



NEW WORKFORCE EXPECTATIONS

Address mental health to help
get employees needed support

**BENEFITS &
BEYOND** 



Prudential

BENEFITS & BEYOND

Create a workplace culture where mental health support is the norm—not the exception.

Mental health is a global concern¹ that impacts every aspect of people's lives. From day-to-day concerns like living paycheck to paycheck and caregiving responsibilities, to broader stressors such as world events and economic uncertainty, today's workforce is facing a growing range of mental health challenges. It's unsurprising that in 2023, 43% of adults reported feeling more anxious than they did the year before.²

This anxiety may carry into the workplace, affecting businesses through increased absenteeism that translates to an estimated \$47.6 billion in lost productivity each year.³

These statistics underscore the need for employers to focus on employee mental health and stress management. With an impact on both employee well-being and organizational productivity, employers are at a juncture where reshaping the support and benefits they provide is essential for helping manage workforce needs and attracting and retaining talent.

However, meeting both workforce and organizational needs requires bridging a significant gap between what employers perceive and what employees experience. Prudential's survey findings show employers consider it important to support their employees' mental health—in fact, they rank this support higher than support for employees' physical health. But there is also room for improvement, because employers also underestimate how many of their employees struggle with mental health issues.

Many employers do offer employee assistance programs (EAPs)⁴ as their mental health strategy, but it's not enough. Not all EAPs are the same and there are barriers to employees using the benefits, like a lack of awareness and complexity in navigating. And there's a larger problem that extends beyond the programs: Employees still hesitate to discuss mental health at work due to fears of negative consequences, such as stigma and confidentiality concerns.

Address Mental Health is the third study in our 2025 research. It covers the current state of employee mental health plus three key insights about workplace programs that support it: The availability of programs and resources, the barriers to their use, and how employers communicate about them.

1 How evolving needs are reshaping the workplace

2 Why leave programs need to reflect real life

3 Address mental health to help get employees needed support

You
Are
Here

ABOUT THE RESEARCH

Prudential fielded two surveys for our 2025 Benefits & Beyond research. We asked employers and employees about workplace benefits programs with the primary goal of helping employers understand and respond thoughtfully to their workforce’s evolving needs—and to help employees protect their life’s work now.

All statistics and references in this paper, unless otherwise cited, are derived from the data obtained through research conducted in January and February of 2025.

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Normalize getting mental health support

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¹ World Health Organization, “Mental Disorders,” June 8, 2022. <https://www.who.int/news-room/fact-sheets/detail/mental-disorders>. Accessed June 2025.

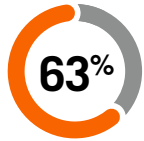
² American Psychiatric Association. “American Adults Express Increasing Anxiousness in Annual Poll; Stress and Sleep are Key Factors Impacting Mental Health.” May 2024. <https://www.psychiatry.org/news-room/news-releases/annual-poll-adults-express-increasing-anxiousness>. Accessed June 2025.

³ Agrawal, Sangeeta and Witters, Dan. “The Economic Cost of Poor Employee Mental Health.” Gallup Workplace. December 2022. <https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx>. Accessed June 2025.

⁴ Employee Assistance Programs are voluntary programs that offer free and confidential services to employees who have personal and/or work-related issues such as grief, stress, substance use, etc.

KEY RESEARCH INSIGHTS

OVERVIEW: Most employees have mental health concerns for themselves or their immediate family



OF EMPLOYEES SAY THEY HAVE MENTAL HEALTH CONCERNS FOR THEMSELVES/FAMILY EITHER CURRENTLY OR IN THE PAST



OF EMPLOYEES HAVE MENTAL HEALTH CONCERNS THEY EITHER CURRENTLY OBTAIN MENTAL HEALTH TREATMENT FOR, OR WOULD LIKE TO

INSIGHT 1: There's a well-being gap in benefit packages

There's a difference in opinions about employers caring for overall workforce well-being.



OF EMPLOYERS SAY THAT OVERALL EMPLOYEE WELL-BEING IS IMPORTANT TO THEM

But just



OF EMPLOYEES SAY THEIR EMPLOYERS' BENEFITS PACKAGE HELPS THEM MANAGE THEIR OVERALL WELL-BEING

Most employers say they offer employees an EAP for free/confidential services and are satisfied with the results they have in offering the benefits—but the number of employees using them is small in comparison:

59%

OF EMPLOYERS SAY THEY OFFER AN EAP

68%

OF EMPLOYERS ARE SATISFIED WITH THE PROGRAM RESULTS

But **just under a third of employees** say they tried using their EAP.

