

2026
WORKFORCE
TRENDS
SERIES

Workplace Wellbeing Index

Financial Edition

Benchmarking data and insights on workplace financial wellbeing
Australia and New Zealand

Gallagher

2026 WORKFORCE TRENDS SERIES

Foreword from RemServ

Here at RemServ, we're delighted to work with Gallagher once again as their 2026 Workforce Trends Series partner.

This year's Workplace Wellbeing Index turns the spotlight on financial wellbeing, and it's a story every leader needs to hear. The headline? Nearly two-thirds of employees are financially unwell, and that stress doesn't stay home. It follows people into work, showing up in lost focus, more sick days, safety incidents and costly claims.

What's compelling this year is how clearly the report connects the dots between HR and finance. HR sees it in engagement, retention and the day-to-day employee experience. Finance sees it in productivity, absenteeism, turnover and revenue per employee. Same problem, two vantage points – and one shared case for action.

The numbers are hard to ignore: financial distraction is estimated to cost $2,484 per employee each year, or over $335,000 annually for a 500-person business and more than $1 million for an organisation of 1,500. That's not a soft number, it's a business case.

Numbers like that also make it far easier to get everyone on board. When HR, finance and risk teams look at the same data, benefits stop being a perk and start being best-practice programs with a measurable workforce advantage. And it's worth remembering there's an upside for employees too: the right support, like salary packaging strategies, can put real money back in their pocket, rather than leaving them to absorb that stress. That's exactly the shift RemServ is here to help organisations make.

Enjoy the read.

RemServ

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The Man in the Car

Let me introduce you to Paul. He's in his 50s and has two young children. He's worked with his employer for many years. He's the kind of person every organisation depends on. He shows up every day, does his job and asks for nothing. Paul and his wife separated. It's amicable, though, with both parents prioritising the children over everything else.

As soon as the split became a reality, Paul promised that nothing would change for his children. They'd stay under the same roof, in the same bedrooms, in the same schools with the same friends and the same routines.

That means soccer on Saturdays and swimming on Sundays. It means a 'yes' to each school trip, to each birthday party they've got to attend.

On his income, though, can he afford all this and an extra place for himself to live?

Paul's got a choice, but it's not really a choice at all.

He keeps the roof over his kids' heads and sacrifices his own. He moves into his car. And no one he works with had any idea.

Putting faces to facts

After he separated from his wife, Paul needed to update his superannuation documents. His workplace offers superannuation support, so he booked a one-on-one consultation with Silvia, who works at Gallagher.

During this routine chat, Silvia noticed that Paul seemed withdrawn. She could see the weight of stress on his shoulders. He looked physically unwell.

"This is the least of my problems right now," Paul muttered during their discussion.

Silvia probed further, and Paul shared his new reality.

Paul had been using the work kitchen to prepare his meals. The end-of-trip facilities at his office doubled as his bathroom.

He didn't have anywhere to spend time with his children.

Paul hadn't made bad choices. He hadn't been reckless with his money or his time.

His life had just moved faster than he was able to keep up with financially. He'd had some bad luck and some bad timing.

Like many people experiencing financial stress, Paul felt like he was on his own and he didn't know where to start to try and get himself back on track.

Thankfully, Silvia did.

Silvia was able to give Paul information on support he could access and, more importantly, she encouraged him to speak to his employer.

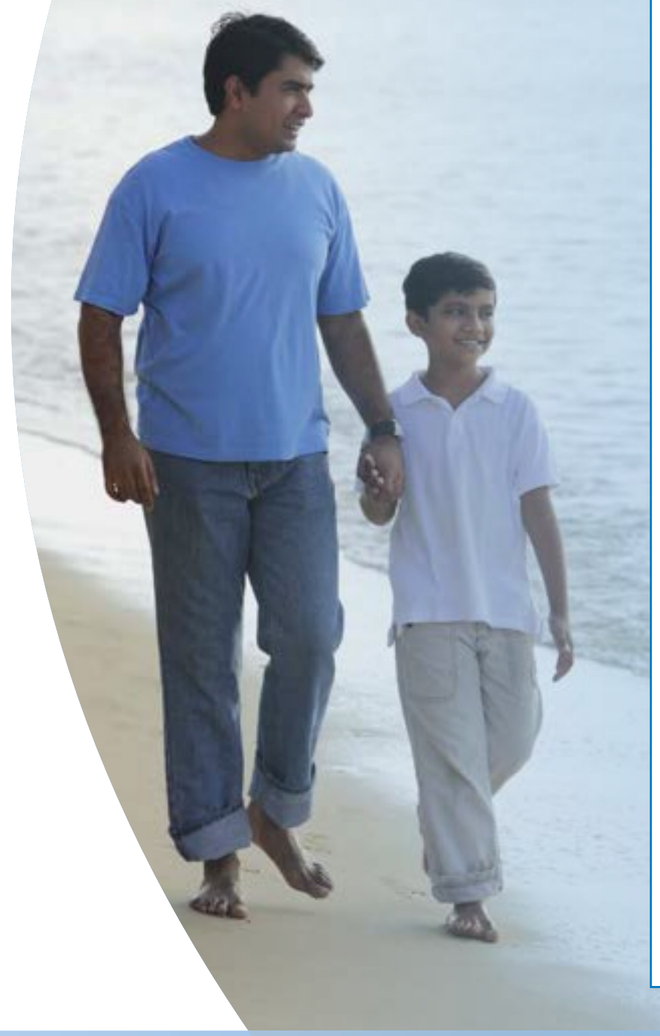
Sometimes, a conversation can change everything.

Paul spoke to his employer, who gave him the support he needed. He was able to access long service leave, financial support benefits and other entitlements to help him get back on solid ground.

After a few months, Paul was back on his feet.

Six years later, he's still with that same employer.

We've changed his name, but we are proud to call Paul and his employer a valued Gallagher client.





A reflection from Silvia Pothoven

Head of Corporate Benefits, Gallagher

Meeting Paul has stayed with me throughout my career.

What struck me most wasn't just his situation — it was that no one knew.

Here was a long-serving employee showing up every day, doing exactly what was expected of him, while quietly carrying something incredibly heavy.

Over many years working with employers, I've learned that financial stress rarely presents itself in obvious ways. People continue to show up, meet expectations and appear to be doing just fine.

Yet beneath the surface, many are navigating challenges that are complex, persistent and often invisible.

What has changed in recent years is not simply the scale of the issue, but our understanding of its impact. Financial wellbeing can affect anyone, from new starters to senior leaders, and it isn't just a personal matter. It influences focus, decision-making, resilience, engagement and performance.

The data in this report tells an important story. But behind every statistic is a person. And that's why financial wellbeing deserves the attention we're giving it today.

How many Pauls do you work with?

Paul still turned up to work every day.

On time. Reliable. Doing what was expected of him.

But like many employees in a similar situation, the weight of what he was carrying couldn't just stay at home. It came with him to work every single day.

The question for employers isn't whether people like Paul are showing up.

It's what that hidden strain means for performance, focus and decision-making.

Over the last five years, we've built this report on data. But data on its own can only tell part of the story. For example,

63% of employees are **financially unwell.**

One in three has a **second job.**

One in four is experiencing **burnout.**

On paper, those are just statistics. In reality, they represent something much more tangible.

