# The Wellbeing Gap:

## Britain at Work 2026



health shield

# Contents



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**A Note on Our Data**

All figures are taken from the Britain at Work Report 2026, drawing on both the employer view and the employee view on workplace wellbeing.

Comparative statistics place employer beliefs and employee experiences side by side to reveal the wellbeing gap. Where 2025 figures are available, we've noted year-on-year change for context.


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# The Perception Gap

## When support is there, but the feeling doesn’t always follow

Employers are putting real time, thought and investment into the health and wellbeing of their people. From employee benefits and flexible working to mental health support and preventative care, workplace wellbeing has become an important part of how organisations care for their teams.

## And much of that work is making a difference.

**Around 72%** of employees say they feel happy at work, while 72% feel motivated. And 88% recognise that their employer provides support for their health and wellbeing.

**But when we look a little closer, another picture begins to emerge.**

**Only 38%** of employees feel highly valued and supported by their employer. A further 42% feel valued but believe there is room for improvement, while 20% don’t feel valued or supported at all.

**That difference is what we call the wellbeing gap:**
the space between the support employers intend to provide and how that support is experienced by their people.



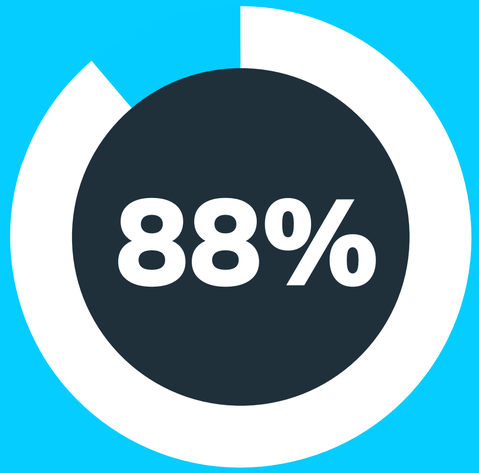
**This eBook** brings the employer and employee findings from Britain at Work 2026 together, side by side, to explore where those perceptions align and where they don’t. The aim isn’t to point fingers. Employers are already doing a great deal, often while balancing increasing costs, changing employee needs and pressure on resources.

Instead, it’s an opportunity to see the fuller picture. Because understanding where the gaps are is the first step towards making good support feel even more meaningful to the people it’s designed for.

> **The support is there. The feeling of being supported is where the gap begins.**

# The Wellbeing Gap in Numbers





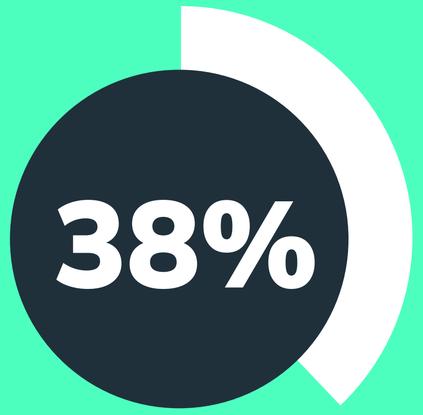

**of employees say their employer provides support for their health and wellbeing.**

### Positive on the surface

**72%** feel happy about their work.

**72%** feel motivated about their work.

**But only:**




**feel highly valued and supported by their employer.**

### But there's more beneath the numbers

**42%** feel valued and supported, but believe there is room for improvement.

**20%** don't feel valued or supported by their employer.

## Why feeling supported matters

Employees who feel happy, motivated, valued and supported take an average of:

**8.7** **sick days a year**

For those who don't, that rises to:

**12.3** **sick days a year**

# Keeping Britain Working is a Shared Responsibility

## Workplace health is bigger than any one employer

The wellbeing gap sits within a much wider conversation about the health of Britain's workforce.

The Keep Britain Working review has brought greater attention to the impact that ill health can have on people's ability to remain in work and to the role that government, employers and individuals can all play in creating healthier working lives.

That focus on shared responsibility is also reflected strongly in the Britain at Work findings.

### A shared challenge

**80%** **of employees agree that they have a responsibility to actively manage their own health to remain in work.**

**Interestingly, employers and employees agree that responsibility should be shared but see their own role slightly differently.**

| | Employers say: | Employees say: |
|---|---|---|
| Employers | 39% | 30% |
| Employees | 32% | 38% |
| Government | 23% | 23% |
| Other | 6% | 9% |



Employers are most likely to place the greatest responsibility on themselves. Employees, meanwhile, are most likely to place it on themselves. Both groups give government exactly the same share at 23%.

