

The image shows a man and a woman sitting on a dark leather couch in a modern office or lounge area. The man, on the left, is wearing a light yellow long-sleeved shirt and a green beanie, looking towards the woman. The woman, on the right, has blonde hair in a ponytail and is wearing a green sleeveless vest over a light-colored top and pink pants. She is focused on her silver laptop. In the background, there are several green plants, including a large one in a woven basket. The overall atmosphere is professional and collaborative.

epasssi

THE GREAT

Employee Benefits Study.

2025

FULL REPORT



Structure.

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Section 1:

GEBS 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**.

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

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

The GEBS 2025: European-level dataset from six countries.

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.

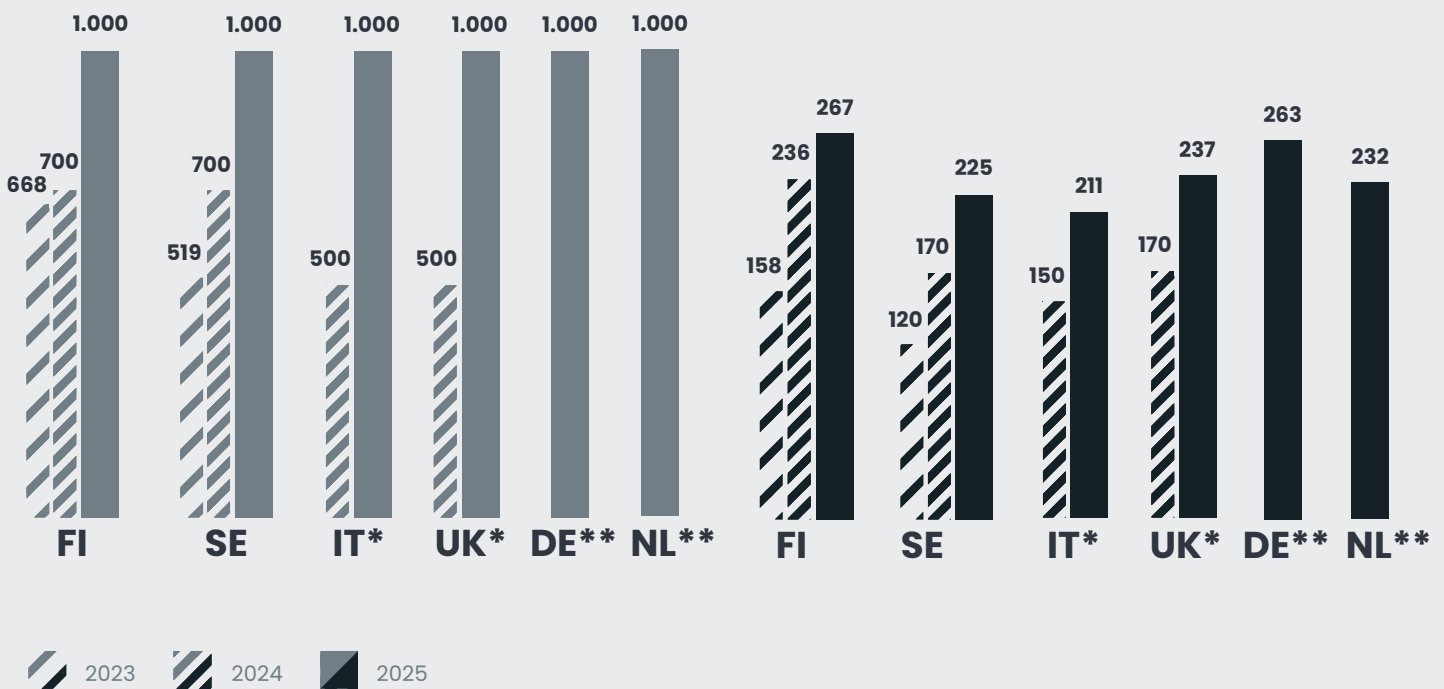
The study targeted only companies with over 50 employees in each country and across all regions.

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.

Employee responses.

Employer responses.



*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 GEBS 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 **fulfillment** 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?



Insights from **employees.**



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

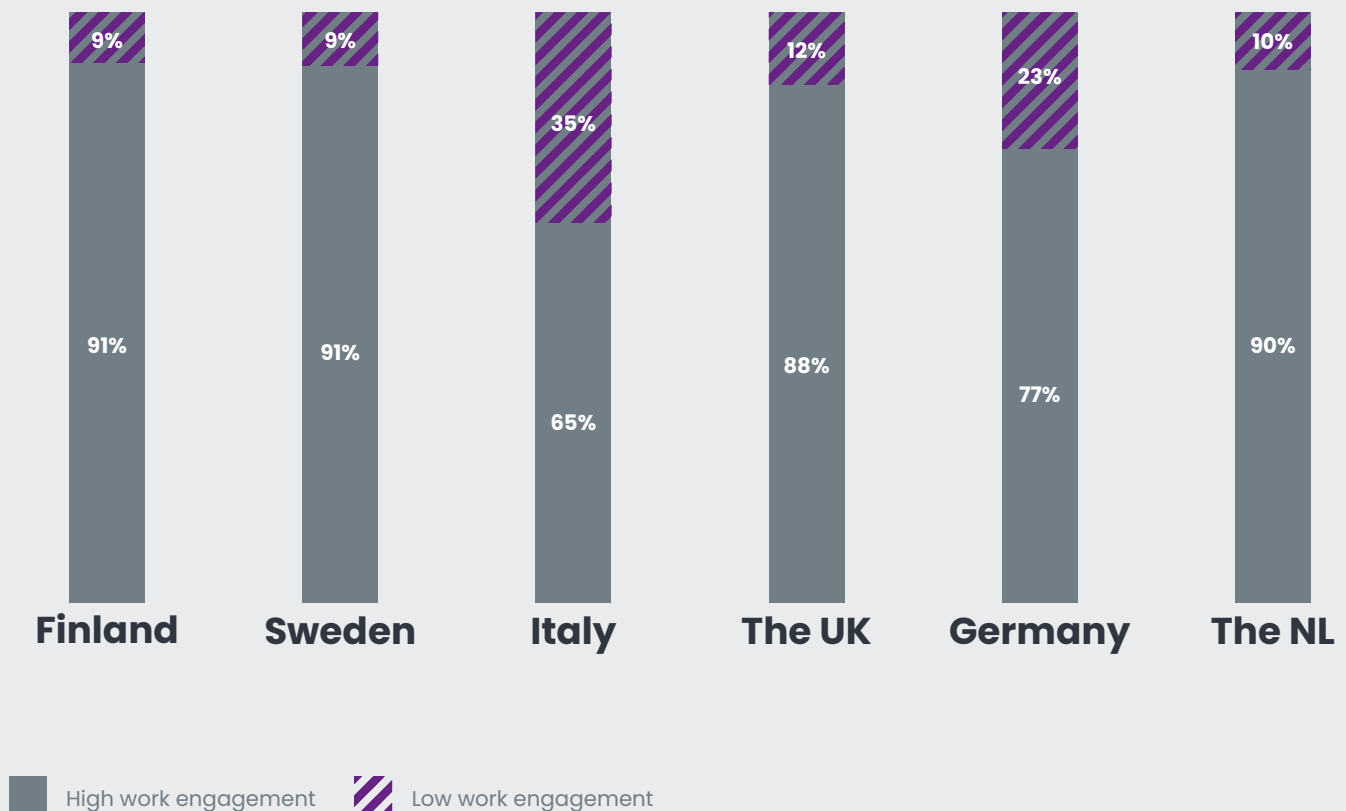
The GEBS 2025: Employee respondents by degree of work engagement.

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% of respondents in each country fall into the low work engagement category, with the remaining majority classified as highly engaged.

Employees, all countries.

Responses by work engagement level, 2025.

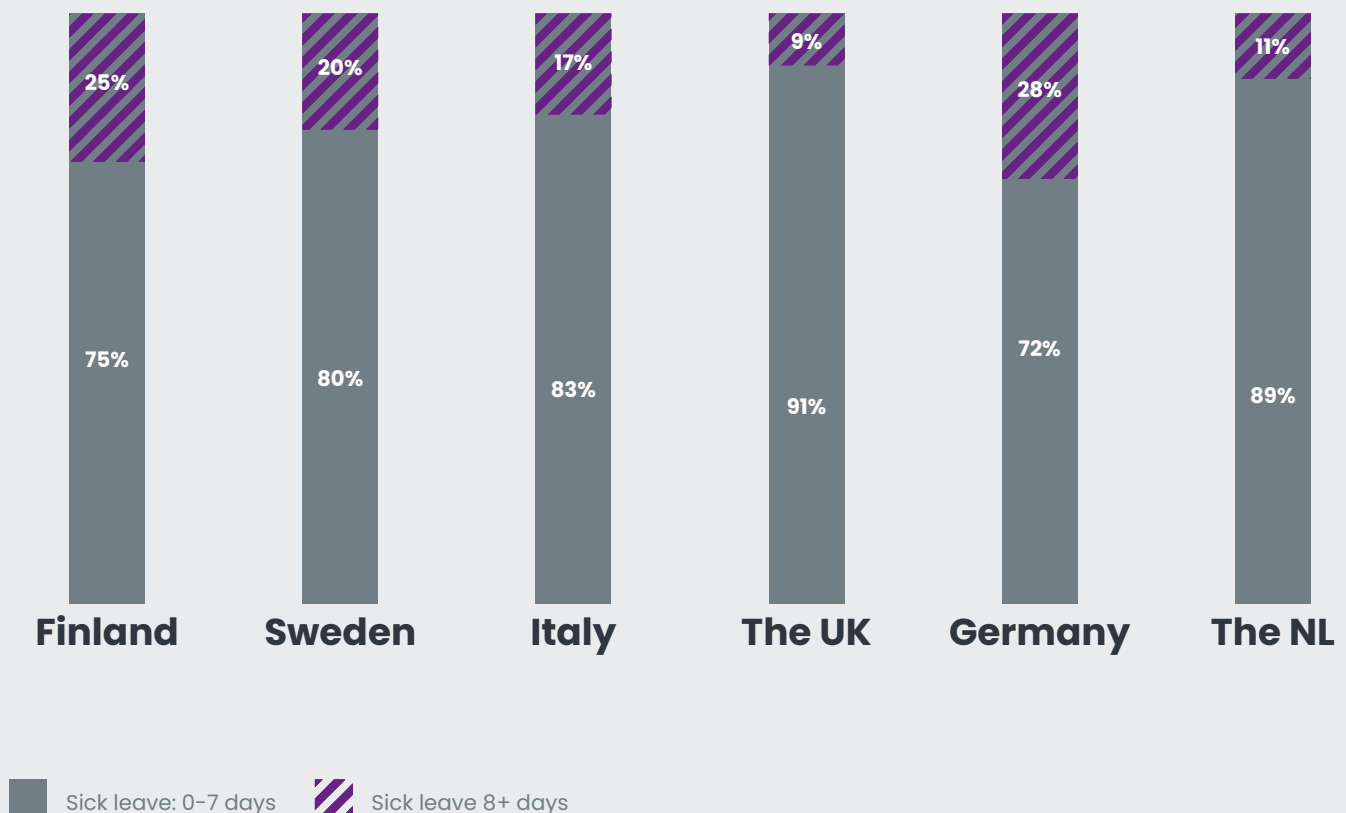


The GEBS 2025: Employee respondents by amount of sick leave days per year.

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, all countries.

Responses by sick leave days, 2025.



Descriptive data on the Swedish respondents.

Private, industrial includes manufacturing, production of raw materials and sourcing.

Private, other includes B2C and B2B services, retail, logistics, technology, telecommunications, finance and insurance.

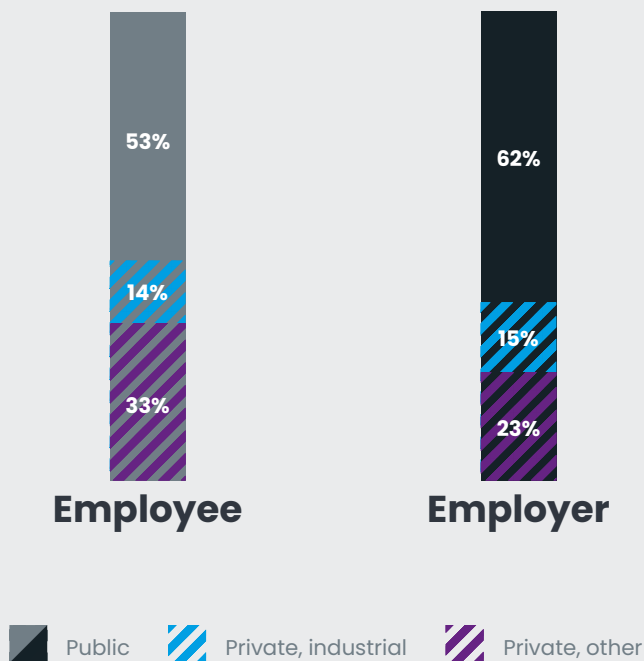
Public sector includes all public sector related employment.

Gen Z includes people born in years 1997-2012

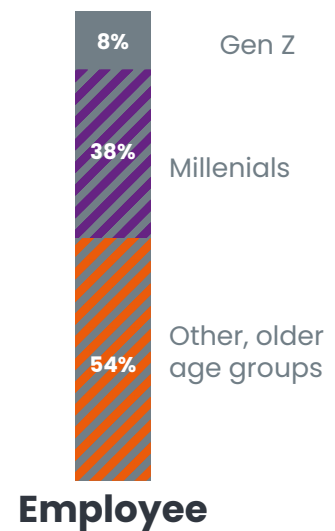
Millenials includes people born in years 1981-1996

Gen X and older age group includes people born in 1980 or earlier.

Responses by industry, 2025



Responses by age groups, 2025





Section 2:

The impact of employee benefits.

Employee benefits play a crucial role in workforce satisfaction, commitment, and retention.

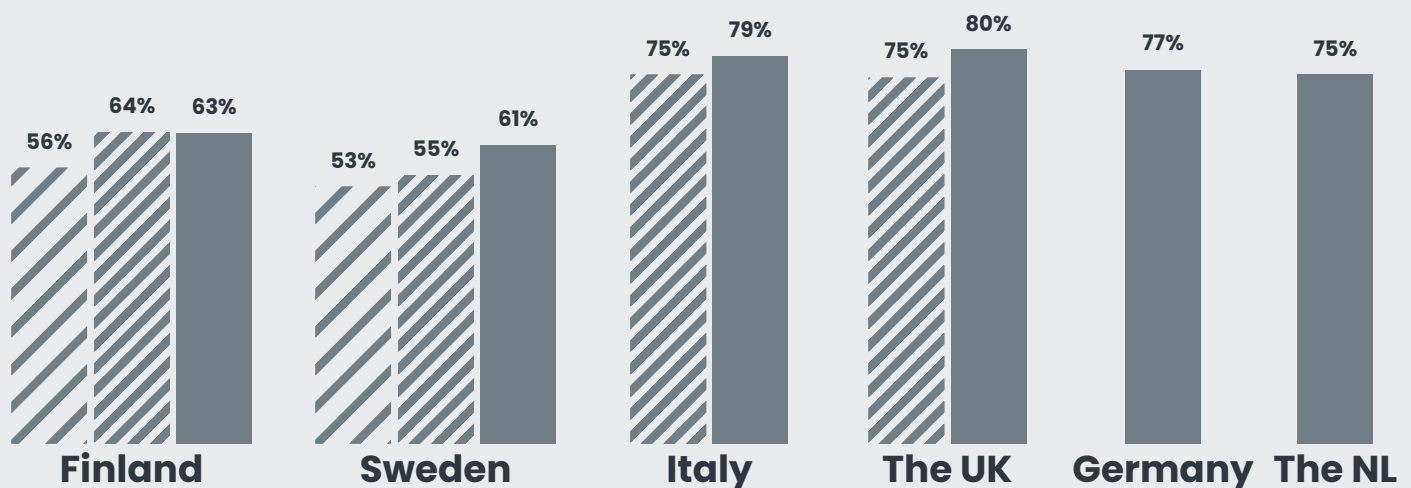
This section examines the perceived value of benefits from both employees and employers, revealing how wellbeing, flexibility, and practical support contribute to employee engagement.

Benefits are a key factor in job decisions, with their importance growing across Europe since last year.

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.

Employees, all countries.

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



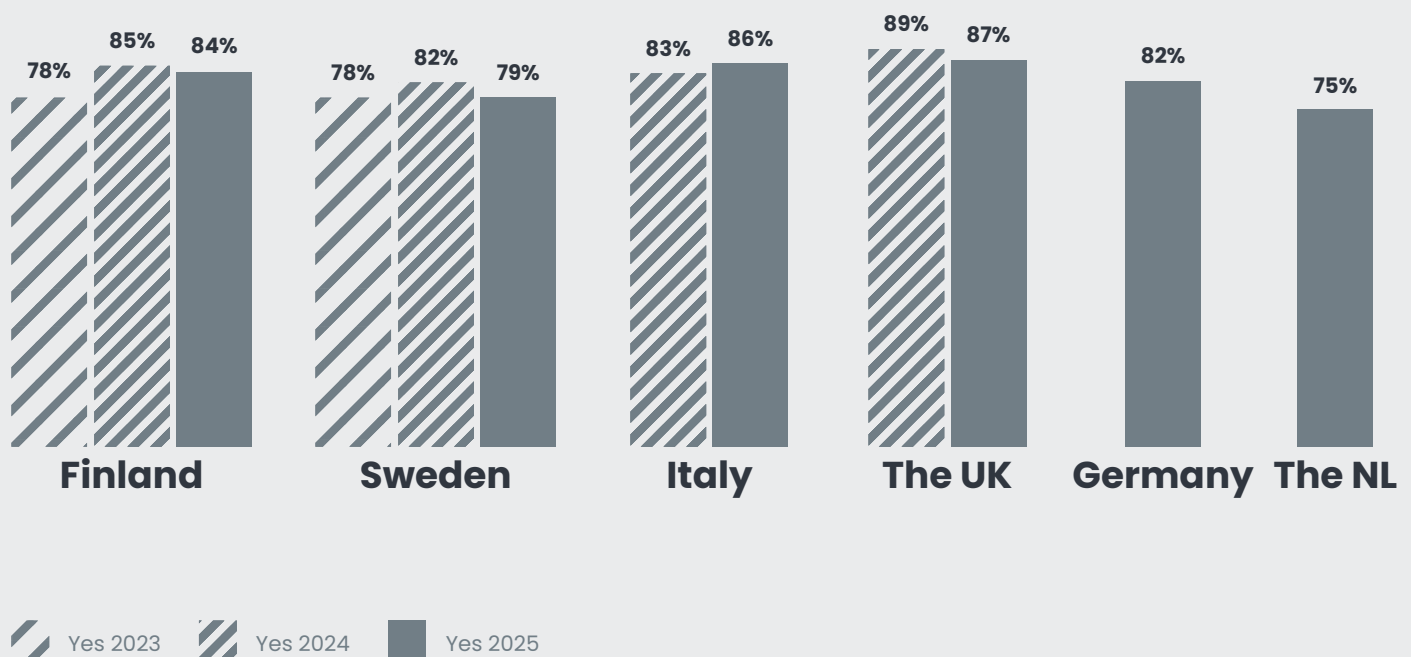
Important or very important (2023) Important or very important (2024) Important or very important (2025)

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 willing to switch jobs, provided that other aspects of their role and workplace, remain the same.

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?



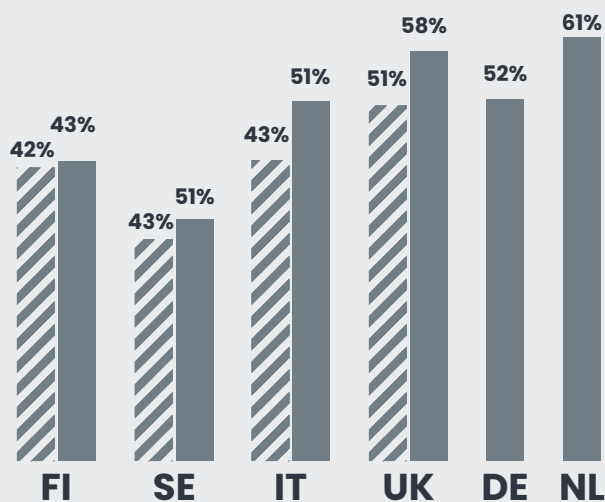
A strong benefit package can be a dealbreaker in hiring decisions.

In Sweden, one third of employees may reject a job offer due to insufficient benefits, highlighting their role in talent attraction. While salary remains a key factor, a strong benefits package can be a competitive edge in recruitment.

Compared to other European countries, Swedish employers are less concerned about benefits influencing hiring decisions, but they still play a role in securing top talent. Offering attractive benefits can enhance employer branding and improve retention in an increasingly competitive job market.

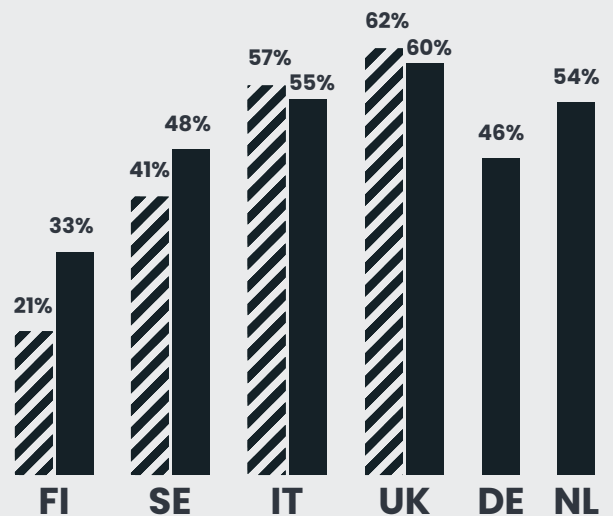
Employees, all countries.

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.



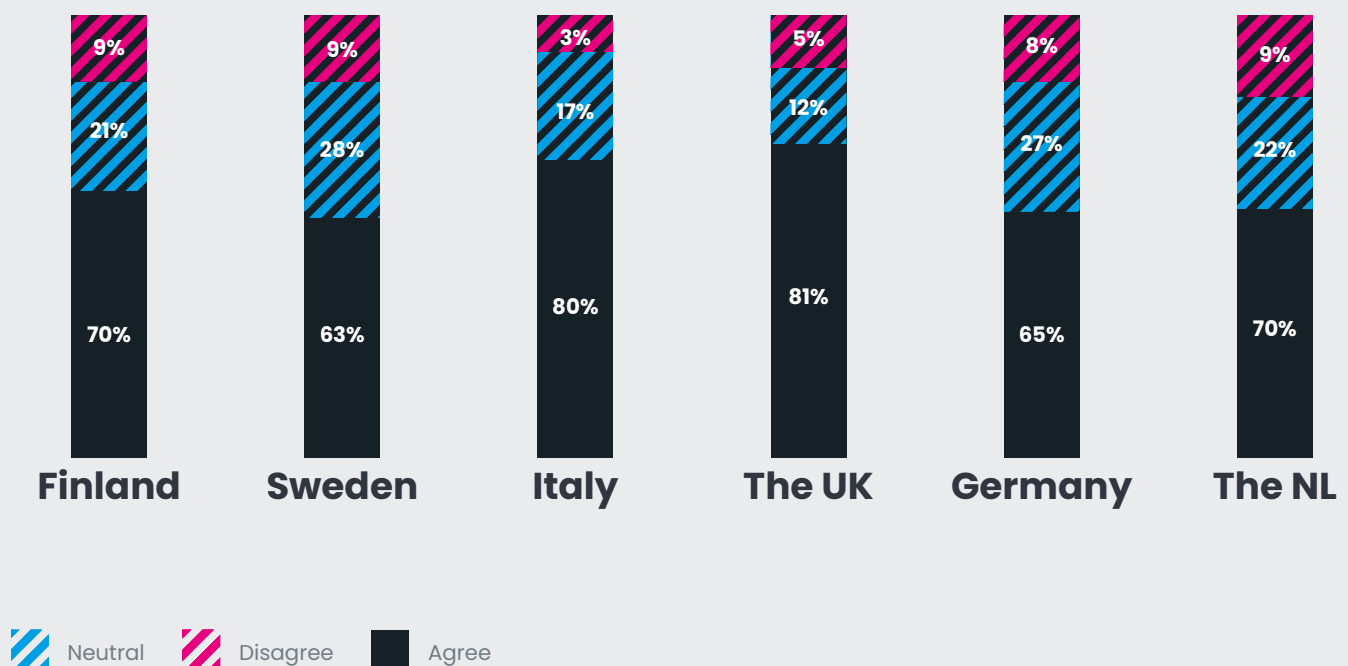
 Yes 2024  Yes 2025

An attractive benefits package is widely recognized as crucial for attracting top talent.

Benefits continue to play a strong role in recruitment, especially in The UK and Italy, where most employers see them as key to attracting talent. While still valued, benefits are seen as slightly less essential in countries where other factors may carry more weight. Across all markets, the importance of benefits in recruitment has stayed stable year over year, showing consistent recognition of their value.

Employers, all countries.

Providing a comprehensive benefits package is essential for attracting top talent.



