

Employee Financial Wellness Survey 2014 results

April 2014



pwc

About this survey

PwC's Employee Financial Wellness Survey tracks the financial and retirement wellbeing of working US adults nationwide. This year it incorporates the views of over 2,100 full-time employed adults representative of the US population by age and gender. The margin of error is +/- 3%. Survey participants are these ages in 2014: 54 to 71 (Baby Boomers), 33 to 53 (Gen X), and 21 to 32 (Gen Y).

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Foreword

I am pleased to present insights from the 2014 edition of PwC's Employee Financial Wellness Survey which tracks the financial wellbeing of US employees nationwide.

Given some of the positive changes in the economy over the past year, it is no surprise that PwC's 2014 Employee Financial Wellness Survey once again reflects some improvement to employee financial wellness. However, this year's survey yields some interesting insights into those who are benefiting from the recent gains and those who seem to have been left behind.

Generation gap widens as Gen Y struggles

This year's data suggests the gap between generations is growing when it comes to financial wellbeing, as key findings point to Baby Boomer and Gen X employees improving their financial health while Gen Y struggles to climb out of debt and to save for the long-term. Our findings show that Baby Boomers and Gen X employees are improving in terms of their ability to meet monthly expenses, while the situation worsened for Gen Y with a substantial increase in Gen Y employees finding it difficult to meet household expenses on time each month. Similarly, substantially more Gen Y employees who consistently carry balances on their credit cards are finding it difficult to make their minimum credit card payments on time each month, while both Baby Boomer and Gen X employees showed improvement.

The "haves" and the "have-nots"

While last year saw Gen Xers struggling the most, Gen X employees appear to be recovering faster than Gen Y employees as a result of the significant rise in the

stock market and an increase in home values in most markets. Baby Boomers also saw improvement in most areas of financial wellness. The results of this year's survey clearly indicate that those who are benefiting most from the market gains are those who had savings stored away and enough time to build equity in their home to withstand the downturn, i.e., Baby Boomers and Gen Xers. However, the situation worsened for Gen Y employees who are more likely to rely on current income and have less savings. With many employees experiencing little or no real income growth in recent years, this gap will likely continue to grow unless we see an increase in wages that is greater than a corresponding increase in living expenses. In addition, with many Gen Y employees carrying interest-sensitive debt (credit cards, adjustable rate mortgages, etc.) they will likely be watching interest rates with some concern as rising rates could mean higher payments down the road and a further dilution of their cash flow. With the economy partially dependent on consumer spending, but financial wellness heavily dependent on future savings, there is no easy answer.

Given the above, it is not surprising that job security is most important to achieving future financial goals for Gen X and particularly for Gen Y, whereas a rising stock market and lower healthcare costs are most important to Baby Boomers. As Gen Y struggles with debt and saving for the long-term, it follows logically that more Gen Y employees report financial stress as compared to Baby Boomers and Gen X. While the percentage of Baby Boomers and Gen X who find dealing with their financial situation stressful decreased since last year, the percentage of stressed Gen Y employees has

grown. At the same time, fewer Baby Boomers and Gen X employees say that their finances have been a distraction at work, while there was a large increase in Gen Y employees who are reporting they are distracted by their finances.

Healthcare costs a pressing concern

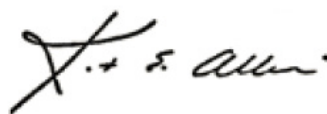
Healthcare continues to be a hot issue in the US with most employees believing that healthcare costs will rise, and less than half of all Baby Boomers confident they'll be able to cover their medical expenses in retirement. While the vast majority of employees say they are familiar with the Affordable Care Act (ACA), less than one in five has looked into using a health care program from a marketplace or exchange. More than half believe the ACA will increase their health insurance costs, and nearly half believe it will lower the quality of their health care.

