

Overalls

2024 YEAR IN REVIEW



Life is Messy and Complex for Today's Employees

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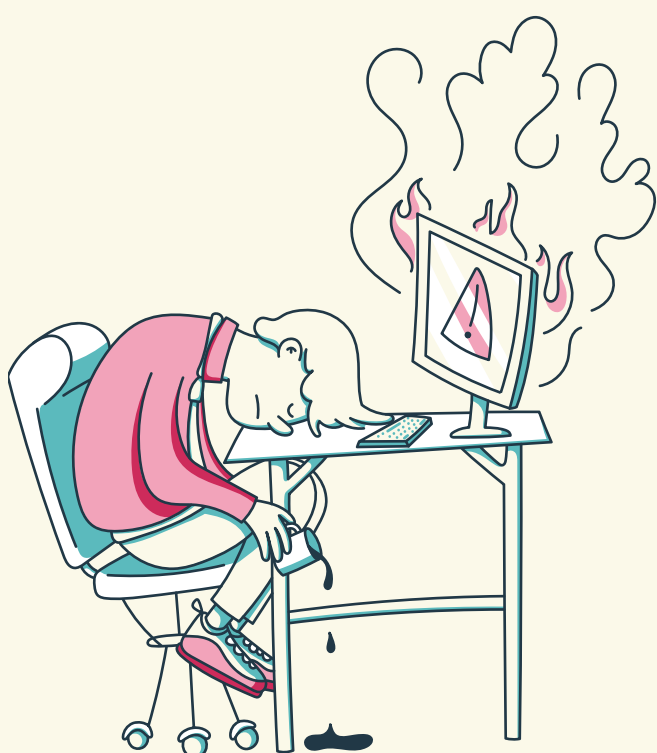
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SECTION 1

The Stress Equation: Solving Life's Challenges with LifeConcierge™

The **2024 Overalls Report** reveals critical insights into the stressors employees face and how the Overalls LifeConcierge™ service addresses them. Nearly 23,000 requests and 250,000 data points were analyzed in partnership with InterGen Data Inc., a life event prediction and insights company. Our findings showcase the immense complexity of modern life and the challenges employees juggle alongside their professional responsibilities.

- Our data reveals the underlying behavioral insights about **what, when, and how employees are reaching out** for help.
- Key findings indicate that **caregivers, single parents, and young families face disproportionate stress** due to caregiving, financial planning, and healthcare logistics.
- **Stress is universal** across demographics, with all employees requiring tailored support to manage both routine and unexpected life demands.
- Employees strongly **value empathetic, human-centered support** and completed task resolutions.



1 in 3

working-age adults

report average stress level
as **VERY HIGH**.

