

2025
**WORKFORCE
TRENDS**
REPORT SERIES

Workplace Wellbeing Index

Benchmarking data and insights on
workplace wellbeing strategy

AUSTRALIA EDITION



Gallagher

Insurance | Risk Management | Consulting

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About Gallagher

Foreword from Maxxia

As the 2025 Australia Workforce Trends Tour partner, Maxxia is proud to support this important research from Gallagher. It's a powerful reflection on what employees expect from work today, and how employers can meaningfully respond.

This year's Workplace Wellbeing Index arrives at a critical moment: The report shows us that one in four employees is experiencing burnout, and trust in employer action is declining. The report also reveals that 62% of employees say the benefits they receive from work are important, a reminder that benefits are no longer optional extras. They are a central part of the employee value proposition.

The data supports what we know here at Maxxia: organisations that embed employee wellbeing into their core strategy are better placed to attract and retain talent, improve engagement and drive performance. And when remuneration increases aren't always possible, well-designed benefit programs offer a powerful lever, helping employees stretch their income, feel more supported at work, and stay engaged.

Flexible work options, tailored financial support and tools like My Maxxia can help organisations deliver meaningful employee benefits. Maxxia partners with employers to develop benefit programs designed to meet workforce needs — programs that are adaptable, measurable and able to evolve over time. These programs can complement existing wellbeing initiatives, create value for both employers and employees, and adjust as workplace requirements change.

We're proud to be part of this conversation, and to support organisations on the journey toward more meaningful, measurable employee wellbeing.

Enjoy the read.



Introduction

For the fourth consecutive year, Gallagher’s Workforce Trends Report: Workplace Wellbeing Index provides in-depth insight and analysis on employee wellbeing and its impact on business performance. With over 2,500 responses from a broad scope of industries, the report continues to offer one of the most comprehensive studies on the state of employee wellbeing in Australia.



Each year the Workplace Wellbeing Index offers a rare opportunity to examine in detail the sentiment of Australian employees for their workplace.

In previous editions, we highlighted how employees feel about their workplaces and the best ways organisations can utilise their resources to improve employee wellbeing and their business performance overall.

In 2025, the warning signs from our data are self-evident — **we are at a critical juncture with employees.**

While we saw a slight increase in the percentage of employees experiencing low wellbeing, more than 1 in 4 respondents told us that they are currently experiencing burnout.

The rise in burnout is coupled with a decrease in employee engagement levels and intentions to stay with their current organisation. Employees are at breaking point.

The promises employers have made to their people in recent years have not materialised. Employees feel less connected to their work and their colleagues despite an increase in face-to-face connectivity driven by a return to shared workspaces.

The sense of purpose and community many find in their work is beginning to erode, as employees realise that their feedback on wellbeing has fallen on deaf ears. Many organisations continue to view their responsibilities toward wellbeing as purely reactionary and focused on individual rather than systemic issues.

If things go wrong, they can take action and help the person in crisis, rather than placing employee wellbeing at the heart of their organisation. Adopting a holistic focus on wellbeing can ensure that all employee experience are positively impacted and that the same mistakes are not repeated.

We have seen many positive inroads into the wellbeing and benefits space in recent times. Employees are much more aware of what good and bad looks like thanks to a continued focus on wellbeing in the broader society.

This heightened awareness is a double-edged sword for many businesses. Employee expectations have now risen and the old way of doing things will not suffice to quell the rising tide of employee discontent.

These challenges bring a huge opportunity.

The organisations that act and do so quickly, will be the ones to reap the rewards. Continuing to ignore employee feedback will prove costly.

An organisation’s people are its most important resource and most loyal customer. Based on the data we have analysed, these ‘customers’ are increasingly burnt out and their words could turn into action.

But time is running out unless organisations shift the narrative and genuinely focus on employee wellbeing.

There is still time for organisations to act. But time is running out.

Gallagher is Australia’s leading workplace wellbeing and business performance consultant. Backed by global expertise and local knowledge, we specialise in maintaining the critical link between people’s wellbeing and organisational success through people strategies that deliver results. You will find contact details at the end if you would like to further explore any of the topics raised by this report.

2,500+
Respondents

Key Trends of 2025

1

Sustained employer inaction on wellbeing is being keenly felt by employees, as overall burnout rises.

2

The importance of flexible work arrangements remains with several opportunities for employers to stand out in the benefits space.

3

Senior leaders can no longer afford to ignore wellbeing — the cost for doing so continues to mount.





Introducing the Wellbeing Workers

For the first time, we have been able to analyse our data to capture the three personas, or Wellbeing Workers that make up any workplace: **Thrivers**, **Survivors** and **Strugglers**.

We have taken data on a combination of both organisational and lifestyle factors to compare and contrast the different elements of work that matter to these personas. Organisations can draw on this data to offer a more tailored approach to wellbeing and benefits to meet their employees where they are.

Thrivers, Survivors and Strugglers may need different things to help support, level up or maintain their wellbeing. However, there are several areas of common ground that each share, which gives businesses an opportunity to seek value from their wellbeing and benefits packages.

Throughout the report, we will reference these three personas to give valuable insights that organisations can use to build on and adapt their current offerings to help more of their employees.

When we examine our Wellbeing Workers across key performance outcomes we see real and meaningful differences.