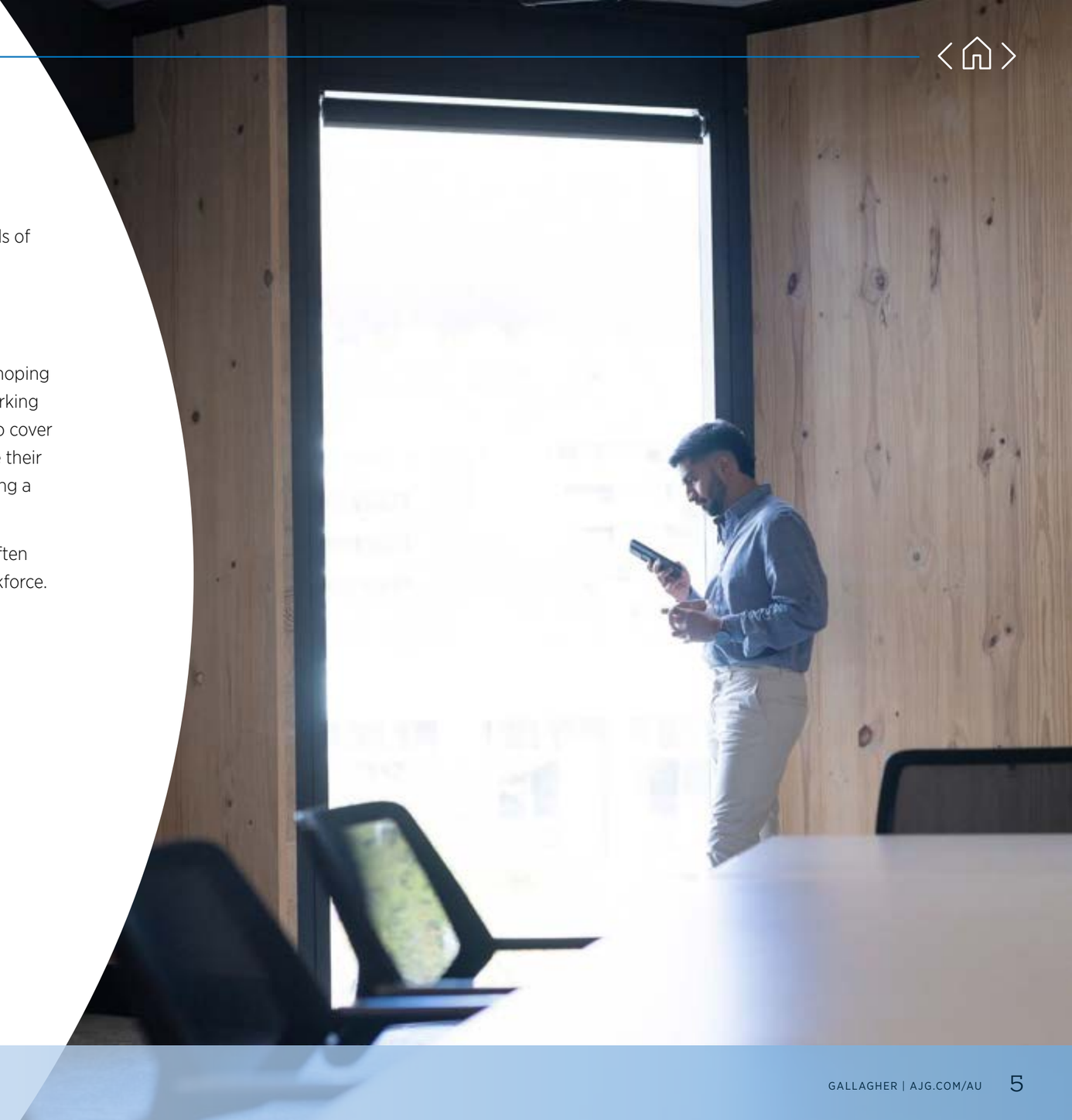
They represent employees like Paul and thousands of others like him.

They're in every workplace, in every sector and at every level.

They're the nurses caring for our elderly parents hoping their car doesn't break down. The newest hire working late into the night, then taking on a delivery job to cover their rent or the executive who shrinks every time their phone rings because they know the bank is chasing a missed payment.

Financial stress is not isolated. It is widespread, often invisible, and already embedded within your workforce.

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Looking Back

Over the past five years, our Workplace Wellbeing Index research has consistently highlighted a workforce under pressure, with evolving expectations reshaping the employer-employee relationship.

In 2022, we saw a shift emerge in the foundations of that relationship. Wellbeing became a top personal priority for employees, but there was a clear gap between what people needed and what organisations delivered.

In 2023, we saw the emergence of a candidate-driven market where employees prioritised remuneration while experiencing persistently low wellbeing and rising financial stress, reinforcing that salary alone is not enough to retain talent.

By 2024, while wellbeing levels stabilised slightly, financial wellbeing became a central concern amid rising cost-of-living pressures. Organisations faced increasing expectations to deliver a more holistic and transparent employee value proposition, particularly around flexibility and equity.

Entering 2025, the data signalled a more critical inflection point. With rising levels of burnout coupled with a drop in engagement and trust, employees became more vocal and expectations outpaced employer action.

Wellbeing is no longer discretionary but a core business imperative.

Together, these insights reveal a clear trend: organisations that move beyond listening and start taking meaningful, systemic action on wellbeing, financial stress and work design will be best positioned to attract, retain and engage their workforce.

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2026: A Year of Change

This year, we urge you to remember that every one of the 3,598 employees that we've surveyed is a real human being. They've got their own challenges, successes, hopes and concerns.

We've always been able to paint a picture of the macro trends that are impacting the workforce. This year, we want to drill down into the one problem that's impacting your people.

Financial wellbeing.

Since our last report, workers have faced a barrage of bad news. Our data was collected in January 2026, before the full bite of global economic issues had been felt.

Since then, interest rates have risen and could rise further, the cost-of-living crisis is yet to abate and unemployment is creeping up too.

The financial wellbeing numbers we've seen throughout the creation of this report are too stark to ignore. They had to become our focus.

As we analysed the data, it became clear that prioritising financial wellbeing didn't limit our scope; instead, it highlighted a deeply interconnected issue impacting workplaces across the board

It might sound like an individual issue, something experienced by people like Paul and countless others like him, but financial wellbeing is actually a significant driver of business underperformance too.

It's impacting the bottom line of every business: their retention, insurance premiums, revenue per full-time employee. Almost every metric you currently measure is being impacted by financial wellbeing, you just may not realise it.

When a wellbeing report isn't about wellbeing

This report isn't about wellbeing. It's about performance.

Financial stress is having a growing impact on every business in every sector, but it remains largely invisible at a business level.

Just because its impact is hard to see doesn't mean that it isn't there.

It's already on your profit & loss (P&L) statement, you just haven't found it yet.

In this report, we're going to help you find it and tell you what to do about it.

As we analysed the data, it became clear that prioritising financial wellbeing didn't limit our scope; instead, it highlighted a deeply interconnected issue impacting workplaces across the board

Year-on-year wellbeing

	2026	2025*	2024*
Wellbeing overall	52%	51%	53%
Engagement	55%	56%	57%
Intention to stay	66%	67%	67%
Burnout	26%	26%	23%

*2025 and 2024 data references Australian respondents only

Now in its fifth year, the Gallagher Workforce Trends Report: Workplace Wellbeing Index offers valuable insight into the mindset of employees and how employers can have a positive impact on their lives.

