health shield
The best of health



BRITAIN AT WORK REPORT 2026

The employee view on workplace wellbeing



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01. Executive summary

The Britain at Work Report 2026 explores the real-world challenges facing employees today – and how businesses can step in to help.

Right now, the combination of NHS pressures, the rising cost of living, and everyday workplace demands is creating hidden costs for employers. When people struggle to get the care they need or worry about their finances, it naturally leads to more sick days, presenteeism, and a drop in overall engagement.

Our latest research highlights exactly how these everyday hurdles are affecting teams across the UK:

- **NHS pressures are taking their toll:** 53% of employees told us that waiting times and access to treatment on the NHS are affecting their ability to work. Many are missing out on everyday care, meaning small health concerns can turn into bigger issues and lead to more sick days.
- **Generational differences are growing:** The report reveals that younger employees are struggling the most with physical and mental health conditions that impact their performance at work. Our findings show that the under-30s are more likely to report mental health worries and to consider taking time off, compared to their older colleagues.
- **The cost of living crisis is having a real impact:** Financial worries are weighing heavily on employees across all age groups. Many are skipping routine healthcare or cancelling check-ups to save money, and those pressures are making it even harder for people to focus and feel their best at work.

Our latest findings reveal both progress and persistent challenges in workplace wellbeing. While access to NHS services shows slight improvement, financial stress and mental health challenges continue to grow, leading to increased absenteeism. Employees remain deeply concerned about the cost of living, with 80% reporting financial anxiety and 72% worrying weekly or more frequently. These insights highlight the urgent need for proactive, tailored health benefits to address these ongoing pressures and build a resilient workforce.

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02. Introduction



Jacqui Carr,
CEO, Health Shield Friendly Society

This whitepaper is built on our latest survey of employees across the UK, giving you a real look at how people are feeling at work in 2026. It's designed to help employers better understand what matters most to their people, so you can offer the support that truly makes a difference, no matter what's happening in the world around us.

Currently, the rising cost of living and ongoing NHS pressures are making it tougher than ever for businesses and HR teams to look after a diverse workforce. On the surface, 72% of employees tell us they feel happy and motivated at work, but when we look closer, it's clear there are hidden challenges quietly impacting productivity and engagement across the UK.

These pressures may not always be obvious, but left unaddressed, they can lead to increased absence, poor performance, disengagement and a general decline in employee morale. That's where employers can make a real difference. By providing early intervention and affordable access to care, you can help your people stay healthy, happy and ready to thrive.

While many employers are looking to respond to the challenges highlighted in the Keep Britain Working initiative, this whitepaper takes a closer look at the gaps that still exist in employee wellbeing and support. We hope the findings give you useful evidence and guidance to help you address those gaps and build a resilient workplace for the future.



03. Survey methodology: The employee perspective

This report is underpinned by robust quantitative research designed to provide an accurate assessment of employee wellbeing and workplace dynamics in the UK. Health Shield commissioned Censuswide, an independent research agency, to conduct a comprehensive survey to inform the findings presented.

Survey Design and Execution

- The survey was conducted among a sample of 2,002 UK employees.
- Data collection took place between 27 March 2026 and 1 April 2026.
- Censuswide operates as a member of the Market Research Society (MRS) and the British Polling Council (BPC). The agency is also a signatory to the Global Data Quality Pledge.
- All research activities were conducted in accordance with the MRS Code of Conduct and ESOMAR guidelines, ensuring data quality and compliance with professional standards.

Interpretation and Comparability

While trend analysis has been used to provide context on developments year on year, it should be noted that some variation in results may arise from differences in sample composition and research methodology, rather than fundamental shifts in employee sentiment. Readers are advised to interpret year-on-year comparisons with this consideration in mind.

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04. Year-on-year insights: 2025 vs. 2026

A comparative analysis of the 2025 and 2026 survey findings provides valuable perspective on the evolving landscape of employee wellbeing in the UK. This section outlines key shifts and persistent challenges identified over the reporting periods.

Access to everyday healthcare

- In 2025, 62% of employees reported difficulty booking a doctor's appointment. In 2026, this figure has improved to 55%.
- However, delays in accessing NHS treatment remain significant, with 53% of employees stating that waiting times have negatively impacted their ability to work.

Impact of the cost of living

- Employee concern regarding the cost of living has increased, with 80% expressing worry in 2026 compared to 78% in 2025.
- Notably, 72% of employees now report financial anxiety on a weekly basis.
- Measures to manage these pressures continue, with 75% still reducing everyday healthcare spending, and approximately one third cancelling routine check-ups.

Absenteeism and mental health

- The average number of days taken as sick leave has risen from seven days in 2025 to 9.5 days in 2026.
- Mental health remains a principal factor, contributing significantly to the increase in time away from work.

Employee retention and wellbeing benefits

- The strength of the association between health and wellbeing benefits and employee loyalty remains high. In both 2025 and 2026, 89% of employees indicated that such benefits make them more likely to remain with their employer.

Summary of key trends

- Modest improvement in healthcare access is offset by ongoing barriers to timely treatment delivery.
- Financial stress among employees has intensified, reinforcing the need for targeted support measures.
- Rising absenteeism, particularly related to mental health, signals an ongoing organisational risk.
- Employee retention is closely linked to the perceived value of health and wellbeing benefits.

These year-on-year insights underscore the importance of ongoing review and adaptation of wellbeing strategies in response to a changing workforce environment.



05. The current state of employee wellbeing

A comprehensive understanding of employee wellbeing is fundamental to the development of effective workplace strategies. Drawing upon survey data, this section examines key aspects of work-life balance, flexible working arrangements, and the extent to which employees feel supported and valued by their employers. While positive indicators are evident across the UK workforce, findings highlight ongoing challenges and areas for targeted intervention.

