



POLE STAR *Advisory*

# The Great Employee Benefits Study 2025

Final report

May 14th, 2025

# Tutkimuksen tulokset lyhyesti

**epassi**



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# 1. Työsuhde-eduilla on merkittävä rooli työpaikan valinnassa ja vaihtohalukkuudessa

- **Työsuhde-edut ovat merkittävässä roolissa uusien työntekijöiden rekrytoinnissa.**
  - 63 prosenttia suomalaisista työntekijöistä pitää etuja tärkeinä tai erittäin tärkeinä työpaikkaa valitessaan.
- **Eduilla on tärkeä rooli osana työntekijäkokemusta ja niillä on mahdollista vaikuttaa työntekijäpitoon.**
  - 84 prosenttia suomalaisista työntekijöistä ilmoittaa olevansa valmiita vaihtamaan työpaikkaa, mikäli toisessa vastaavassa työpaikassa olisi tarjolla paremmat työsuhde-edut.
- **Työsuhde-edut ovat erityisen kiinnostavia nuorempien ikäpolvien keskuudessa, mikä ennakoii etujen merkityksen lisääntymistä tulevaisuudessa.**
  - 52 prosenttia Z-sukupolvesta voisi kieltäytyä työtarjouksesta, jos siihen liittyvä etupaketti ei ole riittävä.
  - 86 prosenttia Z-sukupolvesta, 89 prosenttia millenniaaleista ja 79 prosenttia vanhemmista työntekijöistä olisi valmiita vaihtamaan työpaikkaa parempien etujen vuoksi.
- **Hyvinvointiin panostaminen voi olla työntekijöille jopa mieluisampaa kuin palkankorotus.**
  - 48 prosenttia työntekijöistä on sitoutuneempia työhönsä, jos työnantaja panostaa työntekijän hyvinvointiin palkankorotuksen sijaan.

## 2. Lounasedulla on merkittävä vaikutus työntekijäkokemukseen

- **Lounasetu on suurimmalle osalle työntekijöistä tärkein etu.**
  - 61 prosenttia lounasetua käyttävistä työntekijöistä pitää sitä tärkeimpänä työntekijäetuna.
- **Lounasetu tukee hyvinvointia sen käyttäjien keskuudessa.**
  - 71 prosenttia lounasetua käyttävistä työntekijöistä kokee sen tukevan omaa hyvinvointiaan.
- **Lounasetu lisää sosiaalista kanssakäymistä työpaikalle.**
  - Enemmistö lounasedun käyttäjistä (62 %) kertoo syövänsä useammin kollegoiden kanssa lounasedun ansiosta.
- **Lounasedun avulla on mahdollista houkutella työntekijöitä takaisin toimistolle.**
  - Yli kolmannes lounasedun käyttäjistä (39 %) kokee, että lounasetu kannustaa tulemaan toimistolle useammin.
- **Lounasetu on erittäin haluttu myös niiden keskuudessa, joilla sitä ei nykyisellään ole käytössä.**
  - 87 prosenttia työntekijöistä, joilla ei ole lounasetua käytössään, ottaisi sen käyttöön, mikäli työnantaja tarjoaisi sen.
- **Työntekijät, joilla on lounasetu, kokevat työnantajan tukevan heidän fyysistä ja henkistä hyvinvointiaan selvästi useammin kuin ne, joilla etua ei ole.**
  - Niistä työntekijöistä, joilla on lounasetu käytössä, 54 prosenttia kertoo työnantajan tukevan fyysistä hyvinvointiaan ja 42 prosenttia henkistä hyvinvointiaan, kun vastaavat luvut niillä joilla ei lounasetua ole käytössä ovat 41 prosenttia (13 %-yks ero) ja 28 prosenttia (14 %-yks ero).

### 3. Liikunta- ja kulttuurieduilla on mahdollista vaikuttaa palveluiden käyttöön

- **Liikunta- ja kulttuuriedun tarjoaminen vaikuttaa suurimmalla osalla työntekijöistä näiden palveluiden käyttöön.**
  - 73 prosenttia suomalaisista työntekijöistä kertoo hyödyntävänsä liikunta- ja kulttuuripalveluita enemmän, kun työnantaja tarjoaa niihin liittyviä etuja.
- **Mitä suurempi liikunta- ja kulttuuriedun määrä, sen enemmän näiden etujen koetaan vaikuttavan kokonaisvaltaiseen hyvinvointiin.**
  - 79 prosenttia korkeimman (400 €) edun saajista kokee etujen vaikuttavan myönteisesti kokonaisvaltaiseen hyvinvointiinsa, kun vastaava luku matalamman etumäärän (1-199€) saajien keskuudessa on 63 prosenttia (16 %-yks ero).
  - 67 % korkeimman edun saajista kokee etujen kannustavan liikkumaan enemmän, kun taas matalamman edun saajien keskuudessa vastaava luku on 52 prosenttia (15 %-yks ero).
- **Suurempi etumäärä yhdistyy usein myös koettuun työn ja vapaa-ajan tasapainoon sekä työuupumuksen ehkäisyyn.**
  - 63 % korkeimman edun saajista kokee, että edut auttavat ylläpitämään työ- ja vapaa-ajan tasapainoa ja ehkäisevät uupumusta, kun vastaava luku matalamman edun saajien ryhmän keskuudessa on 43 prosenttia (30 %-yks ero).

## 4. Suomalaisilla työnantajilla positiivinen näkemys etubudjettien kehityksestä

- **Suomalaiset työnantajat suhtautuvat tulevaan kaikista positiivisimmin, ainakin ennakoidun etubudjetoinnin näkökulmasta.**
  - Suomalaisten työnantajien keskuudessa etubudjetteihin odotetaan keskimäärin 7.9 prosentin kasvua vuodelle 2026. Tässä luvussa on merkittävää kasvua edellisvuoteen, jolloin keskimääräinen odotettu kasvu oli 4.5 prosenttia. Suomi oli ainoa kyselyn maista, jossa keskimääräisen etubudjetin odotetaan kasvavan seuraavalle vuodelle.
  - 46 prosenttia suomalaisista työnantajista suunnittelee kasvattavansa etuihin kohdistuvaa budjettia vuodelle 2026. Vastaava luku edellisvuoden tutkimuksessa oli 37 prosenttia.
- **Työntekijöiden hyvinvointi on suomalaisille työnantajille tärkein syy kasvattaa etubudjettia.**
  - 63 prosenttia etubudjettiaan kasvattavista työnantajista mainitsee työntekijöiden hyvinvoinnin parantamisen tärkeimpänä syynä.

# Structure

1. **Employee Benefit Study 2025: Study structure, key definitions, and data**
2. **Why benefits matter?**
3. **Investment realities vs. employee interests**
4. **Benefits best practices**
5. **Personal wellbeing at the workplace**
6. **Market-specific employee benefit interests**

# 1. Employee Benefit Study 2025: Study structure, key definitions, and data

# The Great Employee Benefits Study 2025 expands the investigation of European employee benefits to Germany and the Netherlands

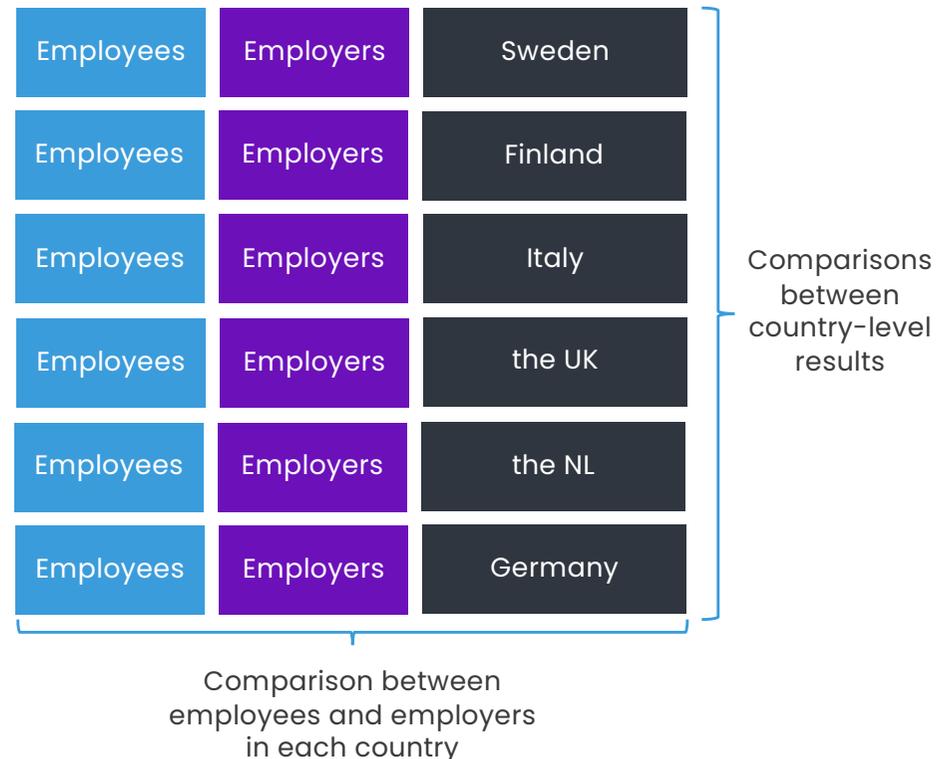
The Great Employee Benefits Study 2025 (GEBS2025) provides an **overview of the employee benefits in Europe** through the perspective of Sweden, Finland, Italy, the United Kingdom (UK), the Netherlands (NL), and Germany.

The two-sided design explores the differences between **employee and employer perspectives**, and in so doing, yields actionable results for strategic planning of employee benefits.

The study focuses on **classic themes** such as comparison of employee interests with organizations' intentions to invest in future benefits as well as more **novel topics** such as AI, employee wellbeing and remote work.

The GEBS has been conducted for three consecutive years. The research has been designed by professors and researchers from Aalto University. The research was conducted by the Pole Star Advisory think tank in collaboration with Epassi.

## GEBS2025: two-sided multi-country structure



# The Great Employee Benefits Study 2025: key definitions

## Employee benefits

Benefits refer to non-wage compensation and perks that employers offer to their employees in addition to their regular salaries or wages.

- These benefits can include a wide range of offerings, such as flexible working arrangements, fitness benefits, and more.

Benefits that are legally mandated are not considered part of these employment benefits.

- However, additional benefits that are offered in addition to the legally required ones, such as more comprehensive insurance, are also considered employment benefits for the purposes of this study.

## Personal wellbeing

Personal wellbeing encompasses the holistic state of an individual's physical, mental, and emotional health and satisfaction.

In the context of work, it involves factors such as job satisfaction, work-life balance, professional growth, and a sense of fulfilment derived from work.

This extends beyond mere satisfaction and includes a positive work environment, opportunities for growth, meaningful tasks, sense of autonomy, and a healthy work-life integration.

## How to follow the two-sided structure?

### Main color used in graphs



Insights from employees.

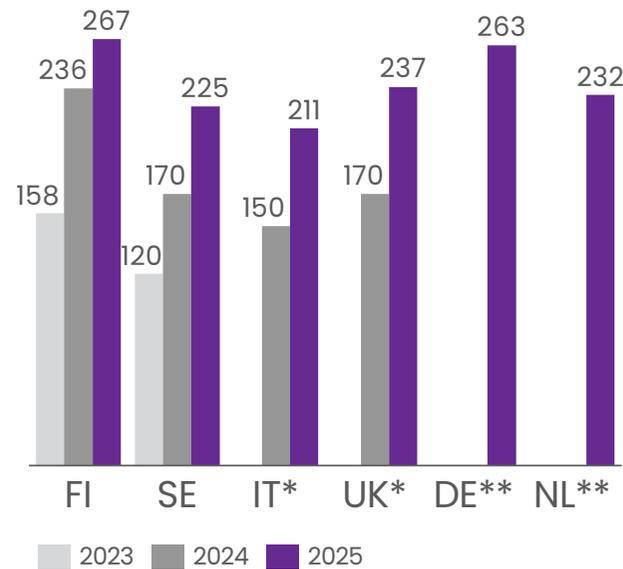
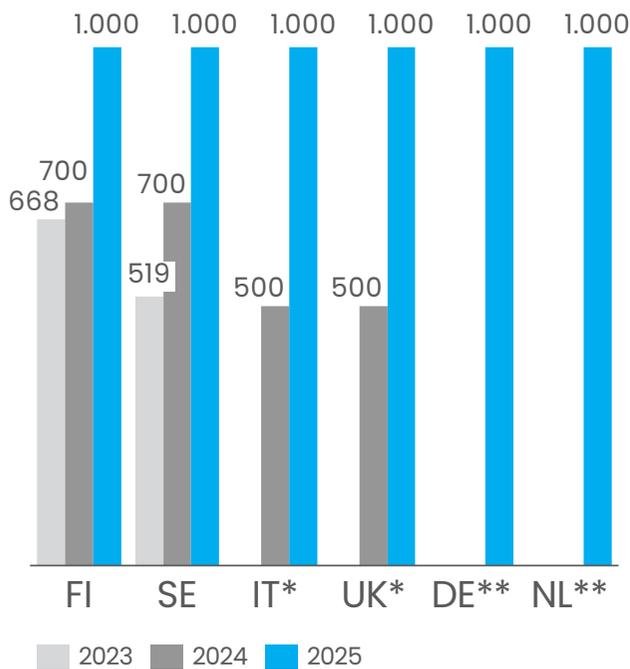


Insights from senior executives and management decision-makers participated as representatives of the employers.

# The Great Employee Benefits Study 2025: European-level dataset from six countries

## Employee responses

## Employer responses



In the study, a total of **6000 employees** and **1435 senior executives and HR decision-makers** participated in the survey as representatives of the employers.

The study targeted only companies with over 50 employees in each country and across all regions.

Over the years, the number of responses has significantly increased since 2023, indicating in part that the GEBS is solidifying its position as a barometer of employee benefits.

The data for GEBS2025 was collected through an online survey in February–March 2025.

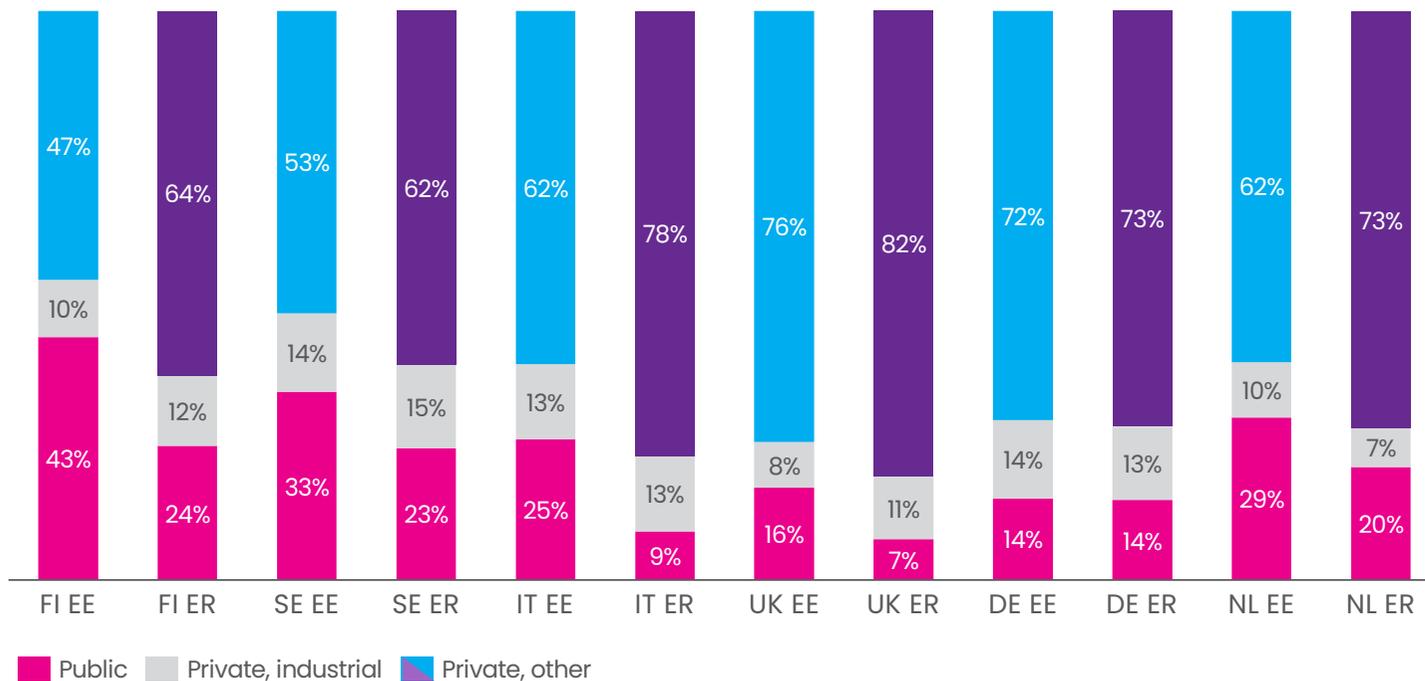
\*Italy and the UK were added to the GEBS countries in early 2024. Respondent data for these countries were not collected in 2023  
 \*\*Germany and Netherlands in 2025. Respondent data for these countries were not collected in 2023 and 2024.



# The Great Employee Benefits Study 2025: Respondents by industry

## Employees and Employers, all countries

Responses by industry, 2025



**Private, non-industrial organisations are the most common across all countries.** Among employer representatives, private, other sectors make up more than 70 percent of respondents in all countries. Among employees, this sector is also the largest in every country.

**Public sector representation is highest in Finland and the Netherlands.** In Finland, 43 percent of employee respondents (FI EE) and 24 percent of employer representatives (FI ER) work in the public sector, while in the Netherlands public sector representation 29 percent of employee respondents (NL EE) and 20 percent of employer representatives (NL ER) work in the public sector.

**Private, industrial includes** Manufacturing, production of raw materials and sourcing

**Private, other includes** B2C services, B2B services, Retail and logistics, Technology and telecommunications, Finance and insurance

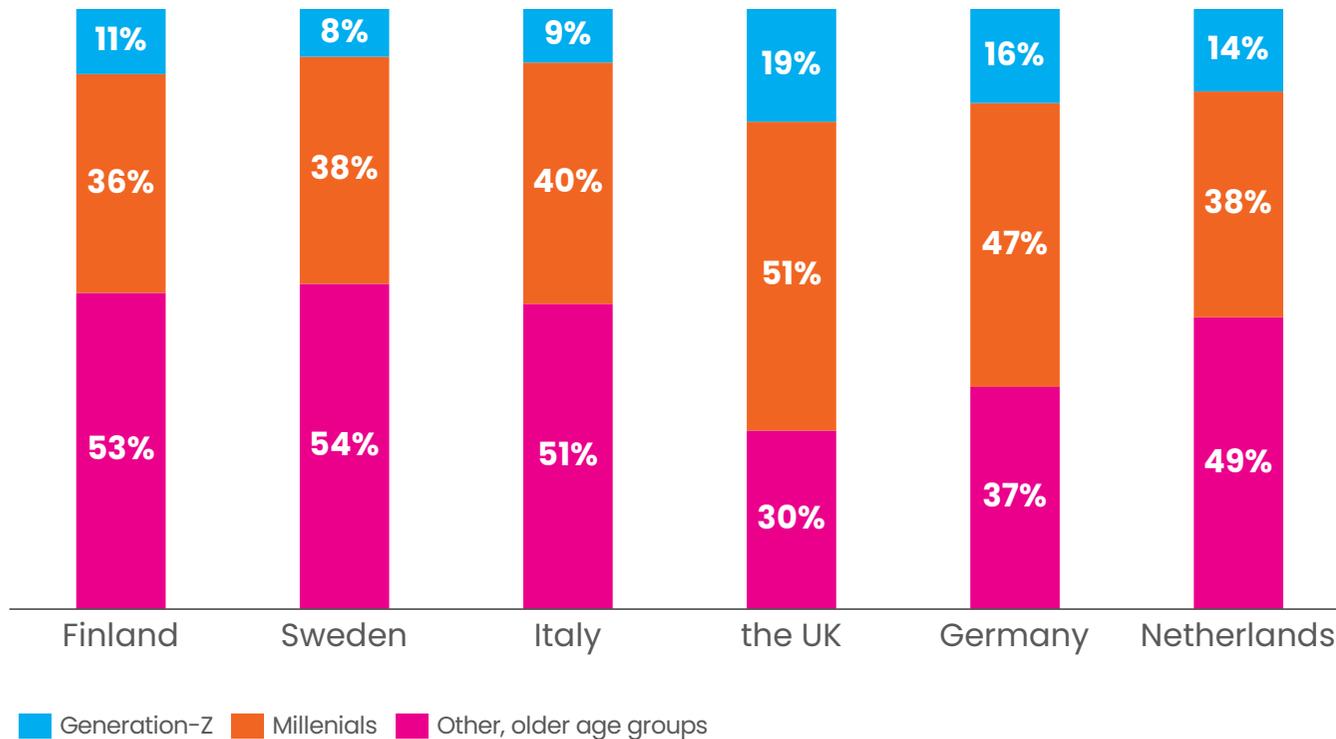
**Public sector includes** all public sector related employment



# The Great Employee Benefits Study 2025: Employee respondents by age groups

## Employees, all countries

Responses by age groups, 2025



**Gen X and older employees dominate the sample across all countries.** Respondents from “other, older age groups” (likely Gen X and Boomers) made up more than half of participants in Finland (53%), Sweden (54%), and Italy (51%).

**Millennials are the second-largest respondent group.** Their share is highest in Germany (47%) and Italy (40%), and still substantial in other markets, suggesting that Millennials are a central audience for benefits design in Europe.

**Generation Z participation is lowest overall.** Their share ranges from just 8% in Sweden to 19% in the UK, since only part of the generation has entered the job market. This age group is interesting to understand to observe emerging trends in the market.

**Gen-Z** includes people born in years 1997-2012

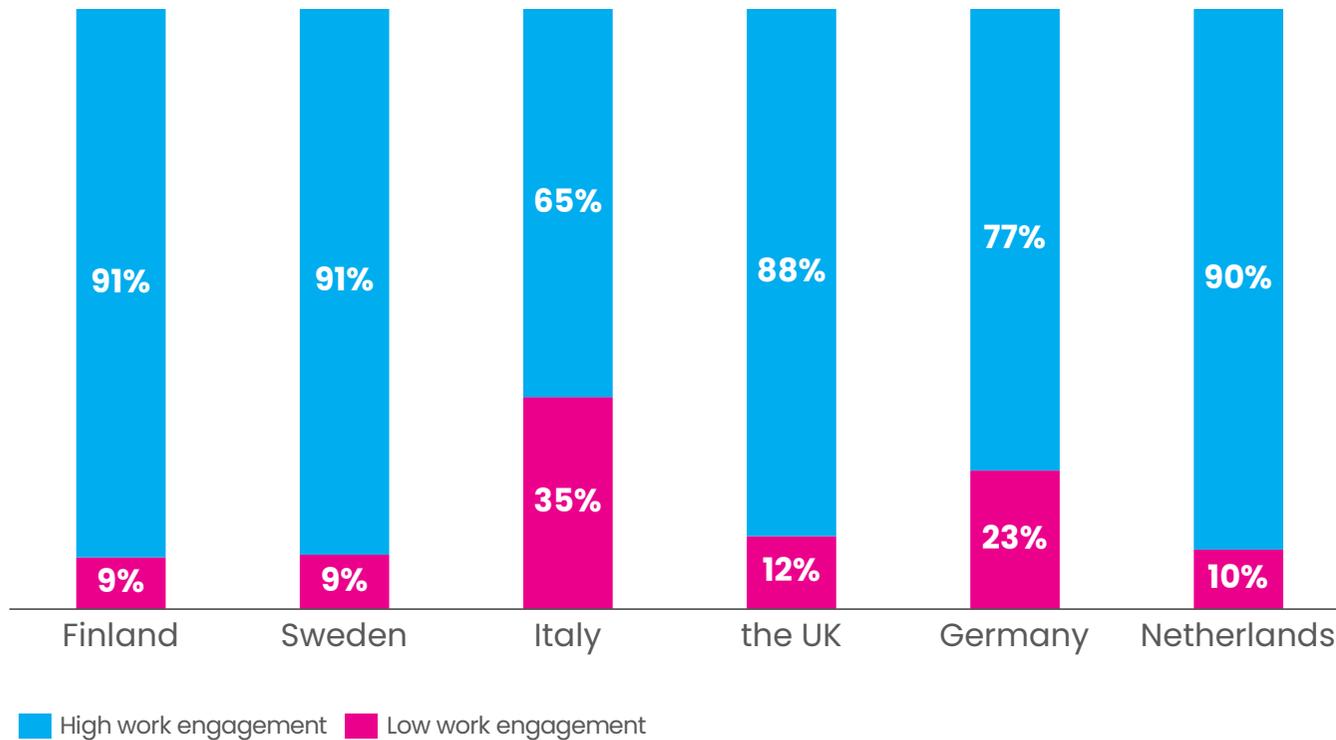
**Millennials** includes people born in years 1981-1996

**Gen X and older age group** includes people born on 1980 and before

# The Great Employee Benefits Study 2025: Employee respondents by degree of work engagement

## Employees, all countries

Responses by work engagement level, 2025



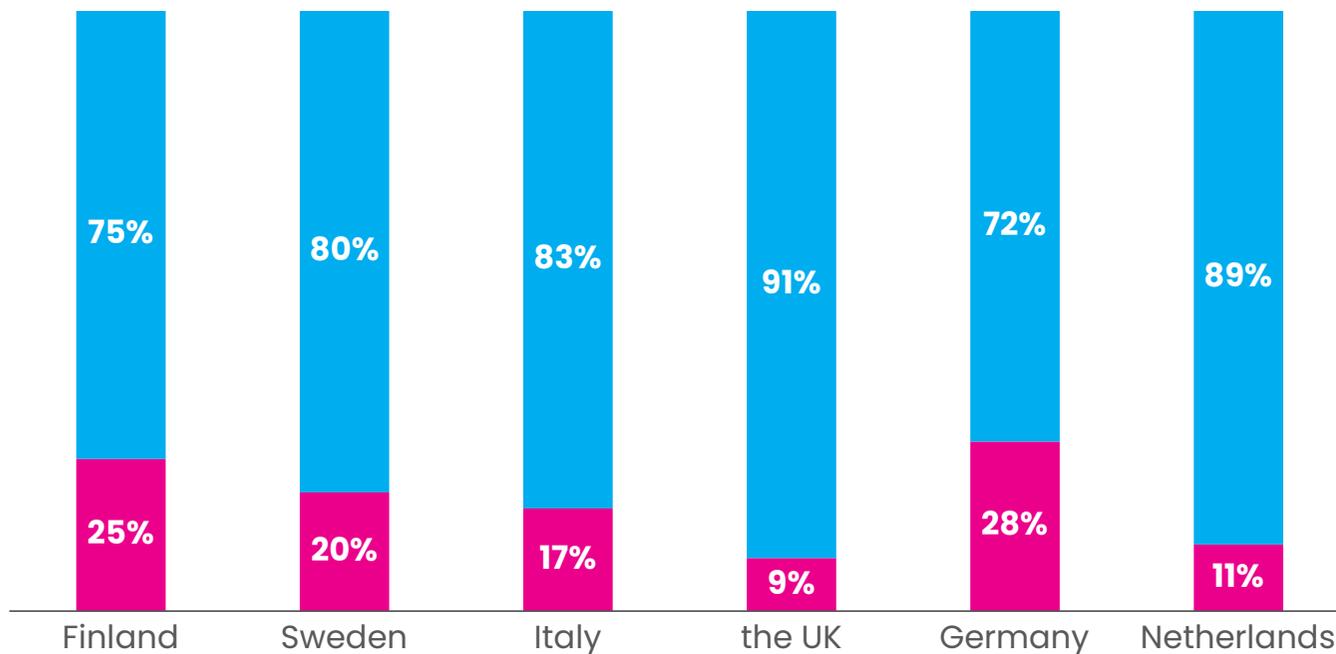
**Work engagement is a key factor often linked to employee benefits and overall organizational performance.** In this report, employees are segmented into high and low work engagement groups based on self-reported responses. Differences between these groups are analyzed and highlighted where findings are particularly relevant.

On average, 9–35 percent of respondents in each country fall into the low work engagement category, with the remaining majority classified as highly engaged.

# The Great Employee Benefits Study 2025: Employee respondents by amount of sick leave days per year

## Employees, all countries

Responses by sick leave days, 2025



**This slide shows how many sick leave days employees across different countries took in 2025.** Respondents are split into two groups, normal (0-7 days) and high (8+ days) sick leaves. Typically, employees have a couple of sick days per year, which is covered by 0-7 days (normal). If the total number of sick leave days is more than a week, it might point to extended sickness or several sick leaves, raising concerns of burning out.

**Employees in the UK and the Netherlands report the lowest levels of long sick leave.** In the UK, only 9 percent of employees took more than 8 sick days. The employees in the Netherlands follow closely with just 11 percent taking 8 or more days.

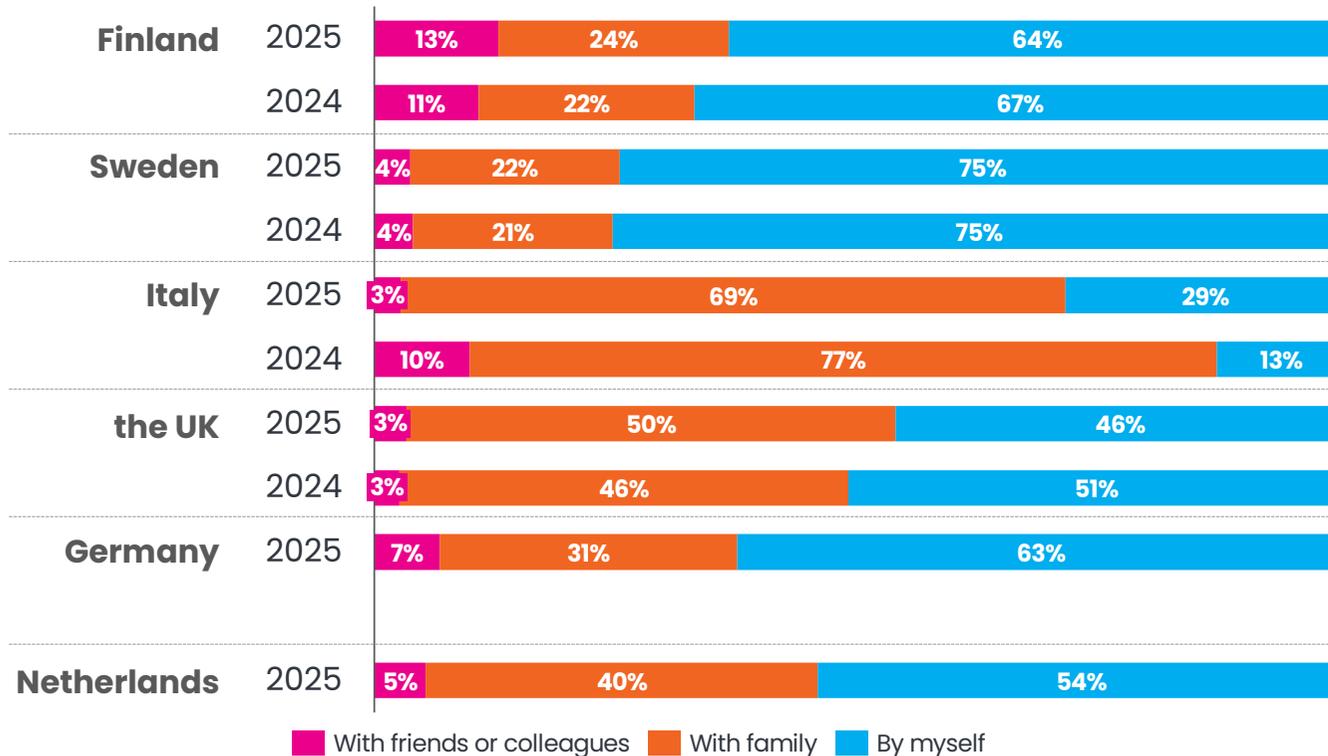
**Employees in Germany and Finland report the highest levels of sick leave.** In Germany, 28 percent of employees report taking more than 8 sick days, the highest proportion among all countries. Finland is close behind, with 25 percent of employees falling into the same category.

■ Sick leave: 0-7 days ■ Sick leave: 8+ days

## In the Nordics, benefits are mostly used alone, while it is more common to use benefits with family in rest of Europe

### Employees, all countries

What is the typical scenario in which you use your benefits?



**Nordic countries show a strong preference for solo use of benefits.** In Sweden and Finland, 75 percent and 64 percent of employees use benefits by themselves, the highest rate among all countries. Family usage in these countries remains low – only 24 percent in Finland and 22 percent in Sweden report using benefits with family.

**In Italy and the UK, family usage is the dominant pattern.** In Italy, 69 percent of employees use benefits with family in 2025, slightly down from 77 percent in 2024 – still the highest family usage rate. In the UK, 50 percent use benefits with family in 2025, up from 46 percent in 2024.

**Germany and the Netherlands lean toward individual use.** In Germany, 63 percent use benefits alone, 31 percent with family. In the Netherlands, this is divided with 54 percent using benefits alone and 40 percent with family.

# Addressing employees' needs and managing costs are the key challenges among employers in all countries – just like last year

## Employers, all countries

Which factors posed **the most challenges in employee benefits** during the last year (2024)?\*

	FI	SE	IT	UK	DE	NL
<b>Cost management</b>	36%	47%	53%	57%	57%	57%
<b>Addressing employees' needs</b>	48%	44%	38%	41%	53%	45%
Benefits communication	31%	36%	34%	33%	30%	29%
Compliance and regulations	18%	29%	27%	31%	26%	30%
Competitive benefits positioning	31%	19%	29%	24%	19%	20%
Keeping up with ever-increasing employee expectations	28%	18%	17%	18%	27%	25%
Technology integration	19%	17%	27%	25%	18%	20%
Demonstrating impact	32%	25%	14%	13%	12%	17%
Underutilisation of benefits	23%	25%	9%	9%	13%	12%
Sustainability of the benefits offer	7%	11%	17%	17%	13%	16%
Allocating time for administration of benefits	10%	15%	19%	11%	14%	10%
Diversity and inclusion	14%	13%	12%	10%	10%	12%
Scalability of benefits	5%	2%	6%	13%	10%	8%

Low relevance (0–15%)
  Moderate relevance (15–35%)
  High relevance (35–55%)
  Top priority (55%+)

Respondents were tasked to select the three most central challenges related to employee benefits.

The key challenges were similar across all GEBS countries with addressing cost management and employees needs ranking the highest.

This reflects the overall challenge of providing the employees benefits that suit their individual needs, on an optimal budget.

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.



# The Great Employee Benefits Study 2025: the objectives

The aim of the study was to answer the following questions:

- Q1: How do employees and employers prioritize and evaluate various forms of employee benefits?
- Q2: How can employers support the establishment, maintenance, and enhancement of overall wellbeing routines for their employees with benefits?
- Q3: How can employers improve the convenience and ease of utilizing benefits?
- Q4: How to facilitate better employee experiences and encourage attendance at the office?
- Q5: What are the root causes for satisfaction and dissatisfaction with employee benefits, and how to address them?

Results are presented in eight sections:

1. **Why benefits matter?**
2. **Investment realities vs. employee interests**
3. **Benefits best practices**
4. **Personal wellbeing at the workplace**
5. **AI at the workplace**
6. **Impact of mobile benefit apps**
7. **Future challenges for employee benefits**
8. **Market-specific employee benefit interests**

Each section begins with a comparison of results between countries. In this report, only **significant differences in country-specific sections are included**, so not all sections include same deep dives.

# Section 1.1: Insights Finland

# GEBS2025 Finland

## Addressing employee needs is the top benefits challenge across all sectors in Finland

### Employers, Finland

Which factors posed **the most challenges in employee benefits** during the last year (2024)?\*

	Public	Private, industrial	Private, other
<b>Addressing employees' needs</b>	60%	49%	43%
<b>Cost management</b>	35%	24%	39%
Demonstrating impact	25%	42%	32%
Benefits communication	32%	33%	30%
Underutilisation of benefits	29%	39%	18%
Keeping up with ever-increasing employee expectations	35%	21%	26%
Competitive benefits positioning	22%	18%	36%
Technology integration	16%	27%	18%
Diversity and inclusion	22%	15%	11%
Compliance and regulations	14%	12%	20%
Allocating time for administration of benefits	5%	6%	12%
Sustainability of the benefits offer	2%	9%	9%
Scalability of benefits	3%	3%	6%

**Meeting employee needs is the most pressing challenge in all sectors.** 60 of public sector employers selected "addressing employees' needs" as a top challenge. This was also the top concern for 49 percent of industrial employers and 43 percent of those in non-industrial sectors.

**Cost management and demonstrating impact are sector-specific concerns.** Cost management is a notable challenge in both public (35%) and non-industrial (39%) sectors, but less so in industrial companies (24%). Interestingly, demonstrating impact is more of an issue among industrial (42%) and non-industrial (32%) employers, compared to public (25%).

Public (n=63), Industrial (n=33), Non-industrial (n=171)

Low relevance (0–15%)
  Moderate relevance (15–35%)
  High relevance (35–55%)
  Top priority (55%+)

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.



## **Section 2: Why benefits matter?**

- **Employee benefits play a crucial role in workforce satisfaction, commitment, and retention.**
- **This section examines the perceived value of benefits from both employees and employers, revealing how wellbeing, flexibility, and practical support contribute to employee engagement.**

# How high and low work engagement groups differ?\*

## Country-level associations with high work engagement (High WE)

### Employees, all countries (1/2)

Employees with positive perceptions of wellbeing support and burnout prevention, and who feel supported, informed, and encouraged by their employer are more likely to also report high engagement at work.

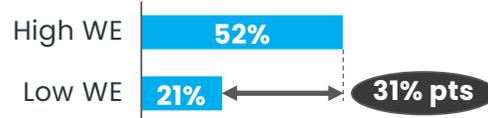
In Finland, clarity and encouragement around benefits are central to employee engagement.

In Sweden, wellbeing support, physical, mental, and overall, shows the strongest link to high engagement.

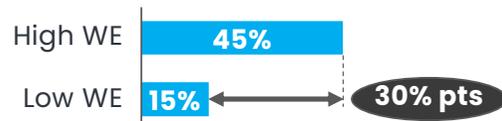
In Italy, differences are more modest, but still highlight the role of wellbeing support and active encouragement in fostering engagement.

#### Finland

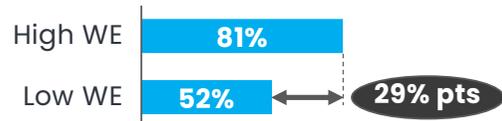
I am pleased with the range of benefits offered by my employer.



My employer is actively encouraging the use of benefits.



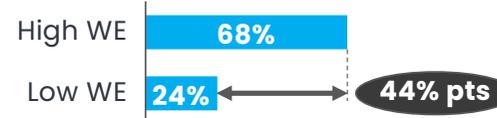
I fully understand the benefits package offered by my employer.



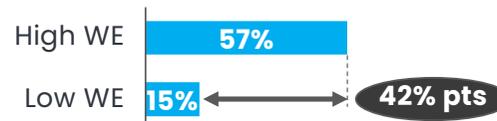
■ Agree

#### Sweden

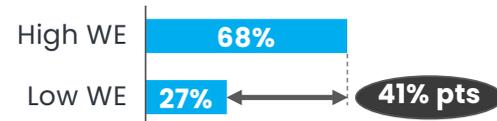
My employer supports my overall wellbeing.



My employer supports my mental and emotional wellbeing.

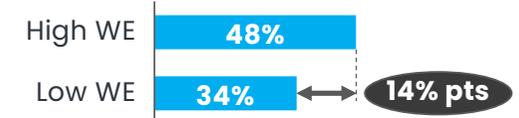


My employer supports my physical wellbeing.

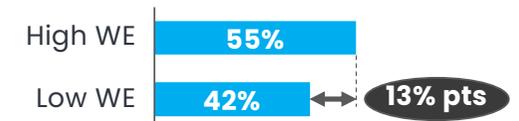


#### Italy

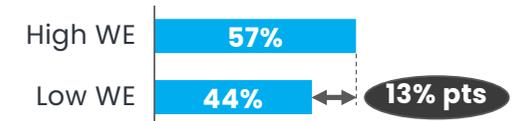
My employer measures my wellbeing in a meaningful way.



My employer supports my mental and emotional wellbeing.



My employer is actively encouraging the use of benefits.



\*For each country, the top three statements showing the largest differences in agreement between employees with high and low work engagement are highlighted. These statements have been identified based on comparative analysis from a total set of 15 items related to benefits best practices and personal wellbeing.

# How high and low work engagement groups differ? Country-level associations with high work engagement (High WE)

## Employees, all countries (2/2)

Employees with positive perceptions of wellbeing support and burnout prevention, and who feel supported, informed, and encouraged by their employer are more likely to also report high engagement at work.

In the UK, wellbeing support and burnout prevention are especially important differentiators for engaged employees.

In Germany, high engagement is closely associated with perceived employer care, across emotional wellbeing and workload sustainability.

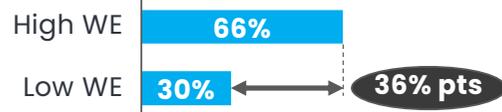
In the Netherlands, both emotional support and satisfaction with the benefits offering are closely linked to stronger engagement.

### the UK

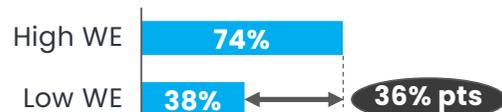
My employer supports my physical wellbeing.



The benefits offered by my employer help me maintain a healthy work-life balance, reducing the risk of burnout.



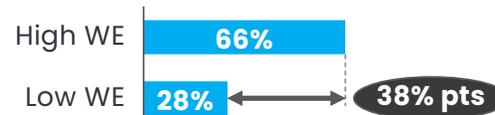
My employer supports my overall wellbeing.



■ Agree

### Germany

My employer supports my overall wellbeing.



My employer supports my mental and emotional wellbeing.

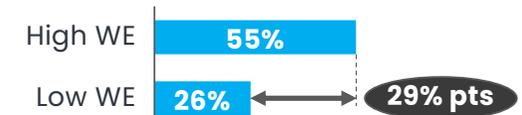


My workload is manageable and I receive adequate time to recover to avoid burnout.



### Netherlands

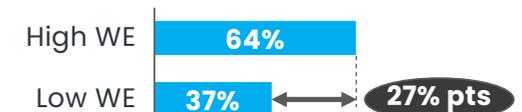
My employer supports my mental and emotional wellbeing.



I am pleased with the range of benefits offered by my employer.



My employer supports my overall wellbeing.



\*For each country, the top three statements showing the largest differences in agreement between employees with high and low work engagement are highlighted. These statements have been identified based on comparative analysis from a total set of 15 items related to benefits best practices and personal wellbeing.

# Benefits shape perceptions of employers across Europe – employees and employers largely agree

## Employees vs. Employers, all countries

**Employees:** Benefits package has a significant impact on my perception of the employer.

**Employers:** The benefits package has a significant impact on our employer brand.

**Benefits shape perceptions of employers across Europe.** A large majority of both employees and employers agree that benefits have a significant impact on the employer brand.

**Employees across Europe widely state the importance of benefits in shaping their perception of employers.** In all surveyed countries, at least 61 percent of employees agree that the benefits package significantly impacts how they view their employer. The UK leads with 76 percent employee agreement, followed by Finland at 71 percent and Italy at 70 percent.

**Employers generally place slightly more emphasis on the branding power of benefits than employees do.** Across all countries except the UK and Finland, employer agreement slightly exceeds that of employees. The largest difference is in the Netherlands, 71 percent of employers recognize the branding impact of benefits, compared to 62 percent of employees – a difference of 9 percentage points.