Employees long for retirement security

Despite recent market improvements, our economy is still fresh off the heels of the great recession, and employees long for security. Nearly half say that they would be willing to sacrifice a portion of their future pay increases for guaranteed retirement income, with a majority of employees saying they prefer a retirement plan with guaranteed fixed monthly payments for life over a plan where they can take a lump sum at retirement and invest the funds themselves. While this sentiment could change if the market continues to improve, we suspect to continue to see a growing retirement savings deficiency unless employees can find ways to save more for retirement or there are significant

changes to employee retirement plans and Social Security to ensure employees have adequate sources of income when they reach retirement age.

Given the likelihood that a long and sustained economic recovery alone will not reverse the growing retirement savings deficiency, employers will need to continue their efforts to help employees become better savers and lead more financially healthy lives. To do so, we continue to recommend that employers take a more proactive and holistic approach to improving financial wellness—one that accounts for the key generational differences.



Kent E. Allison
Partner & National Practice Leader

Financial wellbeing

Gender differences for top financial concerns:

54%

of women cited not having enough **emergency savings** for unexpected expenses vs.



45%
of men

27%

of women cited not being able to meet **monthly expenses** vs.



16%
of men

Top financial concerns

When asked about overall financial concerns,* not having enough emergency savings for unexpected expenses and not being able to retire when they want to were again the most frequently cited issues.

| | 2012 | 2013 | 2014 |
|---|------|------|------|
| Not having enough emergency savings for unexpected expenses | 54% | 49% | 50% |
| Not being able to retire when I want to | 37% | 45% | 42% |
| Not being able to meet monthly expenses | 25% | 22% | 21% |
| Being laid off from work | 22% | 19% | 20% |
| Not being able to keep up with my debts | 14% | 15% | 15% |
| Other | 4% | 5% | 7% |
| Not being able to pay for college | 6% | 5% | 5% |
| Losing my home | 7% | 4% | 4% |

Generational differences for top financial concerns

Gen Y employees appear more concerned about current expenses, whereas Baby Boomers and Gen X employees also frequently cite retiring as one of their top financial concerns.

| | All employees | Baby Boomers | Gen X | Gen Y |
|---|---------------|--------------|-------|-------|
| Not having enough emergency savings for unexpected expenses | 50% | 45% | 51% | 57% |
| Not being able to retire when I want to | 42% | 53% | 40% | 24% |
| Not being able to meet monthly expenses | 21% | 13% | 26% | 30% |
| Being laid off from work | 20% | 16% | 23% | 23% |
| Not being able to keep up with my debts | 15% | 11% | 16% | 22% |
| Other | 7% | 12% | 3% | 3% |
| Not being able to pay for college | 5% | 3% | 8% | 4% |
| Losing my home | 4% | 3% | 3% | 7% |

*Employees could choose up to two answers to this question.

What would most help you achieve your future financial goals?

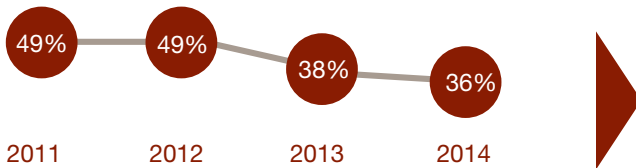
Job security is more important to achieving future financial goals for Gen X and Gen Y, whereas a rising stock market and lower healthcare costs are more important for Baby Boomers.

| | All employees | Baby Boomers | Gen X | Gen Y |
|---|---------------|--------------|-------|-------|
| Better job security | 19% | 11% | 23% | 28% |
| Rising stock market | 17% | 25% | 14% | 10% |
| Lower inflation | 17% | 17% | 20% | 13% |
| Lower healthcare costs | 17% | 24% | 12% | 12% |
| Other | 9% | 9% | 8% | 7% |
| Improved housing market | 8% | 7% | 9% | 9% |
| Assistance from a personal financial planner or coach | 7% | 4% | 8% | 9% |
| Lower education costs | 6% | 2% | 6% | 11% |

