

Keeping Food Production Running

How better benefits and protection can help food manufacturers improve retention and workforce resilience



Executive Summary

UK food manufacturers are under constant pressure to maintain output, quality and consistency while managing rising labour costs, skills shortages and workforce turnover.

The Food and Drink Federation (FDF) reports that the sector contributes £37 billion to the UK economy and provides almost 500,000 jobs. It is a major national employer, with large shift-based workforces operating across production facilities, packing operations, warehouses and distribution centres.

Behind every production line are employees with specialist knowledge that is difficult to replace quickly: operatives who have spent years mastering a packing line, engineers who understand a critical piece of equipment, and the ‘cooks’ with detailed product and process knowledge. Their experience supports output, food safety, product quality and operational continuity.

When these employees become disengaged, take more time off or leave, the impact can quickly be felt across production. Against this backdrop, employers are reviewing how the wider employee proposition can support retention, wellbeing and financial resilience. Many already provide useful benefits, but the value is limited if support does not consistently reach production lines, warehouses and shift teams.

At Personal Group, we offer a strategic pathway out of this cycle. We help employers close this ‘Engagement Gap’ by combining three elements: mobile-first access to benefits, practical financial protection through PG Protect insurance products, and face-to-face 1:1s where our Engagement Executives explain the support available.

Our mission is to help you move from a transactional relationship with your workforce to a more protective one, enabling you to improve participation, strengthen protection and support workforce performance.



The Workforce Landscape: Protecting People and Profits

Food and drink manufacturing is one of the UK's largest manufacturing sectors, employing almost half a million people and contributing £42 billion to the economy. But behind that scale is a workforce under growing pressure. Production costs increased by 4.4% during 2025, while 66% of manufacturers cited payroll and staffing costs as a major concern. At the end of the year, the sector was still operating with a 5% vacancy rate.

For manufacturers already managing tight margins, this creates a difficult balance. Production depends on having the right people, with the right skills, in the right place at the right time.

Experienced employees carry knowledge that goes far beyond simply operating a production line. When one of those employees is absent or leaves, the cost is therefore much bigger than an empty shift. Production may need to slow, agency cover can increase costs, existing teams come under greater pressure and new employees need time and training before they reach full productivity.

In an environment where employers are already scrutinising headcount and investment, avoidable workforce instability becomes a direct operational and financial issue. There is also the challenge of reaching a predominantly deskless workforce spread across production lines, warehouses, packing areas and

different shift patterns. Many employees have limited access to company email or computers, particularly across night and weekend shifts.

Benefits, wellbeing support and financial protection may already exist, but if employees cannot easily see, understand or access them, that support can remain invisible until it is needed most.

Over time, the gap between what an employer provides and what employees actually experience can make the relationship feel increasingly transactional. When people do not feel supported or valued, another employer offering a relatively modest increase in pay can become much more attractive. For manufacturers competing for experienced frontline talent, retention is therefore about more than wages alone.

Protecting people and protecting performance are increasingly connected. Making benefits easier to access, combining them with practical financial protection and taking support directly to employees can help manufacturers turn existing provision into something their workforce can actually see, understand and use, helping build a more engaged, resilient and stable workforce that keeps production moving.

The Workforce Challenge in Numbers



1. Food & Drink Federation, Industry Facts & Stats, 2026 2. Food & Drink Federation, State of Industry Report Q4 2025 3. Food & Drink Federation / Newton, Future Factory: Building a Workforce Fit for the Future, 2025 4. Food & Drink Federation, Breaking the Chain 5. Health and Safety Executive, Priorities for Health and Safety in the Food and Drink Manufacturing Industries 6. Office for National Statistics, Sickness absence in the UK labour market: 2025, 2026

The Challenge

Food manufacturing depends on skilled people working across production, engineering, quality, packing, warehousing and logistics. But shift patterns, physical demands and a predominantly deskless workforce create particular challenges for employers trying to retain people and make support accessible.

The workforce model: Employees may work fixed, rotating, night or weekend shifts, with limited access to company email, intranets or HR systems. This can make it difficult for benefits and support to reach everyone consistently.

A changing skills profile: The traditional description of production roles as ‘unskilled labour’ no longer reflects reality. Employees build detailed knowledge of machinery, allergens, recipes, hygiene controls, line changeovers, traceability and quality standards.