INSIGHT 2: Why employees aren't using available programs

Even with EAP access, there's a gap in the way employees say their benefits package helps them manage their overall well-being and workplace stress.

About

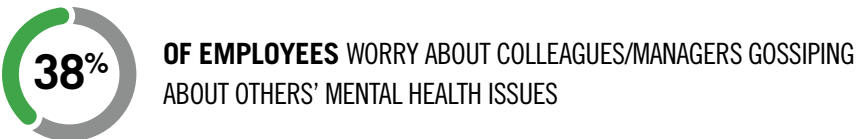
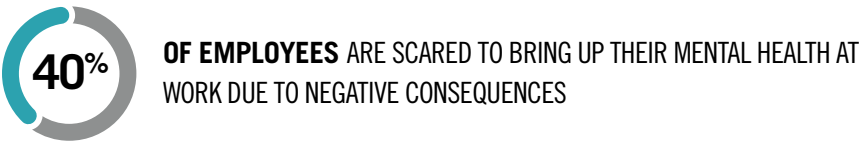
HALF

OF EMPLOYEES HAVEN'T USED THEIR EAP

31%

OF EMPLOYEES WITH EAP ACCESS SAY THEY HAVEN'T USED IT EVEN THOUGH THEY HAD A NEED

Two major reasons employees don't use EAP programs are stigma and confidentiality.



INSIGHT 3: Employers' role in effectively communicating

Employers say they frequently communicate to employees about EAPs, but employees say otherwise. There is a significant gap between what the groups say for the two most common communication events:

	Employers	Employees	Gap
Open enrollment	98%	64%	34%
EAP month or another time	97%	24%	73%

Despite these gaps, employers say they are satisfied with their EAP program communications—but they are also aware of employees not using them.



OVERVIEW: THE STATE OF EMPLOYEE MENTAL HEALTH

Whether currently or in the past, **63% of employees say** they have mental health concerns for themselves or their immediate family members. And **40% say** they are either currently obtaining mental health treatment for those concerns—or would like to do so.

In contrast, most employers underestimate employees' mental health concerns. Almost **two thirds (64%) believe** that fewer than **four out of 10 employees** have a mental health challenge for which they could seek mental health services.

Employers respond to:

“Roughly what percentage of your organization’s employees has a mental health issue for which they could seek mental health services?”

32%
Less than 20%

32%
20% to less than 40%

33%
40% or more



Employees respond to:

“Which of the following [mental health] situations applies to you?”

- 28% Sought treatment in the past
- 21% Currently obtain
- 14% Would like, but too expensive
- 14% Would like, but have difficulty arranging
- 15% Someone in family currently obtains
- 11% Someone in family obtained in the past
- 37% None

This disconnect on employees’ need for mental health services presents an opportunity for employers to review their current benefits program and add or increase these services to help fill a critical need.



By generation

Gen Z is more likely to say they would like mental health treatment, but also that:

- It’s too expensive: 23% compared to millennials (17%), Gen X (11%), and boomers (5%)
- They have difficulty arranging it: 23% compared to millennials (17%), Gen X (9%), boomers (4%)

INSIGHT ONE: UNDERSTANDING AVAILABLE PROGRAMS AND RESOURCE ACCESS

When it comes to how their current benefits packages support employees' overall well-being and stress, employers and employees have differing opinions.

Almost all employers (97%) say that overall employee well-being is important to them. But there's a significant gap between that and how employees perceive their benefits packages as supporting their well-being and managing workplace stress.

Employees who agree (completely or somewhat) that their employers' benefits package helps them manage:

OVERALL WELL-BEING



WORKPLACE STRESS



Do employer benefits packages help manage overall well-being and stress?



By gender

Men (70%) are more likely than women (57%) to completely or somewhat agree their benefits help them manage their overall well-being and stress



By generation

Millennials are more optimistic than other generations, with 66% completely or somewhat agreeing their benefits help them manage their overall well-being and stress compared to Gen Z (59%), Gen X (61%), and boomers (63%)



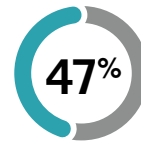
By industry

Those in the tech industry (78%) are more likely to completely or somewhat agree their benefits help them manage their overall well-being and stress compared to healthcare (60%) and government and public education (54%)

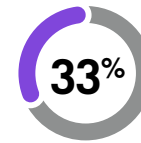


Fifty-nine percent of employers say they offer an employee assistance program (EAP) to provide free and confidential services to employees. These may include in-person or virtual counseling, work-life services, financial and legal services, wellness programs, managerial support, referral services, and conflict resolution.

