The Great Employee Benefits Study

June 2026

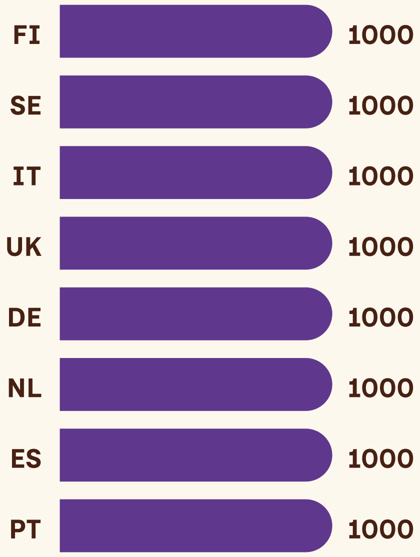
epassi

UK employer intelligence report.

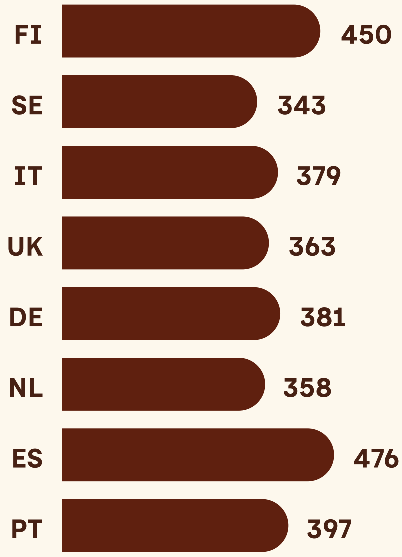
June 2026 - Powered by Epassi.

This report is designed for UK employers, including those with teams across Europe. It draws on findings from the fourth annual Great Employee Benefits Study (GEBS 2026), covering 8,000 employees and 3,147 senior decision-makers across eight European markets. Where relevant, changes since the 2025 study are highlighted in orange.

8,000 employees surveyed across 8 European countries.



3,147 employers surveyed across 8 European countries.



*Italy and the UK were added to GEBS in early 2024, Germany and the Netherlands in 2025, and Spain and Portugal in 2026. Accordingly, respondent data were not collected for these countries before their respective year of inclusion.

1. About the study.

The European benchmark for employee benefits.

The GEBS 2026 is now in its fourth consecutive year, providing one of the most wide-ranging views of employee benefits across eight European markets. Designed by professors and researchers from Aalto University and conducted by the Pole Star Advisory think tank in collaboration with Epassi. It captures both employee and employer perspectives across eight markets, making it uniquely placed to reveal the gap between what organisations offer and what their people actually value.

The 2026 study expanded to include Spain and Portugal for the first time, bringing total participation to 8,000 employees and 3,147 senior decision-makers. The UK sample comprises 1,000 employees and 363 employer respondents.

Who is represented.

Both public and private sector organisations are represented across employer and employee samples. The employee sample consists of 55% private sector and 45% public sector respondents.

The employer sample consists of 64% private sector and 36% public sector organisations. Employer respondents represent organisations across the public sector and multiple private industry sectors - including knowledge and business services (39%), industrial and operational sectors (31%) and consumer-facing organisations (21%).

In the UK, 44% of employer respondents represent large enterprises (250-999 employees) and 62% of UK employees work in the private sector. Millennials form the largest employee group at 44% of respondents, with Gen X a further 37%.

Together they represent 81% of the sample, the peak career stage at which benefits decisions carry the most weight. Gen Z accounts for 12%.

8,000

Employees surveyed across 8 European countries UK sample: 1,000 employees.

3,147

Senior employer and HR decision-makers UK sample: 363 employers.

52%

Of employer respondents are HR or People professionals CEO or similar: 14%.

Since 2025:

The UK sample has grown substantially since 2025 (500 employees, 170 employers), providing greater statistical depth and enabling more granular sector and generational analysis.

2. The role of benefits in talent attraction and retention.

The employer decisions that matter most.

