



24TH ANNUAL U.S. EMPLOYEE BENEFIT TRENDS STUDY



The Success Reset

Redefining workforce success through
human connection, skills and benefits

Executive Summary

Amid persistent uncertainty—from economic volatility, rapid technological disruption and a slowing job market, MetLife’s 24th Annual Employee Benefit Trends Study (EBTS) shows leaders where to focus next.

This study gives clear steps for employers to build their employees’ well-being. It shows that when employees feel connected at work and use their distinctly human capabilities, both health and business results improve.





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A message from our Chief Human Resources Officer

Shurawl Sibblies | March 3, 2026



Even as employees are staying put in the face of uncertainty, there is movement beneath the surface. Our research points to a highly resilient workforce—one navigating questions around costs, AI and career development, with a shared desire to grow and embrace change. This combination offers leaders a unique opportunity to communicate what's possible, define pathways to develop new skills and simply help employees grow.

This moment demands more from employees than ever before—more expectations, more learning, more to do. But it also demands more from leaders. More clarity. More support. More intention in how we equip and guide our teams forward.

While there's no one-size-fits-all solution, employers have permission to help—and that starts with giving employees not just the capacity, but also the capability to thrive.

A great workplace is one where employees feel heard, seen, recognized and valued. A place where individuals can contribute in ways that feel meaningful, understand the impact of their work and be rewarded for it. When people feel they've left their "thumbprint" on something valuable—something that truly matters—they bring their best.

That's why it's so critical to listen to employees. Talking to the people who are doing the work, understanding their challenges and creating visible

ways to support them shows that listening is more than intent, it's action. That connection builds the trust that is foundational to healthy organizational cultures, like the one we've worked so hard to build at MetLife. Agency is more important today than ever, especially when the current macro environment can feel beyond our control.

Uncertainty feels more manageable when the things we can control are cared for—when people are equipped with the skills to make a difference, the confidence to try something new and a clear connection between our work and a broader purpose.

We can't be all things to everybody. But we can be authentic about what we can do for our employees. As leaders, benefits are one of the most powerful tools we have to support our people and create the conditions for them to thrive. Our role is to ensure employees understand what's available to them and feel empowered to take advantage of what we offer.

In addition to active listening, this also means continuing to reflect and ask ourselves the hard questions: What's top of mind for our people that we haven't addressed yet? What would help our people be ready for the future?

Change is never easy, but *The Success Reset* offers a path forward. It reminds us that there are meaningful, actionable steps within our control—steps that help people feel supported today and better prepared to embrace what's next.



MetLife's 24th Annual EBTS focuses on a decisive shift in how to define and achieve success in today's workplace. As technological change accelerates faster than ever¹ and there is persistent economic and societal uncertainty², one insight stands out: **feeling connected at work and human-centered skills remain essential for great workforce performance.**

Even as companies implement AI platforms to try to work faster and more efficiently, allowing space and time to improve feelings of connection is what truly shapes success. Connection creates the conditions for growth—and paired with building human-centered skills such as collaboration, creativity and problem-solving, can translate into sustained business performance.

The Success Reset offers leaders a clear path forward. It helps them strengthen connections and build the skills employees need to perform effectively and grow. It also underscores the importance of benefits, not just as a workplace initiative, but as a powerful driver of connection and growth. In 2026, they remain a critical lever for supporting holistic health, long-term outcomes and trust at work.

Employees who feel connected at work are more holistically healthy—and that health advantage translates into a 25 percent productivity uplift and 15 percent stronger retention.

GLOSSARY

Holistically healthy

A holistically healthy employee feels healthy across four key aspects of health: physical, social, mental and financial. It is self-reported, based on a survey question asking respondents to rate how healthy they feel on a 7-point scale from "Very Healthy" to "Not Healthy At All".

Anyone who scores 5-7 on all four dimensions on the positive end of the scale is considered healthy. This broader definition recognizes that true well-being comes from balance and support in all these areas—not just one.

About Our Research

EBTS 2026 is MetLife's most insight-rich study to date.

35

In-depth interviews with external audiences across Employer and Broker roles.

18

Internal MetLife stakeholders across business functions.

5

Experts with applied and academic expertise spanning organizational psychology, economic policy and holistic wellness.

15

In-depth interviews with full-time U.S. employees across a nationally representative range of demographic and firmographic markers.

7,571

Full time US employees and HR decision makers participating in quantitative surveys. 2,541 employees and 2,480 HR decision makers were surveyed in October 2025, with a further 2,550 employees surveyed in January 2026.

What's NEW in the 24th Annual Employee Benefit Trends Report

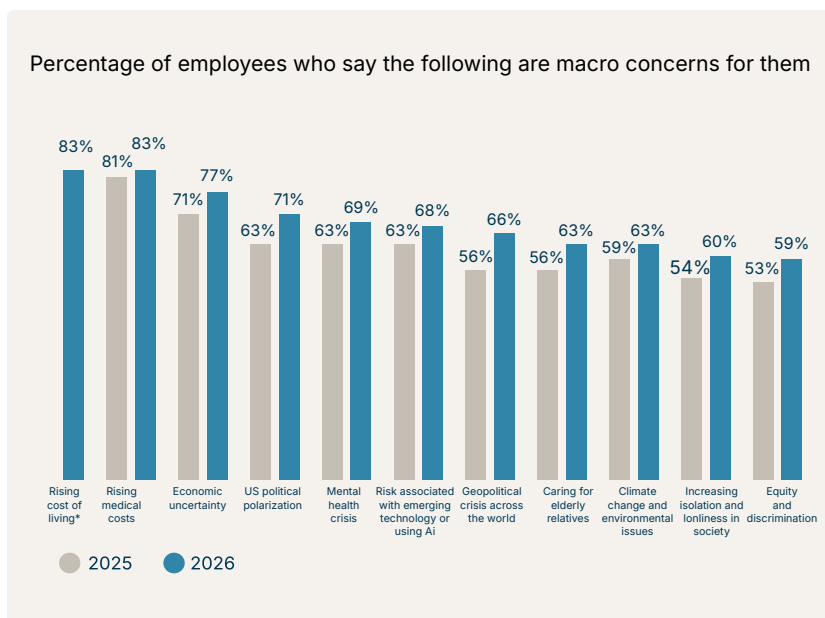
This year's EBTS goes beyond measuring how employees feel to understand why those feelings—and behaviors—are taking shape.

Alongside our quantitative and qualitative research, MetLife has introduced cultural insights and semiotics—the study of cultural signs, symbols and signals—analyzing communications around benefit strategies from Fortune 100's list of best places to work³.

As big economic, social and technological changes keep coming, it's not enough to just measure workforce sentiment. Cultural analysis helps explain how employees interpret uncertainty—and why seemingly contradictory behaviors, such as stability and anxiety, can coexist during periods of prolonged disruption.

By combining survey data with cultural analysis, MetLife gains a clearer, more human understanding of how today's workers are navigating change.

EBTS data finds that employees are more aware of how macro and micro forces are shaping their lives.



* Answer code introduced in 2026, no 2025 comparison available

The main cultural trends affecting U.S. workplaces and employees in 2026:

Affordability and Financial Pressures:

Increased financial pressures and crises of affordability: rising medical costs, cost of doing business and cost of living.

Technological tensions: Increased usage of AI and automation, creating both optimism and tension in the workplace.

Labor market uncertainty: Shifting role of traditional educational and incentivization structures amongst a volatile employment market.



CHAPTER 1

Snapshot of the Workforce

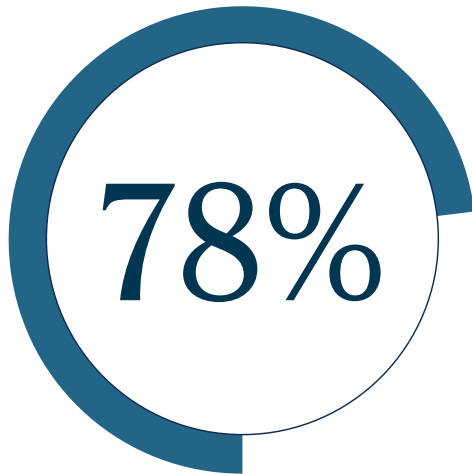
Employees facing low financial confidence are adapting
by prioritizing stability

Recent editions of MetLife's annual EBTS have tracked the rapid shifts brought about by prolonged economic, technological demographic and cultural disruption. Our data has shown how this is shaping employees' day-to-day experiences—from their overall well-being (holistic employee health) to their feelings at work (core workplace sentiments: engagement, loyalty, productivity, job satisfaction and trust in leadership).

This year, despite the current cycle of disruption, several key metrics that employers care about have improved. Indicators such as self-reported productivity, retention, job satisfaction and trust in leadership have risen back to where they were two years ago.

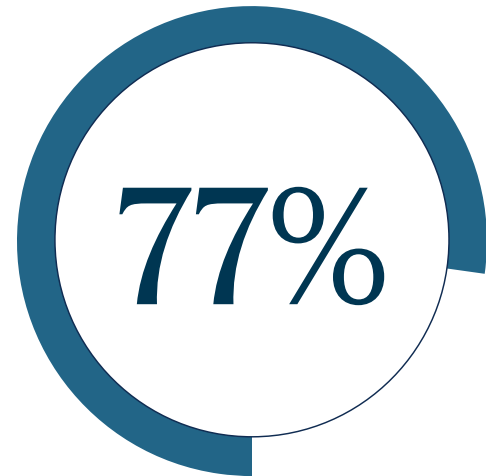
Improvements in the wider workplace experience

Productivity



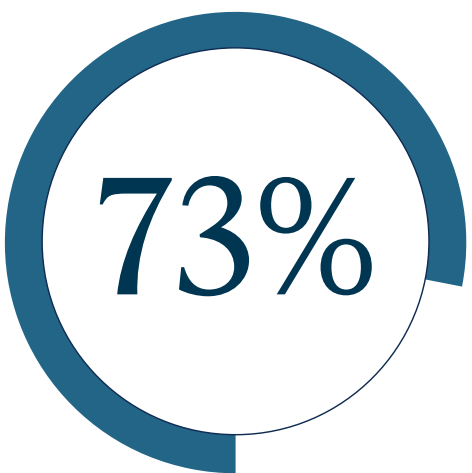
(+5pts Year on Year)

Retention



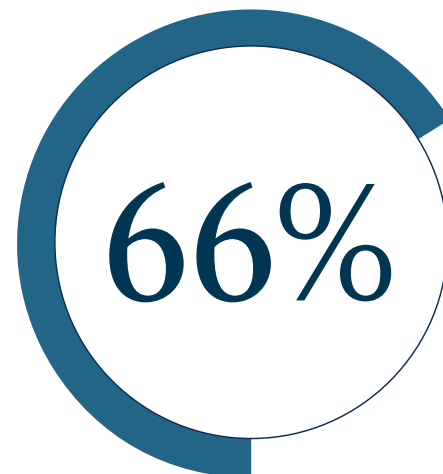
(+6pts Year on Year)

Job satisfaction



(+6pts Year on Year)

Trust employer's leadership



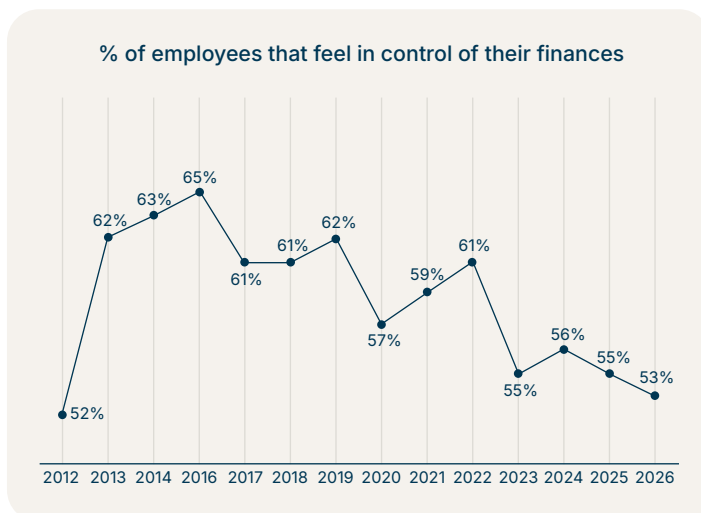
(+6pts Year on Year)



While these positive headlines indicate surface-level stability, they mask a more complex reality. **Stability on its own does not necessarily equate to long-lasting employee engagement.** EBTS 2026 data reveals deeper challenges, with many employees adapting to uncertainty by prioritizing security and stability over growth and innovative thinking, potentially stalling long-term momentum.

One of the clearest pressures shaping this mindset is financial concern. Self-reported financial health among employees in our research is under greater strain than at any point since 2020. Rising costs of living—from everyday essentials to medical expenses—have eroded financial resilience, leaving many employees increasingly exposed.

Financial confidence is at its lowest level since 2012, as employees feel less in control:



Right now, half of all employees report in our survey that they are living paycheck to paycheck. That's up four percentage points from last year and eight points since 2020. At the same time, the ability to keep a three-month savings cushion has dropped by five points since last year.

This pressure is reshaping the employee–employer relationship.

As the reversal of the post-pandemic-era “great resignation”¹⁴ takes place, new behavior is emerging:

Job insecurity coping: As companies enter 2026 with slower mobility in terms of career growth and increased layoffs^{5,6}, workers become selective about career risk (which is why we are seeing trends such as “Job Hugging” and “Quiet Quitting”⁷ emerging).

Employees cling to existing roles to navigate a low-hire, low-fire⁸ labor market.

Cost-of-living coping: Amid reduced job creation (“Jobless growth”⁹) and rising living costs¹⁰, workers are trying to make stability work for them. **Employees are staying put while seeking progress through upskilling and placing greater value on health and financial benefits^{11,12}.**

Employees are choosing
stability over mobility

35%

of workers are staying in
their roles simply because
the unpredictable job market
makes it too risky to leave.

64%

of employees say that even
if they're not fully satisfied at
work, they would hesitate to
make a change because they
fear losing financial security,
benefits or stability.

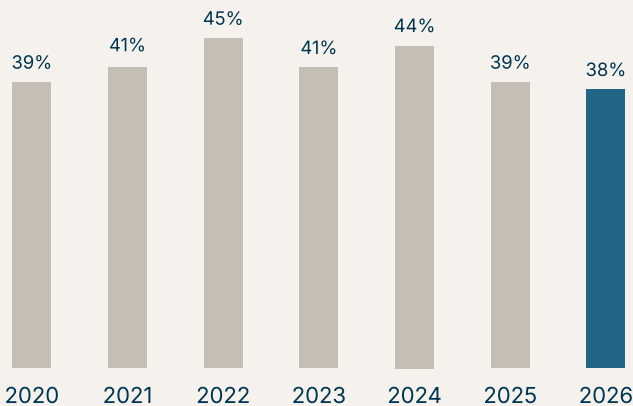
In addition to employees prioritizing stability, many employers now feel the workplace has become more transactional, limiting connection and therefore opportunities to drive engagement and productivity. More than seven in ten employers (71 percent) say the employer–employee relationship has become more transactional than a year ago.

