



Understanding Pay: A Financial Wellbeing Essential.

Gethin Nadin
Chief Innovation Officer,
Zellis and Benifex



Employee Financial Wellbeing

Reclaiming its place at the forefront of workplace wellbeing



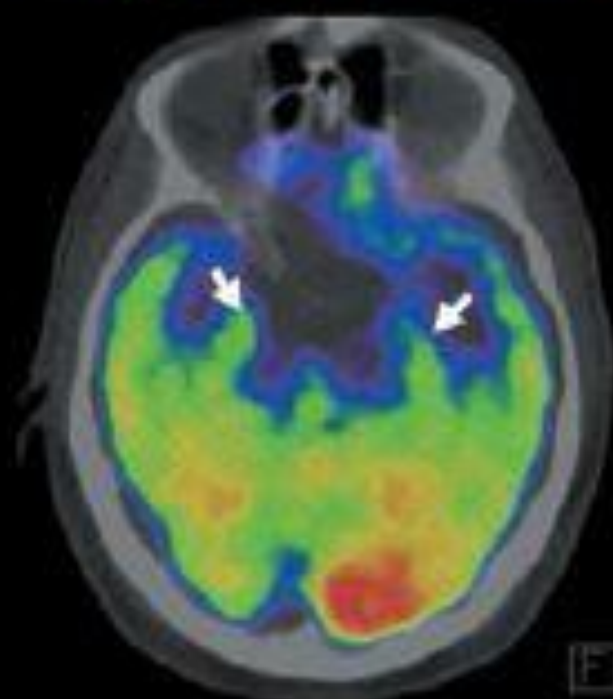
3 in 4

Entered 2025 concerned about the loss of their savings buffer

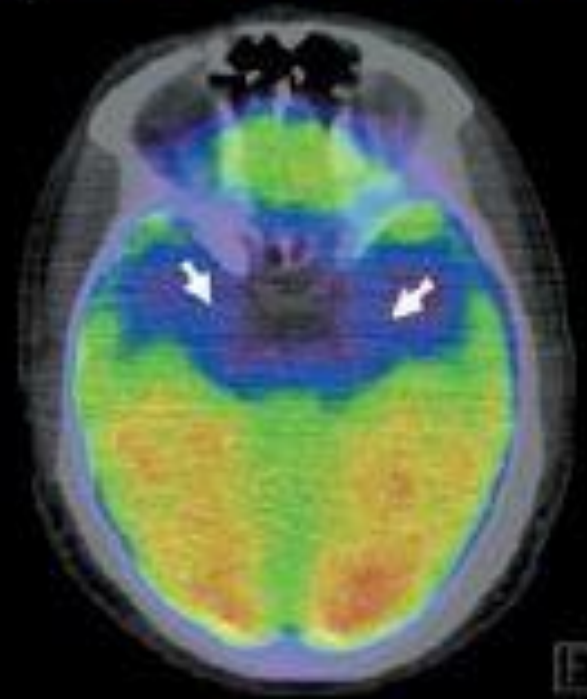
92%

Employees have experienced financial stress in the last 12 months

PET/CT scans reveal activity in brain's fear center



High activity



Low activity

Financial Wellbeing and Emotional Wellbeing

Half the workforce says money affects mental health

1 in 3

Say money worries makes them less able to focus at work

50%+

Say money worries hinder their ability to learn and develop skills

Payday is an important part of how we think about money

- **A licence to spend:** Across all income levels, discretionary spending is higher on payday.
- **Pay day behaviour surprises researchers:** Financial constraint increases as the pay period goes on.
- **Consumer behaviour is backwards:** People budget later in the month, not at the start.
- **Retailers cash in on our “richest days”:** Starbucks queues are longer on payday, grocery store pricing is higher at the start of the month.