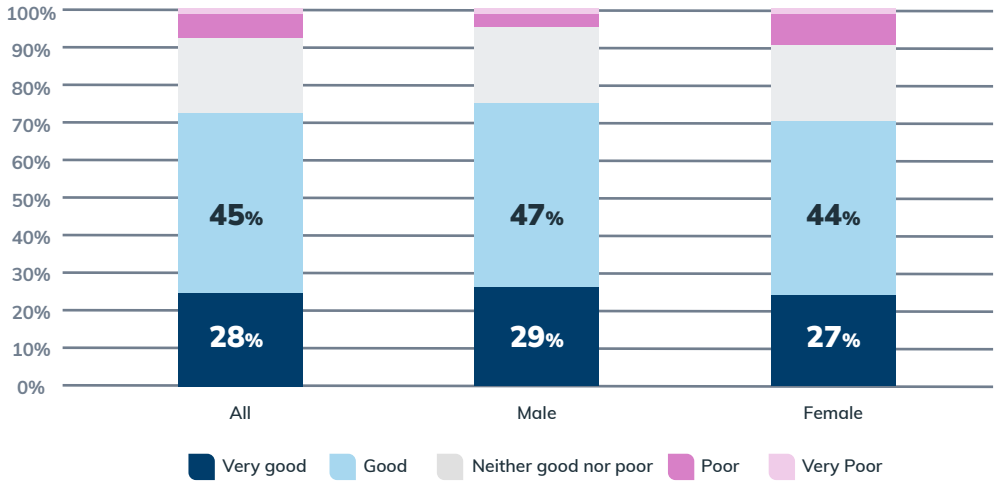
Work-life balance: Perception vs. reality

Survey responses indicate that 73% of employees rate their work-life balance as good or very good. However, a deeper analysis reveals notable discrepancies between perceived balance and lived experience:

- **40%** of respondents report that work frequently or always interferes with personal or family life.
- **30%** identify high workloads as the principal barrier to achieving a healthy balance.
- **31%** report occasional interference between professional and personal commitments.

Gender differences are also apparent, with 44% of men indicating frequent work-life interference compared to 31% of women. These findings underscore the persistence of structural and operational factors that challenge efforts to maintain sustainable work-life integration.

How would you rate your current work-life balance?



Adoption and impact of flexible working

Flexible working is increasingly recognised as a key component in supporting employee health and morale. The survey finds:

- **74%** of employees are offered flexible working options.
- Among those with flexible working arrangement as an option, **81%** report a highly positive impact on health and wellbeing.

Notwithstanding these trends, access to flexible working remains uneven, with 20% of respondents indicating a lack of flexible working arrangements, despite a clear preference for such options. Disparities persist by gender, with 78% of men being offered flexible working compared to 72% of women.

Employers should consider extending flexible work policies to ensure equitable access and to strengthen employee engagement.



Does your employer provide flexible working arrangements that have a positive impact on your health?

	All	18-27	28-35	36-43	44-51	52-59	60+
Yes (Net)	**74%**	**84%**	**85%**	**80%**	**66%**	**60%**	**60%**
Yes, and they are effective	60%	64%	73%	63%	52%	51%	51%
Yes, but they are not effective	14%	19%	13%	18%	14%	9%	9%
No, but I would appreciate them	20%	14%	13%	15%	26%	31%	26%
No, and I don't believe they have a positive impact	6%	2%	2%	5%	8%	9%	14%
No (net)	26%	16%	15%	20%	34%	40%	40%

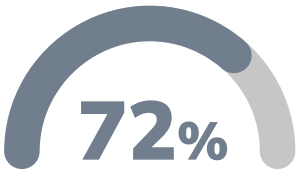
Health support vs. Employee value

Employers continue to invest in workforce health initiatives, with 88% of employees acknowledging support for their health and wellbeing. However, there appears to be a significant gap between the provision of support and employees' sense of value:

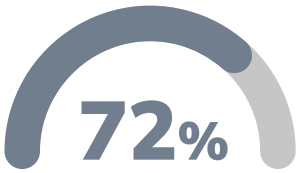
- Only **38%** feel highly valued and supported.
- **42%** report feeling valued but see potential for improvement.
- **20%** do not feel valued or supported at all.

Larger organisations are particularly susceptible to this disconnect, with employees in these settings less likely to perceive individual recognition. Bridging the gap between high-level health support and authentic employee value will require sustained emphasis on culture and communication.

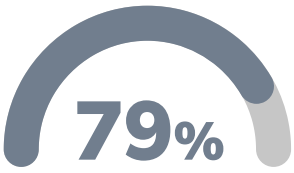
Do you feel valued and supported by your employer?



of employees feel happy about their work



of employees feel motivated about their work



of employees feel valued and supported

A clear link emerges between how supported employees feel and time taken off for their own health. Those who are happy, motivated, and feel highly valued and supported by their employer take, on average, just 8.7 days off a year. In contrast, employees who don't feel happy, motivated, valued or supported report taking a much higher 12.3 days off on average for their own health. This difference highlights the real benefits of creating a positive, caring and supportive workplace where employees can thrive.

Key observations:

When employees feel genuinely happy, motivated, and supported at work, they're more likely to stay healthy and present. A caring, inclusive environment makes a real difference, helping reduce absence and encouraging people to give their best every day. This not only benefits individuals, but also helps organisations thrive by reducing absence and supporting productivity.

