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# Relationship between Financial Stress and Workplace Absenteeism of Credit Counseling Clients

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## Abstract

The researchers examined how financial stress was associated with absenteeism of credit counseling clients. Data were collected by a national non-profit credit counseling organization, from consumers who telephoned seeking assistance in debt management. The results indicate credit counseling clients' financial stress affects their absenteeism at work. Clients with high levels of financial stress are more likely to experience higher levels of absenteeism; thus spending work hours handling personal finances, which decreases the time they are at work. The results suggest some insight into providing financial education and assistance for employees with financial strains as productivity loss might influence their pay.

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