



Experience a more

human workplace

MetLife's 16th Annual
U.S. Employee Benefit
Trends Study



Navigating life together

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Experience the human workplace

In today's connected world, work and life overlap like never before—one is a constant part of the other. We live in a world where personal lives can be enriched by work, and work enriched by one's passions and experiences.

And despite greater transparency, gaps still exist between what experiences employers think matter to their workforce and the experiences their employees really value.

As an advocate for the workforce, MetLife helps employers and employees navigate this new work-life world. We work to understand what matters to employees so that we can help HR decision makers proactively engage the workforce by building meaningful employee experiences that are deeply human. We help identify meaningful, human experiences that attract and retain the best talent and help improve job satisfaction and productivity, so employees and businesses thrive.

Chapter 1

The empowered employee

Businesses in search of the best and brightest are facing a field of candidates that are more empowered than ever. The battle for talent is on. Increasingly, workers aren't forced to scramble for opportunities. Instead, employees are in demand, positioned to dictate the terms of employment in more ways than in any other time this century. **Employees today see work as a part of who they are and, therefore, want their work to reflect their values, interests and aspirations.**

These shifts in employee attitudes are in large part a reaction to a positive market. Today's employees are enjoying decreasing unemployment rates, while platforms like Glassdoor and Indeed are giving employees a clear view into what they can expect from companies. The combination of strong jobs numbers and increased transparency means employees have the options and the information to hold companies accountable.



Employees are positioned to dictate the terms of employment in more ways than in any other time this century.

Chapter 1 – Part 1

Employees are asking for more from their employers,

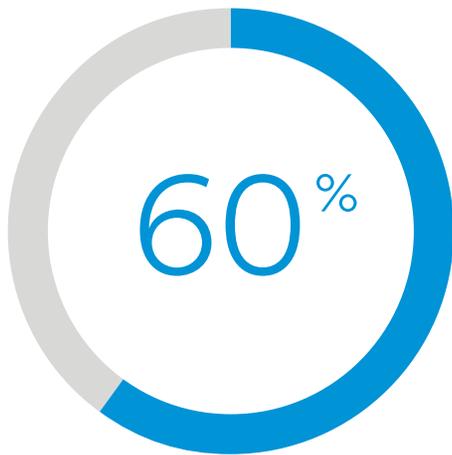
but their demands aren't just monetary or requests for fringe benefits. In fact, employees are asking for work that reflects who they are.

Employees feel their work is purpose-driven

I feel a strong sense of purpose at my work

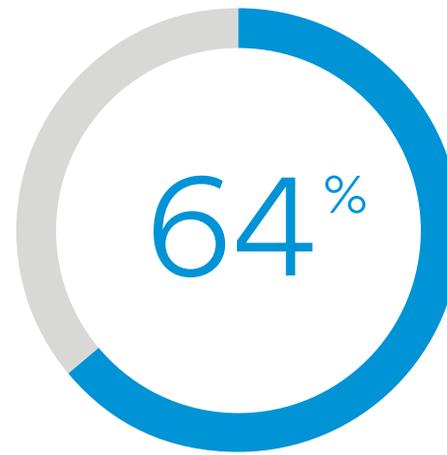
73%

**More than half of employees feel
their work shapes their identity**



My work helps
define who I am

**Many feel their work makes
them a better person**



My work skills make
me a better person
in my personal life

Chapter 1 – Part 2

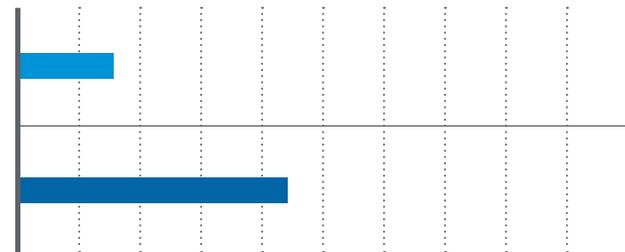
Employees are seeing work as an extension of themselves

Career-seekers view work as a passion, not a job

Today, a career is:

16% The same as a job

43% Is something I am passionate about



Many employees don't feel the need to adopt a "work" persona different from who they are outside the workplace

63%

I behave the same at home as I do at work



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In fact, many employees see those at work as intimate parts of their social world

65%

My coworkers are like family to me

Chapter 1 – Conclusion

For the empowered employee, money isn't everything. Their ability to demand more of employers is further nuanced by the employee's desire for the intangible elements that make a career more fulfilling.

Chapter 2

Bridging the gap

With a more empowered employee comes increased confusion – on both sides. Employers and employees struggle to shape a work experience that benefits them both, and few have found lasting success. Employees and employers are misaligned in their perceptions of what makes a great work experience; as a result, investments aren't seeing returns, and turnover remains high. Employees crave experiences that feel more human and engaging and that enrich their lives as a whole.