The central finding of GEBS 2026 is unambiguous: employee benefits have moved from a secondary reward to a primary business lever. They shape employer brand, influence hiring decisions, drive retention and determine whether employees are motivated to commit. For UK employers competing for talent, this is no longer an HR concern. It is a boardroom one.

74% of European employees say their benefits package significantly influences how they perceive an employer. In the UK, 80% of employers agree that a good benefits package is as important as salary to candidates and 83% say a strong package is critical to attracting the best people. Attracting and retaining talent is the number one strategic HR priority for 23% of European employers.

86% vs 59%

Retention intent: high vs low benefit satisfaction. 27-point gap in the UK.

55%

European employees who might decline a job for poor benefits vs 46% of employers who believe this.

37%

UK employees who would trade salary for better benefits Spain: 48%, Italy: 39%.

Why employees stay.

Work-life balance and flexibility are the leading reasons employees stay with their employer, cited by 21% of respondents. Meaningful and engaging work follows closely at 20%, while competitive and fair compensation ranks third at 15%. Benefits that support wellbeing are identified as the primary reason for staying by 7% of employees.

In the UK, work-life balance dominates at 27%, the highest of any European market. This reflects the particular sensitivity of UK employees to how work fits into their lives. For UK employers, protecting and reinforcing flexibility is the single most important retention lever available.

Why employees leave.

Compensation remains the primary flight risk across Europe: 23% say unfair or uncompetitive pay would be the main reason to leave. Poor work-life balance follows at 14% and a lack of meaningful work at 13%. Benefits that do not support wellbeing are cited by 8% as a primary departure driver.

For the UK the picture is distinctive: the number one reason to leave is poor work-life balance, at 15%. This is the only major European market where flexibility outranks compensation as the top departure trigger. UK employers who fail to protect work-life balance are taking a direct and measurable retention risk.

The benefits-retention link.

One of the most powerful findings in 2026 is the direct correlation between benefit satisfaction and retention intent. Among UK employees with high Benefit Satisfaction Scores (BSAT 9-10), 86% expect to still be with their employer in two years. Among those with low satisfaction (BSAT 0-6), only 59% expect to stay. That 27-point retention gap is created entirely by the quality of the benefits experience - not pay, role or management.

Benefit satisfaction also correlates strongly with employee advocacy. The correlation between BSAT and eNPS (Employee Net Promoter Score) stands at 0.61 - meaning the employers who deliver the best benefits experience also have the most engaged, advocacy-driven workforces. Benefits are not just an HR metric. They are a proxy for organisational health.

European angle:

Willingness to trade salary for better benefits peaks in Spain (48%) and Italy (39%). The UK (37%) ranks third across eight markets. For employers with European offices, benefits carry significant compensatory weight across Southern and Northern European markets alike.

Since 2025:

In 2025, only 46% of UK employers believed a poor benefits package would cost them a candidate. In 2026, that figure has barely moved, employers still underestimate how often benefits lose them a hire, despite the evidence growing year on year.

3. Aligning benefit investment with employee needs.

Where budgets are going and where they should be.

UK employers and employees are unusually well aligned on benefit priorities, a finding that stands out across the eight European markets surveyed. When asked what they would invest in if budgets doubled, UK employers prioritise training and development (49%), mental wellbeing programmes (39%) and various types of insurance (34%).

UK employees rank the same three categories in the same order: training and development (42%), mental wellbeing programmes (38%) and insurance (36%).

This alignment at category level is encouraging. But the 2026 data tells a more uncomfortable story: despite investing in broadly the right areas, the UK has the highest benefit underutilisation rate in Europe. Knowing what to invest in and delivering it in a way employees actually use are two very different things.

Benefit category.	UK employee demand.	UK employer investment intention.
Training and development.	42% - #1	49% - #1
Mental wellbeing programmes.	38% - #2	39% - #2
Various types of insurance.	36% - #3	34% - #3
Physical wellness programmes.	22%	20%
Dependent care assistance.	23%	27%

Investment outlook.

75% of UK employers expect benefit budgets to increase for 2027. The knowledge and professional sector is most optimistic at 84% expecting increases; the public sector is least at 67%.

