

Inclusive Engagement

2026





Introduction

It's undoubtedly a challenge for companies to provide equitable support to their workforce. By its nature, humans are not a homogenous group. We all have different interests, personalities, and quirks. Your workforce will invariably be the same - different backgrounds, attitudes, and circumstances – and different needs from you as the employer.

When we ran our Mind the Gap survey last year, nearly a third of employees stated they do not access information about their benefits – and yet 82% described them as an important factor when considering a new job. This prompted a further question; who makes up this 82%? And why are some employees not engaging with support they deem important to them? Are benefits felt equally across different groups?

Our data suggests not. Certain groups consistently under-use high value benefits and some employees quietly disengage from the very support that is designed to help them. The issue is rarely the existence of benefits, it's whether they are relevant and accessible.

Inclusive engagement is not about adding endless new benefits, it's about removing the invisible barriers that prevents different groups across gender, age, and neurodiversity from meaningfully engaging with what's already there.

When engagement fails, the consequences go beyond wellbeing; productivity, retention and long-term workforce equity are all at risk.

Research by McKinsey shows that diverse workforces outperform those which are not; it is a bottom line necessity to attract and engage all employees¹.

We hope you find this report valuable as you shape your benefits strategy for 2026. If you'd like to discuss any of these findings or explore what they mean for your organisation, please do get in touch.

Victoria



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How fair are benefits across genders?

Our data suggests that men are getting more support than women in almost every area.

Systematic gap in support

Men report higher levels of support than women for current finances (19% vs 11%), long-term finances (35% vs 31%), mental health (47% vs 41%) and physical health (44% vs 39%).

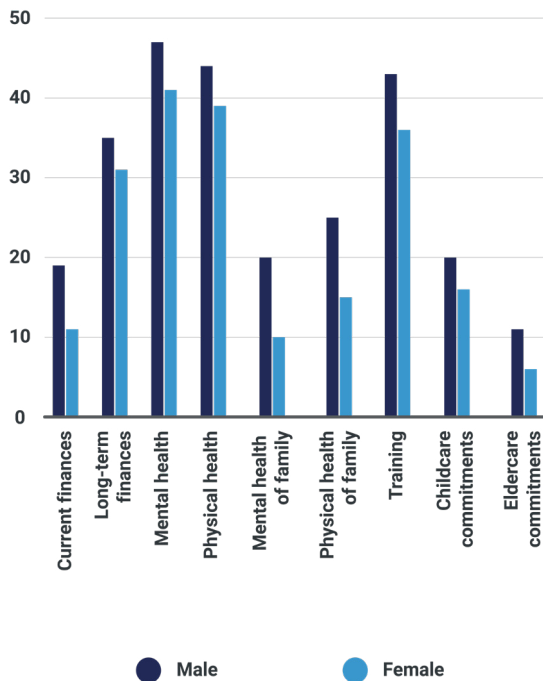
Family-related support is notably unequal

The differences are stark for support with the mental health of family (20% vs 10%) and physical health of family (25% vs 15%), suggesting women are less likely to feel supported with wider caring pressures.

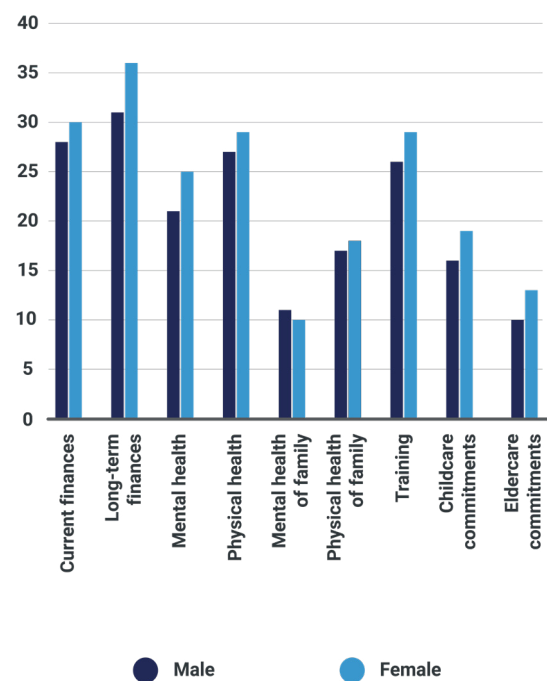
Development and progression

Men are more likely to receive training support (43% vs 36%), which may compound over time into differences in skills, confidence and career progression.