Employees today need experiences that will develop their professional skills, challenge them personally, connect them to something bigger and provide an enriching work and life reality. But there's a gap between what employees need and what they're getting. To bridge the gap, employers and HR decision makers need to connect more deeply with employees. In doing so, employers can proactively create enriching experiences that honor employees as whole people.

Employees crave experiences that feel more human and engaging and that enrich their lives as a whole.



Chapter 2 – Part 1

Employers and employees see the workplace experience differently

Not just in their perceptions of the larger picture of work but also in their current experiences. In the day-to-day workplace environment, employees are less confident than employers in some basic areas.

Employees are seeking more support from their employers to help them succeed

63%

My company teaches me the skills I need to succeed in my current position

74%

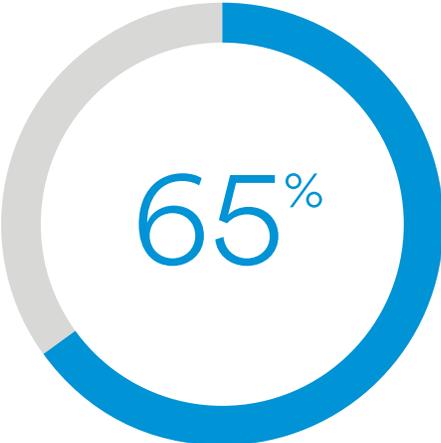
Our employees are learning the skills they need to succeed in their current position



While employers are overwhelmingly committed to their employees, there's opportunity to convey their dedication to employees differently

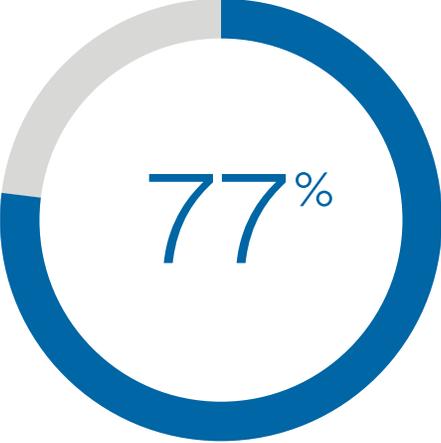
My company is committed to my success

Employee



Our company is committed to our employees' success

Employer



Employees can use more guidance in achieving their professional goals

I can achieve my professional goals at my current company

65%

Employees can achieve their professional goals at our company

73%

Chapter 2 – Part 2

Enrichment in the workplace is inseparable from enrichment in the rest of life

Employees are more committed to companies that simultaneously enable enrichment in both work and life.



When organizations enable employees to find enrichment at work and in life, most employees are more dedicated and engaged.

58%

of employers say:

“Providing employees with benefits designed to better balance their work and personal lives” is an important benefits strategy

Most employees feel dedicated to organizations that help them balance work and life

