

Retail industry trends

2015 Aflac WorkForces Report results

At a glance



The report surveyed **576** employees and **122** business decision-makers from the retail industry.

Hispanic employees: 10 percent

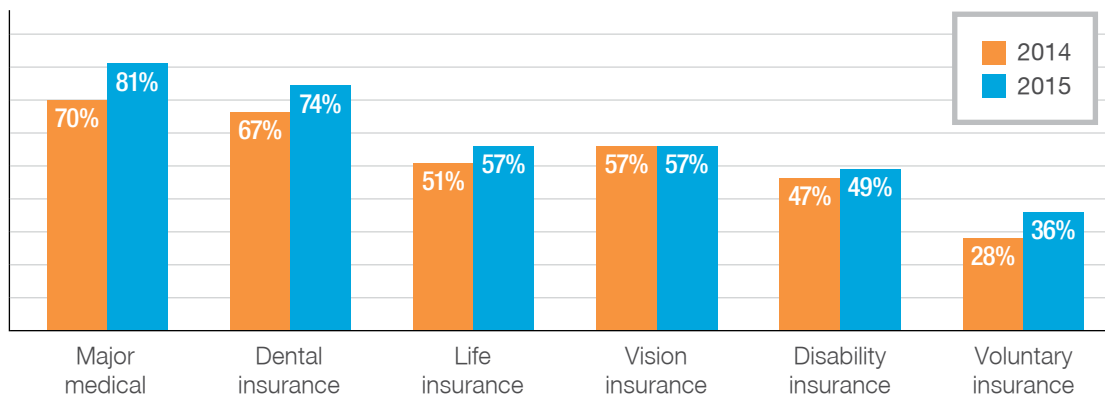
Millennial employees (born after 1980): 34 percent