Which, if any of the following does your employer provide support with?



Yet women often want more support, and this comes up in several key areas.



The gendered impact of support

Overall, the impact on women hits harder than it does on men:

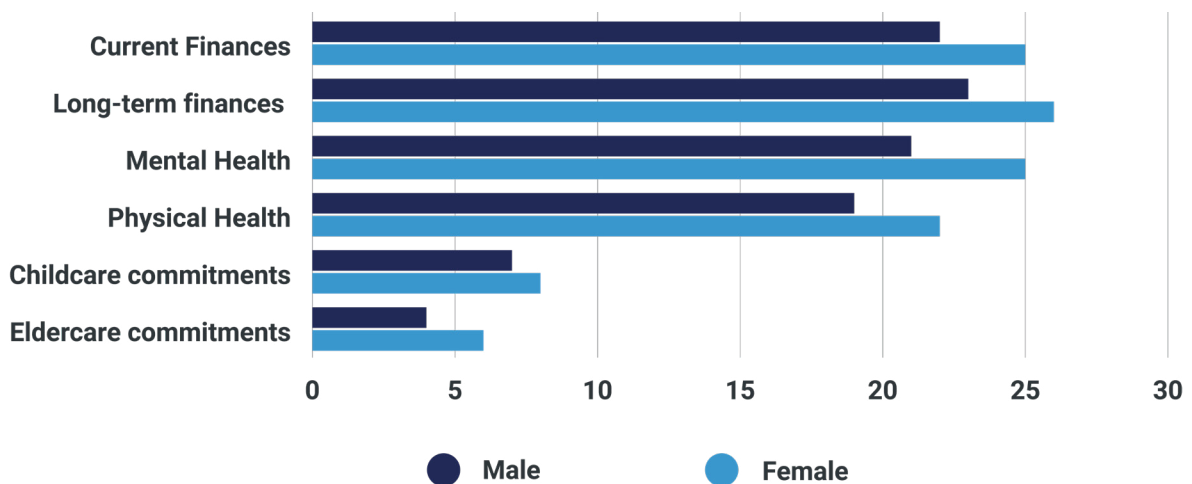
32% of women worry about their current finances to the extent it impacts their productivity (25% men)

26% of women are currently struggling to manage their work/ life balance (23% men)

37% of women worry about their mental health to the extent it impacts their performance (32% men)

Worryingly, these findings reveal a clear mismatch that disadvantages women and leaves many of their needs unmet. In practice, this means the way benefits are currently designed and delivered is not meeting women's needs as well as men's, even when support exists. It points to gaps in how relevant and targeted that support feels for women day to day, so they quietly disengage.

Which, if any of the following are you currently struggling to manage?



55% of women are satisfied with their employee benefits

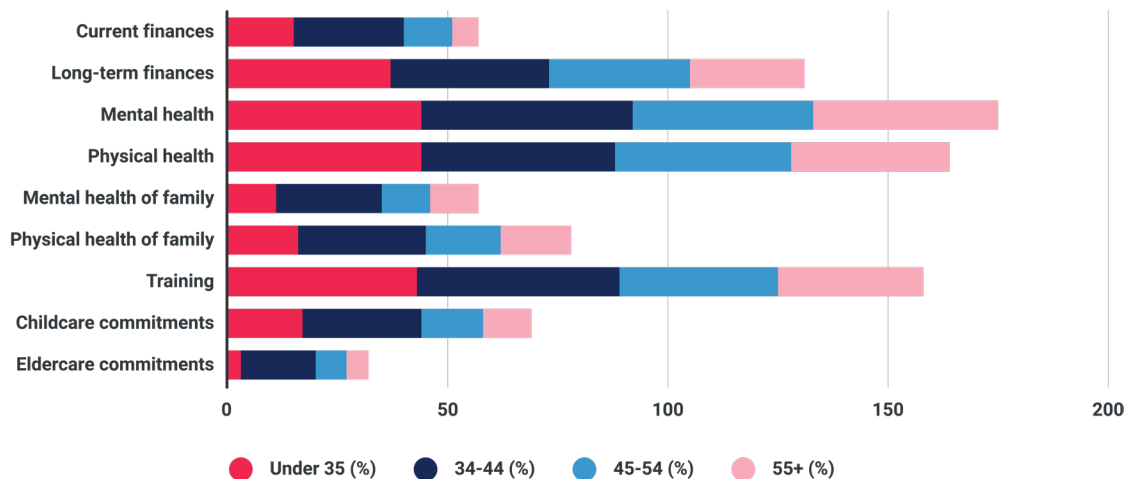
Our Mind the Gap Survey revealed that men are more satisfied with their employee benefits than women - 63% compared to 55%.

