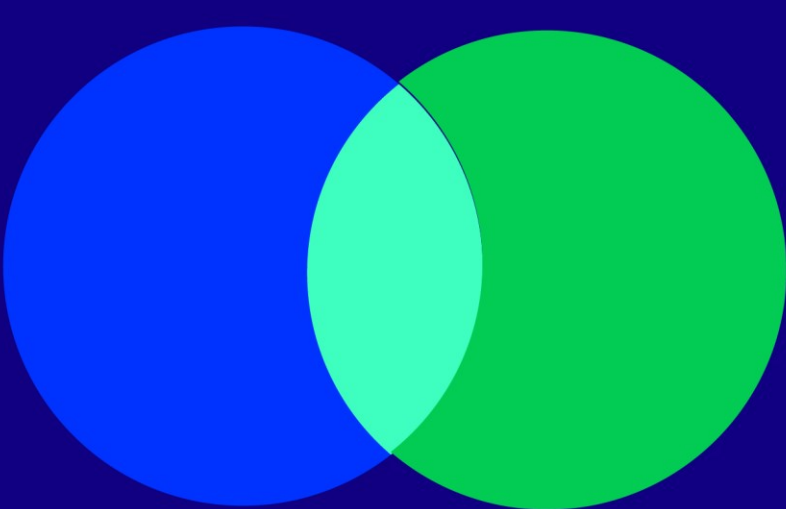




The rise of the anxious worker:

Creating a culture where
workers can thrive

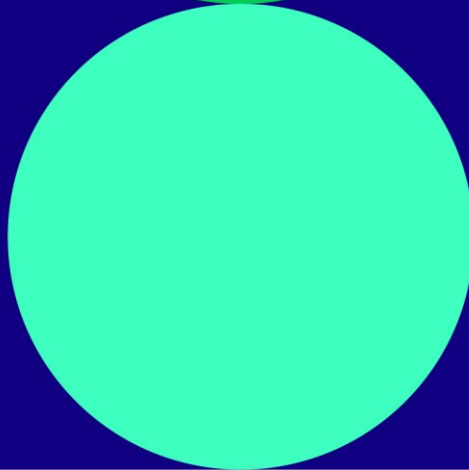
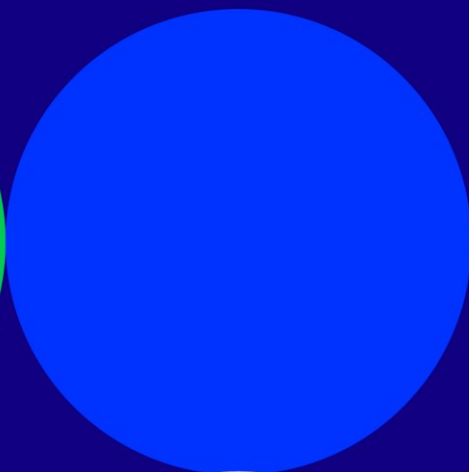
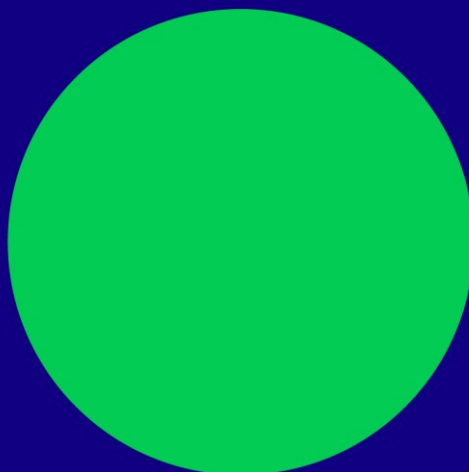
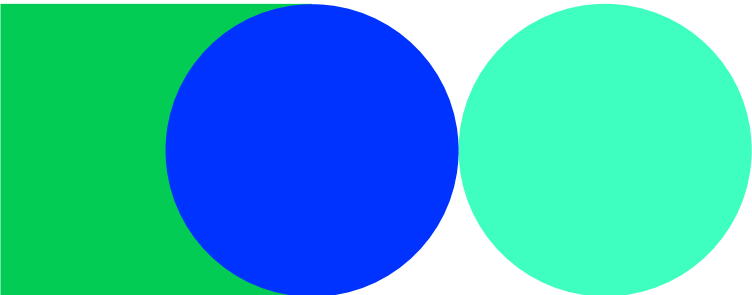




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1. Introduction

Anxiety has emerged as one of the most pervasive health challenges of our time, leading a surge in behavioral health conditions that shows no signs of slowing.

