# Bupa Wellbeing Index 2026: The Cost of Coping

September 2026

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# Forewords

**We are seeing the catastrophic consequences of failing to understand that prevention is better than cure. We are seeing too what happens – and it is not good – when short-termism trumps deep thinking about what may be coming down the track. And for all the evident benefits of the internet, we are now living with the damage its bad actor exploitation has done to mental health, and to the creation of sewers of misinformation harming public and political debate.**

Disinformation, on an industrial scale, is a real and present danger to our health.

I am not a Luddite. Though I worry about the environmental costs of Artificial Intelligence, I also rejoice about some of the medical advances it is helping to make. I took a similar attitude when social media first entered our lives. I could see the risks, but I could see the benefits too.

However, I wonder if we will one day view social media, and the in-built encouragements to addiction, much in the way that we now view smoking.

So many of the problems facing the United Kingdom relate to health, and so much of what we read about our health online is just wrong. Of course, it is so tempting, given how much we go online in so many parts of our lives, to think that online is where we find all the answers to our health issues too. And again, of course there is a place for that. But you have to be sure you can trust the source of the information, and all too often you cannot.

This report draws attention to the severe economic pressures that all too often lead people to neglect their health. And it is life pressures that lead people to cut corners when they might have a concern for themselves or a family member, and turn to a bot or an influencer rather than a qualified health professional. Understandable, perhaps, but it can make things worse.

As individuals, we know how much our mental and physical health matters. As a nation, we know that a healthy nation will be stronger and more prosperous. Having a healthy relationship with the online world matters in the pursuit of individual and societal wellbeing. Real expertise matters, and it is important we know where to find it.

**Alastair Campbell**
**Writer, Podcaster, Communicator and Strategist**

**At Bupa, we see every day how early intervention for mental and physical health conditions leads to better health outcomes.**

As the rising cost of living continues to be felt in communities across the UK, we are witnessing a fundamental shift in how people manage their health and wellbeing alongside the demands of everyday life. Too often, health gets pushed down the priority list - we call this the 'cost of coping'.

Our research reveals many are putting off treatment or being influenced to opt for easy access and quick solutions, resulting in waiting longer to seek support when health concerns happen. While these decisions may feel practical in the moment, adopting a worrying wait-and-see approach that often leads to conditions worsening, ultimately lead to poorer health outcomes for individuals and wider society in the long term.

It's not too late to act. The 2026 Bupa Wellbeing Index uncovers the reasons behind this shift and explores its impact on individuals, families, communities and organisations.

Together across government, employers and the wider health sector, we must make it easier for people to access expert support, advice and preventive care in ways that fit around their lives.

We propose practical solutions that can help address these challenges, so that together we continue helping people live longer, healthier, happier lives and making a better world.

**Chris Carroll**
**CEO Bupa Global, India & UK**

**Good health is fundamental to people's lives and to a strong economy. It enables us to work, care for others and be active in our communities. Yet for many people across the UK, maintaining good health is getting harder.**

This year's Bupa Wellbeing Index highlights how financial pressures influence the choices people make about their health. Faced with competing demands on their time and money, many are delaying treatment, putting off routine care or finding it harder to take time away from work when they need support. While these decisions may seem necessary in the short term, they can make health problems worsen, further increasing the risk that poor health limits their ability to live well and work, with consequences for individuals, employers and the wider economy.

The report's broader message is one we increasingly see across health and employment data: health, work and financial wellbeing are closely interconnected. Poor health can affect people's ability to work, and, for some, can ultimately lead to them leaving work altogether, while financial pressures can make it harder to prioritise health. Too often, this can create a cycle in which manageable problems become more serious challenges for individuals, families and employers.

The answer is not simply to help people cope better. It is to create conditions that make it easier for people to stay healthy in the first place. That means supporting prevention, enabling early intervention when problems emerge, ensuring access to trusted information and creating workplaces that recognise the vital role they play in supporting health.