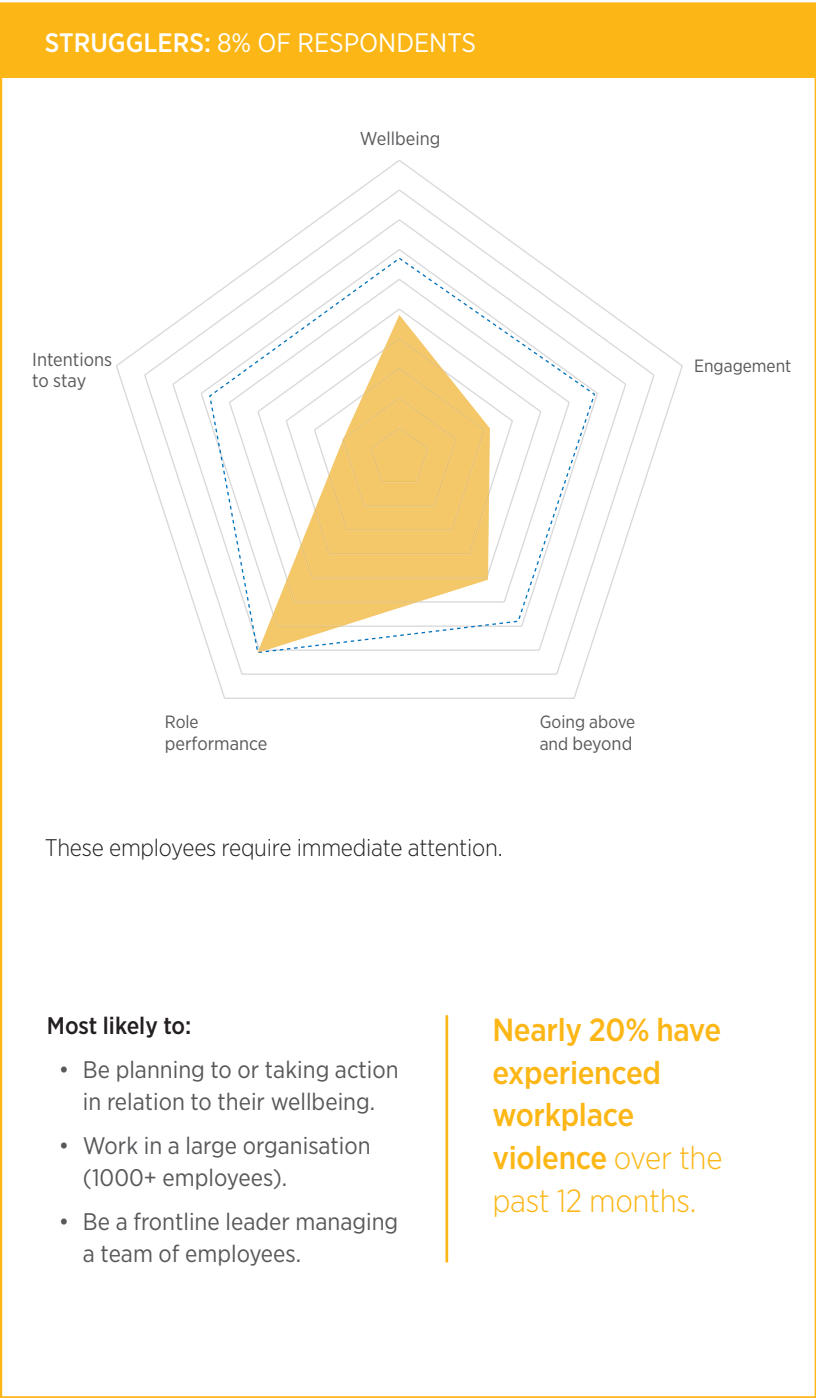
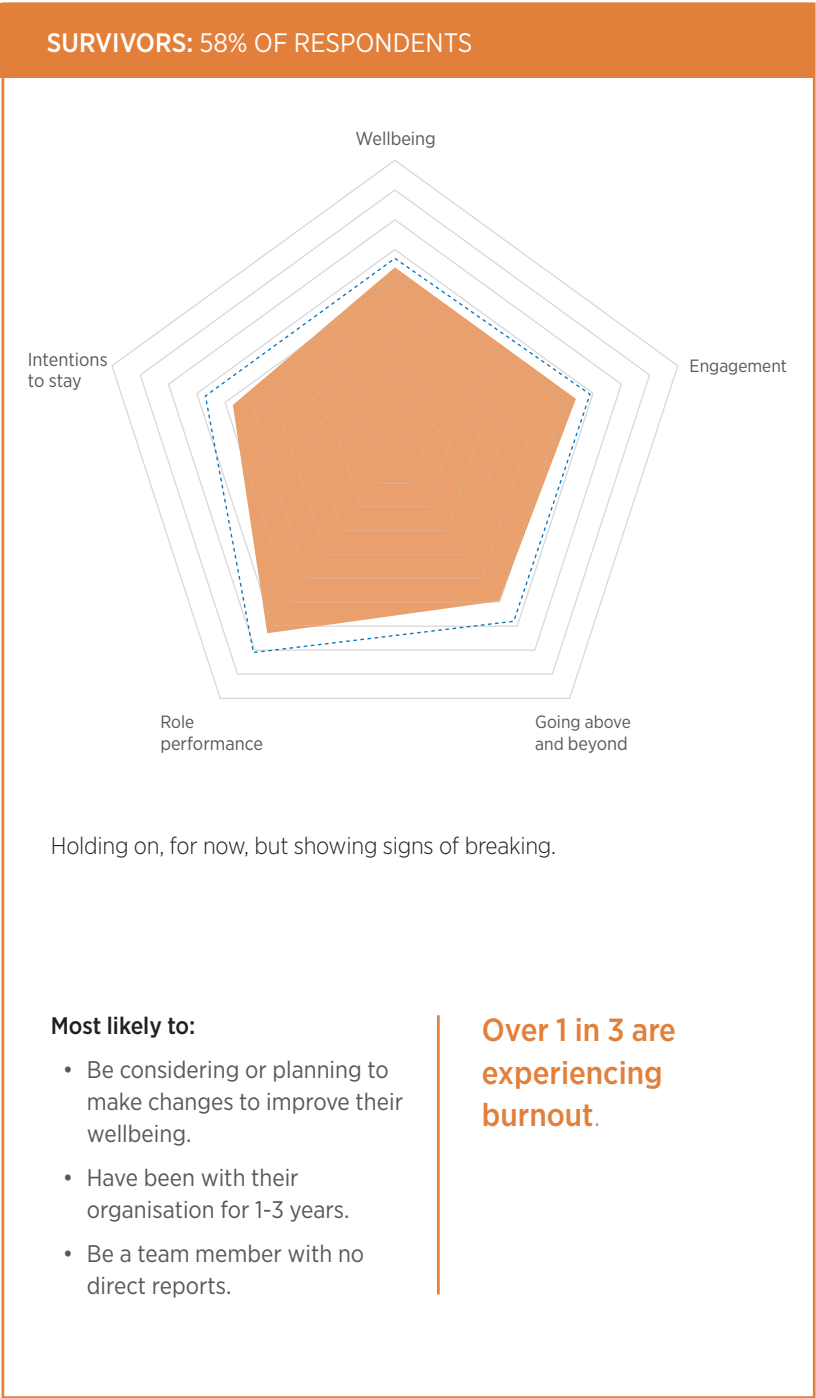
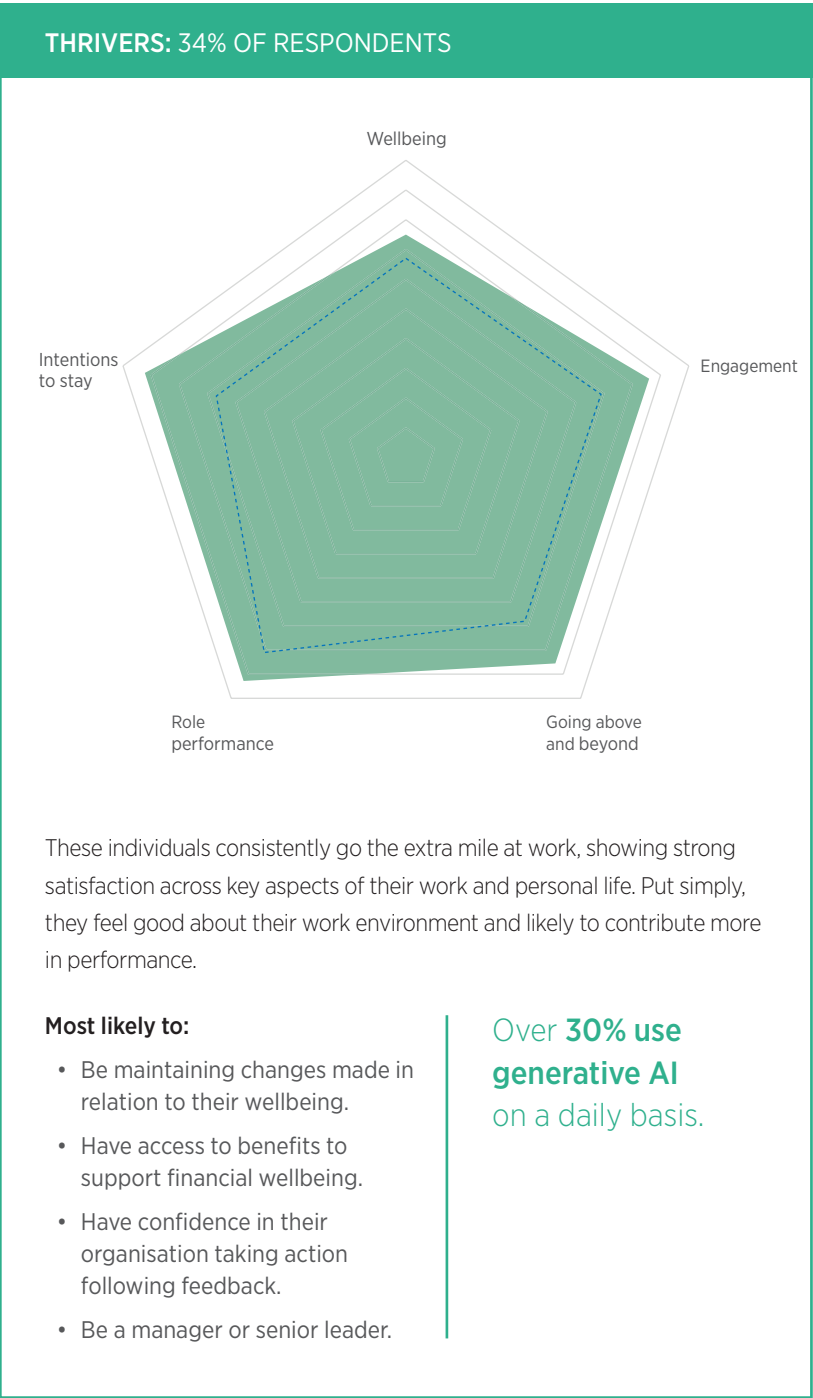
Thrivers report high levels of satisfaction across both personal and work domains and when we examine work performance outcomes, we see Thrivers consistently go the extra mile at work, report high intentions to stay and high engagement.

Our Survivors sit in the middle, showing varied satisfaction across personal and work-related domains. In the context of performance, this means Survivors are hanging on, but starting to show signs of weaker engagement, discretionary effort and intentions to stay.

Finally, the smallest yet most at risk group is our Strugglers, who report a high level of dissatisfaction across key personal and work-related domains. In relation to performance, Strugglers might be just meeting expectations, but this is coming at a real cost, with poor wellbeing and engagement.

Across each performance outcome, Thrivers are notably higher than Survivors and Strugglers.

These spider charts present results across key performance outcomes of our three personas. Here more area shaded represent a higher score and the blue outline represents the average.



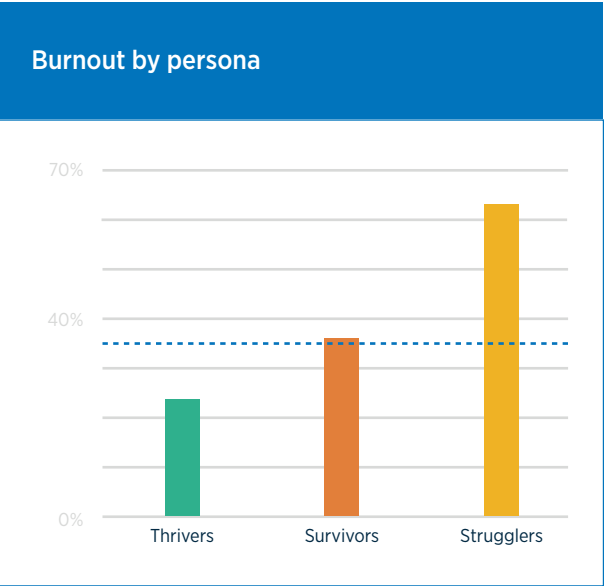
The negative consequences of prolonged stress

Burnout is characterised by exhaustion, cynicism and decreasing sense of personal accomplishment.

Burnout happens when people are exposed to prolonged workplace stress with limited support. **Our Survivor group is at tipping point with 1 in 3 experiencing burnout.** This figure doubles when we turn to our Strugglers with close to two thirds at burnout and as we will outline later, their work environment is likely one of high demands and low support.

1 in 3

Survivors are experiencing burnout.

