

2024-2025

# Aflac WorkForces Report

## Private sector insights

### DID YOU KNOW?

Workplace stress remains pervasive in the private sector, with 3 out of 4 employees experiencing at least moderate stress — primarily due to heavy workloads and long hours. Burnout affects 59% of employees — particularly millennials and those working multiple jobs.

*Proactively addressing burnout is critical as it's linked to severe mental health issues including anxiety, depression and post-traumatic stress. To mitigate these challenges, employees favor increased remote work options, additional paid time off and company-sponsored self-care programs.*

### HEALTH, WELLNESS + THE POWER OF BENEFITS



**33% of employees** state their personal mental health negatively affected their job performances last year. **Public sector industry: 29%.**

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**52% of private sector employees** say they couldn't pay \$1,000 in out-of-pocket costs. **Public sector industry: 51%.**



**77% of private sector employers** believe their employees can financially meet their health care obligations. **Public sector industry: 77%.**

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**56% of workers** have high anxiety about health care costs beyond what their insurance covers. **Public sector industry: 42%.**

# THE STATE OF WORKPLACE BENEFITS



**92% of employees** say their supplemental insurance policy helps to protect their income. **Public sector industry: 90%.**

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**82% of employers** say working with their broker has improved their benefits packages. **Public sector industry: 78%.**

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**65% of employers** experienced an increase in benefits costs in the past year. **Public sector industry: 61%.**

**48% of employers** report benefits claims increased; top selected reasons were rising prescription drug prices, medical care and mental health issues. **Public sector industry: 51%.**

# BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



**72% of the workforce** say it's important to have access to a benefits advisor. **Public sector industry: 53%.**

- **59%** prefer in-person meetings. **Public sector industry: 48%.**
  - **49%** prefer speaking on the phone. **Public sector industry: 41%.**
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**55% of employees** say medical bill negotiation is stressful. **Public sector industry: 59%.**

**51% of employees** say the same about trying to understand what insurance or benefits they need. **Public sector industry: 58%.**

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**93% of employees** believe their organizations care about their overall mental health and physical well-being at least a moderate amount. **Public sector industry: 91%.**



**About the Study**  
The 2024-2025 Aflac WorkForces Report is the 14th annual employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between June 6 and June 21, 2024, and the employee survey took place online between June 6 and July 10, 2024. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,003 employers and 2,000 employees across the United States. For more information, visit [aflac.com/awr](https://aflac.com/awr). Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.