

The financial challenges affecting our NHS people

Insights and solutions



Andrea Hester, NHS Employers
Louise Woodruff, the Joseph Rowntree Foundation
Katie Jacobs, CIPD
Dee Fawcett, the Newcastle Upon Tyne Hospitals NHS Foundation Trust

24 May 2022

Today's webinar

- An overview of in-work poverty – Louise Woodruff, Joseph Rowntree Foundation
- In-work poverty: how employers can help – Katie Jacobs, CIPD
- Questions and answers
- Good practice from the NHS – Dee Fawcett, the Newcastle upon Tyne Hospitals NHS Foundation Trust
- Questions and answers



An overview of in-work poverty

Louise Woodruff, Joseph Rowntree
Foundation

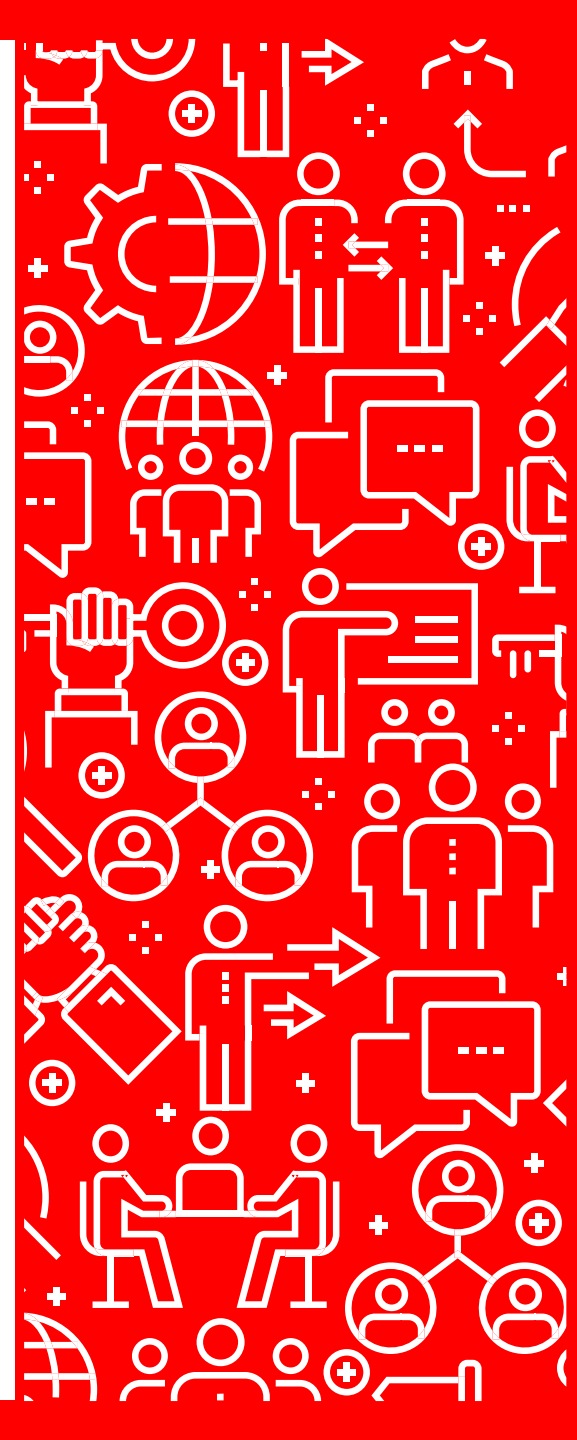


Joseph Rowntree Foundation

Presentation to NHS Employers

Louise Woodruff, Senior Policy Adviser

24 May 2022





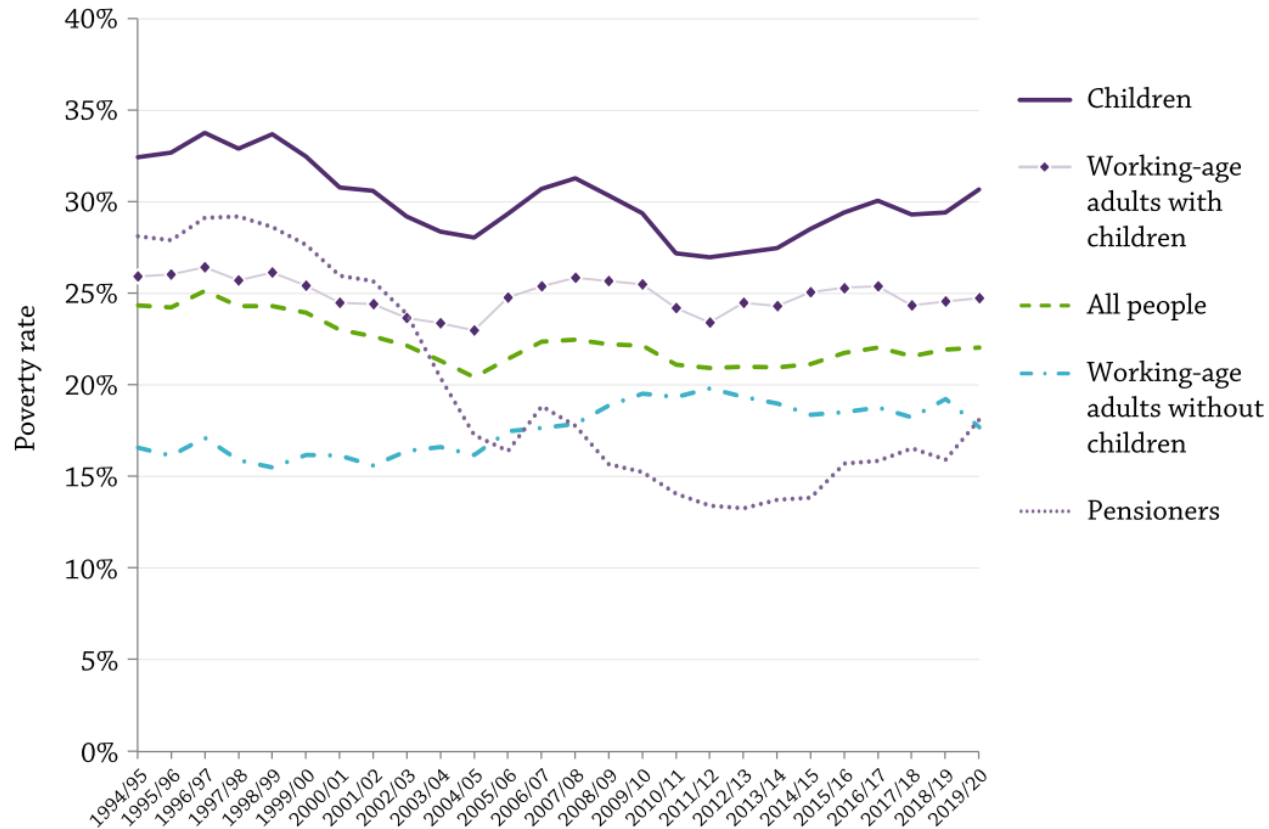
Current concerns

“A lot of families are really struggling and getting into debt... Times are hard, food is expensive now, the cost of everything is going up.”

