

# PNC Bank Survey Offers Insights, Analysis on Financial Wellness Mindset Among U.S. Workers and Employers

The survey reveals that benefits built for multigenerational workers can help them prepare for the future they envision.

PITTSBURGH, Aug. 27, 2025 /PRNewswire/ -- PNC Bank today released findings from its third annual Financial Wellness in the Workplace Report entitled, "What today's workers value most, across generations," which summarizes survey data and in-depth interviews from more than 1,000 U.S. workers and more than 500 U.S. employers to better understand the financial health and wellness of today's workforce.

Overall, the survey revealed broad consistent trends when compared with previous years' results, though the percentage of workers who reported being stressed about their finances ticked down slightly. The survey findings show that 68% of workers report being "somewhat" or "very" stressed about their financial situation — down slightly from 70% in 2024 and 71% in 2023. Notably, in 2025, 69% of employers surveyed believed their workers to be facing financial stress, which was down significantly from the 78% reported in 2024 and slightly from the 71% reported in 2023.

Other notable findings include:

- **Boomers are feeling better year-over-year.** Among those surveyed, 48% of Baby Boomers said they were better off financially this year compared to last year. Across other generations, 38% of Gen X survey participants, 31% of Millennial participants and 18% of Gen Z participants reported feeling better about their financial situation in 2025 compared to 2024.
- **Most U.S. workers are comfortable managing debt.** Of those surveyed, 72% of workers said they are at least "somewhat" confident in managing debt. Significantly, Gen Z and Gen X reported being less concerned about student loans compared to last year, and Boomers were less concerned about auto and finance loans in 2025 compared to 2024. Millennials' debt concerns are about the same as last year across all types of loans.
- **Confidence level for meeting retirement goals varies across generations.** Gen Z is the most confident, with 56% reporting they are "somewhat" or "very confident" they will meet their retirement goals. Millennials (50%) and Boomers (50%) were equally confident, while Gen X (43%) were the least confident in their ability to meet retirement goals.
- **Employers generally think their workers are prepared for retirement.** A majority (78%) of U.S. employers believe their workers are prepared for retirement. Conversely, only 45% of workers believe they are prepared for retirement.
- **U.S. workers are more likely to stay with an employer that offers more financial wellness benefits.** A significant majority (81%) of U.S. workers surveyed said they are more likely to stay with an employer that offers financial wellness benefits, which is up from 78% in 2024. Additionally, 96% of U.S. employers believe they have at least some responsibility to offer financial wellness benefits, up from 94% last year.

"Today's workforce spans multiple generations, each with its own set of financial goals," said Kaley Keeley Buchanan, senior vice president and head of PNC Organizational Financial Wellness. "To attract and retain top talent, employers must offer individualized benefits to employees that resonate across age groups and life stages. The PNC Organizational Financial Wellness team has unique understanding and insights to help businesses deliver targeted, high-impact benefits that help support employee well-being, boost performance and foster long-term loyalty."

Additional notable findings include:

- Among workers surveyed, 67% reported living paycheck to paycheck. That's up from 63% from last year.
- However, workers generally reported being in more control of their finances in 2025 (62%) compared to 2024 (56%).
- A financial planning benefit was available to 30% of workers surveyed in 2025, compared with 28% in 2024.

With today's workforce indicating they are more likely to stay with an employer that offers financial wellness benefits, businesses must adapt their approach to stay competitive and retain top talent. PNC Organizational Financial Wellness partners with companies to design and deliver innovative, customized benefits that support both business goals and the evolving needs of the people they aim to hire and keep. More findings, including the complete report and related information are available at [pnc.com/WorkplaceReport](http://pnc.com/WorkplaceReport).

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## **Methodology**

The 2025 Financial Wellness in the Workplace Study<sup>1,2</sup> was conducted in early 2025 and surveyed two different populations: U.S. employers and U.S. workers. The research was conducted in two phases: PHASE 1: QUALITATIVE In-depth interviews, separately, with employers and workers in January 2025. PHASE 2: QUANTITATIVE Separate online surveys with employers and workers in March 2025. The Employer Survey was conducted online with a national sample of 500 U.S. employers with 100+ workers and annual revenues of \$5 million or more. The sampling error is +/- 4.4% at the 95% confidence level. The Workers Survey was conducted online with a national sample of 1,000 U.S. workers ages 21–69 who work full time at companies with 100+ workers. The sampling error is +/- 3.0% at the 95% confidence level. The study was conducted by Willow Research, a custom market research firm and certified woman-owned business. Gen Z 1997-2012, Millennial 1981-1996, Gen X 1965-1980, Boomer 1946-1964.

**DISCLAIMER:** This report was prepared for general information purposes only and is not intended as specific advice or recommendations. Any reliance upon this information is solely and exclusively at your own risk. NOTE: The sum of percentages may not add to the total due to rounding.

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