With our largest sample size yet — with more than 3,500 respondents across a broad swathe of industries in both Australia and New Zealand — the 2026 edition offers one of the most comprehensive studies on the state of employee-employer relations in the region.

Top drivers of workplace wellbeing

1. Financial and mental health
2. Physical health
3. Salary and role clarity
4. Leadership support

Note: The order above is based on regression and relative weights analysis that examines the proportion of explained variance in employee wellbeing accounted for by each area.



What We Found

We asked 3,598 employees 57 questions.
That's over 200,000 answers.
This is what stood out the most.

63% of your people are financially unwell

Nearly two-thirds of your people are struggling to meet their ongoing financial commitments. They don't feel secure in their financial future. They aren't free to make the choices they want.

Simply put, they're barely able to make ends meet.

We aren't talking about 63% of your people who have gone through some major financial upheaval.

These are people facing difficult trade-offs around everyday essentials like food, housing and education.

They're struggling with the ordinary financial commitments that come with everyday life. Let that sink in. Because the further we look, the worse it gets.

Over 6 in 10 **can't afford** a 5% rise in their housing costs.

One in three are going to **work while they're unwell** because they can't afford not to.

More than a third of your people told us that they are **losing sleep** because of their financial stress.

We'll talk about the knock-on effects of this throughout the report, but if 63% of your people are showing up to work every day feeling trapped, it's easy to imagine the risks your business faces.

Think about your last month at work. Did anything happen that didn't make sense? A veteran employee making a rookie mistake, a usually careful operator taking a risk they never normally would, a junior looking so fatigued they're struggling to stand?

In all likelihood, financial wellbeing has played a part.

It's high time financial wellbeing was given the serious consideration it so obviously deserves.

FOR THE CHIEF RISK OFFICER (CRO)

Financial stress is a leading behavioural risk factor. Is it on your risk register? Probably not, but it impacts almost everything that is.

What is financial wellbeing?

Feeling secure and able to fully meet your current and ongoing financial commitments, regardless of salary.

One in three of your people has a second job



33% of your people are working at least two jobs.

46% Among those aged 34 and under, that figure rises to 46%.

At first glance, this might seem like a harmless nod to hustle culture and entrepreneurship. The reality is very different.

Of those working multiple jobs, 45% rely on that additional income to cover ongoing costs, essential expenses or debt.

We aren't talking about passion projects. We're talking about putting food on the table or paying the mortgage.

Concentration and cognitive bandwidth are a finite resource.

When a third of your workforce is splitting themselves over more than one role, the question isn't whether it affects your business, it's how much is it affecting your business already?

When your consultant finishes work and heads straight to a ride-share shift, what can you expect from them in their 8 a.m. client meeting? If your technician is working weekends to make ends meet, how rested and ready are they for Monday's biggest job?

Increasingly, you're paying for a full-time employee, but receiving only a fraction of their capacity, energy and focus.

FOR THE CHIEF FINANCIAL OFFICER (CFO)

Your revenue per full-time employee is currently being impacted by the number of employees who see their role with you as one of many.

Of those working multiple jobs, 45% rely on that additional income to cover ongoing costs, essential expenses or debt.

1 in 4 of your people is in burnout

Imagine if 26% of your employees reported a physical workplace injury tomorrow.

It'd be untenable. Your workplace, regardless of the industry, would be in disarray.

Burnout isn't a broken bone, it's more like a broken spirit.

26%

of your people are currently suffering through emotional, physical and mental exhaustion.

The World Health Organisation calls burnout "an occupational phenomenon." Burnout is a specific workplace issue that's impacting over a quarter of the people you interact with at work every single day.

This makes burnout and its impacts one of the biggest costs currently facing your business.

A mental health workers' compensation claim, which any claim related to burnout would fall under, takes up to five times longer to resolve than a physical injury claim.

And they cost up to five times more.

The average cost for a mental health workers' compensation claim is now $190,000 per claim, according to Gallagher Bassett's claims data.

A single mental health injury claim today isn't a single-year cost. Your premiums can be impacted for up to three years after the incident.

Ignoring financial wellbeing and the increased risks it poses isn't just a financial issue, it's a safety issue too.

FOR THE CHIEF PEOPLE OFFICER (CPO)

By the time you become aware of burnout, it's already two months too late.

What is burnout?

Feeling emotionally, physically and mentally exhausted from excessive demands at work or in your personal life.



Three impacts, three actions

Scratching the surface of our 2026 data has shown the scale of the problems that businesses face.

To stand any chance of turning the tide and helping your people, it'll take a united approach on three fronts.

Risk, finance and people.

Chief Risk, Chief Financial and Chief People Officers are critical to any action your business needs to take.

Across our data, and throughout this report, you're going to see how inextricably linked these three functions are and how, together, they can help make real change.

For CROs, CFOs and CPOs, it's important not to downplay the true risks of poor individual financial resilience on organisational financial performance.

The two are intrinsically linked.

As you read this report, you'll see these three points come up often.

1

Financial wellbeing isn't a wellbeing category

Wellness and wellbeing are often seen as 'fluffy', 'nice-to-have' programs.

Financial wellbeing is anything but 'fluffy' and it isn't a 'nice-to-have'. It's a pivotal part of a successful business.

Financial wellbeing is a key indicator of performance, risk and retention.

2

Ignoring its impact isn't abstract, it's costly

From workers' compensation claims and premiums to the cost of training new staff following an exit or productivity leakage, ignoring financial wellbeing is already on your bottom line.

You just don't know it is.

3

This isn't hopeless

There are levers that you can pull that can materially change the outcome for your people and your organisation.

A united approach from the CRO, CFO and CPO, with the backing of the CEO, will be able to change things for the better.

Not just for the Pauls in your business, but for everybody.



Financial wellbeing is a key indicator of performance, risk and retention.



Three Financial Lives

Employees within the same organisation — often in similar roles and earning similar salaries — are experiencing financial wellbeing in very different ways.

In 2025, we segmented the workforce into personas for the first time. We looked across each data point and were able to define the workforce based on how they experience wellbeing in general.

In 2026, we've taken a similar approach but focused specifically on financial wellbeing to paint a picture of a fractured workforce, where close to 70% of employees need more from their employer.

This isn't about pay cheques or feelings

When we compiled this data, we compared each respondent against the broader population using the Consumer Financial Protection Bureau's Financial Wellbeing Scale.[1]

The scale measures a person's overall financial wellbeing, including their ability to absorb unexpected expenses, meet their financial commitments, feel in control of their finances and maintain confidence in their financial future. A Thriver isn't necessarily wealthy. They are simply performing better against those measures than most of the people we surveyed.

With economic pressure continuing to build, financial wellbeing can deteriorate surprisingly quickly.

We aren't talking about major financial shocks. We're talking about the ordinary costs of everyday life.

A higher grocery bill. A car repair. A trip to the dentist.

That's often enough to move someone backwards along the financial wellbeing spectrum.

The further into our personas we look, the more significant the consequences become.

If that's the reality for Thrivers, what does it mean for people who are already Survivors or Strugglers?