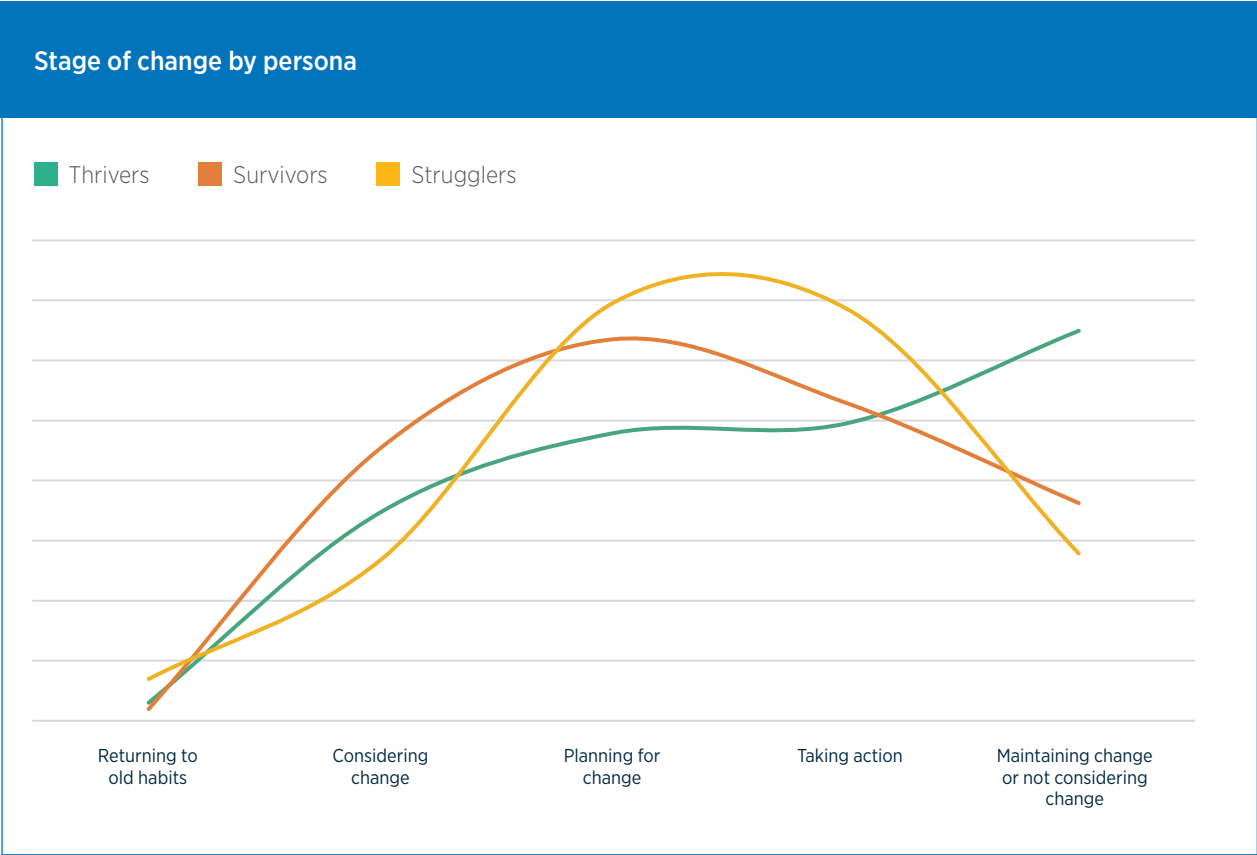


The wellbeing journey is important as it highlights the opportunity to support employees proactively in strengthening wellbeing, and to avoid waiting until things are at breaking point.



The wellbeing journey

Acknowledging the shared responsibility to wellbeing between employees and employers, we have captured the stage employees are in making change to their wellbeing. Here we observe some clear differences by persona. The majority of our Thrivers are focused on maintaining actions they have made to strengthen their wellbeing. In contrast Survivors, who we have suggested are at a tipping point, are starting to consider making change. Meanwhile our Strugglers have likely reached a level of wellbeing that has triggered more direct planning and action. **This pattern is important as it highlights the opportunity to support employees proactively in strengthening wellbeing, and to avoid waiting until things are at breaking point.**

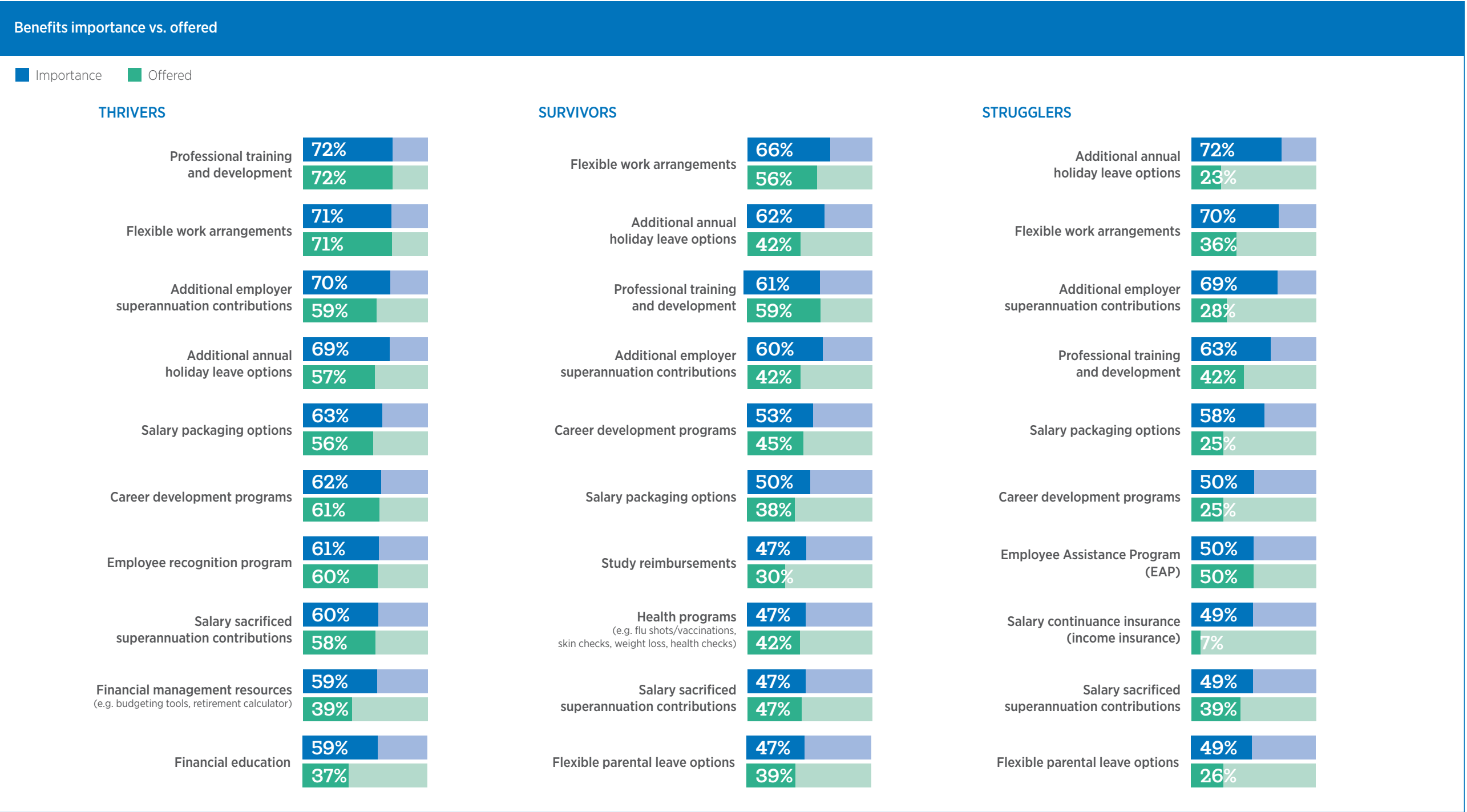


Diving deeper into benefits

Benefits continue to form an essential component to any robust wellbeing strategy. While in previous years we have reported trends examining what employees want and what is on offer, this year we dive deeper to see how this plays out for our different personas. Overall, we can see that Thrivers are offered a wider range of benefits and this speaks to them working in organisations that prioritise wellbeing initiatives. If we look deeper, **we see some similarities in terms of what is important, with flexibility, additional leave and superannuation contributions featuring in the top five for each.** However, it is important to consider how these benefits may be viewed differently by each segment when we also examine it against what is on offer.

The impact of benefits

For example, our Thrivers rate professional training and development as most important and pleasingly over 70% report it is available to them. This speaks to employees that are looking for growth to continue to deliver high performance. In contrast, our Strugglers also rate professional development and training as very important, yet less than half have access to it. For a group that is showing signs of disengagement and intentions to leave, this could be a factor that is contributing to this sentiment.



Benefits are not enough:

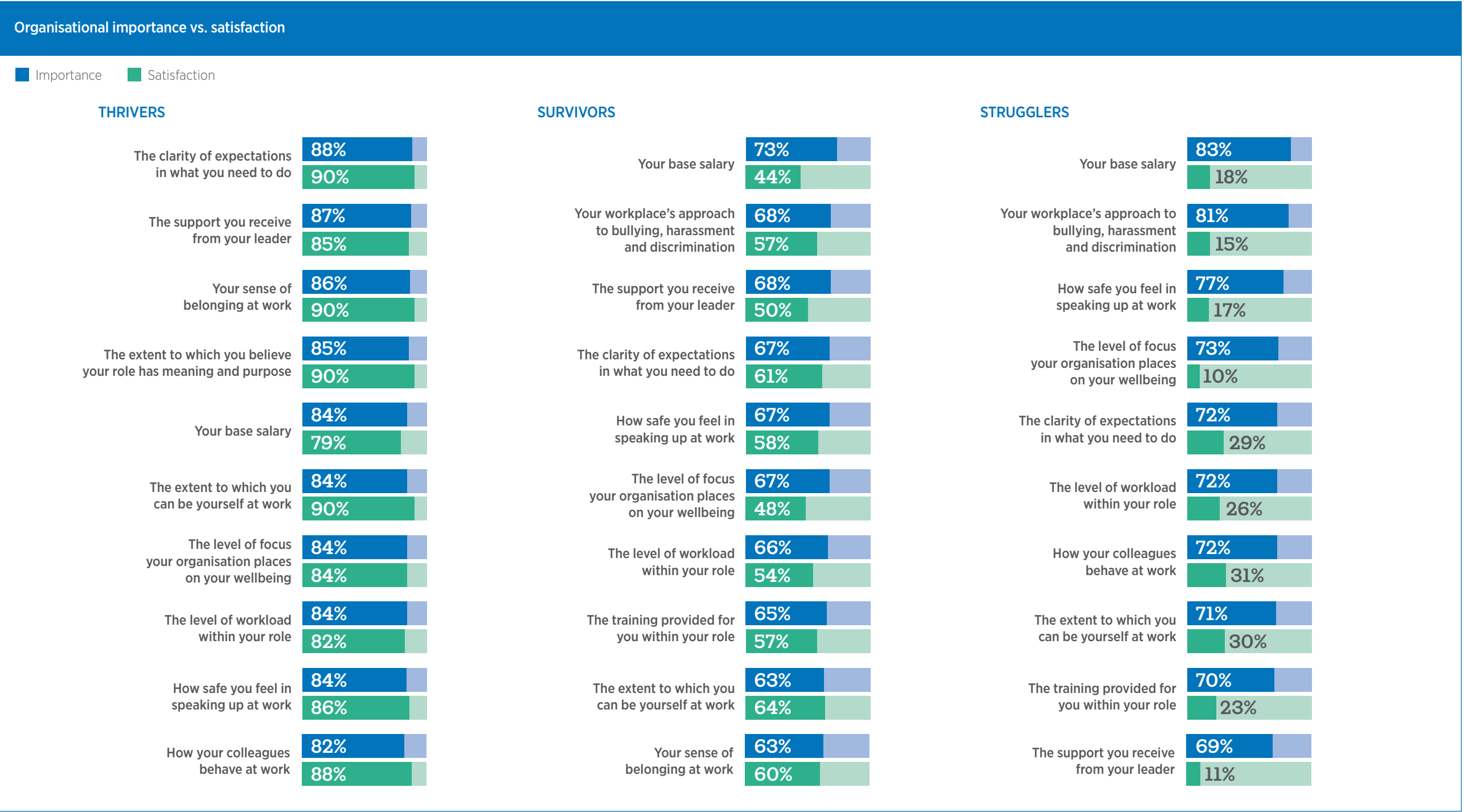
Why job design and work environment matter

While benefits are an important component of supporting employee wellbeing we must also look at the work environment when developing a successful wellbeing strategy.

