



The Trust Imperative

New strategies to accelerate talent outcomes
for a changing workforce



U.S. Employee Benefit Trends Study 2025
[metlife.com](https://www.metlife.com)

In a time of considerable economic uncertainty and social turbulence, MetLife's Employee Benefit Trends Study shows how employers can provide stability for workers.

Executive summary

MetLife's 23rd Annual Employee Benefit Trends Study (EBTS) report focuses on the vital role trust plays in employment relationships and in strengthening perceptions of employee care. It also highlights how employers can enhance the employee experience in ways that build trust with and promote well-being for all workers.

After notable improvements in recent years, key employee wellness and talent management metrics show signs of softening, with significant declines among the youngest workers. This year’s results can be viewed as a reminder of the need for robust employee care strategies. Employee care refers to employers’ genuine demonstration of interest in employees’ overall well-being, both at work and outside of work.

As we’ve highlighted in recent editions of our research, the authentic demonstration of such care is essential for organizations seeking to boost overall workforce health.

Our findings confirm that employees who trust their employers are more likely to feel cared for. Ultimately, perceptions of care and employee trust equate to higher degrees of holistic health (e.g., physical, mental, social and financial wellness) across the workforce and improved talent outcomes (e.g., loyalty, engagement, productivity, happiness).

Employee trust is particularly relevant now because powerful external forces, including macroeconomic uncertainty and cultural tensions, have many workers looking to their employers as a source of stability. In fact, MetLife’s EBTS shows that employees trust their employer more than any other institution at this time. Thus, increasing trust can help employers meet the diverse needs of a heterogeneous workforce and support a healthier workforce.



About our research

Informed by more than 20 years of proprietary longitudinal data from both employees and employers, our research process incorporates multiple phases of data collection, analysis, and synthesis. We also apply predictive, analytical models based on Bayesian and other statistical techniques to:

- Provide deeper visibility into issues and opportunities related to the employee experience and workforce health
- Generate actionable insights for HR leaders and employers seeking to improve talent outcomes
- Identify emerging trends that will shape the future of employment.

Literature review and discovery create a foundation for our research

We formed our hypotheses through extensive analysis of emerging macro trends and the latest data on workforce demographics, as well as through the perspectives of senior business leaders, industry analysts, and HR decision makers. We also conducted a comprehensive examination of the landmark studies, historical literature, and leading authorities on trust to build on their findings and deepen our understanding of trust within employment relationships.

Quantitative surveys form the core of the study

In September 2024, we surveyed 2,567 HR decision-makers and other company leaders and 2,964 full-time employees. The surveys were designed to be representative of US companies (e.g., size of business, industry, region) and workers (e.g., age, race, gender, seniority level, skill, income). In December 2024, we completed an additional survey of 2,615 full-time employees to monitor a rapidly changing landscape and expand our understanding of key topics.

Interviews with experts and employees provide context and real-life examples

In-depth interviews with a nationally representative set of workers provided richer views into the human impact of workforce trends. Additionally, we interviewed 33 senior-level stakeholders, including HR decision makers, analysts, brokers, and C-suite executives in June 2024 to understand their views on trust, employee care, and workplace benefits.

We surveyed

2,567

HR decision-makers

5,579

Full-time employees

33

Senior-level stakeholders

Why trust matters now

In our most recent findings, trust emerged as a driver of improved outcomes for diverse segments of the workforce. Our data show that trust is a potentially powerful force for any employer seeking to build a healthier, happier, and more engaged and productive workforce in the face of today's unique challenges.

Trust's impact on some aspects of business performance has been extensively researched for at least 30 years, with high-profile studies from Edelman, Gallup, Pew, and other respected sources. Business leaders have certainly become more attuned to the power of trust in fostering teamwork and productivity, supporting peak performance, and enriching cultures.

This year's EBTS study builds on these previous efforts to explore *why* and *how* employees trust employers and their leadership. Further, we examine the influence of trust on employee care, benefits, and other elements of the employee experience. We also have set out to:

- Define trust's strong amplifying effect on holistic well-being and employee care by unpacking how care in the short-term builds trust in the long term
- Validate trust's direct and beneficial impact on key talent outcomes
- Outline specific actions employers can take to build and sustain trust across all segments of the workforce

The results show that trust is a leading indicator of employee perceptions of being cared for, which in turn correlates to higher degrees of holistic health and the talent outcomes most organizations are looking for. In other words, trust amplifies the impact of employee care strategies.

For more on the relationship between trust and employee care, see Chapter 2.

What we know about trust from landmark studies

From best-selling books to focused academic research, there is broad consensus that trust benefits businesses and society:

- "In societies where trust prevails, institutions function with far less friction, enabling innovation and collaboration to flourish." ([Trust: The Social Virtues and the Creation of Prosperity](#), Francis Fukuyama, 1995)
- "Low trust causes friction ... is the greatest cost in life and in organizations. Low trust slows everything—every decision, every communication, and every relationship." ([The Speed of Trust](#), Stephen Covey, 2006)
- "Compared with people at low-trust companies, people at high-trust companies report 74% less stress, 106% more energy at work, 50% higher productivity, 13% fewer sick days, 76% more engagement, 29% more satisfaction with their lives, 40% less burnout." ("[The Neuroscience of Trust](#)," Zak, Harvard Business Review, 2017)
- "Google's data indicated that psychological safety, more than anything else, was critical to making a team work." ("What Google Learned from Its Quest to Build the Perfect Team," [The New York Times Magazine](#), 2012)
- "By pulling together the right people with the right combination of skills and training and giving them time to build trust, companies can accomplish big things." ("[Teamwork on the Fly](#)," Edmondson, Harvard Business Review, 2012)
- "In [global virtual] teams, coordination is accomplished via trust and shared communication systems ... team trust was predicted strongest by perceptions of other team members' integrity." ("[Trust and Virtual Teams](#)," Jarvenpaa, Knoll, and Leidner, 1998)
- "High levels of trust within an organization can result in outstanding employee commitment, lower turnover intentions, and higher job satisfaction, all of which are vital for a culture of innovation." ("[Developing and Maintaining Trust in Working Relationships](#)," Lewicki, Bunker, et al., 1996)
- "Social capital here refers to features of social organization, such as trust, norms, and networks, that can improve the efficiency of society by facilitating coordinated action." ("[Social Capital Theory](#)," Burt, 1992)

Employers can build trust and demonstrate care over time as part of a thoughtfully designed and fully integrated employee experience. Building trust is particularly useful today given the generational changing of the guard in the workforce that's now underway and in the unique challenges in American society.



The implications for employers

As our latest research makes clear, embedding trust into the overall work environment and culture via specific employee care strategies can help employers realize their top talent management objectives, including greater workforce well-being and increased engagement, productivity, and happiness. Further, increasing trust can empower employees for both personal and professional success. Fundamentally, that's why trust, alongside holistic workforce health, should be top of mind for HR and business leaders.



What we're seeing

1

The current state of holistic health

Employees' holistic health and key talent outcomes are trending downward, particularly among younger employees, a mounting concern given the rise of Gen Z and prevalence of Millennials in the workforce.

2

How trust amplifies the power of care

With employers increasingly viewed as more trustworthy than other prominent institutions, trust has emerged as a powerful force for enriching employee care strategies in support of increased workforce well-being.

What you can do about it

3

Building trust across the employee experience

Employers have options for enhancing trust and demonstrating care across every element of the employee experience, but especially with social and supportive cultures built on transparency and open communication.

4

Fortifying trust through benefits

Attractive benefits and wellness programs, as well as intuitive enrollment processes and support for ongoing utilization, can improve talent outcomes and boost returns on investment in the employee experience.

Employee holistic health
is down 5%.



▼ 5% pts YoY

Snapshot of the workforce

Current levels of holistic health

After positive trends of recent years, key metrics are softening, particularly within younger generations – an early warning signal of long-term risks.

The results of MetLife's 2025 EBTS show downward trends in key talent metrics (e.g., productivity, engagement, a sense of belonging) after several years of notable gains. These metrics reflect the highest-priority outcomes of many employers and the hallmarks of a successful work life in the eyes of employees.

A stagnation of overall workforce health and a persistent employee care gap – the difference between the proportion of organizations that say they demonstrate care and the proportion of employees who feel cared for – reflect the impact of external economic, social, and cultural stressors. These forces add to the difficulties employers face in meeting the diverse needs of a heterogeneous workforce.

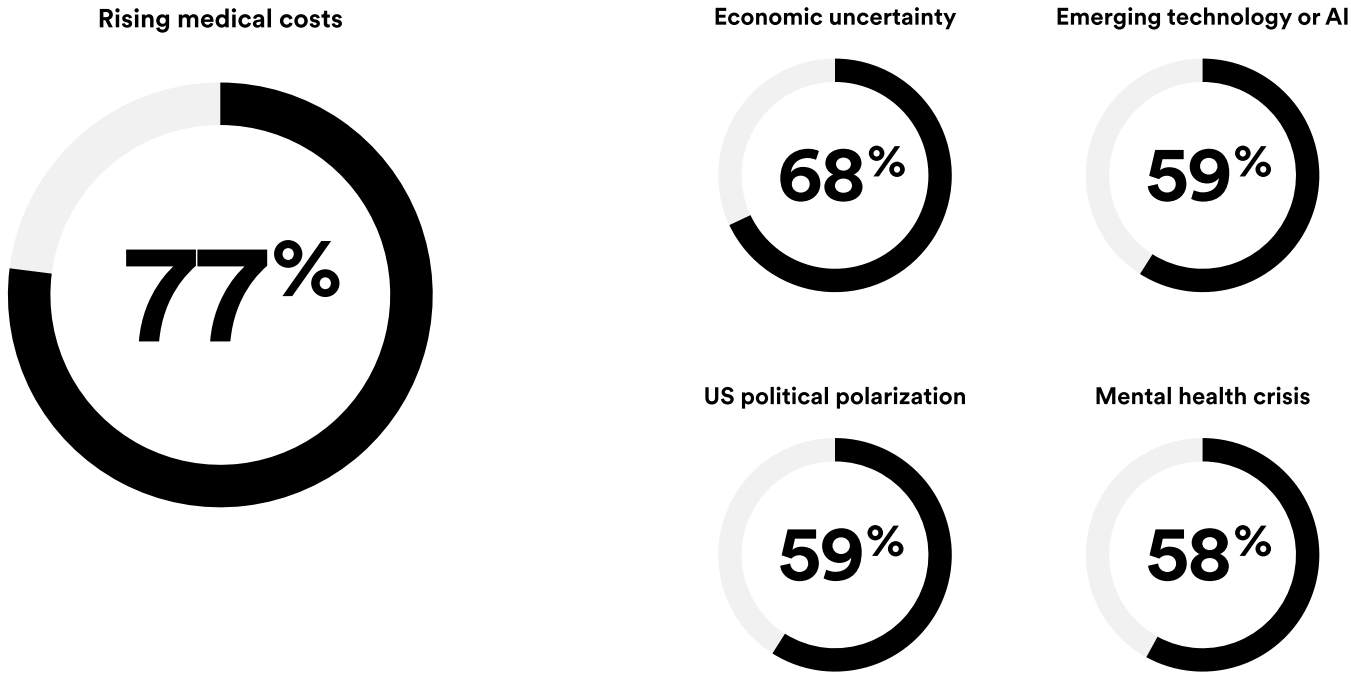
A generational changing of the guard further complicates the challenge for employers. Indeed, the growing presence of Gen Z in the workforce – the least holistically healthy generation, according to our results – is clearly influencing our results. As Gen Z gradually replaces Boomers, the most holistically healthy generation, overall workforce health will be at risk of further declines in the future. The holistic health of Millennials – the second youngest and largest cohort in the workforce today – is also declining. While even small decreases in holistic health are of concern, the more troubling issue from the perspective of many employers will be a further drop in the talent outcomes that are essential to organizational performance.

External factors shaping employee wellness

A combination of macroeconomic, sociopolitical, and cultural megatrends is having a disproportionate effect on specific employee segments, including younger workers, which helps explain the downward trends in this year's data. These forces, along with falling trust in traditional institutions, have contributed to a sense of a societal crisis that may affect employment relationships. They also present challenges to employers committed to supporting the well-being of their workers.

Rising medical costs and general economic uncertainty are among the biggest stressors for employees

Percentage of employees who are concerned about...



Economic concerns

In our employee survey, 77% of respondents said rising medical costs were the top concern, followed by economic uncertainty, which was cited by 68%. More than three in five (61%) workers are concerned with having enough money to pay for out-of-pocket costs not covered by their health insurance. Inflation is on the minds of many workers, as our interviews with employees showed.



What employees say

“I’m most concerned about the ability to purchase a house at some point. Prices are through the roof.”

“Some people work just for health insurance because medical care is so expensive if you don’t have insurance.”

Tech-driven disruption

About three in five employees (59%) expressed concerns about emerging tech and artificial intelligence (AI). While the darkest predictions of massive job loss have not come true, the relentless pace of technology advancement and constant connectivity have no doubt shaped these employee attitudes.

Employees on AI

59%

Say they are concerned with the risks associated with AI

39%

Say that AI will cause tension between employers and employees

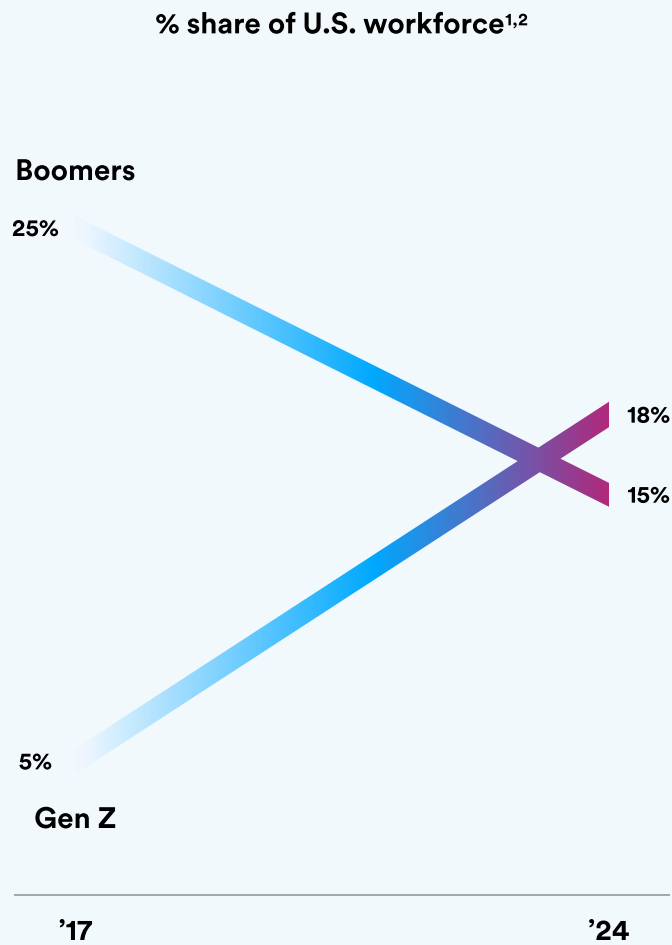
32%

Say that AI will help make the workplace more equitable, down 4 percentage points year over year (YoY)

Demographic shifts

Demographic shifts are shaping overall workforce health and exacerbating challenges employers face in supporting the needs of a heterogeneous workforce. According to the US Bureau of Labor Statistics, Gen Z employees surpassed Boomers as a proportion of the workforce in 2024; by 2030 Gen Z will represent about 30% of all employees and Boomers only 5%. At the same time, Millennials are now the largest generation in the workforce. This is a concern because our data shows that younger employees are less healthy than their older colleagues.