38%

of employees are considered
holistically healthy

Meanwhile, even though more people are talking about the importance of holistically caring for employees, things haven't really improved: fewer than four in ten workers are considered holistically healthy. What's more, this number has stalled in the last few years—even as more people understand why it matters.

Holistic Health



Employers might find it hard to respond to these challenges, and invest in employee support, at a time when they are facing mounting financial pressures.

Rising costs remain the top concern for employers, but controlling health costs is now the top benefits objective.

For the first time since 2022, employers say “controlling health care costs” is their top benefits goal, ranking it above boosting productivity, attracting and retaining talent.

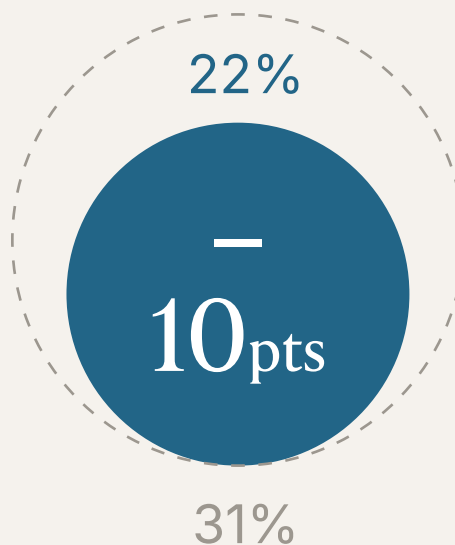
Controlling cost is employers’ #1 concern, surpassing attracting and retaining employees

Controlling health costs



2025 - 2026

Attracting & retaining employees



2025 - 2026



Holistic Health is a smart, affordable investment

Against this backdrop of career stagnation, the prioritization of performance over employee well-being and employer focus on results and costs, companies need solutions that really work and last.

Taking care of physical, mental, financial and social health together helps companies keep employees, boost productivity and cut down on absences.

Companies with holistically healthier employees:

- Keep 15% more employees
- See a 25% increase in productivity
- Experience 10% fewer absences due to medical reasons

Holistically healthy employees have a strong impact on business outcomes:

Employers report they would expect a \$2.30 return on investment (i.e. reduced medical costs, improved productivity and reduced employee churn) for every \$1 invested in employee health¹³.

If anything, this could be an underestimation. Drawing on published third party research and our proprietary survey data, we can calculate the potential business

impact associated with differences between holistically healthy and less healthy employees by examining the gaps across absenteeism, productivity and turnover between the two populations. From this analysis and using assumptions based on average employee salary and productivity models, annual value ranges from approximately an incremental gain of \$8,000 to \$14,000 per holistically healthy employee, or an 2.0-3.4x uplift¹⁴. Improved productivity associated with healthier employees accounts for approximately half, cost avoidance from replacement accounting for a third of the estimated effect and reduced absenteeism the remainder.

While these figures are directional and based on self-reported data rather than only observed data, they illustrate the potential scale of financial and workforce related implications associated with holistic health investments.

Why they invested:

64 percent of employers that have increased investment in benefits have done so explicitly to improve the health and well-being of their workforce.

Why more matters:

Employers offering 5+ non-medical benefits and well-being programs are significantly more likely to report strong employee well-being compared to those offering fewer than five (49 percent vs 40 percent).

For more on the impact of comprehensive packages on employee outcomes, see page 70.



Top benefit trends

Key insights to help support employee health in 2026

For 24 years, our Employee Benefit Trends Study has tracked important changes in the workforce. This long-term view helps us understand not only how work is changing, but how benefit strategies can evolve in response.

Here are the key benefits trends shaping employee health, engagement and performance in 2026.

Benefits supporting holistic health

- **Total employee holistic health remains relatively stable over time.** This year, several key employer metrics have improved (productivity, retention and job satisfaction) while holistic health remains unchanged. [See page 10 and 13](#)

Benefits that support all elements of holistic health could help reinforce this stability.

- **Holistic health is staying low within key subgroups.** EBTS results show low holistic health is a concern when considering future workplace success—with a focus on the “squeezed middle”, caregivers for adults and LGBTQIA+ employees. [See page 44](#)

This suggests that inclusive and targeted benefits strategies may improve outcomes.

- **Holistic Health is a smart, affordable investment.** Taking care of physical, mental, financial and social health together helps companies keep employees, boost productivity and cut down on absences. [See page 15](#)

Integrated benefits that address physical, mental, financial and social health together are emerging as a cost-effective strategy to improve retention productivity and absence management.

Benefits under financial pressure

- **Financial confidence is reshaping employee expectations.** Financial confidence among employees is at its lowest level in more than a decade, with half of employees living paycheck to paycheck. [See page 11](#)

As financial confidence decreases, demand for benefits that reduce risk and provide stability could continue to grow.

- **Costs remain the top concern for employers.** For the first time since 2022, employers say “controlling health care costs” is their top benefits goal, ranking it above boosting productivity, keeping employees loyal and hiring new talent. [See page 14](#)

This shift can influence plan design, contribution strategies and vendor partnerships.

Benefits as a driver of connection and retention

- **Workforce stability is masking underlying loyalty risk.** Many employees remain in their roles not because they are deeply engaged, but because economic volatility and a softened job market are making career moves feel too risky. This “job hugging” leads to the employee experiencing passive loyalty—which can limit collaboration and innovation. [See page 24](#)

Job insecurity coping behavior may increase the strategic importance of benefits.

- **The workplace is becoming more transactional.** Many employees report that success is judged primarily by how much work gets done.

[See page 13 and 21](#)

Transactional work cultures may lead to benefits being experienced as one of the clearest signals of employer investment beyond productivity metrics.

- **Uncertainty is leading to skills stagnation.** In an uncertain labor market, many employees focus on behaviors that protect their current role rather than building new capabilities. This skills stagnation is emerging at the very moment when adaptability and learning are becoming essential to business success. [See page 25](#)

Benefits that support learning, career mobility and financial security can help sustain workforce adaptability during periods of labor market hesitation.



Benefits supporting workforce adaptability and future skills

- **Connection is a performance multiplier.** Connection is not only about belonging at work, but also about seeing the impact of one's work and having opportunities to develop new skills. Employees who feel connected are more productive, more engaged and more likely to be holistically healthy across physical, mental, financial and social dimensions. [See page 33](#)

Employees who understand and use their benefits are more likely to feel connected — and in turn, demonstrate higher productivity, engagement and holistic health outcomes (page 66).

- **Employers need to reward and develop human skills.** Our data shows that employers value distinctly human capabilities such as collaboration, creativity and problem-solving. However, many employees underestimate the importance of these skills, creating misalignment that limits future readiness. Employers need to create clear pathways to develop and reward these capabilities. [See page 52](#)

Benefits can provide access to development resources, learning pathways and career support to help close this gap and reinforce future readiness.

Benefits innovation and expansion

- **Benefits have expanded, but understanding is hindering usage.** Employees are more interested than ever in a broader range of benefits, particularly those that help manage financial and personal risk. Yet understanding, confidence and usage have not kept pace with expanded offerings, reducing the impact of employer investment. [See page 68](#)
- **Benefits are a critical driver of connection.** When employees can easily understand and use their benefits, they are more likely to feel connected and supported. Benefits that are clear, relevant and accessible strengthen trust and play a central role in supporting holistic health and performance. [See page 66](#)
- **Non-medical benefits as a primary well-being lever.** Non-medical benefits (e.g., dental, critical illness, disability, leave support) are recognized as a cost-effective way to support well-being. [See page 70](#)
- **Preventive care as a benefits strategy.** The explicit positioning of preventive care as a benefits design and access strategy represents a shift in thinking. [See page 71](#)
- **Voluntary benefits expansion.** Voluntary benefits are well-established, but adoption and diversification are gaining momentum rapidly¹¹. There has been a nine percent increase in employers offering new voluntary products in the last 12 months. [See page 70](#)





CHAPTER 2

Introducing a Framework for Leaders

A practical guide for employers to turn today's pressures into success



Executive Summary:

The EBTS 2026 data on the workforce today reflects a clear shift: many employees are adapting to uncertainty by prioritizing coping behaviors over career growth.

Organizations must define a path forward. With two in three employees trusting their leadership, today's strong employee trust presents a critical moment for leaders to reset success: **to rebuild connection, invest in human skills and connection-focused benefit strategies, to redefine what success means in today's workplace.**

Many organizations are continuously working to meet performance expectations alongside efforts to support employee well-being. But when the emphasis leans too heavily toward short-term output or efficiency as highlighted in Chapter One, *The Snapshot of the Workforce*, it can unintentionally weaken connection—an essential condition for employee health, engagement and long-term performance.

Rebuilding connection is critical to creating resilient workplaces, where the Success Reset can take hold and progress can endure.

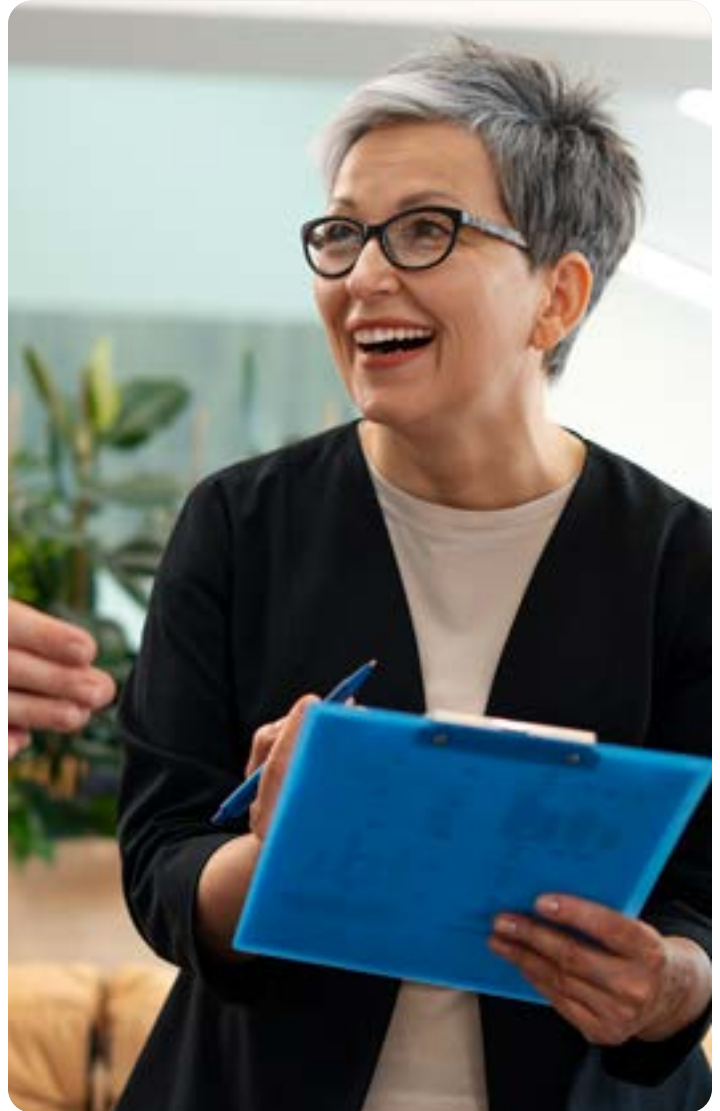
Connection is not just about the workplace culture, but a lever to pull to reduce long-term cost exposure and improve overall health outcomes.

What we are seeing

Feeling connected is a core driver of overall well-being: employees who feel connected at work are three times more likely to be truly healthy in all areas of their lives. Yet today, many employees report feeling less connected as organizations prioritize productivity over well-being, growth and a positive work environment.

Connection is falling behind as companies focus on output

Currently, connection that employees recognize as important (see Glossary, below) isn't being fostered in the workplace. For employees, connection is about knowing their work matters, that their growth is possible and that their effort is seen.



GLOSSARY

Connection:

Our research shows that employers recognize connection through three core areas that matter deeply to both workers and businesses: impact, growth and relationships. Half of employees identify belonging at work as core to connection, followed closely by seeing the impact of their work and having opportunities to develop new skills.

55%

of employees say that success at their company is mostly about getting work done, not about employee growth, well-being, or providing a safe and supportive culture

Connection is one of the most important drivers in holistic health.

Employees who are connected at work are

3x

more likely to be holistically healthy.





The value of being connected at work

Beyond driving holistic health, connection also has an impact on motivation and engagement. When people feel less connected at work, they start to behave differently. More and more, people are staying because they are unsure about their options—not because they're excited to be there.

The latest findings reveal that while 77 percent of employees intend to stay with their current employer, 2 in every 3 of these employees (68 percent) are doing so partially out of necessity versus genuine commitment. However, less than half of employers (47 percent) believe employees are staying because they need to.

Connection leads to genuine loyalty.

Employees who feel connected at work are 3.3x more likely to stay because they truly want to (not out of necessity)



Just 18 percent of employees want to stay at their current job, but don't need to for the next 12 months. Employees who stay out of necessity experience much weaker outcomes: only 50 percent are actively engaged in their work and they are 54 percent less likely to be holistically healthy, resulting in higher risks of absenteeism and lower productivity.

As such, retention is increasingly driven by uncertainty and a need for job security, rather than genuine connection.

Of those staying out of necessity, these employees are least healthy

21%

are holistically healthy

50%

are not engaged

Skills stagnation

An erosion of connection shows up most clearly in the skills employees choose to build—and the ones they avoid. When employees stay out of necessity, instead of working together, they might end up focusing more on their own tasks. Innovation could then slow down—not because people don't have ideas, but because workers don't feel comfortable taking risks.

This comes at the expense of employees' growth and sense of purpose in their roles, both of which are closely tied to long-term health and well-being.



What employees say:

Employees describe choosing safety over skill-building, opting for behaviors that protect their role today rather than preparing them for the future.

“

I saw a co-worker who had been at her company for five years get laid off simply because she was the most recent hire. That made me feel safer staying where I am. Longevity feels like protection—I'm not at the bottom of the totem pole. If cuts happen, I don't expect to be the one affected. Staying put feels like the safest option.”

Safety over progress

Female, CT, 34, Interior Designer

I wanted to work at a company I could see myself staying at for my career. That being said, I don't want to be naive and risk my career if that doesn't come to fruition.”

Security over career mobility

Male, CA, 27, Finance

Employers measure success almost entirely through numbers, even if that means employees are being pushed to the brink after being worked relentlessly.”

Survival over well-being

Female, CT, 34, Interior Designer



The value of human-centered skills

Our findings show that career progression is also complicated by how employees and employers think different skills are needed for the workplace now and in the future.

The undercurrent to all of this is AI's growth as a foundational element in the workplace. AI-driven processes have moved from experimentation to use at scale¹⁵. However, employees and employers are at a tension point as to how to best embrace this adoption. How to not just automate tasks, but rapidly redesign workplaces to thrive in this fast evolving infrastructure.

In a softened job market, many employees—facing uncertainty and fewer opportunities—believe that accuracy, attention to detail and customer satisfaction will be more valuable (67 percent believe that in the next three years, reliability, consistency, output and attention to detail will be needed to be successful). These skills help employees maintain stability and feel safe, but, on their own, do not encourage innovation, adaptability, or long-term growth.