Closing the wellbeing gap, therefore, isn't about transferring responsibility from one side to another. It's about helping those different parts work better together.

**Better workplace health is something employers and employees create together.**

# Confidence vs. Reality

## Confidence is high, but employers still see gaps



## Other areas also stand out:

**33%**
feel less confident their benefits support long-term health conditions

**29%**
feel less confident supporting family or caring responsibilities

**27%**
feel less confident supporting menopause

**So, while the overall picture is positive, employers still recognise there are gaps to address.**

> **Confidence is high. The opportunity is knowing where to focus next.**

### There's plenty to feel positive about when it comes to workplace health benefits.

91% of employers believe their employee health benefits adequately address the main drivers of absence in their organisation, including 36% who believe they address them fully.

### But confidence isn't consistent across every area of employee health.

Just over half of employers believe they are doing enough to support their employees' health.

55% feel they are doing enough to support physical health, while 54% say the same for mental health. However, when employers look specifically at their benefits, 34% say mental health is one of the areas they feel least confident their benefits support.

### And adding more isn't always straightforward.

45% of employers say budget is the biggest barrier to providing benefits employees find valuable.

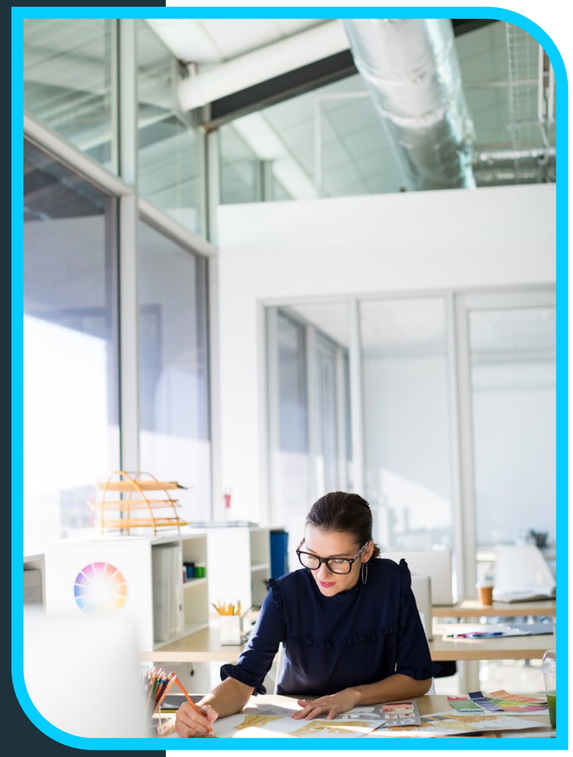
That makes it even more important to understand where support can have the greatest impact, particularly when more than one in three employees have considered reducing their hours or leaving work altogether because of a health-related issue.

# Put Your Confidence to the Test

## Five questions worth asking about your benefits

A good benefits package doesn't have to stand still. Regularly checking how support is working can help employers build on what they're already doing well.

The employer research gives us some clues about where to look. 43% of employers say knowledge of employee needs is a barrier to providing benefits employees find valuable, while 40% point to diverse employee needs.



**So, how confident are you that your benefits are working for your people?**

### 1. Do we know what our people need?

Employee needs change.
Regular surveys, conversations and feedback can help you keep up.

### 2. Do our benefits reflect different needs?

Think beyond the average employee. Age, life stage, working patterns and individual circumstances can all shape what people value.

### 3. Do we know what's being used?

Look at utilisation alongside employee feedback to understand which benefits are making an impact and which might need more attention.

