

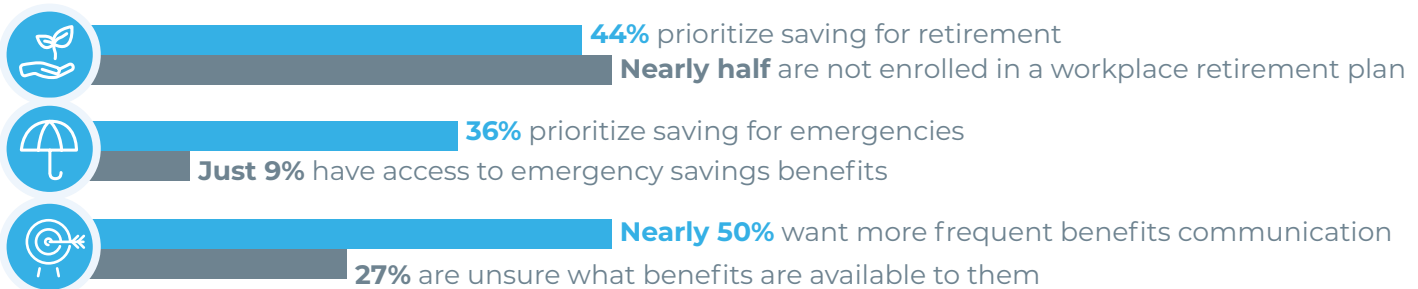
Financial Stress Is Showing Up at Work— 7 Hours Per Employee, Every Week

Employees lose an average of 7 hours of productivity each week due to financial stress, costing U.S. businesses an estimated **\$183B annually**.

Employers already invest billions in benefits each year. Yet for many workers earning low to moderate incomes (LMI), those benefits are not translating into measurable financial stability, nor delivering business impact for employers.

The Gap Between Investment and Impact

Workers earning LMI say saving is their top priority, yet access and participation lag



The issue isn't interest.

It's that many benefits are not designed around the real financial constraints and priorities of the workforce. Employers are motivated, but there's still a gap between workers' financial needs and a tailored benefits design.

Intentional Benefits Close This Gap

The Intentional Workplace Financial Benefits Framework

Intentional workplace financial benefits are designed to translate employer investment into measurable financial outcomes for workers—especially those earning low to moderate incomes—while strengthening retention, recruitment, and productivity. An intentional workplace financial benefit meets three criteria:



OUTCOME FOCUSED

Designed to drive measurable financial outcomes—not just offer access.

Examples include:

- ▶ emergency savings contributions
- ▶ retirement enrollment and contribution rates
- ▶ financial confidence

The benefit is designed to produce trackable financial progress that supports workforce stability and business performance.



RESPONSIVE

Designed to reflect the financial constraints, priorities, and goals of hourly and frontline workers.

Examples include:

- ▶ aligning benefits with top priorities like retirement, health, and emergency savings
- ▶ addressing competing financial priorities, such as student loan debt and retirement savings
- ▶ communicating clearly and consistently so employees understand and use available benefits

The benefit reflects how financial stress affects your workforce and responds to those realities directly.



ADDITIVE

Designed to strengthen and enhance core benefits rather than operate in isolation.

Examples include:

- ▶ pairing emergency savings with retirement plans to protect long-term savings
- ▶ integrating healthcare benefits with meaningful Health Savings Account strategies
- ▶ reinforcing participation through complementary tools and features

The benefit functions as part of a coordinated system that increases the effectiveness of your broader benefits suite.

Why Intentional Matters

When benefits are aligned with employees' real financial priorities and constraints, organizations see:



Higher satisfaction



Stronger engagement



Improved retention



Stronger productivity

Intentional workplace financial benefits are not just employee support tools. They are business strategy.

Applying the Intentional Benefits Framework

Intentional workplace financial benefits require organizations to think differently about design.

- ✓ **Shift from access to outcomes.**
Access alone does not drive participation.
- ✓ **Shift from assumptions to employee insight.**
Design around real financial priorities and constraints.
- ✓ **Shift from standalone benefits to coordinated systems.**
Benefits are most effective when they reinforce one another.
- ✓ **Shift from annual enrollment to ongoing engagement.**
Communication cadence drives utilization.

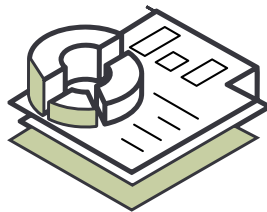
How Benefits for the Future Can Support You

Thanks to the philanthropic support of JPMorganChase we are able to work with employers and benefit providers to research, test, pilot, and amplify the results of our partnerships—at no cost for our services.

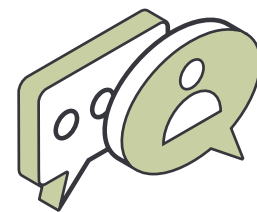
Partnership Examples:



Optimizing an existing benefit, measuring increased uptake



Build a messaging campaign for a relevant financial wellness topic or identified benefit with lower than ideal utilization



Conduct research that gives insight to your employees financial pain points, then support you with design and implementation

Each partnership is tailored to the needs of your organization. We provide unbiased expertise, added capacity, and measurable results. Through our proven process we help employers understand their employees needs, what's working, why it's working, and how to scale it responsibly with minimal disruption to existing vendors or systems.

If you'd like to learn more about what partnership could look like between your organization and Commonwealth's [Benefits for the Future](#) connect with us by scheduling a call. Email us at info@buildcommonwealth.org.