Workforce health may decline further as Gen Z replaces Boomers.



1. Trendlines
2. Pew Research Center

Declining health and softening talent outcomes

Most key talent outcomes have declined YoY. Employee perceptions of being cared for by their employers are down 8 percentage points since 2024, from 60% to 52%, with the largest YoY declines reported by Millennials (-11 percentage points to 53%) and Boomers (-9 percentage points to 50%).

The declines no doubt contributed to the falling metrics related to fulfillment at work. Employees' sense of belonging and their happiness each fell 8 percentage points, while their feelings of success and being valued each fell 6 percentage points. Engagement (-7 percentage points) and productivity (-5 percentage points) also showed meaningful drops. There were notable variations in the YoY trends across generations. Given holistic health's direct connection to these and other outcomes, employers will need to act to prevent further declines in the outcomes that matter most to their performance.

What employees say

“I’m just trying to bank as much money as I can to have the financial independence to retire.”

Generation X employee

“Right now, there’s a lot on the line. We have three kids. Inflation is a big problem. Daycare and food costs mean we can’t get by on a single income. These are the balls we are juggling.”

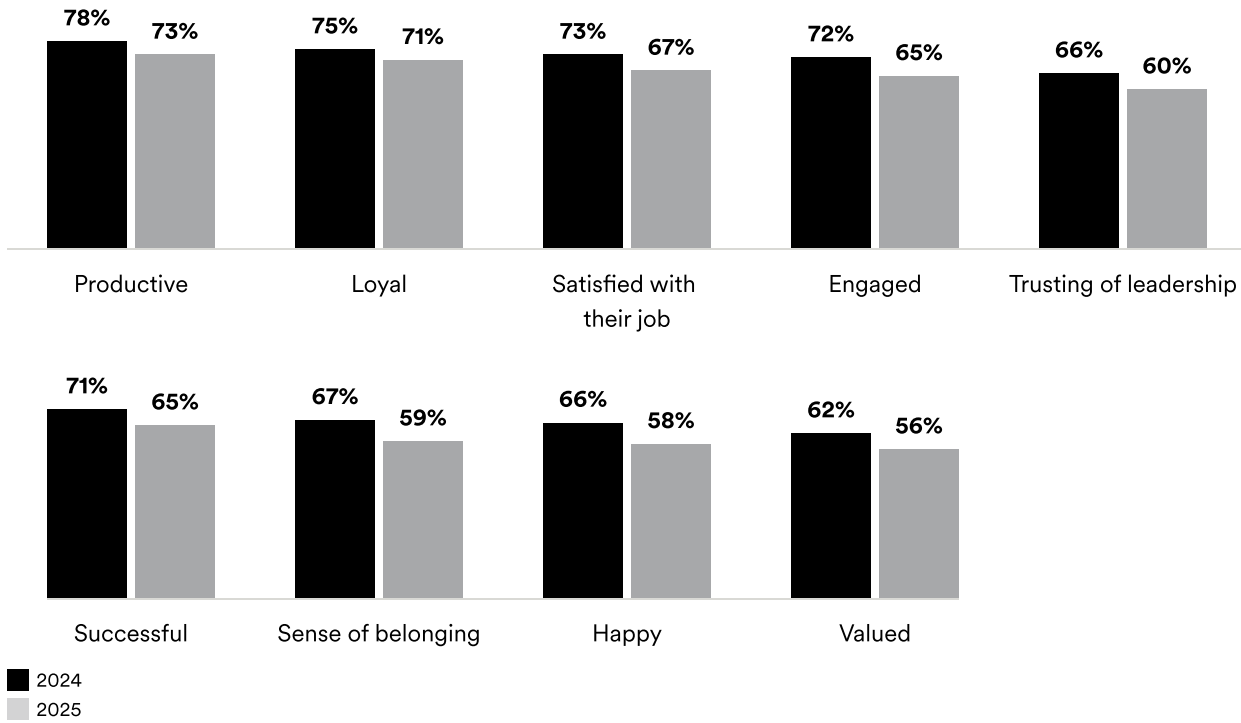
Millennial

“In an ideal world, we would have at least one more kid. We also just bought a house, so there are a lot of things happening all at once in a very tumultuous and uncertain time.”

Millennial

Key outcomes are declining

Employees who say they feel...



Note: Each year, metrics are measured on a seven-point scale where we ask respondents the extent to which the statement/attribute describes them and how they are currently feeling. If they provide a top three box score of 5, 6 or 7, then they are classified as agreeing. In 2025, 73% of employees selected one of these three scores for feeling productive at work.

Key talent outcomes by generation

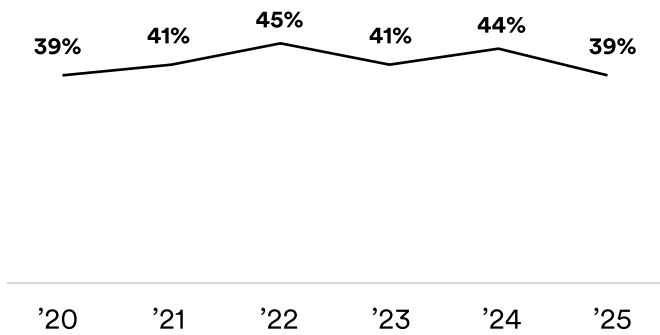
	Gen Z	Millenials	Gen X	Boomers	All employees
Engagement	-5% (59%)	-7% (63%)	-8% (65%)	-3% (76%)	-7% (65%)
Productivity	-2% (66%)	-7% (69%)	-6% (75%)	0% (84%)	-5% (73%)
Happiness	-8% (54%)	-11% (55%)	-8% (59%)	-1% (66%)	-8% (58%)

% of workers who experience the following at work (YOY change)

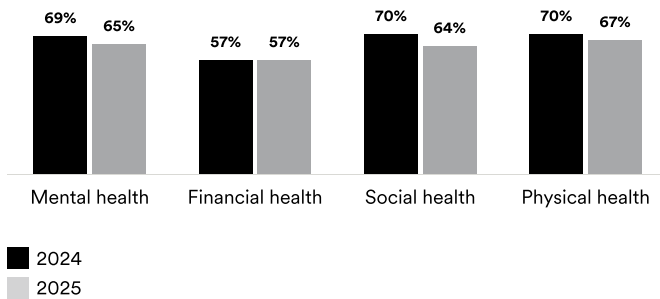
The state of workforce health

Employees' holistic health has trended downward since 2024. The proportion of employees who say they are holistically healthy fell from 44% to 39%. That change is largely attributable to the 6 percentage-point decrease in social health and 4 percentage-point drop in mental health. Physical and financial health remained largely flat YoY, though there are wide variations in the results across generations. Further, financial health remains notably lower among employees than the other aspects of holistic health, largely due to external forces.

The proportion of employees who say they are holistically healthy is in decline.



Social and mental health have seen the most significant declines.



Proportion of employees who say they feel healthy on all four dimensions of holistic health. Social and mental health have declined YoY, while physical and financial health remain flat across the entire workforce.

The generational view of workforce health

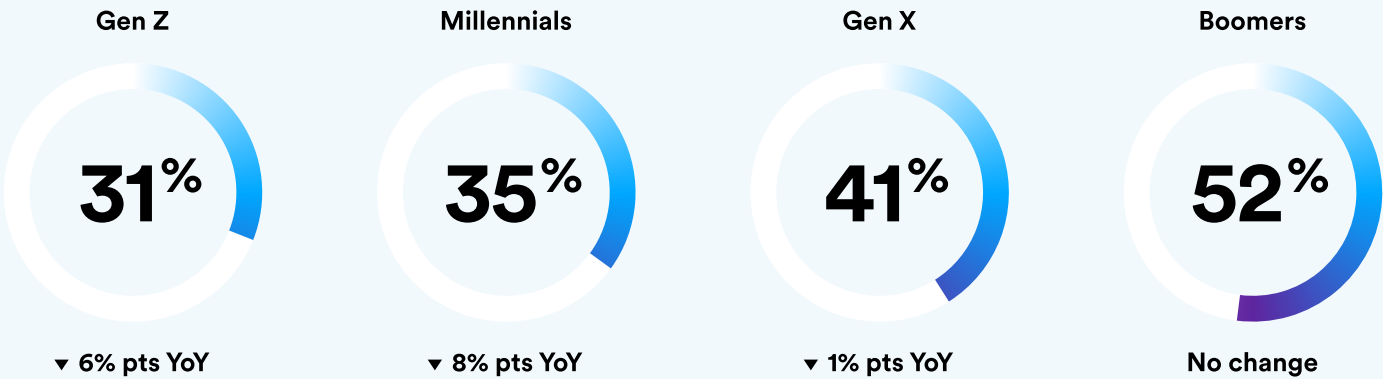
Employers are challenged by the declining health of their younger workers. While 52% of Boomers say they are holistically healthy today, only 31% of Gen Z say they are. For HR and business leaders, this is an important gap because of the likelihood of further declines in workforce health as Gen Z (the least healthy cohort) gradually replaces Boomers (the healthiest). The concerns may be amplified considering that only 35% of Millennials, now the largest generation in the workforce, say they are holistically healthy, down from 43% in 2024.

The 21 percentage-point holistic health gap between Gen Z and Boomers remains near its historical peak. In fact, Boomers were the only generation of employees that did not report a decline in holistic health this year.

To be clear, other generations have their own unique and evolving needs. As Generation X becomes the most senior cohort, they will face more challenges related to physical and financial health. Indeed, large proportions of Generation X employees say they are concerned about the cost of healthcare in retirement (72%) and outliving their retirement savings (68%). Additionally, Generation X employees are significantly more likely to express concern in these areas than the workforce as a whole.

As Millennials move into the prime of their careers, they are experiencing the difficulties of being "sandwiched" between providing childcare and elder care. Just under half of Millennials (46%) are caregivers for kids or adult/older family members, compared to just over a third of the total workforce (36%). Employers certainly recognize the challenges: 62% say it's difficult to manage the needs of a multigenerational workforce and 57% say integrating Gen Z is a challenge.

Employee holistic health, by generation



YoY changes to different aspects of holistic health

	Gen Z	Millennials	Gen X	Boomers	All employees
Mental health¹	-4%	-5%	-3%	+4%	-3%
Financial health²	-4%	-2%	+4%	+2%	0%
Social health³	0%	-6%	-7%	-2%	-5%
Physical health⁴	-1%	-6%	-3%	+3%	-3%

1. Your condition regarding psychological and emotional well-being
 2. Your state regarding your personal/family financial situation
 3. Your ability to form satisfying interpersonal relationships with others
 4. Your health regarding illness, injury and general lifestyle

The elements of holistic health

Breaking down each aspect of holistic health, we can identify the particular forces driving the overall decreases in workforce well-being.

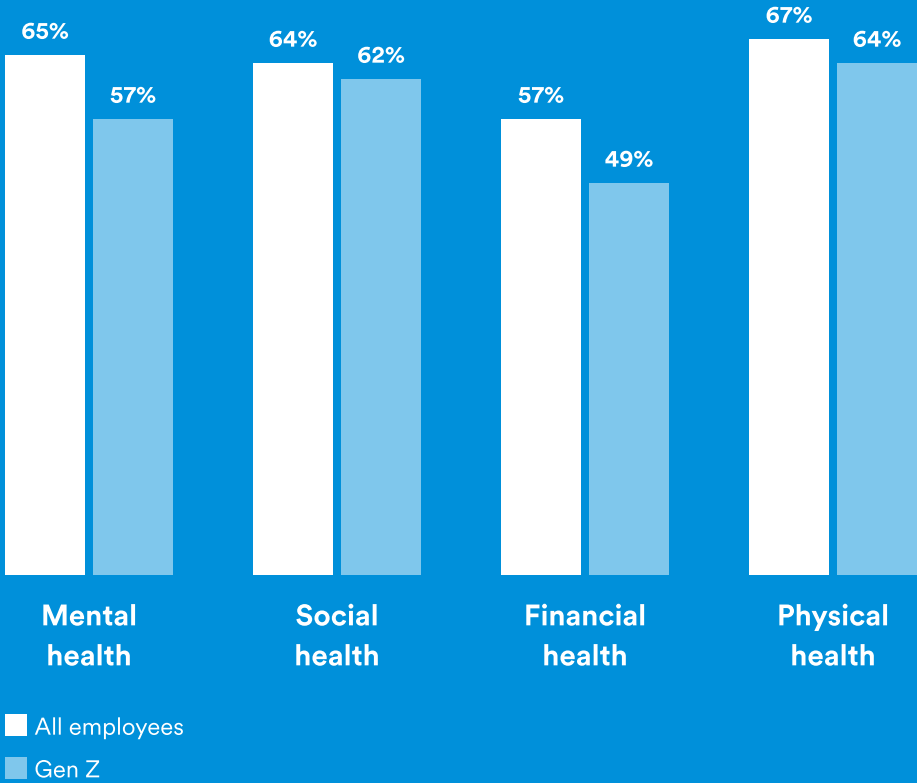
Financial health: inflation and uncertainty take a toll

As with previous editions of EBTS, broader economic and cultural trends shape our results. On the one hand, a rising stock market may have helped Boomers, who reported a 3 percentage-point YoY increase in their financial health, feel better about their retirement portfolios. On the other hand, inflation (especially high medical and housing costs) and economic uncertainty contributed to the downward trend in the financial wellness of younger generations, particularly among Gen Z employees, who reported a 4 percentage-point drop in financial health.

Mental health: concerns linger long after the pandemic

The pandemic shed light on the issue of mental health in the US, while popular books like *Stolen Focus* by Johann Hari and *The Anxious Generation* by Jonathan Haidt highlight the impact of technology and social media on well-being and development. A substantial proportion of employees say they feel stressed (39%), burned out (35%), and depressed (22%). That 44% of Gen Z workers report reaching out for help with these challenges in the past year, twice the rate of other employees, suggests they recognize the need for assistance and would take advantage of employee assistance programs (EAPs), mental health offerings, and other relevant benefits.

Gen Z significantly lags other generations in all aspects of health, with this year's declines only widening the gaps.



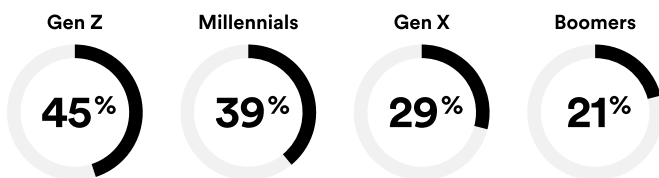
Social health: isolation presents barriers to connectivity

More than one-third (34%) of employees feel isolated or lonely more than half the time they are at work. Such feelings are the most common reason employees say they are not socially healthy.

There are notable generational differences in terms of feeling lonely or isolated. For Gen Z, that number is 45%, compared to 39% of Millennials, 29% of Gen X, and 21% of Boomers. Looking at work location, 19% of all employees report that, when working from home, they feel isolated from their colleagues, rising to 26% for Gen Z.