Women's expectations of benefits may be shaped by issues that disproportionately impact them - from career breaks and caring responsibilities to gender-specific health needs - areas that are often not fully reflected in traditional benefits. Our Unconscious Bias report also found that male HR leaders are less likely to invest in gender-related health issues, family-forming support and fertility, which may further widen this gap.

How provision varies by age

When we look at provision across age groups, all areas are covered to some extent, but support often peaks for those aged 34-44 and then declines in later life, particularly for employees aged 55 and over.

Which, if any, of the following does your employer provide support with?



Older workers are particularly under-served

Across almost every category, those aged 55+ receive the least support - for example, current finances (6%), long-term finances (26%) and physical health (36%). This could suggest that benefits are not keeping pace with the demands of an ageing workforce, including later-life planning, re-skilling and caring for older relatives.

Caring responsibilities peak in the 'sandwich' years

Employees aged 34-44 receive the most support with childcare (27%) and eldercare (17%), reflecting the pressures of the 'sandwich generation' - yet support is relatively limited compared with the scale of need; there are an estimated 1.4 million 'sandwich carers' in the UK². Alternatively, it could be that this is a communication issue and that older workers are unaware of the benefits available to them.

Long-term financial support remains overlooked

Long-term finances are better supported than current finances at every age, but still only reach 37% at their highest. This reflects clear gaps in helping people plan confidently for later life and retirement.

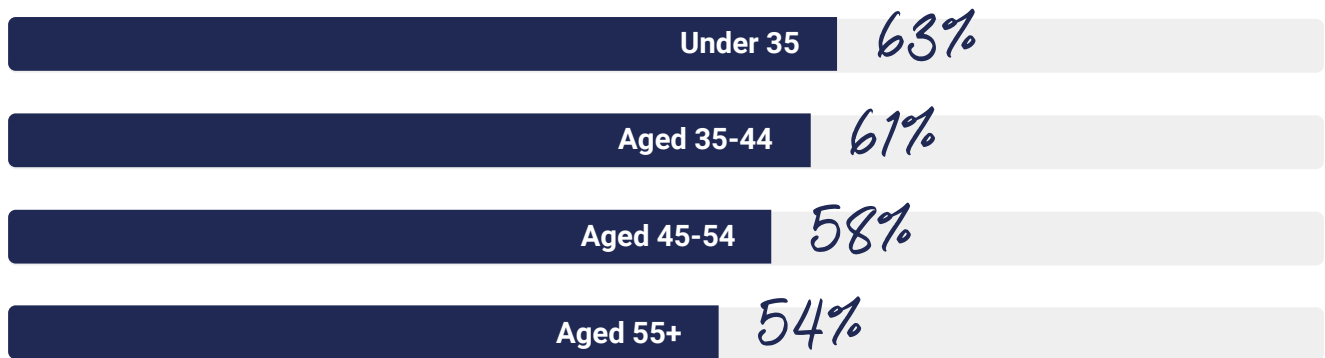
Mental and physical health support is broad but not targeted

Mental and physical health support is fairly consistent across age groups, pointing to a "one-size-fits-all" model. Employers risk missing age-specific needs, such as fertility, menopause or managing chronic conditions.

Is support really working at different life stages?

Although almost all pillars are being covered by standard provision, our research shows that support is not landing equally across the age groups.