Section 2.1: The impact of employee benefits.

Insights Sweden.

How much are benefits affecting the employer brand?

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

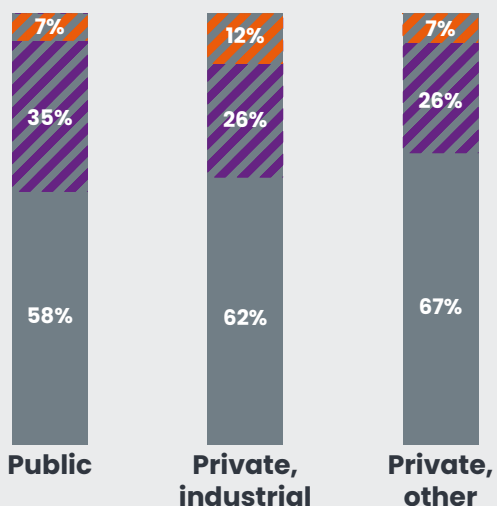
Employers: The benefits package has a significant impact on our employer brand.



Benefits have the strongest impact on employer branding in the private sector, with 67% of non-industrial employees influenced by them, compared to 62% in industrial and 58% in the public sector. Despite this variation, employer perceptions remain consistent across sectors, with around 70% agreeing that benefits significantly shape employer brand. The minimal difference suggests broad consensus on their importance in attracting and retaining talent.

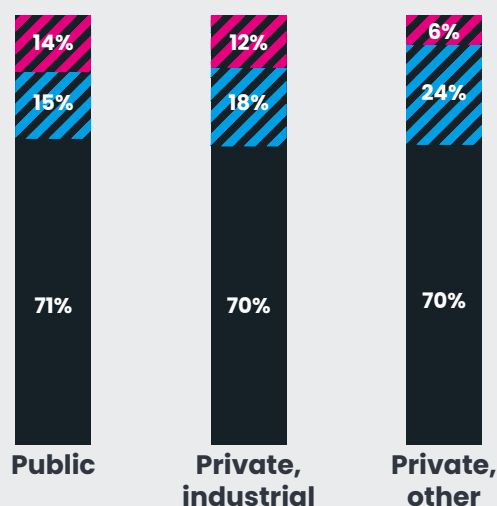
Employees, Sweden.


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



Employers, Sweden.

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



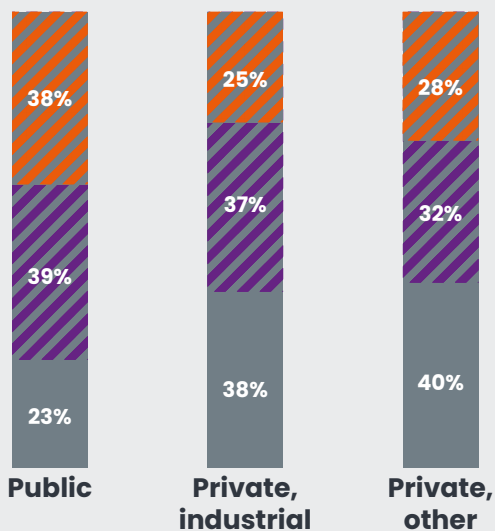
 Neutral
  Disagree
  Agree

In Sweden, private sector employees are more likely to turn down a job offer with poor benefits.

Public sector employees are least likely to reject job offers over poor benefits (23%), 17 points lower than in private industry (40%). Private sector employers are more aware of this risk—55% in industry and 51% in non-industry recognize it, compared to just 33% in the public sector, a 22-point gap.

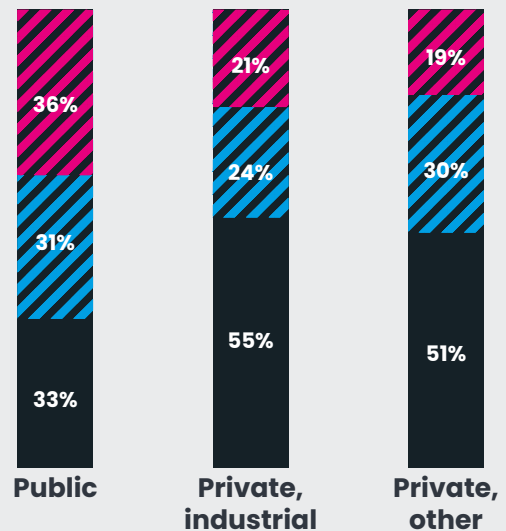
Employees, Sweden.




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

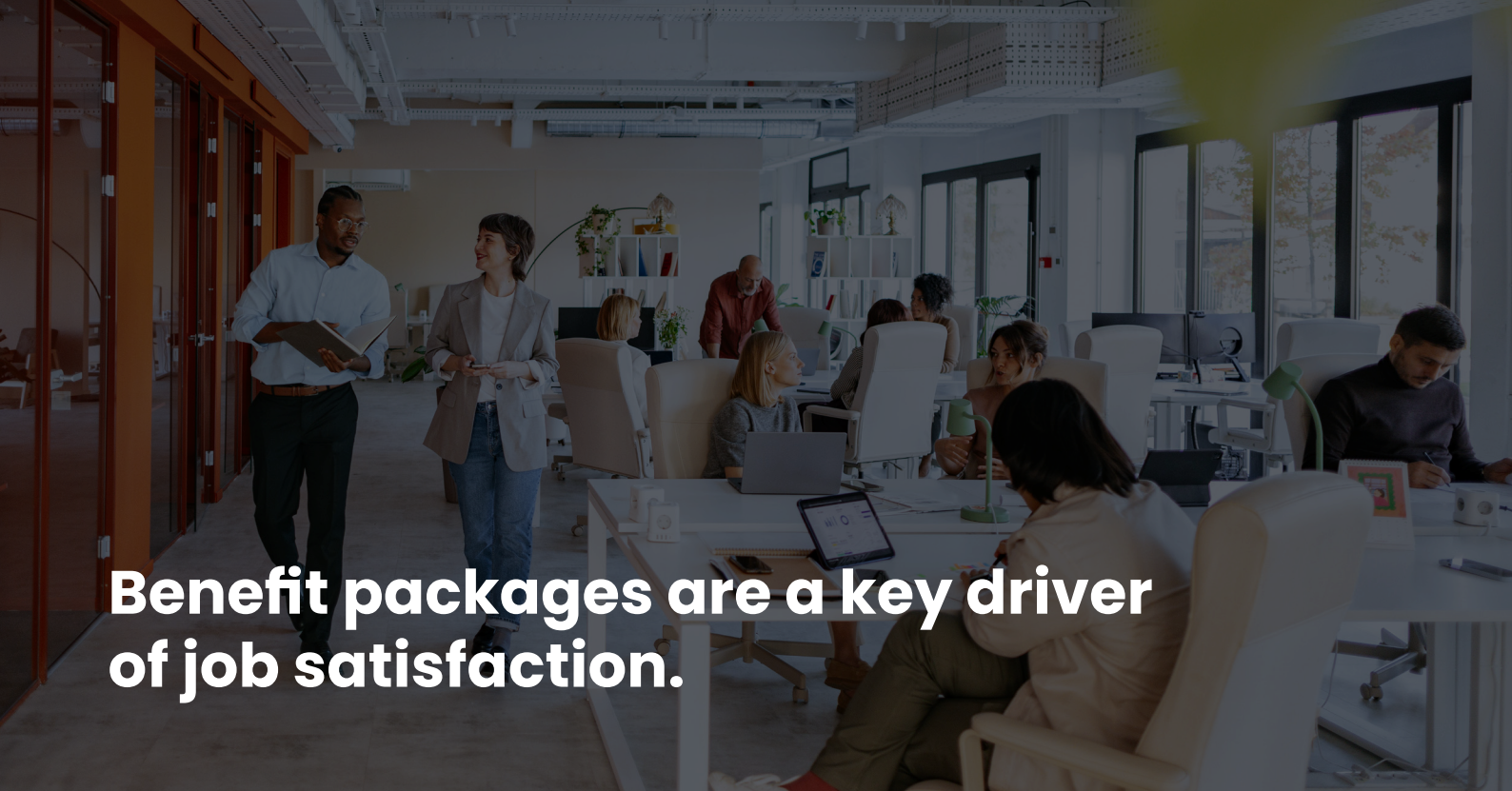


Employers, Sweden.

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



 Neutral
  Disagree
  Agree



Benefit packages are a key driver of job satisfaction.

In Sweden, nearly half of employees say that benefits significantly impact their job satisfaction, underscoring their importance in retaining and attracting talent. While 33% are neutral and 18% disagree, the results highlight that a strong benefits package can be a key driver of workplace satisfaction and engagement. Employers who prioritize competitive benefits are more likely to foster a satisfied and committed workforce.

Employees, Sweden.

My job satisfaction is greatly driven by the benefit package.



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

In Sweden, the perception gap between employees and employers regarding benefits has narrowed, indicating better alignment in expectations. However, only 21% of Swedish employees are willing to accept a lower salary in exchange for a more comprehensive benefits package. While salary remains a priority, there is a growing recognition of the value of strong employee benefits. Employers who enhance their benefits offering may gain a competitive edge in attracting and retaining talent.

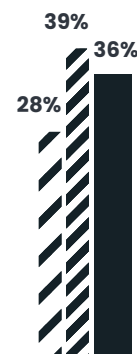
Employees, Sweden.

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



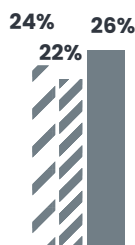
Employers, Sweden.

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



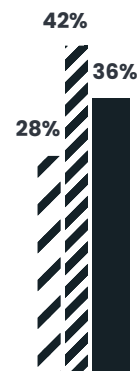
Employees, Sweden.

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



Employers, Sweden.

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



2023 2024 2025

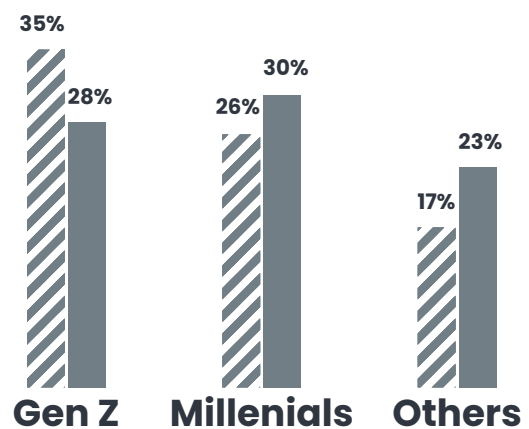
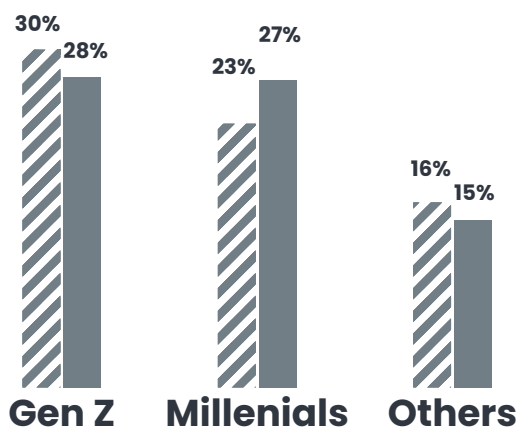
Older employees are more salary-focused and less inclined to trade cash for benefits.

Generations differ in how they view compensation trade-offs. Younger employees are more willing to trade salary for better or personalized benefits, while older employees value financial stability. This underscores the need for flexible benefit design—tiered or opt-in options can let older workers prioritize pay without reducing overall engagement.

Employees, Sweden.

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

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



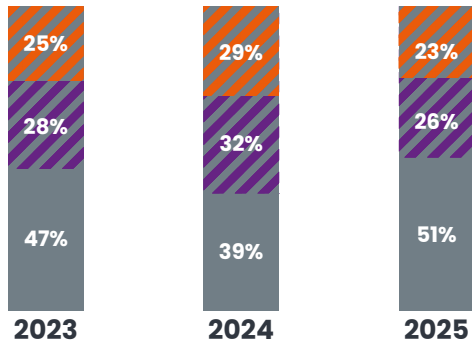
2024 2025

Employee satisfaction with benefits rebounds strongly, closing the perception gap with employers.

In Sweden, employee satisfaction with benefits improved in 2025, but employers continue to overestimate how satisfied their workforce is. Despite a slight dip, employer confidence remains high—a pattern consistent across Europe. The gap between perception and reality is especially wide in the private industrial sector, where employer views are most out of sync with employee sentiment. In contrast, public and non-industrial sectors show smaller but still noticeable mismatches, highlighting an ongoing disconnect between employer assumptions and employee experience across industries.

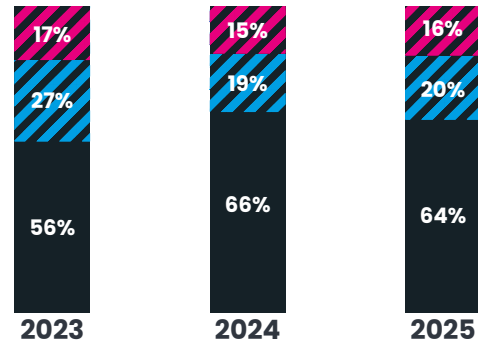
Employees, Sweden.

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



Employers, Sweden.

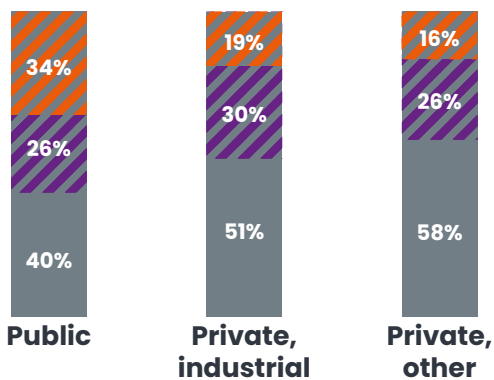
Our employees are satisfied with the range of benefits offered by our organisation.



The private sector is more likely to overestimate employee satisfaction with benefits.

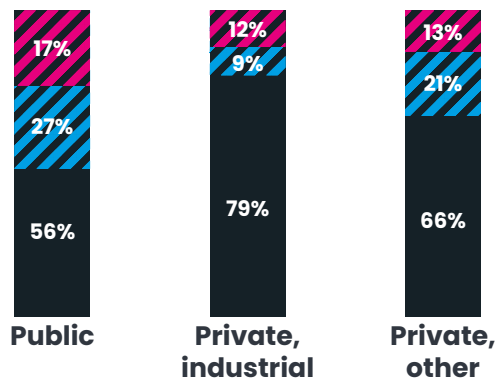
Employees, Sweden.

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



Employers, Sweden.

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



 Neutral
  Disagree
  Agree

What are the primary drivers of benefit satisfaction?

In Sweden, the most important factor driving benefit satisfaction is relevance—67% of employees value benefits that meet their personal needs. Cost reduction is another key factor, with 51% appreciating benefits that help lower personal expenses. These insights highlight the importance of offering well-targeted and financially supportive benefits to enhance employee satisfaction.

Employees, all countries.

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

SE



■ Top priority (55+%)
 ▨ High relevance (35-55%)
 ■ Moderate relevance (15-35%)
 ■ Low relevance (0-15%)

*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.

Failure to decrease personal cost, deductibles, and perceived irrelevance of benefits drive dissatisfaction.

The main reason for benefit dissatisfaction is that they do not cover the full value of the service (41%). Many employees also feel that the benefits provided are not financially useful, reducing their overall impact.

Additionally, perceived irrelevance remains a key issue, as some employees do not see how the available benefits align with their needs. These findings highlight the importance of offering benefits that are both cost-effective and tailored to employee preferences to improve satisfaction and engagement.

Employees, all countries.

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



*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.



Key takeaways:

The impact of employee benefits.

- » **Benefits are a key factor in job decisions, with their importance growing across Europe since last year.**
- » **Benefits significantly shape employer branding and retention.**
- » **Benefit packages greatly influence job satisfaction.**
- » **A growing number of employees are willing to trade salary for better benefit packages.**
- » **Employers tend to overestimate employee satisfaction with benefits.**

A photograph of two people, a man and a woman, high-fiving in an office setting. The man is on the left, wearing a green shirt, and the woman is on the right, wearing a white shirt. They are both smiling and looking at each other. The background is slightly blurred, showing office furniture and a window.

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.

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

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.

Employers, all countries.

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

	FI	SE	IT	UK	DE	NL
Cost management	36%	47%	53%	57%	57%	57%
Addressing employees' needs	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%

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

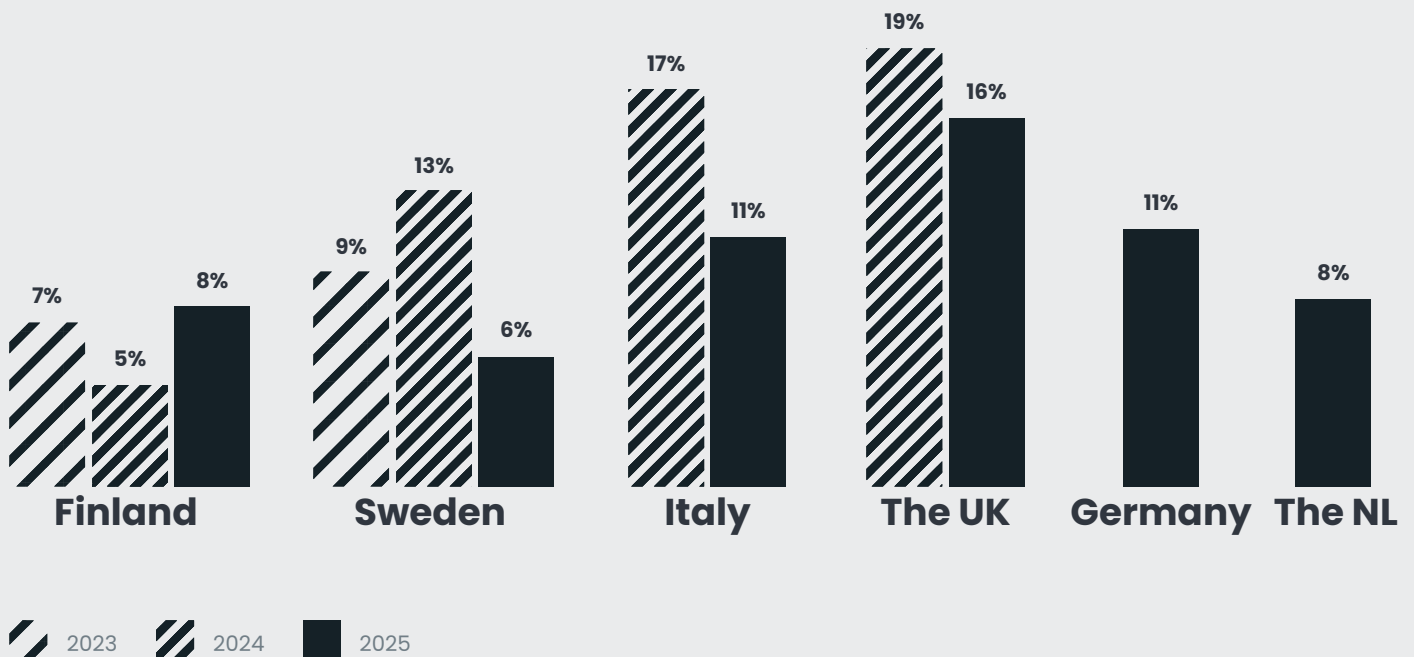
*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

Shifting trends in benefit budgets for 2026.

Overall, investment trends vary, with some markets expanding and others slowing their benefit budget increases. Employers in The UK plan the largest benefit budget increases for 2026, although slightly lower than last years predictions. Sweden and Italy expect the sharpest declines, with Sweden dropping from 12.9% in 2025 to 5.7% in 2026.

Employers, all countries.

Expected increase in total benefit budgets.

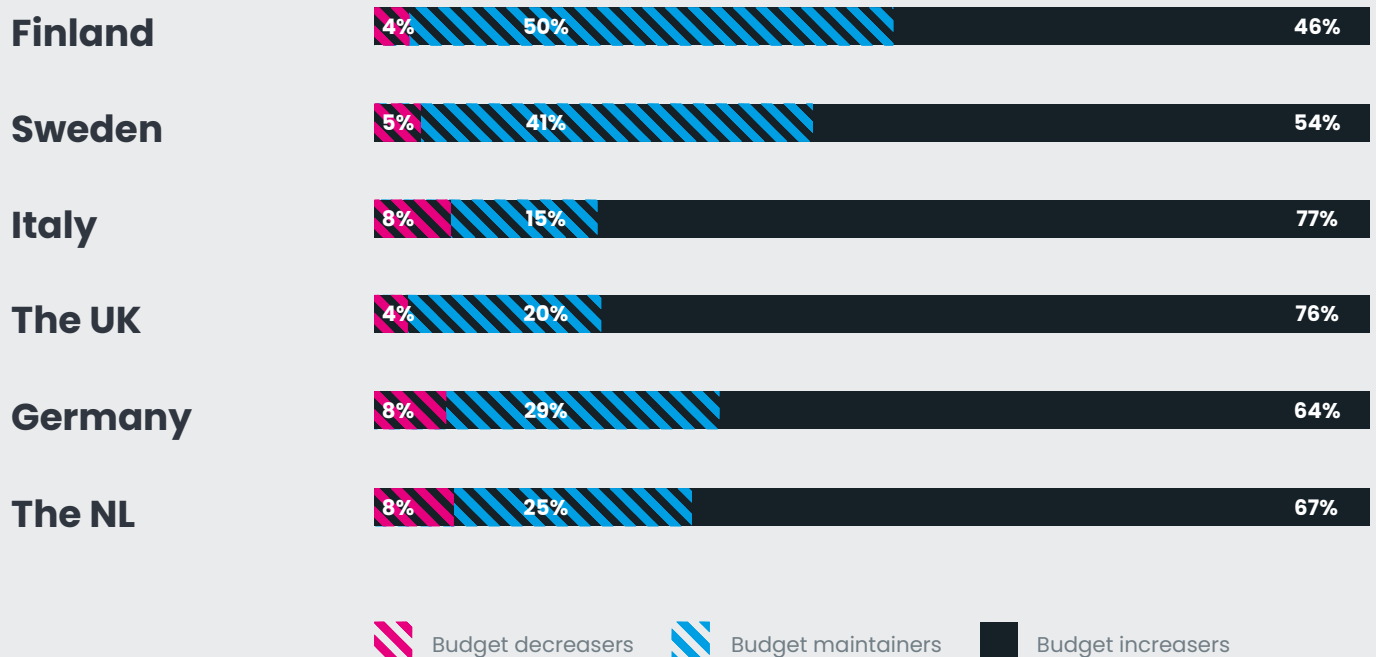


How are employers planning on investing in employee benefits in 2026?

Many employers across Europe are planning to invest in employee benefits, with some markets showing stronger growth ambitions than others. While some companies are significantly increasing their budgets, others are taking a more cautious approach, maintaining current levels. Overall, very few employers expect to cut spending, signaling that benefits remain a key priority.

Employees, all countries.

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



Wellbeing, competitiveness, and retention are key drivers for benefit investments.

Employee wellbeing is the main driver behind increased benefit budgets across Europe, with several countries prioritizing it. Maintaining a competitive benefit package is also a key focus for many employers, especially in The UK and Germany. Additionally, fostering employee commitment to reduce turnover is a significant concern in countries like the Netherlands.

Employers, all countries.

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

	FI	SE	IT	UK	DE	NL
Increasing our employees' wellbeing	63%	55%	53%	45%	40%	34%
Keeping the benefit package competitive	23%	34%	41%	54%	48%	42%
Helping foster employee commitment in order to decrease turnover	36%	41%	20%	24%	39%	56%
Improving the work-life balance of our employees	28%	30%	33%	36%	35%	35%
Enhancing our employer brand	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%

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

*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.

Economic concerns and cost-cutting are the main reasons for reducing benefit investments in many countries, with Finland, Germany, and Sweden highlighting the economic situation as a top factor. Costs are also a key concern in Sweden and Italy. In The UK, however, changing taxation and industry pressures are the primary drivers for cutting benefits, standing out as the most significant factors in that country.

Employers, all countries.

