

Keeping Care Going

How better benefits and protection can help care employers improve retention and workforce resilience



Executive Summary

The UK adult social care sector is facing a defining workforce challenge. Care workers deliver extraordinary levels of compassion in physically and emotionally demanding environments, often while managing financial pressures of their own. Demand for their services continues to rise as people live longer and enter care with more complex needs.

Meanwhile, providers are operating under sustained financial pressure and competing for people in a difficult labour market. The commercial consequences are significant: high turnover creates repeat recruitment and induction costs, agency dependency increases expenditure and workforce instability threatens continuity of care.

Pay, staffing levels, career development and working conditions are all central to the retention response. Benefits cannot compensate for structural issues, but they can play an important role in making the wider employee proposition work harder.

Too often, valuable support already exists but never reaches the frontline. Deskless roles, dispersed locations, irregular shifts and information overload create an 'Engagement Gap' between what an organisation provides and what its people actually experience.

Personal Group helps close that gap through a combination of employee benefits technology, practical financial protection and face-to-face activation. By making support visible, explaining it personally and helping people understand what is available to them, employers can turn benefits from something provided into something employees genuinely value and use.

We believe the most successful care organisations create a protective culture like a force field behind which their frontline employees feel safe, informed, valued and supported.



The Workforce Landscape: Protecting People and Profits

Adult social care is built on human connection. The quality of care depends on the judgement, empathy, experience and consistency of the people delivering it. But maintaining that consistency is becoming increasingly difficult.

The care workforce is supporting an ageing population with increasingly complex needs. At the same time, providers face constrained funding, rising operating costs and reduced access to international recruitment.

Research suggests the long-term pressure could be even greater. Skills for Care projects that a further 410,000 adult social care posts could be needed by 2040. This is not simply a recruitment challenge. The sector must retain more of the people it already has, preserve their experience and make care a sustainable career.

Retention matters particularly in a sector where relationships are part of the service being delivered. Experienced care workers understand the needs, preferences and routines of the people they support. When they leave, providers do not just lose capacity; they risk losing continuity, knowledge and trusted relationships that have been built over time.

Every experienced care worker who leaves also increases pressure on the people who remain, leaving colleagues to absorb shifts and

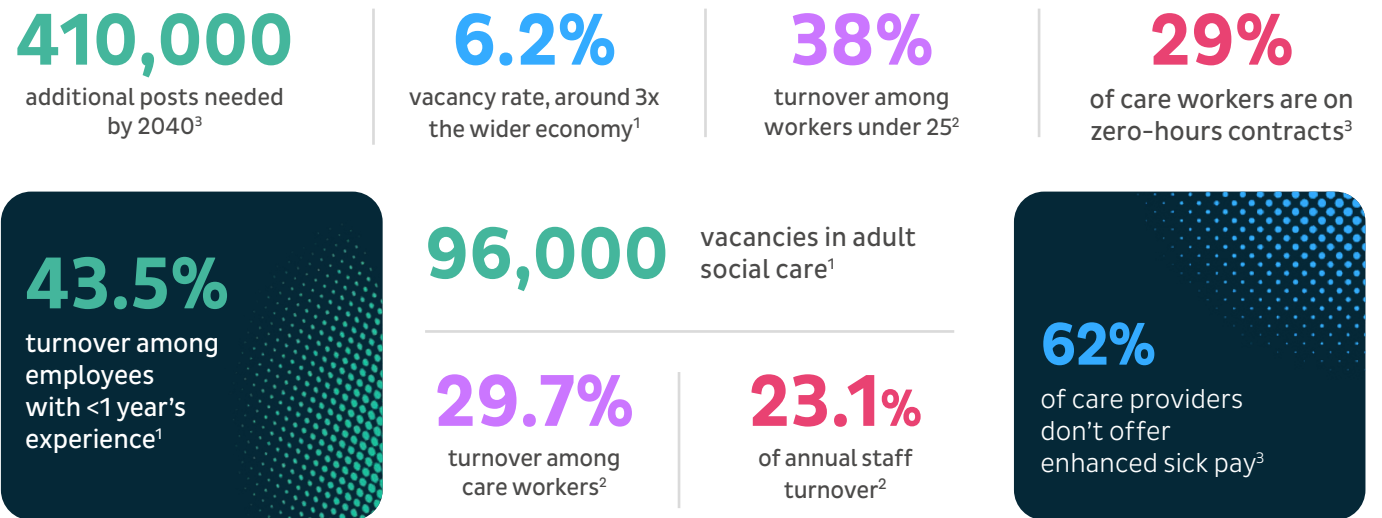
responsibilities. Domiciliary teams can face travel and isolation, while residential teams may experience intense workloads, emotional stress and challenging behaviour. Across both, work happens around the clock, often far from head office and conventional HR communication.