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06. The hidden costs of limited healthcare access

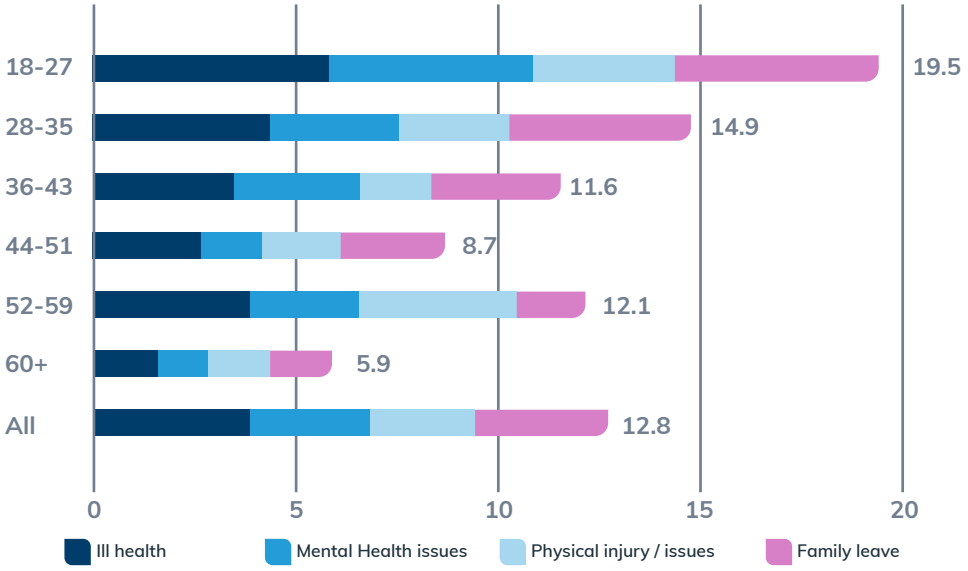
Access to timely and appropriate healthcare is a critical factor affecting both employee wellbeing and organisational performance. When employees encounter barriers to healthcare, the consequences often extend beyond the individual, resulting in reduced productivity and increased business costs. Understanding and addressing these gaps is essential for maintaining a healthy, engaged workforce and minimising the operational impact on the organisation.

Poor health and delays in accessing treatment have significant implications for organisational productivity and workforce stability. Beyond individual discomfort, these factors contribute to increased sickness absence, reduced workplace focus, and ultimately elevate the risk of workforce attrition. A robust understanding of the operational impact of such wellbeing gaps enables organisations to identify targeted interventions, supporting employees' return to optimal performance and reducing the broader business costs associated with prolonged ill health.

The health drain

Ongoing health conditions continue to present a substantial challenge for a significant proportion of the workforce, directly affecting employee performance. This issue is particularly pronounced among younger employees, where the prevalence and impact of health concerns are notably higher. The data indicates that these persistent health issues contribute to a reduction in productivity and a greater risk of workforce disengagement within this demographic.

How many days off work, if any, have you taken in the last 12 months for:



- **43%** of employees have a physical or mental health condition affecting their ability to work at their best.
- Notably, this is drastically higher in younger workers, sitting at **59.1%** for those aged 18 to 27.

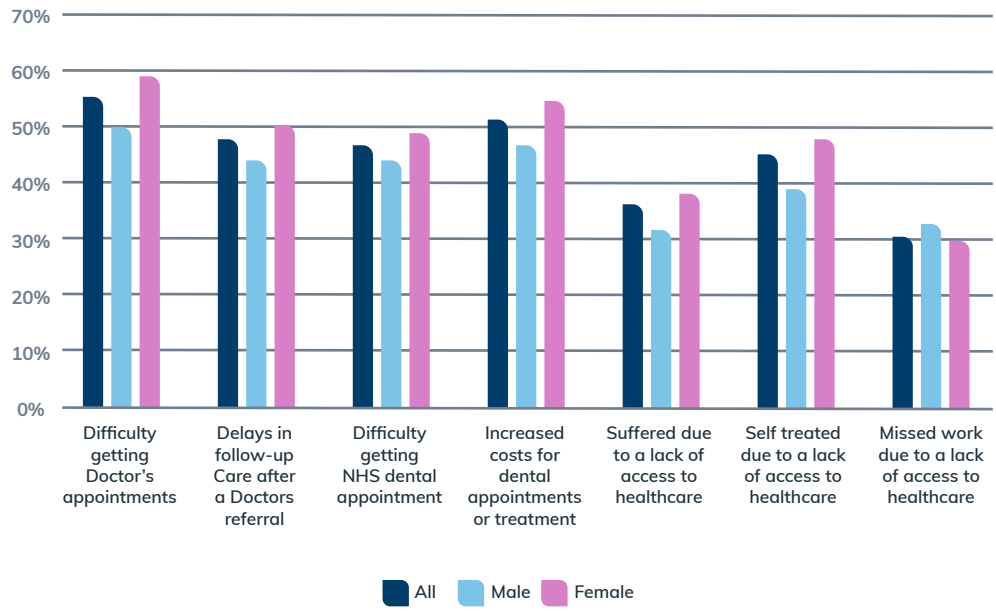
A closer analysis reveals that 14% of employees report their health condition significantly impairs their ability to work at their best and 29% say it impacts them slightly. While these challenges are widespread across the workforce, facilitating timely access to routine healthcare plays a crucial role in mitigating their impact. Early intervention is essential to prevent minor issues from escalating, supporting employees in maintaining productivity and reducing the likelihood that individuals will continue to struggle without appropriate support.