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

	FI	SE	IT	UK	DE	NL
Reducing the cost of the benefit program due to the economic situation.	80%	46%	35%	44%	50%	42%
Cutting unnecessary costs.	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%

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

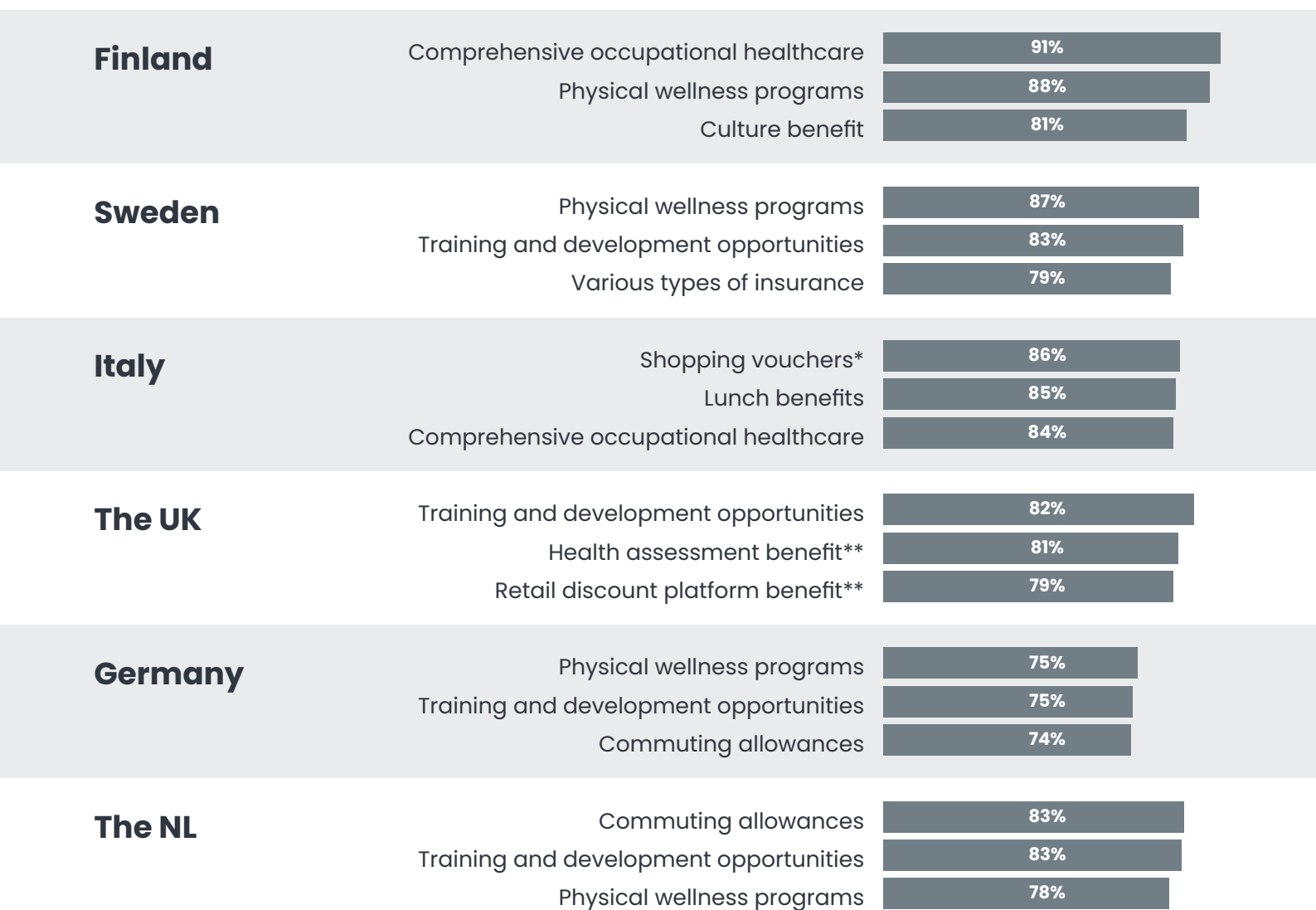
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**This question was presented only to respondents who expect to increase their benefits investments for 2026.

The most appealing benefit categories according to employees.

Employees, all countries.

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



*The benefits category was surveyed exclusively in Italy.

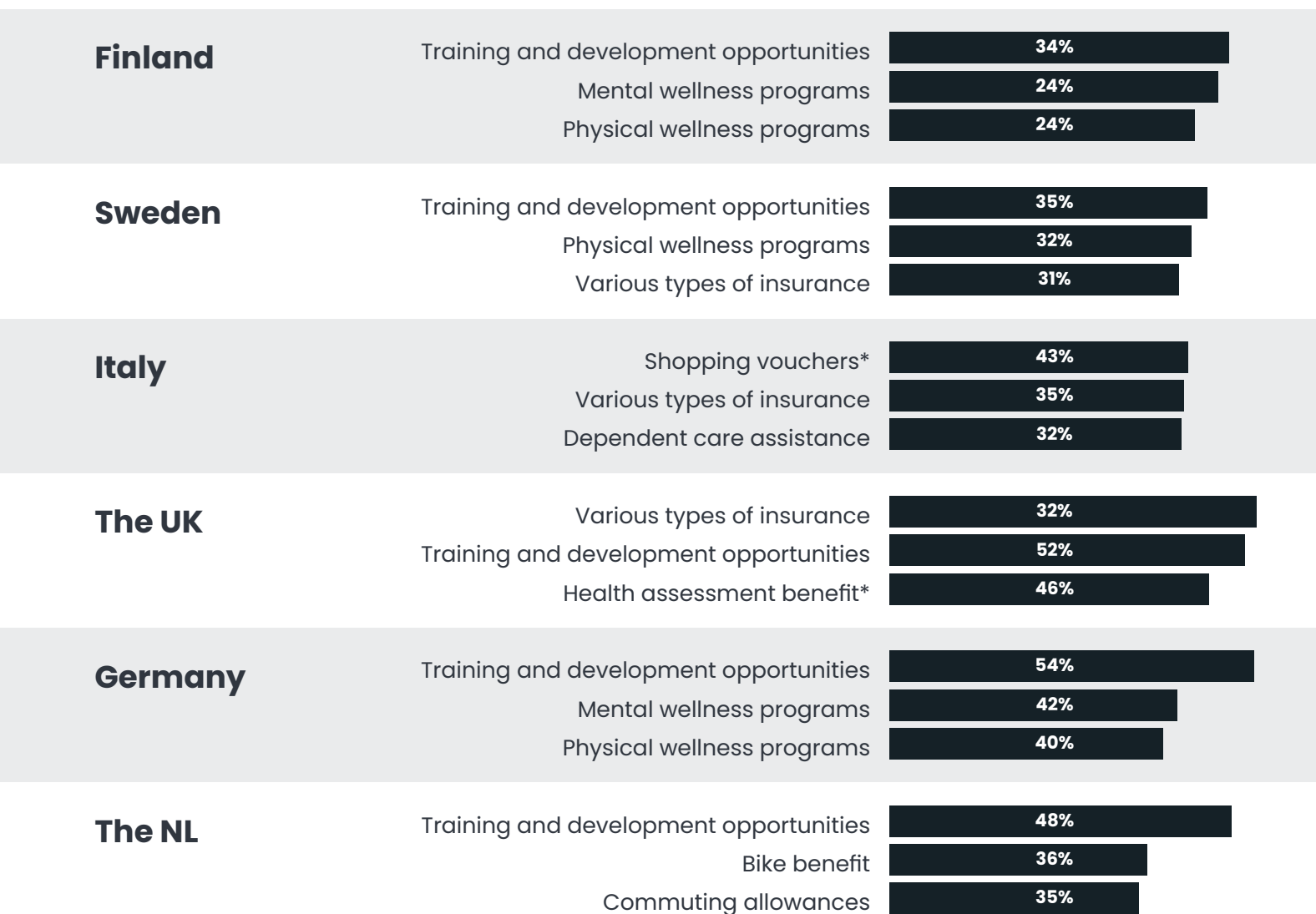
**The benefits category was surveyed exclusively in The UK

The top benefit categories that are expected to increase the most in each country by 2026.

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?

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

Section 2.1: Investment realities vs. employee interests.

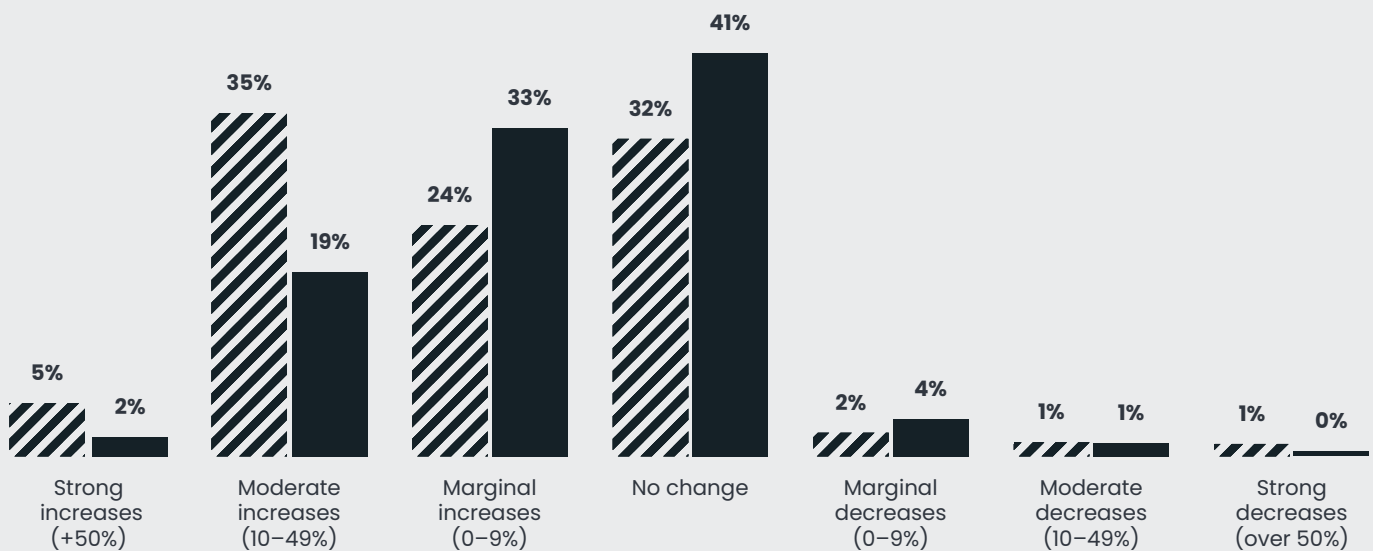
Insights Sweden.

Swedish employers plan restrictive benefit budgets for 2026, with fewer expecting increases compared to 2025.

Employers are adopting a more cautious approach to benefit budgets, with an increasing number planning to maintain or make only marginal changes. Larger budget increases are becoming less common, and the expectation of significant cuts remains rare. This trend reflects a more conservative outlook on future investments in benefits.

Employers, Sweden

Projected distribution of total benefit increase in Sweden: 2025 vs 2026



 Expected increase in total benefit budgets for 2025 (2024)
 Expected increase in total benefit budgets for 2026 (2025)

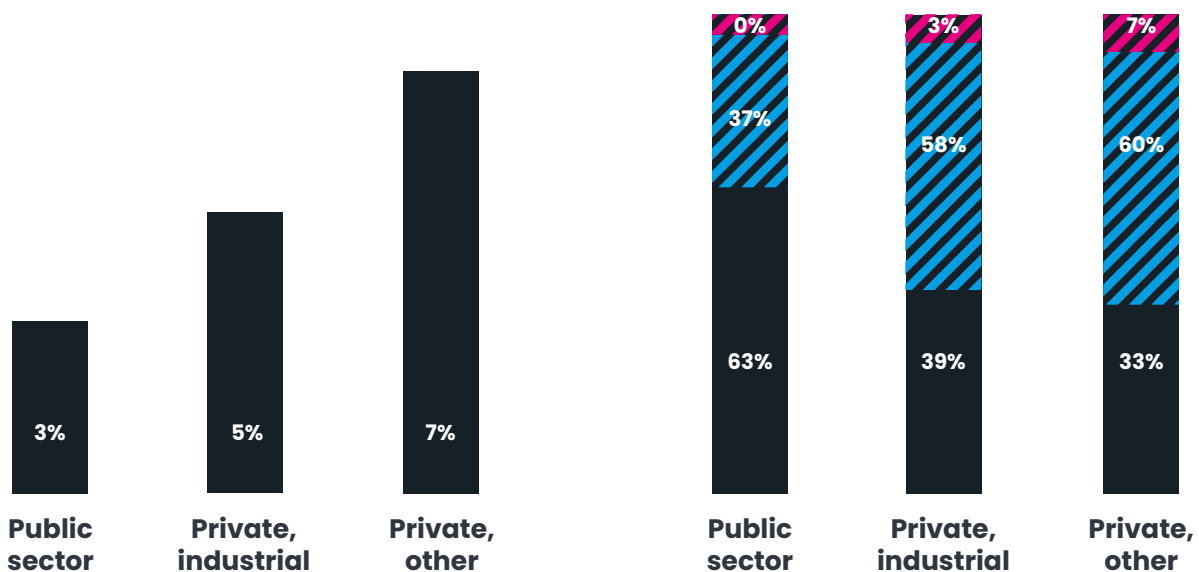
Sector breakdown: strong growth in private sector, modest gains in public sector.

The non-industrial private sector is driving the largest benefit budget increases, signaling strong confidence in investing in employee benefits. Public sector employers are taking a more cautious approach, with lower budget increases and a focus on stability, while industrial sector employers are striking a middle ground, anticipating moderate growth. This suggests that sectors with more financial flexibility are more inclined to expand benefits, while those facing tighter budgets, such as the public sector, are prioritizing caution and stability.

Employers, Sweden.

Expected increase in total benefit budgets.

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



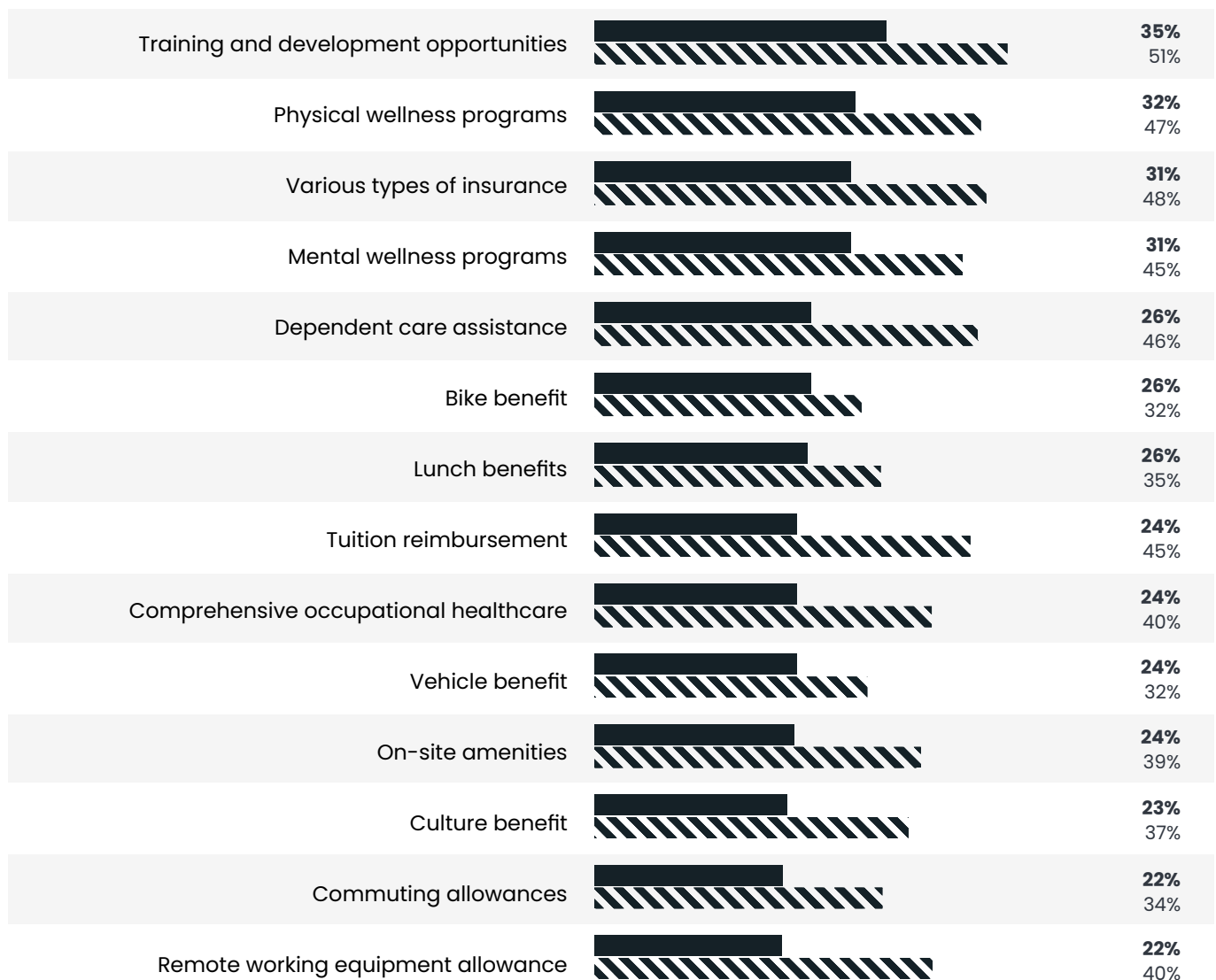
For 2026 (2025)
 Budget decreasees
 Budget increasers
 Budget maintainers

Budget tightening: A decline in planned increases for key employee benefits.

Planned budget increases are generally declining across most benefit categories, with significant drops in areas like training and development, physical wellness, and insurance. While these remain top priorities, fewer employers are planning substantial increases. Benefits like mental wellness, dependent care, and lunch benefits are seeing sharp declines in investment intentions. Additionally, areas such as tuition reimbursement, occupational healthcare, and culture benefits are experiencing notable reductions in planned budget increases. Benefits related to commuting and remote work are also seeing decreased investment, reflecting a broader trend of more conservative budget planning.

Employers, Sweden.

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



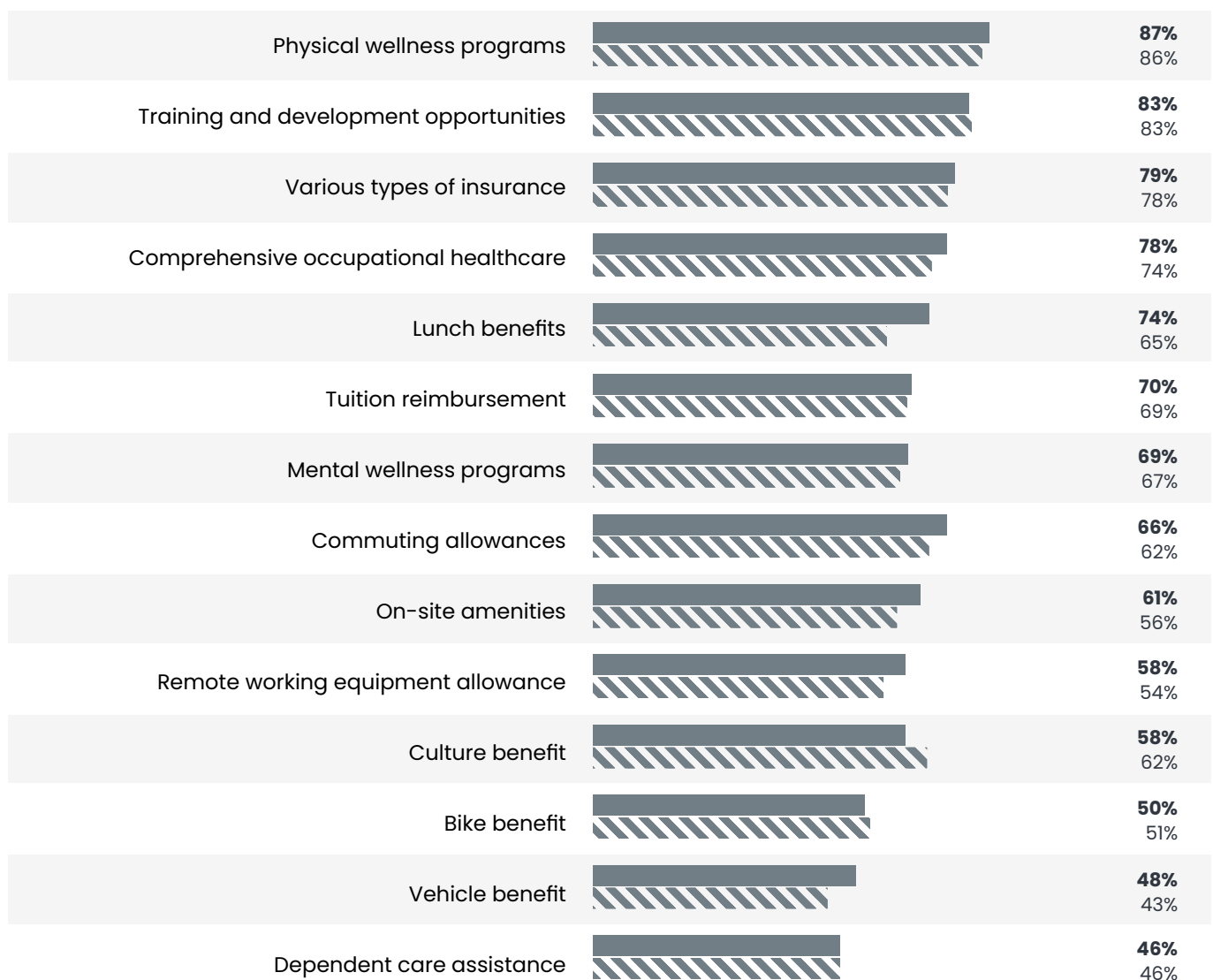
 2024
  2025

Physical wellness and training remain top priorities for employees.

Physical wellness programs and training opportunities remain the most appealing benefits, with little change from the previous year. These are also the areas in which employers plan to increase their budget the most. Lunch benefits saw the biggest increase in appeal. These benefits also align with planned budget increases. Overall, appeal changes were modest, with slight gains in benefits like commuting allowances, on-site amenities, remote work equipment, and vehicle benefits.

Employees, Sweden.

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



 2024
  2025

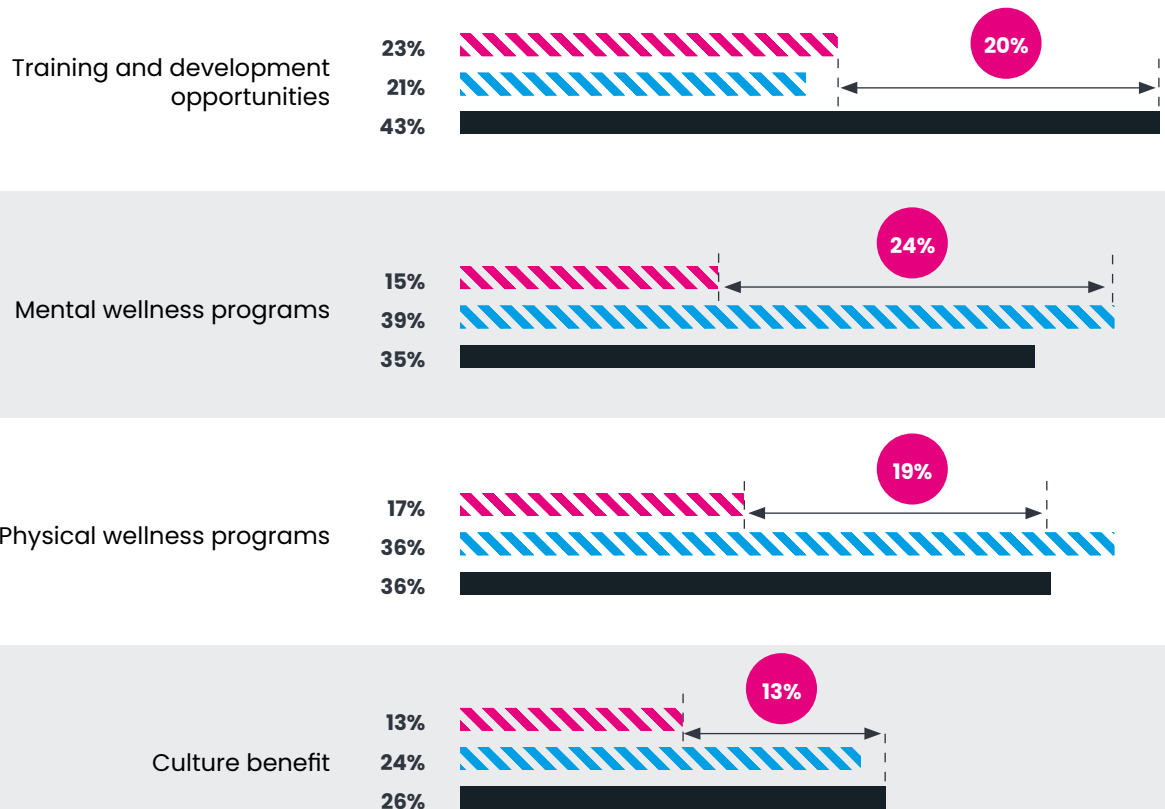
Public vs. private: A growing divide in benefit investments.

Public sector employers are the most cautious in increasing benefit budgets across all categories, with only 23% planning increases for training and development, far below the 43% of industrial private employers.

Non-industrial private employers, in particular, place a high priority on learning. When it comes to wellness benefits, private employers are significantly more likely to invest, with planned increases for mental and physical wellness more than double those in the public sector. This reflects the broader trend of stronger benefit budget growth in the private sector compared to the public sector.

Employers, Sweden

Projected distribution of total benefit increase in Sweden: 2025 vs 2026



 Public sector
  Private, industrial
  Private, other

*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'.

Employees with higher sick leave show stronger preference for support-oriented benefits.

Employees with higher sick leave tend to prefer benefits that offer emotional support, convenience, and family care— reflecting more complex wellbeing needs. In contrast, those with low sick leave prioritize physical wellness, showing a proactive health mindset. Tailoring benefits accordingly can boost retention, reduce absenteeism, and support overall wellbeing.