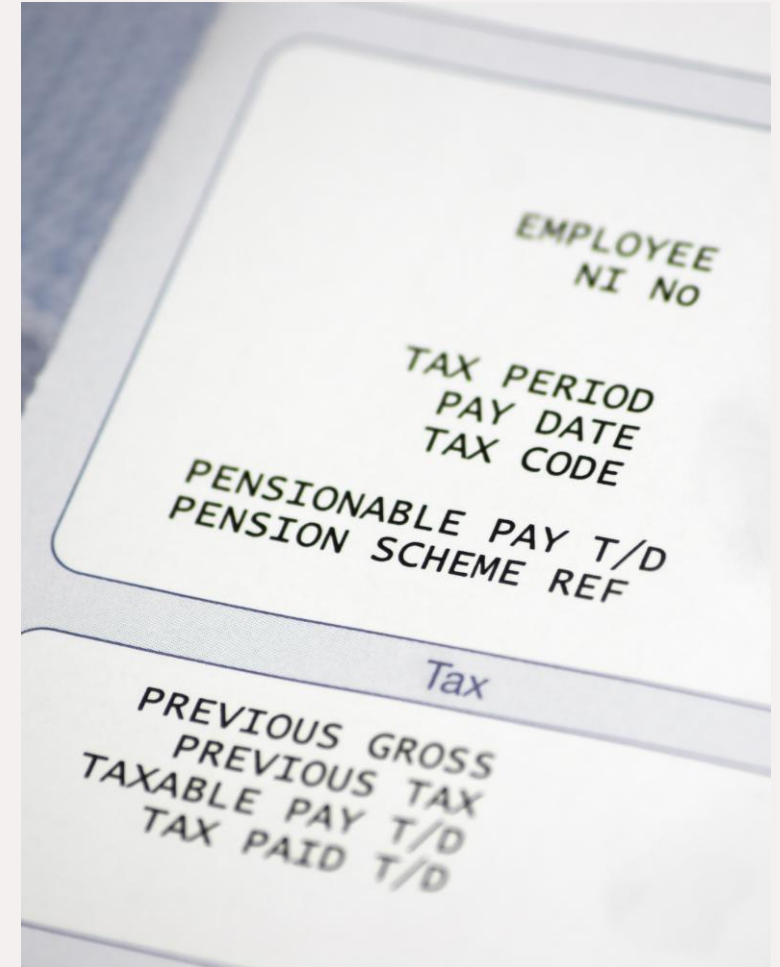


Figure 2. Factors that make payslips hard to understand

What makes a payslip harder to understand?

