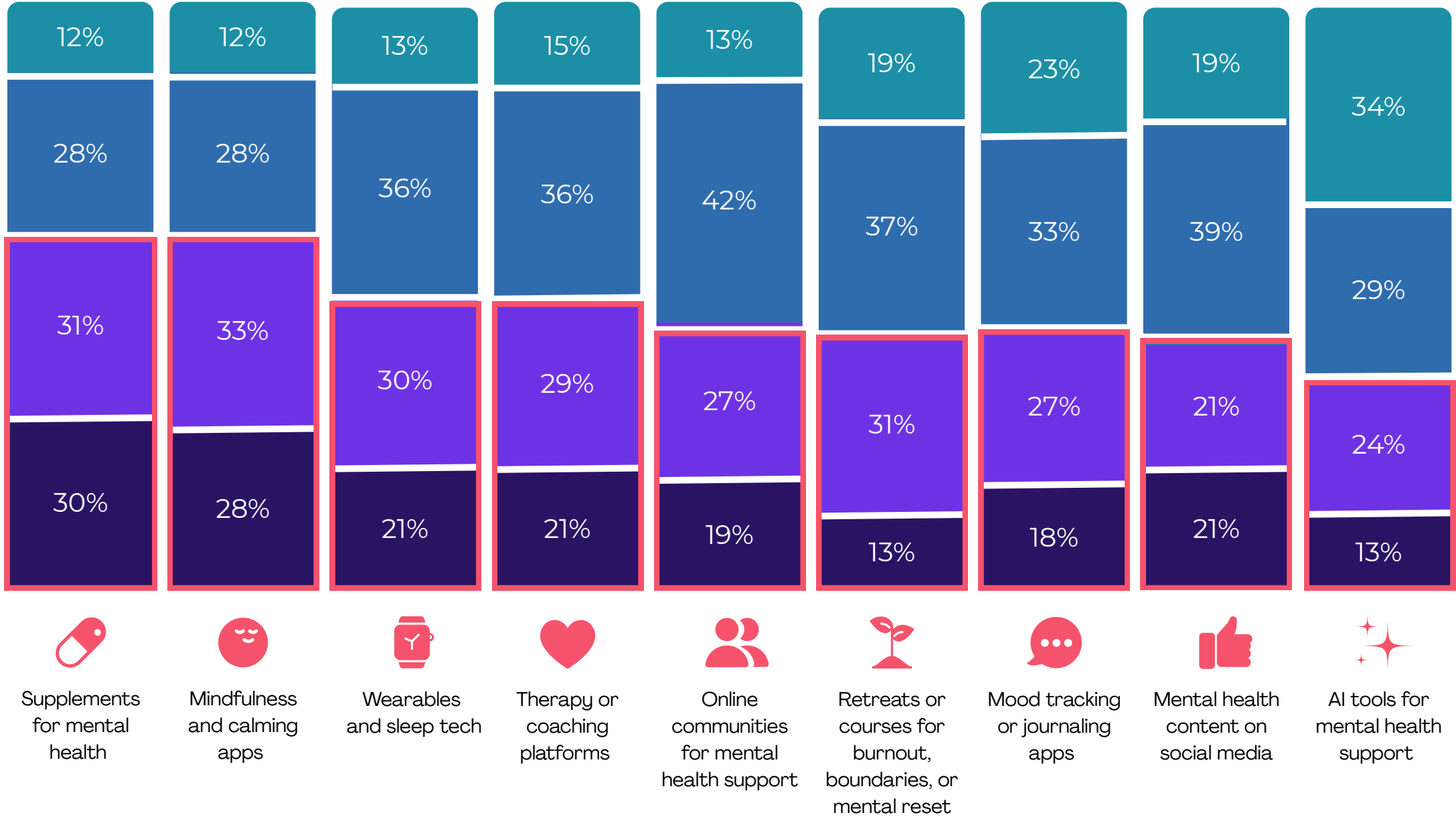
Key
Red = more difficult than average
Green = less difficult than average
Gray = neutral +/- 5%

The Solutions List

The tools and support systems people are reaching for, whether proven or just promising.

Proven, everyday tools lead in mental health adoption—AI tools and social media content aren’t there yet

Mental Health Solutions Adoption Status
All Tools & Solutions (Total Population)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



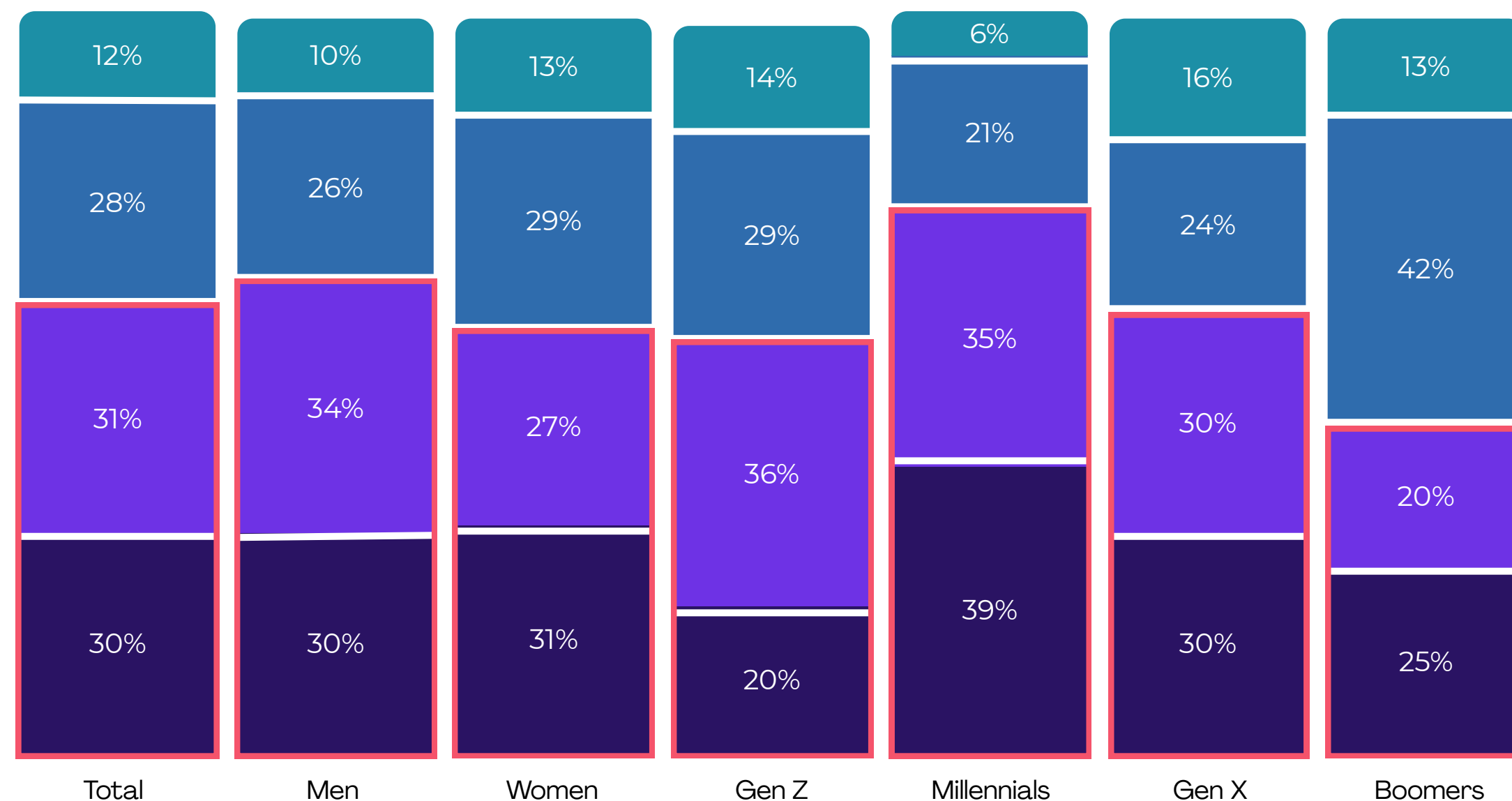
Supplements, mindfulness apps, and sleep tech win because they’re simple, tangible, and trusted. New solutions, especially those powered by AI or rooted in social media, are working to gain traction and earn trust.

The opportunity?
For brands innovating in this space, the takeaway is clear: trust is critical. Spend time earning your audience’s trust and showcasing your offering’s value to their wellbeing before asking people to opt in.

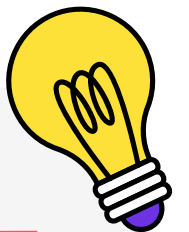
Supplements are the most adopted mental health support across genders and generations



Mental Health Solutions Adoption Status:
Supplements for Mental Health (e.g., *ashwagandha*, *magnesium*)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Supplements top the list of tried tools for mental health support. They're familiar, easy to access, and often seen as low-risk.

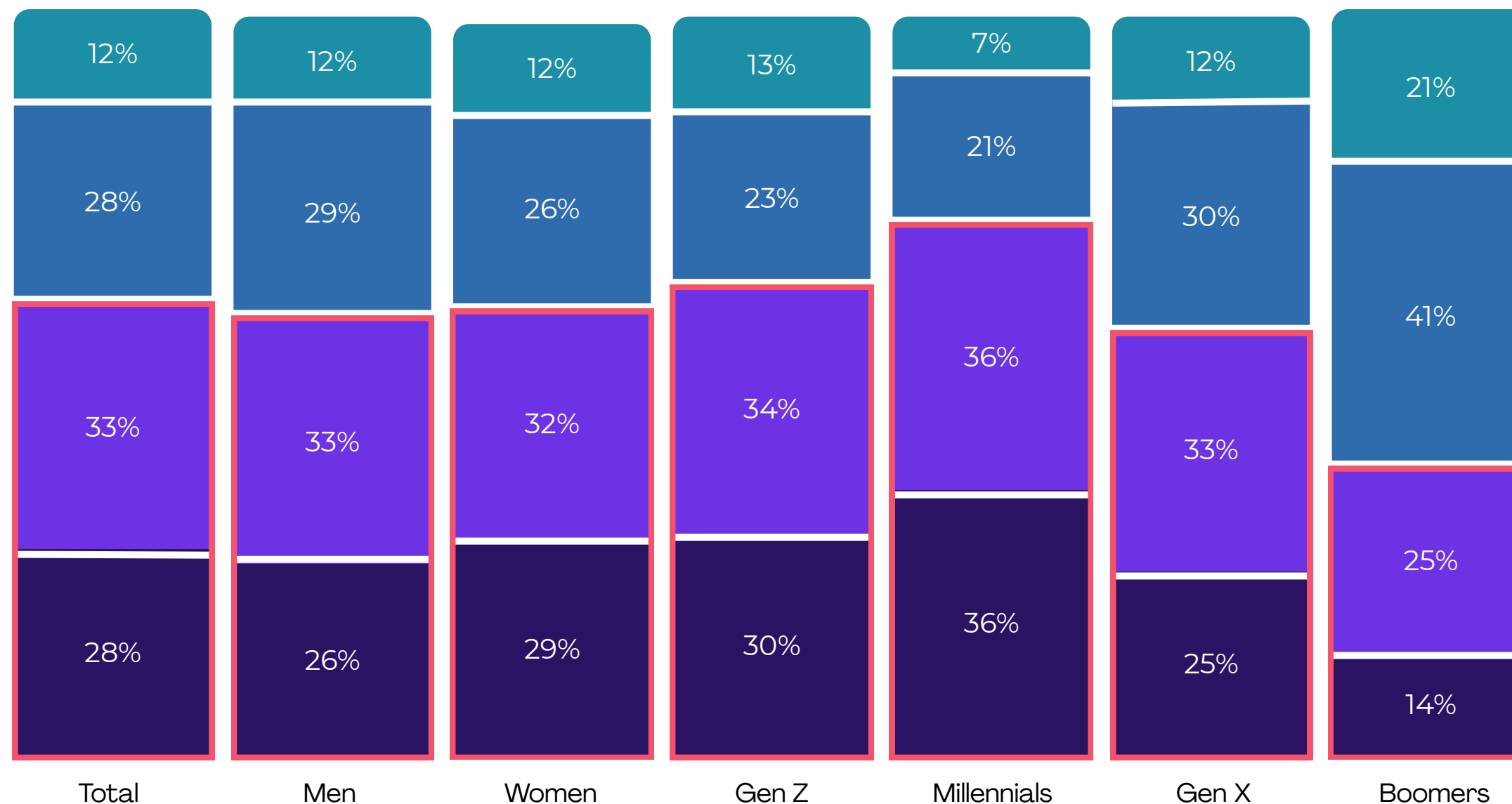
The opportunity?

Brands in the supplement space can win by bridging the education gap. Clear, transparent guidance, backed by science and tailored to emotional wellness, can turn trial into trust.

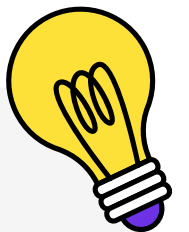
While supplements are currently the most adopted support, calming apps show the highest future interest



Mental Health Solutions Adoption Status:
Mindfulness and Calming Apps (e.g., Calm, Headspace, breath work tools)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Mindfulness and breath work apps are gaining broad traction, especially among Millennials and Gen Z where over 1 in 3 have already tried them.

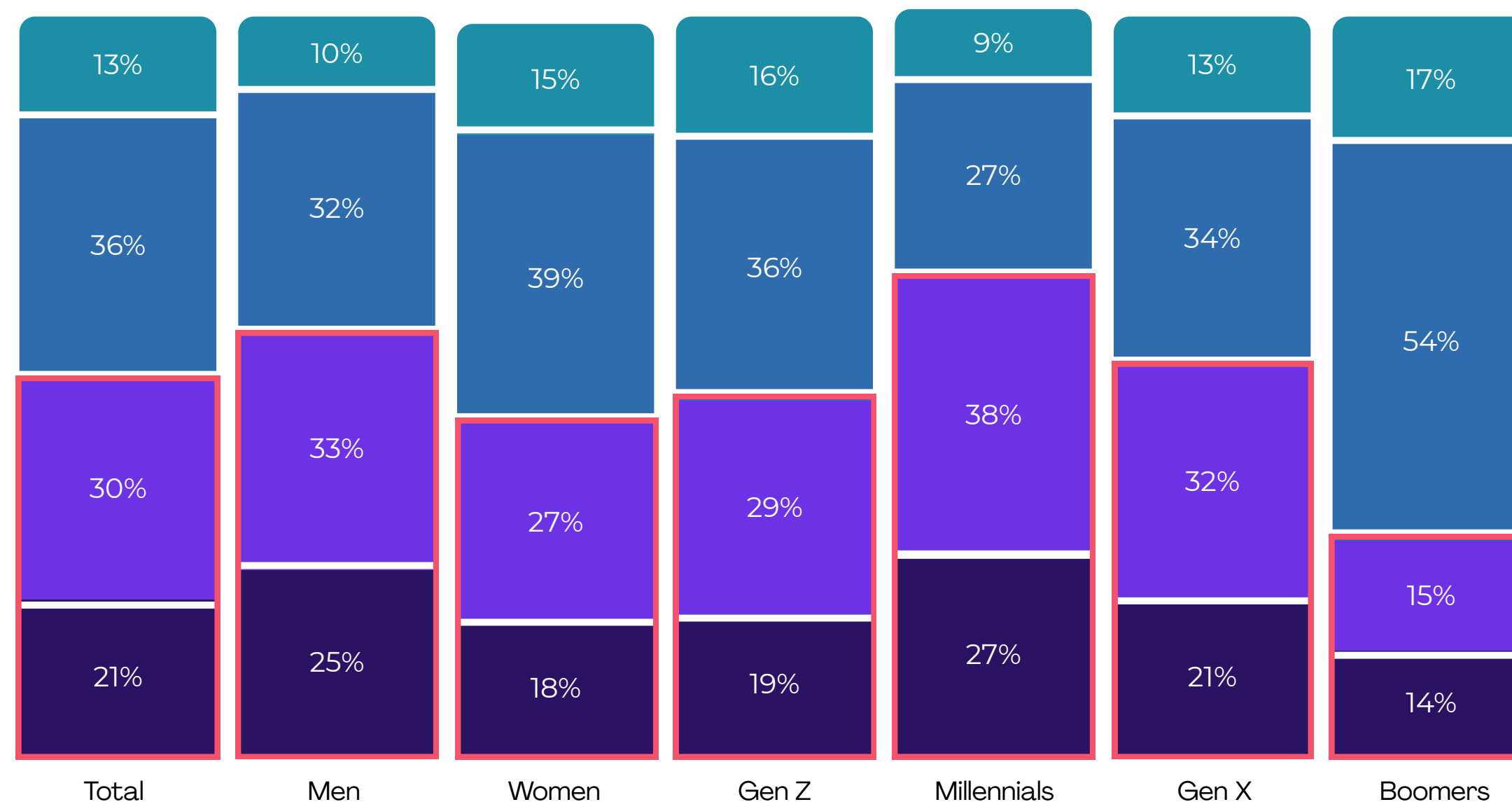
The opportunity?

Build entry points that feel accessible and age-inclusive. Calm can't just be cool; it has to feel useful and easy to incorporate into everyday life.

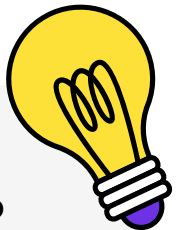
Wearables are gaining ground in mental health, but age, gender and generational gaps remain



Mental Health Solutions Adoption Status:
Wearables and Sleep Tech (e.g., Fitbit, Oura Ring, Eight Sleep)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



1 in 5 adults have now tried tools like sleep trackers and recovery rings, with strongest uptake among Millennials and men.

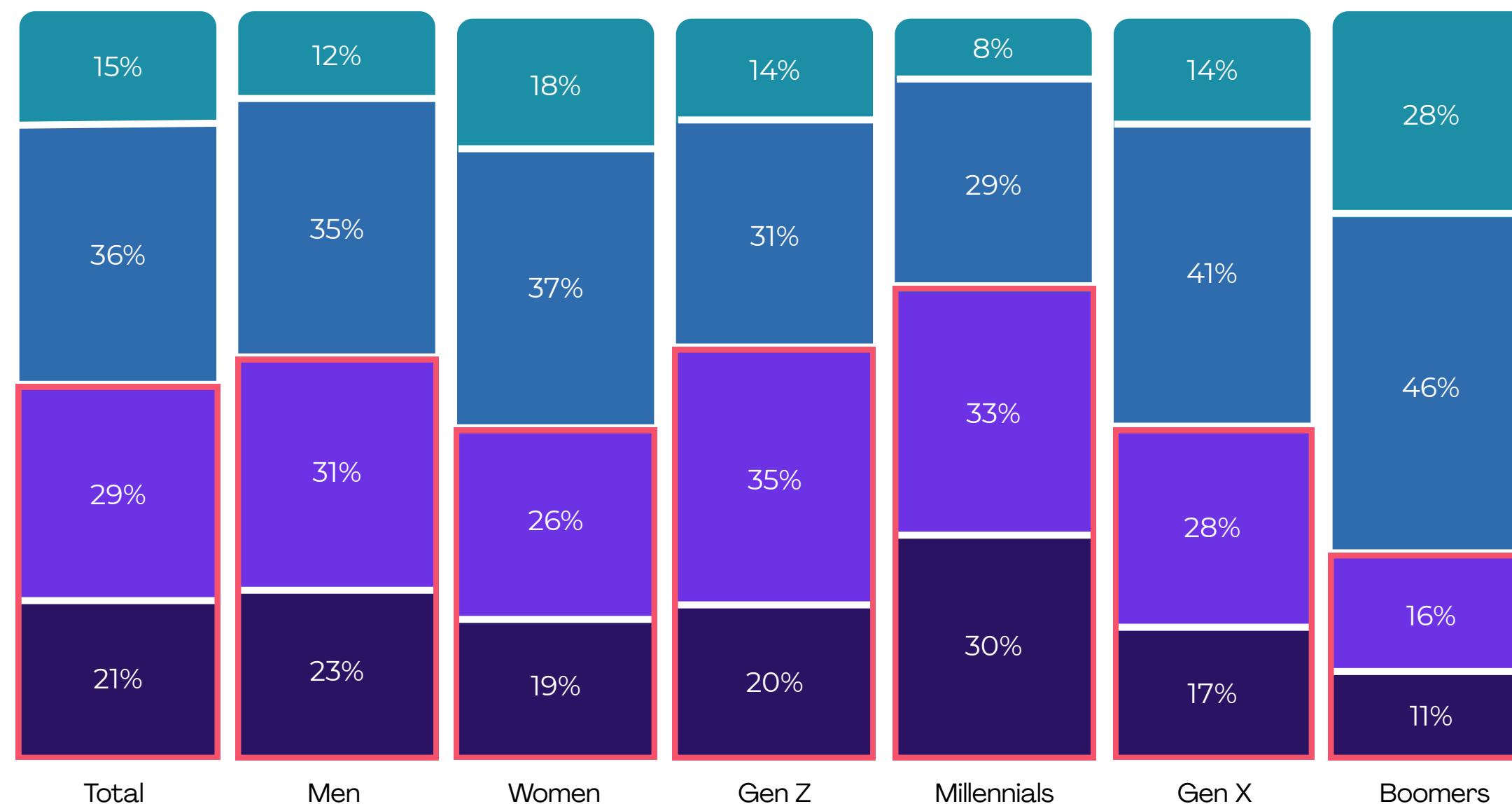
The opportunity?

To expand reach, brands can reframe wearables not as high-tech performance tools, but as practical, everyday aids for rest, recovery, and emotional regulation.

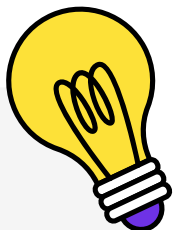
Therapy platforms are familiar, but not yet widely used



Mental Health Solutions Adoption Status:
Therapy or Coaching Platforms (e.g., *BetterHelp*, *Talkspace*)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Awareness is high, but only 1 in 5 adults have actually tried virtual therapy or coaching platforms. Men and younger generations show more curiosity.

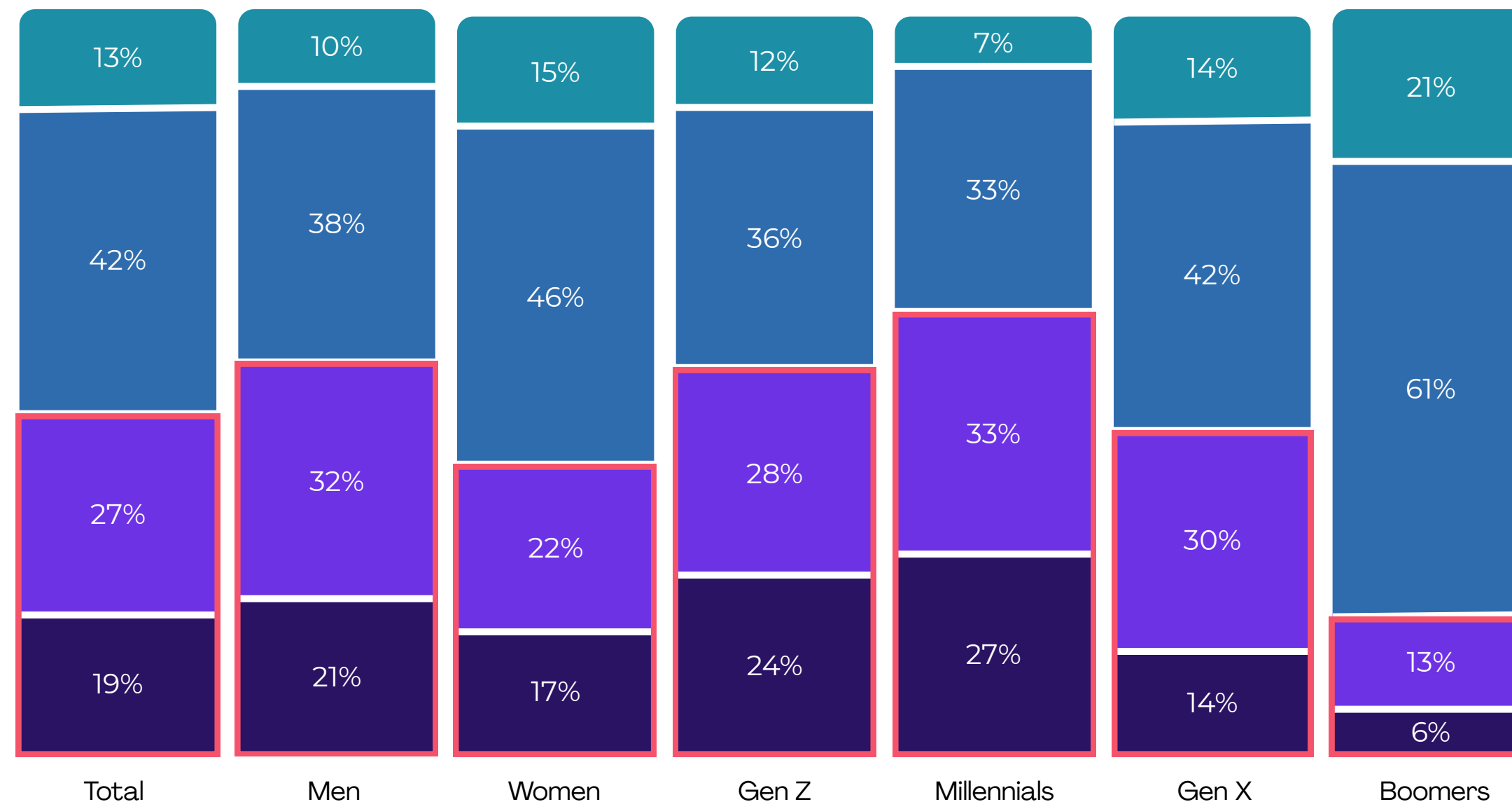
The opportunity?

It's not about access alone, it's about emotional approachability. To drive broader adoption, brands must demystify the experience and lower the perceived stakes. Think: less clinical, more human conversation.

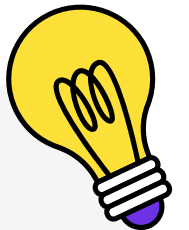
Millennials are opening the door to peer-based mental health while others aren't yet convinced



Mental Health Solutions Adoption Status:
Online Communities for Mental Health Support (e.g., peer groups, Reddit forums)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Online communities are gaining traction, led by Millennials. Boomers and women remain on the margins, likely due to concerns around safety, usefulness, or emotional bandwidth.

The opportunity?

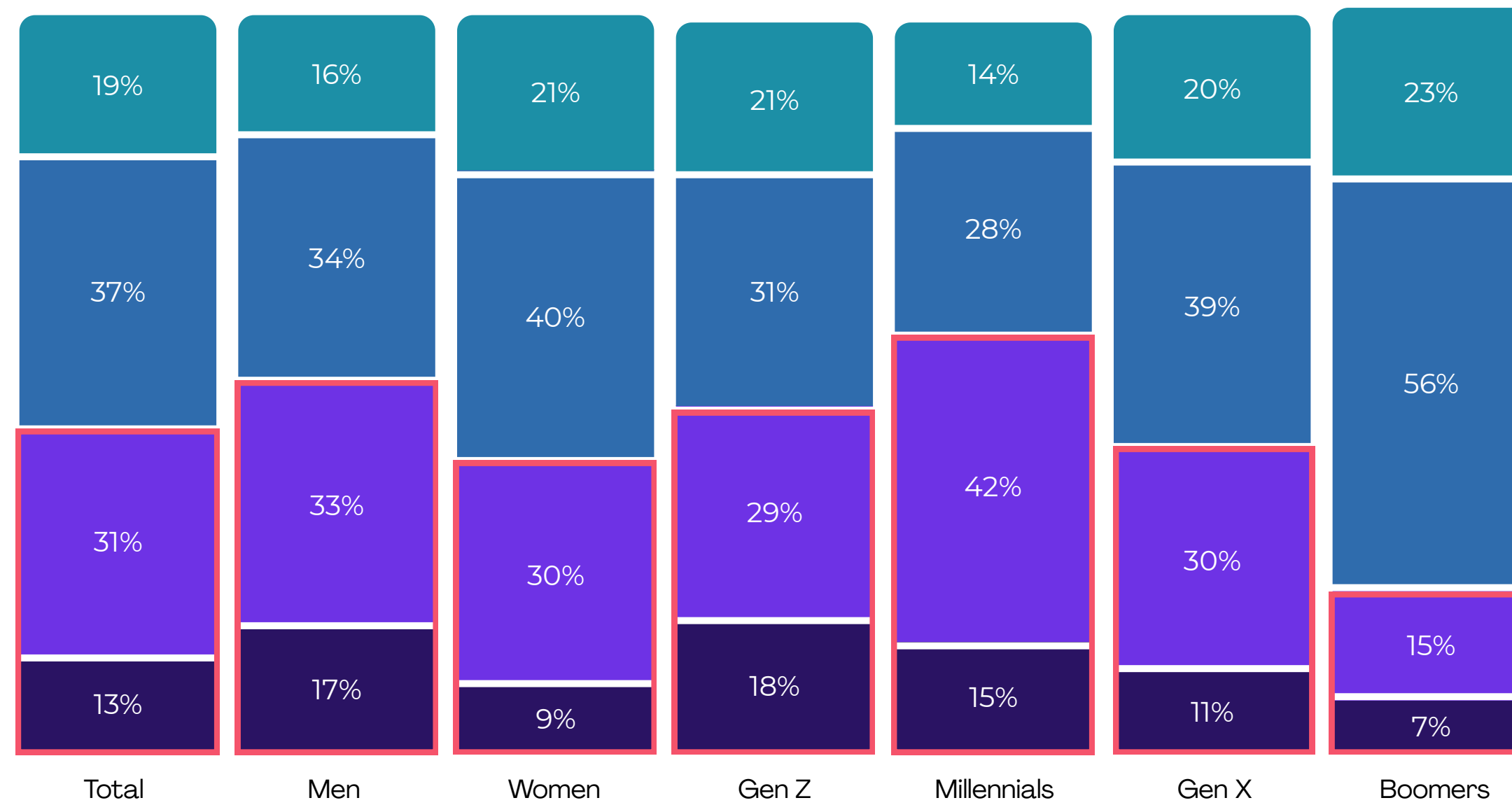
Brands can help these supportive spaces grow by making them feel guided and emotionally safe; more like expert circles, less like unmoderated forums.

