

# Financial stress can affect more than wallets

Unexpected expenses and debt are two top contributors of employee financial stress.<sup>1</sup>



**1/2**

About half of Americans say it is difficult to afford health care costs.<sup>1</sup>



**32%**

Nearly one-third of Americans report they are “just getting by.”<sup>3</sup>



**54%**

More than half of employees have high anxiety about health care costs beyond what their insurance covers.<sup>4</sup>



**51%**

of employees say they couldn't pay \$1,000 in out-of-pocket expenses for an unexpected medical event.<sup>4</sup>

**As a result, 66% of employees say their financial stress is negatively affecting their work and personal life — and your clients are feeling the effects in their business.**



**7 hours**

Employees say financial stress causes them to lose more than seven hours of productivity each week.<sup>6</sup>



**\$3.5 billion**

Financial stress costs U.S. businesses an estimated \$3.5 billion per week in productivity.<sup>6</sup>

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

<sup>1</sup> Betterhelp. "Causes of Financial Stress: How They Can Affect Your Money and Your Mental Health" Updated 02.13.25. [Accessed 05.23.25.](#)

<sup>2</sup> KFF. "Americans' Challenges with Health Care Costs." Updated 03.01.24. [Accessed 05.23.25.](#)

<sup>3</sup> National Foundation for Credit Counseling. "Survey: Financial Anxiety Soars as Americans Doubt Ability to Reach Goals." Published 04.02.24. [Accessed 05.23.25.](#)

<sup>4</sup> AWR "Employee financial fragility + the role of supplemental insurance." Published October 2024. [Accessed 05.23.25.](#)

<sup>5</sup> Morgan Stanley. "Financial Stress Rises As HR Pros Prioritize Retention: Morgan Stanley at Work Study." Published 05.19.25. [Accessed 05.23.25.](#)

<sup>6</sup> SHRM. "Employees' Financial Stress is Costing Employers Billions." Published 06.07.24. [Accessed 05.23.25.](#)

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