

Supporting NHS staff with the rising cost of living

Charles Cotton

CIPD Senior Adviser, Reward

NHS Staff Experience: why it matters now more than ever

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CIPD in-work poverty hub

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Tackling in-work poverty

Too many working people are trapped in poverty. What can you do to help?



Work can – and should – be a reliable route out of poverty. But with [one in eight UK workers](#) living in poverty, and the cost of living rising, a percentage of your workforce could be struggling to cope.

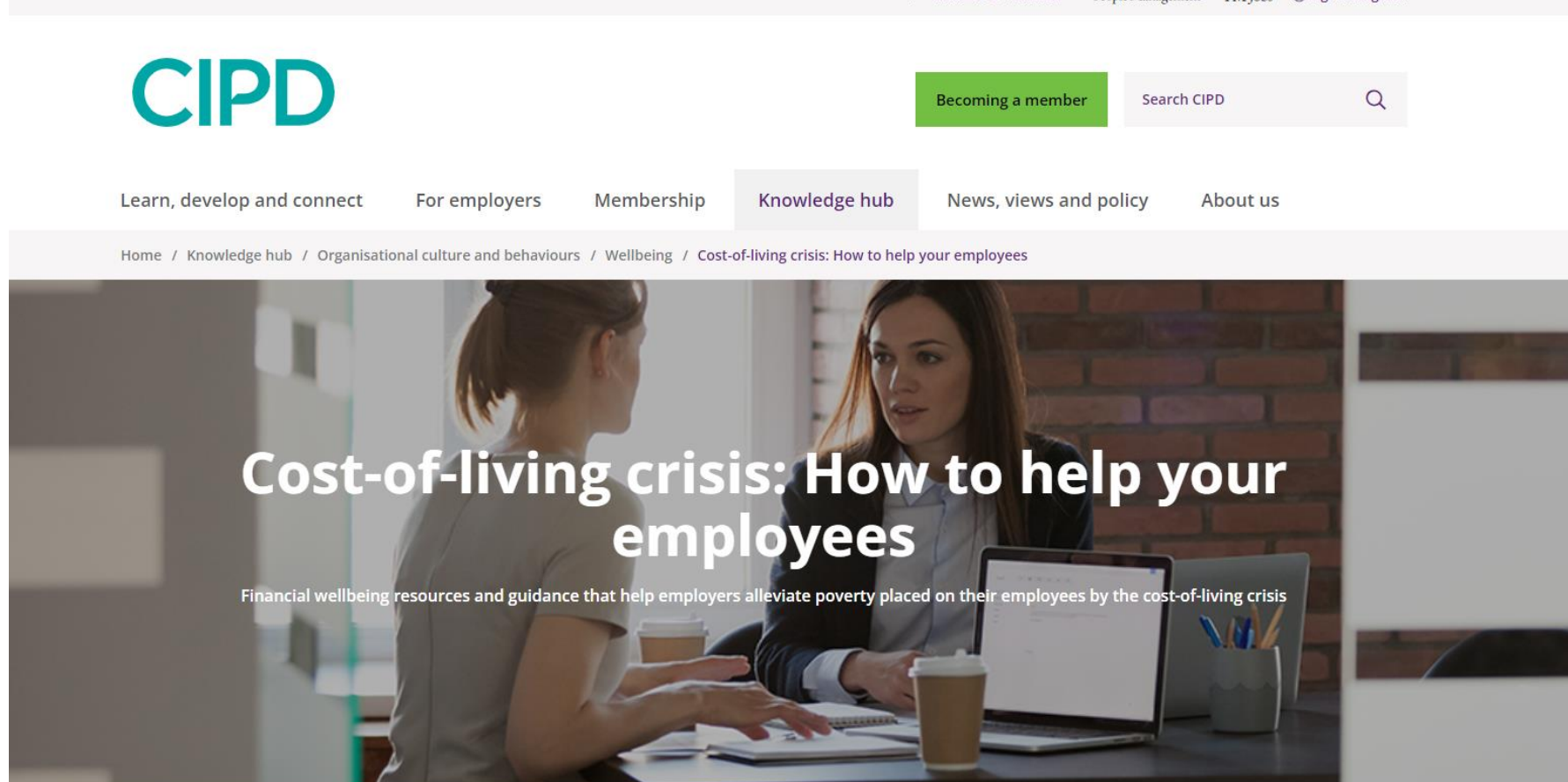
Poverty affects people differently, and it's not always easy for employers to spot. That's why we've teamed up with the [Joseph Rowntree Foundation](#) to raise awareness of in-work poverty and encourage you, as an employer, to help loosen poverty's grip.

Understanding in-work poverty

CIPD



CIPD cost-of-living crisis hub



This hub shows employers how to alleviate the financial burden placed on their employees by the cost-of-living crisis. [Evidence](#) shows that financial wellbeing support can help ease cost-of-living concerns your workforce is facing and there are many ways employers can provide this. Not all support needs to cost money.