An analysis of Evernorth claims data shows a 20% increase in the prevalence of diagnosed mental and behavioral health conditions between 2020 and 2024. Today, nearly 1 in 4 adults in the U.S. are diagnosed with a mental or behavioral health condition, and many more go undiagnosed.¹

New findings from research commissioned by The Cigna Group reveal that **anxiety, a mental health disorder characterized by persistent and excessive worry, is the most widespread mental health condition**. And while all mental health challenges can negatively affect health behaviors and outcomes, anxiety stands out as one of the costliest conditions due to its broad prevalence and the significant impact it can have on an individual's overall well-being.

According to Evernorth claims data, 14% of the insured population has been diagnosed with anxiety by a health care professional. These individuals account for \$13.9 billion in medical, behavioral, and pharmacy expenses – which represents a disproportionate 27% of the total cost of care.¹ In addition, our latest consumer research, utilizing the [Evernorth Vitality Index](#),² shows that there are many adults who believe they have anxiety but have not been formally diagnosed, meaning the prevalence of anxiety and its impact on medical costs is likely much higher.

While these numbers reflect a widespread challenge across the general population, it's also important to consider how anxiety shows up within the working population, where individuals often navigate both professional and personal demands.

Individuals with an anxiety diagnosis account for

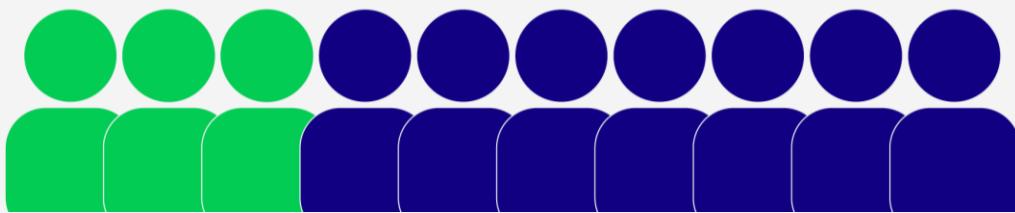
\$13.9 billion
representing

27%

of the
total costs
of care

Our vitality research shows that **anxiety is the third most prevalent chronic condition among the U.S. workforce**, following hypertension and high cholesterol. Nearly a third (30%) of workers report having anxiety, whether self-identified or diagnosed by a health care professional.

The pervasiveness of anxiety in the workforce is directly impacting American employers, driving up their overall health care spend and impeding workforce productivity. Workers with anxiety frequently experience greater difficulties with their overall health and well-being which can lead not only to increased medical costs but also to increased challenges in the workplace, including emotional strain, increased absenteeism, and a sense of isolation – all of which can negatively affect engagement, job productivity, and overall business outcomes.



Nearly 3 in 10 working adults have anxiety

For example, [The World Economic Forum](#) estimates that anxiety and depression (which often accompanies anxiety) result in 12 billion lost working days worldwide each year, costing \$1 trillion in lost productivity.³ Along with lost productivity, employers may experience higher turnover rates, particularly among younger workers with anxiety who are [more likely to leave a job](#) due to mental health reasons.⁴

Many employers are eager to find ways to support employees and their family members who are facing mental health challenges.⁵ In addition to prioritizing mental health in their benefits and well-being strategies, employers can play a pivotal role in improving their employees' mental health by fostering a supportive workplace culture and implementing policies that address common challenges.

This paper will explore the challenges that working adults living with anxiety face and highlight how employers can support them to drive employee vitality and organizational success.

2. Struggling to thrive: Anxiety's impact on well-being

Previous vitality research from The Cigna Group has highlighted the [significant role mental health plays in overall well-being](#).⁶ Mental and physical health are inextricably linked and are powerful components of vitality – the ability to pursue life with health, strength, and energy.

At its core, [anxiety is a mental health disorder](#).⁷ Anxiety can take different forms, including generalized anxiety disorder, social anxiety disorder, and agoraphobia, which is the fear and avoidance of places or situations that might cause panic and feelings of being trapped, helpless, or embarrassed. Anxiety often triggers physical symptoms, such as rapid heartbeat, difficulty breathing, perspiration, digestive issues, headaches, and sleep disturbances. While emotional and physical symptoms can vary in frequency and intensity from person to person and from day to day, anxiety poses a significant challenge to those living with it.

Our latest research shows that adults who report having anxiety have a vitality score of 58.5 on a scale of 0 to 100, nearly 15 points lower than the average score of 73.2 for those without anxiety. People with anxiety also are three times more likely to have a negative perception about their mental health and twice as likely to report poor physical health.