The majority (94 percent) of employers say human-centered skills, including judgement, creativity, collaboration and problem solving will be highly valuable over the next three years.

But when employer and employee hold different views on what skills matter most in the workforce, it makes it harder for people to build the skills companies need, creating another risk beneath otherwise stable workforce metrics.

At a point where workforce skillsets are under a microscope and facing large scale change due to AI, employers and employees must be more aligned than ever on what skills matter most and a way forward into the future.

GLOSSARY

Human Skills:

Human skills—creativity, collaboration, judgement and problem-solving.

There is confusion around the skills needed in today's workplace

Beyond productivity and output, which of the following employee contributions do you think are most valued by your employer / organization (Top ranking)



EMPLOYER

12%	Impact on customer/client satisfaction
25%	Collaboration & teamwork
36%	Creative & innovative thinking
9%	Contribution to company culture & trust
13%	Adaptability & resilience (to organizational change, or other external factors)
5%	Ability to upskill or manage others



EMPLOYEES

33%
20%
13%
12%
12%
10%

Taken together, these findings reinforce that employees need to feel connected to their work and have clear pathways to build skills that matter, then they are healthier, more engaged and better able to sustain performance over time.

The implication for employers

Over time, weakened connection and skills stagnation may increase the risks employers must manage—from burnout and declining productivity to rising health-related and turnover costs¹⁶.

As a result, organizations who don't manage these risks could face:

- Stability without momentum
- Retention without engagement
- Output without long-term resilience

The Success Reset

Provides a path from stability to sustainable performance.

By strengthening human connection, clarifying skill pathways and helping employees confidently access and use benefits, employers can redefine success beyond output alone and build long-term resilience.



Connection

is a performance multiplier.

Connection is not only about belonging at work, but also about seeing the impact of one's work and having opportunities to develop new skills.

Employees who feel connected are more productive, more engaged and more likely to be holistically healthy across physical, mental, financial and social dimensions.



Human Skills

need to be rewarded by employers.

As automation and AI absorb routine work, employers increasingly value distinctly human capabilities such as collaboration, creativity and problem-solving.

However, many employees underestimate the importance of these skills, creating misalignment that limits future readiness. Employers need to create clear pathways to develop and reward these capabilities.



Modern Benefits

are a critical driver of connection.

When employees can easily understand and use their benefits, they are more likely to feel connected and supported.

Benefits that are clear, relevant and accessible strengthen trust and play a central role in supporting holistic health and performance.

When employees feel connected at work, have permission to be creative and are happy with their benefits...

They are 2.6x more likely to be holistically healthy

How to use The Success Reset

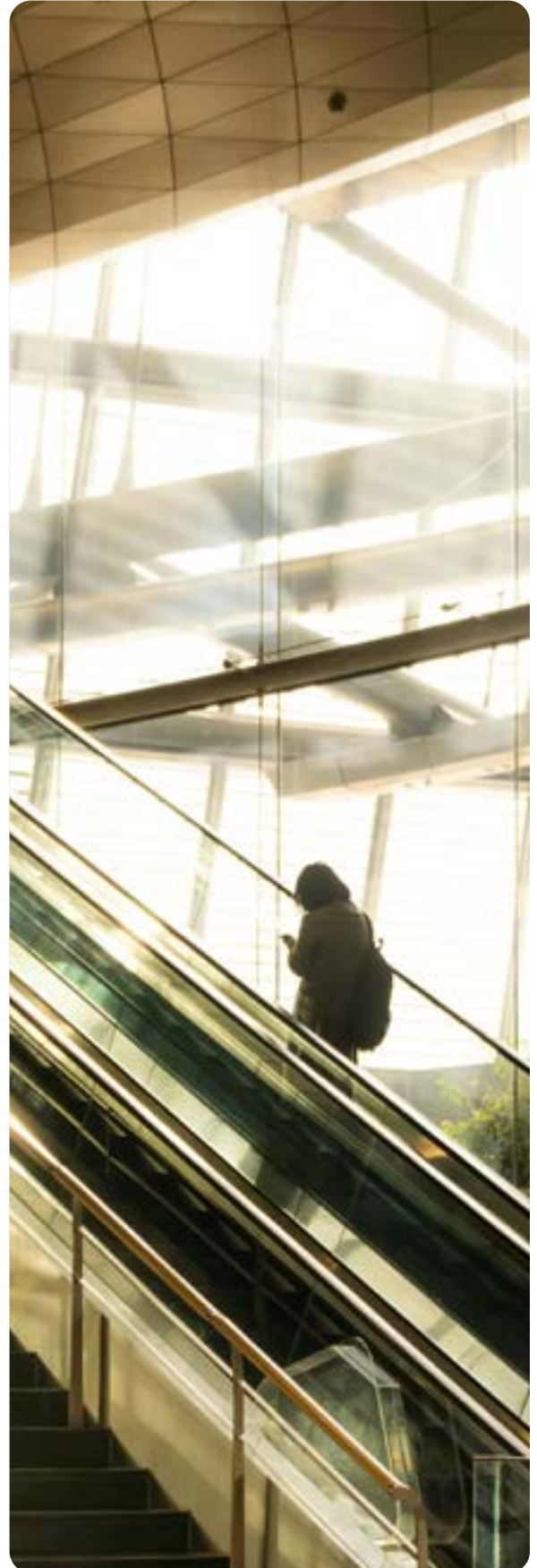
Each chapter explores one tactic of the Success Reset in depth:

- What EBTS 2026 data shows
- Where gaps are emerging
- What leaders can do now

Together, they form a practical framework for turning today's stability into success.

In addition, each chapter includes a closer look at key areas:

- Benefits Spotlight
- Focus On: Key issues
- Product Showcase





CHAPTER 3

Human Connection

How to increase connection in the workplace



Executive Summary:

EBTS 2026 shows that connection is now the strongest predictor of trust, engagement and performance.

What this chapter shows:

→ **Insights from EBTS 2026 data:**

Feeling connected at work underpins employee well-being, resilience and productivity and is foundational to resetting organizational success—without it, skills stall, communication breaks down and loyalty becomes passive.

→ **Where gaps are emerging:**

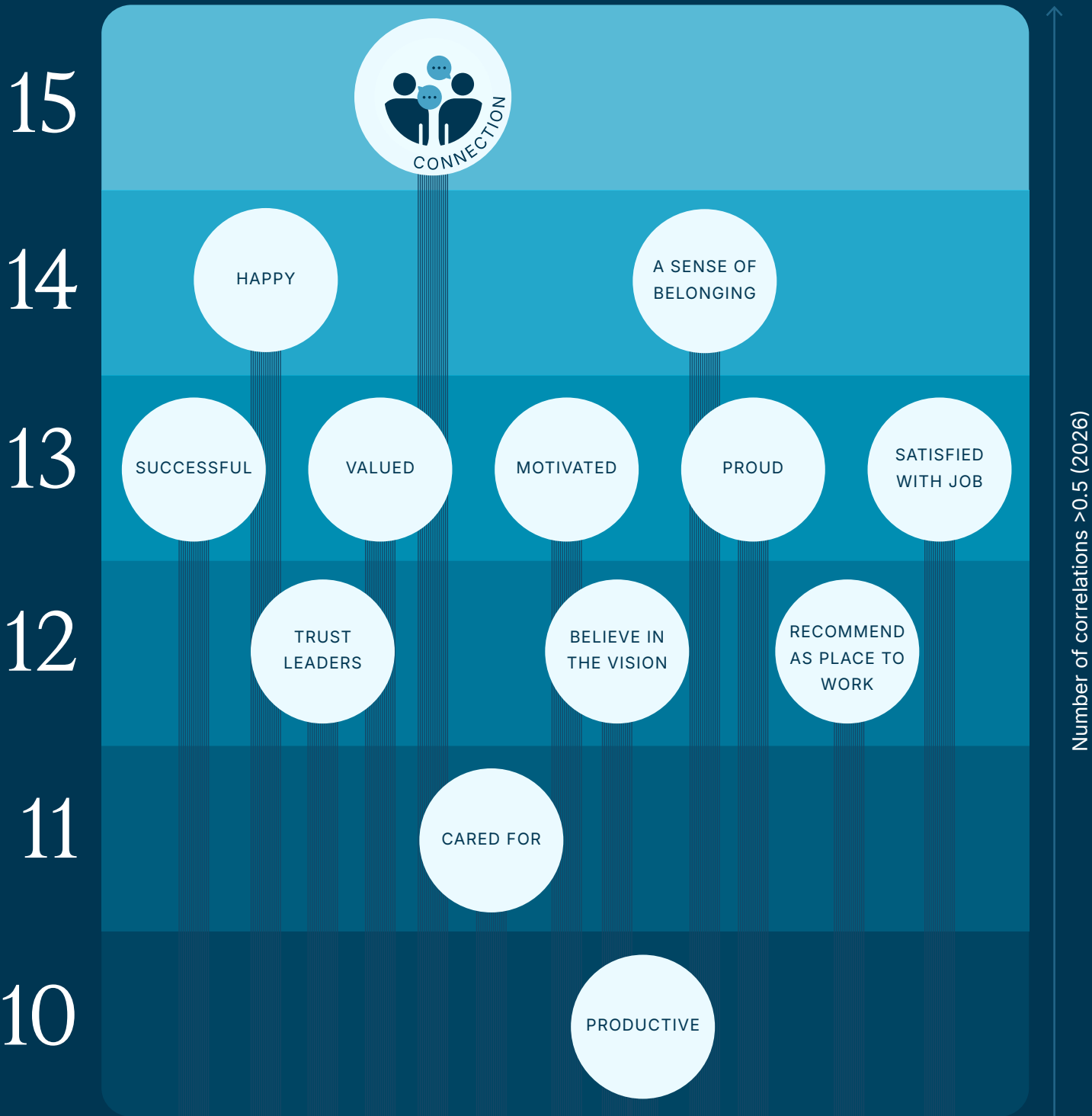
Connection is fragile and uneven, with a growing gap between leadership intent and employee experience. While employers believe they value and listen to employees, many workers feel unseen, unheard and unfairly recognized—especially in fully remote or fully on-site environments—creating risks to engagement, trust and long-term performance.

→ **What leaders can do now:**

Strengthening connections turns passive loyalty into active engagement and business resilience. When employees feel their work matters, their growth is supported and their efforts are recognized, they are healthier, more motivated and better able to apply critical human skills—making connection not a “nice to have”, but a strategic business imperative.

Connection now drives the most positive workplaces outcomes

When employees feel more connected, many other positive workplace outcomes rise with it



We compared responses among 37 positive workplace outcome statements (e.g. feeling connected, happy and valued) to see which ones tend to rise and fall together. Feeling connected was strongly linked (showed strong correlation, or r squared value >0.5) to 15 other positive outcomes—more than any other factor we measured.



What connection means

Our research shows that employers recognize connection through three core areas that matter deeply to both workers and businesses: impact, growth and relationships. Half of employees identify belonging at work as core to connection¹⁷, followed closely by seeing the impact of their work and having opportunities to develop new skills.

Recognition and support reinforce this sense of connection:

83%

of employees think connection at work is important

44%

value having colleagues they can rely on

Together, these findings show that connection is driven by purpose, progress and appreciation. Building strong relationships at work—through human connection and engagement—is the most important way to set your team up for success. Without it, people stop learning and communication breaks down.

A strong connection underpins loyalty, engagement, well-being and job satisfaction and even in an uncertain environment, continues to drive commercial outcomes¹⁸.

47%

say being acknowledged for their contributions is important

What we’re seeing

This year’s results show that connection is one of the most fragile and unevenly experienced elements of today’s workplace. Our data finds that 28 percent of fully remote workers say they feel lonely, isolated or disconnected at work, compared to 22 percent of hybrid or on-site workers.

This is challenged by dispersed, multi-location teams and differing needs across generations. Leaders still face major challenges in integrating hybrid or remote working with genuine collaboration and effective teamwork. And as AI reshapes roles faster than skills frameworks can adapt, human capabilities become more—not less—critical.

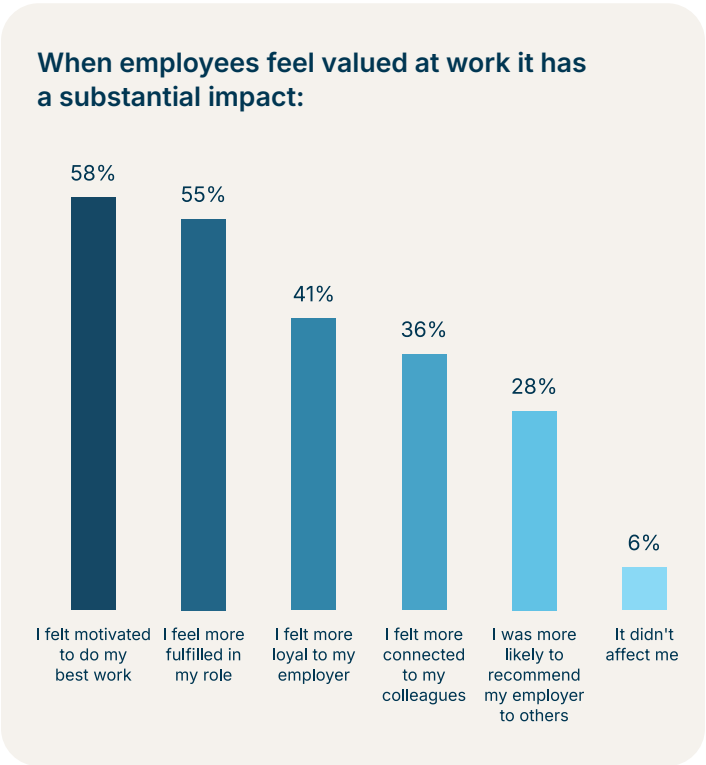
Against this backdrop, employee-employer connections are breaking down in a specific and consequential way across intent versus experience. Our data reveals a clear disparity between what employers believe they are delivering and what employees actually experience at work.

There is a clear link between loyalty and connection in the workplace.

Only 42% of those who need (and don’t want to stay) feel connected, vs 80% who want to stay.

While 91 percent of employers believe employee contributions are valued and rewarded, only 65 percent of employees agree. Similarly, 90 percent of employers feel employees have a voice in decisions affecting their work and well-being, compared to just 62 percent of employees who feel heard.

Together, these gaps reveal a disconnect between leadership intent and employee experience—one that, if left unaddressed, threatens engagement and long-term performance.





The connection gap

The impact is clear: three-quarters of dissatisfied workers also report a lack of voice in decisions that affect them.

Connection emerges as an uneven experience across the workforce in our interviews with senior business leaders and HR and benefits professionals. They told us how connecting with their teams is harder than ever. What they're seeing is hybrid and remote work challenging collaboration, generational expectations diverging and leaders struggling to produce culture at scale.