"Stress in America" American
Psychological Association 2023

33%

of parents

report high levels of stress in
the past month compared to
20% of other adults

US Surgeon General 2024

Ten Key Takeaways from the 2024 Overalls Year in Review



Employee requests highlight life’s complexity



Stress is universal across all demographics



Overalls enhances employee productivity



Caregivers and single parents make the most requests



Financial and health-related issues dominate stressors



Time sensitivity is a key factor in many requests



High volume of wildcard requests demonstrate daily complexities



Human interaction drives positive experiences



Unusual requests require resourcefulness



Overalls saves employees 2.3 hours on average per request

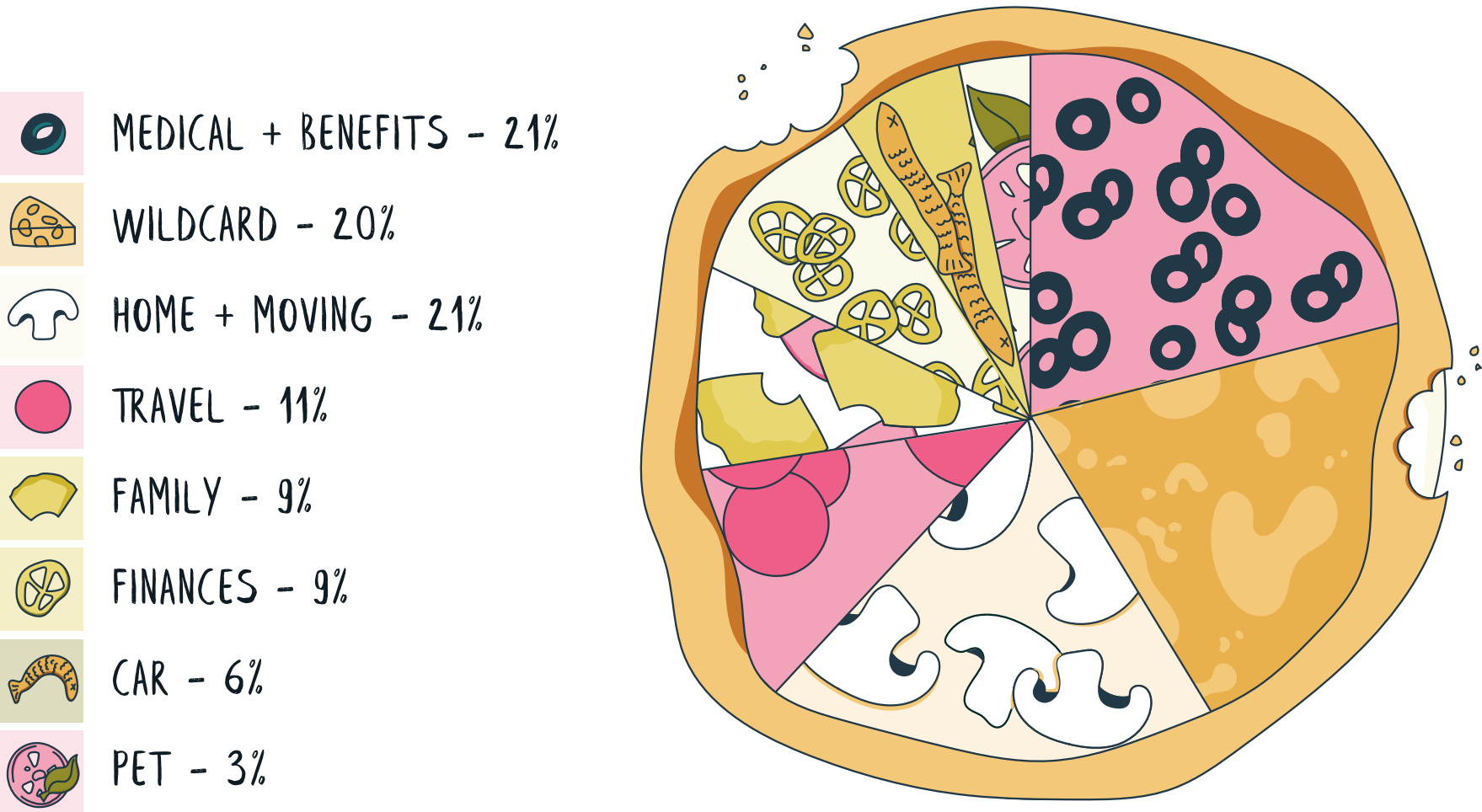
SECTION 2

The Complexity of Life: Why Employees Turn to Overalls for Help

When we first conceived this report, we thought we'd find distinct insights across different demographic groups such as new hires vs single parents. But after analyzing our data, we had an “aha” moment: **Uniqueness abounds! Over 500 distinct combinations of life to-dos and stressors were identified**, ranging from more traditional requests, like finding a local, trustworthy mechanic or in-home care for mom, to more obscure requests like finding 300 celebrity PO boxes to send wedding invitations to celebrities.

Employees are Stressed – Life is Busy and Demanding

Life doesn't fit neatly into categories. The abundance of **Wildcard** requests proves this. For instance, “I have a denied insurance claim for my son and I am facing a big bill.” Does this fall into insurance, family, or finance?” Actually, it's all of the above but when stressed, it can be hard to categorize the issue or even know where to begin. And, while all employees, from new hires to the Sandwich Generation feel the strain, we found that caregivers, single parents, and young families collectively constitute a significant portion of our requests.



Total Requests by Percentage

All Employees are Looking for Help

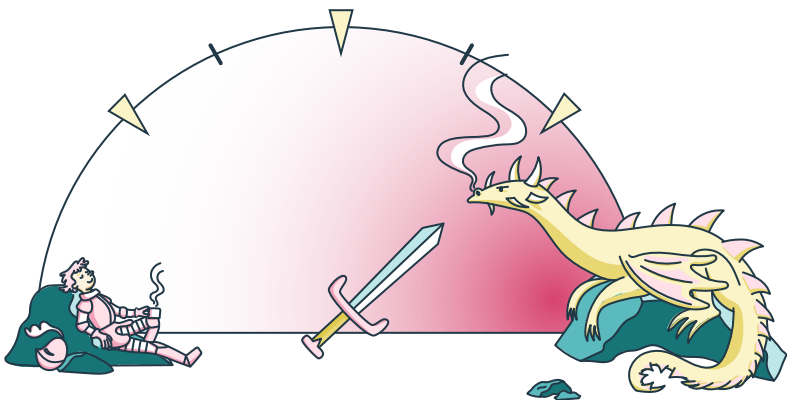
Our insights validate that all employees, regardless of their life situation, are juggling work and life.