Gen Z feels lonelier than any other generation

Proportion of employees who feel lonely or isolated when working



Gen Z is least likely to feel “connected” at work (55% vs the average of 60% for other generations). Although they recognize that employers try to organize social events, they are the least likely to be satisfied with the work environment; in fact, one in five say it often feels toxic. They are also the most likely to suffer from change fatigue. Given how many organizational and transformational change initiatives are underway across industries and how many more will likely be necessary in the future, Gen Z’s challenges will be of particular interest to business leaders.

What employees say

“One thing that I really like is that we have social media within the company that we use to connect, and even the remote people get on there.”

These results also show how technology is a double-edged sword, providing 24/7 connectivity, but also making some individuals – and many young people – feel more isolated. Nearly a third of Gen Z workers (32%) said their reliance on technology for work communication makes them feel more isolated from their colleagues, compared to 24% of all workers. It’s also worth noting that 50% of all employees say technology helps them feel more connected to their colleagues.

Given the unique cultural moment, social health is taking on increased importance on the agendas of HR and business leaders. Supporting social health can help employers navigate the generational shift and mitigate ongoing stagnation in key metrics, particularly relative to Gen Z.

Holistic health in the world of hybrid work

Both hybrid and remote workers have seen substantial decreases in holistic health YoY, although hybrid workers remain significantly healthier than both remote and on-site employees.

Hybrid workers ¹	-11% pts
Remote workers ²	-8% pts
Full-time on-site ³	-2% pts

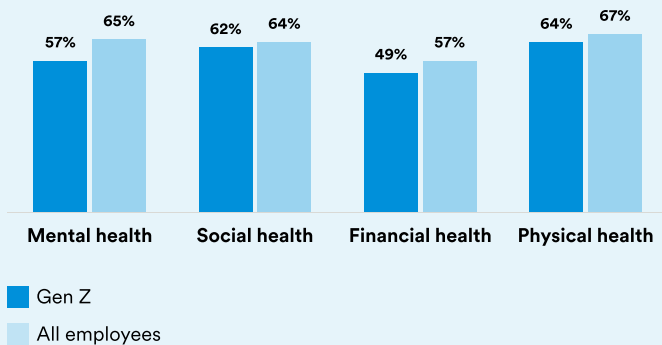
1. 55% to 44%
2. 45% to 38%
3. 39% to 37%

What's different about the latest generation to join the workforce

Whenever a new generation joins the workforce, employers are challenged with meeting their unique needs and preferences. But our survey results suggest that Gen Z is presenting distinct and larger-scale challenges.

While young employees historically lag older colleagues in key outcomes, our historical data indicates that Gen Z is unique when compared to previous generations of the youngest workers. For instance, in this year's survey, workers aged 21-25 report noticeably lower levels of engagement (-9 percentage points) and happiness (-18 percentage points) compared to the same age cohort in our 2018 survey.

Gen Z also reports feeling less successful and having higher levels of stress and depression than the youngest workers in 2018. Similarly, 65% of employees aged 21-25 in our 2018 survey said they felt connected, compared to 52% today.



These declines can be partially explained by the most stressful external forces cited by Gen Z, some of which are related to the current cultural and macroeconomic moment:

Medical costs	72%
Climate change	58%
Isolation / loneliness	58%
Inequity and discrimination	58%
Geopolitical crises	52%

Some of these stressors (e.g., medical costs) are consistent with their colleagues from other generations. Others, however, show heightened concerns; for instance, Gen Z report significantly higher levels of isolation than their older peers.

Gen Z's formative experiences – beginning their careers during a global pandemic, engaging with social media from a young age, living with climate anxiety – help explain its struggles, particularly with mental and social health.

A growing perception gap around employee care

The prevalence of external stressors and employees’ struggle with holistic health may help explain the persistent perception gap regarding employee care. With 87% of employers saying they demonstrate care, the care perception gap ticked up to 35 percentage points. The widening gap can be at least partially attributed to the reduction in the proportion of employers increasing their investments in benefits, which fell to 50% this year from 55% in 2024.

Employee perceptions of being cared for

	2024	2025	YoY
Gen Z	58%	53%	-5% pts
Millenials	64%	53%	-11% pts
Gen X	59%	51%	-7% pts
Boomers	59%	50%	-9% pts
All employees	60%	52%	-8% pts

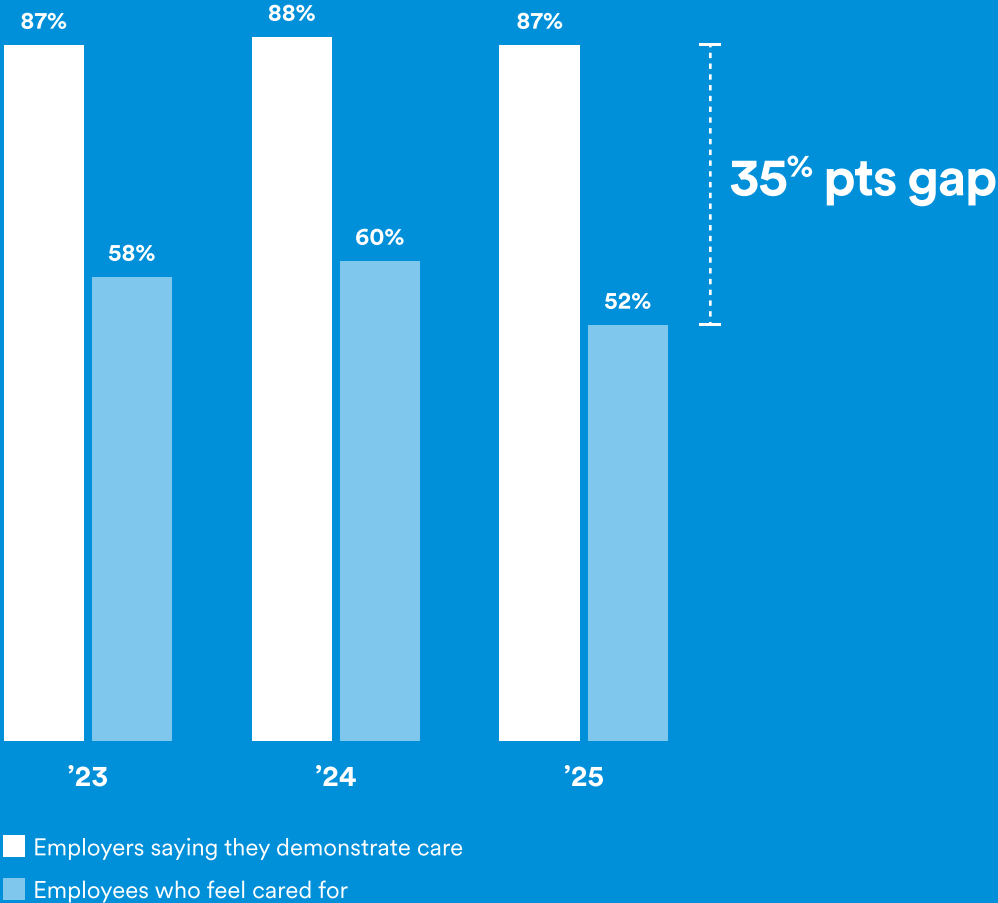
The bottom line

Holistic health metrics and perceptions of care are worth watching closely because they directly link to critical talent and business metrics, as our research and analytical modeling have demonstrated. Fundamentally, employers need to address the holistic health of their employees if they are to improve engagement, productivity, and happiness.

Research from Oxford University shows the impact of strategic investments in employee care and holistic health; firms with the highest degrees of workforce well-being enjoyed a 20% edge in stock price performance compared to the S&P 500. As we explore in detail in Chapter 2, building trust within the context of employee care strategies can help employers realize such value.



The care perception gap is widening.



How trust and care work across generations



Gen Z Jacob

Age: 27

Job: junior software developer

Challenges: higher cost of living, managing student loans

Goals and dreams: amassing savings to buy a home, starting a family

Mindset: anxiety about the future and how to move forward

Jacob loves his work and the increased responsibility he's given by his manager to take on new challenges. Feeling unsure about how the company could support his personal goals, he turned to his manager who reminded him of company-provided resources:

- **Financial wellness programs** offering tools for budgeting, managing debt, and saving for a down payment on his first home
- **Legal services** that will help Jacob navigate the mortgage application process when he's ready to buy and help him with some old unpaid speeding tickets
- **Disability insurance** which was particularly useful after Jacob was out for an extended period after a snowboarding accident

Jacob felt empowered to take control of his future and more confident about reaching major milestones, despite the many challenges faced by his peers. He also developed a stronger sense of trust and appreciation for his employer, thanks to feeling genuinely cared for and personally supported.



Millennial Melissa

Age: 34

Job: associate partner at large law firm

Challenges: raising young kids while caring for aging parents

Goals and dreams: making full partner by age 40, saving for kids' college years

Mindset: high degrees of stress in balancing work, life, and family obligations

Having waited until their 30s to have kids, Melissa and her husband (also an attorney) are expecting their second. They are also looking after parents with multiple ailments and face growing responsibilities at the office. Melissa is confused about changing family leave regulations and how it might impact her maternity leave.

Melissa consulted with HR specialists and used a company-provided online tool to understand her eligibility, claims timing, and other features. She also listened to a podcast to learn about other benefits available to her, including:

- **Supplemental insurance for dependent care**
- **Dental insurance** for those extra cleanings during her pregnancy
- **Leadership development programs**
- **Flexible work schedules**

Melissa felt grateful for her firm's support of both personal and professional goals.



Gen X Jennifer

Age: 53

Job: head of customer service for a regional bank

Challenges: amassing savings for an extended retirement and long-term healthcare costs

Goals and dreams: a well-balanced lifestyle while she is still working and a comfortable and healthy retirement after, probably within the next 10 years and preferably somewhere warm, where she can spend time outdoors with her beloved new puppy, Bubbles

Mindset: relative confidence based on a high income and a strong recent performance in her investment portfolio, but growing worries about her post-work years, thanks largely to inflation

Jennifer accessed company-provided benefits – including voluntary options – to help address her concerns.

Specifically, she took advantage of:

- Retirement planning
- Pet insurance, to help keep Bubbles as healthy and happy as possible ahead of her retirement years
- Long-term care insurance

Personalized recommendations regarding insurance, annuities, and portfolio rebalancing made Jen more optimistic about the future.



Boomer Betty

Age: 65

Job: retail manager

Challenges: managing chronic conditions

Goals and dreams: a comfortable retirement with easy access to healthcare and a financial cushion to maintain her lifestyle

Mindset: ready for retirement, life's next chapter

Betty has always been a loyal employee, based on the flexibility the company provided when she was raising her kids. The company's regular recognition of her accomplishments also helped strengthen her engagement at work and her trust in her employer – and her sense of being trusted by senior leaders.

Facing her empty-nest and post-work years, Betty has the core benefits she needs to maintain her physical, mental and financial health:

- **Retirement planning services** to adjust her portfolio to ensure sufficient income
- **Ongoing healthcare coverage** to manage chronic conditions

To Betty, these foundational benefits seem like well-earned rewards for her years of service. She's grateful for the guidance she received and feels a certain freedom to focus on the big decisions – like whether to keep working part-time or just play more pickleball.

Perceptions of care since last year

▼ 8%



Trust and care

How trust amplifies the power of care

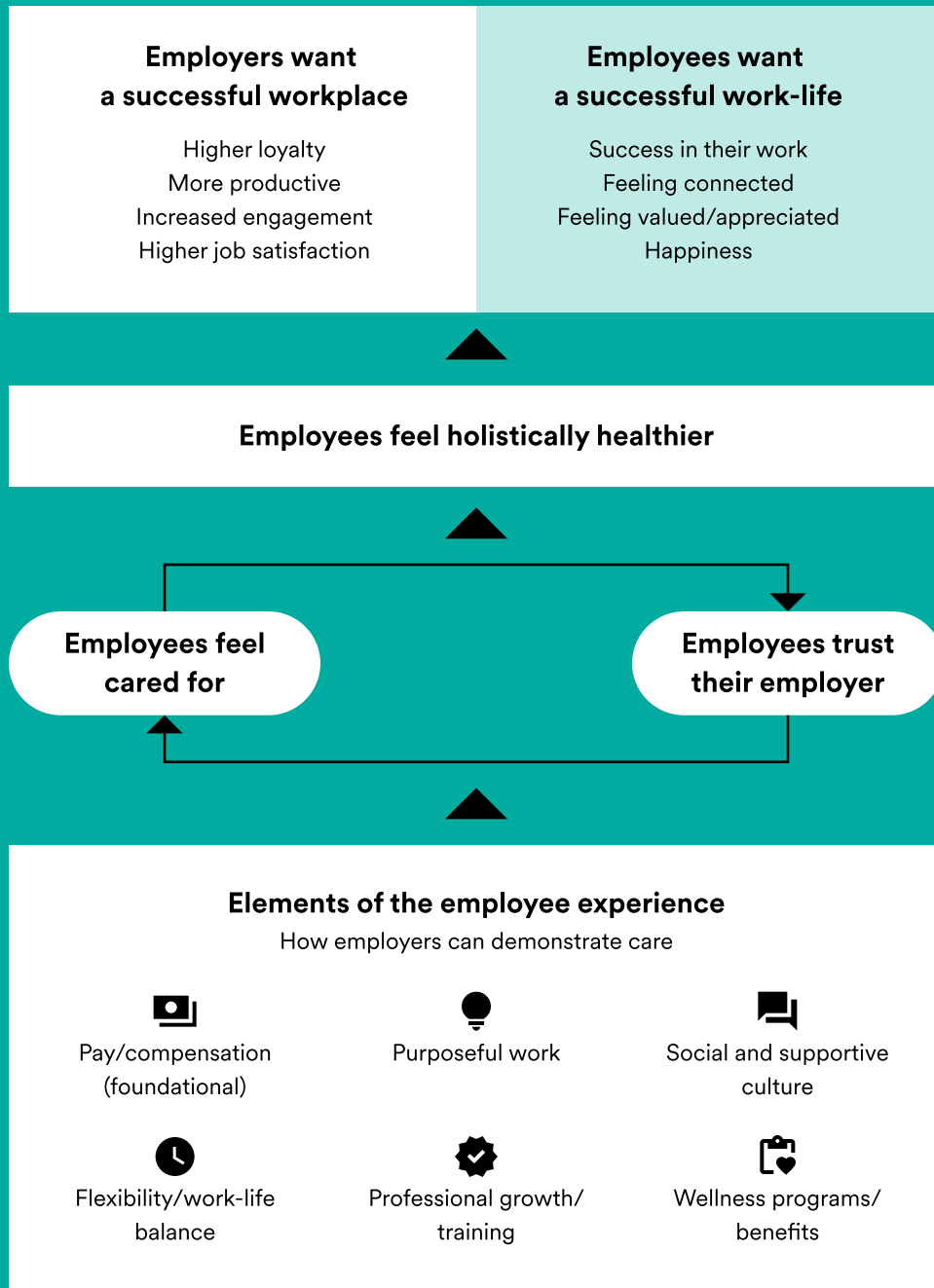
With employees trusting their employers more than many other institutions, employee care strategies can deliver the support workers are looking for in a tumultuous time.