The NHS under pressure

Timely access to medical advice and treatment is essential for maintaining workforce productivity and employee wellbeing. Prolonged waiting times and systemic delays within the wider healthcare infrastructure are now having a measurable impact on businesses, as employees face extended periods without the necessary support. These delays limit the ability of individuals to address health concerns promptly, resulting in increased absenteeism, reduced engagement, and, ultimately, a decline in organisational performance.

Have you experienced any of the following due to pressures on the NHS?



- **53%** of employees say NHS waiting times or access to treatment have affected their ability to work in the last year.
- **22%** say these delays have had a significant impact on their ability to work.
- Over half (**55%**) have experienced difficulty simply getting a doctor's appointment.
- **48%** have experienced delays in follow up care after a referral from a doctor

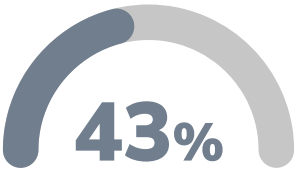
Barriers to healthcare have a real and measurable impact on people's lives and work. In fact, 35% of employees have suffered due to a lack of access to healthcare, with 30% having missed work entirely for the same reason. These constraints have led to 44% of employees attempting to self-manage their health conditions, driven primarily by insufficient access to professional care. This reliance on self-treatment introduces additional risks, as individuals may delay or forego effective interventions. Implementing virtual GP services and expedited diagnostic pathways can help to bridge these gaps, offering faster access to clinical expertise and supporting earlier recovery, so employees are better able to care for themselves, while employers benefit from improved workplace wellbeing and productivity.

Absenteeism trends

Absenteeism is closely correlated with the presence of unmanaged health concerns. When common physical or mental health issues are not addressed in a timely manner, employees are more likely to require time away from work. Analysing the drivers behind absence is therefore essential for employers seeking to implement effective support solutions and minimise both the direct and indirect costs associated with lost productivity.



Do you currently have a physical or mental health condition that affects your ability to work at your best?



of employees say they have a physical or mental health issue that affects their ability to work at their best

- Employees take an average of **9.5 days** off work for sickness mental health issues, and physical problems.
- **Mental health** is a huge driver for absence, especially for workers under the age of 44.

Family-related responsibilities also have a measurable impact on workforce availability, with employees averaging 3.3 days of leave annually to care for relatives (not including time for paternity or materity leave). This underscores the importance of accessible mental health resources and comprehensive wellbeing support, which have the potential to reduce overall leave requirements and support workforce resilience. Implementing targeted interventions in these areas can deliver tangible productivity benefits while meeting the evolving needs of employees.

The retention risk

As well as the personal worries and anxieties caused by difficulties accessing healthcare, a critical but often underestimated consequence of wellbeing gaps is the risk of workforce attrition. When employees face ongoing health challenges without adequate organisational support, the likelihood of talent loss rises. Insufficient intervention can result in valued employees considering a reduction in their hours or exiting the workforce altogether, presenting significant implications for organisational continuity and performance. Failure to address these risks proactively may result in the loss of skilled personnel, increased recruitment costs, and a destabilised working environment.

In the past 12 months, have you considered reducing your hours or leaving work due to a health-related issue?

MORE THAN



1in3

Employees have considered reducing hours or leaving work due to a health-related condition

MORE THAN



4in10

Employees age 35 and under have considered reducing hours or leaving work due to health-related condition

34% of employees have considered reducing their hours or leaving work entirely due to a health-related issue. This trend is particularly pronounced among younger employees, with 43% of individuals under the age of 35 having considered reducing their hours or leaving employment due to health-related challenges. The data also indicates that full-time workers are marginally more likely than their part-time counterparts to be affected by this issue.

Key observation

Delayed access to care and unmanaged mental health conditions are materially impacting business performance, contributing to increased absenteeism, reduced working hours, and decreased productivity as employees continue to work while unwell. Addressing these issues through timely interventions and comprehensive support is essential to maintaining workforce wellbeing and sustaining operational effectiveness.



07. The cost of living and its impact on employee health

The financial landscape continues to present significant challenges for employees across the UK. Rising living costs are exerting considerable pressure, with clear implications for both personal wellbeing and workplace productivity. Alongside the well-documented impact on disposable income, there is mounting evidence that financial stress is directly contributing to changes in healthcare behaviour and engagement.

Understanding the interplay between cost of living pressures and everyday health decisions is essential for employers seeking to maintain a healthy and effective workforce.

Financial anxiety in the workforce

Financial anxiety remains prevalent among employees, with recent data indicating that concerns around the cost of living are now a persistent feature of the work environment.

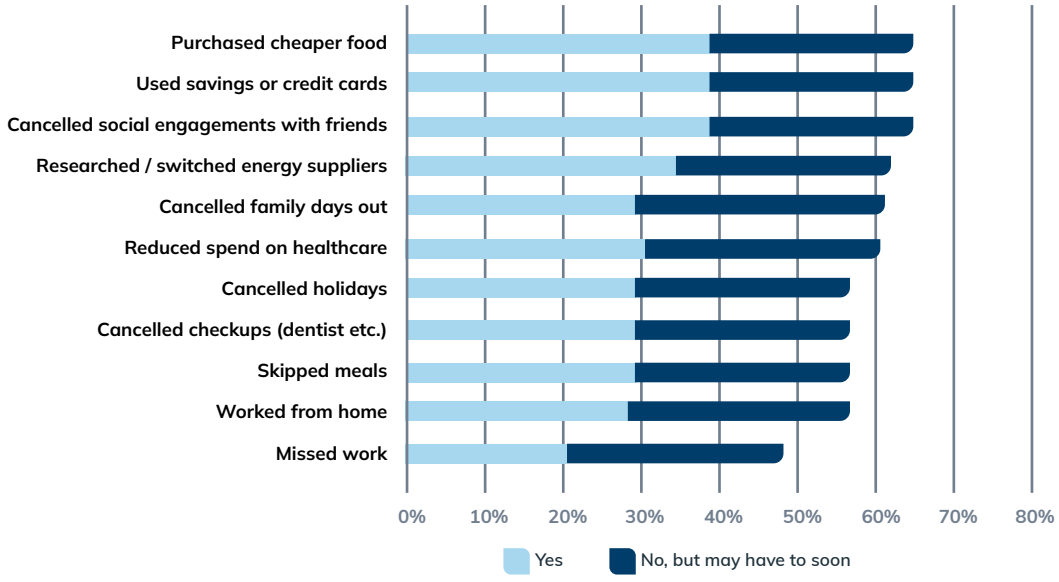
How worried are you about the current cost of living?