Cash and debt management

Employees who find it difficult to meet their household expenses on time each month:

All employees

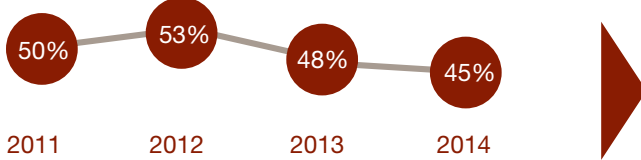


By generation

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 31% | 26% |
| Gen X | 49% | 43% |
| Gen Y | 30% | 41% ▲ |

Employees who consistently carry balances on their credit cards:

All employees

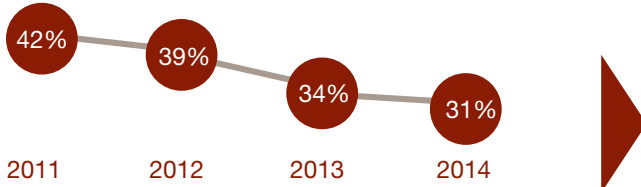


By generation

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 42% | 35% |
| Gen X | 58% | 51% |
| Gen Y | 37% | 51% ▲ |

Of employees who consistently carry balances, those who find it difficult to make their minimum credit card payments on time each month:

All employees



By generation

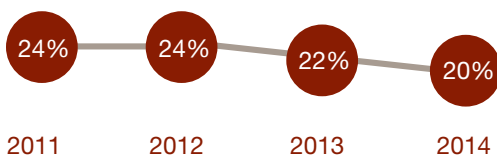
| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 23% | 22% |
| Gen X | 44% | 33% |
| Gen Y | 23% | 39% ▲ |

Of the employees consistently carrying balances on their credit cards, 71% have developed a plan to reduce their debt (consistent with 72% last year). Once again, the vast majority (79%) say they developed their debt reduction plan on their own and **only 11% used help from a financial professional**. 86% of those with a debt reduction plan say they have been following their plan on a consistent basis.

20% of employees are using credit cards for monthly necessities they can't afford otherwise

Employees using credit cards to pay for monthly necessities because they can't afford them otherwise:

All employees



By income, the percentage of employees using credit cards for monthly necessities because they can't afford them otherwise remains highest for those earning \$75,000-\$99,999 (28%) than for any other income level (also the highest last year at 30%)

Improvement seen for those earning \$100,000+ (17% down from 27% last year)

Spending habits

Nearly half (48%) have changed their spending behavior in the past 12 months in order to save money on day-to-day necessities (down from 56% in 2013 and 65% in 2012).



Homeownership

73% of respondents own their primary residence and 75% of them have a mortgage. Of those with a mortgage, 98% are current on their payments.



18% of employees who are homeowners with a mortgage say the outstanding balance of their mortgage is greater than the current value of their home (down from 28% in 2013 and 29% in 2012).

