



Workplace health in the Nordics

If Nordic Health Report 2025



Foreword

In the first part of If Nordic Health Report 2025, we were taking the temperature on stress levels among the Nordic population, and we saw that they are worryingly high.

In this second part, we want to raise awareness and increase knowledge by taking the temperature on peoples' attitudes on employer support and what makes an employer attractive to work for. We also want to help employers to take their work environment responsibility and focus on preventive health efforts to support a healthy workplace.

As the largest insurance company in the Nordics, we have a mutual interest with our customers in keeping them healthy. We want to offer our customers the support and security they need.

For this reason, If is for the third consecutive year publishing a report based on a big Nordic Health survey, gathering insights into people's perceived health and work-related health.

I hope you get good use of the report!

Best regards, Kristina



Kristina Ström Olsson, Nordic Health Communication Strategist at If

About the Report

This report is based on responses from 4 232 people in Sweden (n=1 076), Norway (n=1 031), Finland (n=1 060) and Denmark (n=1 065). The results are weighted for gender, age (18+), and location to represent the population's attitudes. The purpose of the study has been to investigate stress and work-related health in the Nordic population. The survey was conducted by Verian on behalf of If Skadeförsäkring AB.

Nordic Overview

Across the Nordic countries, negative stress remains a daily reality. In the first part of the Nordic Health Report 2025 – The Nordic Faces of Stress – we discovered that four in five adults in the Nordics (82 %) feel negative stress at least occasionally, and almost two in five (38 %) of them have lived with it for six months or longer.

Women 30–44 year's old are more affected both by short-term and long-term stress than others. For many women, a great time in life from many perspectives, but also demanding, and sometimes too demanding. Still, stress is present in every part of society, regardless of age, gender, education level or job situation.

Compared to our previous year's Health report, we see a small positive tendency in all countries.

In this report, we can see that 41 % in the Nordics have experienced their working ability been affected by problems with mental well-being. Even if this result looks a bit better than last year, still four out of ten is high. And surprisingly enough, only one out of four are concerned of getting ill and on sick leave for a long period.

Quite few turn to their employer and one in four don't turn to anyone when experiencing problems with their mental health.

It's important to seek support and to get help in an early stage when needed. Otherwise, there's a risk for mental illness leading to a long-term sick leave.

Employers have a long-lasting responsibility for the work environment. When people experience problems with their mental well-being affecting work ability, the perceived support from workplaces varies. On average, only 22 % feel that the support they receive from employers is sufficient, with Denmark (23 %) and Sweden (22 %) slightly ahead, while Finland (20 %) and Norway (20 %) fall just below the Nordic average. But we also see that even more people (28 %) say they do not want support, with most people in Finland (33 %) and the least in Denmark (25 %). This also corresponds with more people in Denmark (24 %) turning to their leader in times of problem with the mental well-being than in Finland (12 %).



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Interview with Henrik Ulleryd

Organizational psychologist and
Health Partner at If

What is psychological safety?

Psychological safety is the feeling that it's safe to take interpersonal risks within a workgroup. This means you can express your opinions, ask questions, and admit mistakes without fear of negative consequences or punishment.

What role does it play in the work environment and health?

When we feel safe, we're more willing to contribute fully. It's like releasing the brakes, allowing employees to engage more. Strong psychological safety significantly impacts both the work environment and performance. It promotes job performance, social support from colleagues, team cohesion, work engagement, and safety outcomes (f.ex. fewer workplace accidents).

How can psychological safety be strengthened in the workplace?

As a leader, you have a significant influence on the psychological safety of your team. Important factors include making sure everyone feels heard, empowering the team, setting mastery goals, inviting participation, and encouraging everyone's voice and input.



Working while feeling sick is common in all countries but differs across the Nordic region. More than half of the Nordic population keep on working, even if they feel sick. It's most common in Norway where 70 % continue working despite illness, most often from their workplace (31 %). In Sweden, the equivalent percentage of people working while feeling sick is 56 %, and it's slightly more common to continue working from home. In Denmark, about half of the workforce continues working during illness. We see a notably difference in Finland, where four in ten continue working. A majority (53 %) stop working when they feel sick to compare with 20 % in Norway. To listen to your body and rest when you are sick, can contribute to more resilience and health in the long run. And at the same time, according to research*, for people suffering from common mental health problems, such as milder depression or anxiety, being at least partially at work with workplace accommodation and support from your leader, could contribute to a quicker recovery process.

Hybrid work, which today is part of the modern work life, is appreciated by many for the flexibility it brings. But there is another side to it. In the open responses, Nordic people who find hybrid work stressful often describe a sense of isolation or disconnection. Some say they miss the informal social contact of the office, while others mention open-plan layouts or the lack of clear boundaries as added stressors. Some say hybrid work does not cause

stress directly but still changes how they experience their workplace and relationships. These results remind us that flexibility alone is not enough. Human connection, structure, and clarity remain essential.

When asking the Nordic population what would help them reduce their stress in everyday life the most, there are two primary factors: regular physical activity or exercise and increased financial security. Other factors are more structure and planning in daily life, reduced pressure to meet performance expectations and less distractions from the mobile phone, social media or similar.

No wonder then, that what makes an employer attractive, according to the respondents, is an employer focusing on health and mental well-being for their employees, and high salary remaining a significant consideration for job seekers. Denmark is the only Nordic country where Health Insurance is an even more attractive factor than high salary.

One of the top factors being an attractive employer, is among respondents in the whole Nordics the opportunity sometimes to flexible work. At the same time, when asking what would reduce stress in everyday life, few say more flexible work than today. Sweden's strong heritage of workers' rights organizations clearly shows in the results as 52 % of Swedes naming collective agreements as an attractive employer factor. Only Finland is relatively

22%

feel that the support they receive from employers is sufficient

Denmark 23%, Sweden 22%,
Finland 20%, Norway 20%

More than half of the Nordic population keep on working, even if they feel sick

Norway 70%
Sweden 56%,
Finland 40%
Denmark 51%

When asking the Nordic population what would help them reduce their stress in everyday life there are two primary factors: regular physical activity or exercise and increased financial security.

close in comparison, with 31 % of the respondents stating the same.

Companies across the region continue investing in employee well-being, with 44 % of Nordic adults having access to paid fitness or other wellness benefits. Yet one in four people never use these benefits. Sweden is clearly ahead when it comes to both the number of employers who offer health-promoting benefits and the number of employees who actually use them. The effects of companies investing in health, isn't new. Studies from both WHO and European Agency for Safety and Health at Work show that a company's investment in health can yield a fourfold in employee health and work capacity.

According to Norstat Quarterly Data Q1 2025, "Health care" and "My own/My family's health" is among more than 25 alternatives, the top four most important societal concern in the Nordic countries Sweden, Norway, Finland, and Denmark. The other top four concerns are Political conflicts internationally and a similar, Political international developments.



The healthiest workplaces have managers who can build trust and spot early signs of stress, employees who feel safe to speak openly, and organisations that view recovery as essential for performance, not just a benefit.

Advice from
Thomas Tobro Wøien,
Psychologist at If

How can we promote our own health at workplace and in daily life?

Listen to your body's signals. Being tired, irritated, anxious? When you do, it's a good time to apply the strategies that works for you to improve resilience and mental health.

Take care of the basics. Get enough sleep, exercise, social contact and recovery. And remember to eat healthy and regularly.

Keep activities and embrace situations that gives you energy, and try to reduce those that drains your energy.

Clarify expectations – both at work and with your family.

Lower the bar when needed. No one can achive 100 % in all areas of life at all times.

Seek support. Talk with your leader, your colleagues, a friend you trust, your familiy – or health professionals.

“*Trust between people is of great value for health and well-being but also for achieving good business performance.*”

Kristina Ström Olsson,
Nordic Health Communication
Strategist at If

The beauty of Trust

As we have seen, there are a number of characteristics explaining why the Nordic countries are ranked among Top 10 in the World Happiness Report. Among these are stable and secure societal structure, strong social support and sense of community, high interpersonal trust and trust towards institutions, economic stability and equality, freedom to make life choices, healthy life expectancy, and low corruption. If one word were to summarize this, it would be TRUST.

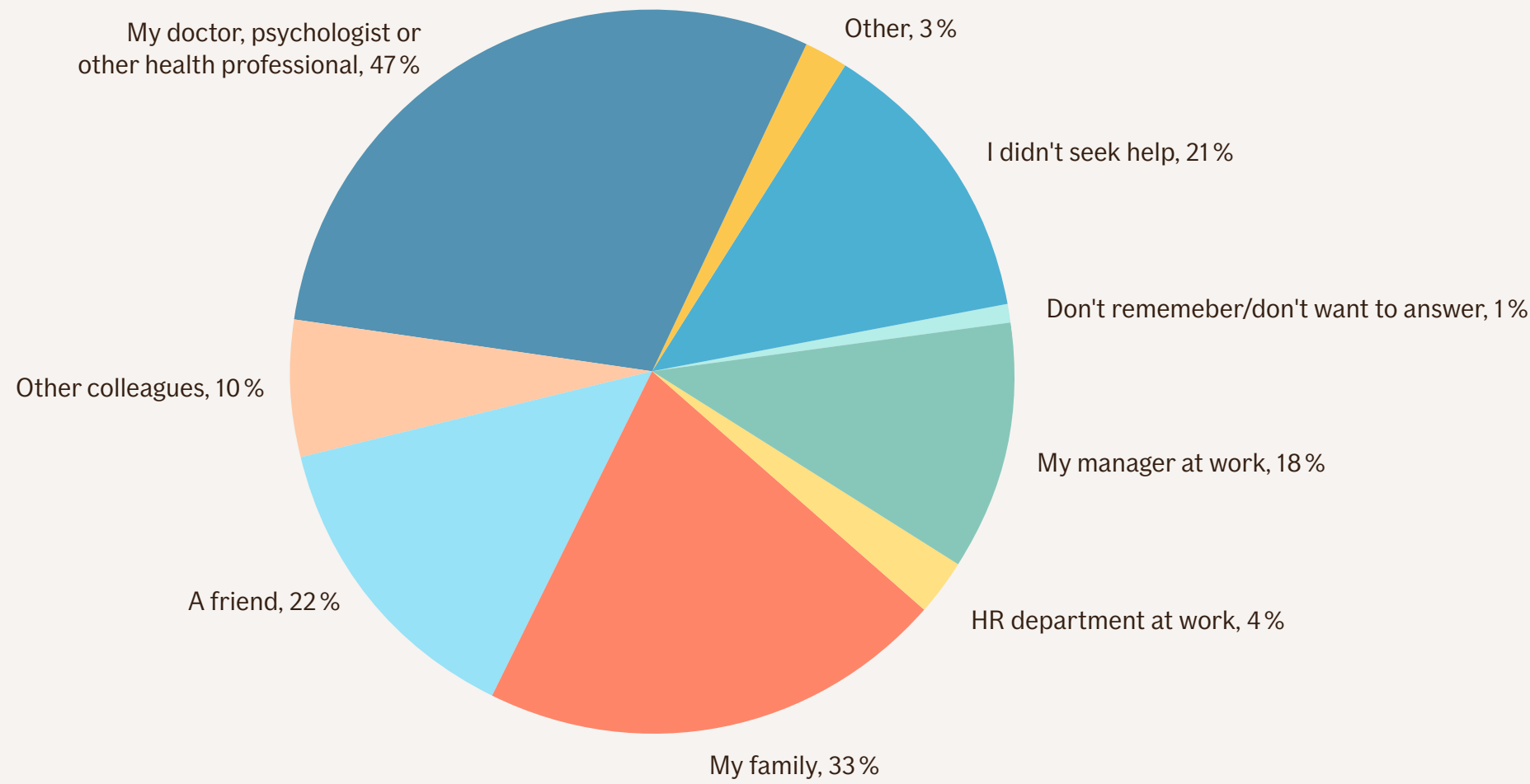


And as Professor Elinor Ostrom say, trust is crucial in social and ecological systems, highlighting that when people trust each other, they are more likely to cooperate and achieve better outcomes. This is similar to what psychological safety can do for us. Here are some important and positive effects that thanks to mutual trust can help us achieve a sustainable working life.

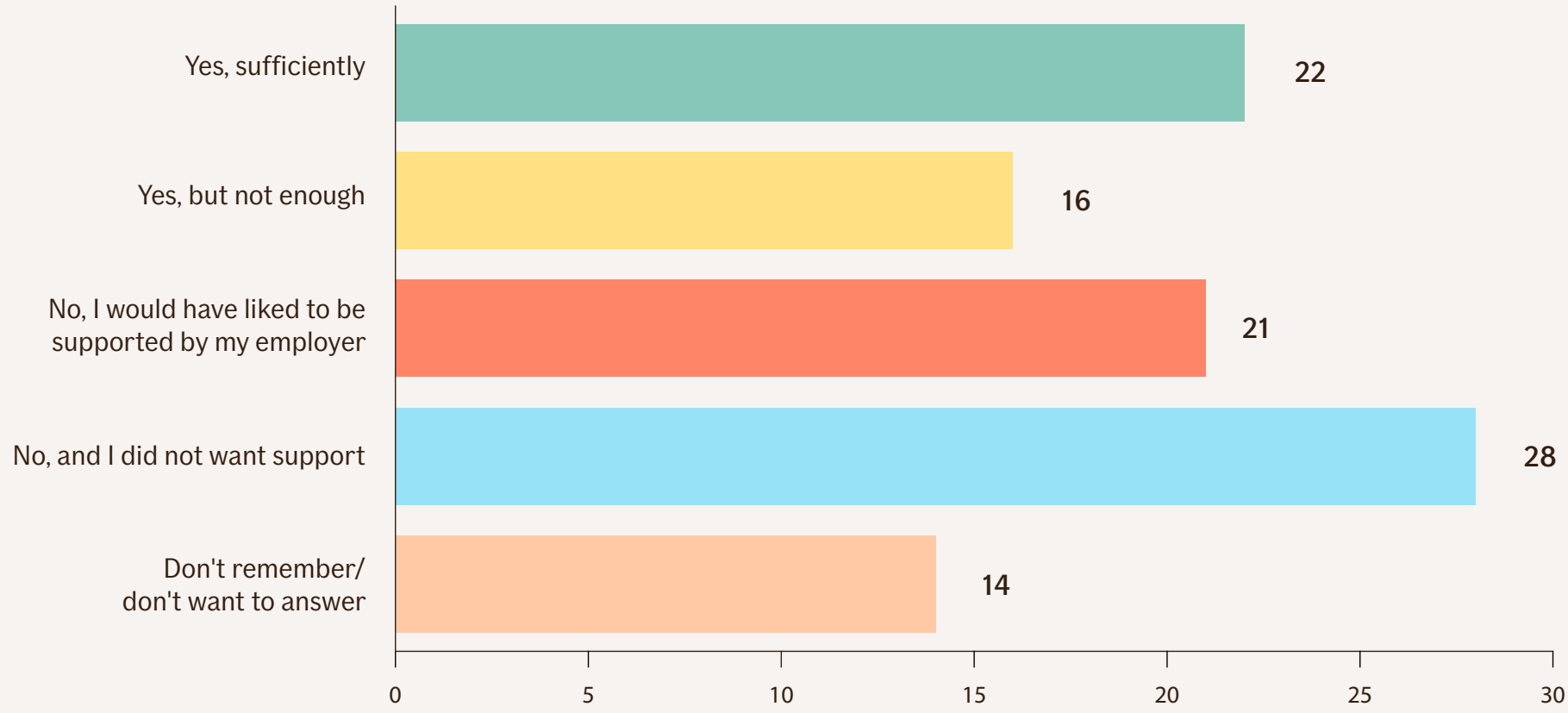
Some positive effects for people when experiencing interpersonal trust:

- Reduced stress and increased well-being
- Enhanced ability to collaborate
- Increased motivation and engagement
- Increased creativity, innovation and knowledge-sharing
- Increased team performance

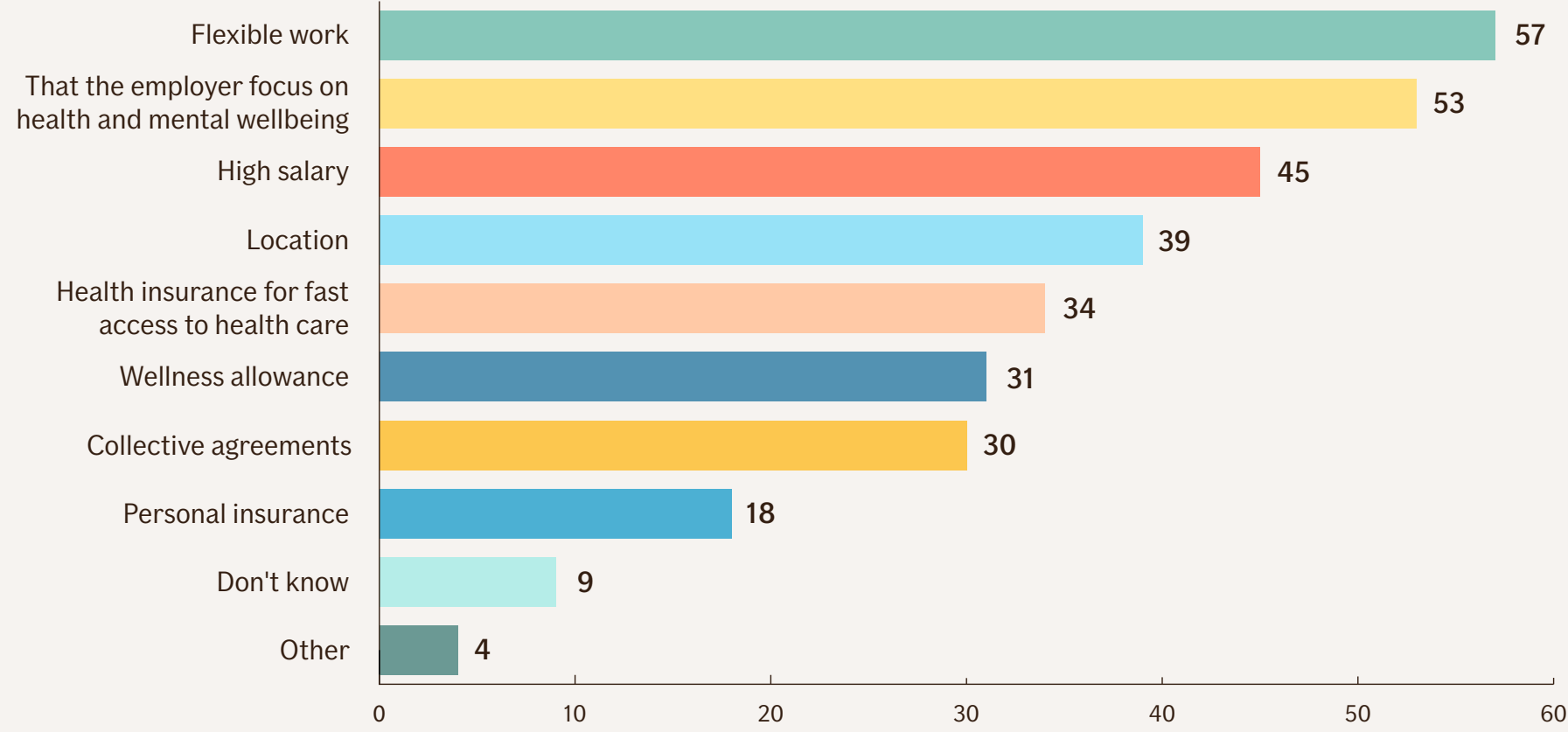
Last time, when your working ability was affected by problems with your mental well-being, who did you turn to for help?



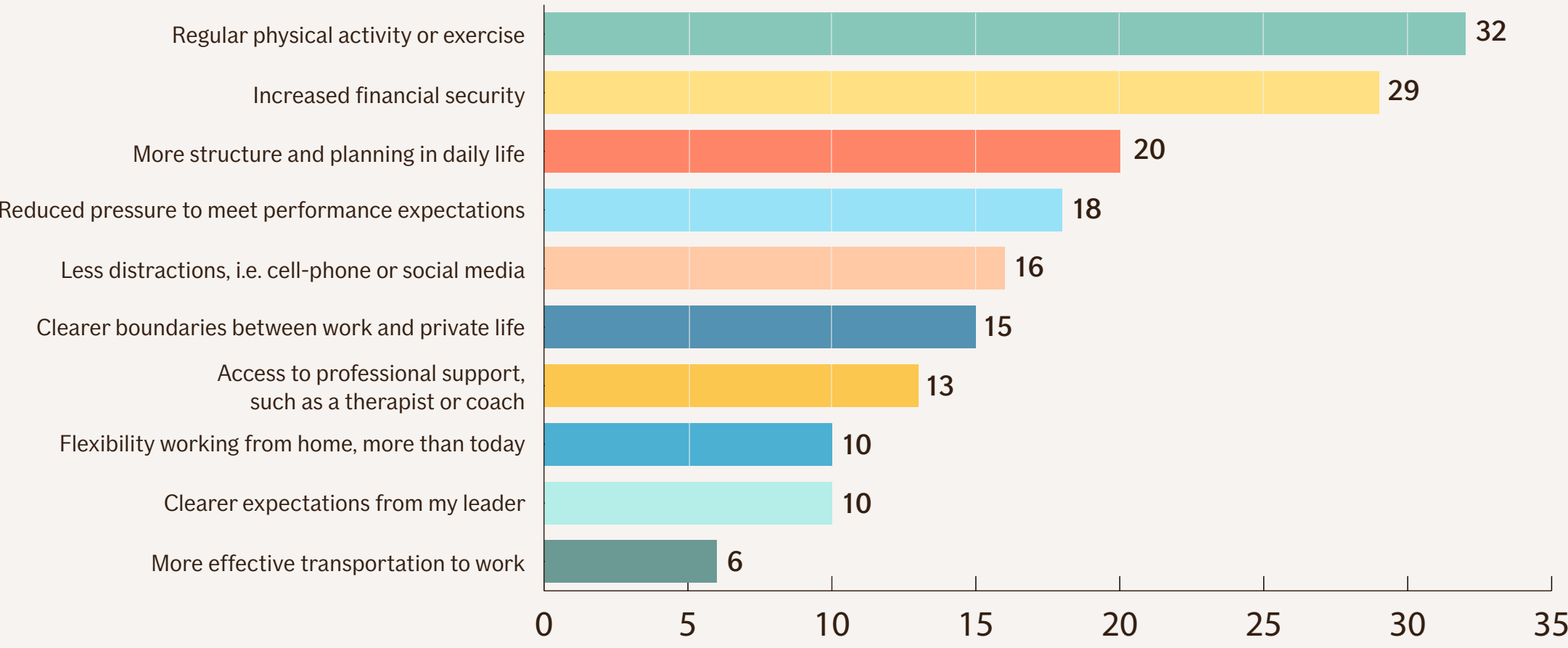
Last time did your employer act to support you when your working ability was affected by problems with your mental well-being?

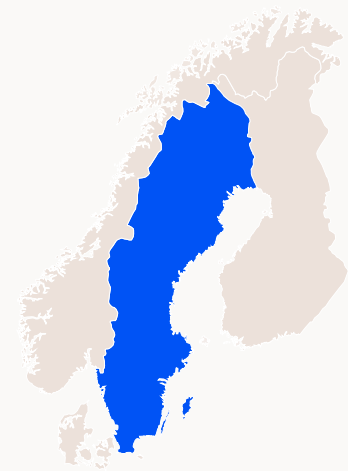


What factors make an attractive employer according to you?



What do you think would help you reduce the stress in your everyday life?





Sweden

Sweden stands out for its strong employer-driven wellness initiatives. More than half of Swedish adults (57 %) have access to health-promoting benefits provided by their employer, the highest level among the Nordic countries. We also see there are broader tax benefits for this than in the other Nordics. This is a sign of Sweden being a country focusing on health promotions. More importantly, Swedes don't just have access to these benefits, almost half (48 %) regularly use them, reflecting a strong cultural value placed on preventive health and well-being at work.

This commitment underlines Sweden's proactive approach to reducing workplace stress through structured and accessible health programmes. And this could possibly partly explain why Sweden has the lowest number of people who has had their working ability affected by problems with mental well-being, at 38 %.

Although, lowest in the Nordics there is a clear differentiation. For women, 43 % say their working ability has been affected by problems with mental well-being compared to 33 % of men. When looking at the different age groups, the number is highest among the youngest (55 %), where 67 % of women 18–29 have experienced problem with mental well-being affecting work ability. Some reasons for this can be young women having too high expectation put on themselves and also social media and “the perfect life” putting an unnatural pressure on young women.

Sweden has the lowest number of people who has had their working ability affected by problems with mental well-being,

38%

67%

of women 18–29 have experienced problem with mental well-being affecting work ability



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Interview with Lisa Björk

We asked Lisa Björk, a Swedish Associate Professor and Senior Developer in Organizational Work Environment, about organizational work environment and what employers can do to promote a healthy workplace.

Employers act through their line managers to prevent exposure to psychosocial risks, to protect and promote health at work and to support employees with mental health conditions to participate and thrive at work.

In a series of projects led by Monica Bertilsson at the Sahlgrenska Academy, we have shown that managers of both public and private sector organizations in Sweden report a lack of knowledge and training when it comes to handling employees with mental health problems, including stress.

We know from previous research that such training can improve managers' proneness to take preventive action, to make work adaptations when needed and counteract the stigma surrounding mental disorders. But we also learn from our own studies that managers themselves need to be embedded in well-functioning organizations to provide the support their employees call for.

Efficient policies and guidelines, robust HR partners and occupational health services and support from senior managers, colleagues, and co-workers are examples of factors that are used as resources in the managerial task of preventing employee stress.

56%

reporting that they work while sick

Not wanting help is a challenge

In Sweden, workplace culture and individual habits present a mixed picture. Many Swedes continue working even when feeling unwell, with 56 % reporting that they work while sick. Where they work vary, but the majority do so from home (25 %) and the rest either from the office or a mix of home/office.

This behaviour may conceal actual levels of illness and stress, potentially delaying proper rest and recovery. Often, to get well soon, the best way is to rest and recover.

When facing stress or mental health challenges, Swedish employees show moderate trust in workplace support systems. Only about one in five (22 %) feel that the support they receive from their employer is sufficient when problems with their mental well-being affects their work ability, whilst 37 % had wanted more support.

While these figures are in line with the Nordic average, the numbers still point to a clear mismatch between what people need and what they are getting.

People in the ages 18–29 stand out, 55 % acknowledging their working ability have been affected by problems with mental well-being and 37 % of those didn't want any support from their employer.

If this picture persists it is likely to build more mental strain over time resulting in employees “running on fumes” and irritability of their problems not being managed. Therefore, it is important for employers to take measure of this, building trust, relation, and open

communication to see early signs and ease early interventions.

When asked about what would reduce stress in Swedes everyday life, the number one factor is regular physical activity, 33 %. And 26 % say increased financial security would help them reduce their stress. Only 1 in 10 say that more flexibility at work would help to reduce stress.

In open text responses Swedish employees frequently cite stress related to a combination of unclear expectations, constant change, and lack of support.

Many call for structure and clearer routines, supportive leadership, and more manageable workloads. Others point to understaffing and malfunctioning tools or systems as daily frustrations that contribute to stress.



Best in class health benefits

Sweden leads the region in employer-provided wellness support. 57 % of Swedish employees say their employer supports physical activity in some form. This includes 53 % who receive a health benefit, 14 % who are allowed to exercise during working hours, 11 % who have access to a gym in the office, and 7 % who receive access to other free physical activities.

One in three Swedes (33 %) say they receive no support for physical activity at all. Despite broad access, one in four (25 %) never use these benefits. Among those who do, most use them regularly or occasionally.

When asked about what makes an attractive employer, Swedes prioritize flexible work as the primary factor. When tracing back to what would reduce stress, only 11 % deemed that more flexibility would help reduce stress in their everyday life. Furthermore, employers focusing on Health and mental well-being are highly valued (53 %). Sweden has a history in collective agreements, with focus on working conditions and on obligations for the employer towards employees and over half (52 %) consider collective agreements important. The fourth most significant factor for Swedes in identifying an attractive employer is a high salary (50 %). Wellness allowances (45 %), as well

as Health Insurance (30 %) and other Personal Insurances (21 %) is considered as making an employer attractive.

As flexibility in work life has spiked since post pandemic, today 29 % work from home at least once a week. Among what people miss the most when working from home, many say that it's their colleagues and the social aspect of meeting up at the workplace. The change of environment and exchange of knowledge with colleagues are also cited as being missed when working from home.