ADULTS WITH ANXIETY HAVE LOWER VITALITY

Vitality scores (out of 100)

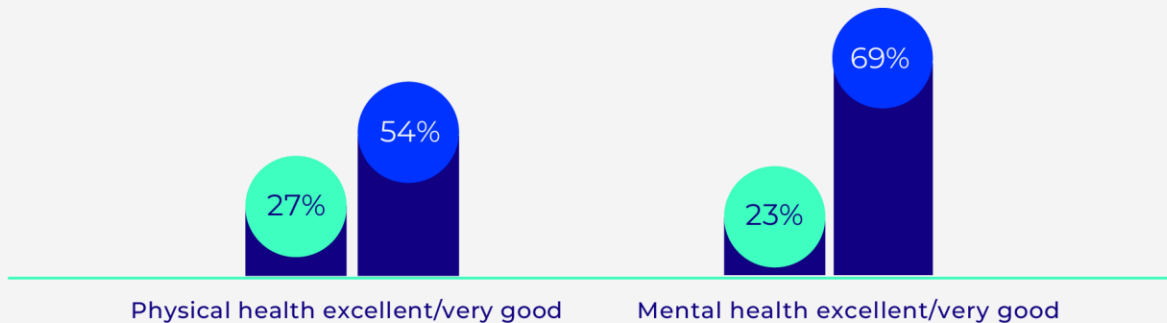


Over time, anxiety has an impact on health engagement and health outcomes. People with anxiety are more likely to struggle with maintaining healthy habits such as exercising, eating well, and getting sufficient sleep and have higher rates of other mental health issues and physical health conditions.

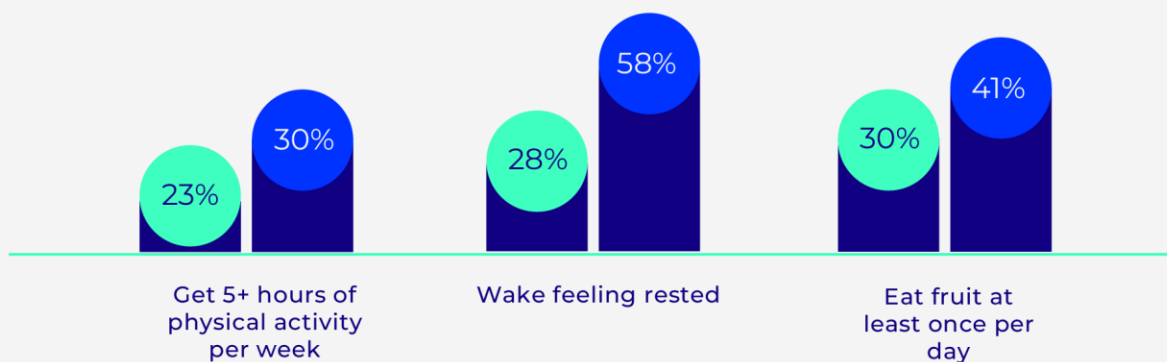
ANXIETY HAS AN IMPACT ON OVERALL HEALTH, HEALTH ENGAGEMENT, AND HEALTH OUTCOMES

● Have anxiety ● Do not have anxiety

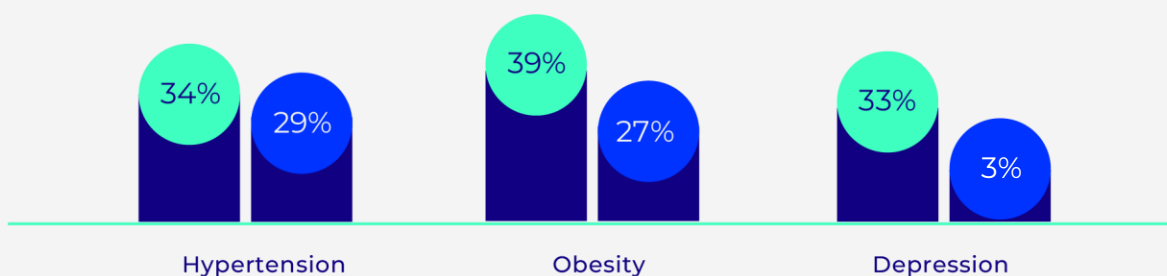
Adults with anxiety have significantly worse perceptions of their health