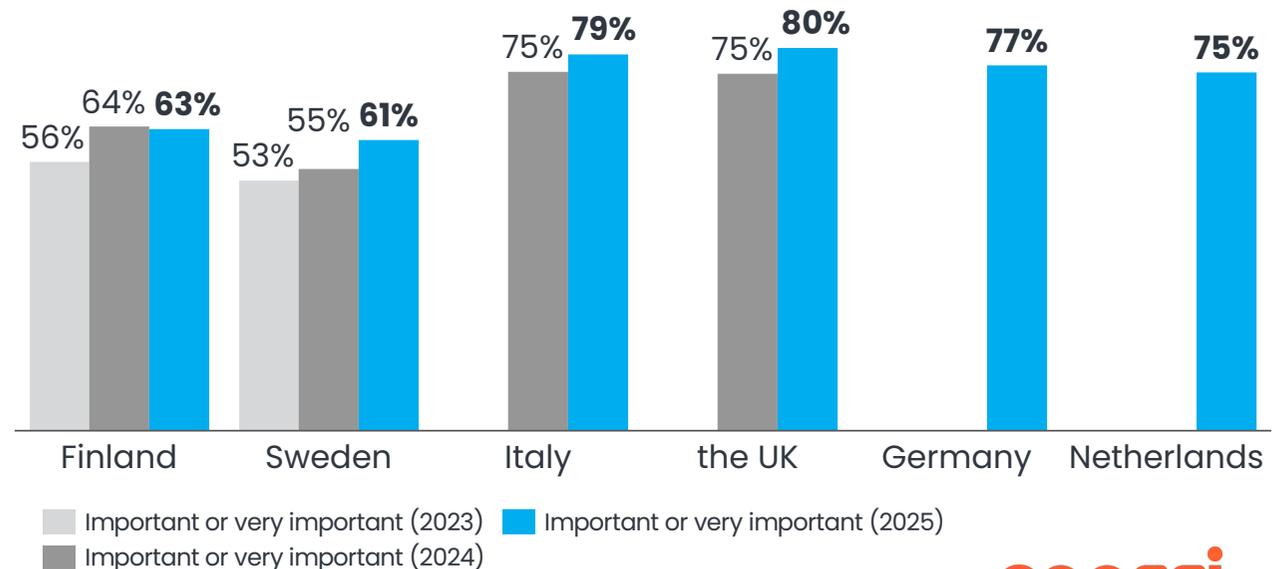
# Benefits are a key factor in job decisions, with their importance growing across Europe

**Employees in the UK, Germany, and Italy place the highest importance on benefits when evaluating new job opportunities.** In the UK, 80 percent of employees consider benefits important or very important when considering a new job, followed closely by Germany at 77 percent and Italy at 79 percent. In contrast, only 63 percent of Finnish and 61 percent of Swedish employees view benefits as highly important.

**The importance of benefits has increased over time, indicating that benefits continue to gain importance in job decisions across both Nordic and central European markets.** In Finland, the proportion of employees who consider benefits important or very important rose from 56 percent in 2023 to 64 percent in 2024, then slightly declined to 63 percent in 2025. Sweden showed a similar increase, from 53 percent in 2023 to 61 percent in 2025. In Italy, importance rose from 75 percent in 2024 to 79 percent in 2025. In the UK, the share increased from 75 percent in 2024 to 80 percent in 2025.

## Employees, all countries

How important are benefits to you when considering a new job?



# A strong benefits package can be a dealbreaker in hiring decisions, especially in the UK, Germany, and the Netherlands

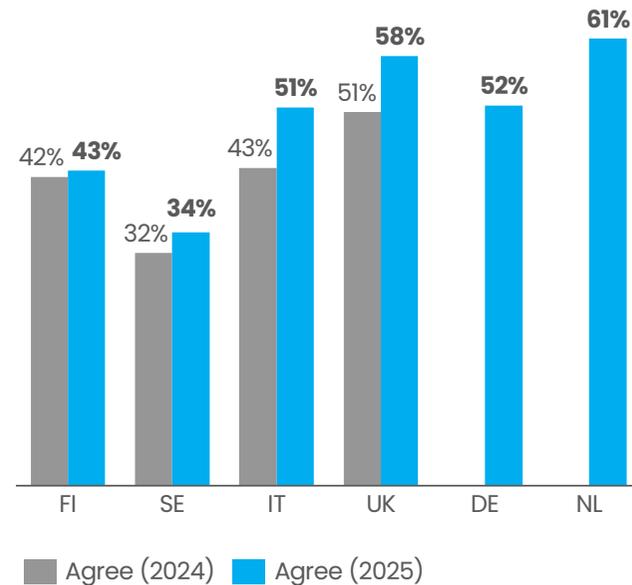
**A majority of employees might decline a job offer due to a poor benefits package.** In the Netherlands, 61 percent of employees state they might reject a job offer if the benefits package is unsatisfactory, followed by the UK (58%) and Germany (52%). These markets highlight the increasing importance of benefits in talent attraction.

**Nordic employees are less likely to decline a job offer based on benefits alone.** Finland (43%) and Sweden (34%) have the lowest agreement levels. While these figures indicate some influence of benefits on job decisions, salary and other factors may play a more significant role in the Nordics.

**Employers acknowledge the impact of benefits on recruitment, with UK and Italy leading.** Employers in the UK (60%) and Italy (55%) report most often concerns that candidates might reject job offers due to insufficient benefits. Meanwhile, Finnish employers (33%) are least likely to see benefits as a critical factor in hiring decisions.

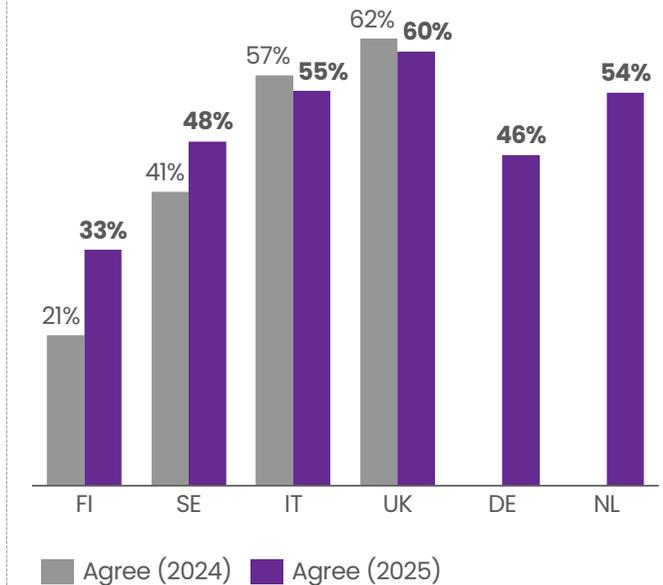
## Employees, all countries

I might decline a job offer if the benefits package proved to be poor.



## Employers, all countries

Employees we are recruiting might even decline a job offer due to an unsatisfactory benefits package.



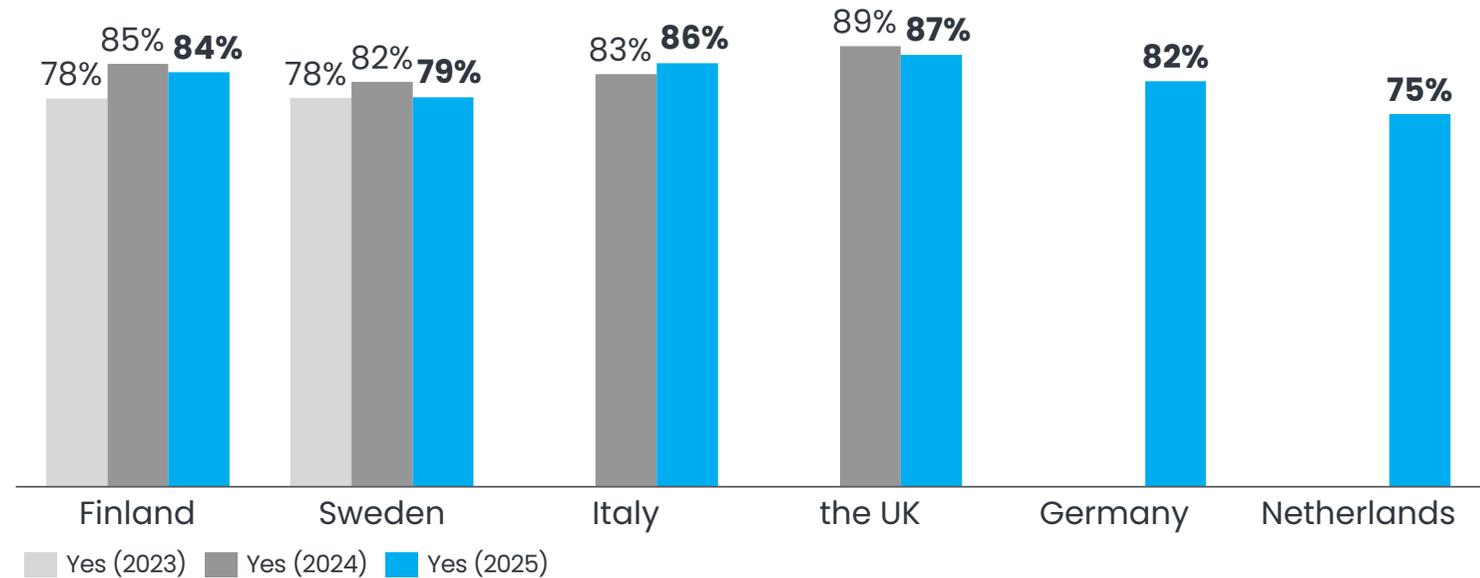
# If the benefit package is not competitive, it can provide a significant push for switching jobs

**Benefits are not only about attracting employees; they are also important for retaining them.** Approximately four out of five employees say that they would be even willing to switch jobs, provided that other aspects of their work role and workplace, remain the same.

**No significant changes to the willingness to switch from previous year.** In Finland, Sweden and the UK, the impact of the benefit package decreased from 2024, by 1 percentage points in Finland 3 percentage points in Sweden, and 2 percentage points in the UK. In Italy, the willingness to switch increased by 3 percentage points.

## Employees, all countries

Imagine a scenario where there was an identical company in the same location as your current employer. If this other company offered better benefits for a similar role, would you be willing to switch?



# Benefit packages are a key driver of job satisfaction, particularly in Finland and the UK

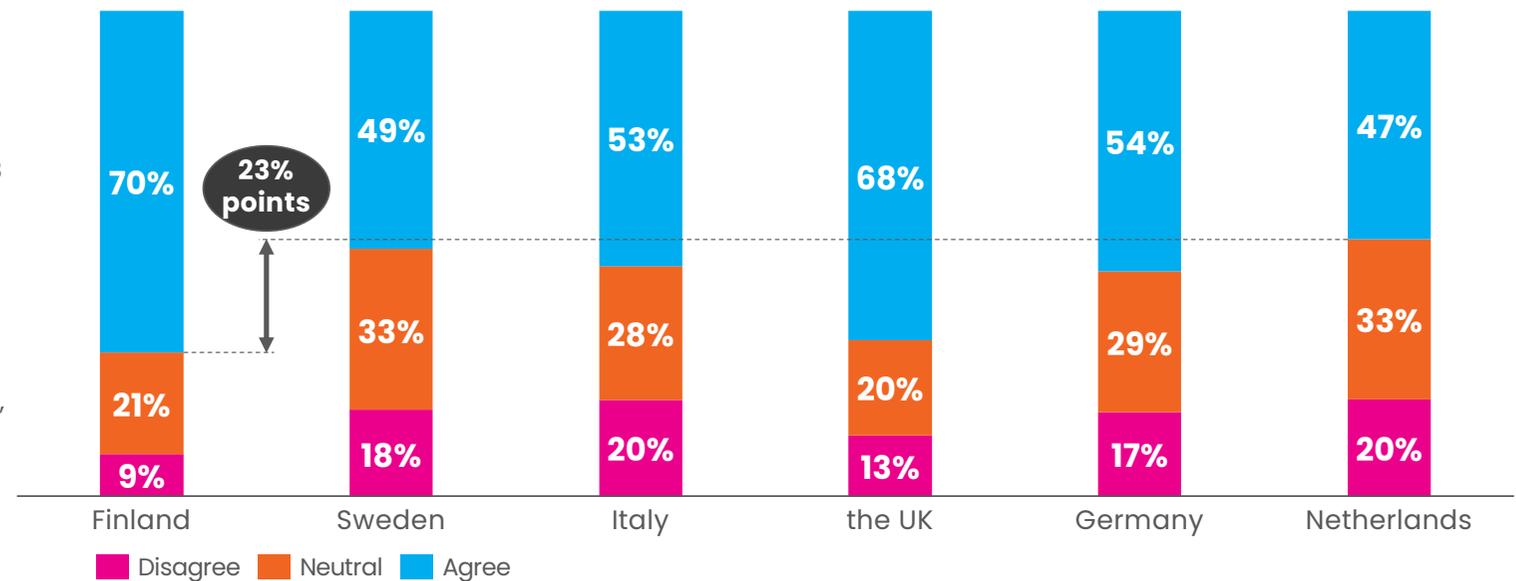
## Employees, all countries

**Employees in Finland and the UK are most likely to link their job satisfaction to benefits.** In Finland, 70 percent of employees agree that their job satisfaction is greatly driven by the benefits package. The UK follows closely, with 68 percent of employees agreeing.

**Sweden and the Netherlands show more divided views on the role of benefits in job satisfaction.** In Sweden, only 49 percent of employees agree that benefits greatly drive job satisfaction, with 33 percent remaining neutral, and 18 percent disagreeing. In the Netherlands, 47 percent agree, while one-third (33%) are neutral and 20 percent disagree.

**There is a huge difference between the two Nordic countries, Finland and Sweden in employee agreement.** Finland leads with 70 percent agreement, while Sweden has the lowest agreement at 49 percent, 23 percentage point difference highlighting notable variation across Nordic countries in how benefits impact job satisfaction.

My job satisfaction is greatly driven by the benefit package.



# Employee willingness to sacrifice salary for improved benefits package is becoming more common

## The perception gap between employees and employers has shrunk from previous year.

Currently, the perceptions are more or less in line with each other.

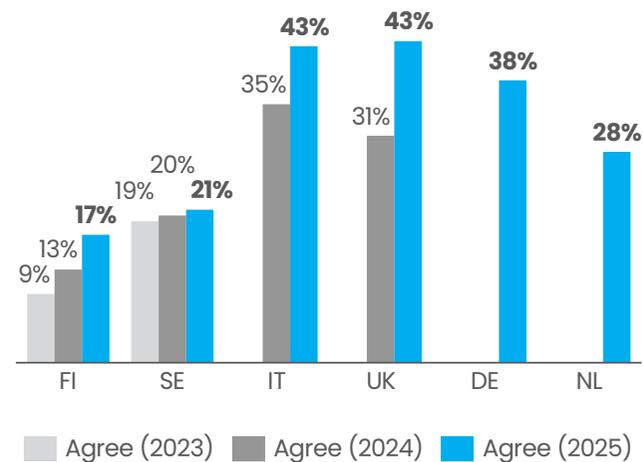
**In Italy, UK, and Germany improved benefits are most likely to be considered worth money.** In both Italy and the UK, 43 percent, and in Germany 38 percent of employees, would accept a lower salary for a more comprehensive benefits package, making these three markets the strongest advocates of enhanced benefits.

**Nordic employees remain more salary-focused, but willingness to trade salary to benefits is growing.** Finland and Sweden show the lowest agreement levels, with only 17 percent and 21 percent, respectively, willing to sacrifice salary for benefits. However, both countries have seen gradual increases over the past two years.

**Fewer employers believe that employees are willing to sacrifice salary for benefits, although in Italy and the UK, employers still consider benefits as a worthy replacement for salary.** This is observed in Sweden, Italy and the UK. Still, almost half of the Italian and UK employers believe that employees would accept a lower salary in exchange for a more extensive benefit package, although these numbers are slightly decreasing.

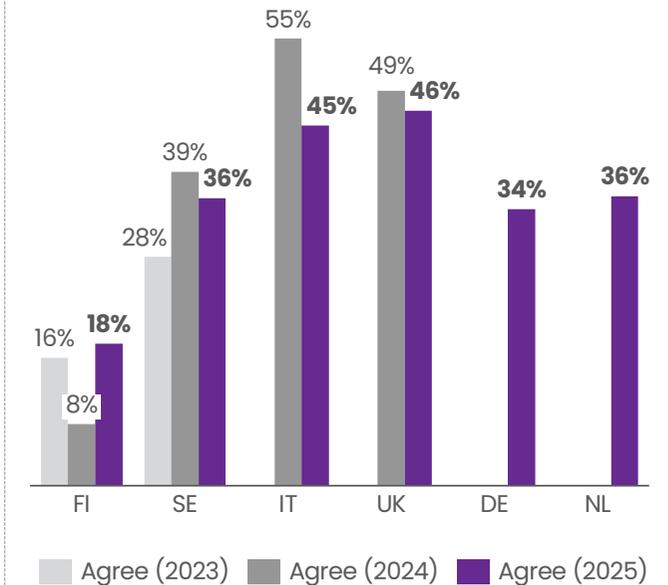
## Employees, all countries

I would be willing to accept a lower salary in return for a **more extensive and improved** benefits package.



## Employers, all countries

Many of our employees would accept a reduced salary in exchange for a **more extensive and improved** benefits package.



# Employees value the personalisation of benefits more than expanding the range of benefits for everyone

## The perception gap between employees and employers has shrunk from previous year.

Currently, the perceptions are more or less in line with each other. The largest gaps exist in Sweden (10% points) and the Netherlands (6% points).

## Significant percentage of employees are willing to sacrifice some of their salary for a more personalised benefits package.

Almost half of Italian, British, and German employees are willing to lower their pay to gain such benefits.

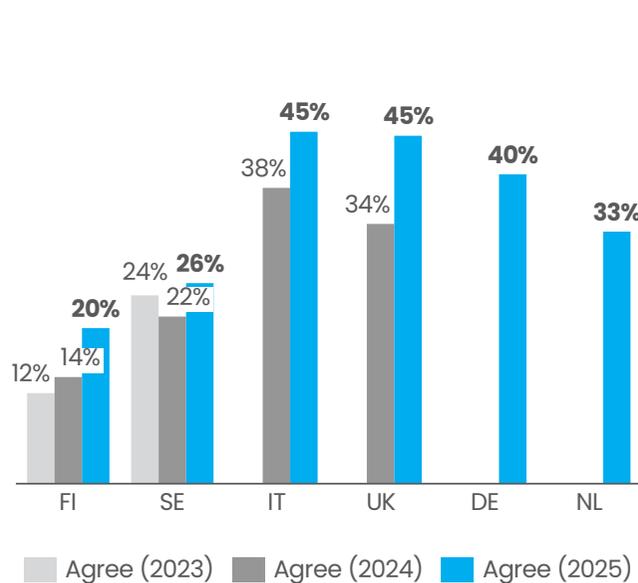
## Personalised benefits are not so commonly valued in the Nordics,

only fifth of Finnish employees and fourth of Swedish employees would be willing to sacrifice their salary for tailored benefits, possibly reflecting wider availability of flexible benefit packages.

**Many European employers believe that tailoring and personalisation of benefits is worth money for employees.** Almost half of the Italian and British employers, and more than third of Swedish, German and Dutch employers think this way. In contrast, only 17 percent of Finnish employers are sceptic that employees would be willing to accept lower salaries for more personalised benefits packages.

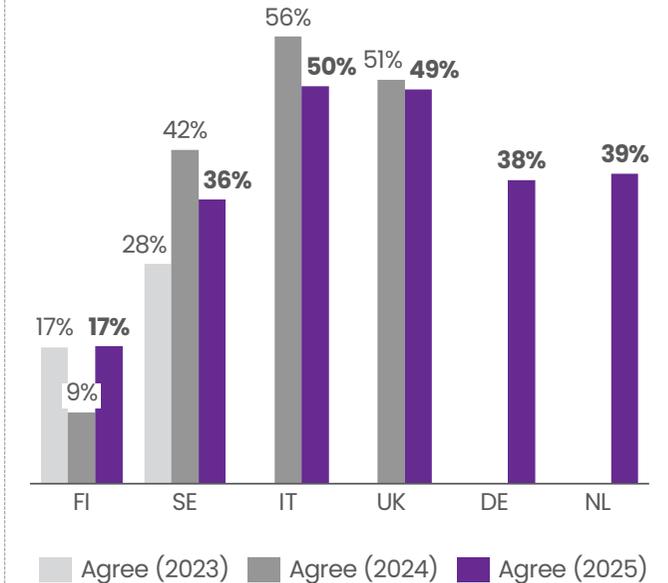
### Employees, all countries

I would be willing to accept a lower salary in return for a **more tailored and personalised** benefits package.



### Employers, all countries

Many of our employees would accept a reduced salary in exchange for a **more tailored and personalised** benefits package.



# British employees are most often happiest with the employee benefits offered, while the Nordic employees are least satisfied

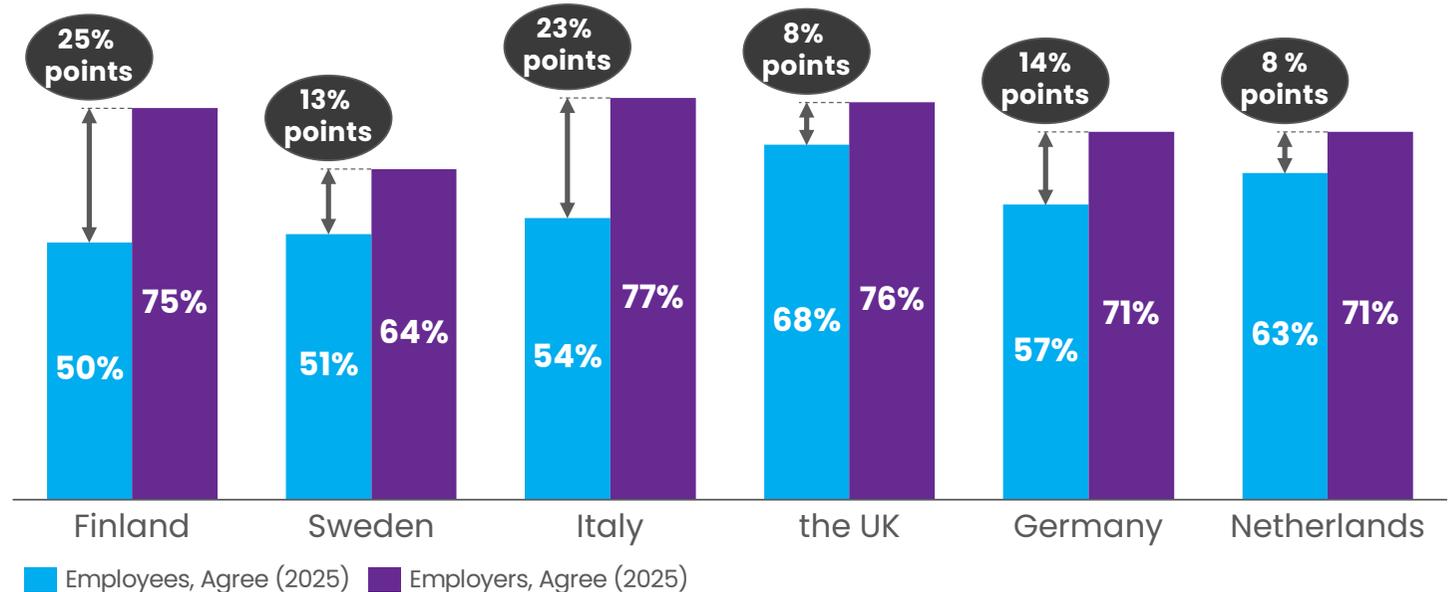
## Employees vs. Employers, all countries

**Swedish and Finnish employees are the most dissatisfied with the range of benefits offered, although there is a significant increase in the satisfaction from last year.** Approximately half of the employees in Sweden and Finland are satisfied with the current range of employee benefits. From last year, the satisfaction increased 12 percentage points in Sweden and 2 percentage points in Finland.

**Approximately three out of four employers believe that their employees are satisfied with the benefits provided.** From last year, this belief increased 5 percentage points in Finland and 2 percentage points in the UK, while the belief remained the same in Italy and Sweden.

**Employees:** I am pleased with the range of benefits offered by my employer.

**Employers:** Our employees are satisfied with the range of benefits offered by our organisation.



# Relevance and cost-saving are the primary drivers of benefit satisfaction for employees across Europe

## Employees, all countries

Why are you **satisfied** with the range of benefits offered? \* \*\*

	FI	SE	IT	UK	DE	NL
<b>The benefits offered are relevant to me.</b>	49%	67%	37%	61%	56%	61%
<b>The benefits help to reduce my personal expenses.</b>	58%	51%	51%	33%	28%	33%
<b>The benefits are easy to use and access.</b>	48%	34%	33%	30%	38%	32%
<b>The benefits cater for diverse employee needs.</b>	24%	28%	47%	26%	37%	40%
The benefits are equally accessible to all employees.	26%	25%	21%	21%	17%	20%
The benefits are competitive within the industry.	14%	19%	24%	31%	27%	14%
The benefits cover the full price of the services.	16%	12%	24%	27%	30%	13%
There is flexibility in using the benefits.	15%	19%	17%	17%	19%	22%
The benefits reflect care for my wellbeing.	19%	17%	11%	15%	12%	14%
The benefits are valid for a long enough period.	20%	8%	14%	9%	12%	11%
The benefits are regularly adjusted to match the economic situation.	2%	5%	9%	10%	8%	9%
The benefits support my professional growth.	2%	4%	7%	12%	10%	16%
The benefits are simple to understand.	8%	13%	7%	8%	8%	15%

■ Low relevance (0–15%) ■ Moderate relevance (15–35%) ■ High relevance (35–55%)

**Relevance to personal needs is the most cited driver of satisfaction.** The top reason across all countries is that the benefits offered are relevant to the employee. Agreement is highest in Sweden (67%), followed by the UK and Netherlands (61%), and Germany (56%). Even in Italy, 37 percent cite benefit relevance, indicating its broad importance.

**Cost reduction is also a key satisfaction factor, especially in Finland and Italy.** The second most common reason is that benefits help reduce personal expenses. This is most notable in Finland (58%), followed by Sweden and Italy (51% each). The UK (33%), Germany (28%), and Netherlands (33%) lag behind, suggesting variation in perceived economic value across regions.

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents who are currently satisfied with the range of benefits.



# Failure to decrease personal cost, deductibles, and perceived irrelevance of benefits drive dissatisfaction to benefits across Europe

## Employees, all countries

Why are you **not satisfied** with the benefits offered? \* \*\*

	FI	SE	IT	UK	DE	NL
<b>The benefits do not help to reduce my personal expenses.</b>	41%	36%	52%	49%	46%	35%
<b>The benefits do not cover the full value of the service.</b>	43%	41%	34%	35%	29%	31%
<b>The benefits offered are not relevant to me.</b>	23%	33%	22%	46%	43%	39%
<b>The benefits do not cater for diverse employee needs.</b>	35%	30%	41%	26%	34%	37%
<b>The benefits are not competitive within the industry.</b>	27%	34%	29%	39%	26%	36%
The benefits are not regularly adjusted to match the economic situation.	19%	36%	28%	14%	22%	25%
The benefits do not reflect care for my wellbeing.	38%	17%	16%	14%	21%	18%
The benefits are difficult to use or access.	17%	15%	15%	22%	23%	14%
There is no flexibility in using the benefits.	17%	24%	17%	14%	15%	15%
The benefits are not equally accessible to all employees.	13%	11%	22%	16%	17%	12%
The benefits do not support my professional growth.	12%	13%	15%	12%	15%	24%
The benefits expire too quickly.	12%	4%	4%	8%	6%	3%
The benefits are not simple to understand.	4%	5%	5%	7%	5%	11%

■ Low relevance (0–15%) ■ Moderate relevance (15–35%) ■ High relevance (35–55%)

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents who are currently not satisfied with the range of benefits.

**Cost-related concerns are the top drivers of dissatisfaction.** The most cited reason for dissatisfaction is that benefits do not reduce personal expenses, indicating dissatisfaction with the financial utility of current offerings, particularly in Italy (52%) and the UK (49%), and Germany (46%). In Finland (43%) and Sweden (41%), the main concern is that benefits do not cover the full value of the service.

**Perceived irrelevance of benefits remains a major issue for those who are not satisfied.** A high proportion of them feel that benefits are not relevant to them, especially in the UK (46%), Germany (43%), and Netherlands (39%). This highlights a disconnect between what is offered and what employees value, which may affect usage rates.



## Key takeaways from benefits and employee experience

### **Benefits significantly shape employer branding and retention.**

- Significant majority of employees, between 76 percent in the UK and 61 percent in Germany, say benefits impact how they perceive their employer
- Many are willing to switch jobs for better benefits. Four out of five employees across Europe would consider switching to a similar role at another company if better benefits were offered.

### **Benefit packages influence job satisfaction—especially in Finland.**

- 70 percent of Finnish employees say their job satisfaction is greatly driven by the benefits package.

### **A growing number of employees are willing to trade salary for a better benefits package.**

- This trend is particularly strong in Italy, the UK, and Germany.

### **Employers tend to overestimate employee satisfaction with benefits. In most countries, employers believe employees are more satisfied with their benefits than they actually are.**

- In the UK, a strong majority of employees are satisfied with the benefits offered. In Finland and Sweden, only about half of employees express satisfaction, despite recent improvements.

### **Relevance and cost-saving are the main drivers of satisfaction.**

- Across Europe, employees most value benefits that are personally relevant and help reduce their personal expenses.

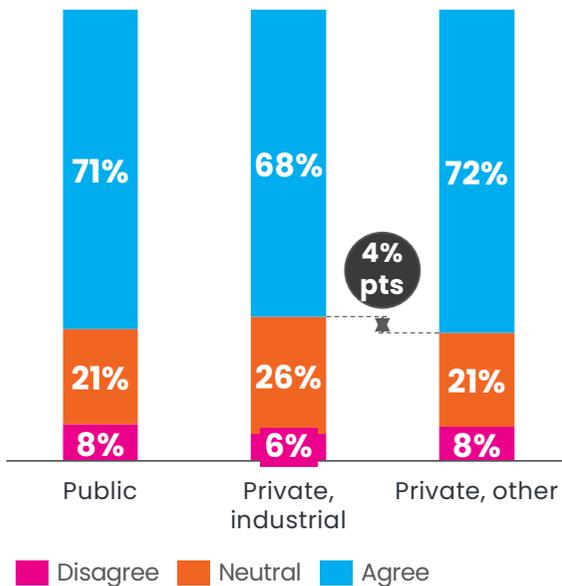
**Section 2.1:**  
**Why benefits matter?**  
**Insights Finland**

## GEBS2025 Finland

# Non-industrial employers more commonly perceive benefits to impact their employer brand

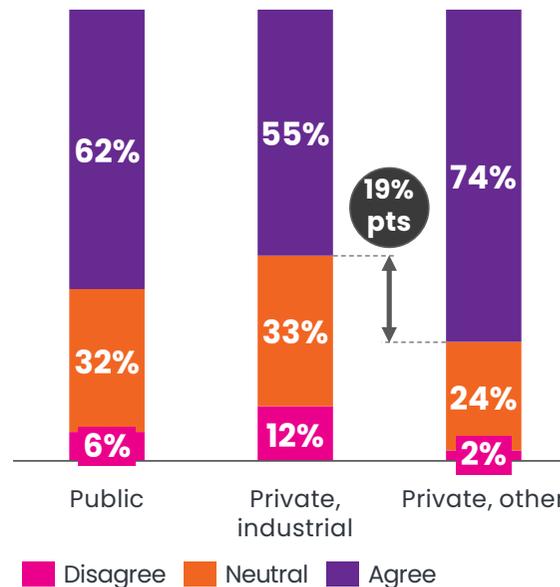
### Employees, Finland

Benefits package has a significant impact on my perception of the employer.



### Employers, Finland

The benefits package has a significant impact on our employer brand.



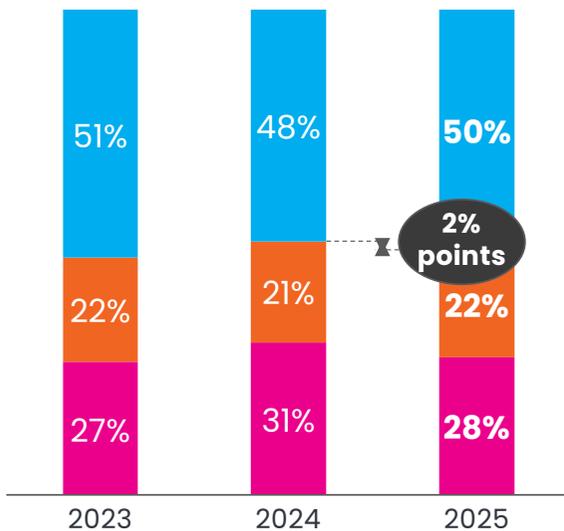
**Non-industrial employers are significantly more likely to consider the impact of benefits to their employer brand.** Among non-industrial employers, 74 percent consider benefits to have an impact on their employer brand, while only 55 percent of industrial employers think the same.

## GEBS2025 Finland

# Only half of the employees are satisfied with the range of benefits offered, while employee confidence in benefits is increasing

### Employees, Finland

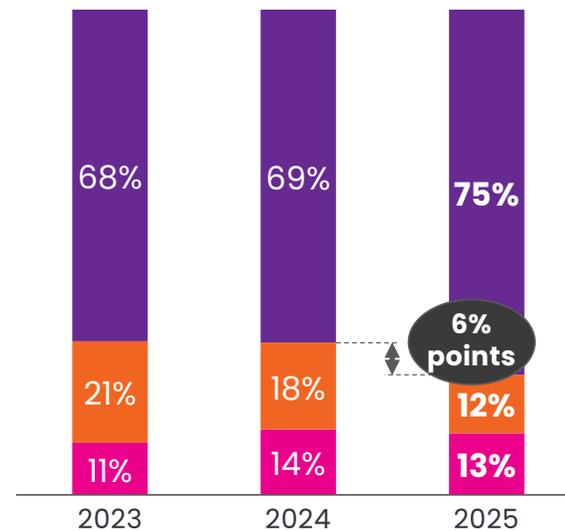
I am pleased with the range of benefits offered by my employer.



Disagree Neutral Agree

### Employers, Finland

Our employees are satisfied with the range of benefits offered by our organisation.



Disagree Neutral Agree

**Half of the employees in Finland are satisfied with the current range of employee benefits.** When asked about it, 50 percent of the employees say that they are pleased with the range of benefits offered. This is 2 percentage points more than the previous year.

**At the same time, increasing amount of Finnish employers trust that their employees are pleased with the benefits.** 75 percent of employers believe that their employees are satisfied with the current state of employee benefits. In comparison to previous year, the amount has increased by 6 percentage points.

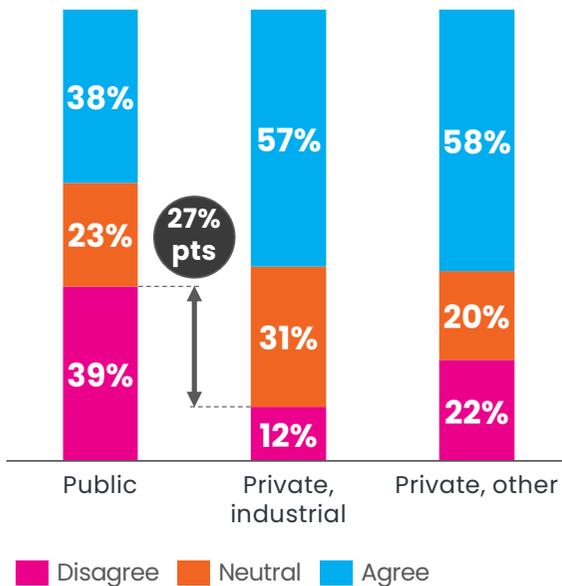
**Disparity between employees and employers is growing.** A difference of 25 percentage points in perceptions reflects a significant disparity between employees and employers in Finland regarding satisfaction with the current range of employee benefits.

## GEBS2025 Finland

# Public employers in Finland tend to overestimate employee satisfaction with benefits

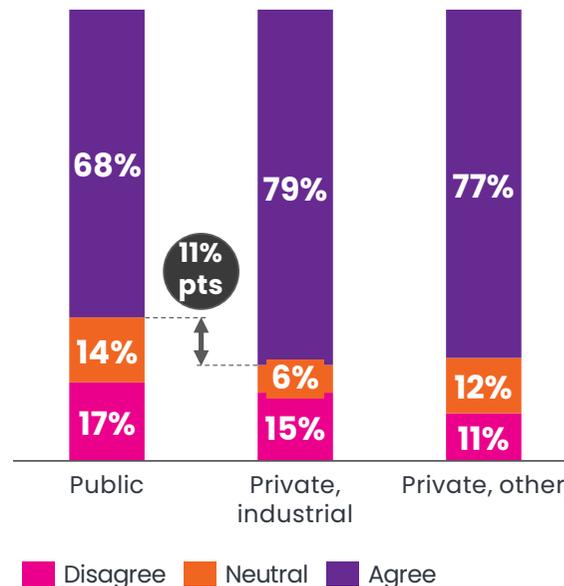
### Employees, Finland

I am pleased with the range of benefits offered by my employer.



### Employers, Finland

Our employees are satisfied with the range of benefits offered by our organisation.



**Major disconnect between public employers and their employees in terms of benefit satisfaction.** Only 38 percent of public sector employees say they are pleased with the range of benefits, while nearly 4 in 10 public sector employees (39%) actively disagree. At the same time, 68 percent of public sector employers believe their employees are satisfied, showing a 30 percentage point mismatch in perception.

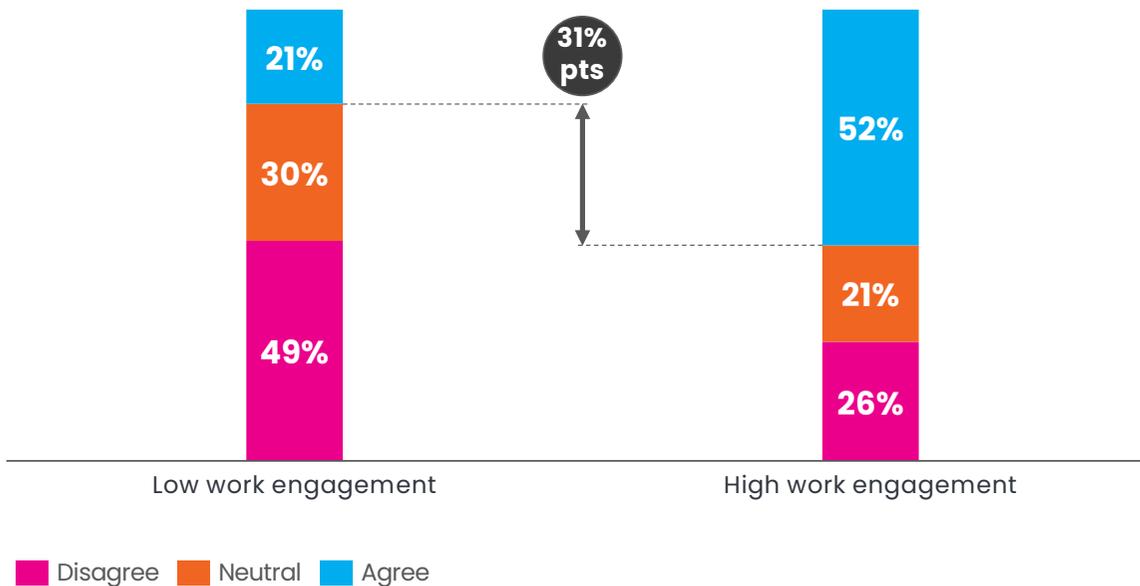
**Employees in the private sector are significantly more satisfied with their benefits than in the public.** In private, non-industrial companies, 58 percent of employees are pleased, and in industrial companies this share is 57 percent. In contrast, 77 and 79 percent of the employers expect them to be satisfied, demonstrating perception gaps on 19 percent and 22 percent, respectively.

## GEBS2025 Finland

# Satisfaction with benefits is significantly higher among highly engaged employees in Finland

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Significant difference in the satisfaction between low and high engagement groups.** Over half (52%) of highly engaged employees are pleased with the range of benefits offered by their employer, while only 21 percent of employees with low engagement say the same. This entails a 31 percentage point difference in satisfaction between engagement groups.

**Almost half of low-engagement employees are dissatisfied with their benefits.** 49 percent of low-engagement employees disagree that they are pleased with their benefits package, which is nearly double the proportion among highly engaged employees (26%).

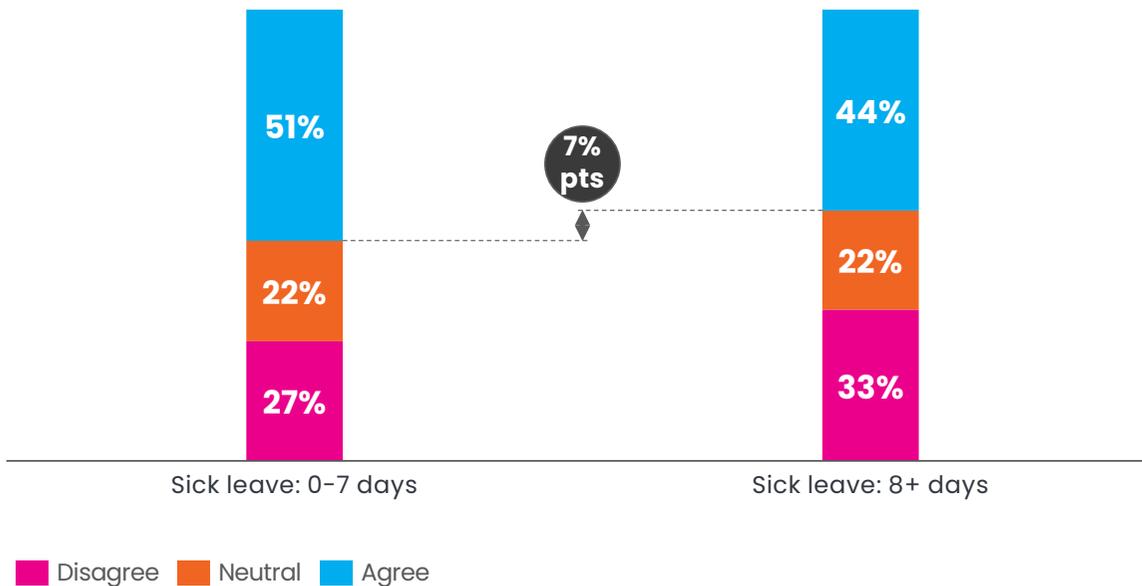
Employees are segmented into high and low work engagement groups based on self-reported responses.

## GEBS2025 Finland

# Employees with fewer sick days are more likely to be satisfied with their benefits

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Satisfaction with benefits is lower among employees with higher number of sick leave days.** 51 percent of employees who took 0–7 sick days agree they are pleased with the range of benefits offered by their employer. Among those who took 8 or more sick days, only 44 percent agree, a difference of 7 percentage points to those with less sick days.

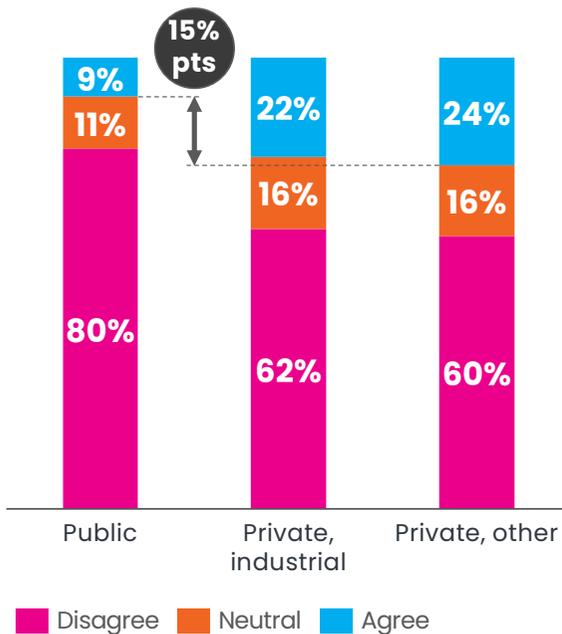
**Employees with more sick days are more likely to express dissatisfaction.** 33 percent of employees with 8 or more sick days disagree that they are pleased with their benefits, which compares with 27 percent among those with fewer sick days.