This means action across society. Employers, government and health services all have a role in creating healthier working lives and making it easier for people to get support when they need it. This report provides useful insight into the pressures people are facing today – and the opportunities to address them.

**Jennifer Dixon DBE**
**Chief Executive, The Health Foundation**

# Executive Summary

## Key findings

### 1 The cost of misinformation

**57%**

of adults say they have turned to **AI chatbots instead of seeing a GP.**

Time and financial constraints mean people are turning to quick fixes in the form of social and online content at the expense of reliable and robust information and advice.

### 2 The cost of waiting

**56%**

of adults **delay seeking help** for a mental or physical health concern because they feel they can't afford to take sick leave.

People delay treatment because immediate financial and life pressures take priority.

### 3 The cost of leaving

**44%**

of adults say **cost of living pressures** are responsible for their mental health affecting their ability to work.

When those pressures continue, individuals, employers and the economy all pay the price.

**This report explores three key areas and provides an in-depth analysis of how economic and competing modern lifestyle pressures are driving three hidden costs: the cost of online health misinformation; the cost of delaying and deprioritising healthcare, and the resulting cost to businesses of a workforce in poor health.**

At Bupa, we know that early intervention leads to better outcomes. Our work in supporting individuals and businesses across the UK means we see first-hand how healthier people contribute to stronger organisations, communities and economies.

This year's Bupa Wellbeing Index shows that the challenge facing society is not health, work or financial pressure in isolation - rather, it is how these pressures combine and compound one another. By accessing health services earlier, people can take control of their health sooner, reducing the risk and impact of long-term conditions and enabling them to live well and thrive, rather than simply cope.

## Recommendation

Government, employers and healthcare providers all have a role in making it easier for people to access timely care. By improving access to trusted advice, encouraging early intervention and supporting preventive healthcare, we can reduce the personal and economic cost of coping.

Bupa's *Healthy Workforce, Healthy Economy* report, launched in April 2026, builds a powerful case for good health being a primary measure of productivity. It finds that private medical insurance and provision can support workforce health and productivity by providing faster access to diagnosis and treatment, helping people recover more quickly, return to work sooner, and be more productive.

By improving overall workforce health and supporting economic growth the research found that private medical insurance and provision adds £1.3bn a year to the UK economy through faster diagnosis and treatment[1].

### The findings highlight three important opportunities to strengthen workforce health:

1. **Government incentives for employers to invest in workforce health and wellbeing**
2. **Strengthen public awareness that improves health literacy and reliability of trusted health information**
3. **Recognise and celebrate organisations that demonstrate best practice through accreditation or kitemark schemes**

**Together, these steps will build a healthier, more resilient workforce delivering better health outcomes for individuals, communities and workplaces for the long term.**

## Chapter 1

# The cost of misinformation

## New influences shaping health decisions

1 AI Chatbots

2 Social media influencers

3 "Fix all" supplements

**As the cost of living rises, millions of people in the UK are feeling the squeeze on their household finances and spare time.**

The result is health is being deprioritised, and individuals are driving a shift towards easy to access alternatives in the form of AI chatbots, social media influencers and "fix all" supplements. In some cases, this can lead to unreliable advice and increasing health noise fuelling anxiety. In this chapter, we look at how this shift creates risks for personal health and wellbeing.

### The rise of AI for instant health advice


The shift towards fast, free alternative health advice is being led by AI. Nearly three in five adults (57%) now consult AI chatbots such as ChatGPT, Google Gemini or Claude instead of booking a GP appointment because of time constraints. Others use AI as a form of triage: 28% want a quick answer before approaching a professional, while 20% use it to decide whether an issue warrants a doctor's visit at all.

**AI health advice adoption has grown**

**61%**

**among Millenials and Gen Z**

The acceptance of AI is accelerating rapidly. Nearly three in five (59%) say that their use of AI for health advice grew over the past year, with adoption highest among Millennials (61%) and Gen Z (61%). This explosive growth places AI in the top three most-used sources of health advice in the UK, trailing only GPs and the official NHS website. The appetite for instant answers also extends to social media. YouTube is the top social platform for UK adults seeking health advice, followed by TikTok and Instagram. For Gen Z, TikTok dominates as both the primary source and the most trusted platform, followed by YouTube, Instagram, Snapchat and Facebook.