Pressure on retention: When an experienced operative, engineer or process specialist leaves, the business loses capability that has taken years to develop, increasing training demands and putting production stability at risk.

Physical demands: Repetitive production-line tasks, packing, lifting and moving containers can contribute to musculoskeletal injury, sickness absence and reduced output. Work-related back injuries account for around 35% of occupational ill-health cases in the sector.

Lack of financial resilience: Illness, hospital treatment or recovery can reduce earnings or create additional costs, leaving employees financially vulnerable when they are already dealing with a difficult situation.

For employers, the challenge is not simply providing support. It is making sure it reaches every employee, across every role, site and shift, in a way they can understand and use.

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 are able 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 food production workforce:

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
- Supports employee financial resilience and wider social value

In an industry where keeping production running safely and consistently is critical, this model helps create a more stable, engaged workforce.

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

Most benefits platforms are designed centrally, but implemented locally in environments focused on output, quality and safety, so the biggest engagement challenge is getting existing support onto the production floor.

A ‘sticky’ culture gives skilled employees practical reasons to stay: consistent access, relevant communication and visible evidence that the employer supports employees across all roles, sites and shifts.

1. Make benefits accessible:

After a long or physically demanding shift, employees cannot be expected to search across multiple platforms to find the support available to them. Bringing benefits together in one mobile-first place reduces friction and makes it easier for production and shift-based employees to access and use them.

2. Reach every shift:

Messages delivered during the working day do not always reach night teams, while weekend employees may have a very different experience to their weekday colleagues. Consistent communication across every shift and location helps ensure support reaches the whole workforce, not simply those easiest to contact.

3. Turn benefits into value:

Providing benefits is only part of the equation. Face-to-face explanation can turn a list of benefits, such as an EAP, online GP, discounts, recognition and wellbeing support, into practical support employees understand and use, helping employers generate greater value from their existing investment.

4. Build financial resilience:

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. Build trust:

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. Remove barriers:

Food manufacturing brings together employees with different languages, levels of digital confidence and accessibility needs. Human engagement can help identify where these barriers exist, while simpler or translated communications can make support easier for more of the workforce to understand and access.

7. Protect operational knowledge:

Experienced employees carry valuable knowledge of machinery, processes, hygiene controls, quality standards and production routines. Retaining that experience reduces disruption, supports the development of newer employees and helps maintain consistency. A benefits strategy that makes people feel informed, recognised and protected can strengthen their overall reason to stay.

Recommendations:

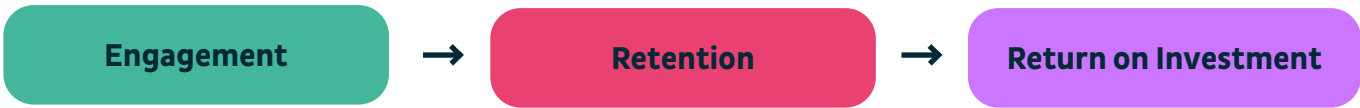
Offering accessible benefits and employee insurance is a powerful message to employees and prospective candidates.

We recommend the following actions to help food manufacturers maximise the impact of their investment:

- ✓ Position the benefits programme as a business and social investment
- ✓ Engage HR, Finance and Operations early
- ✓ Communicate inclusively to all shifts and roles
- ✓ Use face-to-face onboarding to drive adoption, a method PG actively encourages
- ✓ Track retention, absence and engagement metrics over time
- ✓ Include social value metrics in ESG and annual reporting



Tangible Business Benefits



Increased engagement with benefits correlates strongly with several positive business metrics easily relatable to the food manufacturers:

- 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 food manufacturers, greater workforce stability can have a direct impact on operational performance. Where experienced employees hold specialist knowledge of machinery, processes and product quality, even relatively small improvements can:

- Help **reduce staff turnover**, retaining valuable skills and operational knowledge
- Help **lower recruitment and training costs**
- Help **reduce absence and pressure on shift cover**
- Support greater **production continuity and consistency**
- Strengthen **return on investment** from the benefits already provided

ROI Scenario: 1,000-person Food Manufacturing Workforce

Metric	Without Insurance	With Insurance	Change / Value
Annual turnover rate	15% (FDF)	13.7% (-8.5%)	Retain 13 staff
Cost to replace per role (recruitment, training, lost productivity)	£30,614 (HR Review)		£398k 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			38 x ROI (+3,851%)

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

Delivering long-term wins for ESG

Beyond the immediate benefits of improved engagement, retention and workforce resilience, supporting employees can contribute to the social element of a food manufacturer's wider ESG strategy.

