

Road to Resiliency

The Role of the Workplace

The following results are based on Prudential's Pulse of the American Worker Survey conducted by Morning Consult in November 2020.

The Financial State of American Workers



2 in 3

workers have spent *significantly* more time thinking about their finances this year than in years past.

Lack of savings is a major barrier to financial security

American workers report **lack of retirement savings**, **lack of emergency savings**, and **not enough invested to grow over time** as barriers to their financial security.

Workers also say **too many expenses**, **a lack of knowledge about investing** and **too much debt** are barriers to their financial security.

Barriers to financial security

Lack of retirement savings	72%
Lack of emergency savings	65%
Not enough invested to grow	65%
Too many bills	64%
Not enough financial "know-how"	58%
Too much debt	55%

Percentage of those who said each was a "major" or "somewhat of a barrier"