



MONEY STRESS LOOKS LIKE JOB STRESS

In Hawaii, financial pressure is one of the most common, and most overlooked, reasons a young employee's performance changes.

Supervisor Guide • Young Adult Workforce

\$31 per hour

MIT's living wage for one adult with no kids, living alone in Hawaii

\$16 per hour

Hawaii's minimum wage – roughly half of what that living wage requires

Plenty of your younger employees are making that gap work by stacking jobs, splitting rent with roommates, or living with family longer than they'd planned. That pressure doesn't always show up as "I'm stressed about money" — it shows up as distraction, irritability, or exhaustion that can look a lot like a mental health issue, because it often becomes one.

SIGNS IT MIGHT BE FINANCIAL, NOT PERSONAL

- Picking up back-to-back shifts or a second job
- Asking about pay advances or early paychecks
- Noticeable tension or distraction around payday
- Sudden change in living situation or commute
- Skipping team lunches or optional paid events
- Visible fatigue that tracks with a second job's schedule

THE EAP ISN'T JUST FOR CRISES.

Employees can call for a free 30-minute consultation with a financial expert. Topics include, but aren't limited to: budgeting techniques, debt and credit counseling, college funding and student loans, tax issues, and saving for financial emergencies. They can also call for free supportive counseling, as well as legal consultation.



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