Budget constraints are the most cited challenge, named by 28% of employers, but the direction of travel is clear. The majority of UK organisations are planning to spend more, not less, on benefits.

Since 2025:

The proportion of UK employers expecting to increase benefit budgets has remained stable at around 75%, a consistent signal that investment in benefits remains a firm priority.

The cost-of-living dimension.

The cost-of-living crisis has reshaped what employees expect from their benefits package. Among UK employees who are dissatisfied with their benefits, the top reason is that benefits do not help reduce personal expenses.

A further 10% say benefits are not regularly adjusted to match the economic situation. Employees are increasingly viewing their benefits package through a financial lens, not just as perks but as meaningful support against everyday cost pressures.

For UK employers, this is a direct prompt to review the financial utility of their benefits offering. Among dissatisfied UK employees, 19% cite benefits not reducing personal expenses as their top complaint and a further 10% say benefits are not adjusted to match the economic situation. Commuting support, retail discounts and cash-value benefits all carry elevated importance when employees feel financially squeezed. These are the categories most likely to drive utilisation and goodwill when cost-of-living pressure is high.

Employers who treat benefits as a financial resilience tool, not just an engagement tool will see stronger utilisation and satisfaction, particularly among lower-paid and public sector employees where cost pressures are most acute.

4. Wellbeing at work: from investment to impact.

The health crisis employers cannot ignore.

The evidence across the 2026 study points toward a deepening wellbeing challenge across European workplaces. While 61% of employees report high overall wellbeing, 21% say their workload does not feel sustainable in the long term. Burnout is not a future risk. It is a present reality for a significant segment of the workforce and employers are largely underestimating its scale.

+19 pts

European wellbeing support perception gap UK: 15pts. Finland and Germany: 30pts each.

67%

UK employees more committed with wellbeing over pay rises. Up from 53% in 2024 - a 14-point shift in two years.

1 in 5

European employees say workload is not sustainable. Burnout prevention is an urgent, present-day gap.

Wellbeing has overtaken pay as a commitment driver.

One of the most consequential findings in 2026 is how far wellbeing has moved ahead of pay as a driver of employee commitment. 67% of UK employees say they are more likely to commit to their work if their employer prioritises investing in their wellbeing rather than simply increasing their salary. Gen Z leads at 72%, but the trend spans all age groups.

Since 2025:

This figure has risen dramatically: from 53% in 2024 to 60% in 2025 to 67% in 2026. A 14-point rise in two years represents a fundamental shift in the employment bargain. Employers who treat wellbeing as a cost centre rather than a strategic investment are increasingly out of stepwith their own workforce.

The wellbeing perception gap.

58% of European employees feel their employer supports their overall wellbeing. 77% of employers believe they provide this support, a 19-point perception gap. In the UK, 67% of employees feel supported versus 82% of employers who believe they are providing this support, a 15-point gap. For burnout prevention specifically, only 61% of UK employees feel they receive sufficient support, while employers report providing this at a considerably higher rate.

The physical activity gap is equally stark: 53% of UK employees say their organisation encourages them to be active, while 74% of UK employers say they do. This 21-point gap suggests many wellbeing initiatives are being offered but not experienced. It is a delivery and communication failure, not a spending failure.

What works.

The most effective burnout prevention tool, according to employees is flexible work arrangements including remote working: 72% agree it is effective. Benefits that help maintain a healthy work-life balance rank second at 48%, including fitness benefits such as gym memberships, physical wellness programmes and time to be active during the workday. Workload itself is the dominant barrier to wellbeing: 32% of employees cite high workload or stress as their main challenge, nearly three times more than any other single factor. No wellbeing programme can compensate for structural overwork.

The power of fitness benefits.

The data on fitness benefits is striking. Among UK employees who have access to a fitness benefit, 71% used it in the past 12 months. Of those users:

88%	Say they value it greatly.
89%	Say it positively influences their overall wellbeing.
88%	Say it motivates them to stay healthy and more active.
84%	Say it makes them feel valued by their employer.
79%	Say it is the benefit they value most out of everything their employer offers.