Top things to consider

- Review your reward strategy – if you can afford to offer a cost-of-living bonus, make sure it doesn't inadvertently do [more harm](#)



The balance between short- and longer-term pressures



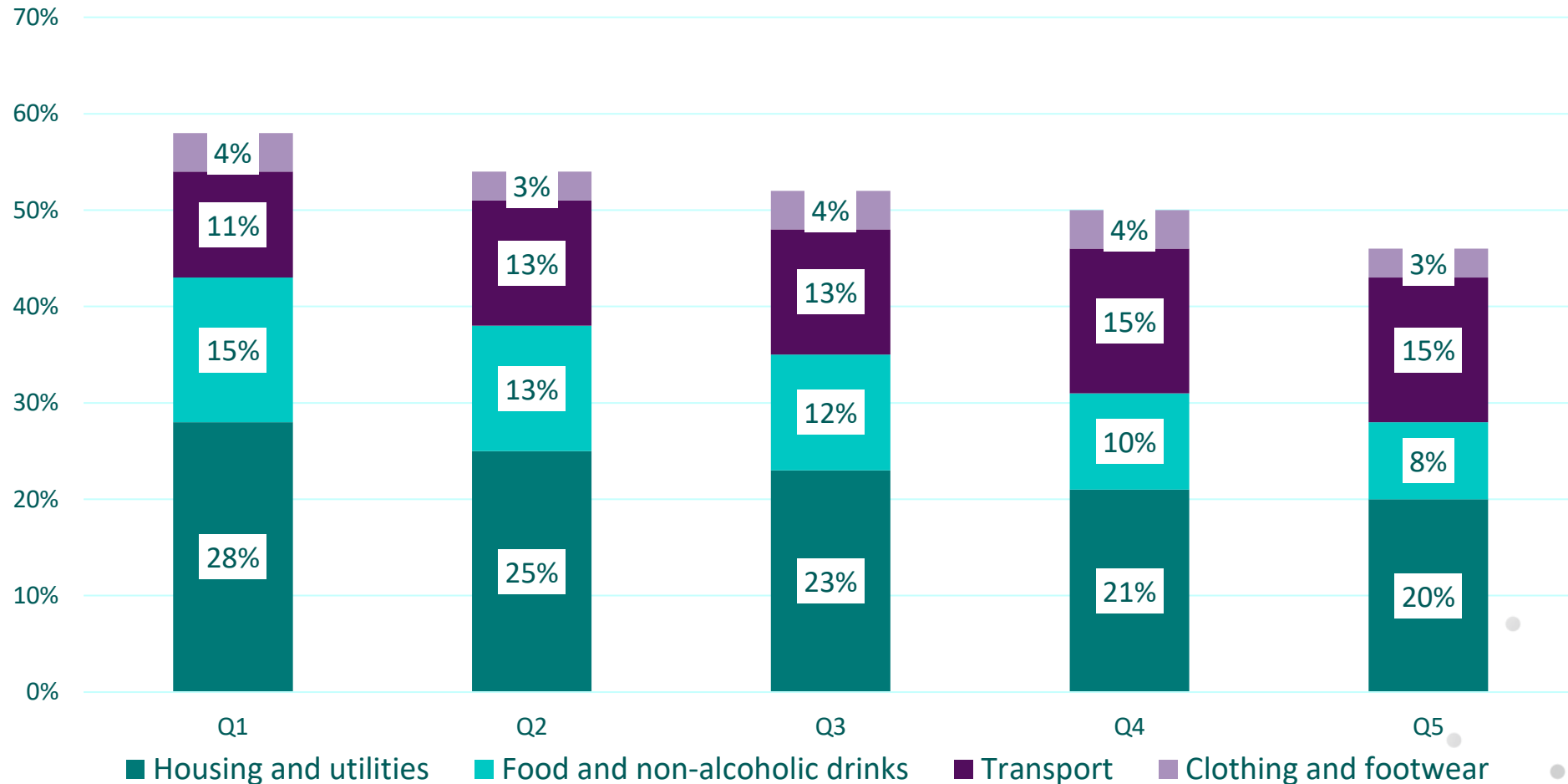
Where to focus

Tactical



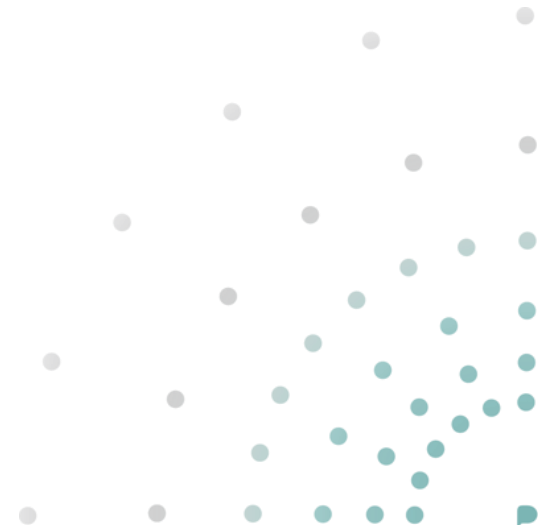
Lower income households spend the most on living costs