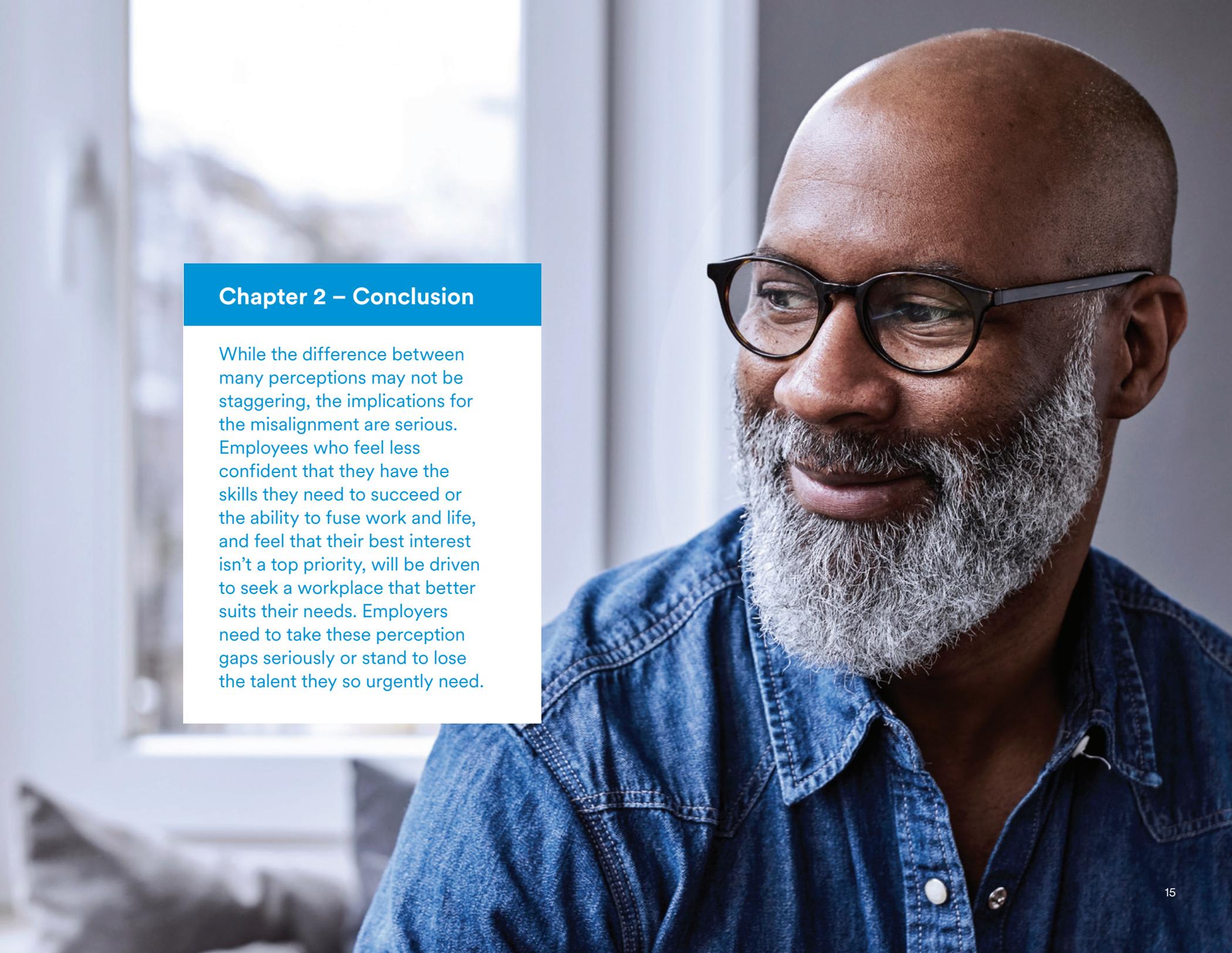
87% Satisfied

77% Engaged

87% Loyal



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Chapter 2 – Conclusion

While the difference between many perceptions may not be staggering, the implications for the misalignment are serious. Employees who feel less confident that they have the skills they need to succeed or the ability to fuse work and life, and feel that their best interest isn't a top priority, will be driven to seek a workplace that better suits their needs. Employers need to take these perception gaps seriously or stand to lose the talent they so urgently need.

Chapter 3

Introducing the human workplace

What employees want is a human workplace. This is a workplace that sees employees as whole, complete people with experiences at work and at home that combine to make a meaningful life. Through the human workplace, employees have access to the experiences that lead to higher job satisfaction and better performance. Further, employees feel valued, respected and encouraged. In the human workplace, employees improve everything from NPS scores to Glassdoor and Indeed reviews.

To create a human workplace, employers need to create moments of truth that enable more enriching experiences—distinctive moments crafted to acknowledge, support and celebrate employees. This isn't a “nice job” comment, in passing, at the cafeteria. These are intentional opportunities to display commitment to an employee's individuality and humanity that are woven into the DNA of an organization.



Moments of truth are the
foundation for building a more
human experience at work

They recognize

They build trust

They foster work-life enrichment

They provide flexibility

Chapter 3 – Part 1

Build moments for personal and professional recognition

Employees spend almost half their waking hours at work. Even if it's a career they love, that's a lot of time. Throughout all those hours, it takes significant mental and emotional energy to stay productive, motivated and engaged—and that energy needs to be restored. Moments of recognition – on a birthday or work anniversary, for example – can go a long way to keep employees going strong.



There's an opportunity to help employees feel more appreciated across the workforce

60% of employees agree that the majority of time at work, they feel appreciated

There's also an opportunity to enable more employees to feel empowered

58% of employees agree that the majority of time at work, I feel empowered

Employees don't always feel recognized as whole people and appreciated for their personal traits

66% My employer encourages me to be myself

And they are less likely to feel that both personal and professional growth are valued

63% I can achieve both my professional and personal goals at my current company

Chapter 3 – Part 2

Create moments that build trust

Most employees today trust their employers. However, more than 1/3 of employees are still lacking trust and confidence in the people that lead their organizations.

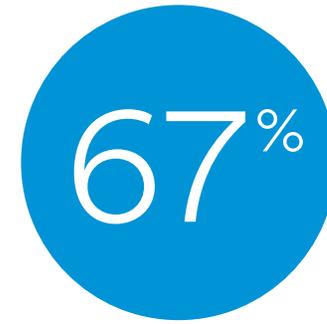
Creating intentional moments that display trust builds trust.

Yet, trust is multifaceted and doesn't simply refer to the integrity of an individual at the top.