Employee Groups and Their Most Common Requests

NEW HIRE	Transition support for new employees, including onboarding and relocation assistance.
YOUNG FAMILY	Help with childcare, school admissions, and pediatric appointments.
SINGLE PARENT	Focused support for balancing work-life responsibilities, childcare arrangements.
CAREGIVER	Assistance with managing elder care tasks, including home healthcare coordination.
SINGLES	Lifestyle support such as event planning and fitness regimens
PET PARENTS	Veterinary scheduling, pet sitting, and care advice.
HOMEOWNERS / RENTERS	Home maintenance, repair coordination, or rental transitions.

Top Stressors Across All Demographics

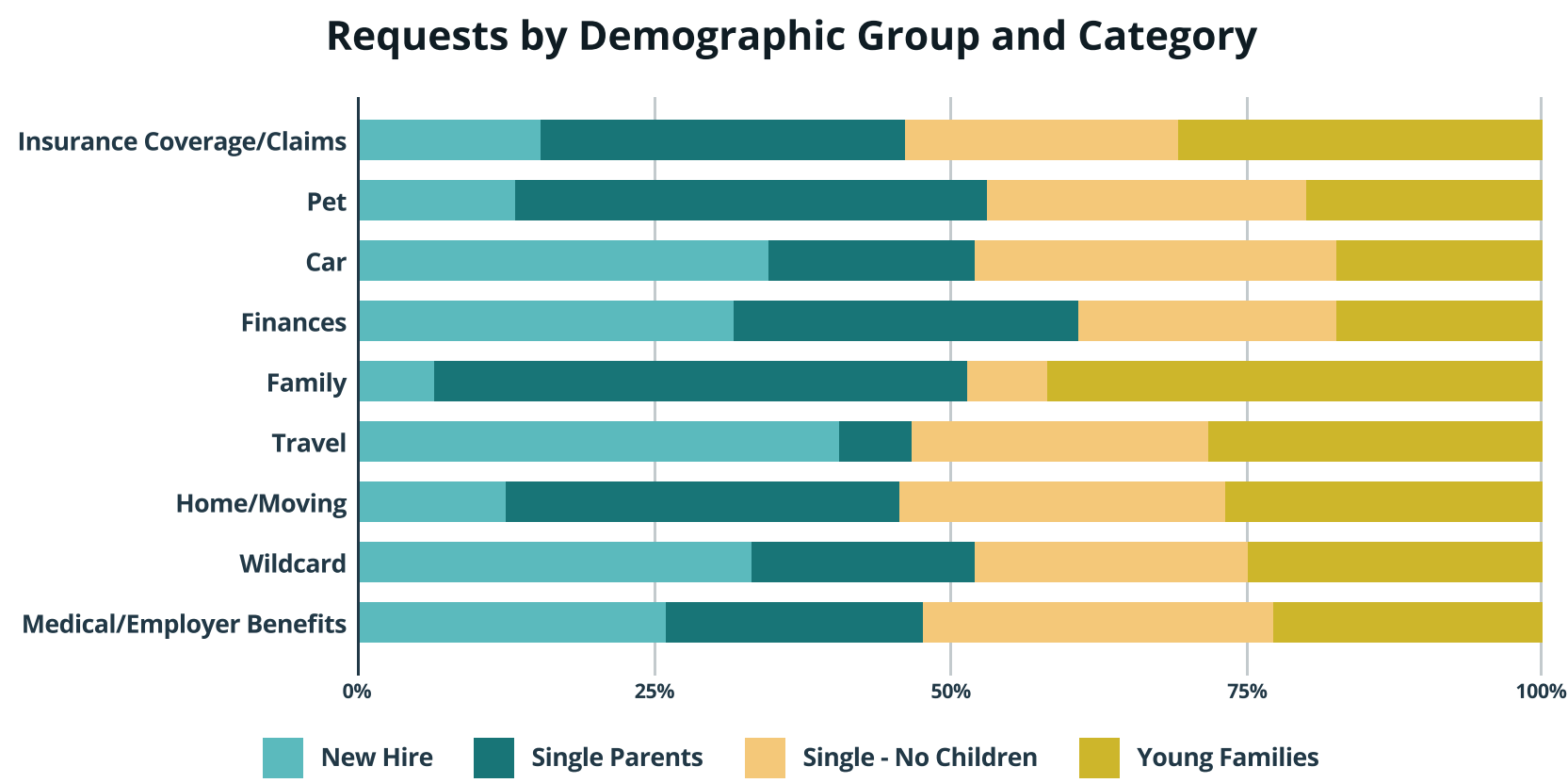
Despite differences across demographic groups, requests from all employees shared several common stressors.