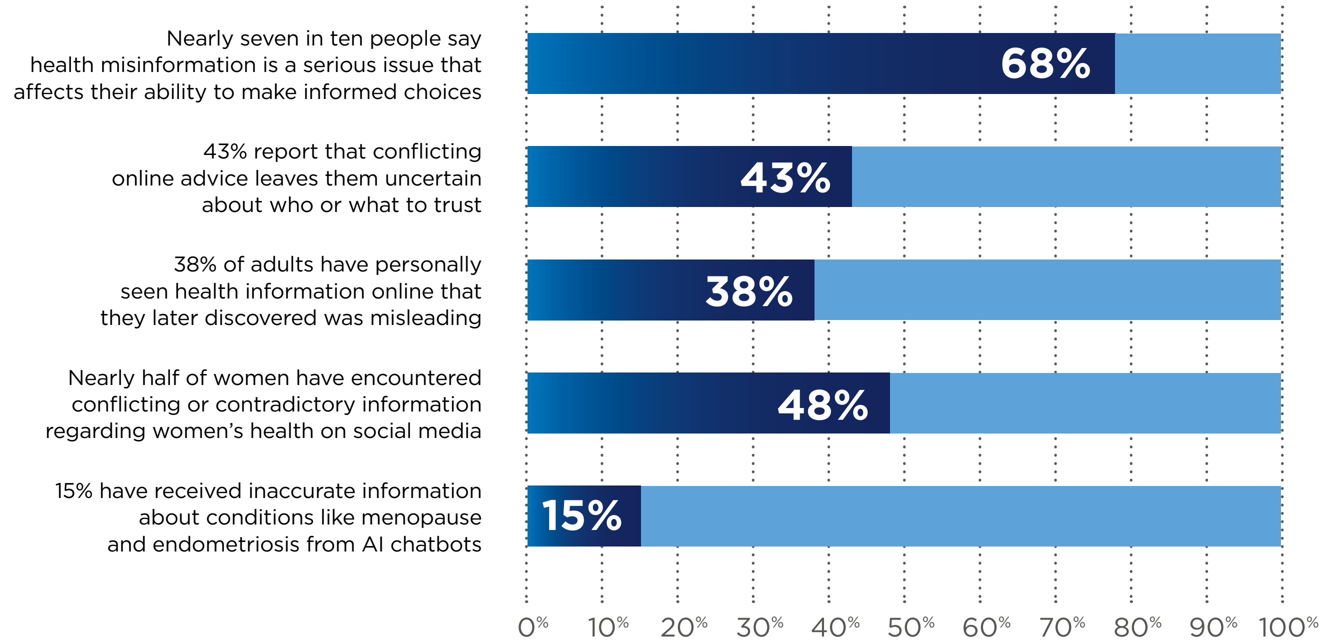
**Platforms that UK adults are most likely to turn to for health advice**

1. YouTube (25%)
2. TikTok (20%)
3. Facebook (14%)
4. Instagram (14%)

Trust in individual content creators also follows a generational trend: more than one in five (22%) of adults consult online influencers for health and fitness advice, jumping to 37% among Gen Z. On social media, looks matter – nearly a quarter (24%) of adults and 39% of Gen Z say they are more likely to trust an influencer if they admire their physical appearance.

This reliance on social media is also affecting users in other ways. More than two in five (42%) women say that viral trends such as 'looksmaxxing' and 'healthmaxxing' make them feel under pressure to constantly optimise their health or appearance. Just under a third (31%) say this content actively increases their health anxiety.