75%

of dissatisfied workers feel that they don't have a voice in decisions that affect their work and well-being

28%

of fully remote workers say they feel lonely, isolated or disconnected at work, compared to 22% of hybrid or on-site workers

WHAT EMPLOYERS SAY:

“

People used to feel like they were defined by what they did with their work and I don't think that's the case anymore... Now work needs to fit into who they are rather than the other way around.”

Connecting to individual needs

HR Director, Small business, CO

Connection is super important for a lot of reasons because interpersonal relations make or break the person coming into work. If it's beyond toxic at work, it just affects their entire life.”

Connecting to team culture

CHRO, Small business, NY

I think if we get frustrated with employees not connecting to the purpose, we might drive them away and every company needs front-end people.”

Connecting to purpose

CFO, Small business, IL

The implications for employers

A standout finding of this year's research is that weak employee connection is a business risk. As cost-of-living pressure and job insecurity keep employees in place, retention increasingly reflects restraint rather than commitment. Employees who are job hugging—where they remain in roles out of necessity rather than commitment and connection—have clear implications for both engagement and health outcomes.

Of employees staying because they
feel they have no alternative:

21%

are holistically healthy

50%

are not engaged



The role of connection in the Success Reset

Where it is strong, an active connection enables significant improvement in employee holistic health and performance. By helping employees engage and see that their work matters and ladders up to a shared purpose, organizations can transform need or fear-based retention—job hugging—into active connection.

So, it is, without doubt, key to shaping the modern workplace—and supporting commercial success¹⁹. These findings are a reminder that leaders should prioritize helping workers feel connected to their jobs and workplace experience and they can't afford to ignore it.

Employees who feel connected at work are:

2.3x

more likely to feel their contributions
are valued and fairly rewarded

2.5x

more likely to feel their needs are
listened to by their employer



Action spotlight

Collaboration is one of the clearest indicators of a strong workplace connection. When employees feel psychologically safe, recognized and valued, they are more willing to share ideas, ask for help, challenge assumptions and build on one another's thinking. Where connection is weak, collaboration becomes surface-level or performative—limiting learning, innovation and adaptability.

Stronger connection leads to creativity, innovation and stronger teams:

Employees who feel connected at work are almost twice as likely to feel they have permission to be creative (1.9x).

Conversely, employees who don't feel valued and appreciated at work are 1.5x more likely to say their employer doesn't encourage innovative thinking.

This impact compounds across teams. 4 in 5 say working with happy, engaged colleagues makes them feel more energized, too.

CULTURAL SIGNAL

The importance of connection

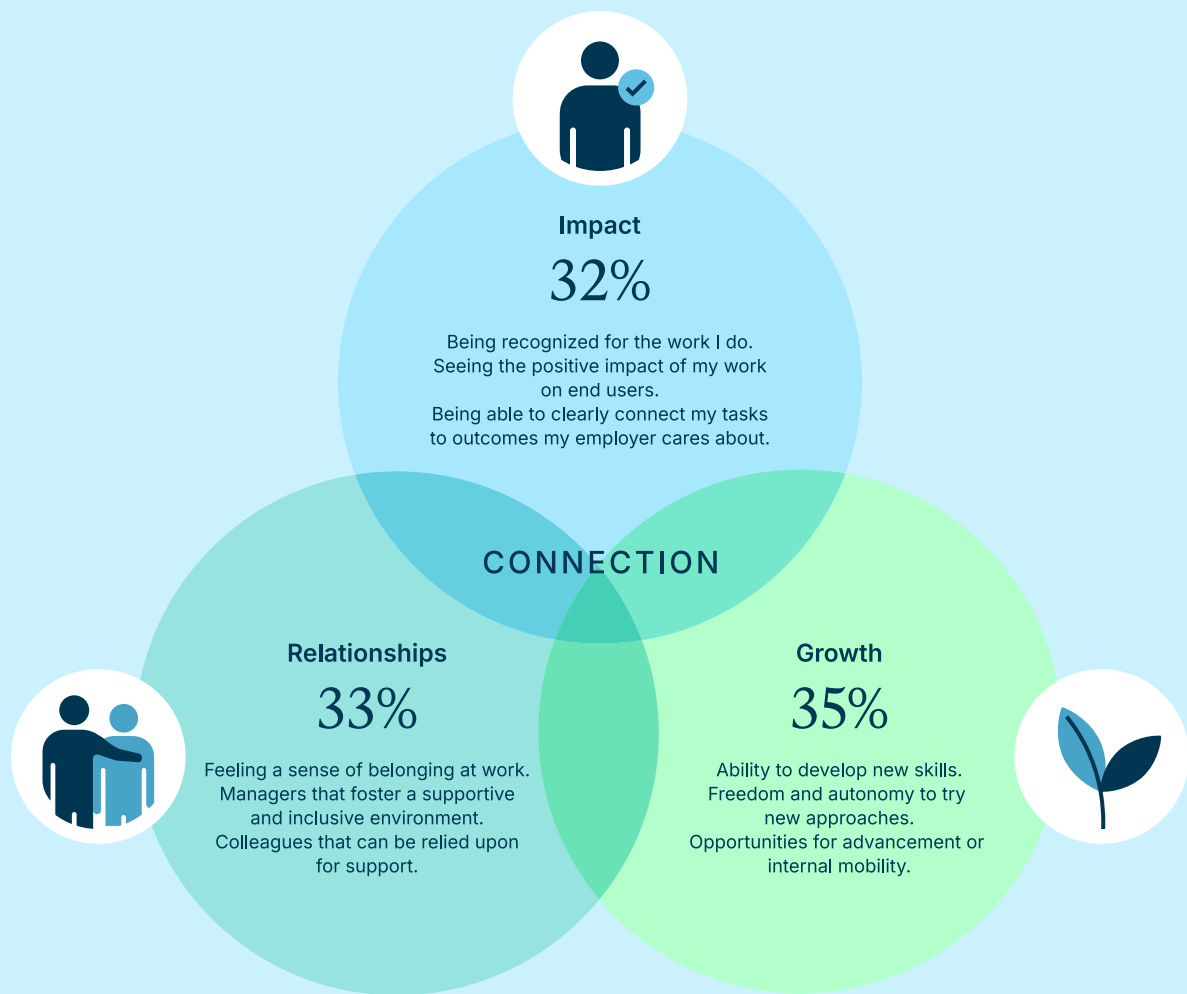
According to the article in [Harvard Business Review](#): "As major companies wrestle with [return-to-office mandates](#) and others embrace permanent remote work, leaders face a critical challenge: how to foster genuine human connection in an increasingly digital workplace. The stakes extend beyond productivity metrics—they touch on fundamental questions of workplace equity, employee well-being and organizational resilience in an era where physical presence is no longer a prerequisite for impact."

Read How Emerging Technologies Can Foster Human Connections at Work, [here](#)²⁰.

Action spotlight

How to drive connection

Connection now drives the most positive workplaces outcomes



*based on employer ratings of what drives connection in their organization (sum to 100%)

IMPACT	RELATIONSHIPS	GROWTH
What it means	What it means	What it means
Seeing how one's work contributes to the organization.	Having meaningful interactions and being part of a community.	Feeling transformed by work; becoming a better version of oneself.
Employer response	Employer response	Employer response
Employers are aligning benefits with organizational standards and purpose (e.g., promoting health, balance, equity, etc.).	Employers are leaning on lived employee experiences to show the impact that benefits can have on important life moments.	Employers are actively listening and responding to evolving employee needs via enhanced benefits offerings.

WHAT EMPLOYEES SAY:

“

I feel valued when my hard work is acknowledged—through bonuses, but also through simple thank-yous. Hearing that I’ve done a great job, that managers appreciate my work, makes a real difference. That kind of recognition matters.”

Connection as care

Female, CT, 34, Interior Designer

If I’m going to give this many hours of my life to something, I want to feel like it’s actually making the world a better place.”

Connection as purpose

Male, CA, 31, Healthcare

My goal is to leave knowing I made a meaningful contribution—to the organization, the industry and the people around me. I want to share knowledge, support others in their careers and help guide people along the way. It’s not about being remembered but about doing something worthwhile before I walk away.”

Connection as community

Male, IL, 43, Government



Action spotlight

Benefits—the driver of connection in 2026

Connection in the workplace is about creating an environment that allows individuals to flourish, with benefit strategy evolving into strategic signals of organizations that value connection through care.

Comprehensive benefits are a way for organizations to demonstrate their values and strengthen connections with employees. As the labor market evolves, employers are adapting their benefits strategies by increasing voluntary offerings to attract and retain top talent²¹.

When leaders frame benefits as integral to the organization's growth—as enablers of health, mobility, confidence and connection—employees gain a clearer understanding of what it means to succeed within the company.

1.6x

employees who understand their benefits are 1.6 times more likely to feel connected at work

76%

of employees feel connected when they believe their benefits adapt to their changing needs



WHAT EMPLOYEES SAY:

“

I see supplemental insurance [hospital indemnity] as an investment in peace of mind. When my daughter was born, I submitted the paperwork and they paid—no hassle. That follow-through matters. If insurance says it'll pay, it needs to keep its word. That's the human part.”

Human trust

Male, MI, 44, Law Enforcement

Using the EAP [Employee Assistance Program] meant I wasn't starting from scratch. They walked me through the process, connected him with age-appropriate and group counseling and even helped with the cost. It wasn't a quick fix, but having someone guide me made all the difference.”

Human guidance

Female, PA, 44, Office Manager

If I was to start all over again, which I don't want to, I'd look for a company with great benefits. I really would. You realize that it's not just how much you're getting paid on the job, but all these benefits means you're actually making more money.”

Human connection

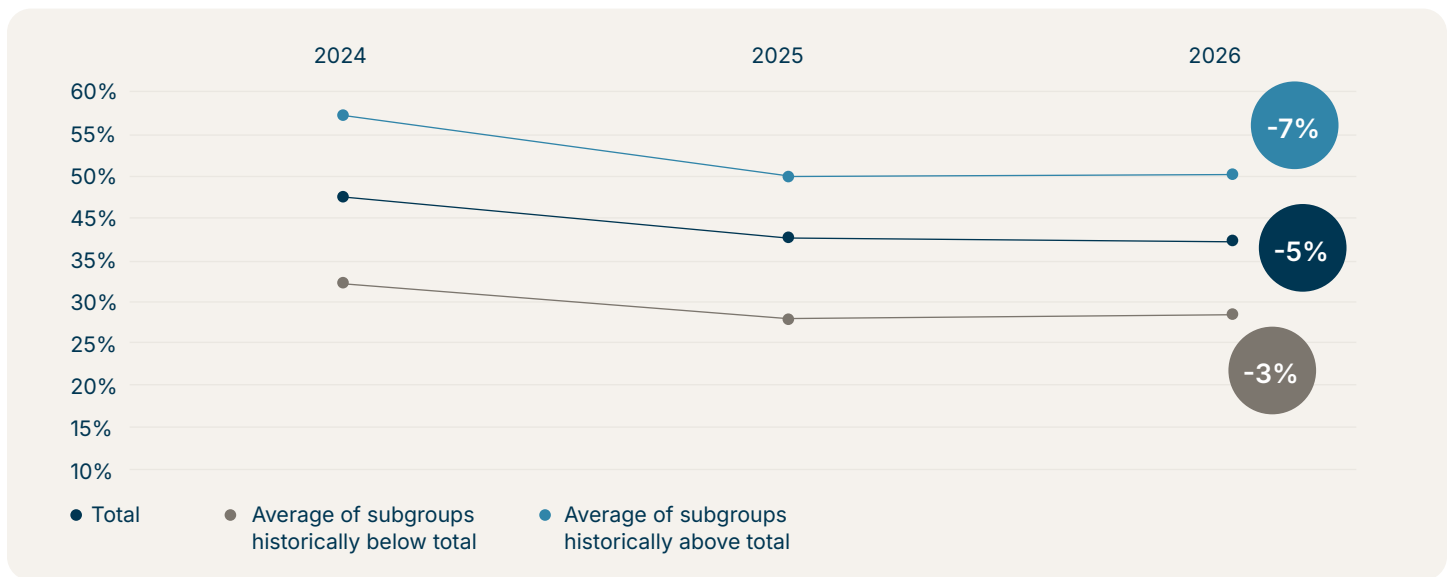
Female, FL, 58, Sales Associate

Focus on:

Holistic health of employee subgroups

What we are seeing

Holistic health has remained consistently low or declined across the workforce, which has exponential impacts on low-health groups.



Low or declining holistic health for certain cohorts:

The “squeezed middle”

Employees who earn between \$50K-\$99K a year have seen the biggest drop in holistic health. This shows how much financial pressures and the rising cost of living are affecting them.

- Holistic health: 33% (↓ 4 points)
- Financial health: 47% (↓ 7 points) — largest decline in the data).

Other groups that have had higher financial health in the past have also seen recent drops. Gen X (50 percent) was the generation with the largest drop in financial health (-6 points) compared to last year.

Caregivers for adults

The cost of elder care is a clear source of stress for this group.

- Holistic health: 32% (↓ 4 points)
- Financial health: 47% (↓ 3 points)

Notable holistic health improvements—but fragile:

These improvements are probably due to things like feeling connected (belonging, flexibility, community, or benefits), not because people feel more secure with their financial health—without which, these gains may not last.

LGBTQIA+ employees

- Holistic health: 27% (↑ 4 points)
- Financial health: 43% (↓ 1 point)

Employees earning under \$50K

- Holistic health: 30% (↑ 4 points)
- Financial health: 40% (no improvement)

Why this matters

Despite increasing appreciation of employers and the wider support they offer, low holistic health is a red flag indicator when considering future workplace success. As noted earlier, the holistic health of a workforce is a key driver of commercial outcomes—both in reducing costs and in fostering more productive, engaged workers.

Action spotlight

Benefits—the driver of connection in 2026

Understanding the best way to support cohorts with lower than average health.

While the challenge with financial health is widespread in 2026, employee cohorts such as those described above are under greater-than-average strain and employers can look to better support these groups.

To simplify the picture, we find that there are broadly two categories of employees with low health based on our employee interviews:

Group 1: Compensation and core benefits-driven

Want competitive compensation and strong core benefits like health insurance, dental, vision and paid leave.

Struggling most with stress and low health; less likely to feel connected at work; job hugging (staying because the job market is too uncertain).

They over index with certain demographic and worker characteristics:

- Older employees, such as Gen X
- Women
- White and Asian employees
- White collar
- Caregiver for adults or elderly relatives
- Living with a disability
- Employed at larger companies
- Mid income households (\$50-99k)

Group 2: Training, culture, purpose and voluntary benefits-driven

Interested in full employee experience—with active interest in training, culture, purpose and benefits alongside compensation. Looking for wider suite of voluntary benefits like emergency fund support, commuter benefits, identity fraud protection, legal plans, childcare benefits, supplemental health.

Less likely to believe in organization's vision and have high levels of anxiety at work. Most likely to be living paycheck to paycheck and struggling with paying bills.

Have the following characteristics:

- Younger employees, including Gen Z
- Men
- Black and Hispanic employees
- Blue collar
- High school is highest education level
- Smaller companies
- Low-income households (<\$50k)

Why this matters

Given that there is not a one-size-fits-all solution, employers need to consider the full spectrum of the employee experience and underpin the compensation and benefits they offer with a supportive culture, training opportunities and a sense of purpose. These different aspects of work will be crucially important for some employees.

