

# Small business trends

## 2015 Aflac WorkForces Report results for small businesses



### At a glance

The report surveyed **1,626** employees and **669** business decision-makers at businesses with 99 or fewer employees.

**Hispanic employees:** 13 percent

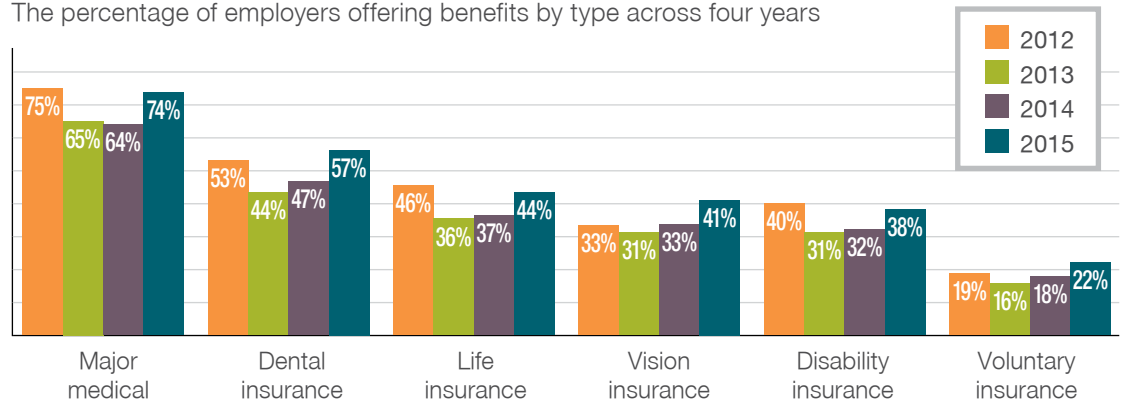
**Millennial employees (born after 1980):** 34 percent

**52 percent** of employees are extremely or very satisfied with their benefits packages.

**63 percent** of employees are extremely or very satisfied with their jobs.

### Employer benefits offerings

The percentage of employers offering benefits by type across four years

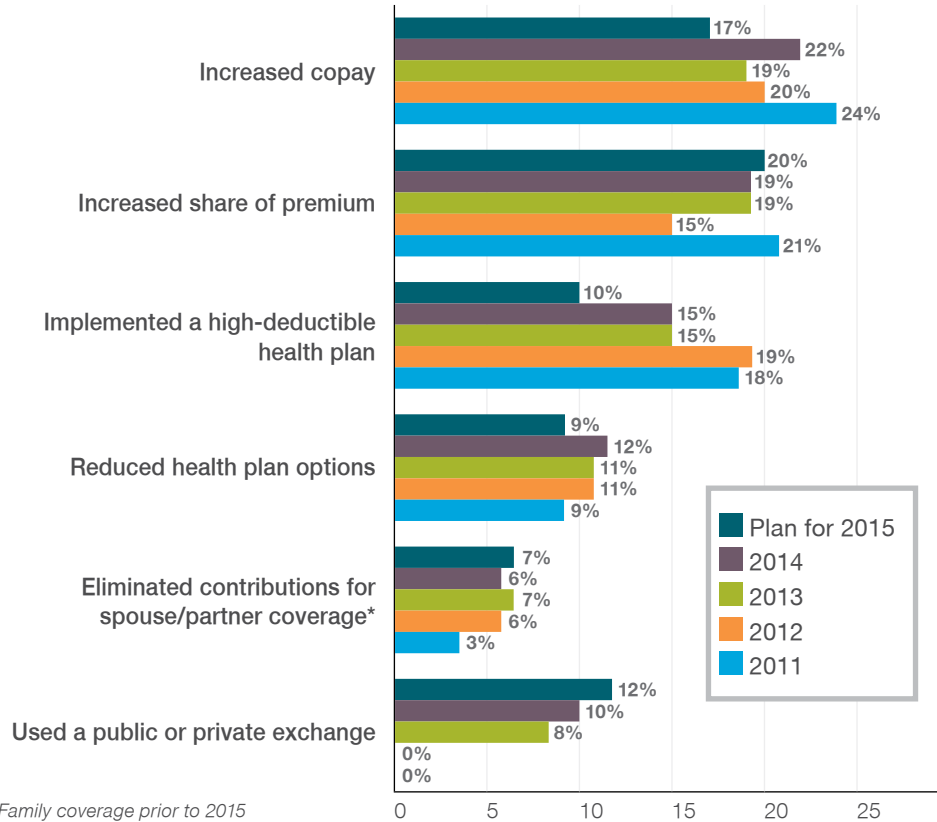


### Value of benefits

Employees are at least somewhat likely to accept a job with slightly lower pay but better benefits.	59%
Employees say improving their benefits package is one thing their employer could do to keep them in their jobs.	38%
Employees at least somewhat agree they consider voluntary insurance to be part of a comprehensive benefits program.	87%