## GEBS2025 Finland

# Public sector employees are least willing to accept a lower salary in return for better benefits

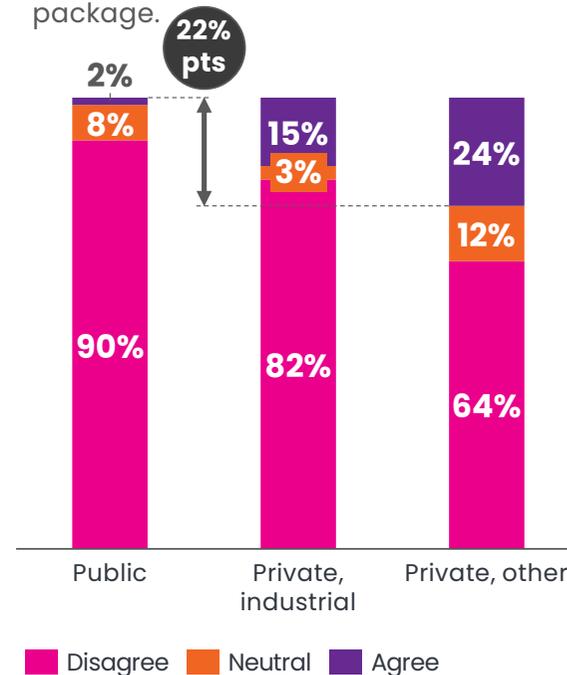
### Employees, Finland

I would be willing to accept a lower salary in return for a more extensive and improved benefits package.



### Employers, Finland

Many of our employees would accept a reduced salary in exchange for a more extensive and improved benefits package.



**Employees in the public sector are least willing to accept a salary trade-off.** In the public sector, 80 percent of employees disagree with accepting a lower salary in exchange for better benefits. Only 9 percent agree, the lowest across sectors. This might reflect that public sector employees in Finland place strong value on salary, and are less willing to exchange it for benefit improvements.

**Private sector employees show more openness to benefit-based trade-offs.** In industrial companies, 22 percent agree, and in non-industrial companies 24 percent agree. Overall, agreement is significantly higher than in the public sector, with a 15 percentage point difference between public and private industrial employees.

## GEBS2025 Finland

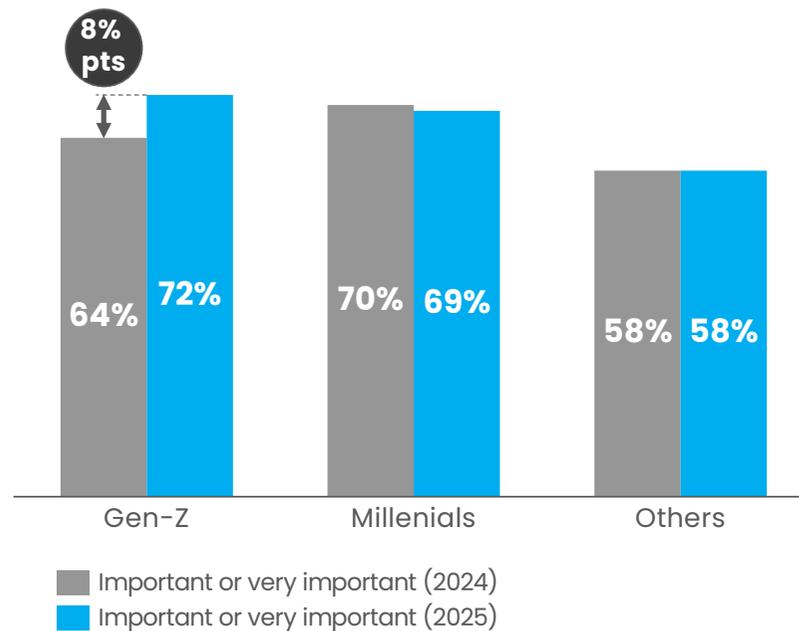
# Benefits matter most to Gen Z in evaluating job offers, and their expectations have increased from last year

**Gen Z's expectations around benefits are increasing fastest.** In 2025, 72 percent of Gen Z respondents say benefits are important when considering a new job, an increase of 8 percentage points from 2024. Millennials and older employees remain stable.

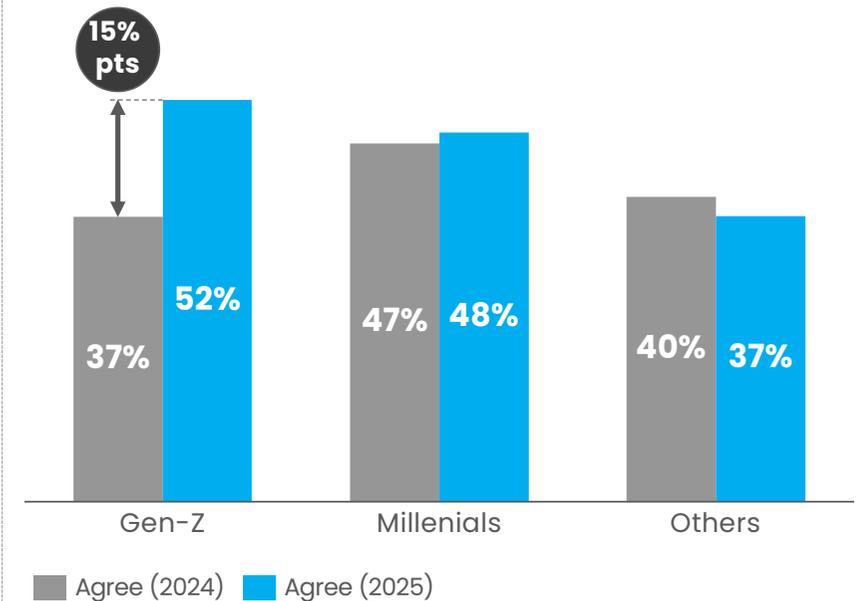
**Gen Z is increasingly willing to reject jobs with poor benefits.** 52 percent of Gen Z say they might decline a job offer due to a poor benefits package in 2025, a 15 percentage point increase from last year. This is the largest shift among all age groups, signaling a growing emphasis on benefits for younger talent.

### Employees, Finland

How important are benefits to you when considering a new job?



I might decline a job offer if the benefits package proved to be poor.



## GEBS2025 Finland

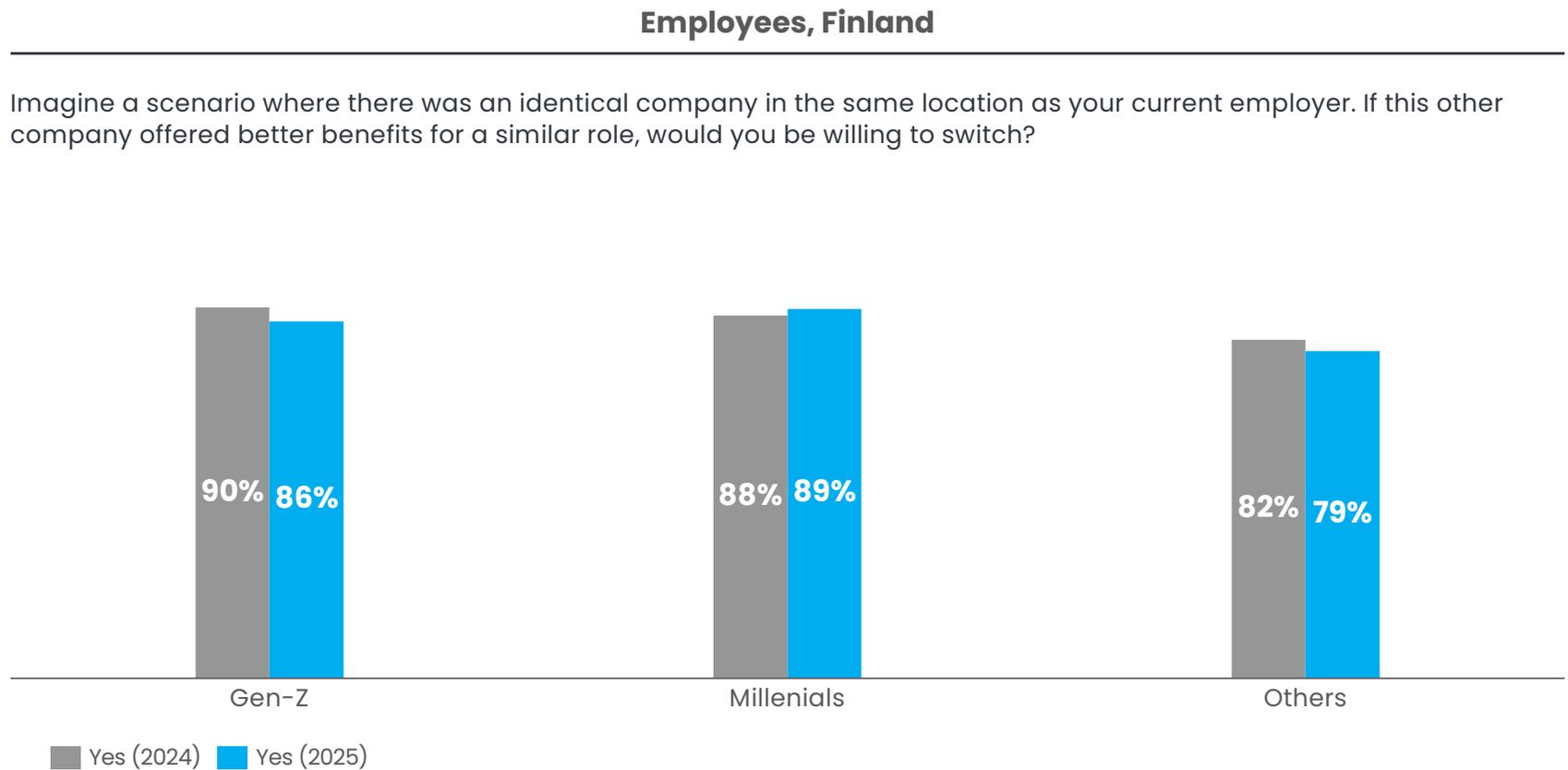
# Better benefits tempt most Finnish employees to switch job, and Millennials are most likely to be attracted by them

### Willingness to switch for better benefits is high across all age groups.

In 2025, 86 percent of Gen Z, 89 percent of Millennials, and 79 percent of older employees say they would switch to an identical job offering better benefits. This underscores that benefits remain a critical factor in talent retention.

### Millennials are the most benefit-driven group.

They lead Gen Z by 3 percentage points and show a 1 percentage point increase compared to last year. They are the only age group with increasing interest, which indicates strong sensitivity to benefits when evaluating job opportunities.

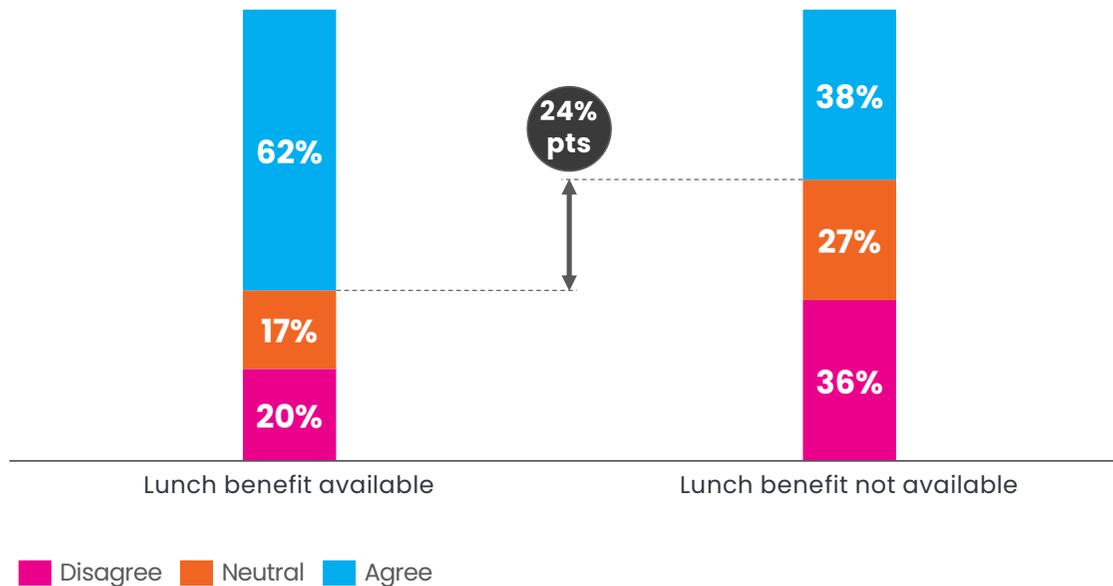


## GEBS2025 Finland

# Availability of lunch benefits is strongly linked to higher satisfaction with the benefits package overall

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Employees with access to lunch benefits report higher satisfaction.** 62 percent of employees with lunch benefits say that they are pleased with the range of benefits offered by their employer. This is 24 percentage points higher than among those without access to lunch benefits (38%).

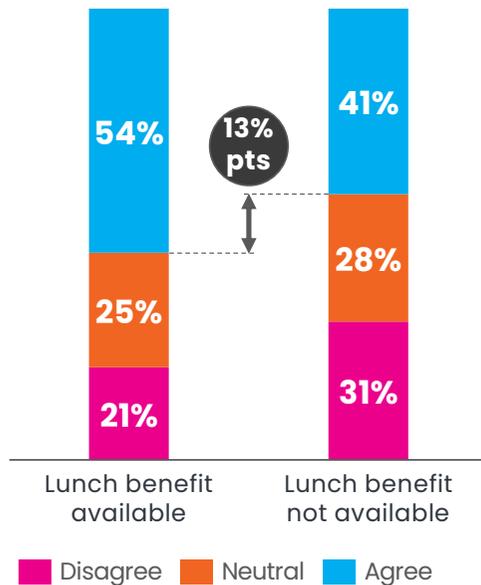
**Disagreement levels are significantly lower when lunch benefits are available, signaling lower active dissatisfaction.** Only 20 percent of employees with lunch benefits disagree that they are pleased with the range of benefits, compared to 36 percent of those without this benefit.

## GEBS2025 Finland

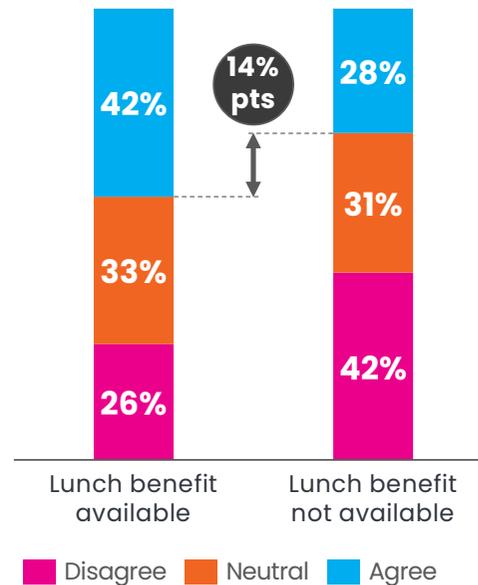
# Availability of lunch benefits in Finland is linked to stronger perceptions of employer support for wellbeing

### Employees, Finland

My employer supports my physical wellbeing.



My employer supports my mental and emotional wellbeing.



**Employees with access to lunch benefits are more likely to feel physically supported.** Among employees with lunch benefits, 54 percent agree that their employer supports their physical wellbeing, compared to only 41 percent among those without lunch benefits, a difference of 13 percentage points.

**Lunch benefits are also associated with improved perceptions of mental and emotional wellbeing.** 42 percent of employees with lunch benefits say their employer supports their mental and emotional wellbeing. This drops to 28 percent among employees without such benefits, marking a 14 percentage point difference.

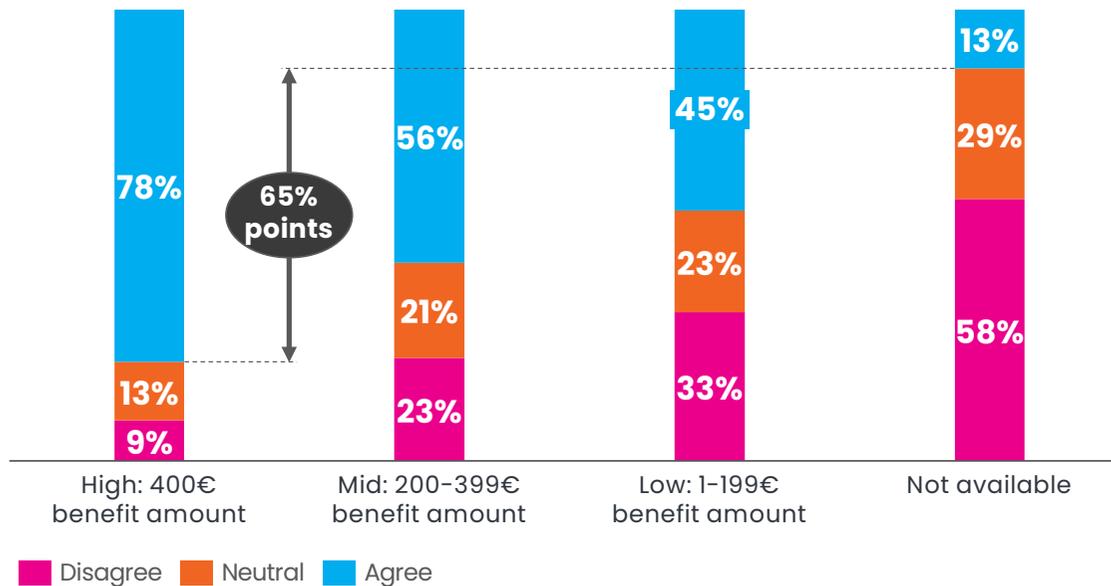
**Lack of lunch benefits correlates with higher disagreement on wellbeing support.** The share of employees who disagree that their employer supports their mental and emotional wellbeing rises significantly from 26 percent (when lunch benefits are available) to 42 percent (when they are not), highlighting the important role of this everyday, highly sought after benefit.

## GEBS2025 Finland

# Perceived satisfaction with benefits increases sharply with the size of the employer-provided culture and fitness benefit in Finland

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Employees receiving the highest benefit amount report the greatest satisfaction.** 78 percent of employees receiving a €400 monthly benefit agree that they are pleased with the range of benefits offered by their employer. This is the highest level of satisfaction across all benefit brackets.

**Perceived satisfaction declines consistently with lower benefit amounts.** Agreement drops to 56 percent among those receiving €200-€399, and to 45 percent among those receiving €1-€199. This shows a steady downward trend as benefit value decreases.

**Lack of any benefit is strongly associated with dissatisfaction.** Among employees who report no benefit availability, only 13 percent are satisfied, while 58 percent actively disagree with being pleased about their employer's benefit offering, a 65 percentage point difference compared to those receiving the highest benefit amount.

## GEBS2025 Finland

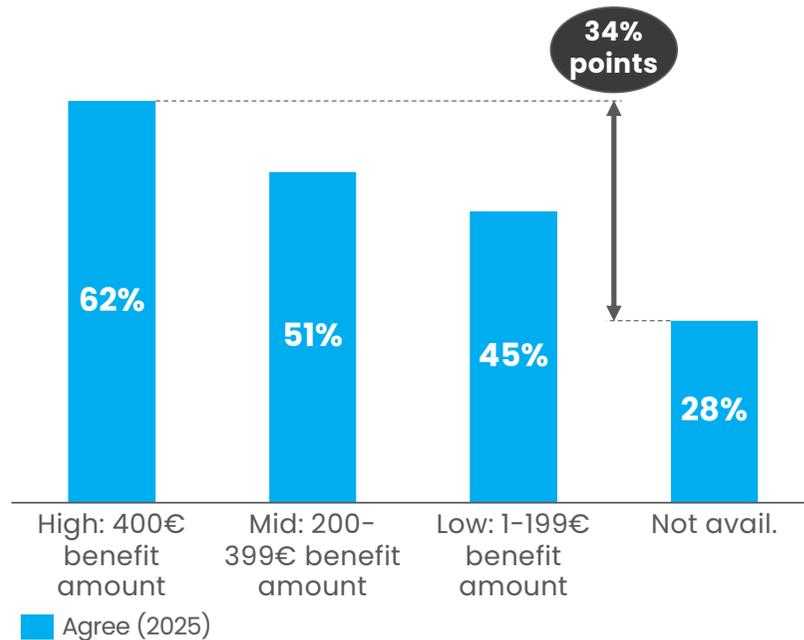
# Higher benefit amounts are strongly associated with greater perceived support for wellbeing

**Perceived support for overall wellbeing is strongly linked with the amount of culture and fitness benefit.** While 67 percent of the employee receiving the high amount of benefit agree that their overall wellbeing is supported, only 28 percent with no benefit available say the same.

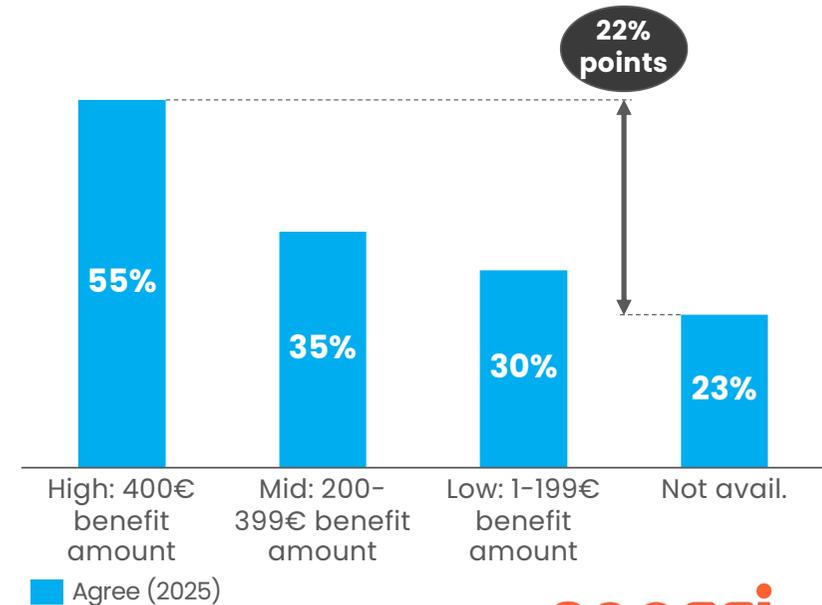
**Perceived support for physical and mental wellbeing increases with benefit generosity.** Across both wellbeing dimensions, agreement rises step by step from low to mid to high benefit amounts, indicating a consistent and positive link between benefit size and perceived employer support.

### Employees, Finland

My employer supports my physical wellbeing.



My employer supports my mental and emotional wellbeing.



## GEBS2025 Finland

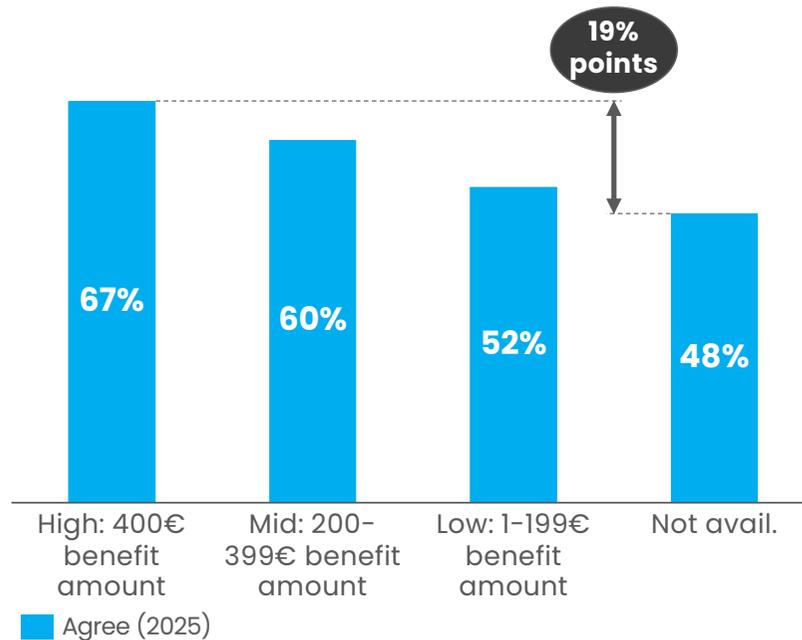
# Higher benefit amounts are linked to greater benefits impacts for both physical activity and wellbeing in Finland

**Employees receiving high benefit amounts are most likely to feel encouraged to be physically active.** 67 percent of those receiving the highest benefit amount say benefits encourage them to be more physically active, compared to 48 percent among those with no benefit.

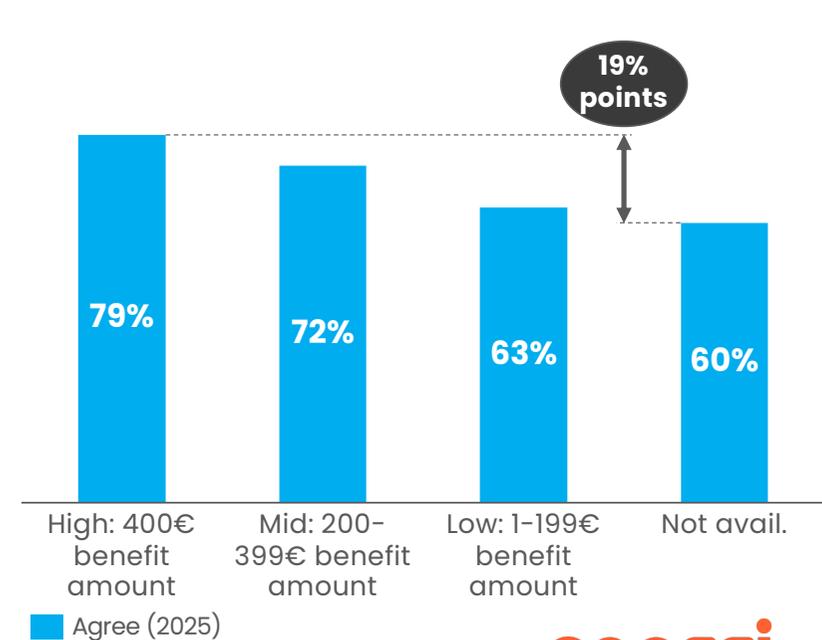
**Perceived impact of benefits on overall wellbeing follows a similar pattern.** 79 percent of employees receiving the highest amount agree that benefits positively influence their overall wellbeing. This drops to 60 percent among those without access to the benefit.

### Employees, Finland

Benefits encourage me to be more physically active.



Benefits positively influence my overall wellbeing.



## GEBS2025 Finland

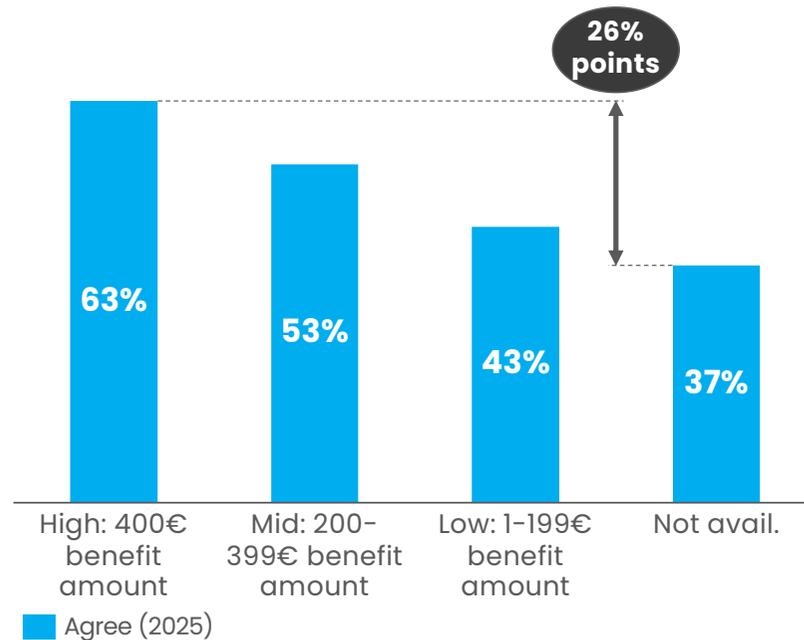
# Higher benefit amounts are strongly linked to better perceived burnout prevention and work-life balance support

**Employees with higher benefits feel better supported in maintaining work-life balance.** 63 percent of employees receiving the highest benefit amount say, that the benefits help them to maintain a healthy work-life balance and reduce the risk of burnout. This is 26 percentage points higher than among employees without access to the benefit.

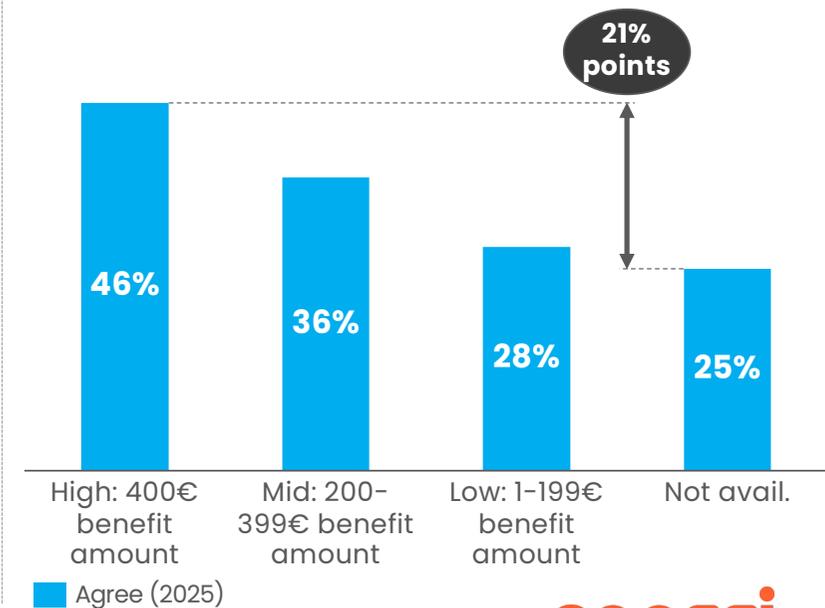
**Perceived support for burnout prevention increases with benefit value.** 46 percent of employees with the highest benefit agree that their employer provides sufficient support to prevent burnout. This falls to 25 percent when no benefit is available, a difference of 21 percentage points.

### Employees, Finland

The benefits offered by my employer help me maintain a healthy work-life balance, reducing the risk of burnout.



My employer provides sufficient support to prevent burnout, such as mental health resources and stress management training.



## **Section 3:**

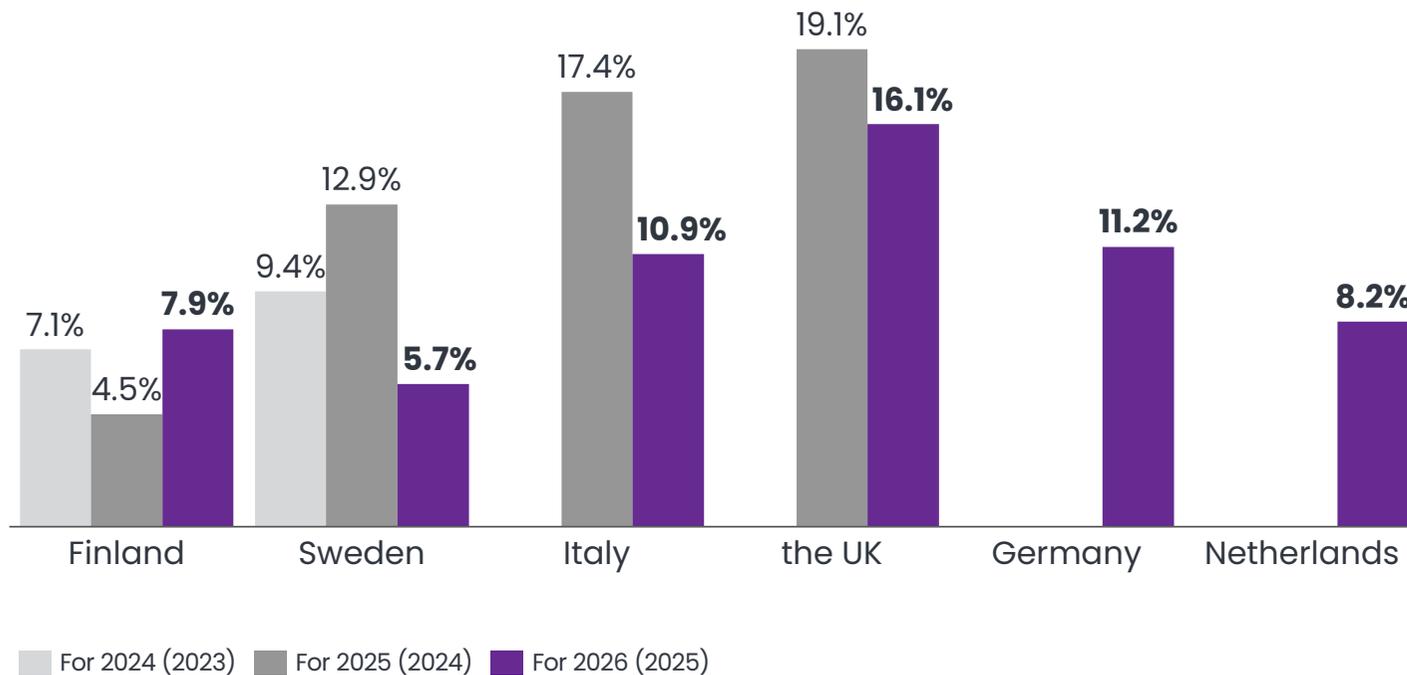
# **Investment realities vs. employee interests**

- **This section explores the alignment—and at times misalignment—between how employers allocate their benefits budgets and what employees actually value.**
- **We examine the top benefit categories that employees find appealing and compare them with areas where employers are planning to increase investment.**
- **The findings reveal where employer priorities align well with employee interests, and where gaps suggest potential missed opportunities for impact. Understanding these dynamics can help organizations optimize their benefits strategy to meet employee needs while making efficient use of budget.**

# Employers in the UK have the most positive sentiment regarding benefit budgeting, while Nordic countries show more cautious outlooks for 2026

## Employers, all countries

Expected increase in total benefit budgets.



**Employers in the UK and Germany anticipate the highest benefit budget increases for 2026.** UK employers expect a 16.1 percent increase in total benefit budgets for 2026, down slightly from 19.1 percent in 2025. In Germany, the expected growth for 2026 is 11.2 percent, marking strong investment intentions.

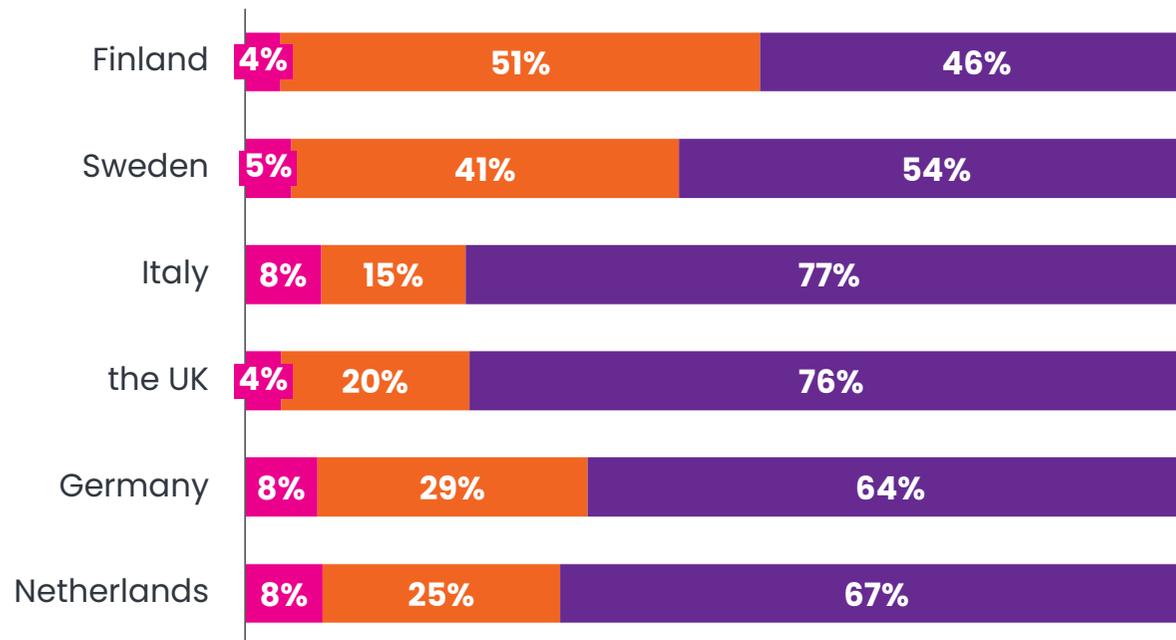
**Employers in Sweden and Italy report the sharpest declines in expected benefit budget growth.** In Sweden, the forecasted increase drops from 12.9 percent in 2025 to 5.7 percent for 2026—a decrease of 7.2 percentage points. Italy’s expected growth for 2026 is 10.9 percent, down significantly from 17.4 percent in 2025—a 6.5 percentage point drop.

**Nordic countries overall show a cautious outlook, while the Netherlands anticipates modest growth.** Finland forecasts a 7.9 percent increase in 2026, recovering from a lower 4.5 percent for 2025, while expectations to increase budget is also low in Sweden at 5.7 percent. The Netherlands expects an 8.2 percent increase for 2026, placing it in the lower mid-range among the surveyed markets.

## Clear divide in 2026 benefit strategies: Increases are more common in the UK & Italy, more stability prevails in the Nordics

### Employers, all countries

Organizations classified based on expected changes in benefits investments for 2026.



**In Italy and the UK, the highest share of employers plan to increase benefit budgets.** In Italy, 77 percent of employers expect to increase their benefits investment for 2026. The UK follows closely, with 76 percent of employers indicating budget increases.

**Germany and the Netherlands show moderate investment optimism, with two-thirds planning increases.** 64 percent of employers in Germany and 67 percent in the Netherlands expect to increase benefit investments.

**Finland and Sweden adopt a more cautious approach, with lower proportions planning to increase budgets.** In Finland, only 46 percent of employers anticipate increasing benefit investments, and 51 percent plan to maintain their current budgets—the highest proportion of maintainers across all countries. Sweden shows slightly more growth orientation with 54 percent expecting budget increases, but also has a significant share of maintainers (41%). Both Nordic countries have low shares of budget decrease (4 percent in Finland and 5 percent in Sweden), suggesting stability rather than contraction.

■ Budget decrease ■ Budget maintainers ■ Budget increase

# Wellbeing, competitiveness, and retention are key drivers for benefit investment

## Employers, all countries

What factors are driving your organisation's decision to **increase investment in benefits**?\* \*\*

	FI	SE	IT	UK	DE	NL
<b>Increasing our employees' wellbeing</b>	63%	55%	53%	45%	40%	34%
<b>Keeping the benefit package competitive</b>	23%	34%	41%	54%	48%	42%
<b>Helping foster employee commitment in order to decrease turnover</b>	36%	41%	20%	24%	39%	56%
<b>Improving the work-life balance of our employees</b>	28%	30%	33%	36%	35%	35%
<b>Enhancing our employer brand</b>	34%	36%	27%	28%	35%	25%
Responding to the increase in the cost of living	21%	22%	33%	23%	23%	27%
Responding to employee needs	22%	20%	14%	17%	23%	18%
Maintaining the real value of benefits	15%	12%	20%	18%	11%	7%
Encouraging healthy behaviours to decrease days of sick leave	22%	16%	7%	9%	10%	12%
Responding to the increase in tax-free amounts	12%	9%	11%	9%	6%	7%
Keeping up with industry standards	7%	7%	8%	12%	8%	7%
Supporting our scaling and recruitment efforts	8%	5%	7%	6%	4%	10%
Strengthening the professional growth of our employees	6%	6%	7%	7%	7%	7%
Complying with diversity and inclusion goals	1%	3%	10%	7%	5%	6%
Harmonisation of benefits within the global organisation	3%	3%	7%	6%	7%	6%
Addressing low utilisation rates of benefits	2%	2%	0%	2%	2%	3%

■ Low relevance (0–15%) ■ Moderate relevance (15–35%) ■ High relevance (35–55%) ■ Top reasons (55%+)

**Employee wellbeing is the leading driver for increasing the benefits budget.** In Finland (63%), Sweden (55%) and Italy (53%) of employers cite increasing employee wellbeing as a reason for increased benefit investment, making it the most common reason in these countries.

**Maintaining a competitive benefits package is a consistent priority across Europe.** The UK (54%), and Germany (48%) show particularly strong focus on competitiveness as a reason to invest in benefits.

**Fostering employee commitment to reduce turnover is a top concern.** 56 percent of Dutch employers list employee commitment and turnover reduction as a key driver – the highest across all countries.

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents who expect to increase their benefits investments for 2026.



# Economic pressure and cost reduction drive benefit investment cuts

## Employers, all countries

What factors are driving your organisation's decision to **decrease investment in benefits?**\* \*\*

	FI	SE	IT	UK	DE	NL
<b>Reducing the cost of the benefit program due to the economic situation</b>	80%	46%	35%	44%	50%	42%
<b>Cutting unnecessary costs</b>	50%	64%	53%	33%	35%	21%
Shifting strategic priorities	50%	27%	47%	22%	25%	26%
Restructuring of the organisation or layoffs	30%	36%	12%	33%	35%	32%
Addressing changes in taxation	0%	27%	18%	56%	20%	37%
Keeping up with industry standards	30%	9%	18%	56%	25%	16%
Shifting the focus of compensation to salaries	30%	27%	24%	11%	10%	21%
No observed impact of the benefits in the employer brand	0%	27%	18%	22%	10%	32%
Addressing low utilisation rates of benefits	0%	18%	29%	0%	25%	21%
We won't increase benefits unless tax-free limits are raised	20%	9%	12%	11%	10%	26%
Increasing reliance on non-employee labour	10%	9%	12%	11%	30%	11%
Harmonisation of benefits within the global organisation	0%	0%	18%	0%	10%	11%
We won't increase benefits unless tax-free categories are expanded	0%	0%	6%	0%	15%	5%

**Economic concerns and cutting unnecessary cost are the dominant reasons for cutting benefit investments in most countries.** In Finland, 80 percent of employers cite the economic situation as a key driver, while this also top concern in Germany (50%) and Sweden (46%). What is more, 64 percent of Swedish employers and 53 percent of Italian employers see unnecessary costs as a key reason to reduce benefit investments.

**The UK is uniquely driven by changing taxation and industry pressures.** 56 percent of UK employers cite addressing changes in taxation and keeping up with industry standards—both the highest across countries. These concerns are less prevalent elsewhere.

■ Low relevance (0–15%) ■ Moderate relevance (15–35%) ■ High relevance (35–55%) ■ Top reasons (55%+)

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents who expect to decrease their benefits investments for 2026.



# Physical wellness and personal development rank highest in employee appeal across Europe, while local preferences vary

## Employees, all countries

**Top-3:** How appealing the following subcategories of benefits are for you?

### Finland



### Sweden



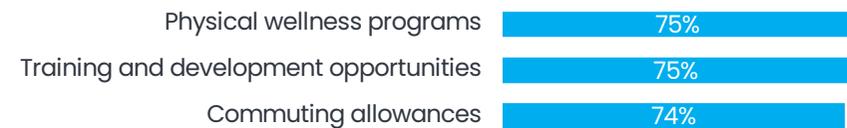
### Italy



### The UK



### Germany



### Netherlands



■ Appealing or very appealing

\*The benefits category was surveyed exclusively in Italy.

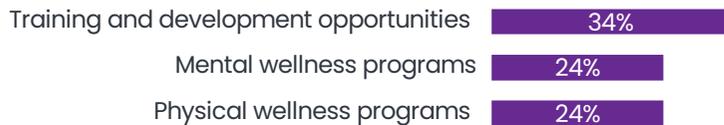
\*\*The benefits category was surveyed exclusively in the UK

# Training and insurance benefits top employer budget priorities across Europe, while other focal areas vary between countries

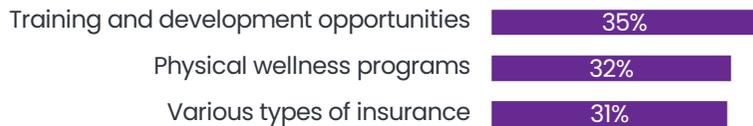
## Employers, all countries

**Top-3:** Estimate how your company is planning to change its benefits budget allocation for the following subcategories in 2026 compared to 2025?