Financial wellbeing personas

Thrivers Operating at full capacity 30% of survey respondents	**Survivors** Operating below capacity 36% of survey respondents	**Strugglers** Operating at risk 34% of survey respondents
My name's Peter and I'm the senior manager of a local law firm. I've worked with the same company for the last 14 years and I've got two children, both in high school. I love my job. It sounds cliché but I wake up every morning, raring to go and I haven't even looked at another job for the last decade. It's a tough slog with the kids' school fees but we've been able to manage and put a little away each month. My wife and I have a little beach house down the coast that we love to visit and we're currently saving for a dream trip to Europe for our 25th wedding anniversary.	My name's Sophie and I'm a nurse manager at the hospital. I've got a four-year-old daughter and my husband is a field technician. I love my job but it's beginning to take its toll on me. I've been a nurse for seven years and was promoted last year but that just seems to have made things worse, if I'm honest. I'd love to be able to take more steps in my career, or even go back to school to focus on a specialisation, but I just don't think I can manage it. I did get a little more money, which helped, but it just feels like a drop in the bucket, and the bucket's full of holes. We've got the car service coming up next month and we're just keeping everything crossed that it'll be plain sailing. If it's not, well I don't even want to think about it. It shouldn't be this hard for my family and me. We're pretty well paid, live somewhere we love, but we just can't stop feeling like we are being squeezed.	My name's Cassie and I graduated from university last year. I got my first job in marketing six months ago and I'm working in a bar part-time too. With rent and the cost of living, I honestly don't know how much longer I can survive. I'm in a 4-bed share house and desperately want to make it on my own but it's getting to the point where I don't know what I'll do until my pay comes in. I'd give anything for a day off, I just feel so boxed in all the time. I come home from the bar work and I'm so tired but with everything going on, I can hardly sleep.
Burnout: **11%** Engagement: **68%** Likely to stay 12 months: **79%** Financial wellbeing support at work: **61%**	Burnout: **27%** Engagement: **53%** Likely to stay 12 months: **62%** Financial wellbeing support at work: **48%**	Burnout: **39%** Engagement: **46%** Likely to stay 12 months: **59%** Financial wellbeing support at work: **32%**

This is not fixed — it's fluid

The most important thing to remember with each of these personas is that they are not fixed, they are fluid.

While we've looked at the negative, the positive is equally true.

A Struggler today can become a Survivor with the right, targeted support.

A Survivor can thrive if they're given the proper tools and education to improve their finances and their wellbeing.

Thrivers can continue to push themselves forward if they're given the right platform to stand on.

That's why the united approach between the CRO, CFO and CPO is so vital when addressing these issues. What starts as a financial issue quickly becomes a risk and a people issue too.

If we look at these personas as set in stone, we miss the point of financial wellbeing and stress altogether. Finances change monthly, weekly, even daily and these changes have a differing impact on each individual.

What matters most is the consistent support that can be offered by an employer at every step on the financial journey.

If we look at these personas as set in stone, we miss the point of financial wellbeing and stress altogether. Finances change monthly, weekly, even daily and these changes have a differing impact on each individual.





The Hidden Link

Financial wellbeing isn’t an individual problem. It’s impacting every business across its profit and loss (P&L) statement.

For the CFO: The productivity gap

If your business isn't addressing the financial wellbeing of your people, you're already lagging behind on productivity.

Lower levels of financial wellbeing directly lead to higher levels of workplace distraction and a distracted workforce can't work productively or efficiently.

27% of the 3,598 people that we surveyed said that they are 'always or often' distracted by their finances at work.

Based on these numbers, we've calculated the cost of financial distraction at $2,484 per distracted employee per year.

This is based on the average Australian weekly salary and a fairly conservative estimate of an hour of distraction per working week.

For a company of 500 people, that works out at a loss of $335,340 each year.

Can your company afford that type of loss each and every year? Can any?

Productivity by persona

When it comes to focus and productivity at work, Thrivers are much more likely to be at the top end of the spectrum.

Thrivers lose just 5% of their productive time to financial worries, compared to 25% for Survivors and 38% for Strugglers.

That means a Struggler loses nearly eight times as much productive time to financial worry than a Thriver. That's before we factor in the 38% of Strugglers who say the quality of their work suffers because of their financial worries.

Thrivers take on extra responsibilities more often because their plate is less full than those who also have to contend with financial worries at home. They give their best work to their employer and their abilities are more able to flourish as they can focus on the task at hand.

Interestingly, Strugglers told us that they feel like they're meeting their performance expectations more than Survivors.

Strugglers are in crisis mode and that gets results in the short-term. Survivors are slowly drowning and they make up the biggest section of your workforce, which is even more worrying.

The productivity problem

	Thrivers	Survivors	Strugglers
Worries distract me at work	6%	28%	46%
Going to work whilst unwell because they can't afford not to	8%	32%	57%
Reduces quality of work	4%	28%	38%
Lose productive work time	5%	25%	38%
Meeting performance expectations	90%	67%	73%
Take on extra responsibilities	75%	62%	61%
Reduced quality of work because of financial wellbeing	4%	28%	38%

A Struggler loses nearly eight times as much productive time to financial worry than a Thriver.

Working on financial wellbeing isn't a nice to have, it's a business imperative.

Financial wellbeing is a business-wide issue that's holding you back.

Without addressing financial wellbeing, your business-wide financial goals and KPIs aren't worth the paper they're written on.

While our calculation works based on 2026 numbers, as we've said previously, financial wellbeing is fluid. Failure to address financial wellbeing means that these numbers will get worse. They may already be worse as cost-of-living pressures continue to bite.

Inaction isn't an option.

How we calculated the productivity gap

Financial distraction is a difficult thing to measure. We dedicated a whole section of our employee questionnaire to distraction and were able to use it to inform the calculated costs businesses face.

If anything, we've been conservative in these sums. Financial wellbeing is having such a pronounced impact on your people and bottom line that we don't need to gild the lily.

With 27% of respondents distracted by their finances at work, we put the most conservative number we could on that total time of distraction. Just one hour, per worker, per week. In reality, this number is probably a lot more.

The average annual salary of Australians works out to a shade over $2,050 a week. If we strip that back to $54 an hour with 46 work weeks a year, financial distraction costs an estimated $2,484 per person annually.

In a 500-person organisation, that works out to 135 staff members who are financially distracted to a total cost of $335,340 a year.

We've included our calculation so you do your own sums based on your workforce. All you need is a rough idea of the average salary you pay each person and the total number of employees.

Even using just 1 hour a week of distraction, you'll see how much this financial wellbeing crisis is costing you.

Distraction	x	Average wage per employee	x	No. of employees
1 hour a week	x	$2,484 Australian average	x	500

These might be rough sums but they show the impact of financial wellbeing. They don't even take into account some of the other data we found, with 37% of people losing sleep over their finances.

Focus, distraction and fatigue are all offshoots of poor financial wellbeing and, as we've shown, they're having a huge impact on businesses whether they know it or not.

For the CRO: The insurance gap

The cost of distraction isn't just a financial one. It can also be a physical one.

A distracted worker is riskier than one with a clear mindset on a task. A well-rested worker is less risky than one who's losing sleep over their bills.

Physical injuries at work are more likely to occur if your workforce is financially unwell.

The costs associated with these physical injuries are more well-known and have been more quantifiable for a longer time. The true, hidden cost the CROs and their business face because of financial wellbeing is for mental health claims.