Employee care has been a major theme of our research for the last few years, largely because of its meaningful positive impact on holistic health and key talent and business outcomes. But perception of care continues to correlate strongly with key talent outcomes. With perceptions of care down 8 percentage points since last year, employers will be looking for ways to target their investments in employee care to those areas that offer the biggest impact.

As our previous research has shown, all elements of the employee experience – purposeful work, social and supportive cultures, flexibility/work-life balance, professional growth and training, and wellness programs and benefits, as well as compensation – are critical to promoting holistic health across the workforce and strengthening perceptions of employee care. They are also the venues through which employers can gain – or lose – the trust of their employees and make individual workers feel trusted (or not).

The MetLife Care Model

The MetLife Care Model illustrates how employers that demonstrate employee care and build trust across the employee experience can increase holistic health and improve talent outcomes.



Trust and care – a powerful combination

In our analysis of this year’s EBTS results, trust emerged as a powerful force for boosting holistic health and improving talent and business outcomes, primarily by complementing and enriching employee care strategies. Further, our analysis sheds light on the intricate relationship between trust and care, which are closely correlated, but conceptually distinct in the minds of employees.

Based on a correlation analysis of more than 30 statements related to care, employee trust in leadership and their organization being on their side are the two strongest predictors of whether employees say that their employer demonstrates care. *See appendix for details on our analytical methodology.*

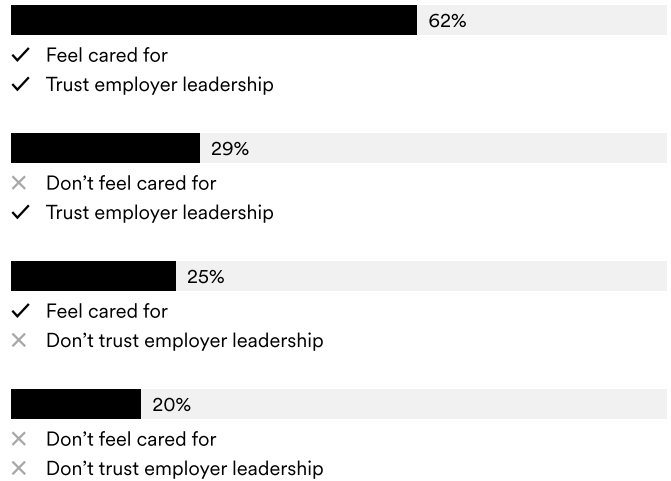
Top indicators of employee care

- 1. I trust my employer’s leadership.**
- 2. I trust my organization is on my side.**
- 3. I believe in my organization’s vision.**
- 4. I feel valued and appreciated.**
- 5. I feel committed to my organization’s goals.**
- 6. I trust my manager.**

Interestingly, our research shows that the relationship is not one-way; rather, trust and care are mutually influential and reinforcing – a relationship that might be described as “1 + 1 = 3.” A small minority of employees trust their employers without feeling cared for. Conversely, employees won’t see acts of care as genuine unless they trust their employer. This “both-and” effect helps explain why employees who feel cared for and trust their employers are much more likely to say they are holistically healthy than those who say they feel neither trust nor feel cared for.

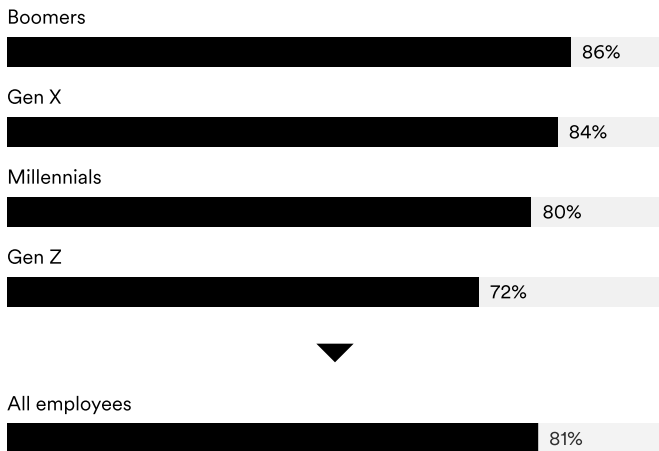
Trust and care work better together.

% of employees feeling holistically healthy



Trust – specifically employers’ responsibility to build trust – is an area of consensus among workers. Though there is significant variance between Boomers and Gen Z, large majorities across all generations say employers have such a responsibility. This unifying effect means trust-building actions can help employers satisfy the diverse needs of all workers as part of holistic employee care strategies.

Proportion of workers who say employers have a responsibility to build trust



Trust in the context of employment relationships

Given its intangible and fluid nature, trust and its impacts can seem difficult to quantify. Plus, trust evolves over time – it’s hard to earn and easy to lose, as the saying goes. Trust can be viewed both as an innate belief and a function or result of trustworthy behaviors. Because trust is shaped by expectations, it can fluctuate as those expectations are met or not met. That means employers should consider how to set and manage those expectations over time.

In the workplace, trust refers to an environment and culture that is built on psychological safety, mutual respect, and open communication between employees and management. In high-trust environments, people rely on each other, and are comfortable working together in team settings, bringing their authentic selves to work, and expressing themselves openly.

Cultivating trust is largely a function of expectations and actions. For many employees, trust requires a foundational level of transparency in communication and an understanding that the organization does what it says it will do. When employers communicate transparently, employees are 2.3 times more likely to trust their employers. Listening to and responding to feedback also help: 61% of employees agree that those actions would make them more trusting of their employer. Ideally, employees will trust both the organization and its leadership (including their managers) and feel trusted in return. That two-way dynamic is analogous to employee care in that employers demonstrate care and employees have perceptions of feeling cared for.

Based on our findings, we believe firms that authentically demonstrate care and successfully cultivate trust will create an environment that offers empathetic connection to and among employees and promote a sense of shared empowerment. Further, commitments to organizational candor will serve employers well in sustaining engagement, productivity, and loyalty among employees.

“Trust is having autonomy
to do my job without
being micromanaged.”



How employees define trust and care

In our research, we asked employees to describe trust and care in their own words and then associate 20 different terms with either or both concepts. Employees told us that trust is largely about openness, honesty, integrity, and reliability, while they view care in terms of active listening, kindness, compassion, and appreciation. Respect, communication, collaboration, safety, and fairness are what trust and care have in common.



“I think the level of trust and care impacts the way you do your work. If they give back to you with care and trust, do you, in turn, care more and trust them more?”

“To me, care in the workplace involves empathy and understanding of what others are going through.”

“Transparency and honesty in decision-making build trust.”

“Care is a manager taking an interest in the life of their employees outside the office.”

“They show they trust our judgement when we’re hired. Then it’s on the employee to live up to that trust.”

The current state of workforce trust

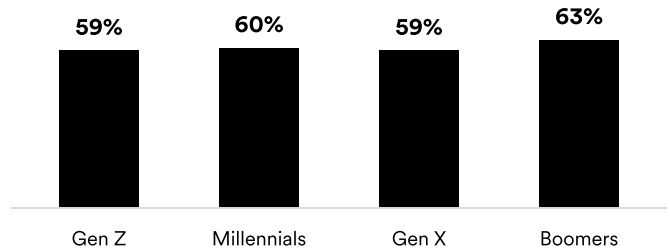
Our data shows the extent to which employees trust their employers. Three-fifths (60%) of employees say they trust their employer’s leadership, with slightly higher rates for men (64%) and lower rates for women (56%). There are similarly minor variations among generations.

Employees now trust employers to a greater extent than they trust financial institutions, the healthcare system, and various forms of government. In fact, employees are 1.5x, or 50%, more likely to trust their employer than other institutions. Only the police are trusted to an equal extent.

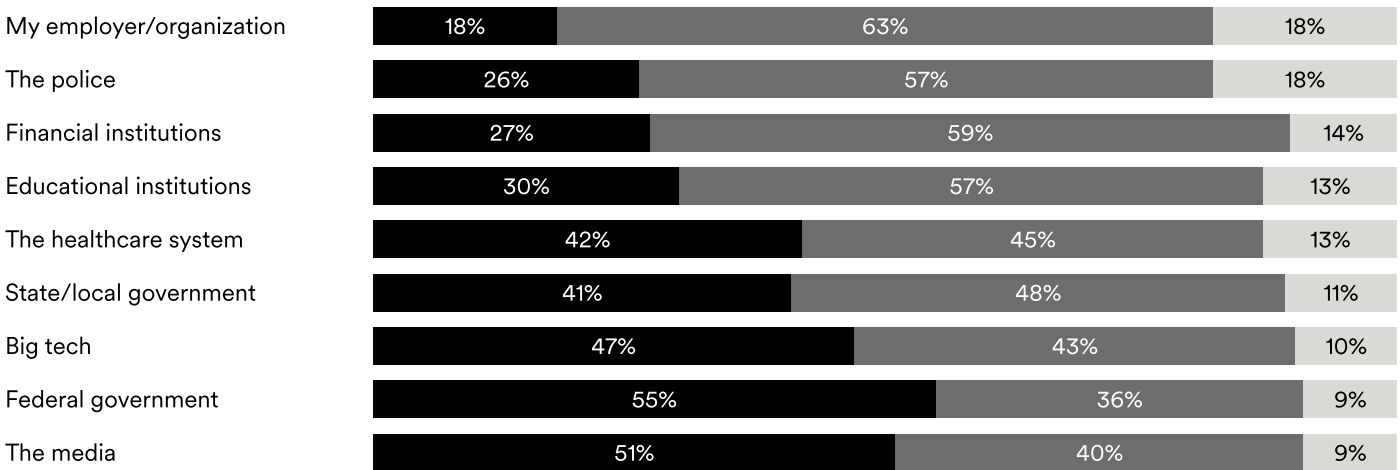
Our findings are consistent with those of other well-known studies (e.g., the Edelman Trust Barometer) that show declining trust in certain types of high-profile institutions. However, it’s worth noting that many of these institutions may enjoy higher levels of trust among their employees. Thus, employers are uniquely positioned to champion trust among workers, demonstrating care and providing resources so individuals can work on their own well-being.

While higher trust is valuable for employers, it also comes with great responsibility and can set a higher bar for organizations seeking to satisfy employee expectations; consider that 81% of employees say that their employer has a responsibility to build trust with their workforce. Employers certainly agree that trust matters, with a huge majority (87%) seeing executive leadership and managers as key to building trust. Similarly, more than two-thirds (68%) say trust is essential to demonstrating employee care.

Only 60% of all employees trust their employer’s leadership



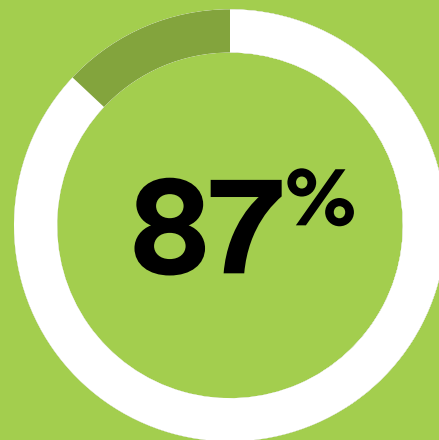
Trust in employers vs. other institutions



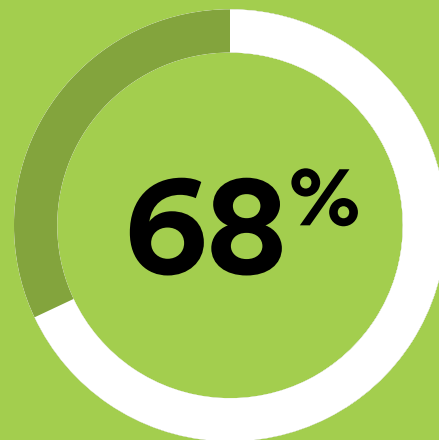
- I am less trusting of this now than ever before
- No change
- I trust this more than ever before

Employers on the value of trust

**Recognize the importance of leaders
in building trust in the workplace**



**Agree that fostering trust is essential
in demonstrating employee care**



Ongoing research from [Great Places to Work](#) shows that high-trust cultures deliver superior stock performance, have significantly lower turnover and enjoy much higher productivity.

“Trusting the organization is hard when goals and expectations change every month. It feels like leadership doesn’t trust us enough to run our own business.”

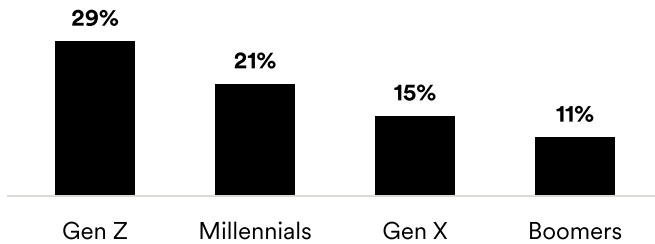
“It's very hard to trust them when they don't follow through.”

Generational perspectives on trust

The generational changing of the guard now underway at many organizations will make trust and employee care even more important in the coming years, as Gen Z becomes a larger presence in the workforce and Millennials expand in influence and take on more senior positions. With these younger cohorts reporting far lower levels of holistic health than their older colleagues, trust will be critical to boosting holistic health among younger workers and promoting wellness across the entire workforce.

Further, Gen Z and Millennials are more likely than their older colleagues to say they trust their employer more than ever before when compared to other institutions. This is further evidence of trust's utility as a building block and unifying force for organizations looking to engage, satisfy, and retain these younger workers.

"I trust my employer more than ever before."



The trust gap

Current levels of trust can be viewed in a generally positive light. The same is true of the agreement among employers and employees about the value of trust. There is, however, a large perception gap:

- 82% of employers think their employees trust their organization's leadership, but only 60% of employees say that they do.
- 85% of employers think their organization exhibits a high level of trust in their employees, but only 69% of employees feel trusted when they are at work.

Falling employee satisfaction with social and supportive cultures helps explain these gaps. This is the most important element of the employee experience in driving trust and the strongest predictor of employee trust in leadership. But satisfaction with social and supportive cultures has decreased 6 percentage points YoY (from 62% to 56%).

To bridge the perception gaps relative to trust and care, it's also important that trust-building efforts, as well as employee care strategies, are genuine. Currently, only 56% of employees feel their employers' expressions of care and trust are genuine, meaning nearly half of employees disagree.

How genuine do you feel your organization's expressions of...