### Finland



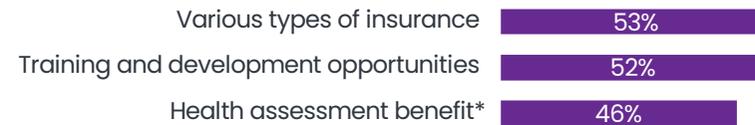
### Sweden



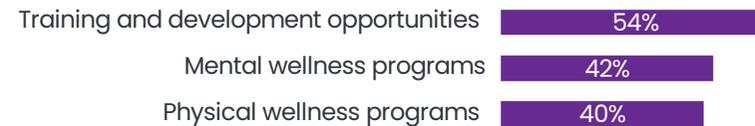
### Italy



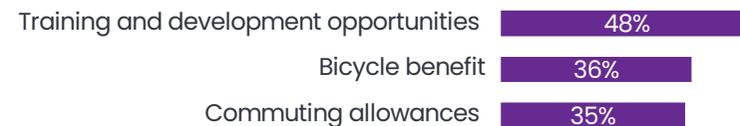
### The UK



### Germany



### Netherlands



■ Share of employers expecting budget increases in 2026, %

\*The benefits category was surveyed exclusively in Italy.

\*\*The benefits category was surveyed exclusively in the UK

## Key Takeaways from Investment Realities vs. Employee Interests

### **Most European employers plan to increase their total benefits budget.**

- In all countries except Finland, more than 60 percent of employers expect to increase their benefits budget for 2026.
- Finland is more cautious: only 46 percent anticipate increases, while 51 percent plan to keep budgets unchanged.

### **Improving employee wellbeing is the top reason for increasing budgets.**

- Employers in Finland, Sweden, and Italy cite increasing wellbeing as the main reason to grow benefit budgets, followed by keeping the benefits competitive, which is cited as the most common reason by German and British employers.

### **Training and wellness investments align with employee interests.**

- Training and physical wellness are top investment areas and also rank highly in employee appeal across Europe.

### **Some benefits are highly valued by employees but is not a likely area to receive increased investment.**

- For instance, 91 percent of Finnish employees value occupational healthcare, yet it's not a top focus for increased investment. This might be due to the investments already being high for these key categories.

### **Some low-appeal benefits are receiving increased budgets.**

- In Italy, shopping vouchers and dependent care rank low in appeal but are budget priorities—highlighting a mismatch.

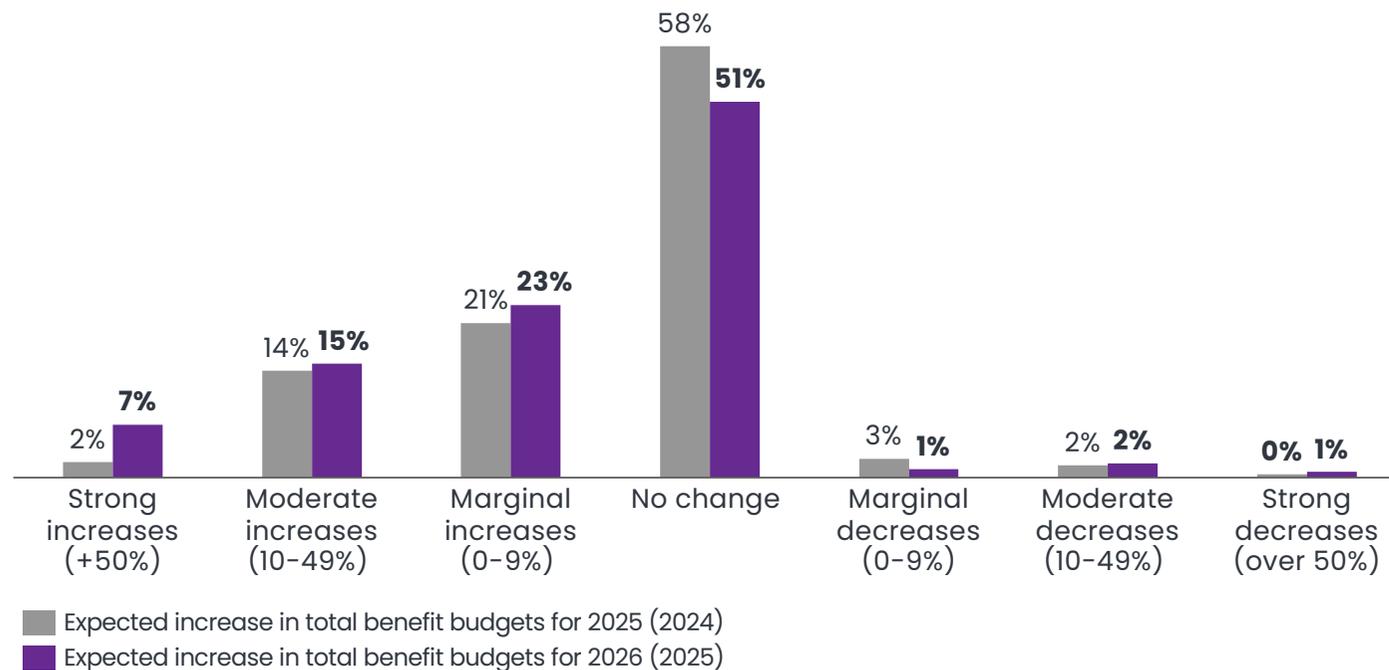
**Section 3.1:**  
**Investment realities**  
**vs. employee interests**  
**Insights Finland**

## GEBS2025 Finland

# Most Finnish employers expect no change or only minor increases in benefits budgets for 2026—but signs of growth are emerging

### Employers, Finland

Projected distribution of total benefit increase in Finland: 2025 vs. 2026.



**Half of Finnish employers still anticipate no change in benefit budgets, though this share is declining.** For 2026, 51 percent of Finnish employers expect their benefit budgets to remain the same, down from 58 percent for 2025, indicating a shift toward increased investment.

**Expectations for increased benefit budgets have become more common.** The proportion of employers anticipating strong increases rose from 2 percent for 2025 to 7 percent for 2026. Moderate increases climbed from 14 percent to 15 percent, while marginal increases rose from 21 percent to 23 percent.

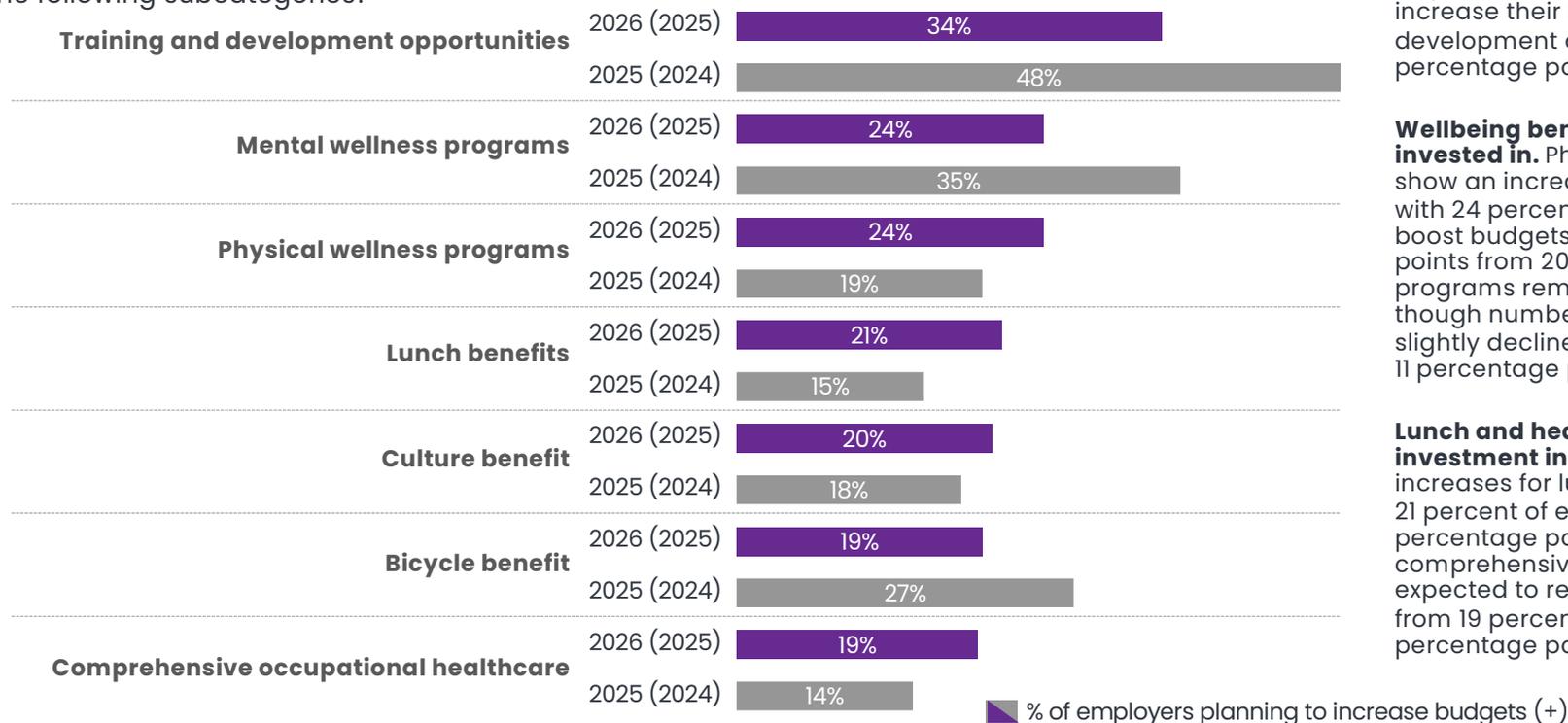
**Few Finnish employers foresee budget cuts, pointing to overall stability.** Only 4 percent of employers expect decreases for 2026. This low commonality of expected cuts reinforces rising optimism, even if at modest levels.

# GEBS2025 Finland

## Top 7: Finnish employers expect to shift investment priorities for 2026—training budgets decline, physical wellness gains traction

### Employers, Finland

Estimate how your company is planning to change its benefits budget allocation for the following subcategories?\*



**Training remains a top priority, but growth expectations decline significantly.**

34 percent of Finnish employers plan to increase their budget for training and development opportunities, a 14 percentage point drop compared to 2025.

**Wellbeing benefits are commonly invested in.**

Physical wellness programs show an increase in planned investment, with 24 percent of employers expecting to boost budgets for 2026, up 5 percentage points from 2025. Mental wellness programs remain a common focus area, though number of budget increasers has slightly declined from previous year with a 11 percentage point decrease.

**Lunch and healthcare benefits see rising investment interest for 2026.**

Budget increases for lunch benefits are planned by 21 percent of employers for 2026, up 6 percentage points for 2025. Similarly, comprehensive occupational healthcare is expected to receive increased investment from 19 percent of employers, up 5 percentage points..

\*The visualization does not display the proportions of responses for 'Budget decreases (-)', 'Budget remains the same as in 2025', or 'This benefit is not included in our offering'.

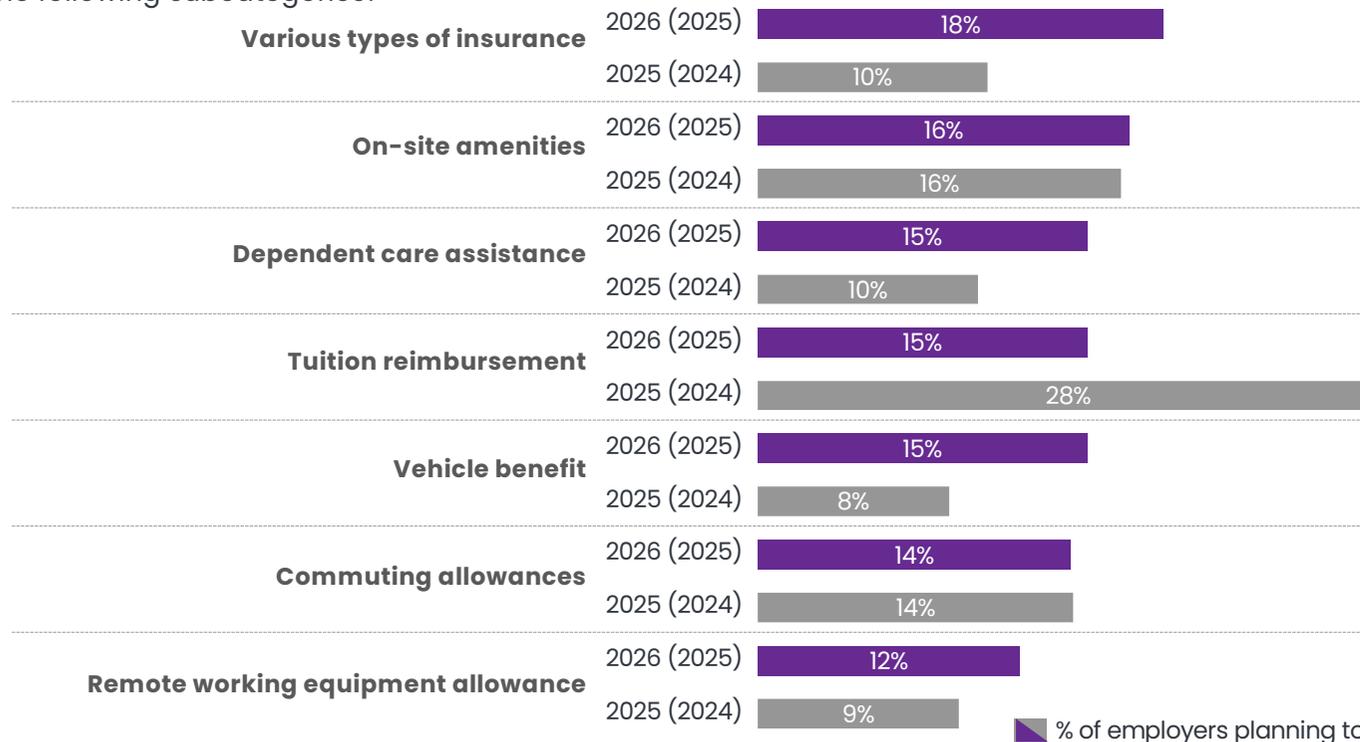


## GEBS2025 Finland

### Bottom 7: Insurance and dependent care gain more traction in benefit budgets – tuition reimbursement sees sharp decline

#### Employers, Finland

Estimate how your company is planning to change its benefits budget allocation for the following subcategories?\*



**Insurance and dependent care benefits see notable increases in planned investment.** 18 percent of Finnish employers plan to increase budgets for various types of insurance in 2026, a rise of 8 percentage points from last year. Similarly, 15 percent intend to boost dependent care assistance budgets, an increase of 5 percentage points.

**Tuition reimbursement investment is decreasing sharply.** Only 15 percent of employers expect to increase budgets for tuition reimbursement in 2026, a significant drop of 13 percentage points – the steepest year-on-year decline among all benefits on this slide.

**Remote work and commuting benefits remain less common categories for budget focus.** Just 12 percent of employers plan to increase budgets for remote working equipment allowance (3 percentage points). Commuting allowances remain nearly flat, with 14 percent planning increases in 2026 (no change), indicating stagnation in this category.

■ % of employers planning to increase budgets (+)

\*The visualization does not display the proportions of responses for 'Budget decreases (-)', 'Budget remains the same as in 2025', or 'This benefit is not included in our offering'.

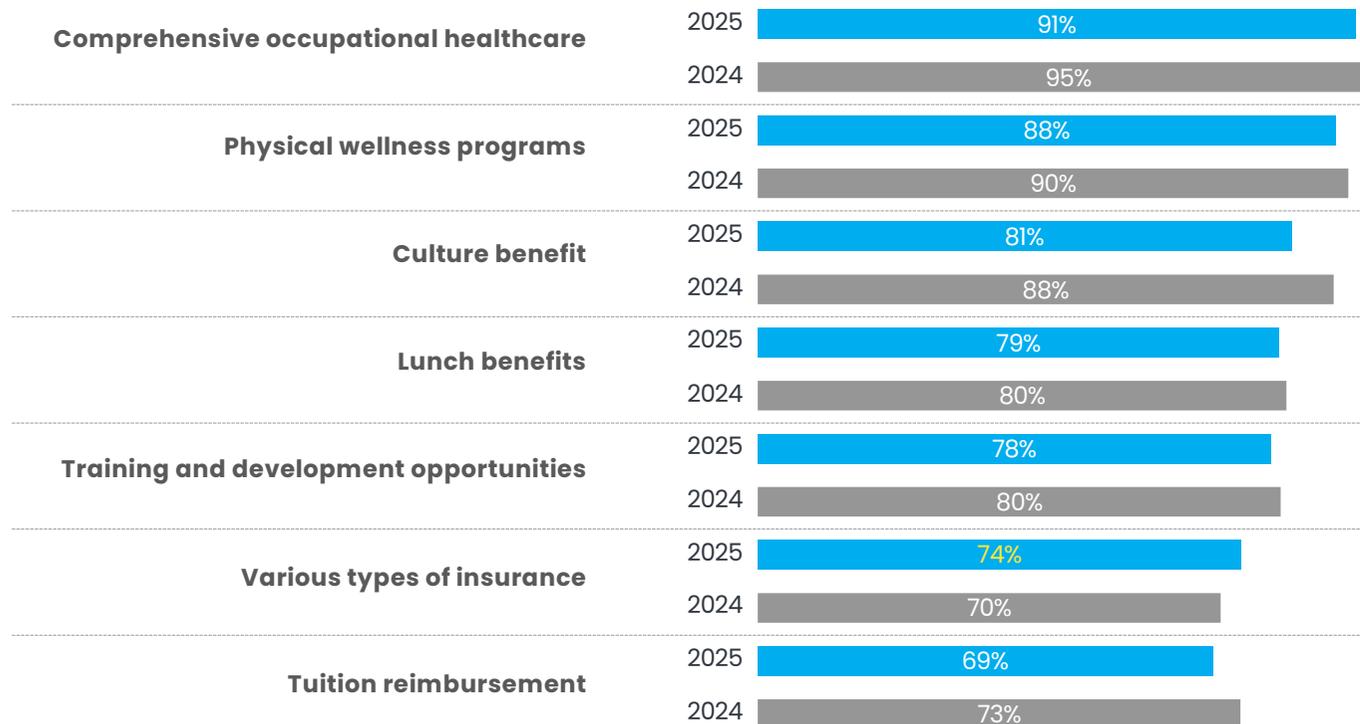


## GEBS2025 Finland

# Top 7: Healthcare and wellness benefits are most appealing to Finnish employees, yet budget plans do not fully align with their interests

### Employees, Finland

How appealing the following subcategories of benefits are for you?\*



■ Appealing or very appealing

**Comprehensive healthcare is the most appealing benefit.** 91 percentage of Finnish employees find comprehensive occupational healthcare appealing in 2025, a 4 percentage point decrease from 2024. Employer budgeting for this category is increasing modestly, with 19 percent planning higher investment, up from 14 percent in the previous year.

**Culture benefit appeal has dropped slightly, despite continued budget focus.** Culture benefit appeal fell by 7 percentage points, one of the largest declines. Employers still prioritize this area: 20 percent plan to increase investment in culture benefits.

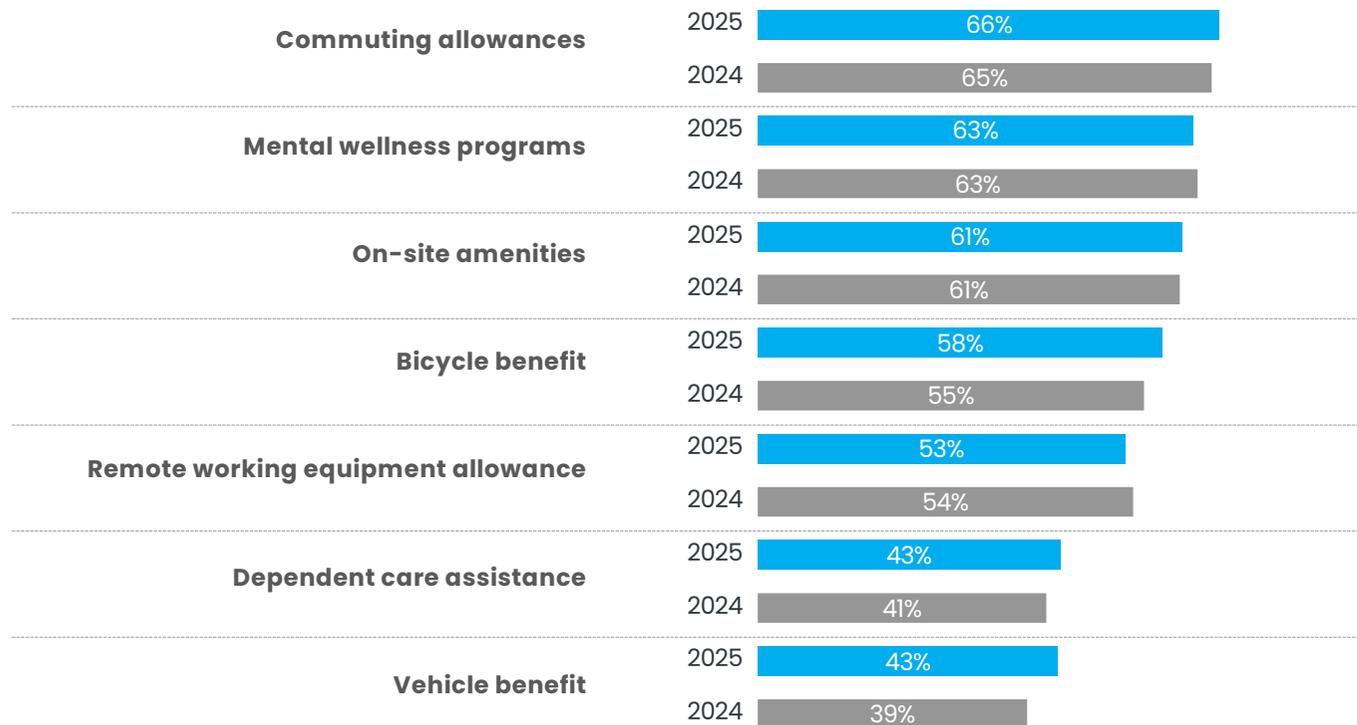
**Insurance benefits are gaining appeal and align with increased employer investment.** Appeal for various types of insurance rose with 4 percentage points. This growing appeal mirrors budgeting trends, as 18 percent of employers plan to increase insurance benefit budgets, up from 10 percent in the prior year – the largest increase in budget emphasis across categories.

## GEBS2025 Finland

### Bottom 7: Lower end benefits reflect on the slow adoption and high cost of the benefits

#### Employees, Finland

How appealing the following subcategories of benefits are for you?\*



■ Appealing or very appealing

**Low preference persists for dependent care and vehicle benefits.** Only 43 percent of employees found dependent care assistance and vehicle benefits appealing in 2025, though both saw slight increases from the previous year.

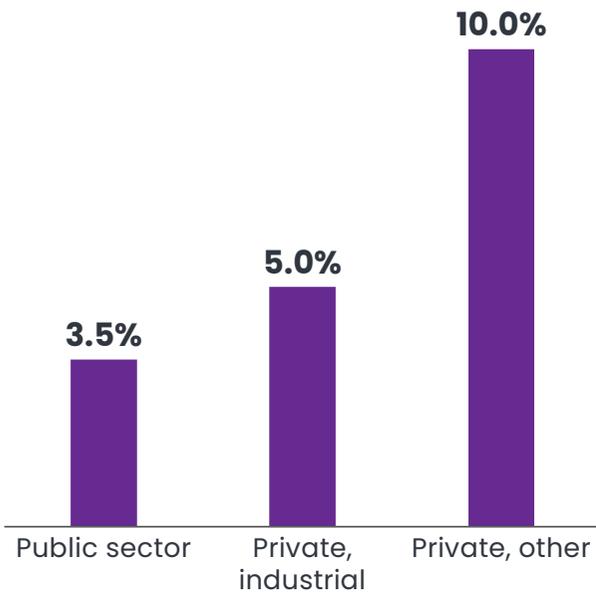
**Bicycle benefit remains more commonly appealing than vehicle benefit.** Among employees, 58 percent found bicycle benefit appealing, while only 43 percent say so about the vehicle benefit.

# GEBS2025 Finland

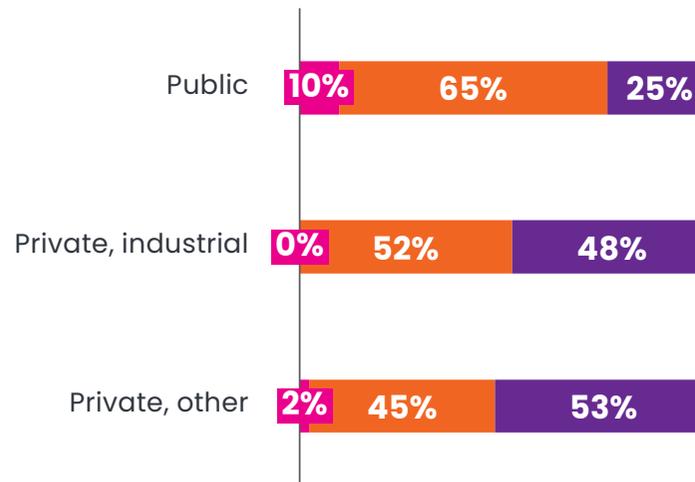
## Non-industrial private sector employers are clearly ahead in the benefit budget investments

### Employers, Finland

Expected increase in total benefit budgets.



Organizations classified based on expected changes in benefits investments for 2026.



**The non-industrial private sector clearly leads benefit investment growth.** Employers in the private, non-industrial sector expect the highest average increase in benefit budgets at 10.0%. A majority (53%) of these employers plan to increase their budgets, while only 2 percent foresee a decrease.

**Public sector budget growth is the most modest and cautious.** Public sector employers project an average benefit budget increase of just 3.5 percent. Of these employers, only 25 percent plan to increase their budgets, while 10 percent anticipate cuts, the highest share of budget decrease among the three segments.

**Industrial sector employers anticipate moderate growth.** Industrial employers expect a 5.0 percent average increase in 2026. While 48 percent of them intend to increase benefit budgets, none of them plan to reduce the benefits budgets, reflecting the challenging situation in the sector in Finland.

For 2026 (2025)

Budget decrease   Budget maintainers   Budget increase

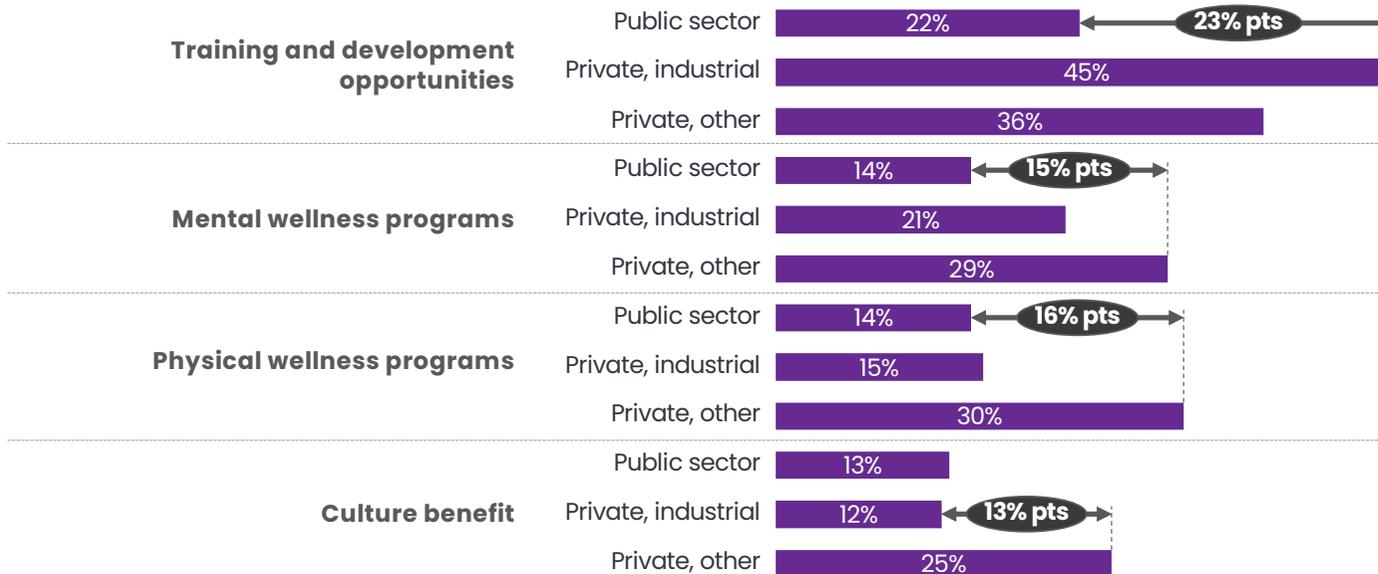


# GEBS2025 Finland

## Public sector clearly behind private sector in anticipated benefit investment increases in selected categories for 2026

### Employers, Finland

Estimate how your company is planning to change its benefits budget allocation for the following subcategories (for 2026)?\*



**Public sector employers are least likely to increase budgets across all benefit categories.** Only 22 percent plan on increasing budgets for training and development, 23 percentage points lower than industrial private employers.

**Learning is a top priority in the private sector, especially in industrial roles.** Private, industrial employers are the most likely to increase budgets (45%). This is 23 percentage points higher than the public sector (22%). Private, non-industrial employers also show strong investment (36%).

**Private, non-industrial employers lead on wellness benefits.** These employers plan increases for mental wellness (29%) and physical wellness (30%), nearly doubling public sector investment in these areas.

**Culture benefits are low priority for the public and industrial sectors.** Only 12 percent of industrial employers and 13 percent of public employers plan increases.

■ % of employers planning to increase budgets (+)

\*The visualization does not display the proportions of responses for 'Budget decreases (-)', 'Budget remains the same as in 2025', or 'This benefit is not included in our offering.'



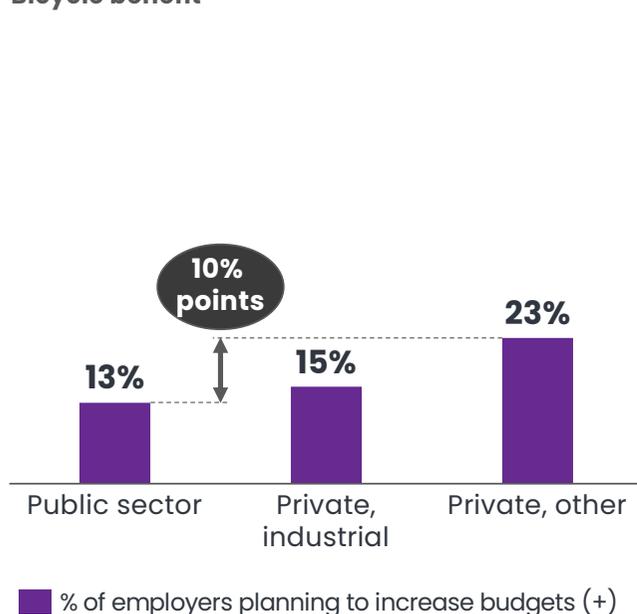
## GEBS2025 Finland

# Bicycle benefits are more often valued than increasingly funded, in particularly in the public sector

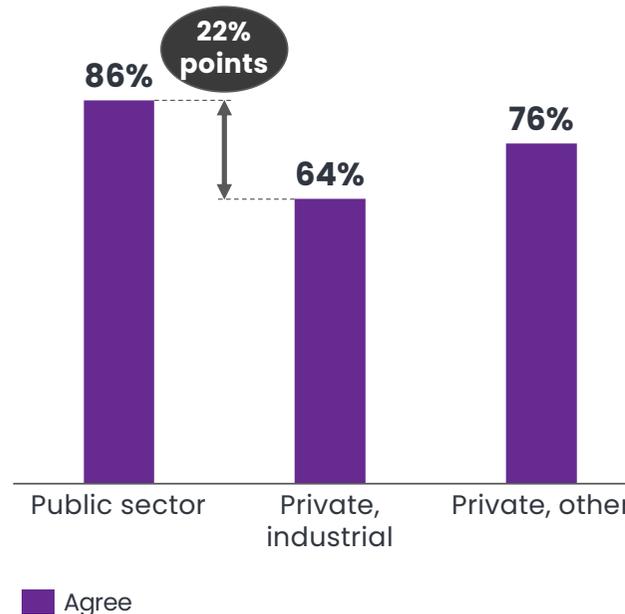
### Employers, Finland

Estimate how your company is planning to change its benefits budget allocation for the following subcategory (for 2026)?\*

#### Bicycle benefit



The bicycle benefit would be highly valued by our employees.



**Public sector shows the strongest appreciation, but weakest investment.** 86 percent of public sector employers agree that bicycle benefits would be highly valued by employees. Still, only 13 percent plan to increase budget for this benefit in 2026, which is the lowest across all sectors.

**Private, non-industrial employers are most likely to increase budgets.** 23 percent of private, non-industrial employers plan to increase investment in bicycle benefits — nearly double that of the public sector. Their perceived value is also relatively high at 76 percent, although still 10 percentage points lower than on the public sector

\*The visualization does not display the proportions of responses for 'Budget decreases (-)', 'Budget remains the same as in 2025', or 'This benefit is not included in our offering'.

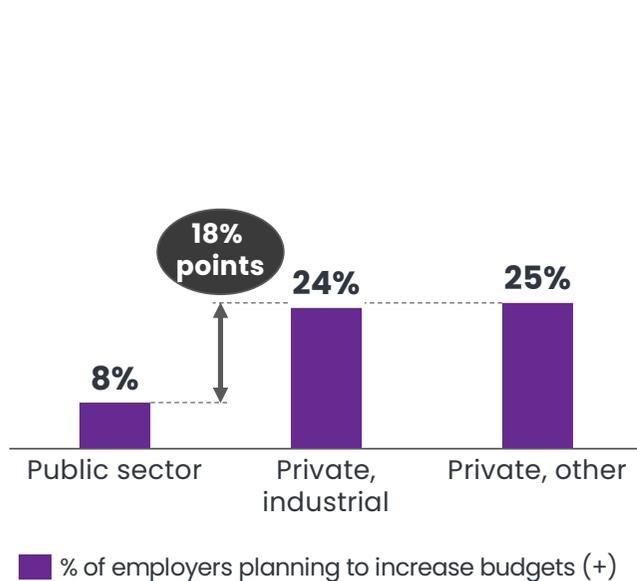
# GEBS2025 Finland

## Public sector underinvests in Finland's most valued employee benefit

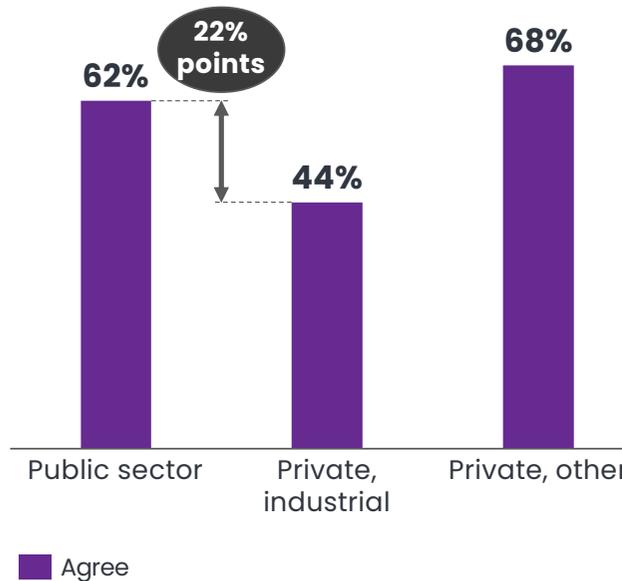
### Employers, Finland

Estimate how your company is planning to change its benefits budget allocation for the following subcategory (for 2026)?\*

#### Lunch benefit



The lunch benefit is the most important employee benefit for our employees.\*\*



**Majority of public sector employers perceives lunch benefit as most important, yet anticipated increases are least common in the public sector.** 62 percent of public sector employers agree that the lunch benefit is the most important for employees. Despite this, only 8 percent of employers anticipate budget increases, demonstrating a 17 percentage point difference between public and private non-industrial employers in budget increase plans.

**Private, non-industrial employers put money where their mouth is.** 68 percent of them say lunch is the most important benefit, and 25 percent plan to increase budgets, showing the best alignment between value perception and action.

**Industrial employers invest more than public, but value less.** 24 percent plan budget increases, which is more than 3 times more common than in the public sector. However, only 44 percent say lunch is the most important benefit, 18 percentage points lower than the public sector.

Employers: Public (n=63), Industrial (n=33), Non-industrial (n=171)

\*The visualization does not display the proportions of responses for 'Budget decreases (-)', 'Budget remains the same as in 2025', or 'This benefit is not included in our offering'. \*\* The question was presented only to employer respondents whose organisation offers the lunch benefit.

## **Section 4: Benefits best practices**

- **How should the benefits be administered and communicated about to maximise their impact?**
- **Effective benefits are not only about what is offered, but also how they are communicated and promoted. To understand these themes, this section explores how benefits are utilised, why they are not utilised fully, and employee engagement with development of benefit offerings. Understanding these themes can support employers to increase the utilisation and positive impact of benefits.**

# Benefit utilization varies widely across Europe – Finland leads in uptake, while the lowest usage is observed in Germany

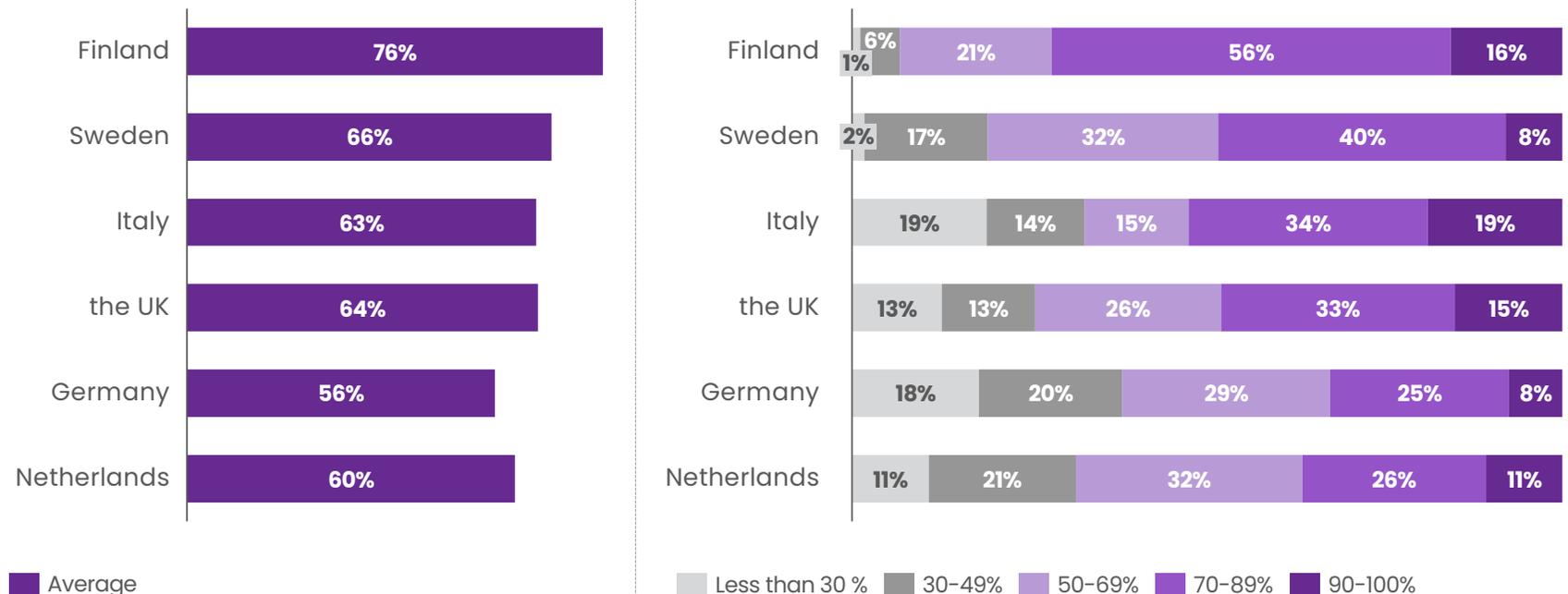
## Employers, all countries

**Finland leads in benefit utilization.** Finnish employers report an average benefit usage rate of 76 percent.

**Germany reports the lowest benefit utilization.** German employers report an average usage rate of only 56 percent. Just 8 percent of German organizations see usage rates above 90 percent, while 18 percent fall below 30 percent.

**Italy shows the widest variation in benefit usage.** In Italy, 19 percent of organizations report benefit usage below 30 percent, while 19 percent report usage above 90 percent. This disparity may signal differences in adoption across different sectors, contrasting with Finland's more consistently high usage.

What percentage of the benefits were **used** in your organisation last year (2024)?



# According to employers, mismatch between benefit offerings and employee interests limits utilisation most often

## Employers, all countries

What do you believe are the primary reasons that prevented your employees from using all the benefits?\* \*\*

	FI	SE	IT	UK	DE	NL
<b>The employment benefits available do not match the interests of our employees.</b>	41%	49%	39%	37%	56%	57%
<b>Our employees forgot to take advantage of the benefits within the designated period.</b>	66%	44%	37%	36%	24%	33%
Our employees are not aware of the benefits offered.	37%	32%	19%	38%	45%	34%
Our employees are not interested in using the benefits because the monetary value does not cover the price of the service they want to use.	33%	31%	31%	29%	38%	34%
Service providers that our employees are interested in do not accept benefit funds.	42%	28%	35%	39%	27%	23%
Employment benefits are too technically complex to use.	24%	24%	36%	26%	27%	26%
Our employees overlooked the benefit deadlines.	16%	39%	31%	32%	15%	19%
Our employees did not have enough time to use their benefits.	24%	19%	20%	19%	23%	18%
Our employees are not interested in using the benefits because our organisation is only committed to covering a portion of the service cost (e.g. 50%).	18%	15%	19%	15%	22%	24%
Our employees cannot afford the upfront cost and wait to be reimbursed.	0%	13%	18%	14%	11%	18%
Our employees feel that the reimbursement process is too complicated.	0%	6%	17%	15%	14%	15%

Low relevance (0–15%)
  Moderate relevance (15–35%)
  High relevance (35–55%)
  Top reasons (55%+)

**Misalignment of benefits with employee interests is seen as the top barrier across Europe.** Largest portion of employees in Sweden (49%), Italy (39%), Germany (56%) and the Netherlands (57%) cite that available benefits do not match employee interests.

**Employees forgetting to use their benefits is a widespread challenge – especially in Finland.** In Finland, 66 percent of employers say forgetfulness prevented full benefit use, the highest figure for this reason across all countries. This issue is notable in Sweden (44%), Italy (37%) and the UK (36%) as well, suggesting that reminders could help.

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents whose estimated benefits utilization rate is below 100%.