By annual income, UK household spend on key items as a proportion of annual budget



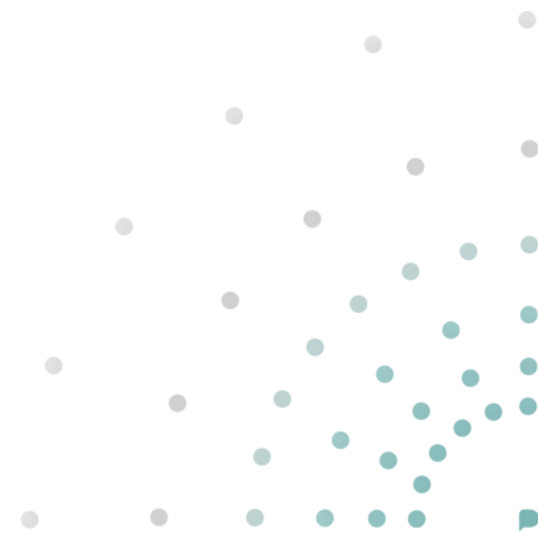
Options for cutting food/drink costs include:

- Free or subsidised meals and drinks
- Retail discounts
- Providing workplace fridges for people to store a packed lunch
- Luncheon vouchers
- Workplace cooking facilities
- Healthy snacks



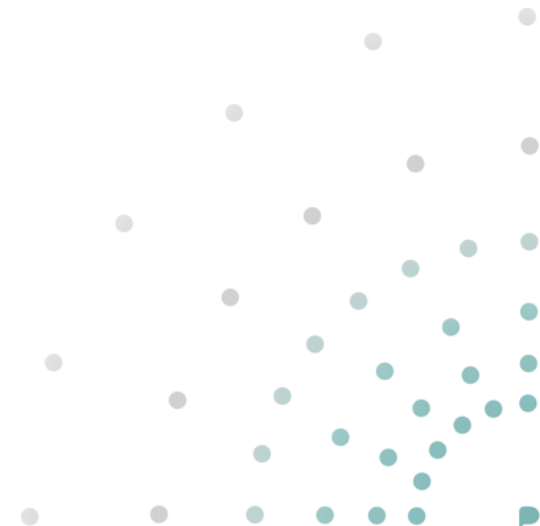
Options for cutting child/elder care costs

- Offering flexible working
- Giving paid leave for caring responsibilities
- Onsite creche
- Guidance for staff trying to access the government's tax-free childcare schemes
- Subsidised childcare
- Emergency childcare support
- Maternity loans
- Discounted childrenswear



Options for cutting travel costs include:

- Letting people work from home more often (if their jobs allow)
- Allowing people who travel by public transport to come to work when it's cheaper (after peak hours)
- Providing a free mini-bus or coach to transport people to work
- Facilitating carpools
- Providing interest-free loans to buy public transport season-tickets, motorbikes or cycles
- Joining the government backed 'cycle to work scheme'
- Offering secure places to store cycles and bikes
- Providing shower facilities for cyclists, runners, joggers, etc
- Supporting London staff when the ULEZ is expanded next year
- Paying staff travel expenses as quickly as possible



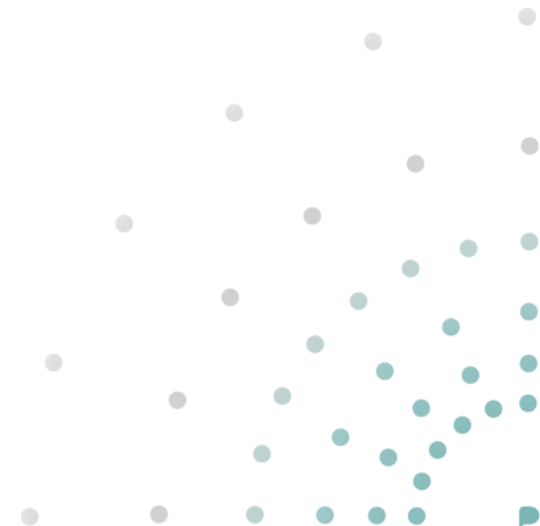
Options for cutting housing and utility costs

- Offering rental deposit schemes
- Giving accommodation and rent subsidies
- Providing information and guidance on employees' legal rights regarding housing
- Signposting ways of reducing energy use as well as offering benefits that cut energy consumption
- Giving paid leave to move home



Other financial wellbeing support

- Crisis loans
- The option to choose how often they're paid
- Information about financial scams
- Options for saving regularly through payroll
- Highlighting the workplace and state benefits already on offer to cut living costs and how to access them
- Financial awareness programmes
- Highlighting external sources of financial guidance and information



For a longer term and more strategic impact

- Support employee financial wellbeing
- Encourage staff to talk about their money worries
- Introduced more flexible working
- Support and develop line managers
- Improve benefits packages
- Enable opportunities for in-work progression



Thank you