	All	Male	Female	18-27	28-35	36-43	44-51	52-59	60+
Worried (Net)	80%	75%	83%	73%	75%	77%	88%	87%	80%
Very worried	37%	31%	41%	33%	34%	36%	47%	39%	36%
Somewhat worried	42%	44%	41%	41%	41%	41%	41%	47%	44%
Neither worried or not worried	12%	13%	11%	16%	12%	13%	8%	9%	12%
Not worried at	5%	7%	3%	6%	6%	6%	3%	2%	6%
Not worried at all	4%	4%	3%	5%	6%	4%	1%	3%	2%
Not worried (Net)	8%	12%	6%	11%	13%	10%	4%	5%	8%

- **80%** of employees express concern regarding the current cost of living.
- **72%** report worrying about their finances on at least a weekly basis.
- There has been a **2% increase** in employees expressing concern about cost of living compared with the 2025 Britain at Work Report, indicating a gradual upward trend.

Further analysis underscores that 47% of employees are more worried about the cost of living than in the previous year. Worry about the cost of living is particularly prominent among women (83%) and part-time workers (82%). Sustained financial anxiety of this nature has repercussions for concentration, motivation, and overall engagement at work.

Have you done any of the following to help with the cost of living?





Has the current cost of living reduced your spending on routine healthcare costs such as optical care, dental services?

75%

say the cost of living has reduced their spending on routine healthcare

86%

of 18-27 year old say the cost of living has reduced their spending on routine healthcare

33% have cancelled key healthcare appointments, such as dental check-ups. Behavioural adjustments extend beyond healthcare. Survey results reveal that 34% of employees have skipped meals and 57% have relied on savings or credit to meet everyday expenses.

The real impact on productivity

The implications of financial pressure extend directly to workplace performance. The survey shows a clear link between cost of living concerns and self-reported productivity.

Has the cost of living impacted your ability to do your job?

48%

say that the current cost of living has impacted their ability to do their job

71%

of 18-27 year-olds say the cost of living has impacted their ability to do their job

48% of surveyed employees say the rising cost of living has affected their ability to perform at work, increasing to 71% among 18 to 27-year-olds. Additionally, 69% of employees believe that employers should take a more active role in supporting financial wellbeing, beyond direct remuneration. While across-the-board pay increases may be unattainable, targeted benefits, such as health cash plans that provide reimbursement for everyday health expenses, represent a practical solution. Such support mitigates the health impact of financial stress while reinforcing the employer's commitment to workforce wellbeing.

Key observations

Reductions in routine healthcare engagement and increased financial stress among employees risk translating into greater absence and diminished organisational resilience. By facilitating access to affordable healthcare solutions, employers can not only address immediate health risks but also strengthen workplace engagement and demonstrate leadership in employee support.

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08. What employees need to thrive

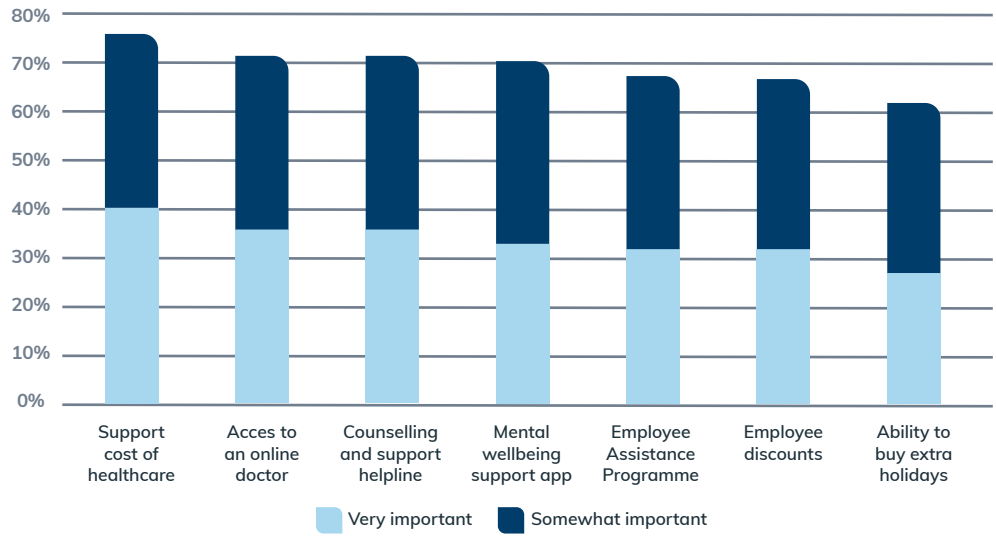
Our survey findings indicate that employees encounter a range of significant challenges, including extended waiting times for healthcare and ongoing financial pressures. However, the data also reveal a clear set of solutions, with employees articulating specific needs to enhance their wellbeing and performance at work. Respondents outlined practical measures, such as support with healthcare costs and improved access to services, that would address these core issues and contribute to a healthier, more productive workforce.