**Health advice from AI and social media influencers can be unreliable. All AI chatbots have caveats that ask users to check information because they can make mistakes, while most health influencers are not medically qualified.**




The cost of online misinformation is counted in inaccurate diagnoses and delayed intervention. Anxiety about AI accuracy, pressure to optimise health and looks, and a bombardment of health content can push health-conscious adults to supplements in an attempt to shortcut health with quick fixes.

Supplement sales are booming on the back of AI and social media as people scramble to keep up with the latest health trends, with 22% of adults more likely to purchase a remedy recommended by an influencer. Despite growing awareness of misinformation around health, nearly half (46%) of supplement users say their spending has risen over the past 12 months, forcing 61% to cut back on everyday expenses like eating out, new clothing and household groceries.

## Attractive influencers are more trusted

**24% of adults and 39% of Gen Z are more likely to trust an influencer if they admire their physical appearance.**

According to the **Global Wellness Institute**, the wellness economy hit $6.8 trillion in 2024 and is projected to reach a value of

**$9.8 trillion** by 2029

## Chapter 2

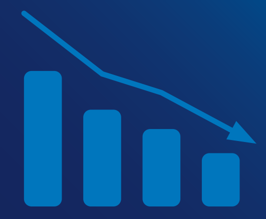
# The cost of waiting

## Generation delay

**Caught between rising costs and competing demands,** younger adults more likely to delay medical treatment due to financial pressures

| 27% | 34% | 36% |
|---|---|---|
| Adults | Millennials | Gen Z |

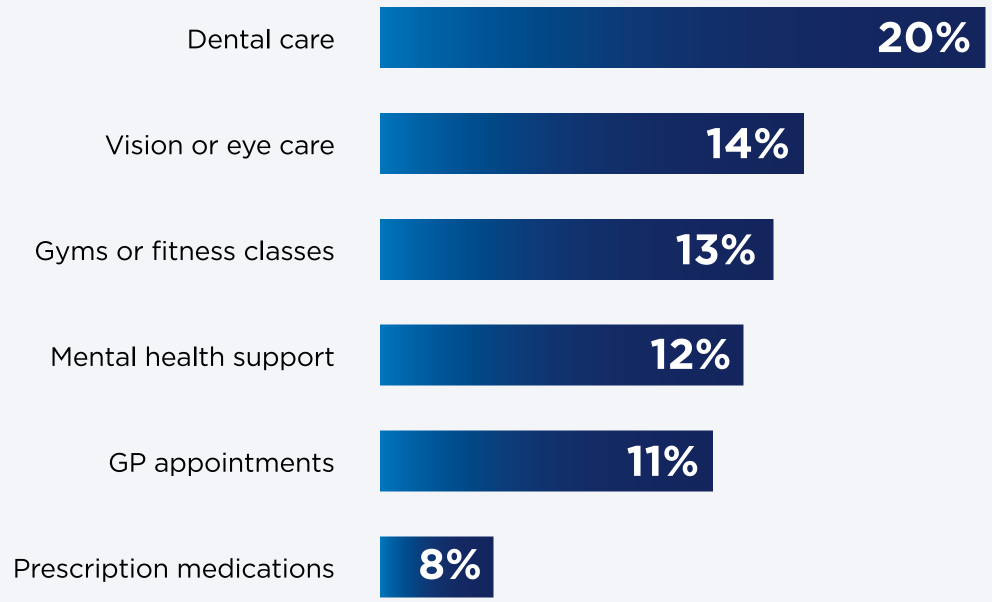
Millions cut back on health to cope with rising costs



### The "cost of coping" is leading millions to make difficult trade-offs to balance financial pressures and everyday living.

Preventive healthcare and self-care are among the first things to be delayed or deprioritised. Increasing stress levels and eroding resilience are causing people to leave illness unaddressed until it becomes too big to ignore. In this chapter, we look at how this short-term approach to healthcare can both increase absence and presenteeism with negative consequences for individuals, employers and the wider economy.

### Health or wellbeing services reduced, delayed or cancelled to save money in past 12 months




### Financial pressure, combined with the competing demands of modern life and a growing mental load, places a constant strain on personal wellbeing.