# Forgetting and opting out of available benefits are common, particularly in Sweden and the UK

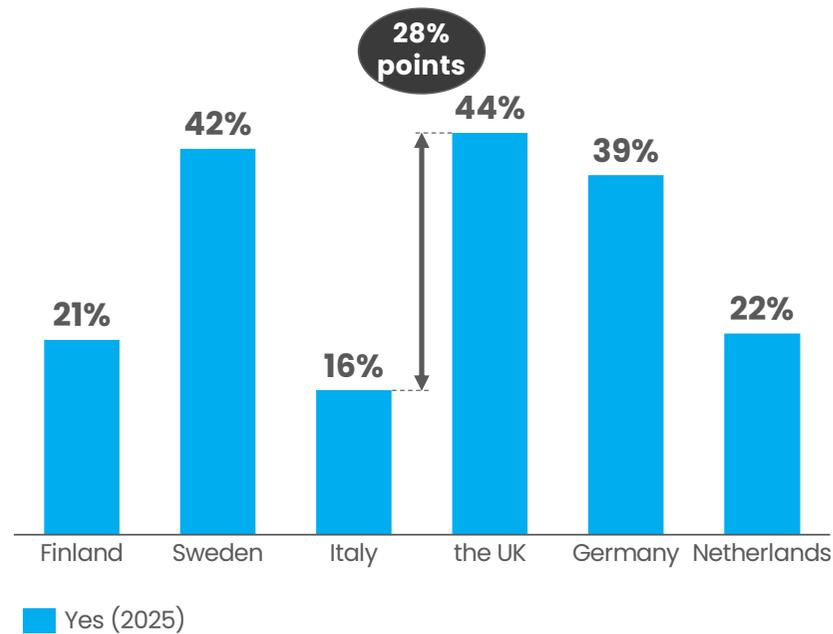
## Employees, all countries

**Forgetting to use benefits is a common issue – especially in Sweden and the UK.** 44 percent of UK

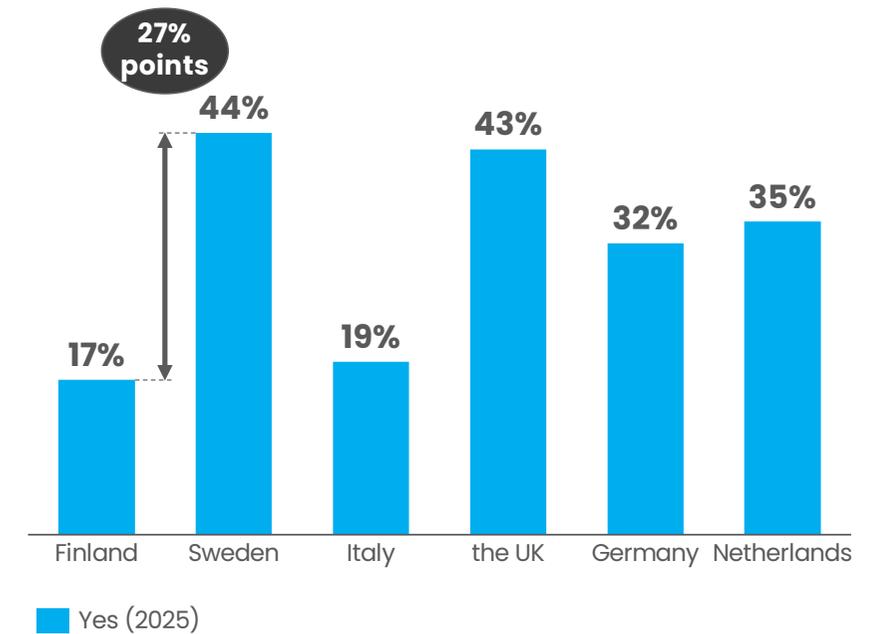
employees and 42 percent of Swedish employees say they forgot to use available benefits in the past year. In contrast, only 16 percent of Italian employees and 21 percent in Finland reported forgetfulness.

**Relevance and satisfaction with benefit offerings vary significantly between countries.** 44 percent of Swedish and 43 percent of UK employees report consciously choosing not to use benefits, compared to 19 percent in Italy and 17 percent in Finland.

Over the past year, have you **forgotten to use any of the benefits** that have been available to you?



Over the past year, have you **chosen not to use any of the benefits** that have been available to you?



# Mismatch with personal interests and practical limitations are key barriers to benefit use

## Employees, all countries

What are the primary reasons that prevented you from using all the benefits? \* \*\*

	FI	SE	IT	UK	DE	NL
<b>Employment benefits in general do not match my interests.</b>	50%	45%	50%	48%	46%	54%
<b>The monetary value does not cover the price of the service I want to use.</b>	38%	34%	44%	31%	31%	36%
<b>Service providers I am interested in do not accept benefit funds.</b>	43%	23%	40%	35%	34%	25%
<b>I forgot to take advantage of the benefits within the designated period.</b>	38%	41%	24%	36%	30%	27%
I did not have enough time to use my benefits.	38%	32%	18%	31%	33%	23%
Employment benefits are technically too complex to use.	25%	21%	37%	28%	28%	27%
I am not aware of the benefits my employer is offering.	25%	27%	20%	23%	34%	35%
I overlooked benefit deadlines.	21%	34%	21%	27%	24%	16%
I am not interested in using the benefit because my employer is only committed to covering part of the service cost (e.g. 50%).	21%	13%	16%	16%	18%	27%
Because I cannot afford the upfront expense of the benefits and wait to be reimbursed.	0%	16%	13%	14%	11%	17%
Because the process of reimbursement is too complicated.	0%	14%	16%	11%	10%	13%

Low relevance (0–15%)
  Moderate relevance (15–35%)
  High relevance (35–55%)
  Top reasons (55%+)

**Misalignment with employee interests is the top barrier across Europe.** 54 percent of employees in the Netherlands, 50 percent in both Finland and Italy, and 48 percent in the UK report that benefits do not match their interests. This highlights a widespread need for more tailored or personalized benefit offerings to improve usage and satisfaction.

**Practical barriers, such as value and availability, are also significant reasons to not using benefits.** This is highest in Italy, 44 percent of employees report that the monetary value does not cover desired services, and lowest in the UK and Germany (31%). Third most prominent reason is the lack of acceptance among service providers, which is most common in Finland (43%) and least common in Sweden (23%).

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

\*\*This question was presented only to respondents who have forgotten and/or chosen not to use the benefits offered to them.



# Employees are commonly aware of the benefits offered, yet even more employers are confident about their benefits communications

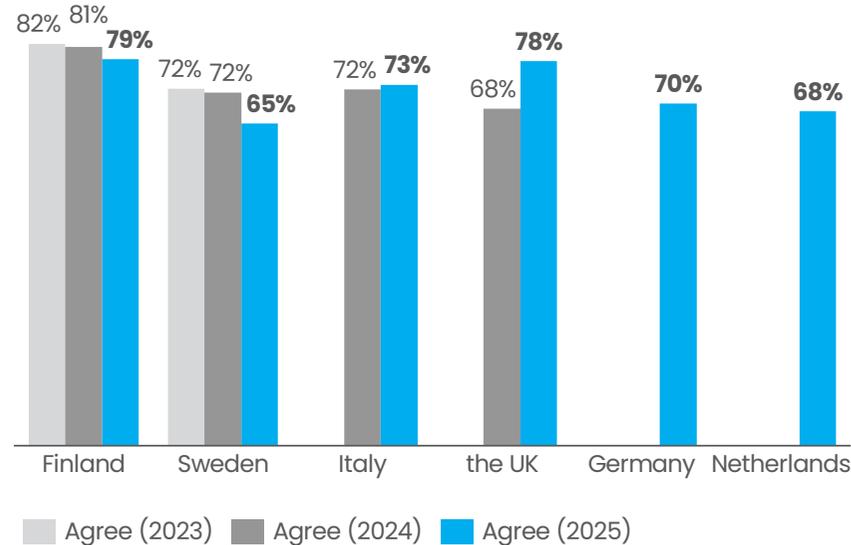
## Employees, all countries

The majority of employees are aware of the benefits offering in all studied countries.

Finnish and Italian employees are most commonly aware of their benefits, with only small difference to Sweden and Germany with least aware employees.

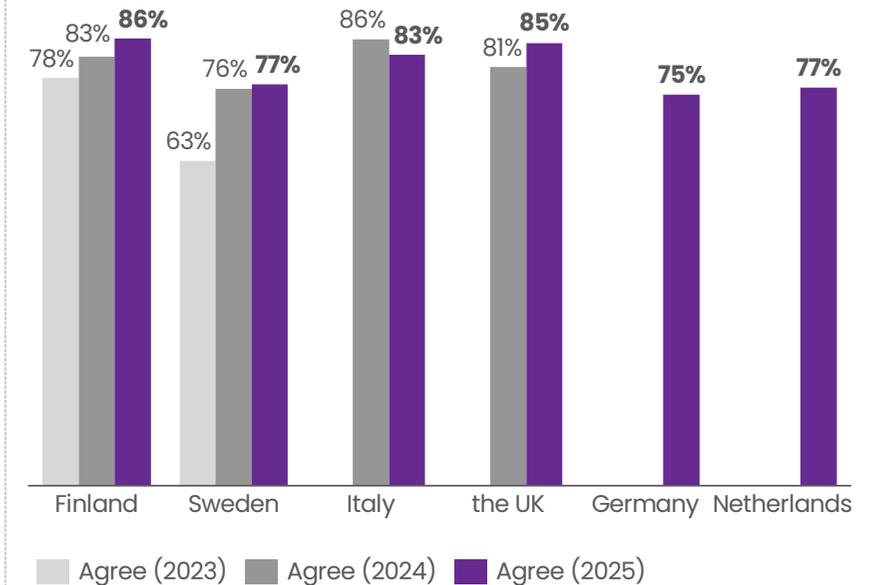
Employers are very confident in their employees understand the benefits offering, with roughly four out of five employees thinking that their employees fully comprehend the benefits provided.

I fully understand the benefits package offered by my employer.



## Employers, all countries

Our employees fully understand the benefits package offered by our organisation.



# Majority of employees are content with the clarity of benefit communications, but not as often as the employers

**Employers are very confident about their benefit communications.**

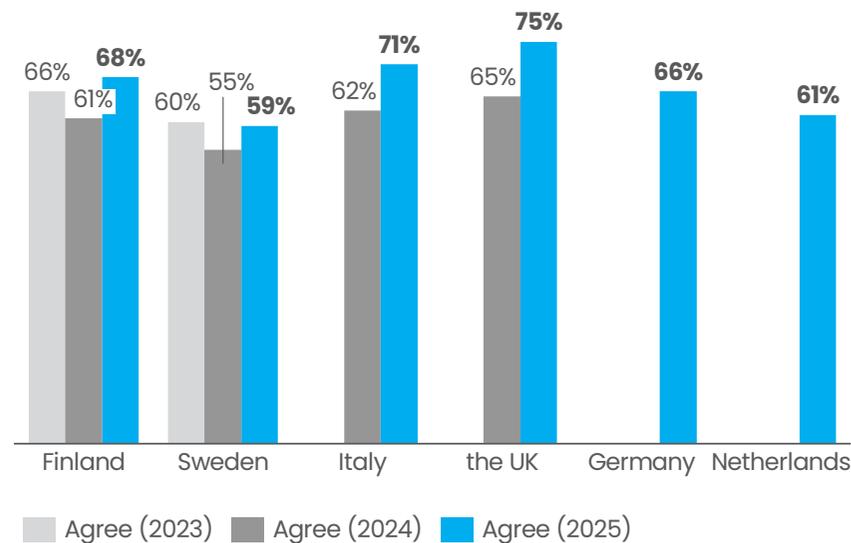
Approximately four out of five employers think this way.

**Employees are increasingly content with the benefit communications.** In all longitudinal data, significant increase can be observed.

**However, there are significant differences in perceptions between employees and employers.** Largest gap (21 % points) is observed in Finland.

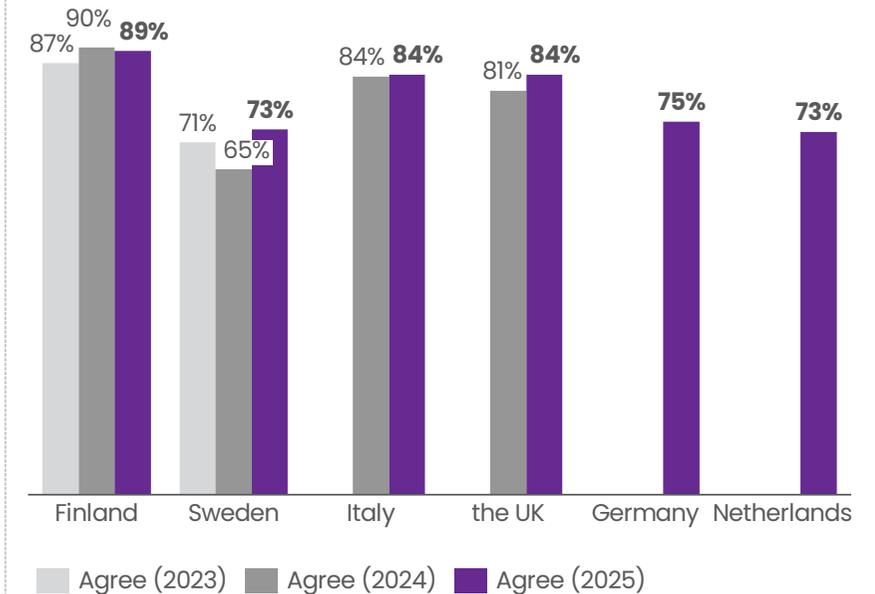
## Employees, all countries

Information about the employment benefits available is communicated clearly to me.



## Employers, all countries

Information about our current benefits package is communicated effectively to all employees.



# Employers' attempts to encourage benefit use often go unnoticed, with largest disparities observed in Finland and Italy

## Employees vs. Employers, all countries

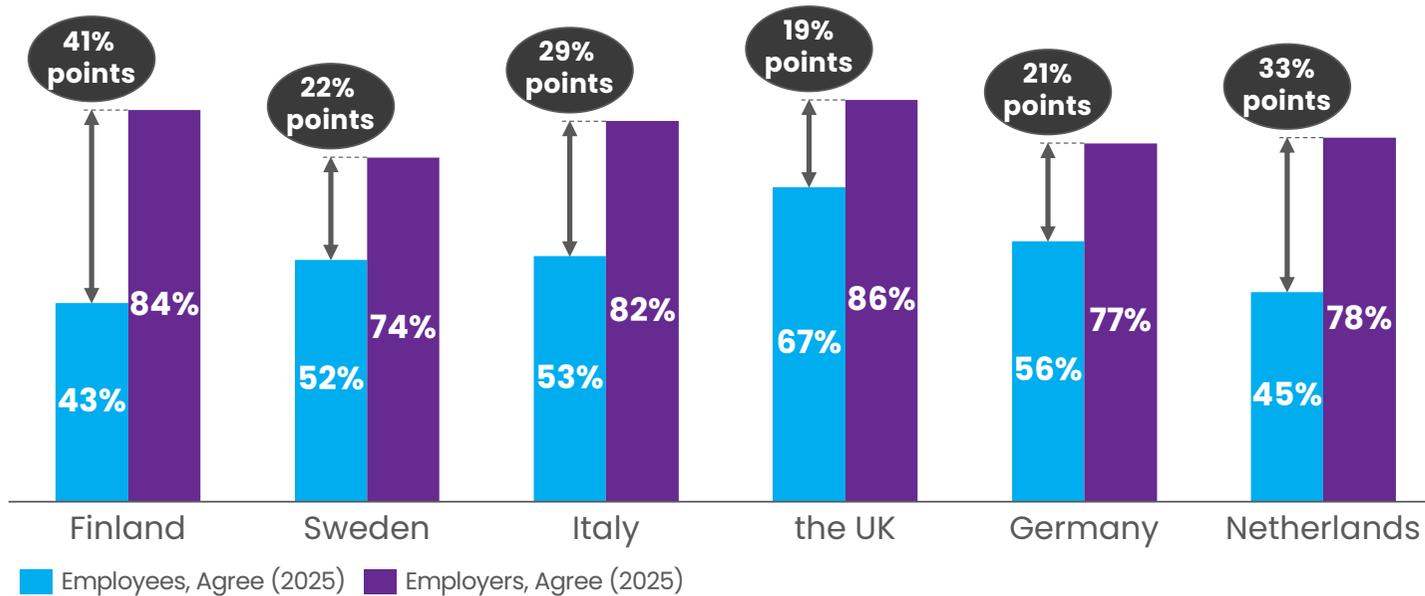
**Employees:** My employer is actively encouraging the use of benefits.

**Employers:** We are actively promoting the use of benefits among our employees.

**Most employers are actively promoting the use of benefits.** In all countries, four out of five employers are actively encouraging the use of benefits.

**Employees in the UK feel most encouraged, while the employees in Finland and the Netherlands are least encouraged.** In the UK, 67 percent of employees mention that their employer actively encourages the use of benefits, while only 43 percent in Finland and 45 percent in the Netherlands say the same.

**In general, the employers tend to be overly confident in their encouragement, there exists a disparity in all countries.** In Finland, there is the biggest difference in perceptions (41 % points), while the smallest difference is in the UK (19 % points and in Sweden (22 % points).



# Managers tend to overestimate their openness to feedback in all studied countries

## Employees vs. Employers, all countries

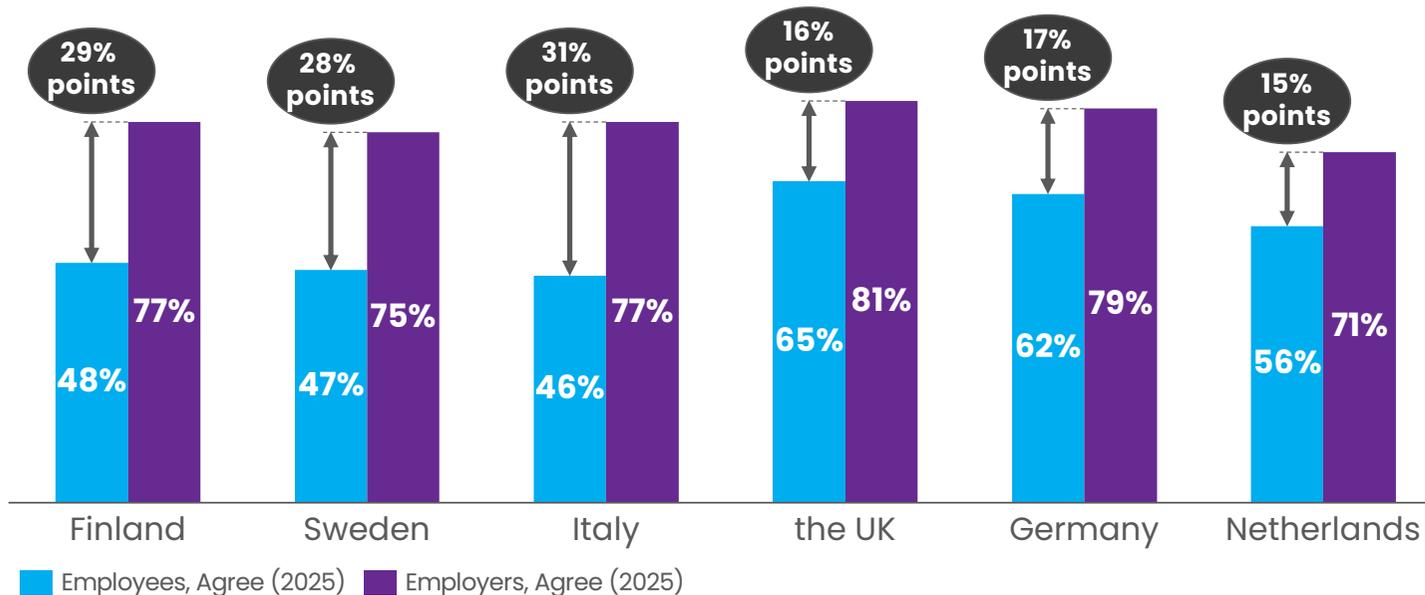
**Employers:** Our management is open to receiving feedback regarding the benefits package we offer.

**Employees:** My feedback about the benefits offered is welcomed.

**Managers tend to overestimate their openness to feedback.** While three out of four employers state that their management is open to feedback, only half of the employees tend to agree.

**Largest disparity can be observed in Italy and the Nordics.** In Italy the gap is 31 percentage points, while in Finland and Sweden it is 29 and 28 percentage points, respectively.

**Given that open communication is high on organisations' agenda, it is crucial to consider how this disparity can be solved.** One approach is to provide employees with a channel for providing feedback, but the crucial step is to demonstrate that it is heard and acted upon.

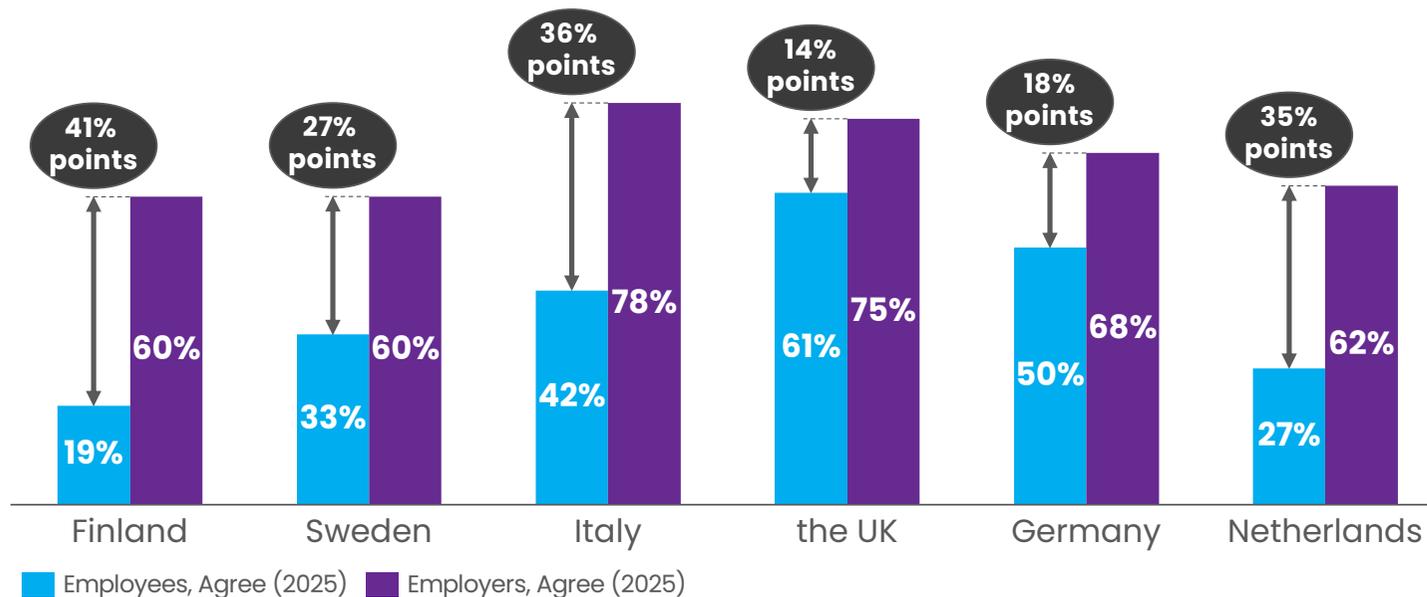


# Employers tend to think that they engage employees in developing the benefits offering, but employees often disagree

## Employees vs. Employers, all countries

**Employees:** I am engaged in developing the benefit offering at my workplace.

**Employers:** We are engaging our employees to participate in the development of our benefit offering.



**Engaging employees in benefit offering development seems to be a common way of thinking among employers.** At least three out of five employers claim this is done at their company. In Italy and the UK, almost four out of five say that they engage their employees.

**Among employees, there is quite a bit of variation in if they have been engaged.** In the UK, three out of five have been engaged, while in Finland only one out of five employees think that way.

**The largest disparity between perceptions is observed in Finland.** While 60 percent of employers think they engage their employees in developing benefits, only 19 percent of employees have noticed. The situation is similar in Italy (36 % points) and the Netherlands (35 % points), where the gap is almost as large.

## Key takeaways from Best practices for benefits

### **Benefit utilization varies widely across Europe – Finland leads in uptake, while Germany sees the lowest usage.**

- Finnish employers report an average benefit usage rate of 76 percent, while German employers report an average usage rate of only 56 percent. Both employees and employers that the benefits do not match the employee interests as a key reason for this.

### **Significant perception gap in benefit promotion across Europe.**

- Majority of employers, between 74 and 84 percent, believe they encourage employees to use benefits, but only 43 to 67 percent of employees feel encouraged—highest in the UK and lowest in Finland.

### **Significant differences across Europe in how employees are engaged in benefits development.**

- The UK is leading the way with 61 percent of employees stating they are engaged, while only 19 percent of Finnish employees feel that they are involved.

### **Clear and accessible communication is key to benefit usage.**

- In every country, employees who agree that benefits are easy to understand and access report higher satisfaction and greater usage, emphasizing the need for clarity and simplicity in benefit communication.

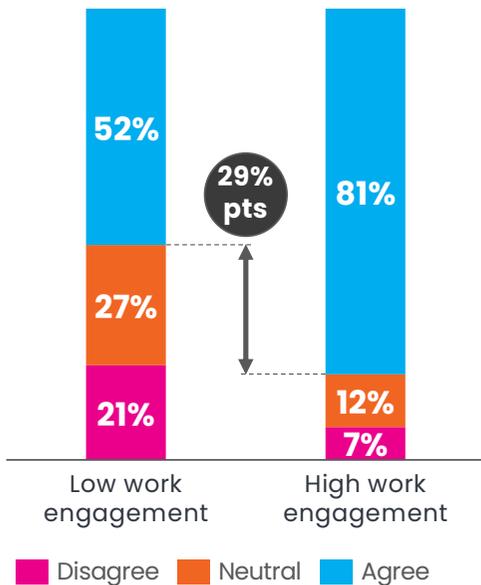
**Section 4.1:**  
**Benefits best practices**  
**Insights Finland**

## GEBS2025 Finland

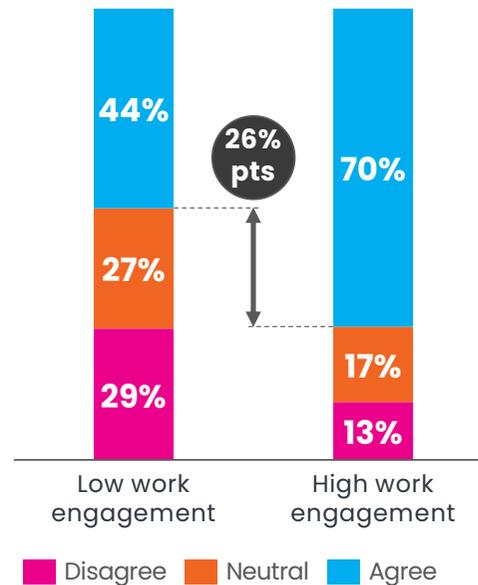
# Full understanding of the benefits offered is often linked with high engagement to work among employees

### Employees, Finland

I fully understand the benefits package offered by my employer.



Information about the employment benefits available is communicated clearly to me.



**Highly engaged employees are far more likely to understand their benefits.** 81 percent of highly engaged employees say they fully understand their benefits package, which compares to just 52 percent of employees with low work engagement, a gap of 29 percentage points.

**Perceived clarity of communication is also more common among the highly engaged.** 70 percent of highly engaged employees say that information about benefits is communicated clearly. This is 26 percentage points higher than the 63 percent of low-engagement employees who say the same.

**Low-engagement employees are more likely to feel uninformed about the benefits.** Nearly one-third (29%) of low-engagement employees disagree that benefit communication is clear, more than double the proportion of high-engagement employees who say the same (13%).

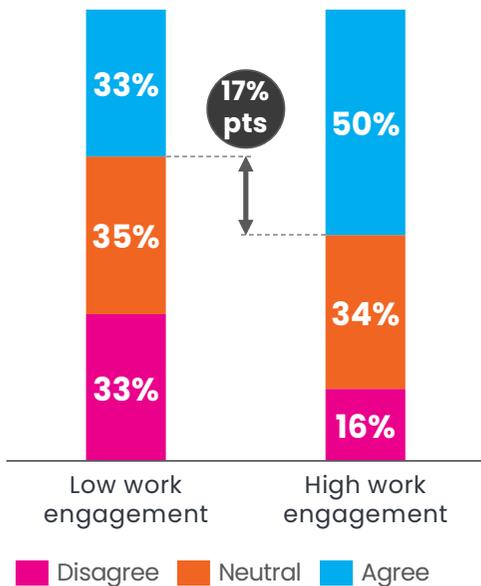
Employees are segmented into high and low work engagement groups based on self-reported responses.

# GEBS2025 Finland

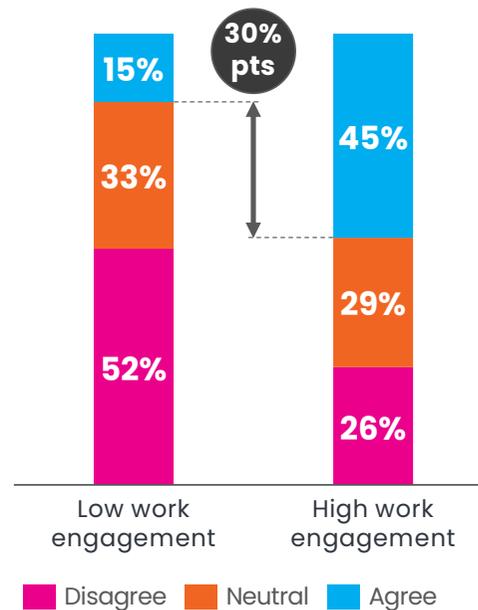
## High work engagement is more often linked to feeling heard in relation to benefits

### Employees, Finland

I believe that my feedback about the benefits offered is welcomed.



My employer is actively encouraging the use of benefits.



**Highly engaged employees are significantly more likely to feel their feedback is welcomed.** Half (50%) of employees with high work engagement agree that their feedback about benefits is welcomed. This compares to just 33 percent of the employees with low engagement, a difference of 17 percentage points.

**Those employees who are highly engaged with their work, are more likely feeling encouraged to use benefits.** 45 percent of highly engaged employees say that their employer actively encourages benefit use, while only 15 percent of low-engagement employees say the same, a difference of 30 percentage points.

**Over half of low-engagement employees feel unsupported in using benefits.** 52 percent of low-engagement employees disagree that their employer encourages the use of benefits, which is twice as high as among highly engaged employees (26%).

Employees are segmented into high and low work engagement groups based on self-reported responses.

## **Section 5: Personal wellbeing at work**

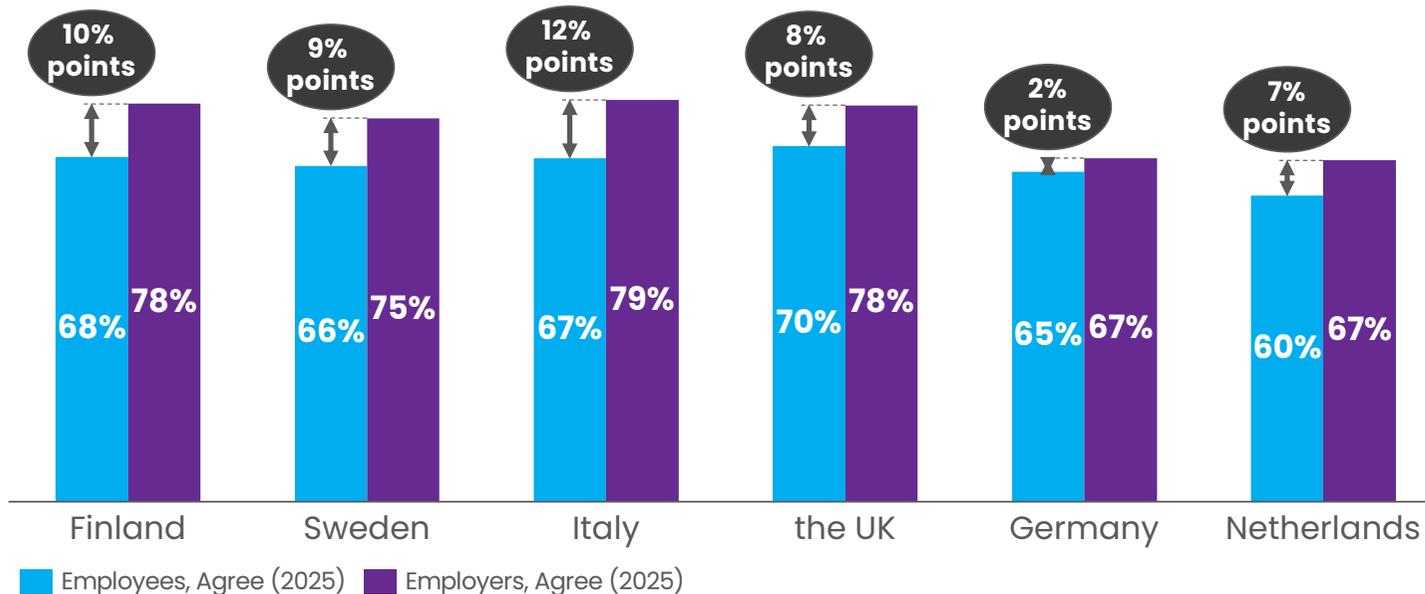
- **Employee wellbeing has become a central theme in modern workplaces, with many companies investing in benefits designed to promote physical, mental, and emotional health.**
- **What is more, wellbeing investments can have a material impact on the company performance with wellbeing employees are more likely to be more committed. This section explores how employees and employers perceive the impact of these benefits, and how they can work towards preventing burnout.**

# Employees and employers agree, that benefits have a positive impact on employee wellbeing

## Employees vs. Employers, all countries

**Employees:** Benefits positively influence my overall wellbeing.

**Employers:** Benefits positively influence our employees' overall wellbeing.



**A strong majority of employees recognize the positive impact of benefits on wellbeing.** Across all countries, at least 60 percent of employees agree that benefits enhance their overall wellbeing. The highest employee agreement is seen in Finland (68%) and the UK (70%), reinforcing the idea that benefits are an important driver of workplace wellbeing.

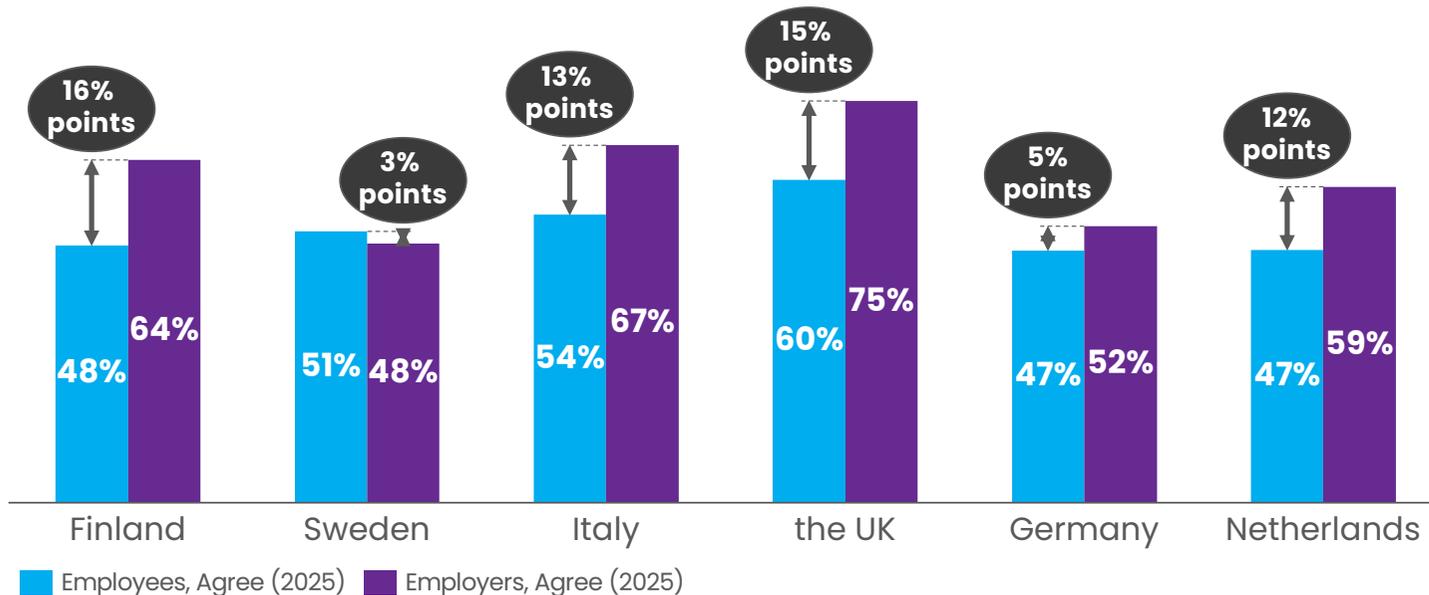
**Employers consistently see an even greater wellbeing impact from benefits than employees do.** In every country, employer agreement is higher than employee agreement, with perception gaps ranging from 2 to 12 percentage points. The largest gaps appear in Italy (12 % points), Finland (10 percentage points), and Sweden (9 % points), suggesting that while employees recognize the wellbeing impact, employers may assume it is even greater than what employees actually experience.

# Wellbeing investments matter: roughly half of the employees are more committed, when employers prioritize wellbeing over salary increases

## Employees vs. Employers, all countries

**Employees:** I am more likely to commit to my work if my employer prioritises investing in my wellbeing rather than simply increasing my salary.

**Employers:** Our employees are more likely to commit to the organisation if we place emphasis on enhancing their wellbeing, rather than solely relying on salary increases.



**Roughly half of employees are more committed by wellbeing than salary increase.** In every surveyed country, at least 47 percent of employees state that they are more likely to commit to their work if their employer prioritizes wellbeing over salary increases. This highlights investment in employee wellbeing as a powerful engagement strategy beyond financial incentives.

**The UK stands out as the market where both employees and employers most strongly believe in the power of wellbeing investments.** The UK has the highest agreement levels overall, with 75 percent of employers and 60 percent of employees believing wellbeing investments are more effective than salary increases in driving commitment.

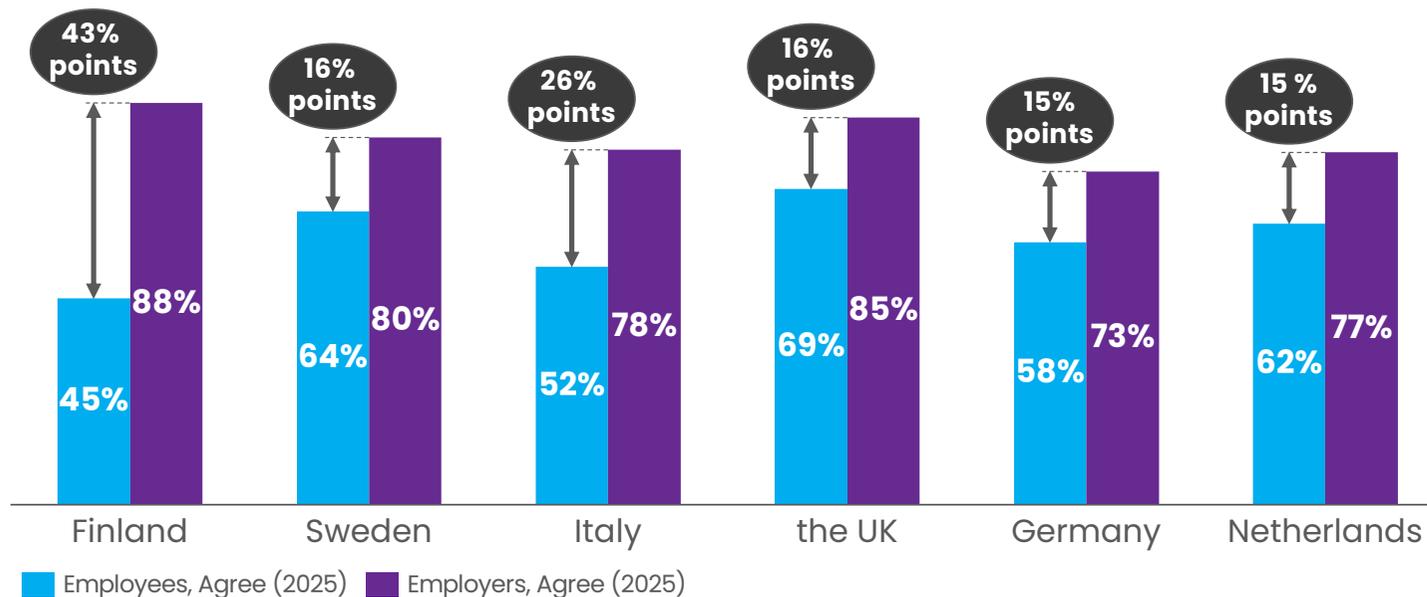
**Employers are even more optimistic about the impact of wellbeing investments on commitment.** In all markets, employers express stronger belief in the effectiveness of wellbeing benefits compared to employees. The largest gap is in Finland (16 % points), where 64 percent of employers believe in the impact of wellbeing investments, compared to 48 percent of employees.

# Employers strongly believe they support employee wellbeing, but employees are less likely to agree

## Employees vs. Employers, all countries

**Employees:** My employer supports my overall wellbeing.

**Employers:** Our organisation supports the overall wellbeing of our employees.



**Employers generally think they support employee wellbeing, but employees are significantly less convinced.** Across all countries, employer agreement is consistently high, ranging from 73 percent (Germany) to 88 percent (Finland). However, employee agreement lags behind significantly in every market, with gaps ranging from 15 to 43 percentage points.

**Finland shows the largest gap, with employees least likely to feel supported in their wellbeing.** Only 45 percent of Finnish employees agree that their employer supports their overall wellbeing, while 88 percent of Finnish employers believe they do—a 43 percentage point gap, the largest among all surveyed countries. This suggests a major perception disconnect, indicating a need for Finnish employers to improve communication or tangible wellbeing initiatives.

# Employees across Europe feel less supported in their physical wellbeing than employers believe

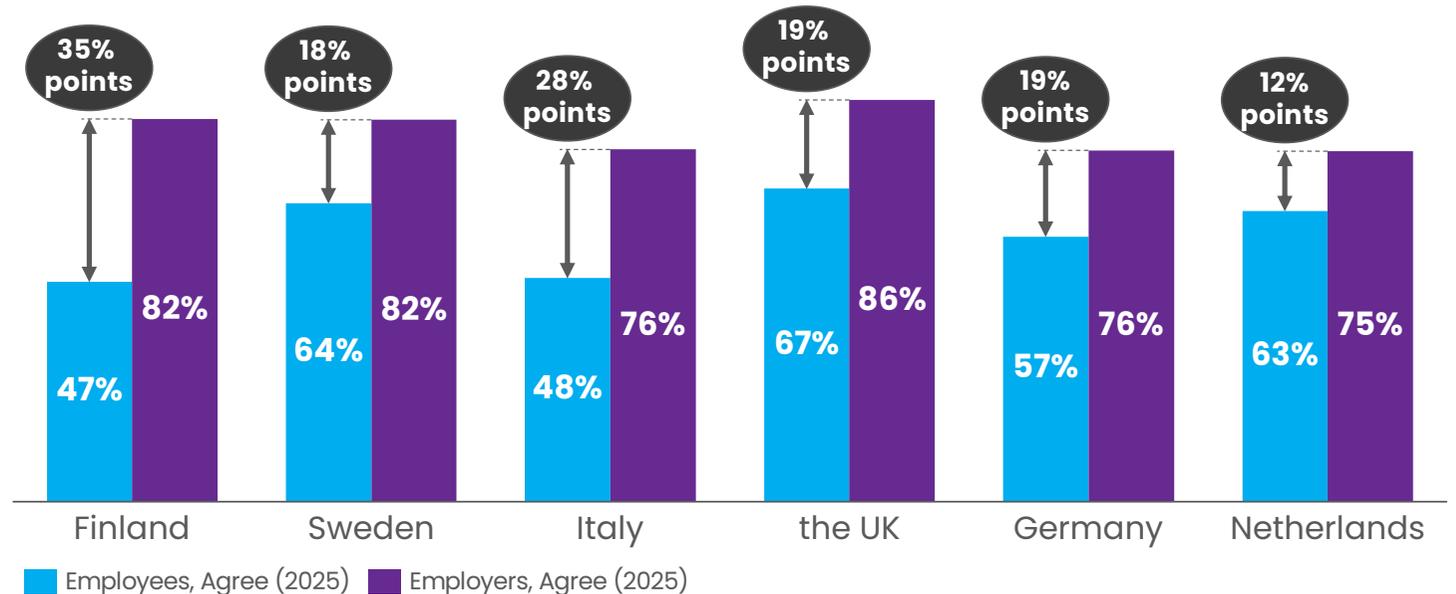
## Employees vs. Employers, all countries

**There is a significant perception gap in all countries surveyed.** Across all six countries, employers report higher agreement than employees when asked if the organisation supports employees' physical wellbeing. The differences range from 12 to 35 percentage points.

**Finland shows the largest disconnect.** In Finland, only 47 percent of employees agree that their physical wellbeing is supported, compared to 82 percent of employers, a 35 percentage point gap, the highest among all countries.

These disparities suggest a need for employers to reassess how their physical wellbeing initiatives are perceived and experienced by employees. In countries like Finland and Italy, closing the perception gap may require more visible actions or better communication around existing support efforts.

**Employees:** My employer supports my physical wellbeing.  
**Employers:** Our organisation supports the physical wellbeing of our employees.