Adults with anxiety are more likely to struggle with healthy habits



Adults with anxiety are more likely to have costly chronic conditions

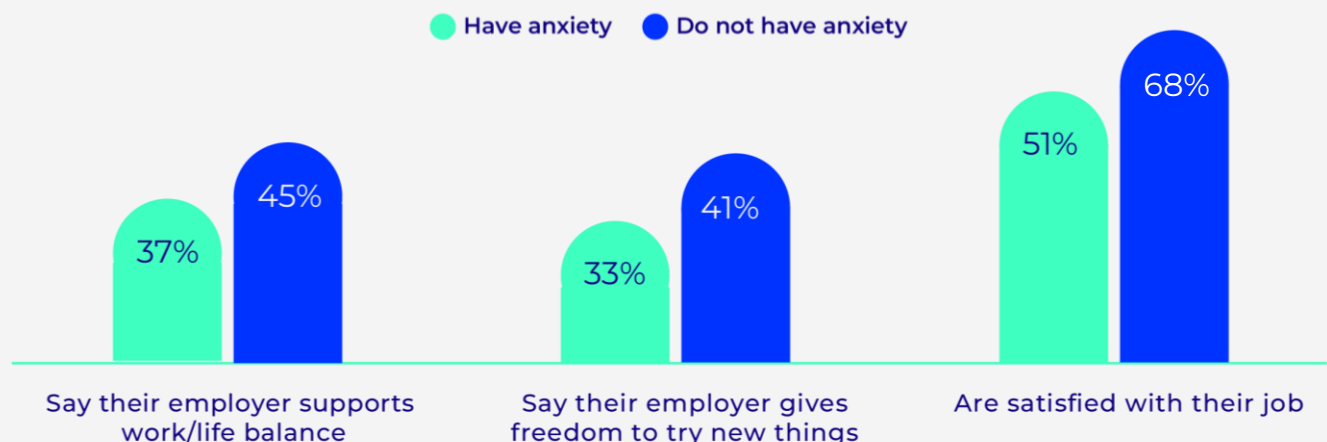


3. The hidden challenges of employees living with anxiety

Anxiety significantly impacts the work experience of the nearly 1 in 3 workers in the U.S. who report having this mental health disorder. Although employees with anxiety are just as likely to receive merit increases or promotions and often demonstrate a strong willingness to take on additional responsibilities, they experience lower self-confidence than their peers. Our research shows that 70% of employees without symptoms of anxiety feel capable in their roles, while just 55% of employees with anxiety share that sentiment. These findings indicate that the disparity lies not in job performance but in the perception of their own capabilities.

Additionally, workers with anxiety report a less positive employee experience and lower job satisfaction.

ANXIETY IMPACTS WORK/LIFE BALANCE, AUTONOMY, AND DETERMINATION



Workers with anxiety find their work more stressful and demanding and are twice as likely to feel burned out. Burnout can lead to higher rates of turnover – 43% of employees with burnout plan to find a new job within a year vs. 20% of those not experiencing burnout. Research also shows that burnout often leads to [greater absenteeism, job dissatisfaction, and presenteeism](#) (where employees are physically present but not fully engaged) – which can be costly for employers.⁸

Workers with anxiety are 2x more likely to feel burned out compared to those without anxiety.

The hidden challenges of employees living with anxiety

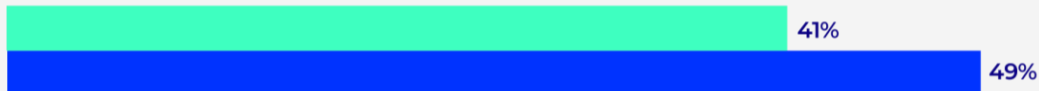
A closer look at the employee experience reveals workers with anxiety often face challenges in building and maintaining effective relationships with managers and coworkers. Our research shows that these employees are more likely to feel misunderstood at work and are less likely to feel safe and/or included. [Loneliness](#),⁹ which significantly impacts work productivity and [engagement](#),¹⁰ is also a major issue among workers with anxiety: Our latest research shows that 61% feel lonely at work, compared to 41% of employees without anxiety. Nearly half of those with anxiety lack companionship, and 4 out of 10 often feel left out.

