**Carlsberg uses staff feedback to gauge success of financial wellbeing strategy**

Brewery giant Carlsberg launched a proactive [financial wellbeing](https://www.employeebenefits.co.uk/financial-wellbeing/) programme in January 2018 for its 700 UK employees, ranging from head office staff, brewery production, sales teams and contact centres.

Activities within the programme include on-site mortgage sessions and one-to-one independent mortgage advice, [pension](https://www.employeebenefits.co.uk/pensions-2/) presentations, access to [payroll loans](https://www.employeebenefits.co.uk/financial-wellbeing/), a home rental benefit offered by Canopy, [wellbeing](https://www.employeebenefits.co.uk/employee-wellbeing/) training for managers, information booklets and tailored events.

When it comes to measuring and evidencing the return on investment (ROI) of all this activity, the focus for Carlsberg is more about listening to employees than worrying about figures on a spreadsheet.

Debbie Fennell, compensation and benefits specialist at Carlsberg, says: “It is well recognised that [financial wellbeing](https://www.employeebenefits.co.uk/financial-wellbeing/) has close links to [health and wellbeing](https://www.employeebenefits.co.uk/healthcare-and-wellbeing/), [productivity](https://www.employeebenefits.co.uk/employee-engagement/) and engagement. So, there are a lot of measures [organisations] can look at: absence statistics, [employee engagement](https://www.employeebenefits.co.uk/employee-engagement/) surveys, [employee assistance programme] take-up, take-up of financial benefits such as [pensions](https://www.employeebenefits.co.uk/pensions-2/) or loans, and so on.

However, this collection of data may not be pertinent when it comes to measuring the success of a financial wellbeing strategy. “[It] can give [us] a picture, but it may not necessarily be that accurate anyway,” Fennell explains. “For example, absence rates might actually go up when [employers] put in place [financial wellbeing](https://www.employeebenefits.co.uk/financial-wellbeing/) support, because there may be less financial anxiety-based presenteeism going on.”

For Fennell, the statistics are, in fact, the least relevant component when it comes to measuring ROI on financial wellbeing initiatives. “To an extent, I don’t think it really matters that [we cannot] measure or quantify it,” she says. “For me, what is important is constantly getting feedback from employees. That is really key, as it helps to guide our strategy and what we do simply because we have a clear idea of what it is people want.”

For example, in June and July 2018, a survey of and meeting with the sales team highlighted that what was of most interest was the [workplace pension](https://www.employeebenefits.co.uk/pensions-2/). This led to pensions talks, which took place at the organisation’s head office in May 2018, and again at a sales conference in September 2018.

“[One would] assume that, for a mobile sales force, things like [subsidised gyms](https://www.employeebenefits.co.uk/healthcare-and-wellbeing/%22%20%5Ct%20%22_blank)they could access around the country would be more of a priority,” Fennell adds. “But what came through loud and clear was that they wanted more information about the [pension](https://www.employeebenefits.co.uk/pensions-2/). So, we’ve now held a pensions talk at a sales team conference, for which we’ve had great feedback.”