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# Human Capital Management Requires Financial Wellness

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## Summary

- In recent years, U.K. and U.S. corporations practicing human capital management have strengthened their financial wellness efforts.

The creation of an environment in which employees can demonstrate their abilities is important for the sustainable growth of a company, and this is because it is considered necessary for a company to support its employees, including from a financial perspective.

Amid the growing problem of mental health and the worsening labor shortage, U.K. and U.S. corporations are actively disclosing information on their financial wellness efforts as an important status of system penetration risk measure.

- In Japan, in contrast, in order to improve employee satisfaction and motivation, companies have independently provided a wide range of welfare benefits, but there are some issues, such as differences in the status of institutional arrangements depending on the size of the company.

Given that the lack of financial wellness efforts may lead to serious risks, it will be necessary for Japanese companies to support the financial independence of their employees and enable them to steadily build assets through self-help efforts.

In order to facilitate the efforts of such enterprises, measures such as the promotion of a thorough understanding of the asset formation system by the government are also necessary, as well as collaboration between the public and private sectors.

### Attention

This report is a summary translation. The official document is only in Japanese, included in the DIR Research Quarterly Review (Vol.48).