Despite this only:

41%

Of UK employees have access to a fitness benefit.

75%

Of UK employees say fitness benefits are important when choosing an employer.

74%

Of UK employers expect to increase investment in fitness and wellbeing over the next two years.

The case for closing this gap is clear.

Since 2025:

Fitness benefit impact scores, since 2025 demand is steadily growing: users valuing the benefit greatly rose from 83% to 88% and positive wellbeing influence from 87% to 89%. The benefit is delivering better results as uptake grows, a compounding effect as the experience improves.

What UK employees want from wellbeing benefits.

75% of UK employees say fitness benefits are important when choosing an employer. The data reveals a clear shift in what they actually want. Physiotherapy and injury prevention support (69%), massage therapy (66%) and personal training (65%) now top the appeals list alongside traditional gym access (64%) and discounted memberships (62%). This signals a move away from simply keeping employees active toward keeping them healthy, resilient and recovered.

For corporate wellbeing, mental health counselling is the most relevant offer (71%), followed by preventative health assessments (68%) and time to be active during the workday (65%).

For UK employers, this data points to a clear direction of travel. The most valued benefits are no longer simply about gym access. They are about physical recovery, prevention and mental resilience.

A benefits package that combines flexible gym access with physiotherapy, mental health support and preventative health checks is not a premium offering. It is fast becoming the baseline expectation. Employers who invest in this combination are more likely to see higher utilisation, stronger satisfaction scores and a workforce that feels genuinely cared for, not just rewarded.

European perspective:

Wellbeing perception gaps reach 30 points in both Finland and Germany. For UK employers with offices in these markets, wellbeing investment and honest employee listening are even more critical than at home. Employees in these markets are significantly less likely to feel supported than their employers believe.

5. How AI is transforming work and employee experience.

A new challenge for benefits and HR strategy.

For the first time in the UK edition of GEBS, 2026 provides comprehensive data on how artificial intelligence is reshaping the workplace and the employee experience. The picture is one of significant divergence: employers are broadly optimistic about AI's potential to improve efficiency, reduce administrative burden and enhance benefits management. Employees are considerably more cautious, many are actively uncertain about what AI means for the future of their roles.

The employer-employee AI divide.

70% of European employers believe AI can help employees perform their work more effectively. Only 55% of employees agree, a 15-point gap. In the UK this divergence is even sharper: 77% of UK employers hold a positive view of AI's productivity impact versus 59% of UK employees. This gap between leadership optimism and workforce reality is one of the most significant people management challenges of the coming years.

The UK is one of the most AI-anxious workforces in Europe: 49% of UK employees feel uncertain about their long-term future at their organisation due to AI-related changes. Millennials are most affected at 55%. Paradoxically, younger employees feel more confident in their AI skills yet simultaneously feel more threatened by what AI means for their career security. Capability does not equal confidence about the future.

What employees want from AI.

When UK employees do embrace AI, they see it primarily as a productivity tool. 27% expect AI to make them more productive, the highest proportion in Europe. 19% expect more time for core work and 16% expect to work fewer hours for the same pay. However, 16% say they do not want to increase their use of AI at all, a meaningful segment that requires careful change management and clear communication, not mandate.

AI, wellbeing and a year-on-year warning.

UK employee optimism about AI's wellbeing impact has softened: 53% expect a positive impact in 2026, down from 56% in 2025. Meanwhile, UK employer optimism has risen from 67% to 73%. The employer-employee gap on AI wellbeing is now at 20%, one of the largest perception gaps in the entire study.

Since 2025:

Employee wellbeing optimism around AI is falling while employer optimism keeps rising - the gap is widening. This is a trend UK HR leaders need to address proactively through communication, transparency and genuine involvement of employees in AI-related decisions.