And it doesn't need to be as complicated as understanding every individual cohort type, given the shared needs and experiences that are found across different types of employee.

Recognizing these differences also allows companies to develop strategies and programs that deliver value for everyone.

METLIFE SHOWCASE

In today's workplace, benefits play a crucial role in helping employees navigate life's most challenging and uncertain moments. When employees face serious health events, the support they receive—from guidance to financial protection—can shape both their personal outcomes and their connections to their employers. Benefits that provide clarity during crisis are more than offerings; they are acts of organizational care and they can strengthen the sense of belonging employees feel when it matters most.

MetLife Spotlight: Recognizing this, MetLife has **enhanced its Critical Illness Insurance** with the addition of a new **Cancer Support benefit**, designed to meet the increasing complexity of cancer care and the rising number of diagnoses.

Through a strategic collaboration with **Private Health Management**, MetLife has expanded this coverage to include **personalized, expert-led support from diagnosis through treatment and recovery**. As research shows one in every three Americans will develop cancer in their lifetime, there is a heightened need for accessible, coordinated care solutions²².

Preventive care

81%

of employees are interested in programs that provide expert and compassionate human guidance to help manage chronic health conditions (e.g., cancer, diabetes, high blood pressure, heart disease).



My benefits story

Peggy (Female, Generation X)

When Peggy (Female, Generation X) was first diagnosed with oral cancer, it was originally thought to be a self-contained tumor. However, surgery indicated the cancer had probably travelled; a second surgery confirmed it had reached one lymph node, classifying it as Stage III cancer and requiring radiation treatments.

"Growing up, benefits—life insurance, health insurance, a pension—were everything to my parents," she says. "That's how I'm conditioned. Whatever is offered, I check the box and sign up to the maximum level because I want that security."

"The need for radiation is what informed the actual benefits I was going to use," she adds. "I took advantage of short-term disability following each of my surgeries. This allowed me to focus on my recovery and treatment, not my finances." After returning to work and starting radiation treatments, the effects of treatment became increasingly difficult. Peggy went on short-term disability again and eventually transitioned to long-term disability for four months.

Additionally, Peggy had signed up for Critical Illness Insurance²³, which "You hope that you'll never need it, but when you get that check following your diagnosis, it

is such a relief," she said. "It helped with anything I had to pay for out of pocket from medications to therapies. I never had to say to my family, 'we can't go on vacation this year because I need to buy a \$5,000 medical device.'"

After a few months she felt ready to try and go back to work. The Rehabilitative Return to Work (RRTW) program²⁴, a component of her disability benefits, was recommended to help her slowly transition back to work. During the RRTW program, Peggy was assigned to a specialist who regularly checked in to see how she was feeling, discussed any accommodation needed and determined what work she could manage.

"It was so valuable to have someone help you navigate and not push. No one ever said, 'You have to go back full time.' It was, 'How are you doing?' and 'We can step back at any point,'—that was made clear to me which was really comforting."

"I didn't have to worry about any impact on my job. The people at [my company] are incredible in the way they supported me—and continue to do so—to enable me to focus on my health and recovery."

Testimonial shared directly with MetLife outside of the study interviews and shared in EBTS 2026 with permission of quoted individual. Testimonials are applicable to the individuals quoted. Actual experience and results may differ. No one has been compensated for any testimonials.



CHAPTER 4

Human Skills

How to strengthen capabilities in the AI age

Executive Summary:

Connection creates the conditions for growth—but without clear pathways to build human skills, engagement cannot translate into long-term performance.

What this chapter shows:

- **Insights from EBTS 2026 data:**
As automation replaces routine work, human skills—creativity, collaboration, judgment and problem-solving—become the critical link with connection and ultimately, workplace performance. But these skills must be intentionally defined and rewarded.
- **Where gaps are emerging:**
There is a skills disconnect: Employers prioritize human and future-ready skills more than employees expect, while legacy performance assessment systems and generational differences create friction or unclear progression.
- **What leaders can do now:**
Clear skill pathways unlock growth: Visible, attainable development pathways help employees move out of survival mode and reignite ambition in a rapidly changing workplace.



KEY DATA

1 in 2

People say being “connected at work” includes the ability to develop new skills



What human skills mean

While connection creates engagement in the role—an antidote to behaviors such as job-hugging—clearly defined skills are what turn that engagement into a meaningful contribution.

Automation and AI are rapidly absorbing routine and technical tasks, elevating the importance of distinctly human capabilities such as creativity, collaboration, judgment and problem-solving²⁵. Yet while the skills that matter most are changing, the systems used to develop and reward them have not kept pace.

The value of human skills

As technology rapidly reshapes workplace processes and employee roles, it's more important than ever for leaders to create clear, meaningful ways for people to build new skills and stay motivated²⁶. Skills are the bridge between connection and performance—but only when they are attainable.

Companies that fail to provide clear and visible skills pathways that blend AI and human skills risk leaving employees unable to see how they can grow in the workplace.

By defining the essential competencies of the future workplace, employers can:

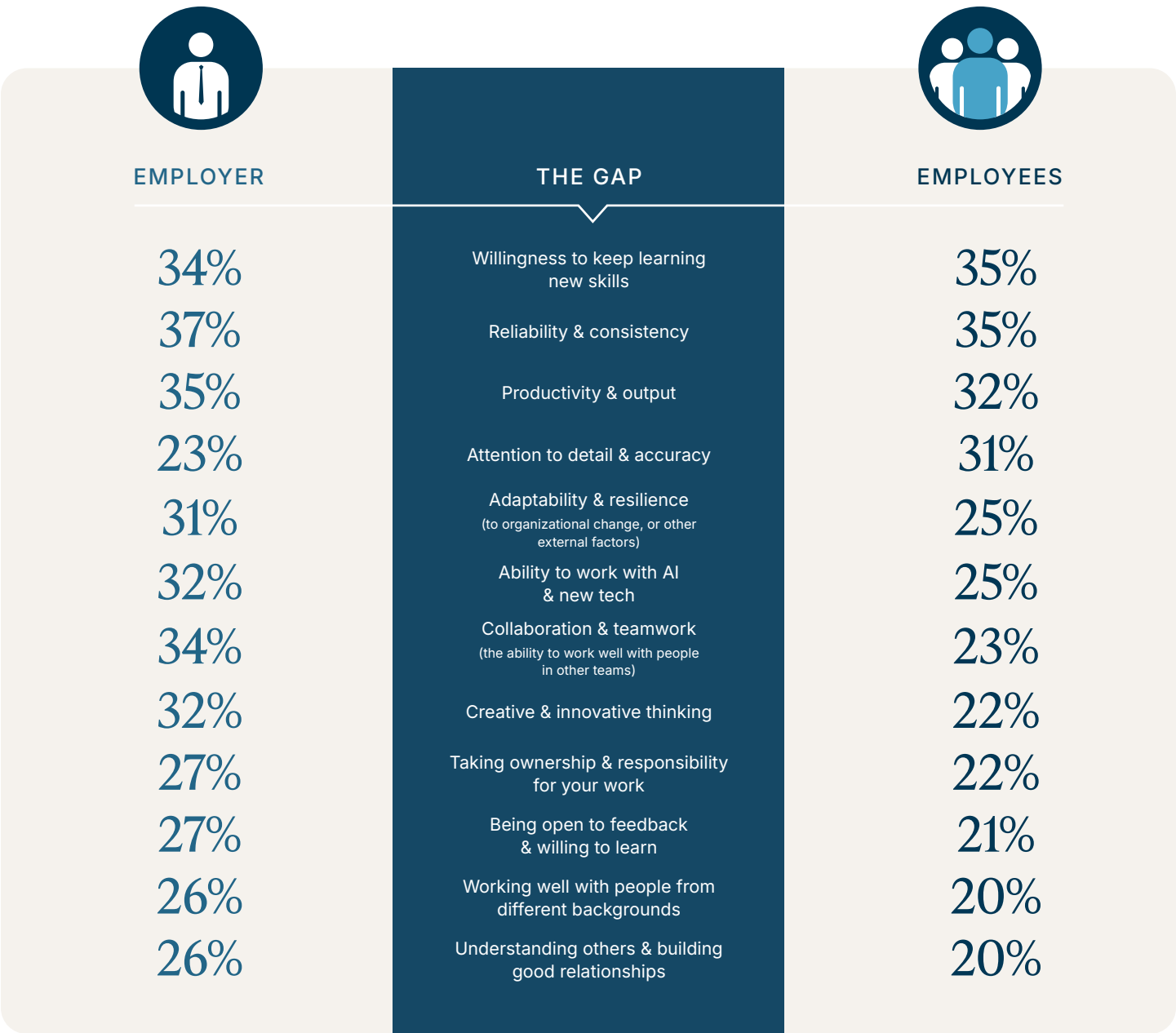
- help people move out of survival mode
- reignite ambition
- enable mobility
- strengthen resilience in a shifting environment

What we're seeing

This year's EBTS finds that there is a misalignment between employer demand for skills and employee expectations. This gap tells us that rapid adoption of AI is only the surface and the key to success is new forms of human-AI collaborations (the so-called mixed silicon-and-carbon-based workforce). Organizations need to act now on a shared understanding of the specific skills required to ensure workforce readiness.

The skills gap

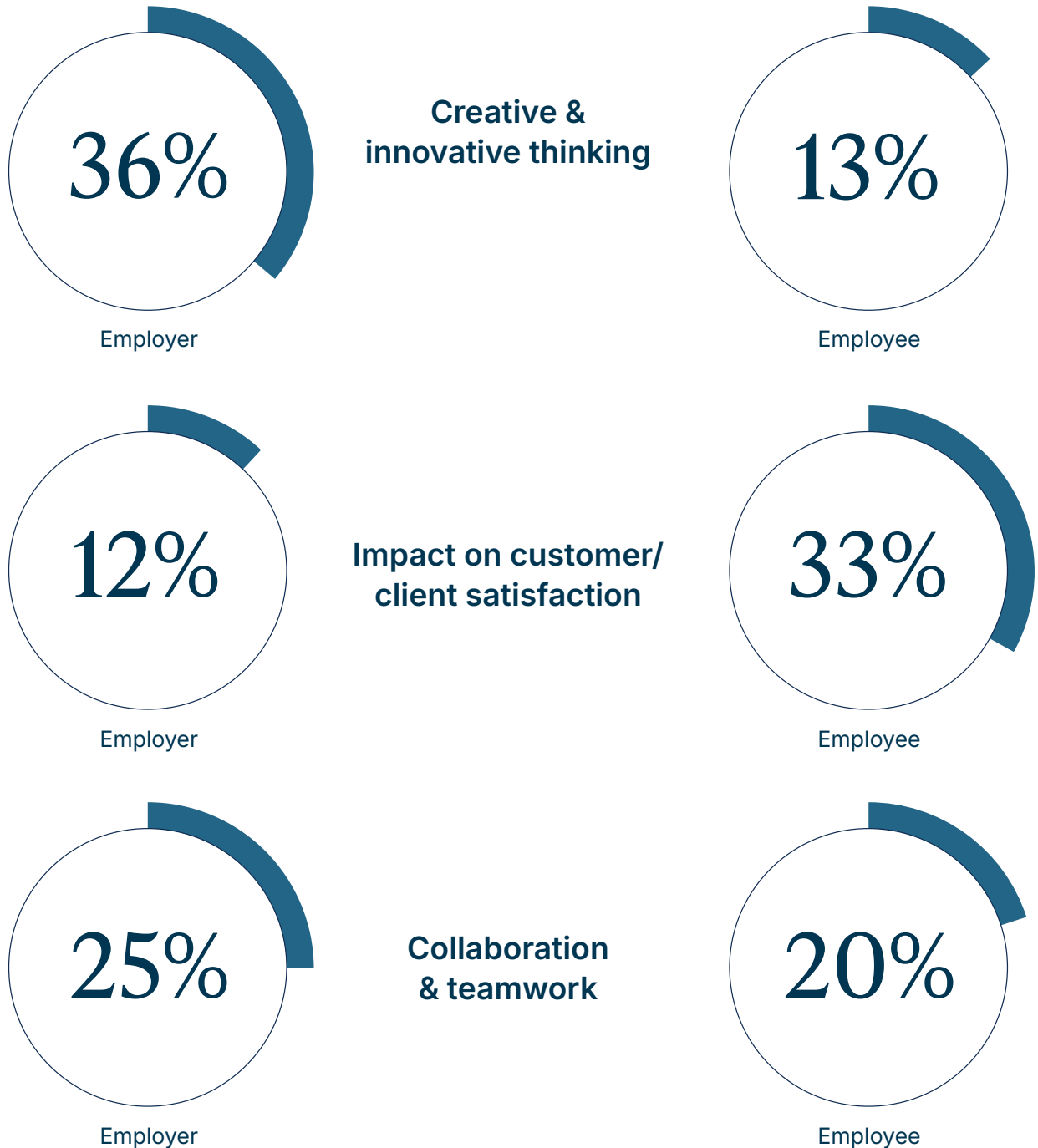
The skills required for success over the next three years are evolving, highlighting the need for clear development pathways:



Further, while there is some alignment with employers, collaboration, creative thinking and AI skills are a higher priority for employers than employees

Employee contributions most valued by employees and employer

(other than productivity and output)



In particular, AI acceleration is impacting the skills that employees and employers deem valuable. Employees feel they must compete with AI, while employers would rather see them focus on skills that can't be replaced. Within this skills perception gap, AI is increasing uncertainty for employees—heightening the importance of clearly defining and rewarding human skills.

Some employees feel like they need to compete against AI rather than work with it to be successful. So, AI is a double-edged sword from an employee perspective.

38%

say they find it easier to learn new skills because of AI but

24%

feel like they need to compete with AI at work





The career development gap

Career development is really important to employees, but there's a big gap between what they expect and what they actually experience.

While 93 percent of employees say career growth and training matter to them, only 59 percent are happy with what their company provides.

This shows that many employees don't feel they're getting enough support for their professional growth, even though they want it.

Meanwhile, employers say they're putting effort and resources into professional development, often using it to recognize employees' work. Half of employers (50 percent) say they offer career growth or advancement as a way to show appreciation and 41 percent do it by giving helpful feedback and coaching.

Still, there's a mismatch—what employers are doing isn't always making employees feel supported in their growth. For employees, growth is closely linked to developing new skills and having opportunities to learn. Being able to learn new skills (73 percent) and having access to training and development (62 percent) are some of the most important parts of growth.

This shows that development isn't just about promotions or recognition—it's about having real, concrete chances to get better at what you do.

Overall, these findings show that companies need to make skill-building paths clearer and easier to see—whether those skills are technical or people-focused. Even though organizations are putting money into development, employees need more clarity, structure and communication to actually benefit from these efforts.