Care toward employees	56%
Trust toward employees	56%

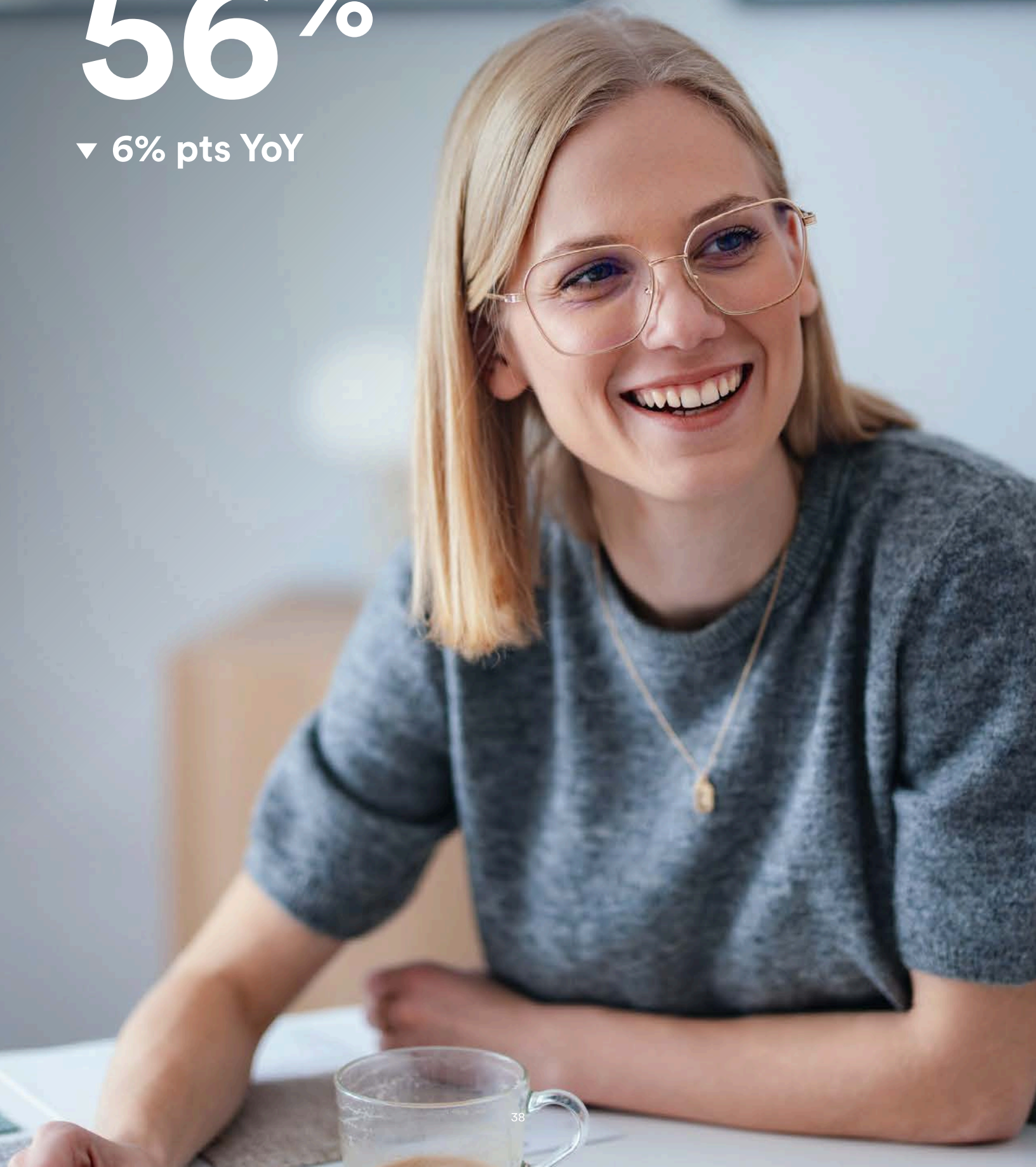
Trust in the big picture

Because many employees are looking for stability in their lives, it's natural they would turn to the organizations that provide not only compensation but also recognition, purposeful work, social connectivity, and opportunities for learning and growth. Because of trust's potential to reinforce employee care and boost holistic health, employers should explore ways to build trust by enriching the employee experience. In the next chapter, we highlight a range of concrete actions they can take.

Employees satisfied with
social and supportive cultures

56%

▼ 6% pts YoY



The power of transparency

Building trust across the employee experience

Employers can infuse trust-building strategies into every element of the employee experience – starting with transparency and social and supportive cultures – to boost holistic health and improve key outcomes.

As our previous research has shown, all elements of the employee experience – purposeful work, social and supportive cultures, flexibility/work-life balance, professional growth and training, and wellness programs and benefits, as well as compensation – are critical to promoting holistic health across the workforce.

Each of these elements represents an opportunity for employers to demonstrate care and build trust. In fact, they are the primary means by which employees come to feel cared for. They also influence employees' trust in leadership and perceptions of being trusted. Our research shows that the best outcomes are likely to accrue to those firms that not only design an attractive work experience and environment but also encourage employees to engage in the culture (e.g., by starting or participating in employee resource groups).

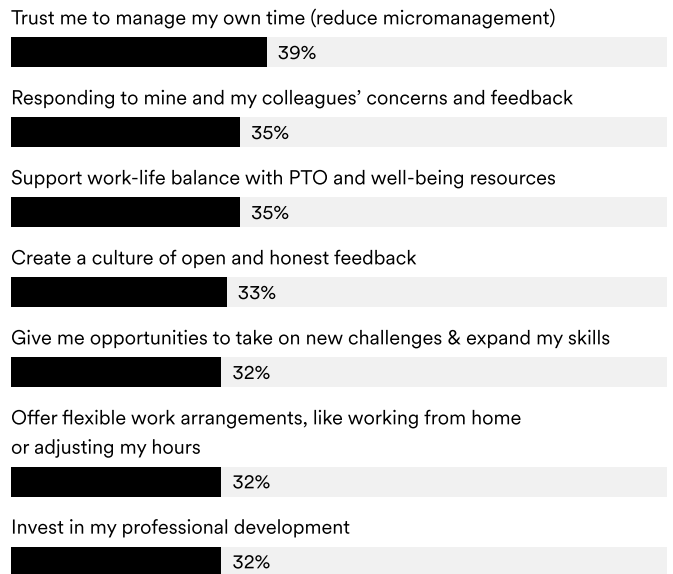
This year's results show an overall decline in worker satisfaction with the employee experience, with the most significant decline in satisfaction with social and supportive cultures (i.e., those with high degrees of transparency, two-way dialogue, and employee connectedness). These cultural attributes are critical to building and maintaining high-trust work environments and, therefore, improving key talent outcomes and overall workforce health.

The good news is that employers have many options for enhancing the key elements of the employee experience in ways that will also increase trust.

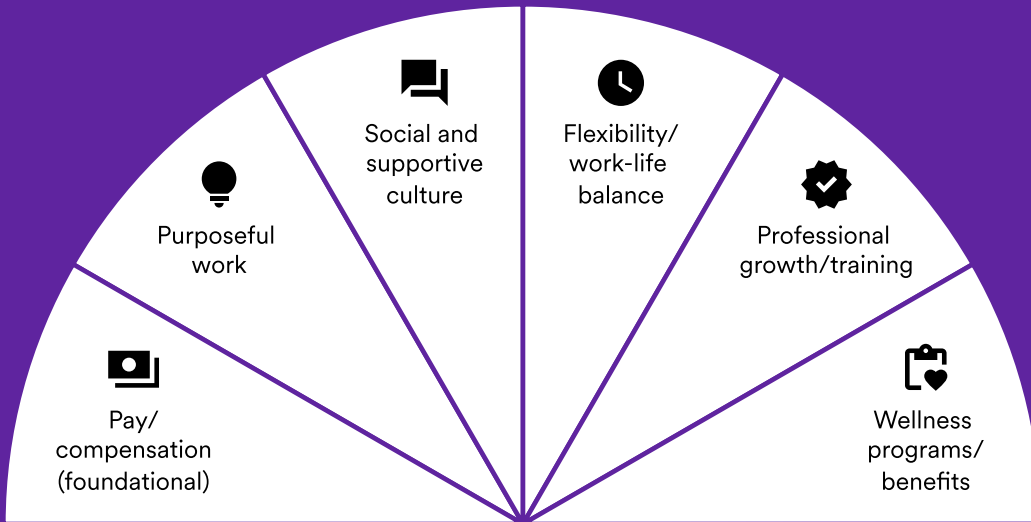
Actions that would increase employee trust in employers



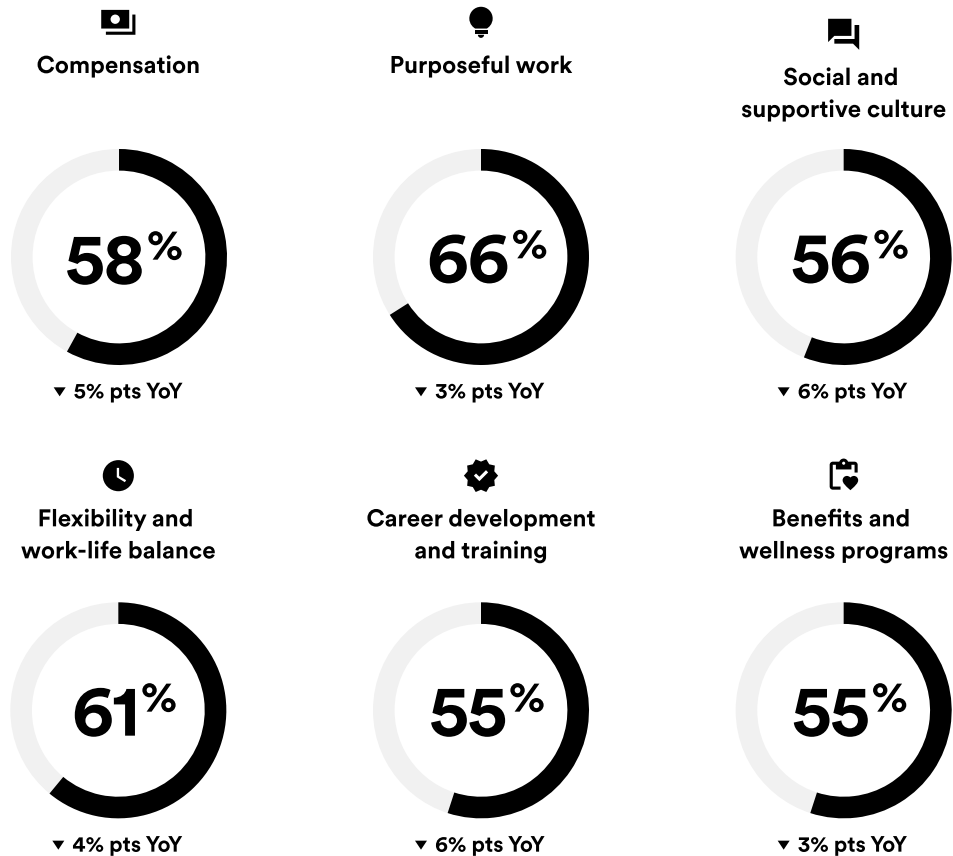
Actions that would increase employee's sense of being trusted by their employers



All elements of the employee experience are critical to holistic health



Employee satisfaction with elements of the employee experience



Transparency – the foundation of trust

The importance of transparency in cultivating strong cultures is hard to overstate. Our research suggests that employees want to know where they stand, without feeling like they are subject to a top-down, paternalistic hierarchy. They also want to share feedback, suggestions, and ideas and be recognized for their contributions.

Two-way communications are at the heart of such transparency and comparably important. Fundamentally, employees want to be heard: 85% want to provide feedback to their organizations, including 91% for Gen Z and 80% for Boomers. Providing these opportunities pays off with much higher rates of satisfaction with the organizational culture, trust in employers' leadership, and overall job satisfaction.

However, there is a large perception gap between employees and employers in terms of providing feedback: 84% of employers believe their employees are satisfied with the opportunity to provide feedback, but only 58% of employees say they are satisfied in this area. Similarly:

- 87% of employers say they listen to employee feedback and act on it, but only 54% of employees feel their feedback is taken seriously and acted on
- 86% of employers say their organization is always open to exploring new ways of having dialogue with workers, but only 54% of employees agree
- 86% of employers say their organization encourages open dialogue to continuously improve the employee experience, but only 57% of employees agree

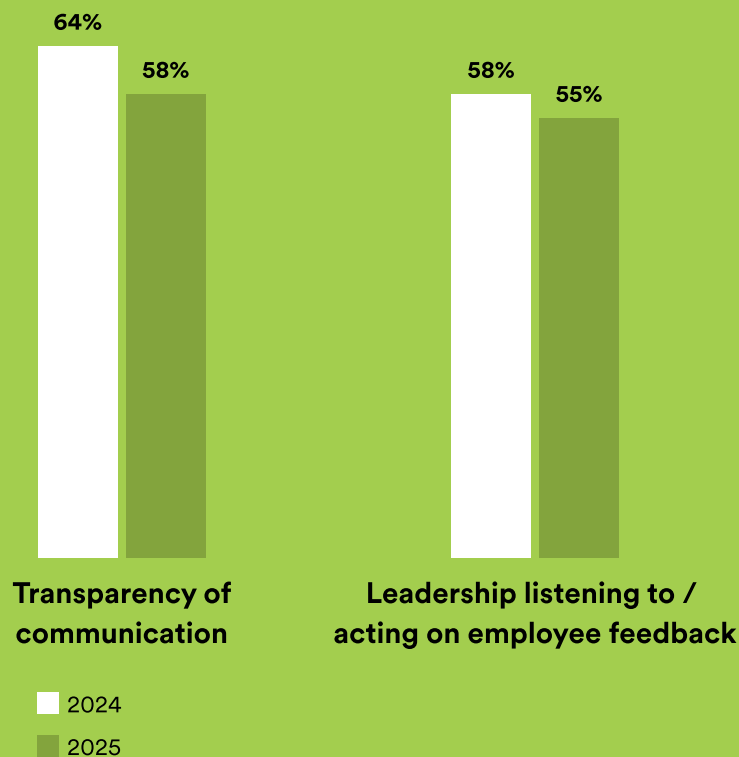
Transparency and candid communication can be applied across multiple elements of the employee experience – from defining behavioral and operational norms, to articulating and celebrating unique cultural attributes, to openly sharing policies around compensation, incentives, benefits, and other offerings. Two-way communication is especially important in enabling social and supportive cultures, which have an outsize impact on trust (as we explore below), though each element affects perceptions of care and trust.

The value of trust

- According to Edelman's [2024 Trust Barometer](#), listening ("hear our concerns, let us ask questions") is one of the top three ways for businesses to build trust.
- According to [Harvard Business Review](#), "high-performing teams proactively share information" and "greater transparency doesn't just foster trust ... it fuels creativity, performance, and profitability."



Employee satisfaction with transparency and leadership listening and acting on feedback is falling





Flexibility/work-life balance

There is ample evidence that employers benefit by offering flexibility where they can in recognition of the unique needs of different cohorts. Because most employees (61%) are fully on-site and never work remotely, it's important to offer other forms of flexibility beyond work location. Work schedules and time off/leave policies are opportunities to provide flexibility – and demonstrate care.

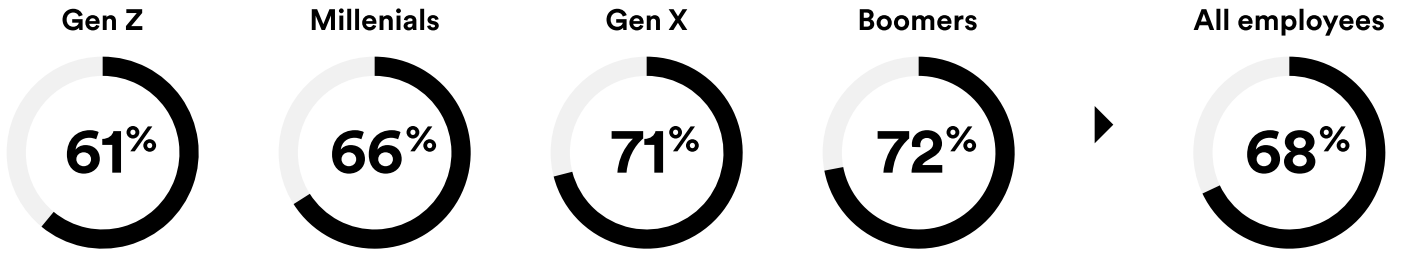
More than two in three (68%) employees think the hours/days of the week they work (e.g., shift patterns) and time off (whether paid or unpaid) are an important way employers can demonstrate care. This is slightly less important to Gen Z than to Generation X and Boomers

More than nine in 10 (92%) employees are interested in flexible paid leave benefits. Nearly half (49%) say it is a must-have. Insured family leave (84%) and mental health leave (85%) are also of high interest to employees. These offerings can help different employee cohorts to meet their unique personal commitments and achieve a satisfying work-life balance. They also send a message that employers recognize individuals' unique needs and that they are trusted to take care of business and fulfill their obligations.