WORKERS WITH ANXIETY FEEL LESS POSITIVE ABOUT THEIR RELATIONSHIPS ON THE JOB

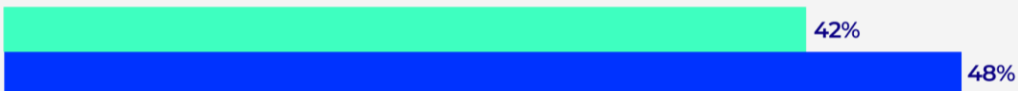
● Have anxiety ● Do not have anxiety

MANAGER

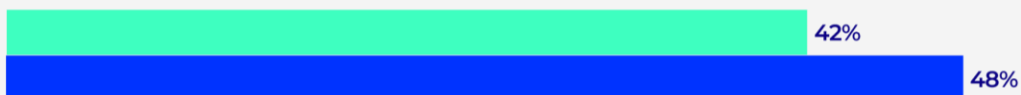
I feel understood by my manager



My manager understands my work style

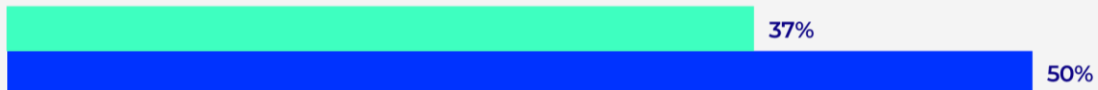


My manager helps me feel safe and included

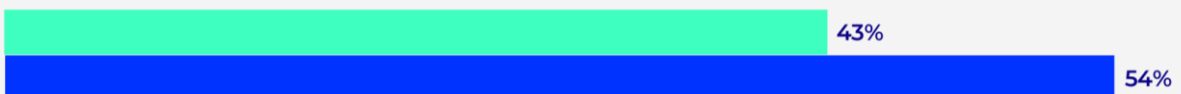


COWORKERS

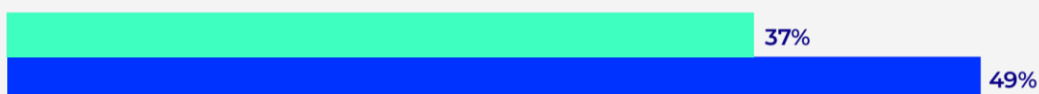
I feel understood by my coworkers



My coworkers understand my work style



My coworkers help me feel safe and included



4. Understanding the generational impact of anxiety in the workforce

Anxiety affects a broad cross-section of the workforce spanning all generations. However, its impact is particularly pronounced among Gen Z and millennials – groups that are rapidly becoming the majority of the workforce. As younger employees enter the workforce and older workers retire, it becomes critical for employers to address the far-reaching implications of anxiety on workplace performance, engagement, and retention.

Vitality research reveals [important differences in how workers in different generations perceive and engage in their work](#).¹¹ Gen X (those born 1965-1980) and baby boomers (1946-1964) often view work as a core part of their life purpose. In contrast, younger workers like millennials (1981-1996) and Gen Z (1997-2012) see work more as a way to fund their life purpose than as a critical component of it. Younger workers tend to prioritize work/life balance, a positive work environment, and their mental well-being. As a result, they are more likely to leave a job they perceive as having a [toxic work culture](#).¹² This tendency suggests that employers could face higher turnover rates among younger workers with anxiety if their challenges are not addressed.

89% of employers report offering mental health coverage, but [less than half of younger workers](#) say their employer offers it – indicating a lack of understanding of benefits.



Another challenge for employers is lower utilization of behavioral health care. Behavioral health care, including counseling, therapy, and psychiatry, is crucial for managing mental health conditions. Employees who receive appropriate mental health care can save employers – and themselves – money in the long run. For example, an analysis of Evernorth claims data shows that patients receiving behavioral outpatient care (e.g., therapy) have an associated savings of as much as [\\$2,565 in health care costs over 15 months](#).¹³

This lower utilization could be due, in part, to a generational gap in [health insurance literacy](#).¹⁴ Less than half of Gen Z and millennial workers with employer-provided medical coverage say their employer also provides mental/behavioral health coverage. Since [89% of employers](#) report offering mental health coverage,¹⁵ this indicates that many younger workers do not fully understand their benefits. This perception gap is critical because people are unlikely to use benefits they do not believe they have. Like their older peers, younger employees with anxiety are also more likely to report symptoms of depression, suggesting they may not be receiving adequate support. Despite the availability of mental health resources, many are not fully utilizing the benefits offered to them.

With Gen Z projected to make up [30% of the workforce by 2030](#) and millennials currently in the majority, it is crucial for employers to consider the specific challenges and preferences of these younger generations when designing support structures.¹⁶

5. The employer's role in supporting their workforce

The connection between anxiety, vitality, productivity, and cost underscores the value of investing in supportive workplace policies that complement existing mental health benefits and wellness initiatives.

Employers have two powerful opportunities to make a meaningful impact: cultivating a workplace culture that prioritizes supportive relationships and psychological safety, and providing accessible tools and resources that help employees feel more able to do their jobs and perform at their best.