### 4. Are we measuring the right things?

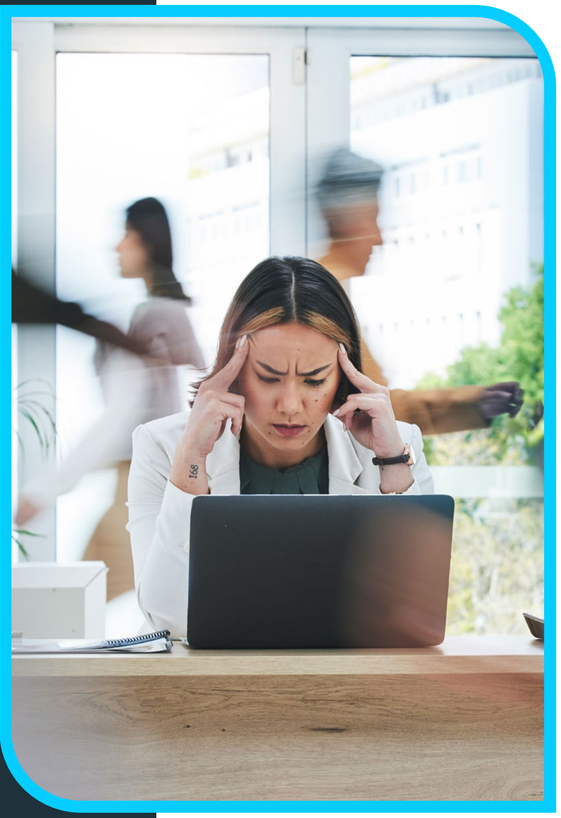
Absence matters, but so do engagement, satisfaction and employee experience. Employers themselves rank positive employee feedback as the most important measure of a successful benefit, at 55%.

### 5. When did we last review our approach?

What worked two years ago might not reflect what your workforce needs today. Small, regular reviews can help keep support relevant.

# Mental Health & Burnout

## The Gap Between Support and Speaking Up



> **Nearly three in four employers think their team is comfortable opening up. Just over half of employees agree.**

## Would your people tell you when they're struggling?

Mental health is one of the clearest areas where employer confidence and employee experience don't quite align.

### Employer view

74% of employers believe their employees would feel comfortable discussing mental health challenges with them.

### Employee view

Yet only 56% of employees say they would actually feel comfortable having that conversation.

## That 18-percentage-point gap matters.

It doesn't mean employers aren't trying to create open and supportive workplaces. But it does suggest that what feels approachable from an employer perspective may still feel difficult from the other side of the conversation.

For someone experiencing stress, anxiety or poor mental health, speaking up can be a significant first step. Knowing support exists is important, but employees also need to trust that they can ask for help without judgement and feel confident about what happens next.

This becomes particularly important when we look at absence. Employers estimate that mental health issues account for 22% of employee absence, rising to 25% in public sector organisations and businesses with 5,000 or more employees.

**Creating an environment where people feel able to speak sooner could therefore be an important part of helping employees access support before they reach the point where they need time away from work.**

# When Everyday Pressure Starts to Build

## Burnout isn’t happening in isolation

### Helpful resource

**Your guide to work-life balance and a happier workplace.**

Practical ideas to help employers create a healthier balance between work, wellbeing and productivity.

**Download Here**



**Mental health challenges rarely have one simple cause. Workload, work-life balance and pressures outside the workplace can overlap, making it harder for people to switch off and recover.**

### Employer view

Employers are already alert to this. 43% identify burnout as a highly relevant workforce health challenge, making it second only to financial wellbeing among the additional health challenges identified in the employer research.

### Employee view

Employees also tell us that work is spilling into life outside it. 40% say work frequently interferes with their personal or family life, while 30% identify high workloads as the main barrier to achieving better work-life balance.

## Younger employees are feeling the pressure

**The impact is particularly visible among younger people.**

Britain at Work found that mental health is a major driver of absence among workers under 44. More broadly, 43% of employees under 35 have considered reducing their hours or leaving work altogether because of a health-related issue.

The employee data also shows a striking age difference in overall health-related absence. Employees aged 18–27 report an average of 19.5 days off across ill health, mental health, physical injury/issues and family leave, compared with 12.8 days across all employees surveyed.

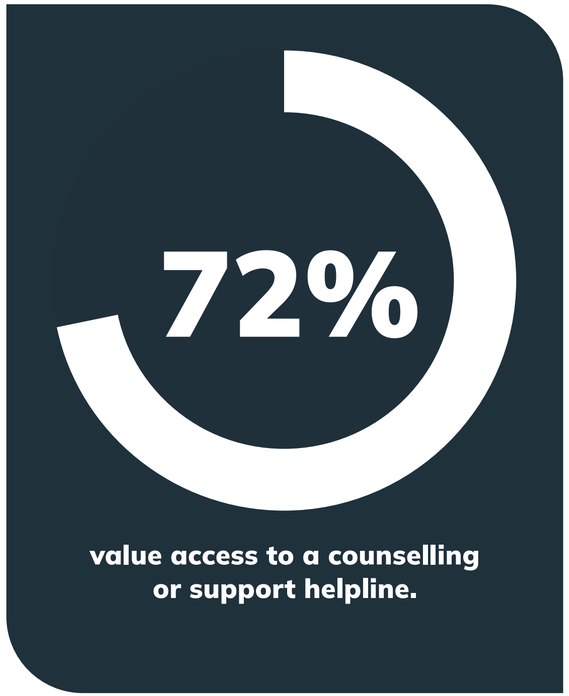
**These findings make a strong case for looking beyond absence once it happens. Creating manageable workloads, encouraging genuine downtime and making support easy to reach can all form part of a more preventative approach.**

