

INDUSTRY INSIGHTS

Exhale by the numbers

Measuring the impact of financial wellness benefits in the workplace.



2.5 minutes

Financial well-being isn't as easily quantifiable as other business metrics, like sales figures or customer satisfaction scores. However, as an employer, fostering financial well-being is just as crucial for maintaining a healthy, motivated, and productive workforce.

At Exhale, we begin our conversation with every employer by looking at key baseline metrics such as average tenure, turnover, and hours worked among employees. By tapping into your payroll system, we can gain valuable insights while keeping your employees' data safe.

Once Exhale is integrated into your team's benefits package, we can start to measure the tangible impact on employee retention and satisfaction. Over time, our data reveals compelling trends among employers who offer Exhale to their teams.

Here are a few examples of our impact:

Establishing healthy saving habits

Exhale empowers employees to build an emergency fund, offering an additional bonus or "boost" for every month of consistent saving.

With an average of \$35 saved per paycheck per user, the typical person builds up \$970 in emergency funds in a year with Exhale, according to our data^[1]. And with an average boost of \$5 per month, the total amount saved surpasses \$1,000 per employee—enough to cover an unexpected vet bill or home repair without falling into debt.



Smart and safe lending

Our data shows that in 2023, employees who received advances from Exhale collectively avoided \$150,000 in interest that would have gone to payday lenders.

To get this number, we took the sum of all advances disbursed by Exhale in 2023, then we applied an APR of 100% to estimate how much in interest those loans would've generated if they'd been given by payday lenders instead of Exhale. (100% APR is actually quite a conservative number—in some states, the average payday loan APR is over 400%!)

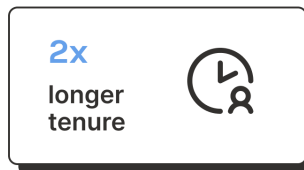
When life happens, hardworking employees shouldn't have to resort to payday loans or credit card debt. Exhale serves as a financial safety net, offering interest-free advances paid back directly from an employee's paycheck.



Increased tenure and stability

We compared tenure between employees who connected their paycheck to Exhale and those who didn't, and the trend is clear. Across industries, we've found that employees taking advantage of Exhale's paycheck-connected Perks tend to stay, on average, twice as long as those who don't use Exhale.^[2]

We know average tenure can vary in certain industries, especially those that may employ seasonal or part-time workers. But in general, access to easy and safe financial benefits can help keep employees longer, contributing to a more stable and successful workforce. Considering the [cost of turnover](#), we can start to see the return on investment when it comes to offering financial benefits like earned wage access and smart saving tools.



Exhale + custom analytics

We know financial well-being can't always be distilled into numbers. But by paying attention to things you can control, like company stability and where your employees go for financial support, you can have a significant impact on your employees' financial and mental health. These numbers are just a glimpse at that potential impact.

For more examples of what analytics we can provide to your organization, [get in touch!](#) Our demo includes a complimentary baseline analysis of average tenure, turnover, and average hours worked. We can't wait to see what insights you can uncover with Exhale. 🧐