This growing cost of coping - the cumulative burden of managing everyday responsibilities alongside feeling financially stretched - is taking a measurable toll. Across the country, 44% of adults report that increasing money worries are actively harming their mental health, while one in five (20%) live with daily anxiety or stress directly tied to their financial situation. In a cruel twist, the rising living costs at the root of this financial strain are also making it more difficult for people to deal with their health issues.

When personal finances tighten, routine preventive care is often a casualty. Dental check-ups, eye exams, mental health therapy, and fitness memberships top the list of services that UK adults reduce, delay or cancel to keep their household budgets afloat. For many, these aren't choices made lightly – they're trade-offs driven by immediate pressures rather than long-term priorities.

**Over half (51%)**

find it harder to prioritise their physical and mental health **owing to increased economic pressures** on household budgets

Finding the time – and financial headroom – to address health concerns is becoming increasingly difficult.

Nearly four in ten workers (39%) admit they are less likely to take time off due to financial strain, while more than a quarter of adults (27%) delay seeking medical treatment due to financial pressures in the past year, which is particularly pronounced among younger workers, affecting over a third of Gen Z (36%) and Millennials (34%).

The impact of putting off health care needs can be counterproductive and, in the most severe instances, it can lead to medical emergencies. For almost a quarter (24%), delaying intervention made their condition worse, while one in five (21%) have needed urgent medical attention after ignoring early symptoms.

The pressure to stay at work is compounded for younger people, who feel they can least afford the disruption to their finances or professional standing. Three in ten (31%) have avoided taking sick leave for a health condition amid wider economic uncertainty, jumping to 41% for Gen Z and 38% for Millennials.

**Mental ill health costs the UK economy**

**£16.34 billion annually**[2]

**with more than**

**17.5 million sick days lost to mental ill health**

Balancing the demands of everyday life can leave people feeling less able to step away. Instead of getting the healthcare treatment they need and resting to recover, the dominant response has become to push through illness at all costs. As a result, presenteeism has become increasingly common. Over two in five (41%) have chosen to work through illness rather than take sick leave, while over half (57%) keep pushing through even when they feel exhausted. At a time when the cost of living continues to rise, interventions that offer early access to timely healthcare are essential to breaking this cycle.

Bupa's *Healthy Workforce, Healthy Economy* paper shows how independent healthcare options play an important role in relieving pressure on public services.

Private medical insurance and provision reduce demand on local NHS services, saving an estimated **£4.2bn annually - the** equivalent of nearly **100 days of GP appointments** or **15 million A&E visits** per year[3].

Preventive services also help people identify risks before symptoms begin to disrupt everyday life. Bupa delivers more than 140,000 health assessments each year, providing people with a personalised picture of their health and practical steps they can take. Research shows 85% changed their habits for the better following an assessment.

**Putting off healthcare made**

**24%**

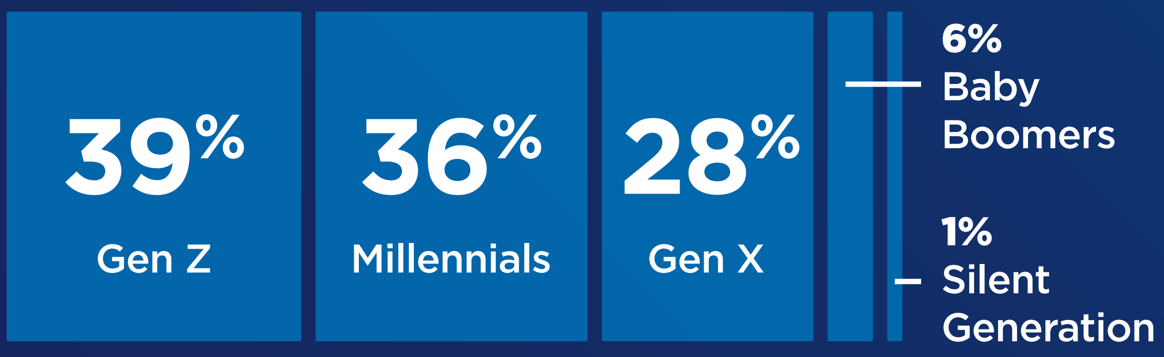
**of adults' conditions worse**

Chapter 3

# The cost of leaving

## Poor mental health is impacting the workforce

In the last 12 months, mental health – driven by financial pressure and competing demands – has impacted people's ability to work



