

# ARE YOUR FINANCES AFFECTING YOUR HEALTH?

We surveyed over 25,000 working adults and found that needing financial support seemed to have a significant impact on participants overall health. When it comes to workplace benefits, employers are continually looking for ways to help employees stay engaged and to be the happiest, healthiest version of themselves. In recent years, employers have found that the stressors associated with some social situational challenges (social determinants) have stopped many employees from being able to focus on their health and be fully engaged while at work.

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## **What are social determinants?**

*The Office of Disease Prevention and Health Promotion defines social determinants as, “conditions in the environments in which people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.”*

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Social determinants can and will influence our sense of wellbeing at home and work. The impact on a person’s overall health is the same. A few common social determinants include:



## What does this mean for employers?

Researchers estimate social factors and individual behavior determine up to **40%** of individuals’ overall health and risk for premature death.

Social determinants have a significant impact on a person’s health and consequently, on employer’s healthcare costs and business performance.

# The Impact

We had participants complete a survey asking them about their health and lifestyle choices. We then compared the participants who said they wanted financial support to those who said they did not. Here are the results of the survey when comparing the answers of participants wanting financial support against the participants who did not.

## Mental Health



Wanting financial support appeared to have a strong correlation to poor mental health. It also seemed to affect how participants felt about their work life and their productivity while at work.

## Work Life



## Physical Activity & Nutrition

Overall Nutrition Score

↓ 7%

Sugary Beverage Consumption

↑ 7%

Participants with a BMI Over 30

↑ 6%

Overall Physical Activity Score

↓ 4%

In addition to the areas listed above, participants who indicated wanting financial support also reported higher consumption of alcohol, higher consumption of sugar and sweets, and their overall behavior health score decreased.

## Conclusion

At MoneyWellth, we believe that individuals feel the impact of financial stress and that impact manifests into behaviors that influence many areas of their overall health. Our Chief Strategy Officer, David Ashley, MD, noted that as a primary care physician, he has learned to ask, recognize, and factor in social determinants when it comes to taking care of patients. This review is just the start of our understanding, exploring the connection that finances have on our overall health.

We are currently working on additional research studies to help further understand the impact of financial stress on overall health. If you are interested in learning more about our studies or participating, click "Learn More" below.



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