53 %

see an employer focusing on health
and mental well-being as attractive

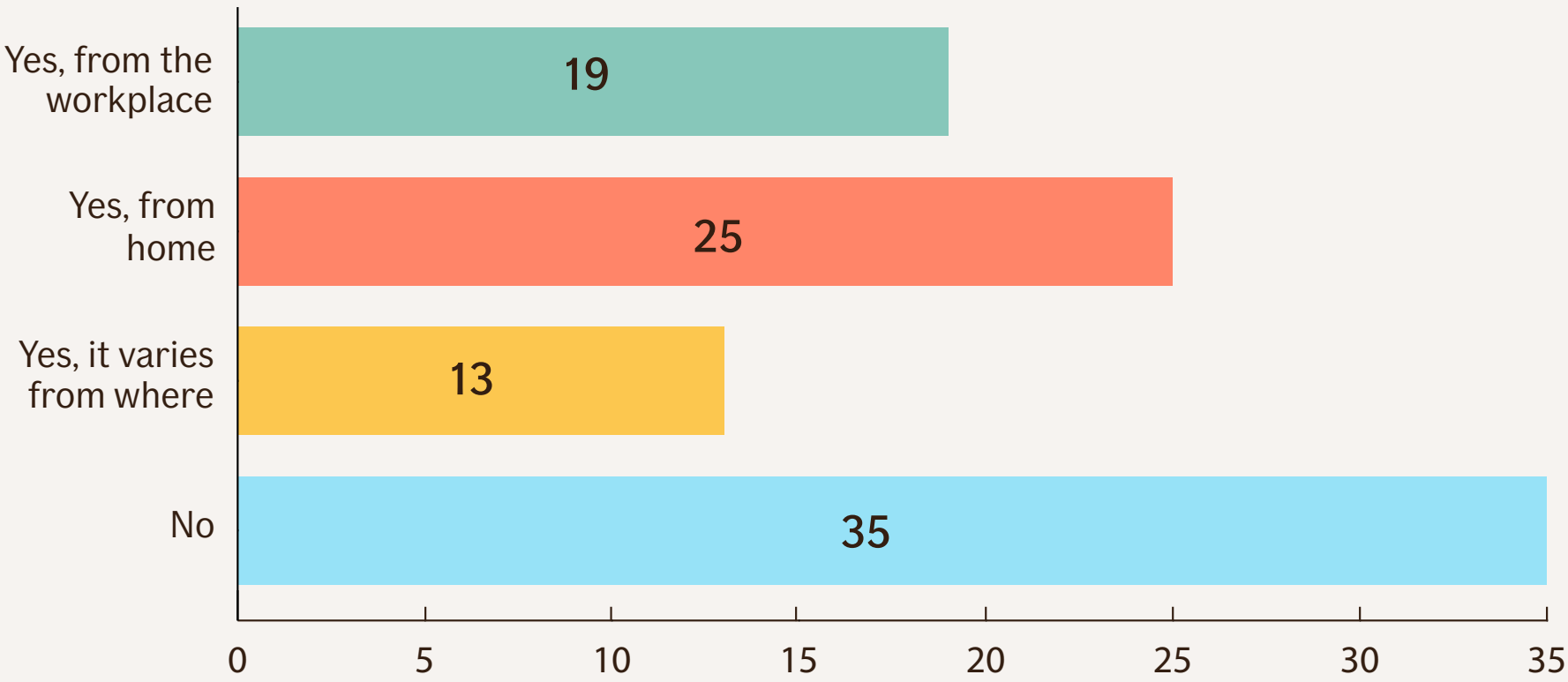
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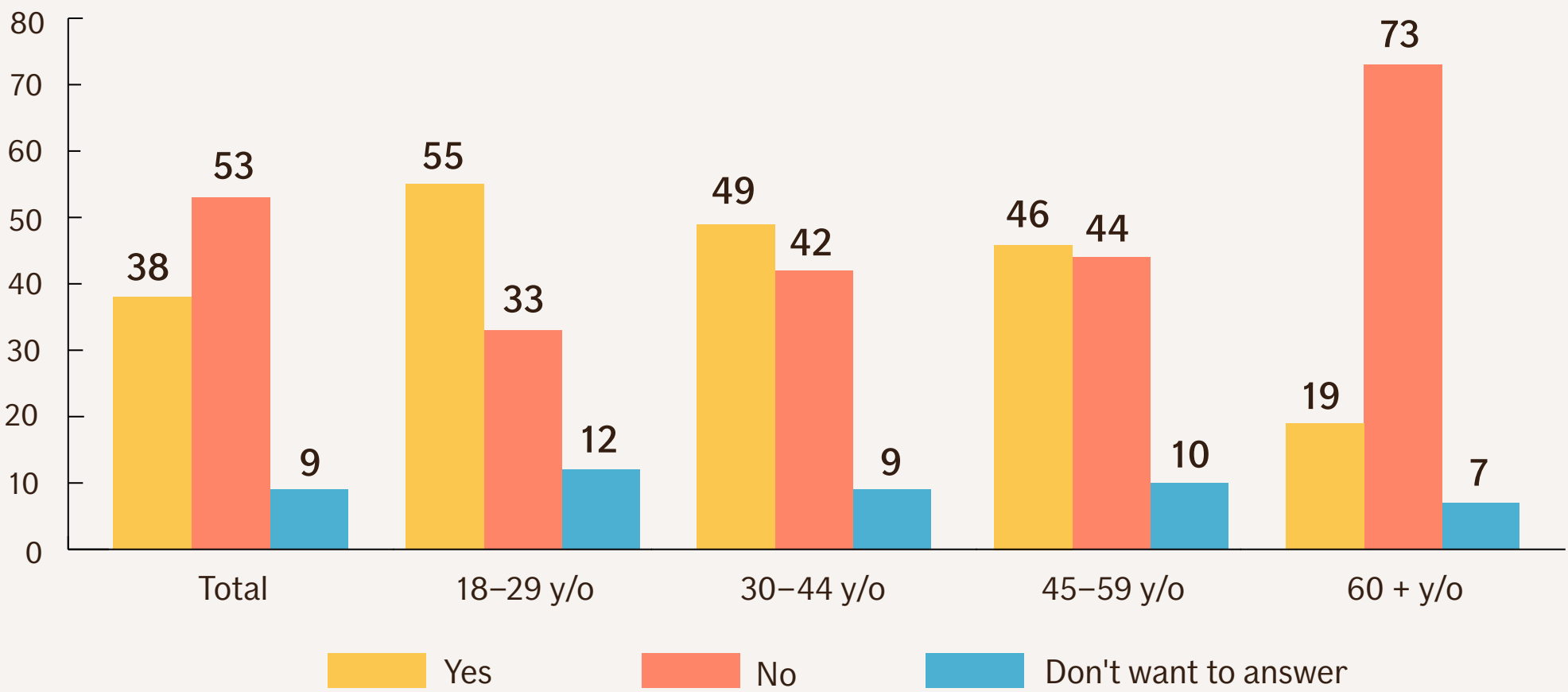
The survey results for Sweden clarify that regular physical activity is considered being a crucial factor for reducing stress. At the same time, a focus on health and mental well-being through for example access to physical activity and professional help is seen as highly valued factors for being an attractive employer.



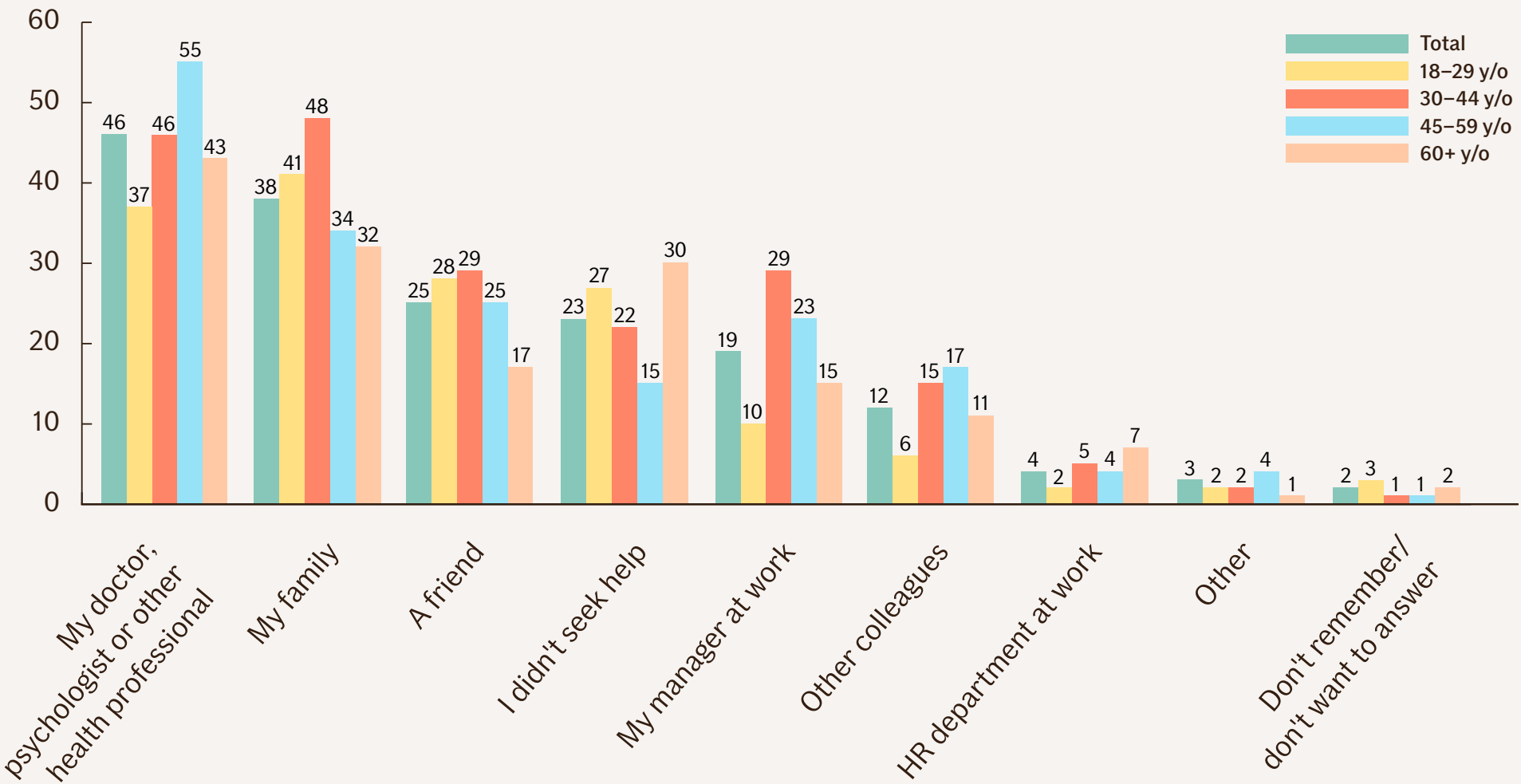
Do you keep on working, even if you feel sick?



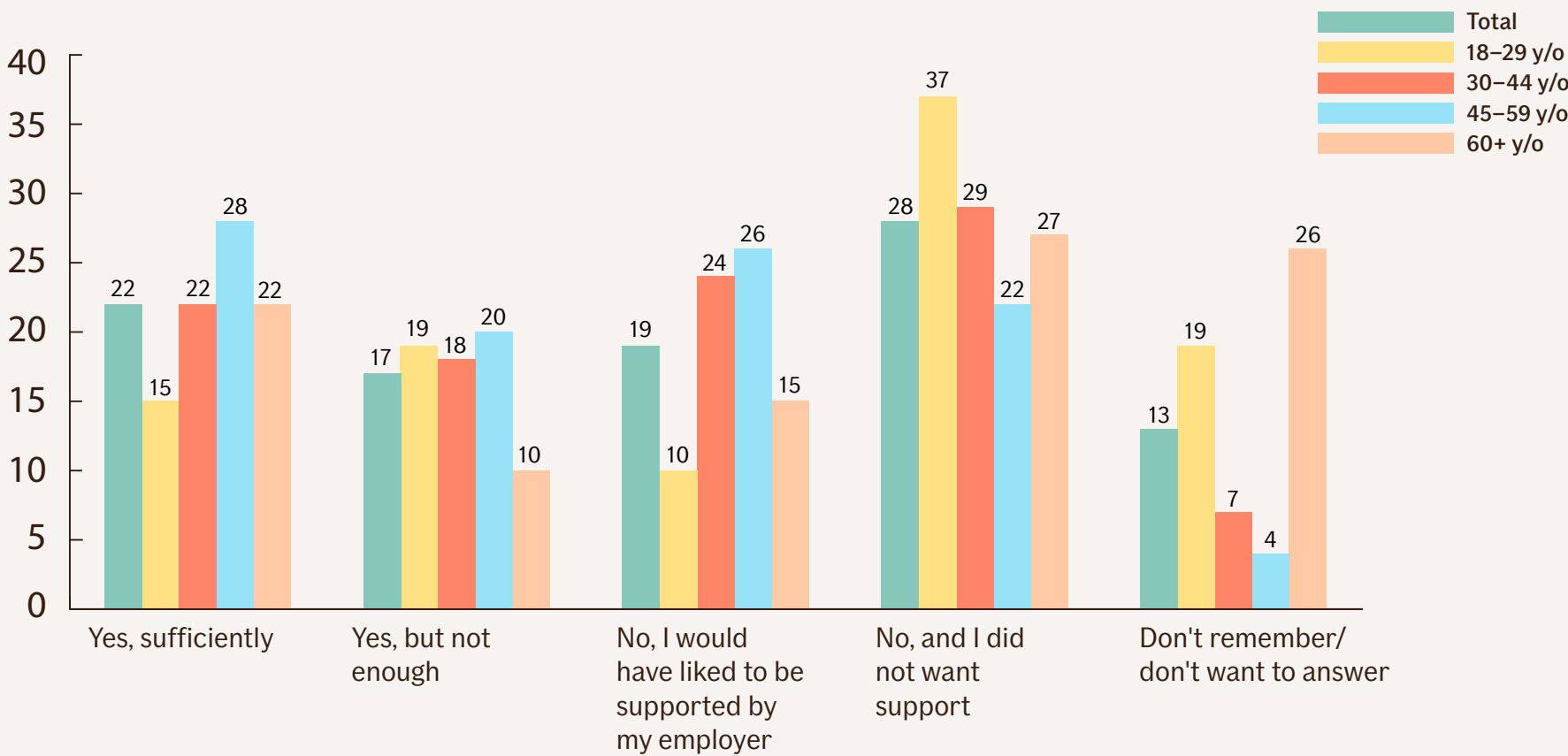
Have your working ability ever been affected by problems with your mental well-being?



Last time when you experienced that your working ability was affected by problems with mental well-being, who did you turn to for help?



Last time when you experienced your working ability affected by problems with your mental well-being, did your employer act to support you?





Norway reports the highest level of long-term stress in the Nordic region. 86 % of Norwegians say they have experienced negative stress and among those, 44 % say they have experienced it for more than six months. For more than 60 %, stress is primarily linked to private issues or lack of work life balance. Remarkably many Norwegians continue working while feeling sick, 70 % report doing so of which one third says they go into the office while sick. This is the highest have in the Nordics, indicating it may be more of a cultural expectation in their work life.

Quiet struggles at work

In Norway, 40 % say their problems with mental well-being level affected their ability to work. The share is 44 % among women and 35 % among men. This difference reflects a broader trend seen across the region. Women consistently report higher levels of stress, more symptoms,

and greater impact on their work ability from problems with mental well-being. Women often carry more responsibility outside of work and this is probably contributing to higher stress levels combined with workplace demands.