Employees want to know that their employer will act ethically

I trust my employer to do the right thing



Employees want to trust the people leading the organization

I trust my company's leadership

66%

Trust is also about feeling valued in an organization

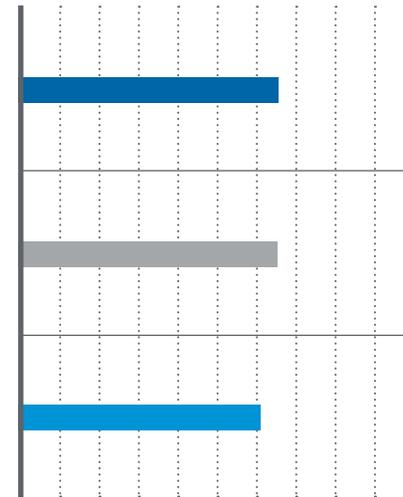
I feel valued and significant to my company

65%

Additionally, trust equates to loyalty

I believe that my employer is loyal to me

61%

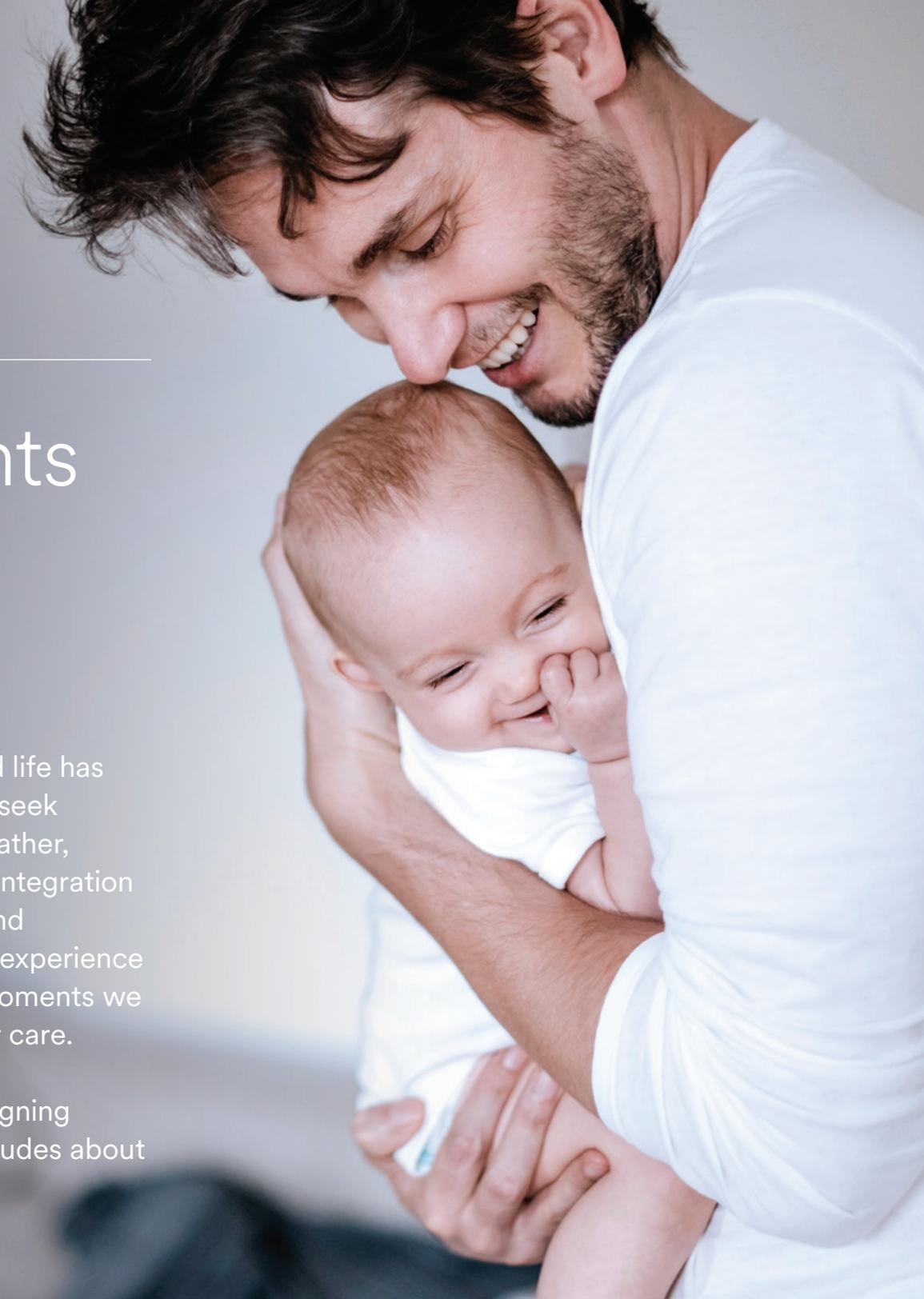


Chapter 3 – Part 3

Foster moments of work-life enrichment

A proper separation between work and life has been dying for years. Employees don't seek a simple balance of work and life but, rather, enriching experience across both—an integration that allows for fluidity at work, home and everywhere in between. This enriched experience can help in some of the most human moments we know: child care, bereavement or elder care.