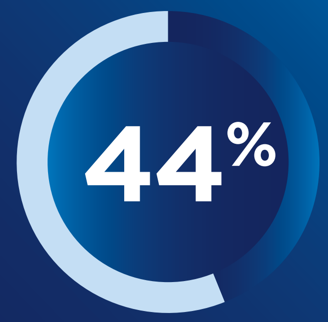

**The pressures of dealing with the rising cost of living do not exist in a vacuum. They impact people's lives in the form of stress and worry, leading them to deprioritise and put off healthcare.**

The long-term consequence of this short-term behaviour is taking its toll not only on individuals and those around them, but also by employers and the wider economy. In this chapter, we reveal how cost of living pressures on people's mental and physical health are impacting people's decisions to change or leave roles.

Across the UK, nearly half (44%) of employees cite cost-of-living pressures as the primary reasons their mental health is undermining their ability to work. Broader life pressures are also weighing heavily, with nearly one in four (24%) saying worry about the mental health of family members is taking a toll. These findings show that people aren't just carrying the personal weight of cost-of-living pressures - they are also absorbing the emotional strain of what is happening around them, at home and in wider society.

As explored in chapter two, presenteeism is a mask for underlying workforce challenges, with nearly three quarters (71%) saying they have attended work while knowingly struggling with mental health issues. What's more, a third (33%) of workers confess that financial worries are reducing their productivity and 38% say that despite being physically present, they constantly struggle to focus due to monetary pressures.

The psychological toll of economic strain is affecting every demographic. Overall, 28% say that mental health challenges have hindered their ability to do their job over the past year. This figure rises sharply for Gen Z: 39% report that mental health issues are impacting their ability to work, but many feel unable to take time away due to financial concerns.

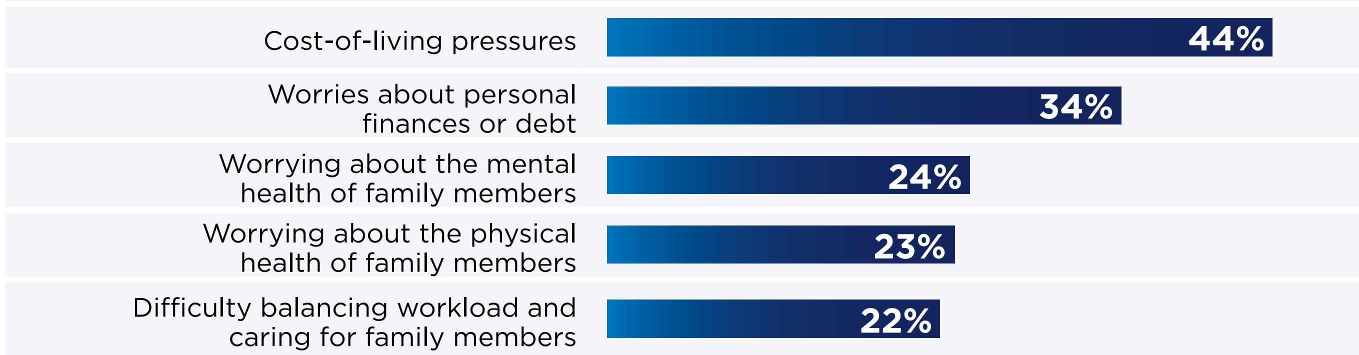



**of employees cite cost-of-living pressures as the primary reason their mental health is undermining their ability to work.**

**More than half of employers (54%) have seen an increase in absenteeism over the past year. The reasons behind resignations now include overall wellbeing (50%) and mental health (36%).**

These resignations are also becoming more frequent: around two in five employers say they have noticed increases in the number of cases over the past 12 months.