The design of work and the environment is a critical consideration when addressing employee wellbeing. Too often organisations look to quick fixes or reactive strategies to address employee wellbeing. These tend to be individually focused and do not consider the context in which the employee is currently working.

Again, we see some common themes when we take a look at how our three personas rate aspects of their role and work environment. This confirms the need to establish good practices around designing work that meets needs for clarity, purpose, autonomy and feeling safe.

Examining the experience of work across our three personas we see several examples of this. One example is how employees view their organisations' approach to bullying and harassment. While rated as important by all three personas, there is real and meaningful difference in the current level of satisfaction with this element, decreasing significantly between from the Thrivers (above 80%) down to the Strugglers (15%).





Employee wellbeing

Warning signs emerge as employer inaction is strongly felt by employees.

Workplace wellbeing — having positive feelings and a sense of fulfillment from work — is important for all employees at every organisation.

Employees that demonstrate a higher level of wellbeing work more effectively and will demonstrate greater loyalty to their organisation.

After a slight rise evidenced in the 2024 report, we have seen **the rate of employees that experienced a high level of wellbeing decrease from 53% to 51% year on year.**

While this decrease is concerning, what is more alarming is the rise in burnout with now just over a quarter of employees indicating they are showing signs of burnout.

Year on year wellbeing changes			
	2025	2024	Change
Wellbeing overall	51%	53%	2% ▼
Engagement	56%	57%	1% ▼
Intention to stay	67%	68%	1% ▼
Confidence in action being taken after providing feedback on wellbeing	50%	52%	2% ▼
Absenteeism	41%	39%	2% ▲
Burnout	26%	23%	3% ▲

Wellbeing warning signs

Wellbeing remains critical for employees. For the second consecutive year, around 3 in 4 employees (74%) surveyed noted that their wellbeing is their top priority over the next year.

The yearly wellbeing metrics analysed showed that employees are approaching their breaking point. While overall rates of wellbeing held firm, those experiencing burnout worryingly rose.

Compared to 2024, employees feel less engaged, are more likely to jump ship and have less faith that their feedback on wellbeing will be actioned in a meaningful way.

The data shows that, almost across the board, those surveyed are facing heightened psychosocial hazards in relation to how change is managed, psychological safety and workplace behaviour. This is compounded by declining trust that their organisation and leaders will address their concerns and do not trust that their organisations and leaders will address their concerns.

What is a psychosocial hazard?

Definition: anything at work that can harm someone’s mental health. This includes violence, aggression, bullying, inadequate rewards and recognition, poor job design or change management.



Employees say that they are currently experiencing burnout.

The risks of low wellbeing

Change to absenteeism and presenteeism are two costly outcomes when employees are experiencing low wellbeing.

If employees are so burnt out that they are not showing up for work, the impact on the bottom line will be felt. But what about those employees who do show up, even when they do not think that they should?

Over 80% of people with low wellbeing reported continuing to work when they felt that they should not. And while presenteeism figures remained steady since 2024, the rising rates of burnout are both worrying and stark.

Over a quarter of employees told us that they are experiencing burnout. The rising rate of burnout not only increases the risk of mental or physical injury, it makes the likelihood of an employee exiting the business more probable.

Both internal and external factors combine to raise burnout rates and stress. The latter includes cost of living pressures alongside personal stressors in their everyday lives, which means that people have a reduced capacity to deal with the same issues in the workplace.

Given the increased awareness of wellbeing in the broader society, many employees come to expect more from their organisation or leaders. But they are not receiving these additional levels of support.

Wellbeing in focus

This rise in employee expectations is not being met by employers. If this does not change soon, organisations will start to incur significant costs associated with a drop in wellbeing.

Quite simply, employees are not happy with the focus that employers place on wellbeing. Their satisfaction dropped by 6%, while close to three quarters of employees highlighting the importance of this focus on wellbeing.

Furthermore, three quarters of Strugglers disagreed when asked if they are confident that their employer will take action following a wellbeing survey.

This lack of action is impacting the trust employees place in their leaders. Just over half (50%) of those in the Survivors persona were favourable about the level of support they received from their leader. Worse still, of those identified as Strugglers, arguably the group requiring more support, **over two thirds were unsatisfied with the support they receive from their leader** (compared to less than 5% for those Thrivers).

Employees feel less engaged, are more likely to jump ship and have less faith that their feedback on wellbeing will be actioned in a meaningful way.

Key to building trust with employees is moving from just listening to action. The findings highlight a stark difference in employee confidence in action between the different persona groups. Close to 3 in 4 of Thrivers (73%) are confident in action being taken following providing feedback in contrast to less than 10% of Strugglers.



Employees highlighted the importance of an organisational focus on wellbeing.

Confidence in action being taken following an employee wellbeing survey at organisation

	Overall	Thrivers	Survivors	Strugglers
Favourable	50%	73%	42%	8%
Neutral	28%	20%	35%	16%
Unfavourable	21%	7%	23%	75%

Current level of satisfaction with the support you receive from your leader

	Overall	Thrivers	Survivors	Strugglers
Favourable	59%	85%	50%	12%
Neutral	26%	12%	35%	19%
Unfavourable	15%	4%	15%	69%

Frontline fears

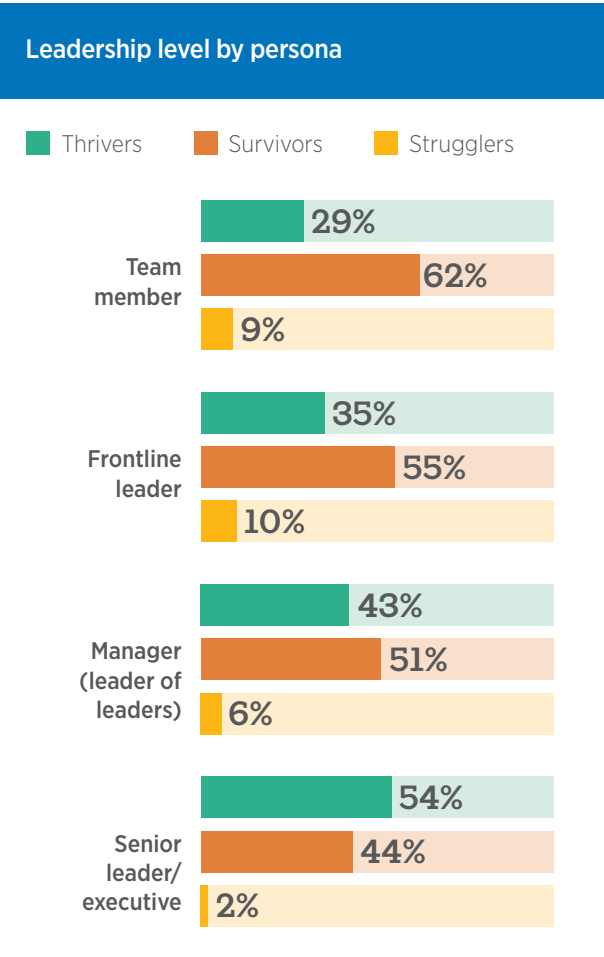
Frontline workers — particularly those leading teams — are the hardest hit by wellbeing issues.

The analysis shows that 10% of these frontline leaders are in the Strugglers persona, compared with just 2% of senior leaders. Similarly, over a third (34%) of frontline leaders are considered Thrivers, compared with 54% of senior leaders and 42% of managers.

Frontline leaders find themselves in a bind. Responsibility and risk have filtered their way down to them without the necessary upskilling to succeed. They also reported a lack of support from their managers to help fill the gap.

As the ways in which we work continue to shift, personalisation will be vital to ensure that organisations can both attract the right talent and keep existing workers both happy and healthy.

Addressing employee concerns and designing customised wellbeing strategies must be a priority for employers. There are several factors to consider, including role, life or career stages. This also provides a precious opportunity to speak more directly to their employees to better understand and meet their needs.



A business imperative

While the data points analysed are a warning to organisations, the die is not yet cast. By acting now, organisations can redress the balance with their employees and help figure out ways to improve wellbeing.

Organisations need to step away from a reactive approach to wellbeing. Only acting when things have gone or are going wrong will lead to the same mistakes being repeated. It is a band aid approach that serves neither the organisation nor their employees.

Asking and listening to employee feedback and concerns and then acting on the results builds a workplace that prioritises wellbeing and cuts off the issues that low wellbeing can bring.

By acting now, organisations can redress the balance with their employees and help figure out ways to improve wellbeing.

What influences wellbeing?

To design and implement better strategies to improve wellbeing, it is important to understand what the drivers are.

From the first Gallagher report in 2021, a focus on mental health has always been key to improving the wellbeing of employees. But it is not a silver bullet.

Organisations must also look at how work is designed to build purpose, meaning and belonging to increase wellbeing for all. Fostering that community within a workplace takes more than a return to office mandate. Employees need to be actively engaged and listened to, so they can help drive their own sense of purpose and belonging.