Top 5 ways employers say they reward employees for their work

52%

Financial rewards

50%

Opportunities for career growth
or advancement

44%

Formal recognition during
performance reviews

42%

Celebration of milestones
beyond work output

41%

Meaningful feedback and
coaching

WHAT EMPLOYERS SAY:



“

Some people can be a little set in their ways and feel like we’re catering to the younger generations. But it’s really just business—you have to adapt to what is needed.”

Generational friction

CIO, Mid-market, NE, Manufacturing

Gen Z are taking over the population. We’re having to teach leaders on both sides; it’s not a one-size fits all leadership approach. Then that translates to benefits, that translates to how they show up in the workplace, what kind of conversations are happening.”

Shifting expectations

HR Director, Mid-market, TX, Construction

There’s just some of that old school mentality of you just come to work, keep your head down and don’t complain—and then you’ll rise through the ranks by becoming a subject matter expert. That’s not the viewpoint of some of the younger generations coming in.”

Unclear progression

HR Director, Mid-market, TX, Construction

The implications for employers

The skills needed for success are shifting rapidly, but clear development pathways can be made more explicit.

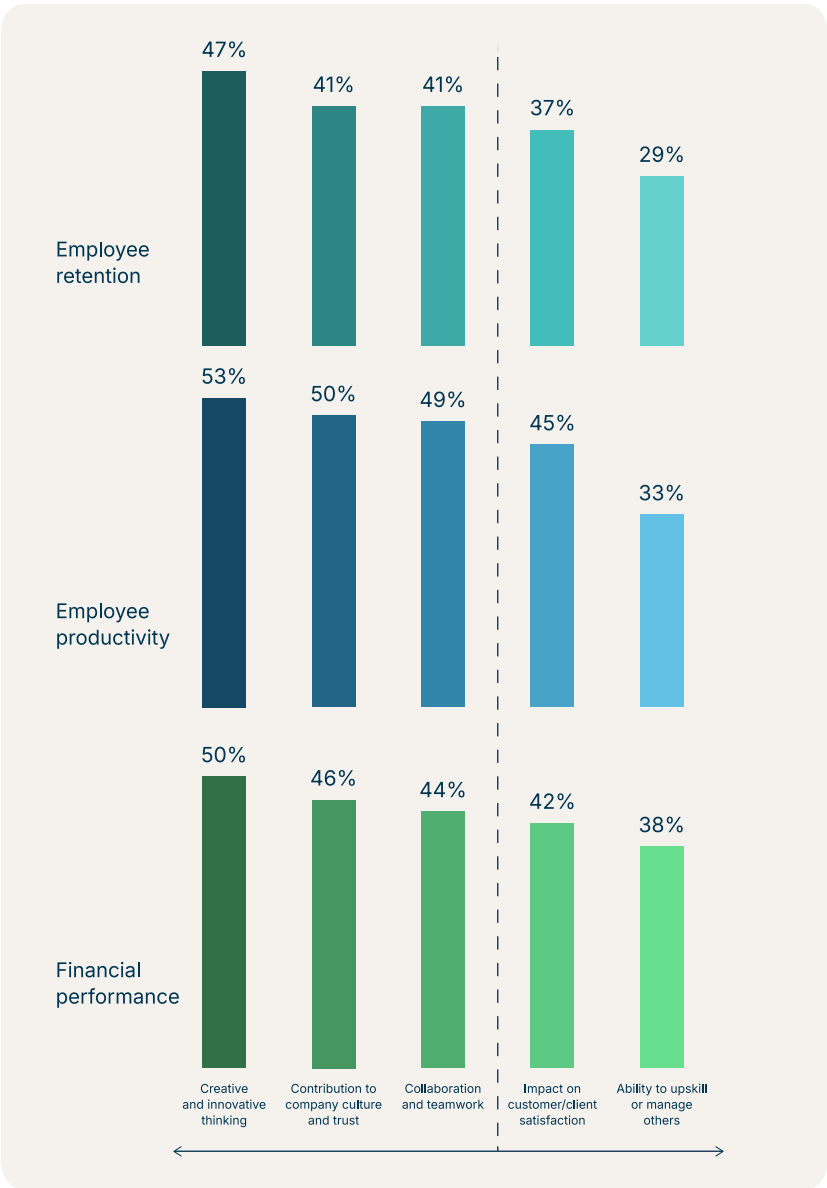
Many employees continue to underestimate the importance of human-centric capabilities—such as creativity, collaboration and problem-solving—even as future success increasingly depends on them. Top-performing employers, by contrast, are already prioritizing these skills as essential to both individual growth and organizational performance.

The commercial performance of organizations who prioritize human-focused skills

Including better financial performance

The role of human skills in the Success Reset

Leaders have a role to play in equipping employees to use the human capabilities AI can't replicate—and in creating clarity about how to grow them, why they matter and how it can help them achieve success and purpose at work. When impact is unclear or invisible, ambition gives way to stagnation.



CULTURAL SIGNAL

The importance of human skills

According to the Harvard Business School, in 2025: "As AI starts to reshape the workforce, research by Letian Zhang shows that mastering soft skills like communication and critical thinking may be even more crucial than technical know-how."

Read 'Why Soft Skills Still Matter in the Age of AI' [here](#)²⁷.

Action spotlight

How to drive human skills

Ultimately, for workers to be motivated to develop skills and adapt to a changing workplace, they need clarity about how these skills align with the purpose of their organization and what they do.

- Businesses can elevate purpose by explaining why employees' work matters and giving them ways to feel they are contributing to that purpose, rather than just acting as cogs in a larger machine.
- Employers can foster continuous learning environments and visible pathways for employees to grow these skills: collaboration, communication and creative thinking, through rotational programs, structured upskilling curricula and manager-supported development plans.
- Employers can reduce fear, build confidence, and prepare workers for future roles by investing in structured reskilling that teach employees how to partner with AI rather than compete with it.

The importance of innovative thinking:

26%

of employees say that their employer does not encourage innovative thinking at work

20%

say that they're not sure what is expected of them at work



Focus on:

AI and upskilling

What we're seeing

Since 2024, we've been looking at how employees feel about AI. Fewer employees are feeling optimistic about AI. 32 percent felt this way in 2024, but now it's down to 28 percent in 2026. Employees are also more worried about the risks that come with new technology and AI, like cybersecurity threats, ethical issues, losing jobs, or copyright problems. This concern has grown from 59 percent last year to 62 percent now.

Meanwhile, most employers have already started using AI in their daily work. 83 percent say AI helps employees work faster and more efficiently and 80 percent say AI tools are now part of everyday tasks. Because of this, 78 percent say their company's leaders often talk about how important AI is for their strategy and future plans.

However, employees and employers are concerned about the implications of this new technology:

- 59 percent of employees are concerned that AI/automation will make some skills or jobs obsolete faster than new opportunities are created.
- 61 percent of employees are concerned about the ethical and safety risks of AI use (e.g., bias, misinformation and lack of accountability).
- Even 67 percent of employers say AI is creating new points of friction/mistrust between employees and management.

62%

of employees are concerned about risks of emerging technology, especially AI and what it means for their job roles and security



WHAT EMPLOYEES SAY:

“

AI now can build websites in a matter of a couple of keystrokes. I wouldn't say it's scary. I think it's more or less in line with the previous evolutions or improvements, but it's slightly different that this is now doing your job.”

New tools

Male, VA, 49, Construction

In the Bay Area, so many people work in jobs that didn't exist 15 years ago. Why would you expect those jobs to exist in 15 years?”

Perma-flux

Male, CA, 27, Finance

CULTURAL SIGNAL

The importance of leading workplaces through AI transformation

According to Deloitte 2025 Global Human Capital Trends: “Revising the EVP (Employee value proposition) for a new, AI world of work will likely be essential to realizing both human and business outcomes. Why is this important now? Because people are at the heart of AI's potential. Technology's value does not come from replacing human labor; it's working more closely than ever with humans, amplifying their ability to discover and capture opportunities for innovation and growth. As AI becomes increasingly intertwined with workers, it's changing their experience—often through silent, unintended impacts on the work they do and the ways they do it. An updated EVP for the world of human and machine collaboration can account for those changes and support a healthy, mutually beneficial relationship between organizations and their workers.”

Read more [here](#)²⁸.

METLIFE SHOWCASE

Using AI to Strengthen, Not Replace, Human Skills

As organizations navigate rapid technological change, the role of human skills including empathy, communication, problem-solving and purpose driven contribution becomes even more essential. Employees are more motivated to grow and adapt when they understand how their skills connect to the organization's mission and the meaningful impact they can have in moments that matter.

At the same time, many employees feel uncertainty in the face of emerging technology. Concerns about job security, the pace at which AI may change traditional roles and whether new tools could erode trust between employees and leadership are real. In this environment, employers have a critical opportunity to deploy AI in ways that reinforce human potential rather than diminish it.

Using AI to Elevate Human Connection

At MetLife, AI is being applied thoughtfully to enhance—not replace—the human skills that matter most to customers. Within the Short-Term Disability (STD) experience, AI-powered call transcription and summarization is supporting STD Claim Specialists during outbound calls to claimants, such as initial introduction and follow-up conversations.

When a Claim Specialist places an outbound call, the conversation is automatically transcribed. After the call concludes, AI generates a clear, concise summary of the discussion and documents it directly in the claim file. Previously, Claim Specialists were required to take notes during the call and then manually draft and enter a summary afterward, splitting their focus and adding administrative time to an already complex role.

By reducing this documentation burden, AI enables Claim Specialists to remain fully present during conversations—listening actively, responding with empathy and providing thoughtful guidance to individuals navigating a stressful health event. The technology handles the routine work; the human focuses on the moment that matters.

This approach reflects a core principle for the future of work:

AI is most powerful when it frees people to do what only people can do—connect, interpret context, reassure and build trust.

While AI-driven call summarization improves efficiency and consistency, its greatest impact is reinforcing the human connection at the heart of the service experience. It offers a clear example of how technology can be used not to replace human skills, but to strengthen them—helping employees deliver more meaningful, compassionate support in an AI-enabled workplace.



CHAPTER 5

Build Benefits Understanding

Benefit strategies to complete the Success Reset

Executive Summary:

As last year's report made clear²⁹, benefits are one of the most effective ways leaders can strengthen connection via improved trust. In 2026, they remain a critical lever for supporting holistic health, long term outcomes and trust at work:

65%

of employees say that in times of uncertainty, they trust that their employers' benefits will be there for them (and when they agree with this they are 2x as likely to feel financially healthy).

What this chapter shows:

- **Insights from EBTS 2026 data:**
Benefits are operating in a very different employee context. Employees are experiencing greater financial strain, feel less in control of their finances and are increasingly turning to their employers for support.
- **Where gaps are emerging:**
Understanding, ownership and satisfaction have not kept pace with rising interest in benefits, particularly in non-medical and financial protection benefits. While employers have expanded offerings and improved communication clarity, gaps across the full benefits experience are limiting impact.
- **What leaders can do now:**
Organizations must move beyond communication alone to complete the Success Reset. To achieve the best talent outcomes, they need to educate employees on how to navigate, access and use benefits with confidence.



KEY DATA

74%

of employees feel connected
when they trust that their
employer's benefits will be there
for them in times of uncertainty

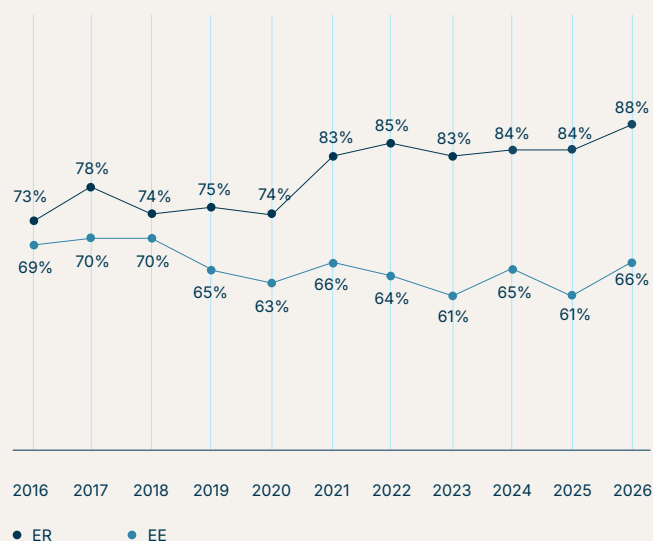


The value of benefits

Our insights confirm that benefits help employees feel more connected at work, particularly when they believe benefits are tailored to their needs. As such, wellness programs and benefits give employers a practical way to strengthen connection and support employee health as part of the Success Reset.

However, there is currently a mismatch between employer and employees' perspectives on benefits. Employers report growing confidence in their benefits strategies. EBTS data shows that employer perceptions of employee satisfaction with benefits have increased steadily since 2016. And yet, employee-reported satisfaction has moved in the opposite direction, declining slightly over the same period.

Reported satisfaction with employee benefits



This growing perception gap suggests that investment alone is not enough. Without clarity, relevance and ongoing support across the benefits experience, expanded offerings may fail to deliver the connection employers' expect.



What we're seeing

Employees today face greater financial pressure than they did a decade ago. They are less likely to feel in control of their finances and fewer report having a meaningful savings cushion.

At the same time, employees are increasingly likely to say that employers have a responsibility to support financial well-being. This expectation has risen by 16 points since 2019—from 53 percent to 68 percent.

Together, these shifts reflect a broader reset in what employees expect from work.

In response, employers have increased benefits offerings and improved communications. Even so, the data suggests these efforts are not fully translating into understanding, confidence, or sustained engagement with benefits. As offerings have expanded, employees' ability to navigate and use them effectively has not kept pace.

68%

of employees now say that their employer has a responsibility for their financial well-being

The benefits education gap

While most employees feel they understand benefits like dental (78 percent), understanding is much lower for certain benefits like disability (60 percent), critical illness (50 percent) and hospital indemnity (44 percent).



Interest in benefits is rising, especially beyond medical

Medical insurance remains the most essential benefit for employees, particularly amid acute concern about rising healthcare costs. However, the share of employees who describe medical coverage as a “must have” has remained stable in the past few years, while almost all other benefits have seen increased demand.

Over the last 10 years, there has been a significant increase in the number of benefits that employees are interested in (an average of six “must have” benefits in 2016 vs eight in 2026, with a like-for-like comparison).

Medical insurance remains #1 for employees (81 percent say it’s a “must have”), but the biggest increases in interest since 2016 have come from:

- Financial planning/education tools (+30 points)
- Supplemental health products (critical illness, +20 points, hospital indemnity, +19 points)
- Vision care insurance (+20 points)
- Voluntary products (legal plans, +16 points, Identity and Fraud Protection, +14 points, pet, +13 points)
- Dental insurance (+7 points)

Employees are now significantly more interested in a wider range of non-medical and voluntary benefits. These include dental and vision, legal plans, pet insurance, identity fraud protection, accident and health coverage and financial planning and education tools. This helps explain why benefits are increasingly viewed not as optional perks, but as essential tools for managing risk and uncertainty.



84%

of employees say preventive care reduces their chances of having more serious health problems

80%

say it saves them money as a result

62%

also say non-medical benefits are essential to accessing preventive care

Preparing for the unexpected

The largest increases in “must have” benefits have occurred in accident and health (A&H) coverage and in financial guidance. This reflects heightened concern about unexpected costs and long-term financial resilience.