Two key levers for employer impact:

- Cultivate supportive workplace relationships
- Make workplace accommodations accessible and acceptable

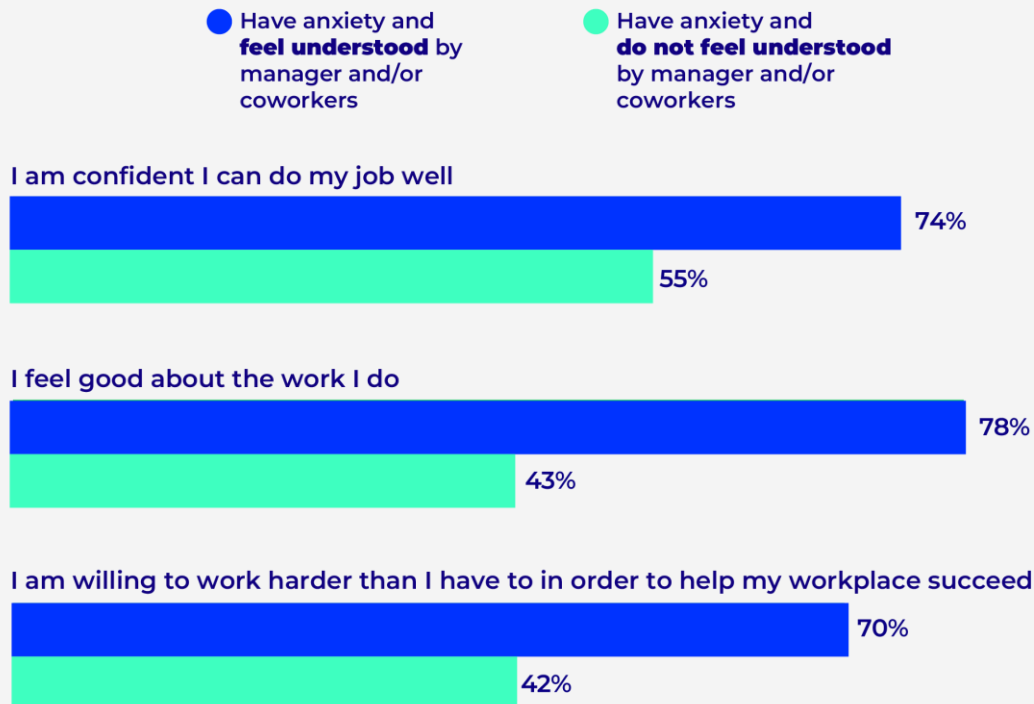
Cultivating supportive workplace relationships

On average, full-time workers in the U.S. dedicate almost a third of their lives to work, spending much of that time with coworkers. Coworkers can significantly influence workplace vitality, which underscores the importance of strong workplace relationships. For workers with anxiety, however, workplace relationships can be challenging, leaving many feeling disconnected and misunderstood.

Vitality research has shown [the important role managerial relationships play in workforce vitality](#).¹⁷ Our latest analysis extends this finding, revealing that strong coworker relationships are also a significant factor in worker vitality.