One in five people in the UK are in poverty, including three in ten children

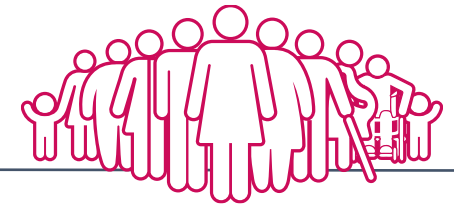


Overall UK poverty rates



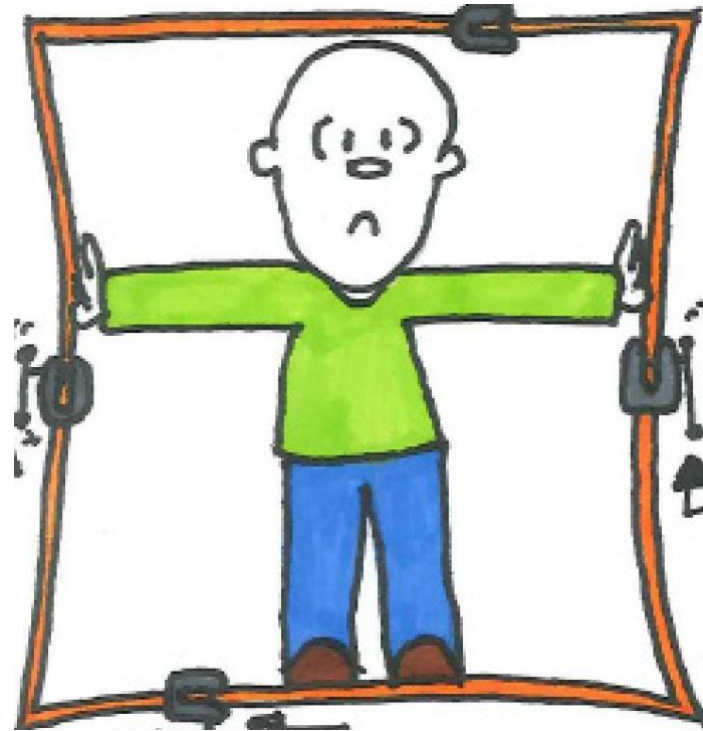
Source: Households Below Average Income, 2019/20, DWP

Drivers of in-work poverty



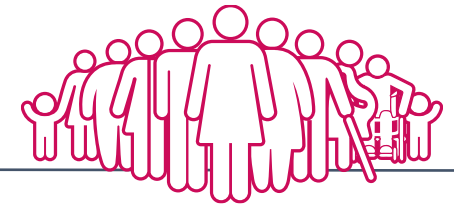
Expensive housing

Low paid
insecure
work

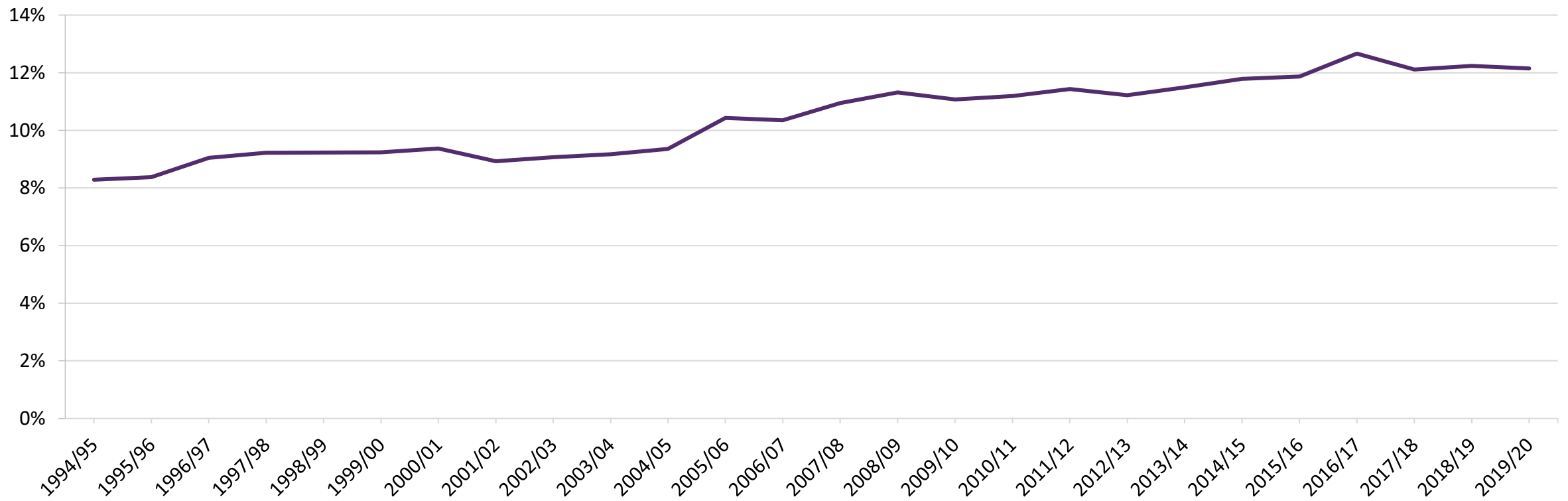


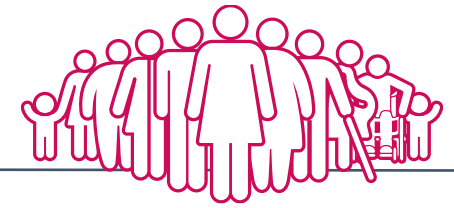
Inadequate
social
security and
financial
support