Only 14 % turn to their manager at work if they experience problems with their mental well-being. Instead, more commonly people turn to their doctor, psychologist, or other health professional. While this isn't bad, there are still ways to go as the employer is responsible for people's health at the workplace and can offer support. Adaptation of the work situation may make it easier to stay at least partly at work for people struggling with stress and mental health challenges, and this can be of significant importance with respect to preventing long-term sickness absence.

Support from employers is often seen as inadequate. Only 20 % say they have received sufficient support from their employer when problems with mental health affected their work. That is slightly below the Nordic average. As much as 37 % would have wanted more support from their employer than they actually got. About one in four (27 %) didn't want any support from the workplace when experiencing mental health issues.

Like people in other Nordic countries, Norwegians believe, that exercise or physical activity is the most effective way to reduce their stress.

According to the survey, Norwegians often link stress to being understaffed, unclear responsibilities, and poor leadership. Some mention needing a permanent job or more stable work roles. Others point to difficult team dynamics or lack of support in their current position.

86 %

of Norwegians say they have experienced negative stress and among those, 44% say they have experienced it for more than six months.

40 %

of Norwegians say their problems with mental well-being has affected their ability to work

Healthy working

It's established that being physically active strengthens our bodies not only physically but also mentally, meaning employees that are at better health, could be more motivated and productive. In Norway one in three (36 %) say their employer encourages physical activity in some form. This includes 14 % who are allowed to exercise during paid working hours, 16 % who have access to a gym at the workplace, and 7 % who receive a direct health benefit such as a wellness allowance.

One in three (33 %) say they receive no support for physical activity at all. Among those who have access to physical activity opportunities through work, most use them and 75 % report having used them in the past year. However, nearly one out of four (23 %) say they never used it. As companies continue to offer health benefits, more needs to be done. A substantial number of Norwegians do have benefits but still don't use them, meaning companies are investing but aren't getting the "return on investment".

The key factor for an attractive employer according to the respondents, is that they focus on health and mental well-being. After that it's flexible work, high salary, and location. 32 % say Health Insurance is an important factor for being an attractive employer.

In open responses, Norwegians describe attractive employers as those offering meaningful tasks, competent leadership, and a healthy work environment. Some emphasised the importance of being treated as more than a number. Positive team dynamics and a sense of purpose were mentioned more often than salary or benefits.

In Norway, regular physical activity and financial security are seen as key to reduce stress, yet fewer people report having access to employer-supported benefits. While health is considered important when evaluating employers, current offerings seem to fall short. This gap highlights an opportunity for Norwegian employers to turn priorities into stronger day-to-day support.

The number
1 factor

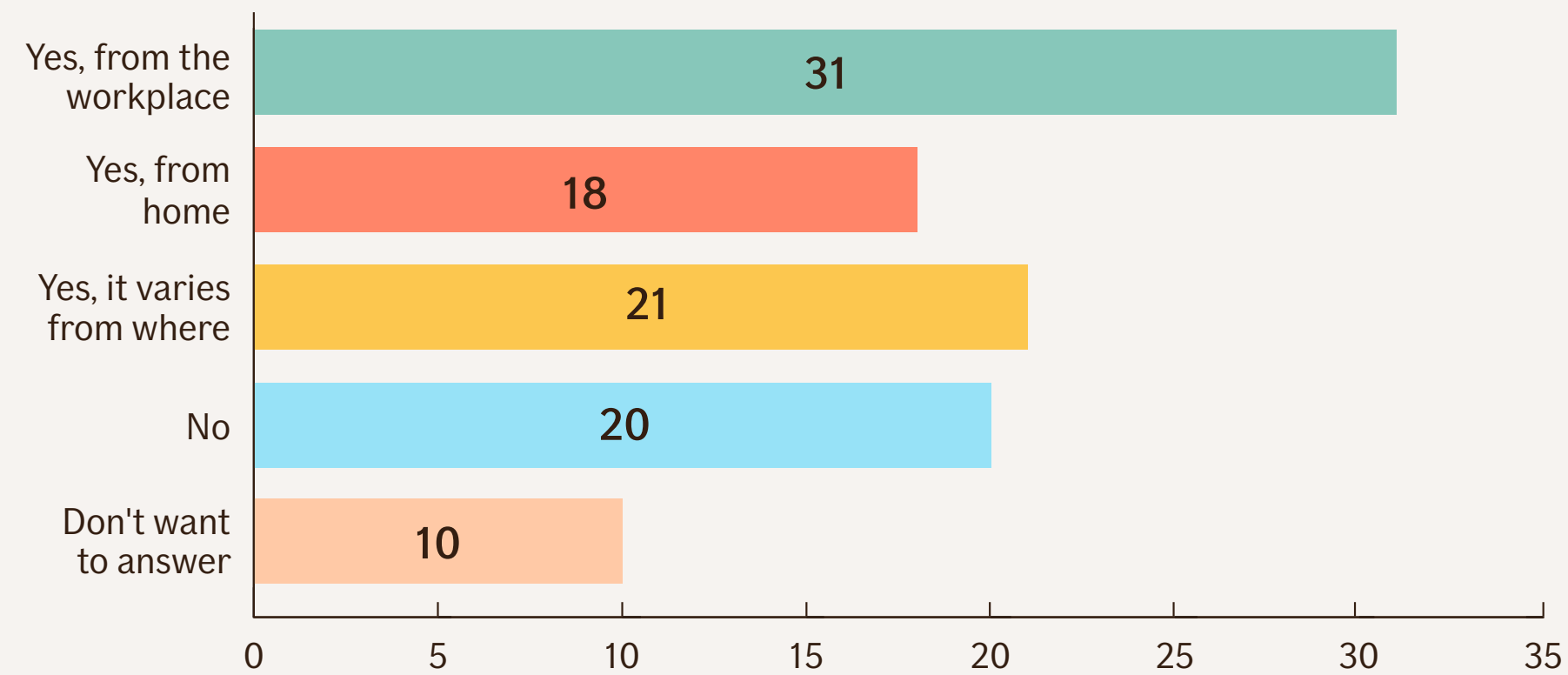
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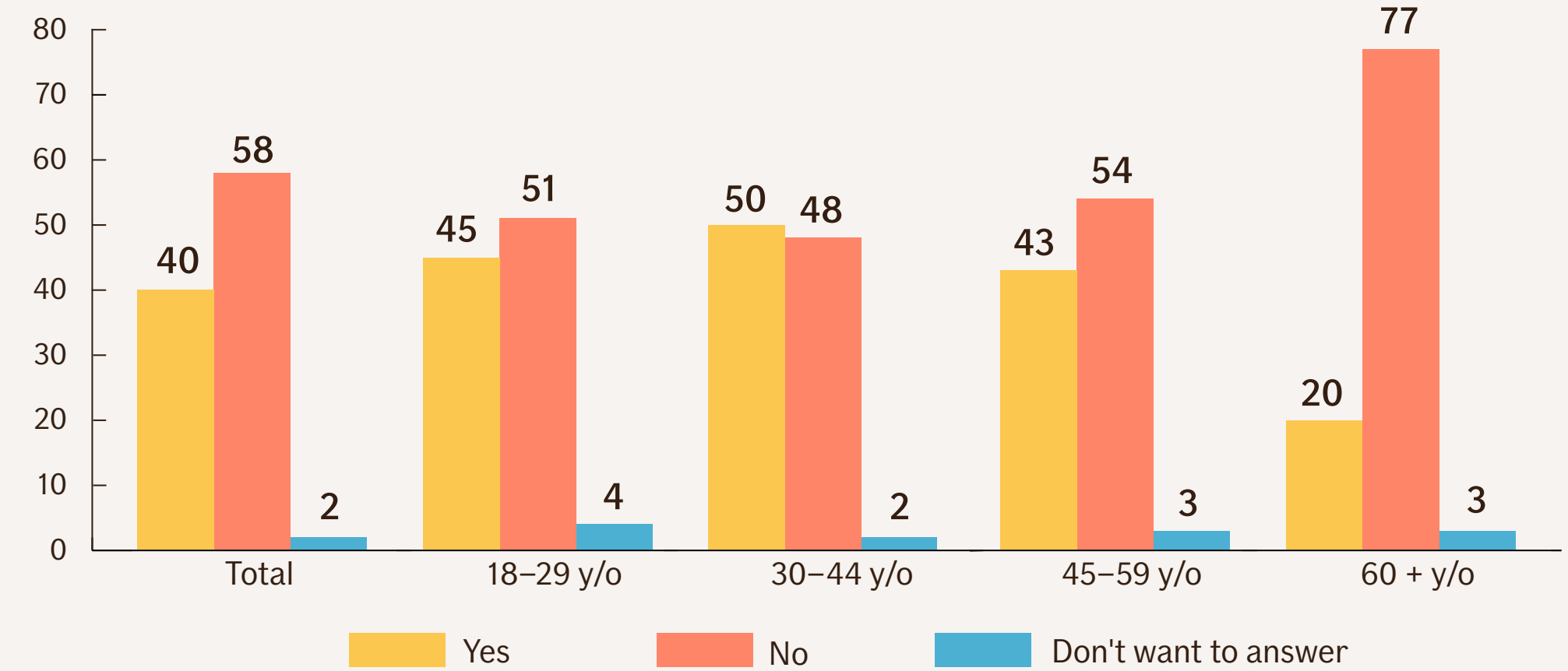
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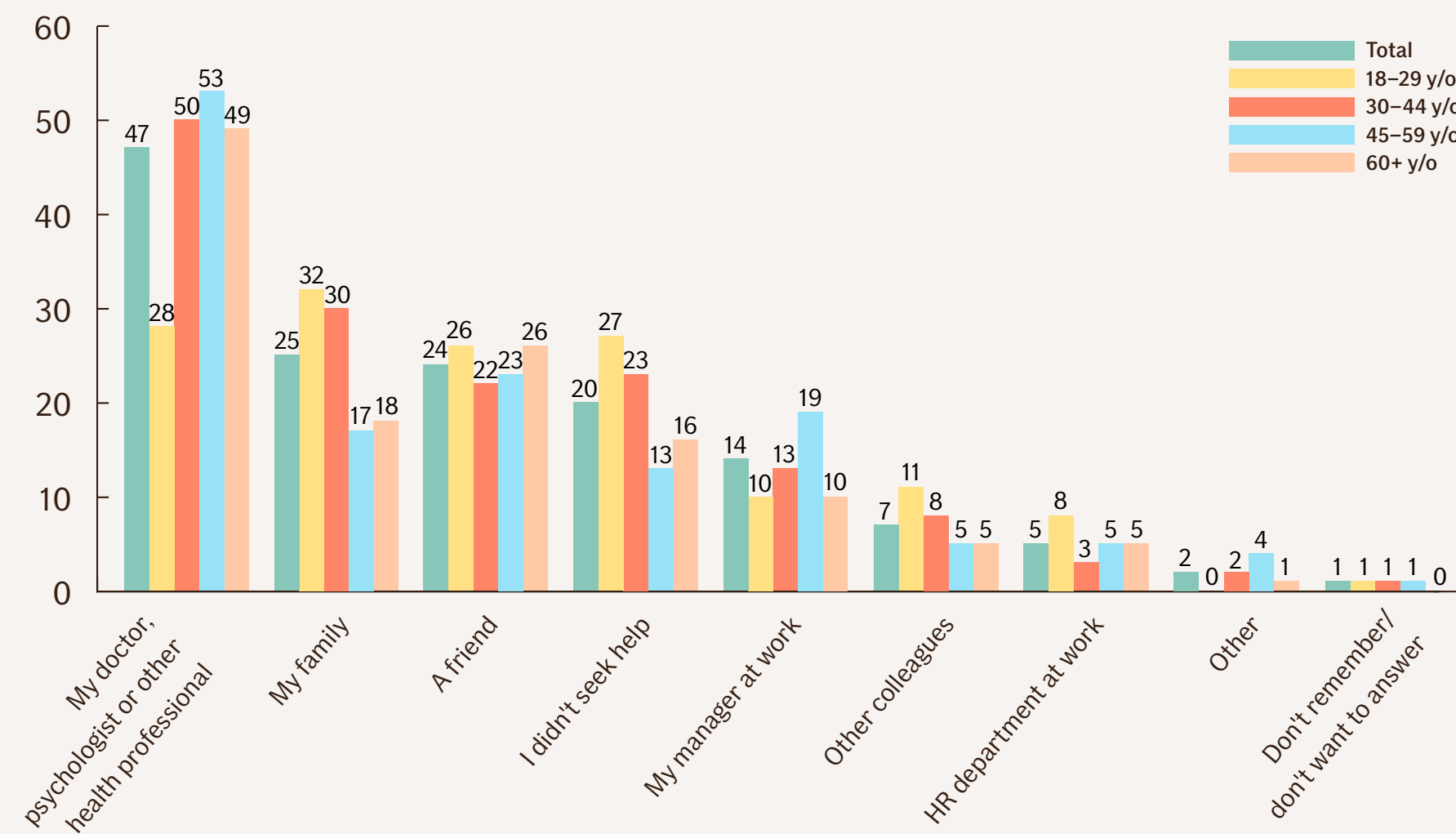
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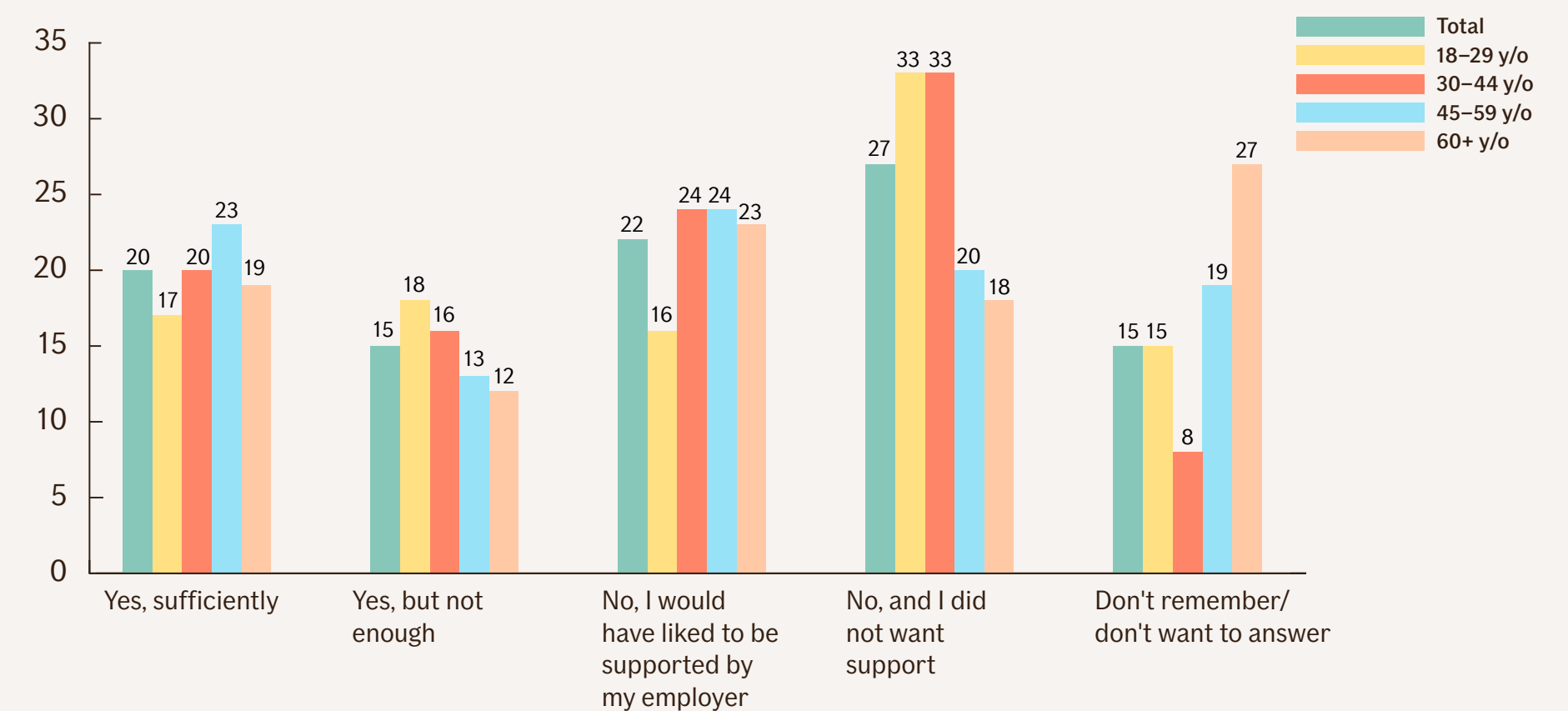
Have your working ability ever been affected by problems with your mental well-being?