Nearly 40% of Strugglers are currently experiencing burnout compared to just 11% of Thrivers. Close to half of all Strugglers are currently emotionally exhausted.

Remember, this is a third of your people we're talking about. A mental health workers' compensation claim with these numbers isn't a matter of 'if', it's a matter of 'when'. You might already be in an injury-at-work cycle with one or more of your people because of financial stress and you just don't know it.

The facts around mental health claims compared to physical injury claims are startling.

The average cost of a mental health claim is $190,000.

A mental health claim takes up to **five times longer to resolve** and **costs up to five times as much** as a physical injury claim.

Stress makes people do things they wouldn't normally do.

There are elements of financial stress that you, as a business, can't control. If you ignore the things you can control, you'll only compound the problem.

Your business is already facing a huge financial drain because of the individual financial distraction of your people. If you help plug those gaps, your bottom line will improve, your workers will be less likely to get injured, your insurance premiums are less likely to rise and your business is more likely to succeed.

Nearly
40%
of Strugglers are currently experiencing burnout compared to just 11% of Thrivers



The view from claims

Ben Middleton

Head of Client Insights, Gallagher Bassett

Financial wellbeing is an underlying issue for workers' compensation claims, but it's difficult to find a real causative link.

There's no single metric that you'll be able to look to when you decide to tackle financial wellbeing. It's a preventative solution, so there's not going to be data that you can easily point to that directly shows the impact that your financial wellbeing solutions have had on your people.

Before you start, you'll have to build a business case. That means starting by looking at your data. A code analysis of your current injuries, near misses and long-term injury frequency ratio will show you where they are happening in your business, which ones are taking longer to resolve or are more expensive and the type of injuries you see most frequently.

From there, you'll be able to find the cohorts or areas within your business that you want to address.

With any sort of intervention, it's important not to try to do too much. If you launch too many initiatives, you won't know what's working and what's not.

If you do choose to put in place more financial or mental health support systems, don't be surprised to see a spike in usage from your people. It's best to build in a higher expectation so you, and other senior leaders, are fully prepared for the uptake.

By educating staff on their financial wellbeing or mental health, you're allowing them to name how they're feeling. This may lead to an immediate increase in claims as you're giving them access to the right tools.

Mental health claims are much more complex than physical injury claims. I do think there will be a rise in mental health claims as we move forward but we are also seeing a rise in decline rates too.

We've seen some legislative changes in New South Wales and Victoria in Australia around tests for mental health claims which have had an impact but, even with a decline, it still takes time and effort within your business to get to that point.

Workers' compensation is generally a long-tail issue. If you wait until it lands on your desk or until your premiums or claims incidence rise, then the horse has already bolted.

While there's no obvious intervention to financial wellbeing problems, that doesn't mean CROs, with the help of CFOs and CPOs, shouldn't try to solve them.

Risk by persona

More than 2 in 3 Strugglers are losing sleep over their financial wellbeing. A tired workforce isn't just an unhappy one, it's an accident waiting to happen.

A well-rested worker is less risky, no matter the job or industry. Our other data points show that Strugglers and Survivors are far more likely to have a mental or physical injury at work.

They also take longer absences if they are sick or injured. Nearly 25% of Survivors have had more than four days of absence in the last 12 months, compared with just 7% of Thrivers.

Risk by the numbers

	Thrivers	Survivors	Strugglers
Mental health injury at work in last 12 months	10%	19%	29%
Physically injured at work in last 12 months	7%	16%	18%
Burnout	11%	27%	39%
Losing sleep	6%	36%	67%

For the CPO: The engagement gap

The financial cost of productivity and insurance premiums is much easier to understand and track than the costs associated with an unengaged workforce.

It's hard to know how much it costs you to have workers who are lethargic and unmotivated but it's easier to see when it comes time to replace someone who's left.

The cost of sourcing talent, training and supporting them as they begin their employment journey with you and the cost of the brain drain of the person who has left are much more quantifiable.

Financial wellbeing plays a key role here too.

Employees who are financially well are much more likely to stay with their employer for at least the next 12 months than those who are financially unwell.

Intention to stay at least 12 months



The fact that the gap between Thrivers and Survivors is much larger than the gap between Survivors and Strugglers should give CPOs real pause for thought. We'll discuss this problem in detail later in the report, but it highlights how your people are much more likely to fall down the personas than move up, without the right support.

A CPO will know the financial cost of retention. With inflation rising and labour market constraints being felt, this cost is only set to rise.

Any frontline leader or manager of people will know the time cost of retention too. Addressing financial wellbeing will help lessen the burden faced by your teams by lowering the amount of turnover within your business.

Financial wellbeing isn't just a retention problem, it negatively impacts every interaction that an employee has with their employer.

People with poor financial wellbeing scores are less likely to recommend their employer, be less resilient and accepting of change and less likely to take on additional responsibilities when they're offered.

If you're able to get your approach to financial wellbeing right, you'll go a long way toward making your people happier, healthier and more engaged.

Engagement by persona

At the persona level, it's clear to see the full impact of financial wellbeing.

Half of Strugglers say that their financial stress spills into their mood at work. For Thrivers, it's 4% or just 1 in 25.

With Strugglers making up 34% of the average workforce, imagine how this impacts your culture?

The numbers around a sense of belonging at work show that all is not lost.

Strugglers still feel like they belong at work (60%). They're just not inspired to do their best work or motivated to go above and beyond. They're in the room, but not in the game.

Engagement challenges

	Thrivers	Survivors	Strugglers
Organisation inspires my best work	67%	53%	42%
Organisation motivates extra contribution	64%	52%	42%
Sense of belonging at work	82%	66%	60%
Financial stress impacts mood at work	4%	29%	50%

Half of Strugglers say that their financial stress spills into their mood at work.

The keys to change

We keep talking about the CFO, CRO and CPO for a reason.

They are the people within a business who are equipped to drive the change needed to make a real impact on financial wellbeing numbers.

Working together, they can identify the data that they already have around revenue per full-time employee, lost time injury frequency rate and average cost per injury claim, absenteeism and retention.

Looking at those numbers through a lens of financial wellbeing is the key starting point.

From there, it's about working with experts to help design and shape your benefit and support packages, or better deliver the things you already offer. It is also about discussing ways to lower your injury costs and finding ways to actively improve the financial lives of your people.

It won't be an easy fix but the things that need fixing rarely are.



When a FTE isn't a FTE

You likely already know you aren't getting the most out of every full-time employee (FTE) , but now you'll know why.

Hustle culture is an oft-celebrated part of modern life. Its champions believe it shows the entrepreneurial spirit of many employees as they look to turn a passion project into a full-time job.

When viewed through the lens of financial wellbeing, it can take on a darker meaning.

A third of employees we surveyed said they currently have a side hustle. Of those with a side hustle, close to half use it primarily for essential expenses, living costs and managing debts.

What's a side hustle?

A source of supplementary income outside of your normal work. This could be anything from a weekend tradie to a ride-share driver.

Side hustles: By the numbers

33% of employees report having a side hustle.

29% of these use the money from their side hustle to support everyday living costs.

16% use the money to manage debt.

39% of under-34s have a side hustle.

A sign of financial pressure — not a solution

It might not be clear to see why a full-time employee making a bit of extra money on the side should be your problem.

No matter your industry, your employees' input is what makes you money.

The human brain is an incredible tool, but it can only do so much without proper rest.