### Pressures contributing to poor wellbeing and reduced ability to work

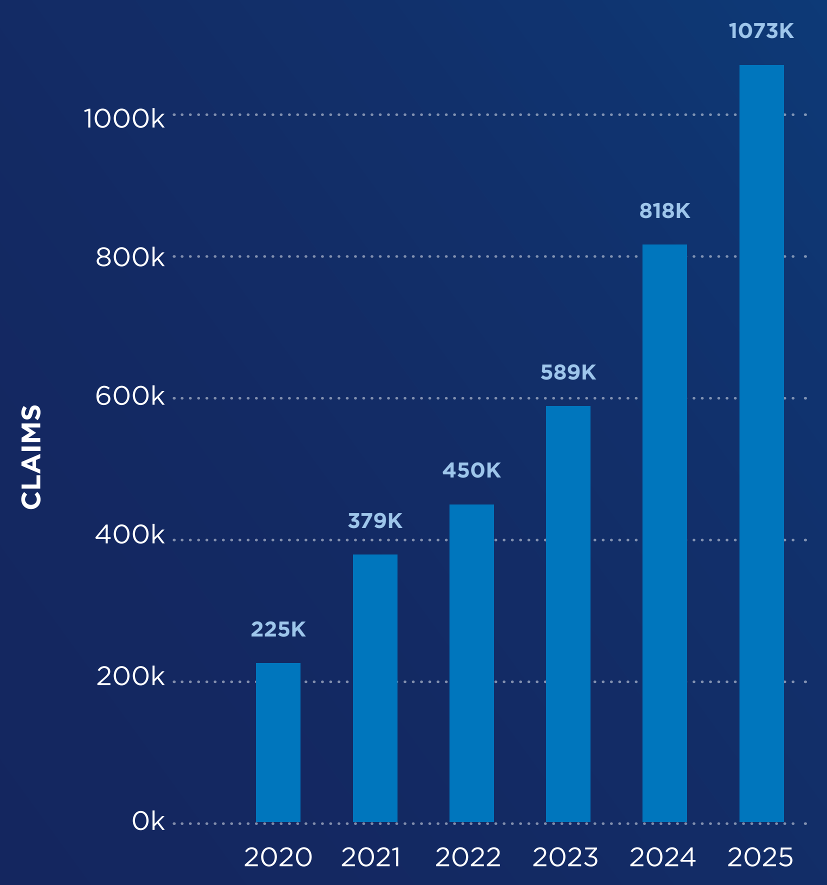


As the cumulative impact of everyday pressures erodes people's wellbeing, the 'cost of leaving' has become a structural problem for British businesses and the wider UK economy.

Bupa's *Healthy Workforce, Healthy Economy* paper shows that workplace sickness absence in the UK is at a 15-year high, with around 150 million working days lost annually[4].

Currently, nearly 18 million days of those are lost to mental health related sickness, 37% of which are under-35s, costing the economy £6.1 billion annually. What's more, this figure is on the rise – Bupa data shows that over the past five years alone the number of mental health claimants has increased by 42%, while treatment has grown by 67%.

## Mental health claims reached over 1 million in 2025




Chapter 4

# Recommendations and conclusion

# Recommendations

## Employers

### Cost-of-living pressures are directly affecting employee health through delay and deprioritisation, particularly among younger workers.

Employers have an opportunity to create environments where people feel able to seek help early and access the support available to them.

Investment in a comprehensive health care strategy that prioritises prevention and early intervention can address both absenteeism and presenteeism, while supporting healthier workforces over the long-term.

Supportive, easy to understand policies around significant life events, caring responsibilities and mental health can also help employees access the care they need.