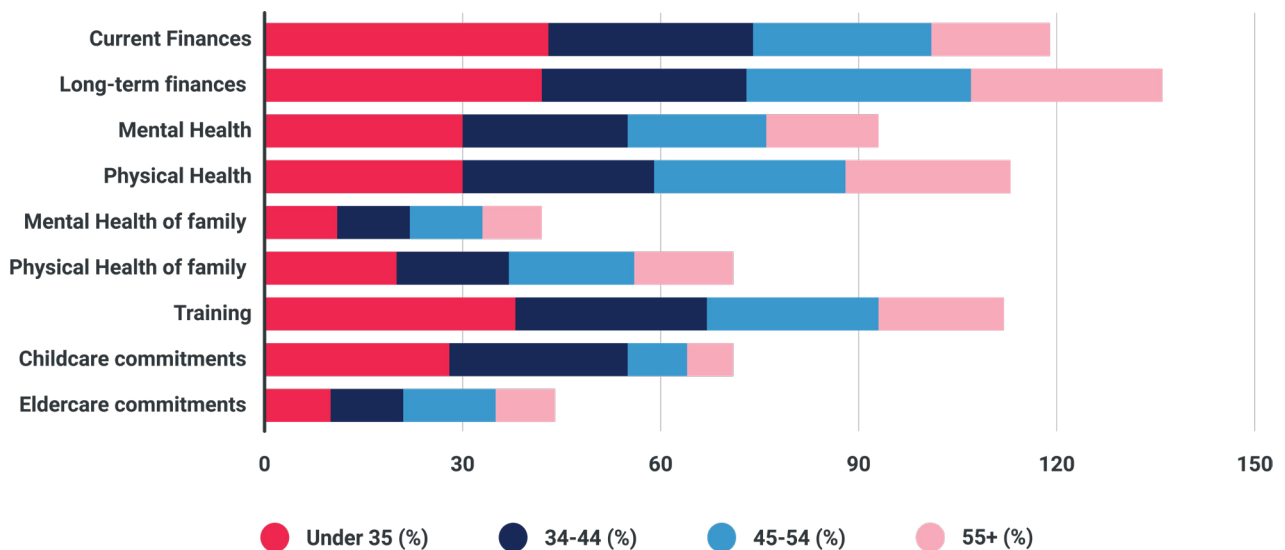
When asked how satisfied they were with the benefits they received, employees answered:



Satisfaction with benefits has declined steadily with age, suggesting that current packages are better aligned to the needs of younger employees than to those of the ageing workforce.

As people move through different stages of life, what they need from their benefits changes and employers must match this appetite.

Our research highlights where support is wanted at different ages:



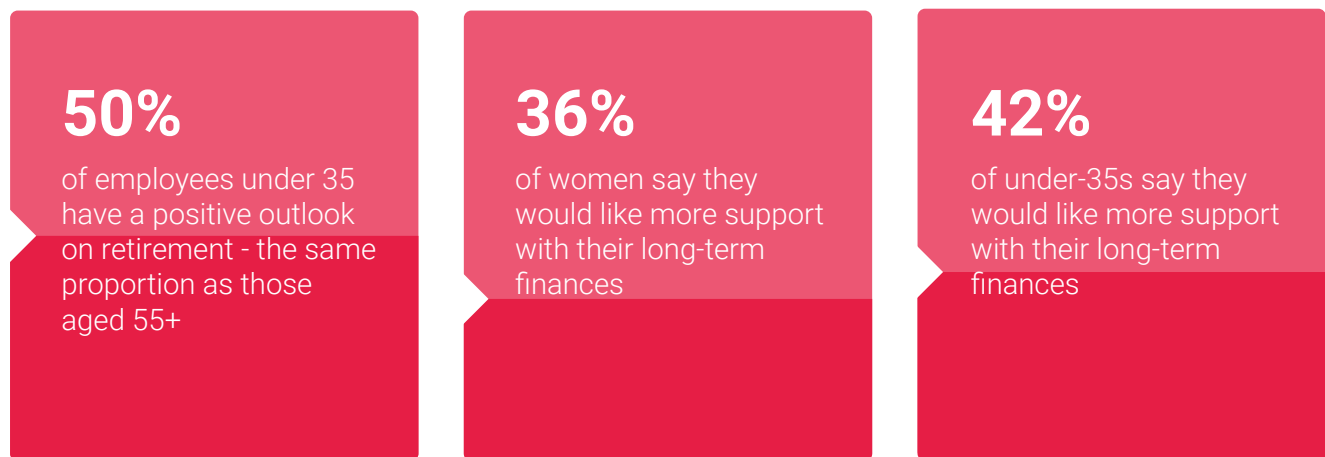
Spotlight on: Pensions and long-term financial wellbeing

Across both gender and age, long-term finances remain a sticking point and an area where employees feel under-supported.

At retirement, women's pensions savings are around half the value of men's³. We asked if employees were confident, they had adequate retirement savings. Women have low retirement confidence - only 37% felt they have a positive retirement outlook, compared to 55% of men.