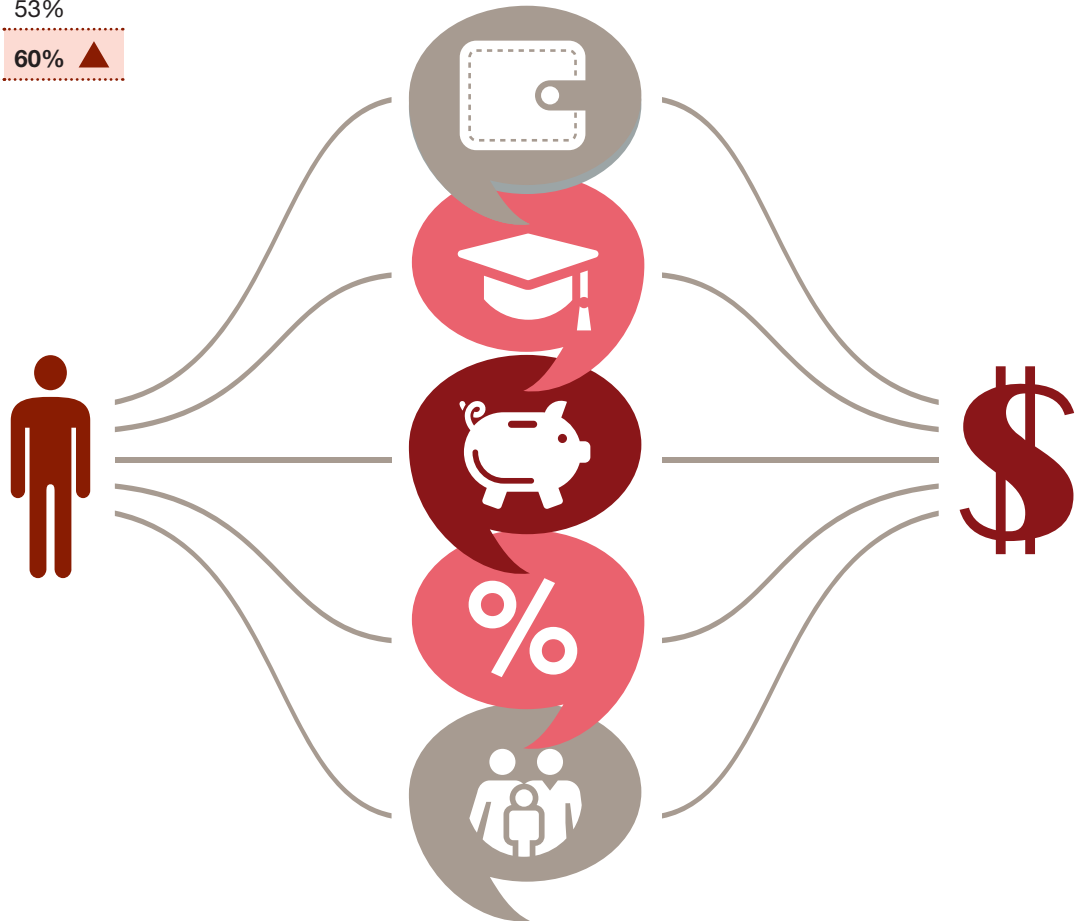
Of the 18%, 61% have attempted to modify the terms of their mortgage with their lenders (down from 66% in 2013 and consistent with 61% in 2012), 35% have received a foreclosure notice within the last 24 months (a decrease from 39% in 2013, but an increase from 29% in 2012) and some are considering pursuing a foreclosure, deed in lieu of foreclosure, or short sale to remedy their situation.

Financial stress

Employee financial stress is again down slightly this year, although nearly half of all employees (48%) find dealing with their financial situation stressful (52% in 2013 and 61% in 2012). 38% report that their stress level related to financial issues increased over the last 12 months (down from 45% in 2013 and 56% in 2012).

By generation: While the percentage of Baby Boomers and Gen X employees who find dealing with their financial situation stressful decreased since last year, the percentage of stressed Gen Y employees increased.

| | 2013 | 2014 |
|--------------|------|-------|
| Baby Boomers | 45% | 36% |
| Gen X | 62% | 53% |
| Gen Y | 49% | 60% ▲ |



Finances while at work

24% Nearly one in four (24%) of employees report that issues with personal finances have been a distraction at work

39% say they spend three hours or more per week thinking about or dealing with issues related to their personal finances

Finances are more likely to be a distraction at work for younger employees

By generation, percentage of employees who report that issues with personal finances have been a distraction at work:

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 16% | 12% |
| Gen X | 32% | 29% |
| Gen Y | 19% | 35% ▲ |



Planning for the future

Retirement confidence

40%

of employees are confident they'll be able to retire when they want to (increased from 35% in 2013)