This caution around AI extends directly into how employees feel about their health and wellbeing support. Only 35% of European employees would feel comfortable discussing their wellbeing with an AI coach. In the UK; 47% actively disagree. When it comes to health and wellbeing, people want to talk to people. This has a direct implication for employers building their benefits package. Human-led health services - mental health counselling, physiotherapy, occupational healthcare and face-to-face wellbeing support are not optional extras. For a workforce increasingly uncertain about AI, they are the benefits that signal genuine care. Technology can enhance how benefits are delivered, but it cannot replace the human element that employees value most when their health is concerned.

Ai in benefits management: the employer opportunity.

Employers are considerably more ready to embrace AI in operational contexts. 75% of UK employers say they are comfortable using AI to administer benefits, the highest in Europe. 77% support using AI to reduce administrative burden. 67% believe AI can help analyse and improve their benefit offering in line with business goals.

However, only 53% of UK HR teams feel equipped to increase their use of AI and automation in their processes. Willingness is ahead of readiness. The organisations that will gain the real advantage are those that invest now in AI capability within HR, not just AI tools, but the skills, processes and governance to use them well.

For employees, this matters more than it might appear. When AI is used well in benefits management, the result is a more personalised, more relevant and more responsive benefits experience. Employees get benefits that better reflect their needs, communications that feel timely and useful rather than generic and a package that evolves rather than stagnates.

Used poorly, AI simply automates an already impersonal experience. The difference lies not in the technology itself but in how much employers genuinely understand their people and how committed they are to using insight to improve the experience.

49%

UK employees uncertain about their future due to AI.
Joint highest in Europe alongside Spain.

73% vs 53%

UK employers vs employees positive on AI wellbeing impact.
20-point gap; employee confidence fell from 56% in 2025.

75%

UK employers comfortable using AI for benefits admin.
Highest in Europe; but only 53% of HR teams feel equipped.

AI is not replacing the human need for relevant, personalised benefits, it is creating better tools to deliver them. Employers who use AI to understand utilisation patterns, identify relevance gaps and personalise benefit communications will have a meaningful competitive advantage in both talent attraction and employee experience.

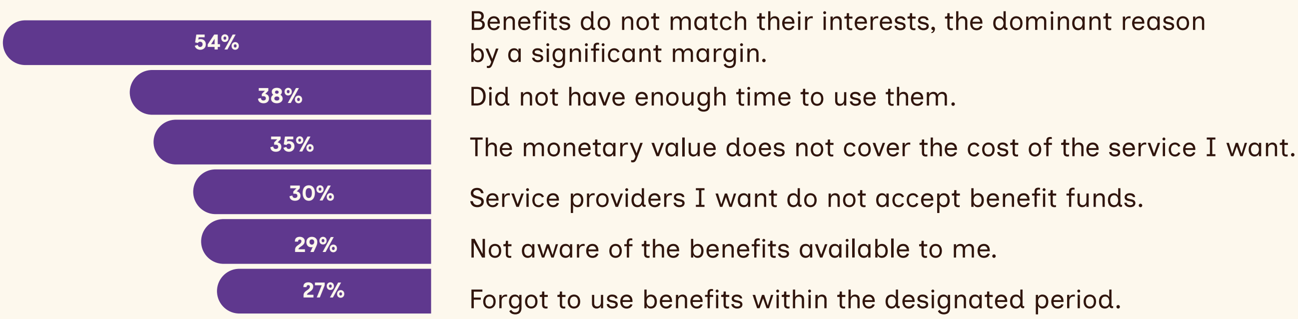
6. From benefits to impact: closing the execution gap.

The UK's underutilisation problem.

The most striking operational finding in 2026 is that the UK has the highest benefit underutilisation rate of any market in the study. 49% of UK employees did not use all their available benefits in the past year. The European average is 35%. Finland - where 70% of employees use all their benefits - shows what is achievable when benefits are well-designed, well-communicated and genuinely relevant.

This underutilisation represents a direct return-on-investment failure. A substantial portion of UK benefits budgets are being spent on provisions that employees are not using, often because those provisions are not relevant to their lives, not because they are unaware of them.

Why employees don't use their benefits.



The largest barrier - relevance is entirely solvable through better benefit design and personalisation. The awareness gap (29%) is solvable through better communication. The value gap (35%) points to the need for benefits that deliver real financial impact rather than partial cost coverage. Each of these barriers has a clear solution.