There continues to be a need for employers to support employees with understanding their pension and likely outcomes - and ensure they are saving enough to meet their desired retirement requirements. It can negatively impact succession planning and talent attraction.

In terms of long-term financial wellbeing:



Continuous strain on day-to-day finances, and the ongoing need for support in this area, may be limiting employees' ability to save for the long term. The immediate pressures are simply felt more strongly than future goals.

The need to build retirement confidence both early on and in the later stages of an employee's career is important, so people feel genuinely prepared and supported for the future.

As awareness and expectations continue to grow, visibility and clarity of long-term financial support should be a priority for businesses going into 2026.

37%

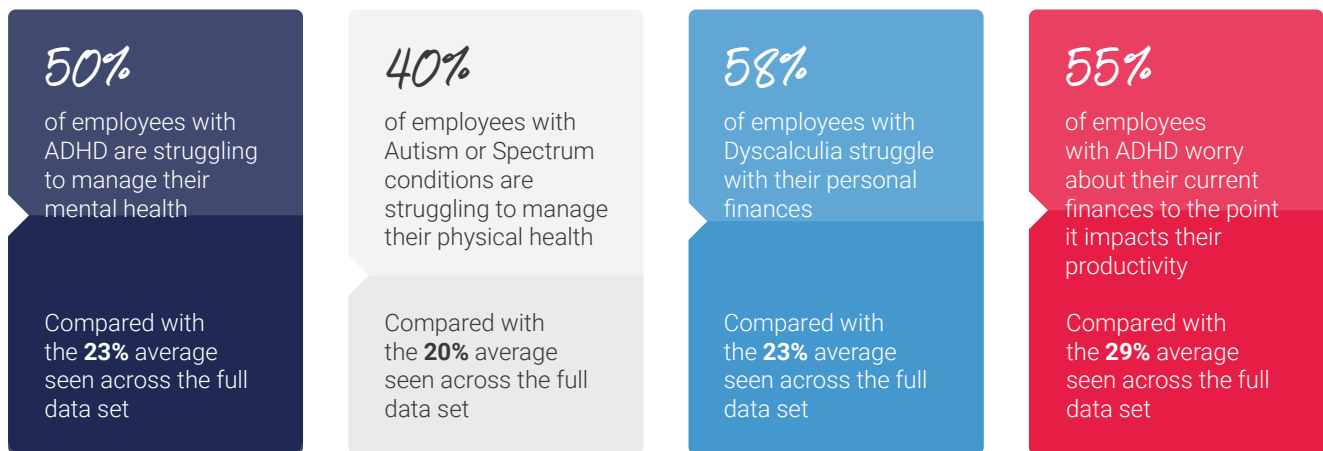
of women do not think they will have enough money for retirement



How well are benefits supporting neurodivergent employees?

There is growing expectation for employers to better support neurodivergent colleagues in the workplace. While there are benefits and services available across different conditions and pillars of wellbeing, the question remains - is this enough?

We explored how different areas of life are affecting neurodivergent employees, to highlight where existing benefit packages may be falling short- and where future investment and focus could make the biggest difference.



How can workplaces support neurodivergent employees?

Train and support managers

Equip managers with training on neurodiversity and inclusive leadership, fostering an environment where neurodivergent employees feel supported.

Offer flexibility

Provide support mechanisms, like flexible working arrangements or quiet spaces, accessible to all employees, ensuring neurodivergent individuals can benefit without the need for disclosure.

Review recruitment processes

Ensure job advertisements and application procedures are clear and accessible, offering alternative formats and emphasising essential skills over desirable ones.

Raise awareness

Implement awareness programs, such as training sessions and awareness days, to educate staff about neurodiversity and promote an inclusive culture.

66%

of employees with ADHD worry about their mental health to the extent that it impacts their productivity



Is support accessible to all employees?

Our 2025 Mind the Gap Survey found that 32% of employees do not access any information about their employee benefits.

Looking deeper, this was especially true for employees with neurodivergent conditions; pointing to a clear inclusion and accessibility gap in how benefits are communicated and delivered.

With such a large chunk of the workforce disengaged with their benefits, employers must proactively reassess their current channels and routes to communications.