# Make it Easier to Ask for Help

## Employees are telling us what support matters

**Closing the mental health gap doesn't mean employers need to have all the answers themselves. What matters is creating clear routes to support and making employees feel comfortable using them.**

The Britain at Work findings give us a good indication of what employees value.




**value access to a counselling or support helpline.**




**see a mental wellbeing support app as an important employee benefit.**

> **Support works best when people know it's there and feel safe enough to use it.**

These tools give employees different ways to reach out.
For someone who doesn't yet feel ready to talk to their manager, confidential or self-guided support can provide another route to help.

**But provision and culture need to work together.**

**Employers can make a difference by keeping mental health part of everyday conversations, giving managers the confidence to check in, communicating available support regularly and ensuring people know where to turn before they reach crisis point.**

The opportunity isn't to expect managers to become mental health experts. It's to create a workplace where noticing, listening and directing someone towards appropriate support feels normal.

## Helpful resource

**Mental Health Toolkit for Employers**

Download for practical tools and guidance to help employers spot the early signs, start supportive conversations and create a more open workplace.

**Get the Toolkit**

# Physical & Financial Wellbeing

## When Financial Worries Follow People to Work



> **No one should have to choose between their health and their household bills.**

## The cost of living is becoming a wellbeing issue

**Financial wellbeing is firmly on employers' radar. In fact, 47% of employers identify financial wellbeing as a relevant workforce health challenge, ahead of burnout, sleep and fatigue, and chronic conditions.**

### Employer view

Employees increasingly see a role for employers here too. 69% believe employers should take a more active role in supporting financial wellbeing beyond salary, while 76% say help with the cost of healthcare is an important employee benefit.

### Employee view

80% are worried about the current cost of living, up from 78% in 2025. For many, this isn't an occasional concern: 72% worry about their finances at least once a week.

**Those worries don't disappear when someone starts their working day. Financial pressure can shape how people feel, the choices they make and, importantly, how they look after their health.**

Employees increasingly see a role for employers here too. 69% believe employers should take a more active role in supporting financial wellbeing beyond salary, while 76% say help with the cost of healthcare is an important employee benefit.

That doesn't mean employers are expected to solve every financial challenge their people face. But there are practical ways to ease some of the pressures connected to health.

A Health Cash Plan can help employees manage everyday healthcare costs by providing money back towards services such as dental care, optical care and physiotherapy.
It can also help make preventative healthcare more accessible, encouraging people to look after their health sooner rather than putting off care because of cost.

For employers, it's a practical way to bring financial and physical wellbeing together – helping employees manage healthcare costs while giving them more support to stay on top of their health.

# When Household Budgets Affect Healthcare

## Financial pressure is changing health decisions



**The link between financial and physical wellbeing becomes particularly clear when we look at how employees are responding to the cost of living.**

Britain at Work found that 75% of employees have reduced their spending on everyday healthcare. Around a third have gone further: 34% have skipped meals, while 33% have cancelled routine check-ups such as dental appointments.

**These aren't simply financial decisions. They can become health decisions too.**

## The everyday impact

**75%**
**Have reduced spending on everyday healthcare.**

**34%**
**Have skipped meals.**

**33%**
**Have cancelled routine check-ups.**

The challenge for employers is that putting off everyday care doesn't necessarily make a health need disappear. An employee who delays a dental appointment, eye test or other routine care may still bring that discomfort, worry or untreated health concern into work.

**This is where financial and physical wellbeing start to overlap.**

Employees are also telling us that they want support with these everyday costs. 76% rate help with the cost of healthcare as an important employee benefit.

For employers, supporting financial wellbeing therefore doesn't have to mean trying to address someone's entire household budget. Practical benefits that make routine healthcare more affordable can provide targeted help where financial pressure and employee health meet.