The communication gap.

70% of European employers say they actively promote benefits use. Only 55% of employees agree, a 15-point gap. In the UK, employer self-reported promotion of benefits runs approximately 15 points higher than employees actually experience.

55% of UK employees say they do not use the majority of their available benefits, despite 67% saying they fully understand what is available. This is not primarily an awareness problem. Employees know about their benefits and still choose not to use them. The challenge is relevance, accessibility and genuine personal value, not communication volume.

The technology and analytics gap.

Only 27% of European employers use a dedicated digital benefits platform, a purpose-built system where employees can access, select and use their benefits in one place - where employers can track exactly what is being used and by whom. In the UK, 67% use some form of benefits technology, but this often means little more than an HR system with a basic benefits module or manual administration processes.

Only 39% consider their current technology effective. Meanwhile, 83% of UK employers say usage data and reporting are very important or critical for decision-making. Yet most still rely on employee feedback surveys rather than hard utilisation data. They are flying blind on whether their benefits spend is actually working.

49%

UK employees who didn't use all their benefits last year. Highest underutilisation rate in Europe.

39%

Of UK employers find their benefits technology effective.

54%

Don't use benefits because they don't match interests. Relevance is the dominant and solvable barrier.

The organisations that win the talent war are not those that offer the most benefits, but those that make benefits easy to find, easy to use and genuinely relevant to their people's lives. This is exactly what a well-implemented benefits platform delivers.

Since 2025:

2026 confirms the investment misalignment flagged in 2025 has translated into a hard utilisation problem. The UK is not just behind on utilisation, it is the worst performer across all eight European markets surveyed. This demands direct action, not incremental improvement.

7. The state of employee benefit satisfaction.

The Benefit Satisfaction Score (BSAT) and what it reveals.

For the first time in 2026, the GEBS introduces a standardised (BSAT), measured on a 0-10 NPS-style scale. This replaces the binary agree/disagree approach used in previous years and provides far greater sensitivity - particularly for identifying dissatisfaction. The UK scores 7.0 out of 10, above the European average of 6.7, but with significant room for improvement: 34% of UK employees fall into the low satisfaction group (scores 0-6) and only 24% score at the top (9-10).

How satisfaction has shifted.

In 2025, 68% of UK employees said they were pleased with their employer's benefits offering, up 9 points from 57% in 2024. That trajectory was encouraging. The 2026 BSAT framework captures a more nuanced picture: while the overall score of 7.0 is above the European average, the new scale reveals a broader distribution of dissatisfied employees than previous binary measures detected. The improvement from 2024-2025 has not been fully consolidated.

Since 2025:

The shift from binary satisfaction measurement to the 0-10 BSAT scale in 2026 provides much richer insight. Where 68% previously said they were 'pleased', the BSAT now shows only 24% in the high satisfaction band. The headline was more optimistic than the underlying reality. This is an important recalibration for UK employers who may have believed the satisfaction challenge was largely solved.

What drives satisfaction.

Across all markets, the single biggest driver of high benefit satisfaction is relevance: 27% of highly satisfied employees say the primary reason is that benefits feel relevant to their life. Financial impact follows. 16% say benefits help reduce personal expenses and breadth of provision is third at 14%. In the UK, relevance is even more dominant at 34%, followed by ease of use at 11% and breadth of provision at 9%.

What drives dissatisfaction.

Among UK employees with low satisfaction, the top complaints are: benefits do not help reduce personal expenses (19%), benefits are not competitive within the industry (17%) and benefits are not relevant to me (16%). These three themes, financial utility, competitiveness and relevance, are a clear brief for any employer seeking to improve their benefits impact and a direct pointer toward what needs to change.

Satisfaction by sector and generation.

Benefit satisfaction in the UK is strongest in private knowledge and professional sectors Benefit Satisfaction Score (BSAT 7.7, 37% high satisfaction) and weakest in private consumer and service sectors (BSAT 6.5, 43% low satisfaction). Younger employees report higher satisfaction: Gen Z and Millennials both average 7.3, while older generations average 6.5. Older workers are the most underserved by current benefit approaches, a segment many UK employers have not yet addressed.