That working model also makes it harder for employers to ensure support reaches everyone consistently. Employees working nights, weekends, across multiple locations or alone in the community may have very different levels of contact with their employer. Benefits and wellbeing support can exist centrally without becoming something frontline employees genuinely see, understand or use.

These pressures cannot be solved through benefits alone. Fair pay, safe staffing, supportive management, predictable work and credible career pathways remain fundamental. But where providers cannot compete on salary alone, support, recognition and financial security can strengthen the wider employment offer.

That requires moving from simply providing support to actively connecting people with it. When employees understand the help available to them and their families, can access it easily and have someone explain it face-to-face, support becomes part of their everyday experience of work rather than another item sitting on a portal.

The Workforce Challenge in Numbers



1. Skills for Care, Size and structure of the adult social care sector and workforce in England 2026 2. Skills for Care, Retaining more people, based on 2024/25 workforce estimates 3. Skills for Care, The state of the adult social care sector and workforce in England 2025

The Challenge

Many care providers already offer benefits and wellbeing support designed to help their people. The challenge is making sure that support reaches colleagues working across different services, locations and shifts.

Care workers don't spend their working day behind a desk. Domiciliary teams move between appointments, residential colleagues work around the clock, and night and weekend teams can be particularly difficult for central communications to reach.

The result can be an Engagement Gap between the support an employer provides and the support employees actually know about, understand and use.

Financial resilience is another part of the picture. When illness, hospitalisation or recovery affects an employee, the impact can extend beyond their health to their household finances. Practical workplace insurance can provide additional financial protection at a time when employees and their families may need it most.

Our solution: Personal Group combines mobile-friendly access, practical financial protection and face-to-face activation, helping employers bring benefits and support directly to frontline colleagues, wherever and whenever they work.

Our engagement: Our Employee Engagement Executives visit workplaces and speak to employees personally, working around operational requirements and shift patterns. They help colleagues understand the benefits already available to them and provide an opportunity to ask questions about the support relevant to them.

This acts as an extension of HR and Reward teams, helping make existing investment more visible without expecting managers to carry the communication burden alone.

Together, this creates a more connected approach to employee support: technology provides access, insurance provides protection and human engagement helps employees understand and use what is available.

Workplace insurance products in-brief

- Provides workers with peace of mind, at no additional cost to the employer
- Accessible to all workers, regardless of level or job type
- Support financial resilience across the company
- Amplify social impact by extending to families and households
- Improve morale, retention and engagement

What logistics employers should look for in a benefits platform

- ✓ Built for a deskless workforce – enable quick and easy access to all company benefits in one place
- ✓ Accessible 24/7 via smartphone app, tablet or PC
- ✓ Everything in one app – discounts, R&R, benefits etc.
- ✓ All users get to invite a household member to ensure if people are working shifts, discounts can be used across the household
- ✓ Single sign-on prevents the need for multiple passwords
- ✓ Easily integrated with other initiatives like Recognition or voucher saving schemes



In the comparison below we use Personal Group's Hapi benefits platform and PG Protect insurance products to illustrate how companies can bridge the gap between traditional corporate benefits and the needs of a shift-based care teams:

Traditional Model

- Benefits concentrated on salaried staff
- Employee-only coverage
- Low benefits engagement
- Operational burden on managers
- Minimal ESG contribution

Hapi + PG Protect Model

- Benefits and protection accessible to all workers
- Options to cover partner and children
- +22% engagement uplift with PG Protect, based on client case study data
- Fully managed service with Personal Group
- Social value and community impact

In a sector where continuity, consistency and quality of care depend on the people delivering it, this model helps create a more stable, engaged workforce.

Why it Matters for Future Workforces: Building ‘Sticky’ Cultures

The care organisations most likely to thrive are those that treat workforce care with the same seriousness as continuity of care. A ‘sticky’ culture gives good people more reasons to stay: connection, recognition, practical support and confidence that their employer will be there when life becomes difficult.