The youngest generation is the most likely to have tried a mental reset

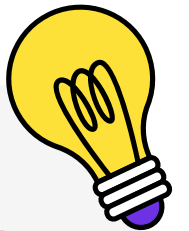


Mental Health Solutions Adoption Status:

Retreats or Courses for Burnout, Boundaries, or Mental Reset (*virtual or in-person*)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Retreats and structured resets may seem like a luxury, but Gen Z is diving in more than any other group.

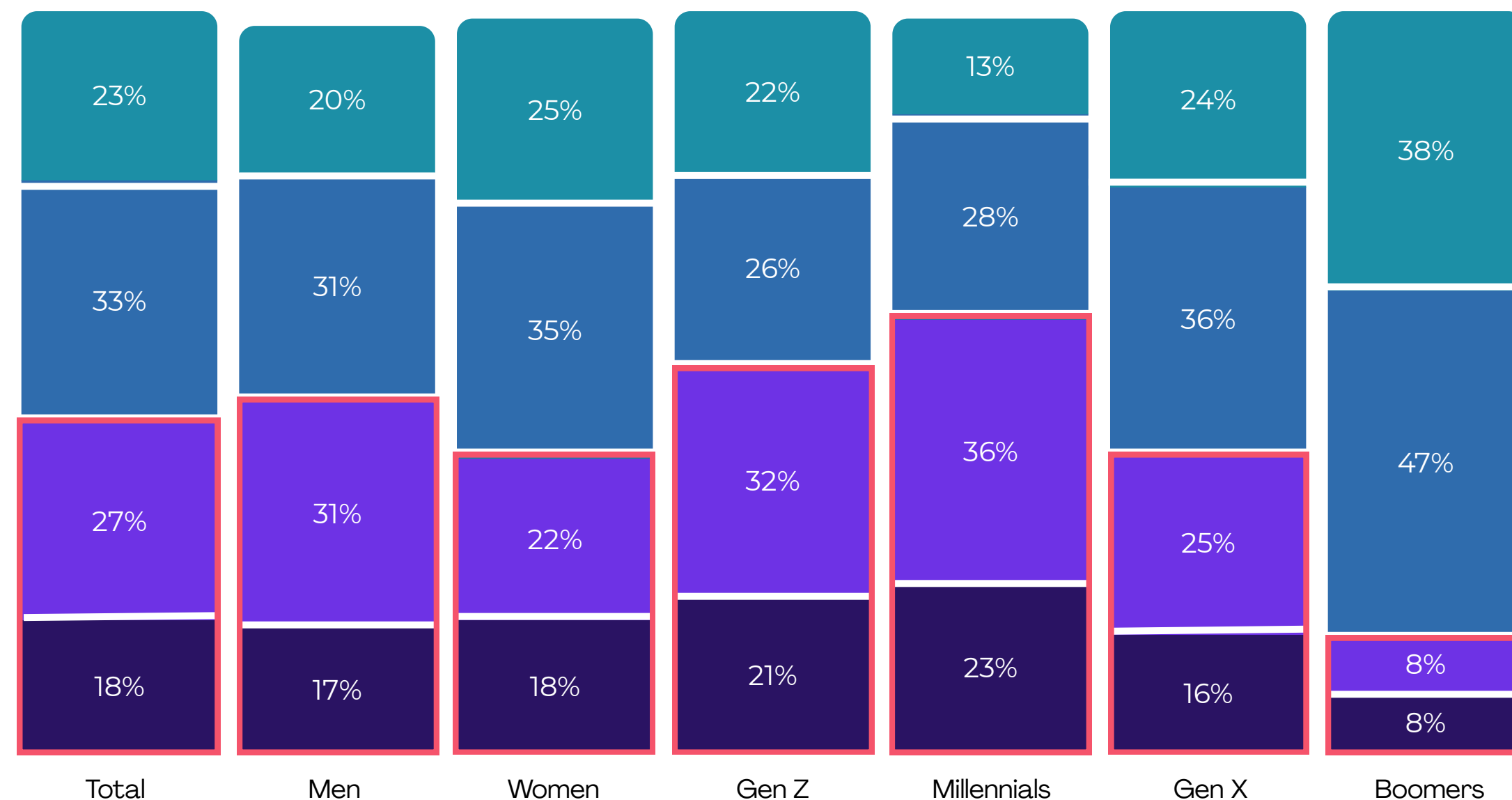
The opportunity?

This signals a shift in how younger audiences approach burnout; they're actively seeking boundaries and recovery. Brands can meet that need by making structured rest more visible, flexible, and culturally relevant.

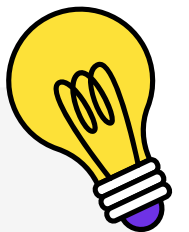
Journaling and mood apps are gaining traction, but most Boomers haven't even heard of them



Mental Health Solutions Adoption Status:
Mood Tracking or Journaling Apps (e.g., *Daylio*, *Stoic*, mobile journaling tools)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



These tools are catching on with Gen Z and Millennials, but adoption lags with older adults.

The opportunity?

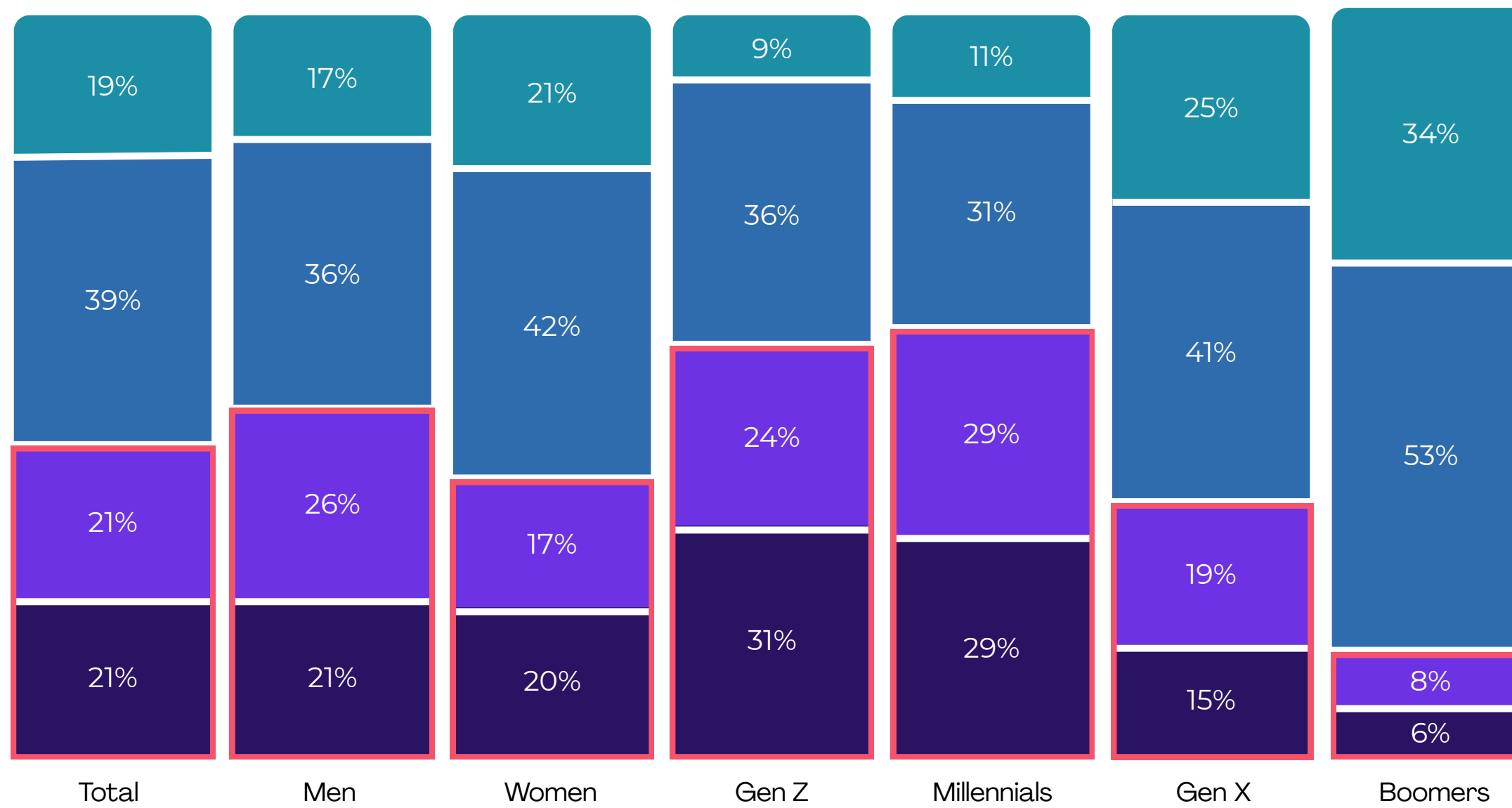
Reframe these tools as low-pressure and practical, not just for self-improvement, but for everyday reflection. Visibility, simplicity, and emotional relatability are key to expanding reach.

Social media is Gen Z's entry point to mental health, but older generations aren't engaging

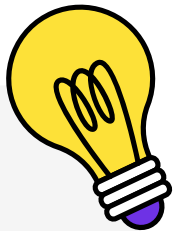


Mental Health Solutions Adoption Status:

Mental Health Content on Social Media (e.g., TikTok therapists, Instagram infographics)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



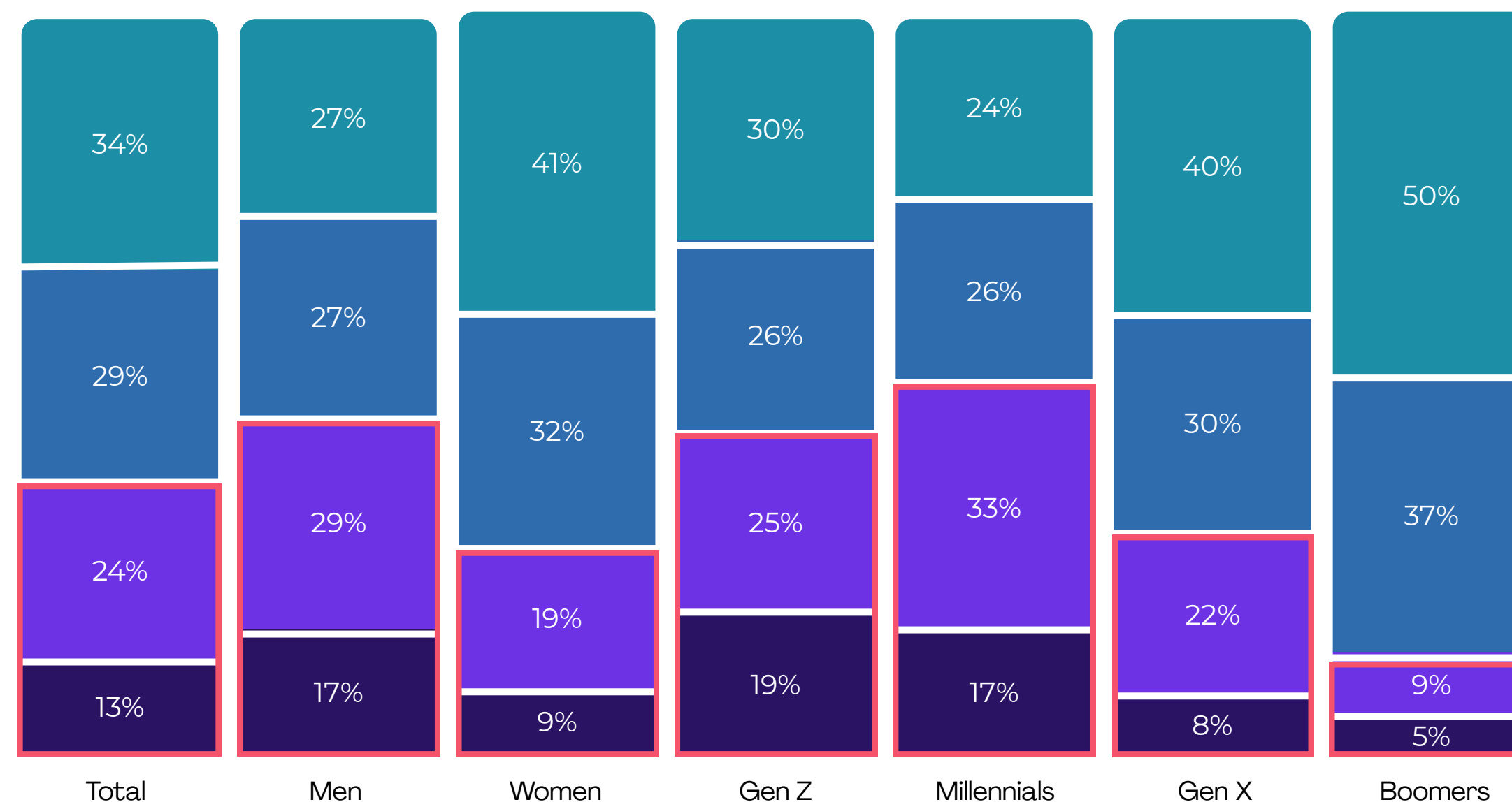
For Gen Z, platforms like TikTok and Instagram double as support systems. But older generations aren't tuning in.

The opportunity?

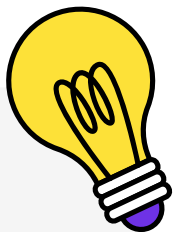
Start where Gen Z already is, but extend the journey. To build trust beyond the scroll, brands need to offer tools that feel credible, personal, and designed for real-life challenges, not just algorithmic feeds.

Awareness is growing, but AI mental health tools still feel unfamiliar for many, especially women and Boomers

✦ Mental Health Solutions Adoption Status:
AI Tools for Mental Health Support (e.g., Replika, Woebot, Mindsera)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Fewer than 1 in 5 have tried AI tools for mental health, and nearly half of Boomers and women haven't even heard of them. Curiosity exists, but adoption is low and skepticism is high.

The opportunity?

Trust will come from transparency, not tech-speak. Brands should lead with an option to trial, lightweight guidance on how to use these tools, and an underscore of emotional safety.

Our Two Cents

Big takeaways and smart moves for brands who want to lead with consumer-centric insight.

THE TWO CENTS TAKE

Feeling ‘Okay’ Is The New North Star

For many Americans, the goal isn’t peak performance. It’s getting through the day without feeling overwhelmed.

Starting points differ: women are highly engaged with mental health practices, yet still carry disproportionate emotional weight. Gen Z is open to help but often unsure how to find it, name it, or begin.

The responsibility for support extends to the companies and organizations shaping people’s daily lives. It’s about making care feel less overwhelming and more approachable: guidance that is safe, simple, and welcoming, rooted in where people are *today* rather than where they’re told they should be *tomorrow*.

The most effective solutions may not be the flashiest or most optimized. They’ll be the ones that help people exhale, feel “okay,” and trust that they don’t have to navigate their struggles alone.



The Physical Health Report

Part 2 of *The Take™: Wellbeing Edition*
Original research from Two Cents Insights

Inside this report:

Wellness is everywhere in marketing, but the day-to-day reality for most people looks very different.

This report looks at how Americans are managing their physical health in real life: what's difficult, what's working, and what often gets overlooked. It's less about chasing peak performance or appearance, and more about the basics: getting enough sleep, having energy, and keeping routines that make life feel manageable.

The findings show important differences across groups. Women, Gen X, and Millennials face more challenges, while interest in new tools like AI and at-home testing is rising, even as doubts about trust and reliability remain.

The aim is to cut through the noise of commercial wellness and focus on where support can truly help people feel more steady in their bodies and daily lives.

5 Things Worth Acting On

1

Most people aren't chasing peak performance, just stability.

74% say they just want to feel okay. The wellness narrative is shifting from optimization to relief, opening the door for more accessible, sustainable solutions.

2

Energy and consistency (not motivation) are the hardest to hold onto.

Across all demographics, people say it's tough to build routines, maintain energy, and feel good in their bodies. Brands can help by simplifying the "how" and lowering the barrier to entry.

3

Women carry more of the burden, and are more active in their care.

From hydration to vitamins, women outpace men on nearly every wellness habit, yet also report more difficulty across the board. Messaging that honors this double load will resonate.

4

Boomers are loyal to the basics. Gen Z is curious but overwhelmed.

Boomers stick to hydration, nature, and routine, but resist newer tools. Gen Z is exploring supplements, AI, and home health kits, but still struggles to take action. Brand experiences should match each group's readiness.

5

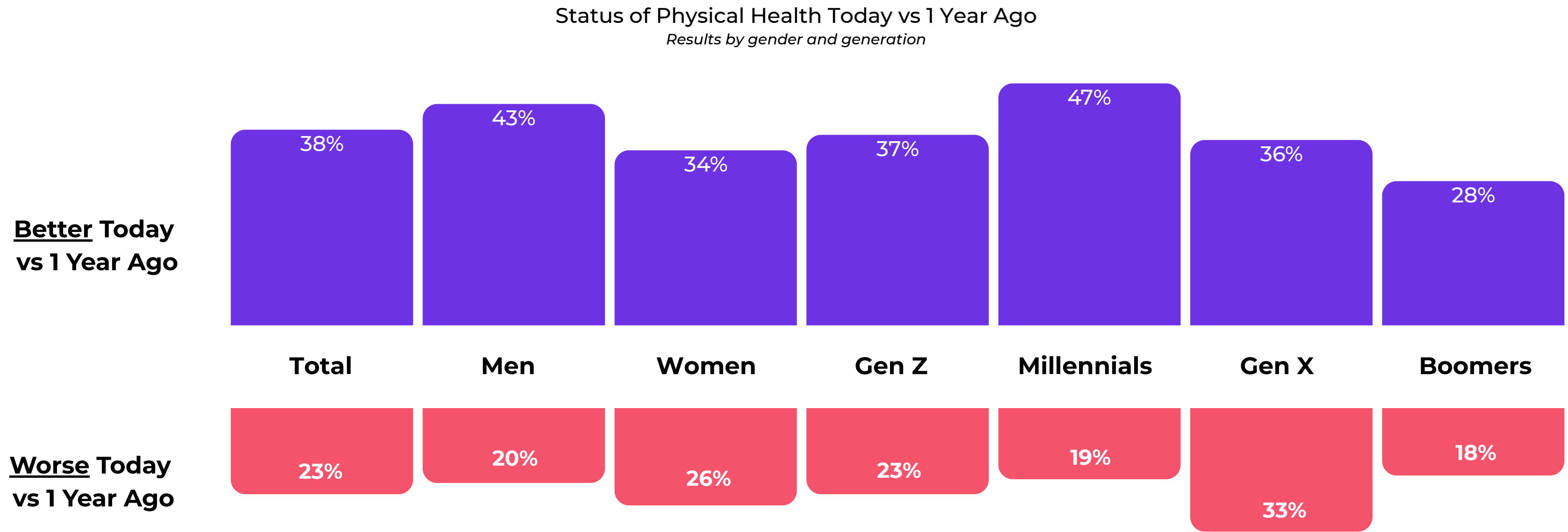
Wearables and AI are entering the mainstream, but trust is still thin.

People are experimenting with tools like health trackers, custom supplements, and red light therapy. Brands must meet curiosity with clarity; what works, what's hype, and what helps now.

The State of Physical Health

A data-forward look at how people are actually navigating physical health. What's shaping their mindset, what's getting in their way, and what's shifting under the surface.

Most feel better today in their bodies compared to a year ago, but Gen X is slipping behind



Question: Compared to today, how would you describe your physical health for each of the time periods below? 1 Year
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

The basics of physical wellness are still hard, especially for women and Gen X

From sleep to energy to body image, many struggle with physical wellness at the foundational level. Gen X and women report the most difficulty, revealing a gap between mainstream wellness narratives and everyday realities.

Aspects of Physical Health That Feel Hard Right Now							
	% of respondents						
	Total	Men	Women	Gen Z	Millennial	Gen X	Boomers
Getting good sleep	45%	-8%	+8%	+1%	-5%	+11%	-7%
Building or maintaining muscle	40%	-6%	+5%	-2%	-5%	+8%	0%
Having sustained energy throughout the day	39%	-7%	+7%	-5%	-1%	+8%	-3%
Having a positive body image	35%	-9%	+9%	0%	-2%	+7%	-6%
Staying consistent with physical routines	35%	-7%	+6%	0%	-3%	+7%	-4%
Managing hormonal changes or imbalances	27%	-12%	+11%	+8%	0%	+8%	-18%
Recovering from physical exhaustion or injury	30%	-7%	+6%	-2%	-3%	+8%	-4%
Feeling good about my sexual health	30%	-4%	+4%	-5%	-2%	+8%	-2%
Eating well	29%	-4%	+4%	+3%	-1%	+7%	-11%
Stretching to support flexibility or mobility	26%	-4%	+3%	-4%	-1%	+7%	-3%
Staying hydrated	20%	-4%	+4%	-1%	+1%	+3%	-6%

Key

Red = more difficult than average

Green = less difficult than average

Gray = neutral +/- 5%

74%

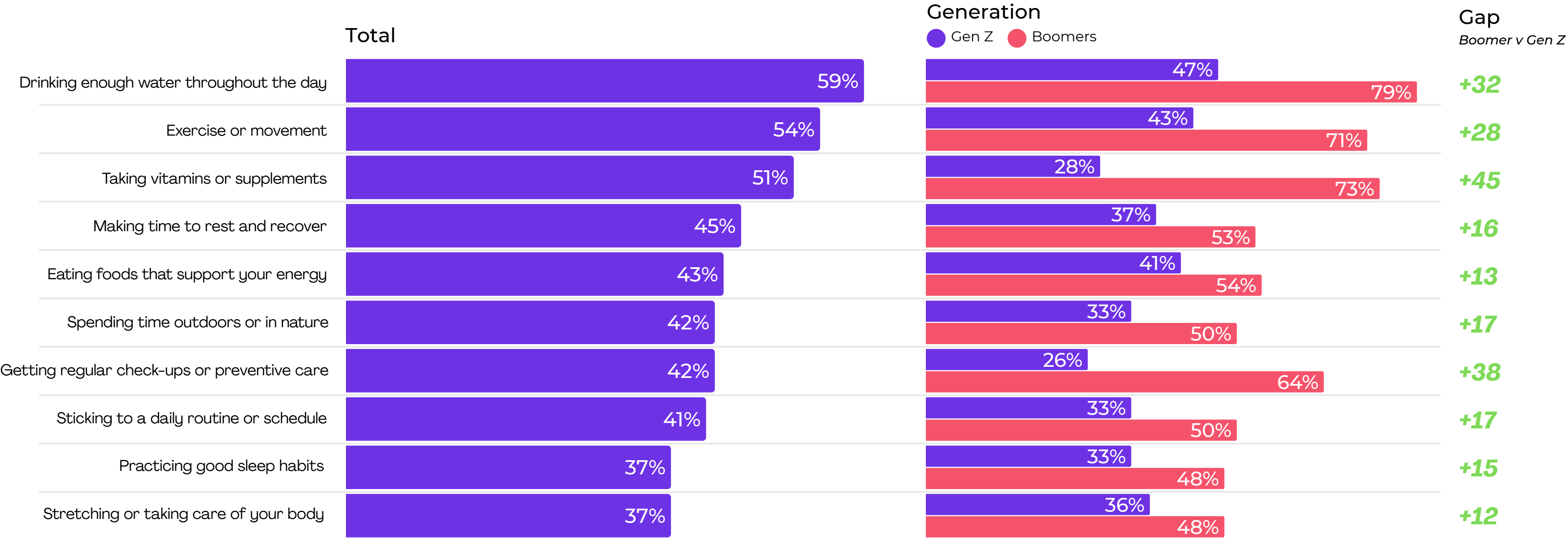
Say they're *not* chasing peak performance, they just want to feel okay.

**It's not about biohacking.
It's about getting through the
day feeling good.**



Boomers rely on steady physical wellness habits, though Gen Z is still finding their stride

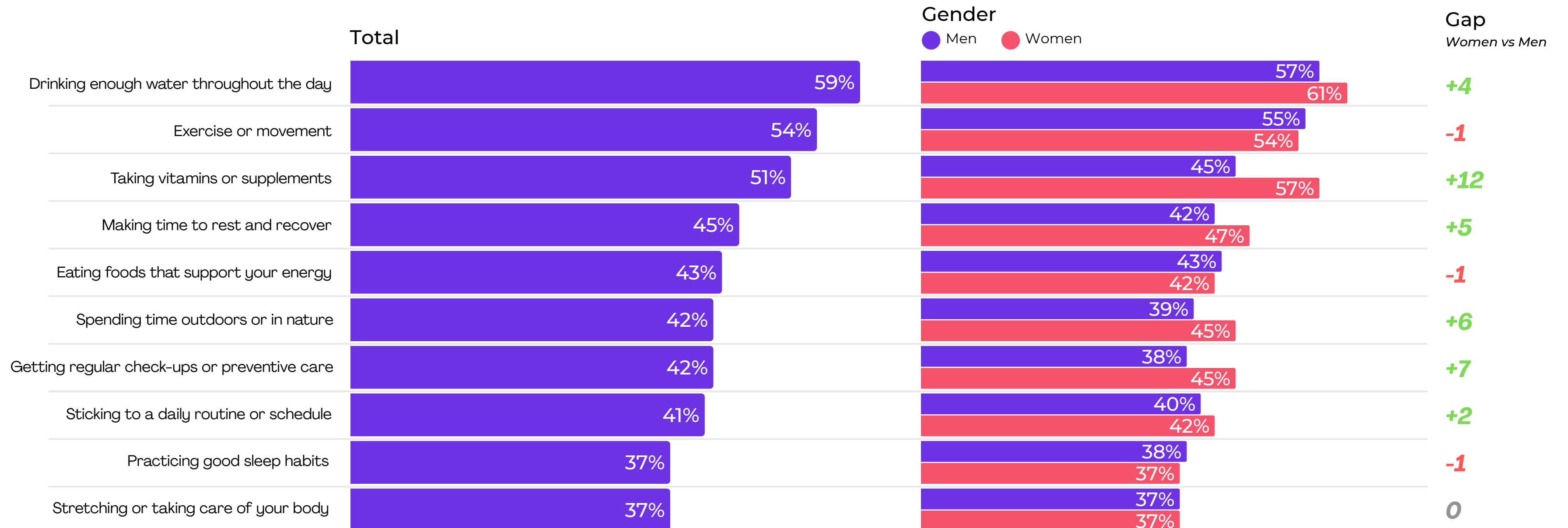
Top 10 Physical Health Routine Practices
Results by total and generation (Gen Z vs Boomer)



Question: Which of the following are part of your current routine (whether often or occasionally) to support your physical health?
Sample Sizes: Total n=1,000, Gen Z n=180, Boomers n=200

Women are more likely to include hydration, vitamins, rest, nature, and preventive care in their physical routines

Top 10 Physical Health Routine Practices
Results by total and gender



1 in 2

Americans feel our
healthcare system is built for
sick care, not prevention.

It's even more acute for Millennials –
2 in 3 feel this way.



The biggest barriers to physical health aren't physical at all; they're motivation, mental load, and caretaking



27%

say 'I don't have enough energy or motivation'

This is felt most by women (32%), Gen Z (29%), and Gen X (35%).



23%

say 'My mental health gets in the way'

This is felt most by Gen Z (26%) and Millennials (28%).



22%

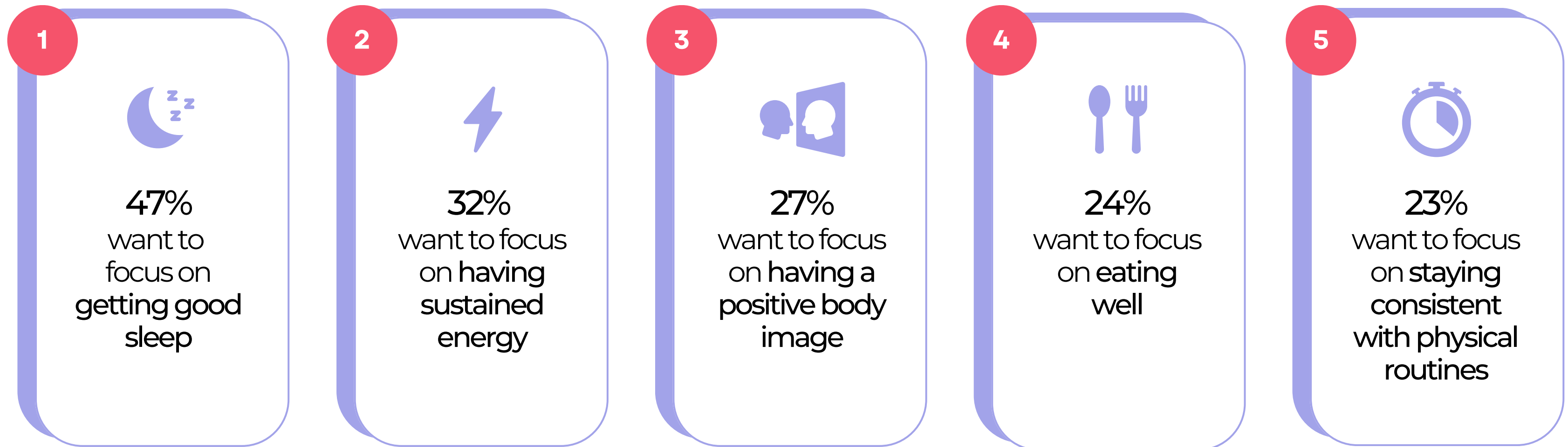
say 'I feel like I have to take care of everyone else first'

This is felt most by Millennials (30%).