34%

UK employees with LOW benefit satisfaction (0-6).
Only 24% are in the high satisfaction group (9-10).

7.0/10

UK average BSAT score.
European average: 6.7. Germany highest at 7.3.

0.61

BSAT - eNPS correlation coefficient.
Better benefits = stronger employee advocacy.

8. Hybrid work works - but not for everyone.

Hybrid working is now firmly embedded across UK and European organisations, with 75% of employers offering remote work as an option. Yet the shift to hybrid has not been without tension. The challenge is no longer whether to offer flexible working but how to make both the office and home genuinely productive, engaging and appealing for every employee.

Collaboration vs loneliness.

The UK stands out on office collaboration: 70% of UK employees agree that mandatory office days improve collaboration, the highest figure of any European market. UK employers are even more convinced at 77%. The case for in-person interaction has genuine support from the workforce.

There is a human cost to hybrid working that UK employers cannot afford to overlook. More than a third of UK employees say they feel lonelier as a result of spending less time in the office and among Gen Z this rises to nearly half. Younger employees, often at the earliest stages of their careers and most in need of mentorship, day-to-day connection and a sense of workplace culture are feeling the effects of hybrid isolation more acutely than any other generation. For employers, this is not just a wellbeing concern; it is a retention risk for the very people they most need to develop and keep.

Benefits as an office attendance lever.

69% of European employees agree that benefits can make working onsite more appealing. Critically, 62% of employees with zero mandatory office days say benefits could still make them more likely to come in. Benefits are not just a retention tool, they are a workplace culture enabler and a voluntary attendance mechanism.

The benefits most strongly associated with hybrid working in the UK are location-flexible gym access, chosen by 57% of UK employees and 60% of UK employers as the single most valuable fitness benefit for hybrid workers. Subscription-based digital fitness apps (33%) also feature strongly. For office attendance specifically, subsidised commuting (11%) and employer-provided lunch (10%) are the most cited practical motivators.

70%

UK employees say mandatory office days improve collaboration.
Highest in Europe; employers even stronger at 77%.

69%

Employees say benefits make working onsite more appealing.
62% even with zero mandatory office days.

36%

UK employees feel lonelier with less office time.
Gen Z: 43% - 13 points above older generations.

European context: Loneliness in hybrid settings is a pan-European concern that varies significantly by market. For employers with teams across Europe, hybrid work policies and the benefits that support them need to be sensitive to local differences in how people relate to the workplace and to each other.

9. A european health and cost-of-living crisis.

What UK employers with European teams need to know.

For UK employers who operate, recruit or manage teams across Europe, the GEBS 2026 provides an invaluable cross-market perspective. Benefits expectations, satisfaction levels, perception gaps and the relative weight of different benefit categories all vary significantly by market. Layered on top of these structural differences is a growing European health crisis - burnout, unsustainable workloads and the widening gap between what employers believe they provide and what employees actually experience.

The scale of the wellbeing problem across Europe.

While overall wellbeing scores remain positive on the surface, the data beneath reveals a more concerning picture. 1 in 5 European employees say their workload is not sustainable in the long term. Employer wellbeing support perception gaps range from 15 points in the UK to 30 points in Finland and Germany. These gaps represent not just employee dissatisfaction; they represent hidden disengagement and retention risk that does not show up in surface-level engagement surveys.

The cost-of-living crisis as a benefits issue.

Across all eight markets, the cost-of-living crisis has elevated financial utility to the top of employees' benefits wish list. In the UK, the number one driver of benefit dissatisfaction is that benefits do not help reduce personal expenses (19%). A further 10% say benefits are not adjusted to match the economic situation. Employees are not asking for more benefits, they are asking for benefits that make a tangible difference to their financial lives.