## Helpful resource

**Financial Health Toolkit for Employers**

Practical guidance to help employers better understand financial wellbeing and support their people through financial pressures.

**Get the Toolkit**

# Physical Health Shows Up At Work

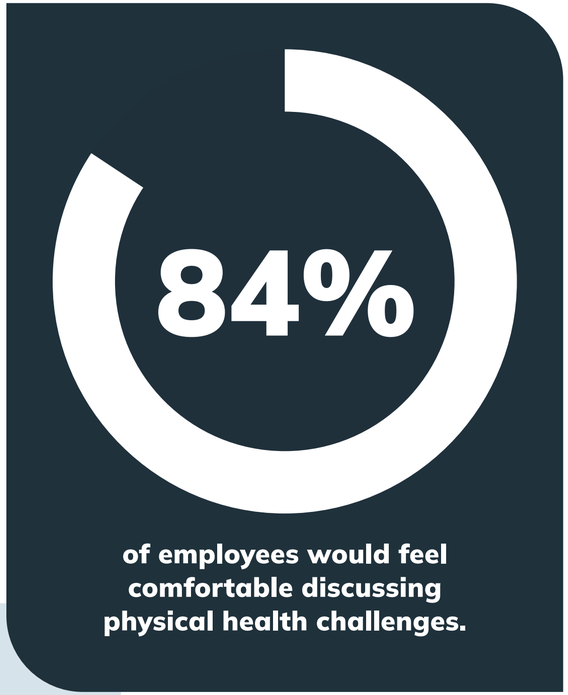
## Are people as comfortable talking about physical health as we think?

> The easier it feels to speak up, the sooner support can begin.

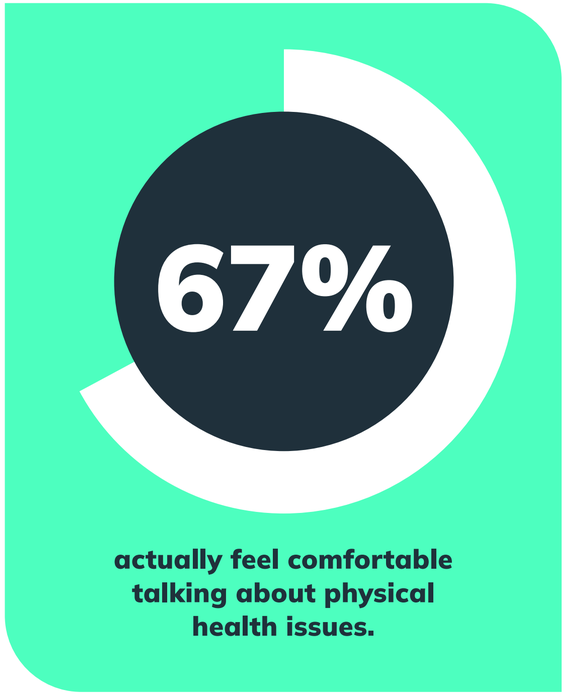
**Physical health is another area where employer perception and employee experience don't completely align.**

84% of employers think their employees would feel comfortable discussing physical health challenges with their manager, HR team or employer. But only 67% of employees say they actually feel comfortable doing so.

**Employers Think:**




**Employees Say:**




That 17-percentage-point gap is strikingly similar to what we see around mental health. It suggests that even with something that may feel easier to discuss than mental wellbeing, employers could still be overestimating how comfortable people feel asking for help.

**Employers see the impact through absence too. Sickness or ill health accounts for 38% of employee absence, while physical injuries or issues account for another 15%.**

The opportunity isn't simply to respond when someone takes time off. Creating an environment where people feel comfortable raising health concerns, alongside providing accessible routes to care, can help employees seek support sooner.

## Helpful resource

**Physical Health Toolkit for Employers**

Practical ideas and resources to help organisations support better physical health across their workforce.

**Get the Toolkit**

# Benefit Awareness & Accessibility

## When Access to Healthcare Becomes a Workplace Issue



> **A benefit only makes a difference when people can reach the support they need.**

## Waiting for care can mean waiting to get back to your best

For many employees, getting the healthcare they need isn't always straightforward. And when access to care is delayed, the effects don't necessarily stay outside the workplace.

**The barriers can begin at the very first step.**

55% have experienced difficulty getting a doctor's appointment, while 48% have faced delays in follow-up care after a doctor's referral. The research also found that 30% have missed work because of a lack of access to healthcare.