Physical health goals are grounded in the basics, like sleep, not in biohacks

People aren't chasing extreme transformations, they just want to sleep better, feel more energized, and take care of themselves in small, steady ways.

Top Physical Health Goals



3 in 5

Agree that saying no to alcohol
feels more normal, even cool.

**The wellness movement is
making space for saying no.**

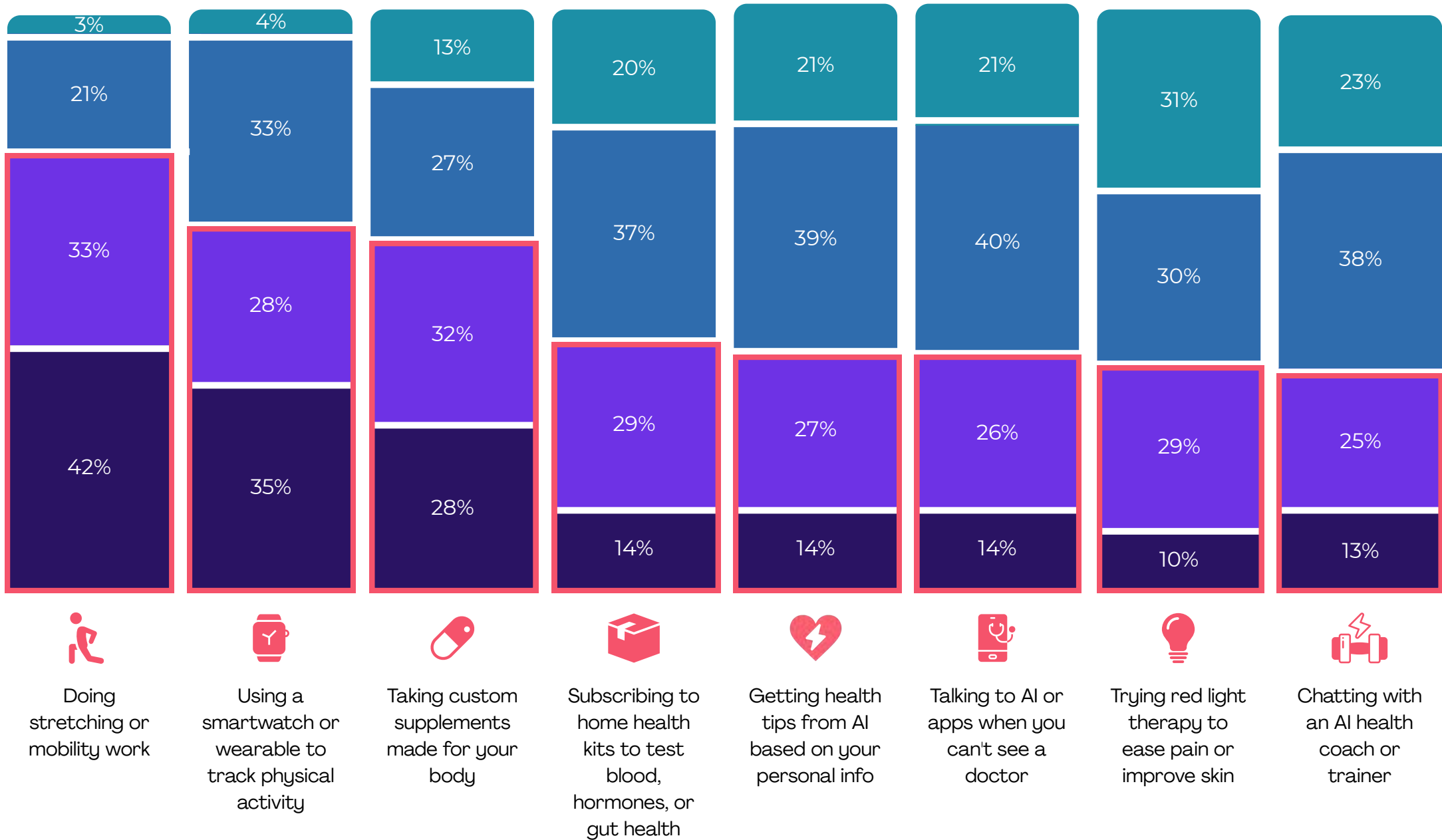


The Solutions List

The tools and support systems people are reaching for, whether proven or just promising. What's working, what's rising, and where there's room to grow.

Interest in physical health solutions is high, but trust and traction are still uneven

Physical Health Solutions Adoption Status
All Tools & Solutions (Total Population)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



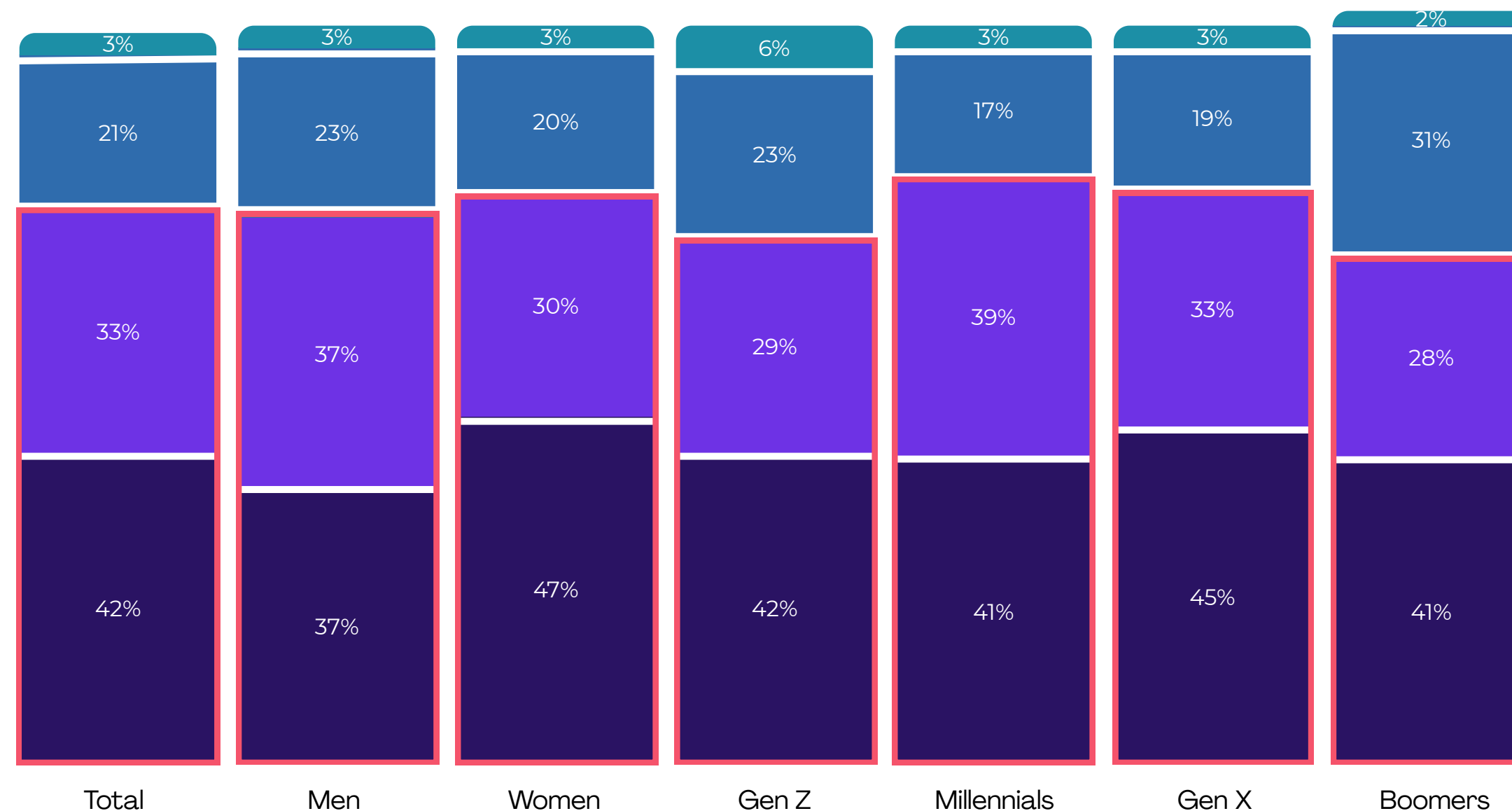
People are sticking with what feels familiar: stretching, wearables, and supplements top the list. But curiosity runs deeper: interest in everything from home testing to AI health tips is high, even if adoption is still low.

The opportunity?
Brands can turn curiosity into action by removing friction; offering clear guidance, trusted proof, and low-stakes ways to test and learn.

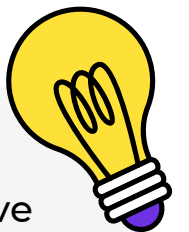
Stretching and mobility work are widely adopted, though interest drops slightly with age



Physical Health Solutions Adoption Status:
Doing Stretching or Mobility Work (e.g. yoga or body care)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Nearly half of women and Gen X say they've tried stretching or mobility routines like yoga or body care. But interest declines sharply with Boomers, where a third say they're not interested.

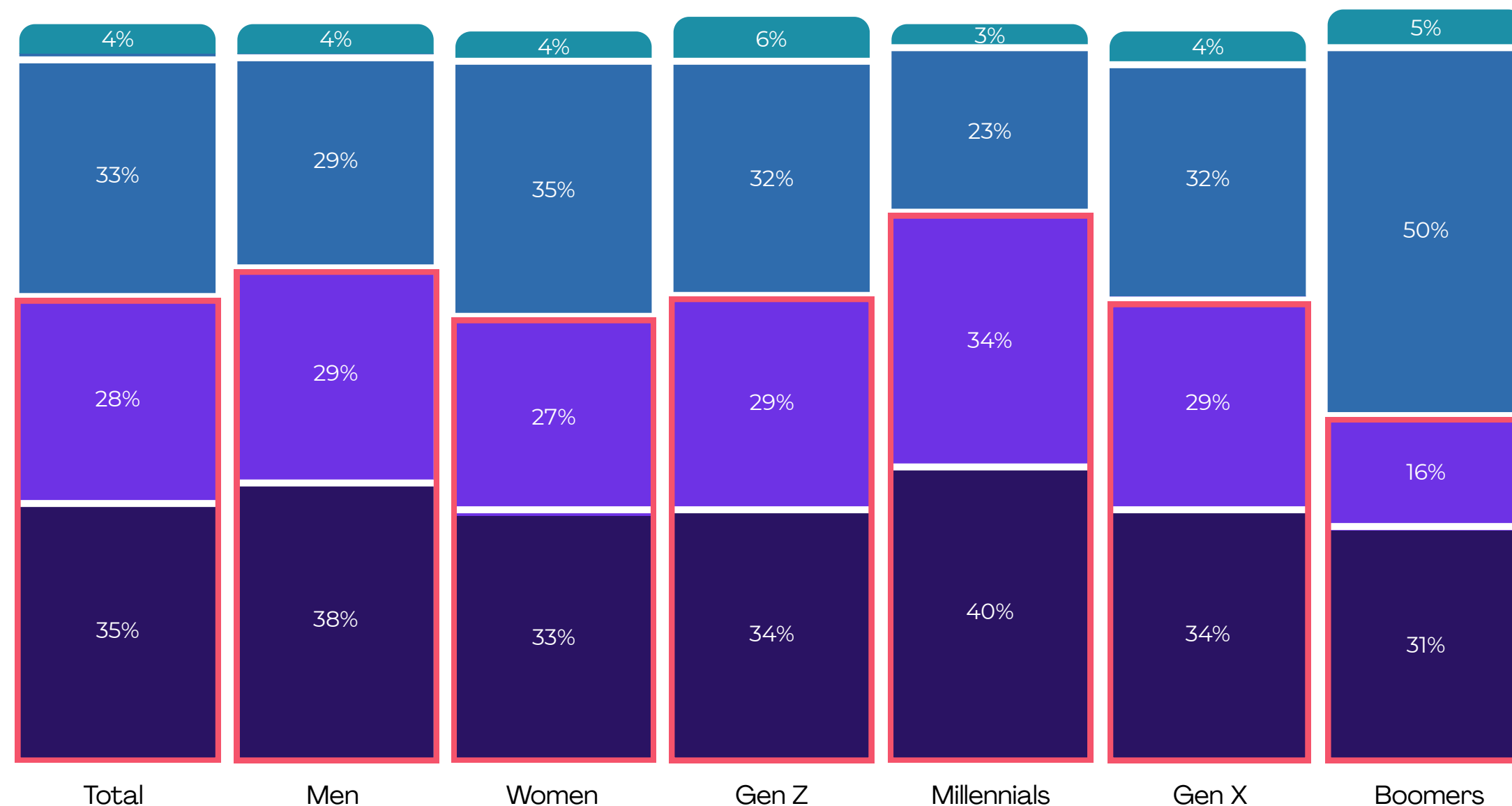
The opportunity?

Reframe mobility as a foundational, age-inclusive habit, not a trendy fitness add-on. Brands can better engage older audiences by focusing on function, recovery, and ease over performance.

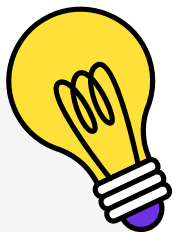
Smartwatches and wearables are solidly mainstream with generational drop-off baked in



Physical Health Solutions Adoption Status: Using a Smartwatch or Wearable to Track Physical Activity



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Wearables have earned their place in physical health routines, especially among Millennials. But for Boomers, the appeal drops off fast—half say they're not interested at all.

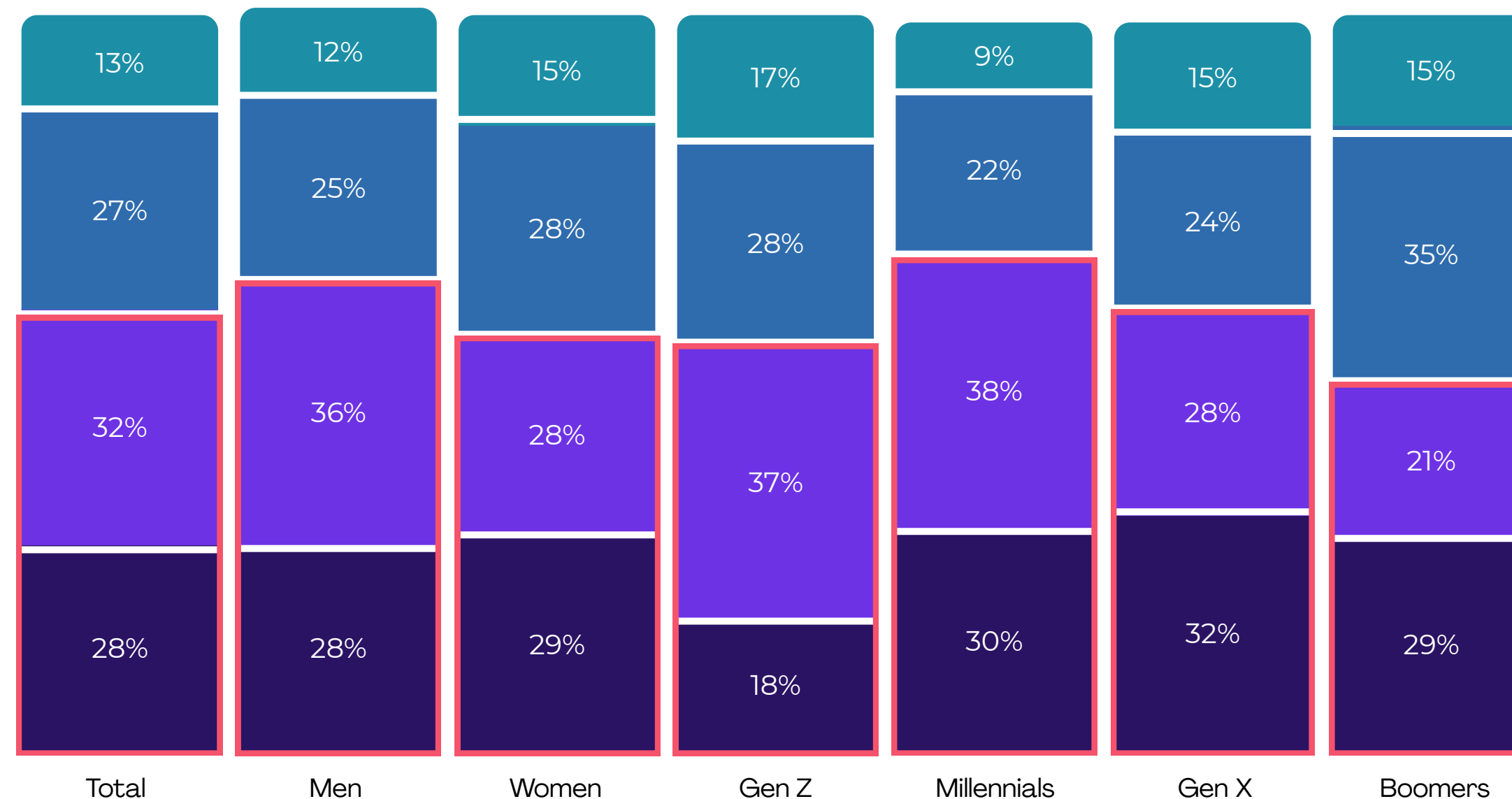
The opportunity?

Shift the narrative from tech and tracking to ease and everyday value. Position wearables as tools for staying in tune, not keeping score.

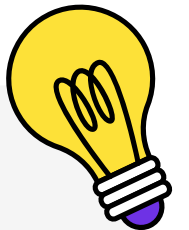
Custom supplements are sparking curiosity, especially among Millennials and men



Physical Health Solutions Adoption Status:
Taking Custom Supplements Made For Your Body



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Millennials and men show the most interest in personalized supplements, even if they haven't tried them yet.

Boomers, meanwhile, are more likely to say they're not interested at all.

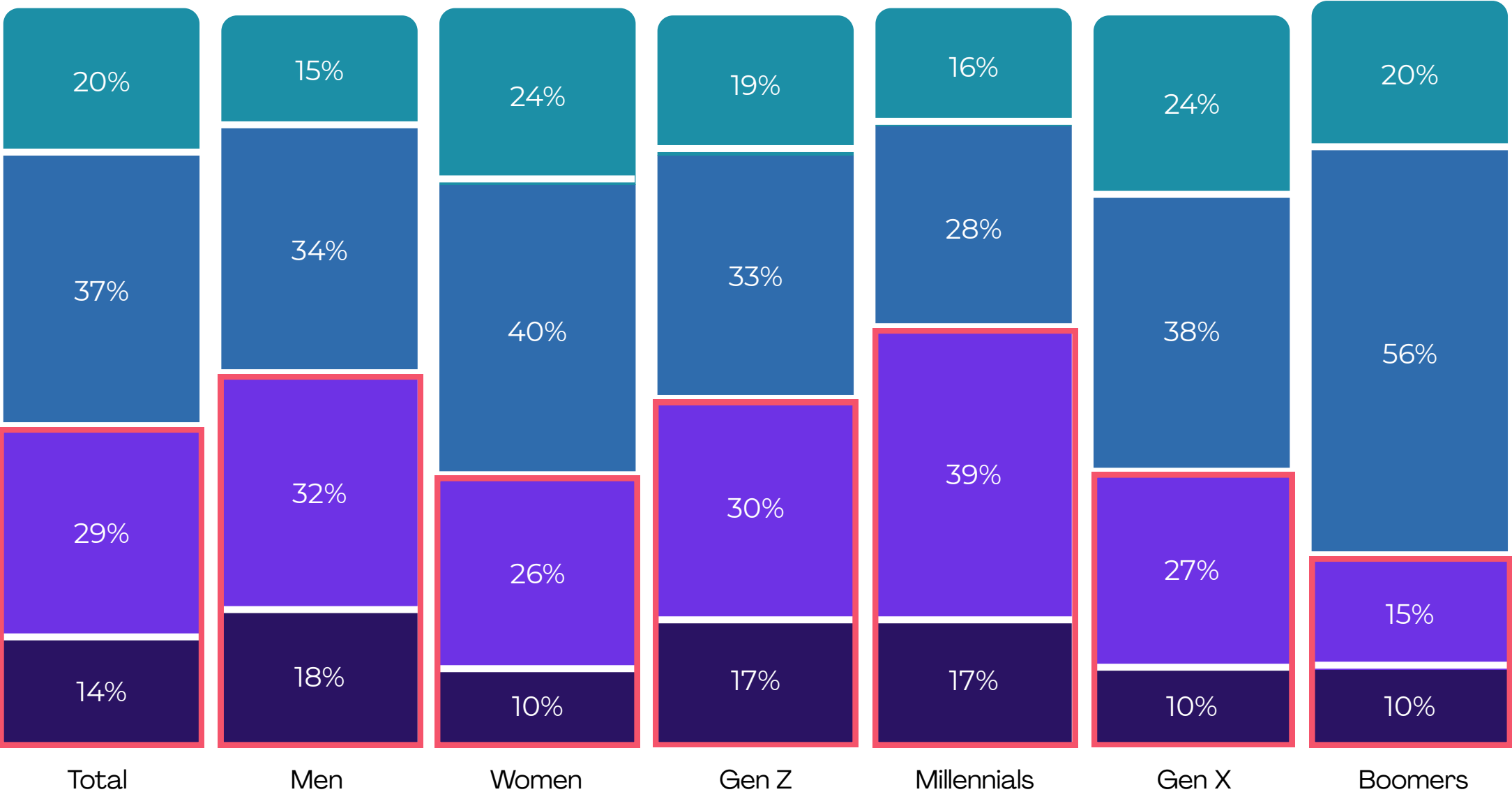
The opportunity?

Lean into personalization as empowerment. Brands can win by offering clear benefits, simplified science, and a sense of control over one's own health, without the overwhelm.

Home health testing is gaining attention, yet there are still blockers to mainstream adoption



Physical Health Solutions Adoption Status:
Subscribing to Home Health Kits to Test Blood, Hormones, or Gut Health



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



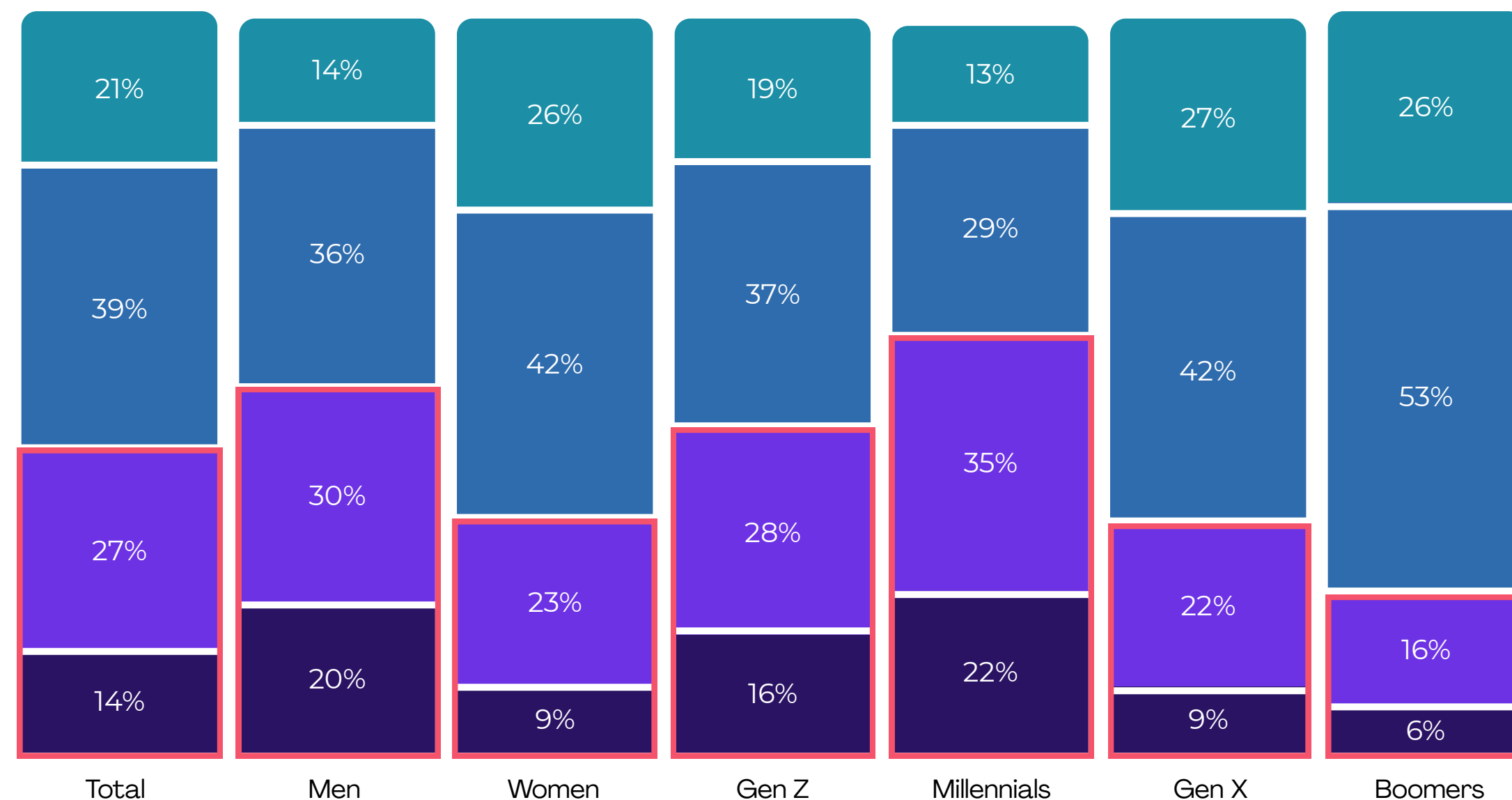
While a third of people are curious about home kits for blood, hormone, or gut health, only 14% have tried them. Boomers are especially skeptical with over half saying they're not interested.

The opportunity?
To unlock adoption, brands need to lead with transparency, education, and ease. Reframe the experience to feel as routine as brushing your teeth.

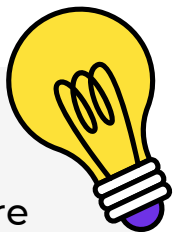
AI health tips are generating interest, especially from younger generations



Physical Health Solutions Adoption Status:
Getting Health Tips From AI Based on Your Personal Info



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



While only 14% have tried it, 27% say they're interested in getting AI-driven health tips based on personal info. Millennials, Gen Z and men are the most curious.

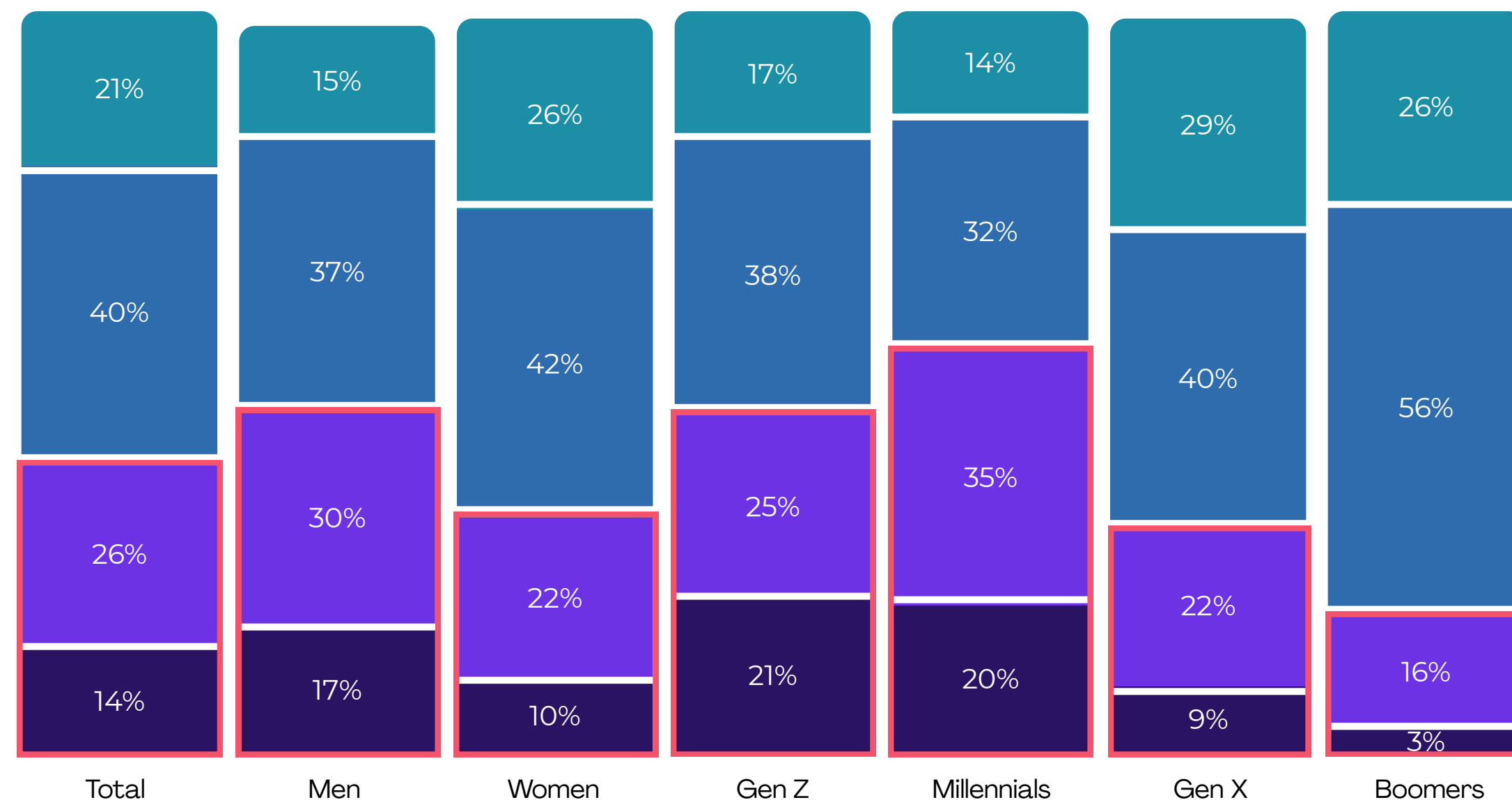
The opportunity?