For European employers, this plays out differently by market. Southern European employees (Spain, Portugal), where wages tend to be lower and cost pressures higher, place the greatest importance on benefits as financial support. 81-85% saying benefits are important in job choice, compared to 54-55% in the higher-wage Nordic markets.

Satisfaction and advocacy vary widely.

Germany records the highest BSAT score at 7.3, followed by the Netherlands at 7.1 and the UK at 7.0. Italy (6.2) and Portugal (6.1) sit at the lower end. But satisfaction scores do not tell the full story. The overall European eNPS stands at -10.3 - a significant net negative. The UK (-0.6) and Netherlands (0.1) are the only markets approaching neutral or positive advocacy. Germany (-19.6) and Portugal (-29) have the most severe advocacy deficits, representing real and present flight risk for employers operating in those markets.

Market	Key 2026 characteristics
Germany	Highest Benefit Satisfaction Score (BSAT) (7.3) but -19.6 Employee Net Promotor Score (eNPS) and 30-point wellbeing perception gap. High AI anxiety. Employers less convinced benefits drive satisfaction than employees believe they should.
Netherlands	Balanced (eNPS) (0.1), high (BSAT) (7.1), but second-highest benefit underutilisation after UK (37%). Strong appetite for digital and flexible tools.
Finland	Highest retention intent (82%) and best utilisation (70% use all benefits). Large 30-point wellbeing gap. Benefits carry lower relative weight in job choice.
Italy	Benefits highly linked to job satisfaction (72%). High underutilisation. Strong appetite for physical wellness and comprehensive occupational healthcare.
Spain and Portugal	Highest importance placed on benefits in job choice (81-85%). Strongest investment growth expectations. High openness to flexibility and personalisation.
United Kingdom	BSAT 7.0 - above European average. eNPS -0.6, approaching neutral advocacy. Highest benefit underutilisation in Europe (49%). Work-life balance is the top stay and leave reason - unique among all eight markets. 67% of employees prioritise wellbeing investment over salary increases. Strong appetite for fitness and physical health benefits.

How important benefits are in job decisions by market.

While 69% of UK employees say benefits are important when evaluating a new job, this rises to 85% in Portugal and 81% in Spain. The Nordics are more measured: Finland (54%) and Sweden (55%) rate benefits as less critical in job choice, reflecting stronger social welfare provision. For UK employers recruiting or retaining talent across Southern Europe, a strong and clearly communicated benefits story is not just attractive, it is a basic expectation.

For UK employers managing pan-European teams: the same benefits package will be perceived very differently in Lisbon than in Helsinki. A flexible, market-sensitive benefits strategy, rather than a single standardised offer is essential for organisations operating across European borders.

10. Why Epassi: closing every gap the data reveals.

Challenge from GEBS 2026

75%
of UK employees say fitness benefits matter when choosing an employer.

57%
of UK employees choose location-flexible gym as their top hybrid benefit.

54%
of UK employees don't use benefits because they don't match their interests.

49%
of UK employees did not use all their available benefits last year.

39%
of UK employers find their benefits tech effective.

19%
of UK employees say benefits do not help reduce personal expenses.

Epassi solution

Real choice

Give employees the freedom to choose the health, fitness and wellbeing benefits that matter most to them.

Total flexibility

Empower employers to offer benefits that adapt to every employee's lifestyle, life stage and wellbeing needs.

Accessible to all

Connect employees to the UK's largest health and fitness network, making it easier than ever to access thousands of gyms, health and wellbeing services nationwide.

Turning insight into action.

Every major challenge identified across this report has a **direct solution in the Epassi benefits platform**. Epassi works with UK employers to **close the gap** between what benefits cost and what they actually deliver.

Helping organisations offer a **flexible, measurable and genuinely personalised** benefits experience that employees value, use and notice. Whether your teams are based across the UK or spread across Europe, **Epassi provides the platform,** the insight and the local market knowledge **to make benefits work harder for your people and your business**.

The data is clear.

83%

Of UK employers say a good benefits package is critical to attracting the best employees.

80%

Say benefits are as important as salary.

The question is not whether to invest, it is how to invest well.

Epassi is the answer.

epassi.co.uk