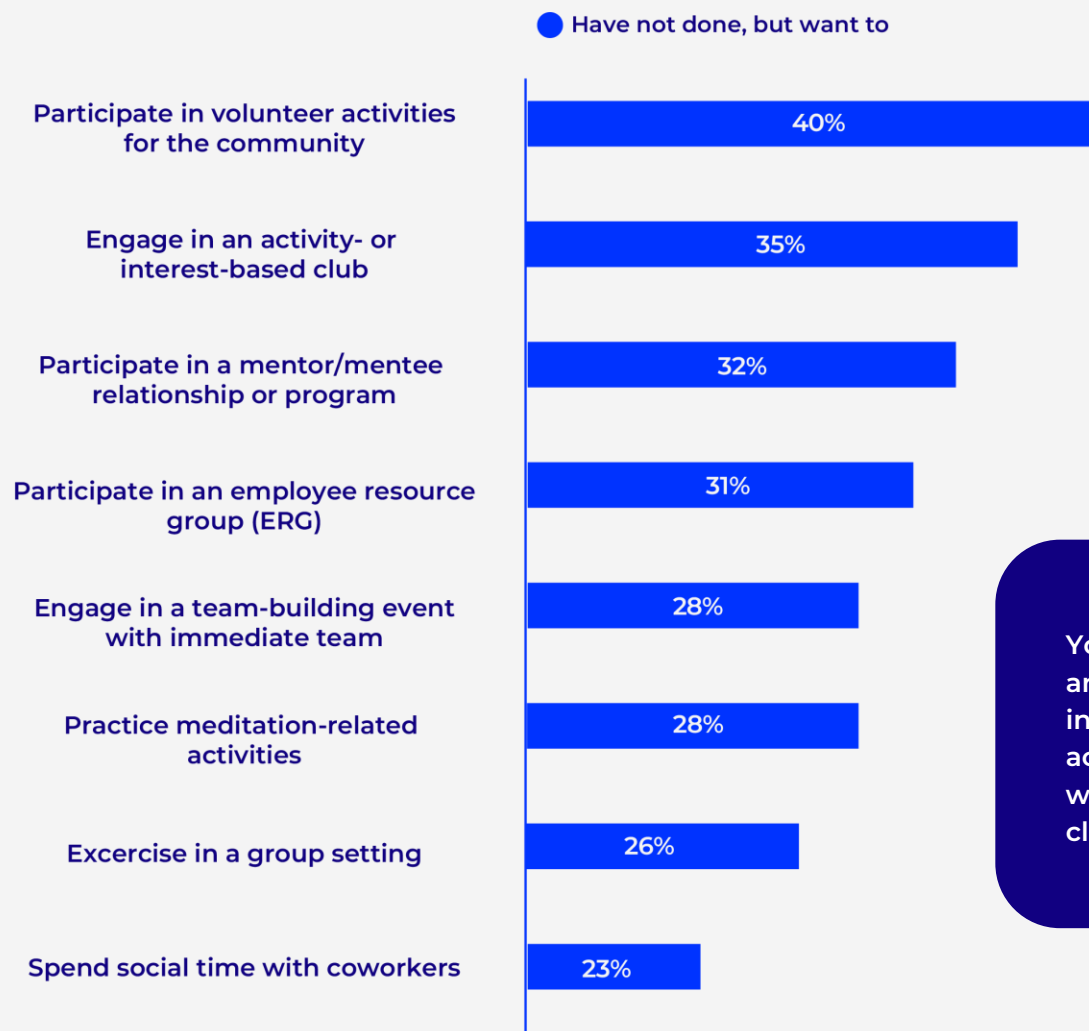
Workers with anxiety who feel understood on the job have markedly higher levels of self-confidence and report far lower levels of stress and burnout than their counterparts who feel misunderstood. These workers are also more likely to enjoy and feel good about their work and are motivated to go above and beyond to exceed expectations.

POSITIVE MANAGER AND COWORKER RELATIONSHIPS ARE A SIGNIFICANT FACTOR IN WORKER VITALITY



Team-building activities can be an effective way to help employees make connections, improve communication, and build stronger relationships. However, social interactions can be difficult for people with anxiety, who are more likely to opt out of participating. Managers should be cognizant of this challenge and ensure they are supportive and inclusive of people who may struggle with required participation in social activities, prioritizing events such as volunteer and interest-based activities, which are more appealing to workers with anxiety.

EMPLOYEES WITH ANXIETY ARE MORE INTERESTED IN WORKPLACE ACTIVITIES THAT ARE PERSONALLY RELEVANT



Younger workers with anxiety are particularly interested in volunteer activities and engaging with an interest-based club at work.

Creating a supportive and empathetic workplace environment benefits everyone, not just those who struggle to feel connected and understood. By destigmatizing stress and anxiety and fostering authentic relationships, employers can help individuals struggling with their mental health feel valued, connected, and empowered.

Making workplace accommodations accessible and acceptable

Another way employers can make a significant difference for workers, including those with anxiety, is by normalizing and simplifying the process to request accommodations. Although many employees with anxiety can identify accommodations that would help them perform more effectively, few have actually taken steps to request them.



80% of employees with anxiety can identify accommodations that would improve their job performance, but only 19% have requested them.

The most desired accommodations provide increased autonomy over how work gets done, improve a worker's ability to focus, and allow for some control over the work environment.

Most accommodations require **little or no monetary investment** but can significantly enhance job performance and morale.¹⁸ For example, according to our latest research, employees who requested and received flexible working hours show stronger job determination, with 81% willing to work harder than required to help their workplace succeed compared to 70% of all employees. They are also more likely to feel very satisfied with their job – 77% vs. 63% of all employees.

MOST DESIRED ACCOMMODATIONS TO IMPROVE JOB PERFORMANCE

- Flexible work hours
- Ability to work from home
- Regular break times
- Uninterrupted work time
- Private office/workspace
- Designated quiet or concentration spaces
- Written instructions



While the [Americans With Disabilities Act \(ADA\)](#) requires [reasonable accommodations](#) for qualified employees with disabilities,¹⁹ employees with mental health challenges may not have a formal diagnosis or feel comfortable disclosing their diagnosis. Employers should consider explicitly outlining company policies regarding available accommodations, empowering and encouraging all employees to request what they need to thrive at work.