- **Balancing personal and professional responsibilities**, particularly for caregivers and single parents.
- **Managing financial pressures**, like unexpected expenses or complex tax situations.
- **Navigating employer-provided medical benefits** is often unclear and confusing and the burden falls on the employee.
- **Scheduling and coordinating healthcare and home services** can be time-consuming.
- **Planning travel during high-demand periods** adds unnecessary stress.

Employee Requests Vary Widely by Life Stage

Our data highlights key differences in priorities across demographic groups.



- **New Hires** place the greatest emphasis on *Wildcard* (27%) and *Medical/Employer Benefits* (23%), followed by *Finances* (13%) as they begin their careers and navigate these issues for the first time.
- In contrast, **Single Parents** prioritize *Home/Moving* (26%) and *Family* (14%), reflecting their need for stability and support, while *Finances* (12%) remain a key concern.
- **Singles without Children** place *Medical/Employer Benefits* (26%) and *Home/Moving* (22%) as top priorities, with *Wildcard* (19%) also playing a significant role.
- **Young Families** show a more balanced distribution of focus across *Medical/Employer Benefits* (20%), *Wildcard* (20%), *Home/Moving* (21%), and *Family* (13%), indicating a broader range of priorities compared to other groups.

These differences highlight how life stages and family structures influence financial and lifestyle priorities

What is Stressing Employees?

Employees are stressed by the demands of juggling job responsibilities along with everyday life issues like shopping for car insurance, researching childcare, and planning vacations. And then there are major disruptive issues like a serious medical diagnosis or an emergency home repair that can consume hours a day. To better understand the areas that take the biggest toll on time and energy, we uncovered the following categories of stress based on our requests:



Financial

Categories like **Finances**, **Medical/Employer Benefits**, and **Home/Moving** inherently involve unexpected expenses, or long-term commitments, which are common financial stressors. **Medical Claim Advocacy**, **401k Management**, and **In-Network Provider Searches** often indicate financial burdens or complexity.



Logistics and Planning

Travel requests can create logistical and planning stress, especially when deadlines are tight or communication preferences suggest urgency.



Communication and Deadlines

Our requests often include a high preference for **text-based communication** paired with deadlines like "within a week" or "72 hours" suggesting a desire for **rapid resolutions** to alleviate potential stressors.



Health and Wellbeing

Requests in this category often involve **medical or care-related issues**, which are universally recognized as significant stress drivers. Caregivers showed a spike in **niche eldercare-related requests**.