Retirement

The largest increase in retirement confidence was for Baby Boomers while Gen X and Gen Y stayed more consistent with last year.

| | 2013 | 2014 |
|---------------------|------------|--------------|
| Baby Boomers | 37% | 48% ▲ |
| Gen X | 33% | 32% |
| Gen Y | 36% | 40% |

Consistent with last year, running out of money and healthcare costs were the biggest concerns about retirement. * Concerns about healthcare costs become more prominent with age.

| | All employees | Baby Boomers | Gen X | Gen Y |
|---|---------------|--------------|-------|-------|
| Running out of money | 44% | 37% | 48% | 50% |
| Healthcare costs | 33% | 39% | 33% | 25% |
| Not being able to maintain my standard of living | 26% | 25% | 26% | 26% |
| Health issues | 23% | 25% | 21% | 23% |
| Not being able to meet my monthly expenses | 20% | 17% | 24% | 21% |
| I don't know what I'll do with my free time in retirement | 13% | 18% | 10% | 12% |
| Managing my investments in retirement | 5% | 6% | 4% | 4% |
| Not leaving any assets upon my death for my family, charity, etc. | 5% | 5% | 4% | 6% |
| Other | 4% | 5% | 3% | 3% |
| Meeting education expenses for child/children | 3% | 1% | 4% | 7% |
| Other expenses for children (e.g., wedding expenses) | 2% | 2% | 2% | 3% |

* Respondents could choose up to two answers to this question.

Delayed retirements

40% of all employees plan to retire later than they previously planned (45% in 2013)

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 54% | 51% |
| Gen X | 43% | 35% |
| Gen Y | 18% | 28% ▲ |

Reasons for delaying retirement*

As the market has improved, employees are less frequently citing a loss of investment value as a reason for postponing retirement and focusing more on whether they want to retire.

| | 2012 | 2013 | 2014 |
|--|------|------|------|
| I haven't saved enough to retire | 60% | 55% | 53% |
| I don't want to retire yet (prefer to continue working, not ready for the lifestyle change of being retired, etc.) | 13% | 21% | 25% |
| I need to keep my healthcare coverage | 21% | 29% | 24% |
| I have too much debt | 26% | 23% | 22% |
| My retirement investments have declined in value | 34% | 25% | 20% |
| I am still supporting my children/grandchildren | 14% | 12% | 11% |
| Other | 2% | 5% | 4% |

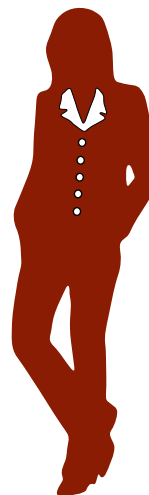
*Respondents could choose up to two answers to this question.

Changes in reasons for delaying retirement by generation:



For *Baby Boomers*, the largest change from last year was in those citing “I haven’t saved enough to retire” (44% in 2014 ▼ down from 51% in 2013).

For *Gen X*, the largest change was in those citing “I need to keep my healthcare coverage” (17% in 2014 ▼ down from 30% in 2013).



For *Gen Y*, the largest change was in those citing “I haven’t saved enough to retire” (51% in 2014 ▼ down from 65% in 2013).

Baby Boomers and retirement

Of the 54% of Baby Boomers who plan to retire within the next five years, just half of them—

51%

—know how much income they will need in retirement.

Less than half—

48%

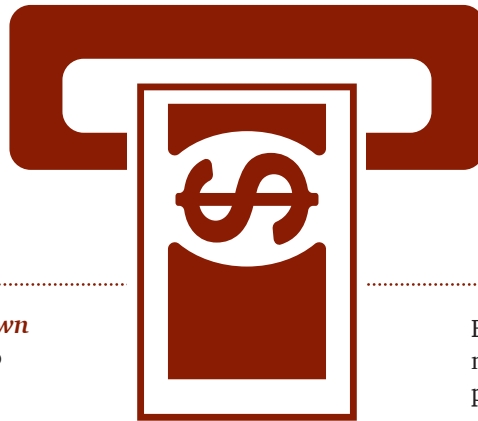
—of Baby Boomers are confident they will be able to cover their medical expenses in retirement.