1. Breaking the isolation cycle:

Care work can be both intense and isolating. Domiciliary workers may move between visits with little contact with colleagues, while night and weekend teams can feel distant from the wider organisation. Face-to-face engagement shows that an employer’s commitment extends across every service, location and shift.

2. Closing the Engagement Gap:

Deskless employees are difficult to reach through traditional channels. They may not have a company email address, may share workplace devices and have little time to search for information during or after a shift. Personal explanation can make support easier to understand and more relevant to individual circumstances.

3. Making the whole employment offer visible:

Pay is rightly central to the care workforce debate and benefits should never be used to disguise poor employment practice. But pay is not the only factor influencing whether people stay. Making discounts, wellbeing tools, family support and financial protection easier to find helps employees understand the wider value of working for their organisation.

4. Creating a retention dividend:

Sickness, hospitalisation and recovery can put immediate pressure on household finances, particularly where time away from work affects earnings. Practical insurance can provide a direct cash payment to help employees manage everyday bills and additional expenses during a difficult period.

5. Maximising existing investment:

Employees are more likely to engage when they have the opportunity to speak to somebody one-to-one. Face-to-face conversations allow employees to ask questions, understand what is available and see how different benefits and protection could be relevant to their own circumstances.

6. Protecting the people who protect others

Care workers can be financially exposed when illness, hospitalisation or bereavement disrupts their lives. Practical financial protection can provide additional support when everyday bills continue and income may be under pressure. Personal Group’s voluntary Hospital, Recovery and Death Benefit Plans can provide a financial safety net for employees and their families.

Recommendations:

Care organisations need to improve retention, wellbeing and benefit utilisation while reaching a workforce that is dispersed, deskless and working around the clock. Offering accessible benefits and employee insurance alongside a fit-for-purpose communications strategy sends a powerful message to existing employees and prospective candidates.

To maximise the value of their investment in benefits, care providers should:

- ✓ Audit who is engaging with existing support
- ✓ Connect benefits and financial protection
- ✓ Communicate across every shift and service
- ✓ Engage HR, Finance and Operations early
- ✓ Use face-to-face engagement to drive adoption
- ✓ Track retention, absence and engagement over time



Tangible Business Benefits



Increased engagement with benefits can support positive workforce outcomes that matter directly to care providers:

- Improved employee retention
- Reduced absence and disruption
- Greater morale and engagement
- Stronger understanding and use of benefits

According to our data, employees who have taken out PG Protect insurance are **22% more engaged with their benefits than those without.**

For care providers, greater workforce stability can help protect continuity of care and reduce pressure on existing teams. Even relatively small improvements can:

- Help **reduce staff turnover**, retaining experienced care workers.
- Help **lower recruitment and induction costs**
- Help **reduce absence and pressure on shift cover**
- Support greater **continuity and consistency of care**
- Strengthen **return on investment** from the benefits already provided

ROI Scenario: 1,000-person Care workforce

Metric	Without Insurance	With Insurance	Change / Value
Annual turnover rate	23.1% (Skills for Care 2024/25)	21.1% (-8.5%)	Retain ~20 staff
Cost to replace per role (recruitment, training, lost productivity)	£30,614 (HR Review)		£612,280 saved annually on rehiring
Absence days per employee	9.4	8.6 (-8.5%) (CIPD 2025)	799 days saved with Insurance
Cost per absence day	£120 (UK GOV Keep Britain Working Report)		£95,880 saved annually on absence
Programme cost (Hapi + PG Protect)	£12,500 example cost		
ROI			56 x ROI (+5,565%)

Figures shown are illustrative only and not a guarantee of results. Actual ROI will vary.

Delivering Long-term Wins for ESG

In addition to supporting employee wellbeing, accessible benefits, face-to-face activation and practical financial protection can help care providers build more stable, resilient teams and support continuity of care.

1. Supporting continuity of care

The impact of a stable, supported workforce extends beyond the employee.

- More consistent teams can help build stronger relationships with residents and service users.
- Reduced absence and turnover can ease pressure on rotas and colleagues covering gaps.
- Supporting employee wellbeing can contribute to a more dependable care environment.

2. Strengthening retention and workforce stability

Experienced care professionals are critical to delivering consistent, high-quality care.

- Helping employees feel supported and valued can strengthen retention.
- Greater stability reduces disruption from continual recruitment and onboarding.
- Retaining experienced people helps protect valuable knowledge, skills and relationships.