### The healthcare access gap

**53%**
**Say NHS waiting times or access to treatment has affected their ability to work.**

**55%**
**Have struggled to get a doctor's appointment.**

**48%**
**Have experienced delays in follow-up care after a referral.**

For employers, this makes healthcare access more than a personal issue. An employee who is waiting for an appointment, diagnosis or follow-up treatment may be managing symptoms while working, taking time away from work or trying to manage their condition themselves.

**In fact, 44% of employees say they have self-treated because they couldn't access healthcare.**

Employers can't remove pressure from the NHS, but they can give employees additional routes to everyday healthcare.

A Health Cash Plan can help by making services such as physiotherapy, dental and optical care more affordable, alongside access to additional health and wellbeing support.

This can help employees take a more proactive approach to their health and access support sooner, rather than waiting until a problem becomes harder to manage.

# Making Support Easier to Reach

## Three ways to turn benefits into benefits people use



**Having the right support in place is a great start. The next step is making sure employees know about it, understand it and can access it easily.**

## 1. Make it visible

**40% of employers say low awareness or engagement with benefits is a barrier to providing support employees find valuable.**

Don't rely on employees remembering what they were told when they joined. Regular reminders, simple explanations and clear signposting can help keep support front of mind.

## 2. Make it easy

**73% of employees feel confident using digital platforms to access routine healthcare.**

Digital services such as virtual GP appointments can give employees another way to access everyday support, with greater flexibility around work and home life.

## 3. Make the value clear

**Tell people what a benefit can actually help them with, rather than simply listing what's included.**

Making the connection to everyday needs can help employees understand when and why to use their support.

**And that support is something employees value.**

**89%** **of employees say access to health and wellbeing benefits would make them more likely to stay with their employer.**

# Bridging the Gap

## Turn Good Intentions Into Practical Support



### Make it easier for people to look after their health

The findings throughout Britain at Work show that employers are already investing in wellbeing. Closing the gap isn't necessarily about starting again or continually adding more. It's about focusing support where employees are experiencing the greatest barriers.

> **Closing the gap isn't always about offering more. It's about making the right support easier to reach.**

## Here are three practical places to start:

### 1. Help with everyday healthcare costs

**With 75% of employees cutting back on everyday healthcare spending, affordability matters.**

**A health cash plan can help employees claim money back towards routine costs such as dental care, optical appointments and physiotherapy – making it easier to look after their health without putting as much pressure on household budgets.**

### 2. Make mental health support easy to reach

**Employees need different ways to ask for help. Counselling helplines, Employee Assistance Programmes and mental wellbeing apps can provide confidential routes to support, including for those who don't yet feel comfortable speaking to their employer.**

**The important part is making sure employees know where to turn and feel confident doing so.**

### 3. Bring healthcare closer

**When 55% of employees have struggled to get a doctor's appointment, additional routes to everyday care can make a real difference.**

**Digital services such as remote GP appointments and on-demand physiotherapy can give employees more flexibility to access support around work and everyday life. And with 73% already confident using digital platforms for routine healthcare, employees appear ready to use them.**

# Make the Support You Have Work Harder

## Listen, communicate and keep wellbeing visible

**Even a strong benefits package can only deliver value if employees know what's available and feel that it's relevant to them.**

Employers recognise the challenge: 40% say low awareness or engagement with benefits is a barrier to providing benefits that employees find valuable.

## Two simple principles can help.

### 1. Communicate, then communicate again

**Benefits shouldn't only appear during onboarding or annual enrolment.**

Keep support visible throughout the year with regular reminders, manager conversations, internal campaigns and timely wellbeing content. Crucially, explain benefits in terms of the everyday problems they can help with, rather than simply listing what's included.

A wellbeing calendar can provide a useful framework, helping HR teams connect available support with relevant health and wellbeing moments throughout the year.

### 2. Listen and tailor

**There is no single wellbeing package that will feel equally relevant to everyone.**

Regular employee feedback, benefit usage data and conversations with different groups across the workforce can help identify unmet needs. Employers can then focus their time and budgets where they can make the greatest difference.

The aim isn't perfection. It's to keep listening, learning and adapting so the support on offer feels like support in practice.

Closing the gap rarely means spending more.
Often, it means helping people feel and use the support that's already there.



## Helpful resource

**Employee Wellbeing Calendar**

Keep wellbeing conversations going throughout the year with key awareness dates, ideas and opportunities to engage your people.