They obtained these programs through:



MEDICAL INSURANCE



**BOTH MEDICAL AND LIFE/
DISABILITY INSURANCE**



**LIFE/DISABILITY
INSURANCE**

And while a number of employers offer EAP services to their employees and are satisfied overall with their programs' results, only about a third of employees use them.

Employers say:

They're satisfied with the results they experienced in offering an EAP benefit (68%)

Employees say:

They tried using their employers' EAP program (31%)

They tried but never used it (12%)



Of those employees who HAVE used an EAP:

- > 69% stated they were extremely/very satisfied
- > 34% stated they were extremely satisfied

Which employees are more likely to use their company-offered EAP?



By generation

- > Millennials (36%) are more likely to use it than any other generation: Gen Z (29%), Gen X (28%), boomers (18%)
- > Gen Z is more likely to have tried, but did not use it than any other generation: millennials (12%), Gen X (7%), boomers (3%)



By industry

Tech industry employees (41%) are more likely to use it over government and public education (31%) and healthcare (27%)

What mental health options can employers help with—realistically

We asked both employees and employers what would be the most helpful to their own or their employees' mental health—and what an employer could realistically do to help:

Most helpful to their own or employee mental health

	Selected by employers	Selected by employees	Gap
Mental health days	47%	41%	6%
Stress management programs	45%	35%	10%
Flexible work schedules	43%	39%	4%
Negotiate to include mental health in health insurance	39%	31%	8%
Help finding mental health providers	39%	30%	9%
Help with high out-of-pocket cost for mental health	38%	35%	3%
Flexible work location	31%	31%	N/A

The one option that employees (34%) chose over employers (32%) as being more helpful was **reduce workloads**.

What employers could realistically do to help employees

Employers say they realistically could do:

Stress management programs	26%
Mental health days	26%
Help finding mental health providers	25%
More flexible work schedules	24%
Negotiating to include mental health in health insurance	24%

Employees think their employer realistically could do:

Mental health days	31%
Flexible work schedules	28%
Stress management programs	23%
Reduce workloads	20%
Help with high out-of-pocket cost for mental health	20%

The most helpful options align between both groups except for **stress management programs**, which employers choose at 10 percentage points higher than employees, and **flexible work schedules**, with a four percentage-point gap between employers and employees. The only option employees choose over employers is **reduced workloads**, with a two percentage-point gap.

The gap between employers and employees choosing **help finding mental health providers** is nine percentage points. This also makes the list of options employers say they could realistically help employees with (25%)—but it does not make the top five options employees select. **Stress management programs**, mental health days, and [more] **flexible work schedules** are options both groups felt employers could realistically do.

How mental health options can help increase benefits program satisfaction

Employee satisfaction with EAPs and other mental health resources can be an indicator of their overall employer benefits program satisfaction.

Employees who are completely or somewhat satisfied with these resources are more likely to say their benefits help them manage their overall well-being and stress:

- EAP (89% vs. 59%)
- Mental health resources (79% vs. 48%)

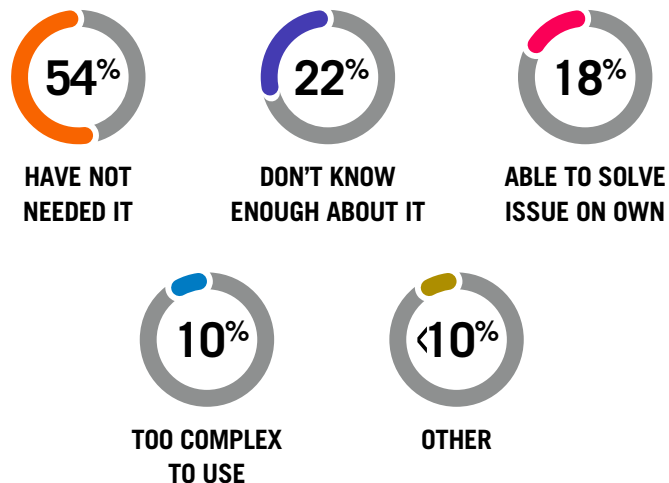
They are also more likely to say their benefits help them manage their workplace stress if they are completely or somewhat satisfied with their:

- EAP (85% vs. 44%)
- Mental health resources (75% vs. 40%)

INSIGHT TWO: BARRIERS TO SUCCESSFUL UTILIZATION

While employers may be offering EAPs—more than half (55%) of the employees we surveyed say they have never tried to use this program.

