

Financial stress can affect more than wallets

Unexpected expenses and debt are two top contributors of employee financial stress.¹



1/2

About half of Americans say it is difficult to afford health care costs.²



33%

One-third of Americans report they are “just getting by.”³



52%

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



44%

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

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.⁵



7 hours

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



\$3.5 billion

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

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

¹ Betterhelp. “Causes of Financial Stress: How They Can Affect Your Money and Your Mental Health” Updated 2.27.26. [Accessed 5.5.26.](#)

² KFF. “Americans’ Challenges with Health Care Costs.” Updated 1.29.26. [Accessed 5.5.26.](#)

³ National Foundation for Credit Counseling. “Half of Americans Feel Financially Adrift Amid Economic Uncertainty.” Published 4.19.25. [Accessed 5.5.26.](#)

⁴ AWR. “Employee financial fragility + the value of supplemental insurance.” Published 2025. [Accessed 5.5.26.](#)

⁵ Morgan Stanley. “Financial Stress Rises As HR Pros Prioritize Retention: Morgan Stanley at Work Study.” Published 5.19.25. [Accessed 5.5.26.](#)

⁶ BenefitsPRO. “The \$183B drain: How financial stress is eroding U.S. workforce productivity.” Published 1.28.26. [Accessed 5.5.26.](#)

The content within is for informational purposes for agent and broker-facing audiences. This information is not approved to distribute to prospective insureds, to prospective accounts or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit or surrender an insurance policy is prohibited. Any use not specifically permitted herein is strictly prohibited.

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company and Continental American Life Insurance Company.

Aflac | WWW | 1932 Wynnton Road | Columbus, GA 31999 | Continental American Insurance Company | Columbia, SC