Position AI-powered guidance as a lightweight, low stakes, exploratory tool. Brands can meet curiosity with simple, everyday applications that feel more like a boost than a big commitment.

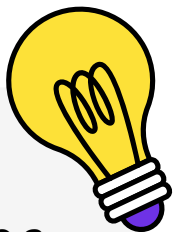
App-based wellness support when traditional care isn't accessible is appealing to 40% of Americans



Physical Health Solutions Adoption Status:
Talking to AI or Apps When You Can't See a Doctor



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



40% of people say they're interested in talking to an AI or app when they can't see a doctor. Millennials show the highest interest, while over half of Boomers say they're not interested at all.

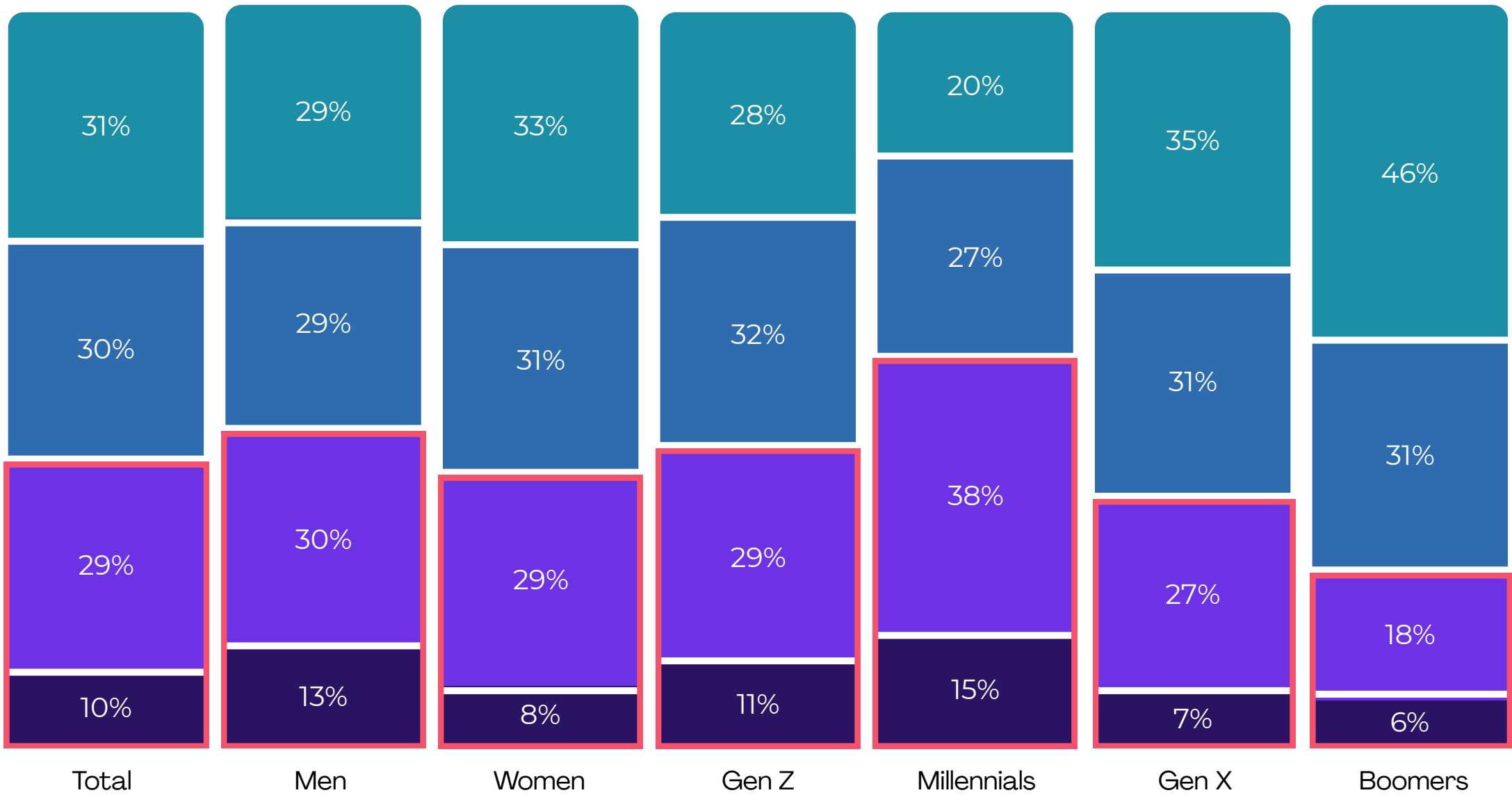
The opportunity?

Brands can position these tools as a stopgap (not a replacement) for helpful, quick guidance, everyday questions, or emotional reassurance when traditional care isn't an option. It also opens care to those who don't have access to it for various reasons.

From recovery to radiance, red light therapy is catching on, especially with Millennials



Physical Health Solutions Adoption Status:
Trying Red Light Therapy to Ease Pain or Improve Skin



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



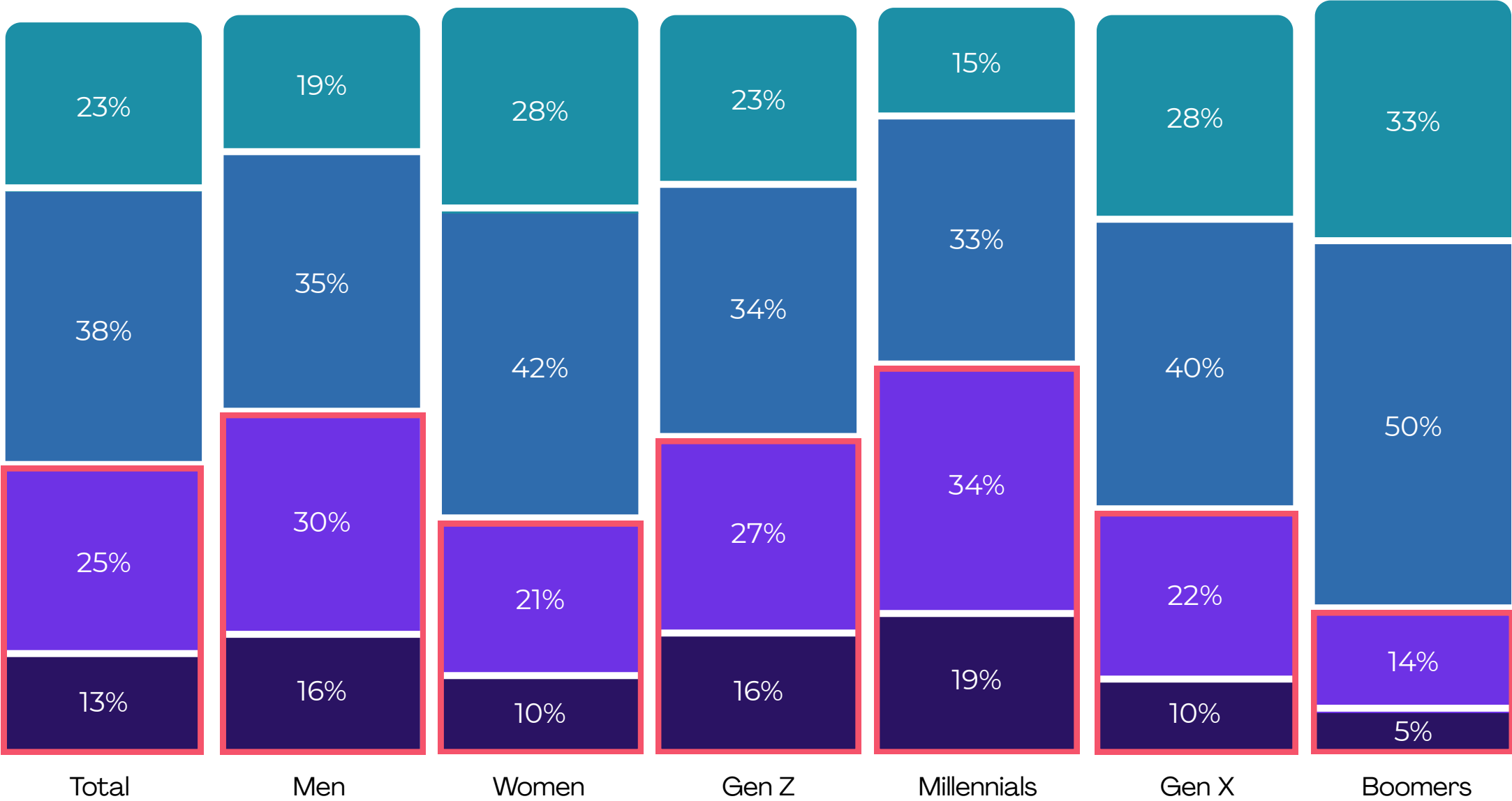
While only 10% have tried red light therapy, nearly a third of Americans express interest, led by Millennials.

The opportunity?
Brands can help move red light therapy out of the wellness fringe by making it approachable, outcome-driven, and part of familiar self-care routines.

AI coaching is niche today, with early momentum among younger generations and men



Physical Health Solutions Adoption Status:
Chatting With An AI Health Coach or Trainer



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Just 13% of people have tried chatting with an AI health coach or trainer. Still, over a third of Millennials and Gen Z say they're interested, while Boomers remain largely uninterested.

The opportunity?
Treat AI coaching as a friendly, frictionless add-on. Position it as support for small wins, not a replacement for expert care or full programs.

Question: Which of these are you trying—or curious about—even if you haven't adopted them yet when it comes to managing your physical health? [Chatting with an AI health coach or trainer](#)
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

Our Two Cents

Sharp takeaways and strategic moves for brands that want to lead with insight, not assumptions. It's where we connect the dots, so you don't have to.

THE TWO CENTS TAKE

Good Enough Is the Goal, and That's Okay

Most people aren't chasing peak physical performance. They want to move without pain, sleep through the night, and have enough energy to get through the day.

The broader wellness story still leans on optimization, longevity, and aesthetics. But that framing misses reality. For women, Gen X, and Millennials especially, physical health right now is about reclaiming ease, not hitting personal records, not biohacking, just simply making it through the week without feeling depleted.

The disconnect is clear: many wellness solutions ignore the mental load, the burnout, and the systems that make staying healthy harder than it should be.

What's needed is support that is intuitive and easy to integrate, messaging that respects where people are starting from, and solutions that feel like relief instead of pressure. Not more six-week challenges, 4am ice plunges or miracle routines, but approaches that help people feel steady and human in their own bodies again.



The Financial Health Report

Part 3 of *The Take™: Wellbeing Edition*
Original research from Two Cents Insights

twocents. / **2025**

Inside this report:

Ask people how they actually feel about money right now, and the tone shifts.

Today, people aren't focused on mastering finances or chasing wealth. They're simply trying to get through the month without panic, to feel a little more in control, and to know they're not the only ones struggling.

This report explores what financial wellbeing really means in 2025, from the practical (what's working) to the emotional (what's weighing people down). We unpack how different groups are faring, what's getting in their way, and how brands can make financial care feel less like a transaction and more like actual wellbeing.

The goal is to help teams across product, marketing, and strategy stay grounded in the real human context behind the numbers, and act on what matters most.

5 Things Worth Acting On

1

Shift from financial optimization and wealth-building to relief.

People aren't trying to get rich quick, they just want less anxiety. Build for ease and peace of mind, not performance.

2

Treat financial stress as emotional, not just logistical.

Products that ignore the emotional side of money will miss the mark. Consider tone, trust, and emotional UX.

3

Make entry points to new financial tools lightweight.

If your tool feels like a commitment or requires too much effort, it won't scale. Meet people with small wins first.

4

Build with bifocal vision to capture the financial tensions across generation and gender.

Gen Z needs education *and* self-belief. Boomers need simplicity and security. Segment by need, not just age.

5

Invest in financial education framed as empowerment.

From budgeting apps to AI, people are curious but intimidated. Use nudges, prompts, and real-life use cases to close the gap.

The State of Financial Health

A snapshot of how people are experiencing financial health right now—what's working, what's weighing on them, and what's getting overlooked.

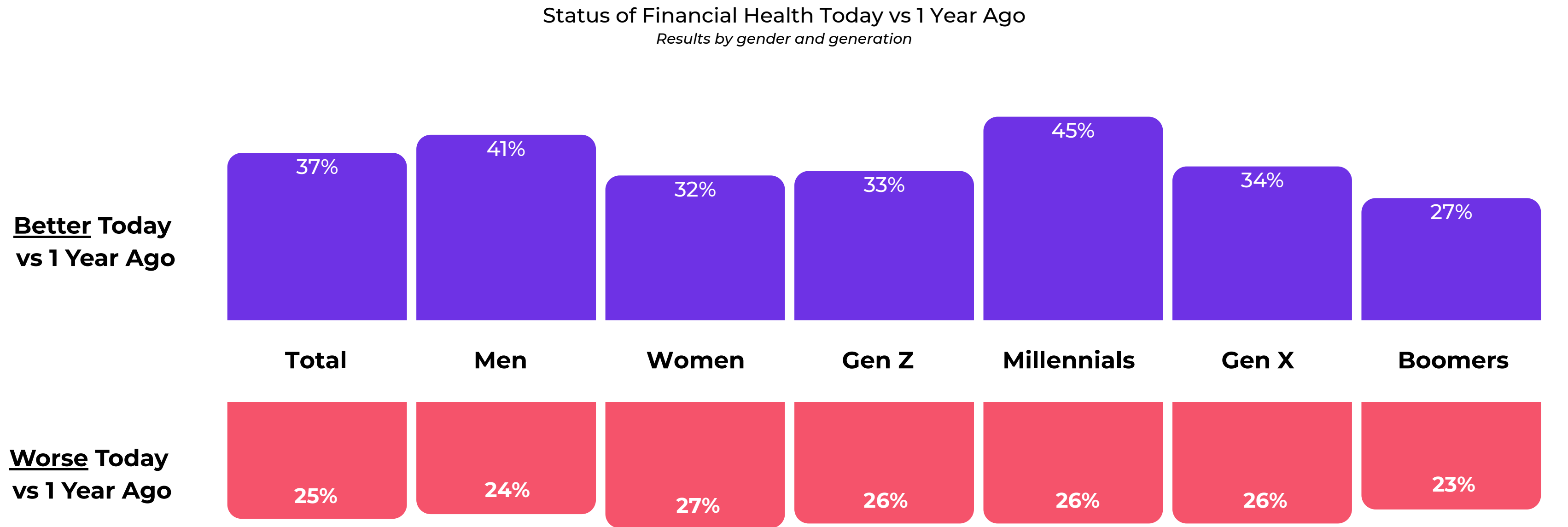
1 in 2

Say, “The American Dream feels like it was never meant for people like me.”

**If the old dream doesn’t fit,
people start building their own.**



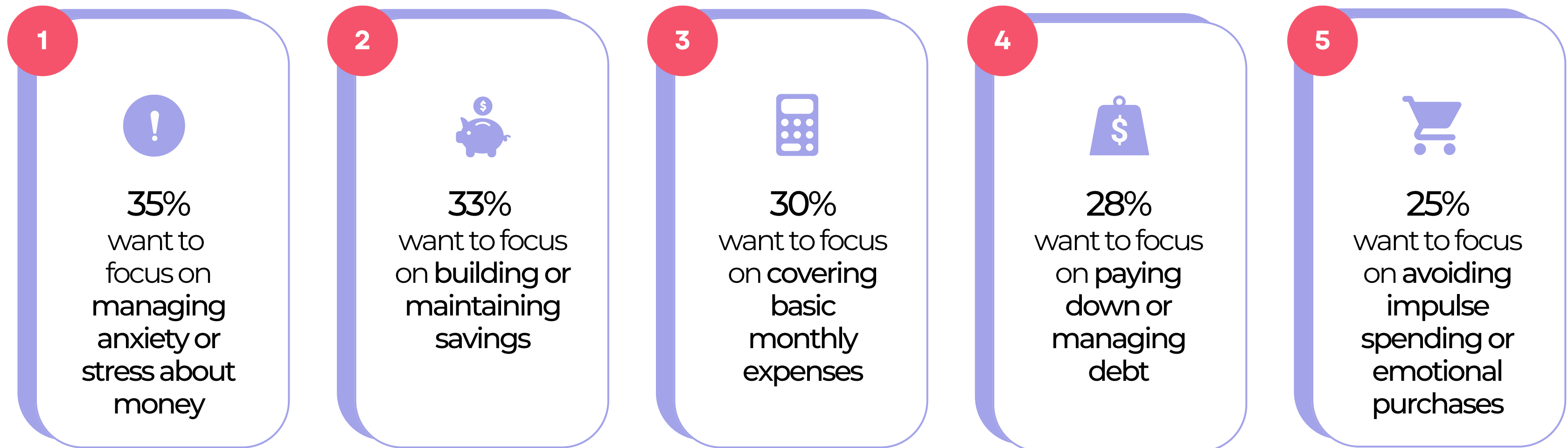
Men and Millennials are the most likely to feel financially better off than a year ago; 1 in 4 are treading water



Question: Compared to today, how would you describe your financial health for each of the time periods below?
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

Financial goals today are less about wealth, and more about emotional relief and stability

Top Financial Health Goals



Financial wellness starts with the basics, like savings and managing stress – that’s where people are struggling

From saving to budgeting to planning ahead, core money skills feel hard for many, especially women and Gen X. Emotional stress is just as prominent as logistical challenges.

Aspects of Money Management That Feel Hard Right Now
% of respondents

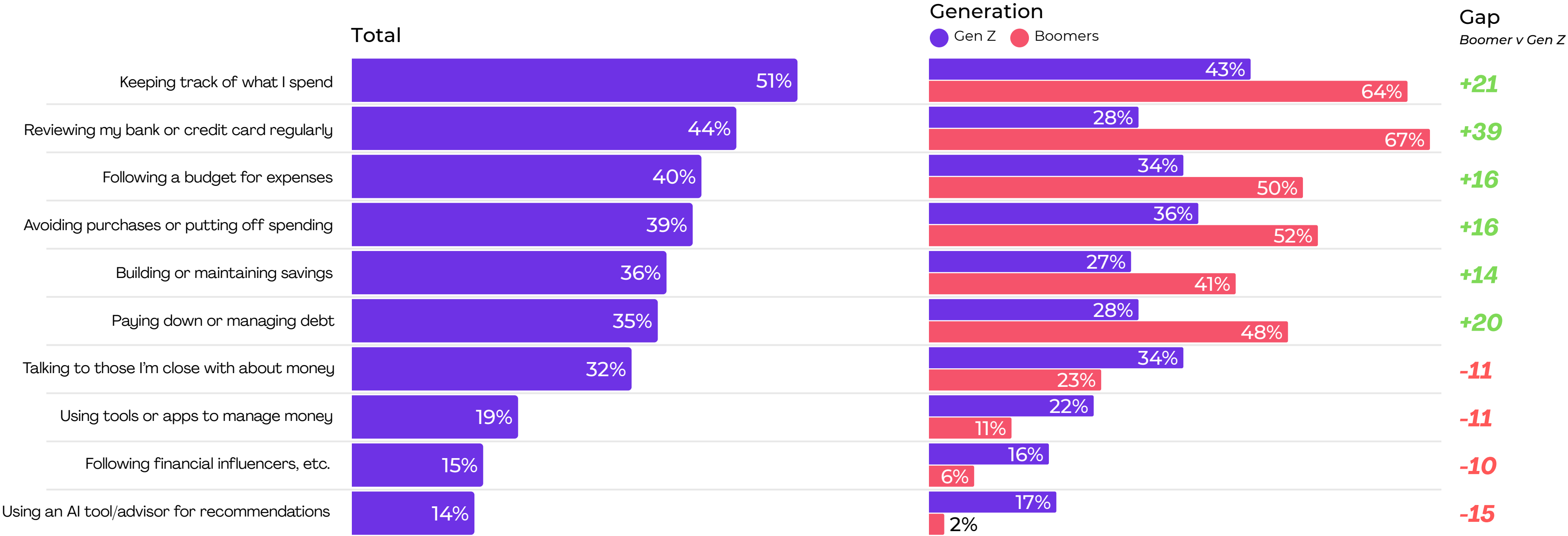
	Total	Men	Women	Gen Z	Millennial	Gen X	Boomers
Building or maintaining savings	44%	-8%	+8%	-4%	-2%	+7%	-1%
Managing anxiety or stress about money	42%	-8%	+8%	0%	0%	+6%	-10%
Planning ahead for future expenses or goals	39%	-7%	+7%	-3%	0%	+7%	-6%
Paying down or managing debt	36%	-6%	+6%	-4%	+2%	+5%	-7%
Avoiding impulse spending	34%	-5%	+5%	+4%	+3%	+2%	-11%
Covering my basic monthly expenses	33%	-7%	+6%	-3%	+1%	+9%	-10%
Sticking to a personal or household budget	32%	-6%	+6%	+2%	+1%	+5%	-11%
Knowing who to trust for financial advice	31%	-5%	+5%	+1%	+1%	+6%	-11%
Making space for non-essential spending	31%	-4%	+4%	-1%	+4%	+5%	-12%
Knowing how much income I'll have in a month	26%	-4%	+4%	+2%	0%	+7%	-13%

Key
Red = more difficult than average
Green = less difficult than average
Gray = neutral +/- 5%

Question: When it comes to managing your money, how easy or hard are the following things for you right now?
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

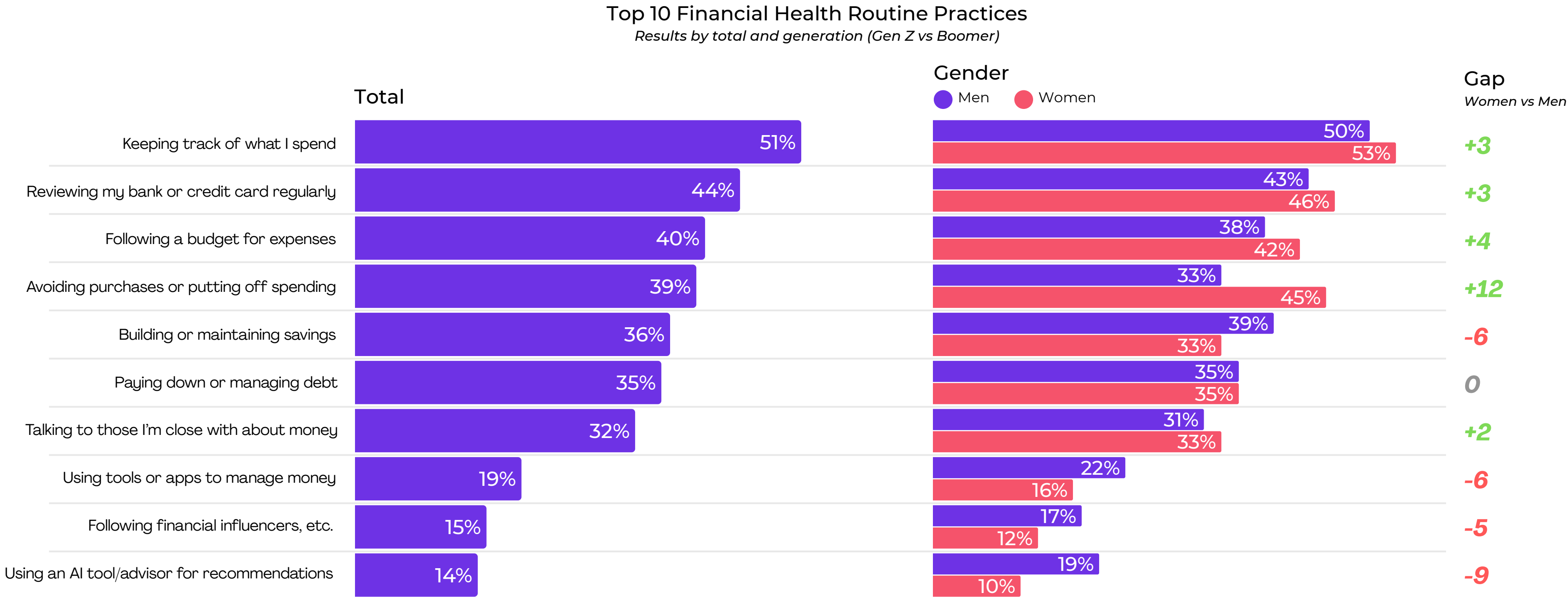
Boomers are more consistent with core money habits while Gen Z is experimenting at the edges

Top 10 Financial Health Routine Practices
Results by total and generation (Gen Z vs Boomer)



Question: Which of the following are part of your current routine (whether often or occasionally) when it comes to managing your money?
Sample Sizes: Total n=1,000, Gen Z n=180, Boomers n=200

Women are more focused on spending discipline and men are more likely to explore new tools



Question: Which of the following are part of your current routine (whether often or occasionally) when it comes to managing your money?
Sample Sizes: Total n=1,000, Men n=487, Women n=510

The top barrier to financial security is different for Gen Z



For most people,
the blocker is *financial reality*.

Income isn't keeping up with
the cost of living.

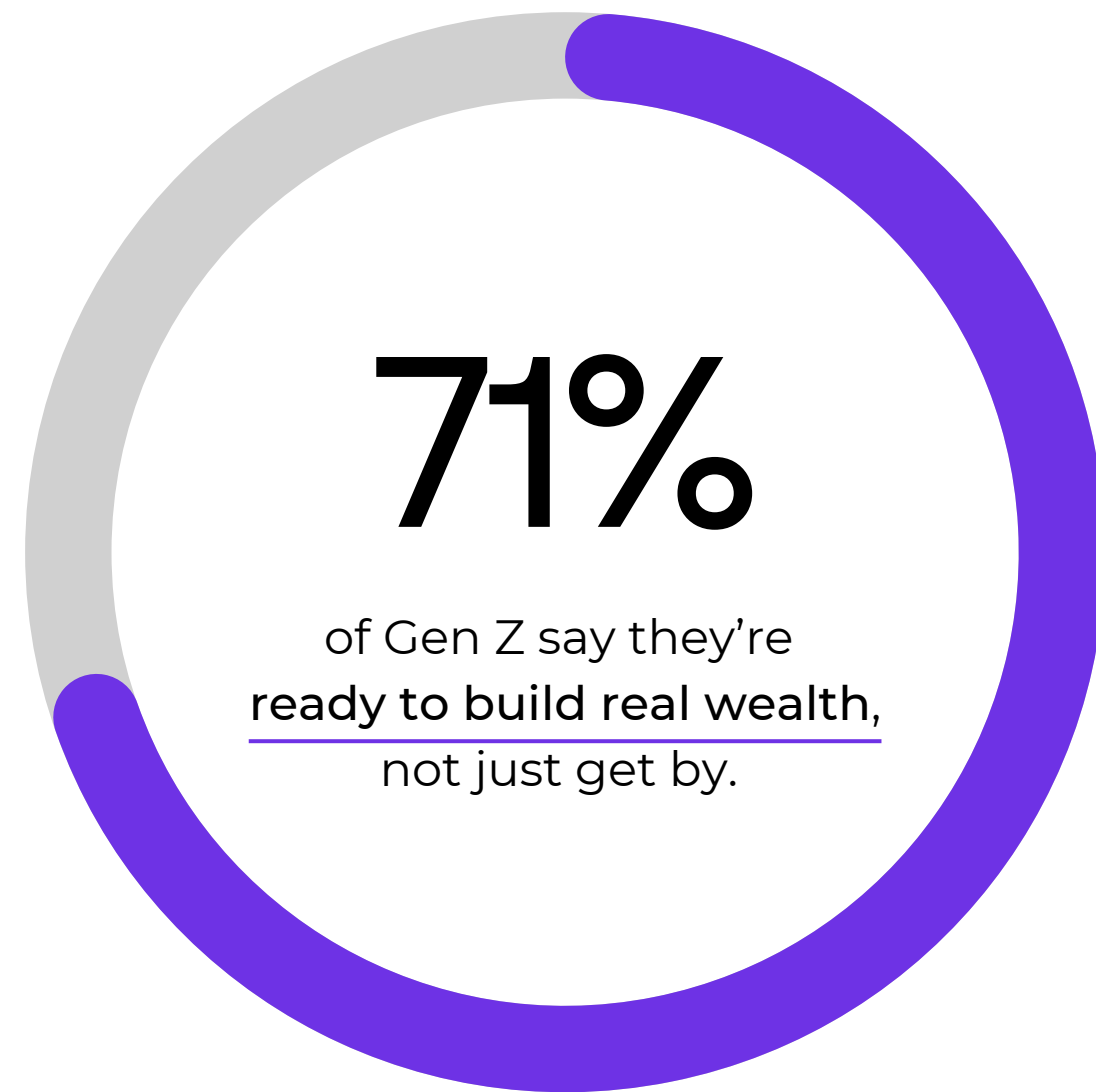
*Boomers (38%), Gen X (35%), and
women (37%) are most affected.*



For Gen Z,
the blocker is *emotional*.