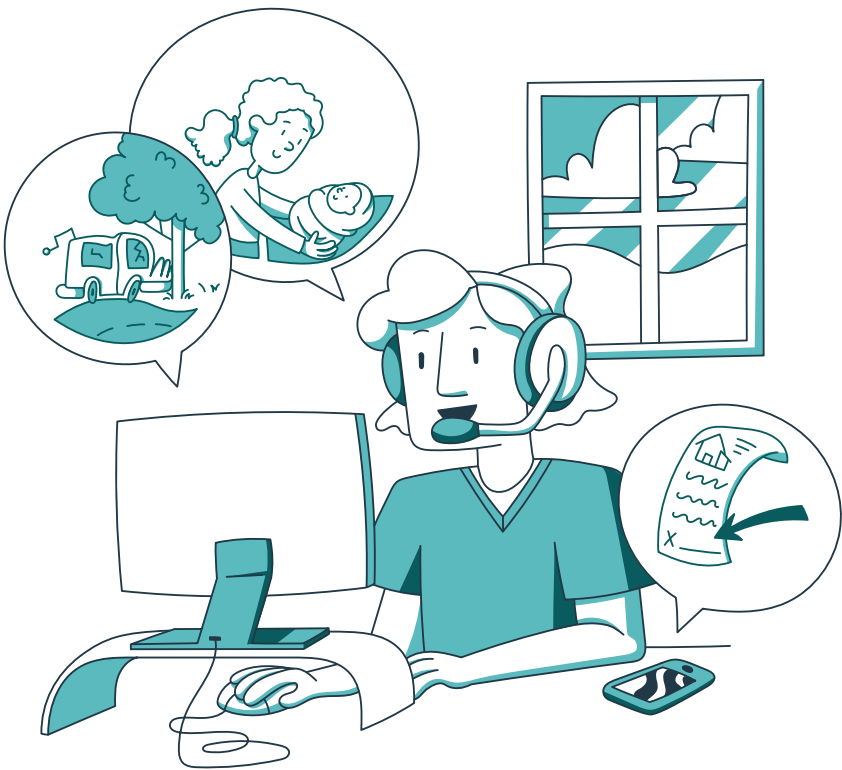
Family-Related

Requests span health, recreation, and daily responsibilities, indicating that stress in this category is not concentrated in a single domain but are dispersed across all aspects of life.

SECTION 3

The Go-To Requests – from Ordinary to Quirky

Digging into all of our requests we learned that without Overalls support, employees would be juggling these time-consuming tasks and losing productive work hours. Our analysis revealed insights into the most frequent employee requests:

