

Financial stress can affect more than wallets

Medical expenses, job issues and a lack of savings are three of the most common causes of financial stress.1



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Over half of U.S. adults report they've gone into debt because of medical or dental bills in the last five years.²



60%

of American families report they are "just getting by."³



50%

Half of employees experience high anxiety about health care costs that aren't covered by their health insurance.⁴



50%

couldn't pay \$1,000 or more in out-of-pocket expenses for an unexpected medical event.⁴

As a result, 72% of employees say they're stressed about their finances⁵
— and your clients are feeling the effects in their business.



86%

of employees say financial stress impacts their productivity at work.⁶



\$4.7 billion

Financial stress costs U.S. businesses an estimated \$4.7 billion per week in productivity.⁷

Aflac products can help provide your clients' employees financial protection to help ease their stress. Want to learn more? Contact your Aflac representative today.

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¹ BrightUp. "The impact of employee financial stress on the workplace." April 14, 2022. Accessed 11.08.22.

² NPR. "Here's how much medical debt there is in the U.S." June 16, 2022. Accessed 11.08.22.

³ Forbes. "Financial anxiety is increasing as inflation surgers, and people are living paycheck to paycheck." July 20, 2022. Accessed 11.08.22.

⁴ 2023-2024 Aflac WorkForces Report. "Workplace Benefits Trends - Executive Summary." Accessed 11. 08, 22.

⁵ HRMorning. "Employee financial stress is at an all-time high." May 24, 2022. Accessed 11.08.22.

⁶ Employee Benefit News. "Employees spend 25% of their workday worrying about money." Published 4.11.2022. <u>Accessed 11.02.22</u>.

⁷ Benefits Pro. "Emergency! Financial stress is costing employers \$4.7B a week in productivity." Sept. 21, 2023. Accessed 11.10.23.

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