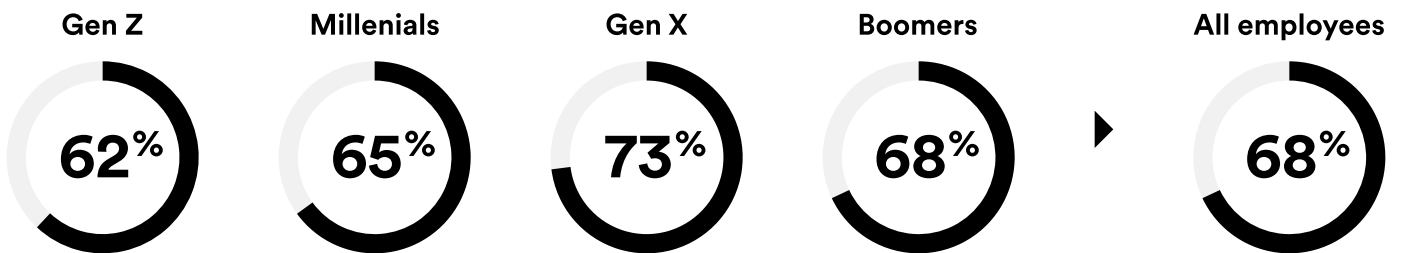


Ways employers can show care through flexibility

Current working hours/days (e.g., shift patterns)



Amount of paid/unpaid time off



To build trust through flexibility and work-life balance, employers can:

- Offer flexibility beyond work location via scheduling and PTO policies
- Implement programs (e.g., meeting-free days, email and messaging blackout times) to proactively reduce stress and prevent burnout
- Support training and development programs that promote healthy use of technology, both professionally and personally
- Map job types to different forms of flexibility and experiment with different approaches via pilot programs
- Seek employee input on different forms of flexibility and work-life balance

Validating the value of trust

Research published in [MIT Sloan Management Review](#) found that workers who have flexibility in schedules are 40% more trusting than employees who don't and that trusting employees have 260% higher levels of motivation.



“It’s challenging when you’re trying to start a family and figuring out where you want to go with your career. As you go up in the company, you are needed all the time and I’m very passionate about a work-life balance.”

“When an employer offers a position, they're putting trust in the employee. If they start out with a good compensation package with benefits, they're showing trust in the person to live up to those expectations.”



Compensation

Our results confirm that transparency about rewards structures and compensation policies helps build trust: 80% of all employees say that it's important that they receive transparent company information in these areas. About one in four (24%) say that this is an area where their employer could provide more support. Additionally, 54% of employees want to be able to provide feedback on performance management processes.

Greater recognition of employee achievements, including salary increases or bonuses, is one of the top ways that employees say their employer could build trust. In fact, increased recognition was the trust-building tactic most frequently cited among those workers less likely to trust their employer's leadership; 44% of these employees say greater recognition of employee achievements would boost their levels of trust in leadership, compared to 37% of those workers who trust leadership.

Aligning rewards to organizational goals and equipping managers to provide informal recognition more frequently can help build trust with employees who have felt a lack of recognition in the past. Indeed, 53% of workers who have had such an experience say that greater recognition of achievements would increase trust in their employer compared to only 33% of those who haven't felt a lack of recognition.

To build trust through compensation, employers can:

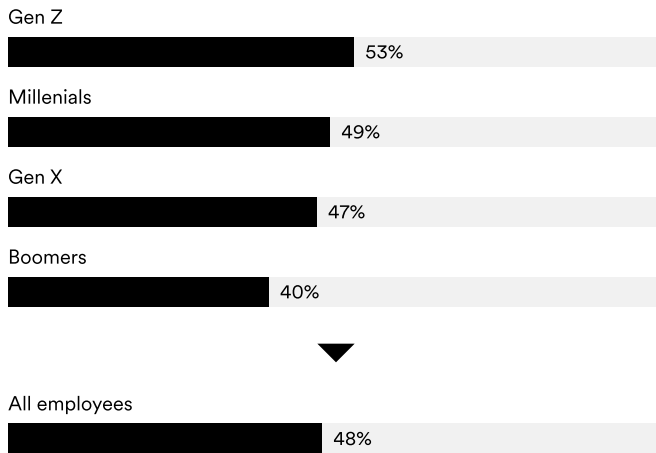
- Openly communicate standards for bonuses and other compensation
- Link recognition programs to compensation structures
- Position compensation programs within employee care models to ensure a holistic approach to enhancing the overall work environment



Purposeful work

A fully defined mission and clarity around each worker’s role in fulfilling it is another way employees can feel cared for. Nearly half of employees (48%) think personal alignment with organizational values/mission is a very important way an employer can demonstrate care. By encouraging employees to find their own ways to fulfill the organizational mission, employers can also promote trust via purposeful work.

Younger employees are most likely to say that personal alignment with the organizational mission is a very important way for employers to demonstrate care



To build trust through purposeful work, employers can:

- Define a single organizational purpose to unify employees and ensure leaders and managers can specify how it relates to their teams and individual jobs
- Acknowledge personal purpose and motivations and offer support for employees in fulfilling their own
- Design policies and systems to reinforce purpose with the mission reflected in training programs, performance measurement and incentive compensation, and other cultural mechanisms



Professional development and training

Learning and growth opportunities are an attractive way employers can build trust, according to 33% of workers. Gen Z rates development and training programs higher in terms of trust building than older generations, with the greatest variation in access to coaching and mentoring opportunities.

To build trust through training and development, employers can:

- Expand access to learning and upskilling opportunities with offerings aligned to specific job types and opportunities to take advantage of external programs (e.g., those offered by industry associations)
- Incorporate both technical and softer skills (e.g., leadership training and communication) in development programs
- Formalize mentoring and networking programs to include everyone, from senior executives to frontline workers
- Be open and transparent regarding high-value skills for the future and support employees in their journey to reskill and upskill

Elements of the employee experience considered to be must-haves

	Availability of training/ upskilling initiatives	Opportunities to build relationships	Access to coaching/ mentoring opportunities
Gen Z	60%	55%	49%
Millennials	53%	46%	43%
Gen X	51%	43%	39%
Boomers	43%	36%	27%

All employees	52%	45%	41%
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Social and supportive cultures: the heart of high-trust work environments

Maintaining a social and supportive culture is the most important element of the employee experience for driving trust. Based on our results, the priority actions for employers include:

- Tailoring communications and feedback systems
- Equipping managers to build trust
- Dedicating resources to and focusing leadership on cultural matters

Tailoring communications and feedback systems

Communication lies at the heart of the culture. Employee satisfaction surveys, engagement tools, and listening engines are among the ways that employers can keep employees engaged and show that their opinions are worth hearing. However, to build trusting relationships with employees, employers must show that their feedback is meaningful and taken seriously by the organization.

About three in five employees think having leaders who listen to and act on employee feedback (61%) and openness/transparency of communications (58%) are very important ways an employer can demonstrate care. These attributes are the most likely to drive higher levels of trust, according to our research.

There are many different channels through which employers can capture feedback. The good news is that there is broad consensus across different generations in terms of preferred channels.

- Employee satisfaction surveys: 71%
- Employee feedback platforms: 66%
- Open-door policies: 65%
- Regular check-ins with managers: 61%

Managers should be prompted to share insights from their informal conversations, both with their teams and with HR leaders looking to enhance the overall work experience and environment.

What employees say

“They really strive to make it an inclusive culture. We celebrate everyone.”

“I love the culture here – it's why I decided to stay. I come in and I'm happy.”

“The work culture here is high stress and high anxiety. They make it clear you're replaceable, which doesn't foster trust or care.”



When employers encourage two-way dialogue, employees are:

2.8x

More likely to be satisfied with their organization’s social and supportive culture

2.2x

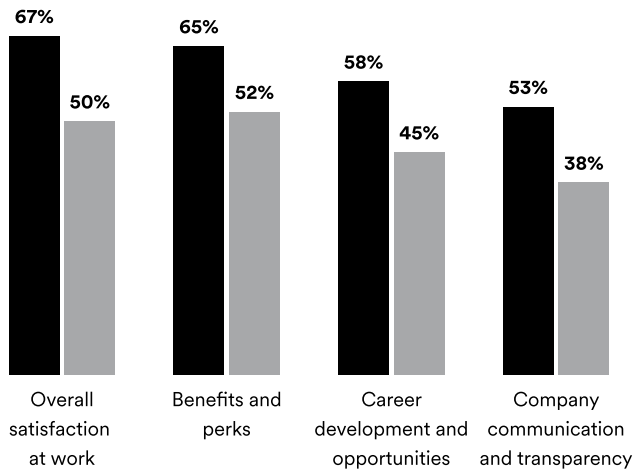
More likely to trust their employer’s leadership

1.7x

More likely to feel satisfied with their job

Employers benefit from feedback systems via clearer and more nuanced understanding of the needs across different workforce cohorts and gaining insights for sustaining inclusive and supportive cultures. Ideally, feedback systems will promote two-way dialogue, with effective mechanisms for capturing and playing back employee input, highlighting action plans, and flagging what might be addressed later.

There is a gap between how employees want to give feedback and the opportunities offered by employers



■ % of employees who want to provide feedback
 ■ Employers that offer the opportunity to provide feedback

More effective feedback channels have a positive impact on perceptions of care and holistic health, according to our findings, and especially for the youngest workers; when Gen Z feels their feedback is taken seriously and acted upon, they are more than five times more likely to feel holistically healthy.

Equipping managers to build trust

Managers are a hugely important conduit for sharing information, promoting transparency, and maintaining strong cultures. Certainly, employees see the importance of managers: 64% think support from managers is a very important way an employer can demonstrate care. And when asked who is primarily responsible for inspiring trust in the organization, 49% of employees chose their manager as their top choice, ahead of senior leaders at 35%.

Again, equipping and motivating managers to foster two-way dialogue and make employees feel comfortable can deliver noteworthy gains in the form of higher trust in leadership and belief in the organizational vision.

Employees who say that their manager makes them feel comfortable asking for support are:

2.9x

More likely to trust their employer’s leadership

2.2x

More likely to believe in their organization’s vision

1.8x

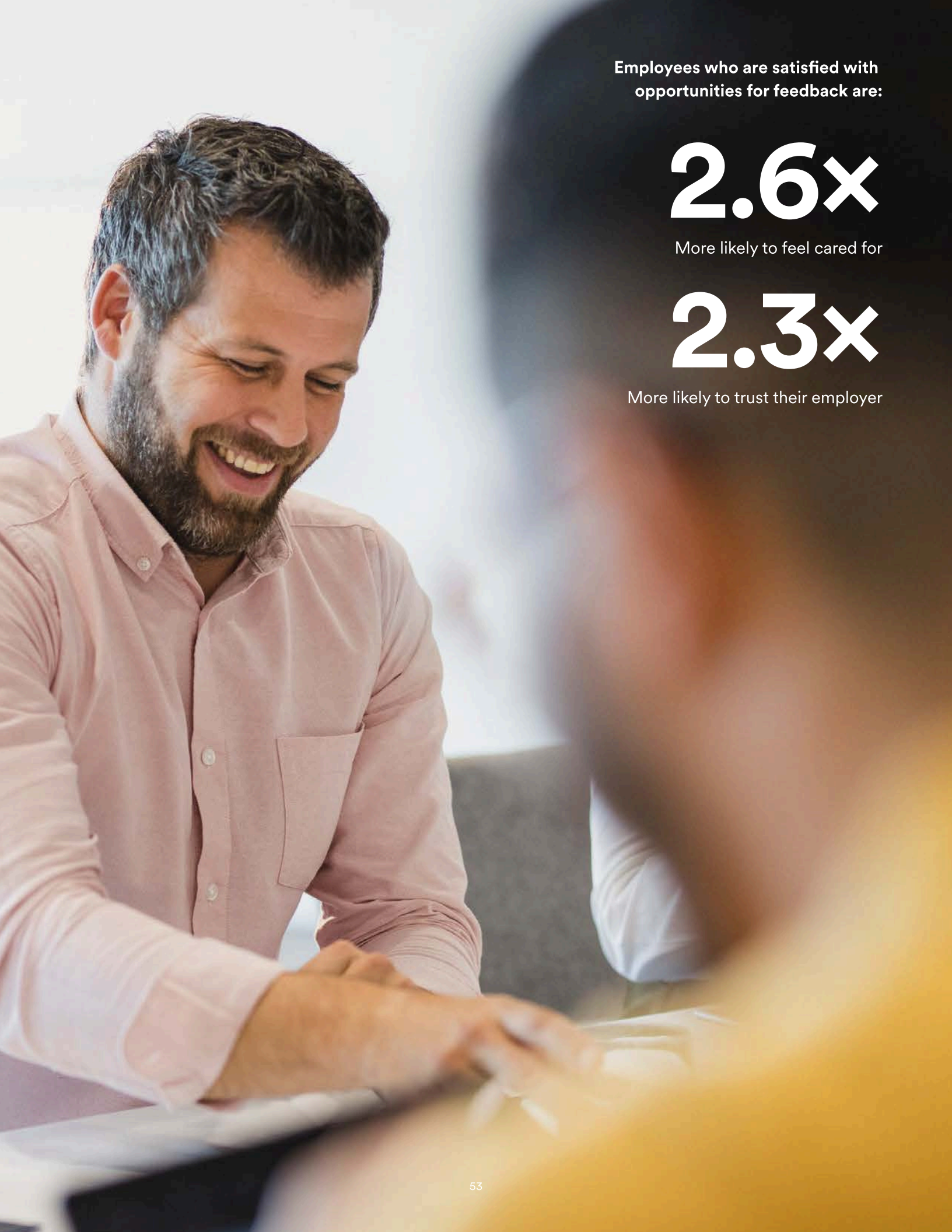
More likely to be loyal

1.8x

More likely to be engaged at work

1.6x

More likely to be productive



Employees who are satisfied with opportunities for feedback are:

2.6x

More likely to feel cared for

2.3x

More likely to trust their employer

“I trust my managers for the most part. I think they would have my back, 100%.”

“They say, ‘We have an open-door policy,’ but nobody really takes it seriously. It doesn’t feel like a candid environment, and decisions are made without asking for our input.”

“It’s frustrating when leadership decisions don’t involve the people they affect.”