Employees, Sweden

How appealing are the following subcategories of benefits for you?



Sick leave: 0-7 days, very appealing or appealing
 Sick leave: 8+ days, very appealing or appealing



Key takeaways:

Investment Realities vs. Employee Interests.

- » **Most European employers plan to increase their total benefit budget.**
- » **Improving employee wellbeing is the top reason for increasing budgets.**
- » **Training and wellness benefits are a top priority for employees – something that employer investments align quite well with.**
- » **In Sweden, the private sector are expecting much higher increases in benefit budgets, compared to the public sector.**
- » **Cost management and addressing employee needs are the top benefit challenges for employers to face.**



Section 4:

Benefits best practices.

How should the benefits be administered and communicated about to maximize their impact?

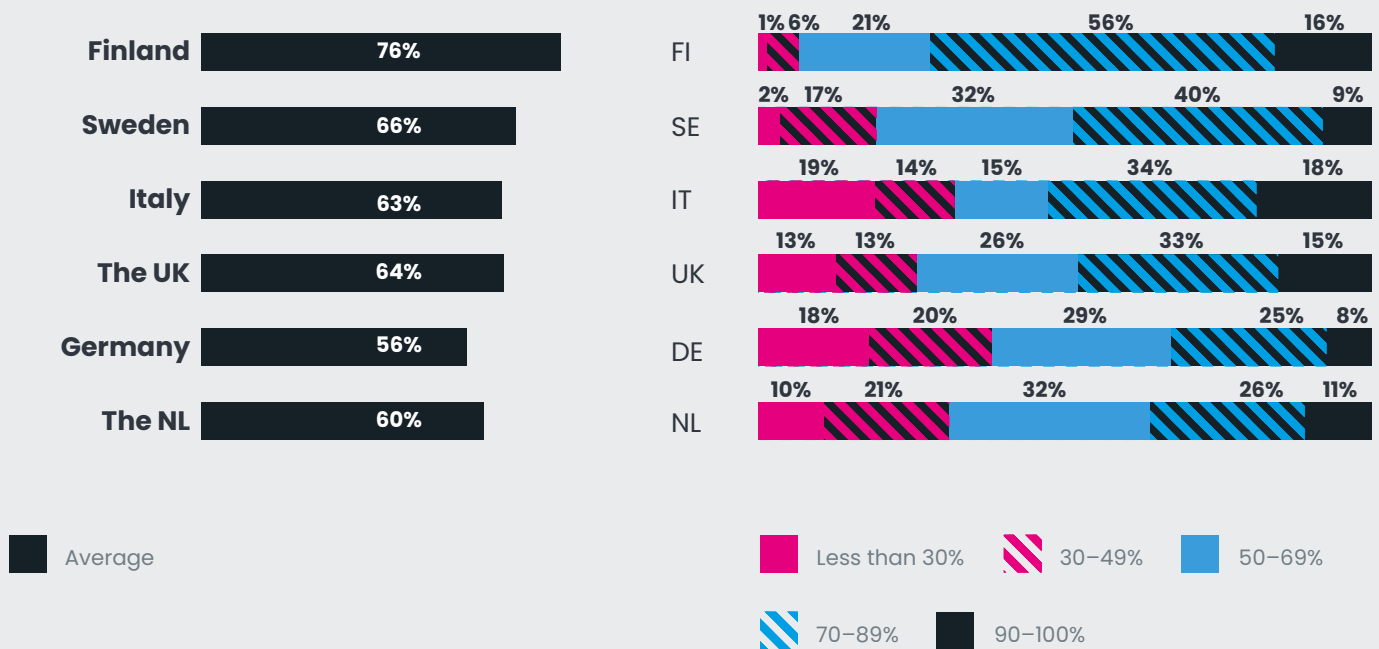
Effective benefits are not only about what is offered, but also how they are communicated and promoted. To understand these themes, this section explores how benefits are utilized and why they are not utilized fully. Understanding these themes can support employers to increase the utilization and positive impact of benefits.

The highest benefit utilization engagement to be found in the Nordics.

The Nordics lead in benefit utilization, with Finland reporting the highest usage rates followed by Sweden. In contrast, other countries, like Germany, see lower and more inconsistent adoption. Italy shows the widest variation, highlighting sectoral differences. The strong Nordic engagement suggests a well-integrated approach to benefits, reinforcing their role in employee wellbeing.

Employers, all countries.

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



Why are benefits left unused?

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
The employment benefits available do not match the interests of our employees.	41%	49%	39%	37%	56%	57%
Our employees forgot to take advantage of the benefits within the designated period.	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%

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

*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%.

Why are benefits left unused?

A key challenge in benefit utilization across Europe is the disconnect between employer offerings and employee preferences. While many employers believe they provide valuable benefits, a significant share of employees feel these offerings do not align with their needs.




Forgetfulness also plays a major role in underutilization, where employers identify it as a leading challenge. This suggests a gap between employer expectations and employee behavior—while organizations may assume that benefits are accessible, employees may require more reminders or structured guidance to take full advantage.

These insights suggest that employers may need to refine their approach—not just by expanding offerings but by ensuring they align with employee interests, improving communication, and addressing practical hurdles to maximize engagement.

Employees, all countries.

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

	FI	SE	IT	UK	DE	NL
Employment benefits in general do not match my interests.	50%	45%	50%	48%	46%	54%
The monetary value does not cover the price of the service I want to use.	38%	34%	44%	31%	31%	36%
Service providers I am interested in do not accept benefit funds.	43%	23%	40%	35%	34%	25%
I forgot to take advantage of the benefits within the designated period.	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%

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

*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.

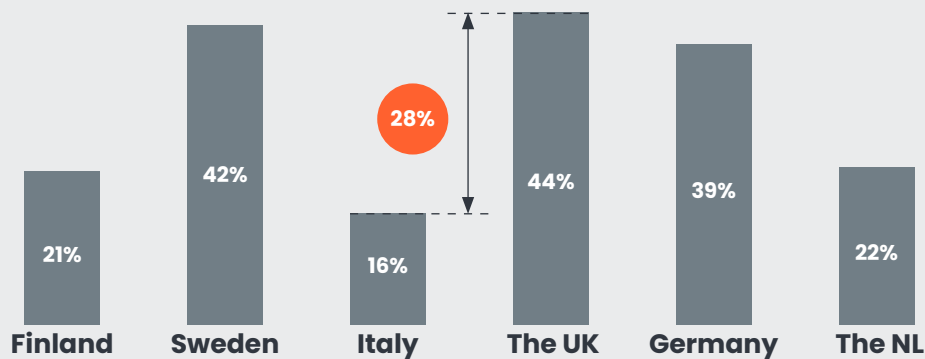
Forgetfulness and benefit relevance: Key challenges across Europe.

Forgetting to use benefits is a common challenge, especially in Sweden and The UK, where employees report higher instances of forgetfulness compared to Italy and Finland.

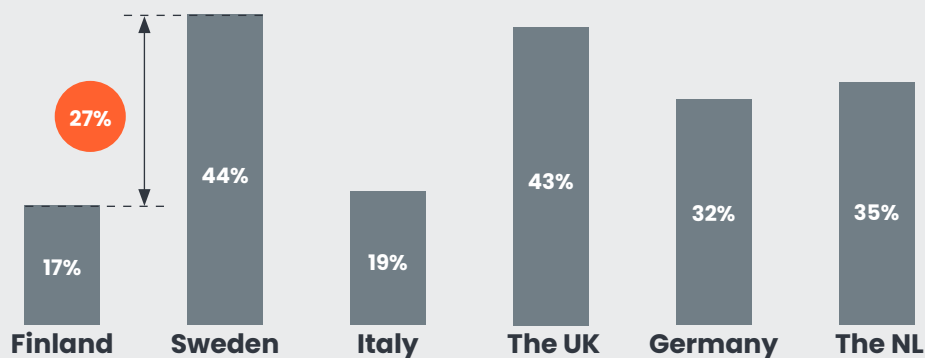
Additionally, relevance and satisfaction with benefit offerings vary significantly across countries, with Swedish and UK employees more likely to consciously opt out of benefits, while Italian and Finnish employees show higher engagement.

Employees, all countries.

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?



■ Yes (2025)

Section 4.1: Benefit best practices.

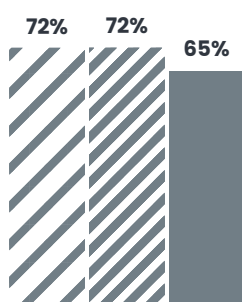
Insights Sweden.

Employer vs. employee views – how well are they aligning?

Here, we observe an interesting trend: employees have become less confident in the benefits offered over the past three years, while employers have grown more confident in how well employees understand those benefits.

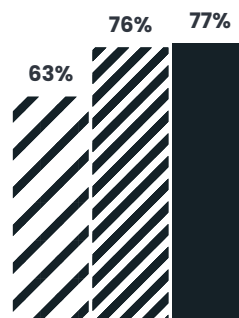
Employees, Sweden.

I fully understand the benefits package offered by my employer.



Employers, Sweden.

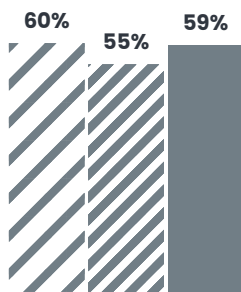
Our employees fully understand the benefits package offered by our organisation.



In Sweden, employers are confident in their benefit communications, with about four out of five expressing satisfaction. Employee satisfaction has also increased over time, though a notable gap remains between employer confidence and employee perception.

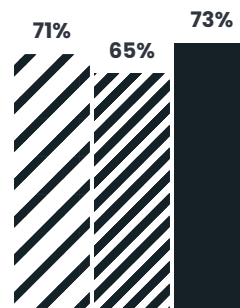
Employees, Sweden.

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

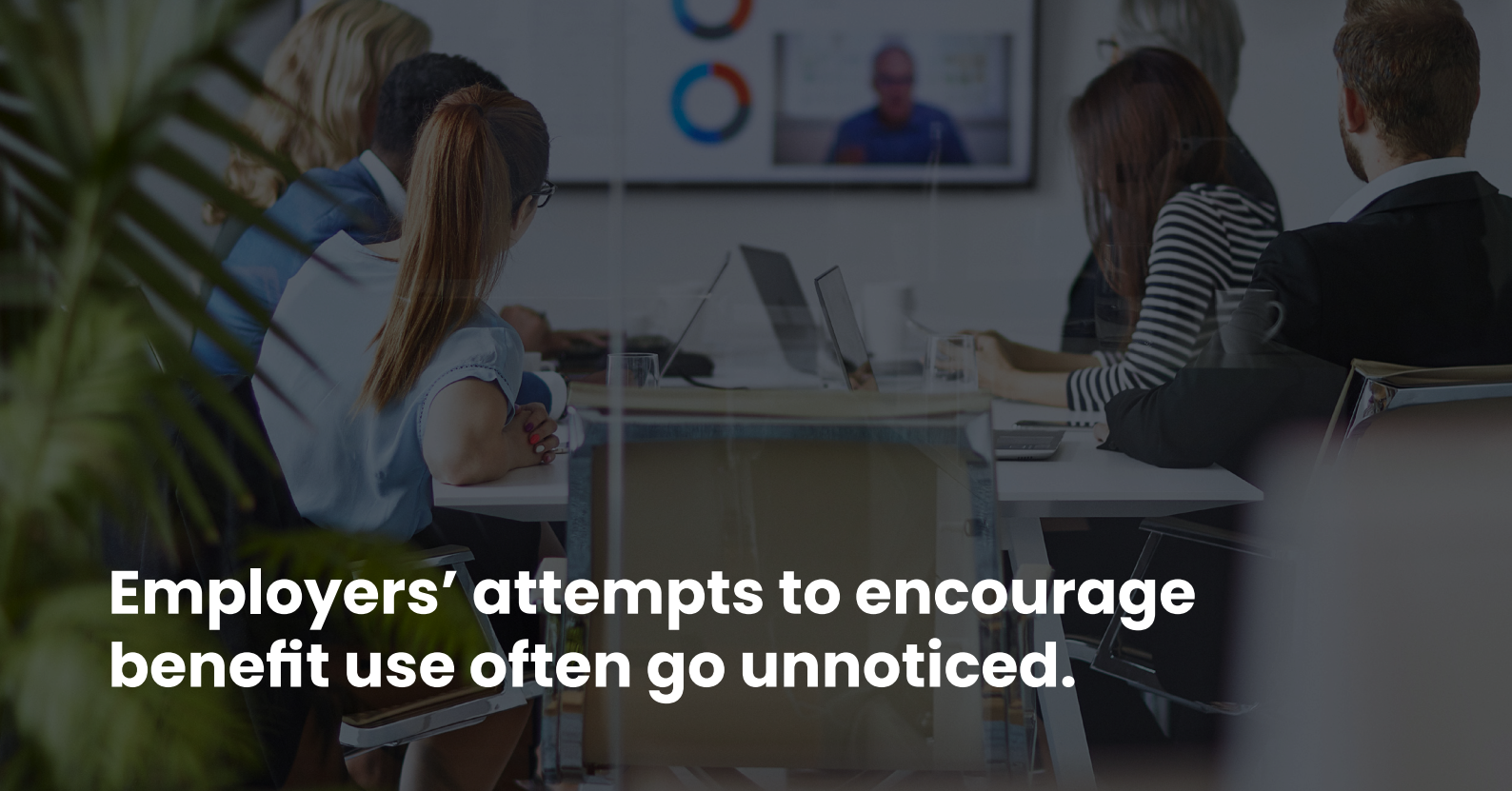


Employers, Sweden.

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



 Agree 2023
  Agree 2024
  Agree 2025

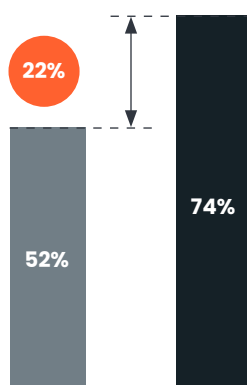


Employers' attempts to encourage benefit use often go unnoticed.

Swedish employers tend to overestimate their efforts in promoting benefit usage. While most actively encourage employees, there remains a gap between employer perception and employee experience. This trend highlights the need for more effective communication and engagement strategies to bridge the disconnect.

Employees vs. Employers, Sweden.

Employees: My employer is actively encouraging the use of benefits.
Employers: We are actively promoting the use of benefits among our employees.



■ Employees agree (2025)

■ Employers agree (2025)

Employers tend to think that they engage employees in developing the benefit offering, but employees disagree.

Employers widely believe in involving employees in benefit development, but employee experiences vary. While many companies claim to engage staff, perception gaps persist. This trend highlights the need for more transparent and effective involvement strategies to ensure employees feel included in benefit decisions.

Employees vs. Employers, Sweden.

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

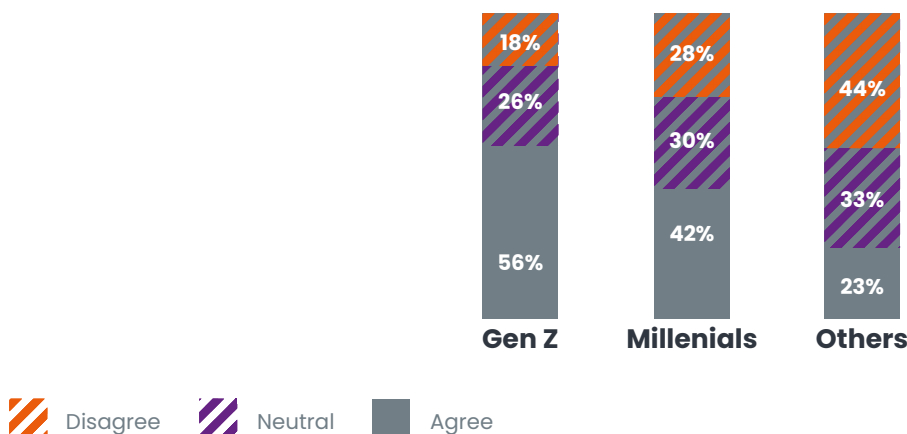
Employers: We are engaging our employees to participate in the development of our benefit offering.



Engagement in benefits development drops with age, with older employees feeling less involved and heard. This points to a gap in inclusion efforts that may overlook valuable input and lower satisfaction.

Employees, Sweden.

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

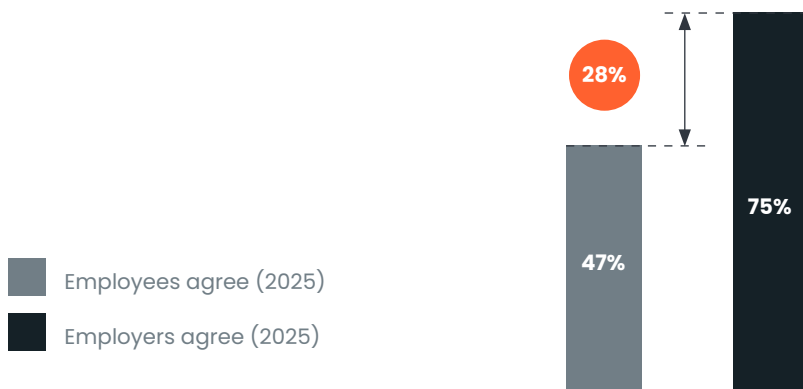


Managers tend to overestimate their openness to feedback – although this gap is narrowing.

Swedish managers often overestimate their openness to feedback, with a 28-point gap between employer and employee perceptions. As open communication remains a priority, organizations must not only provide feedback channels but also show employees that their input is heard and acted upon.

Employees vs. Employers, Sweden.

Employers: Our management is open to receiving feedback regarding the benefits package we offer.
 Employees: My feedback about the benefits offered is welcomed.

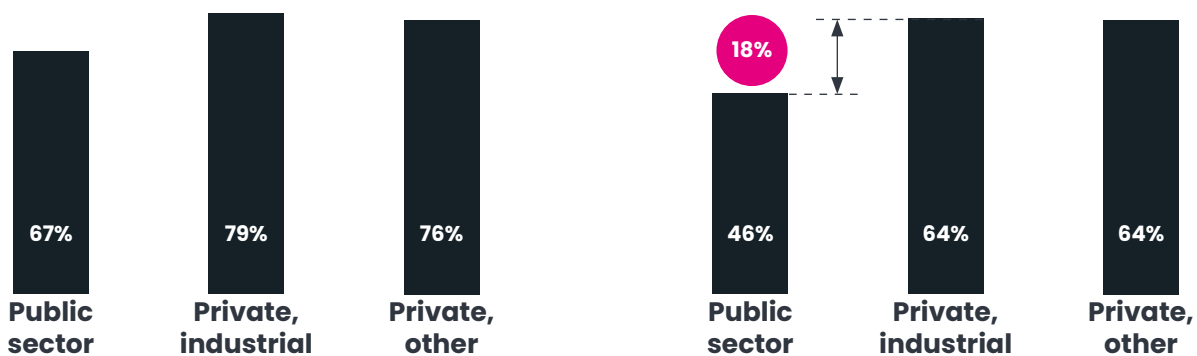


Private sector employers in Sweden are more open to feedback on benefits, with industrial and non-industrial sectors leading over the public sector. Employee involvement in benefit development is also less common in the public sector, where engagement levels lag behind private employers by 18 points.

Employers, Sweden.

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

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





Key takeaways:

Benefit best practices.

- » **The highest benefit utilization engagement to be found in the Nordics.**
- » **The primary reason why benefits go unused is a mismatch between the benefits offered and employees' actual interests – a perspective shared by both employees and employers.**
- » **Perception mismatch: Employees feel less informed about benefits compared to previous years – employers think otherwise.**
- » **Employers' attempts to encourage benefit use often go unnoticed by employees.**
- » **Employers believe they are more receptive to feedback and inclusive in benefit planning than employees perceive them to be.**



Section 5:

Personal wellbeing at work.

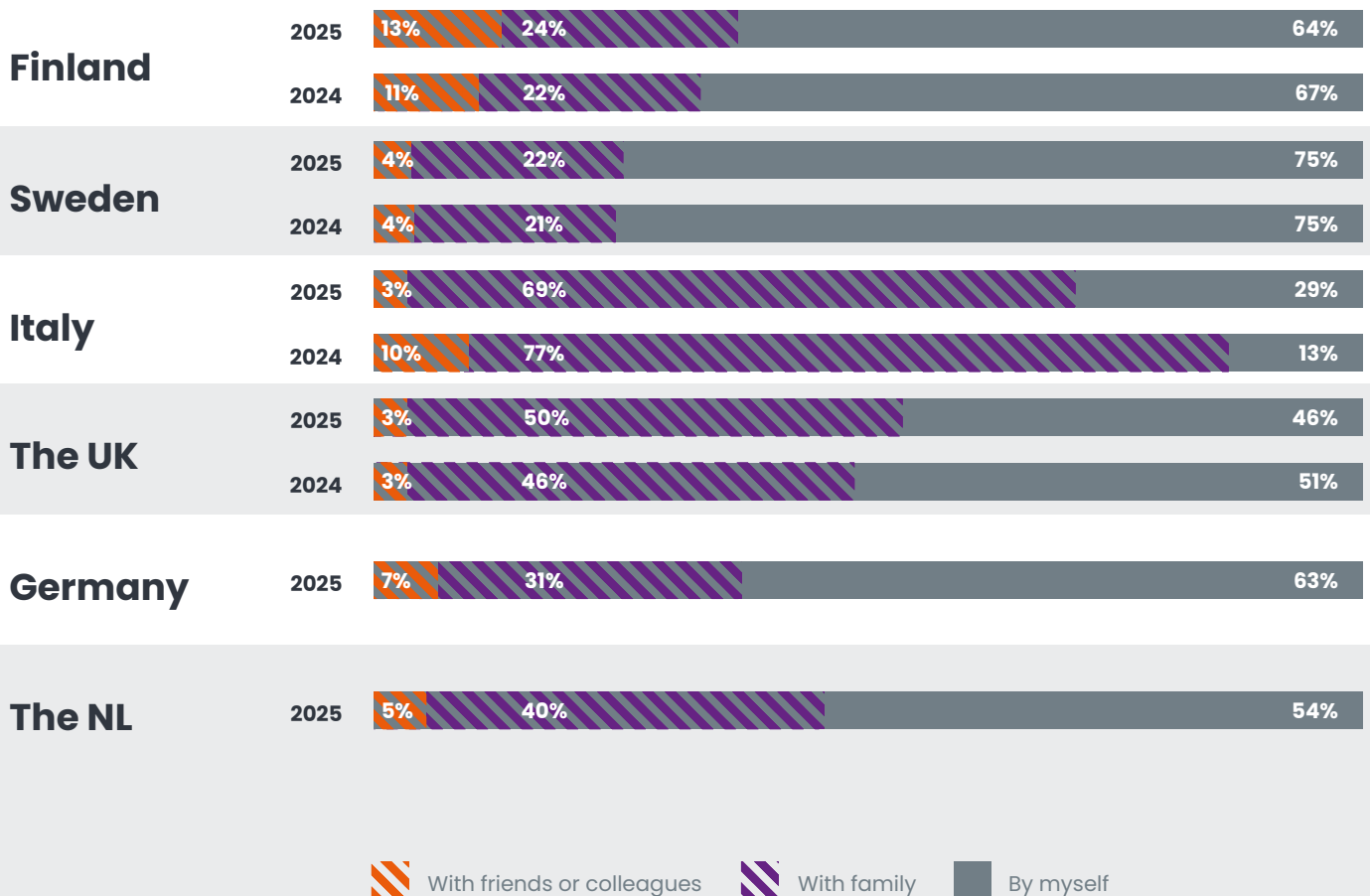
Employee wellbeing has become a central theme in modern workplaces, with many companies investing in benefits designed to promote physical, mental, and emotional health.

What is more, wellbeing investments can have a great impact on the company performance, where healthy 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.

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

Nordic countries show a strong preference for individual use of benefits, with family usage remaining low. In contrast, Italy and The UK have a dominant trend of using benefits with family, though Italy's rate has slightly decreased. Germany and the Netherlands show a mix of individual and family usage, with Germany leaning more toward individual use and the Netherlands showing a more balanced split.

Employees, all countries.

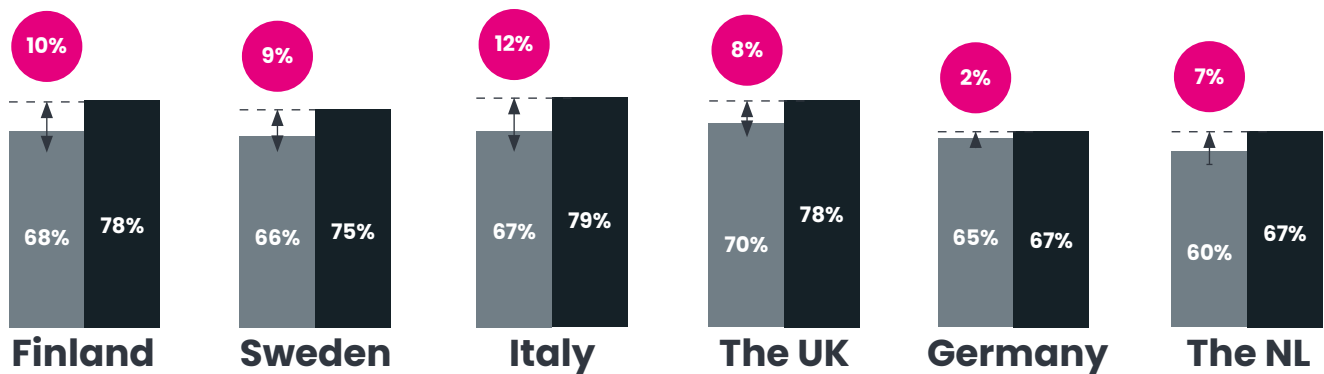


Employees and employers agree: benefits have a positive impact on employee wellbeing.