Top drivers of workplace wellbeing

- 1 Mental health
- 2 Sense of purpose in life
- 3 Physical health
- 4 Sense of belonging at work
- 5 Role has meaning and purpose

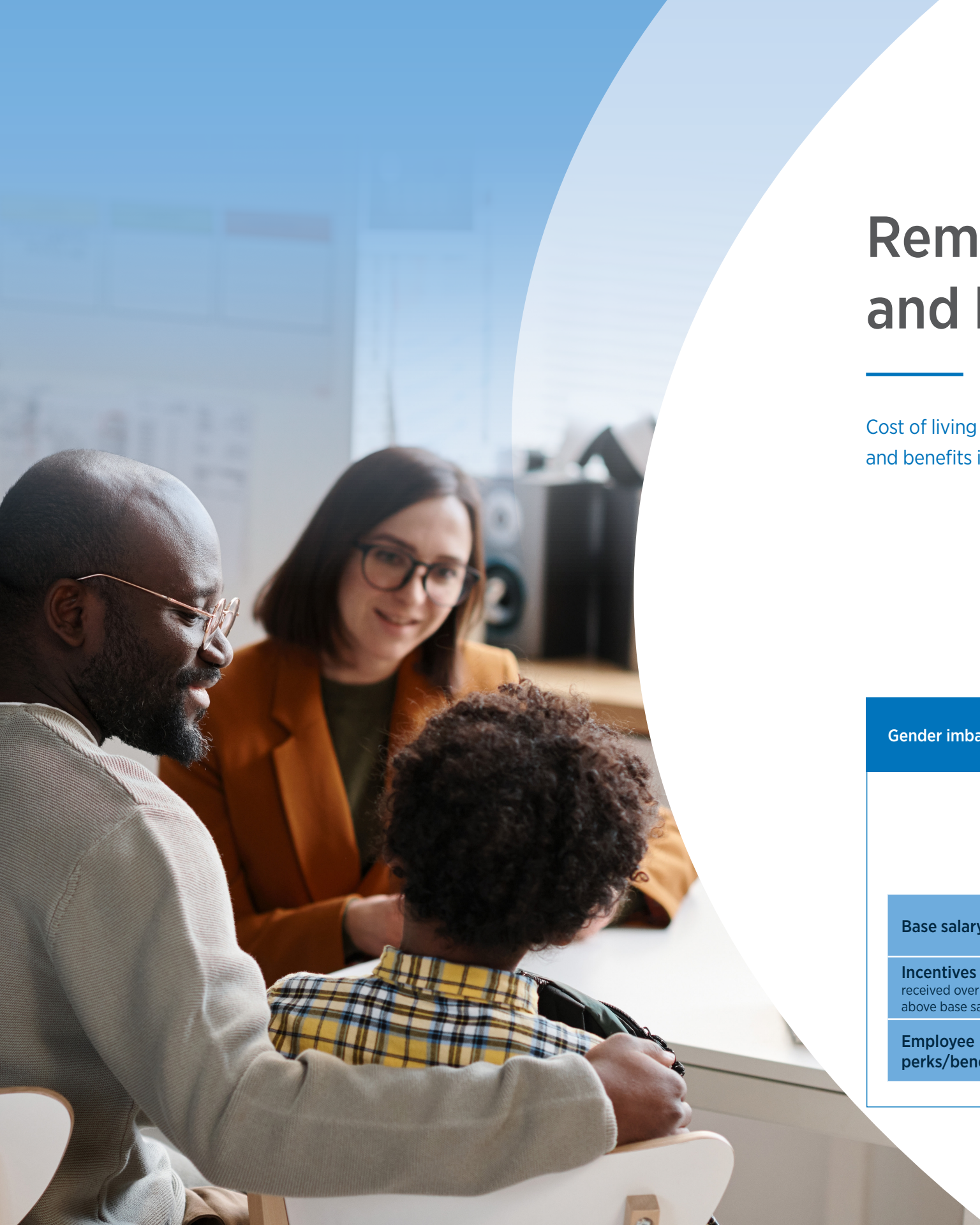
Note: The order above is based on regression and relative weights analysis that examines the proportion of explained variance in employee wellbeing accounted for by each area.



What next?

- 1 **Focus on wellbeing**
Organisations and their leaders need to improve their focus on wellbeing or risk an employee exodus.
- 2 **Ask and listen**
Employees are showing clear signs that they demand more from their employers.
- 3 **Act, do not react**
Warning signs will only get louder if organisations fail to take real action to address wellbeing in a meaningful way.

For more information on any of the key themes in this section of the report, please contact a Gallagher expert.



Remuneration and benefits

Cost of living pressures put remuneration and benefits in the spotlight.

Yet again, remuneration and benefits are the most important consideration for employees when selecting a new employer across all industries.

Despite this, there are still gaps in how organisations approach their remuneration and benefits structure as well as opportunities that they can look to take advantage of.

Just over half (54%) of respondents were currently satisfied with their base salary. Those gaps are even more pronounced once you dive into the data.

The importance of base salary

Base salary remains an important consideration for employees, as noted by over 3 in 4 (77%) respondents. Yet slightly over half (54%) were happy with their compensation.

Those that identify as female still report being left behind despite the work being done across all sectors to redress the gender pay gap. While 60% of those that identify as male were satisfied with their base salary, that number fell to around half (49%) for those that identify as female.

The majority (62%) of men and women noted the importance of the benefits they receive from their workplaces. Again, men were more satisfied with their benefits packages (48% vs. 33% for women).

Gender imbalance: the numbers

	Overall		Males			Female		
	Importance	Satisfaction	Importance	Satisfaction	Gap	Importance	Satisfaction	Gap
Base salary	77%	54%	76%	60%	-16%	80%	49%	-31%
Incentives received over and above base salary	67%	44%	64%	51%	-13%	69%	36%	-33%
Employee perks/benefits	62%	42%	62%	48%	-14%	62%	33%	-29%

Further segmentation on remuneration showed that there were additional differences within the workplace. When asked about base salary, close to 80% of those Thrivers noted they were either satisfied or very satisfied. Contrast this with nearly 45% of those Survivors and less than 20% in the Strugglers personas.

While remuneration is always top of mind for employees, the cost of living crisis has made it an even bigger consideration. Failure to address remuneration gaps will lead to costly exits for businesses.

Organisations are also experiencing difficult trading conditions and their inability to offer everyone a raise highlights the importance of a different mix of benefits that help offset the remuneration gap.

Base salary satisfaction by persona				
	Overall	Thrivers	Survivors	Strugglers
Favourable	54%	79%	44%	19%
Neutral	24%	14%	31%	16%
Unfavourable	22%	7%	25%	65%



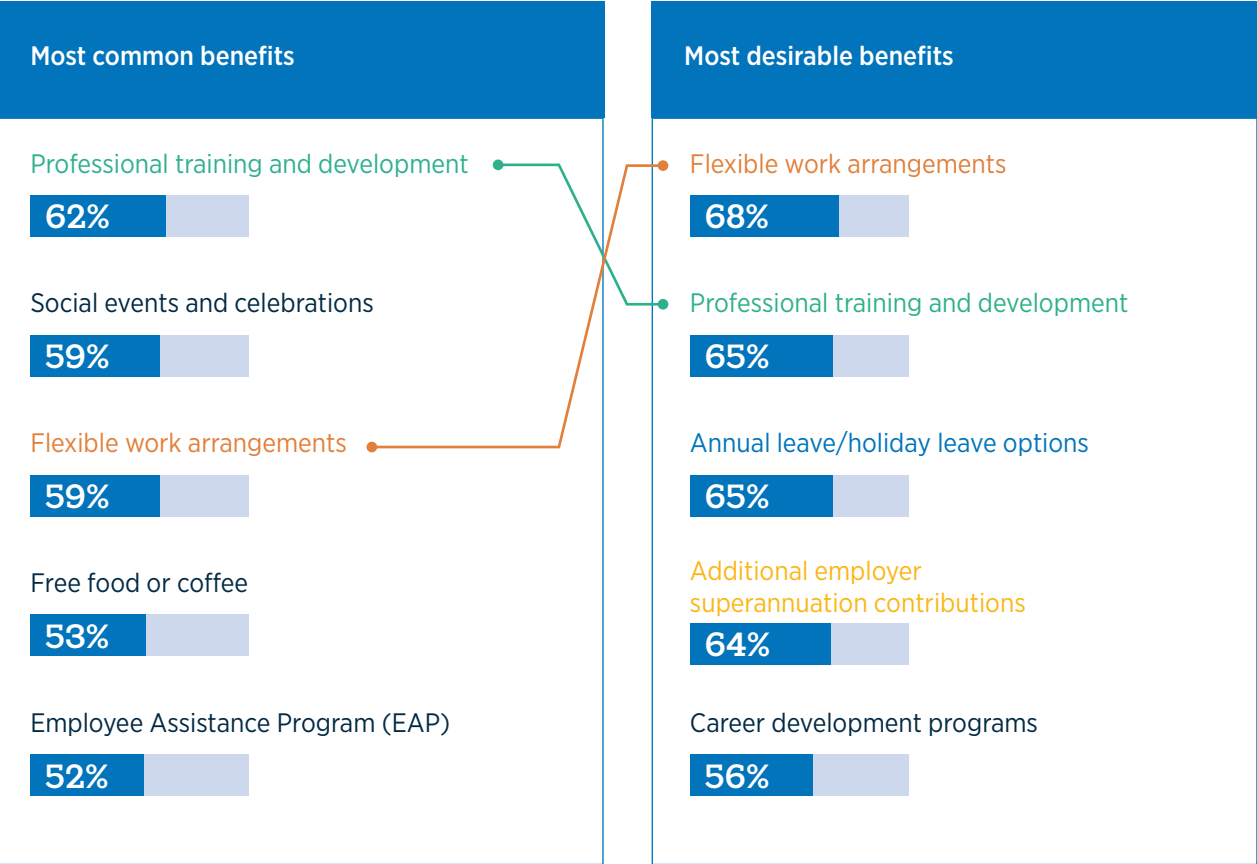
Make your organisation stand out

Remuneration aside, there is a real opportunity for employers to assist their employees with a different mix of benefits.

Often a central focus is to benchmark against competitors, but there can be pitfalls to relying too heavily on an external lens. It can lead to gaps between what you can offer and what your employees actually need, and it also fails to differentiate your employer brand.

Instead, by taking an internal lens (or utilising both) to your benefits and asking your employees what is important to them will lead to a much more compelling offer.

Organisations consistently offer benefits that do not match the wants and needs of their employees. As we have seen for the last four years, there is a marked difference between the benefits employees are offered and those they actually value.



Financial benefits: a critical opportunity

The fact that financial benefits are being broadly underutilised by organisations was highlighted in the 2024 report and this trend has remained unchanged.

Helping ease cost of living pressures by providing their employees with financial education and management resources can be a big differentiator for employers. Access to different salary packaging and salary sacrifice options are all highly sought after.

The size of the gaps between benefits that are important and those that are offered from a financial perspective highlights the scale of opportunity that businesses can take advantage of.