Last time when you experienced that your working ability was affected by problems with mental well-being, who did you turn to for help?



Last time when you experienced your working ability affected by problems with your mental well-being, did your employer act to support you?





Overall Finland reports this year's highest level of negative stress in the Nordic. Almost 9 out of 10 (88 %) Finns say they experienced it. Less people, 32 % of them, report that their stress has lasted for six months or more, which on the other hand is the lowest level of long-term stress among the Nordic countries. In Finland, the main stress trigger for the past year has been – besides personal or work life balance issues – tied to economic worries where almost every fifth person state that financial concerns are the main source of stress. Even if this number is lower than previous year, it is still concerning.

Finns Working Habits and Experiences

Stress affects many aspects of Finnish working life, from daily routines to how people handle illness and ask for support.

Although Finland has higher levels of stress compared to the rest of the

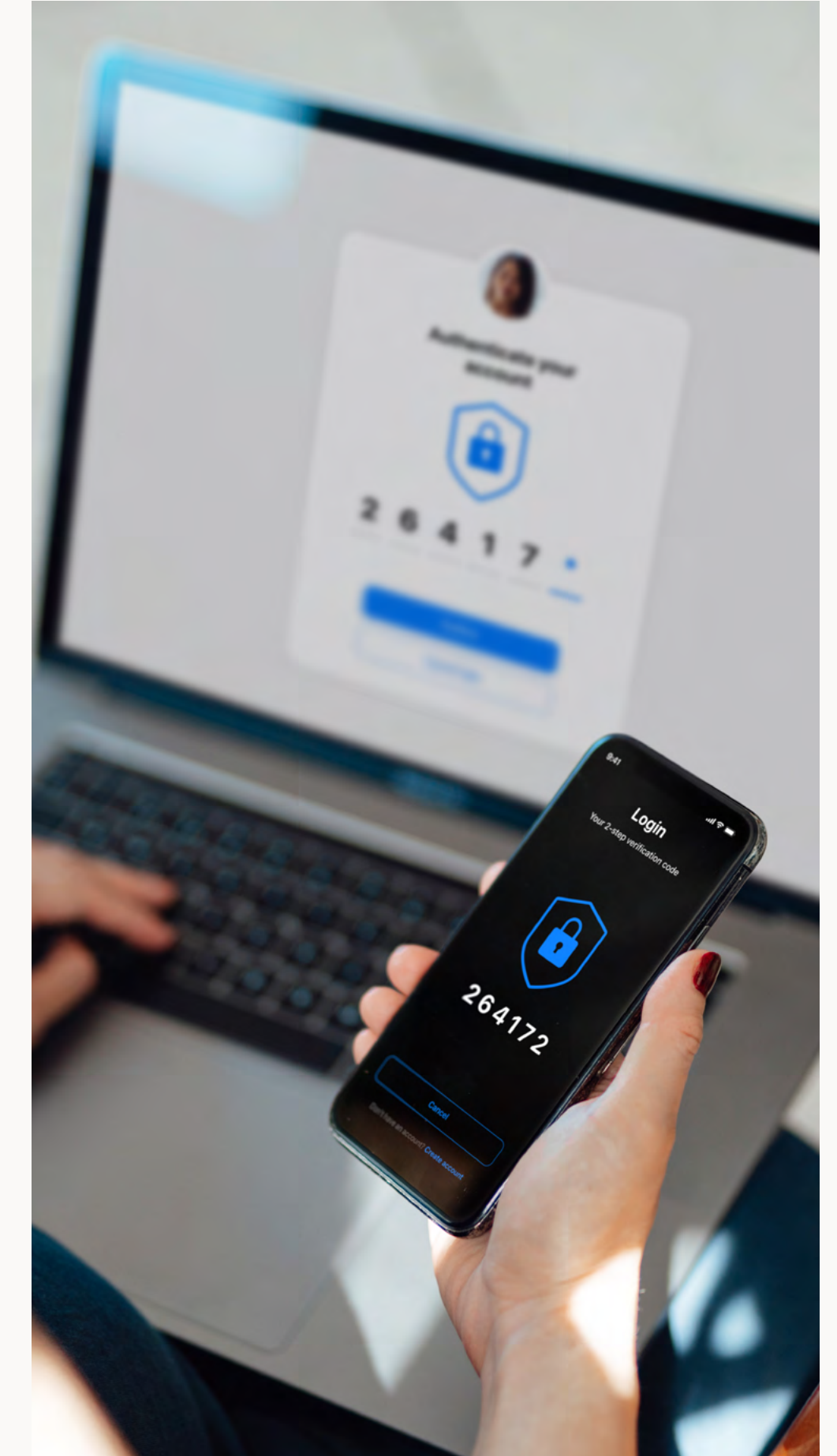
countries, it doesn't seem to have the same high effect on long-term stress, nor on their mental well-being and as a result, affecting their job. 4 out of 10 (39 %) say that their working ability has been affected by problems with mental well-being. And while this number is still high, it is the second lowest in the Nordics. And the gap between men and women reoccurs also in Finland, where women are more affected in general than men.

40 % of Finnish respondents say they continue working while sick. 22 % work from home, 10 % from the workplace, and 8 % in a mixed way. 53 % say they stop working entirely when unwell, the highest level among the Nordic countries. The results also show that Finns to a higher extent turn to their doctor or other health professional when having problems with their mental well-being. So, it seems like the Finns take care of themselves. Possibly the other Nordic countries should glance

at the Finns, as working when sick in most cases ends up delaying recovery or could at worst make people long term sick.

It's more common for Finns to turn to a doctor in times of mental health problems, more than the other countries. But on the other side, Finland has the lowest number of people turning to their manager when mental well-being affects their work, This could be a matter of distrust or more of a cultural explanation. Finland also has the lowest amount of people that turn to HR. Instead, they turn to a healthcare professional to a much higher degree.

When looking at if people have received support from their employer, only 20 % of Finnish respondents feel that the support they received from their employer was sufficient. 33 % felt they would have wanted more support from their employer than they got. A third of all Finns didn't



40%

of Finns continue working while sick

want any support from their employer, which further helps to unveil characteristics of the work environment and from where we can and should expect help. There are some notable differences between gender as well, men deem themselves in less need of their employer to act in support while women say it's not enough or that they didn't get any support.

In the open responses in the survey, we see many respondents refer to pressure, unclear roles, and constant change as daily sources of stress. Some also mention economic insecurity and poor collaboration.

Meeting the expectations of well-being

Finnish employers face growing expectations to support employee health in more visible and practical ways. Not only by reactive measures as when employees' problems mental well-being affects work but also as a proactive measure for employees to unwind and recover energy.

45 % of Finns say their employer supports physical activity in some form, most common is a health benefit (36 %). 11 % have access to a gym at work and 4 % are allowed to exercise during working hours. One in ten (13 %) report no physical activity support at all. This shows there is more room for options that could include more people in health beneficial activities.

Among those who have access to some form of activity benefit, 76 % say they used it in the past year. 34 % used it regularly, 26 % now and then, and 16 % seldom. 23 % say they never used it.

While the opportunity of flexible work and the location of the job are the main factors of an attractive employer, the health-related ones are still quite important. Nearly half (46 %) of respondents consider an employer focusing on health and mental well-being as important, and 40 % mention Health Insurance as a significant factor. Health insurance is rated higher by the Finns than their neighbouring countries.



Finns consider
regular physical activity or exercise
the most effective way to reduce
stress in daily life.



High salary also ranks high, with 48 % selecting it as a key factor for an attractive employer. This result aligns with Finns being more stressed over their financial situation. Looking at gender, there are some clear differences. 54 % of women value employer focus on health and mental well-being as important, compared to just 38 % of men. The same pattern appears for wellness allowances, where 37 % of women consider it important versus only 22 % of men. This suggests that health-related benefits resonate more strongly with Finnish women, while men place relatively more emphasis on salary and other structural conditions.

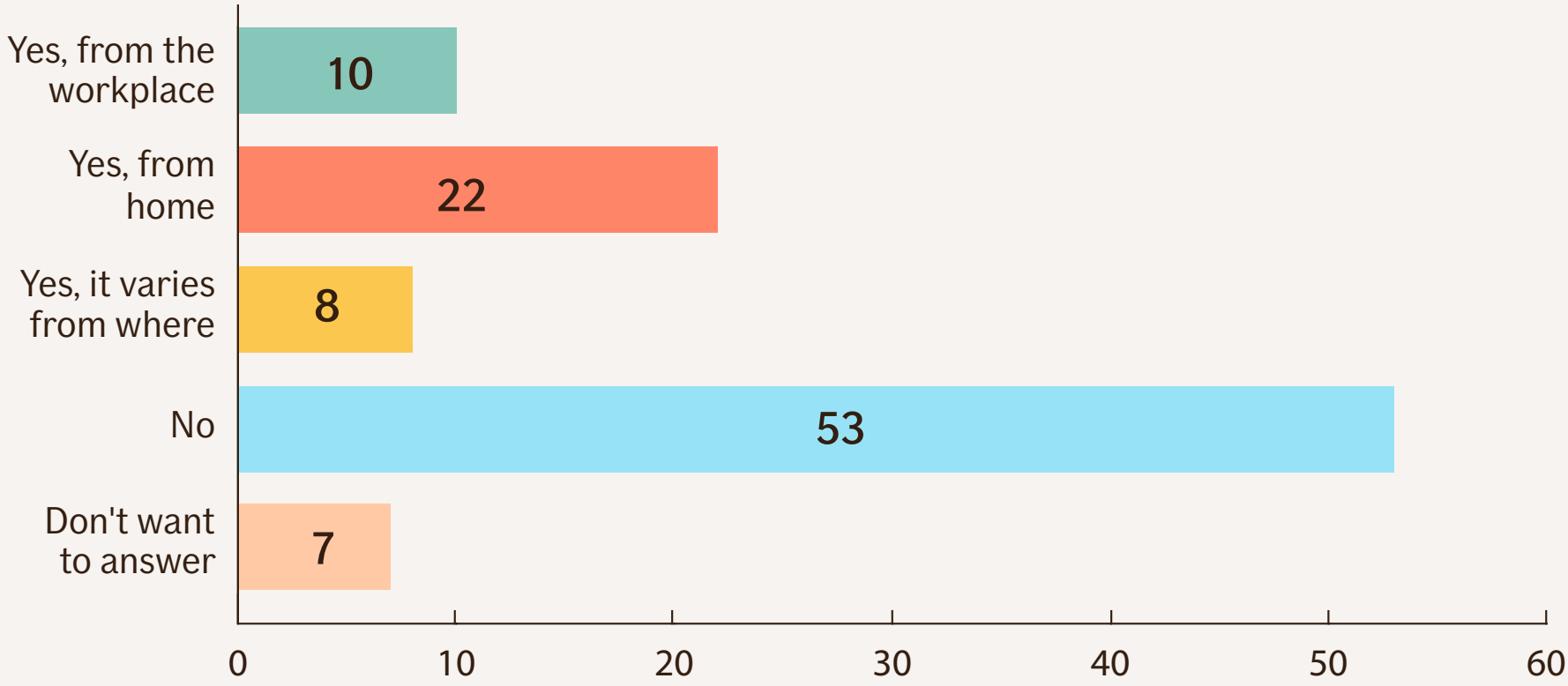
In open responses, Finns describe attractive employers as those who offer fair treatment, manageable expectations, and good communication. Some highlight the need for a calm and predictable workday over perks or status.

In Finland, what people want from an employer and what they feel they need to reduce their stress are closely aligned. Regular physical activity and financial security are the top stress-reducing factors. These match well with the high value Finns place on health benefits and insurance when choosing an employer. The responses point to a practical mindset, where well-being and security are expected to be part of the employment offer.