Employees widely acknowledge the positive impact of benefits on wellbeing, though employers tend to perceive an even greater effect.

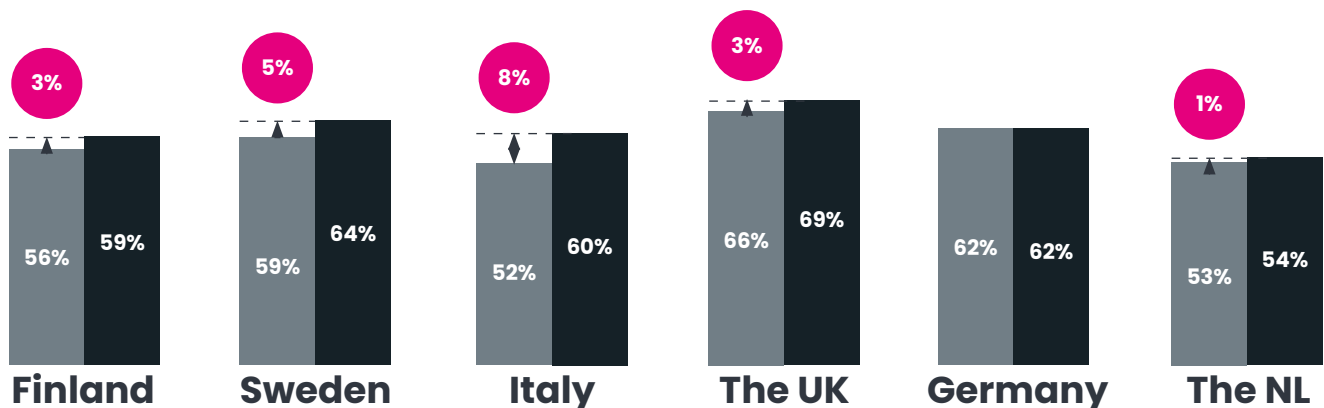
Employees vs. employers, all countries.

Employees: Benefits positively influence my overall wellbeing.
Employers: Benefits positively influence our employees' overall wellbeing.



Employees vs. employers, all countries.

Employees: Benefits encourage me to be more physically active.
Employers: Our employees are more physically active thanks to benefits.



Are employees and employers aligning on how to best increase the wellbeing at work?

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. In contrast, employers most frequently emphasize promoting open dialogue, with 66% in Finland and 52% in Sweden ranking it as a top method for increasing employee wellbeing.

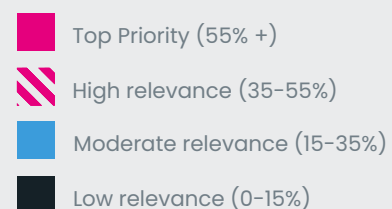
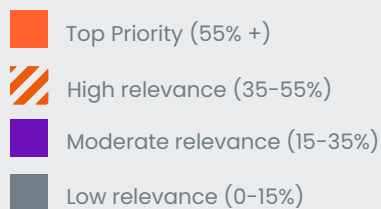
Employees, all countries.

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

Employers, all countries.

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

	FI	SE	IT	UK	DE	NL	FI	SE	IT	UK	DE	NL
Offering flexible working hours.	50%	57%	59%	50%	50%	50%	45%	40%	47%	38%	45%	44%
Promoting open dialogue.	34%	39%	42%	35%	34%	31%	66%	52%	43%	44%	43%	37%
Offering flexible ways to exercise outside working hours.	40%	37%	25%	37%	35%	36%	35%	37%	28%	32%	39%	36%
Offering options for remote work.	32%	38%	33%	29%	25%	39%	34%	36%	31%	30%	25%	29%
Providing events for fun and relaxation.	32%	25%	34%	35%	29%	31%	27%	20%	38%	30%	28%	27%
Providing regular opportunities for exercise on-site.	26%	36%	23%	26%	34%	23%	13%	35%	27%	27%	31%	29%
Providing healthy snacks at the workplace.	30%	17%	20%	29%	38%	30%	11%	16%	13%	28%	30%	28%
Surveying employees about their wellbeing.	26%	25%	24%	23%	24%	27%	34%	31%	32%	31%	25%	32%
Providing stress management training.	14%	15%	26%	22%	20%	15%	11%	20%	26%	23%	19%	22%
Providing confidential counselling services.	17%	12%	15%	14%	12%	21%	24%	13%	14%	17%	16%	17%



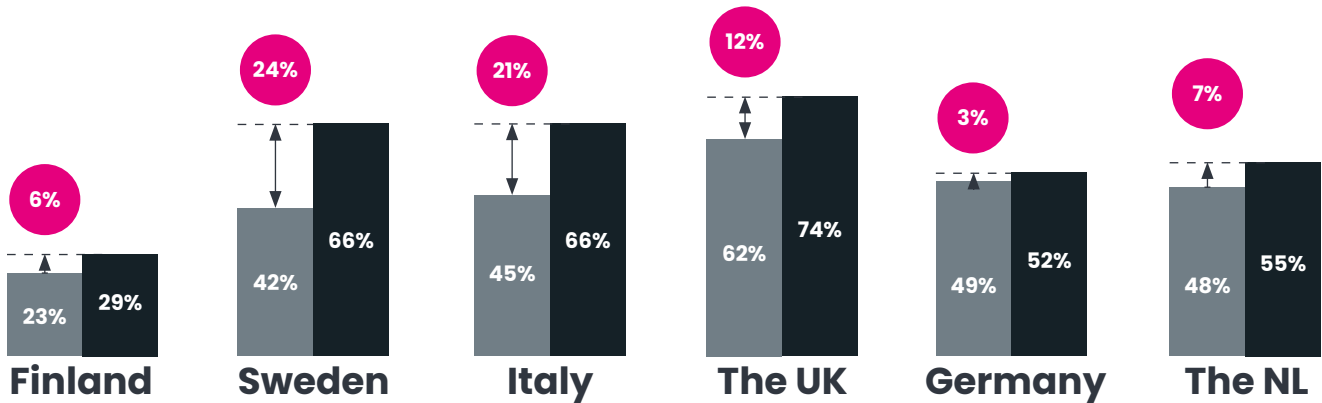
*Each respondent selected their top three most important categories. Consequently, the total percentage for each country sums to approximately 300%, representing how frequently each category was chosen. Percentages reflect category selection frequency, not the share of total respondents.

Employers more likely to see work-life balance as their responsibility.

Across countries, employers generally view themselves as responsible for supporting work-life balance—but employees are less likely to agree. In Finland, both employers and employees place relatively little responsibility on the employer, likely reflecting the country’s strong emphasis on individual autonomy and flexible work norms common across the Nordics.

Employees vs. employers, all countries.

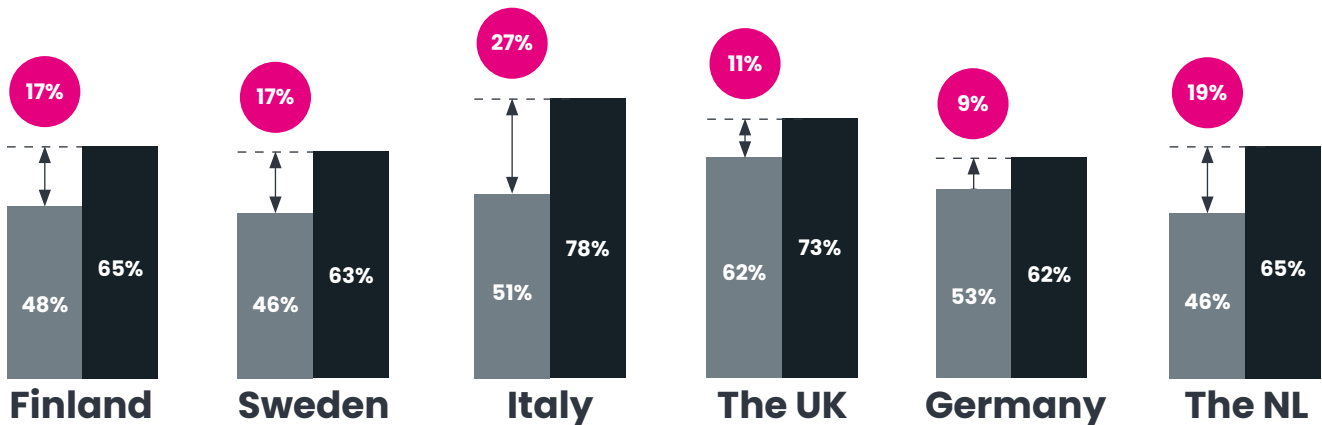
Employees: My employer is primarily responsible for supporting my work-life balance.
Employers: Our organisation is primarily responsible for supporting the work-life balance of its employees.



Employers often overestimate how well benefits support work-life balance, especially in Italy and the Nordics. While UK and German employees see benefits as helpful, skepticism in Sweden and Finland remains high, pointing to a need for more employee-focused strategies.

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.

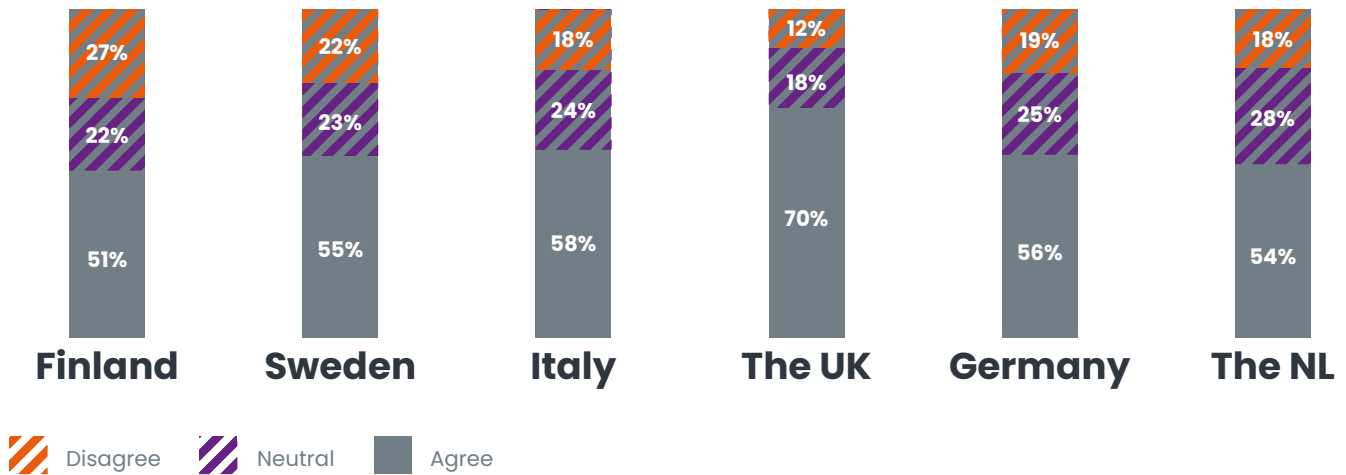


Nordic employees feel least supported in burnout prevention.

UK employees feel most in control of workload and recovery, indicating strong balance. In contrast, Nordic countries show mixed results—Swedes are divided and Finns report more strain. This highlights varying clarity and satisfaction with workload and recovery support.

Employees, all countries.

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

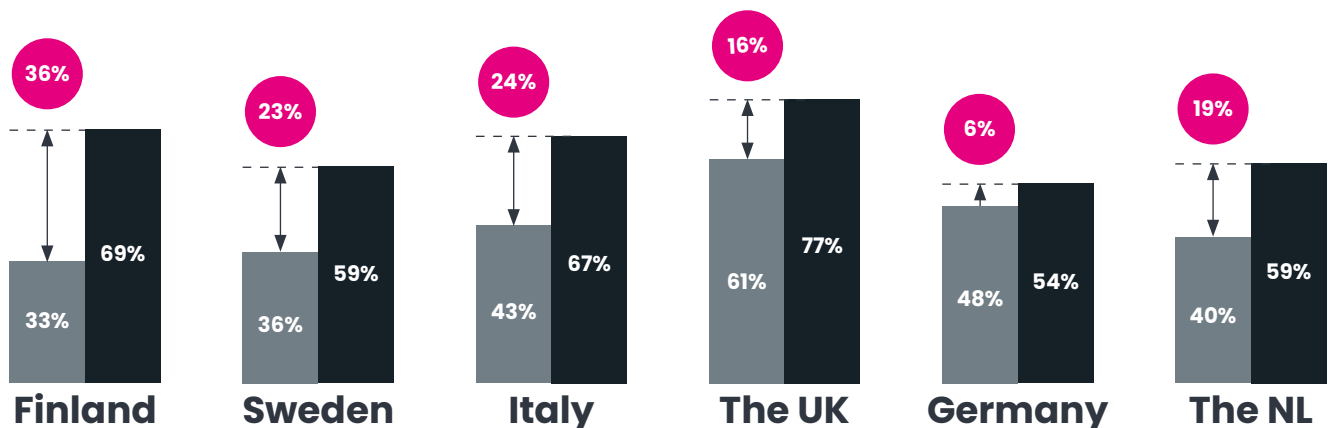


Employers often overestimate their support in preventing burnout, especially in Finland and Sweden, where few employees feel adequately supported. UK and German employees report better alignment, with smaller gaps. The trend reveals a clear disconnect—most pronounced in the Nordics.

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.

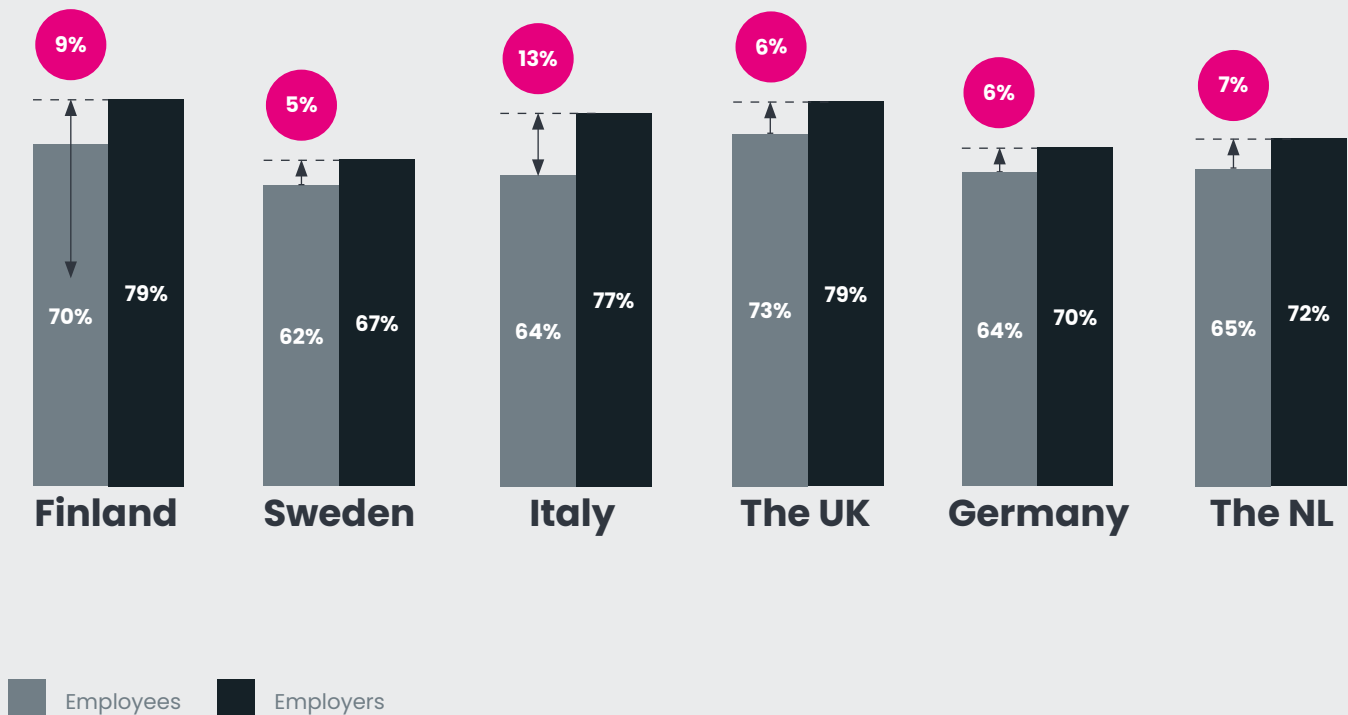


Both employees and employers strongly believe in flexible work as a tool to prevent burnout.

Flexible work is one of the most agreed-upon tools for preventing burnout, with strong support from both employees and employers. The UK and Finland lead in employee recognition of its benefits, while employer confidence remains consistently high across all countries. This alignment signals a shared understanding of the role flexibility plays in supporting wellbeing.

Employees vs. employers, all countries.

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



Section 5.1: Personal wellbeing at work.

Insights Sweden.

How well are Swedish employees being supported in their wellbeing?

The Gap between employees and employers remains, but narrows. While a 35 percentage point gap in 2024 has narrowed to only 16 percentage points in 2025, employers still overestimate employee perceptions of wellbeing support compared to employees themselves.

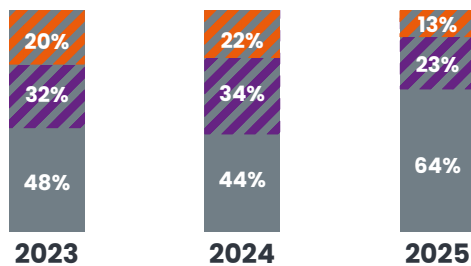
For physical wellbeing, 64% of the employees think that their organization supports their physical wellbeing, while 82% organisations say they actually do it.

For mental and emotional wellbeing, 54% of employees think that their organization supports their wellbeing, while 77% organisations say they actually do it.

For exercise, 49% of employees think that their organization encourages them to exercise, while 77% of organisations say they actually do it.

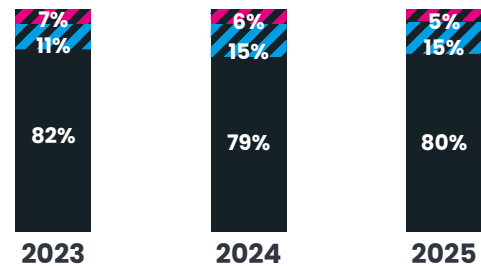
Employees, Sweden.

My employer supports my overall wellbeing.



Employers, Sweden.

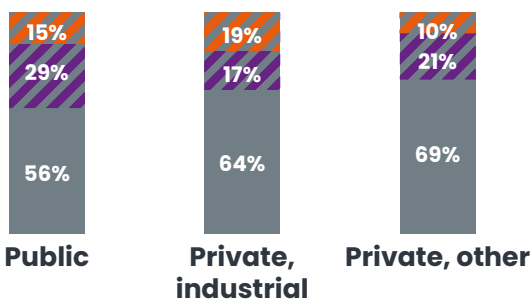
Our organisation supports the overall wellbeing of our employees.



Public sector employees feel less supported than employers believe, showing a clear disconnect. Private non-industrial sectors show better alignment.

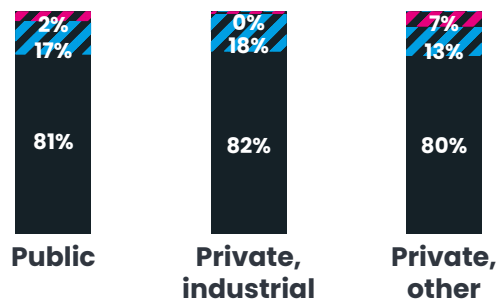
Employees, Sweden.

My employer supports my overall wellbeing.



Employers, Sweden.

Our organisation supports the overall wellbeing of our employees.



 Disagree
  Neutral
  Agree

The connection between supportive work environments and employee health.

Employees with fewer sick days are more likely to feel supported in their overall and physical wellbeing, highlighting a clear link between perceived support and lower absenteeism.

Employees, Sweden.

My employer supports my overall wellbeing.

My employer supports my physical wellbeing.



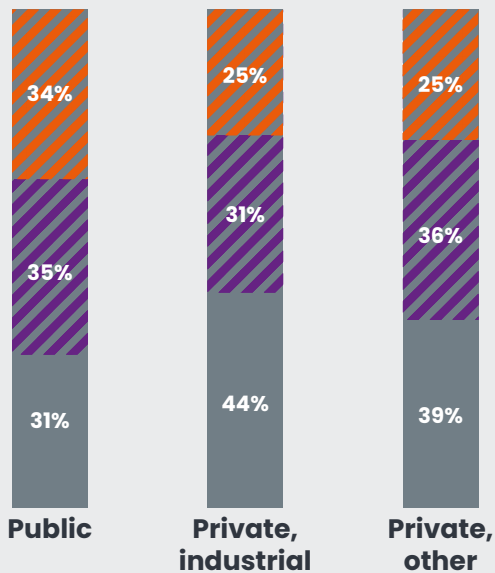
 Disagree  Neutral  Agree

Is wellbeing measured in a meaningful way?

Public sector employees are less likely to feel their wellbeing is meaningfully measured, while private sector employers are more confident that they track wellbeing effectively. This highlights a disconnect, especially in the public sector, where perceptions of meaningful measurement are weakest on both the employee and employer sides.

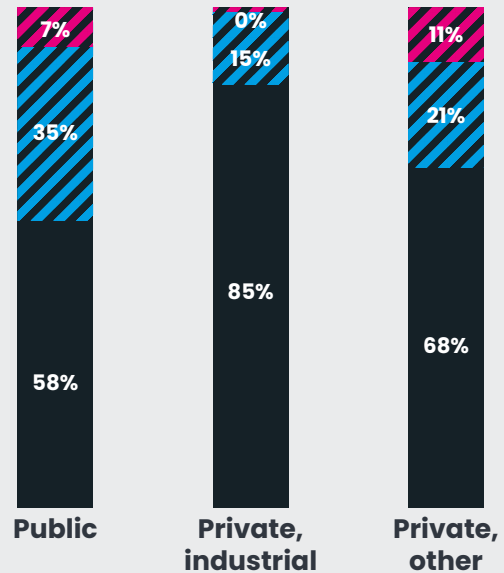
Employees, Sweden.




My employer measures my wellbeing in a meaningful way.



Employers, Sweden.

Our organisation measures employee wellbeing in a meaningful way.



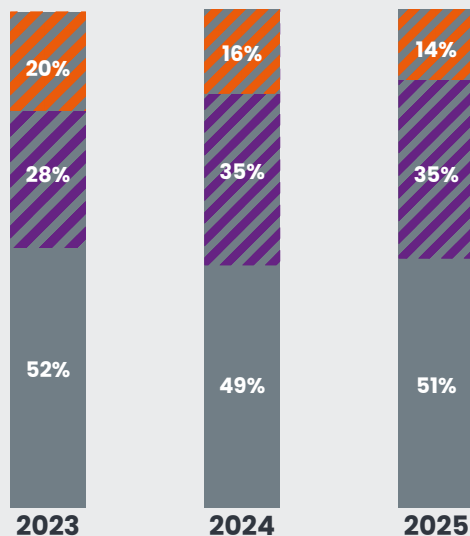
 Neutral
  Disagree
  Agree

Employee commitment increases when wellbeing is prioritized, yet employer belief in this approach has declined sharply.

Employees continue to see wellbeing investments as more meaningful than salary increases when it comes to long-term commitment. While employee views remain steady, employer confidence in wellbeing's impact on engagement has declined —signaling a growing disconnect between what employees value and what employers believe drives commitment.

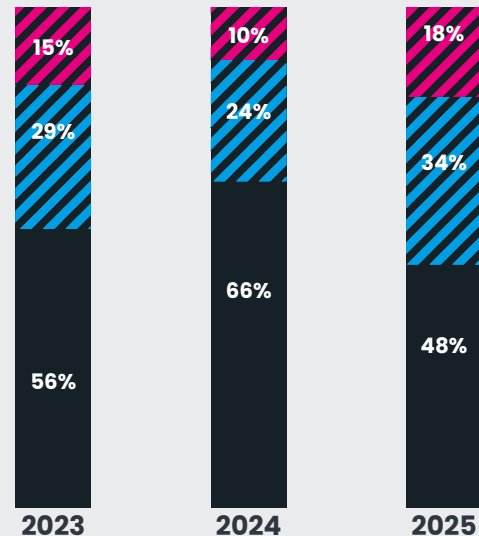
Employees, Sweden.




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



Employers, Sweden.

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.