Cognitive bandwidth, attention and focus are all finite resources. Think about what happens in a usual 3 p.m. meeting. Everyone is a little bit flatter than they were in the morning, the post-lunch lag has well and truly set in.

Imagine what that's like if you've worked an extra four hours before you started that day. And you plan on working until 9 or 10 p.m. that night.

Working multiple jobs sees things like tiredness, burnout and emotional exhaustion increase while focus decreases.

Of those that rely on their side hustle to make ends meet, 49% said they were emotionally exhausted compared to just 28% of those that don't have a side hustle.

For a knowledge-based organisation, which is an umbrella that keeps expanding, if a third of your collective brainpower is working somewhere else, how do you expect to do the best work for your organisation or your clients?

Productivity is being used more and more as a measuring stick and a lot of this focuses on efficiency gains from the uptake in technology like AI.

It isn't just technology that can help improve your productivity and your revenue per full-time employee.

It's making sure you're helping your employees to meet their financial needs so they can give you their best, day in and day out.

Employee reward, employer risk

If employees aren't being given the support from their full-time employer around financial management and education, or their remuneration isn't enough to make ends meet, the risks to that full-time employer grow.

Even in simple terms, if you work two jobs your risk of being injured at work doubles. Twice the work, twice the risk.

While your people might not be injured when they're working their full-time job with you, the time they'll need to take off to recover will have a direct impact on your business.

If you're unlucky enough to be the employer that gets the injury on your watch, it'll see your workers' compensation premiums rise.

For industries like construction, manufacturing and mining, tired workers can be a risk to everyone around them.

For less physical workplaces, it might seem like the risks are reduced but the risks extend far beyond the workplace.

Media stories about ride-share accidents involving drivers who clock in before or after a shift with their full-time employer are becoming more commonplace and tragic.



A generational divide

You might think that the junior who started at your workplace six months ago is tired because they're adjusting their work-life balance, but the likelihood is, they're working extra hours somewhere else.

Nearly 40% of those under 34 have a side hustle.

The next generation are working longer hours more regularly and they're paying the price.

Almost across the board, those under 34 scored poorly for their financial and overall wellbeing.

34% of 18- to 24-year-olds and 30% of 25- to 34-year-olds are in burnout, compared to just 19% of those between 55- and 64-year-olds.

Younger workers are less likely to stay with their employer for the next year, more likely to be financially stressed and more unhappy than any other age cohort.

Nearly 40%
of those under 34 have a side hustle.

For many young workers, these side hustles aren't used as tools to help alleviate financial stress, they're direct contributors to the problem. Younger people are being emotionally drained by financial noise.

The money they receive might help them meet their expenses, the additional stress, loss of downtime and increased distraction only adds to their mental load.

While there's no way that you can guarantee your people, whatever their age, are well-rested before they start, empowering them with the right financial tools could help to reduce workplace incidents which would, in turn, lower insurance premiums and raise working standards.

Helping your people meet their needs with what they've got from their main employment doesn't mean raising pay across the board. It means putting the right plans in place so that your people are supported and educated to make better financial decisions, and they know who to reach out to when they need support.

Almost across the board, those under 34 scored poorly for their financial and overall wellbeing.





When Financial Wellbeing Meets AI Anxiety

Financial wellbeing and AI anxiety look like two separate problems. They're not.

In 2025, we asked our respondents about AI for the first time.

The picture we were able to build was one of a workforce getting to grips with a new technology. Just over a third of workers were using AI, and of those, 60% were using AI as part of their daily work.

This year, we've found that AI usage has skyrocketed.

AI usage by the numbers

	2025	2026
Currently using generative AI at work	35%	47%
How often do you use AI?		
Daily	24%	37%
Weekly	36%	41%
Monthly	15%	9%
Very rarely	25%	13%
Where do you source your AI tools?		
My company	46%	35%
Self-sourced	54%	35%
Mix of both	Not asked	30%

Close to half of all employees are using AI as part of their role. Of those, 78% are using AI either daily or weekly.

In 2025, we also found that more than half of employees were self-sourcing their AI tools. This year, that number has dropped as organisations have come to terms with AI usage and implemented the technology themselves after being led by their employees.

AI and financial wellbeing

With our focus on financial wellbeing, we probed even further.

We asked how people felt they might be impacted by AI from their job security, how stressed they are when they're asked to utilise AI by their workplace and how concerned they are that AI might reduce or replace their judgement within work.

The results showed us a fractured workforce, along financial wellbeing lines.

Overall, 37% of people are worried that AI threatens their role, 23% are stressed when it comes to using AI and 36% are worried that it's playing a part in them losing their judgement.

When we look at these numbers across our financial wellbeing personas, the results are stark.

Financial wellbeing is a compounding factor.

Survivors and Strugglers are equally concerned that AI is impacting their job security. 46% of each persona told us they're worried, compared to just 18% of Thrivers.

Rates of AI-related stress are also similar between Survivors and Strugglers at 30% and 29%, respectively. This is compared to just 10% of Thrivers who are stressed when required to use AI tools at work.

It's the same story with fears that AI may replace important elements of judgement. Only 20% of Thrivers are worried about judgement loss, compared to 45% of Strugglers and 42% of Survivors.

AI worries and financial vulnerability aren't two distinct problems. They're the same issue expressed in a different way.

As businesses look towards AI for more impact, to get the most out of the technology, they need to work on the financial wellbeing of their people.

Most businesses are looking at AI uptake in the wrong way. They're worrying about who can't use the technology when the real issue is who's too scared to.

What people are telling us is that they're scared to use AI because it compounds the financial stresses that they already face.

For the average worker, helping to develop and utilise AI at work feels like training their own replacement. When it's looked at like that, it's clear why the people struggling with their finances are so fearful of using AI.

They can't afford to lose their job.

Any benefits from using AI in terms of productivity and efficiency are far outweighed by keeping a pay cheque at the end of each month.

If businesses don't grapple with this fundamental issue of financial wellbeing and job security, they'll invest money into AI tools that their people refuse to use. Tools people are actively scared of.

AI vulnerability isn't a tech issue, it's a financial one.

AI adoption and psychosocial hazards

It's also important to consider how employers are adopting AI across their workplace.

If that adoption isn't done well, AI can amplify preexisting psychosocial hazards such as job design, poor organisational change management during restructures, and intrusive surveillance (e.g., keyboard trackers).

Even AI adoption that's focused on improving the work-life balance of your people needs to be thoroughly thought through. Something as simple as using AI to remove the menial, monotonous tasks of your employees can have unintended impacts. Those tasks are often a refuge for people when they're working on bigger, more complex projects.

If every task becomes more complex, with no opportunities to warm up and tick some things off the to-do list, cognitive load increases which could impact levels of burnout.



The Vulnerable Middle

They make up the majority of the workforce, but Survivors are the forgotten middle of financial wellbeing. It's easier to address an actual crisis than a potential one.

If anyone is presented with an immediate danger and a long-term one, it makes sense to address the immediate concern. If someone is having a heart attack and a nosebleed, they wouldn't thank you for a tissue.

Strugglers need immediate, and oftentimes direct support. They need to be embraced by their employer to make sure that they are able to make ends meet in a way that matters for them and their family.

The problem organisations face is that if these long-term concerns aren't given the space they need, the number of those in the middle who will fall towards financial uncertainty will continue to grow.