Cost of living pressures

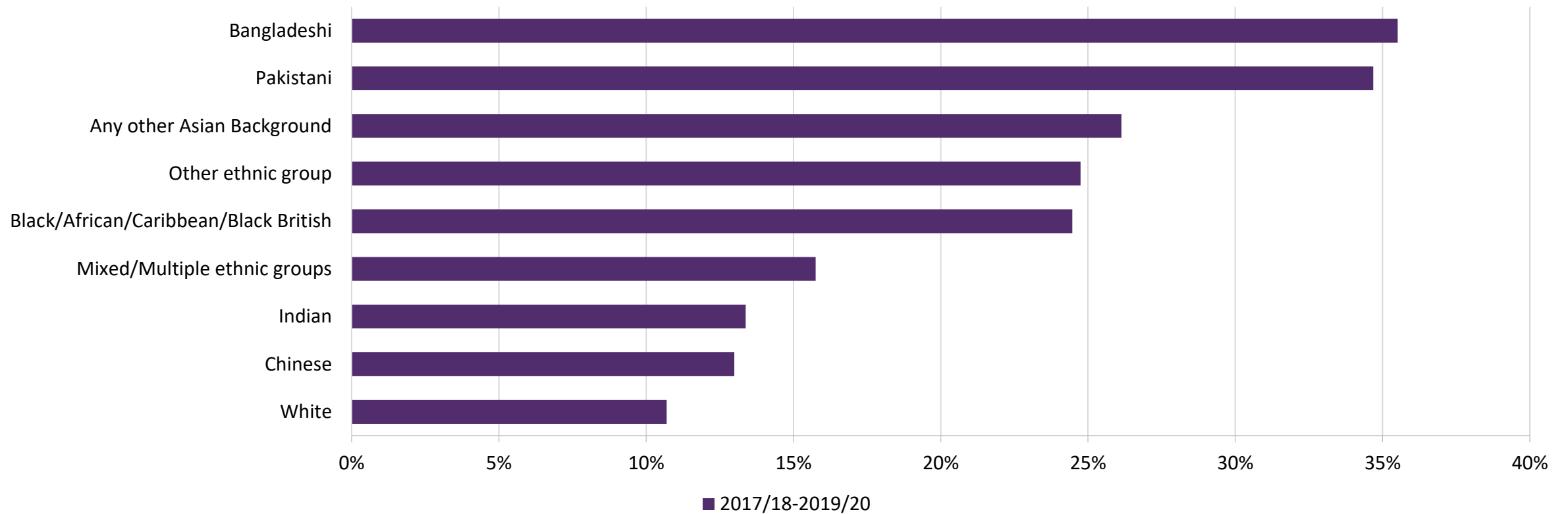


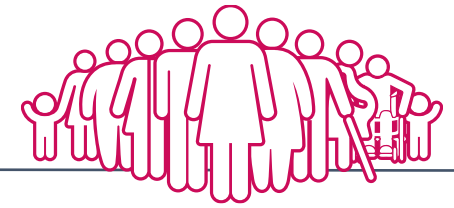
In work poverty has increased over the last 20 years.



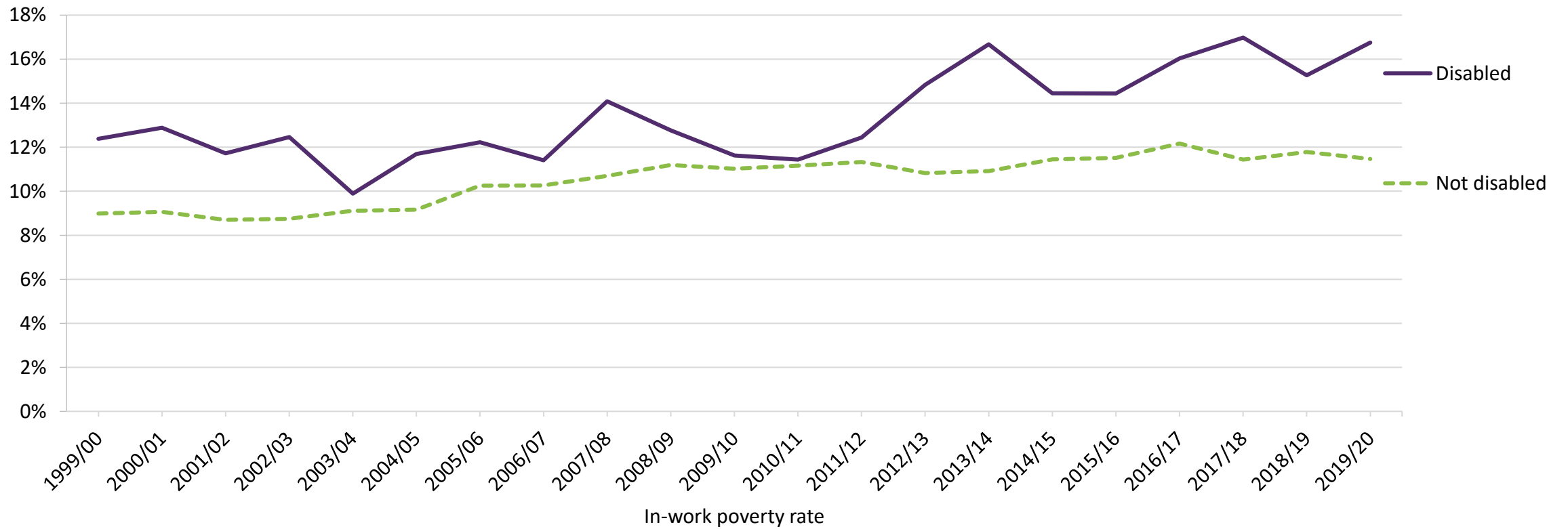


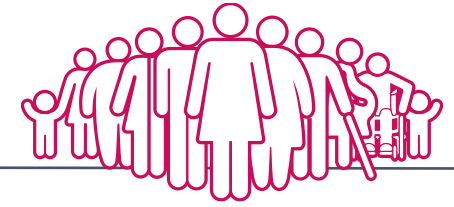
Bangladeshi and Pakistani workers have the highest in-work poverty rates.



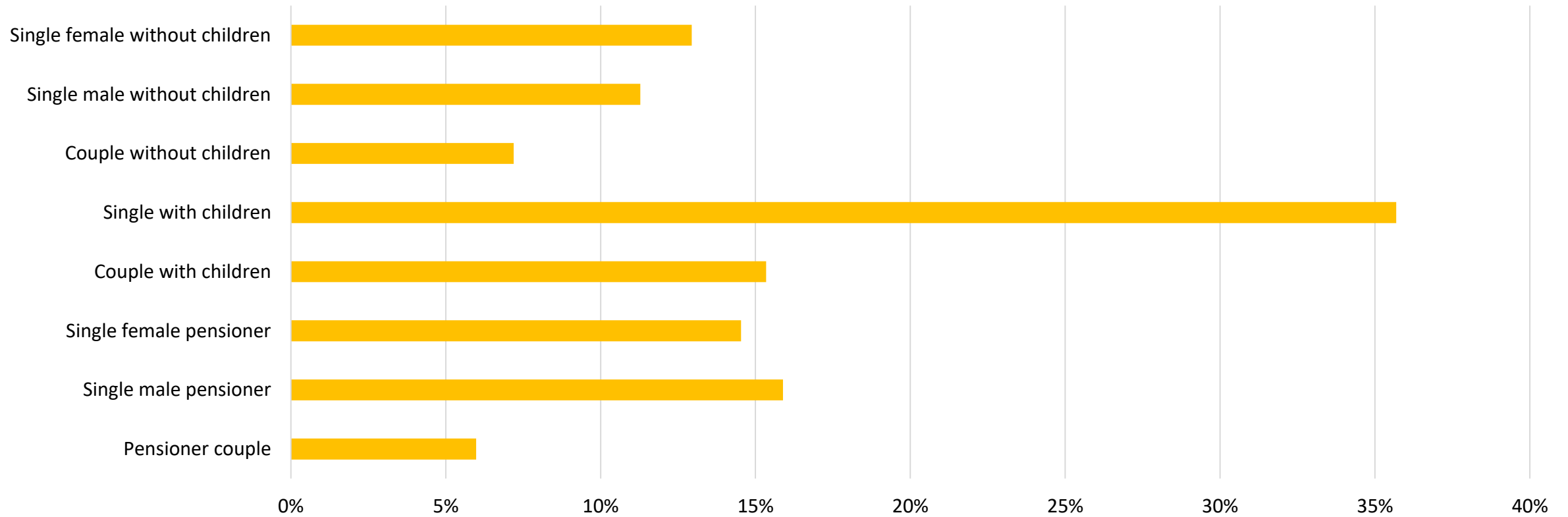


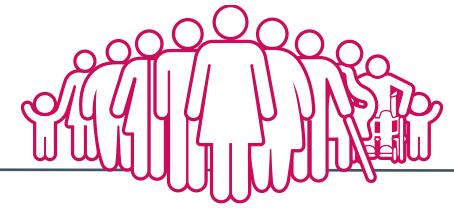
In-work poverty rates for individuals with a disability has risen since 2010/11