Saving for retirement

77% of employees are currently saving for retirement (up from 73% in 2013 and 67% in 2012).

By generation: Baby Boomers (85%), Gen X (75%), and Gen Y (67%) are currently saving for retirement.

However, **22% of all employees have already withdrawn money held in retirement plans to pay for expenses other than retirement** and **27% think it's likely they'll need to do so**.



Employees who **have already withdrawn** money held in their retirement plans to pay for expenses other than retirement

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 26% | 20% |
| Gen X | 30% | 24% |
| Gen Y | 11% | 23% ▲ |

Employees who **think it's likely** they'll need to use money held in retirement plans for expenses other than retirement

| | 2013 | 2014 |
|--------------|------------|--------------|
| Baby Boomers | 20% | 19% |
| Gen X | 36% | 30% |
| Gen Y | 20% | 34% ▲ |

Among the 22% of employees not currently saving for retirement, once again, the most frequently cited reason is too many other expenses.

| Reasons for not saving for retirement* | 2012 | 2013 | 2014 |
|--|------|------|------|
| I have too many other expenses | 59% | 73% | 70% |
| I have debt to pay off | 48% | 48% | 49% |
| My income is lower than last year | 29% | 13% | 15% |
| I don't know how much to save for retirement | 6% | 6% | 7% |
| Other | 4% | 6% | 7% |
| I don't know how to save for retirement | 7% | 6% | 6% |

*Respondents could choose up to two answers to this question.

Gen Y had the greatest change in the highlighted categories



49% this year up from 35% last year

Among the 22% of employees saving less for retirement than last year, once again, increased expenses is the top reason cited.

| Reasons for saving less for retirement than last year* | 2012 | 2013 | 2014 |
|---|------|------|------|
| My expenses have increased since last year | 23% | 29% | 35% |
| I have too many other expenses | 25% | 19% | 24% |
| My income is lower than last year | 19% | 18% | 13% |
| I have debt to pay off | 13% | 18% | 11% |
| My retirement accounts have lost value | 9% | 6% | 5% |
| Other | 2% | 2% | 4% |
| My employer reduced or eliminated the 401(k) match they were offering | 3% | 2% | 3% |
| I'm uncomfortable with the volatility in the markets | 5% | 2% | 2% |
| I don't know how to select appropriate investments | 1% | 3% | 1% |
| I don't know how to save for retirement | 1% | 0% | 1% |

*Respondents could choose only one answer to this question.

34% this year up from 19% last year

30% this year up from 19% last year

Nearly half of all employees say they would be willing to sacrifice a portion of their future pay increases for guaranteed retirement income.

I would be willing to sacrifice a portion of my future pay increases for:

| | |
|---|-----|
| Guaranteed retirement income for my life (and my spouse/partner's life) | 48% |
| None of these | 27% |
| Better healthcare benefits | 13% |
| More job security | 12% |

More than three-quarters of employees say they prefer a retirement plan with guaranteed fixed monthly payments for their life over a plan where they can take a lump sum at retirement and invest the funds themselves.

Which one of these statements best reflects your view on retirement plans?

| | |
|---|-----|
| I prefer a retirement plan that provides me with a guaranteed fixed monthly payment that lasts for the rest of my life (and the life of my spouse or partner) | 77% |
| I prefer a retirement plan that allows me to take the balance in a lump sum at retirement where I am responsible for investing the funds to generate the income I need. | 23% |

Investing

- ▶ Consistent with prior years, only **50%** of employees are comfortable selecting investments that are right for them (36% of women vs. 63% of men).
- ▶ More than half (**56%**) have reviewed their investment portfolio within the last 12 months.
- ▶ **35%** report that their asset allocation has been reviewed by a financial professional within the last 12 months.