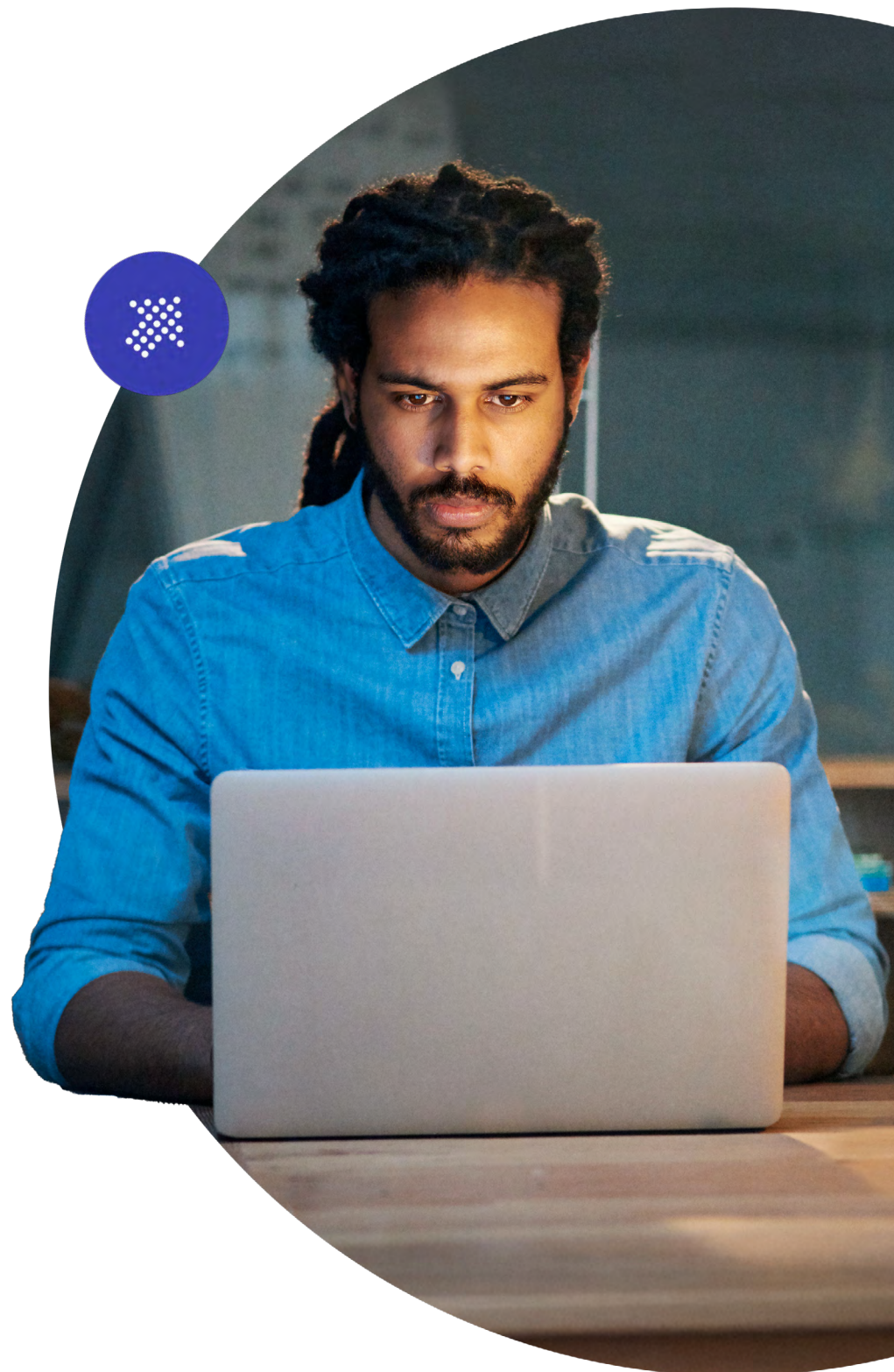
Of this group:



Of employees who say they have access to their EAP:

31% AREN'T USING IT EVEN THOUGH THEY HAVE A NEED

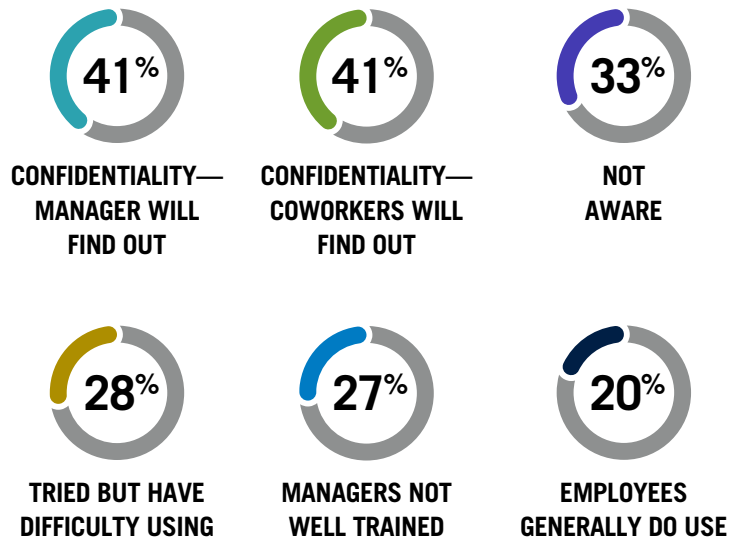
These individuals should be a clear target for employers to focus on when developing program communications.





What do employers say about low employee usage?

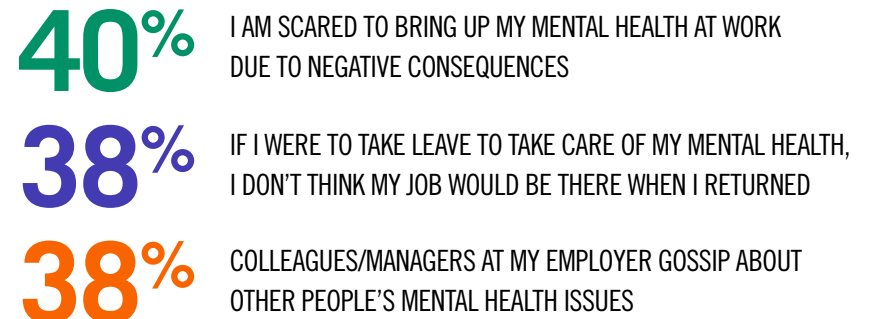
Lack of confidentiality is the leading reason employers think their employees don't use the mental health resources available to them through their organization, followed by lack of awareness and difficulty using it. They also indicate a training deficit among managers.



Why employees hesitate to use mental health programs

Our survey revealed two major reasons for concern around mental health: Stigma and confidentiality. In fact, two in five employees say they're scared to bring up mental health at work due to negative consequences.

We asked employees if they agree with the following statements:



Employees who haven't used their employer's EAP



By gender

Men are more likely than women to say:

- > They haven't needed it (55% vs. 50%)
- > They were able to solve the issue on their own (21% vs. 17%)
- > Don't think EAPs are helpful (10% vs. 7%)



By generation

- > Boomers (69%) are more likely to say they haven't needed to use an EAP
- > Gen Z (25%) and millennials (30%) are more likely to say they didn't know enough about it.
- > Gen Z (15%) is more likely to say EAPs are for short-term needs and they have longer-term issues

Stigma also arose as a concern in the second paper in our 2025 series,

New Workforce Expectations: Why leave programs need to reflect real life.

Of employees who say they needed to take an official family or medical leave of four days but didn't, 33% say it was because they were worried about stigma or their employer thinking poorly of them. If that leave is related to a mental health diagnosis, an employee's overall well-being and workplace stress could be even more deeply affected.



By gender

Men are more likely than women to be:

- > Scared to bring up their mental health at work due to negative consequences (43% vs. 39%)
- > Concerned their job wouldn't be there when they returned if they took leave to care for their mental health (42% vs. 36%)



By generation

Despite Gen Z generally being more open to discussing mental health at work⁵, both they and millennials are more likely to say they're scared to do so due to negative consequences, and also more concerned their job wouldn't be there when they returned if they took leave to care for their mental health.

Negative consequences:

- > Gen Z (46%)
- > Millennials (47%)
- > Gen X (34%)
- > Boomers (27%)

Job wouldn't be there:

- > Gen Z (46%)
- > Millennials (45%)
- > Gen X (32%)
- > Boomers (25%)

EAPs and mental health resource availability

Most employees say they are at least somewhat satisfied with the availability of mental health resources available in their area:

- > Extremely/very satisfied 49%
- > Somewhat satisfied 34%
- > Not very/at all 17%

And 67% agree that an EAP through their employer would help them access mental health resources in their area.

