

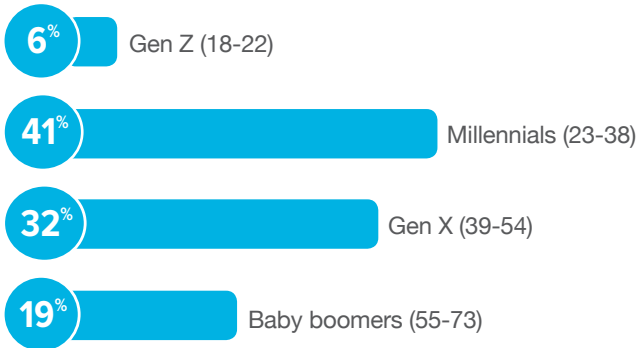
Aflac WorkForces Report

Small business (3-99 employees)



Workforce dynamics

Four generations represented:



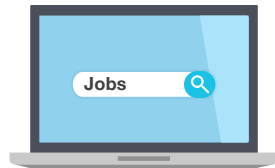
35% have children under 26 covered on their health plan.



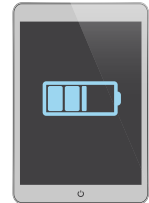
51% have been at their company for five or more years and **23%** for less than two years.



39% are likely to look for a new job in the next 12 months.

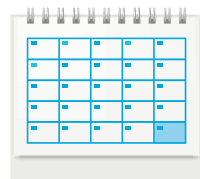


53% say their current level of burnout due to work is moderate to very high.

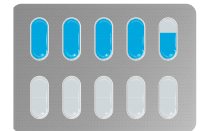


Fragile financials

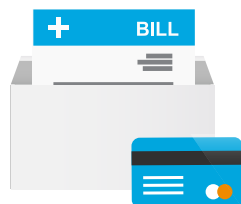
46% couldn't go a month without a paycheck.



45% have held off on seeing a medical professional because of cost concerns.



62% couldn't afford an out-of-pocket expense of \$1,000 or more if an unexpected serious illness or accident occurred today.

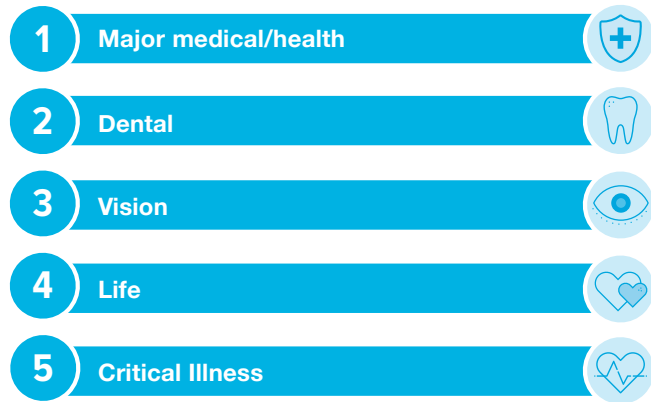


63% who have more than one job or "gig" say it's to help make ends meet.



Benefits preference and enrollment

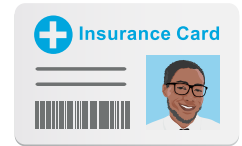
Most essential insurance plans:



Participants ranked first, second or third most necessary.

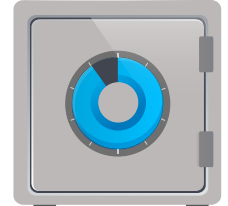
69%

of employees are enrolled in major medical/health insurance through their employer.



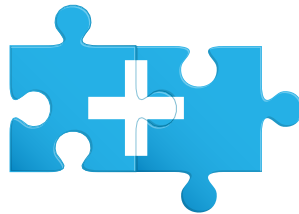
92%

of employees enrolled in supplemental insurance say the coverage helps to protect their financial security.



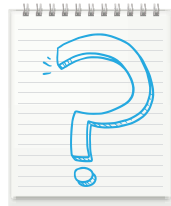
33%

say the ongoing national debate about health care has helped them better understand their options.



26%

say the health care debate has made them more confused about their choices.



Most desired nontraditional benefits:

- 1 Flexible work schedule
- 2 Wellness stipend
- 3 Health advocacy or medical bill negotiation
- 4 Employee assistance program
- 5 Identity theft protection

Participants ranked first, second or third most important.

Power of benefits

Employees say their benefits package is extremely or very important to their:



56%

rank health benefits as one of the top-three most important aspects of looking for a new job.



The **2019-2020 Aflac WorkForces Report** is the ninth annual Aflac employee benefits study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the study captured responses from 2,000 employees and 1,200 employers across the United States in various industries.

For more information, visit [AflacWorkForcesReport.com](https://www.aflac.com/workforces-report).