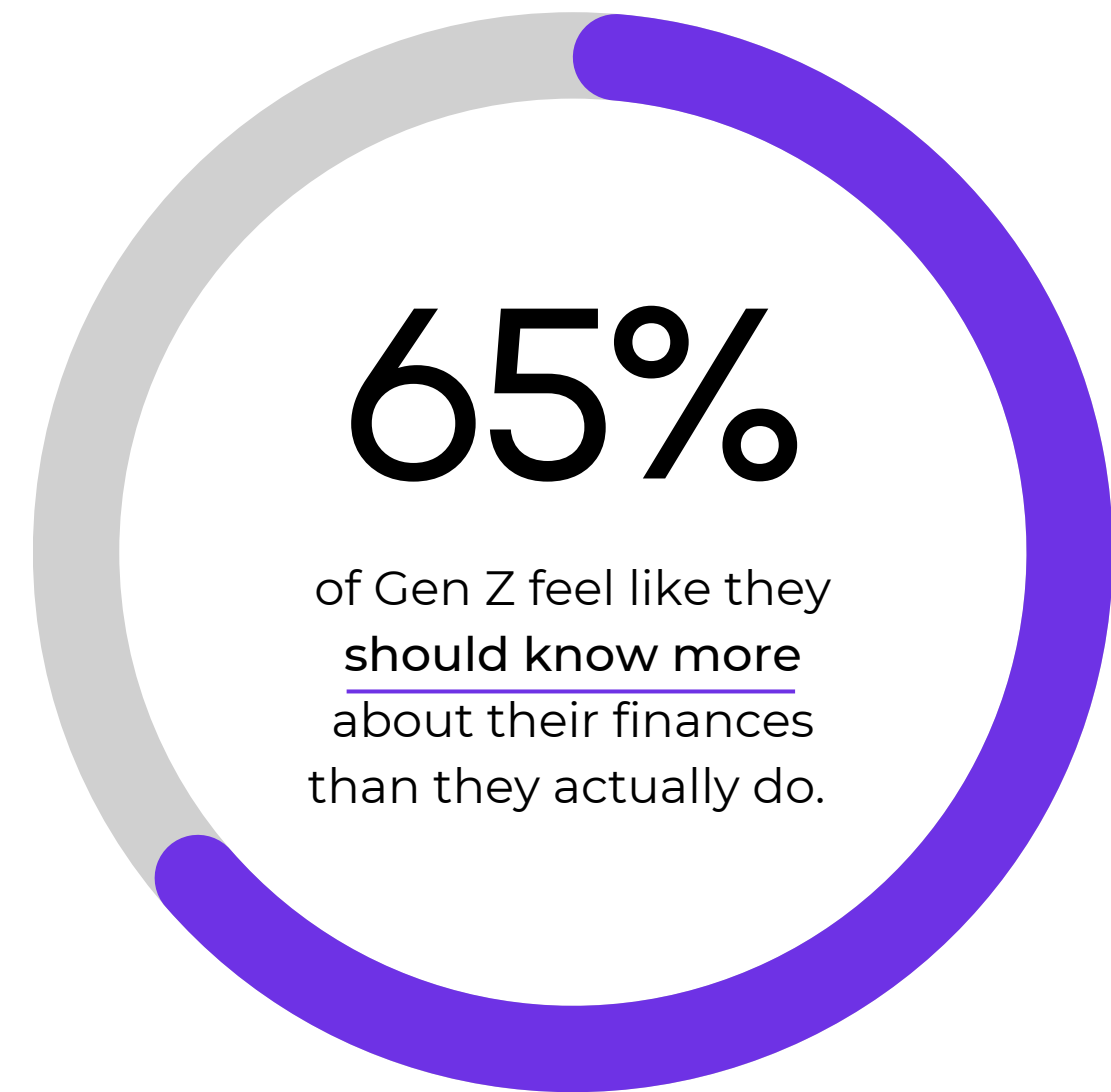
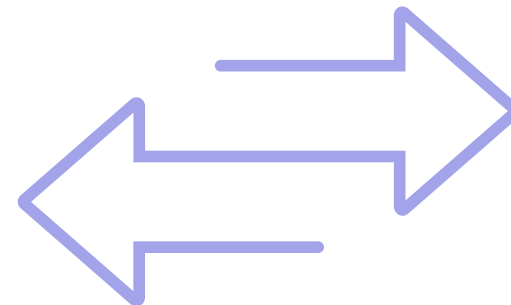
1 in 4 say they avoid thinking
about money because it
stresses them out.

Gen Z wants to build wealth, most just aren't sure how



Wealth Goals

The Gen Z
Readiness vs
Reality Gap



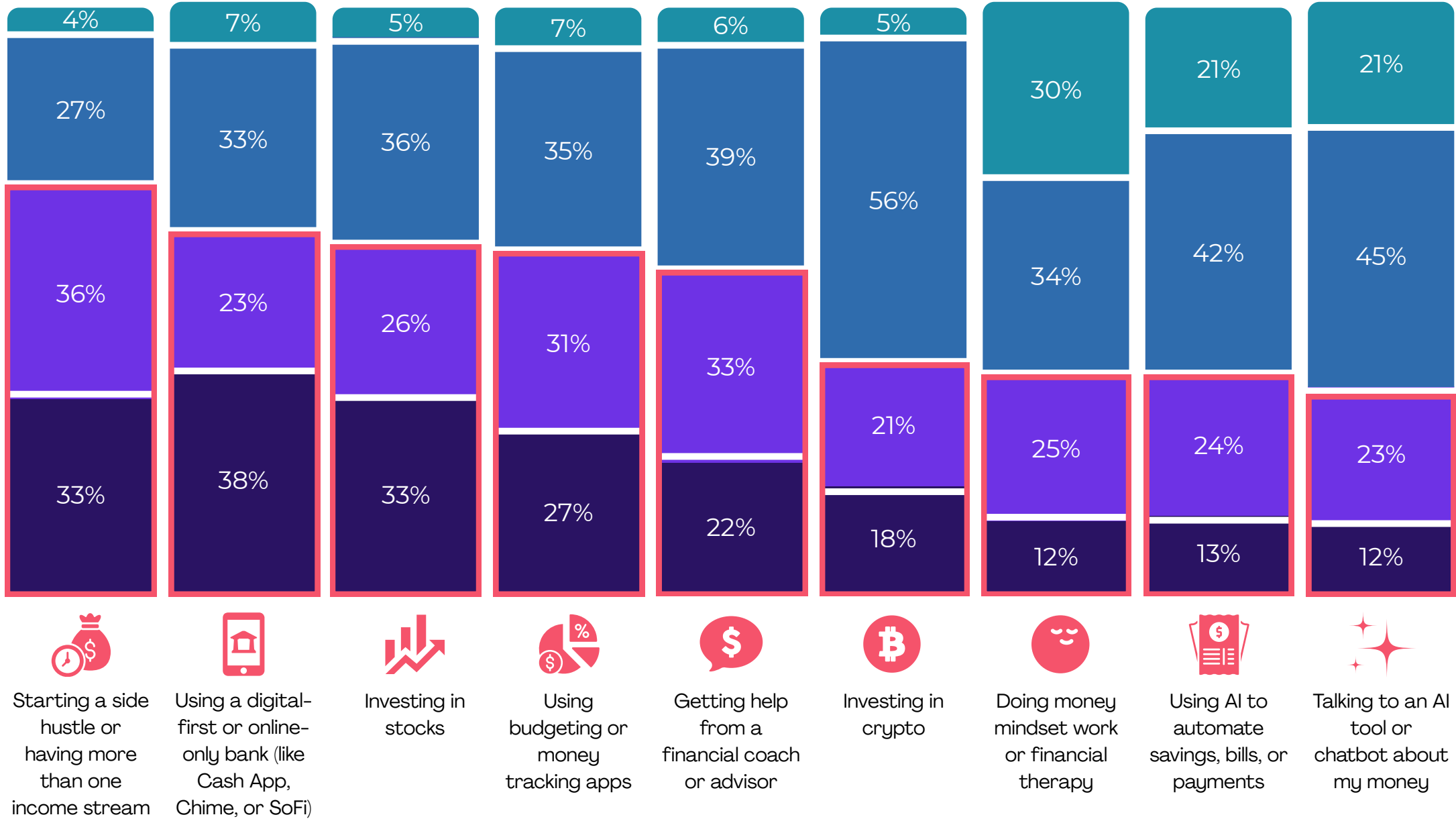
Financial Know-How

The Solutions List

The tools and support systems people are reaching for, whether proven or just promising. What's working, what's rising, and where there's room to grow.

Financial resilience is being self-built with side hustles leading the way

Financial Health Solutions Adoption Status
All Tools & Solutions (Total Population)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



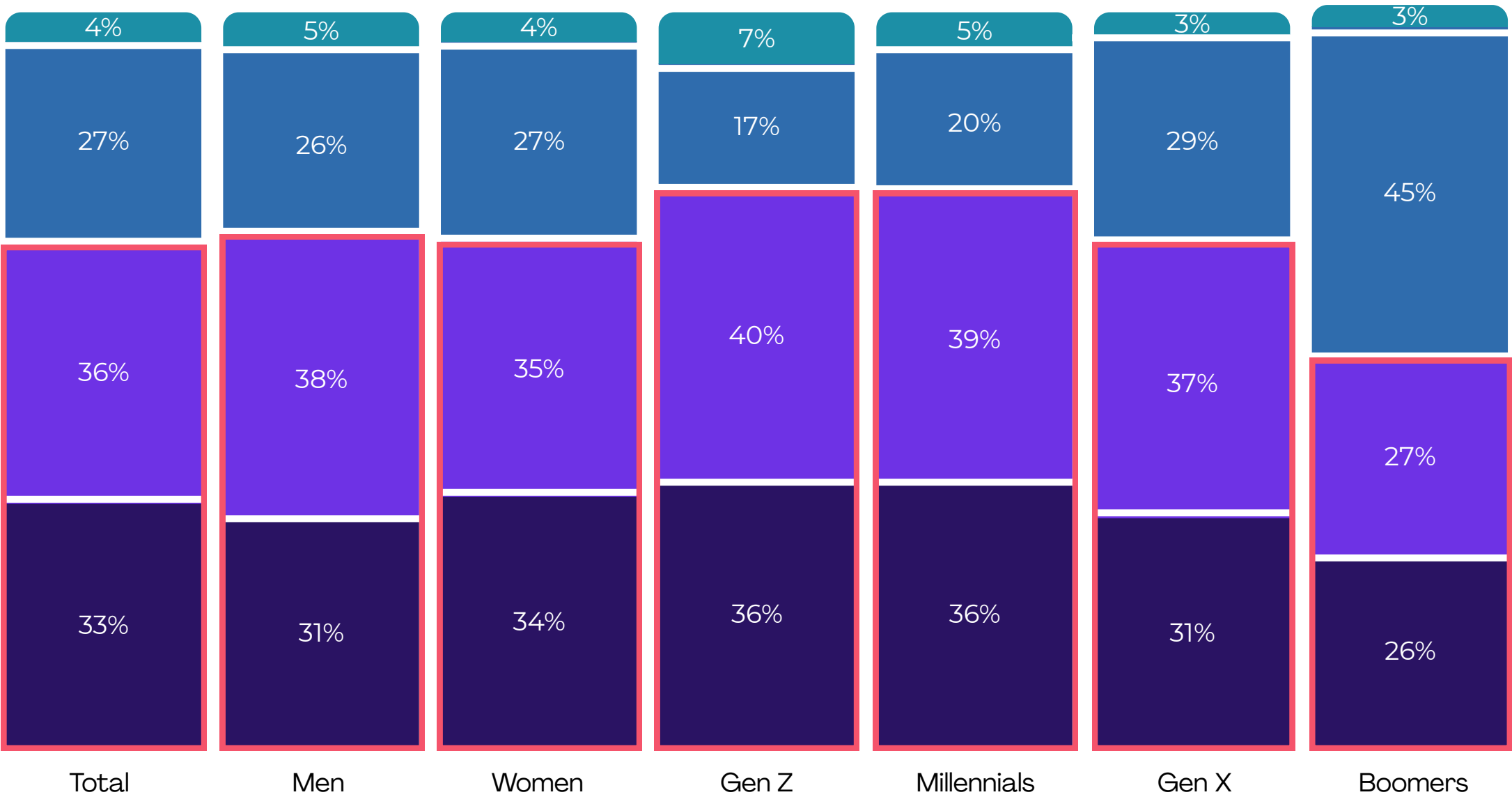
The most widely adopted financial health solution isn't a bank or a budgeting app—it's a side hustle. 1 in 3 people are actively pursuing multiple income streams, signaling a shift from institutional trust to personal agency.

The opportunity?
To stay relevant, brands must recognize the rise of the self-driven consumer. Speak to empowerment, flexibility, and tools that support self-sufficiency.

For Gen Z and Millennials, financial stability starts with a second income stream



Financial Wellbeing Solutions Adoption Status
Starting a Side Hustle or Having More Than One Income Stream



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Side hustles aren't just common, they're leading the way in financial wellness. Over 1 in 3 Gen Z and Millennials have already pursued one, showing a shift toward self-reliance.

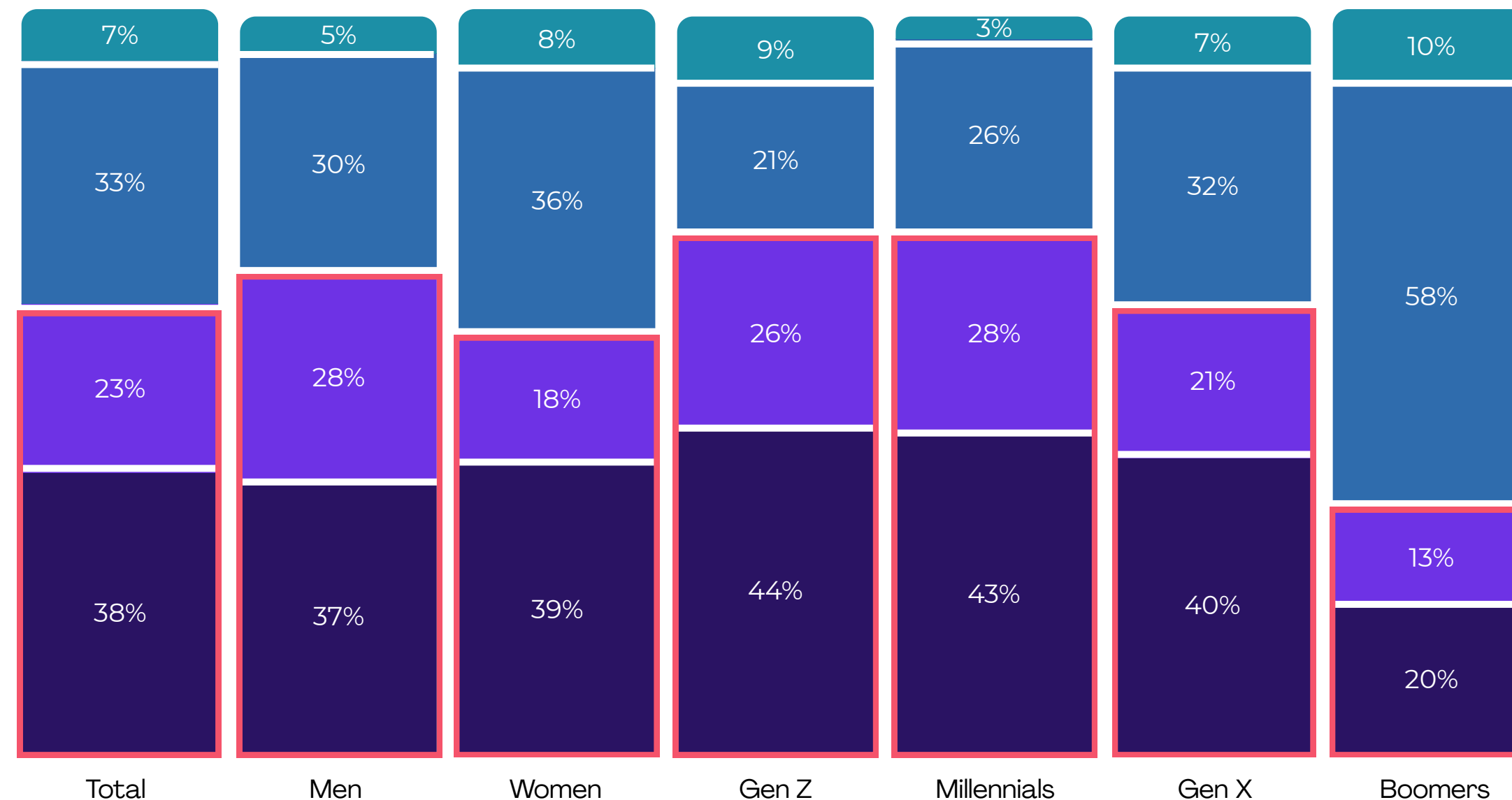
The opportunity?
Help younger generations feel in control of their financial futures. Build tools and messaging that make it easier to manage, scale, or sustain side hustles.

Question: Which of these are you trying - or curious about - even if you haven't adopted them yet when it comes to your money? Starting a Side Hustle or Having More Than One Income Stream
Sample Sizes: Total n=1,000, Men n=487, Women n=510, Gen Z n=180, Millennials n=350, Gen X n=270, Boomers n=200

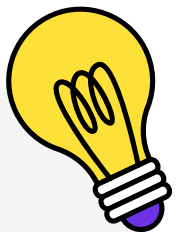
Digital-first banking is the new norm for younger generations



Financial Wellbeing Solutions Adoption Status
Using a Digital-First or Online-Only Bank (like Cash App, Chime, or SoFi)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Online-only banks have strong traction among Gen Z and Millennials; over 4 in 10 have already made the switch. But interest drops sharply with age, with Boomers showing the highest resistance.

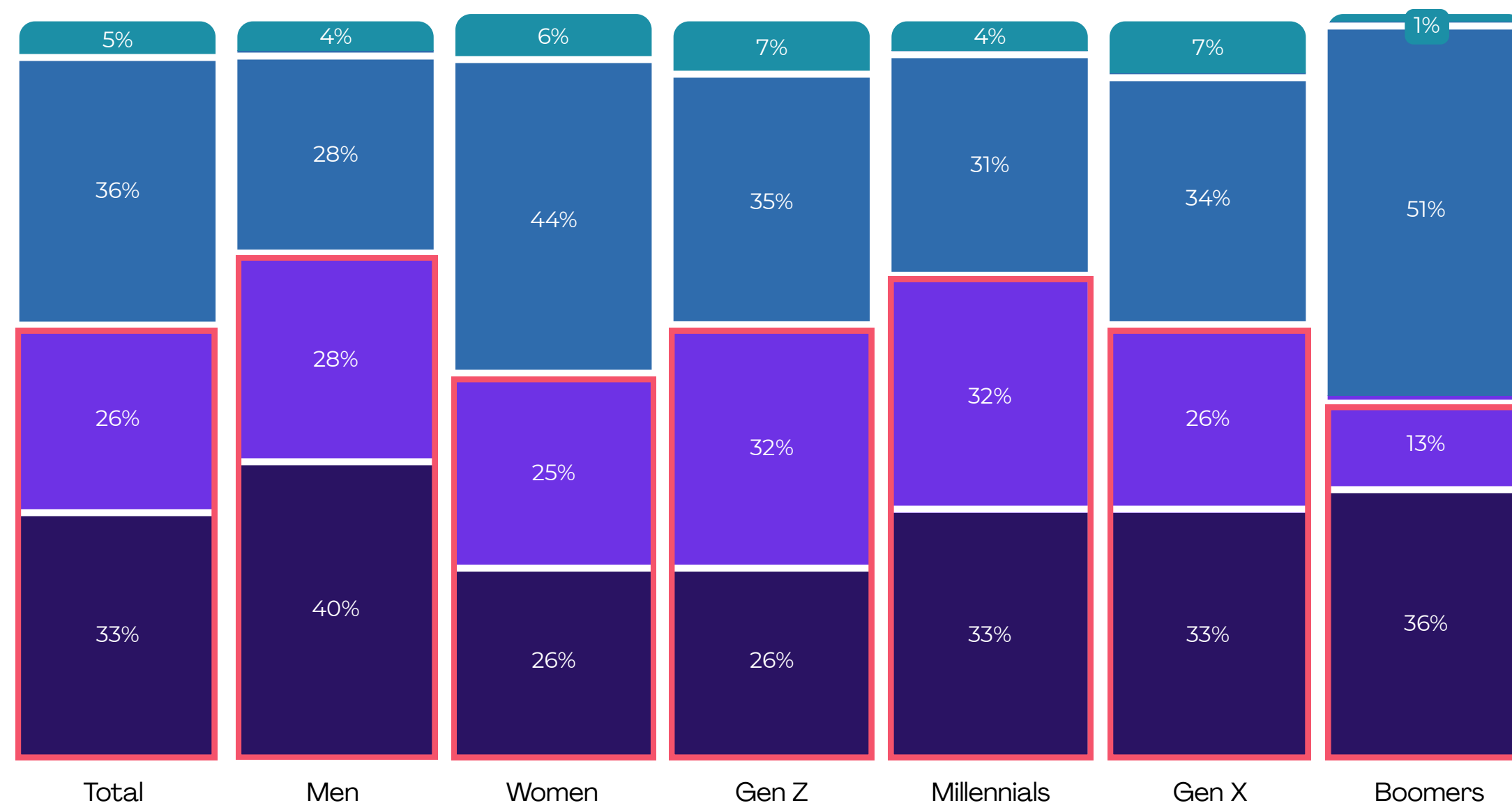
The opportunity?

Digital banking is fast becoming the default for younger generations. Fintechs can double down on ease and control, while traditional institutions must adapt quickly or risk losing relevance.

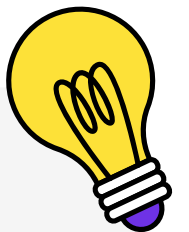
Stock investing has traction, but there are sizable gaps by age and gender



Financial Wellbeing Solutions Adoption Status Investing in Stocks



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Investing in stocks shows a clear generational and gender gap: men and Boomers lead in trial, while women and younger adults are more hesitant or uninterested.

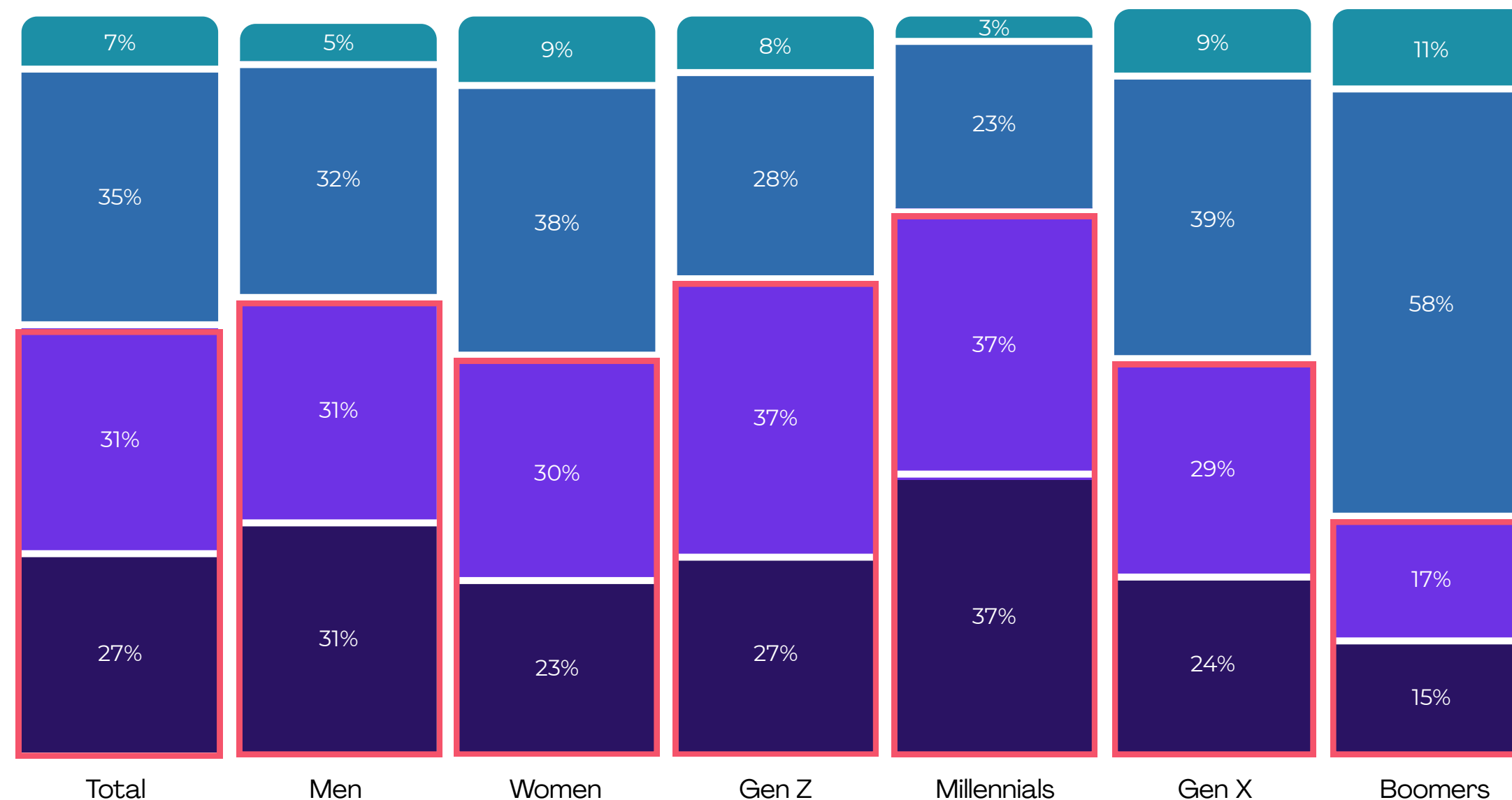
The opportunity?

Growth depends on engaging women and younger investors. Tools that strip away jargon, show real-world relevance, and emphasize low-stakes entry points can unlock the next wave of participation.

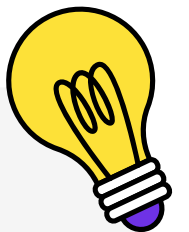
Millennials are leading the way on budgeting apps, but curiosity still outweighs use for others



Financial Wellbeing Solutions Adoption Status
Using Budgeting or Money Tracking Apps



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Budgeting apps have high awareness and interest, especially among Millennials. But trial still lags across the board, suggesting people aren't sure how to get started or stay consistent.

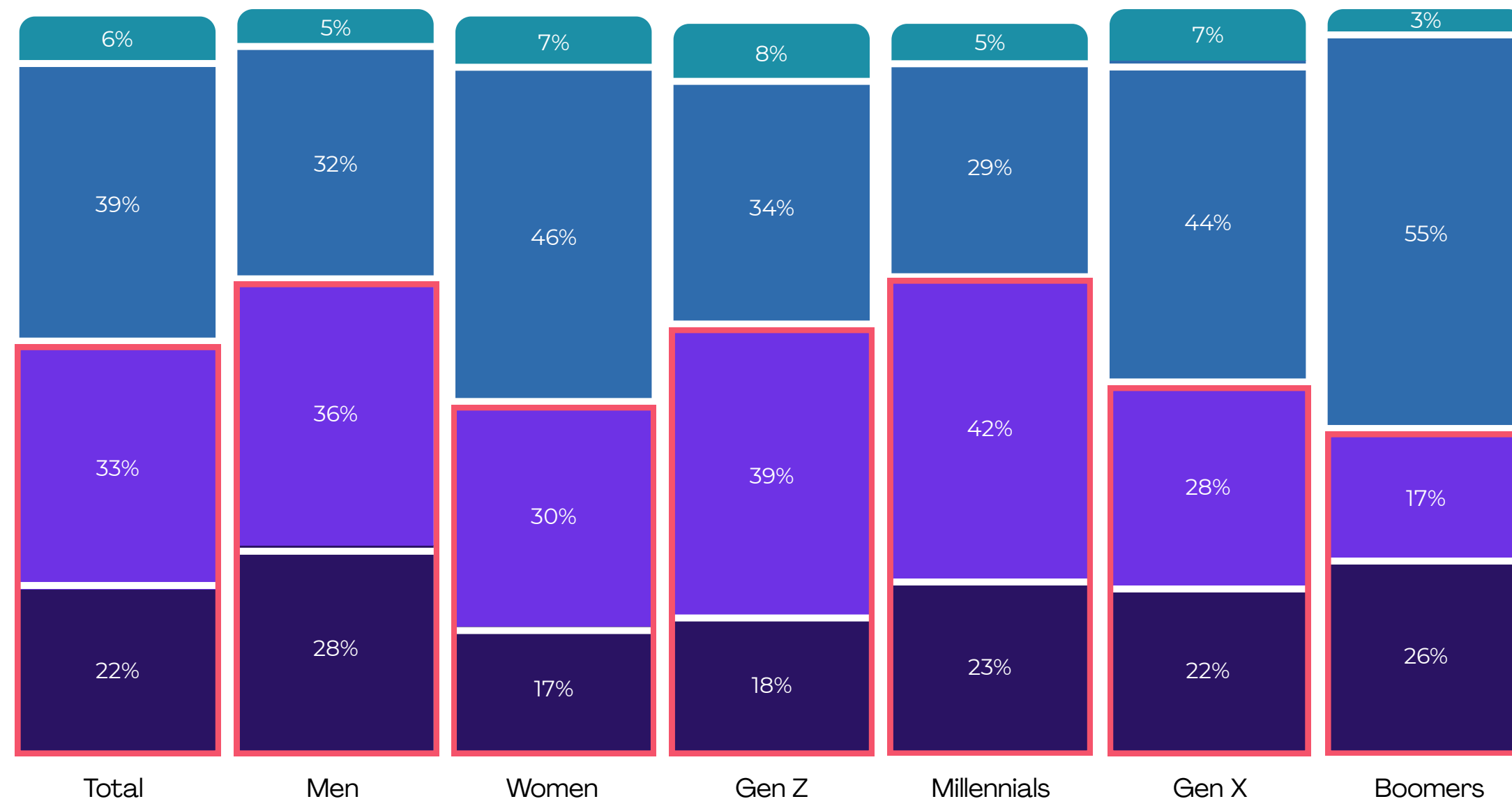
The opportunity?