Managers are also critical for fostering inclusiveness and psychological safety (environments where employees feel free to speak their mind and bring their whole selves to work), which are critical pillars of high-trust teams. They also help keep people and teams engaged and feeling cared for: 61% of employees think the psychological safety of the work environment is a very important way an employer can demonstrate care.

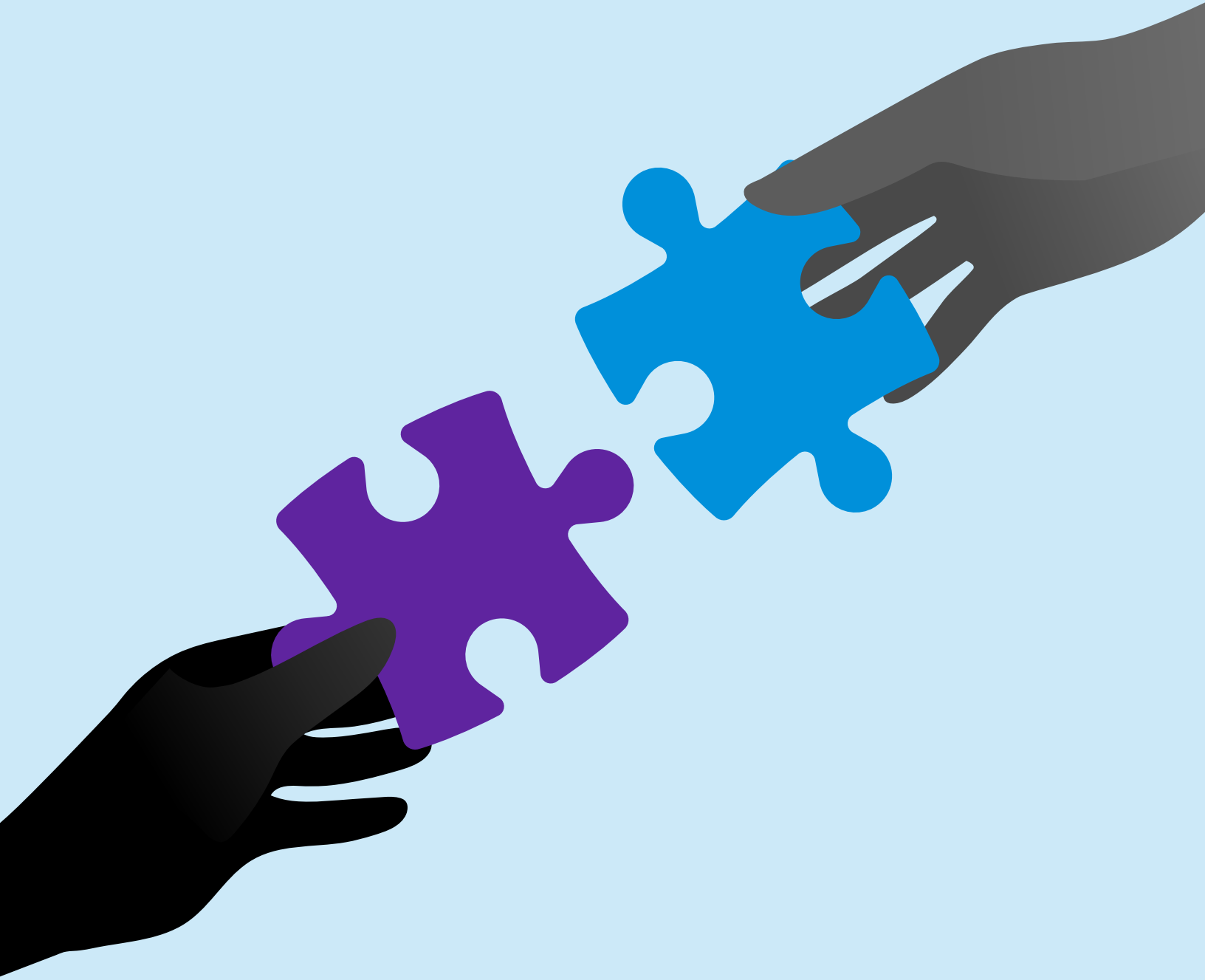
Lastly, managers can help extend formal recognition programs by taking time to informally acknowledge and celebrate individual successes and team accomplishments. Given the importance of recognition to building trust, even small efforts can have a big impact, particularly when they are directly linked to the organizational mission and values.

Infusing the work environment with trust

Our results confirm that employers have many options for building trust across different elements of the employee experience. As with employee care strategies, these investments pay off through increased workforce wellness and improved talent outcomes. Employee benefits and wellness programs also play an important role in driving trust, as we'll highlight in the next chapter.



Offering the right mix of benefits and orchestrating a satisfying utilization experience can increase trust, boost key outcomes, and improve returns on investments in employee care.



Optimizing the mix and experience

Fortifying trust through benefits

Attractive benefits and wellness programs are key elements of a positive employee experience. They also play a crucial role in promoting trust, even during difficult times, and boosting perceptions of employee care.

Overall, 89% of employees believe their organization could improve benefits packages to enhance employee trust, with increased affordability, more options, and increased coverage being the most attractive improvements in the eyes of employees.

Offering a strong set of benefits is just the start; only when employees understand and use their benefits, and have a positive utilization experience, will organizations see the full positive impact on trust, care, and key outcomes. Moreover, when employees use and have positive experiences with their benefits, they are:

2.4x	more likely to feel holistically healthy
2.1x	more likely to trust that their employer will protect them during economic downturns
1.9x	more likely to trust that their organization is on their side
1.8x	more likely to trust their employer's leadership

Our research shows how a holistic and coordinated approach is most effective in driving improved workforce health.

The recommendations on the following pages reflect the many options organizations have to enrich the benefits experience. The priority actions include:

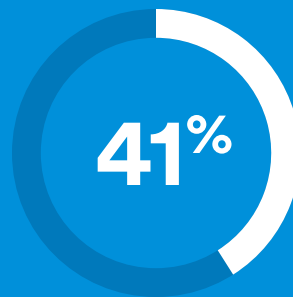
- Defining the right number and mix of benefits based on their talent management priorities
- Providing necessary communication and support for employees to choose the right benefits based on their needs and use them appropriately year-round
- Creating and integrating a compelling, always-on benefits experience

Employees say certain improvements to benefits can enhance trust

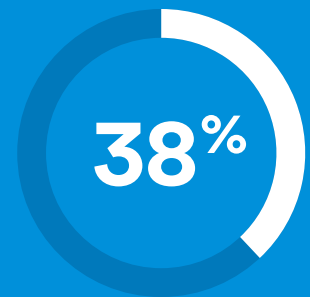
Make benefits more affordable



Expand the range of benefits



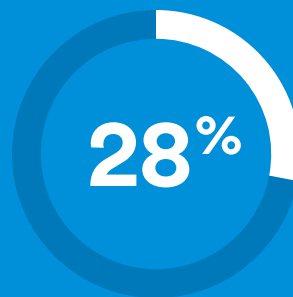
Improve coverage of existing benefits



Regularly review and update the benefits package



Offer more personalized benefits



Provide better education and communication about benefits





Defining the right number and mix of benefits based on talent management priorities

Our findings show that owning certain benefits is more likely to lead to even greater improvements in talent outcomes. For instance, dental benefits are more highly associated with increased levels of employee engagement, productivity, and loyalty. We can also identify the benefits considered must-haves by all employees and those most valued by each generation. So, in assessing which benefits to offer, organizational leaders can consider both their primary objectives and which employee cohorts they are aiming to serve. While owning individual benefits may be more likely to lead to specific outcomes, the overall number and combination of benefits are more powerful in helping organizations achieve talent management priorities (e.g., productivity, loyalty).

Looking at specific benefits and cohorts, our analysis found that Gen Z workers with access to employer-provided financial planning benefits are 40% more likely to be financially healthy compared with workers who don't have such benefits. Similarly, Gen Z employees with disability insurance are 33% more likely to be engaged at work. Pet and dental insurance drive a 27% and 21% edge in loyalty, respectively, and Gen Z workers with commuter benefits are twice as likely to report being holistically healthy. Similarly strong links exist between outcomes and benefits across the entire workforce, underscoring the critical role benefits play in supporting engaged, happy, and healthy employees.

What employees say

"My coverage includes vision and dental, for my husband and also my kids. It's really nice. I would work here just for the insurance."

"They treat us well for a big company. They give raises and keep health insurance competitive, which shows loyalty and makes us want to stay."

"The implementation of wellness benefits has shown that they do care and recognize that mental health can be a serious struggle."

Priority outcome	Top benefits that drive outcome
Productivity	Health reimbursement arrangements (HRAs), accident insurance, emergency fund support, dental, disability insurance
Loyalty	Paid leave, dental, accidental death and dismemberment (AD&D), EAPs, disability Insurance
Engagement	HRAs, paid Leave, dental, hospital indemnity, EAPs
Feeling valued	Home insurance, eldercare benefits, auto Insurance, emergency fund support, HRAs

The number of benefits also matters in driving trust. Employees who utilized fewer than 6 benefits are less likely to trust their employer's leadership (60%) than employees who have utilized 6-10 benefits (65%) and 11 or more benefits (81%).

To meet diverse needs across cohorts, employers can offer flexible benefits and provide support for employees in choosing what's best for their unique needs, with clear communication clarifying the value of specific benefits and how to use them. Employees who are satisfied with the benefits they're offered are 2.1x more likely to trust that their employer will protect them during economic downturns – an important consideration given the external stressors many workers are navigating.

Benefits that offer significant uplift in trust in employer leadership:

Emergency fund support	1.3x
Home insurance	1.3x
Hospital indemnity	1.2x
Eldercare	1.2x
Commuter benefits	1.2x
Identity and fraud protection	1.2x
Financial wellness tools	1.2x
Auto insurance	1.2x

Must-have benefits by generation

Gen Z

1. Paid leave
2. Medical
3. Dental
4. 401(k)
5. Life insurance

Gen X

1. Medical
2. 401(k)
3. Dental
4. Paid leave
5. Vision

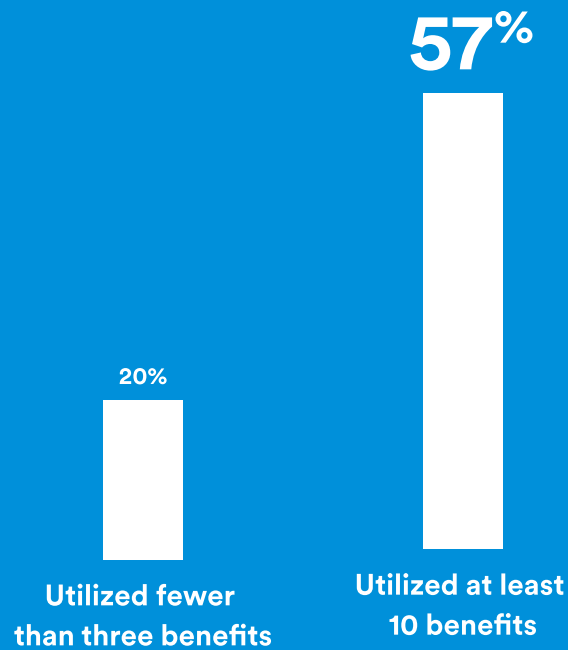
Millennials

1. Medical
2. 401k
3. Paid leave
4. Dental
5. Vision

Boomers

1. Medical
2. Dental
3. Paid leave
4. 401(k)
5. Vision

Holistic health almost triples with more benefits used

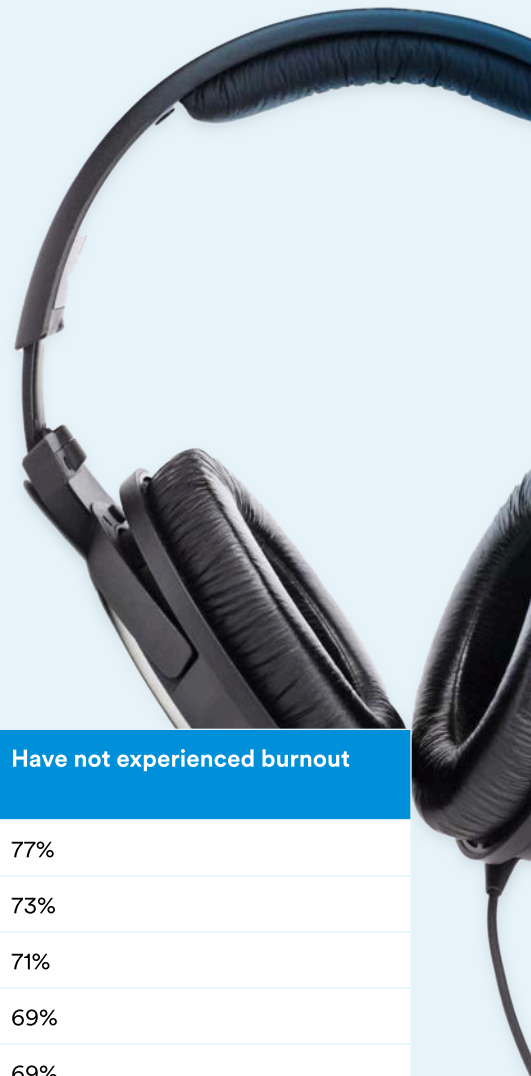


Fostering trust in moments that matter

Our research identifies those specific experiences, or moments, that meaningfully impact employee perceptions of care, as well as those benefits that help employees navigate these moments.

For instance, compared to last year, fewer employees feel their employer demonstrates care when they experience burnout (51% in 2024, 41% in 2025). Scheduling flexibility, mental health resources, and physical and financial wellness programs (e.g., gym discounts, financial planning) are of greater interest to workers who have experienced burnout.

Support for positive utilization experiences also facilitates good outcomes around specific events. Consider how intuitive online tools, such as MetLife’s My Leave Navigator, can help employees plan for leave (e.g., maternity), with guidance for using specific benefits and point solutions, tracking claims, and handling other common tasks.



Employees interested in benefits	Have experienced and been impacted by burnout	Have not experienced burnout
Mental health days	92%	77%
Telehealth services	84%	73%
Mental health awareness training	83%	71%
Mindfulness and meditation resources	83%	69%
Mental health first aid training	82%	69%
Subscriptions to apps/tools to manage stress	82%	66%
Onsite mental health professionals	77%	65%

Devising strategies to boost benefits utilization and ROI

Along with the right mix of benefits, an intuitive enrollment process and a positive experience when using benefits are critical to reverse declining benefits satisfaction and strengthen employee trust. Improving benefits understanding is an important first step. Employees who understand their benefits communications are almost twice as likely to trust their employer's leadership compared to workers who do not understand their benefits communications.

What employees say

“Honestly, I haven't done as much research into benefits as I should have, but it's definitely something that's becoming a bigger priority in my life.”

“HR always figures out how to make benefits available and have training or workshops to explain them. They've done what they needed to do every year and that's the main thing.”

“We do Zoom sessions, and they will have in-person sessions for the enrollment period, because it is extremely confusing. I would either ask someone or find information by a Google search.”

“I think the company does a lot of good research on the benefit providers. They will offer us incentives, like free scales and Fitbits, and have different contests throughout the year.”

Optimizing benefits communication to drive benefits understanding and enrollment

Clear and engaging communications can support better outcomes, especially relative to benefits understanding, enrollment, and utilization. Employees increasingly need such support: 38% of employees said they struggle to understand employers' communications around benefits and open enrollment, up 6 percentage points from last year.