Even with access to mental health services, employees may prioritize more immediate needs like financial stability—whether its living paycheck to paycheck or saving for retirement, and work flexibility. As a result, mental health may fall behind. To support overall well-being, employers can bundle mental health programs with other benefits, addressing multiple needs in a comprehensive package. This holistic approach helps employees achieve balance and ensures mental health isn't overlooked.

⁵ Of recent graduates surveyed by [Monster.com](https://monsterworkwatch24.my.canva.site/monster-2024-state-of-the-graduate-report), 92% said it was important for them to feel comfortable discussing the topic of mental wellness at work. [Monster.com](https://monsterworkwatch24.my.canva.site/monster-2024-state-of-the-graduate-report). "2024 State of the Graduate Report." <https://monsterworkwatch24.my.canva.site/monster-2024-state-of-the-graduate-report>. Accessed June 2025.

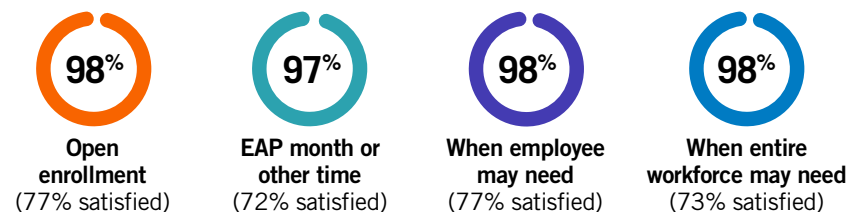
INSIGHT THREE: CONSIDER HOW AND WHEN SUPPORT IS COMMUNICATED TO EMPLOYEES

As noted previously, stigma and confidentiality were barriers to employees using these programs. But employees also appear to experience a fundamental awareness gap, with many saying they just don't know much about EAPs.

Better communication can help, but while employers say they communicate frequently with employees about EAPs, employees disagree.

We asked both groups about when they communicate about mental health resources or recall hearing about these resources in their organization.

Employers say they communicate during:



Employees recall being communicated to during:





Even though employers say they are satisfied with how they communicate about EAP programs, 74% agree their employees underuse them. This is an opportunity for them to reassess their communications and see how they can be more effective—including timing. Employers can take advantage of chances to educate employees during manager conversations or while employees are on leave.

Opportunities to improve employee awareness and use

Employees who may be interested in using an EAP say:

- They didn't know enough about the program (22%)
- It was too complex to use (10%)

Communications can help increase employee understanding in both areas.

Other ways employers can help increase the value of communications surrounding EAPs include:

Frequency: Review how—and how often—these benefits are communicated to employees. Some employers only communicate about EAPs during open enrollment season, but there are more opportunities to increase awareness—and increase employee use of the programs—throughout the year.

Reinforce value: Focus more on using communications to reinforce program value, to remind employees of their availability, and to show how to use them. Providing managers with training on what EAP services are available and how to discuss them in a stigma-free way can also help.

Address holistic well-being: Support employees' mental health needs by looking at them holistically and broadly. This can foster a true understanding of their current stressors—like financial or family caregiving needs—and provides opportunities to address them proactively with a long-term view.

Strategies outside of EAPs

Employers and employees chose options that go beyond traditional mental health benefits that one might immediately think about. Mental health days, flexible work schedules, and stress management programs were their top choices—none of which are necessarily typical benefits employees sign up for during open enrollment. Offering them, however, can help employees understand that it's okay to take time to prioritize their mental well-being, and can also help reduce stigma.

FINAL TAKEAWAYS

- Support employees' mental health needs by looking at them holistically and broadly, and addressing them proactively with a long-term view.
- Promote program engagement and elevate mental well-being as a core workplace priority, which is essential for reducing mental health stigma and fostering a supportive culture.

- Evaluate your EAP program structure and identify any gaps in service, especially for employees in rural/underserved areas.
- Build upon the strong foundation that EAPs provide with additional behavioral health benefits that empower the workforce and boost resilience.
- Assess the effectiveness of program communications and adjust where possible to make them meaningful for employees.

ABOUT THE RESEARCH

Methodology

Research was conducted via online surveys in January/February 2025 with two key populations—employees and benefits decision-makers. Prudential partnered with Burke, Inc. to collect online surveys with 750 employers and 2,946 full-time employed individuals (employees) in the U.S. The employee data, when reported in total, has been weighted by age and income to match data from the Bureau of Labor Statistics and the Census Bureau.

Contact

For more information about this research, contact Prudential.



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