Aflac.
Workforce Report

THE STATE OF THE AMERICAN WORKFORCE:
15TH ANNUAL AFLAC WORKFORCES REPORT

Breaking the burnout cycle

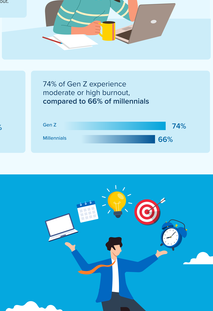
Employee burnout continues to rise year over year, and fewer employees believe their employers care about their mental well-being. Compounded by anxieties about navigating the cost of care, employees feel unprepared. This reality can ripple across their work life, contributing to stress, delayed care and disengagement.



High levels of workplace stress and burnout

Nearly 3 in 4 (72%) employees report at least a moderate level of stress.

More than 3 in 5 (61%) American workers feel at least a moderate level of burnout.



Asian American workers report a greater degree of workplace stress: 82% - moderate to very high



74% of Gen Z experience moderate or high burnout, **compared to 66% of millennials**

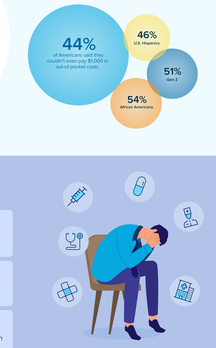


Top stress culprits

35% Heavy workloads

28% Long hours

25% Insufficient pay





Contributing factor to burnout and stress in the workplace: **Financial fragility**

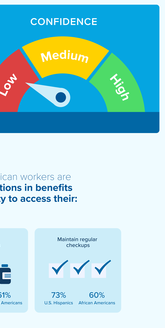


Distressing levels of anxiety about health care costs

More than half (52%) of all employees worry about health care costs not covered by insurance.

Gen Z employees feel it the most — 6% are anxious about health care costs, up from 54% in 2024.

One-third of U.S. employees who worry about being diagnosed with a serious illness say it's because they couldn't afford the treatment.



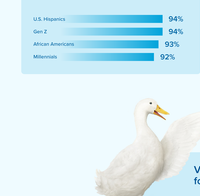
Did you know?

U.S. workers are struggling **to cover medical bills**

Nearly 1 in 3 employees have made a difficult health care decision due to rising costs such as having difficulty:

- Choosing between health care and paying a bill
- Affording health care recommended by a doctor
- Affording a prescription





47% of employees **delayed treatment or medical care**

Nearly half (45%) of these employees say they couldn't afford it, **while 40% say** they weren't sure if it was covered by their health insurance.

Employees lack confidence **in their health insurance coverage**

Employees are less confident than they were a year ago that they will be well covered in the event of a serious illness.

Hispanic and African American workers are concerned with **any reductions in benefits offerings such as the ability to access their:**

Preferred health care providers

74% U.S. Hispanics
58% African Americans

Needed prescriptions

73% U.S. Hispanics
61% African Americans

Maintain regular checkups

73% U.S. Hispanics
60% African Americans



U.S. employees with health insurance **say rising health care costs keep them up at night.**

In fact, employee confidence in their coverage has declined over the past year, with fewer workers feeling assured they would be protected if faced with a major health event. This is where supplemental benefits shine — helping to fill the financial void that can be left by high deductibles, copays or other unexpected medical expenses.

Workers seek added peace of mind

Two-thirds (67%) of those enrolled in supplemental benefits are confident in their coverage (compared to 58% of employees).

9 in 10 (90%) employees believe the need for supplemental insurance is increasing:

People of color and younger generations are significantly more likely to seek voluntary benefits that help cover financial costs of health care, compared to all employees (30%).

Visit Aflac.com/AWR for more information.

The content within provides general information and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer will have to consider in their benefits decision-making process.

The 2025-2026 Aflac WorkForces Report® is the 15th annual workplace study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between April 2 and May 1, 2025, among 1,000 employers with 100 or more employees. The employee survey took place online between April 2 and May 1, 2025, among 1,002 employees and 2,000 employees across the United States. For more information, visit Aflac.com/AWR. Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.

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