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

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

Employer benefits offerings

The percentage of employers offering benefits by type across two years

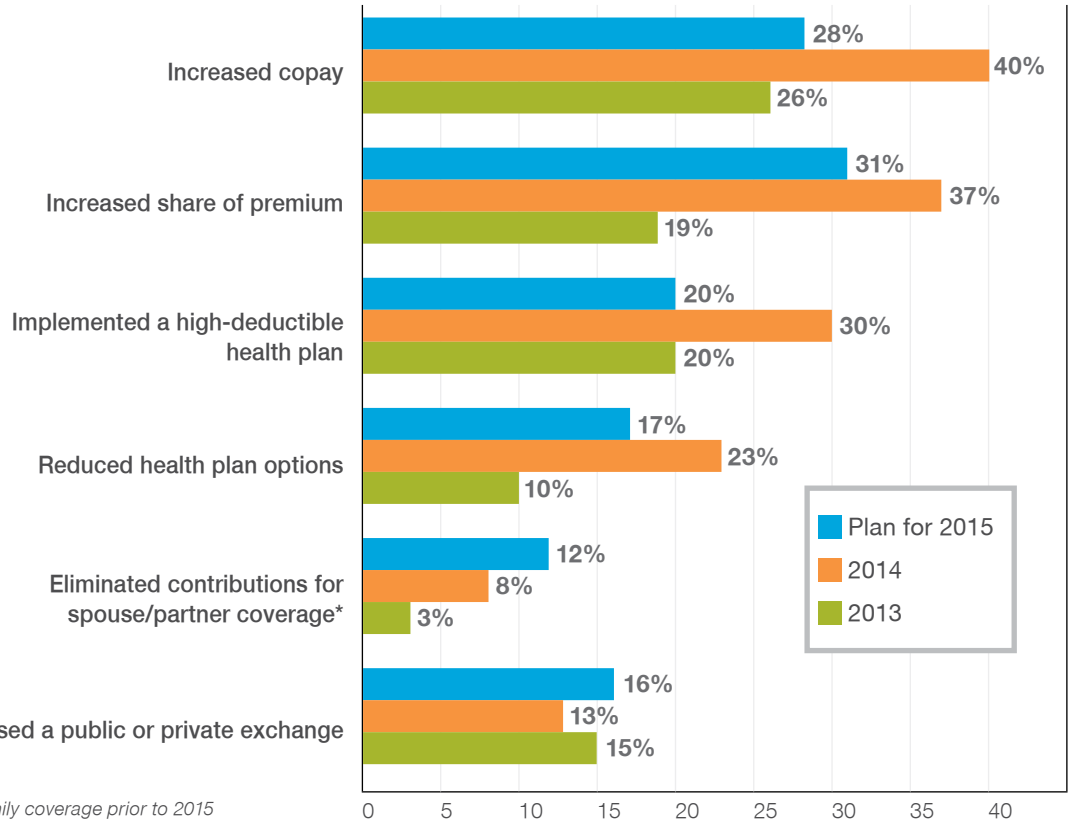


Value of benefits

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.	36%
Employees at least somewhat agree they consider voluntary insurance to be part of a comprehensive benefits program.	92%

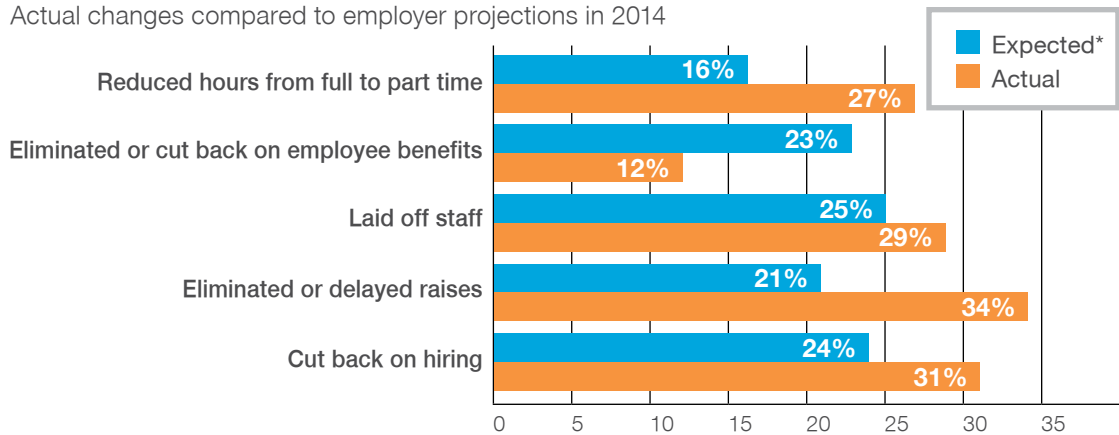
Consumer-driven health care

The percentage of companies making changes to their benefits programs



Hiring and compensation

Actual changes compared to employer projections in 2014



Most common benefits communication channels



Face to face
65%



Email
50%



Employee-benefit booklet
45%

Workforce financial stability

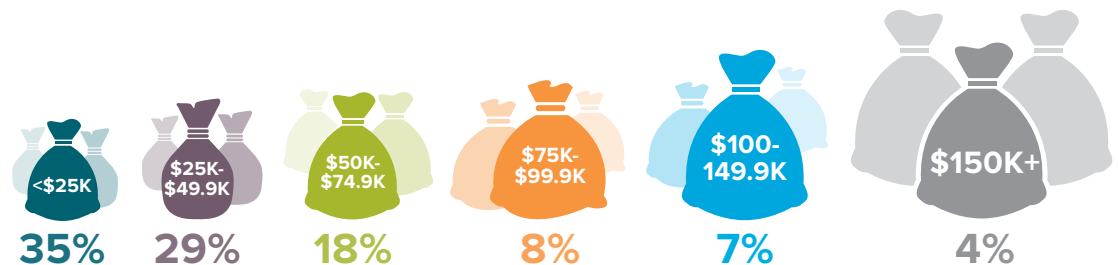
69 percent of employees have less than \$1,000 to pay for unexpected out-of-pocket medical expenses; **39 percent** of employees have less than \$500.

37 percent of employees would need to borrow from a 401(k) or use a credit card to cover unexpected medical costs.

11 percent of employees say high medical costs have negatively impacted their credit scores.

13 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.

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 (which may also be contacted at 1-800-318-2596) for additional information.



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