45%

of employees with Autism or Spectrum Conditions do not access any information about their employee benefits

30%

of employees with Attention Deficit Hyperactivity Disorder (ADHD) do not engage with their employee benefits

38%

of employees with Dyslexia do not engage with their employee benefits

53%

of employees with Dyspraxia, or Developmental Coordination Disorder (DCD) do not engage with their employee benefits

High non-access rates among neurodivergent employees suggest problems with how benefits information is presented, structured, or delivered. This creates barriers rather than support. When neurodivergent employees are not accessing this information, they are less likely to understand, use, or optimise their benefits. It risks undermining fairness and the effectiveness of the overall rewards strategy.

Keeping benefit communications accessible:

Keeping benefit communications accessible is key to driving uptake, especially for neurodivergent employees. Be sure to use clear and simple language, breaking information into short, digestible chunks and avoiding jargon. Use of a multi-channel approach such as brief emails, posters, short videos and step-by-step checklists. Design for readability by using clear headings, short sentences and bullet points, plenty of white space, readable fonts and strong colour contrast. Lastly, signposting to human support (such as helplines or 1:1 sessions) ensures people can ask questions and get tailored guidance when they need it.

Are communications around support clear?

Regular, clear communications play a crucial role in increasing engagement with benefits.

It is encouraging to see that, across both gender and age, a higher proportion of employers are now providing clear and regular communications than those who are not.

However, employees with neurodivergent conditions remain the most disadvantaged group, as the effectiveness of communications is directly linked to how easily they can be accessed and processed.

Our findings showed in terms of communications around benefits:

- > A **quarter** of employees with Autism or Autism Spectrum Conditions say they either do not receive regular benefits communications or find them difficult to access
- > **32%** of employees with Dyslexia do not find benefits information understandable or accessible
- > **37%** of women do not access information about their employee benefits, compared with **27%** of men
- > Employees aged 55+ experience the most inconsistency and lack of clarity; **27%** find communications unclear or inaccessible
- > Those aged 35-44 are the best served, with **37%** saying they receive regular, clear communications about their benefits
- > **28%** of employees with ADHD report they do not receive regular communications from their employer and find their benefits difficult to access

Employers must ensure benefit communications are both frequent and clear to optimise engagement and designed to be genuinely accessible. This helps remove barriers and ensures employees can meaningfully engage with the support intended to help them.

The engagement gender gap

The engagement gap may be closely linked to lower satisfaction levels among women and raises an important question: is meaningful support for women genuinely lacking, or are women more quietly disengaged from benefits communications and therefore perceiving less value in what is available?

Given that women face gender-related issues and experiences that disproportionately disadvantage them, they may expect more from their benefits and judge generic support as unsuitable for their needs - suggesting that perception, as much as provision, is at play.

Employers should therefore target communications clearly and specifically around women's health and gender-related issues, making it easy for women to see, understand and access the support designed for them.

How can businesses achieve truly inclusive engagement?

Align benefits with real needs

Benefits don't have to be perfectly tailored to every individual, but they should reflect the different realities across your workforce. Aim for a mix that supports people of all genders, life stages and circumstances - from early careers to those approaching retirement.

Make benefits communication clear and accessible

Amazing benefits are wasted if people don't know about them or don't understand how to use them. Use simple language, avoid jargon, and share information in different formats and channels so everyone can easily find, read and act on it.

Design benefits with employees, not just for them

The most powerful thing organisations can do is simply ask people what they need. Focus groups, one to ones and short surveys give you real insight into what matters most. This is what true inclusion looks like in practice; benefits shaped by employees.

Track what's used

If you don't measure engagement, you'll never know how they are being received. Monitor which benefits are being used - and by whom - so you can see what's working, what's underused, and where there may need adjustment. Benefits technology is a great way to measure engagement and uptake.



Closing note

We hope you've found this report useful and that it offers some practical insights to help you put inclusive engagement at the heart of your benefits planning for 2026.

Provision ≠ Precision

Simply offering a wide range of benefits doesn't guarantee they are understood, valued or accessed fairly across your workforce.

This is where inclusive engagement matters; designing how you listen, communicate and involve people so that benefits are genuinely fair, equitable and accessible to everyone.

As always, if you have any questions or would like to discuss any of the points covered, please do reach out - we'd love to have a chat through with you.

Victoria




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Get in touch

For more information on the points raised, contact one of our employee benefits specialists.

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End notes

- 1 <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-matters-even-more-the-case-for-holistic-impact>
- 2 <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/socialcare/bulletins/sandwichcarersuk/january2021tomay2023>
- 3 <https://www.legalandgeneral.com/retirement/pensions/guides/gender-pension-gap/>