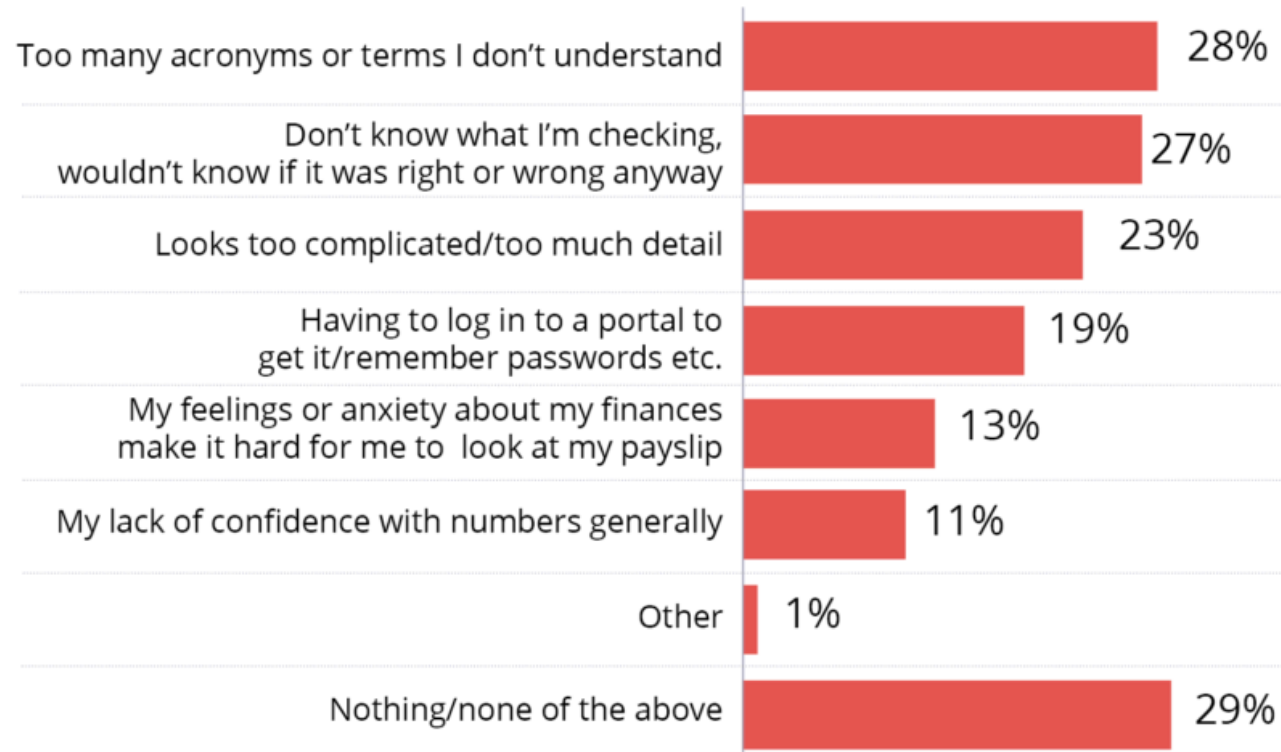
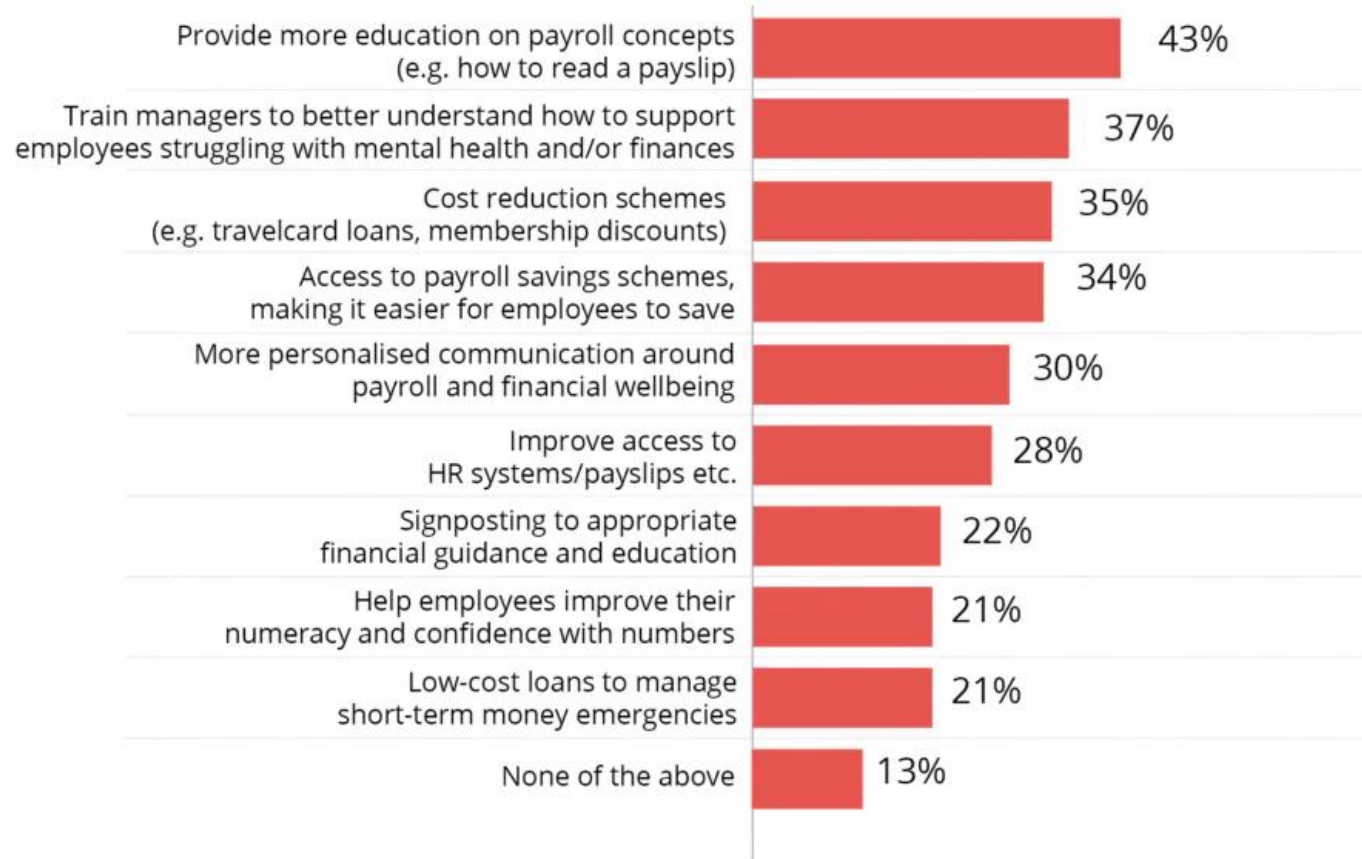


Figure 1. Ways in which employees believe employers could better support their wellbeing

In which of the following ways do you think your employer could better support your wellbeing?