A focus on practical solutions is central to addressing the key challenges identified by employees. By implementing targeted support measures, organisations are well positioned to enhance workplace wellbeing and productivity. Evidence indicates that investing in such initiatives not only addresses immediate concerns but also drives long-term benefits for both employees and employers.

The support your team wants most

Employee feedback demonstrates a clear preference for support that addresses both the financial and mental wellbeing challenges encountered in the workplace. Respondents consistently identified practical assistance with everyday healthcare costs and accessible mental health resources as priorities. These findings highlight the expectation for employers to provide solutions that alleviate financial pressures while facilitating access to tools and services that support overall wellbeing.

Of the following employee health benefits, how important or not are each of the following to you?



Top desired benefits:

- **76%** of employees say support with the costs of healthcare is an important benefit to them.
- **72%** value access to a counselling or support helpline.
- **70%** feel that a mental wellbeing support app is a vital tool.

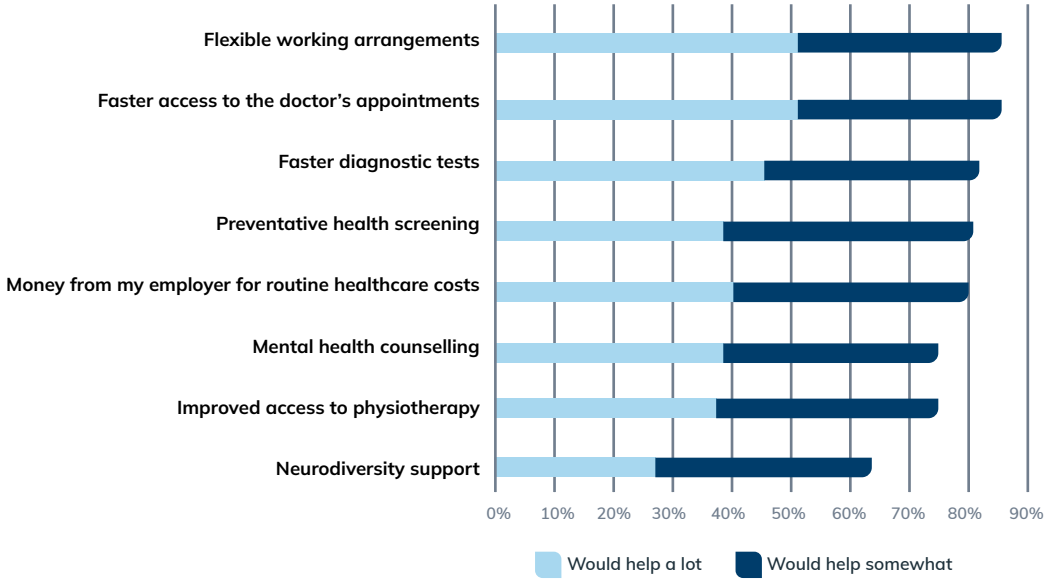
In addition to the most sought-after benefits, 74% of employees identified improved access to physiotherapy as a critical factor in reducing absence from work. By providing employees with comprehensive resources that encompasses both financial and mental wellbeing, organisations can help mitigate key barriers to productivity and contribute to a healthier, more resilient workforce.



The power of fast access to care

Timely access to medical care is a critical factor in supporting employee recovery and facilitating a prompt return to work. Survey data indicate that reducing waiting times for diagnosis and treatment can significantly improve outcomes, with a substantial proportion of employees identifying faster access as a key enabler of quicker recovery and reduced workplace absence. This underscores the importance for organisations to consider solutions that prioritise rapid intervention and streamlined pathways to care.

How much, if at all, would the following benefits help you reduce absences from work or support a quicker return to work



- **75%** of employees believe that having faster access to medical diagnostics or treatment would help them return to work much quicker.

Analysis of the data reveals that 82% of employees believe accelerated access to diagnostic tests would support a faster recovery. The provision of services such as virtual GP consultations and prompt access to medical diagnostics enables organisations to address this need directly. By reducing waiting periods for essential care, employers can facilitate earlier intervention, support employee wellbeing, and minimise absence from work. These measures represent a proactive approach to tackling healthcare bottlenecks and contribute to an effective and resilient workforce.

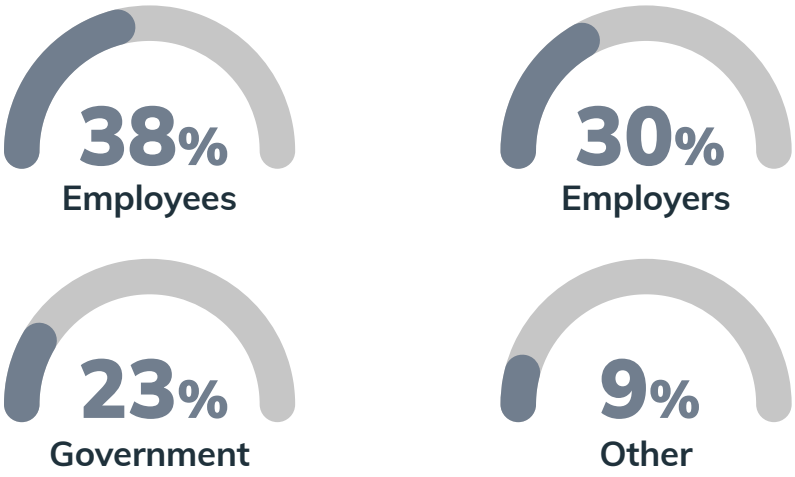
A shared responsibility for health

The findings underscore a shared responsibility between employees and employers in maintaining workplace health. While employees recognise the importance of actively managing their own wellbeing, they also require appropriate resources and support from their organisation. By investing in accessible tools and nurturing a health-focused environment, employers are well positioned to enable staff to take a proactive approach to their health and, in turn, drive positive organisational outcomes.