Risk management and insurance

Health insurance

- ▶ 85% of employees say they are familiar with the Affordable Care Act (ACA).
- ▶ Most employees (61%) say their employer has not provided any tools or resources to help them understand the effects of the ACA on their financial health. 30% say their employer has provided educational pamphlets and materials.
- ▶ 19% have looked into using a health care program from a health care marketplace/exchange.
- ▶ 81% believe health care costs will rise over the next several years.

What impact do you believe the Affordable Care Act will have on your health insurance costs?

| | All employees | Among those who say they are familiar with the ACA | Among those who say they are not familiar with the ACA |
|--|---------------|--|--|
| It will increase my health insurance costs | 59% | 58% | 65% |
| It will not have any impact on my health insurance costs | 26% | 26% | 26% |
| It will reduce my health insurance costs | 14% | 16% | 9% |

How do you believe the quality of your health care coverage will be impacted by the Affordable Care Act?

| | All employees | Among those who say they are familiar with the ACA | Among those who say they are not familiar with the ACA |
|--|---------------|--|--|
| Lower quality health care | 48% | 47% | 51% |
| No impact to the quality of my health care | 36% | 35% | 38% |
| Better quality health care | 16% | 17% | 11% |

Health savings accounts

- ▶ **92%** of employees indicate they are covered by health insurance; **51%** of those covered by health insurance are covered by a high or mid-deductible health care plan, and **33%** of those covered by a high or mid-deductible plan contribute to a Health Savings Account (HSA).
- ▶ When asked how they plan to use the funds in their HSA, **50%** indicated immediate or near-term healthcare costs (up from 44% in 2013), **13%** future retirement healthcare costs (12% in 2013) and **38%** both immediate/near-term and future retirement healthcare costs (43% in 2013).
- ▶ Of the 38% who indicated both, **56%** said they planned to use the majority of the funds for immediate/near-term healthcare costs and **44%** said for future retirement healthcare costs (similar to 53% and 47% respectively in 2013).
- ▶ Similar to the whole population, among Baby Boomers, **49%** indicated they plan to use their HSA for immediate/near-term healthcare costs, **13%** for future retirement healthcare costs and **38%** for both immediate and future costs.
- ▶ Of the **38%** of Baby Boomers who indicated both, **32%** said they planned to use the majority of the funds for immediate/near-term healthcare costs and **68%** said for future retirement healthcare costs.
- ▶ Of those with health insurance who are not covered by a high or mid-deductible plan, **21%** contribute to a healthcare flexible spending account (FSA) (down from 26% in 2013 and 33% in 2012).

Life insurance

Less than half (46%) of employees have evaluated their life insurance needs within the last 12 months (consistent with 43% in 2013 and 47% in 2012). More Baby Boomers (52%) have evaluated their life insurance needs as compared to Gen X and Gen Y (41% and 42% respectively).

Disability insurance

53% of employees indicate that they are covered by disability insurance (50% in 2013 and 56% in 2012). While more than half of Baby Boomers and Gen X are covered (59% and 53% respectively), fewer Gen Y employees (43%) indicate that they have disability insurance coverage.

Property insurance

43% of employees have evaluated their property insurance needs within the past 12 months (consistent with 45% in both 2013 and 2012). While more than half of Baby Boomers have evaluated their property insurance needs (55%), only 37% of Gen X and 34% of Gen Y employees have done so.

home risk
security property
employer retirement
disability financial
deductible generational
benefits education
college healthcare gen
family

Estate planning

40% of employees have a will (consistent with 41% in 2013 and 37% in 2012). The percentage of those who have a will increases with age, but even by age 55 to 64, only half (51%) have a will.