However, there's work to be done in aligning employees and employers on their attitudes about an enriching work and life.



For many employees, the right work-life interaction is key to their success

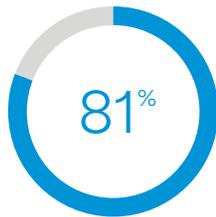
What do you feel like you need to successfully navigate and thrive in the workplace today?

52% Balance between work and life

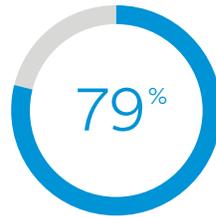
2nd behind “hard work”

The right fusion of work and life creates better employees

Having work/life balance makes me more productive at work



Having work/life balance makes me a more engaged work colleague



Employers have the power to help employees better fuse work and life

60%

My work and personal life are blending together well

71%

My employer makes it possible for me to balance my work and personal life



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Chapter 3 – Part 4

Provide moments of choice and flexibility

Outside the workplace, employees have choices in nearly everything they do.

So, when faced with rigid systems and processes, these workers have come to know that there's always more than one way to do something.

Ensuring that employees have choice in how they work is crucial to their decision as to where they work.



Enabling remote work also builds trust	Being able to work from home makes me feel my employer trusts me	76%
Having space from your team occasionally may be better for everyone	Those who work remotely 1 day a week are most likely to say their coworkers feel like family	Total 65% Work remote 1 day/week 73%
Understanding that schedules are unpredictable acknowledges employees' humanity	Which benefits would you like your employer to offer to help you balance your responsibilities at home and at work?	Flexible work schedules 71%

Enabling employees to work from home creates a better work-life fusion



The flexibility to work from home is important to my work-life balance

Among those whose job does not require being on-site / on the road

Chapter 3 – Conclusion

Creating a more human workplace is about creating moments of humanity. These moments are intentional and meaningful.

A more human workplace is full of moments that matter.

Chapter 4

Creating experiences that matter

Moments of truth are different for every company. Depending on your company's size and culture, moments of truth will come to life in nuanced ways. However, these moments aren't only about creating changes in employee experiences; they are also about changing a mindset. Crafting a more human experience means enriching the culture of the organization and backing it up with real experiences that provide meaning and value.

Understanding that employees' lives aren't always predictable and that they care about causes in the wider world are just two

examples of how to tap into more human experiences. Programs and offerings that support flexibility and that empower employees to make an impact are essential to the human workplace.

Reshaping the structure of how employees can utilize these programs along with the types of programs offered, allows employees to feel heard and acknowledged. Two ways that employers can immediately shift to a more human workplace are through flexible benefit packages and financial wellness programs.



Two ways employers can immediately shift to a more human workplace are through flexible benefit packages and financial wellness programs.

Chapter 4 – Part 1

Today's employees are nontraditional

Not only in the way they live their lives but in the world that surrounds them. Therefore, offering traditional, rigid benefits doesn't always meet the employees where they are.

Employees want flexibility, choice and nontraditional options. And they're willing to pay for it.

Employees are increasingly willing to bear more of the costs of benefits in order to have a choice of benefits that meet their needs



Especially true among youngest workers who expect customization

Total young employees 64%

Young parents who really need it to fit their new family needs 84%

More flexible benefits means more loyal employees

Having benefits customized to meet my needs would increase my loyalty to my employer

73%
Agree

Employees care enough to pay

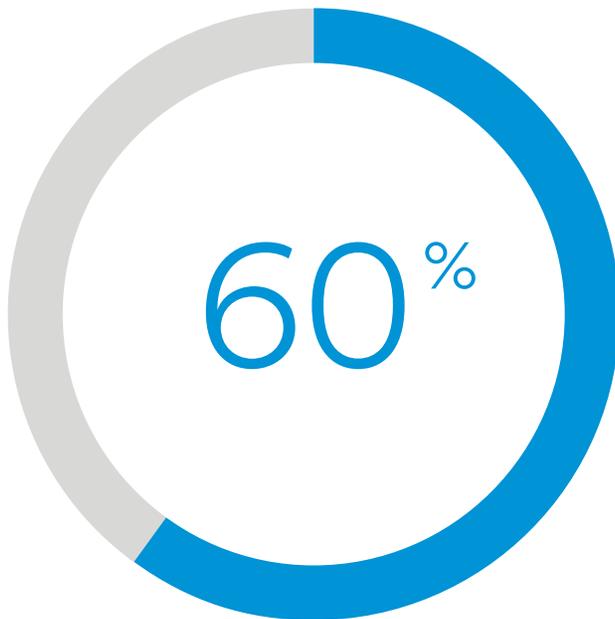
Most employees would be willing to take a small pay cut (on average, 3.6%) in order to have a better choice of benefits from their employer