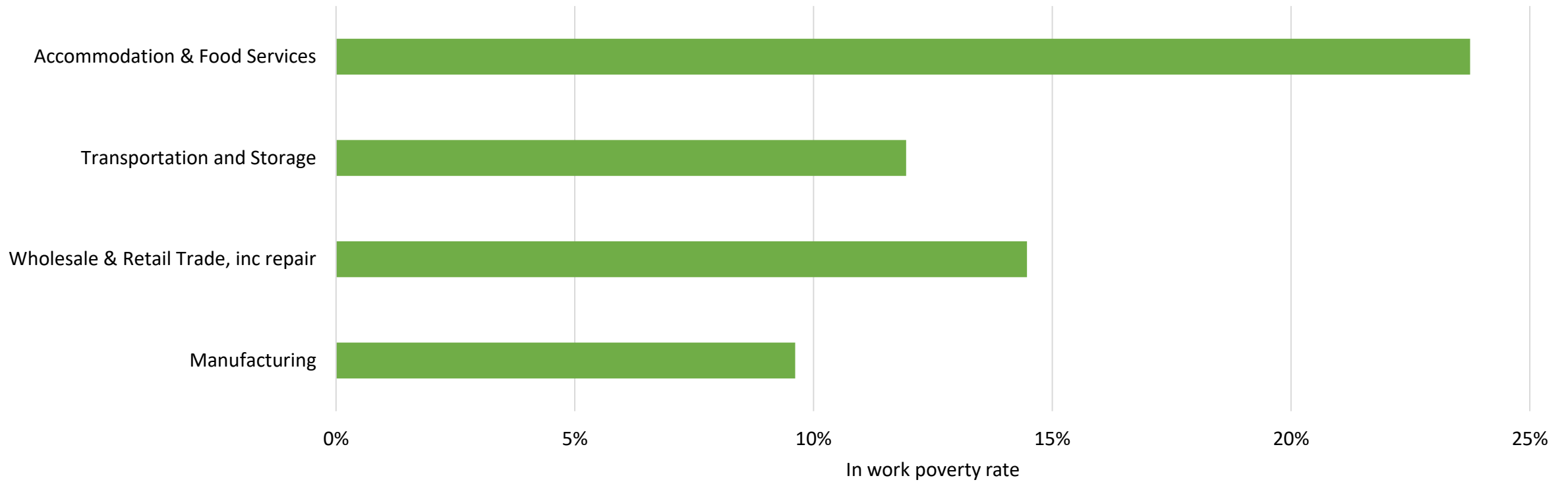


Single parents have the highest in-work poverty rate.

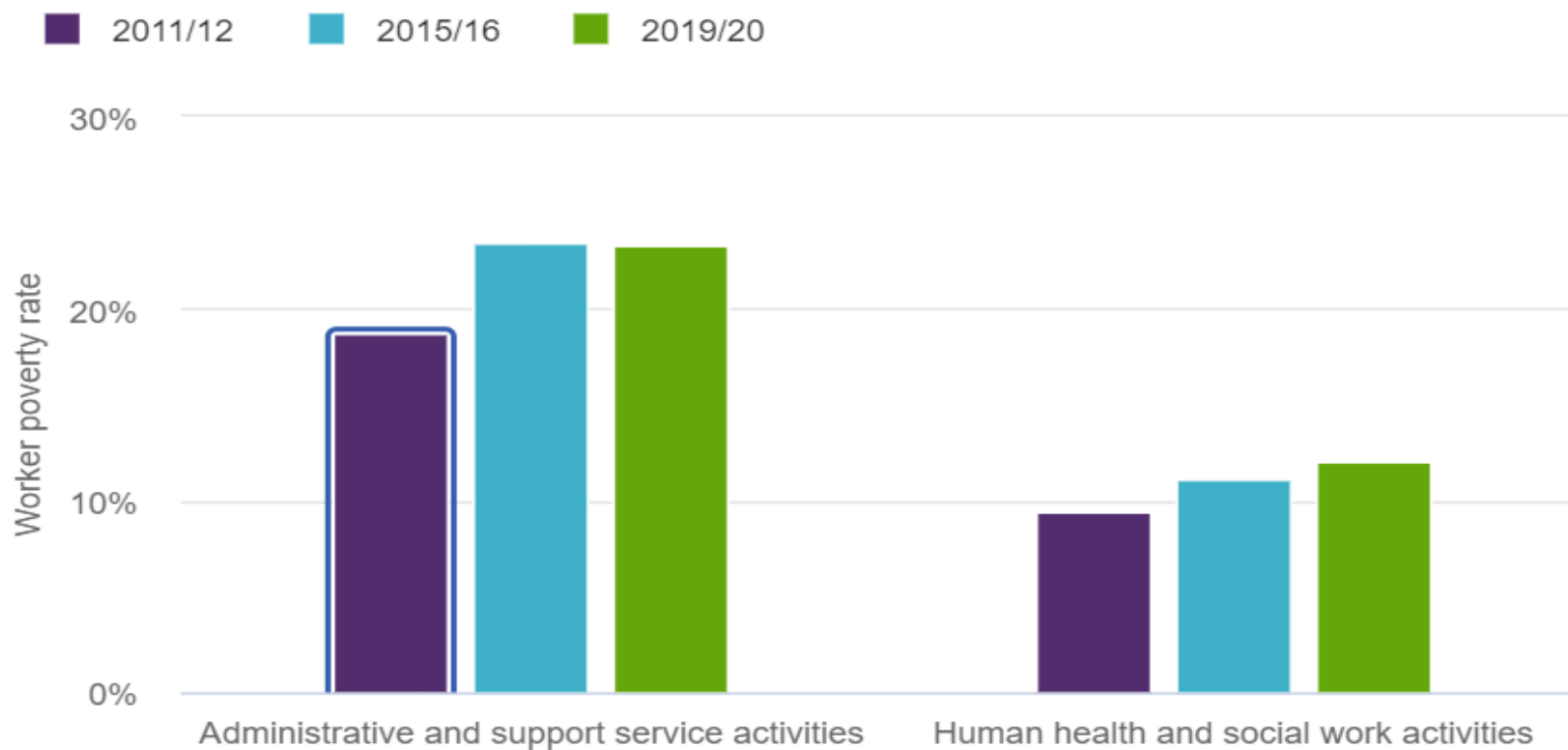




Accommodation and Food Services has the highest in-work poverty rate than any other sector.