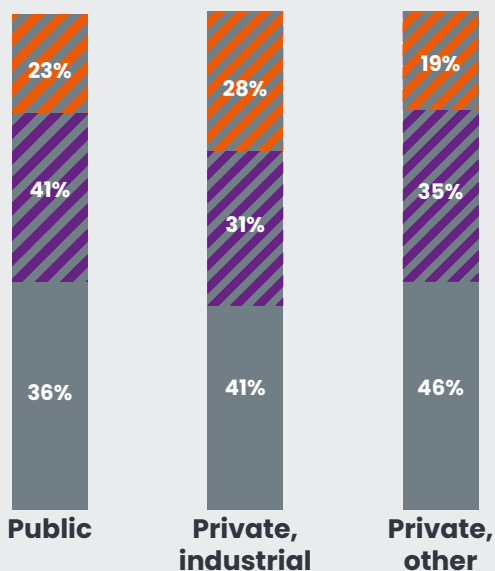
 Neutral
  Disagree
  Agree

Public sector employees less likely to see work-life balance as employer's role.

Employees in the public sector are less likely than those in the private sector to view work-life balance as their employer's responsibility. This suggests a broader cultural difference in expectations around support and accountability between sectors.

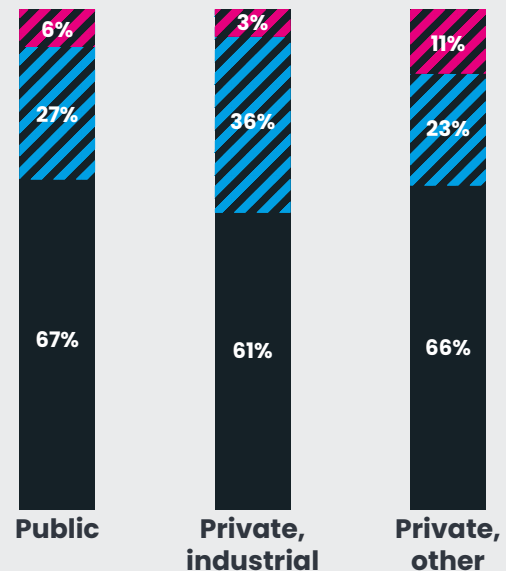
Employees, Sweden.




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



Employers, Sweden.

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



 Neutral
  Disagree
  Agree

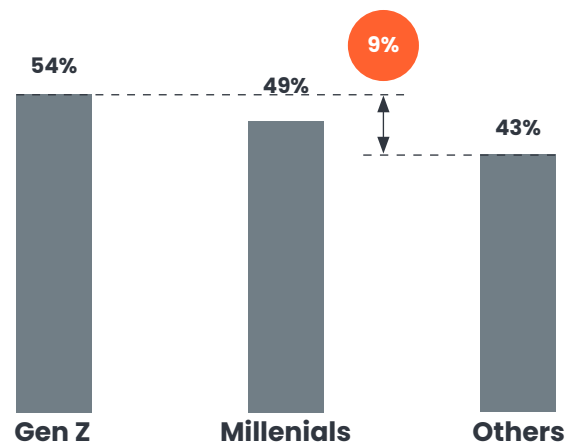
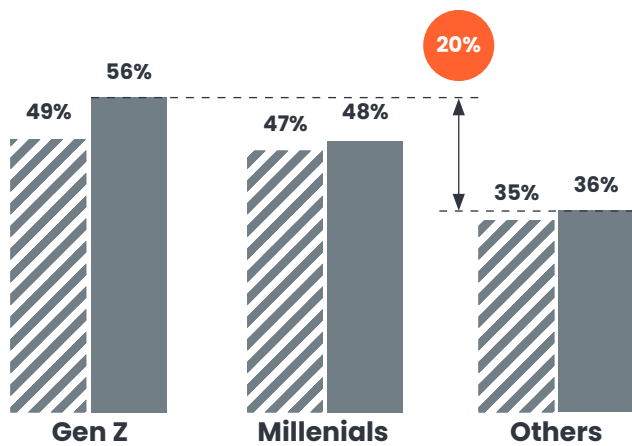
Gen Z sets a new standard for work-life balance expectations.

Gen Z employees are more likely than older generations to expect their employer to take responsibility for maintaining their work-life balance. This reflects a broader shift in employee expectations, where wellbeing is seen not as a personal concern, but as a core component of the employer value proposition. To stay relevant in the talent market, employers should take a more proactive role in shaping the conditions for sustainable work-life integration. Communicating this commitment clearly, and supporting with benefit design, can be critical in attracting and retaining younger talent.

Employees , Sweden.

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

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



 Agree (2024)
  Agree (2025)

Work-life balance support and manageable workload separates the engaged from the exhausted.

Employees with lower sick leave are far more likely to feel supported in managing workload. 59% of employees with low sick days say that their workload is manageable. This is 19 percentage points higher than among those with high sick days (40%). The impact of benefits to support work-life balance is also perceived to be lower among employees with more sick leaves.

Employees , Sweden.

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

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



 Disagree
  Neutral
  Agree



Key takeaways:

Personal wellbeing at work.

- » **Employees and employers agree: benefits have a positive impact on employee wellbeing.**
- » **Offering flexible work hours is the best way, according to employees, to increase the wellbeing at work.**
- » **Employers more likely than employees to see work-life balance as their responsibility.**
- » **Nordic employees feel least supported in burnout prevention.**
- » **Significant increase in how well Swedish employers succeed in supporting employee wellbeing.**



Section 6:

AI at the workplace.

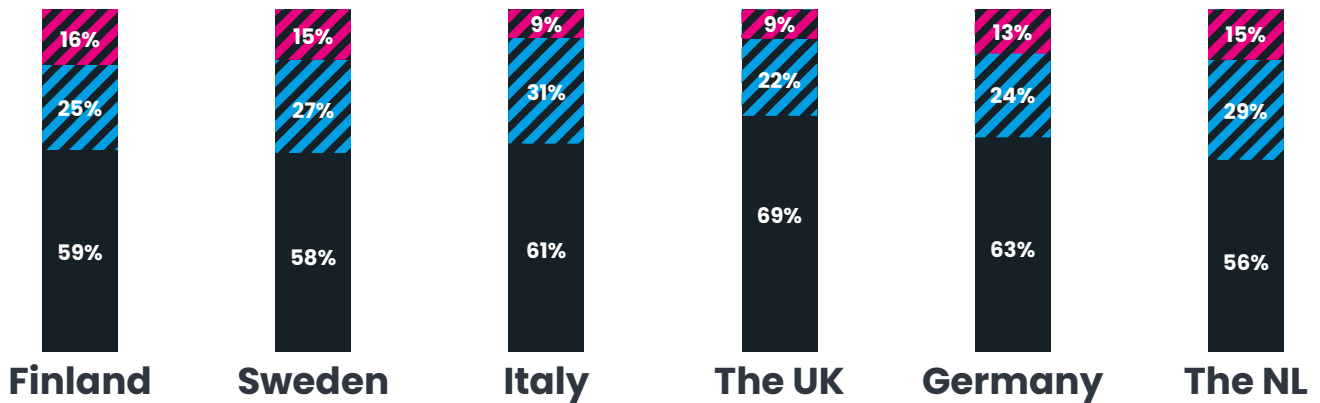
Can AI enhance benefits administration and wellbeing? Applications of Artificial intelligence is increasingly shaping the ways of working in European workplaces.

This section explores how both employees and employers view the role of AI— from reducing administrative workload to offering personalized wellbeing support, what are the comfort levels with AI replacing human interactions and the perceived impact of AI on employee wellbeing across different markets.

Employers across Europe see AI as a valuable tool to reduce the workload of benefit administration.

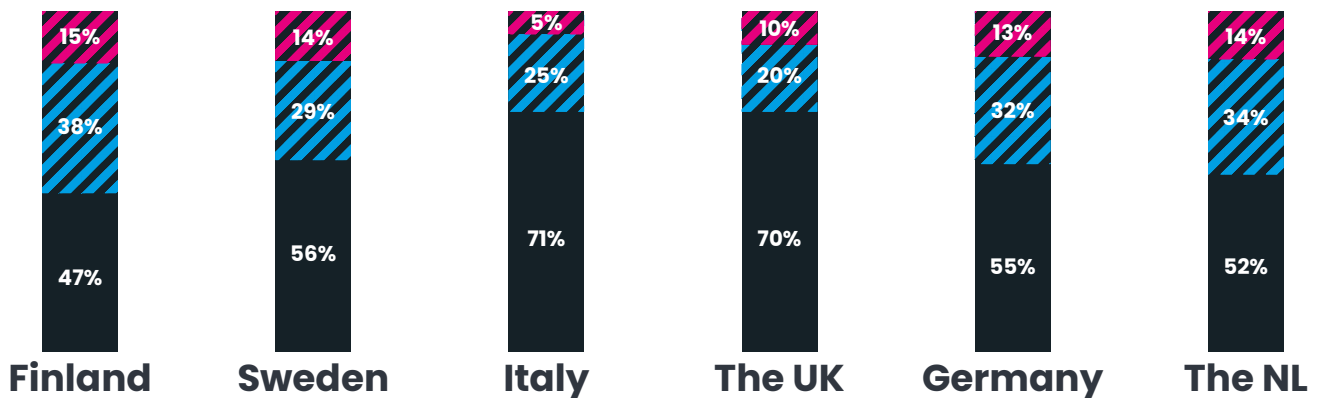
Employers, all countries.

AI can significantly reduce the amount of work required to administer benefits.



Employers, all countries.

AI can greatly help our company analyse and improve our benefit offering according to our business goals.



 Neutral
  Disagree
  Agree

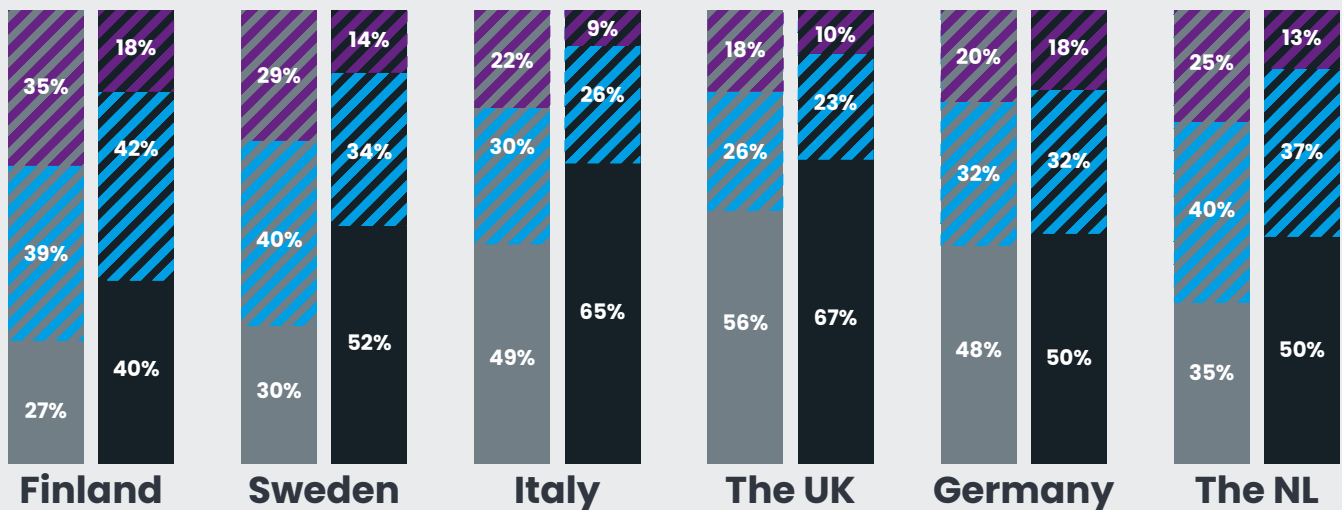
Employers are more optimistic than employees on the positive wellbeing impact of AI, with wide differences across Europe.




Employee belief in AI's potential to improve wellbeing varies significantly, with employees in The UK and Italy showing the most optimism, while those in Finland and Sweden are more skeptical. Employers, however, are generally more confident in AI's impact on wellbeing, with the largest perception gaps observed in Sweden and Italy, and the smallest gap in Germany.

Employees vs. Employers, all countries.

Employees: If the use of AI becomes more widespread in my work I believe it will have a positive impact on my wellbeing.

Employers: If the use of AI becomes more widespread in our workplace, we believe it will have a positive impact on our employees' wellbeing.



 Neutral
  Disagree
  Agree

Section 6.1: AI at the workplace.

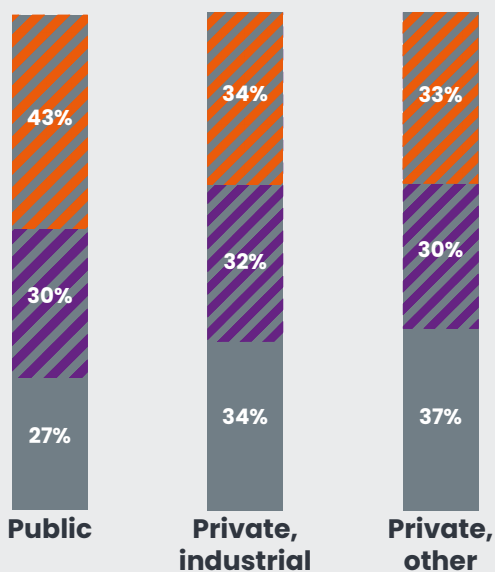
Insights Sweden.

Public vs. private sector: Disparities in AI acceptance.

Employee comfort with AI varies by sector, with the public sector showing the least openness. Public sector employees are less comfortable with AI replacing human interactions for benefits administration compared to those in the private sector. Employers across all sectors tend to be more comfortable with using AI, with private industrial employers leading in AI acceptance. This suggests a gap in AI readiness between employers and employees, particularly in the public sector.

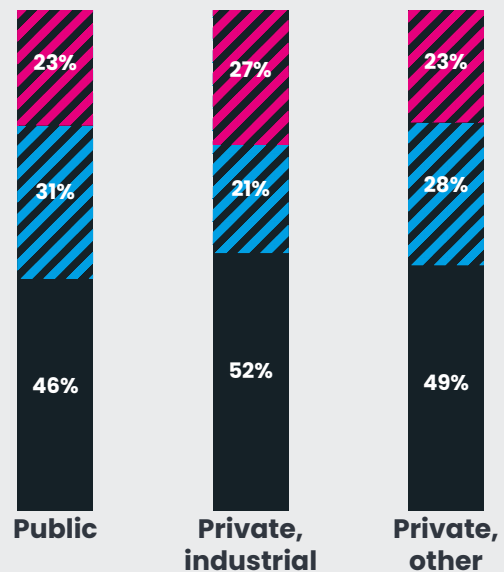
Employees, Sweden.




I am comfortable replacing human interactions with AI to administer my benefits.



Employers, Sweden.

I am comfortable replacing human interactions with AI to administer my benefits.



 Neutral
  Disagree
  Agree

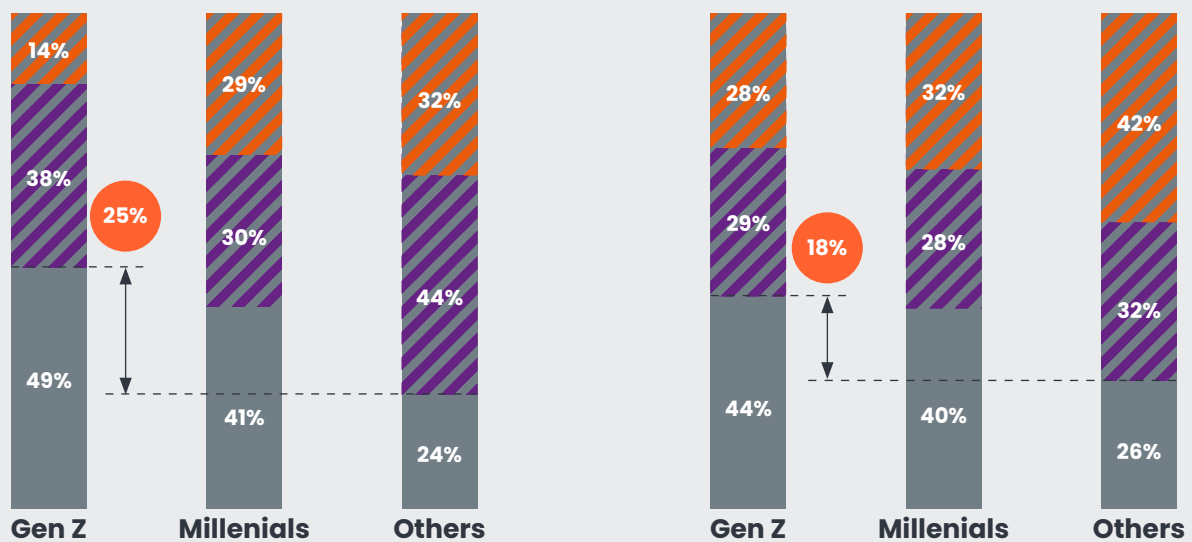
Gen Z embraces AI as a tool for personal wellbeing and smarter benefit use.

Gen Z is the most open to using AI in daily work and benefits, viewing it as a helpful tool rather than a threat. Older generations, however, seem to value human interaction and may be more cautious. To ensure broad adoption, employers should build trust through transparency and education, positioning AI as a support—not a replacement—for human touchpoints.

Employees , Sweden.

AI can help me in finding the best way for me to use my benefits to increase my wellbeing.

I am comfortable replacing human interactions with AI to administer my benefits.



 Disagree
  Neutral
  Agree



Key takeaways:

AI at the workplace.

- » **Employers across Europe see AI as a valuable tool to reduce the workload of benefit administration.**
- » **Employers in all countries are significantly more comfortable than employees in using AI for benefits administration.**
- » **Swedish private companies are more open to AI replacing human interactions than the public sector.**



Section 7:

Impact of mobile benefit apps.

How does technology shape benefit usage? Mobile apps have become essential tools for managing employee benefits. This section explores the factors that impact the user experience of benefits apps, including ease of use, convenience, and security.

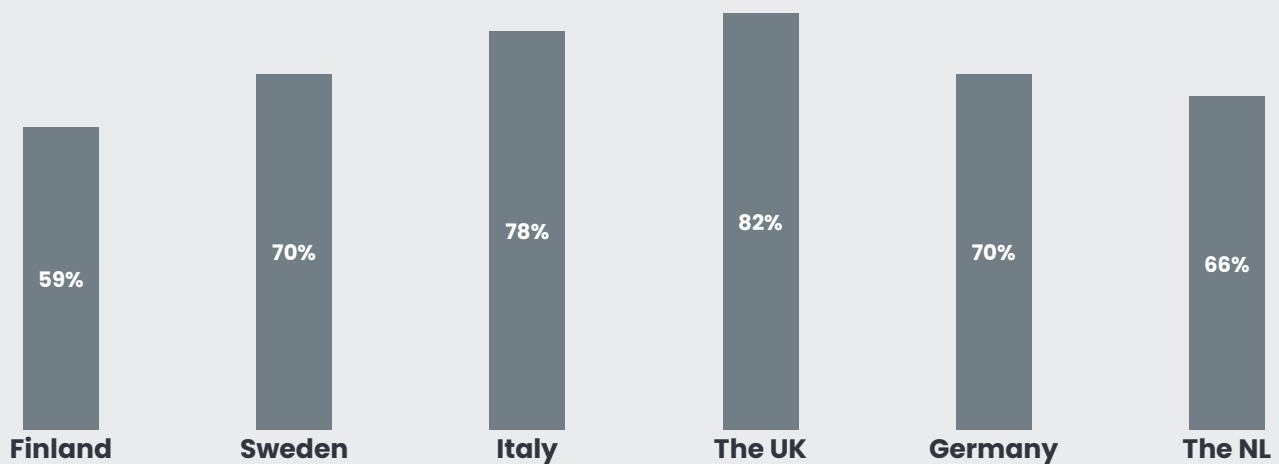
Understanding these priorities helps employers refine their digital solutions to enhance adoption and engagement.

The role of mobile accessibility in driving benefit engagement.

Mobile accessibility is a key factor in driving benefit usage across Europe, with most employees agreeing that mobile apps increase engagement. While The UK and Italy show the strongest positive response, Sweden and Germany also report high levels of support for mobile access. However, Finland stands out with the lowest enthusiasm, suggesting that widespread familiarity with mobile access may have lessened its perceived impact on benefit usage.

Employees, all countries.

I am more likely to use my benefits if I can access them through my mobile phone.*



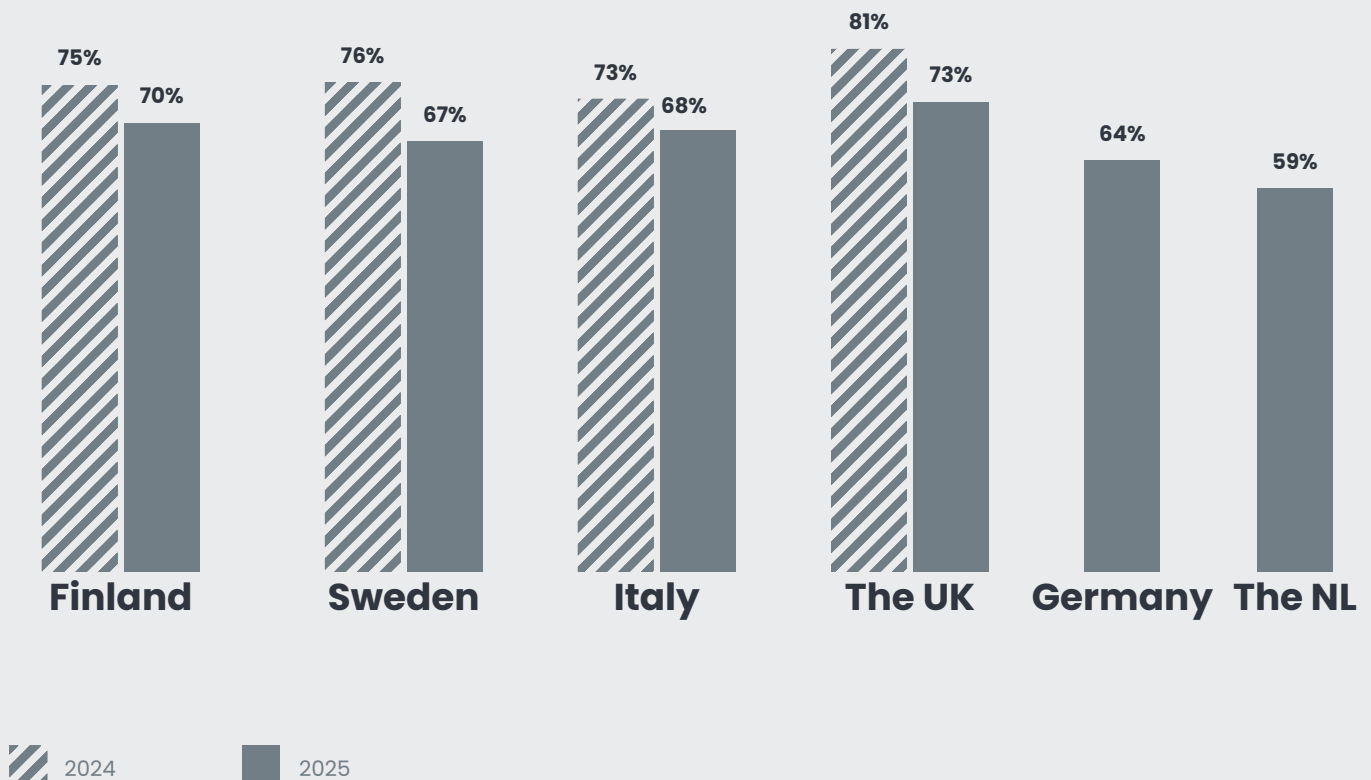
*The question was presented only to respondents who have a mobile benefits app in use.

Reminders of expiring benefits boost usage, but their perceived impact is plateauing slightly due to notification overload.

Benefit expiry reminders continue to drive higher usage across most countries, with The UK and Finland seeing the strongest impact. However, the effectiveness of these reminders has declined slightly year-over-year. Countries like Sweden and The UK show notable drops in agreement, indicating potential reminder fatigue. The Netherlands and Germany report lower effectiveness compared to other regions.

Employees, all countries.

Reminders of expiring benefits increase my use of benefits.*



*The question was presented only to respondents who have a mobile benefits app in use.

Section 7.1: Impact of mobile benefits apps.

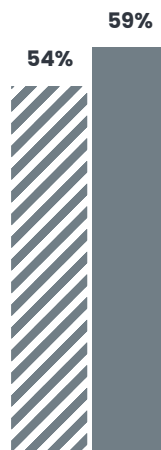
Insights Sweden.

The impact of mobile benefits apps in Sweden.

In Sweden, more employees are seeing mobile benefits apps as a tool for promoting healthier habits. Agreement has steadily increased, rising 5 percentage points from 54% in 2024 to 59% in 2025. This trend reflects growing engagement with wellness benefits through mobile platforms in the Nordic region.

Employees , Sweden.

The mobile benefits app encourages me to develop healthier habits.*



Employees , Sweden.

I frequently use the mobile benefits app for making transactions or purchases.*



I find paying directly through the app to be a convenient payment method for me.*



 Agree (2024)  Agree (2025)

*The question was presented only to respondents who have a mobile benefits app in use.

