



Mental Wellness Benefits: Barriers to Access

Exploring key barriers to utilization of mental wellness resources for full-time employees

Study conducted by Securian Financial

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Background & Methodology

Demographics

- An out-of-community survey, in field 8/30/2022 – 9/9/2022, N=2,509
- Fielded to full-time employees who have mental wellness resources provided by their employer

By Generation:

- n=626 Boomer (1946-1964)
- n=881 Gen X (1965-1977)
- n=443 Older Millennials (1978-1985)
- n=435 Younger Millennials (1986-1995)
- n=124 Gen Z (1996-2012)

Industry Splits

- Non-Tech (n=2,183)
 - Agriculture, Automotive, Bank/Finance, Charity/Non-Profit, Construction, Distribution/Warehousing, Education, Food and Beverage, Government, Healthcare, Insurance, Legal, Leisure/Tourism/Lodging, Manufacturing, Oil/Gas, Real Estate, Retail/Wholesale, Transportation, Utilities
- Tech (n=326)
 - Computers/Electronics/Hardware, Computers/Software, Engineering, Media (TV, radio, print, cable), Technology, Telecommunications



Benefits offered by employers

Q: Please select from the list below which of the following benefits, if any, your employer offers to support mental wellness. Please select all that apply (MS) (N=2,509)

	Total % of FTE who have this offering
Mental health coverage through medical insurance	70%
A set number of free counseling sessions (sometimes referred to as an Employee Assistance Program or 'EAP')	57%
Access to a counselor virtually (video or telephone)	49%
Access to an in-person counselor outside of your workplace	41%
Grief support	41%
Workshops or seminars that focus on mental wellness	40%
Financial planning and security seminars or counseling	38%
Mental health days off	34%
Subscriptions to meditation/mindfulness classes or apps	27%
Legal consultations	22%
Access to an in-person counselor on standby at your workplace	21%
Something else (please tell us):	3%
None of the above	1%



Awareness and perceived importance by generation

Q: Which of the following best describes your level of awareness about the mental wellness resources that your employer offers?

	Total (N=2,509)	Boomer (n=626)	Gen X (n=881)	Older Millennials (n=443)	Younger Millennials (n=435)	Gen Z (n=124)
Very aware	38%	34%	35%	40%	43%	46%
Somewhat aware	45%	45%	47%	43%	45%	44%
Slightly aware	16%	20%	17%	17%	11%	9%
Not at all aware	1%	1%	1%	0%	1%	1%

Q: How important is it to you that your employer provides mental wellness resources and benefits?

	Total (N=2,509)	Boomer (n=626)	Gen X (n=881)	Older Millennials (n=443)	Younger Millennials (n=435)	Gen Z (n=124)
Very important	53%	45%	49%	59%	60%	65%
Somewhat important	34%	36%	36%	29%	33%	27%
Neither important nor unimportant	10%	13%	12%	9%	5%	7%
Somewhat unimportant	2%	4%	2%	1%	2%	0%
Very unimportant	1%	2%	1%	2%	0%	1%



Utilization of benefits by generation

Q: Of the benefits your employer provides to support mental wellness, which of the following, if any, have you taken advantage of (n=2,484; employer offers at least one of the mentioned benefits)

	# of FTE that selected at least one benefit	% that have used at least one benefit	# of FTE that selected 'none of the above'	% of FTE that have <u>not used</u> any benefits
Overall (n=2,484)	1,548	62%	936	38%
Boomer (n=623)	308	49%	315	51%
Gen X (n=873)	510	58%	363	42%
Older Millennials (n=434)	313	72%	121	28%
Younger Millennials (n=430)	327	76%	103	24%
Gen Z (n=124)	90	73%	34	27%



Utilization of benefits

Q: Of the benefits your employer provides to support mental wellness, which of the following, if any, have you taken advantage of (n=2484; employer offers at least one of the below benefits)

	# of employees who have this benefit available	# of employees who have used this benefit	% of employees who have used this benefit if available
Mental health coverage through medical insurance	1,760	598	34%
A set number of free counseling sessions (sometimes referred to as an Employee Assistance Program or 'EAP')	1,429	421	29%
Access to a counselor virtually (video or telephone)	1,223	235	19%
Access to an in-person counselor outside of your workplace	1,033	199	19%
Grief support	1,017	169	17%
Workshops or seminars that focus on mental wellness	992	348	35%
Financial planning and security seminars or counseling	943	316	34%
Mental health days off	842	451	54%
Subscriptions to meditation/mindfulness classes or apps	678	267	39%
Legal consultations	560	95	17%
Access to an in-person counselor on standby at your workplace	530	102	19%
Something else (please tell us):	---	---	---
None of the above	---	936 (N=2,509)	38%



Barriers to access by generation

Q: For which of the following reasons have you not used mental wellness resources offered by your employer? Please select all that apply (MS) (936; have not used any available benefits)