What proportion of responsibility should the following take for reducing absence and keeping people fit for work?

Employees think that there is a shared responsibility to reduce absence and keep people fit to work with the following share:



These findings suggest that employees are looking to their employers for health support. This is a concept echoed in the Keep Britain Working review, which advocates for a shared responsibility between government, employers, and employees to address the high levels of economic inactivity caused by ill-health. Survey results reveal that employees believe in a shared responsibility to reduce absence and maintain fitness for work. Interestingly, the perception of responsibility shifts with age: younger employees aged 18-27 suggest the most balanced split, with 29% of the responsibility assigned to employees and 29% to employers. Meanwhile, the belief that employees should take the greatest responsibility increases with age, while the perceived role of government decreases—from 28% at age 18-27 to lower levels in older age groups.

To what extent do you agree or disagree with the following statement: "Employees have a responsibility to actively manage their health in order to remain in work."



of employees agree that employees have a responsibility to actively manage their health in order to remain in work

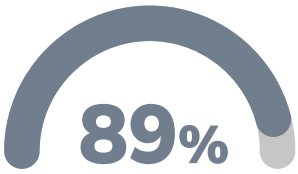
Digital platforms are increasingly integral to employee health management. Survey findings indicate that 73% of employees now express confidence in using digital services to access routine healthcare. Providing a user-friendly digital platform enables individuals to manage their health efficiently, shifting greater control to employees and supporting proactive engagement with healthcare resources.

The loyalty factor

A robust approach to employee wellbeing extends beyond health outcomes; it is a core driver of organisational loyalty and retention. Employees who perceive that their health and wellbeing are valued by their employer are more likely to demonstrate greater commitment to the organisation, with survey evidence indicating a strong correlation between effective wellbeing provision and elevated retention rates.



Would you be more likely to stay with an employer that offered health and wellbeing benefits?



of employees would be more likely to stay with an employer that offered health and wellbeing benefits

The data demonstrate that the provision of health and wellbeing benefits is now considered a standard expectation among employees. Notably, 79% of those actively seeking new roles indicate that the availability of such benefits is an important factor when evaluating prospective employers. This shift highlights the growing importance for organisations to position health support as a core component of their employment proposition.

Key observation

The findings highlight that employees place significant value on comprehensive health and wellbeing benefits. Access to practical, financial, and digital solutions not only facilitates improved health outcomes and productive working, but also strengthens organisational loyalty. Employers that implement effective support measures are well positioned to meet employee expectations and enhance retention.

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09. Expert advice: Rethinking wellbeing at work



By Perry Timms,
HR thought leader and author

What stands out in this year's findings is not simply that workplace pressures persist - it's that they are becoming structurally embedded in the experience of work.

The data points to a convergence of three forces:

1. **Constrained access to healthcare,**
2. **Sustained financial anxiety, and**
3. **Consistently high workload demands.**

When these combine, the result is not just a wellbeing challenge, but a systemic constraint on employee capacity and ultimately, organisational performance. For example, over half of employees report that NHS waiting times have affected their ability to work, while **75% are reducing spending on routine healthcare**. At the same time, average sick days have risen to 9.5 per year, with mental health a significant driver; particularly for those under 44. These are not isolated issues; they form a reinforcing cycle where delayed care, financial pressure, and work demands compound one another.

There is also a notable tension in the findings. While around 72% of employees report feeling happy and motivated at work, 40% say work frequently interferes with their personal lives, **and only 38% feel highly valued and supported**.

This suggests that positive sentiment is co-existing with underlying strain; employees are coping, but at a personal cost.

From a business perspective, the hidden cost is not just absence - it is diminished capacity and stuttering duty of care. When 43% of employees say a health condition affects their ability to perform at their best, the impact is felt in productivity, decision-making, and engagement long before it shows up in absence data.

In this context, employers are increasingly part of the health system, whether formally recognised or not. With public healthcare under pressure, the workplace has become a critical access point for support. Encouragingly, employees themselves recognise a shared responsibility - 80% believe they have a role to play in managing their health - but they also expect employers to provide the tools and environment to do so effectively.

The implication for HR and business leaders is clear for me: Incremental approaches to wellbeing will not be sufficient. Expanding benefits or introducing new services is valuable, but lasting impact depends on how these are integrated into the wider system of work.

Three practical shifts should help organisations respond more effectively:

1. Prioritise early intervention

Equip managers to recognise early signs of strain and provide timely access to support. Acting sooner reduces both human and organisational loss/cost.

2. Address work design, not just wellbeing provision

Since workloads are consistently cited as the biggest barrier to balance, organisations must examine how work is designed - structured, prioritised, and resourced - not just how recovery is supported. They're likely doing this anyway with AI and automation, this is as compelling a need as technologically-enabled efficiencies.



3. Improve access to everyday healthcare

When employees delay routine care due to cost or access, minor issues escalate into major absences. Affordable, accessible healthcare is a direct investment in workforce resilience.

Ultimately, this report clearly shows how we must approach wellbeing at work. It is no longer a peripheral concern or an optional benefit - it is a core condition for sustainable performance.