Ease of use and payment convenience shape mobile benefits app experience.

In Sweden, more employees are seeing mobile benefits apps as a tool for promoting healthier habits. Agreement has steadily increased, rising 5 percentage points from 54% in 2024 to 59% in 2025. This trend reflects growing engagement with wellness benefits through mobile platforms in the Nordic region.

Employees, Sweden.

How does the user experience of mobile benefits apps compare to other apps you regularly use?*



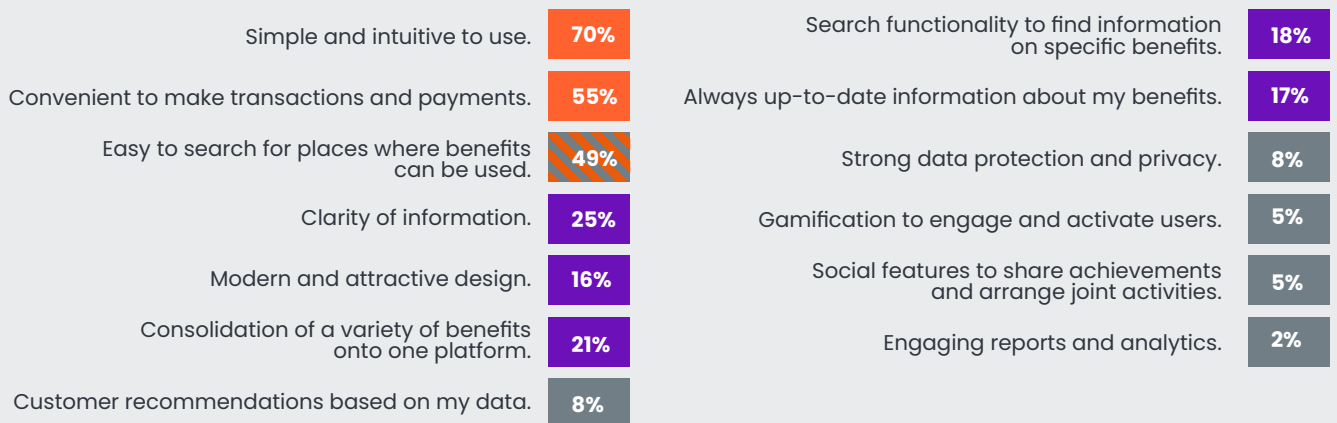
Falls below the user experience of other apps

Matches the user experience of other apps

Exceeds the user experience of other apps

Employees, Sweden.

What are the primary factors affecting the user experience of mobile benefits apps?*



Top Priority (55% +)

High relevance (35–55%)

Moderate relevance (15–35%)

Low relevance (0–15%)

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



Key takeaways:

Impact of mobile benefit apps.

- » **A majority of employees are more likely to use their benefits if they can access them through a mobile app.**
- » **Reminders of expiring benefits in mobile apps can increase usage and help boost healthier habits among employees.**
- » **A majority frequently use mobile benefit apps to make transactions.**

A woman with curly hair, wearing a dark tank top, is smiling and looking down at a clear water bottle she is holding. In the background, other people are visible in a gym setting, but they are out of focus. The overall lighting is dim, with a blue and purple tint.

Section 8:

Future challenges for employee benefits.

As workplaces evolve, so do the expectations related to employee benefits.

This section explores key challenges, including remote work and sustainability considerations.

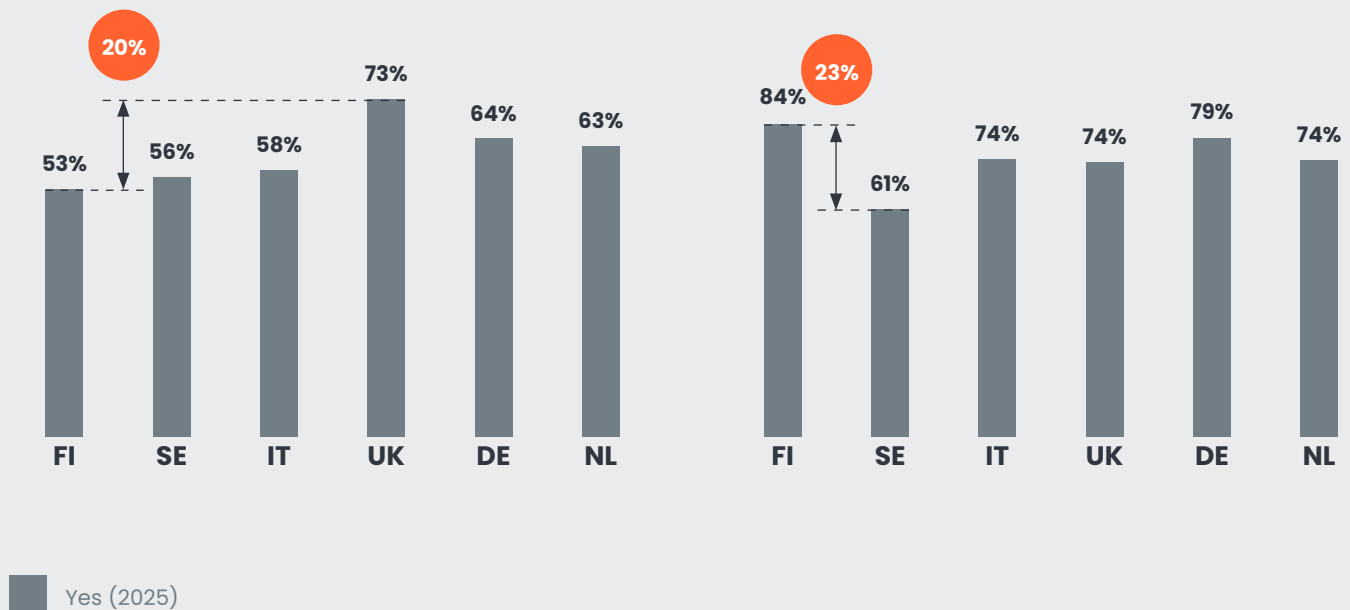
Remote work is widely available and significantly impacts office attendance.

Remote work is widely available, though access varies across countries. The UK leads with the highest availability, while Nordic countries like Finland and Sweden report more limited access. Across the board, remote work has led to fewer office visits, with Finland showing the strongest shift away from the workplace and Sweden the most modest change.

Employees, all countries.

Is remote work possible for you in your organisation?

Has the option to work remotely reduced how often you visit the workplace?*



*The question was presented only to respondents who have the option to work remotely.

Differing views on increasing workplace attendance: incentives drive employees, while employers focus on social factors.

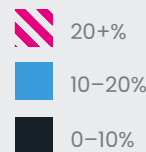
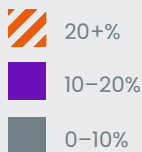
Employees, all countries.

What would motivate you to come to the workplace more regularly than you do now?*

Employers, all countries.

What would most effectively motivate your employees to come to the workplace more regularly than they do now?*

Increasing...	Employees, all countries.						Employers, all countries.					
	FI	SE	IT	UK	DE	NL	FI	SE	IT	UK	DE	NL
...employer-provided incentives	33%	24%	18%	19%	23%	12%	16%	14%	15%	20%	15%	13%
...collaboration opportunities	14%	16%	19%	21%	17%	21%	13%	20%	18%	19%	16%	19%
...opportunities for social interactions	25%	16%	16%	17%	12%	18%	21%	17%	14%	17%	16%	20%
...the appeal of the office environment	15%	19%	8%	11%	12%	20%	19%	12%	8%	6%	20%	17%
...access to better resources	6%	8%	18%	19%	18%	9%	9%	15%	22%	15%	17%	15%
...opportunities for career growth	5%	9%	14%	11%	11%	9%	6%	13%	19%	15%	12%	10%
...clarity around organisational expectations	3%	7%	7%	4%	7%	10%	17%	10%	5%	8%	6%	7%

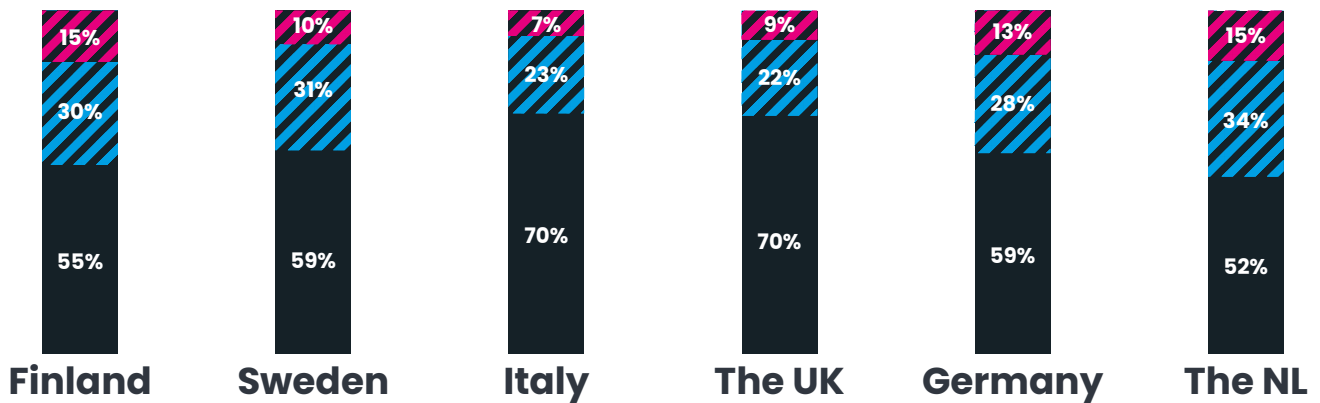


*Each respondent selected one category from the described options.

Sustainability considerations influence employer decisions on benefits, but priorities differ across Europe.

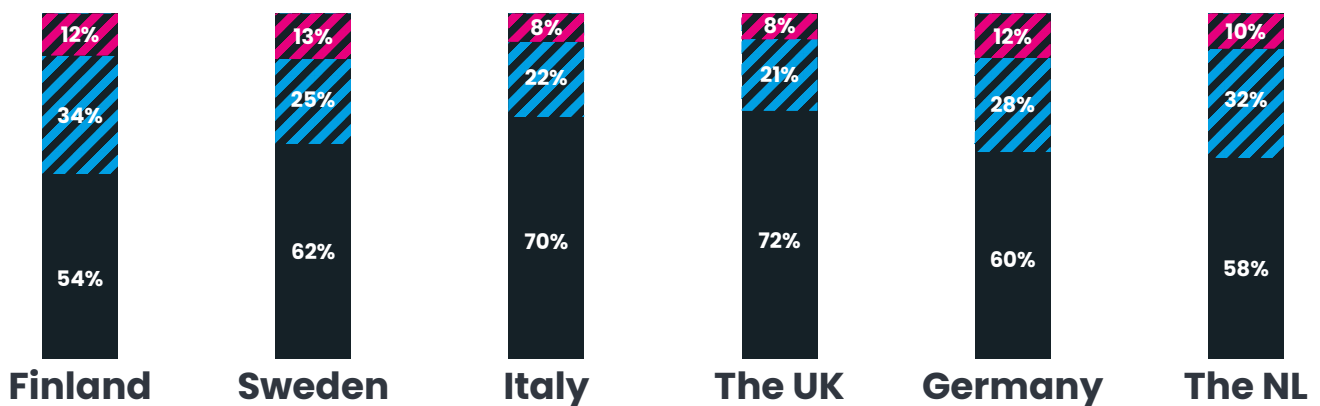
Employers, all countries.

Sustainability considerations influence decisions about the benefits we introduce or discontinue.



Employers, all countries.

We prioritise partnerships with benefits providers who share our commitment to sustainability.

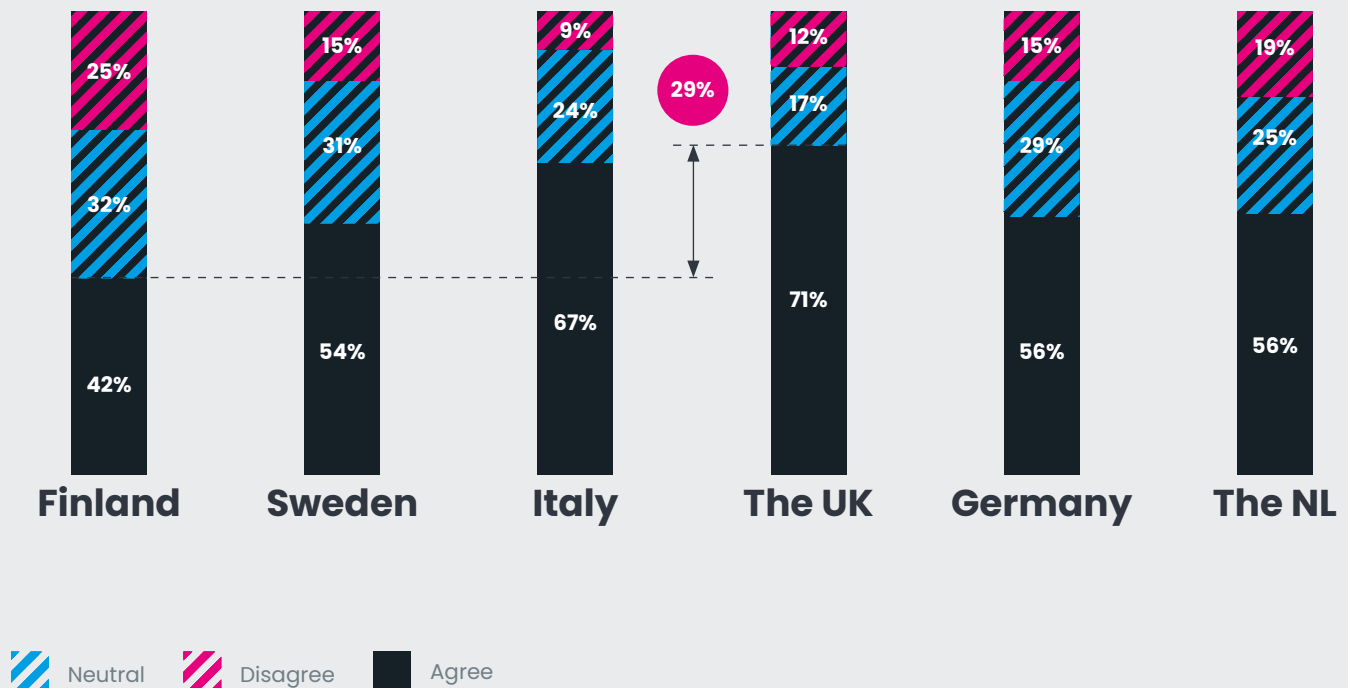


 Neutral
  Disagree
  Agree

Employers believe their benefit programs effectively support employees in adopting sustainable lifestyle choices.

Employers, all countries.

Our benefits program supports employees in adopting sustainable practices, such as incentives for using public transport or electric vehicles.





Key takeaways:

Future challenges in employee benefits.

- » **Remote work is widely available and significantly impacts office attendance.**
- » **Differing views on increasing workplace attendance – incentives drive employees, while employers focus on social factors.**
- » **Sustainability is increasingly influencing benefit decisions.**



Section 9:

Market-specific benefit interests.

Since the benefit types differ widely across the European markets, we will in this section focused exclusively on relevant benefit categories for Sweden:
The Bike benefit, the Wellness benefit and the Lunch benefit.

Section 9.1: Market-specific benefit interests:

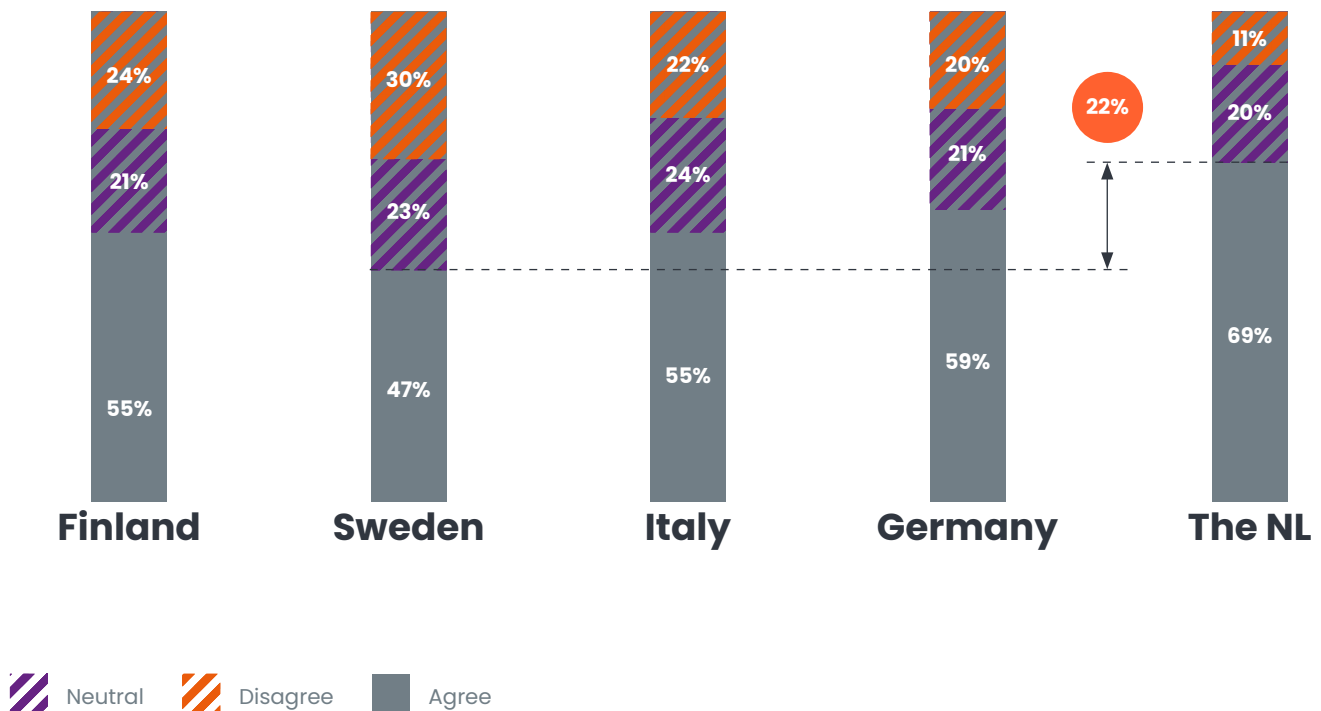
The Bike benefits.

How valued is the bike benefit across Europe?

The Netherlands stands out for strong appreciation of the bike benefit, likely tied to the country's cycling culture. In other markets like Finland, Italy, and Germany, interest is moderate, while Sweden shows the highest polarization. Overall, the benefit is valued by many but does not have universal appeal across countries.

Employees, five countries.*

I would value the bike benefit highly.



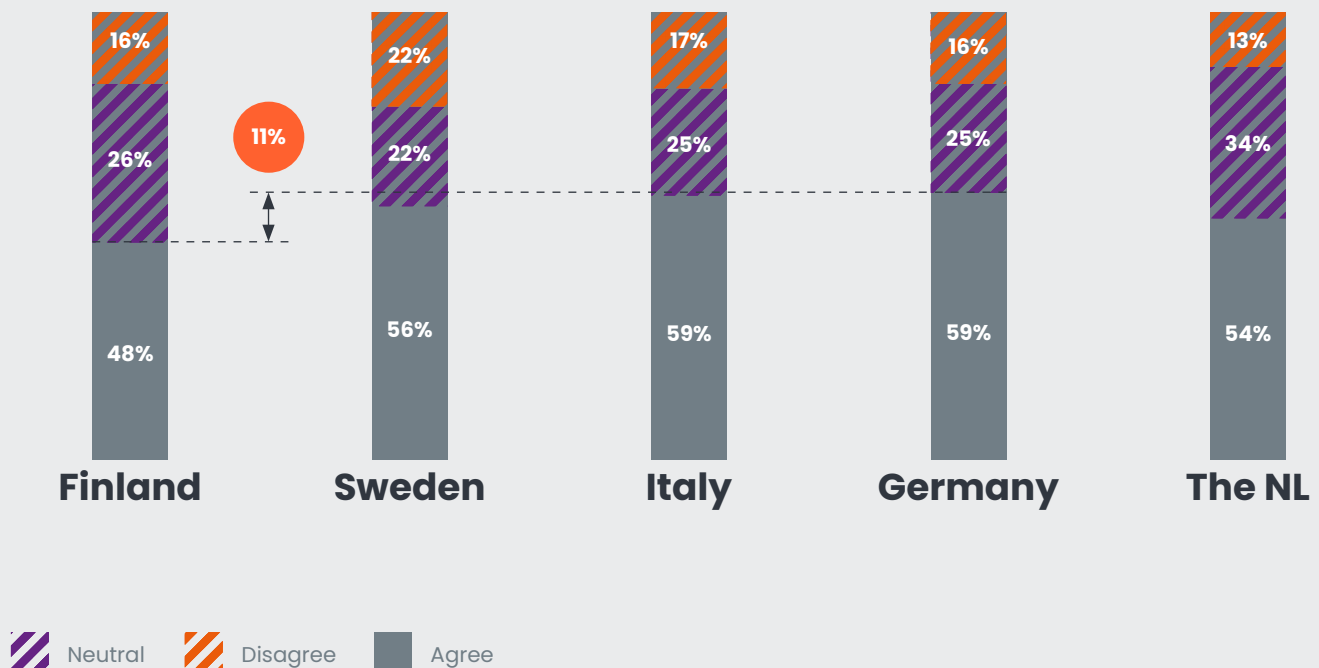
*The bike benefits question section was not presented to UK respondents.

The majority of employees expect mobile access to bike benefits, though expectations differ across European countries.

Employees across all countries expect mobile accessibility for bike benefits, though demand levels differ. Germany and Italy show the strongest expectations, while Finland is more neutral—possibly due to current nondigital offerings. Sweden stands out for having the most divided opinions on the need for mobile access.

Employees, five countries.*

The bike benefit should be accessible through a mobile app.



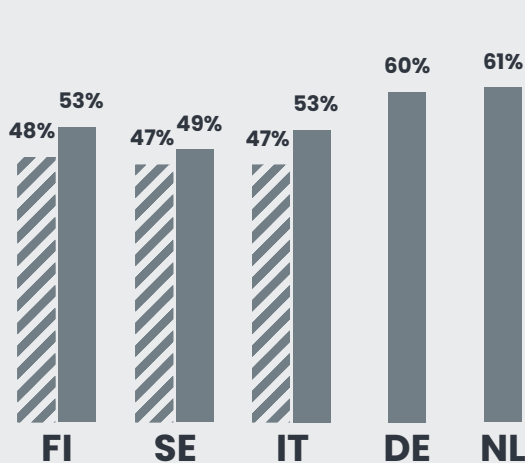
*The bike benefits question section was not presented to UK respondents.

Bike benefits are widely perceived to enhance wellbeing and promote healthier commuting culture across Europe.

Employees across Europe generally view bike benefits as supportive of both personal wellbeing and healthier commuting. The strongest support comes from countries with established cycling cultures, like the Netherlands, Germany, and Finland, while other markets also show growing recognition of the benefits.

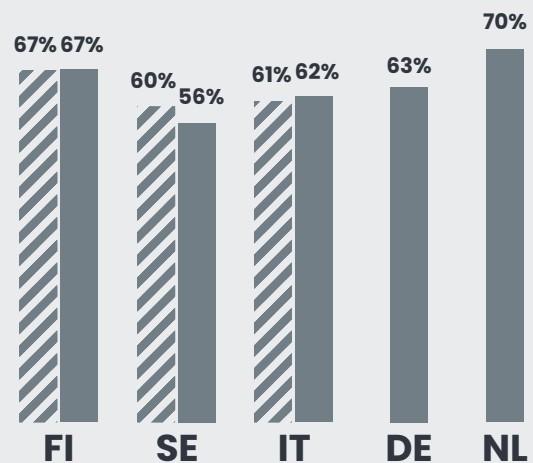
Employees, five countries.*

The bike benefit would positively influence my overall wellbeing.



Employees, five countries.*

The bike benefit would foster a healthier commuting culture.



2024 2025

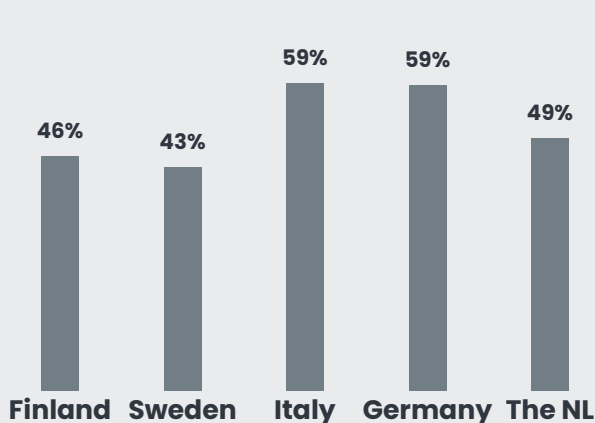
*The bike benefits question section was not presented to UK respondents.

How much can the bike benefit contribute to improve sustainability?