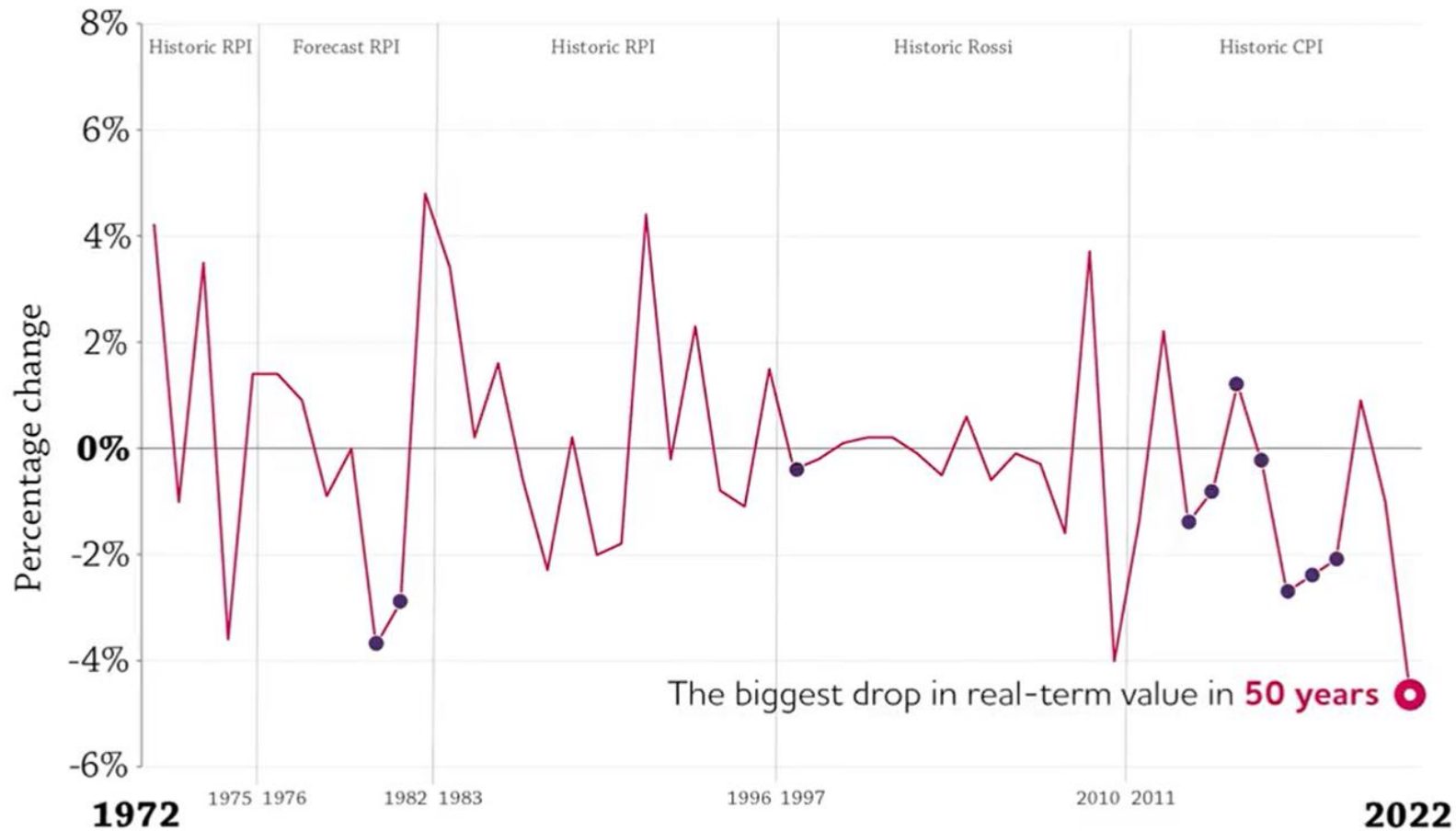


The largest increases in poverty over the last 10 years are seen in the administration and human health sectors



Source: Households Below Average Income, 2019/20, DWP

Social security is at its least generous for decades following the real terms cut in April