83%

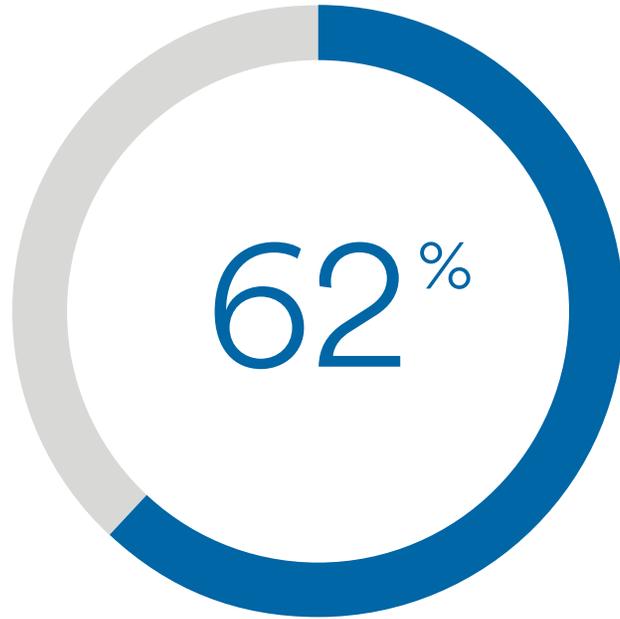
And both employees and employers agree that non-medical benefits can be a win

I am interested in having my employer provide a wider array of non-medical benefits that I can choose to purchase and pay for on my own

Employee



Employer



While today's workforce deeply cares about the intangibles, employees understand the value of financial wellness and saving for retirement

However, true to form, employees want to do it their own way. While some things remain the same, today's employees' view of retirement doesn't look like it did for the previous generations—and their preferences reflect it.

Employees recognize the importance of saving for retirement

Saving for retirement is a priority for me

74%

And the majority of today's employees expect employers to help them save

I am concerned about outliving my retirement savings

48%

Today, more than ever, employees want more options and they would be interested in converting some or all of their retirement savings into lifetime income

70%

Are interested in an employer providing ways to convert some or all of retirement plan (e.g., 401(k)/403(b)/457) money into a stream of income for life at the point of retirement



Chapter 4 – Part 3

With both traditional and nontraditional benefits, employees are on a quest to be financially well

Employees see their finances and their benefits as crucial to enriching their work and life. When employers play an active role in employees' financial wellness, that benefits everyone.

Financial wellness benefits are a great way to create a more human connection with employees and to recognize employees both personally and professionally. These benefits build confidence for employees, and that creates positive results both inside and outside the workplace.



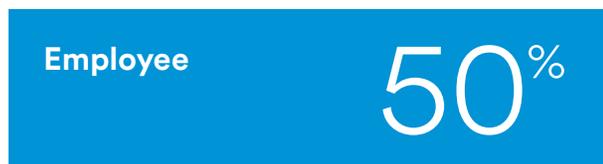
Employees are increasingly looking to their employers to play a more active role in their financial security

I believe my employer should help me solve my financial security concerns



And employers understand their role to support employees in their financial wellness

Employers have a responsibility for the financial well-being of their employees



72%

While many employees are confident in their decision making

I am confident in my ability to make financial decisions

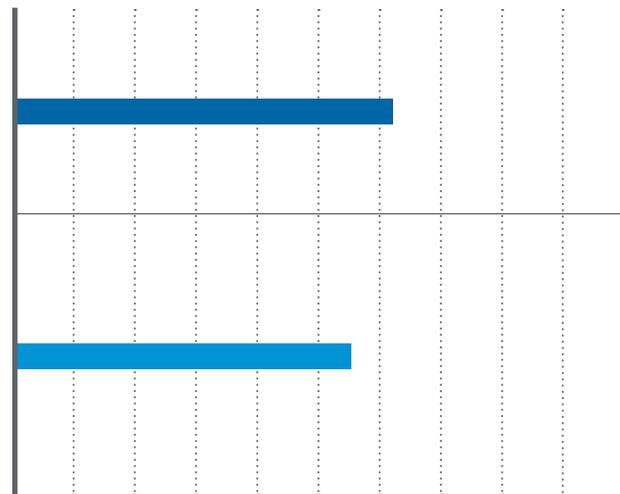
Many employees don't feel in control of their finances or on track to meet their goals