**VIEW THE CALENDAR**

# Closing the Wellbeing Gap

## From Supported on Paper to Supported in Practice

> **Good wellbeing support isn’t simply something employees have. It’s something they can see, reach and feel.**

## Small changes can make support feel very different

Employers are investing in their people and feel confident about much of the support they provide. Employees value that support too. Yet throughout this eBook, we’ve seen areas where employer confidence and employee experience don’t completely align.

**The good news is that these gaps can be bridged.**

Making support easier to understand, more relevant to different needs and simpler to access can help existing wellbeing investment go further.

And when people genuinely feel supported, everyone can benefit.

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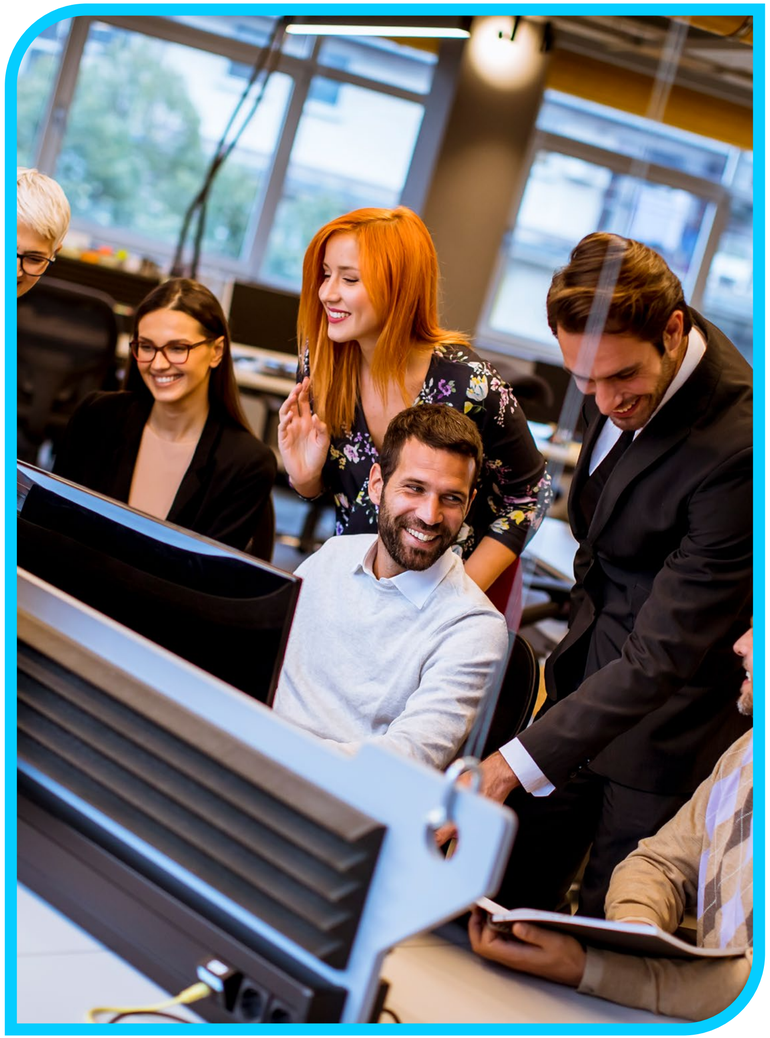
## So perhaps the question to take away isn’t simply:

**“What support do we offer?”**

But:

**“Does our support feel like support to our people?”**

Listening to the answer is where closing the wellbeing gap begins.



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# Helping Your Support Go Further

## Practical wellbeing support for everyday health

The Wellbeing Gap shows that supporting employee health isn't always about doing more. It's about making sure the support you provide is relevant, accessible and easy for your people to use.

**A Health Shield Health Cash Plan can help you put that into practice.**

By helping employees with the cost of everyday healthcare, including dental care, optical care and physiotherapy, you can give your people practical support to look after their health and access care when they need it.

And with additional health and wellbeing services available, you can give employees different ways to find the right support for them, helping address some of the financial and access barriers highlighted throughout Britain at Work 2026.



## Ready to close the gap?

Find out how a **Health Shield Health Cash Plan** could complement your existing wellbeing strategy and help your people get more from the support you provide.

**Get in touch with us today.**

Discover more:
**healthshield.co.uk**

Let's talk:
**01270 503959**

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