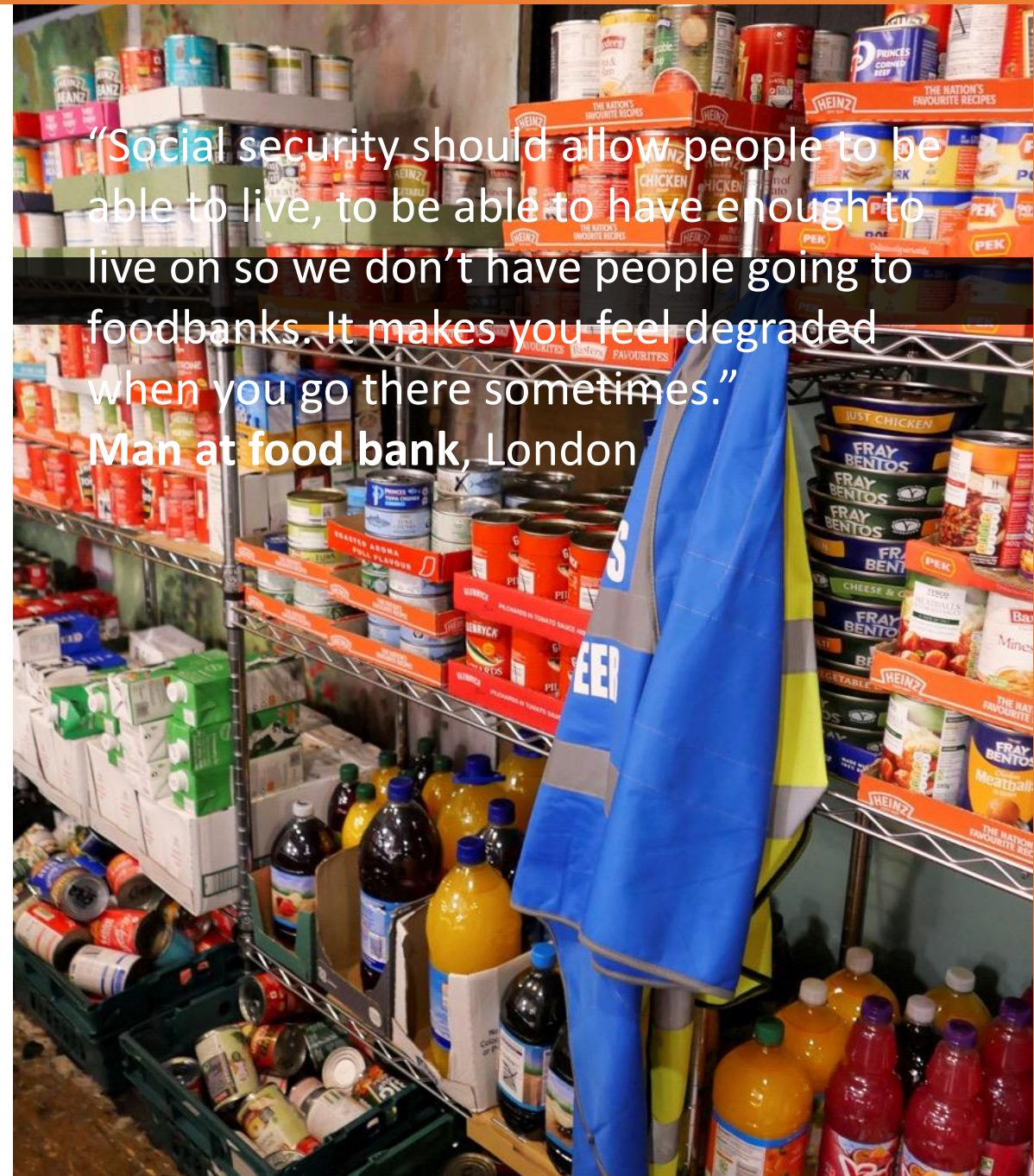


● Policies reducing unemployment benefits rates in place

- Benefits are providing inadequate protection



- 43% of households on UC food insecure vs 8% of UK population (2019/20)
- Impact of £20 uplift during pandemic looks evident – 27% of households on UC food insecure in 2020/21 - same downward shift not seen in legacy benefit recipients
- 42% of UC claims receive less than these headline rates because deductions are made by DWP at source for debt repayments (averaging £61 per month)



“Social security should allow people to be able to live, to be able to have enough to live on so we don’t have people going to foodbanks. It makes you feel degraded when you go there sometimes.”

Man at food bank, London

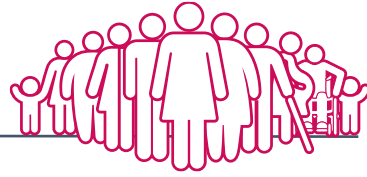
Labour Market Solutions

We need better jobs

- Pay
- Hours
- Security
- Flexible working
- Training
- Progression
- Treatment



- Build decent and affordable homes



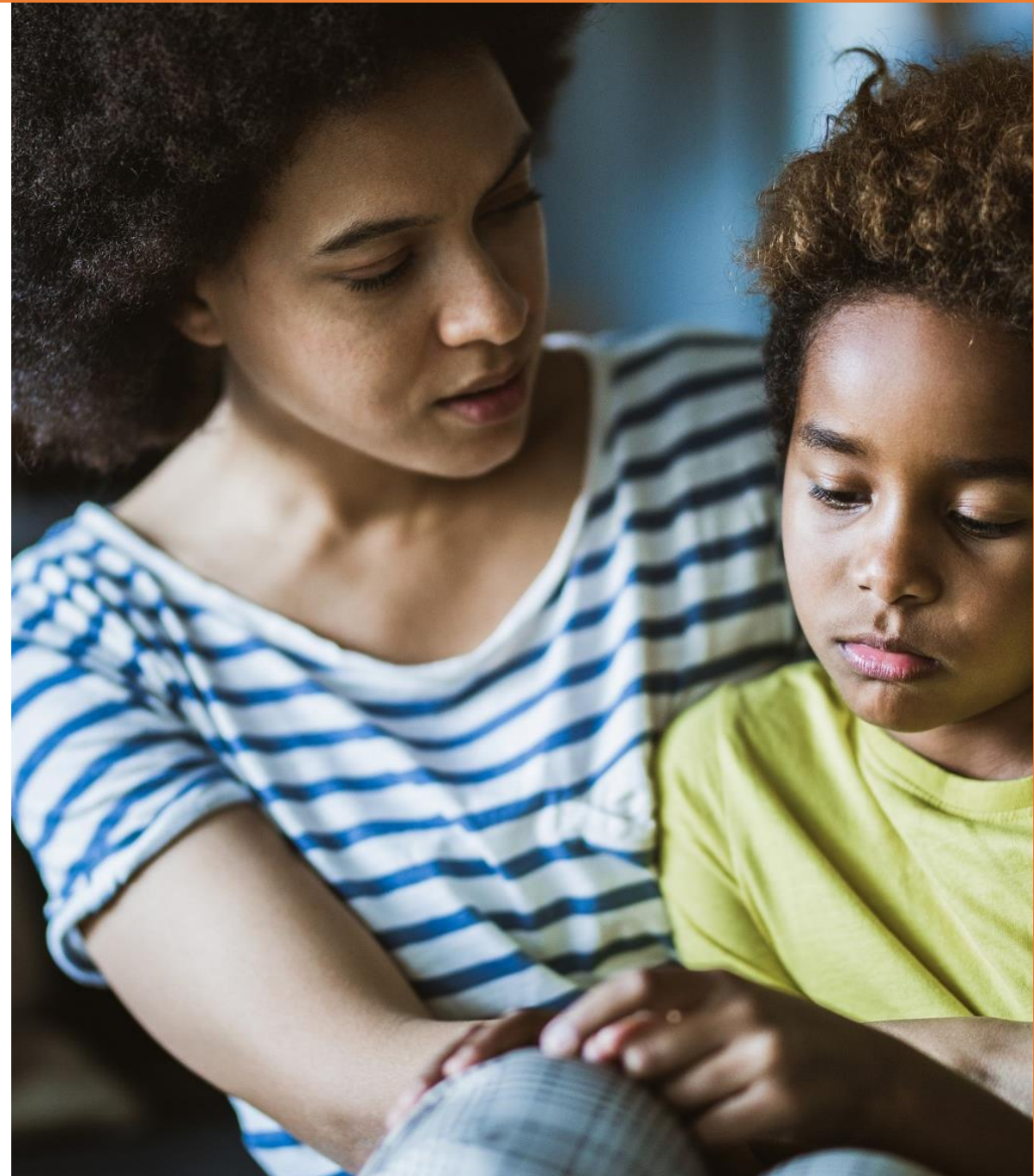
- Build more genuinely affordable housing
- We need to build 145,000 social homes a year for the next five years to begin to close the affordability gap:
 - 90,000 for social rent
 - 30,000 for intermediate rent
 - 25,000 for shared ownership.