Bridge the gap between intent and action. Tutorials, habit nudges, and more intuitive UX can help turn curiosity into confident use.

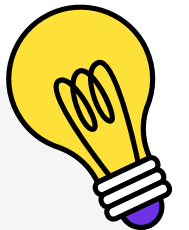
Interest in financial coaching is high, especially for Millennials and Gen Z, though few are taking the leap



Financial Wellbeing Solutions Adoption Status Getting Help From a Financial Coach or Advisor



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



While over a third of people say they're interested in working with a financial coach or advisor, only 1 in 5 have actually tried it. The gap is widest among Millennials and Gen Z, signaling unmet demand.

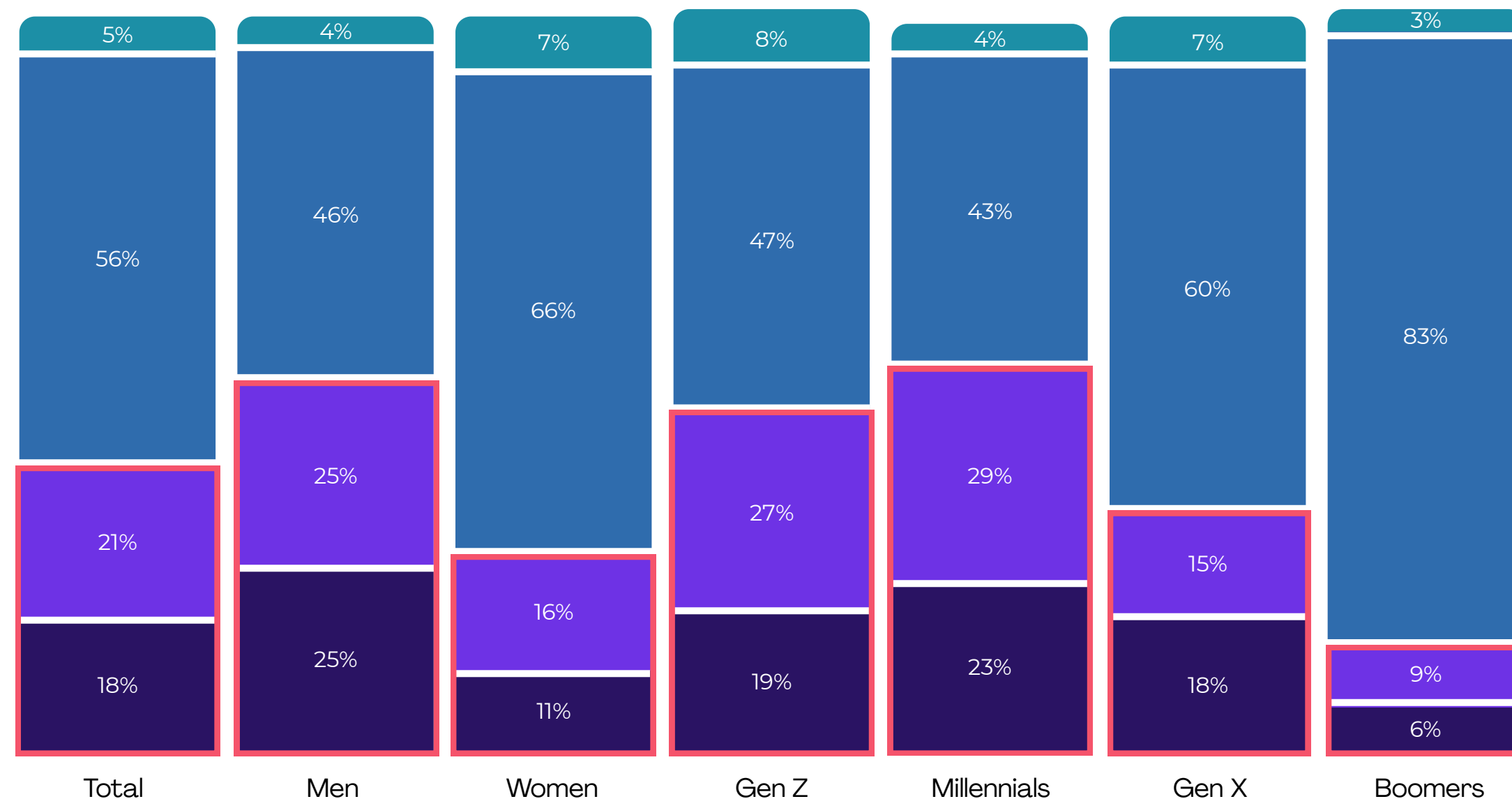
The opportunity?

Reposition coaching as more approachable, modern, and relevant to everyday financial decisions, not just wealth management.

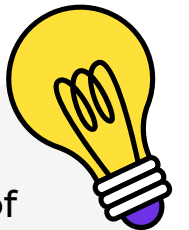
Crypto remains polarizing with high awareness and even higher resistance, particularly for women and Boomers



Financial Wellbeing Solutions Adoption Status Investing in Crypto



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



More than half the population has heard of crypto but isn't interested, especially among Boomers and women. Even Gen Z shows more curiosity than trial, suggesting hurdles for these groups.

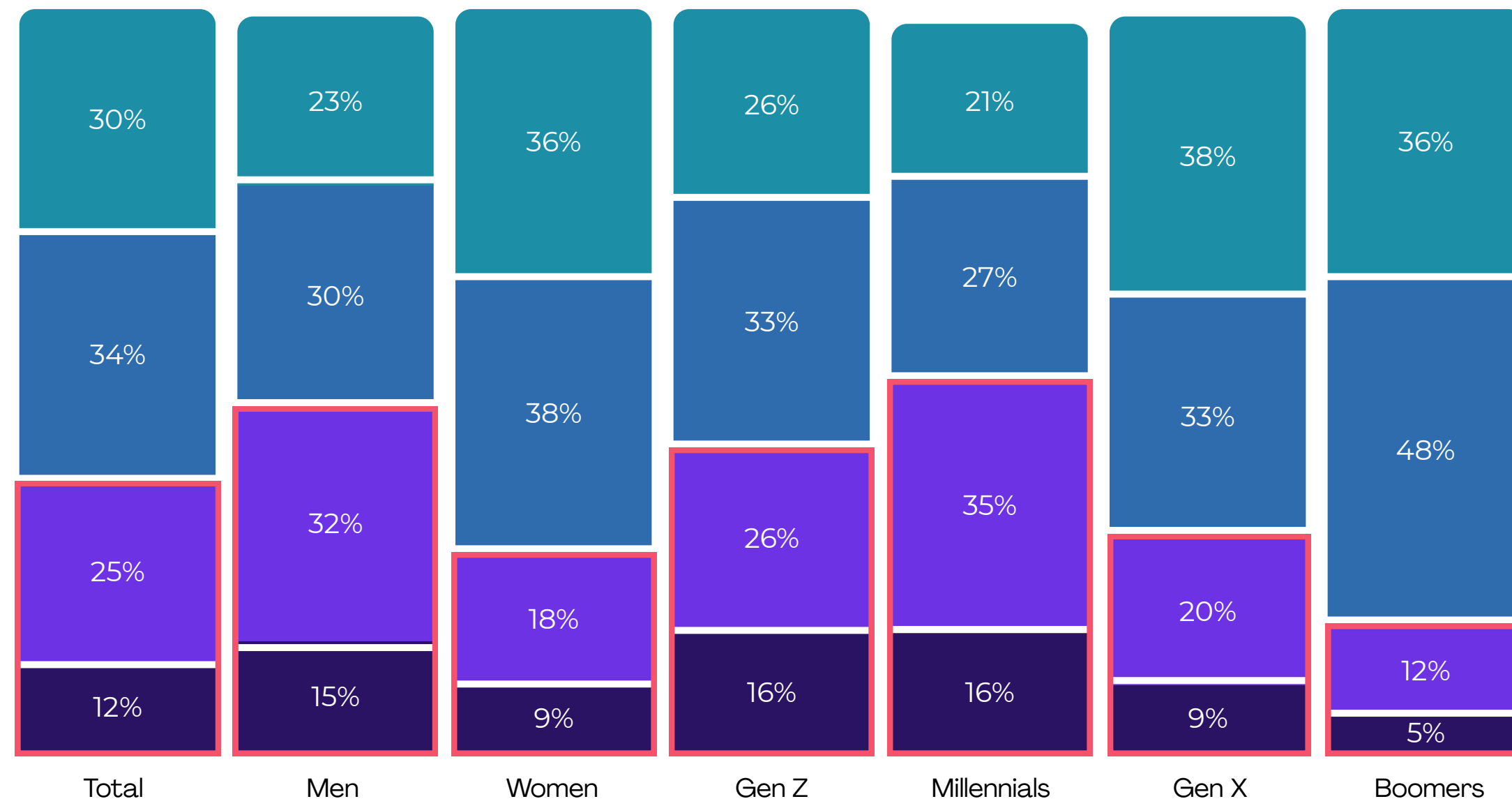
The opportunity?

Crypto's next chapter depends on proving everyday value, from safer payments to practical savings tools. Showing clear, low-risk benefits may convince some audiences who are curious into trial.

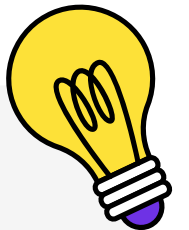
Money mindset work is gaining visibility, though around one third of the population has never heard of it



Financial Wellbeing Solutions Adoption Status Doing Money Mindset Work or Financial Therapy



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Only 1 in 10 people have tried financial therapy or mindset work, even as 1 in 4 say they're curious. Men and younger generations show the most interest, while Boomers and Gen X are least engaged.

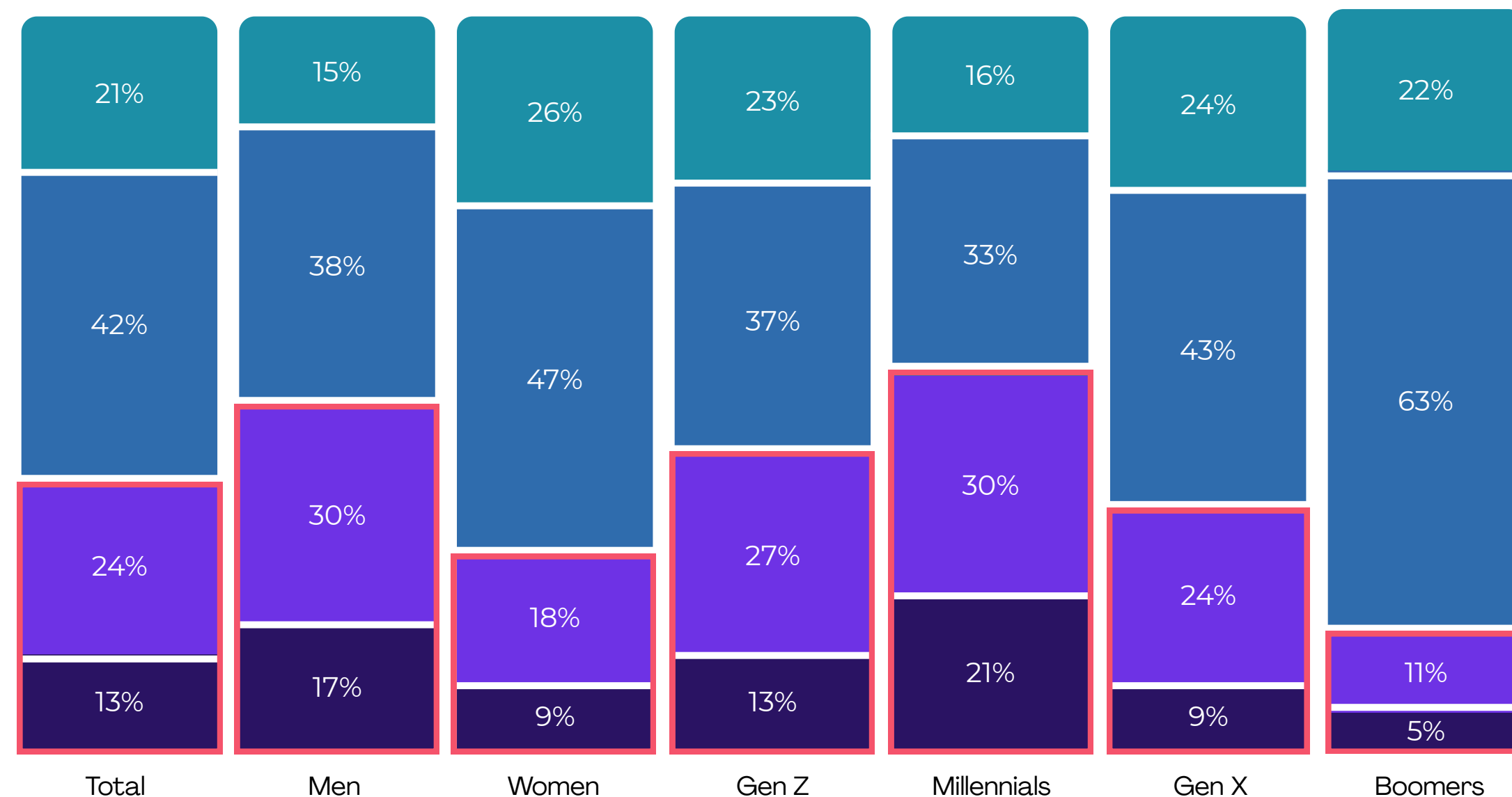
The opportunity?

Normalize emotional conversations about money. Reframe mindset work as practical, empowering, and directly tied to financial outcomes.

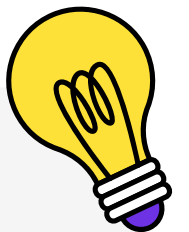
People are curious about AI for money management, though there's hesitation to trial



Financial Wellbeing Solutions Adoption Status Using AI to Automate Savings, Bills, or Payments



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



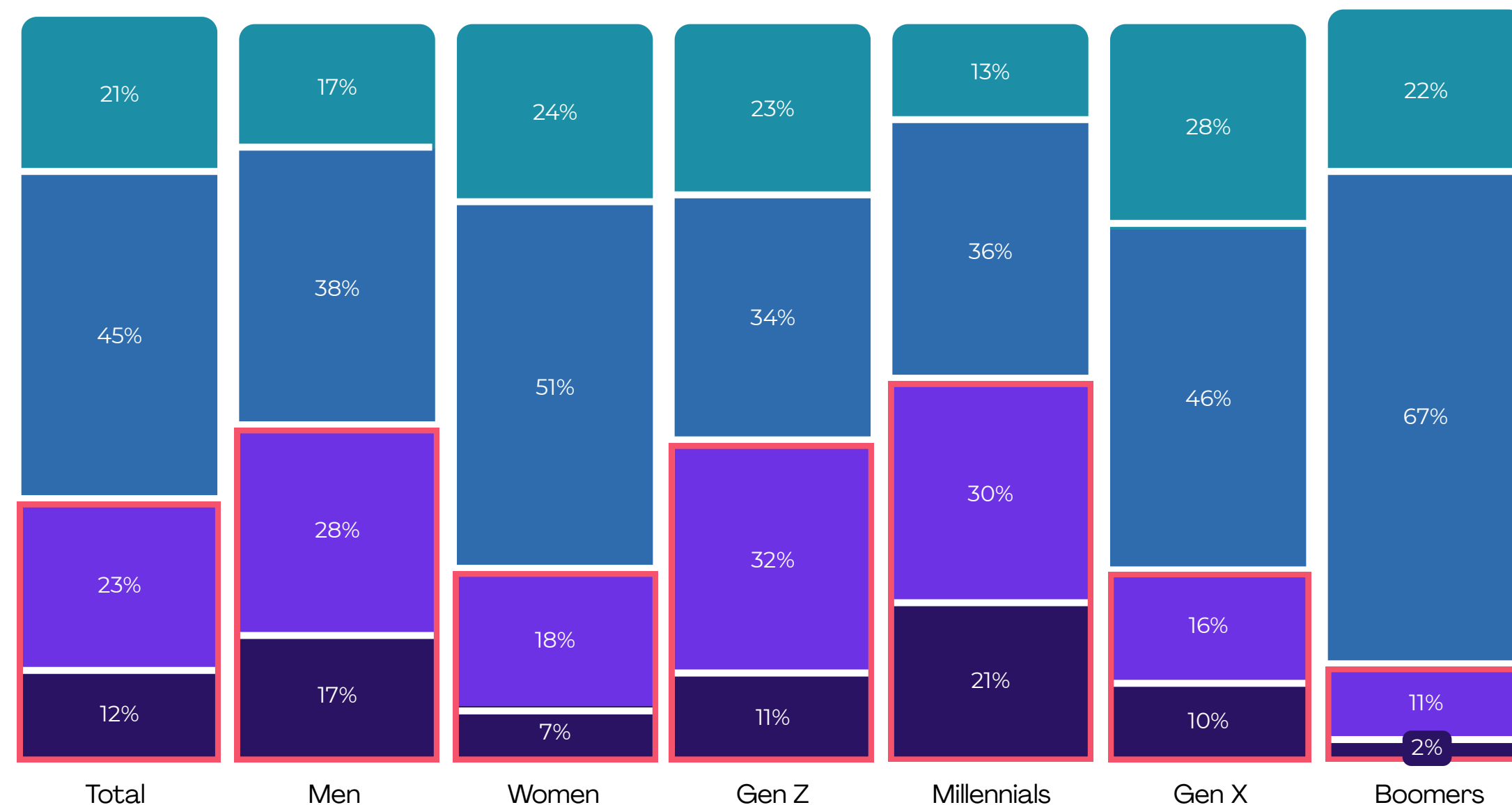
AI tools for automating savings and payments are widely known, yet trial remains low, even among digitally native generations. The gap suggests there may be challenges with trust and/or a lack of clear, compelling use cases.

The opportunity?

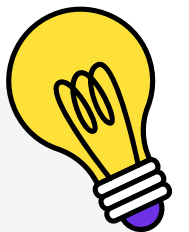
Ground AI in real-life moments. Show how automation can reduce friction in everyday money tasks without asking users to hand over full control.

AI chat for money is on the radar, but not resonating with the masses yet

Financial Wellbeing Solutions Adoption Status Talking to An AI Tool or Chatbot About My Money



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Most people have heard of using an AI chatbot to talk about money, but few have tried it. Even among Millennials and Gen Z, trial rates are under 1 in 4, and disinterest remains high, especially among Boomers and women.

The opportunity?

Clarify the benefit. Focus on speed, simplicity, accuracy, and judgment-free financial support to help these tools feel more relevant and worth exploring.

Our Two Cents

Sharp takeaways and strategic moves for brands that want to lead with insight, not assumptions. It's where we connect the dots, so you don't have to.

THE TWO CENTS TAKE

Catching Up Matters More Than Getting Ahead

Financial wellbeing in 2025 is less about accumulation and more about stability. Across demographics, people describe a desire not to outperform but simply to manage: to reduce stress, avoid financial shocks, and maintain a sense of control.

This shift reframes what financial security means. It is no longer tied to upward mobility or wealth-building alone. Instead, it reflects the value of confidence, predictability, and a buffer that allows people to feel less perpetually behind.

For brands and institutions, the implication is clear. Solutions must be designed to reduce cognitive and emotional strain as much as logistical burden when it comes to people's finances. Tools that are intuitive, language that is approachable, and support that eases rather than adds to the mental load will resonate most strongly with Americans who are already stressed in this space.

In this environment, the measures of success are different. The organizations that help people feel steadier in their day-to-day financial lives will be the ones that earn lasting trust.



The Professional Wellbeing Report

Part 4 of *The Take™: Wellbeing Edition*
Original research from Two Cents Insights

twocents. / **2025**

Inside this report:

The Professional Wellbeing conversation is shifting beneath the surface. Employees aren't disengaging, they're recalibrating and redefining what work means to them in this shifting landscape. They are setting goals and seeking purpose while also enforcing boundaries, protecting energy, and in some cases scaling back.

Millennials are leading this redefinition of success, Gen Z is asking harder questions about meaning, and Gen X is stepping away from growth paths that no longer resonate. Burnout remains a pressing concern, but so does the need for recognition, energy, and career clarity.

This report examines how ambition and boundaries coexist in today's workplace, what employees expect from their organizations, and how leaders can respond with approaches that make work more sustainable while still channeling growth.

5 Things Worth Acting On

1

Energy is the new currency.

Employees are craving roles that protect their energy, not just reward effort. Burnout and disengagement are top concerns across generations.

2

Ambition and boundaries are coexisting.

The same people setting career goals are also setting limits. Employer systems need to support both.

3

Millennials are rethinking what success looks like.

They're the most likely to scale back, and the most likely to still be striving. They need sustainable career paths, not all-or-nothing ones.

4

Coaching and development are untapped antidotes.

Career growth tools aren't being widely used, but they hold promise as a bridge between burnout and clarity.

5

People are staying, but they're window shopping.

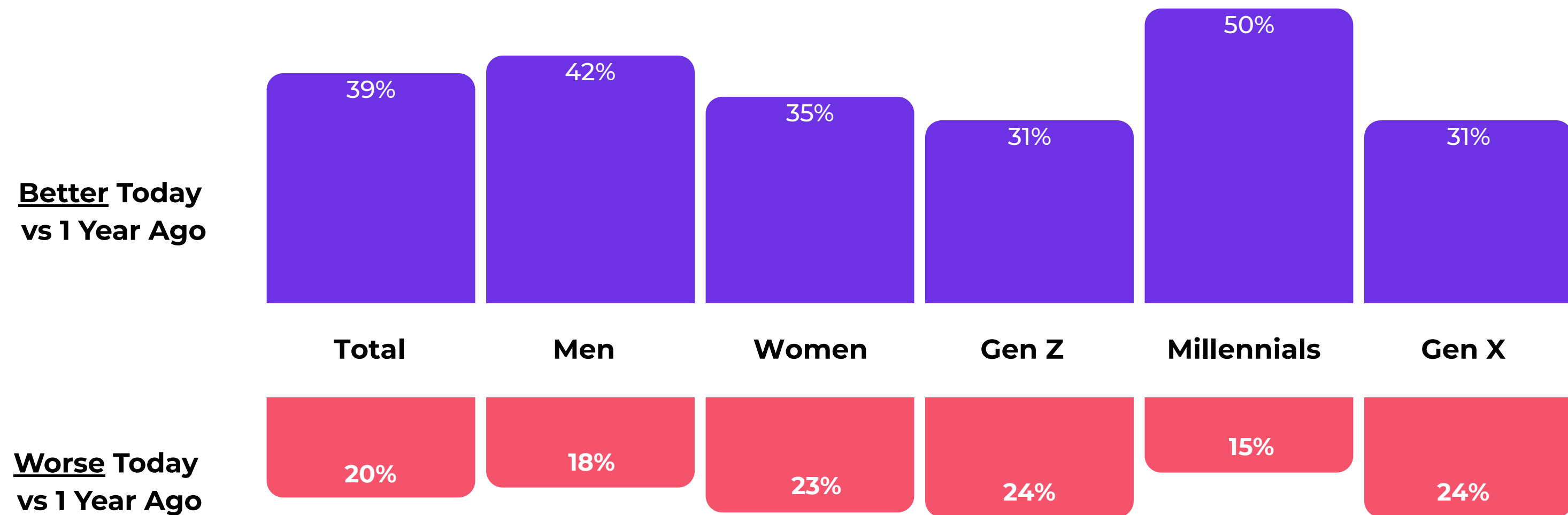
Many are thinking about leaving, few are acting. That doesn't mean they're all-in. It means you have a window to re-earn their engagement.

The State of Professional Wellbeing

A data-forward look at how people are actually navigating their workplace. What's shaping their mindset, what's getting in their way, and what's shifting under the surface.

The middle of the workforce is thriving, but the youngest and oldest segments are showing signs of strain

Status of Professional Wellbeing Today vs 1 Year Ago
Results by gender and generation



Burnout, feeling valued and energized remain the biggest pain points in Professional Wellbeing today

Women and Gen Z are more likely to feel overloaded, unseen, and stuck while men and Millennials report fewer struggles overall.

Aspects of Professional Wellbeing That Feel Hard Right Now						
% of respondents						
	Total	Men	Women	Gen Z	Millennial	Gen X
Avoiding burnout or constant overload	38%	-8%	+9%	+8%	-5%	+4%
Feeling seen and valued for what I do	34%	-3%	+4%	+3%	-3%	+2%
Feeling energized by my work	33%	-3%	+3%	+4%	-3%	+4%
Making progress in my career	31%	-3%	+4%	+4%	-3%	+4%
Finding meaning or purpose in my work	30%	0%	0%	+3%	-1%	+3%
Creating clear work/life boundaries	29%	-5%	+6%	+5%	-2%	+3%

Key

Red = more difficult than average

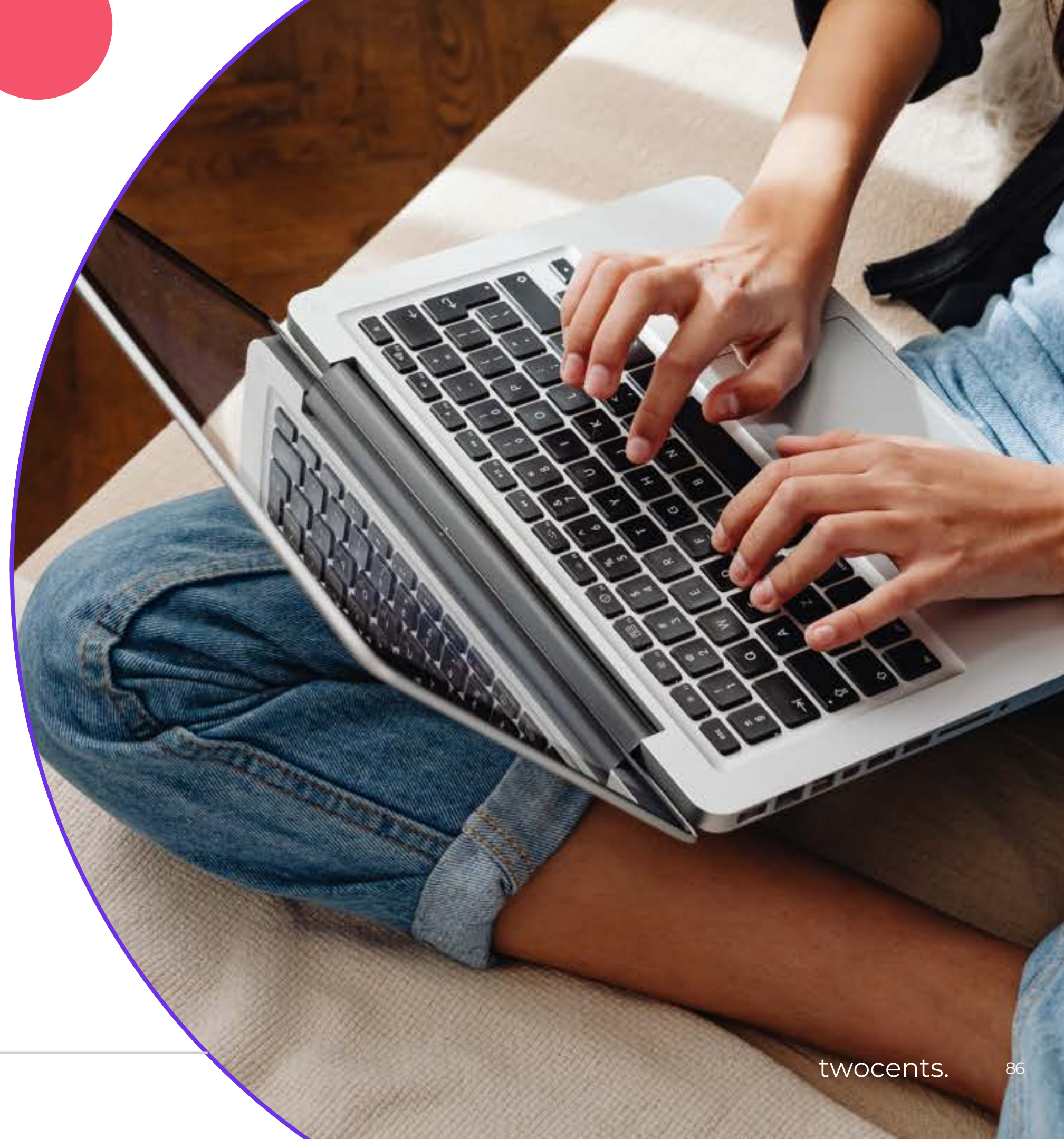
Green = less difficult than average

Gray = neutral +/- 5%

1 in 2

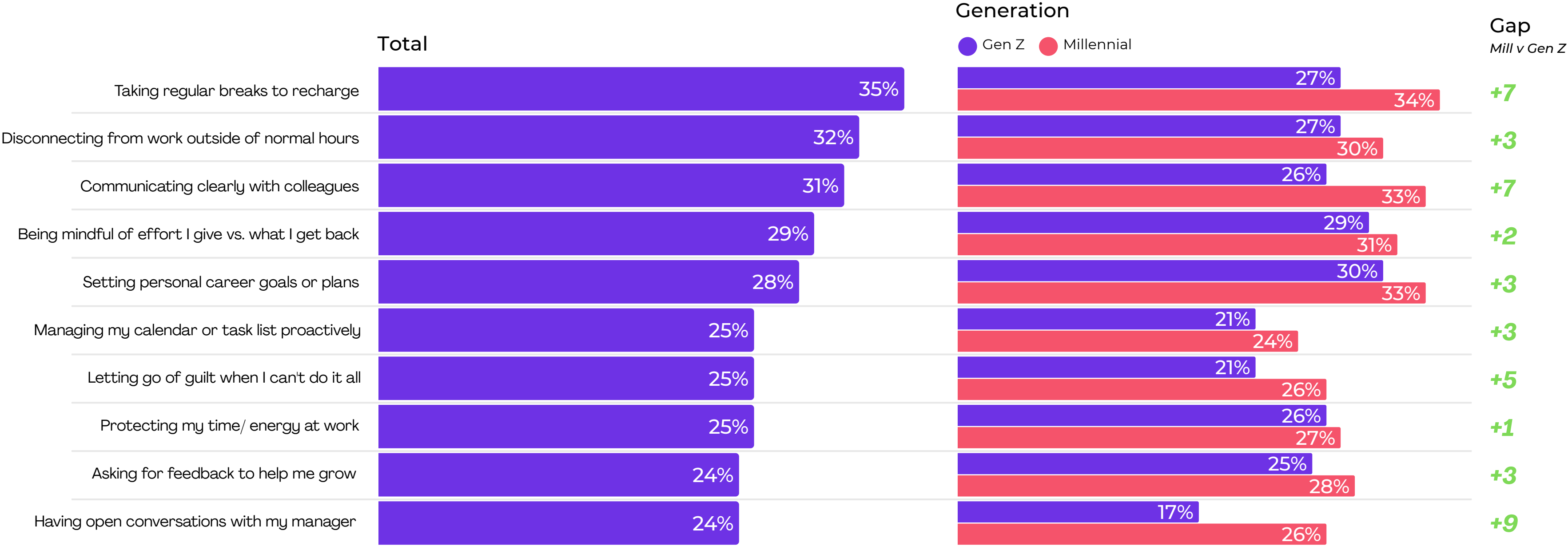
Say they're not burned out, they're just
done giving more than they get.

