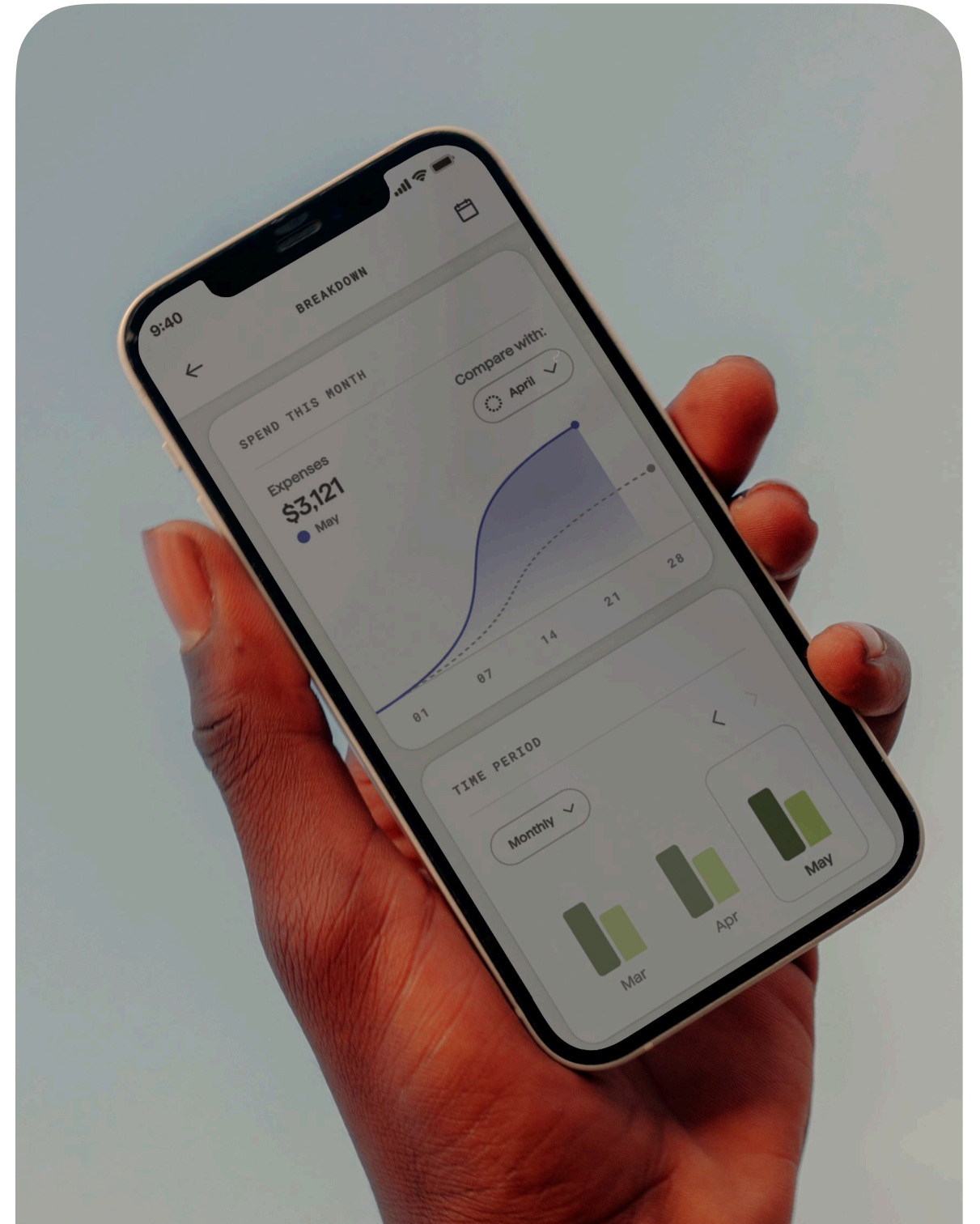


INTRODUCTION

# Financial Stress & Workplace Productivity Report

Financial stress is a growing concern in the workplace, negatively impacting productivity, engagement, and overall business performance. Employees struggling with financial insecurity are more likely to experience **absenteeism, presenteeism, and increased turnover** – leading to hidden costs for employers.

This report examines the **real cost of financial stress in the workplace** and provides data-backed insights into how HR leaders can implement financial wellness strategies to drive business success.



## Key Findings: The Cost of Financial Stress

**3 hours**

of lost productivity per employee per week due to financial stress

Source: PwC Employee Financial Wellness Survey

**34%**

increase in absenteeism is contributed by financial insecurity

Source: PwC Employee Financial Wellness Survey

**2.2x**

more likely are workers struggling financially to leave for another job

Source: PwC Employee Financial Wellness Survey

**19.4%**

increase in HealthCare costs for employees that costs for employees that don't engage in financial wellness

Source: Society of Actuaries Financial Wellness Study

These factors combine to create a significant drain on productivity, employee morale, and overall company performance.

## How Financial Stress Impacts Workplace Productivity

### Increased Absenteeism & Presenteeism

- ✓ Employees under financial stress take **more unplanned sick days** and have **higher rates of presenteeism** – where they're physically present but mentally disengaged.
- ✓ A recent study found that financially stressed employees miss an **average of 3.5 more workdays** per year than their financially secure peers.

✦ **Case Study:** A company that introduced a structured **financial wellness program** saw a **22% drop in absenteeism** within a year.

### Decline in Employee Focus & Productivity

- ✓ Employees spend **3+ hours per week** dealing with financial concerns during work hours.
- ✓ Teams with higher rates of financial stress experience **lower performance, slower project completion times, and decreased innovation.**

✦ **Case Study:** A leading tech firm implemented **AI-powered financial tools**, helping employees reduce financial stress and improve productivity by **18%**.

### Higher Employee Turnover & Increased Recruiting Costs

- ✓ Financially stressed employees are **3x more likely to look for a new job**, increasing turnover and recruitment expenses.
- ✓ Companies with financial wellness programs **see a 20% increase in retention rates**, reducing hiring costs and preserving institutional knowledge.

✦ **Case Study:** A retail chain that introduced **financial coaching and investment education** saw a **15% decrease in voluntary turnover** within a year.

## The Business Case for Financial Wellness Programs

How HR Leaders Can Address Financial Stress & Improve Productivity



### Provide Personalized Financial Planning

Offer financial coaching, tax optimization tools, and estate planning to help employees make informed decisions.



### Integrate Financial Education into Benefits

Educate employees on maximizing 401(k), HSA, and FSA contributions to improve financial stability.



### Leverage Technology for Financial Guidance

AI-driven financial tools can provide real-time recommendations to employees based on their personal situations.



### Measure & Track Progress

Conduct pulse surveys to assess financial stress levels before and after program implementation.

NEXT STEPS

## Take Action Today

- ✓ Want to see how financial stress is affecting your workforce? Download our **Workplace Financial Wellness Assessment Tool** to measure its impact.

[DOWNLOAD](#)

- ✓ **Need a custom financial wellness strategy?** Contact us today to explore tailored solutions for your organization.

[CONTACT US](#)