Luckily for employers, most of what helps Strugglers also helps Survivors.

Hidden in plain sight

Survivors represent the largest segment of the workforce (36%), yet they can often be overlooked. Organisations naturally focus on employees in financial distress or those already thriving, but this group sits in between. However, across many of our measures, Survivors look far more like Strugglers than Thrivers, highlighting the vulnerability of this often-overlooked cohort.

When asked about their general wellbeing, 44% of Survivors described themselves as unhappy, compared with 58% of Strugglers and just 13% of Thrivers. Their rates of anxiety and loneliness also sit much closer to Strugglers than Thrivers.

Financially, the picture becomes even more concerning. **Almost two in three Survivors are behind on their finances**, and only 37% could manage an unexpected expense. These employees aren't in crisis, but many are only one unexpected bill away from it.

The impact extends into the workplace. More than half of Survivors took at least one day off for their wellbeing in the past month, compared with 43% of Strugglers and 31% of Thrivers. They are also more likely to continue working while unwell than either of the other personas.

Experiences by persona

	Thrivers	Survivors	Strugglers
Feeling unhappy	13%	45%	54%
Feeling anxious	15%	45%	57%
Behind with my finances	9%	63%	87%

As we've seen in other data points, Strugglers can't afford to take time off. Similarly, they're less likely to be looking for the exit than might be expected. Strugglers need their jobs to a degree that they can't afford to look for something else.

While Survivors can just about keep their heads above water, it gives them the opportunity to think about leaving in the not-too-distant future.

If this problem isn't addressed, employers could face an exodus.

The Survivor gap

Financial wellbeing for Survivors is almost the perfect case study for why this topic is so important for workplaces.

Nearly 40% of your company is currently just about getting by.

What happens in a month when the interest rate rises? How many of your people will be impacted because of something that's completely out of their control?

Remember, we aren't talking about frivolous financial decisions, we're talking about everyday expenses. As they continue to creep up, Survivors will need all the help they can get just to tread water.

If the largest group in the workforce isn't able to operate at their full potential because of financial wellbeing pressures, organisations need to look at ways to improve their support and benefit systems.

The benefit awareness gap

Close to half of all Survivors are offered financial wellbeing resources by their workplace, and 42% noted that their stress has been reduced thanks to these measures.

If your workplace currently offers financial benefits, check how much they're being used and by whom.

You might already be equipped to help your people, they just don't know it yet. Put simply, Strugglers don't know about their benefits, Survivors don't have time to access them and Thrivers are likely to already be using them. Ideally, it should be the other way around.

Close to 60% of all Survivors would recommend their employer. While it's difficult to draw inferences from our data, the fact that it's a toss-up does show that all is not lost.

If employers focus on improving their benefit offering, their delivery and their accessibility, while looking to add financial support benefits into the mix, they can support all their people, wherever they are on the financial spectrum.

Put simply, Strugglers don't know about their benefits, Survivors don't have time to access them and Thrivers are likely to already be using them. Ideally, it should be the other way around.



What Good Looks Like

By now, the importance of financial wellbeing should be clear. The next step for every organisation is key — how can we have a positive impact on all our employees, no matter their financial circumstances?

Focus on: Delivering impact

Each year, we ask what benefits people actually want versus what they're actually offered.

This year, we found that the top 3 biggest gaps between benefits offered and those wanted are all related to financial wellbeing.

Category	Benefit	Importance	Offered	Gap (pp)
Financial	Financial education	56%	35%	21
Financial	Financial management resources	54%	37%	17
Financial	Additional employer super contributions	64%	48%	16
Leave	Additional annual / holiday leave	65%	50%	15
Career	Study reimbursements	54%	39%	15
Financial	Salary packaging options	57%	45%	12
Leave	Flexible parental leave	56%	47%	9
Leave	Flexible working arrangements	68%	61%	7
Career	Career development programs	59%	53%	6
Career	Professional training and development	66%	63%	3

We also found that 37% of people seek out information about their benefits because of their personal finances.

Your people are crying out for more financial benefits and you're not listening.

Prompts for seeking benefit information.



37% Personal finances

34% Starting a new job

34% Personal life changes *(e.g., buying a house, car, marriage or planning a family)*

33% Mental health

30% Physical health

26% Holiday planning

22% Recommendations from colleagues

A financial wellbeing-focused benefit package can have a huge impact on the lives of your people.

Take something like financial education, a benefit offered to just 35% of the people we surveyed.

Firstly, 56% of those surveyed placed real importance on financial education as a benefit, showing that organisations are at risk of falling behind the wants and needs of their staff.

A well-targeted financial education benefit, backed by independent financial advice, can offer different things to different people. For Strugglers, financial education can be the difference between choosing to heat your home or eating three meals a day. For Survivors, it can be the engine for further growth and confidence. For Thrivers, it can offer the tools needed to maintain and grow.

The old way of offering a set, one-size-fits-all benefit package no longer works.

Employees at different stages of their life, career or financial wellbeing journey need different things.

What this means is a fundamental shift in the mindset of many organisations.

Are you ready to make the shift?

More than two-thirds of leaders said that, compared to other organisations, they are proactive in addressing financial wellbeing while 75% said that financial wellbeing is a key priority.

If you're not ready, you'll be left behind.

Insurance benefits (Importance)

54% Private health insurance

54% Life / Total and Permanent Disability (TPD) insurance

53% Salary continuance insurance

Focus on: Outcomes

The mindset shift needed by organisations isn't just at the front end of their benefits offering, it's also about how success is measured.

The wide-reaching nature of financial wellbeing means that organisations can track a variety of data points to highlight the good work being done.

While improvements in productivity and focus might not seem like they're connected to an improved financial benefits offering, our data shows that they're intrinsically linked. The same goes for workplace injury and more standardised measurements like engagement and retention.

The old adage, 'measure twice, cut once', has never been more true. How can you know the impact you're having if you don't have the data?

Focus on: Accessibility

It's not just having these financial wellbeing benefits in place that's important, it's improving their accessibility and ensuring that senior leaders buy into the change.

A benefits package is only as good as its method of delivery. You can design the best benefits package in the world but if employees don't know how to access it, then it's not worth the cost.

Awareness and usability are key barriers to uptake.

Benefits need to be visible to employees. That isn't just a page on an intranet or an email to announce a launch, it's a committed and consistent effort to talk about and highlight the good work that's offered.

They must be easy to access, user-friendly and offer genuine support. The more friction in the user journey, the more likely an employee is to abandon, which could have serious impacts on both their work and home life.

Preferred communications channels for benefits



73% Email

31% Face-to-face events

28% Benefits portal

28% Coworkers

21% Letters/memos





A Strategic Opportunity

The good thing about all of this is that many organisations are already taking steps in the right direction.

We now see more organisations than ever before offering financial wellbeing benefits, but are they being offered, delivered and accessed in the right way?

A benefits package remains one of the most powerful levers within a workplace to impact change.

The evolution of the workplace benefits package isn't about offering more, it's about offering better. Ensuring support reaches the employees who need it most and delivers the most measurable impact.