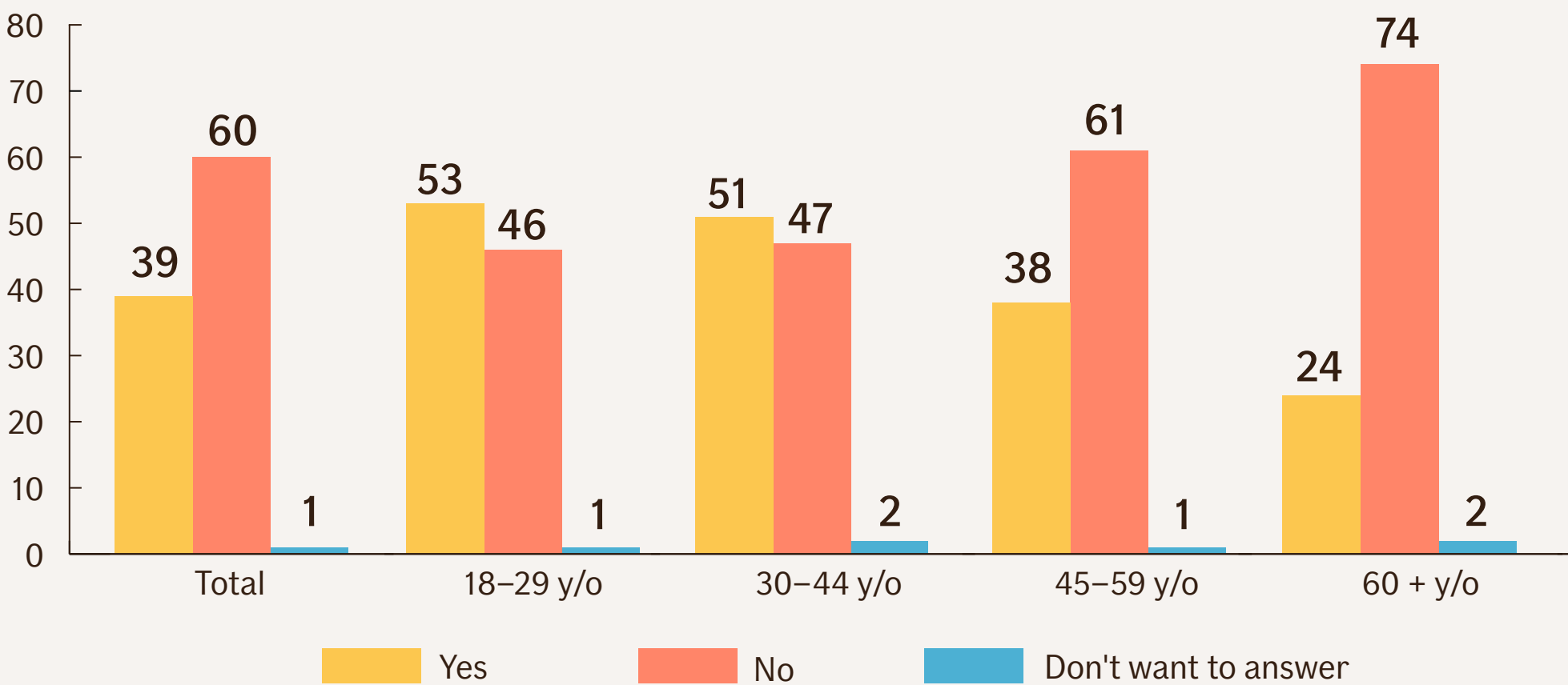
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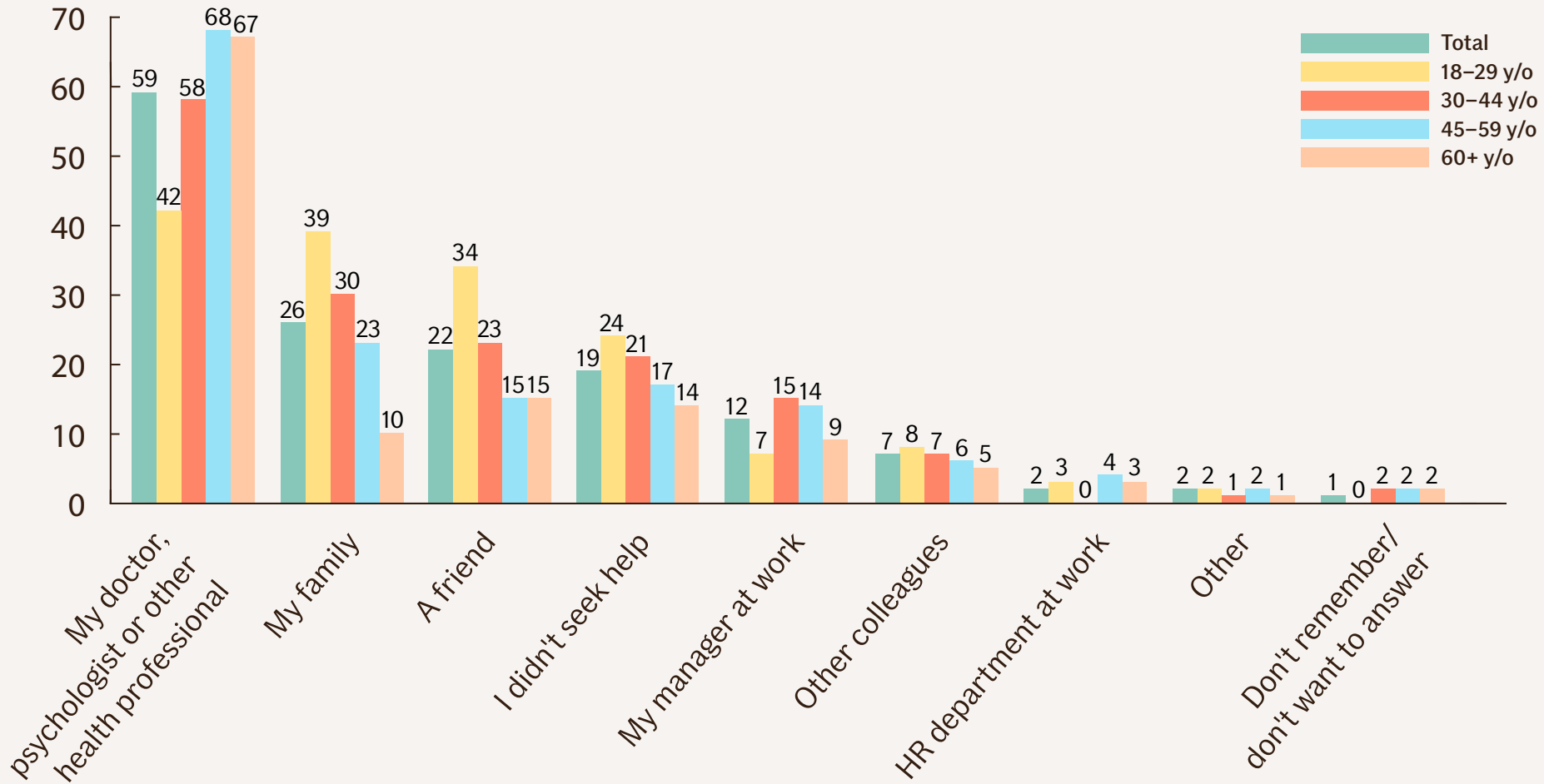
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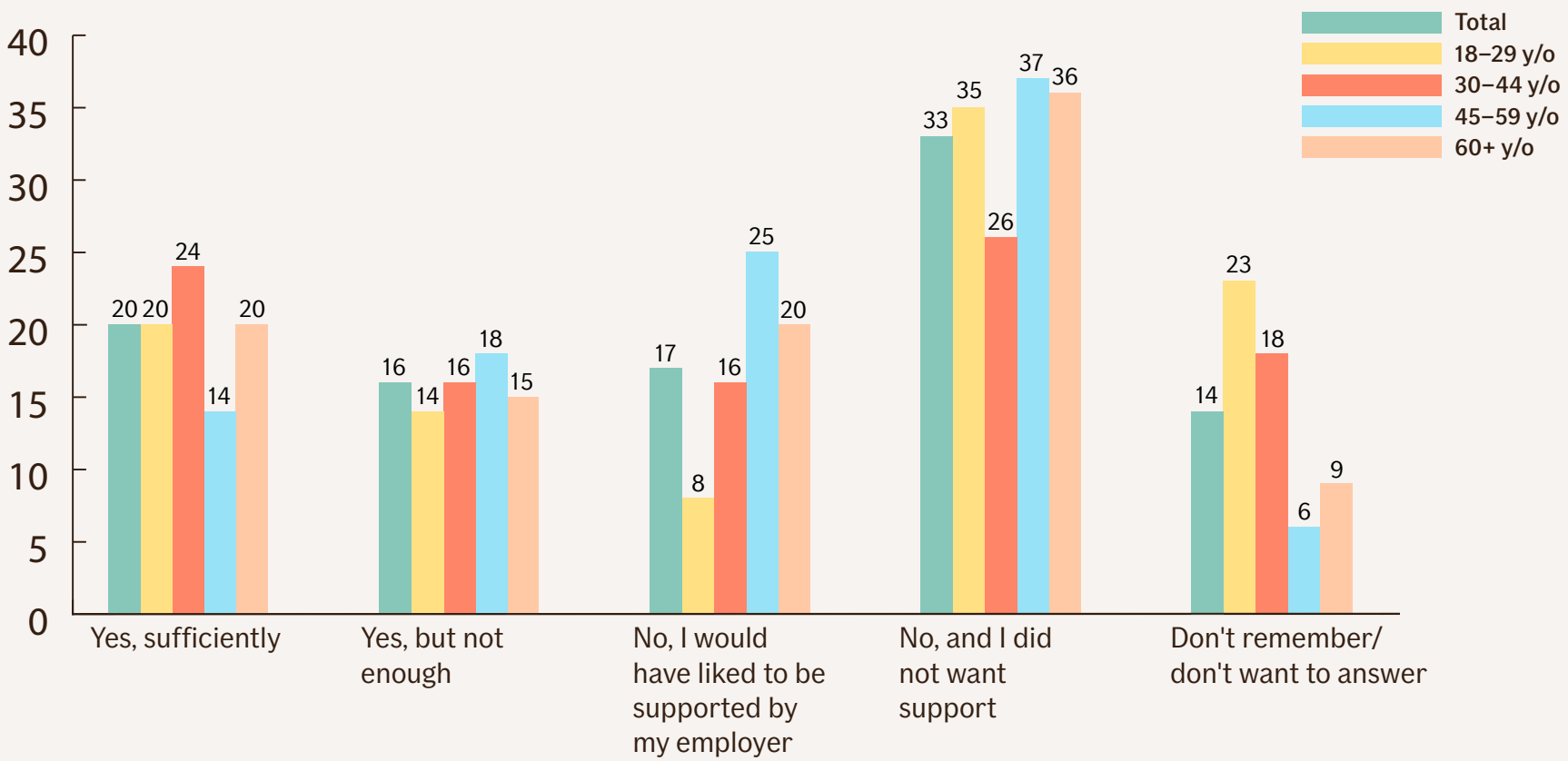
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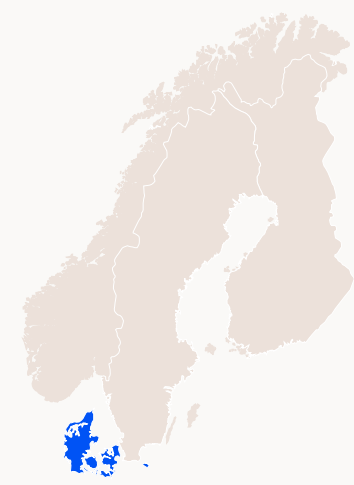


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Denmark

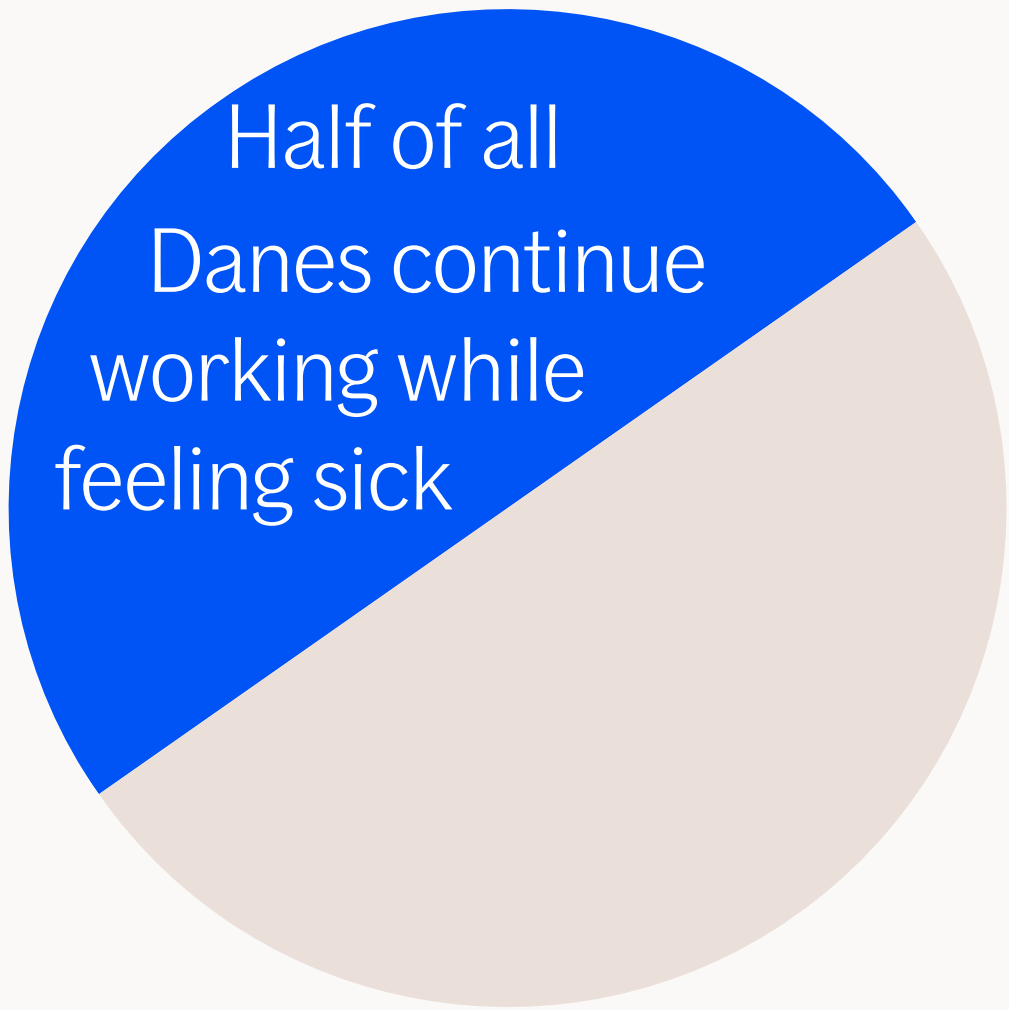


Denmark reports the lowest overall stress levels in the Nordic region. 73 % say they experience negative stress at least occasionally. 10 % say they feel stress regularly. 35 % say their stress has lasted more than six months. 26 % report never feeling stressed. These stress levels are below the Nordic average but still affect large parts of the working population.

Climbing under pressure

While stress levels are lower than in neighbouring countries, the data shows that it still affects how people relate to work, illness, and support. And when looking at where Dane's stress and concern might origin from, its mainly personal/private issues or demands at work. 51 % of Danes report continuing to work while feeling sick. The young adults 18–29 and the 60+ stand out as they to a lower level keep working when they are sick. Even though they're in separate

ends of their careers, it might just be that which ties them together. The young haven't really started their climb of the career ladder and the 60+ are trying to slow down or are maybe just wise enough to recover when feeling sick. Mid-career employees often face pressure to work despite illness due to performance expectations and career progression demands, which raise concerns about sustainability and long-term well-being.



Half of all
Danes continue
working while
feeling sick

49%

say their working ability has been affected by problems with mental well-being

34%

of Danes think Health Insurance makes an attractive employer

In Denmark, every other person respond that their work has been affected by problems with mental well-being, which is the highest for all the Nordics. The patterns also underline the Nordic tendencies; women are more affected than men and the youngest respondents are most affected.