• Strengthen social security protection



- Stop deducting debt repayments from benefits at unaffordable rates
 - Cap total deductions to repay Central Govt debts at 5% of standard allowance
 - Overall cap on total deductions of 15%
- Mid-year/autumn uprating of benefits because people cannot wait until next April for the system to catch up (BOE expects 10% inflation in autumn)
- Urgently address the severe inadequacy of social security support. UC should guarantee that no one can be left without enough money to afford the essentials



In-work poverty: how employers can help

Katie Jacobs, CIPD



In-work poverty: How employers can help

Katie Jacobs, senior stakeholder lead, CIPD

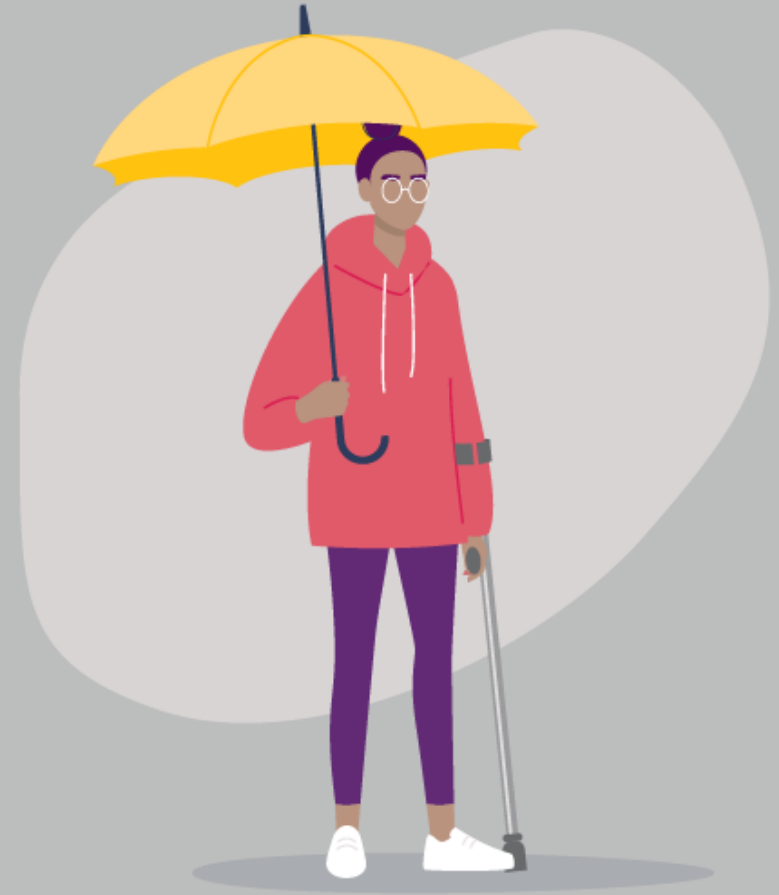
A growing problem for employers

- **1 in 5** employees say their employer is not doing enough to support their financial wellbeing
- **1 in 8** say their pay is not enough to support an acceptable standard of living
- **1 in 4** say their pay is not enough to cope with a £300 emergency
- **1 in 4** say money worries affect their performance at work

5 responsible people practices that can help

5

1. Embrace flexible working



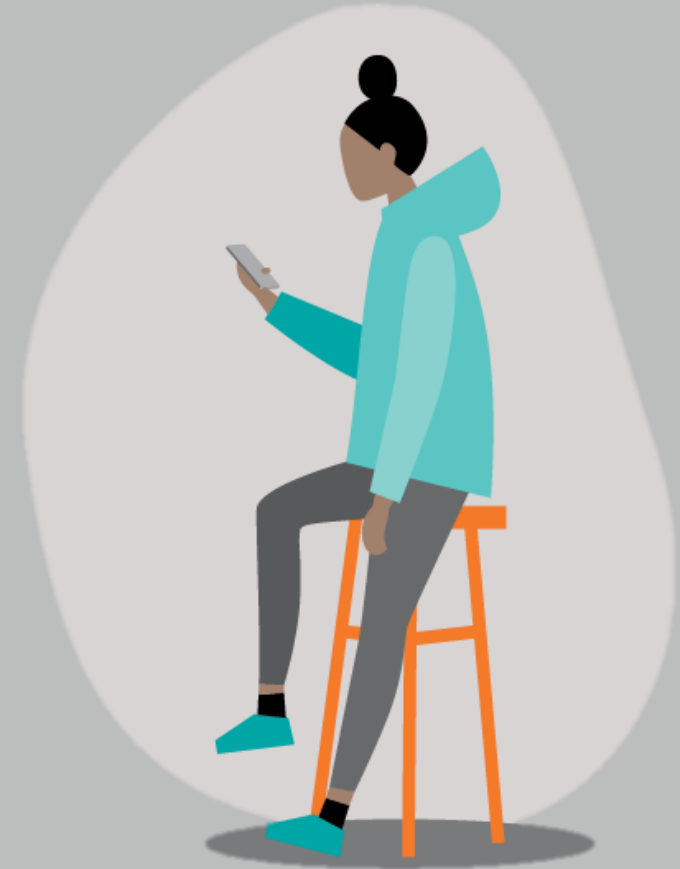
2. Support people's wellbeing



3. Develop your line managers



4. Offer routes to progression



5. Make reward accessible



A financial wellbeing policy is essential

Pay a fair &
liveable wage

Provide financial
wellbeing
support

Support in-work
progression

CIPD resources

- [In-work poverty hub](#)
- [What can employers do?](#)
- [Financial wellbeing guidance](#)
- [Employer case study](#) (blog post)