1. Supporting Good Work

- Accessible benefits and financial protection can strengthen the support available to frontline employees.
- Face-to-face activation helps ensure support reaches employees regardless of role, location or shift pattern.
- Making benefits easier to understand and use can help create a more inclusive employee experience.

2. Strengthening Workforce Resilience

- Practical financial protection can provide additional support when employees face unexpected health or life events.
- Better participation helps employers get more value from the benefits and support they already provide.
- Supporting wellbeing, engagement and retention can contribute to greater workforce stability over the longer term.

3. Creating Social Value

- Supporting employee financial resilience can create value beyond the workplace, helping employees and their families manage unexpected pressures.
- Investing in frontline employees demonstrates a tangible commitment to responsible employment.
- A strong approach to employee support can contribute to the Social element of wider ESG commitments
- A resilient workforce is fundamental to maintaining consistent production and protecting valuable operational knowledge.



Why PG Protect

Keeping food manufacturing 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 food manufacturing employers strengthen wellbeing, engagement and retention.



Face-to-face activation

- Engagement Executives visit sites across every shift
- Personal face-to-face conversations
- Explain benefits in plain English
- Reach 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
- Options to cover partners and children
- 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.

"Our people are our priority and our latest survey results show just how engaged they are. Hapi has been an important part of our overall engagement strategy and has gone from strength to strength over the years. We certainly see a big uplift in engagement when we have site visits from the Employee Engagement Executives. In an industry where employee turnover remains an ongoing challenge, it's imperative to demonstrate to our workforce that our value proposition extends far beyond mere compensation. An enticing benefits package, coupled with our commitment to ensuring accessibility, not only distinguishes us from competitors but also fortifies our position in the market."

Laura Keeble,
Finance Director,
Hilton Food Group



The Human Touch

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

Our Employee Engagement Executives visit 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.**



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



The Personal Group approach in action: Natures Menu case study

Natures Menu is a UK raw pet food producer employing more than 250 people. Following a period of rapid growth, the business wanted to strengthen its employee value proposition and improve engagement with the benefits and wellbeing support available to its workforce. In 2022, Natures Menu began working with Personal Group to introduce Hapi, bringing employee benefits, wellbeing support and savings together in one accessible platform

Supporting retention through benefits

As the business grew, Natures Menu wanted to make its employee benefits offering more attractive and accessible, helping it stand out from competitors while supporting employee wellbeing and retention. Working within a strict reward budget meant getting greater value from its existing benefits investment was particularly important. The business wanted employees to be able to easily see and use the support available to them, rather than simply providing benefits that could be overlooked. Hapi brought the offering together in one place, giving employees access via their smartphones wherever they were working.

Making support easier to access

Employees can access wellbeing resources including an Online GP, 24/7 helpline and Employee Assistance Programme through Hapi. The platform also provides access to retail discounts and Cycle to Work, helping employees save money alongside supporting their health and wellbeing. For HR, Hapi provides a direct communications channel to employees, helping Natures Menu stay connected with its dispersed workforce.

Engagement that delivers

Employee engagement with Hapi sits at around **60%**, which Natures Menu reports as more than three times the industry average. Retail discounts have proved particularly popular with employees, while Cycle to Work provides another way for colleagues to save money and support their health. The combination of accessible benefits, wellbeing support and a direct communication channel has helped Natures Menu make more of its reward investment while strengthening its overall employee proposition.

The future and beyond

As Natures Menu continues to grow, accessible benefits remain an important part of how the business supports and retains its workforce. By giving employees one place to access benefits, savings and wellbeing support, the business can continue to make its reward investment more visible and useful to employees.



“We operate within a strict reward budget, yet Personal Group enables us to maximise every penny. An enticing benefits package and ensuring its accessibility distinguishes us from competitors.”

Nicola Sharpe

HR Manager UK
Natures Menu

Looking Ahead

Ready to keep your food production running?

We're proud to help food manufacturers support their people with benefits, protection and engagement that make a real difference. Food manufacturers 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 benefits and engagement strategy.





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