Organisations that recognise this and respond with integrated, systemic solutions will be better positioned to retain talent, maintain productivity, and build a more resilient workforce for the future. And, importantly, show they care about their own people as much as they do for their customers, clients, beneficiaries, and donors.

About Perry

Perry Timms, Founder and Chief Energy Officer of PTHR, has over 30 years of experience in business change and performance, with the last 21 in HR/Organisation Development. He ranked Number 1 in HR's Most Influential Thinkers 2022 (his fifth inclusion in that list) and is now in the HR Most Influential Hall of Fame. He is a four-times Engagement 101 Global Influencer and will publish his third book this year. Perry is a Chartered Member of the CIPD, a Fellow of the RSA and in 2024 was honoured with a Lifetime Achievement Award for his work in self-managed, democratic organisations, and a Global Culture Icon Award.

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10. Proactive health solutions: A broker's perspective



By Emily Jones,
Head of Workplace Wellbeing at Broadstone Financial Solutions

The Britain at Work Report 2026 paints a clear picture of a workforce under strain and an equally clear opportunity for insurers and brokers alike to step forward as strategic partners to employers.

The findings are compelling. Over half of employees say NHS pressures are directly affecting their ability to work, while 80% report financial anxiety. With the NHS crisis continuing to disrupt access to routine medical care, and financial stress now a daily reality for the majority of workers, employers are grappling with the consequences in the form of lower engagement, rising absenteeism, and growing concerns about retention.

But perhaps the most important takeaway is this: much of this absence is preventable. The challenge and opportunity lies in intervening earlier, before issues escalate to the point where time off work becomes unavoidable.

These aren't abstract wellbeing issues, they are operational risks, and when risks are quantifiable, they can be managed. This is where brokers and providers can add real strategic value, using the report's insights to build a business case that speaks a language employers understand: risk reduction, productivity gain, and return on investment.

Critically, that conversation must increasingly focus on early intervention. Supporting employees at the first signs of a problem, whether that's a minor health concern, emerging mental health strain, or financial stress, can significantly reduce the likelihood of absence occurring at all. Explaining, for example, how fast access to everyday healthcare through virtual GP services or mental health support can enable early diagnosis and treatment, preventing minor issues from becoming long-term conditions. Or showing how health cash plans empower employees to act early by making routine healthcare affordable, directly addressing the growing trend of workers delaying or skipping check-ups due to cost pressures.

These are not just reactive benefits; they are proactive tools designed to keep people well, in work, and productive. By emphasising prevention rather than cure, brokers can help employers shift from managing absence to actively reducing its occurrence in the first place.

When framed through data, health benefits stop being a "nice to have" and become a measurable investment in workforce resilience. Yet, when employers can feel overwhelmed with information and an increasing pressure to 'do something', what they need most is clear guidance – someone who can interpret the data, anticipate emerging workforce pressures, and recommend evidence-based solutions with a preventative lens.

Brokers who position themselves as consultative partners, rather than transactional intermediaries, will be best placed to deepen client relationships. By aligning benefits strategies with the lived realities of employees with long NHS waits, rising anxiety, financial strain, and widening generational inequalities, brokers can help clients design support that is not only relevant and future-proof, but fundamentally preventative.

The message is clear: the pressures facing employees are real, measurable, and growing. But so is the opportunity for our industry to lead the national conversation, not just by responding to absence, but by preventing it. Through early intervention, informed strategy, and a focus on keeping people well, brokers can shape outcomes that deliver meaningful impact for both clients and their people.



About Emily

Emily Jones, Head of Workplace Wellbeing at Broadstone Financial Solutions, works with employers to shape benefits and wellbeing strategies that support both business goals and the needs of their people. She has extensive experience across employee benefits and workplace wellbeing, helping organisations build practical, people-focused approaches that improve the employee experience and strengthen workforce health.

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11. Driving workplace wellbeing: A shared responsibility



By Paul Shires,
Commercial Director, Health Shield

Ensuring employees are kept in the best of health is a key commercial priority. Our Britain at Work Report 2026 highlights the scale of the challenge: 53% of employees report that NHS waiting times impact their ability to work, and average sick leave has increased to 9.5 days per year. At the same time, 80% of employees face financial anxiety, which adds considerable pressure on productivity and engagement. These figures underline the real and measurable cost of inaction for organisations.

However, these findings also signal an opportunity for strategic action. Our work with the Keep Britain Working initiative demonstrates the impact employers can have by intervening early, addressing minor health issues with affordable, targeted benefits. This approach not only mitigates business risk, but also helps ensure that the workforce remains resilient, productive, and engaged.

Providing employees with prompt access to everyday health support directly reduces absence and enhances workforce focus. The data is clear: 89% of employees are more likely to remain with an employer that offers robust health and wellbeing benefits. Investing in these solutions is not just a matter of care, it's a commercially sound decision that builds loyalty and long-term value for the business.

Addressing these challenges requires proactive leadership and a clear commercial focus. By prioritising early intervention and straightforward access to care, organisations can foster a culture that attracts and retains top talent. The business case is unequivocal; a healthy, supported workforce is integral to sustained performance and competitive advantage



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About Health Shield

Health Shield is a member-owned, not-for-profit, employee health benefits provider dedicated to helping people live healthy, happy lives. Established in 1877 to support railway workers, Health Shield has grown to serve over 480,000 Members and their families, as well as over 5,200 organisations across all industries. Guided by its mutual values, it prioritises people over profit, offering affordable and accessible health benefits to support its members through health cash plans, everyday healthcare coverage, and wellbeing tools.

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