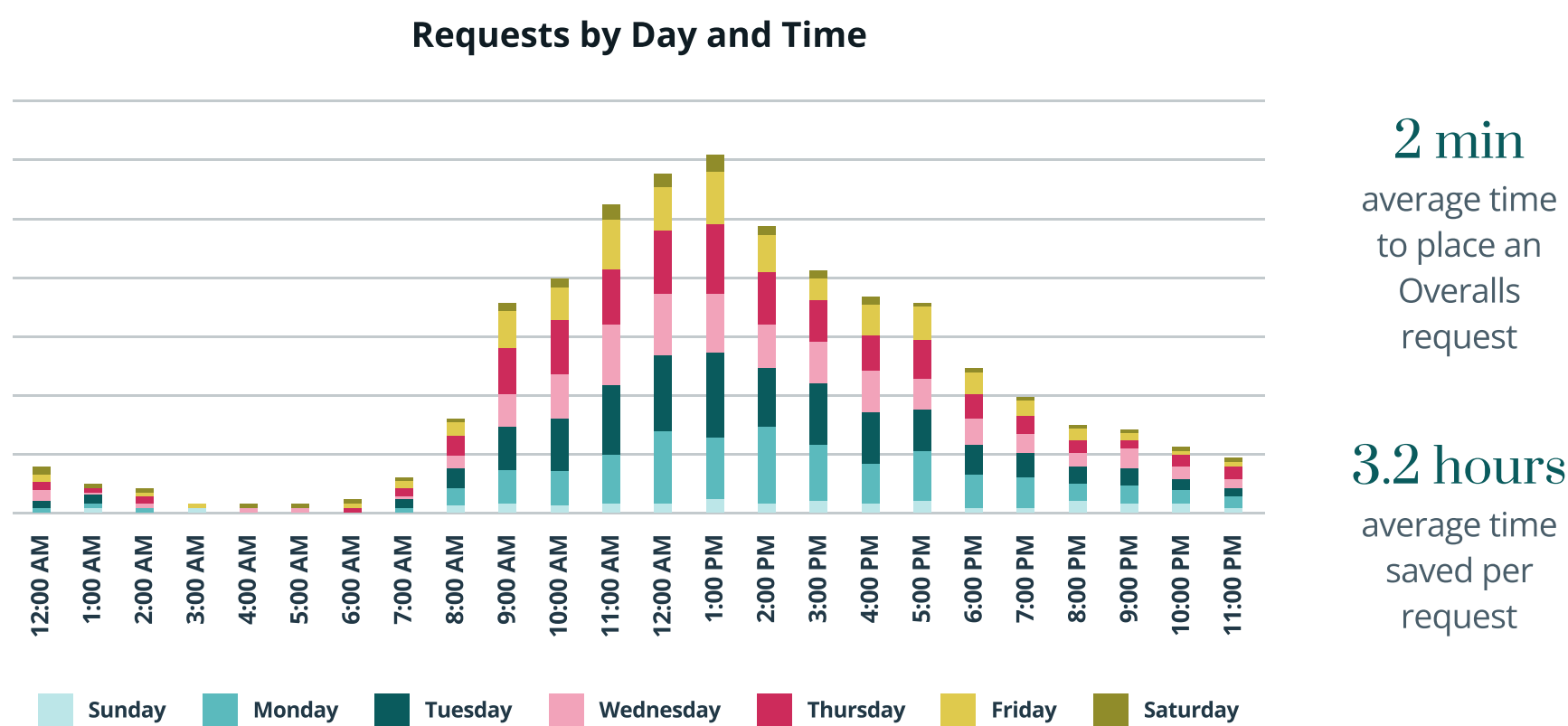


Most Frequent Requests	From the Everyday	To Complex and Specialized
Medical-related needs	Appointments, Billing queries, Insurance navigation	Navigating healthcare systems and insurance coverage.
Home-related services	Repairs, Maintenance Scheduling, and Moving Support	Coordinating moves and deliveries Hiring house cleaners
Travel planning	Vacations, business trips, and itineraries	Traffic tickets in foreign countries, Lost luggage retrieval, Guides to obtaining a passport
Family-related issues	Childcare, Eldercare Support, and School Logistics	Planning a memorial service, Vetting financial advisors, Scholarship research
Financial planning	Budgeting, Tax Assistance, and Loan Inquiries	Providing financial guidance and retirement planning assistance
Emotional Support	Addressing Stress, Seeking Counseling, or Mental Health Resources.	Finding specialized medical care, locating necessary medical equipment

When Do Employees Seek Help?

Employees are increasingly turning to Overalls for support during the workday rather than managing tasks themselves. **Weekdays account for 91% of all requests**—likely because that’s when businesses and services are most accessible.

Request activity peaks between **11 AM and 2 PM**, aligning with employees’ lunch breaks, when they find time to tackle personal to-dos. However, requests also emerge as late as **midnight**, underscoring the link between stress and disrupted sleep. Behavioral patterns reveal that **proactive caregivers** often plan ahead, while **single parents** tend to react to immediate needs requiring urgent solutions.



Time Saved on Most Common Employee Requests



Unusual Requests Abound

From helping an employee remove a feral cat colony from her attic to finding quotes to buy a quarter of a free-range, grass-fed cow, wholesale from a local farmer – it's clear that people have needs beyond the ordinary that require a high level of coordination.



Complex Personal Requests

Some requests, such as preparing for the birth of twins or planning vacations, involve highly personalized and intricate details.

- Require nuanced handling, including addressing emotional contexts or managing detailed schedules and outcomes.



High-Level Coordination

Requests like scheduling multiple appointments or obtaining detailed recommendations span various categories (e.g., medical, travel, financial).

- Need cross-domain knowledge and multitasking abilities.



Detailed Research-Oriented Inquiries

Users often request extensive research or advice on niche topics, such as legal inquiries, medical claim advocacy, or tailored financial strategies.

- Involve deep dives into specialized domains, highlighting a reliance on the Overalls' expertise.



Unusual or Rare Services

Some requests, such as finding specific products or unique locations (e.g., obscure travel destinations), indicate a need for out-of-the-box thinking and resourcefulness.



Ambiguous or Open-Ended Requests

Certain requests have vague objectives or undefined outcomes, requiring clarification or additional interaction to align expectations.

SECTION 4

Overalls LifeConcierge™ A Win-Win Solution Improving the Lives of Your Employees and Productivity

The Overalls LifeConcierge™ provides critical relief for employees navigating the intersection of work and life. Our data doesn't just tell a story; it screams human psychology and behavior under stress. By addressing urgent, complex, and highly personalized needs, Overalls empowers employees to reduce stress, enhance productivity, and reclaim time for what matters most.

Overwhelmingly, we found four consistent themes in the requests received throughout the year:

- 1. Time Sensitive:** A strong trend toward urgent or semi-urgent needs, especially for actionable solutions.
- 2. Need for Tailored Support:** Many requests focus on personalized recommendations or advocacy, underscoring the importance of empathy and precision in assistance.
- 3. Requests Seen to Completion:** With their stressful, busy lives, employees are not just looking for the “phone number of the arborist” but want their requests booked and resolved.
- 4. Human Interaction:** Employees prefer interacting with an actual person and appreciate the ease of communication throughout the process.

This report underscores the pivotal role of innovative, empathetic employee benefits in driving individual and organizational success.

Find out more how Overalls can help improve the productivity of your employees

SCHEDULE A DEMO

Learn more at getoveralls.com

Methodology:

Data from Overalls LifeConcierge was independently reviewed and analyzed by InterGen Data Inc., a life event prediction and insights company. www.InterGenData.com InterGen Data analyzed over 250,000 data points across ~23,000 requests to develop these insights with Overalls. The data is compiled from information gathered during the request submission process.