The 4 pillars to improve financial wellbeing

	1 For the CFO: Identify	2 For the CPO: Support	3 For the CRO: Enable	4 For all: Measure
Executive Action	***Run a financial wellbeing benchmark across your people within the next quarter*** Before you take any action, you need to understand where your people sit on the financial wellbeing spectrum. Right now our data is general, you need yours to be specific. Once you've got your data, you can call in reinforcements. Get together with the CPO and CRO and talk about what you're currently doing and if it's enough. This will require bold, measurable conversations within an organisation to be able to find those who need support.	***Audit your benefits package against your financial wellbeing gaps and start to close it within 12 months.*** Act on your plan. A one-size-fits-all approach is no longer appropriate. Strugglers need immediate relief. Survivors need to be helped to build a platform of stability and be provided with tools to make a positive change in their situation. Thrivers need a level of continued optimism and support to make sure they stay on track. Without a tailored approach, organisations will leave employees at different stages behind which will only compound the issues they face.	***Use data to train frontline managers to recognise the signs of financial stress and know where to refer people within six months.*** Look at your data and talk to your people leaders. You need to work with your frontline leaders and managers of teams to make sure they know how to spot the financial wellbeing warning signs. You can utilise your existing workplace injury data to target the areas of your business that face the most risk. You can also give them information on your new approach and how your new benefits can be accessed. A well-designed and targeted approach to financial wellbeing is only as good as its delivery and accessibility. If people don't know help is there or how to access it, it won't be used.	***Add financial wellbeing indicators like absenteeism and retention to your quarterly leadership reporting.*** Find out how your plan is working. Ask your people if they've noticed a difference. Check your data across every metric you currently measure and start measuring new ones. While traditional engagement surveys will give you information on how your employees are interacting with your benefits package and support systems, measuring productivity will show the true impact of your work. For more physical workplaces, measuring the rate of workers' compensation activity can also be used as a barometer, while all workplaces can look at how their financial wellbeing activity is impacting things like retention, absenteeism and presenteeism.
Stat attack	Find the percentage of Strugglers, Survivors and Thrivers at your work.	Lower the 21-point gap between people who want financial education as a benefit and those who are offered it. If you already offer financial education, find out who's using it and how to make it more accessible.	Mental health workers' compensation claims take five times longer to resolve and cost five times as much as physical injuries. Lower the odds of one landing on your desk.	Take aim at the $335,340 productivity gap.
How we can help	We can help you shape your plans for the future, benchmark your current state and create a plan of action that will change your business for the better.	We can help you tailor your benefits to your people.	We can help launch and discuss your new approach to financial wellbeing with webinars, seminars or Q&A sessions, or one-on-one discussions.	This isn't a set and forget problem. Now that you've started your journey, we can help you decide what comes next in the short- and long-term.



The Big Question

At the beginning of this report, we spoke about Paul and how his financial world crumbled around him.

Paul is by no means alone.

Within your workforce, right now, it's more likely than not that there are multiple people in a situation similar to Paul's.

The biggest question facing your organisation should be ‘how can we help them?’

Not through some moral obligation or because it’s the right thing to do. The ethical case, while obvious, is almost secondary.

Businesses that help their people with their financial wellbeing are better off for it in any way you can measure.

They are more productive, more profitable, and retain their staff at better levels.

Once Paul shared his story with us, we were able to help him take small, practical steps to begin to put his finances in order. We helped him rebuild the foundations of his financial life.

We’re happy to report that Paul is actually a success story. Could you say the same for the Pauls that you work with?

Cognitively, we’d all like to think that Paul’s story couldn’t happen to us.

We’ve got our house in order, we’re good with a budget, and we know what we can and we can’t afford. But we’re all only stable until we’re not.

The bigger answer

Throughout this report, we’ve posed a lot of questions.

Any good leader will tell you not to come with problems but to come with solutions.

There is no single answer to any of the questions we’ve posed. There are three vital people who can work together to effect change within their workplace.

The leader with the cheque book.

The leader with the employee register.

The leader with the risk register.

A united approach from the CFO, CPO and CRO is the only way to make a dent in the challenges that each workplace faces.

Until now, financial wellbeing may not have been high on your agenda. Our hope is that this report has shown you that whether you measure it or not, it’s already showing up across your business.

It’s in your turnover and P&L, your insurance premiums and your productivity. It’s in the mistakes that don’t make sense, the risks that shouldn’t have been taken and the decisions that seem out of character.

The real question is whether you’ll name the problem, face it and do something about it — together.



Methodology

This is the fifth edition of the Gallagher Workforce Trends Report: Workplace Wellbeing Index.

Between December 2025 and January 2026, we surveyed 3,598 employees across Australia and New Zealand — our largest sample yet. Respondents spanned a broad range of industries, sectors and seniority levels, from frontline workers to senior executives and represent the Australia and New Zealand employment landscape.

Each respondent answered 57 questions, generating more than 200,000 individual data points.

For the first time, this edition focuses specifically on financial wellbeing. We created our personas based on people's responses against a consistent set of financial baseline metrics,[1] rather than on income, role or self-reported sentiment alone.

Residency	%	Number of responses
Australia	71	2548
New Zealand	29	1050

Industry	%	Number of responses
Professional services	27	984
Healthcare and social assistance	18	644
Heavy industry	18	642
Retail and hospitality	15	549
Education and training	13	461
Mining and resources	3	120
Other	6	198

Type of organisation	%	Number of responses
Public	33	1187
Private	67	2410
Not-for-profit	12	291
For profit	88	2120

Size of organisation	%	Number of responses
0-19 employees	21	765
20-199 employees	32	1155
200-999 employees	24	874
1000+ employees	21	743

Leadership level	%	Number of responses
Team member (e.g., individual contributor)	43	1558
Frontline leader (e.g., leading a team of employees)	15	535
Manager (e.g., leader of leaders)	23	840
Senior leader/ Executive (e.g., leader of organisation)	13	472
Prefer not to say	4	132

Tenure	%	Number of responses
0-6 months	5	183
6-12 months	8	270
1-2 years	14	497
2-3 years	14	506
3-5 years	19	676
5-10 years	18	654
10+ years	21	751

Employment status	%	Number of responses
Full-time	73	2453
Part-time	26	870
Casual	<1	17
Other	1	38

Current working arrangement	%	Number of responses
Onsite	55	1925
Hybrid	28	993
Remote	17	608

Age	%	Number of responses
18-24	11	381
25-34	24	843
35-44	28	982
45-54	18	640
55-64	12	423
65+	7	252
Prefer not to say	<1	16

Gender identity	%	Number of responses
Female	49	1768
Male	47	1699
Non-binary	1	20
Other	<1	10
Prefer not to say	1	20
Transgender	1	20

[1] "Quick Guide to Financial Well-Being Score Ranges," Consumer Financial Protection Bureau (CFPB), accessed 8 Jul 2026.

About Gallagher

Enabling your people to be better, means your business can start achieving its best.

Gallagher specialises in maintaining the critical link between people's wellbeing and organisational success through people strategies that deliver results. When employees enjoy their work, appreciate their benefits and feel connected, your organisation thrives — boosting positivity, retention, performance and overall prosperity.

We can help you invest in and sustain a workplace culture offering growth and potential. The return on that investment? Drawing new talent and inspiring employees to deliver their personal and professional best.

Gallagher brings informed data, analysis and insights to help you anticipate and stay ahead of workforce trends and risks and achieve the outcomes that matter most.

Partner with us and face your future with confidence.

Connect here: gbs_enquiry@ajg.com.au

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