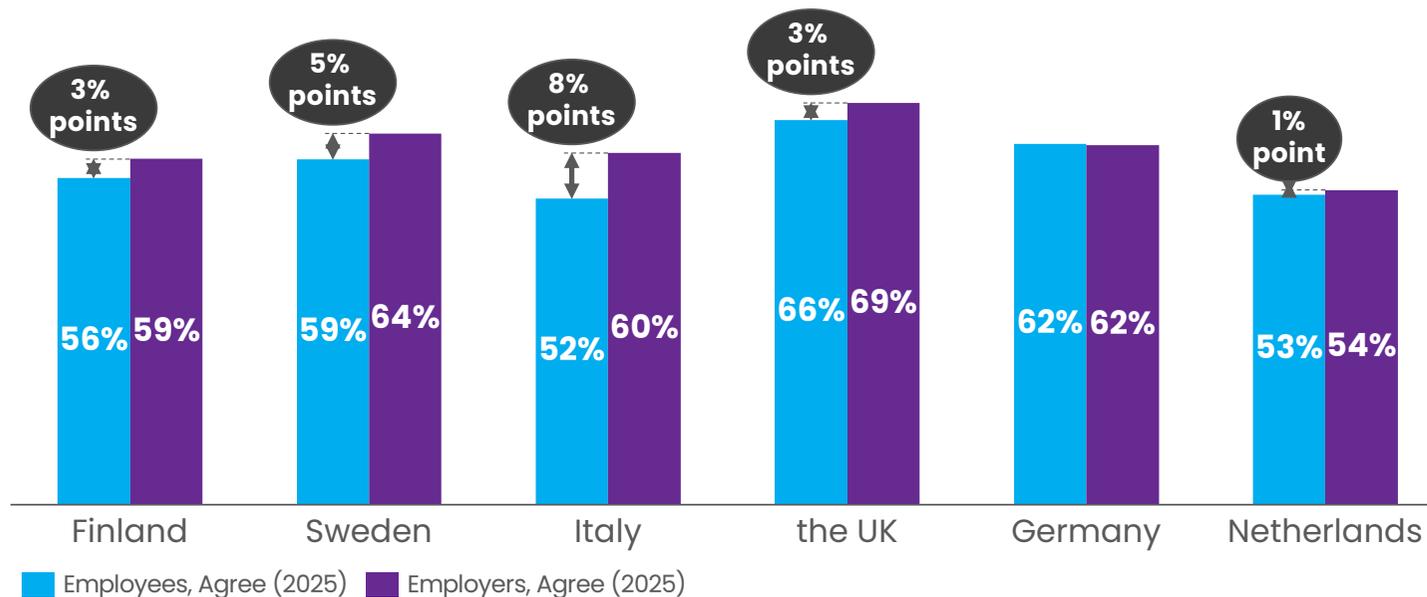


# Benefits drive an impact: more than half of the employees think, that they are more physically active due to the benefits offered

## Employees vs. Employers, all countries

**Employees:** Benefits encourage me to be more physically active.

**Employers:** Our employees are more physically active thanks to benefits.



**A majority of employees think that fitness benefits encourage them to be more physically active.** Across all countries, at least 52 percent of employees report that their benefits encourage them to exercise more. The highest agreement comes from the UK (66%) and Germany (62%), showing strong belief in the effectiveness of these benefits.

**Employers and employees are largely aligned on the impact of fitness benefits, with only small perception gaps.** In most countries, the difference between employer and employee agreement is minimal, typically within a 1–5 percentage point range. The largest gap is seen in Italy (8 % points), where 60 percent of employers believe benefits drive activity, compared to 52 percent of employees.

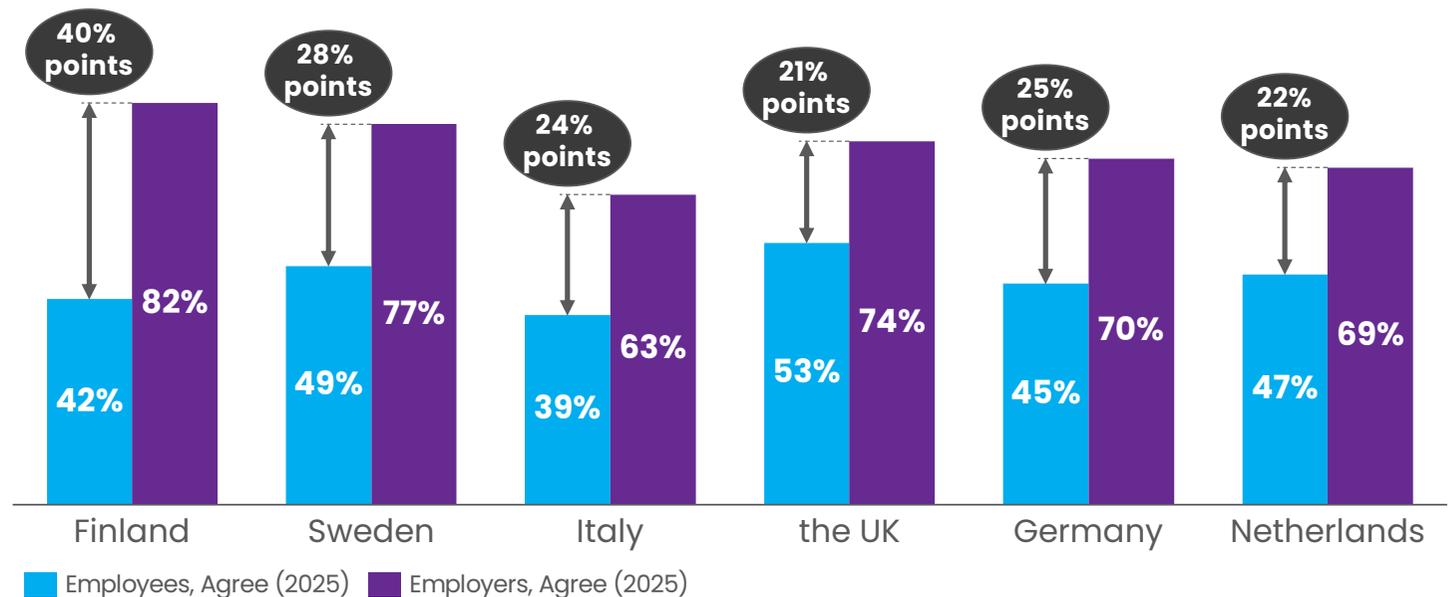
# Employees across Europe say they receive far less encouragement to exercise than employers believe

## Employees vs. Employers, all countries

**Large perception gaps exist between employees and employers in all countries.** In Finland, only 42 percent of employees say their employer encourages them to exercise, compared to 82 percent of employers who say they do, a gap of 40 percentage points, which is the largest of all countries. Similar gaps are seen in Sweden (28 percentage points), Italy (24 percentage points), and Germany (25 percentage points).

**Employer self confidence is consistently high across countries.** Across all six countries shown, 69–82 percent of employers say their organisation encourages employees to exercise, with very little variation.

**Employees:** My employer encourages me to exercise.  
**Employers:** Our organisation encourages employees to exercise.

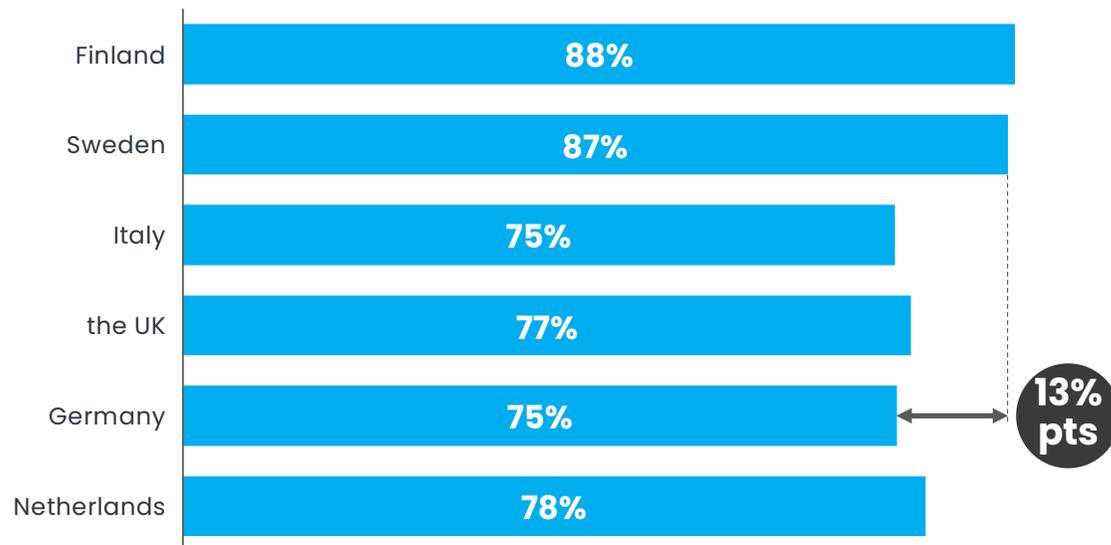


# Physical wellness programs are broadly appealing, and most often in Finland and Sweden

## Employees, all countries

How appealing the following subcategories of benefits are for you?

### Physical wellness programs



Very appealing or appealing (2025)

**Employees in Finland and Sweden are most likely enthusiastic for physical wellness programs.** Physical wellness benefits are viewed as appealing or very appealing by 88 percent of Finnish employees and 87 percent of Swedish employees.

**The UK and the Netherlands show moderate levels of appeal.** In both the UK and the Netherlands, over three-quarters of employees (77% and 78% respectively) find physical wellness benefits appealing, suggesting solid, if slightly lower, interest compared to Nordic peers.

**Italy and Germany trail behind by a significant difference.** Just 75 percent of employees in Italy and Germany find these programs appealing, representing a 13 percentage point gap between Finland and these countries.

# Flexible work is the key for employee wellbeing, while employers also emphasise open dialogue

## Employees, all countries

What are the most impactful ways to increase your wellbeing at work?\*

	FI	SE	IT	UK	DE	NL
<b>Offering flexible working hours</b>	50%	57%	59%	50%	50%	50%
<b>Promoting open dialogue</b>	34%	39%	42%	35%	34%	31%
<b>Offering flexible ways to exercise outside working hours</b>	40%	37%	25%	37%	35%	36%
Offering options for remote work	32%	38%	33%	29%	25%	39%
Providing events for fun and relaxation	32%	25%	34%	35%	29%	31%
Providing regular opportunities for exercise on-site	26%	36%	23%	26%	34%	23%
Providing healthy snacks at the workplace	30%	17%	20%	29%	38%	30%
Surveying employees about their wellbeing	26%	25%	24%	23%	24%	27%
Providing stress management training	14%	15%	26%	22%	20%	15%
Providing confidential counselling services	17%	12%	15%	14%	12%	21%

## Employers, all countries

What are the most impactful ways to increase the wellbeing of your employees?\*

	FI	SE	IT	UK	DE	NL
Offering flexible working hours	45%	40%	47%	38%	45%	44%
<b>Promoting open dialogue</b>	66%	52%	43%	44%	43%	37%
Offering flexible ways to exercise outside working hours	35%	37%	28%	32%	39%	36%
Offering options for remote work	34%	36%	31%	30%	25%	29%
Providing events for fun and relaxation	27%	20%	38%	30%	28%	27%
Providing regular opportunities for exercise on-site	13%	35%	27%	27%	31%	29%
Providing healthy snacks at the workplace	11%	16%	13%	28%	30%	28%
Surveying employees about their wellbeing	34%	31%	32%	31%	25%	32%
Providing stress management training	11%	20%	26%	23%	19%	22%
Providing confidential counselling services	24%	13%	14%	17%	16%	17%

Low relevance (0–15%)
  Moderate relevance (15–35%)
  High relevance (35–55%)
  Top reasons (55%+)

**Flexible working hours are the top priority for employees, while employers place the greatest emphasis on open dialogue.** Across all six countries, offering flexible working hours is seen by employees as the most impactful way to improve wellbeing, with this is top priority for 50 percent to 59 percent. In contrast, employers most frequently emphasize promoting open dialogue, with 66 percent in Finland and 52 percent in Sweden ranking it as a top method for increasing employee wellbeing.

\*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

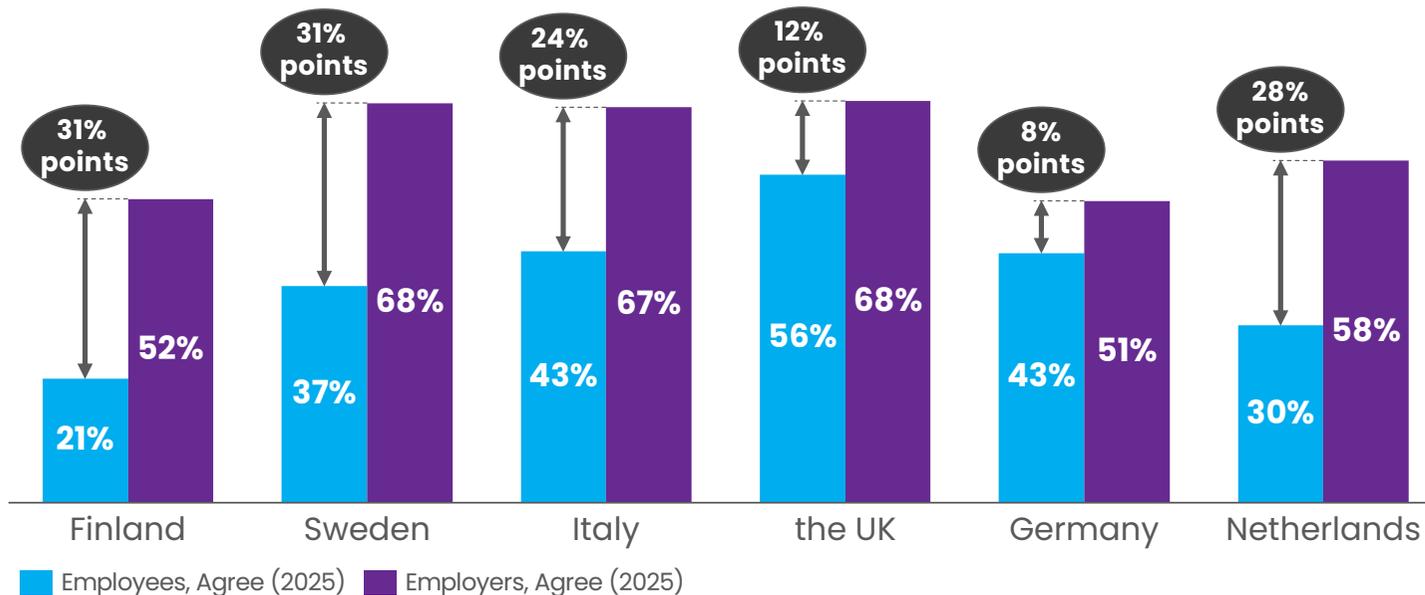


# Employers believe they measure wellbeing effectively, but employees are less convinced of these efforts

## Employees vs. Employers, all countries

**Employees:** My employer measures my wellbeing in a meaningful way.

**Employers:** Our organisation measures employee wellbeing in a meaningful way.



**Employers strongly believe they measure employee wellbeing meaningfully, but employees often disagree—suggesting a gap in communication or perceived impact.**

Across all countries, employer agreement is significantly higher than employee agreement, with gaps ranging from 8 to 31 percentage points. The highest employer agreement is in the UK (68%), while the lowest employee agreement is in Finland (21%).

**Finland and Sweden show the largest perception gaps, suggesting a disconnect in wellbeing measurement.** Finland has the most significant discrepancy, a 31 percentage point gap. Sweden is on par with a similar 31 percentage point gap, indicating that employees may not perceive existing measurement efforts as effective.

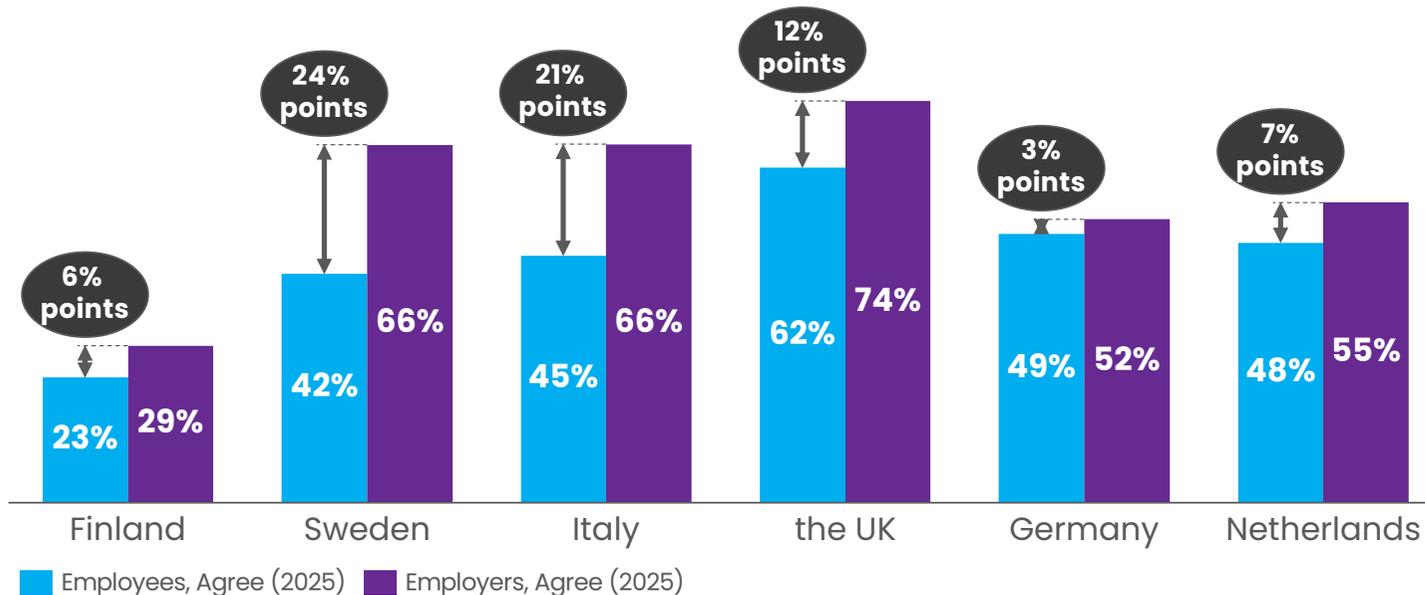
**The perception gap suggests that while employers may have wellbeing measurement initiatives in place, employees may not be fully aware of them, may feel that the methods used do not capture their true wellbeing, or may not see tangible outcomes from these measurements.**

# Employers largely acknowledge responsibility for employee work-life balance, yet Finland stands furthest apart from the rest of Europe

## Employees vs. Employers, all countries

**Employees:** My employer is primarily responsible for supporting my work-life balance.

**Employers:** Our organisation is primarily responsible for supporting the work-life balance of its employees.



In most countries, a majority of employers see themselves as responsible for work-life balance, but employees do not hold them as often accountable. In the UK (74%), Sweden (66%), and Italy (66%), a strong majority of employers agree that their organization is responsible for employee work-life balance. Employees, however, express lower agreement, with Sweden (42%) and Italy (45%) showing a significant perception gap.

Finland is a clear outlier, with both employees and employers placing the least responsibility on the employer. Only 29% of Finnish employers believe their organization is responsible for work-life balance. Finnish employees are even less likely to see work-life balance as their employer's responsibility, with just 23 percent agreeing. Possible explanation might be that Finland has a strong cultural emphasis on individual responsibility and work-life autonomy. What is more, Nordic work cultures also tend to offer flexible working arrangements as a norm, meaning work-life balance may be seen as a personal rather than an employer-driven one.

# Perceptions of workload manageability and adequate recovery time vary across countries, with the employees in the UK providing most positive outlooks

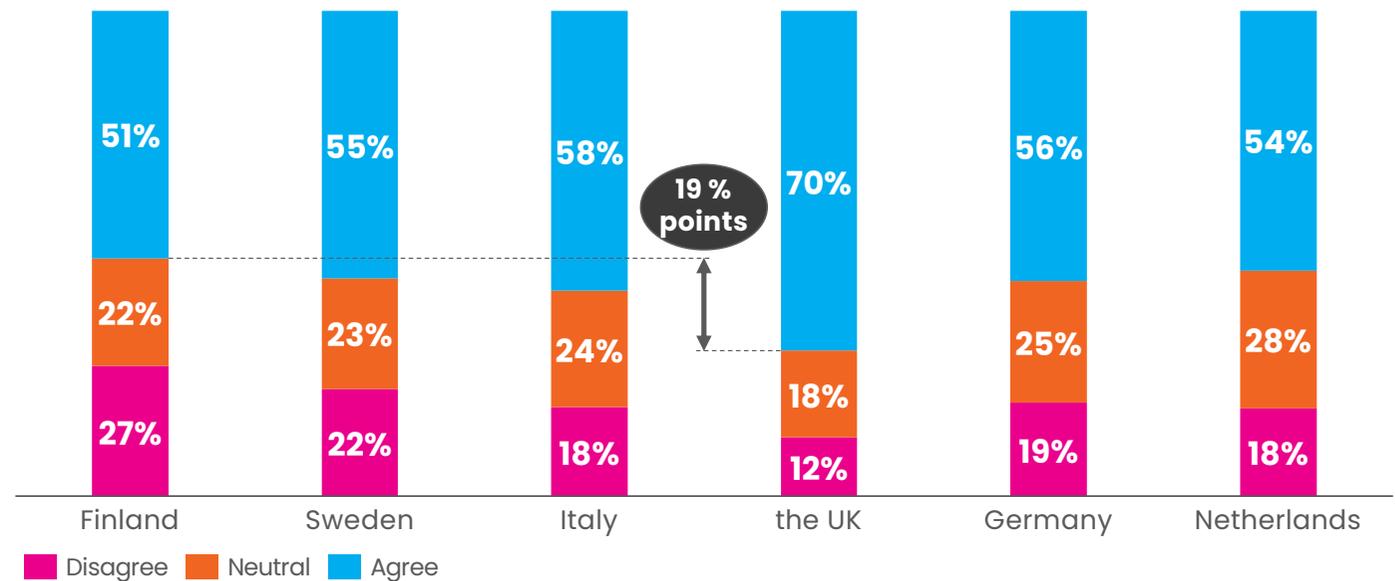
**The UK stands out as the country where employees feel most in control of their workload and have adequate recovery time.** 70 percent of employees in the UK agree that their workload is manageable and that they receive sufficient time to recover and avoid burnout. This is the highest agreement rate among all surveyed countries, 19 percentage points higher than Italy, which ranks second at 58 percent.

**Nordic countries show more mixed views on workload manageability and recovery time.** In Sweden, 55 percent of employees agree their workload is manageable, but nearly one in four (23%) are neutral, and 22 percent disagree. Finland has the lowest agreement rate among the Nordic countries at 51 percent, with the highest level of disparity at 27 percent, suggesting a more strained work-life balance for Finnish employees.

**The Netherlands has the highest proportion of employees who are uncertain about their workload manageability.** In the Netherlands, 28 percent of employees responded neutrally—the highest proportion of neutral responses among all surveyed countries.

## Employees, all countries

My workload is manageable and I receive adequate time to recover to avoid burnout.



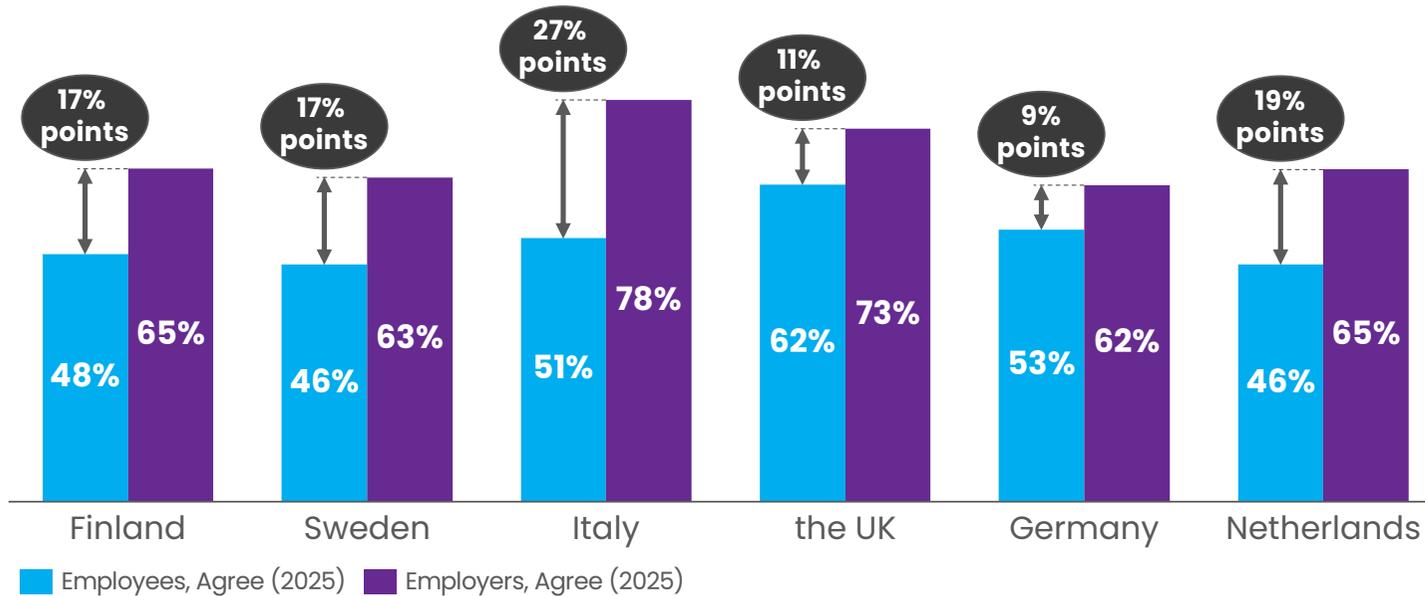
# Employers tend to overestimate the impact of benefits on work-life balance, with the largest gap perception observed in Italy

## Employees vs. Employers, all countries

**Employees:** The benefits offered by my employer help me maintain a healthy work-life balance, reducing the risk of burnout.

**Employers:** The benefits we offer as an employer help our employees maintain a healthy work-life balance, reducing the risk of burnout.

**Employers are more confident than employees about the impact of benefits on work-life balance.** In every surveyed country, employer agreement exceeds employee agreement by at least 9 percentage points. The largest gap appears in Italy, where there is a 27 percentage point difference.



**Almost half of employees believe that benefits help to reduce the risk of burnout.**

Across all countries, at least 46 percent of employees agree that benefits help maintain a healthy work-life balance and reduce burnout. The highest employee agreement is found in the UK (62%) and Germany (53%), suggesting that employees in these countries perceive greater preventive value in their benefits.

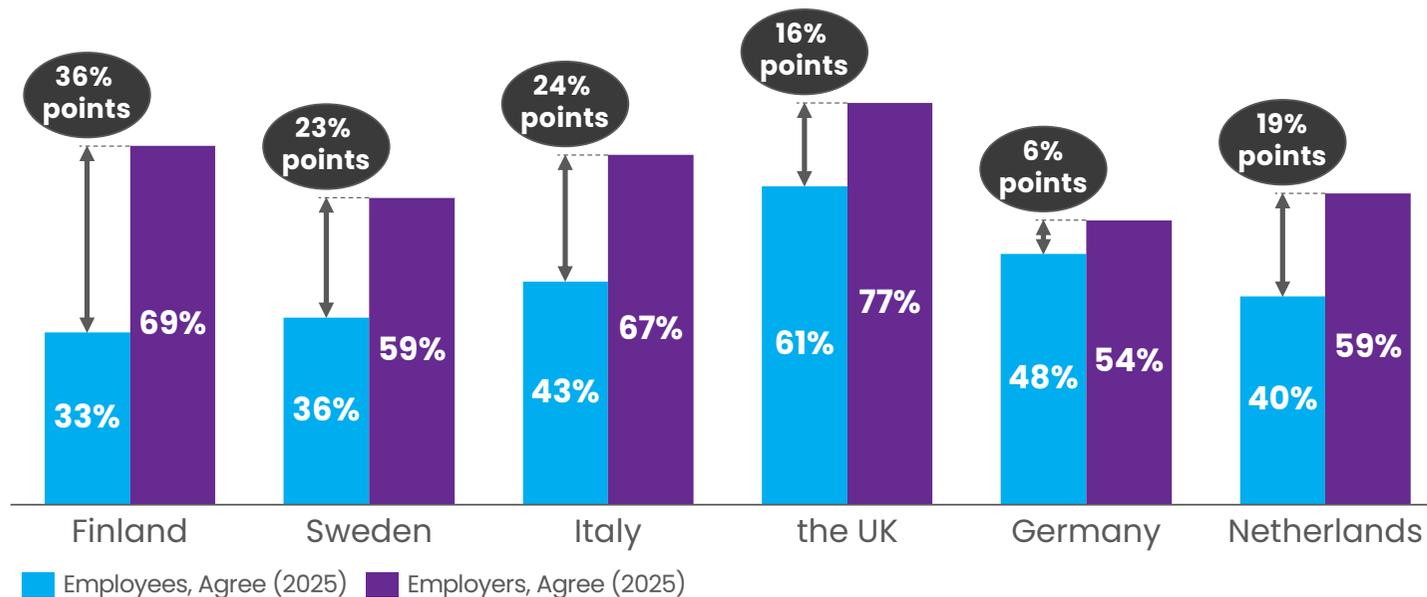
**Employees in Nordic countries are more sceptical of the effectiveness of benefits in supporting work-life balance.** In Finland and Sweden almost half of employees feel their benefits meaningfully contribute to work-life balance. At the same time, employers in these markets remain relatively optimistic, with 65 percent of Finnish employers and 63 percent of Swedish employers agreeing, creating a 17 percentage point gap in both countries.

# Employers overestimate their support for burnout prevention, with the largest gap observed in Finland

## Employees vs. Employers, all countries

**Employees:** My employer provides sufficient support to prevent burnout, such as mental health resources and stress management training.

**Employers:** We provide sufficient support to prevent burnout, such as mental health resources and stress management training.



**Employees less often feel that their employers provide sufficient support to prevent burnout, while employers perceive their efforts more positively.** In every country, a higher percentage of employer representatives than employees believe that their organization provides sufficient support to prevent burnout. The largest gap appears in Finland, where 69 percent of employer representatives agree, compared to only 33 percent of employees, resulting in a 36 percent point difference.

**Employees in the UK and Germany are the most likely to feel supported.** 61 percent of employees in the UK state that their employer provides adequate support for burnout prevention. Germany has the smallest perception gap, with 48 percent of employees and 54 percent of employer representatives agreeing.

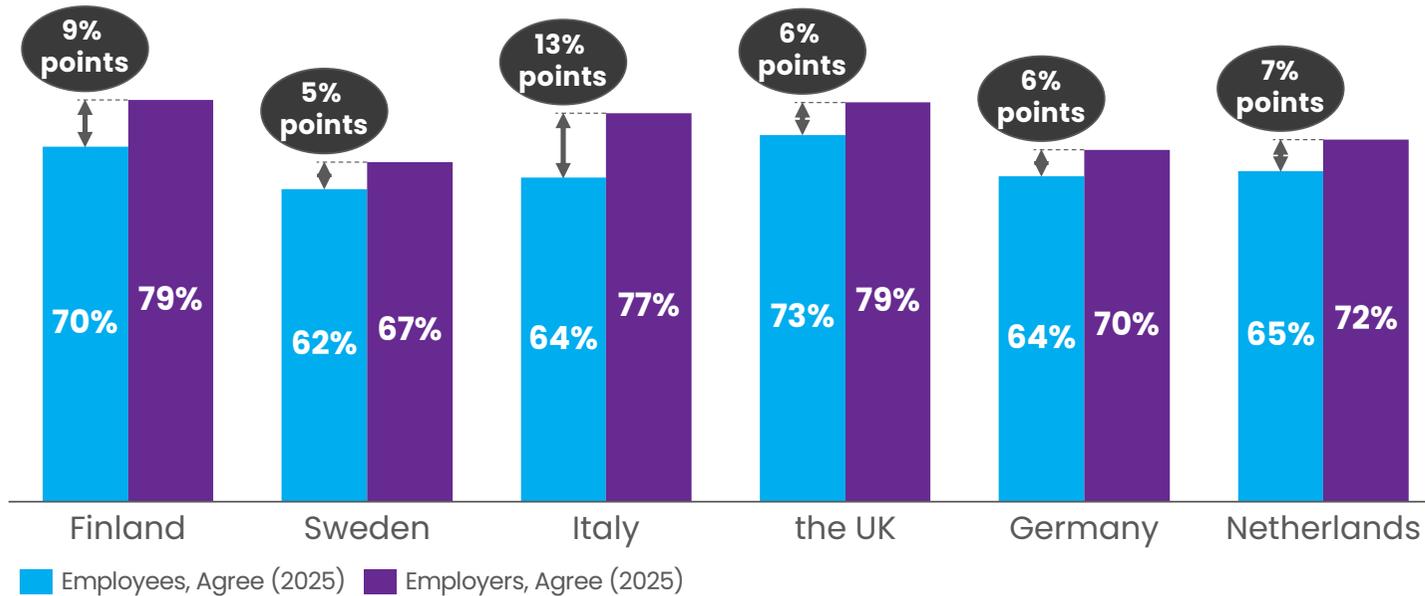
**Nordic employees are the least convinced that their employers provide sufficient burnout prevention support.** In Finland and Sweden, only 33 percent and 36 percent of employees, respectively, feel that their employer provides sufficient burnout prevention measures.

# Both employees and employers strongly believe in flexible work as a tool to prevent burnout

## Employees vs. Employers, all countries

**Employees:** Flexible work arrangements, such as remote work or adjusted hours, are an effective tool to mitigate burnout.

**Employers:** Flexible work arrangements, such as remote work or adjusted hours, are an effective tool to mitigate burnout.



**Employees widely recognize the effectiveness of flexible work arrangements in preventing burnout, with employer confidence slightly higher.** With gaps between employee and employer agreement being no larger than 13 percentage points in any country, this is one of the most closely aligned areas between the two groups.

**The UK and Finland have the highest employee support for flexible work as a tool to prevent burnout.** In the UK, 73 percent of employees agree that flexible work arrangements help mitigate burnout. Finland follows closely at 70 percent, showing that flexible work is widely recognized as a valuable tool for managing workload and recovery.

**Employer support for flexible work to prevent burnout is consistently high, with minimal differences between countries.** Employer agreement ranges from 67 percent in Sweden to 79 percent in Finland and the UK, showing that companies across markets strongly believe in the benefits of flexibility for burnout prevention.

## Key takeaways from personal wellbeing in the workplace

### **Employees value wellbeing investments more than salary increases.**

- Across all countries, at least half of employees say wellbeing benefits contribute to their commitment at work, showing that financial incentives alone are not enough to drive engagement.

### **Employers believe they support employee wellbeing more than employees perceive.**

- The largest gaps exist in Finland and Sweden, where employees feel less supported.

### **Workload manageability and recovery time vary significantly by country.**

- The UK leads in perceived work-life balance, with 70 percent of employees agreeing their workload is manageable and they have adequate recovery time, while Finland shows the lowest agreement at 51 percent.

### **Flexible work arrangements are widely recognized as essential for burnout prevention.**

- Employees and employers largely agree on the value of remote work and flexible schedules in improving work-life balance.

### **Benefits play a key role in burnout prevention, but employee and employer perceptions differ.**

- While most employers believe their benefits effectively support burnout prevention, employees in many countries feel there is still room for improvement. Finland and Sweden show some of the largest gaps between employer and employee views on this issue.

**Section 5.1: Personal  
wellbeing at the workplace  
Insights Bicycle benefit**

# Bicycle benefit is valued across Europe, and most notably in the Netherlands, where cycling culture is deeply rooted

## The Netherlands stands out for high appreciation of the bicycle benefit.

Employees in the Netherlands express the highest appreciation for the bicycle benefit, with 69 percent agreeing that they would value it highly. This suggests that cycling culture and infrastructure may influence perceived value.

## Moderate appreciation in Finland, Italy, and Germany.

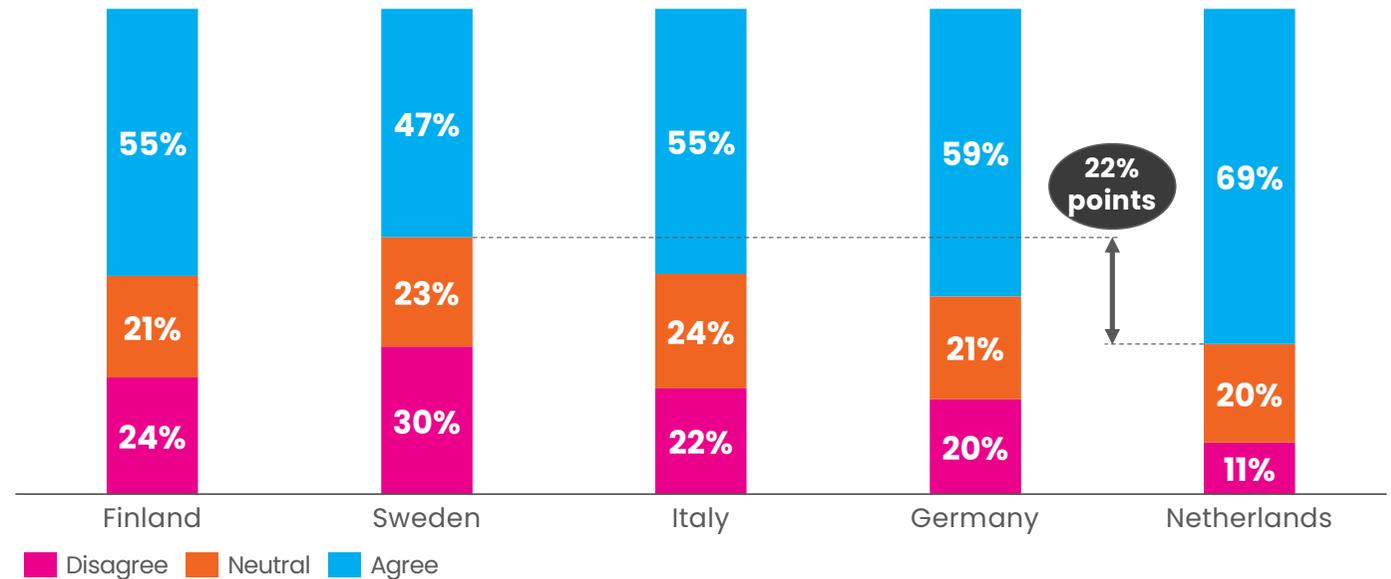
In Finland, 55 percent of employees agree they would value the bicycle benefit, the same level as in Italy. In Germany, slightly more employees (59%) agree.

## The bicycle benefit is polarizing in most countries, with notable levels of employees not valuing the benefit.

In four out of five countries, a significant share of employees disagree that they would value the bicycle benefit highly. Disagreement levels range from 20 percent in Germany to 30 percent in Sweden, indicating that this benefit does not appeal equally to all employees. Only in the Netherlands is the benefit widely accepted, with just 11 percent disagreeing, suggesting less polarization and stronger cultural alignment with cycling.

Employees, five countries\*

I would value the bicycle benefit highly.



\*The Bicycle Benefits question section was not presented to UK respondents.

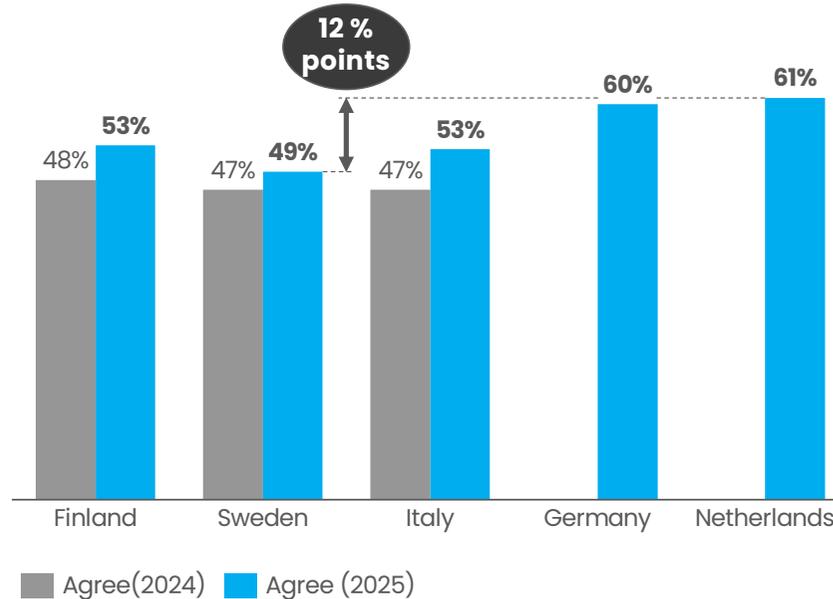
# Bicycle benefit is widely perceived to enhance wellbeing and promote healthier commuting culture across Europe

## Employees, five countries\*

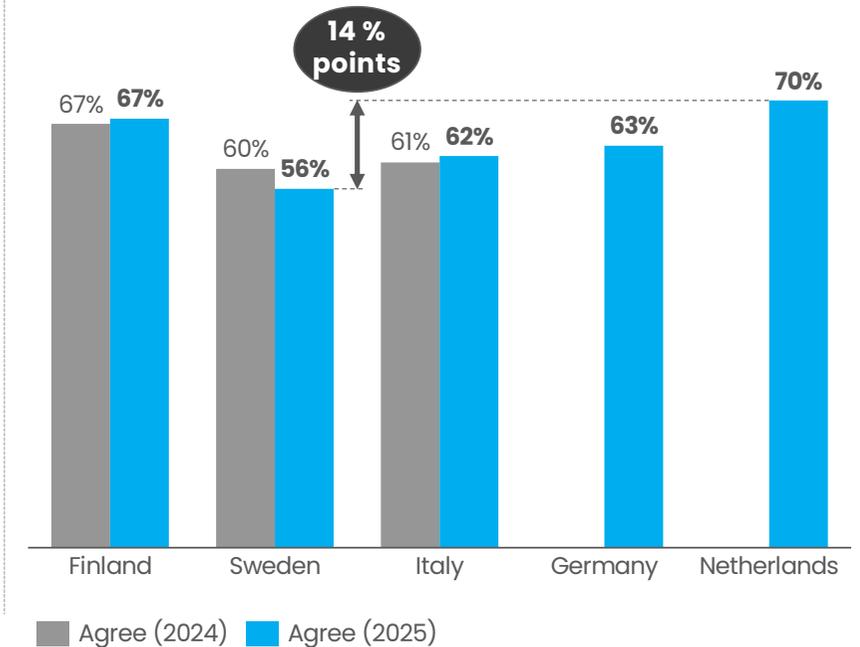
**Bicycle benefits are widely viewed as having a positive impact on personal wellbeing.** Across the surveyed countries, more than half of employees agree that bicycle benefits would positively influence their overall wellbeing. Agreement is strongest in Germany (60%) and the Netherlands (61%).

**Bicycle benefits are broadly recognised for fostering healthier commuting habits.** Agreement is particularly high in the Netherlands (70%) and Finland (67%), with other countries like Germany (63%), Italy (62%), and Sweden (56%) also showing solid support.

The bicycle benefit would positively influence my overall wellbeing.



The bicycle benefit would foster a healthier commuting culture.



\*The Bicycle Benefits question section was not presented to UK respondents.

# Bicycle benefits are seen as a driver of sustainability, both through individual behaviour change and broader organisational impact

## Employees, five countries\*

### Many employees believe bicycle benefits might reduce reliance on cars.

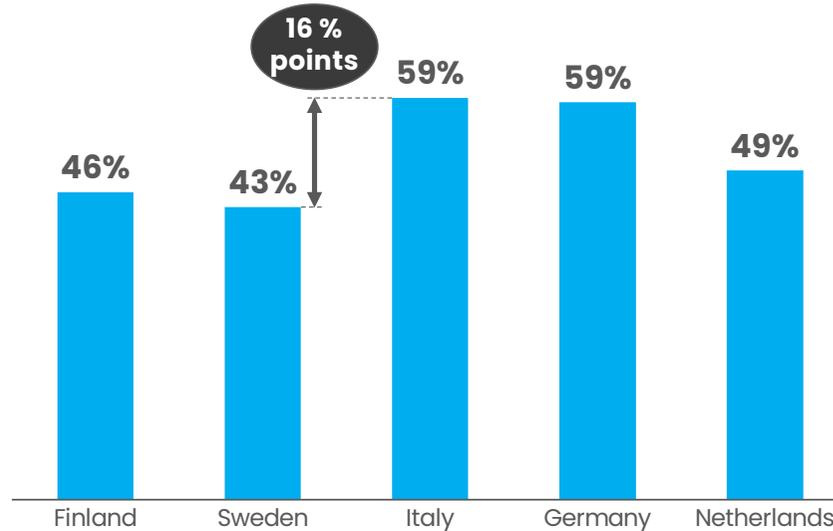
Over half of Italian (58%) and German (55%) employees respond that the bicycle benefit would reduce their use of car. In contrast, only 39 percent of employees in Finland and 38 percent in Sweden feel the same.