3. Building a more resilient care workforce

Making support accessible and relevant can strengthen the workforce over the longer term.

- **Participation** – helping employees understand and use the support available.
- **Protection** – practical financial support when employees need it.
- **Performance** – greater workforce stability, supporting retention and continuity of care.



Why PG Protect

Keeping care workforces resilient starts with helping employees understand, value and use the support available to them, wherever and whenever they work.

PG Protect combines face-to-face activation, practical financial protection and flexible funding to help care providers strengthen wellbeing, engagement and retention.



Face-to-face activation

- Engagement Executives visit sites across every shift
- Personal face-to-face conversations
- Explains benefits in plain English
- Reaches employees who don't sit at desks
- Supports HR teams with rollout and ongoing engagement



Practical financial protection

- Hospital Plan
- Recovery Plan
- Death Benefit Plan
- Employee-paid or employer-supported options
- Practical financial support when employees need it most



Built around your workforce

- Designed to complement existing benefits
- Can work alongside your current benefits platform
- Face-to-face engagement tailored around sites and shifts
- Vists helps maximise employee engagement
- Scalable across large frontline workforces

Supporting technology

PG Protect can work alongside your existing benefits platform, or with Hapi to bring benefits, reward and recognition together in one simple app.

HICA's workforce is spread across care homes and community services. Personal Group's face-to-face approach helps make support easier to understand and access for frontline teams, with more than 93% of staff engaging with the wider employee offering.

HICA

The Human Touch

Digital tools make benefits easier to access. Activation makes people use them.

Our Employee Engagement Executives visit care sites across every shift, helping employees understand the support available to them and giving HR teams confidence that communications are reaching every colleague.



Hospital Plan

Practical financial support when employees are in hospital help towards unexpected costs.



Recovery Plan

Financial support during recovery, helping reduce financial pressure while employees get back on their feet.



Death Benefit Plan

Helping provide financial security for employees' loved ones should the worst happen.

Practical financial protection. Personal conversations. Real impact.

pgprotect

That's PG Protect. Protect the people who keep your business working Participation. Protection. Performance.

The Personal Group approach in action: Barchester Healthcare case study

Barchester Healthcare employs around 17,000 people across its care services. With employees working in demanding frontline roles, the business wanted to ensure its people could understand and get the most from the benefits and wellbeing support available to them.

Personal Group worked with Barchester to bring that support directly to employees through personal one-to-one engagement, helping colleagues understand the services available and how they could support them.

Reaching frontline care employees

For a large care workforce, making support accessible means finding ways to reach employees around their working day. Personal Group introduced virtual face-to-face visits at Barchester sites, enabling employees to book individual sessions with an Engagement Executive. This gave employees dedicated time to ask questions and understand their benefits without creating significant disruption to their working day.

The sessions covered support including the Employee Assistance Programme, retail discounts, Online GP services and Insurance Plans.

Making benefits personal

The one-to-one approach helped turn benefits from something employees were simply offered into support they could understand in the context of their own circumstances. In Barchester's staff survey, **80% said they were 'Satisfied' or 'Very satisfied'** with the overview of information and resources available through the Hapi platform.

Engagement that delivers

Across Barchester sites, Personal Group was able to engage with **96% of available staff**, demonstrating the impact of taking benefits directly to frontline employees.

The approach gave employees a personal way to discover the benefits, wellbeing services and financial protection available to them while helping Barchester get more value from the support it already provided.

Supporting financial resilience

Insurance Plans formed part of the support employees could explore during their one-to-one sessions, giving colleagues the opportunity to understand the financial protection available if illness or hospital treatment affected them. Combined with access to wellbeing services and everyday benefits, this helped make Barchester's wider employee offering more visible, relevant and easier for frontline employees to understand and use.



"The site visits are a really useful way for our colleagues to find out more about the benefits and support available to them. They have the opportunity to ask questions and talk through what's relevant to them, without taking too much time out of their working day. It's helped us make sure more of our people are aware of the support available."

HR Administration and Systems
Team Leader



Looking Ahead

Ready to keep your workforce moving?

We're proud to help care providers support their people with benefits, protection and engagement that make a real difference. Care providers are already seeing the value of combining technology, face-to-face engagement and insurance solutions. Strengthen support for your people, improve engagement and get more from your investment in employee benefits.

Book a complimentary review today and discover how together we can transform your frontline's benefits and engagement strategy.



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