**When the ROI on work stops
working, loyalty and effort follow.**



Millennials are more likely than Gen Z to adopt work-related wellbeing routines

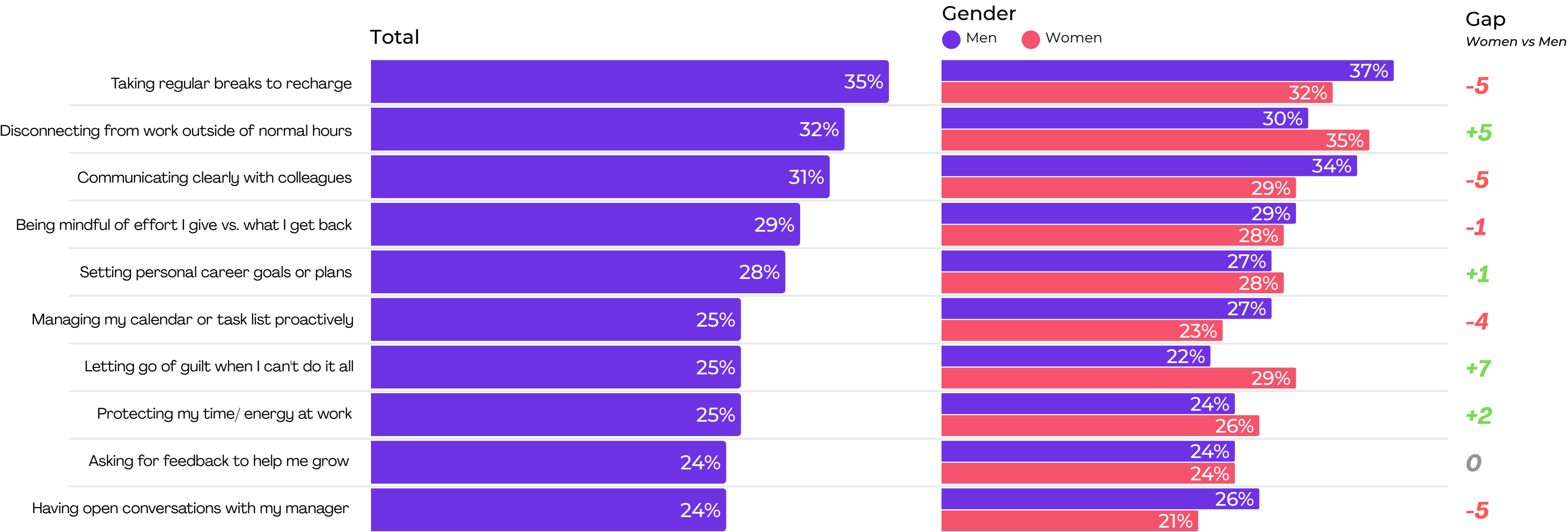
Top 10 Professional Wellbeing Routine Practices
Results by total and generation (Millennial vs Gen Z)



Question: Which of the following are part of your current routine (whether often or occasionally) when it comes to your job or work life?
Sample Sizes: Total n=697, Gen Z n=141, Millennials n=300

Men are more likely than women to build in wellbeing work routines, especially when it comes to recharging

Top 10 Professional Wellbeing Routine Practices
Results by total and gender (Men vs Women)



Question: Which of the following are part of your current routine (whether often or occasionally) when it comes to your job or work life?
Sample Sizes: Total n=697, Men n=390, Women n=305

Improving Professional Wellbeing starts with fixing the basics: compensation, capacity, and boundaries



26%

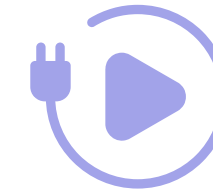
say 'My pay or
benefits aren't
enough'

This is felt most by
women (31%
vs men 23%).



22%

say 'I feel burned
out'



21%

say 'I feel like I'm
always on and
can't fully unplug'

1 in 5

Gen Z workers say the biggest blocker to feeling better about their jobs is the sense that their work doesn't matter.

For younger workers, purpose isn't a perk, it's a *prerequisite*.

Question: What, if anything, is getting in the way of improving how you feel about work? "I don't think my work really matters."
Sample Size: Gen Z n=141
Photo by Raychan on Unsplash



The top wellbeing goals at work center on energy, recognition, and relief from overwhelm

Women (46%) and Gen Z (47%) are the most likely to name burnout mitigation as their top Professional Wellbeing goal, nearly half say it's what they're trying to avoid.

Top Professional Wellbeing Goals

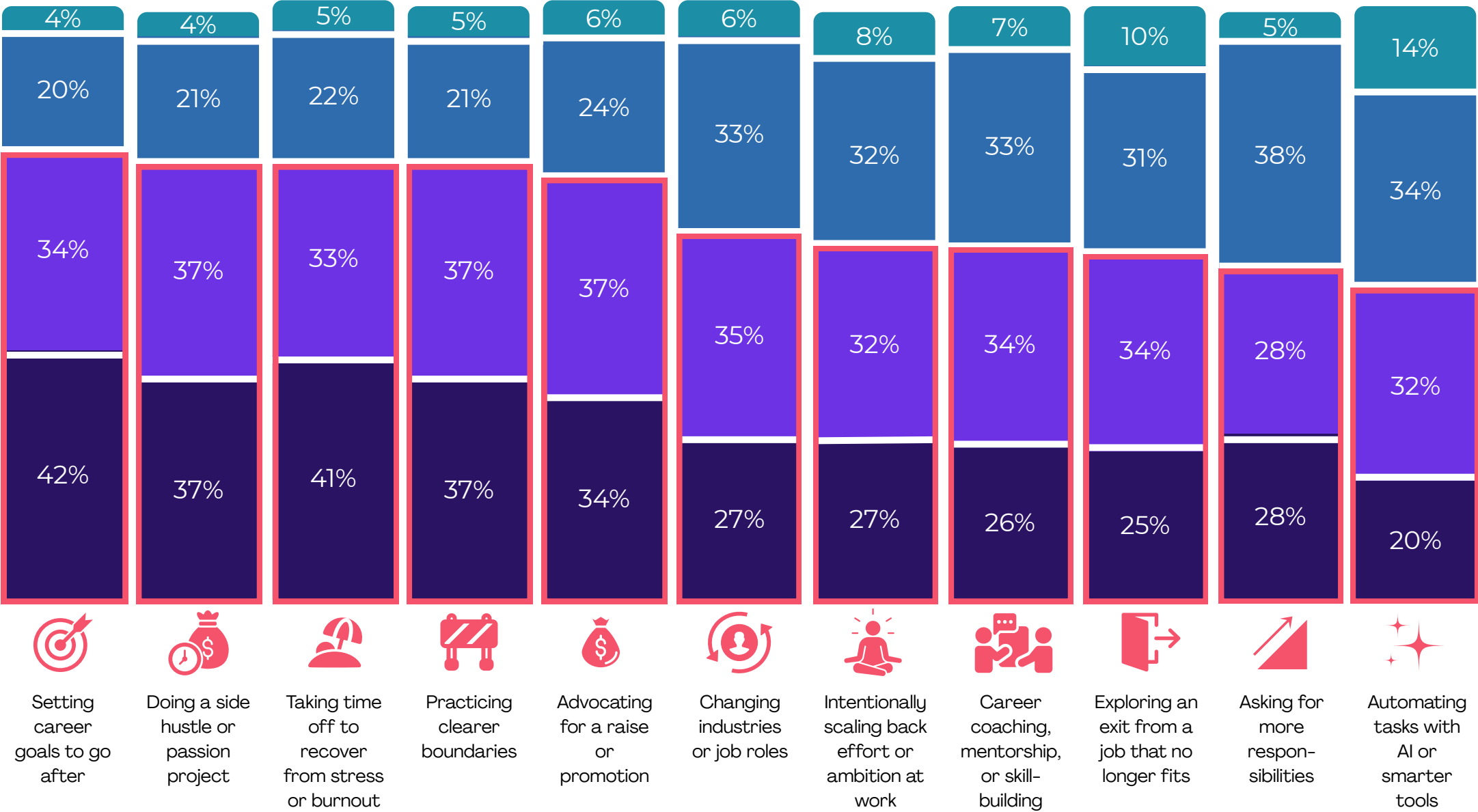


The Solutions List

The tools and support systems people are reaching for, whether proven or just promising. What's working, what's rising, and where there's room to grow.

Today’s employees are walking a tightrope between ambition and exhaustion

Professional Wellbeing Solutions Adoption Status
All Tools & Solutions (Total Population)



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



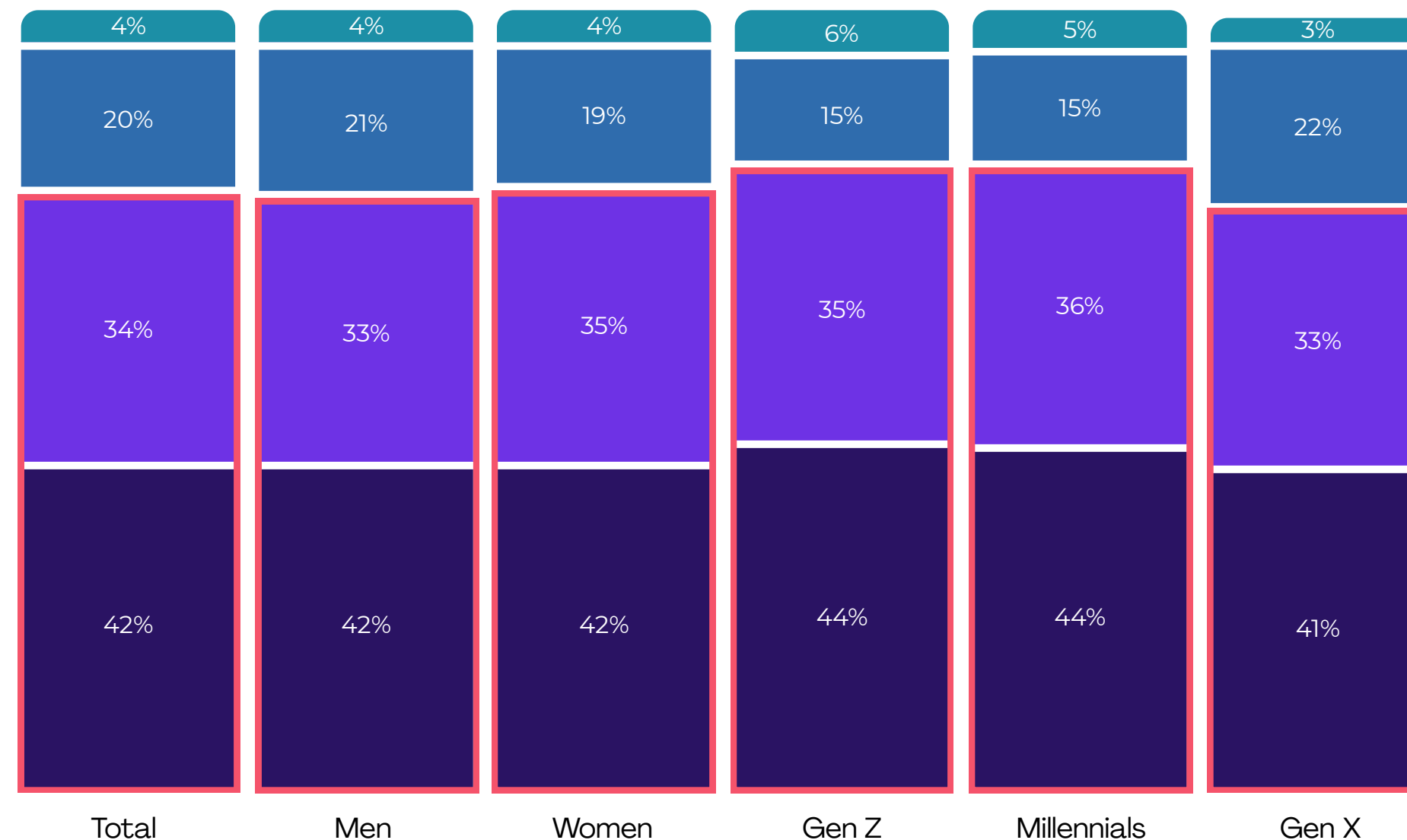
Nearly 4 in 5 working Americans say they’ve pursued or are interested in side gigs, promotions, or setting career goals, yet recovery tactics like taking time off and enforcing boundaries are just as popular.

What this means for employers:
Support systems need to reflect both sides of the equation: employees want growth, but they also need recovery. Designing roles and benefits that honor both will keep ambition from burning out.

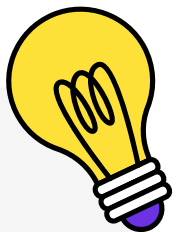
Setting goals is a near-universal behavior, especially for younger workers



Professional Wellbeing Solutions Adoption Status Setting Career Goals to Go After



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



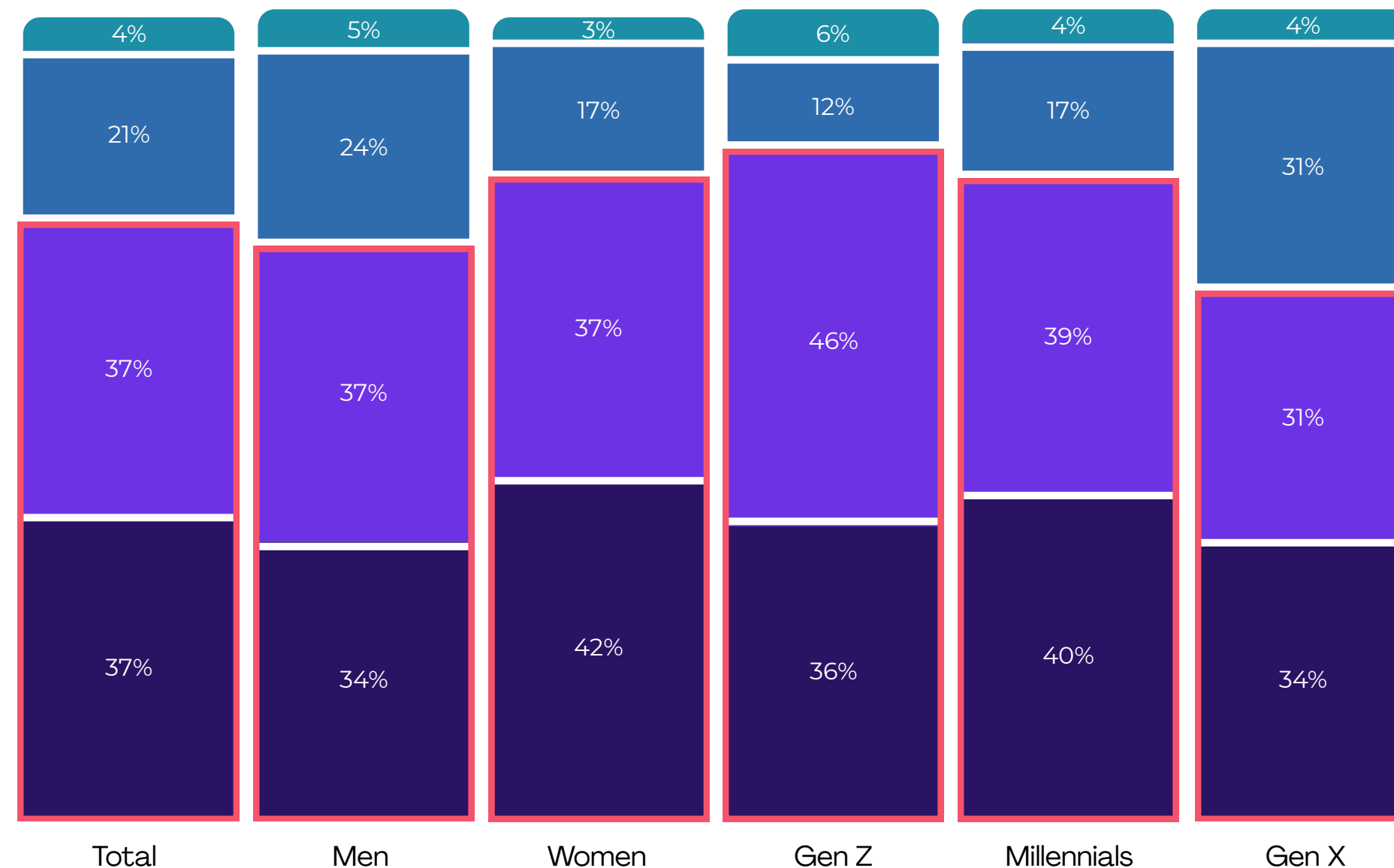
Approximately 8 in 10 Millennials and Gen Z employees have either set career goals or are interested in doing so, with 44% saying they've already taken action.

What this means for employers:
Younger workers expect goal-setting support. Clear pathways, coaching, and feedback loops can turn that ambition into loyalty.

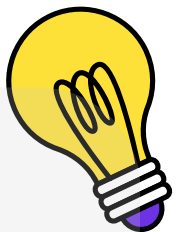
Side hustles are now mainstream, especially among younger and female workers



Professional Wellbeing Solutions Adoption Status Doing a Side Hustle or Passion Project



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



82% of Gen Z and 79% of women have either started a side hustle or are considering one, signaling a growing appetite for creative and financial autonomy.

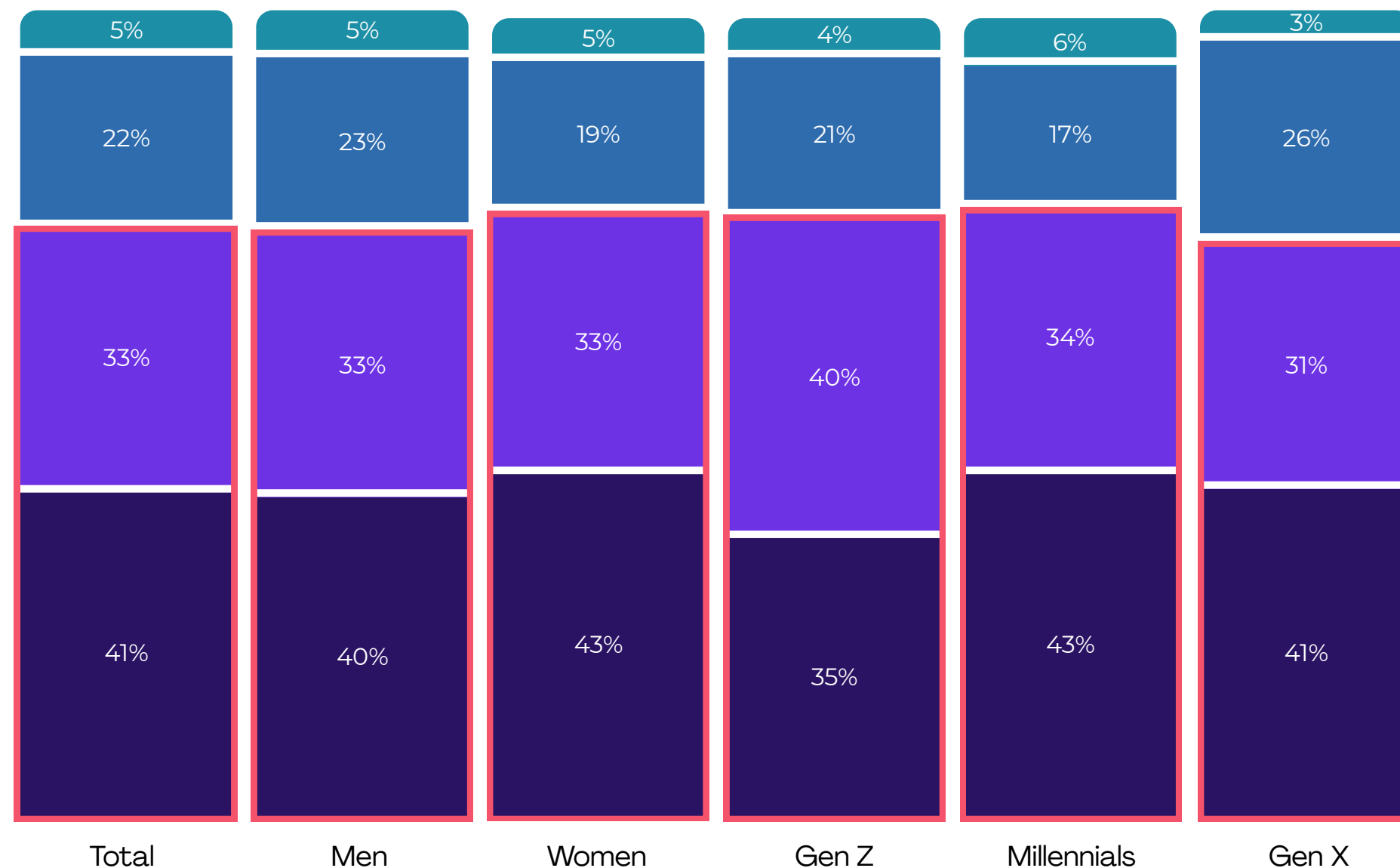
What this means for employers:

With side projects now mainstream, employers should see them less as distractions and more as indicators of creativity and autonomy. Respecting that energy can strengthen, not weaken, engagement.

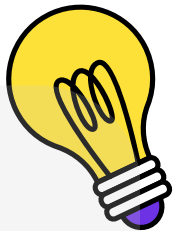
Burnout breaks are common, but not universally embraced



Professional Wellbeing Solutions Adoption Status Taking Time Off To Recover From Stress or Burnout



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



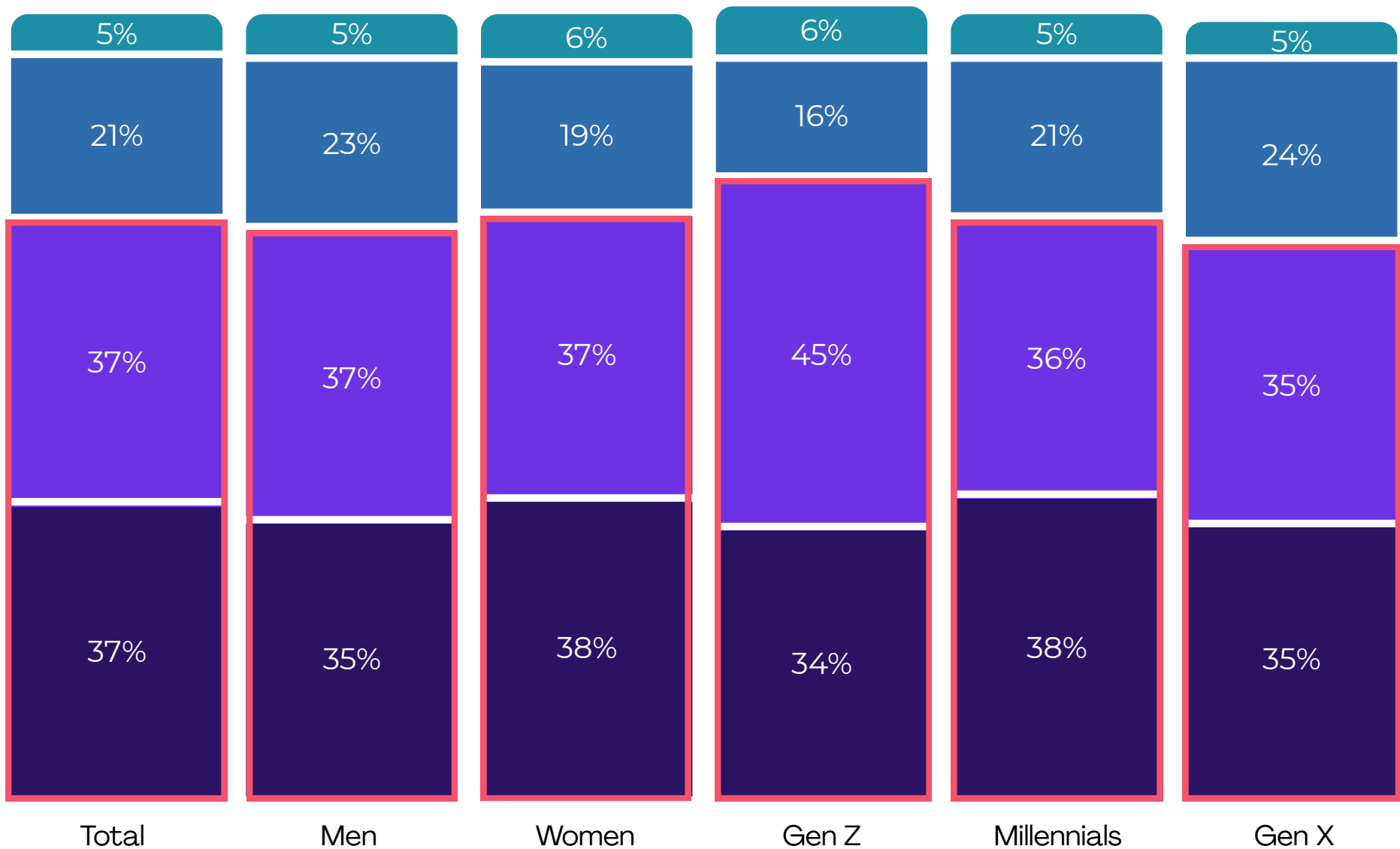
While 74% have taken or want to take time off to recover, over 1 in 5 say they're not interested, hinting at barriers like stigma, workload, or guilt.

What this means for employers:
Encouraging recovery time is only half the battle. Leaders also have an opportunity to remove the friction that prevents people from using it.

Boundary-setting is widely embraced with Gen Z leading the charge in curiosity and trial



Professional Wellbeing Solutions Adoption Status
Practicing Clearer Boundaries



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



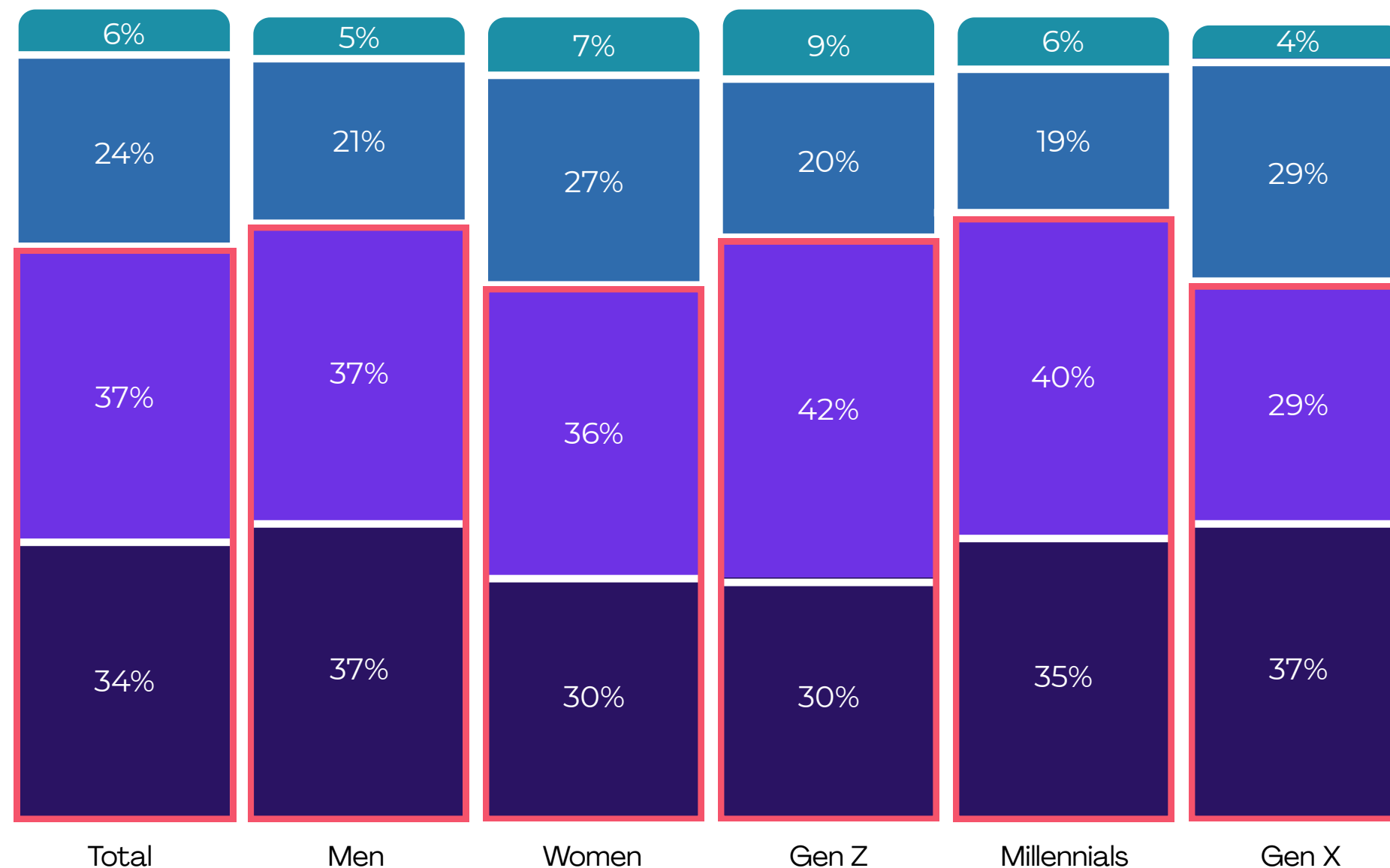
Nearly 3 in 4 employees have either tried or want to try setting clearer boundaries at work, with Gen Z leading the charge (45% curious, 34% already doing it).