- ▶ **By generation:** Baby Boomers (59%), Gen X (31%) and Gen Y (20%) have a will.
- ▶ Of those employees who have a will, 66% say they have reviewed it and made any necessary updates within the last five years.
- ▶ 34% of employees have a living will.
- ▶ 29% have a durable power of attorney for financial matters and 30% for healthcare matters.
- ▶ 75% indicate that their beneficiary forms are up-to-date.

Education planning

Of those employees who plan to fund education expenses for children, grandchildren, themselves, or a spouse/partner:

- ▶ 39% have investigated how much they'll need to meet their education funding goal.
- ▶ 48% are saving for education expenses.
- ▶ 51% are contributing to a tax-advantaged education savings plan.

nt
state insurance ACA credit
taxes employee mortgage
investments income
expenses savings funding
work survivor debt
nder

Other

Employer benefits

- ▶ **60% believe their employer’s benefit plans are competitive** with those offered by other organizations (56% in 2013 and 54% in 2012).

By generation: 63% of Baby Boomers, 58% of Gen X and 56% of Gen Y believe their employer’s benefit plans are competitive with those offered by other organizations.

- ▶ **73% say they have a good understanding of their employer benefit and savings plans** and the role they play in their overall financial wellbeing (72% in 2013 and 71% in 2012).

By generation: 82% of Baby Boomers, 70% of Gen X and 65% of Gen Y say they have a good understanding of their employer benefit and savings plans and the role they play in their overall financial wellbeing.

- ▶ **71% say they review their benefit elections every year** and make changes if needed (69% in 2013 and 64% in 2012).

By generation: 76% of Baby Boomers, 68% of Gen X and 65% of Gen Y say they review their benefit elections every year and make changes if needed.

- ▶ **34% say their employer offers services to assist them with their personal finances** (34% in 2013 and 41% in 2012) and more than half (52%) say they’ve used the services (49% in 2013 and 51% in 2012).

By generation: 47% of Baby Boomers, 56% of Gen X and 55% of Gen Y say they’ve used the services their employer provides to assist them with their personal finances.

Most trusted resource for financial advice and education:

| | |
|--|-----|
| Independent Financial Planner (who does not sell any investment or insurance products) | 25% |
| Friends and/or family | 23% |
| Broker or investment advisor | 23% |
| Accountant | 8% |
| Attorney | 8% |
| Internet site(s) not affiliated with a financial advisor | 8% |
| Insurance agent | 5% |

Baby Boomers regard independent financial planners or broker/investment advisors as their most trusted source for financial advice. Gen X and Gen Y are more likely to look to friends and family.

| | Baby Boomers | Gen X | Gen Y |
|--|--------------|-------|-------|
| Independent Financial Planner (who does not sell any investment or insurance products) | 28% | 23% | 23% |
| Friends and/or family | 17% | 25% | 31% |
| Broker or investment advisor | 28% | 21% | 17% |
| Accountant | 9% | 8% | 8% |
| Attorney | 8% | 9% | 6% |
| Internet site(s) not affiliated with a financial advisor | 8% | 9% | 9% |
| Insurance agent | 3% | 6% | 6% |

Lifestages

Parents: 15% of employees provide care for parents or in-laws. 14% provide financial support for parents or in-laws.

Children: 40% of employees have dependent children and 55% of them are paying dependent care expenses, yet less than half (46%) of those paying dependent care expenses are contributing to a dependent care flexible spending account.



Identity theft



15% of employees say they have been a victim of identity theft (consistent with 17% in 2013 and 15% in 2012).

63% say they would know what to do if their identity were stolen (58% in 2013 and 57% in 2012).

About the PwC Employee Financial Education practice

Whether your employees are stressed over organizational shifts, market conditions, personal life events, or benefits changes, PwC's Employee Financial Education practice works with clients to design and deliver customized financial wellness programs tailored to employee needs and specific employer objectives. Our goal is to empower employees to make educated decisions to improve their financial wellbeing.

www.pwc.com/us/financialeducation

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