Workplace Financial Wellbeing

Financial wellbeing support boosts performance



Among those who have access to financial wellbeing tools and use them at least weekly, financial stress is lower.

Workplace Financial Wellbeing

Financial wellbeing support boosts performance

11%

**Just 11% of the workforce
told us money worries don't
affect their work.**

Financial Education

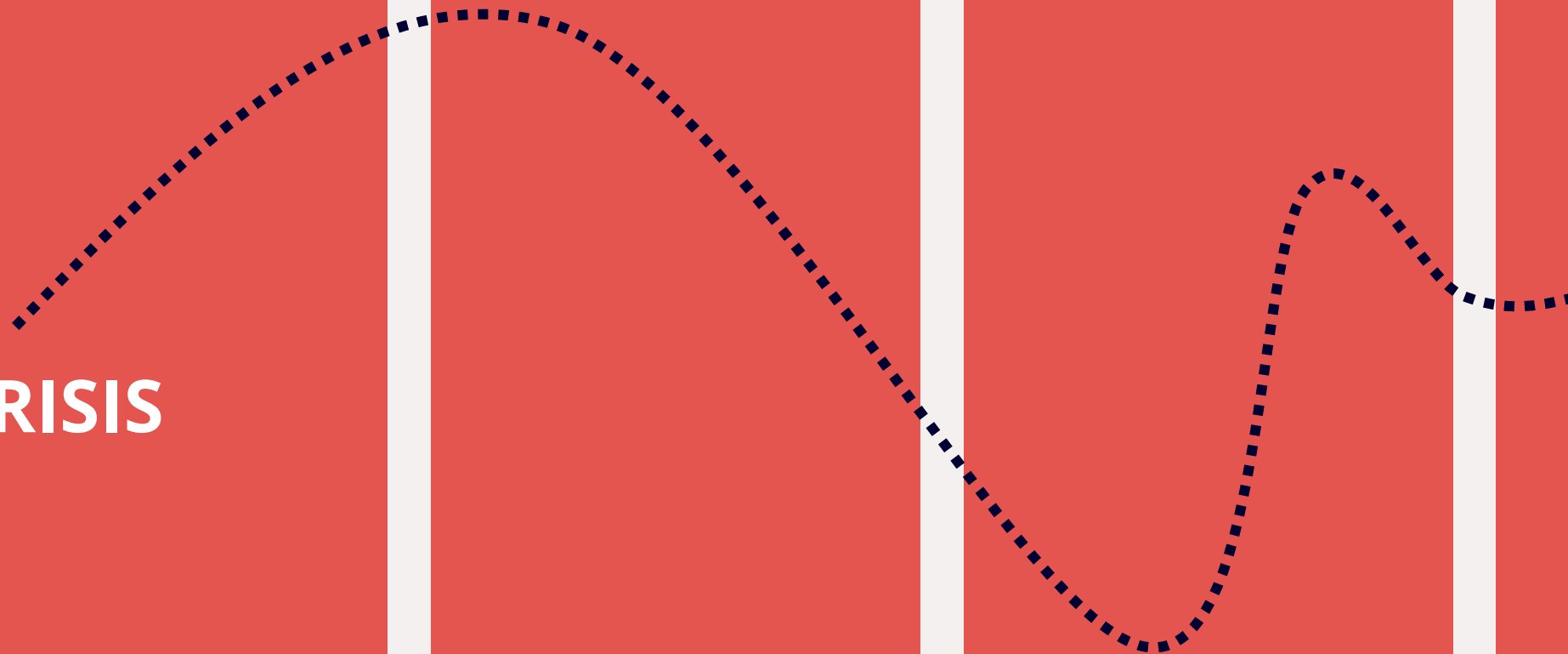
Earned Wage Access

Employee Discounts

Employee Benefits

CRISIS

COMFORT





zellis.com