Bike benefits are broadly recognized as supporting organizational sustainability goals, especially in the Netherlands and Finland. However, views differ on their ability to reduce car use—Italian and German employees are more optimistic, while Nordic employees are more skeptical.

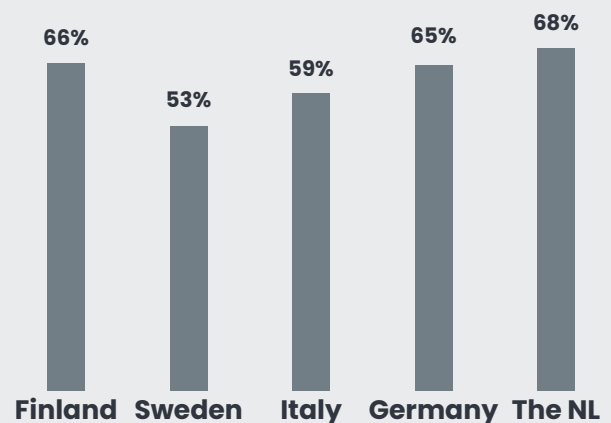
Employees, five countries.*

The bike benefit would make me use my car less.**



Employees, five countries.*

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



*The bike benefits question section was not presented to UK respondents.

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

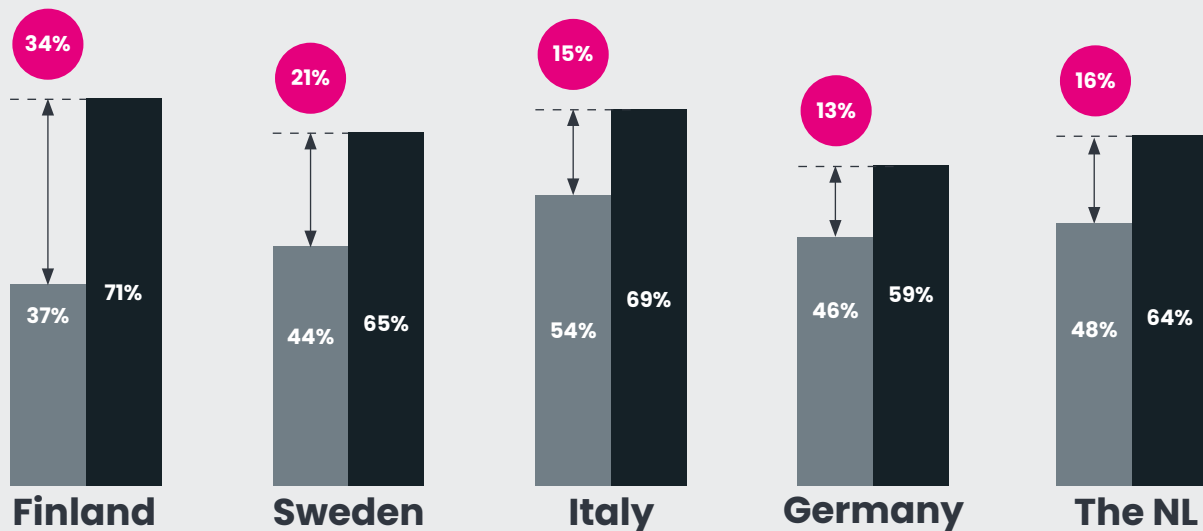
Employers show strong support for used bikes in the benefit program, although employee demand lags slightly behind.

Employee interest in acquiring used bikes through their benefit is limited, with demand varying significantly across countries. While interest is highest in Italy, it's notably lower in Finland. Employers, however, show strong support for including used bikes in benefits, particularly in Finland, where employer enthusiasm far exceeds employee interest, creating a noticeable gap between the two.

Employees vs. Employers, five countries.*

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

Employers: The bike benefit should also include used bike.



*The bike benefits question section was not presented to UK respondents.

Section 9.2: Market-specific benefit interests:

The Wellness benefits. (Friskvårdsbidrag).



Wellness at work: what's driving employer investment.

Encouraging physical activity is the leading driver behind wellness benefits, cited by 36% of employers. This suggests a strong focus on preventive health to reduce long-term costs and absenteeism. Meanwhile, 23% aim to show they care— highlighting wellness as a tool for strengthening employer-employee relationships. Productivity is also a strategic factor, with 16% linking wellness to performance.

Employers, Sweden.

Why does your company provide a wellness benefit to your employees?

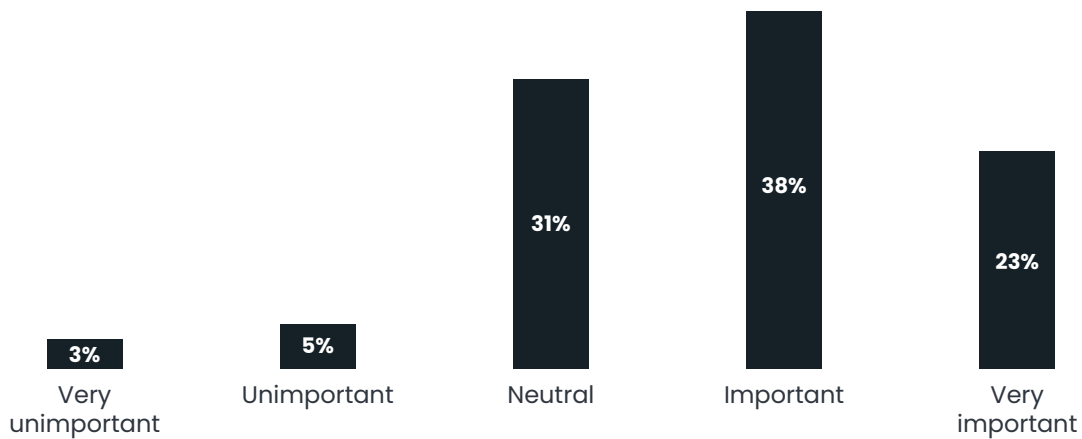


Wellness benefits play a notable role in evaluating potential employers.

61% of Swedish employees say that corporate wellness benefits are important or very important when choosing an employer, showcasing how important it is for employers to invest in this popular benefit.

Employers, Sweden.

Are corporate wellness benefits important to you when choosing an employer?

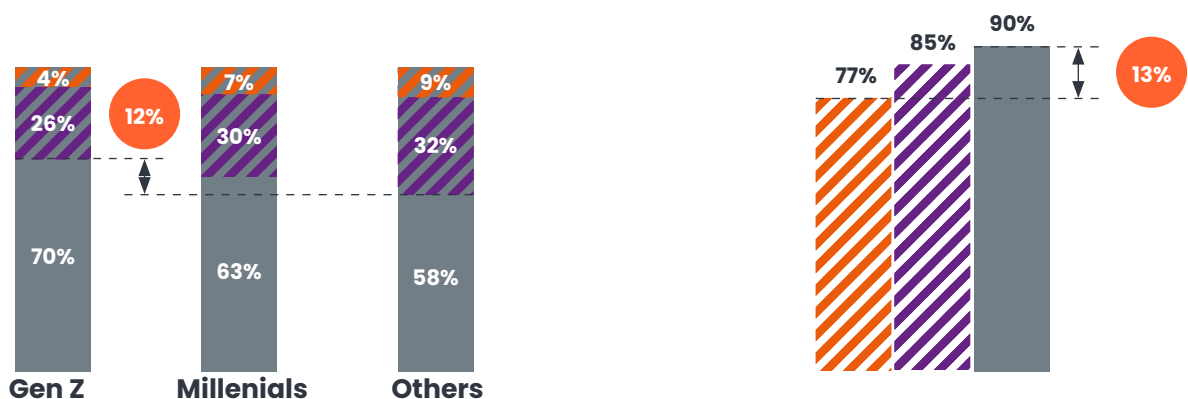


Younger employees in Sweden value the wellness benefit more when choosing an employer, yet older generations make greater use of them.

Employees, Sweden.

Are corporate wellness benefits important to you when choosing an employer?

What percentage of the wellness benefit (friskvårdsbidrag) you used last year (2024)?



Very unimportant Neutral Very important or important

Gen Z Millennials Others

The wellness benefit is widely utilized – and positively impacts wellbeing.

The wellness benefit is widely available and highly used in Sweden, with strong employee engagement and appreciation. Nearly all employees have access, most use it, and the vast majority say it positively impacts their wellbeing and motivates healthier habits.

Employees, Sweden.

Does your employer offer a wellness benefit (friskvårdsbidrag) for its employees?



No Yes

Have you utilized the employer-provided wellness benefit (friskvårdsbidrag)?



I value the wellness benefit greatly.



The wellness benefit positively influences my overall wellbeing.



The wellness benefit motivates me to stay healthy and be more active.



Disagree Neutral Agree

Why are employees using their wellness benefit?

Employees, Sweden.

What is the most relevant outcome from the wellness benefit to you?*

I save money on my wellness related hobbies 42%

I am more active 19%

I feel more healthy 15%

I feel happier 10%

I feel valued by my employer 7%

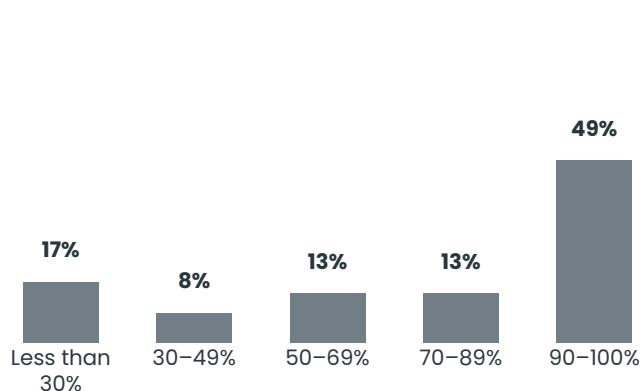
I feel more productive 7%

Wellness benefits see the highest employee engagement.

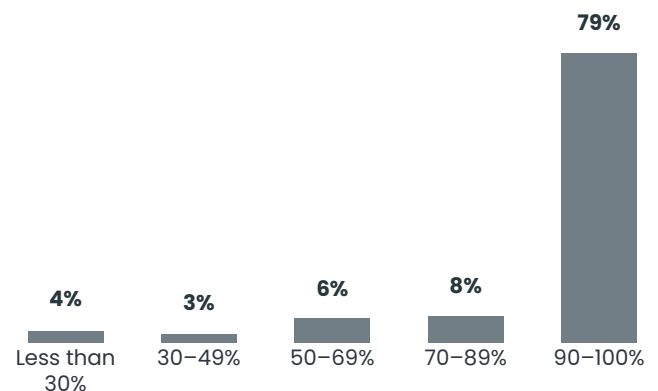
Overall benefit usage is mixed—only about half of employees fully use what’s offered. In contrast, wellness benefits show much stronger engagement, with the vast majority using nearly all of their allowance. Compared to general benefits, wellness perks see significantly higher utilization, suggesting they resonate more with employees and drive greater participation.

Employees, Sweden.

What percentage of the benefits did you use last year (2024)?

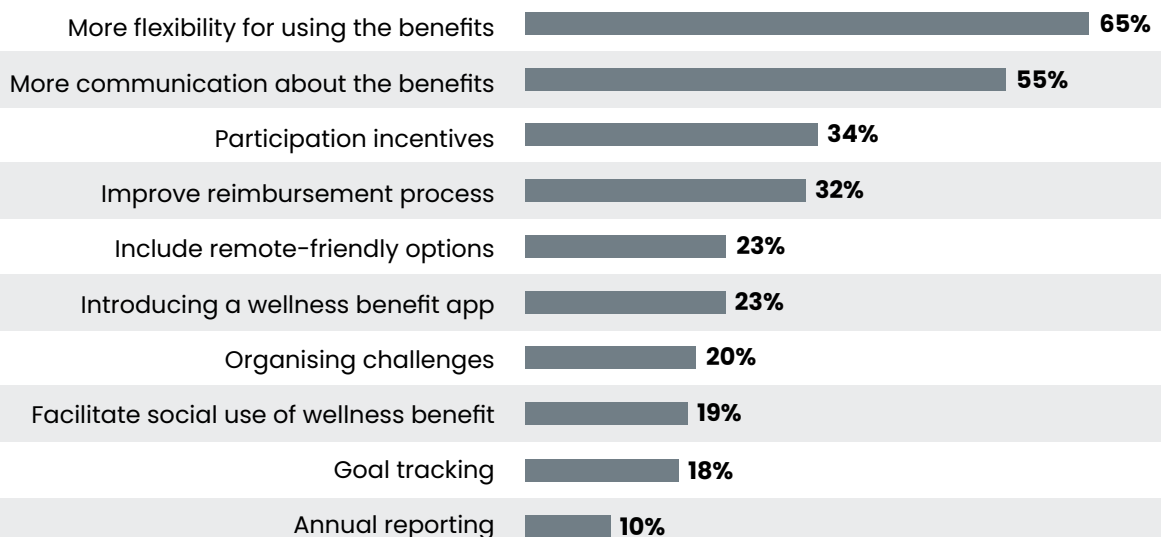


What percentage of the wellness benefit (friskvårdsbidrag) did you use last year (2024)?*



Employees, Sweden.

What types of improvements or initiatives would motivate you to use all of your wellness benefit (friskvårdsbidrag)?



*The question was only presented to respondents who utilize less than 100% of their wellness benefits.

Section 9.2: Market-specific benefit interests:

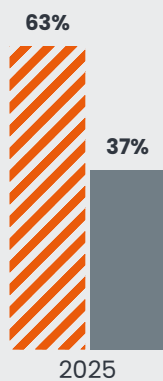
The Lunch benefits.

The lunch benefits is very much sought after, but not so often provided.

Access to lunch benefits is limited, with a minority of Swedish employees having it available. However, those who do have access make strong use of it. There's notable potential for increased uptake, as many employees would take advantage of a lunch benefit if it were offered.

Employees, Sweden.

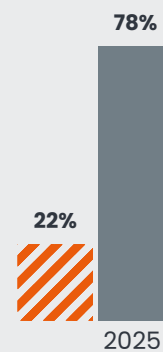
Does your employer offer a lunch benefit for its employees?



Have you utilized the employer-provided lunch benefit?



Would you utilize an employer-provided lunch benefit if available?



 No  Yes

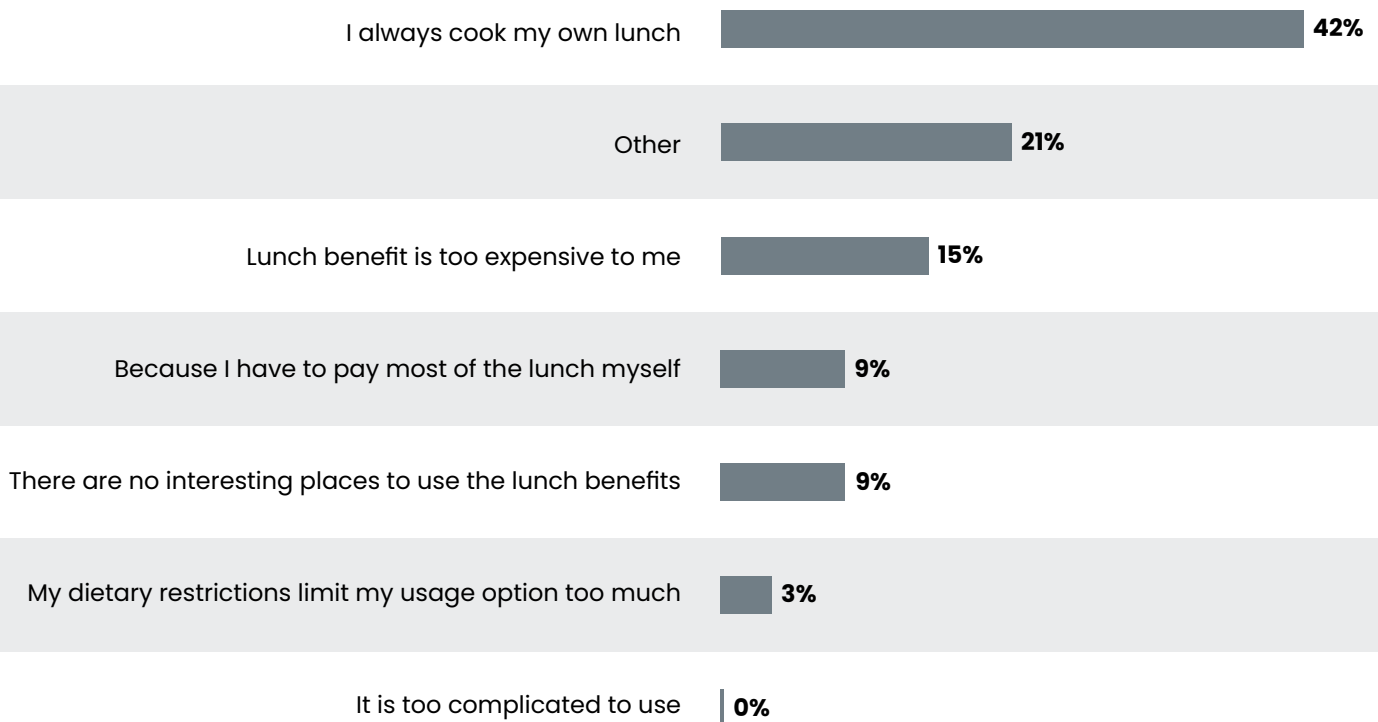
*The question was only presented to respondents who utilize less than 100% of their wellness benefits.

Why is the lunch benefits left unused?

The main reason for not using the lunch benefits is cooking at home, with many employees preferring to prepare their own meals. Cost concerns also play a role, with some employees finding the benefit too expensive or not covering enough of the lunch cost. Secondary barriers include a lack of suitable options and dietary restrictions. However, usability isn't an issue, as there are no complaints about the complexity of using the benefit.

Employees, Sweden.

Why have you not used the lunch benefits offered to you?*



*The question was only presented to respondents who utilize less than 100% of their wellness benefits.

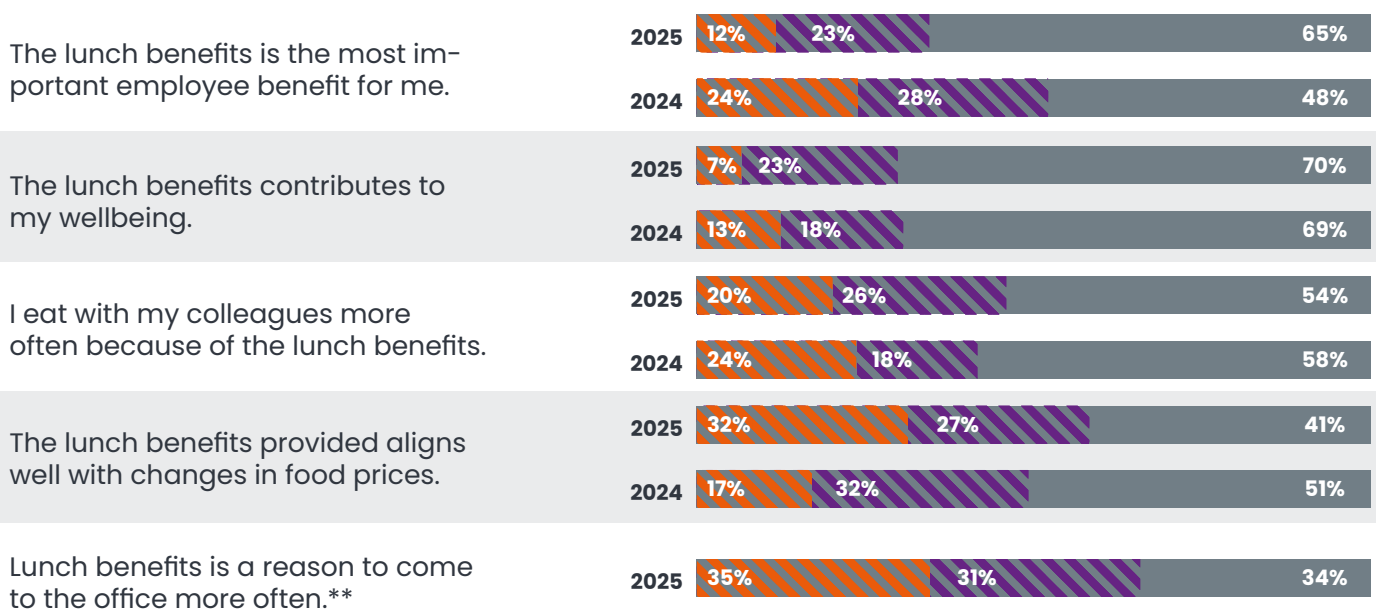
Increasing preference for lunch benefits among those employees who are using it.

An increasing portion of employees view the lunch benefits as their most important benefit. In 2025, 65% of employees agree that the lunch benefits is their most important employee benefit, up from 48% in 2024.

The lunch benefits is a wellbeing staple. In 2025, 70% of employees agree the lunch benefits contributes to their wellbeing, consistent with 69% in 2024.

The lunch benefit's influence on office attendance is mixed. Only 34% of employees in 2025 agree that the lunch benefits is a reason to come to the office more often, while 35% disagree and 31% remain neutral—highlighting a lack of consensus on its role in workplace presence.

Employees, Sweden*



Disagree
 Neutral
 Agree

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

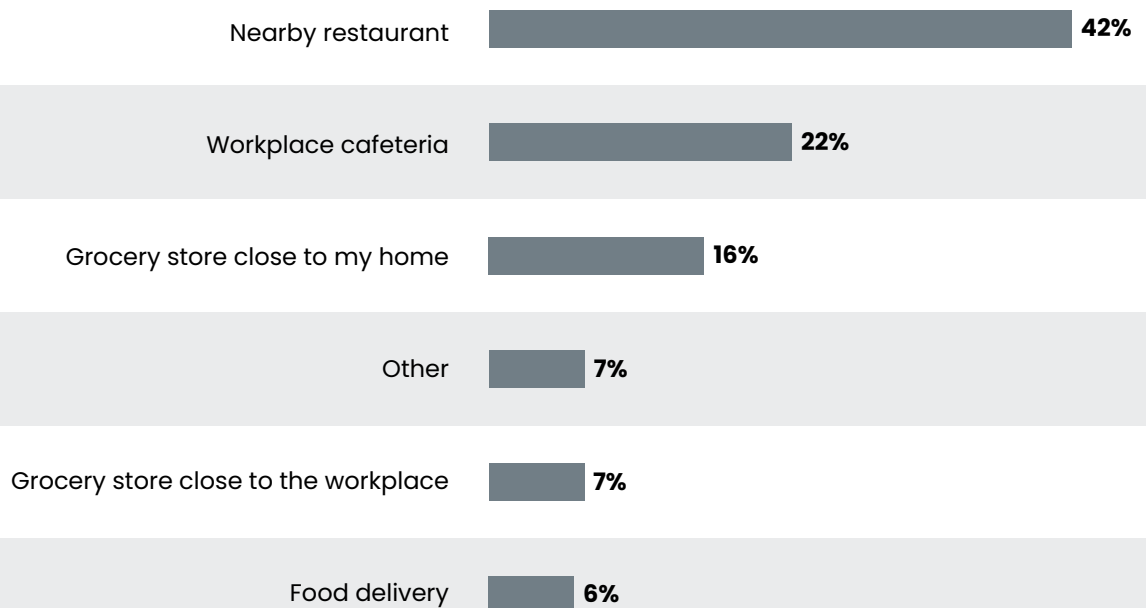
**The statement was presented first time in 2025.

Most employees in Sweden use their lunch benefits at nearby restaurants.

The most common location for using lunch benefits is nearby restaurants, with a significant portion of employees opting for this option. Workplace cafeterias and grocery stores near home also see considerable usage. Food delivery remains a rare choice for lunch benefits, with only a small percentage of employees using it. Other less common options include school cafeterias, staff kitchens, and business trips.

Employees, Sweden.

Where do you usually use the lunch benefits?*



*The question was only presented to respondents who utilize less than 100% of their wellness benefits.



Key takeaways:

Market-specific benefit interests.

- » **Many would value the bike benefit, and see its potential to foster a healthier commuting culture.**
- » **Wellness is the most used benefit in Sweden, and a majority claims it to be an important factor when considering a new employer.**
- » **More employees now say the lunch benefit is their most valued perk, and the majority report it encourages them to eat with colleagues more often.**

Insights from Swedish workplaces: How benefits are becoming a strategic tool for the employers of tomorrow.

As workplaces continue to change, employee benefits have become a strategic focus. They're not only key to attracting and retaining talent but also to creating environments where people thrive. This report highlights how Swedish employers are approaching benefits — and why it matters:

- 87% of Swedes value physical health most, but only 35% of employers plan to spend more on it.
- In 2025, 51% of jobseekers declined offers due to poor benefits.
- Two in three employees say benefits improve their wellbeing. Over half feel more motivated to stay active.
- 46% say benefits support a healthy work-life balance, especially among Gen Z.
- More than half believe wellbeing perks boost engagement more than a pay raise.

At the same time, budgets are tightening and HR teams are under pressure. Digital tools like Epassi can help. Our mobile-first platform increases usage, cuts admin time, and strengthens your employer brand. In fact, 70% of employees say mobile access makes them more likely to use their benefits, and 59% say it encourages healthier habits.

Discover how Epassi can help you create a more
engaged and healthy workplace