6. Actionable insights: Enhancing employee mental health support

With 30% of the American workforce living with anxiety, it is imperative for employers to continue to invest in their employees' well-being. Investments include comprehensive mental health benefits and wellness programs, support structures for employees who need them most, and significant, overt efforts to create or extend a positive company culture.

The following strategies can help support workers with anxiety and enhance their productivity and vitality.



1. Invest in mental health benefits and support programs

- **Ensure employees and managers are aware** of all mental health benefits and programs that are available to them – throughout the year, not just at annual enrollment – and normalize utilization.
- **Consider offering enhanced mental health benefits** in addition to traditional medication and counseling, such as wellness programs, employee assistance programs (EAPs), or digital mental health and wellness apps.
- **Promote wellness strategies** that can help manage anxiety symptoms, such as physical activity, getting adequate sleep, and using PTO.
- **Emphasize stress-reducing work practices**, such as [monotasking](#), taking regular breaks, and establishing work/life boundaries.²⁰

Gen Z and millennial workers tend be less aware that they have mental health benefits than their older counterparts.



2. Cultivate a supportive culture from the top

- **Promote mental health awareness.** Ensure managers are aware of the prevalence of anxiety in the workplace, and what to do if they suspect an employee needs extra support.
- **Educate managers to recognize signs of anxiety in their employees.** Behaviors that can often be misunderstood or overlooked include:
 - **Increased physical or mental absence** from work.
 - **Overseeking approval**, such as asking for frequent feedback or reassurance.
 - **Changes in communication style** or mood shifts.
 - **Changes in work habits** or job performance.

Gen Z and millennial workers with anxiety are more likely than their older counterparts to miss work due to problems with their physical or mental health.



3. Provide clear job expectations and consistent feedback

- **Ensure roles, responsibilities, and priorities are well-defined** and understood.
- **Set clear expectations for performance** and give regular and specific feedback.
- **Align tasks with employees' strengths** and set realistic deadlines.

Gen Z workers with anxiety are less likely than their older counterparts to feel they have enough check-ins with their managers.



4. Prioritize open communication and foster strong team relationships

- **Encourage employees to voice opinions** and concerns with managers; offer suggestions on productive ways to do so.
- **Be open to varying work and communication styles** while recognizing that different workers may need different types of support.
- **Recognize and share accomplishments.** Praise employees when they perform well to help them celebrate success and feel more capable; encourage team members to do the same.
- **Promote a growth-mindset approach.** Normalize the idea that mistakes are learning opportunities rather than sources for judgment or criticism.
- **Encourage inclusive activities** that build social connections, such as workplace volunteer opportunities, online social events, interest-based groups, and [employee resource groups](#).²¹ Participation should be encouraged, but voluntary.

Gen Z workers with anxiety are less likely than their older counterparts to feel supported by their manager when facing difficult situations at work.



5. Ensure that all employees have equitable access to meaningful and effective accommodations

- **Create clear, transparent policies** for accessing accommodations and equip managers with the knowledge and authority to support reasonable requests confidently and compassionately.
- **Encourage employees to take breaks** and use their time off to rest and recharge.
- **Take advantage of slower periods at work** for employees to refocus and re-energize.
- **Set clear boundaries on work time** and encourage employees to block focus time on their calendars when they will not be available to attend meetings.

Among workers with anxiety, **Gen Z** workers are the least likely to feel comfortable asking their manager for accommodations.

Addressing anxiety in the workplace is not just a Human Resources concern, it's a strategic business priority. Employers play a critical role in mitigating the impact of anxiety on their employees. By fostering a supportive workplace culture and implementing policies to address the unique challenges workers with anxiety face, employers can enhance employee vitality and drive organizational success.

7. Behind the findings: References and methodology

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Detailed methodology

The Cigna Group conducted an online survey with 5,000 U.S. adults from December 12-29, 2024 in collaboration with YouGov. This bilingual (English and Spanish) survey assessed health, vitality, social needs, productivity, and social media attitudes and behaviors across generations.

Participants were United States residents 18 years of age and older, fluent in English or Spanish. To ensure that the sample was representative of the United States population, quotas were established based on Census Data using a cross-section of age and gender, with employment quotas based on Bureau of Labor Statistics data. Data was then weighted to match the United States population on: gender, age, ethnicity/race, region, education, and income.

Survey respondent demographics

The sample was split about evenly between males (49%) and females (51%). Respondents were split representatively between the South (38%), West (24%), Midwest (21%), and Northeast (17%). 60% of respondents were white, 17% report Hispanic, Latino or Spanish origin, 12% were Black, 4% Asian, and 6% other races. The majority, 60%, of respondents work for pay and 90% had health insurance or health care coverage.