62%

I feel in control of my finances

55%

I am on track to achieve my financial goals



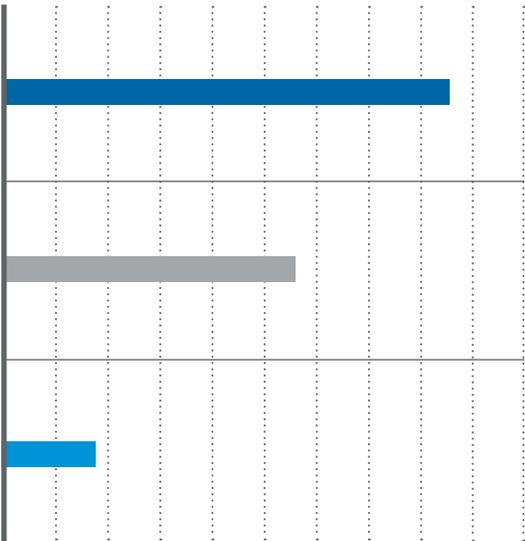
Employers underestimate just how much employees want to learn about financial wellness

Employees are interested in financial wellness program/planning/education/workshops/tools

84% Must have/nice to have

57% Interest in "A comprehensive financial wellness program"

18% Few employers are currently offering financial wellness program/planning/education/workshops/tools



Educating employees on finances will go a long way to building confidence at work

64%

Of employees who have some kind of financial education/workshops are more likely to feel financially fit

46%

Do not have access to financial education

55%

Of employees who have access to financial wellness programs say they are financially well

**Benefits help the employee's
mental well-being**

Having insurance/benefits
gives me peace of mind for
the unexpected

87%

**The right benefits keep today's
employees coming back**

The employee benefits offered
to me were an important
reason why I came to work
for this company

62%  Trending up

Benefits lead to less worry

Because of the benefits I receive at the workplace, I worry less about unexpected health and financial issues



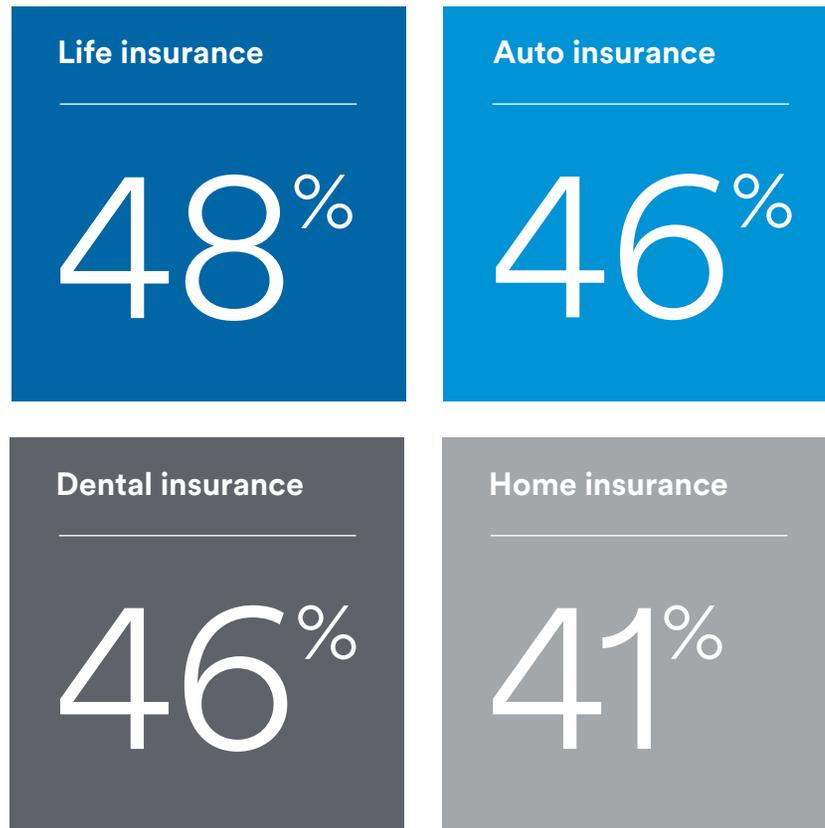
The right benefits save money for today's employees

Non-medical benefits, such as critical illness and accident coverage, helps me to limit my out-of-pocket medical expenses

65%

Traditional benefits are still valuable to today's employees

Beyond your retirement plan, which non-medical benefits do you feel reduce your financial stress?



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While many are satisfied with their benefits today, there is still room for—and need for—improvement

I am satisfied with the benefits that I receive through my employer

Chapter 4 – Conclusion

Rethinking employee benefits can serve as a tangible and meaningful step toward a more human workplace. Benefits that offer personal recognition, choice and security combine to honor employees—building trust and stoking loyalty.

