

INTRODUCTION

The ROI of Financial Wellness: How It Impacts Retention, Productivity & Costs

Financial stress isn't just an employee problem — it's a business problem. Companies that invest in financial wellness programs see measurable returns, from increased retention to higher productivity and reduced healthcare costs.

This report explores the key ways financial wellness programs deliver ROI and provides HR leaders with data-driven insights on their impact.



THE BUSINESS CASE FOR FINANCIAL WELLNESS

Retention & Turnover Reduction

40%

reduction in attrition for companies using Origin, helping retain top talent.

2.2x

the rate of financially secure employees is the rate at which financially stressed employees leave their jobs.

\$15,000

per employee on average is the cost of voluntary turnover for companies.

How Financial Wellness Helps



Improves long-term job satisfaction.



Reduces the financial stress that drives employees to seek higher-paying roles.



Increases participation in employer-sponsored retirement plans, making employees more invested in staying.

Productivity Gains & Business Performance

3 hours

per week are lost by employees dealing with financial stress due to money-related distractions.

156 hours

per employee per year are lost, costing companies millions in lost productivity.

5x

more productive are financially secure employees compared to their financially stressed peers.

How Financial Wellness Helps



Reduces workplace distractions by giving employees financial confidence.



Supports mental well-being, leading to fewer sick days and improved focus.



Increases engagement by aligning financial wellness with employee benefits.

Increased Employee Satisfaction & Engagement

84%

of employees report greater job satisfaction with comprehensive financial wellness support.

2x

higher employee engagement rates are seen in companies that offer financial wellness programs.

How Financial Wellness Helps



Encourages higher utilization of benefits like HSAs, 401(k)s, and FSAs.



Improves company culture and employer brand, attracting and retaining top talent.



Reduces financial stress, leading to improved mental health and job satisfaction.

Healthcare Cost Savings



Companies experience a **4.5% reduction in healthcare costs** for employees using financial wellness tools.



Financial stress contributes to **higher rates of chronic illness, mental health issues, and absenteeism.**

How Financial Wellness Helps



Encourages preventive healthcare by improving financial stability.



Reduces stress-related illnesses that increase healthcare claims.



Supports overall employee well-being, leading to lower long-term costs.

How to Calculate Your Financial Wellness ROI

To determine the impact of financial wellness in your company, consider:



Turnover Costs Saved

Multiply your company's turnover rate by the average cost of replacing an employee (\$15,000 per employee)



Productivity Gains

Calculate lost productivity due to financial stress (3 hours/week per employee) and quantify in terms of wages



Healthcare Cost Reductions

Estimate the 4.5% cost savings based on your company's annual healthcare spending



Employee Satisfaction & Retention

Measure engagement survey scores before and after implementing financial wellness programs

NEXT STEPS

Ready to improve engagement and retention? **Schedule a Demo** to see how Origin can drive ROI in your organization.

SCHEDULE