CIPD

*Championing better
work and working lives*

Thank you

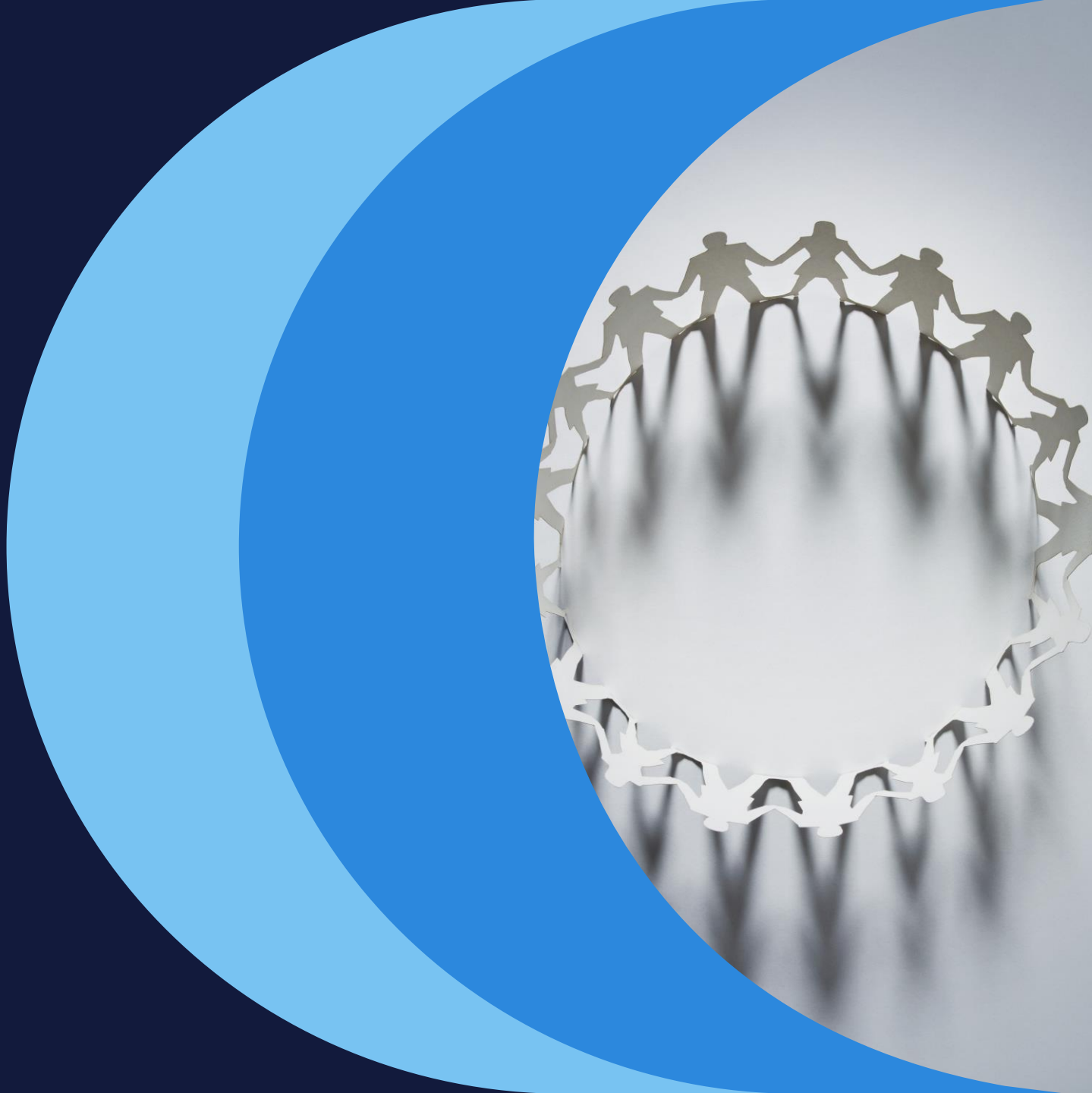
Katie.Jacobs@cipd.co.uk

Any questions?



Good practice from the NHS

Dee Fawcett, the Newcastle Upon Tyne
Hospitals NHS Foundation Trust



Supporting our Staff - Cost of Living/Financial Challenges

Dee Fawcett
Director of Human Resources



Healthcare at its best
with people at our heart



Flourish

at **Newcastle Hospitals**



Healthcare at its best
with people at our heart

- **Salary Sacrifice Schemes**
 - Cars – personal & business use.
 - Bicycles
 - Childcare
 - Home electronics
 - Pensions Advice
- **Childcare Support**
 - On Site Nursery
 - Signposting to information & advice.
- **Travel**
 - Cycling to Work Scheme
 - Travel passes – discounted bus & metro.
 - Currently additional Trust subsidies
- **Discounts**
 - Via ‘**Benefits Everyone**’ and
 - ‘Virtual’ **Staff Social Club** –includes Staff Lottery and access to social and cultural events.



Exclusive benefits for you and your family

Benefits Everyone helps you understand the benefits you are entitled to, as an employee of the Newcastle upon Tyne Hospitals NHS Foundation Trust. It covers everything from offers and benefits to Salary Sacrifice and so much more.



BENEFITS EVERYONE



Pre Covid:

- **Moneywise Credit Union**
- **WageStream** – early access to individual pay with a % cap; financial management and savings support
- **Barclays Bank Financial Wellbeing** – webinars and advice
- **Retirement planning** webinars and workshops
- Access to **discounted Will Writing** services
- On site **Fitness Centres x 2**
- **Fruit and Vegetable Stalls** outside main hospital sites
- **Education, training and development opportunities, including apprenticeships:** enabling learning and career progression; literacy classes

we're all...
moneywise



Make money work for you



- **Emotional and psychological support:**
 - **Staff Networks** – BAME/Staff with Disabilities/LGBTQ+/Armed Forces
 - **Chaplaincy Team**
 - **Occupational Health Team**
 - **Psychology Team**
 - **Trade Union Representatives**
 - **North East & North Cumbria Staff Wellbeing Hub**
 - **Togetherall** – 24/7/365 anonymous, online mental health and wellbeing service – freely available to staff. Anonymity.
 - **Welfare Funds** – via Trade Unions

STAFF NETWORKS
TOGETHER WE MAKE A DIFFERENCE



NewcastleOHs

NEED HELP?

Exhausted?
Stressed or
burned-out?

At
breaking
point?

There is strength in asking for support.
If you need to talk, we are here for you,
call our confidential helpline:
0191 223 2030


togetherall



Via our CHAPLAINCY TEAM:

Pre covid:

- **Foodbank Vouchers** and coordination of collection point for donations to **Newcastle Food Bank**
- **Period Poverty:** in place for 6 years.
- **Emergency Accommodation** following domestic violence
- **Clothing & 'phone chargers**
- **Small financial support**

During the pandemic:

- **'Helping Hands':** direct access to advice delivered by Citizens Advice.
 - Includes 'Help with Energy Worries' and Social Welfare Advice
- **Meal Cards:** Pay it forward.

Helping Hands for NuTH Staff

Direct Access to Social Welfare Advice

- Are you struggling to make ends meet with mounting bills and money worries keeping you awake at night?
- Are you concerned about problems with your housing that are proving impossible for you to resolve?
- Are you wondering if you could be entitled to welfare benefits to increase your household income?

We're proud to be funded by Newcastle Hospitals Charity to provide you with direct, free and easy access to impartial and confidential advice, information and guidance across a whole range of social welfare matters.

At times of upheaval and uncertainty Citizens Advice is a service you can trust

Whether you need help with completing benefits forms, advice about which welfare benefits you might be able to claim, or you just need some time to talk through your money concerns, our highly experienced, professional and friendly social welfare advisers are here to help.

Please get in touch today

Ask your NuTH Chaplaincy team for a confidential referral, or you can contact us directly

✉ NuTHHelpingHands@citizensadvicegateshead.org.uk
☎ 0191 814 4215
🌐 www.citizensadvicegateshead.org.uk/nuth-helping-hands

The Newcastle upon Tyne Hospitals
NHS Foundation Trust

This service is funded by Newcastle Hospitals Charity Charity Number 105721

During the pandemic cont.....

Food...

- Extended opening hours at weekends in staff bistro
- Launched a click/collect food app
- Refurbishing staff bistro on 2 hospital sites – opening this month.



Finances...

- Enhanced local overtime rates – safe staffing to care for patients
- Mileage rates.....



Any questions?



Thank you.



2 Brewery Wharf
Kendall Street
Leeds LS10 1JR

0113 306 3000
www.nhsemployers.org
[@NHSEmployers](https://twitter.com/NHSEmployers)