## Employees

Employees should remain cautious about health misinformation on social media and AI platforms. While these platforms offer convenience, they are not a substitute for professional medical advice.

Many people delay seeking care due to competing demands and everyday pressures. Accessing support early can prevent health concerns from escalating into longer-term physical and mental health issues.

## Government

Government can seize the opportunity to ease pressure on the NHS and make services more readily available to all parts of society, particularly the more vulnerable, by incentivising workplace health provision. We call on policymakers to:

1. **Incentivise employers to offer a minimum level of health and wellbeing support** through a discount on business rates or by easing the tax burden on employee health support to help break the cycle of absenteeism and presenteeism
2. **Strengthen public awareness initiatives that improve health literacy** and help people assess the reliability of health information from a range of online sources, including AI tools and social media platforms
3. **Establish a 'healthy employers' kitemark certification** or accreditation for healthy workplaces that celebrates healthy businesses that support employee wellbeing

# Conclusion

## The cost of coping is leading millions to choose between meeting the demands of daily life and prioritising their own wellbeing.

This Bupa Wellbeing Index reveals that 51% of adults now find it harder to prioritise their health due to economic pressures, leading 27% to delay medical treatment. This cost of waiting can be severe – one in five (22%) have needed urgent medical attention after ignoring early symptoms because financial and wider life pressures made seeking treatment and the most appropriate support feel difficult.

The impact of lack of time and financial pressures means people are turning to fast alternatives for health advice. Nearly three in five are consulting AI chatbots instead of a GP and many also rely on social media influencers for health advice. These online platforms may be convenient, but they carry the risk of misinformation, which is particularly dangerous in terms of health. This is recognised by 68% as a serious issue, while 43% now feel uncertain about what advice to trust after encountering conflicting information online.

These wider competing pressures often spill into the workplace, contributing to absenteeism and presenteeism. Over two in five employees admit to working through illness rather than taking time off.

However, there is a clear opportunity for a healthier, more resilient future.  Bupa is a leading healthcare partner to FTSE 100 firms and SMEs, helping organisations of all sizes keep their workforce well and working to their full potential. As part of this, Bupa has committed to opening 70 Mindplace centres across the UK by the end of 2027, offering face-to-face talking therapies alongside digital support in response to increasing demand, with more than 1.3 million customers claiming mental health support in the past year alone.

As people continue to navigate the cost of living alongside wider family and life demands, the way forward requires a clear focus on early access to care, trusted information and workplace support. We encourage employers, employees and the government to consider our recommendations to help counter the spread of misleading health information and guide people towards credible health professionals. Together we can support better health outcomes for individuals, communities and workplaces for the long term.

# Bupa resources

**For further information on Bupa's research and support available for enterprises and individuals visit:**

bupa.co.uk/health-information/mental-health
bupa.com/impact/action/mindplace
bupa.co.uk/business/workplace-wellbeing-hub
bupa.co.uk/~/media/Files/MMS/MMS-hosting/digi-04476

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2. Bupa and WPI Mental Health and the Workplace research, 2026
3. Global Wellness Economy Monitor, November 2025. Available at: https://globalwellnessinstitute.org/press-room/press-releases/the-global-wellness-economy-hits-a-record-6-8-trillion-and-is-forecast-to-reach-9-8-trillion-by-2029/
4. Bupa Data on File - All Companies data 2026


## About the research:

The BWI research was conducted by Censuswide, among a sample of 8,002 nationally representative UK adults. The data was collected between 23.06.2026 - 03.07.2026. A separate study was conducted by Censuswide among a sample of 500 UK business leaders (DMs) between 19.06.2026 - 25.06.2026. Censuswide abides by and employs members of the Market Research Society and follows the MRS Code of Conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

## Definitions:

**Generation Z:** born between 1997 and 2012
**Millennial:** born between 1981 and 1996
**Generation X:** born between 1965 and 1980
**Baby Boomer:** born between 1946 and 1964
**Silent generation:** born between 1925 and 1945

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