### Bicycle benefits are widely recognised for supporting broader sustainability goals.

Across the five surveyed countries, between 53 percent and 68 percent of employees agree that bicycle benefits contribute to the overall sustainability of their organisation.

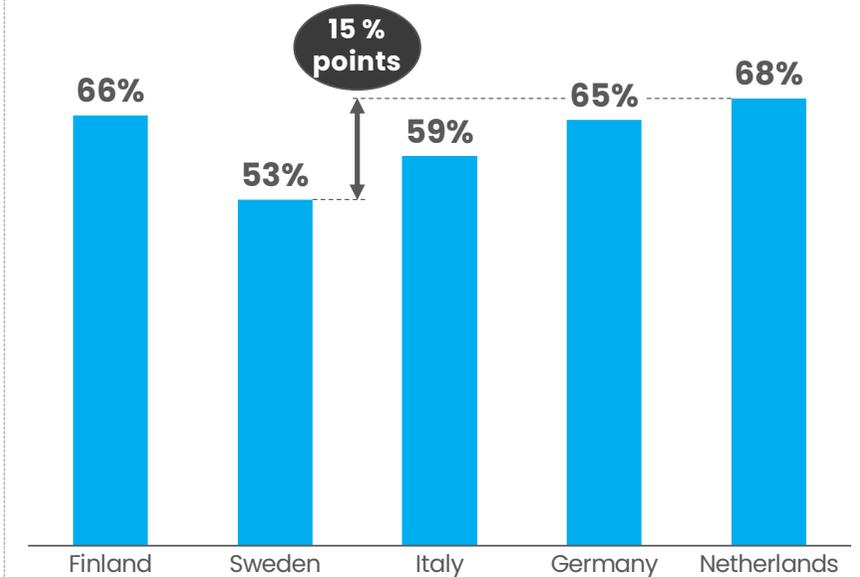
Agreement is highest in the Netherlands (68%) and Finland (66%).

The bicycle benefit would make me use my car less.\*\*



■ Agree (2025)

The bicycle benefit would contribute to the overall sustainability of our organisation.



■ Agree (2025)

\*The Bicycle Benefits question section was not presented to UK respondents.

\*\*The statement was answered only by respondents who own a car.

## More than half of employees expect mobile access to bicycle benefit

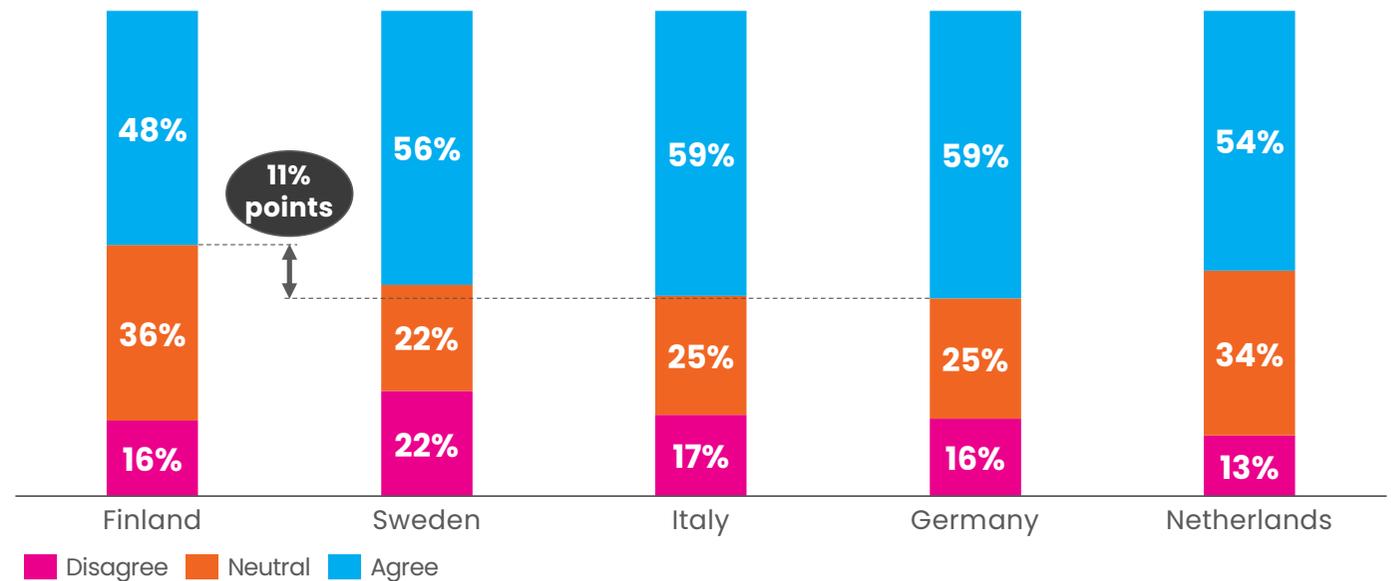
**Mobile accessibility is widely expected across all surveyed countries.** Between 48 percent and 59 percent of employees in each country agree that the bicycle benefit should be accessible through a mobile app. Agreement is highest in Germany and Italy at 59 percent, while in Finland the agreement is the lowest at 48 percent.

**Finland shows the least demand about mobile access to bicycle benefit.** In Finland, 36 percent of employees are neutral on the need for mobile access. This might reflect the current bicycle benefit offerings in Finland that are not based on mobile solutions.

**Sweden shows most divided opinions.** While 56 percent of Swedish employees ask for mobile access, 22 percent disagree—the highest level of disagreement among all countries.

### Employees, five countries\*

The bicycle benefit should be accessible through a mobile app.



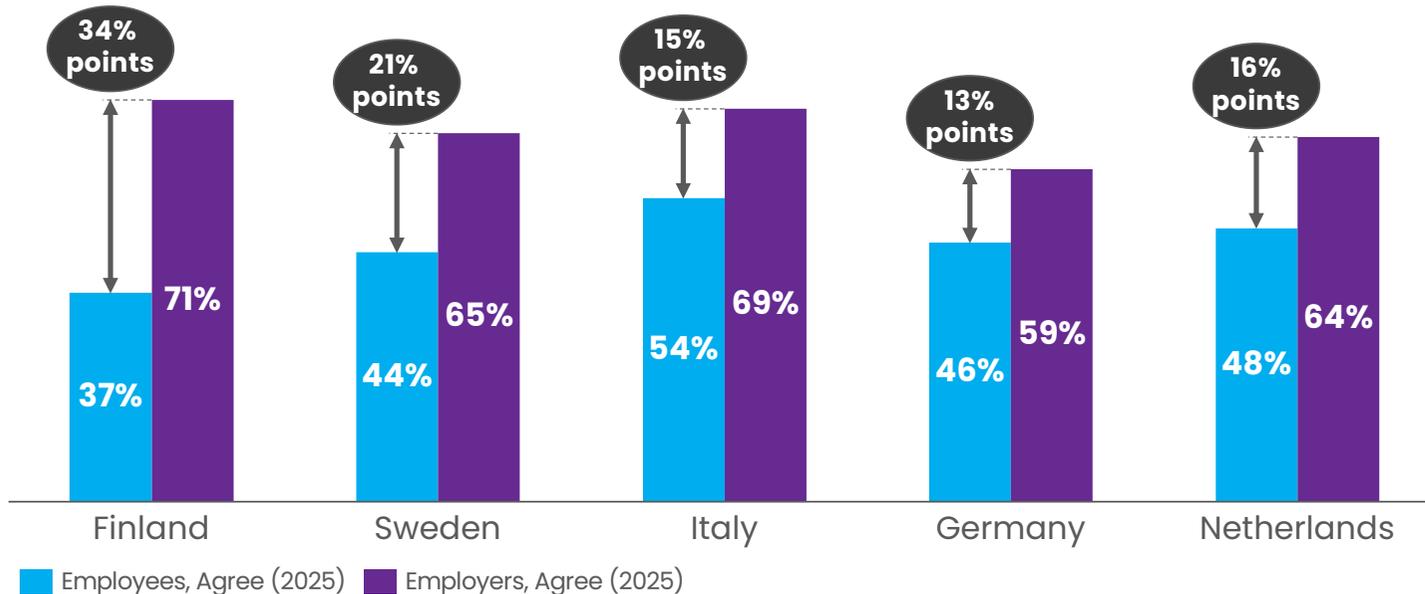
\*The Bicycle Benefits question section was not presented to UK respondents.

# Employers show strong support for including used bicycles in the benefit program, although employee demand lags behind

## Employees vs. Employers, five countries\*

**Employees:** I would like to acquire a used bicycle with the bicycle benefit.

**Employers:** The bicycle benefit should also include used bicycles.



**Employee interest in acquiring used bicycles through benefits is limited and varies widely.** Across all five countries, employee agreement ranges from 37 percent to 54 percent, indicating moderate and uneven demand for used bicycle options. Interest is highest in Italy at 54 percent, while only 37 percent of employees in Finland express agreement.

**Employers broadly support including used bicycles in the benefit.** Between 59 percent and 71 percent of employers agree that the bicycle benefit should also include used bicycles. Support is particularly strong in Finland, where 71 percent of employers agree—despite low employee interest.

**A significant disparity exists between employees and employers—especially in Finland.** In every country, employers are more supportive of including used bicycles for benefit programs than employees. The gap is particularly large in Finland, where employer support exceeds employee interest by 34 percentage points.

\*The Bicycle Benefits question section was not presented to UK respondents.

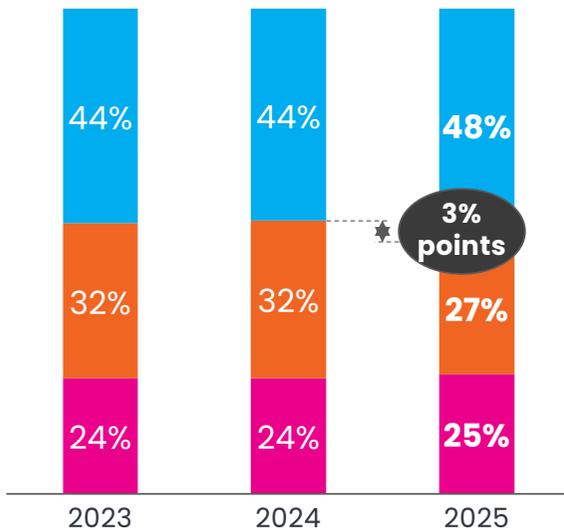
# Section 5.2: Personal wellbeing at the workplace Insights Finland

## GEBS2025 Finland

# Investing in wellbeing drives employee commitment, more often so than only increasing salaries

### Employees, Finland

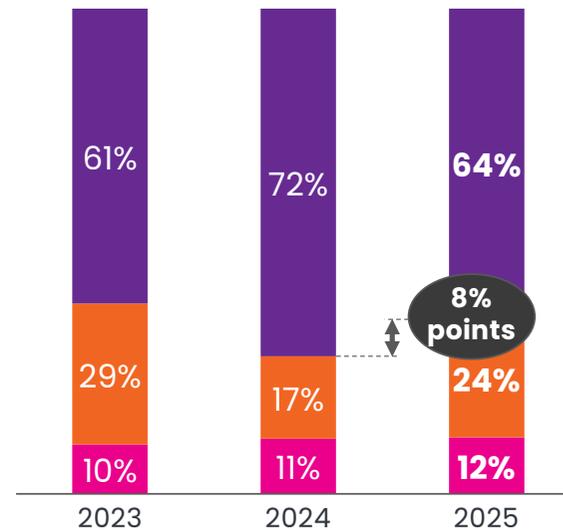
I am more likely to commit to my work if my employer prioritises investing in my wellbeing rather than simply increasing my salary.



Disagree Neutral Agree

### Employers, Finland

Our employees are more likely to commit to the organisation if we place emphasis on enhancing their wellbeing, rather than solely relying on salary increases.



Disagree Neutral Agree

**Nearly half of employees are more committed when wellbeing is prioritized.** In 2025, 48 percent of Finnish employees agree they are more likely to commit to their work if their employer invests in wellbeing over salary increases. This represents a 4 percentage point increase from 2024.

**Employer confidence in wellbeing investment decreased.** In 2025, 64 percent of employers believe that emphasising employee wellbeing boosts commitment, an 8 percentage point decline from 72 percent in 2024. However, still more than two thirds of the employers are expecting a positive impact to employee engagement from their wellbeing investments.

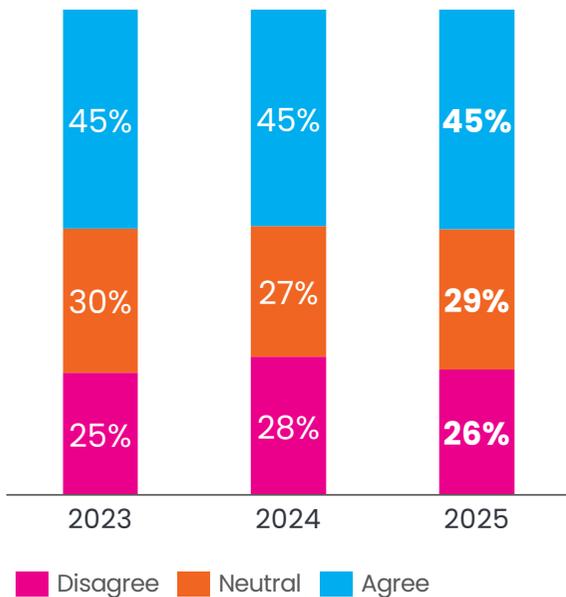
**Perception gap between employers and employees persists.** Employers remain more optimistic than employees about the impact of wellbeing investments on commitment (64 percent vs. 48 percent in 2025), indicating a 16 percentage point gap in belief.

## GEBS2025 Finland

# Half the time, employers' efforts for the total wellbeing of their employees are left unnoticed

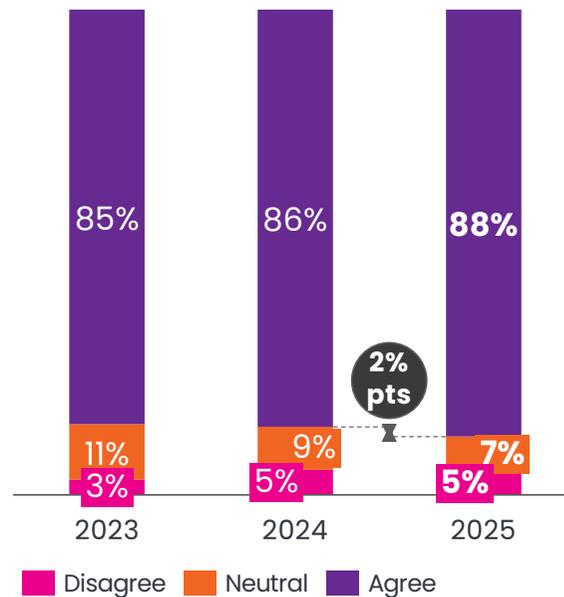
### Employees, Finland

My employer supports my overall wellbeing.



### Employers, Finland

Our organisation supports the overall wellbeing of our employees.



**For physical wellbeing**, 47 percent of the employees think that their organization supports their physical wellbeing, while 86 percent organisations say they actually do it.

**For mental and emotional wellbeing**, 34 percent of employees think that their organization supports their physical wellbeing, while 72 percent organisations say they actually do it.

**For exercise**, 42 percent of employees think that their organization encourages them to exercise, while 82 percent of organisations say they actually do it.

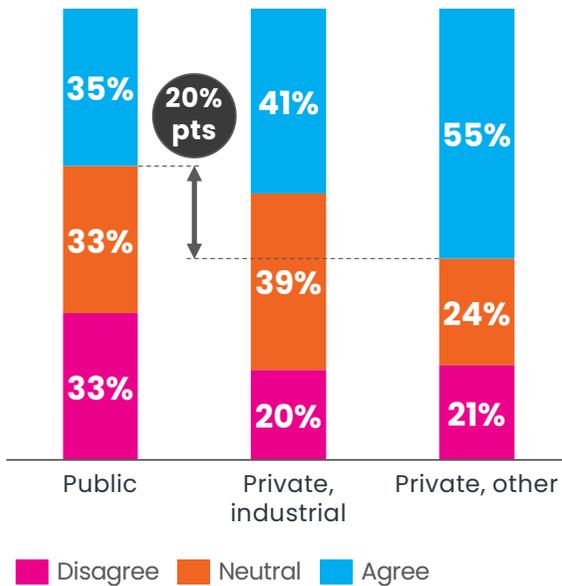
**The gaps between the viewpoints of employers and employees remain strikingly deep.** Here, no large differences were observed from year 2024. One concerning conclusion that can be drawn from the indicators of wellbeing enforcement is that organizations in Finland have not succeeded in enforcing their employees' physical, let alone mental and emotional wellbeing, as comprehensively as they believe.

# GEBS2025 Finland

## Large differences in perceived wellbeing support between public and private sectors

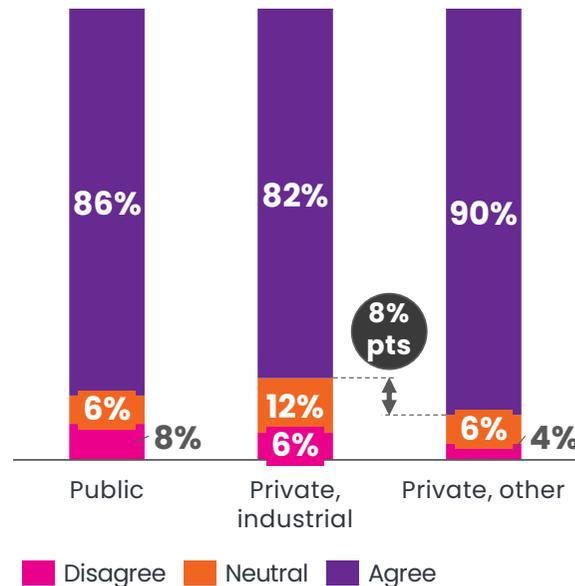
### Employees, Finland

My employer supports my overall wellbeing.



### Employers, Finland

Our organisation supports the overall wellbeing of our employees.



**Employees in the public sector feel least supported in their wellbeing.** Only 35 percent of public sector employees agree that their employer supports their overall wellbeing. This is significantly lower than in industrial (41%) and non-industrial sector (55%) organisations.

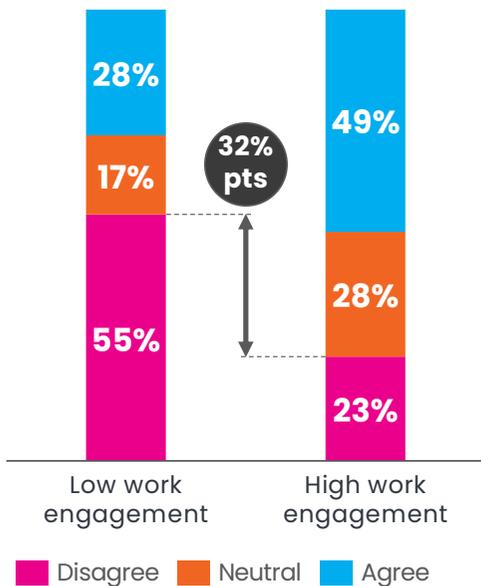
**Employers strongly believe they support employee wellbeing, more than employees acknowledge, and the perception gap is most pronounced in the public sector.** Across all sectors, more than 80 percent of employers say their organisation supports employee wellbeing. The gap is particularly wide in the public sector, where only 35 percent of employees agree, resulting in a 51 percentage point perception gap. In contrast, non-industrial employers and employees are the most aligned (90% vs 55%, a 35 percentage point gap).

## GEBS2025 Finland

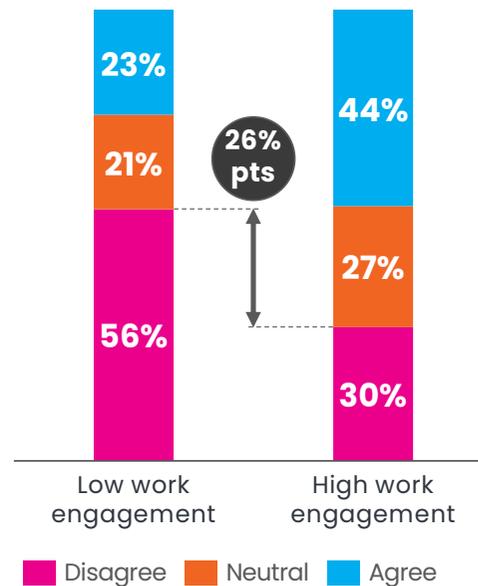
# Perceived support for physical wellbeing and exercise is often linked with high engagement to work

### Employees, Finland

My employer supports my physical wellbeing.



My employer encourages me to exercise.



**Highly engaged employees are almost twice as likely to feel supported in their physical wellbeing.** 49 percent of highly engaged employees agree that their employer supports their physical wellbeing, while only 28 percent of employees with low engagement feel the same, a difference of 32 percentage points.

**Encouragement to exercise is also significantly more common among highly engaged employees.** 44 percent of highly engaged employees say their employer encourages them to exercise, while just 18 percent of employees with low engagement agree, a difference of 26 percentage points.

**Low engagement is strongly associated with perceived lack of support.** More than half (55%) of disengaged employees feel unsupported for their physical wellbeing. What is more, 56 percent of low-engagement employees also disagree that their employer encourages them to exercise. These figures contrast with only 23 percent and 30 percent respectively among highly engaged employees.

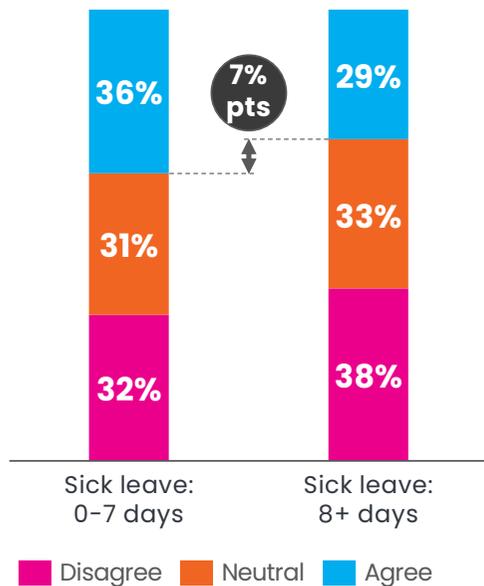
Employees are segmented into high and low work engagement groups based on self-reported responses.

## GEBS2025 Finland

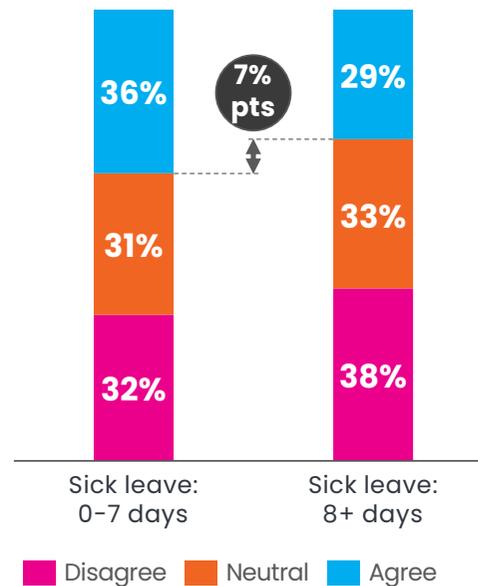
# Employees with fewer sick days tend to feel more often supported in their mental and physical wellbeing

### Employees, Finland

My employer supports my mental and emotional wellbeing.



My employer encourages me to exercise.



**Employees with fewer sick days are more likely to feel mentally and emotionally supported.** 36 percent of employees with 0–7 sick days agree, that their employer supports their mental and emotional wellbeing, compared to 29 percent of those with 8 or more sick days, a gap of 7 percentage points. Those with more sick leave days are also more likely to disagree (38% vs. 32%).

**Encouragement to exercise is lower among those with more sick days.** 36 percent of employees with 0–7 sick days agree that their employer encourages them to exercise. Among those with 8 or more sick days, agreement drops to 29 percent, a 7 percentage point difference.

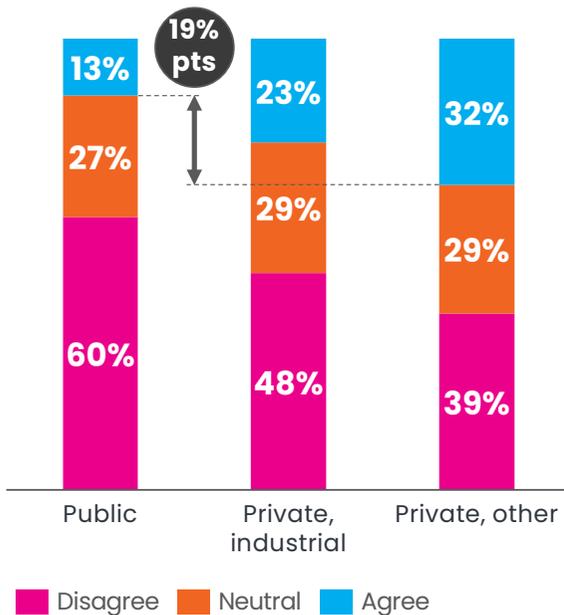
**Perception of the lack of support is more common among those with more sick leave days.** Employees with more sick days are more likely to disagree with both statements, indicating a potential link between perceived lack of support and increased absenteeism.

## GEBS2025 Finland

# Employers in non-industrial sector are most likely perceived as responsible for the work-life balance

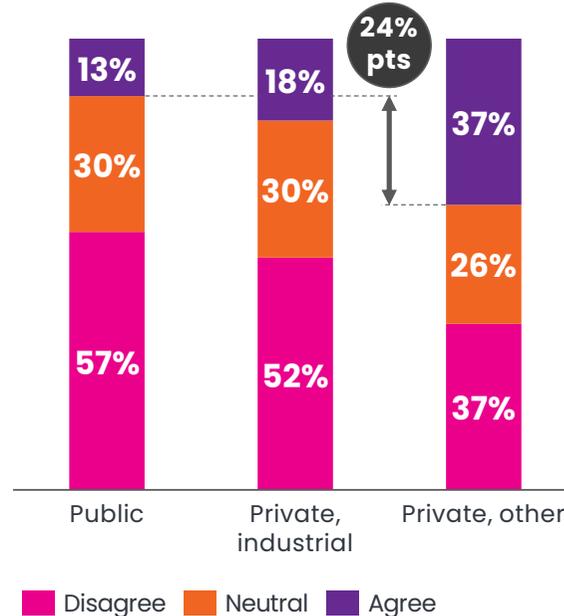
### Employees, Finland

My employer is primarily responsible for supporting my work-life balance.



### Employers, Finland

Our organisation is primarily responsible for supporting the work-life balance of its employees.



**Employees are less likely than employers to view work-life balance as the employer's responsibility.** Only 13 percent of public sector employees agree that their employer is primarily responsible for supporting their work-life balance. Agreement is higher among employees in private sector, 23 percent in industrial and 32 percent in non-industrial.

## GEBS2025 Finland

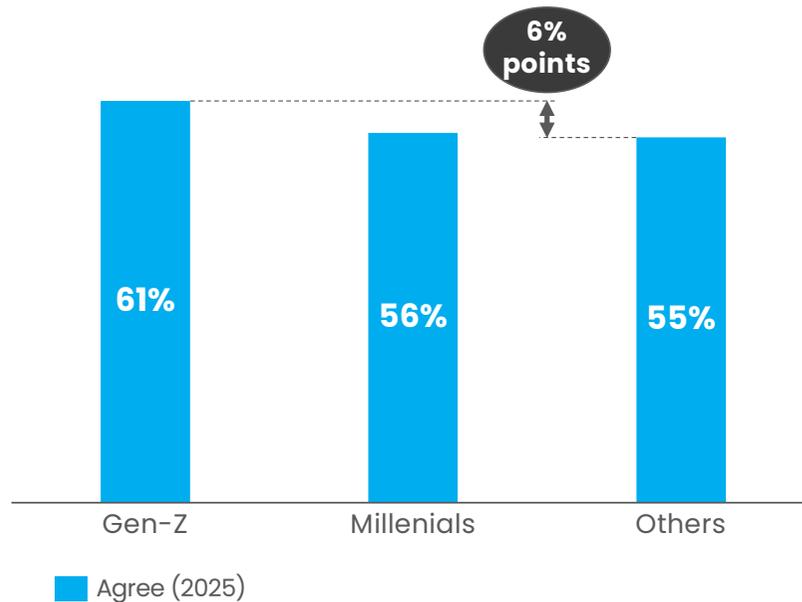
# Gen Z employees are more likely to link benefits with activity and wellbeing than the older generation

**Benefits encourage Gen Z to be more physically active.** 61 percent of Gen Z employees say that benefits encourage them to be more physically active, a slightly more often than Millennials (56%) and older generations (55%).

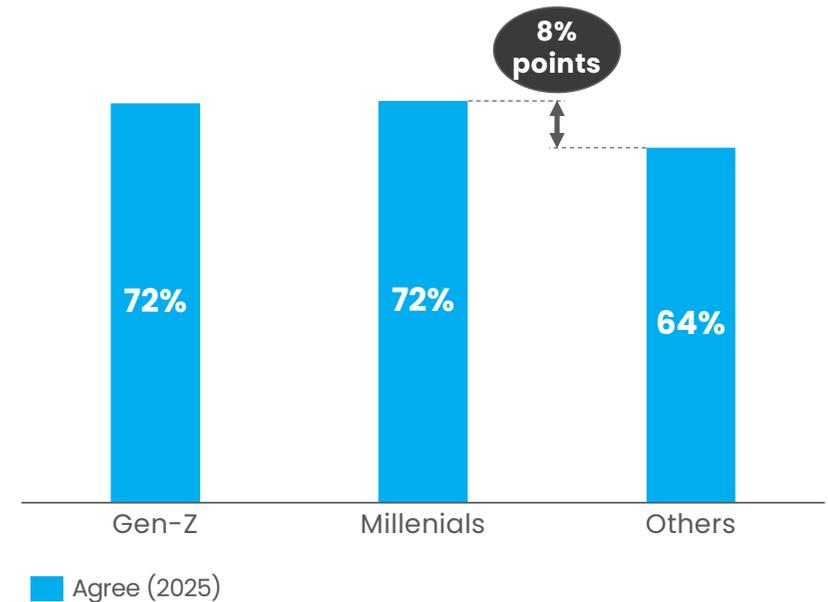
**Gen Z and Millennials view benefits as wellbeing boosters.** 72 percent of both Gen Z and Millennials agree that benefits positively influence their overall wellbeing. This is 8 percentage points higher than among older employees (64%).

### Employees, Finland

Benefits encourage me to be more physically active.



Benefits positively influence my overall wellbeing.



## GEBS2025 Finland

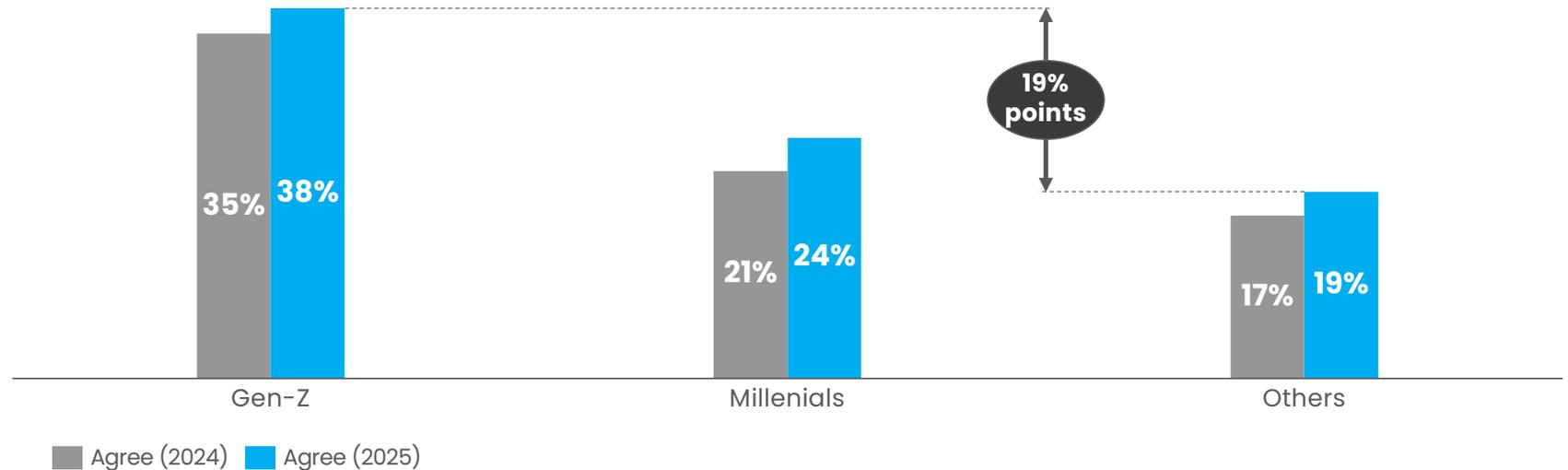
# Younger employees are more likely to hold employers as responsible for their work-life balance

**Gen Z shows the strongest belief in employer responsibility for work-life balance.** In 2025, 38 percent of Gen Z employees agreed that their employer is primarily responsible for supporting their work-life balance. This shows a modest increase from 2024, emphasising Gen Z's expectations of employer involvement in wellbeing.

**Older generations are significantly less likely to assign this responsibility to employers.** Only 19 percent of older generation employees (i.e. Gen X or Boomers) agreed in 2025. The 19 percentage point gap between Gen Z and the oldest group illustrates a stark generational divide in expectations.

### Employees, Finland

My employer is primarily responsible for supporting my work-life balance.



## GEBS2025 Finland

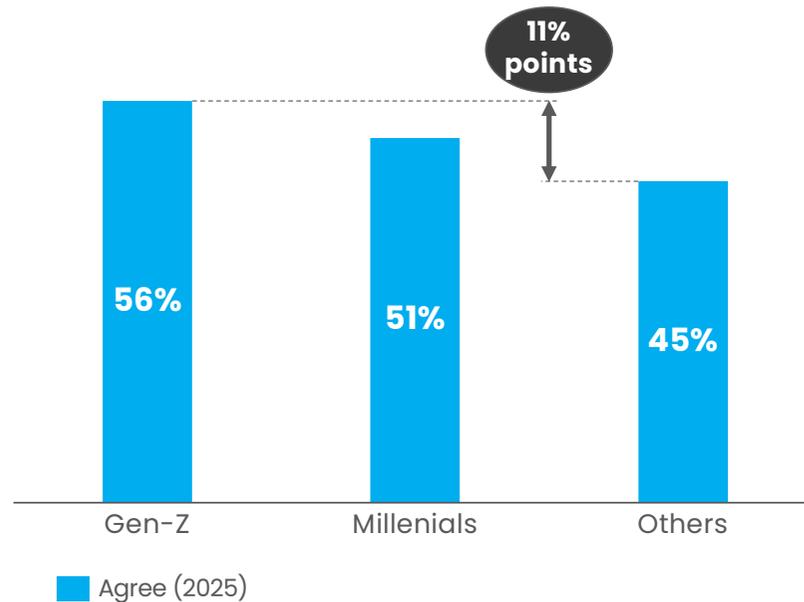
# Gen Z and Millennials perceive the strongest link between benefits and burnout prevention

**Gen Z employees most often credit benefits for preventing burnout.** 56 percent of Gen Z say the benefits offered by their employer help them to maintain a healthy work-life balance and reduce burnout risk, 11 percentage point more often than Gen X and older. This highlights a stronger perceived connection between benefits and wellbeing in younger generations.

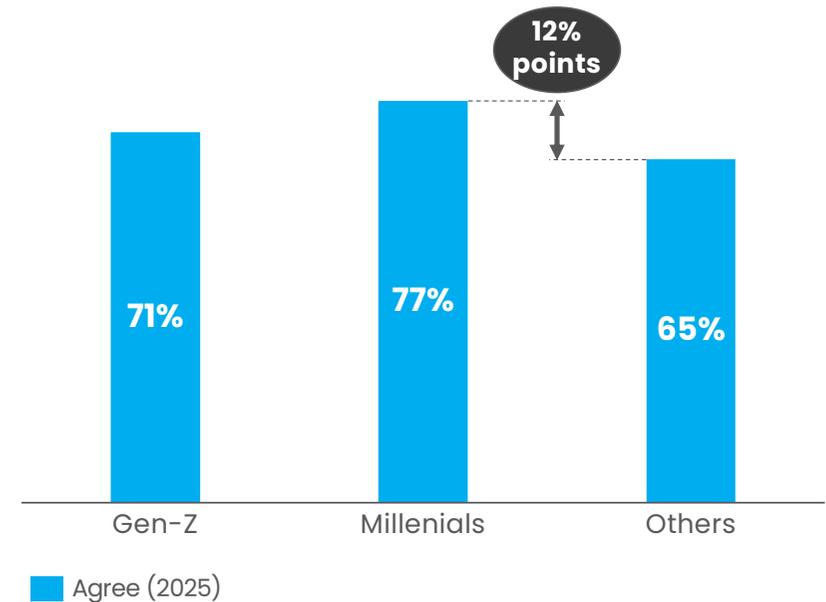
**Flexible work arrangements are most often seen as effective by Millennials.** 77 percent of Millennials agree that flexible arrangements like remote work or adjusted hours help mitigate burnout, 12 percentage points higher than "Others", suggesting that Millennials place high value on workplace flexibility.

### Employees, Finland

The benefits offered by my employer help me maintain a healthy work-life balance, reducing the risk of burnout.



Flexible work arrangements, such as remote work or adjusted hours, are an effective tool to mitigate burnout.



## **Section 6: Market-specific employee benefit interests**

- **This year, there was a section probing locally-relevant benefit themes and topics from employees and employers.**
- **The findings from these questions are presented in the following section.**

# Section 6.1: Market-specific employee benefit interests Insights Finland

## GEBS2024 Finland

# Lunch benefits remain underutilized, yet demand is high among Finnish employees if made available

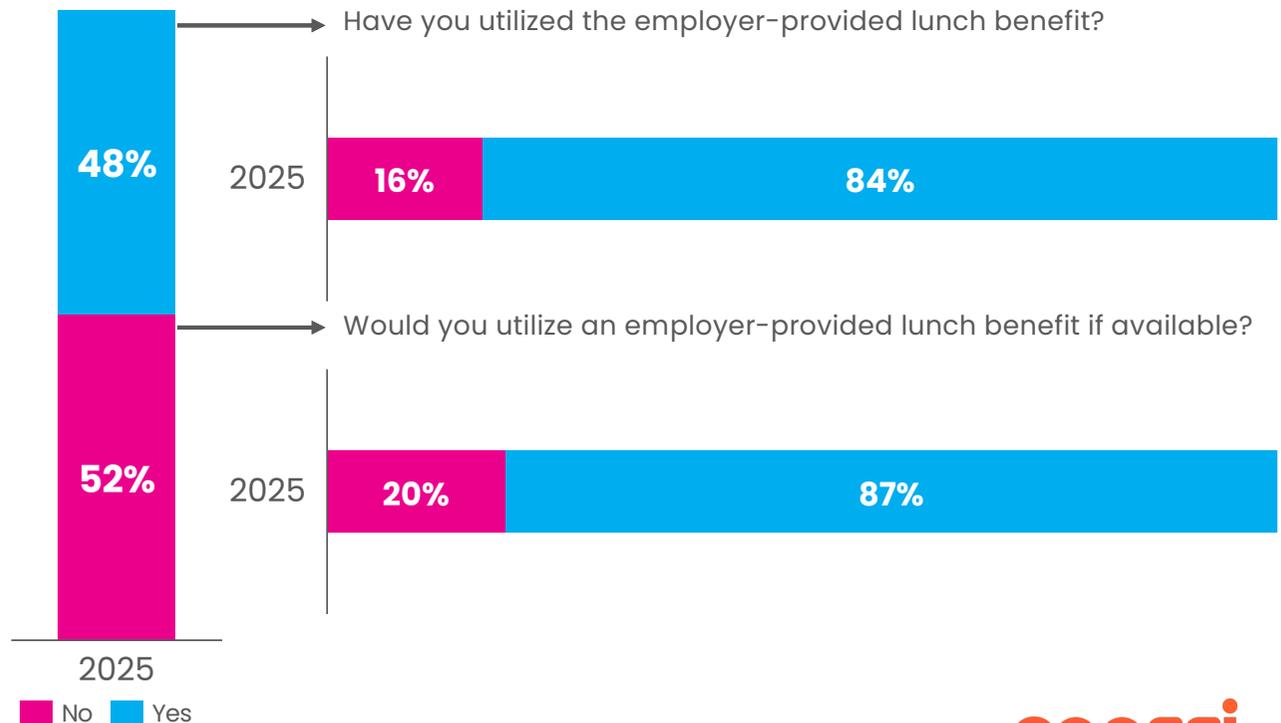
**Only half of the respondent report being offered a lunch benefit.** In 2025, 48 percent of Finnish respondents state that their employer provides a lunch benefit, while 52 percent do not have access to one, indicating limited availability across workplaces.

**Usage of lunch benefits is high among those who have access.** Among employees who are offered a lunch benefit, 84 percent report that they have utilized it, demonstrating strong uptake when the benefit is available.

**Potential demand is high even among those without current access.** If a lunch benefit were available, 87 percent of Finnish employees say they would utilize it, revealing a significant unmet demand and opportunity for employers to improve benefit satisfaction through offering this benefit.

### Employees, Finland

Does your employer offer a lunch benefit for its employees?



## GEBS2024 Finland

### Cost is the key reason why lunch benefit is not utilised

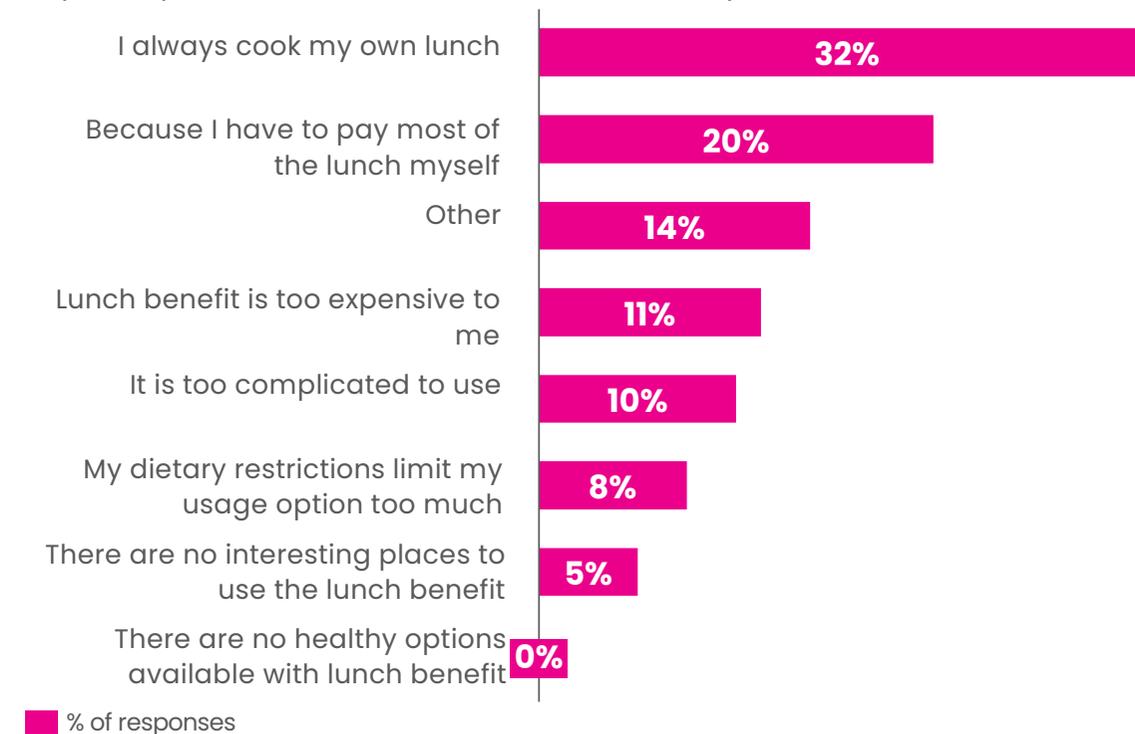
**Home-cooked meals are the top reason for not using the lunch benefit.** 32 percent of Finnish employees who do not use the lunch benefit say they always cook their own lunch, highlighting a strong preference for self-prepared meals over external lunch options.