However, in the case of Danes, 42 % seek help from their family for mental well-being issues, compared to 41 % who turn to health care professionals. This differs

slightly from the rest of the Nordics. At the same time, 24 % turned to their manager when experiencing these issues. One reason could be less stigma around mental ill-health in Denmark or just a different culture than for example in Finland.

23 % say they received sufficient support from their employer when their mental well-being affected their ability to work. 14 % states that the managerial support was lacking and 23 % say their employer didn't act to support at all. A bit less than in the other countries, 25 % didn't want any help at all. Despite this, a severe number of affected Danes didn't receive the help they need or expect. As 37 % wanted more help than they got, this highlights needs for initiatives from employers to support the employees.

In open responses, Danes point to mental fatigue, memory problems, and high work pressure as common concerns. While overall stress levels are lower, the symptoms often relate to focus, energy, and recovery.

Health support matters but access is limited

Danish employers continue to play a key role in shaping how health and well-being are supported in the workplace. 24 % of Danes say their employer supports physical activity in some form. 8 % have access to a gym at work. 8 % are allowed to exercise during working hours. 4 % receive a direct health benefit. 4 out of 10 say they receive no physical activity support at all. Health benefits are a lot more common in Sweden and Finland, whereas in Denmark its rarer.

Among those who have access to some form of activity benefit, 66 % say they used it in the past year. 20 % used it regularly, 24 % now and then, and 22 % seldom. Every third Dane did not used it at all. This suggests that while uptake is relatively strong, there is still room to improve both relevance and reach.

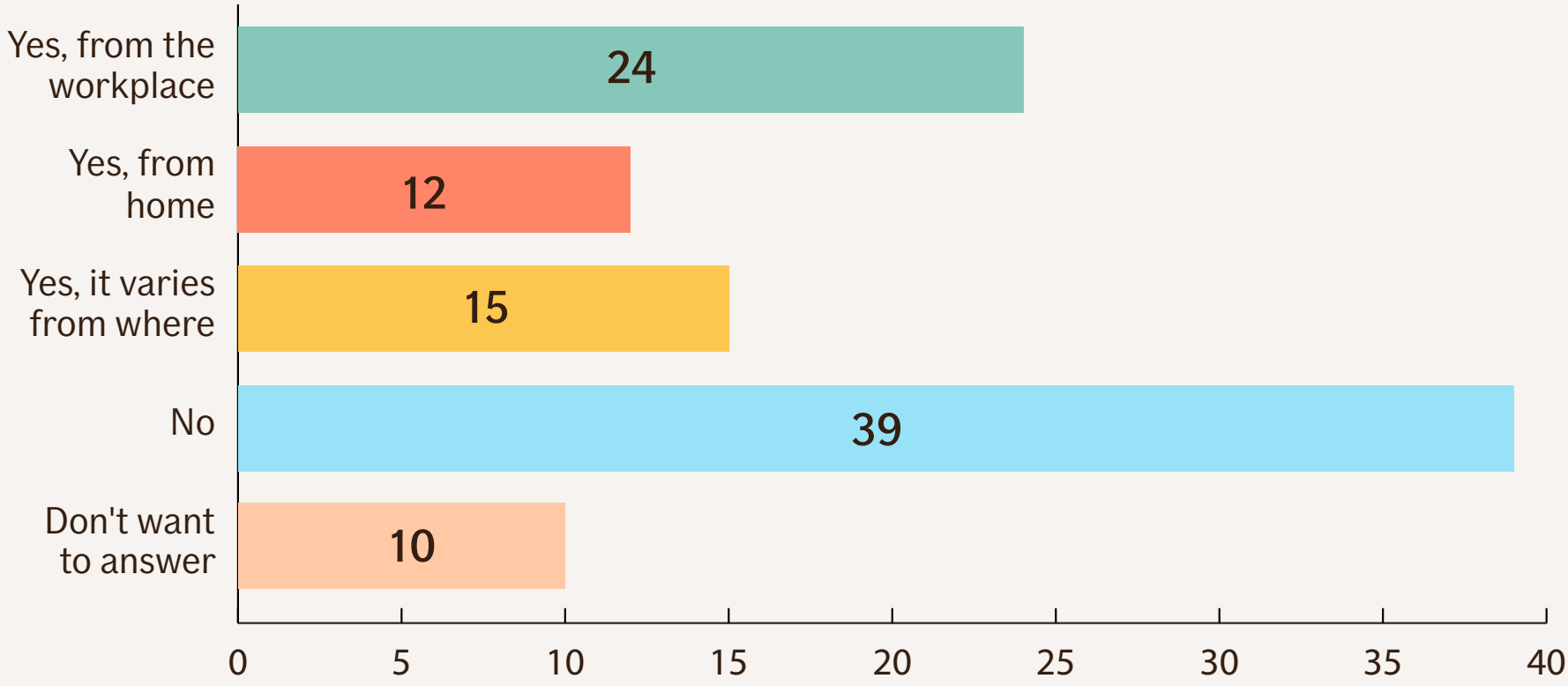
Despite more limited access, health benefits rank high in importance when Danes evaluate what makes an employer

attractive. 52 % say a focus on health and mental well-being is a key factor together with flexibility and Health Insurance which also are top priorities.

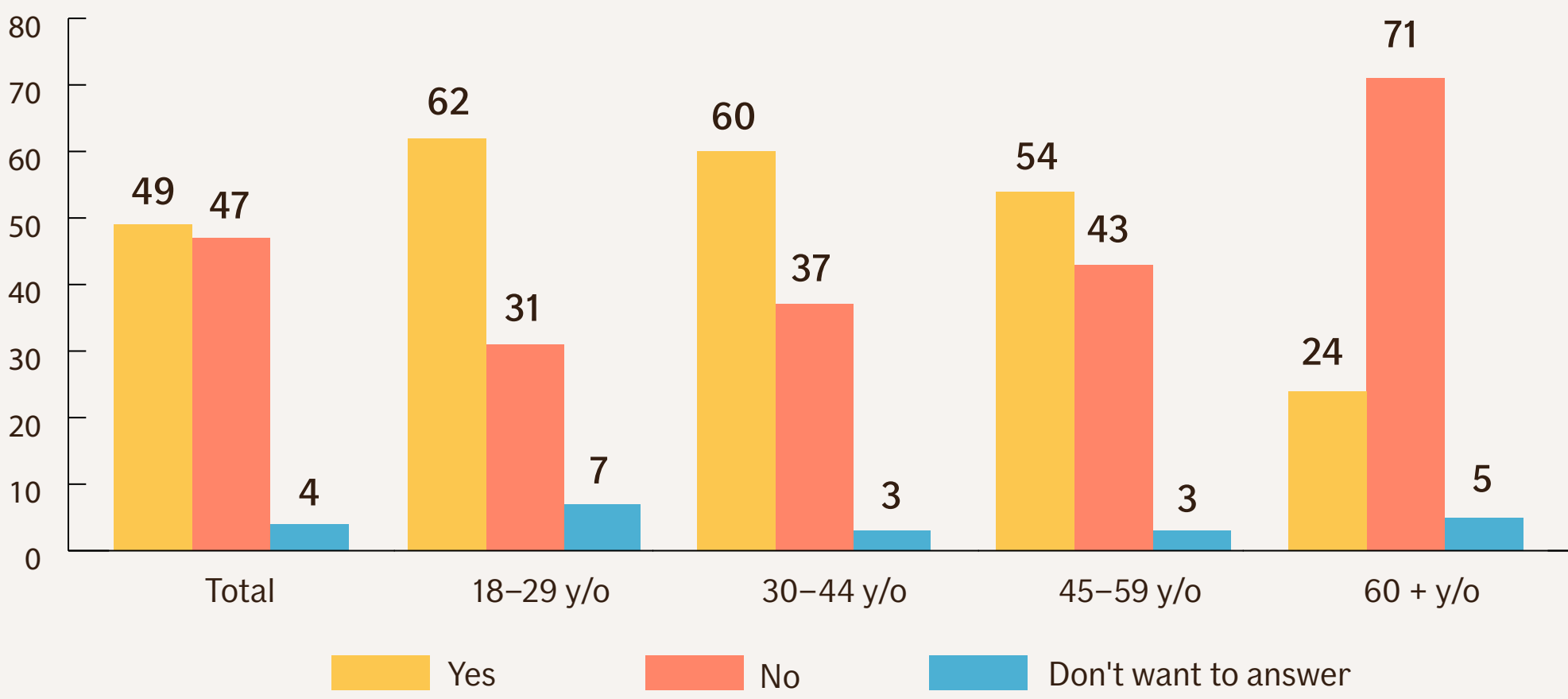
In open-text responses, Danes describe attractive employers as those who support flexibility, respect personal time, and offer a stable and balanced work environment. Social connection and workplace atmosphere were mentioned more often than career development or formal benefits.

In Denmark, there's a clear gap between what people value in an employer and what they believe would reduce their stress. While flexible work is the top priority for an attractive workplace, only 8 % say that more flexibility would reduce stress in their daily life. Instead, Danes mention physical activity, structure, and lower pressure as more stress relieving. This suggests that flexibility is a lifestyle preference, but not a tool for recovery.

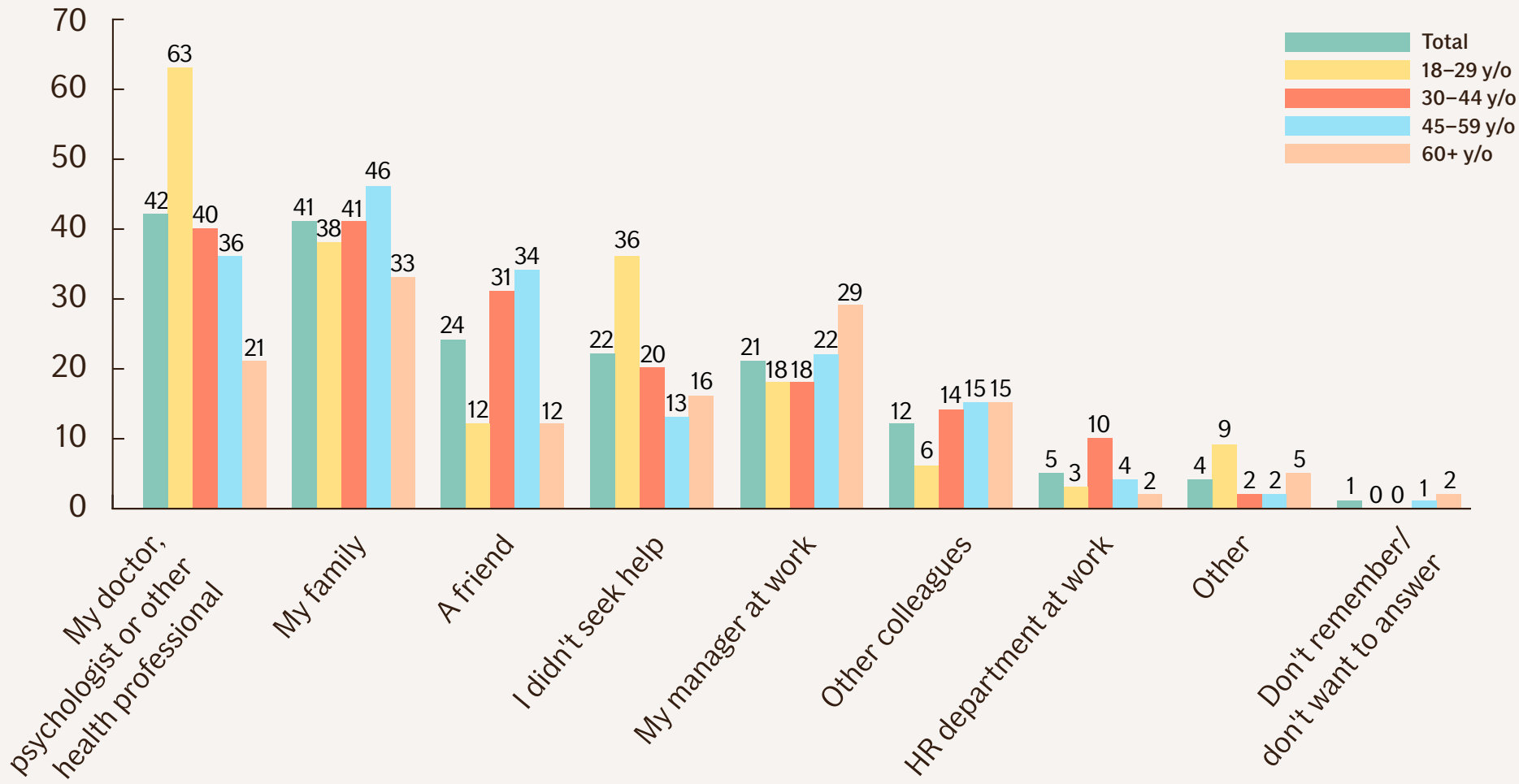
Do you keep on working, even if you feel sick?