What this means for employers:
Gen Z is redefining success with sustainability in mind. Organizations that normalize boundary-setting will win their trust and retention.

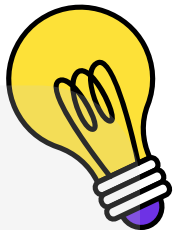
Even with high interest, asking for raises or promotions remains an uneven behavior across groups



Professional Wellbeing Solutions Adoption Status Advocating For A Raise Or Promotion



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



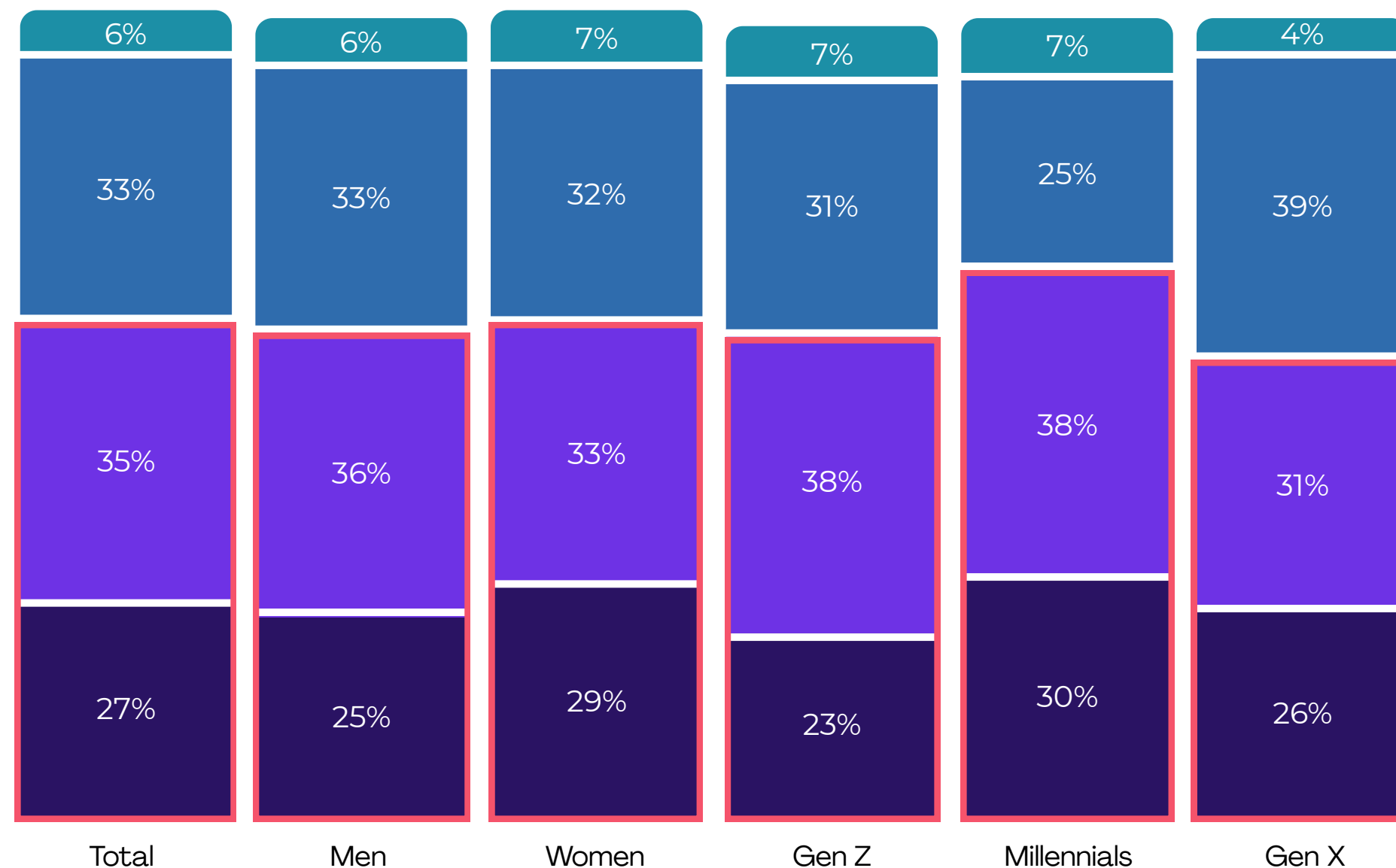
71% of employees say they've either done this or want to, but a sizable minority, especially women (27%) and Gen X (29%), remain hesitant or uninterested.

What this means for employers:
If you want equity in advancement, don't wait for people to ask, build structures that surface and reward growth proactively for all employees.

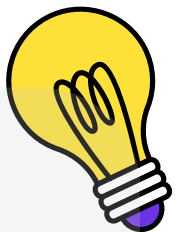
Workers are quietly exploring new paths, even if they're not making moves (yet)



Professional Wellbeing Solutions Adoption Status Changing Industries Or Job Roles



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



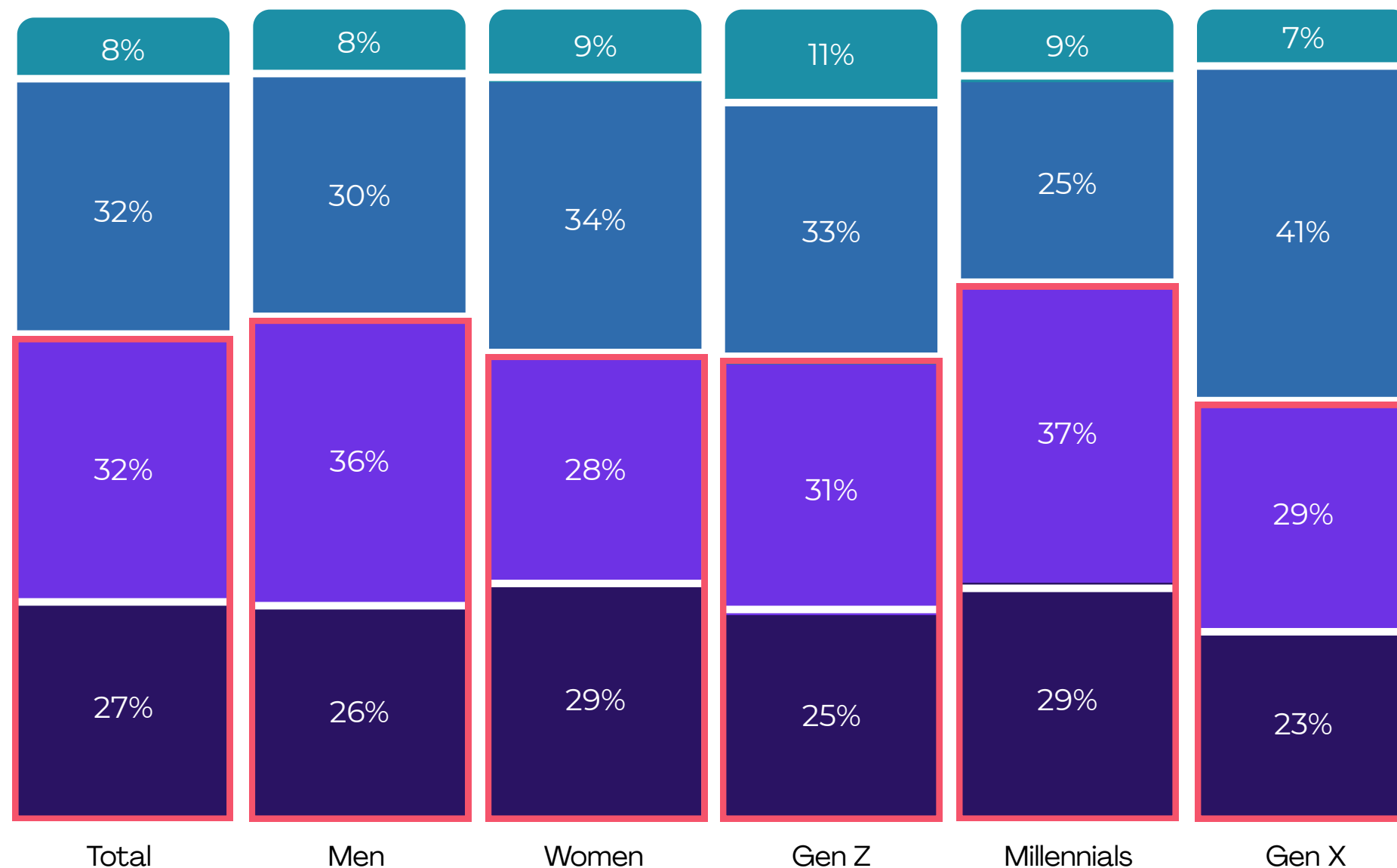
While two-thirds say they've considered switching roles or industries, only 1 in 4 have actually done it, suggesting appetite without action.

What this means for employers:
Just because employees aren't leaving doesn't mean they're fully engaged. Many are mentally exploring their options while physically staying put.

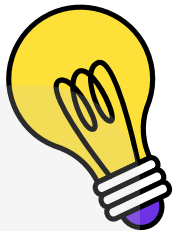
The conversation about doing less is loudest among Millennials



Professional Wellbeing Solutions Adoption Status Intentionally Scaling Back Effort Or Ambition At Work



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Millennials are leading a quiet shift in mindset—66% have either scaled back or are considering it, more than any other group. Still, only about 1 in 4 workers overall say they've actually pulled back.

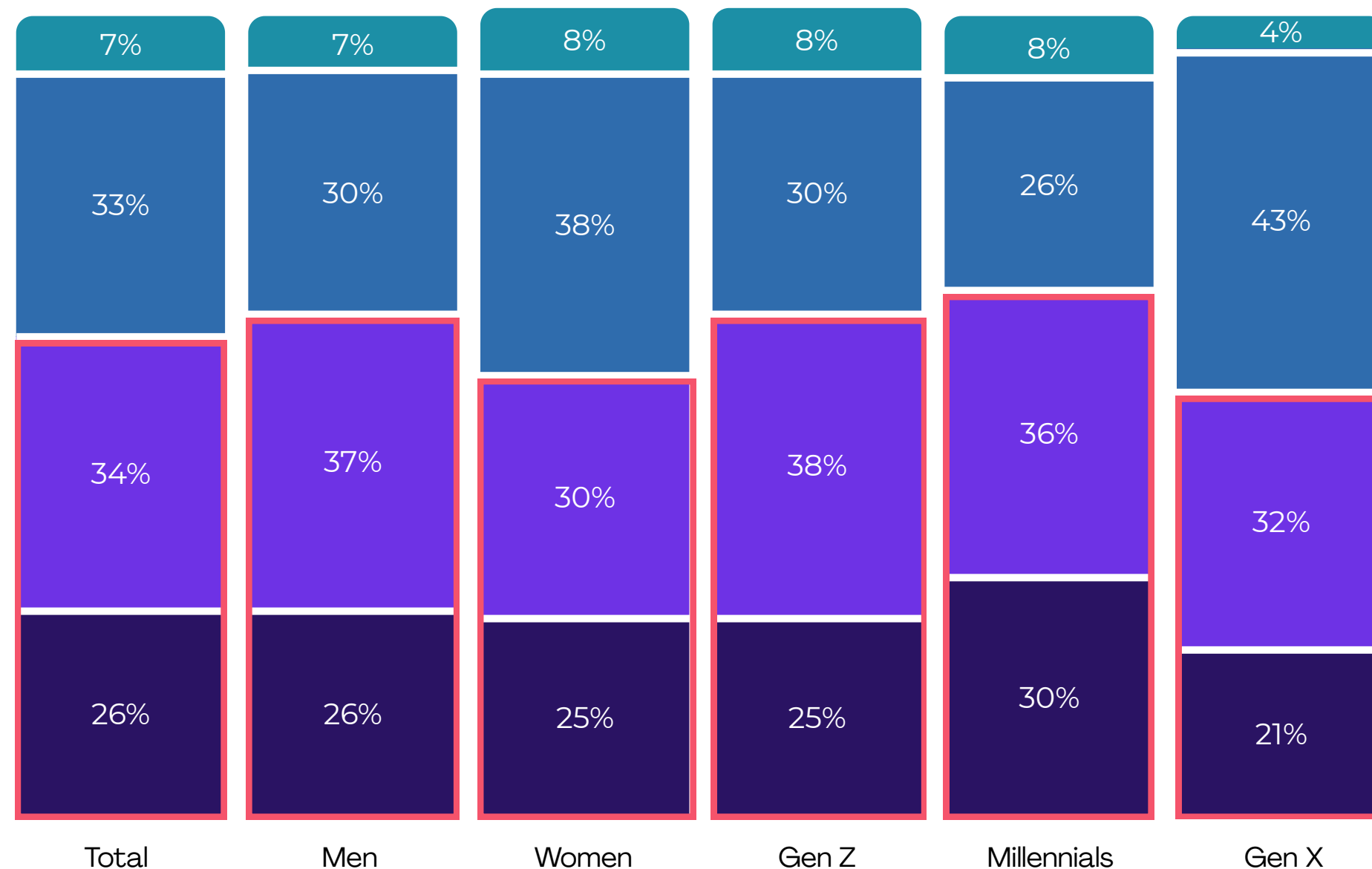
What this means for employers:

Scaling back doesn't equal resignation. Create alternative paths where ambition feels sustainable rather than all-consuming for those who want to dial back.

Coaching and skill-building may be the quiet solution employees need as they navigate ambition and burnout



Professional Wellbeing Solutions Adoption Status Career Coaching, Mentorship, Or Skill-Building



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Career development tools remain underutilized with only half showing interest (trial or curiosity). These solutions sit at the intersection of growth and recovery, making them a powerful support for both the burned out and the ambitious.

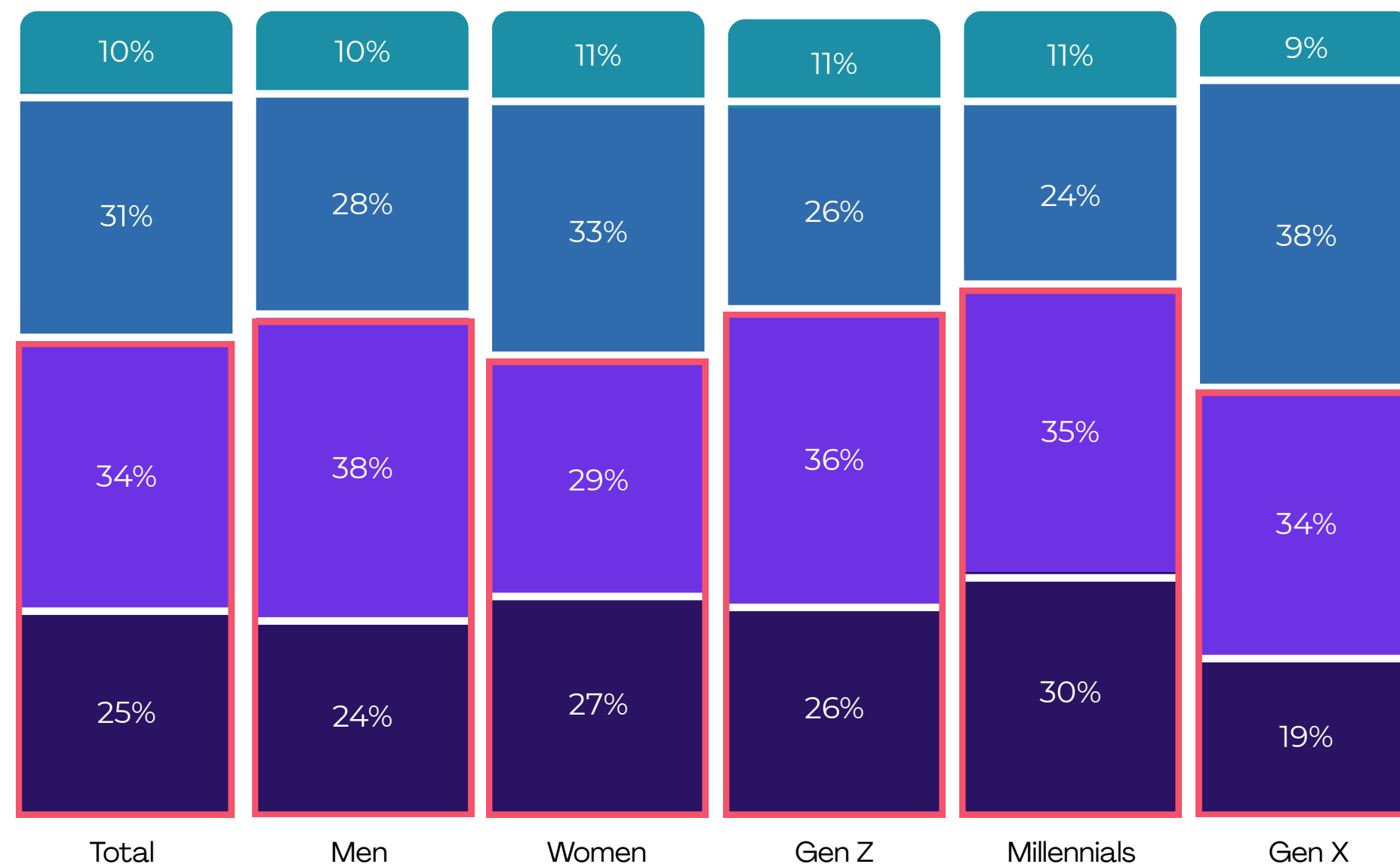
What this means for employers:

Development tools can do double duty in helping employees level up or simply feel less burned out. Consider offering this support as a benefit for everyone, not just a reward for high performers.

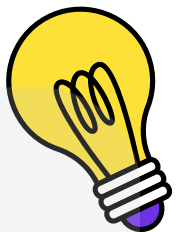
Many employees, especially Millennials, are entertaining the idea of leaving though not taking the leap



Professional Wellbeing Solutions Adoption Status Exploring An Exit From A Job That No Longer Fits



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



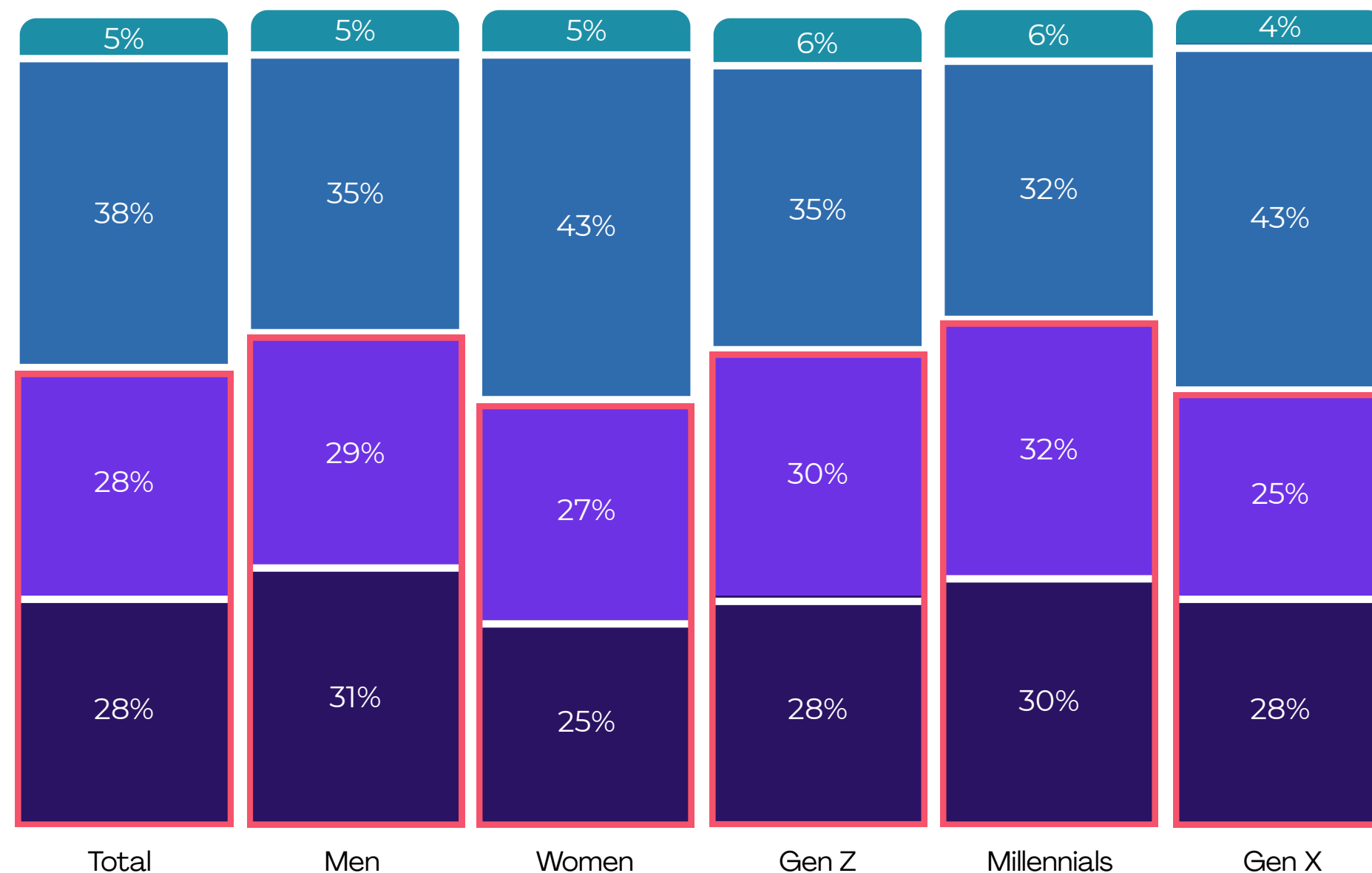
Roughly 6 in 10 say they've considered exiting a job that no longer fits, but only a quarter have actually done so. Gen X is least likely to explore or act.

What this means for employers:
Don't wait for an exit interview to learn the job stopped fitting. Create space for honest conversations before disengagement becomes departure.

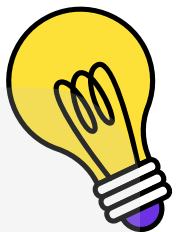
Asking for more isn't a mainstream move, and around 40% are opting out entirely



Professional Wellbeing Solutions Adoption Status
Asking For More Responsibilities



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



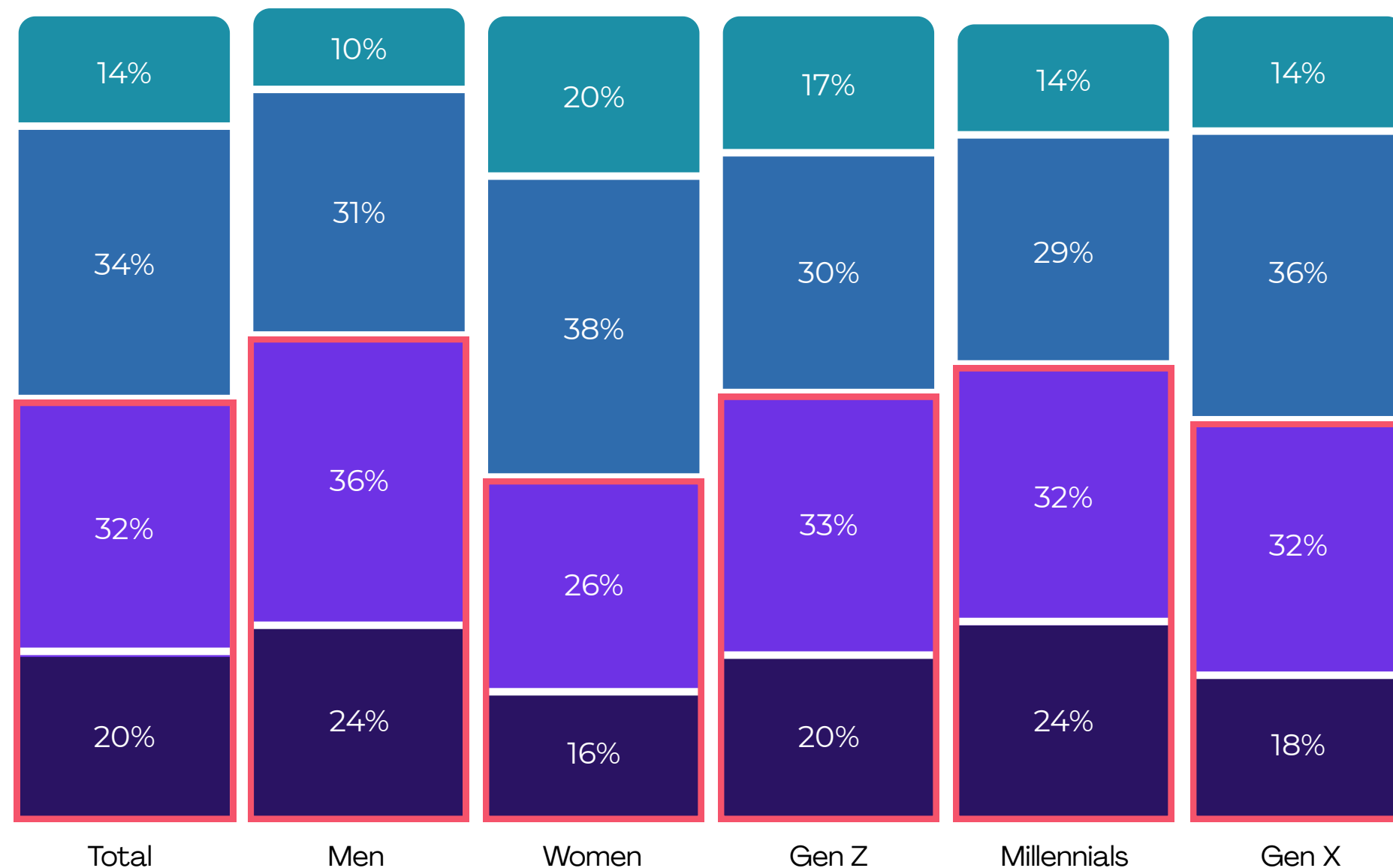
Just over half of workers have shown interest in taking on more responsibilities, but more than 1 in 3 say they're not interested at all, with women and Gen X the least likely to ask.

What this means for employers:
Growth doesn't always mean "more." Build advancement paths that emphasize impact and mastery over volume of work to capture a variety of employee ambitions.

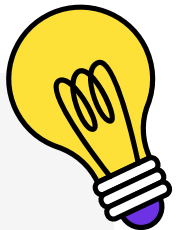
Despite the buzz, few employees are actually using AI or automation to lighten their load



Professional Wellbeing Solutions Adoption Status Automating Tasks With AI Or Smarter Tools



- Haven't heard of this
- Have heard of it, am not interested
- Have heard of it, and want to use
- I've tried this



Only 20% have tried automating tasks with AI or smart tools. While more than a third say they're not interested at all, women are the least likely to adopt.

What this means for employers:

Adoption will remain low until trust, training, and organizational policies catch up. The opportunity is to frame automation as an amplifier of human ability, not a tool of surveillance.

Our Two Cents

Sharp takeaways and strategic moves for brands that want to lead with insight, not assumptions. It's where we connect the dots, so you don't have to.

THE TWO CENTS TAKE

The new rules of showing up

The Professional Wellbeing conversation has shifted from perks to principles. People aren't asking for surface-level benefits, they're renegotiating how work fits into their lives. Millennials are protecting their energy, Gen Z is demanding meaning and purpose, and even long-tenured employees are pulling away from growth paths that no longer resonate.

Today's employees are redefining what it means to "show up": setting career goals while enforcing boundaries, pursuing growth while experimenting with side hustles, staying in their roles while quietly considering exits.

Organizations that reduce wellbeing to yoga apps or PR talking points will lose credibility. The real opportunity is to embed wellbeing into the structure of work itself, which includes compensation, capacity, recognition, clear growth paths, and balance.

When employees feel their energy is protected, their contribution recognized, and their careers on a sustainable track, they don't just stay, they bring sharper focus, stronger commitment, and more capacity to innovate.

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*The Take*TM was built to deliver human insights directly to the organizations shaping how we live and work.

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Citation Details

We welcome the use of these findings in external communications, including reports, presentations, and published materials. If citing this work, please refer to the following:

- **Official Study Name:** *The Take™*: Wellbeing Edition by Two Cents Insights
- **Full Citation:** *The Take™*: Wellbeing Edition (2025). An independent, nationally representative survey of 1,000 U.S. adults, conducted June 13–26, 2025. Study design and analysis by Two Cents Insights; panel provided by Rep Data.
- **APA Citation:** Two Cents Insights. (2025). *The Take™*: Wellbeing Edition. An independent, nationally representative survey of 1,000 U.S. adults conducted June 13–26, 2025. Study design and analysis by Two Cents Insights; panel provided by Rep Data.