**Out-of-pocket costs are a major barrier to usage.** 20 percent of respondents report they don't use the benefit because they have to pay most of the lunch cost themselves, and 11 percent say that lunch benefit is too expensive for them.

**Other:** no lunch options close to the workplace, not available for part-timers, no time to eat lunch

#### Employees, Finland

Why have you **not used** the lunch benefit offered to you?\*



\*The question was only presented to respondents who do not use the lunch benefit, even if it was available.

## GEBS2024 Finland

# Lunch benefits support wellbeing and social interaction, though their role in office attendance is limited

**For majority, lunch benefit is the most important employee benefit.** In 2025, 61 percent of Finnish lunch benefit users consider it the most important employee benefit, up from 47 percent in 2024.

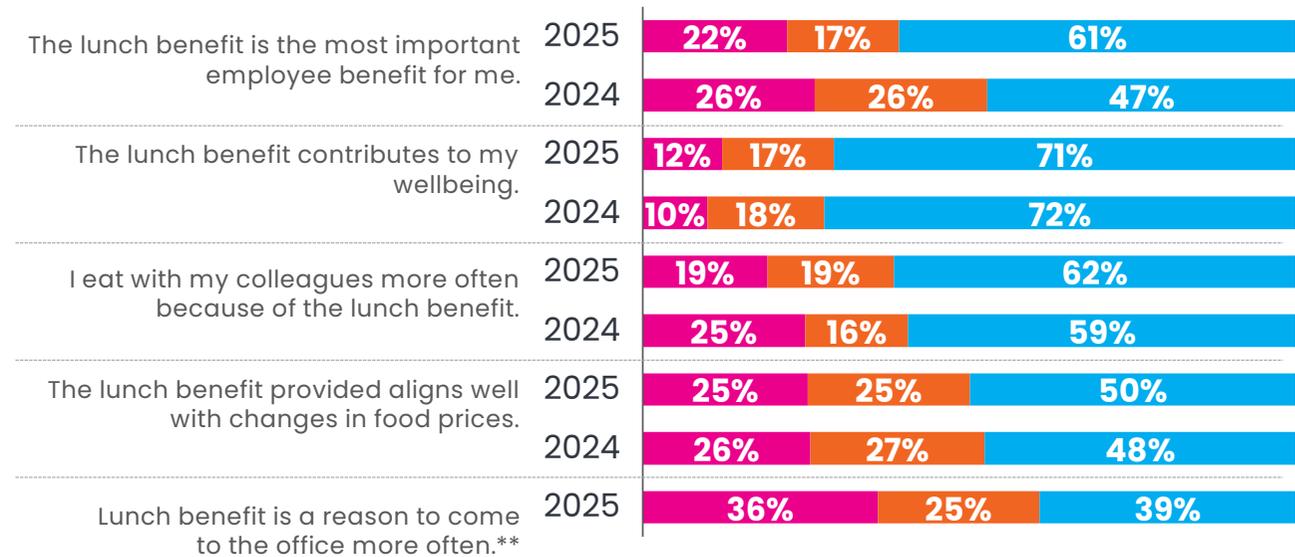
**Lunch benefits strongly contribute to employee wellbeing.** 71 percent of Finnish employees who use the lunch benefit agree that it contributes to their wellbeing.

**The lunch benefit encourages workplace socialization.** 62 percent of lunch benefit users say they eat with colleagues more often because of it, indicating the benefit's role in fostering team interaction and workplace community.

**For more than third of employees, lunch benefit encourages office attendance.** 39 percent agree that the lunch benefit is a reason to come to the office more often.

### Employees, Finland

Do you agree or disagree with the following statements?\*



Disagree Neutral Agree

\*The statements were only presented to respondents who use the lunch benefit.

\*\*The statement was presented first time in 2025.

## GEBS2024 Finland

# Workplace cafeteria and nearby restaurants dominate lunch benefit usage in Finland

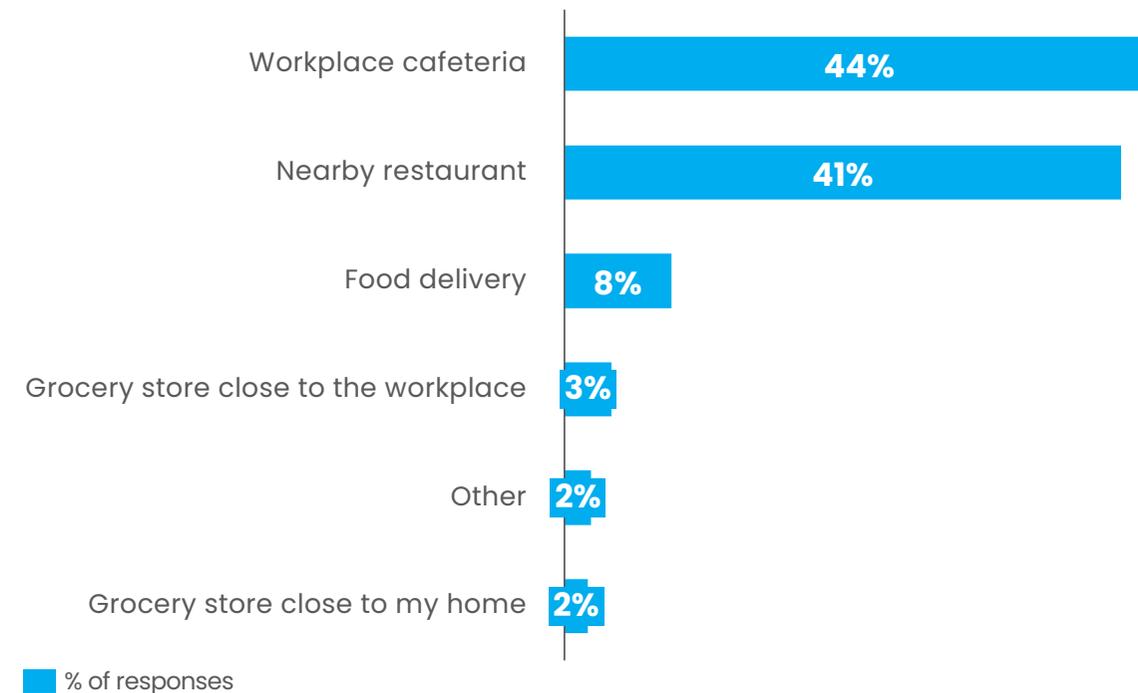
**Lunch benefits are primarily used at or near the workplace.** The majority of Finnish employees use their lunch benefit at a workplace cafeteria (44%) or a nearby restaurant (41%), highlighting the importance of accessible dining options during the workday.

**Alternative lunch benefit usage remains limited.** Only 8 percent of respondents use the benefit for food delivery, while even fewer make purchases at a grocery store close to the workplace (3%) or close to home (2%), indicating relatively low adoption of non-traditional usage channels.

**Other:** Contract restaurants, daycare lunch with children, contract cafeteria.

### Employees, Finland

Where do you usually use the lunch benefit?\*



The question was only presented to respondents who use the lunch benefit.

## GEBS2024 Finland

# Most Finnish employers offer mid-range sport and culture benefits, with only fifth reaching the tax-free maximum

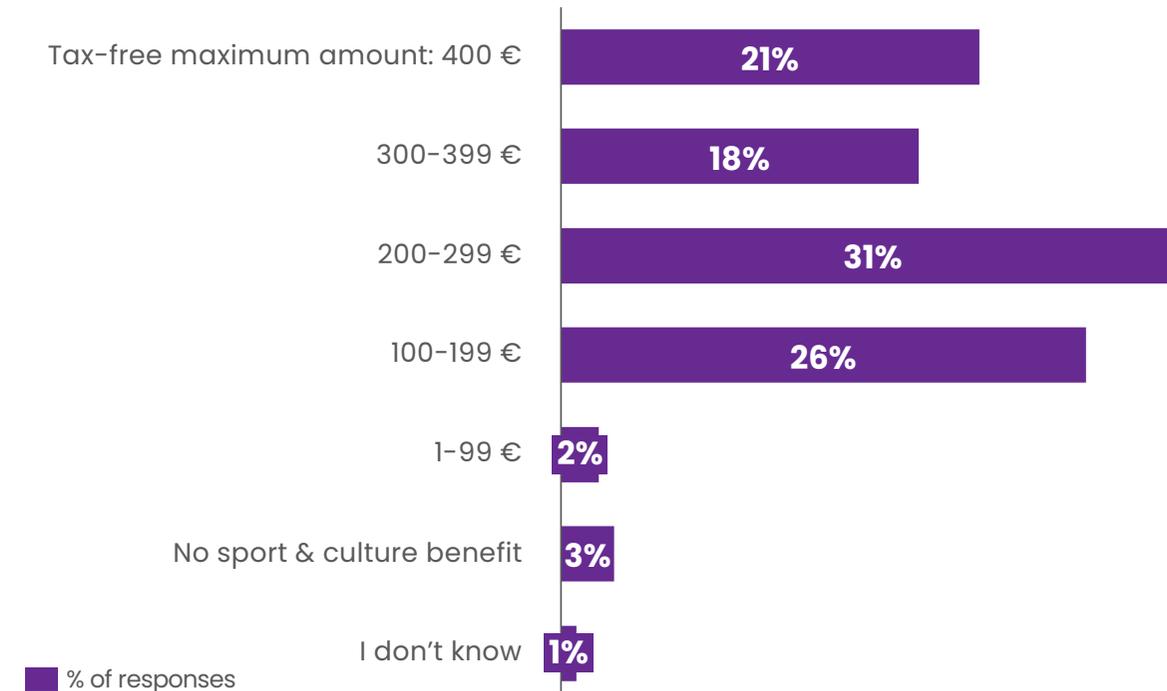
**The majority of employers offer between 100 and 299 euros.** 31 percent of Finnish employers provide between 200–299 euros, and 26 percent offer 100–199 euros per person, making mid-range contributions the most common approach.

**Only one in five employers offers the tax-free maximum.** 21 percent of employers provide the full 400 euros allowed tax-free, indicating a notable portion aim to maximize the benefit, but the majority fall short of the upper limit.

**Minimal employers offer low amounts or none at all.** Very few employers offer 1–99 euros (2%) or no sport and culture benefit at all (3%), highlighting that almost all employers provide at least some level of this benefit.

### Employers, Finland

How much sport and culture benefit do you offer your employees? (per person)



## GEBS2024 Finland

# Cost-saving is the primary reason Finnish employers limit sport and culture benefits below the tax-free maximum

**Over half of employers cite cost-saving as the main driver.** 58 percent of Finnish employers who do not offer the full 400-euro sport and culture benefit say it is due to efforts to save on costs..

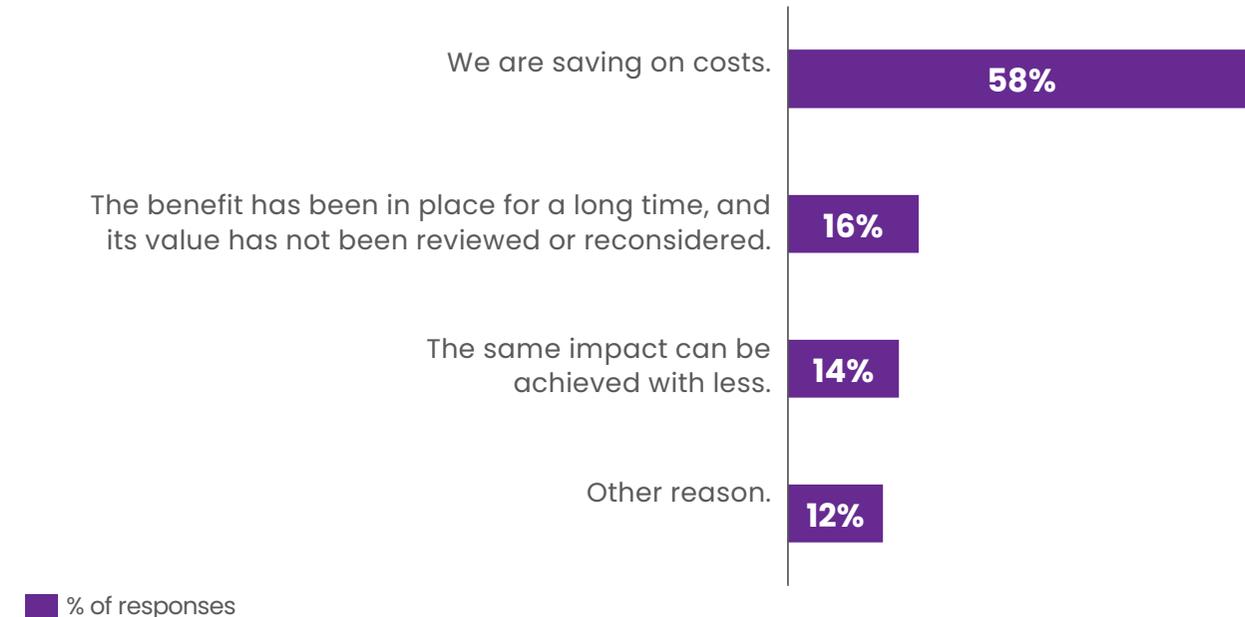
**Lack of reassessment also plays a role.** 16 percent of employers report that the benefit has not been reviewed or reconsidered in a long time, suggesting potential inertia in adjusting benefit levels.

**Some employers believe smaller amounts are sufficient.** 14 percent of employers believe the same impact can be achieved with less, reflecting a perception that maximizing the benefit may not yield significantly higher value for employees.

**Other:** other employee benefits available, many other sports related benefits available, financial and budget-related reasons, group-wide policies

### Employers, Finland

Why does your organisation **not offer** the full sport and culture benefit?\*



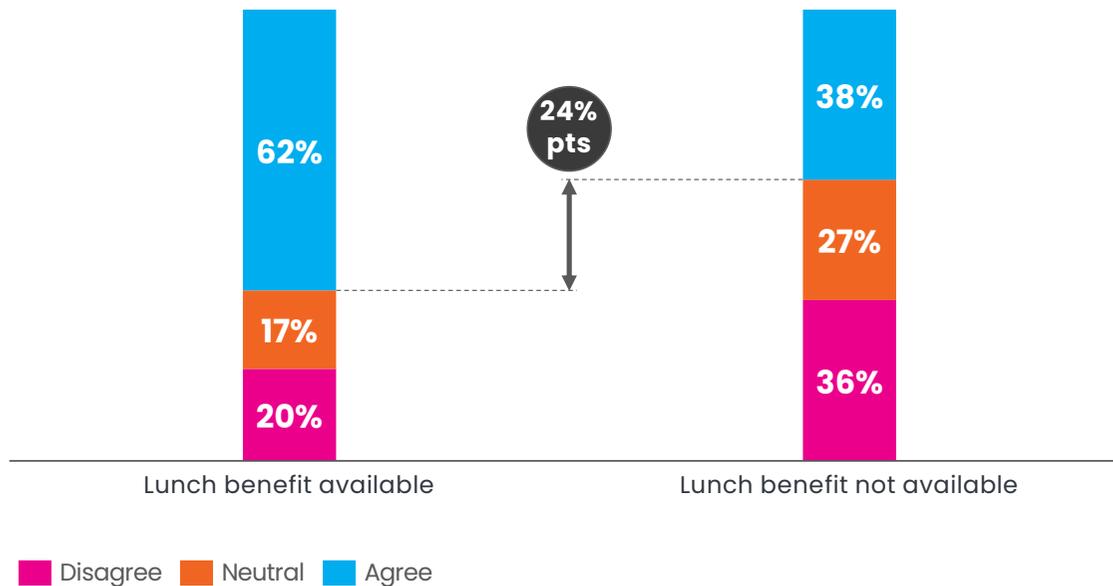
\*The question was only presented to respondents who do not offer the tax-free maximum amount (400 €) for the sports and culture benefit but offer the same benefit in an amount between 1-399 €.

## GEBS2025 Finland

# Availability of lunch benefits is strongly linked to higher satisfaction with the benefits package overall

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Employees with access to lunch benefits report higher satisfaction.** 62 percent of employees with lunch benefits say that they are pleased with the range of benefits offered by their employer. This is 24 percentage points higher than among those without access to lunch benefits (38%).

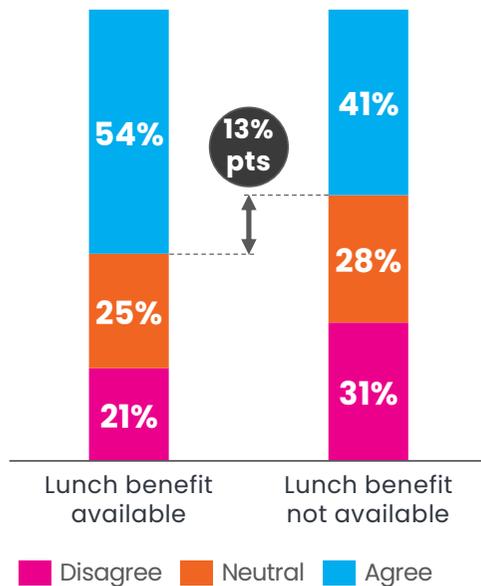
**Disagreement levels are significantly lower when lunch benefits are available, signaling lower active dissatisfaction.** Only 20 percent of employees with lunch benefits disagree that they are pleased with the range of benefits, compared to 36 percent of those without this benefit.

## GEBS2025 Finland

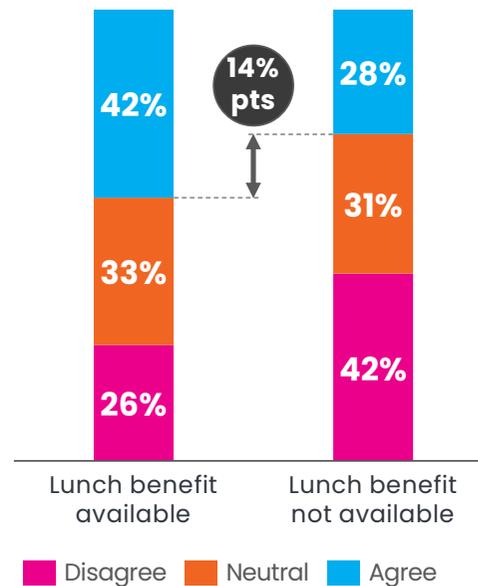
# Availability of lunch benefits in Finland is linked to stronger perceptions of employer support for wellbeing

### Employees, Finland

My employer supports my physical wellbeing.



My employer supports my mental and emotional wellbeing.



**Employees with access to lunch benefits are more likely to feel physically supported.** Among employees with lunch benefits, 54 percent agree that their employer supports their physical wellbeing, compared to only 41 percent among those without lunch benefits, a difference of 13 percentage points.

**Lunch benefits are also associated with improved perceptions of mental and emotional wellbeing.** 42 percent of employees with lunch benefits say their employer supports their mental and emotional wellbeing. This drops to 28 percent among employees without such benefits, marking a 14 percentage point difference.

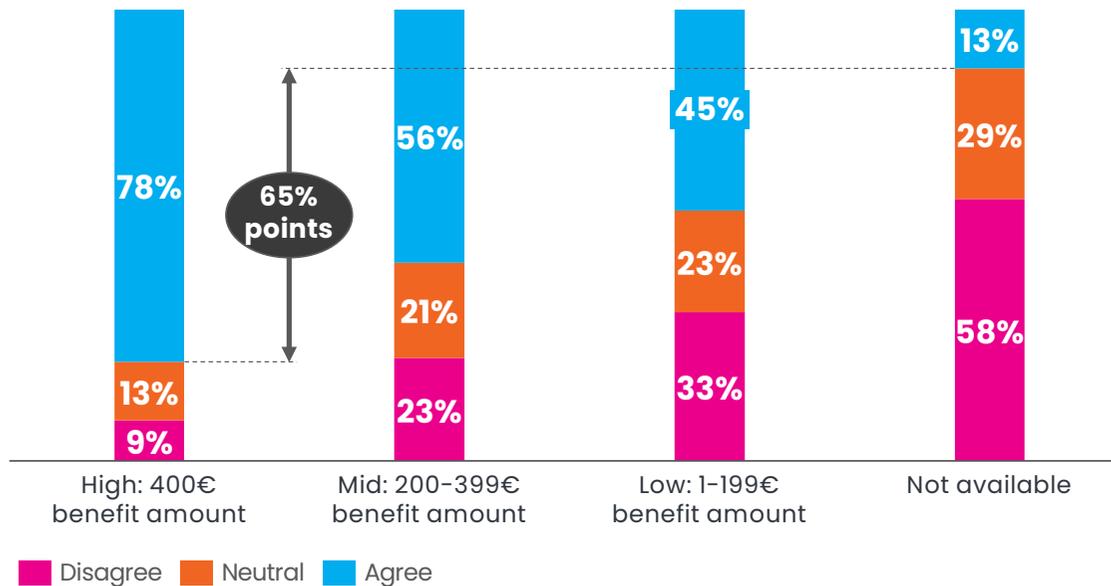
**Lack of lunch benefits correlates with higher disagreement on wellbeing support.** The share of employees who disagree that their employer supports their mental and emotional wellbeing rises significantly from 26 percent (when lunch benefits are available) to 42 percent (when they are not), highlighting the important role of this everyday, highly sought after benefit.

## GEBS2025 Finland

# Perceived satisfaction with benefits increases sharply with the size of the employer-provided culture and fitness benefit in Finland

### Employees, Finland

I am pleased with the range of benefits offered by my employer.



**Employees receiving the highest benefit amount report the greatest satisfaction.** 78 percent of employees receiving a €400 monthly benefit agree that they are pleased with the range of benefits offered by their employer. This is the highest level of satisfaction across all benefit brackets.

**Perceived satisfaction declines consistently with lower benefit amounts.** Agreement drops to 56 percent among those receiving €200-€399, and to 45 percent among those receiving €1-€199. This shows a steady downward trend as benefit value decreases.

**Lack of any benefit is strongly associated with dissatisfaction.** Among employees who report no benefit availability, only 13 percent are satisfied, while 58 percent actively disagree with being pleased about their employer's benefit offering, a 65 percentage point difference compared to those receiving the highest benefit amount.

## GEBS2024 Finland

# Sport and culture benefits actively encourage increased sports and culture participation among Finnish employees

**The majority report increased use of services due to the benefit.** 73 percent of employees say the benefit has led them to use sport and/or cultural services more, indicating a strong behavioural impact.

**High benefit amounts lead to broader engagement.** Among employees receiving the maximum €400 benefit, 35 percent report increased use of both sport and cultural services. This is notably higher than those receiving mid-range (21%) or low-range (21%) benefits.

**Low benefit amounts result in lower impact.** Nearly one-third (32%) of employees receiving a low benefit amount (1-199 euros) report that the benefit has not affected their consumption habits. This is more than double the share among those receiving the full €400 (15%).

### Employees, Finland

Has the sport and culture benefit led you to use these services more?\*



\*The question was only presented to respondents whose employer provides a sports and culture benefit of 1-400 euros.

## GEBS2025 Finland

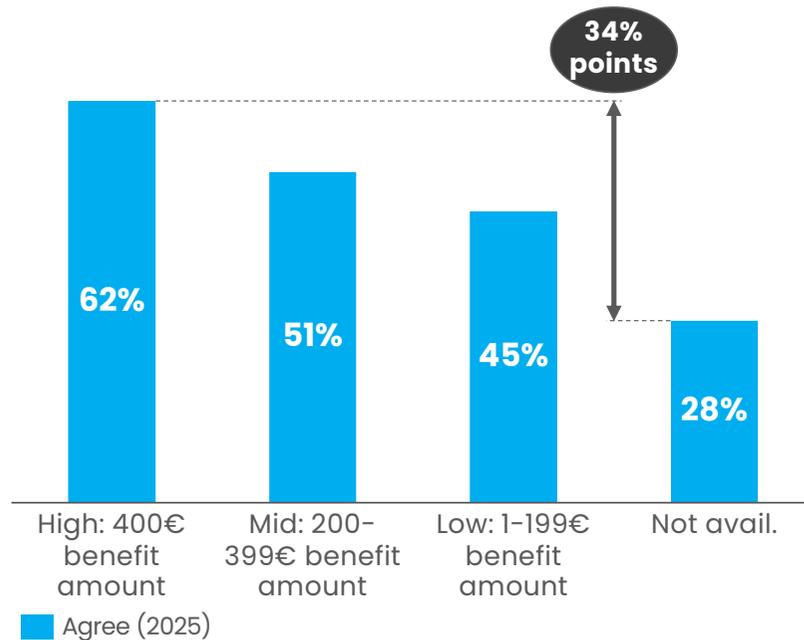
# Higher benefit amounts are strongly associated with greater perceived support for wellbeing

**Perceived support for overall wellbeing is strongly linked with the amount of culture and fitness benefit.** While 67 percent of the employee receiving the high amount of benefit agree that their overall wellbeing is supported, only 28 percent with no benefit available say the same.

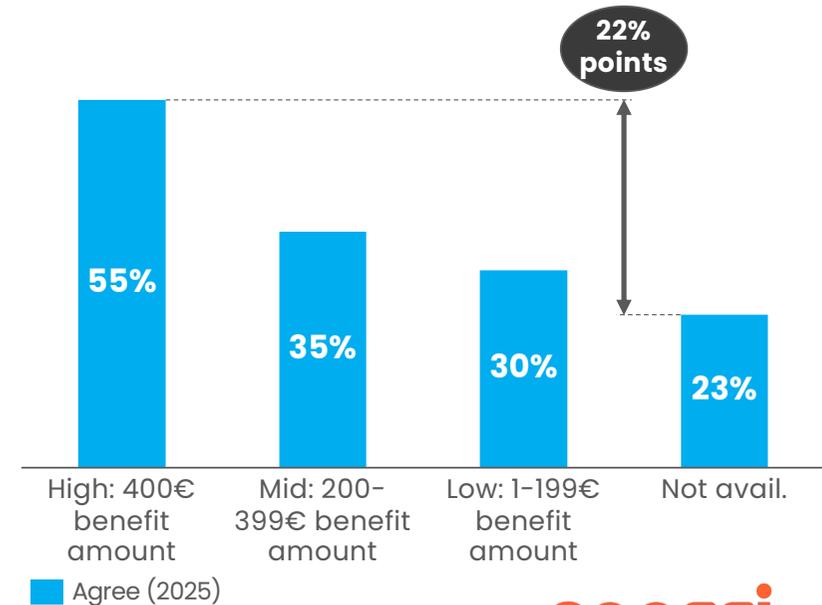
**Perceived support for physical and mental wellbeing increases with benefit generosity.** Across both wellbeing dimensions, agreement rises step by step from low to mid to high benefit amounts, indicating a consistent and positive link between benefit size and perceived employer support.

### Employees, Finland

My employer supports my physical wellbeing.



My employer supports my mental and emotional wellbeing.



## GEBS2025 Finland

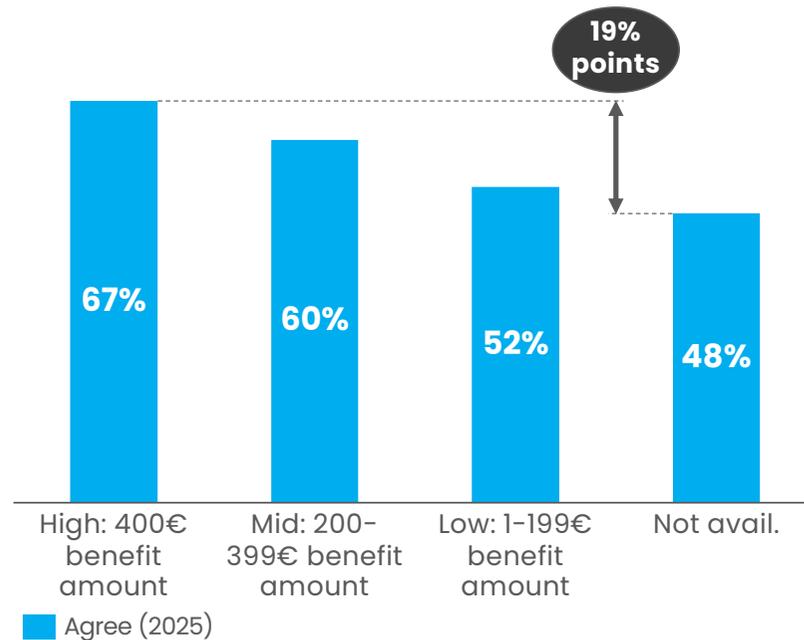
# Higher benefit amounts are linked to greater benefits impacts for both physical activity and wellbeing in Finland

**Employees receiving high benefit amounts are most likely to feel encouraged to be physically active.** 67 percent of those receiving the highest benefit amount say benefits encourage them to be more physically active, compared to 48 percent among those with no benefit.

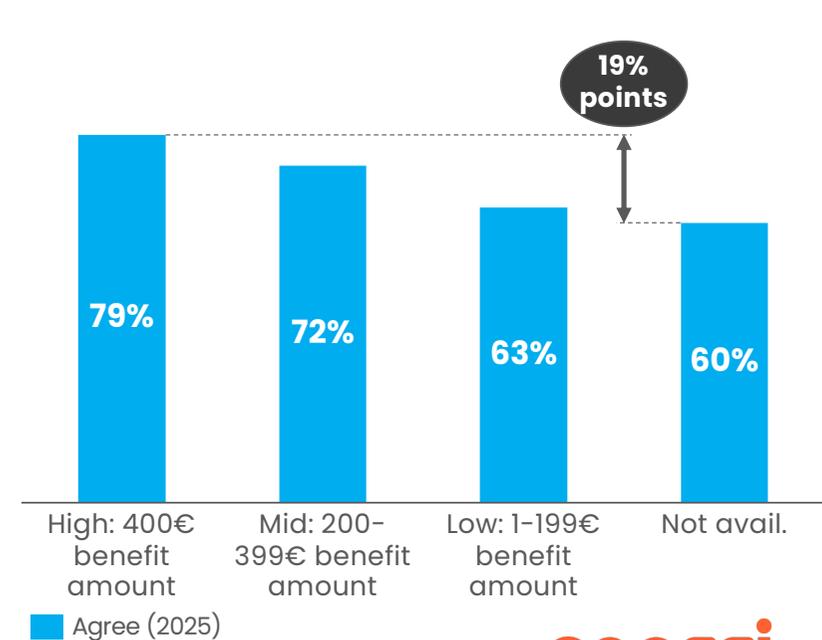
**Perceived impact of benefits on overall wellbeing follows a similar pattern.** 79 percent of employees receiving the highest amount agree that benefits positively influence their overall wellbeing. This drops to 60 percent among those without access to the benefit.

### Employees, Finland

Benefits encourage me to be more physically active.



Benefits positively influence my overall wellbeing.



## GEBS2025 Finland

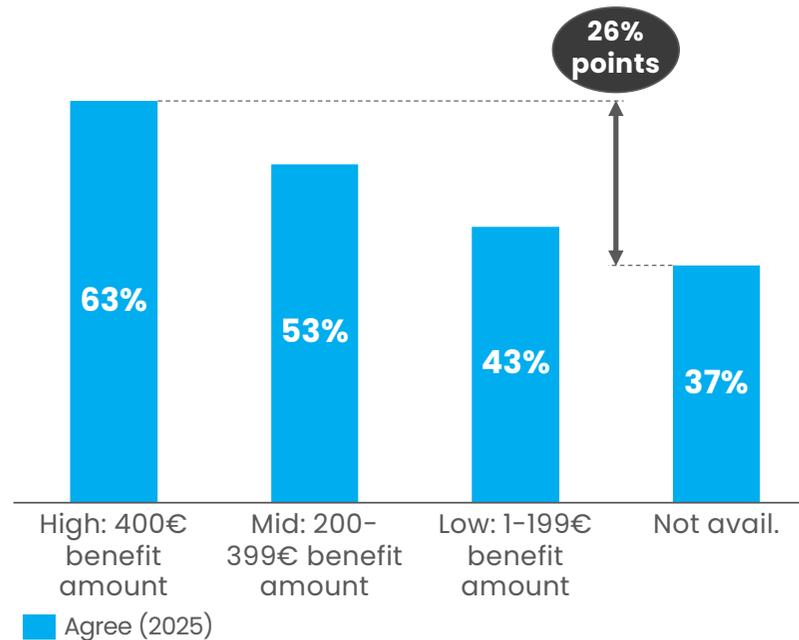
# Higher benefit amounts are strongly linked to better perceived burnout prevention and work-life balance support

**Employees with higher benefits feel better supported in maintaining work-life balance.** 63 percent of employees receiving the highest benefit amount say, that the benefits help them to maintain a healthy work-life balance and reduce the risk of burnout. This is 26 percentage points higher than among employees without access to the benefit.

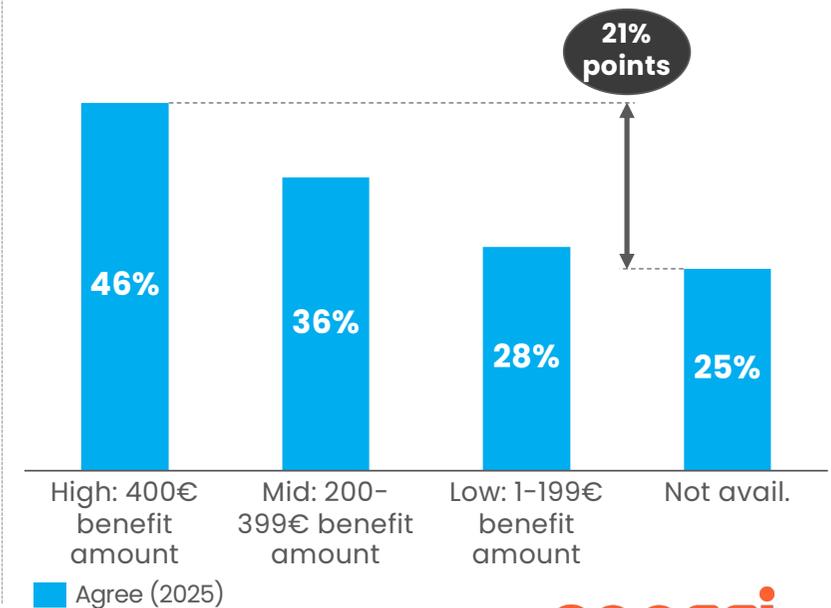
**Perceived support for burnout prevention increases with benefit value.** 46 percent of employees with the highest benefit agree that their employer provides sufficient support to prevent burnout. This falls to 25 percent when no benefit is available, a difference of 21 percentage points.

### Employees, Finland

The benefits offered by my employer help me maintain a healthy work-life balance, reducing the risk of burnout.



My employer provides sufficient support to prevent burnout, such as mental health resources and stress management training.



## GEBS2024 Finland

# Cost-effectiveness and sustainability are the key drivers behind employees' use of the bicycle benefit

**Less than half of employees have access to the bicycle benefit.** In 2025, only 43 percent of employees report that their employer offers a bicycle benefit.

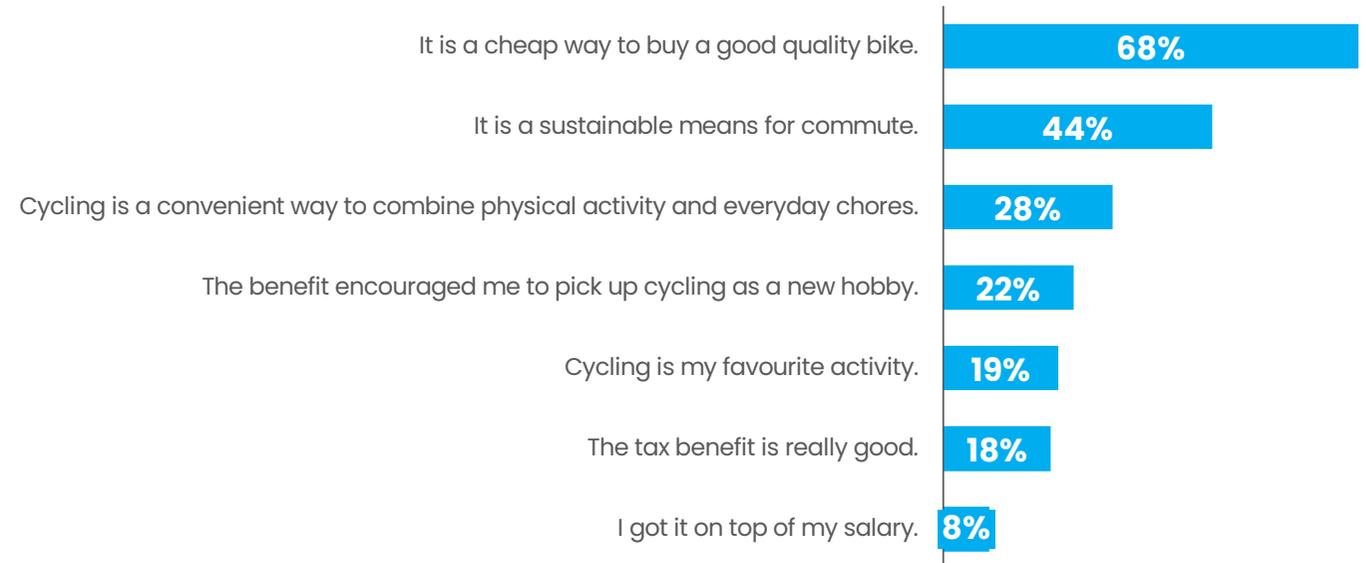
**Cost-effectiveness is the main motivation for using the benefit.** The most common reason cited for utilizing the bicycle benefit is that it provides a cheap way to buy a good quality bike, mentioned by 68 percent of respondents.

**Sustainability and convenience also play a major role.** 44 percent of employees use the benefit because cycling is a sustainable means for commute, while 28 percent find it a convenient way to combine physical activity with everyday chores.

**The benefit promotes new cycling habits and hobbies.** For 22 percent, the benefit encouraged them to take up cycling as a new hobby, indicating its role in promoting healthier lifestyles.

### Employees, Finland

Why did you choose to utilize the bicycle benefit?\*



■ % of responses

\*The question was only presented to respondents who have utilized the bicycle benefit available to them.

## GEBS2024 Finland

# Commute distance and existing bicycle ownership are the main reasons for not using the bicycle benefit

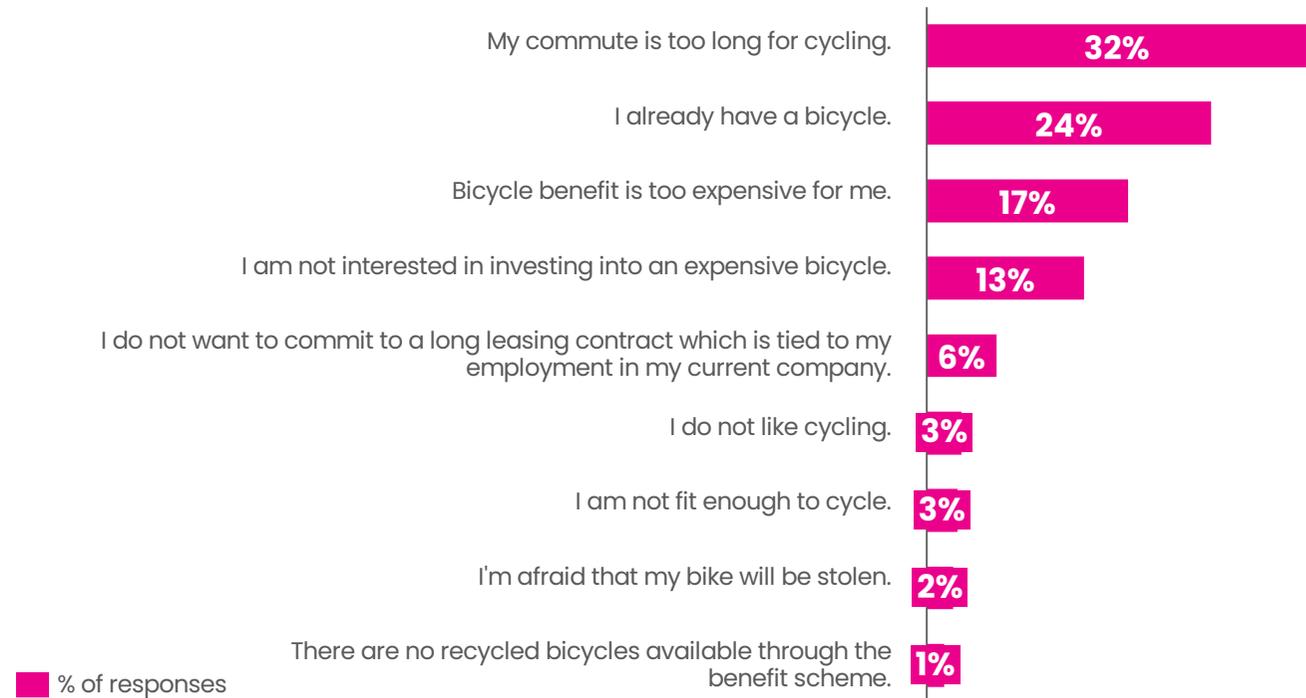
**Commute length is the top obstacle.** 32 percent of employees report that their commute is too long for cycling, making this the most common reason for not utilizing the bicycle benefit.

**Existing bicycle ownership reduces the need for the benefit.** 24 percent of employees say they already have a bicycle, reducing the perceived value of the employer-provided benefit.

**Cost concerns deter usage for some employees.** 17 percent feel that the bicycle benefit is too expensive, while 13 percent are not interested in investing in an expensive bicycle. This highlights financial constraints as a key deterrent for a portion of the workforce.

### Employees, Finland

Why did you choose **not to utilize** the bicycle benefit?\*



\*The question was only presented to respondents who do not utilize the bicycle benefit, even if it was available.

## GEBS2024 Finland

# Rising demand for higher tax-free limits as a prerequisite for greater investment in employee benefits

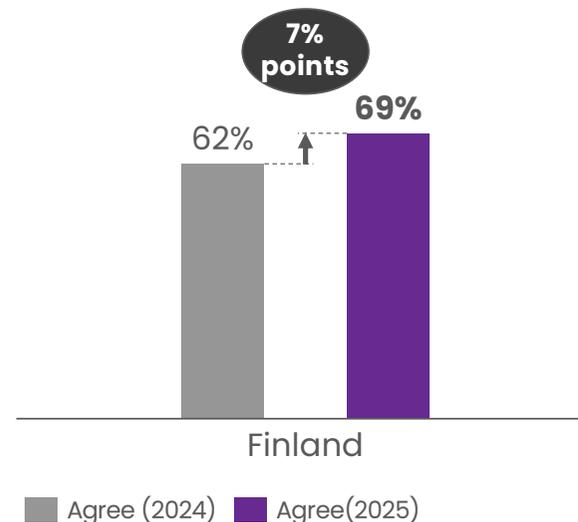
**Government tax policy is a key driver for employee benefit spending.** Both the tax-free amount and category scope significantly influence employer willingness to enhance benefit offerings, highlighting the importance of fiscal incentives in employer decision-making.

**Increasing number of employers demand higher tax-free thresholds to justify increased benefits investment.** In 2025, 69 percent of Finnish employers say it is unlikely they will increase investment in employee benefits unless the government increases the tax-free amount, up from 62 percent in 2024 – a 7 percentage point increase.

**Expanding tax-free benefit categories also matters.** 64 percent of employers in 2025 agree that they are unlikely to increase benefit investments unless more tax-free categories are introduced, marking a 5 percentage point increase from 59 percent in 2024.

### Employers, Finland

It is unlikely that we will increase our investment in employee benefits, unless the government **increases the tax-free amount** of the employee benefits.



It is unlikely that we will increase our investment in employee benefits, unless the government **expands the number of tax-free categories** within employee benefits.



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