Employees are also more open to choosing and paying for certain benefits themselves. This signals a desire for flexibility and choice, provided the experience is clear and manageable.

Benefits with highest demand increase vs last year		
Interest	%pt increase vs last year	% uplift vs last year
Hospital Indemnity Insurance	13%	44%
Health Reimbursement Arrangement (HRA)	12%	40%
Flexible Spending Account (FSA)	12%	39%
Health Savings Account (HSA)	12%	30%
Financial Planning/Education Workshops/Financial Wellness Tools	11%	31%
Critical Illness Insurance	11%	30%
Accident Insurance	10%	27%

The implications for employers

Employees are more financially cautious, more interested in benefits and more likely to expect employer support. Yet many still feel uncertain about how to navigate what is available to them.

Understanding remains a challenge, even as communications improve, ownership lags interest, and satisfaction diverges between employers and employees.

The challenge is no longer simply to inform employees, but to help them move from interest to meaningful use. This is especially true for benefits designed to protect against financial risk.

Meanwhile, employer offerings have expanded, but not evenly.

EBTS data shows persistent gaps between employee demand and employer supply. Financial planning and education tools are now offered by most employers, representing a substantial increase since 2016. But there are pronounced gaps in areas tied to financial protection. Coverage for cancer insurance, critical illness and hospital indemnity continues to lag employee interest by double-digit margins.

These are also the benefits most closely associated with protection against certain kinds of medical shocks, where clarity and confidence matter most.

This suggests that employees are not disengaged from benefits. Instead, many may be struggling with complexity, decision-making and confidence, particularly during a period of heightened financial stress.





How benefits can improve financial health:

When employees are satisfied with their benefits they are 2.1x more likely to be financially healthy

65%

of employees say that in times of uncertainty, they trust that their employers' benefits will be there for them (and when they agree with this they are 2x as likely to feel financially healthy)

The benefits that have an impact on financial health:

- When employees use employer-provided hospital indemnity, they are 1.2x more likely to be financially healthy.
- When employees use pet insurance, they are 1.2x more likely to be financially healthy.
- When employees use childcare or eldercare benefits, they are 1.3x more likely to be financially healthy.
- When employees use PFML, they are 1.3x more likely to be financially healthy.
- Employees who regularly use preventive care services are 1.3x more likely to be financially healthy.

METLIFE SHOWCASE

In 2024, MetLife launched its SpotLight on Oral Health to connect employees with SpotLight-designated dental providers that prioritize preventive dental care to help minimize need for major and costly procedures. Designated providers are evaluated through a proprietary process that uses industry-recognized quality standards.

What's more, MetLife's data shows that SpotLight providers deliver 17 percent lower costs per patient compared to other in-network providers and 41 percent lower than out-of-network care. Amid today's economic climate, this type of cost savings measures is critical for both employees and employers. Beyond the financial implications, quality dental care can improve overall well-being and in return lead to more productive and in return lead to a more productive and engaged workforce

WHAT EMPLOYEES SAY:



“

There is an EAP benefit... I don't even know what that stands for. I think it's three counseling sessions a year. I'm not sure.”

Acronym fog

Male, CA, 27, Finance

I keep finding out more and more from my co-workers. The more that I talk to people, they'll be like, 'Oh, yes, this is covered,' or like, 'Oh, no, do this.'”

Word of mouth fog

Female, NY, 29, Education

Thankfully I have a little experience... so I can fill out open enrollment pretty much on my own.”

Communication fog

Female, FL, 50s, Retail Merchandising

WHAT EMPLOYERS SAY:

They know that there's stuff out there. I think that most of them know that there are people that are available to help when they do have questions, but for the most part, they don't know a lot about their benefits. Which also unfortunately means they don't place the appropriate value on them.”

Feeling lost

HRDM, NY, Mid market, Construction

We give them the information. It's all laid out in a pamphlet. And if they have questions, they go directly to our provider... People don't ask me about the plan.”

Missed messages

HRDM, NE, Small market, Financial services

Even the small changes, there are winners and losers every time we make a change.”

Missing me

FO, IL, small market, Healthcare

KEY DATA

1.7x

Employees who feel their employer benefits meet their personal and household needs are more likely to feel connected at work

1.7x

Employees who use their benefits to improve their overall health are more likely to feel connected at work

1.6x

Employees who understand their benefits are more likely to feel connected at work

The role of benefits in the Success Reset

In addition to alignment of skills, feeling successful at work requires confidence, clarity and trust that the organization is invested in employees' ability to manage both work and life demands.

And in this period of financial uncertainty, benefits play a particularly visible role in signaling that commitment. They reflect whether well-being is treated as foundational or as an add-on and whether employees feel supported in moments that matter most.

When benefits are difficult to navigate or feel misaligned with real needs, connection can erode even as investment increases.



Action spotlight

Benefits—the driver of the Success Reset

To strengthen their role in the Success Reset, employers can:

Personalize benefits communication

Nearly three-quarters of employees say they want benefits communications tailored to their needs. Fewer than half say their employer currently delivers this level of relevance.

- While nearly three-quarters of employees (73 percent) say they want benefit communications tailored to their needs, just over half (56 percent) say their employer currently delivers that level of personalization.

Extend education beyond Open Enrollment

Employees also want benefits communication to be more regular and not limited to open enrollment. EBTS data shows that while employees find benefits communications easier to understand than in the past, expectations for ongoing guidance have increased.

This indicates that communication clarity is improving, but support across the full benefit journey remains uneven.

Year-round engagement

MetLife Showcase: After providing a comprehensive recommendation through Upwise Choose, Upwise Use sends individual timely reminders about when to use selected benefits, or to explore additional benefits provided by their employer. Employees also have access to a smart benefits dashboard that houses all your benefits information in one place.³⁰

Learn more: [Upwise for Employers](#)³¹ Build people-first benefits experiences

Shift from broadcasting perks and shout-outs to communicating how people's work matter. A key part of this is helping employees understand and make real use of their benefits to support their success at work, as well as keeping humans in the process.

MetLife Showcase: MyLeaveNavigator is MetLife's digital solution designed to simplify how employees understand, plan and visualize workplace leaves—from absences to benefits and return-to-work. It brings together guidance, tools and personalized support in one seamless experience, helping employees navigate complex leave decisions with clarity while easing administrative burden for employers.

Learn more: [Disability & Absence Group Benefits | MetLife](#)³²

Treat benefits as a connected system

Help employees understand how medical, financial and supplemental benefits work together, particularly during moments of uncertainty or stress.

76 percent of employees say it's important that their employee benefits are connected together, i.e., having one seamless experience across multiple benefits such as automatic claims submissions.

Co-create relevance

Benefits are no longer short-term perks—they are enduring mechanisms for employee growth and company culture. Employees expect to have a say—not just in the benefits they receive, but in how they shape their place of work.

Increase transparency

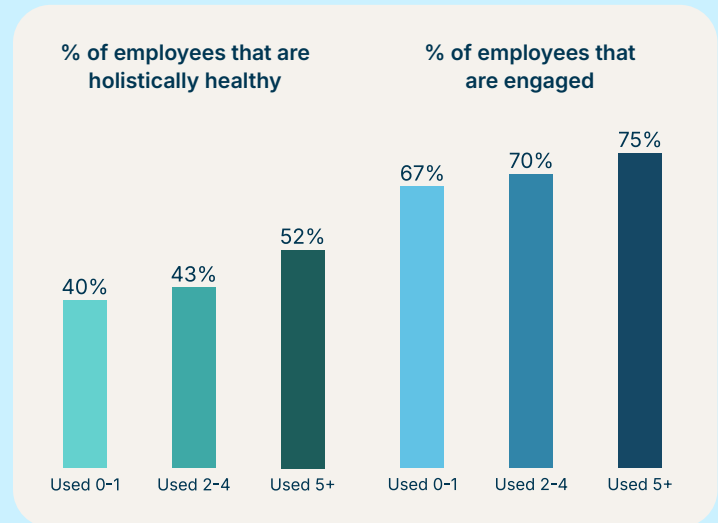
Provide employees with clear, accessible information about what their benefits actually offer and how they can support real needs. This includes creating space for open, candid conversations about the challenges benefits are designed to address, supported by real human stories and transparency about how data is used.

Comprehensive packages

The more comprehensive the benefit packages are, the more impactful they are on employee outcomes.

Employees who use 5+ non-medical benefits:

52% are holistically healthy
75% are engaged in their work



“

Employers say:

At the end of the day... employees want to be able to say... 'You know what, I have really good benefits. The coverage is really good. My co-pays are reasonable. And what they take out of my paycheck seems very fair.' And if you can do that, you win."

CHRO, TX, Mid Market, Healthcare

Use data to close gaps

By tracking where interest drops off between awareness, enrollment and use, organizations can provide more targeted support and build more effective benefit strategies.





Benefits matter more than ever

Over its 24-year history, EBTS has consistently shown that benefits play a central role in how employees experience work. In EBTS 2026, that importance is more pronounced than ever—yet the experience of navigating benefits has not kept pace with rising expectations.

Closing the gap between rising demand and declining ownership will be critical to rebuilding trust, strengthening connection, empowering a healthier workforce and **completing the Success Reset.**



Focus on:

What brokers tell us about educating employees and employers about benefit use

There is a big trend we've seen around sophistication, with more tools and value-added resources that brokerages like us are providing to differentiate us from competitors. I think that's where there's a lot of investment going."

Private Equity, Midwest, Mid-market

We're doing more HR and leave consulting, like giving access to employment attorneys for questions that aren't even necessarily related to benefits, but might be more HR. If our clients need support in other ways, we're augmenting that."

Private Equity, Midwest, Small to Mid-market

We now have four different generations in the workforce, so the way we communicate and engage employees around their benefits is different. For example, with the younger folks, everything's got to be on the phone: chat and text message capabilities."

Healthcare, Southwest, small business

A big part of our job is that we really try to take care and improve the employee experience. So, we're an extension of the HR team. If I'm working with a client and they have an employee that is perhaps battling with an insurance company over a billing issue, we're able to help out."

Construction, NY, Mid market

Voluntary benefits are very popular. A long-term benefit is pet insurance; many people want to insure their pets. Some companies are looking to partner with IVF vendors to secure discounted IVF treatments. You can really get creative as employee wellness is huge right now."

Finance and professional services, Northeast, Mid-to-large market

When we get hired, it's for us to go in and to make the relationship better. To try to get more strategic with what's being offered so that we can create a three to five-year plan."

Oil and Gas, Southwest, Small to Mid-market

METLIFE SHOWCASE

MetLife's Upwise platform is part of its commitment to address the benefits "confusion gap" prevalent in today's workforce. MetLife's benefits experience platform, Upwise provides data-driven recommendations and personalized benefits guidance throughout the year to help employees prioritize their well-being.

Additionally, MetLife is reinforcing its focus to help employers of every size maximize the value and impact of their benefit programs, including PEOs and their clients, offering their employees a high-caliber decision support experience to help them make benefit choices that meet their evolving needs.

Since launching Upwise Choose in 2024, the response has been strong, with a majority (64%)* of employees stating the platform made their benefits decisions easier.



Conclusion

Together, connection, skills and understanding form a new blueprint for success—one that moves organizations beyond quantifying success by output alone.

This report began with a paradox: a workforce that looks stable but feels increasingly fragile. Chapter 1 and 2 examined why, highlighting the limits of output-driven success in an era defined by uncertainty and rapid AI-driven change. Chapters 3, 4 and 5 outlined how leaders can respond:

- **Connection** turns passive loyalty into commitment
- **Human skills** convert commitment into performance
- **Understanding benefits** ensures people know how to succeed

Together, these tactics can reset what success looks like in today's workplace.

METLIFE SHOWCASE

MetLife Celebrated as a Top 25 Fortune World's Best Workplace™ 2025

For the second year in a row, MetLife, Inc. (NYSE: MET) earned a coveted place among the Fortune World's 25 Best Workplaces™—placing No. 10 on this year's prestigious list. Awarded to only 25 companies worldwide, this recognition reflects the company's unwavering commitment to its people, customers and the communities it serves.

"MetLife's continued recognition on the Fortune World's 25 Best Workplaces™ list is a testament to the passion and dedication of our employees, who live our purpose every day," said MetLife President and CEO Michel Khalaf. "As we advance our New Frontier growth strategy, this recognition reflects our commitment to fostering a strong workplace culture where every employee can thrive and help shape the future for all our stakeholders."

Endnotes

INTRODUCTION

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- ² International Monetary Fund, World Uncertainty Index and Global Economic Outlook (November 2025), <https://www.imf.org/en/blogs/articles/2025/11/10/even-as-global-uncertainty-surges-economic-sentiment-remains-positive>, "Major policy shifts this year have been adding to unknowns about the future and policy decisions, according to our World Uncertainty Index, which has doubled since January. Uncertainty has surged to an exceptionally high level globally and it's likely here to stay, as the IMF noted during the recent Annual Meetings." para 1.

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- ³ Analysis of publicly available benefits materials from companies listed in the [Fortune 100 Best Companies to Work For 2025 list](#).

CHAPTER 1

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- ⁴ The Wall Street Journal, Fewer Americans Are Quitting Their Jobs, (February 2025), <https://www.wsj.com/economy/jobs/job-market-fewer-workers-quitting-economy-bef34675>, Americans quit 39.6 million jobs in 2024, down 11% from the year before and down 22% from a recent peak in 2022, according to Labor Department data published Tuesday. The share of employees who quit their jobs each month has fallen below the pre-pandemic level and some economists expect more decreases ahead.
- ⁵ Workday, New Workday Global Research: Stalled Career Growth Is Driving Top Talent to Quit (September 2025), <https://en-gb.newsroom.workday.com/2025-09-09-New-Workday-Global-Research-Stalled-Career-Growth-Is-Driving-Top-Talent-to-Quit>, "Promotions are down in 10 of 11 industries and internal hiring has fallen 8%. This means fewer opportunities for people to advance their careers without leaving the company. When growth stalls, engagement erodes and top talent starts looking elsewhere." para 6.
- ⁶ CBS News, Employers have cut 1.1 million jobs this year (December 2025), <https://www.cbsnews.com/news/employers-cut-1-1-million-jobs-2025-why-layoffs-rising/>. "The layoffs represent a 54% increase from the same period a year earlier." para 2.
- ⁷ Forbes, 'Job Hugging': 75% Of Workers Staying Put Through 2027, Study Shows (October 2025), <https://www.forbes.com/sites/bryanrobinson/2025/10/25/job-hugging-75-of-workers-staying-put-through-2027-study-shows/>
- ⁸ Jerome H. Powell, remarks at Press Conference, (September 2025), Board of Governors of the Federal Reserve System, <https://www.federalreserve.gov/mediacenter/files/FOMCpresconf20250917.pdf>, pg.10
- ⁹ David Mericle and Pierfrancesco Mei, Jobless Growth, (October 2025), Goldman Sachs Economics Report, <https://www.gsapublishing.com/content/research/en/reports/2025/10/14/14173fbf-08a9-49b3-b243-6cef22b62542.html>
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- ¹¹ Adam Pressman, Ethan Salk, Sean Connelly, 2026 Inside Employees' Minds report Mercer, (February 2026), <https://www.mercer.com/en-us/insights/talent-and-transformation/2026-inside-employees-minds-full-report/>, "Employees are strengthening commitment and seeking firmer assurances from employers on pay, skills, flexibility and how work will change with AI, all framed by a search for stability." para 1.
- ¹² (March 2026), 61% of employees are interested in having their employer provide a wider array of non-medical benefits that: I can choose to purchase and pay for on their own, up from 55% in 2016.