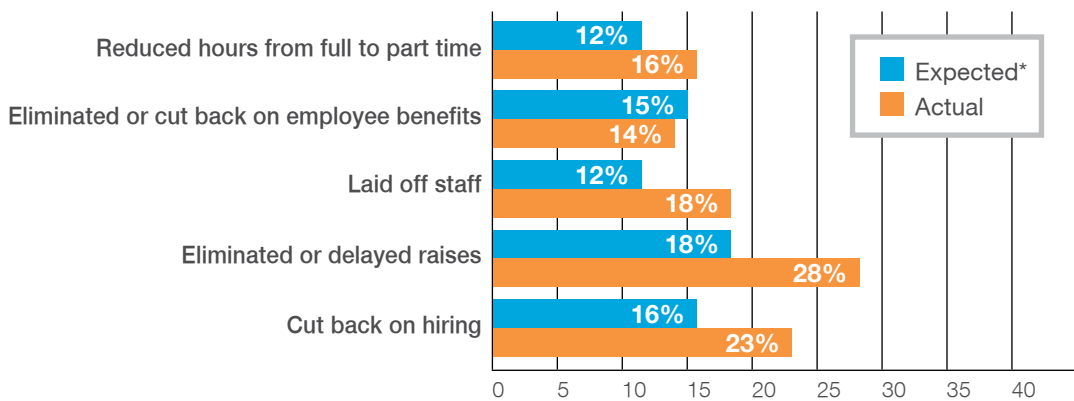
## Consumer-driven health care

The percentage of companies making changes to their benefits programs



## Hiring and compensation

Actual changes compared to employer projections in 2014



\*Reported in the 2014 Aflac WorkForces Report

## Most common benefits communication channels



Face to face  
**69%**



Email  
**47%**

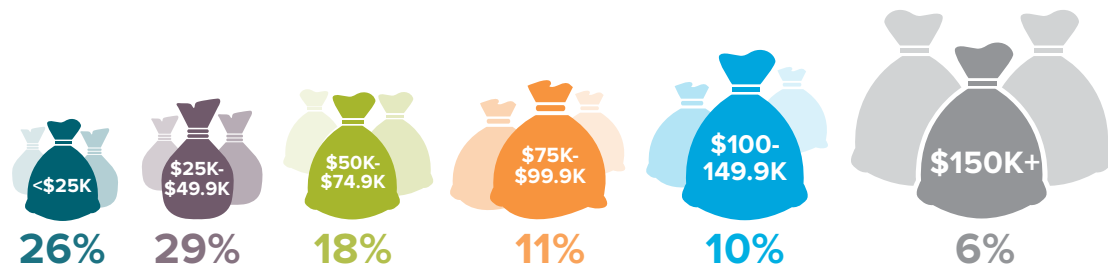


Employee-benefit booklet  
**31%**

### Workforce financial stability

- 61 percent** of employees have less than \$1,000 to pay for unexpected out-of-pocket medical expenses; **33 percent** of employees have less than \$500.
- 37 percent** of employees would need to borrow from a 401(k) or use a credit card to cover unexpected medical costs.
- 13 percent** of employees say high medical costs have negatively impacted their credit scores.
- 14 percent** of employees have been contacted by a collection agency about outstanding medical bills.

## Workforce earnings



The 2015 Aflac WorkForces Report is the fifth annual Aflac employee benefits study. The study, conducted in February 2015 by Research Now, captured responses from **1,977** benefits decision-makers and **5,337** employees from across the United States. To learn more about the Aflac WorkForces Report, visit [AflacWorkForcesReport.com](http://AflacWorkForcesReport.com).

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit [healthcare.gov](http://healthcare.gov) (which may also be contacted at 1-800-318-2596) for additional information.



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