Financial benefits spotlight			
Benefit	Offered	Importance	Gap
Financial education	28%	49%	-21%
Financial management resources (e.g. budgeting tools, retirement calculator)	27%	47%	-20%
Additional employer superannuation contributions	47%	64%	-17%
Shopping discounts (e.g. supermarkets, petrol, mobile phones)	30%	47%	-17%
Childcare benefits	20%	36%	-16%
Salary packaging options	43%	55%	-12%
Salary sacrifice superannuation contributions	48%	52%	-4%



ranked flexibility as the most important benefit.



The flexibility conundrum

As more organisations look to return to face-to-face working in different sectors, the question of flexibility cannot be ignored.

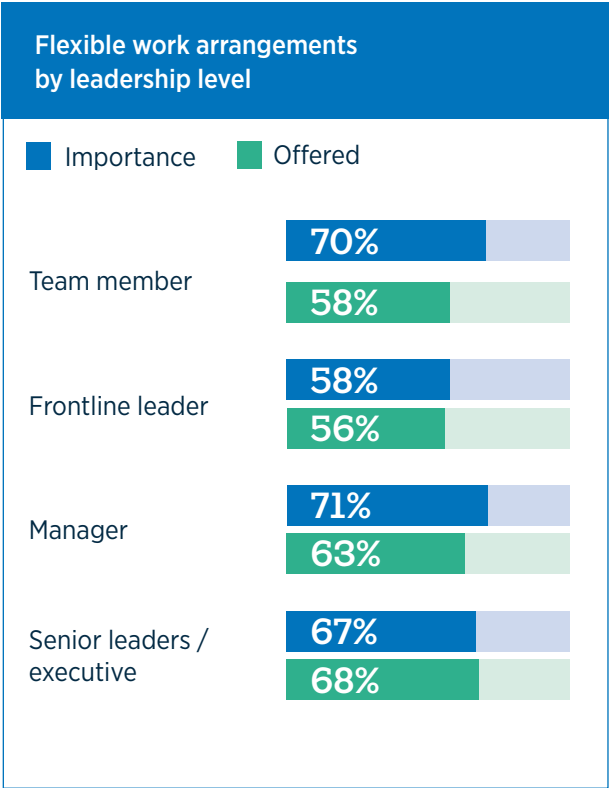
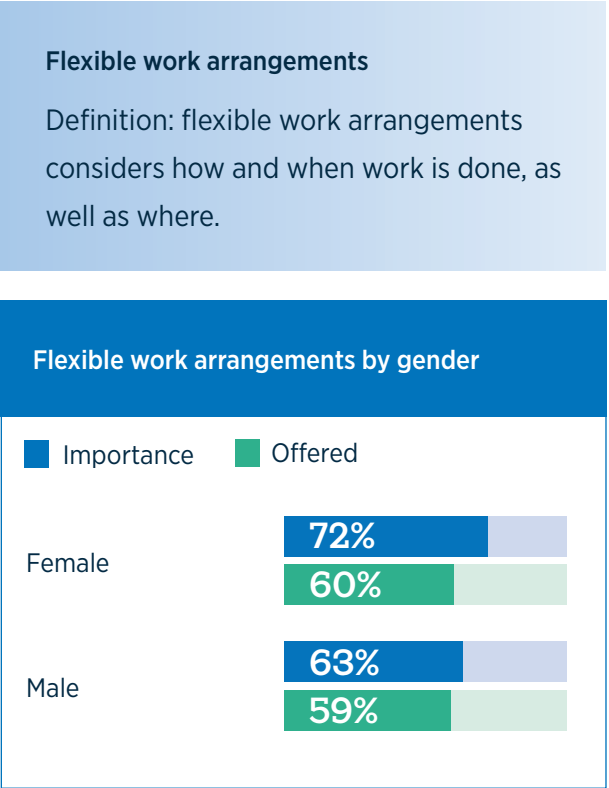
Flexibility remains at the top as the most important benefit offered to employees. Yet the findings revealed a 5% drop (from 64% to 59%) in the number of employees that are being offered flexible work arrangements. While that was still good enough for a top three position, if more organisations look to reign in flexible working practices, expect to see bigger changes in the future.

The biggest fall was in the ability to work from home. As more organisations look to return to co-work locations, employees seem to be willing to trade in their

work-from-home benefits for access to greater flexibility in other areas such compressed or flexible hours, job sharing or leave arrangements.

This is an important area to consider for those looking to make a return to a co-located space. Getting people to return to the workplace is one thing, asking them to remove all elements of flexibility is quite another. But this is a dangerous game. If organisations do not take the desire for flexibility into account, then attracting and retaining talent will become much more difficult.

Furthermore, our data confirms a desire for flexibility is viewed as important by a range of different employee segments, highlighting its place as a necessary competent of modern working life.



AI as a benefit

For the first time, the report asked respondents about their use of generative Artificial Intelligence (AI) that can be used for more simple tasks such as chatbots, content creation or image generation.

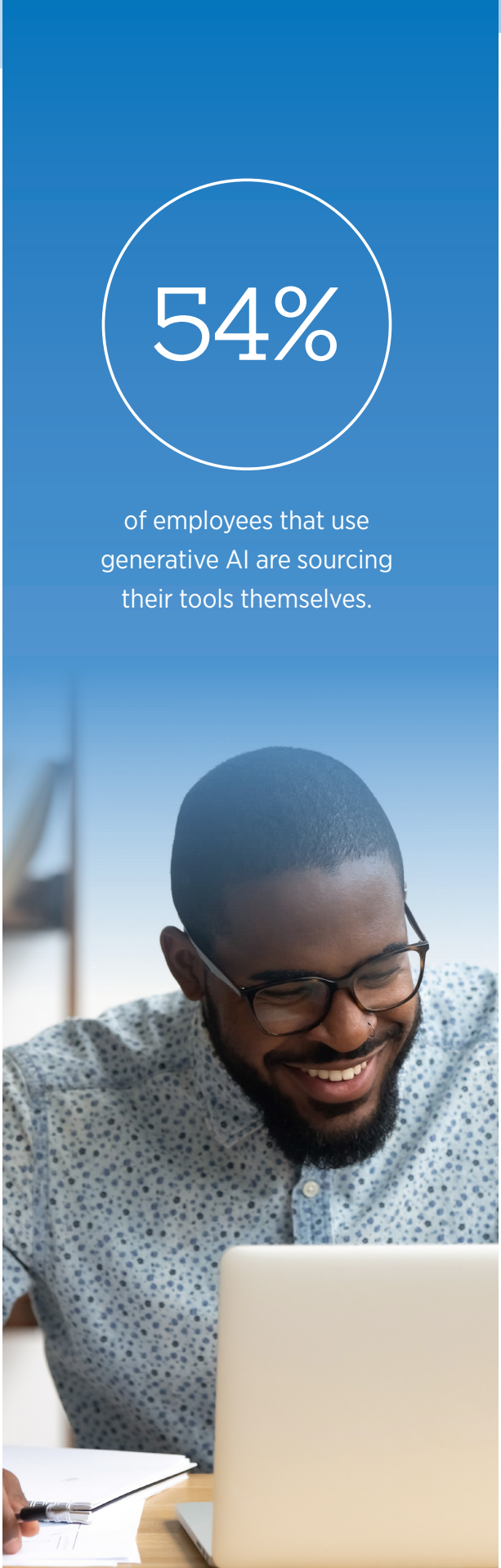
Over a third of respondents said that they were currently using generative AI as a part of their work. **Of those that do, around 60% were using AI tools on either a daily or weekly basis.**

Those that are considered Thrivers were more likely to use generative AI and use it more often than any other persona. By comparison, fewer than 20% of those Strugglers use AI and of those, only 10% are using these tools on a daily basis.

One of the most interesting elements of AI use comes down to who is sourcing the tools being used — the employer or employee. Over half of employees were self-sourcing their AI tools, which raises important questions for employers.

First this raises obvious questions regarding security concerns if employees are utilising tools that have not been properly vetted. Yet it also highlights a potential disconnect between how employees see these tools can assist them in performing their work and how quickly organisations are adopting the technology.

AI usage by persona				
	Overall	Thrivers	Survivors	Strugglers
No	63%	60%	63%	79%
Yes	35%	39%	36%	20%
Prefer not to say	2%	2%	2%	1%



of employees that use generative AI are sourcing their tools themselves.

The power of personalisation

Remuneration and benefits are a top priority for employees and one of the biggest costs employers face.

Employees now expect a level of personalisation and impact from their benefit packages. Organisations that fail to address this run a real risk of missing out on true value from their offering.

While benefits can be costly, organisations can look to drive value by viewing benefits more holistically. Retention levels depend on it.

It is no longer good enough to offer a one-size-fits-all approach to either remuneration or benefits.

What next?

- 1

Listen and act

Listen to employee feedback before you plan your next steps.
- 2

Address gaps

Employees are showing clear signs that they demand more from their employers.
- 3

Competitive differentiators

What can you offer that will set you apart and drive retention?

For more information on any of the key themes in this section of the report, please contact a Gallagher expert.



Change for the better

Targeted, meaningful action is needed to help organisations allay the concerns of employees.

Step one in the journey to becoming a better workplace is to ask employees about their experiences.

The vast majority of organisations are doing just that (however, 29% of respondents noted that they have never been asked to provide feedback). **Additionally, the 71% who were asked about their experiences felt there was still a real lack of trust that their organisations will make any meaningful change.**

Indeed, confidence in action being taken slipped from 52% in 2024 to 50% in 2025. This shows a huge gap and opportunity that organisations can look to fill.

It is clear from the data that giving your people a platform to have their voices heard but not then following up leads to resentment, disengagement and ultimately people leaving.

Barriers to action

There are however a multitude of barriers that can restrict an organisation's ability to act on the feedback they have received from a wellbeing survey.

Chief among them is budget. Cost pressures are not only a concern for employees, they are also impacting how businesses can spend their more limited funds.

Regarding financial matters, it is important to think about budgetary and value issues. Throwing money at a problem is almost always guaranteed to fail (and is a reality many businesses cannot afford) while taking a more holistic view of wellbeing and benefits enable organisations to drive value for both the business and employees.

By utilising the data provided by employees, organisations can look to adjust their Employee Value Proposition (EVP) or tweak the benefits they currently offer to get more from their existing mix.

Not putting in place feedback action plans leads to resentment, disengagement and people deciding to leave.

