

New research: Number of employers supporting four pillars of health and wellbeing still falls short

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Little over half of employers provide support for mental and social health, and less than half provide support for physical and financial health, according to new research<sup>1</sup> from [Towergate](#) Employee Benefits.

For which of the four pillars of health and wellbeing do you provide employees with support?	
Mental health and wellbeing	54%
Social wellbeing	52%
Physical health and wellbeing	44%
Financial health	43%
None of these	9%

Debra Clark, head of wellbeing at Towergate Employee Benefits, says: “With so much readily available and affordable support for employers to offer across the four pillars of health and wellbeing – physical, mental,

financial and social health – it is hard to understand why so many employers are falling short in making sure their workforce is fully supported.”

Over 3 million employees have no support

The 9% of employers stating they do not provide support for any of the four pillars of health and wellbeing is a very stark figure when given due consideration. With 33.86 million people currently employed in the UK<sup>2</sup>, this indicates that over 3 million employees are receiving no health and wellbeing support at all.

Employers concerned about their workforce

When it comes to how employers feel about the health and wellbeing of their employees, mental health is the biggest concern, stated by over half (51%) of employers. Physical health of employees is a concern for 49% of employers, and 46% are concerned about their employees’ financial health. Social health of employees is a concern for a third (33%) of employers. Just 10% of employers stated they had no concerns for the health and wellbeing of their workforce. In practice, they all need to be supported, as if one area is lacking, all can be affected.

Support by size of company

It is interesting to note that the research shows significant differences in support depending on the size of company. For all four of the pillars of health and wellbeing, companies with 20 or fewer employees are least likely to provide support, and large corporates with 250+ employees are most likely to provide support. For mental health and wellbeing, large corporate employers with 250+ employees are almost twice as likely to provide support as companies with 20 or fewer employees.

For which of the four pillars of health and wellbeing do you provide employee support?			
	2-20 employees	21- 249 employees	250+ employees
Mental	41%	54%	78%
Social	42%	53%	66%
Physical	36%	43%	59%
Financial	35%	41%	63%

There are approximately 5.5 million SMEs (those with fewer than 250 employees) in the UK<sup>3</sup> and they all need to recruit talent. This means it’s important to offer employees the support they need – the support they are more likely to get from larger corporates. The better the employee benefits package – including support for health and wellbeing – the better position SMEs are in to compete for talent.

Debra Clark comments: “If employees feel supported, this will benefit the company too – in increased

motivation, less absence and higher productivity – so it’s an area that no business, of any size, can afford to ignore.”

#### Taking the easy route

The research shows that provision of support is almost as strong for social wellbeing as it is for mental wellbeing, and is higher than the support provided for physical and financial wellbeing. However, the findings show that social wellbeing is the area of least concern to employers. It is important that health and wellbeing support is provided to meet the most pressing needs and not just in the easiest way. Employers may believe that by running a bingo night or bringing in pizza deliveries that they are providing for employee wellbeing but, in reality, the support needs to be directed in the right places to be effective. It is vital therefore that employers take time to find out where their employees really need support. This can be as simple as running online surveys. Then, vitally, the employer must act to provide support specific to the areas of need.

#### Available support

Mental health support may include access to counselling through an employee assistance programme or standalone employee benefit, or digital tools to promote mental wellbeing. Support for physical health could include access to a virtual GP, dental, cash plans, or private healthcare, any of which could prove invaluable, especially given the pressure on the NHS and delays for diagnosis and treatment. Equally, physical health could be boosted by something as simple as exercise programmes. Offering support for financial health may mean providing access to financial planning information or debt counselling. Social wellbeing can be boosted by encouraging a sense of community at work, and this can be particularly important with the possibility of isolation through hybrid working.

It is worth remembering that physical, financial and social worries can also have big implications on mental health, so a holistic approach will be most effective.

1. Research conducted by Opinium on behalf of Towergate Employee Benefits among 500 HR decision makers across the UK from 7 to 16 January 2025.
2. [UK Labour Market Statistics - House of Commons Library](#)
3. [Business population estimates for the UK and regions 2024: statistical release - GOV.UK](#)