Chapter 5

Answering the needs of tomorrow

A more empowered employee means that they can demand more human workplaces. By creating moments of truth and developing intentional experiences that recognize employees' humanity, everyone wins. Employees feel more satisfied, grow more committed to the success of the organization and become promoters themselves while employers benefit from a more engaged and productive workforce.

Shifting mindsets, embracing a more human culture and providing tangible benefits and programs, allow today's employers to meet the demands of tomorrow.



Final thoughts

How can you create tangible moments of truth in your organization?

Consider your business and your workplace culture to know what will work for you. However, there are a few things you can do to get the ball rolling.

1

How can you encourage employees to bring their passions and interests into the workplace?

2

How can your organization celebrate the achievements of teams more often?



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3

What programs and practices can build trust among your teams?

4

How can your organization communicate your understanding of the need for enriched work and life experiences?

5

Are there ways to embed more flexible schedules into your organization?

Regardless of your exact methods for creating moments of truth, keep in mind that employees are looking for experiences that are human and engaging.

The more authentic, the better. And the more you can bring in the perspectives of your employees, the more successful.

Methodology

MetLife's 16th Annual U.S. Employee Benefit Trends Study was conducted from December 2017 through January 2018 and consisted of two distinct studies fielded by ORC International, a leading business intelligence firm. The employer survey consists of 2,501 interviews with benefits decision makers

at companies with at least two employees. The employee survey comprised 2,653 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Employers

Employer size (staff size)		Geography			
2-9	20%	South 33%	West 29%	Midwest 20%	Northeast 18%
10-49	20%				
50-199	17%	Industry			
200-499	5%	Heavy Industry	16%	Transportation and Warehousing	2%
500-999	5%	Professional, Scientific & Technical Services	12%	Accommodation and Food Services	2%
		Other Services	11%	Wholesale Trade	2%
1,000-4,999	13%	Information Technology	11%	Arts, Entertainment and Recreation	1%
		Health Care and Social Assistance	9%	Administration and Support and Waste Management and Remediation	1%
5,000-9,999	10%	Finance and Insurance	9%	Agriculture, Forestry, and Fishing	1%
		Educational Services	8%	Information	1%
10,000+	10%	Retail	6%	Management of Companies and Enterprises	1%
		Real Estate	3%	Mining, Quarrying and Oil & Gas Extraction	1%
		Public Administration	2%	Not sure	1%

Employees

Gender		Employer size (staff size)		Industry	
Male	53%	2-9	9%	Heavy Industry	19%
Female	47%	10-49	13%	Other Services	18%
Marital Status		50-199	14%	Health Care and Social Assistance	10%
Married	61%	200-499	11%	Educational Services	9%
Single, not living with partner	21%	500-999	11%	Retail	9%
Single, living with partner	9%	1,000-4,999	17%	Information Technology	7%
Divorced/Separated	8%	5,000-9,999	7%	Finance and Insurance	6%
Widowed	1%	10,000+	18%	Professional, Scientific & Technical Services	4%
Geography		Age		Transportation and Warehousing	3%
South	37%	21-24	5%	Accommodation and Food Services	3%
Midwest	23%	25-34	22%	Public Administration	2%
West	22%	35-44	26%	Arts, Entertainment and Recreation	2%
Northeast	18%	45-54	27%	Real Estate	2%
Family status		55-64	18%	Wholesale Trade	1%
Do not live with children under 18	51%	65+	2%	Administration and Support and Waste Management and Remediation	1%
Live with children under 18	49%	Personal income		Education	
Ethnic background		Under \$30,000	9%	Some college credit, no degree	34%
Caucasian	78%	\$30,000-\$49,000	22%	Bachelor's degree	25%
African-American	9%	\$50,000-\$74,999	23%	High-school graduate or the equivalent	16%
Asian	6%	\$75,000-\$99,999	18%	Master's degree	11%
Other	7%	\$100,000-\$149,000	17%	Associate's degree	9%
Hispanic	16%	\$150,000 and over	7%	Professional/ Doctorate degree	5%
Non-Hispanic	84%	Not sure	1%	Some schooling completed/ no high-school diploma	0%
		Prefer not to answer	3%		

About ORC International

ORC International helps global leaders uncover the truth about their business and fuel their most important decisions, so they can optimize today, differentiate tomorrow and win in the future. A top-20 global business intelligence firm, ORC International works with some of the world's leading organizations to better understand their customers, employees and markets and transform their business performance. ORC International is part of Engine Group, an independent, collaborative network designed to help clients seamlessly move from intelligence to action. For more information, **visit ORCInternational.com**.

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