Biggest barriers to implementing wellbeing strategies		
	2025	2024
Budget	50%	47%
Senior leadership support	37%	33%
Competing priorities	37%	36%
Internal capability	29%	24%
Previous experience with wellbeing strategies	15%	14%

What is an Employee Value Proposition (EVP)?

Definition: An EVP is the promise that convinces someone to join an organisation and the experience they have while there that will make them stay. This includes base salary and benefits, sense of purpose and community, professional development and culture.

The importance of senior leadership

While budgetary constraints remain the biggest barrier to implementing wellbeing strategies, support from senior leaders for wellbeing strategies worryingly saw a fall compared to 2024.

Buy-in from senior leadership is a non-negotiable for the success of any wellbeing program. If wellbeing is seen as a ‘nice to have’, this will lead to poorer outcomes for an organisation and its employees.

The business case for improved wellbeing is clear to see. It makes employees happier, more engaged and perform better at their work, helping organisations reduce costs and meet their legislative obligations.

It is a fundamental business strategy that cannot be ignored.

The case for diversity

When it comes to the design and application of wellbeing strategies, obtaining a diverse mix of views is key to making informed decisions.

Different people want different things and if you are only actioning feedback from one group of people, anyone that falls outside that group will feel left behind.

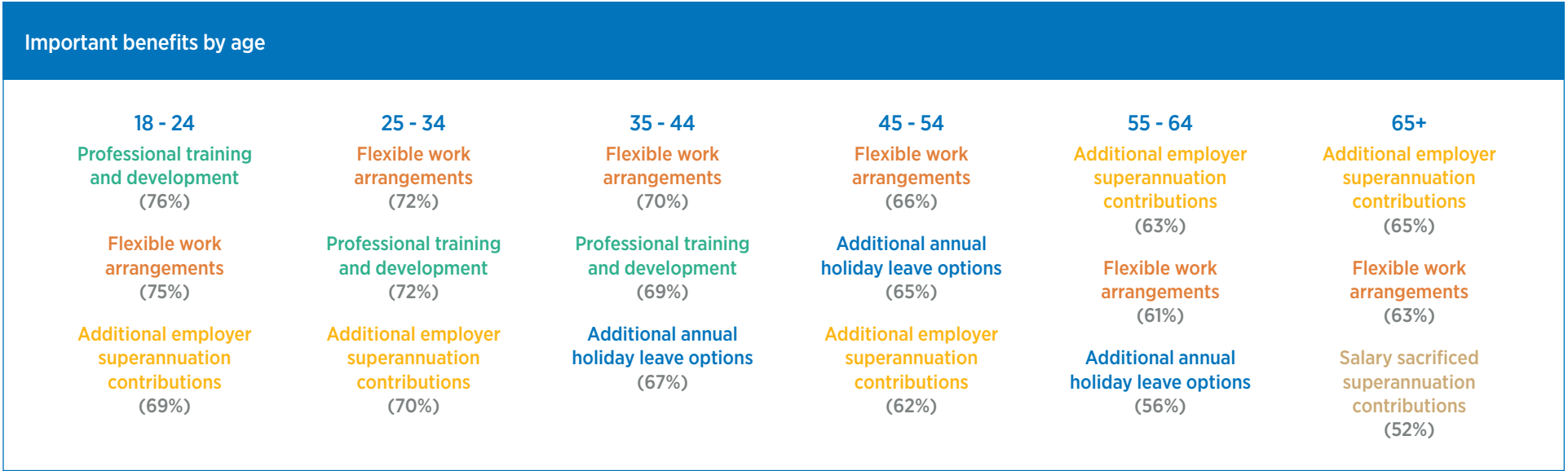
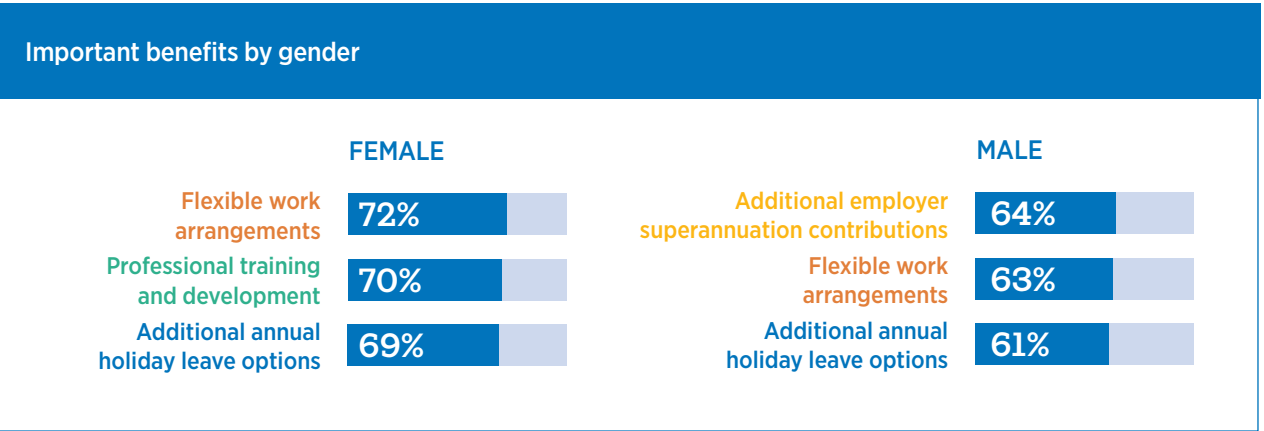
Many benefits are universal and feature highly on the list of important benefits across a range of ages, genders or leadership levels. However, subtle differences exist which should be planned for.

Flexible working arrangements and additional annual leave options remain consistently important. But benefits like **professional training and development are valued by younger cohorts** as they start out on their career while alternative superannuation options are more important to older employees.

For men, women and those that are non-binary, flexibility is key. **Women place more value on professional development while men want additional employer contributions to superannuation.**

The non-binary prefer work from home options.

Diversity at the decision-making table helps bring this data to life. It is all about ensuring that voices are representative of the wider employee population.



Telling your story

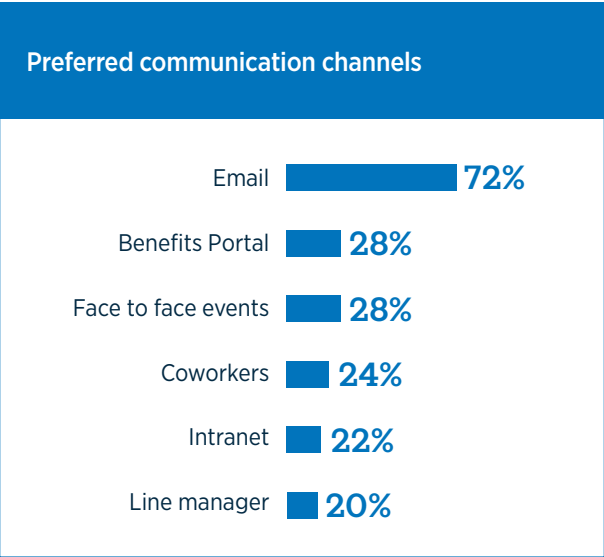
Many benefit and wellbeing strategies are undone by the simple fact that they are communicated poorly. While employees receive lots of information on benefits and wellbeing during their induction, communication often ends there.

How and when you tell the story of your strategy can go a long way to drive uptake and increase the value for an organisation. With the wealth of communication channels available to organisations, getting the message about benefits and wellbeing out there needs to be done with thought, using the right channels at the right time.

Email remains the method of choice for over 70% of respondents. However, given the sheer volume of messages, solely relying on email could mean that your message gets lost. **A mix of communication channels is needed to ensure cut through.**

Interestingly, almost half (44%) of respondents prefer to gather their information from either co-workers or line managers. In the case of younger workers, the number jumps to close to 60%.

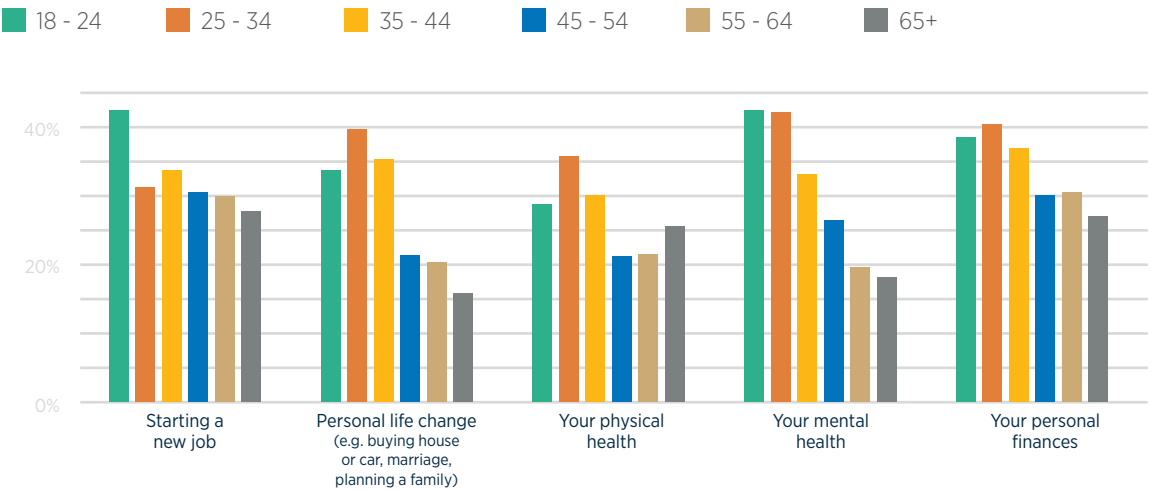
This ‘human touch’ approach presents businesses with a chance to train and develop members of their organisation to become wellbeing or benefits ‘champions’. This could go a long way to improving wellbeing and the uptake of wellbeing initiatives, particularly as we see the varied needs and importance placed on different benefits by segments of the workforce.