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- ¹³ Driven by:

- 93% – Enhanced productivity and performance
- 92% – Improved retention and loyalty
- 87% – Lower healthcare costs
- 86% – Reduced absenteeism
- 80% – Lower recruitment costs

- ¹⁴ Reduced absenteeism: Estimated using national benchmarks for output losses

associated with sick days, adjusted to reflect differences between holistically healthy and less healthy employees. The resulting annual value differential is estimated at \$354–\$417 per employee, reflecting fewer missed workdays among healthier employees.

- U.S. Bureau of Economic Analysis, Real Gross Domestic Product, retrieved from FRED, Federal Reserve Bank of St. Louis (March 2026), <https://fred.stlouisfed.org/graph/?g=ppp0>
- Core Health, Wellness Program Budgets: How Much Should You Spend on Staff Well-being Programs? (November 2025), <https://corehealth.global/blog/wellness-program-budgets-how-much-should-you-spend/#:~:text=The%20rates%20will%20vary%20according,allocated%20funds%20>
- OECD, Hours Worked (December 2025), <https://www.oecd.org/en/data/indicators/hours-worked.html>

Increased productivity: Productivity effects were modeled using published research linking employee well-being to output, including academic and institutional sources. This domain represents the largest modeled contribution, with an estimated annual value differential of \$4,223–\$8,273 per employee, reflecting higher on the job performance among holistically healthy employees.

- Said Business School, Employee Well-being, Productivity and Firm Performance (March 2019), https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3356581
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ROI calculation: Total estimated annual value differences were applied to the segment of the workforce assumed to be addressable (25%) and compared to average employer spending of approximately \$1,000 per employee per year on holistic health initiatives, yielding an implied return of 2.0x to 3.4x.

- Core Health, Wellness Program Budgets: How Much Should You Spend on Staff Well-being Programs? (November 2025), <https://corehealth.global/blog/wellness-program-budgets-how-much-should-you-spend/#:~:text=The%20rates%20will%20vary%20according,allocated%20funds%20>
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CHAPTER 2

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¹⁵ McKinsey, The state of AI in 2025: Agents, innovation and transformation, (November 2025), <https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai>. "While only one-third of all respondents say they are scaling their AI programs across their organizations, larger companies—both in terms of revenues and the number of employees—are more likely to have reached the scaling phase. Nearly half of respondents from companies with more than \$5 billion in revenue have reached the scaling phase, compared with 29 percent of those with less than \$100 million in revenues (Exhibit 5)." para 6.

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¹⁶ Correlations data shows that when employees feel less connected, they are more significantly likely to feel burnout and have lower productivity and holistic health.

- Connected employees are 3x more likely to be holistically healthy than employees who don't feel connected (58% vs 19%).
- Similarly, they are half as likely to feel burned out (21% among connected employees vs 41% among not-connected).
- And they are 1.7x more likely to feel productive (90% of connected employees feel productive most of the time at work, vs only 54% of not-connected employees).

CHAPTER 3

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¹⁷ Q : We would now like to understand how you rank individual elements of connection across growth, relationships and impact.

01. Feeling a sense of belonging at work

This statement had the highest agreement score (50%) of all the 'Relationship' options

¹⁸ Maggie Wooll, MBA, Your workforce is lonely. It's hurting your business (2022) <https://www.betterup.com/blog/connection-crisis-impact-on-work>. "When workers strengthen the skills and mindsets needed to build better workplace relationships, they benefit and so do their teams:

- 34% greater goal attainment
- 92% - more professional growth" para 27.

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²⁰ Deborah Perry Piscione and Josh Drean, Harvard Business Review, How Emerging Technologies Can Foster Human Connections at Work, (January 2025), <https://hbr.org/2025/01/how-emerging-technologies-can-foster-human-connections-at-work>

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²² American Cancer Society, Cancer Facts & Figures 2025, <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-acf.pdf>

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²³ Eligibility for Critical Illness coverage and payment of benefits are subject to medical diagnosis and all applicable policy terms and conditions.

²⁴ Eligibility for the RRTW program is subject to the terms and conditions as described in the MetLife Short Term Disability Plan.

CHAPTER 4

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²⁵ Moh Hosseinioun, Frank Neffke, Letian Zhang & Hyejin Youn, Skill dependencies uncover nested human capital, Nature Human Behaviour, (February 2025), <https://www.nature.com/articles/s41562-024-02093-2>

²⁶ American Job Quality Study (October 2025), <https://www.jff.org/idea/the-american-job-quality-study/>, one in four employees say their job offers no opportunities for promotion or advancement, pg 6.

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²⁷ Jay Fitzgerald, Harvard Business School, Why Soft Skills Still Matter in the Age of AI, (June 2025), <https://www.library.hbs.edu/working-knowledge/why-soft-skills-still-matter-in-the-age-of-ai>

CHAPTER 5

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²⁸ Deloitte, 2025 Global Human Capital Trends, (2025), <https://www.deloitte.com/nl/en/services/consulting/research/human-capital-trends-report-2025.html>

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²⁹ Last year's MetLife EBTS also spotlighted the powerful connection between benefits and organizational credibility, with those who report positive benefits experiences are twice as likely to trust their employer, even during times of economic uncertainty and 1.8 times more likely to trust their leadership. <https://www.metlife.com/workforce-insights/employee-benefit-trends>

³⁰ The Upwise decision support tool "Choose" makes recommendations to employees on benefits such as Medical, Dental, Vision, Supplemental Term Life, STD, LTD, Accident, CI (including Cancer plans), HI and HSA Contributions, Healthcare FSA, Pet, Legal and Fraud Protection. Employees may have additional benefits or additional services/perks available that don't factor into Upwise recommendations.

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³¹ Learn more about Upwise for Employers: <https://www.upwise.com/employers-brokers/>

³² Learn more about Disability & Absence Group Benefits: <https://www.metlife.com/business-and-brokers/employee-benefits/disability-insurance/>

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* Based on enrollment data provided by participating MetLife customers between 10/1/2024 and 11/27/2024.

Research methodology

MetLife's 24th Annual U.S. Employee Benefit Trends Study builds on over 20 years of data from employees and employers, incorporating multiple phases of both qualitative and quantitative research. The employer and employee surveys featured organizations from a range of industries and of various sizes. Respondents were aged 21 and over and were nationally representative of the full-time U.S. workforce in terms of demographics, job roles and firmographics.

See appendix for more details on survey participants and our methodology.

EBTS 2026 is MetLife's most insight-rich study to date.

- 35 interviews with external audiences across ER and BR roles.
- 18 internal MetLife stakeholders across business functions.
- Study fielded in October 2025 with 2,541 full-time employees + 2,480 HR and benefits decision-makers and leaders, with an additional wave fielded in January with 2,550 employees.
- 15 in-depth interviews with full-time US employees across a nationally representative range of demographic and firmographic markers.

Our research and analysis also incorporated extensive reviews of historically important studies and the latest literature on workforce health and well-being, trust and general employment trends. As with every edition of EBTS, we bring to bear more than two decades worth of our own data and insights.

The surveys, interviews and analysis were conducted by STRAT7, a global strategy, insights and analytics consultancy, in partnership with MetLife.

Sample details

Employees (Wave 1 – October 2025)

The Wave 1 employee survey consists of 2,541 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Gender	
Male	49%
Female	51%
Other (including non-binary)	0.4%
Ethnicity	
White	70%
Black or African American	20%
Asian	5%
Other	5%
Hispanic	17%
Non-Hispanic	83%
Family Status	
Do not live with children under 18	62%
Live with children under 18	38%
Education	
Didn't go to college	48%
Went to college	52%
Geography	
South	39%
West	21%
Northeast	18%
Midwest	22%
Age	
21-29 (Gen Z)	15%
30-44 (Millenials)	39%
45-60 (Gen X)	34%
61+ (Boomers)	12%

Personal Income	
Under \$30,000	10%
\$30,000-\$49,999	23%
\$50,000-\$74,999	23%
\$75,000-\$99,999	17%
\$100,000-\$149,999	14%
\$150,000-over	12%
Prefer not to answer	1%
Employer size (staff size)	
2-9	6%
10-49	15%
50-199	19%
200-499	6%
500-999	9%
1,000-4,999	11%
5,000-9,999	10%
10,000+	24%

Employees (Wave 2 – January 2026)

The Wave 2 employee survey consists of 2,550 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Gender	
Male	48%
Female	52%
Other (including non-binary)	0.4%
Ethnicity	
White	67%
Black or African American	21%
Asian	5%
Other	7%
Hispanic	18%
Non-Hispanic	82%
Family Status	
Do not live with children under 18	63%
Live with children under 18	37%
Education	
Didn't go to college	54%
Went to college	46%
Geography	
South	38%
West	20%
Northeast	16%
Midwest	27%
Age	
21-29 (Gen Z)	17%
30-44 (Millenials)	38%
45-60 (Gen X)	34%
61+ (Boomers)	11%

Personal Income	
Under \$30,000	13%
\$30,000-\$49,999	26%
\$50,000-\$74,999	25%
\$75,000-\$99,999	16%
\$100,000-\$149,999	11%
\$150,000-over	10%
Prefer not to answer	1%
Employer size (staff size)	
2-9	6%
10-49	15%
50-199	20%
200-499	7%
500-999	9%
1,000-4,999	9%
5,000-9,999	10%
10,000+	24%

Sample details

Employers (Wave 1 – October 2025)

The employer survey includes 2,480 interviews with benefits decision-makers and influencers at companies with at least two employees.

Employer size (staff size)	
2-9	6%
10-49	15%
50-199	19%
200-499	6%
500-999	9%
1,000-4,999	11%
5,000-9,999	10%
10,000+	24%
Industry	
IT/Technology	15%
Construction	11%
Healthcare and Social Assistance	10%
Finance and Insurance	9%
Retail	8%
Transportation and Warehousing	12%
Educational Services	4%
Energy and Utilities	4%
Management of Companies and Enterprises	2%
Public Administration	2%
Information	2%
Arts, Entertainment and Recreation	1%
Real Estate	1%

Administration Support and Waste Management and Remediation	1%
Agriculture, Forestry and Fishing	1%
Wholesale Trade	1%
Mining, Quarrying, Oil & as Extraction	0.5%
Other Services	4%
Geography	
South	39%
West	20%
Northeast	21%
Midwest	21%

About MetLife

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and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

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About STRAT7

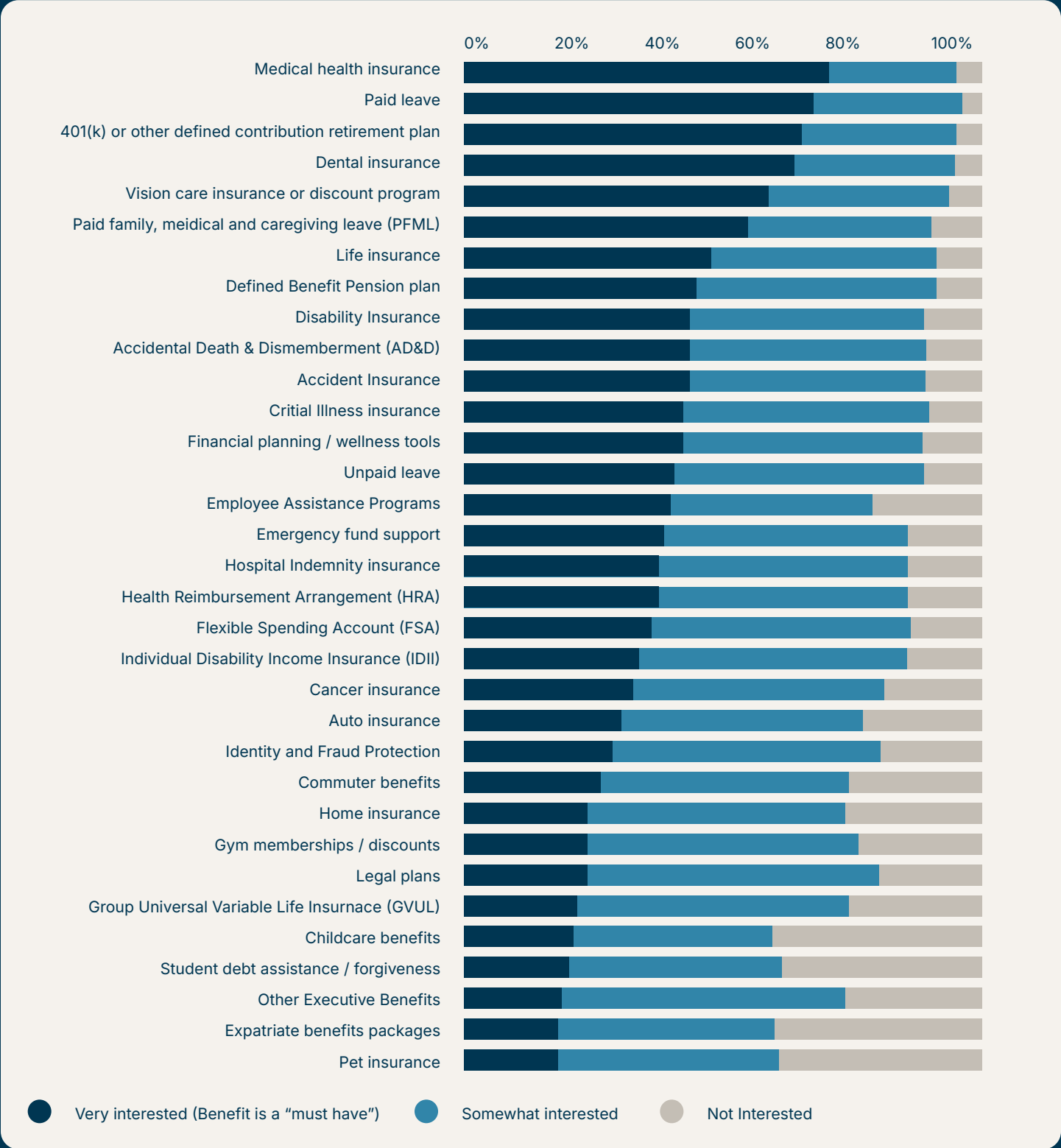
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Appendix

Top “Must Have” Benefits

While medical insurance is the top “must have” insurance benefit, significant proportions of the workforce consider additional/other benefits as a “must have” as well. See below for the full list of benefits tested in the survey.





24TH ANNUAL U.S. EMPLOYEE BENEFIT TRENDS STUDY

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