	Overall (n=936)	Boomer (n=315)	Gen X (n=363)	Older Millennials (n=121)	Younger Millennials (n=103)	Gen Z (n=34*note small sample size)
I don't feel I need any of these services	67%	77%	67%	63%	55%	41%
I worry about confidentiality or having to provide personal information	13%	12%	14%	12%	11%	21%
I don't know enough about the services provided (i.e., what they help with, what is offered)	13%	9%	14%	16%	18%	21%
I tend to forget they are available to me	11%	5%	12%	10%	19%	27%
I don't have enough time in the day	11%	4%	12%	14%	20%	21%
I am concerned/unsure about the cost	10%	5%	9%	9%	20%	30%
I keep putting it off or haven't gotten around to it	7%	2%	9%	7%	10%	27%
I'm not sure how to access these benefits	7%	2%	7%	8%	14%	24%
I access mental wellness resources outside of my employer	6%	4%	6%	10%	10%	9%
I feel there is a stigma at my company about taking advantage of these services	6%	7%	5%	3%	4%	12%
My role does not provide me the flexibility to step away to access the resources available	5%	2%	6%	6%	7%	15%
I'm skeptical of why my employer provides these services	4%	3%	4%	4%	4%	12%
I am concerned I would have to ask my manager/supervisor	3%	3%	3%	2%	2%	6%
Something else (please tell us):	3%	2%	3%	5%	0%	0%
None of the above	6%	7%	6%	7%	4%	3%



Current communication landscape by generation

Q: How, if at all, do you typically hear about the mental wellness resources your employer provides? Please select all that apply. (MS) (n=2,848; employer offers at least one of the below benefits)

	Total	Boomer (n=623)	Gen X (n=873)	Older Millennials (n=434)	Younger Millennials (n=430)	Gen Z (n=124)
Emails from Human Resources	56%	55%	58%	60%	50%	49%
My organization's intranet or benefits website	54%	62%	55%	49%	51%	37%
Emails from the benefits provider	39%	34%	40%	41%	43%	36%
The employee handbook	33%	37%	31%	32%	30%	33%
Workshops/seminars/trainings from Human Resources	25%	25%	24%	26%	26%	26%
From my manager/supervisor	23%	18%	19%	27%	31%	34%
Promotional campaigns	17%	16%	17%	18%	19%	15%
From a co-worker	15%	9%	13%	16%	21%	31%
Another way	4%	5%	3%	3%	3%	1%
None, I don't typically hear about the mental wellness resources available	3%	2%	3%	3%	2%	7%



Communication Effectiveness

Q: Please share with us how effective you find the following source(s) when it comes to hearing about the mental wellness resources your employer provides.

	Very effective	Somewhat effective	Neither effective nor ineffective	Somewhat ineffective	Very ineffective
Emails from Human Resources (n=1,379)	39%	45%	12%	3%	1%
My organization's intranet or benefits website (n=1,340)	42%	44%	11%	3%	0%
Emails from the benefits provider (n=970)	39%	45%	12%	3%	1%
The employee handbook (n=811)	37%	37%	17%	7%	2%
Workshops/seminars/trainings from Human Resources (n=619)	46%	43%	9%	2%	0%
From my manager/supervisor (n=565)	58%	34%	6%	1%	1%
Promotional campaigns (n=431)	41%	44%	11%	3%	1%
From a co-worker (n=361)	50%	38%	9%	2%	1%



Intersection with financial wellness

Q: How does financial wellness correlate to your mental wellness and vice versa. Please select all that apply. (MS) (N=2,509)

	Extreme impact	Large impact	Moderate impact	Slight impact	No impact
Impact of financial wellness on mental health	26%	39%	20%	7%	8%
Impact of mental health on financial wellness	18%	26%	21%	15%	20%

Mental wellness affects financial wellness because poor mental health:

Decreases productivity at work, leading to financial instability

“Because if I’m not in the right frame of mind than my work abilities hinder.”
– Younger Millennial

“If I’m not mentally well and stuck in this burnt out mode, I am unmotivated to go to work or work hard.”
– Younger Millennial

Increases the urge to spend money

“When I’m not feeling well mentally, I sometimes try to fill that hole by spending money.”
– Gen X

“When I’m stressed, I spend money which in turn affects my financial well-being. It’s a losing cycle.”
– Older Millennial

Takes up the mental space needed to focus on budgeting and healthy financial habits

“If I am mentally stable, I can think more clearly on the future and what needs to be done financially.”
– Gen X

“When I am mentally healthy, I am able to better budget my money and finances being in a better frame of mind.”
– Boomer



Additional benefits

Q: Here are some other offerings your employer might provide that aim to support mental wellness. Please select which of the following your employer offers, if any. Please select all that apply. (MS) (N=2,509)

	Total (N=2,509)	Tech (n=326)	Non-tech (n=2,183)
Paid time off (vacation days, holidays, sick time)	80%	77%	80%
Workplace flexibility (can work from home or a location of choice)	42%	59%	40%
Gym membership or gym discount	38%	37%	38%
Schedule flexibility (can set own hours)	33%	44%	31%
Employee Resource Groups (ERGs)	29%	46%	26%
Standing desks	28%	37%	26%
Paid volunteer days	25%	34%	24%
Access to child/elderly care (e.g., Care.com)	20%	25%	19%
Yoga / meditation	19%	24%	19%
'Summer Fridays' or meeting free days	16%	26%	14%
Personal wellness budget	15%	22%	13%
Paid sabbatical	10%	15%	9%
None of the above	4%	2%	4%