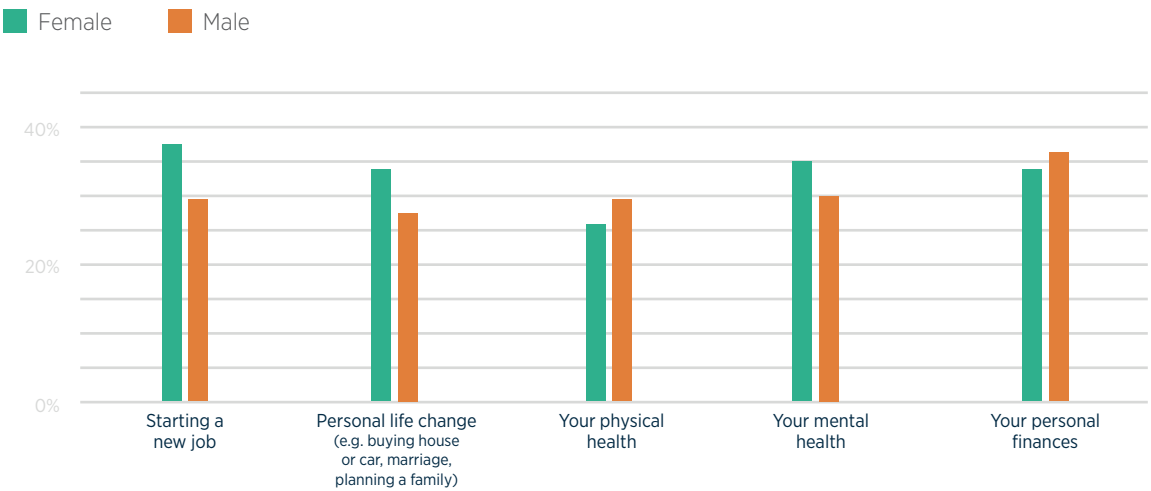
While how we communicate benefits to employees is critical, when we communicate is arguably equally important.



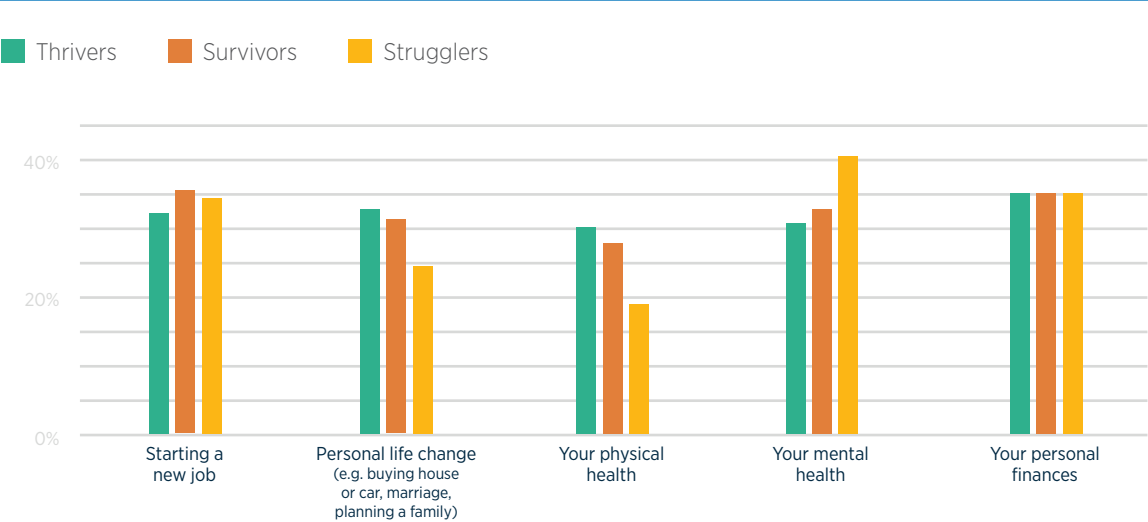
Prompt to seek information on benefits by age



Prompt to seek information on benefits by gender



Prompt to seek information on benefits by persona



Connecting employees with relevant benefits

While how we communicate benefits to employees is critical, when we communicate is arguably equally important. Perhaps unsurprisingly people actively seek information on benefits when looking to join a new organisation. However, what we observe here is that for younger employees and females this is even more important.

When we know what benefits are most important to segments of our prospective workforce we can provide targeted and relevant communication that strengthen the EVP and attraction of talent.

This work is obviously not done once an employee joins, as to ensure an organisation’s benefits are providing lifetime value, we need employees understanding what is available based on where they are at and their particularly life stage or circumstances.

Here again we see some meaningful differences that have practical implications for communicating benefits. For example, employees between 18 - 44 are likely actively seeking information on benefits based on their personal financial situation. While those 18 - 34 show a heightening likelihood of seeking information based on their own mental health.

Personalisation must be at the heart of how benefits are accessed, communicated and offered.

The personal touch

Like so many marketing strategies, wellbeing programs should be personalised. Knowing and understanding the needs of their employees is crucial. Accessing data from a variety of sources to understand demand signals is an important first step.

Personalisation must be at the heart of how benefits are accessed, communicated and offered. While organisations are unable to offer everything to everyone, it is important to look at ways to engage differently with various workforce demographics.

What next?

- 1 Leadership buy-in**
Leaders can no longer ignore the positive impact of wellbeing strategies — the business case is too strong.
- 2 Personalisation**
Look at your wellbeing and benefits through different lenses. Are you doing enough to cater for your employee demographics?
- 3 Benefit champions**
Upskill your people to become knowledgeable about benefits and wellbeing initiatives.

For more information on any of the key themes in this section of the report, please contact a Gallagher expert.



Turning insight into action

Organisations must continue to take a proactive approach to enhance the wellbeing of their people. The insights gathered from the 2025 Workplace Wellbeing Index show that we are at a critical point with employees. While the data may vary between segments and industries, several key messages remain consistent across our data.

Top takeaways

- Over 25% of employees are currently suffering from burnout.
- Almost 3 in 4 (74%) respondents place wellbeing as their top priority in the next 12 months.
- Only half believe their organisation will act following wellbeing feedback.
- Frontline leaders are showing signs of fatigue — stuck in the middle with increased expectations from their direct reports and their managers.
- Flexible working arrangements remain the most important benefit valued by employees.
- 60% of men and only 49% of women are currently satisfied with their base salary.
- Mental health, a sense of purpose in life and physical health are the three biggest drivers of wellbeing.

Key Actions

- 1. What is wrong?**
Be open about what needs to be fixed. Organisations must look to minimise risks for their employees' physical and mental wellbeing
- 2. Where are you now?**
Before you can find a solution, you have to know what the problem is. Talk to your employees and listen to their feedback.
- 3. How can you get there?**
Gather data and work with an expert to uncover the insights that will drive value for your organisation.
- 4. Tell your story**
How you communicate to your employees is vital to the success of any program. Do not just rely on one, static channel and expect employees to know where to find the answers.
- 5. Action, not reaction**
Shift your mindset as to how you view benefits and wellbeing. They should not be used to address problems that already exist but rather anticipate issues before they arise.
- 6. Do not set and forget**
Wellbeing is a living part of an organisation, so regularly seek feedback and respond to insights.
- 7. Personal wellbeing**
If we all take care of ourselves, we will be better served to take care of others.

PARTICIPANT PROFILE



The survey took place between December 2024 and January 2025. With 2,522 employees responded from across Australia. The representative sample included a roughly even split among several demographics, including full-time, part-time and casual labour.

	%	NUMBER OF RESPONSES
INDUSTRY		
Healthcare and social assistance	19%	472
Other	17%	435
Education and training	16%	414
Retail and hospitality	16%	398
Heavy industry	15%	384
Professional services	14%	343
Mining and resources	3%	76
TYPE OF ORGANISATION		
Public	30%	764
Private	70%	1758
Not-for-profit	13%	223
For profit	87%	1535
SIZE OF ORGANISATION		
0 - 19 employees	19%	477
20 - 199 employees	38%	946
200 - 999 employees	20%	505
1000+ employees	24%	594

	%	NUMBER OF RESPONSES
LEADERSHIP LEVEL		
Team member (e.g. individual contributor)	55%	1376
Frontline leader (e.g. leading a team of employees)	14%	356
Manager (e.g. leader of leaders)	21%	535
Senior Leader/executive (e.g. leader of organisation)	8%	190
Prefer not to say	3%	65
TENURE		
0 - 6 months	6%	154
6 - 12 months	8%	198
1 - 2 years	15%	366
2 - 3 years	15%	371
3 - 5 years	16%	395
5 - 10 years	18%	442
10+ years	24%	596
EMPLOYMENT STATUS		
Full Time	69%	1742
Part Time	22%	548
Casual	9%	224
Other	0%	8
CURRENT WORKING ARRANGEMENT		
Onsite	61%	1544
Hybrid	23%	581
Remote	16%	397

	%	NUMBER OF RESPONSES
AGE		
18 - 24	12%	313
25 - 34	23%	586
35 - 44	25%	623
45 - 54	20%	501
55 - 64	15%	369
65+	5%	126
Prefer not to say	0%	4
GENDER IDENTITY		
Female	51%	1285
Male	48%	1220
Non-binary	0%	9
Other	0%	1
Prefer not to say	0%	4
Transgender	0%	3

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Dr. James Allen is a highly accomplished executive psychologist with over 18 years' experience in private and public organisations, delivering transformational change in challenging business environments. He has a passion for continuous improvement and identifying innovative yet pragmatic solutions to complex business problems using a firm grounding in evidence-based practice.

Dr. Allen received his doctorate from the University of Queensland and is a member of The Australian Psychological Society (APS). Throughout his career, he has worked closely with executives to deliver tangible business outcomes, across a range of disciplines, including talent management, leadership development, organisational culture, inclusion and diversity, and workplace wellbeing.

About Gallagher

Enabling your people to be better, means your business can start achieving its best.

Gallagher specialises in maintaining the critical link between people's wellbeing and organisational success through people strategies that deliver results. When employees enjoy their work, appreciate their benefits and feel connected, your organisation thrives — boosting positivity, retention, performance and overall prosperity.

We can help you invest in and sustain a workplace culture offering growth and potential. The return on that investment? Drawing new talent and inspiring employees to deliver their personal and professional best.

Gallagher brings informed data, analysis and insights to help you anticipate and stay ahead of workforce trends and risks and achieve the outcomes that matter most.

Partner with us and face your future with confidence:

Connect here: **gbs_enquiry@ajg.com.au**

DATA DRIVES DECISIONS.™

The intent of this document is to provide general information regarding your potential interests and concerns related to employee wellbeing, compensation and benefits. It does not necessarily fully address all your specific issues. It should not be construed as, and is not intended to provide, legal advice. Questions about specific issues should be addressed by your general counsel or a specialist in this area.

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