



**CYFARFOD BWRDD PRIFYSGOL IECHYD  
UNIVERSITY HEALTH BOARD MEETING**

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| <b>DYDDIAD Y CYFARFOD:<br/>DATE OF MEETING:</b>  | 28 July 2022  |
| <b>TEITL YR ADRODDIAD:<br/>TITLE OF REPORT:</b>  | Financial Wellbeing – How do we support the workforce?  |
| <b>CYFARWYDDWR ARWEINIOL:<br/>LEAD DIRECTOR:</b> | Lisa Gostling, Director of Workforce and OD   |
| <b>SWYDDOG ADRODD:<br/>REPORTING OFFICER:</b>    | Rob Blake, Head of Culture & Workforce Experience<br>Christine Davies, Assistant Director of Organisation Development |

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| <b>Pwrpas yr Adroddiad (dewiswch fel yn addas)<br/>Purpose of the Report (select as appropriate)</b> |
| Er Sicrwydd/For Assurance  |

**ADRODDIAD SCAA  
SBAR REPORT**

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| <p><b><u>Sefyllfa / Situation</u></b></p> <p>The UK’s cost-of-living increase has hit the country hard, with inflation levels at a 30-year high. People are paying more for essentials such as food, clothing, and transport, leaving less money for recreational activities. Additionally, April’s energy price cap review has seen electricity and gas bills increase for most, an extra financial burden. Indications across the country claim that individuals affected by price increases are considering a job change. The rise in inflation across the UK means the impact is being felt mostly by those on low incomes.</p> <p>The contributing factors for the cost-of-living crisis are 80% global, with COVID-19, the Russian invasion of Ukraine and the crisis in supply chains all affecting budgets. In the UK we have seen Brexit creating labour shortages, additional taxes, OFGEM increasing the household energy price cap and increases in National Insurance and Council Tax all playing significant roles in the reduction in disposable incomes.</p> <p>The cost-of-living crisis will be challenging for many of the Hywel Dda workforce and their families. As this situation develops over the next 12- 18 months, there may be some emerging organisational risks that need to be reviewed.</p> <p>This paper outlines the steps being taken to support the workforce; it will provide some assurance to the Board on the actions taken and in progress. The Culture and Workforce Experience Team and wider teams will continue to drive these actions whilst researching any others that may provide support at this difficult time.</p> |
| <p><b><u>Cefndir / Background</u></b></p> <p>The causal sequence of the cost-of-living crisis is widening, with devastating impacts being felt by many people, sectors and organisations. It is believed that people on low incomes are being hit the hardest. Single-adult, low-income households could be forced to decide between whether to heat or eat.</p>   |

A survey performed by the Office of National Statistics (ONS) between 27<sup>th</sup> April – 22<sup>nd</sup> May 2022 reported that 77% of UK adults were worried around the crisis, with 50% saying that this was “nearly every day”. A separate ONS survey completed from 25<sup>th</sup> May – 5<sup>th</sup> June reported that 52% of respondents had cut back on energy use.

A report from The Food Foundation alleged that an increase of 57% of households were cutting back on food or were skipping meals altogether. The charity added that 7.3 million adults had gone without food or couldn't physically get something to eat, this had jumped from 4.7 million in only 3 months.

Research provides many insights into other impacts created by the cost-of-living crisis.

- The charity WaterAid revealed that a quarter of people in the UK say they, or family members, have struggled to afford period products in the last year.
- Yahoo Life claimed that more and more people are delaying key life milestones such as buying a home, getting married, having a child, or retiring due to the crisis.
- The Guardian reports that a survey completed by the Royal College of Physicians (RCP) found that 55% of respondents felt their health has worsened. 1 in 4 had this confirmed by a medical professional, with stress being the driver for this deterioration in health.

The Royal College of Nursing (RCN) have claimed that the rising costs of fuel is having a detrimental impact on Community Nursing. The nurses complete a great deal of travelling to access their patients. Some nurses are now paying out of their own pockets as expenses do not completely cover the costs of the fuel required. The Queens Nursing Institute (QNI ) added that this could “**act as a deterrent**” to nurses taking roles in the Community, where there are already great shortages.

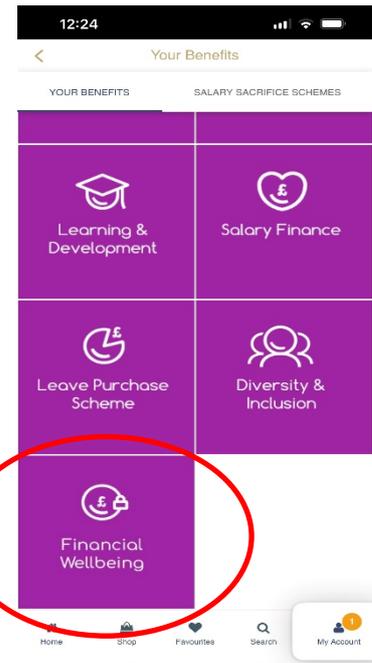
A recent BBC Panorama special – Surviving the Cost-of-Living Crisis – outlined the story of Becky, who is a single mother of three children and a part time NHS nurse. She explained in the programme that to keep costs down, they forgo cars and public transport, and walked or cycled everywhere. Becky expressed that on her wage, she was frustrated that she couldn't “make ends meet” Becky admitted to regularly skipping meals to allow her children to eat. Becky's children were watching this unfold and admitted to being anxious and concerned for her wellbeing.