The objectives include:

- Describing what benefits are available and why they're valuable
- Prompting employees to consider their individual needs and select the right benefits to meet them
- Sharing detailed information on when and how to use each benefit

Here again, our research highlights specific actions employers can take (e.g., pre-enrollment surveys and guidance) to help employees navigate the process and find relevant benefits. Post-enrollment, the focus must be on encouraging utilization (e.g., reminders, prompts).

While preferred communication channels vary across cohorts, a few foundational channels – including email, online portals or intranets, and in-person conversations – work well for most employees. However, younger workers show greater affinity for social media, messaging platforms, online chats, videos, and podcasts than do their older peers.

Employee preferences for benefits communication, rank order, by generation

Gen Z

1. Video resources/ podcasts
2. Social media (e.g., LinkedIn, Facebook)
3. In-person conversation
4. Messaging platform (e.g., Slack, Teams)
5. Text

Gen X

1. Website/ online portals
2. Email
3. In-person conversation
4. Paper/mail
5. Video resource/ podcasts

Millennials

1. Website/ online portals
2. Email
3. In-person conversation
4. Video resources/ podcasts
5. Online chat with an advisor

Boomers

1. In-person conversation
2. Website/ online portals
3. Email
4. Paper/mail
5. Phone conversation

Employers can tailor content and messaging for each cohort based on these preferences:

- **Since Gen Z employees prefer social media:** Infographics, FAQs, short videos, and other bite-sized formats can highlight the value of specific benefits, such as wellness programs, supplemental insurance, or financial planning tools.
- **Since Millennials prefer video resources and podcasts:** Creating brief testimonials of employees sharing their benefits experiences can make educational content relatable and authentic.
- **Since Gen X employees prefer email:** Sending tailored email notices a few days before open enrollment deadlines or benefit expiration dates can boost utilization.
- **Since Boomers prefer using websites and online portals:** Plan comparison tools for voluntary benefits can provide insight into value and costs, helping employees make better selections.

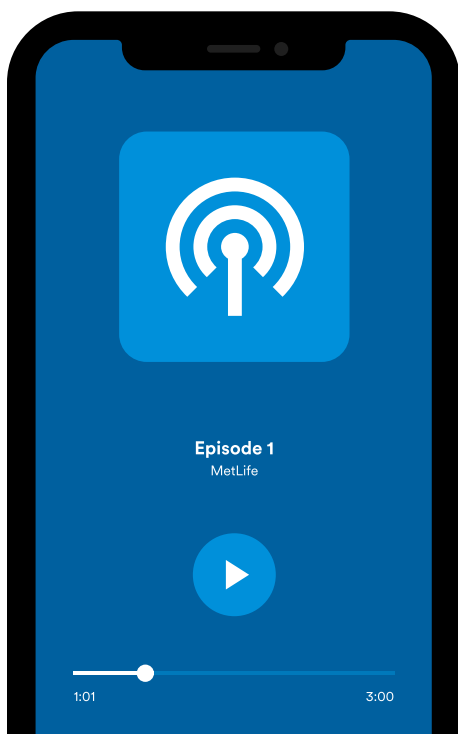
Each channel offers its own opportunities. For instance, email communications and chats can feature direct links to enrollment portals and resources to prompt employees to take the next step. Because most employees prefer in-person conversations, employers can consider having benefits experts and provider representatives on-site during benefits events (e.g., fairs, town halls) and open enrollment to provide detailed information and address specific concerns. It's also worth noting that specific channels – including webinars/seminars, benefits fairs, and podcasts – correlate to higher satisfaction with benefits.

Communications channels associated with higher benefits satisfaction

% of employees satisfied with their benefits

Webinars/seminars	73%
Benefits fairs	73%
Podcasts	69%
Online benefits portal	69%
Mobile apps	67%
Social media	63%
Discussion with friends/family/colleagues	62%
Discussion with manager	62%

Benefits communications can go beyond tactical information (e.g., enrollment deadlines and notifications, eligibility requirements) to include inspirational messaging and storytelling. Highlighting personal experiences with benefits, recognition programs, and other elements of the employee experience can help employees feel connected to and see the human side of their employer's offerings.



Creating and integrating an “always-on” benefits experience

Integrating benefits within a holistically designed enrollment and utilization experience should be a priority, too, given that 74% of employees say it is important that their employee benefits are connected to each other. However, only 64% say that benefits are well connected currently, with even lower rates among Boomers, women, employees with a disability and workers at small businesses.

Flexible benefits offerings, always-on communication, and audience-specific educational resources can maximize the impact and value of benefits. But employees may need help in navigating all their options and to avoid feeling overwhelmed with their choices. Advanced platforms can enhance employees’ experience in wisely choosing and using their benefits. See *sidebar*

Employees interested in a benefits platform that provides personalized decision support:

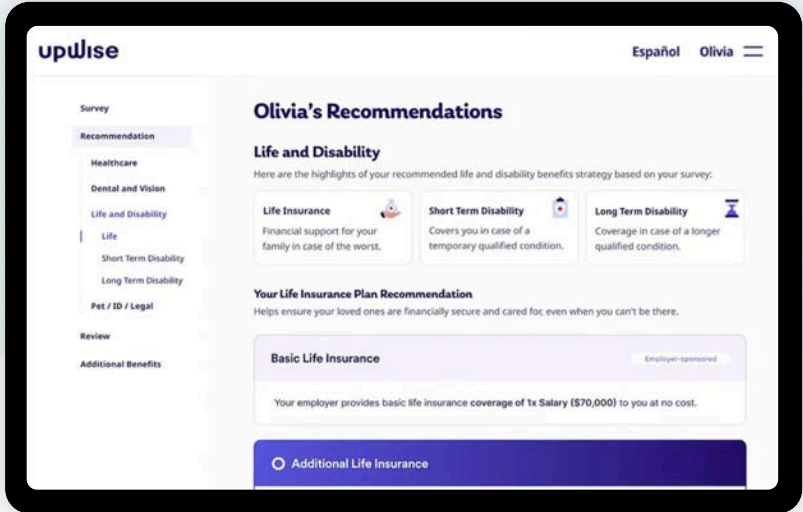
Gen Z	81%
All employees	75%

MetLife's Upwise: building a better benefits experience

Currently available to more than one million workers in the US, MetLife's Upwise offers an intuitive and customizable interface that helps employees understand benefits offerings and provides recommendations based on their unique financial, health and lifestyle needs. It also helps employees complete the enrollment process efficiently and confidently.

Upwise also offers year-round guidance and support to boost understanding and utilization, with timely notifications connecting employees with relevant benefits during key moments. Through personalized recommendations, including insights regarding major medical benefits, Upwise has driven double-digit growth in benefits enrollment during open enrollment periods.

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



Discover additional resources and programs

Learn more about benefits tailored to you, when you need them.

See your benefits in one, easy-to-access spot

Visit the Upwise hub to never lose track.

Timely reminders for wellness checkups

Receive health reminders for annual exams and more.



Looking ahead

In an uncertain economy marked by intense competition and continual, tech-driven disruption, organizations across industries are looking for any advantage they can find. That's true whether they are seeking to boost productivity and other business outcomes, recruit new workers or retain top talent. An attractive employee experience – with social and supportive cultures and strong benefits and wellness programs – forms the core of a compelling employee value proposition for all types of workers. Still, in a world of finite budgets, employers must make difficult choices in trying to meet the needs of a diverse workforce. Such considerations are especially important now that Millennials are the largest segment of employees and Gen Z is the fastest growing.

Organizations can increase their returns on investments in benefits and the overall employee experience by demonstrating employee care and taking active steps to promote trust among the workforce. Our EBTS research confirms that employee care drives improvements in employees' holistic health and important talent outcomes. And as this year's results make clear, trust is a "force multiplier," amplifying employees' perception of being cared for.

In a tense, sometimes turbulent moment in the US culture, more employees are turning to their employers as a stabilizing force in their lives. By instilling trust more deeply into the employee experience, organizations can deliver such stability and enjoy the considerable advantages of having a happy, healthy, and fully engaged workforce.

Research methodology

MetLife's 23rd Annual U.S. Employee Benefit Trends Study builds on more than 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 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.

Appendix

Methodology Overview

- In June 2024, we conducted qualitative in-depth interviews with 33 senior-level stakeholders, including HR decision-makers, benefits brokers, and C-suite executives.
- In September 2024, we surveyed 2,567 HR decision-makers and other company leaders and 2,964 full-time employees.
- In December 2024, we completed an additional survey of 2,615 full-time employees to monitor a rapidly changing landscape and expand our understanding of key topics.
- Also in December 2024, we conducted qualitative in-depth interviews with 16 full-time employees to deepen our understanding of their needs and experiences.

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.

Summary of the Bayesian

As part of our analysis, we used a Bayesian belief network model to help us understand how the six factors of employee care relate to each other and influence the critical outcome of 'trust in leadership'.

The Bayesian belief network model simply stated, allows us to map connections between different pieces of information, showing how changes in one area of the model might affect others and ultimately how they work together in driving trust. This analysis is done using probability to inform our understanding along with visualizing and quantifying the relationships between six components of care, which factors are most influential, and how they interact with each other to shape trust in leadership.

Sample Details

MetLife's 23rd Annual U.S. Employee Benefit Trends Study was conducted in September 2024 and December 2024 consists of three distinct studies fielded by STRAT7 – a global strategy, insight and planning consultancy. These are: employee and employer studies in September and employee wave 2 in December. teams and organizations that they lead

Employees (Wave 1 – September 2024)

The Wave 1 employee survey consists of 2,964 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Gender	
Male	46%
Female	53%
Other (including non-binary)	0.4%
Marital status	
Married	45%
Relationship, living together	10%
Relationship, not living together	3%
Single	29%
Divorced/Separated	11%
Widowed	2%
Ethnicity	
White	70%
Black or African American	17%
Asian	6%
Other	5%
Hispanic	18%
Non-Hispanic	82%
Family status	
Do not live with children under 18	66%
Live with children under 18	34%
Education	
Some schooling completed / No high school diploma	1%
High school graduate or the equivalent (i.e. GED)	17%
Some college credit, no degree	16%
Associate degree	11%
Bachelor's degree	33%
Master's degree	18%
Professional / Doctorate degree	5%
Geography	
South	41%
West	19%
Northeast	19%

Midwest	21%
Age	
21-24	5%
25-34	19%
35-44	30%
45-54	20%
55-64	20%
65+	6%
Personal income	
Under \$30,000	10%
\$30,000-\$49,999	24%
\$50,000-\$74,999	21%
\$75,000-\$99,999	17%
\$100,000-\$149,999	14%
\$150,000 and over	12%
Prefer not to answer	2%
Employer size (staff size)	
2-9	7%
10-49	16%
50-199	17%
200-499	7%
500-999	8%
1,000-4,999	11%
5,000-9,999	9%
10,000+	25%
Industry	
Health Care and Social Assistance	13%
Educational Services	10%
Retail	10%
IT/Technology	8%
Finance and Insurance	7%
Manufacturing	7%
Construction	6%
Transportation and Warehousing	5%
Professional, Scientific and Technical Services	5%
Public Administration	3%
Accommodation and Food Services	3%

Arts, Entertainment and Recreation	1%
Real Estate	1%
Wholesale Trade	1%
Administration, Support, Waste Management, and Remediation	1%
Pharmaceuticals	1%
Energy and Utilities	1%
Agriculture, Forestry and Fishing	1%
Information	1%
Management of Companies & Enterprises	0.4%
Mining, Quarrying, Oil & Gas Extraction	0.2%
Other Services	14%

Employees (Wave 2 – December 2024)

The Wave 2 employee survey consists of 2,615 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Gender	
Male	47%
Female	53%
Other (including non-binary)	0.5%
Marital status	
Married	44%
Relationship, living together	8%
Relationship, not living together	3%
Single	32%
Divorced/Separated	11%
Widowed	2%
Ethnicity	
White	73%
Black or African American	16%
Asian	5%
Other	3%
Hispanic	15%
Non-Hispanic	85%
Family status	
Do not live with children under 18	66%
Live with children under 18	34%

Education	
Some schooling completed / No high school diploma	1%
High school graduate or the equivalent (i.e. GED)	17%
Some college credit, no degree	15%
Associate degree	13%
Bachelor's degree	33%
Master's degree	17%
Professional / Doctorate degree	4%
Geography	
South	35%
West	20%
Northeast	21%
Midwest	24%
Age	
21-24	6%
25-34	19%
35-44	29%
45-54	20%
55-64	21%
65+	5%
Personal income	
Under \$30,000	11%
\$30,000-\$49,999	23%
\$50,000-\$74,999	19%
\$75,000-\$99,999	17%
\$100,000-\$149,999	15%
\$150,000 and over	13%
Prefer not to answer	1%
Employer size (staff size)	
2-9	6%
10-49	17%
50-199	17%
200-499	8%
500-999	8%
1,000-4,999	10%
5,000-9,999	9%
10,000+	25%

Industry	
Health Care and Social Assistance	15%
Educational Services	11%
Retail	9%
Finance and Insurance	8%
Manufacturing	8%
IT/Technology	6%
Construction	5%
Transportation and Warehousing	5%
Professional, Scientific and Technical Services	4%
Public Administration	4%
Accommodation and Food Services	4%
Arts, Entertainment and Recreation	1%
Real Estate	1%
Wholesale Trade	1%
Administration, Support, Waste Management, and Remediation	1%
Pharmaceuticals	1%
Energy and Utilities	1%
Agriculture, Forestry and Fishing	1%
Management of Companies & Enterprises	1%
Information	0.4%
Mining, Quarrying, Oil & Gas Extraction	0.1%
Other Services	12%

Employers (Wave 1 – September 2024)

The employer survey includes 2,567 interviews with benefits decision-makers and influencers at companies with at least two employees.

Employer size (staff size)	
2-9	6%
10-49	17%
50-199	16%
200-499	6%
500-999	10%
1,000-4,999	12%
5,000-9,999	15%
10,000+	18%

Industry	
IT/Technology	14%
Construction	11%
Manufacturing	10%
Healthcare and Social Assistance	9%
Retail	8%
Educational Services	8%
Finance and Insurance	7%
Transportation and Warehousing	5%
Accommodation and Food Services	4%
Professional, Scientific, and Technical Services	4%
Public Administration	3%
Real Estate	2%
Wholesale Trade	2%
Energy and Utilities	2%
Management of Companies and Enterprises	1%
Administration and Support and Waste Management and Remediation	1%
Information	1%
Arts, Entertainment, and Recreation	1%
Pharmaceuticals	1%
Agriculture, Forestry, and Fishing	1%
Mining, Quarrying, Oil & Gas Extraction	0.2%
Other services	4%
Geography	
South	38%
West	24%
Northeast	20%
Midwest	18%

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

About STRAT7

STRAT7 is a global strategy, insight and analytics group with a focus on delivering game-changing commercial impact. Since our inception, we've worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with >50% of our work originating in the US. For more information, visit <https://strat7.com/>

MetLife's 23rd annual Employee Benefit Trends Study (EBTS) report focuses on the vital role trust plays in employment relationships and in strengthening perceptions of employee care. It also highlights how employers can enhance the employee experience in ways that build trust with and promote well-being for all workers.