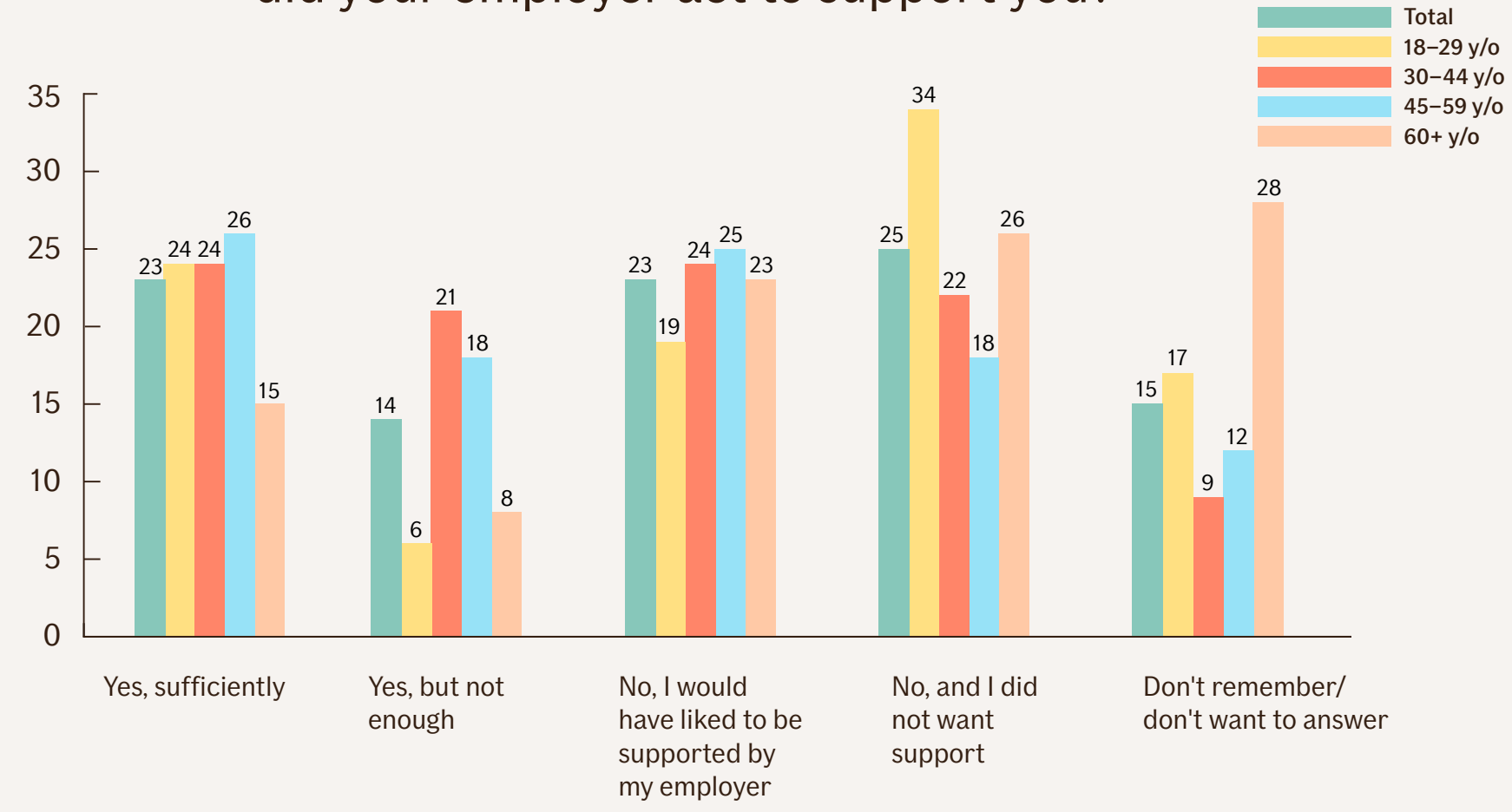
Have your working ability ever been affected by problems with your mental well-being?



Last time when you experienced that your working ability was affected by problems with mental well-being, who did you turn to for help?



Last time when you experienced your working ability affected by problems with your mental well-being, did your employer act to support you?





Advice for Nordic employers: how to contribute to healthy workplaces

1. Foster Psychological Safety

Create an environment where employees feel safe bringing forward their challenges. Psychological safety at work means individuals feel secure speaking up — even when discussing difficulties, stress, or personal struggles. Make it clear that you welcome open dialogue and are committed to offering support whenever needed.

2. Identify Stressors Together

Engage in open conversations with your team about what causes stress in their daily work and what resources are available to help manage it. Recognizing that stress is a natural part of working life is the first step toward addressing it. Remember that people have different thresholds for stress — understanding your employees on an individual level is key.

3. Set Clear and Realistic Expectations

Be explicit about what is expected from each employee. When expectations are clearly communicated, realistic, and aligned with an individual's skills and experience, it significantly reduces the risk of work-related stress.

4. Provide Frequent and Constructive Feedback

Regular, specific feedback helps employees understand where they stand and when their work meets expectations. This clarity can alleviate uncertainty and build confidence.

5. Encourage Collaboration and Autonomy

Promote a culture of teamwork, support, and shared responsibility. At the same time, empower employees to have a say in their own work situations. Feeling supported and having influence over one's work are powerful buffers against stress.

Summary

Stepping back and looking at the 2025 Nordic health survey results, there are clear differences between countries, but also shared challenges. **Across the region, a high number of people say their ability to work is affected by problems with mental well-being.** Although, a slightly better result than last year, when compared with how many continue to work despite being unwell, the findings become more concerning.

When experiencing mental health problems affecting their work ability, quite few talk to their leader or HR about it. And one out of five doesn't talk to anyone. At the same time we see that only one out of five feel they got sufficient support from their employer when last experiencing these issues.

Employers have a long-lasting responsibility for the work environment, the physical as well as the organizational and psychosocial environment.

Employers need to create clarity and lead by example to emphasize recovery for their employees by getting early interventions and to offer preventive health activities and services.

On a Nordic level an important factor for an employer – according to the respondents – is to **focus on health and mental well-being.** Meaning that a clear strategy around health, including both health benefits and health insurance and/or occupational health, can be both a competitive advantage and beneficial towards the long-term health of the employees.

Flexible work arrangements and a focus on health and mental well-being, along with high salaries, top the list of attractive employee benefits. However, adding more flexibility to what's already today a common aspect of many people's work lives, does not significantly reduce daily stress. Instead, **people identify other**

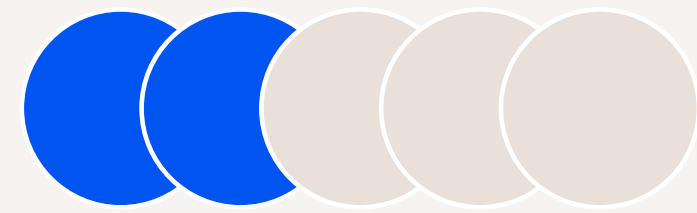


factors as contributing to stress reduction, such as regular physical activity, increased financial security, and better structure and planning.

Structure does not come from the office itself but from clear expectations, leadership, processes, culture, and self-leadership, all of which employees need regardless of their work location or the degree of flexibility.

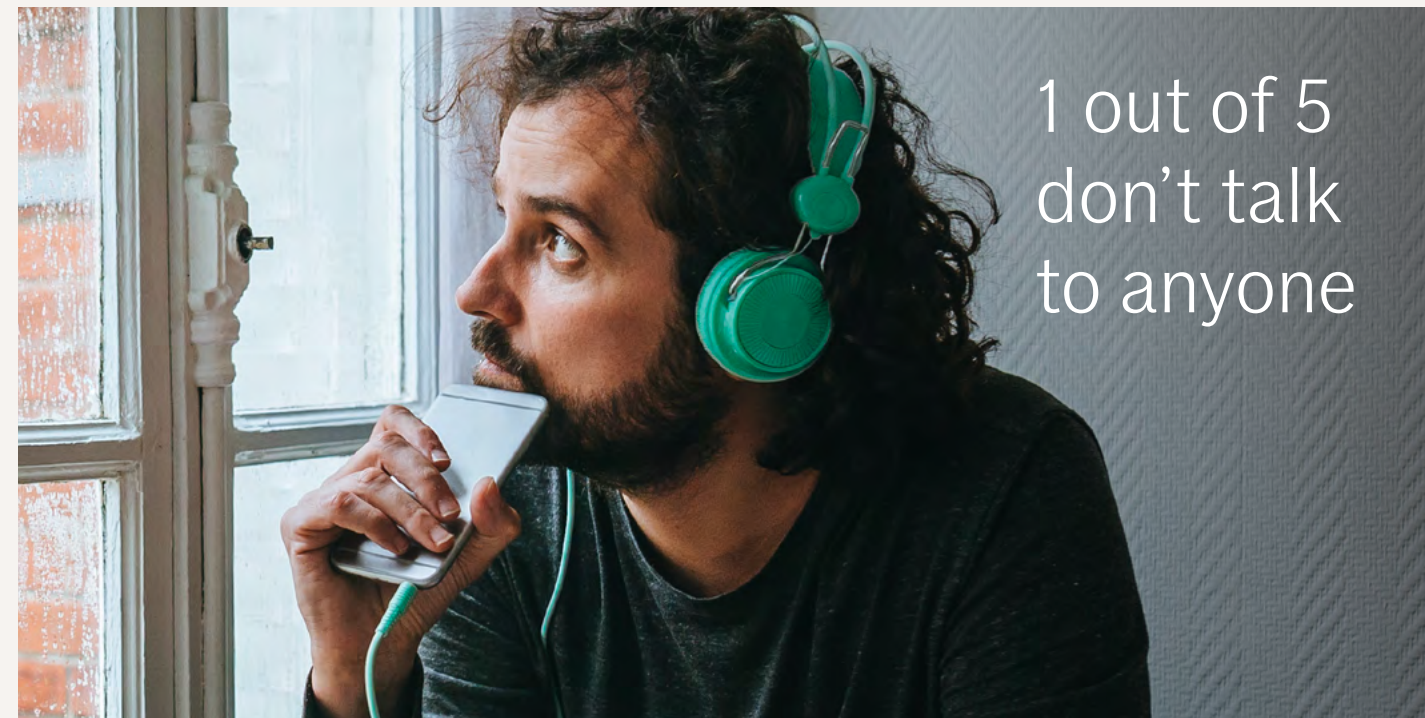
The survey shows that what the Nordic workforce wants from their employers and what they need to stay healthy do often, but not always align.

Employers who understand the gap and act on it will be better equipped to build workplaces where people can thrive over time, not just keep up.



2 out of 5

have experienced mental health problems affecting their work ability



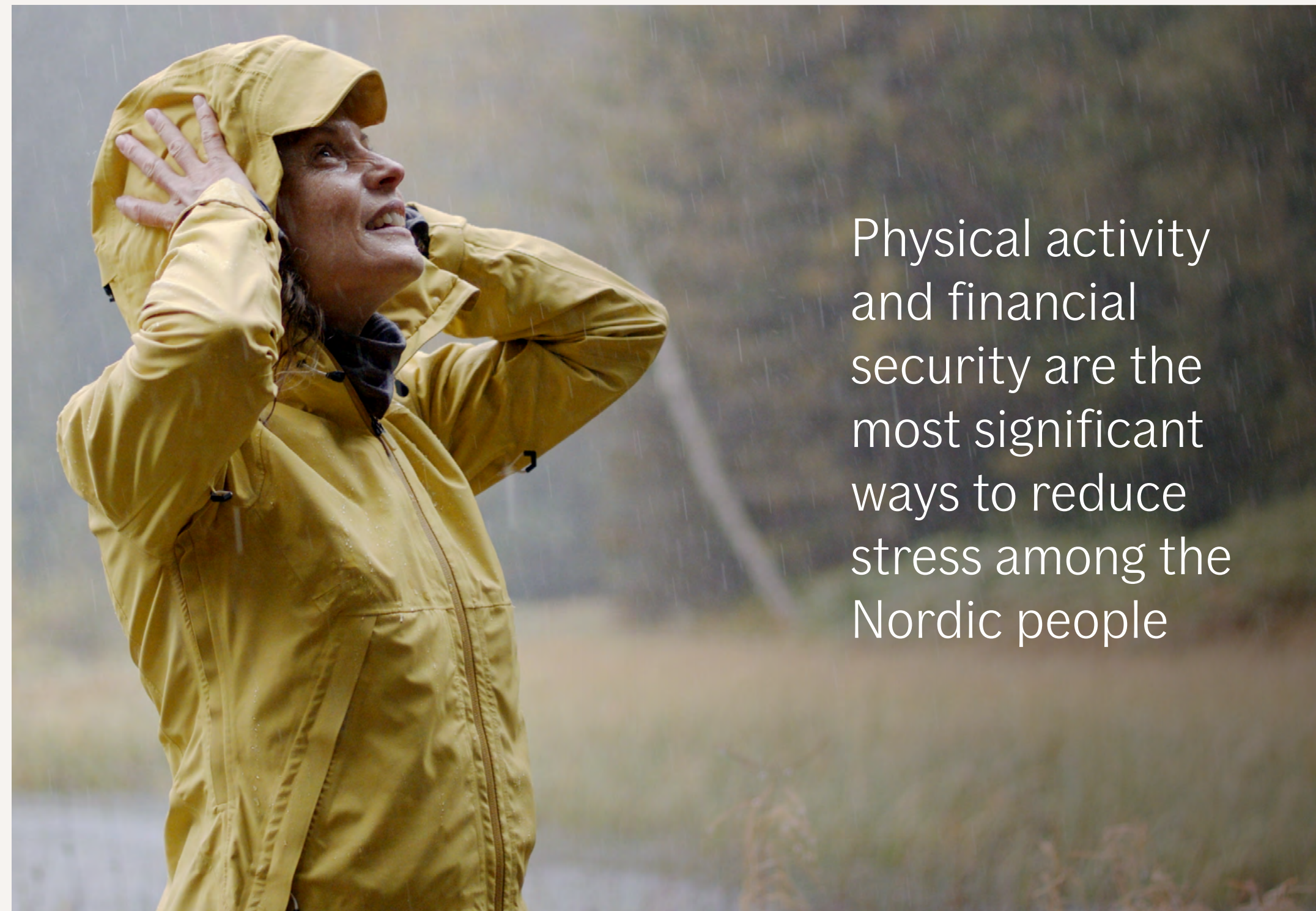
1 out of 5 don't talk to anyone

Personal/private issues is the main stress trigger in all countries

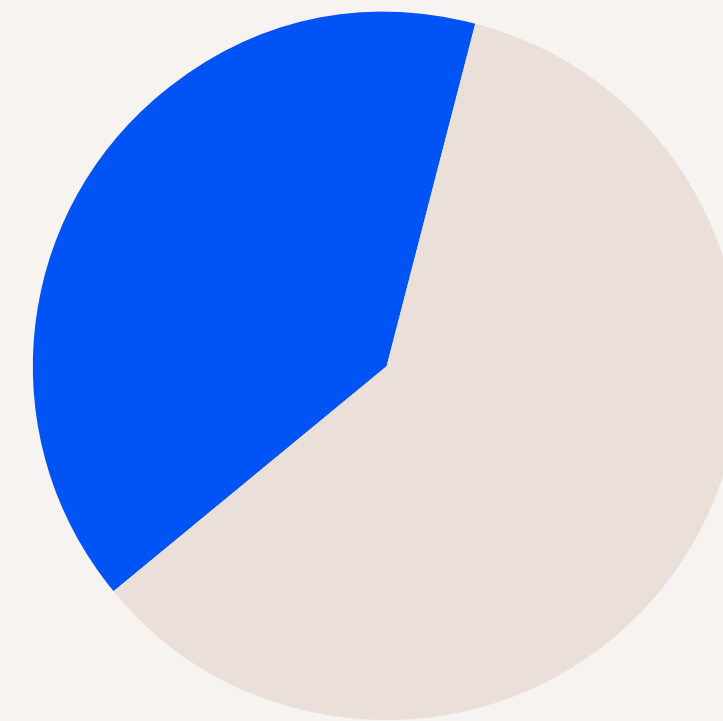


Only 1 out of 5

feel they have gotten sufficient support when experiencing problems with their mental well-being



Physical activity and financial security are the most significant ways to reduce stress among the Nordic people



2 out of 5

would pay out of pocket for services that could prevent illness for them

Top three factors for an attractive employer

Nordic

1. Flexible work
2. Employer focusing on health and mental wellbeing

3. Sweden

Denmark

Norway and Finland

Collective agreements

Health Insurance

High salary