Whilst everyone's individual circumstances are different it is essential that we would be remiss not to acknowledge that our workforce is affected by the ongoing crisis.

## Asesiad / Assessment

One of the remits of the Culture & Workforce Experience team are staff benefits. The team have already instigated several supportive pathways around financial wellbeing. These include –

- ✓ Dedicated tile on the Hapi benefits app with a list of useful, helpful websites to support employees in hardship or looking for ideas and tips to support their financial wellbeing.
- ✓ Completed three webinars in conjunction with Barclays (back to basics, credit score, buying your first home). The team have also had conversations with Money Helper to discuss future webinars.
- ✓ Salary Finance – offer affordable loans repayable through salary and have a website with tips, articles, webinars etc to support financial wellbeing.



✓ Everyday discounts – promoting various e-benefits where staff can save on their everyday items such as food shopping, ASDA are currently offering 14% off a weekly shop between the Blue Light Card and e-discount and there are many more.

✓ A full communication strategy for the Hapi benefits app including posters and roadshows to promote for staff with little or no access to digital communications.

✓ The team have reviewed salary sacrifice schemes to stop colleagues ordering on more than one scheme, removing the risk of them possibly going below National Minimum Wage.

## Progress to build the reputation of Hywel Dda as an employer of choice

Whilst the steps already taken to support staff in Hywel Dda are welcomed, in these difficult times, the Board requested that a small task and finish group be set up to explore other possibilities to support our workforce. This working group included staff side representatives and clinical services. The first meeting was extremely constructive, and several interesting ideas were formed. These are:

- ✓ Reduce food waste across the organisation to support staff in a sensitive manner. The term "Too good to waste" set up to lessen possible feelings of guilt and shame for staff accessing leftover food.
- ✓ A tailored approach to flexible working that supports staff saving money through reduced travel/ childcare/ renting rooms.

- ✓ Design a staff community for top tips to be shared and benefited from, building a community of support.
- ✓ Recycling areas on sites for staff to donate and access items such as school uniforms.
- ✓ The development of a car share scheme where staff can travel together to sites.
- ✓ Develop a monthly contribution salary sacrifice scheme.
- ✓ Review schemes to support any period poverty.

A review has also taken place into what Cavell Nurses Trust could offer. Cavell is a charity that supports UK nurses, midwives, nursing associates and healthcare assistants – both working and retired – with bespoke support packages.

One of the learnings of the review was the 'Rapid Response', one-off grants to relieve financial hardship – available through a dedicated application process to ensure those in real need can make vital payments or purchases quickly. Depending upon the urgency of the circumstances, grants can reach individuals' bank accounts within 24 hours. Previously grants have paid for white goods, respite care, adaptations, and aids for people with disabilities and emergency housing costs in situations of domestic abuse.

Many of the support pathways this charity offered were already in place at Hywel Dda. We may need to review (subject to future Board consideration and approval, and the requisite financial support) if we would like to implement a similar hardship fund across all services in the future.

We are part of the all Wales discussions around a request that HMRC review mileage rates payable for travelling expenses.

### **Communication of financial wellbeing support**

The group explored the language needed to highlight support pathways. The need for empathy was emphasised and it was recognised that the workforce may have feelings of guilt or shame when taking up care offered. The group discussed at length how these emotions could be reduced by normalising conversations around money. The implementation of Yammer – an internal social media platform which connects all employees to build communities, share knowledge, and engage everyone – will support sharing of ideas in how to save finances in this challenging time. This communication channel will be able to share ideas such as great meals to eat on a budget, local food banks and start to make them everyday life in the organisation. Sensitivity around internal communications around saving money is vital and messages that save staff money can be concealed in other communications to ensure any feelings of guilt or shame are reduced. Actions around giving away excess food can be masked around sustainability. The need for agile working can be suppressed through messages around the reduction of carbon footprint.

### **Organisational Risks**

Due to varying impacts of the crisis, there are a multitude of potential risks identified that we would need to consider:

- Increased absenteeism, especially through mental health problems such as anxiety and depression.
- Staff absence – due to staff simply not being able to afford the daily commute into work.
- Lower engagement and performance rates in staff, it's hard to concentrate on the task in hand, if you are worried around paying bills or feeding your family.
- Higher turnover, especially those in lower bands. These staff may be forced to review what roles are offering better terms. A quick review of the service industry shows

salaries compare very positively to those in band 2,3 and possibly 4s. This could lead to shortages in domestics, porters and even health care support workers.

- Organisational reputation, attracting new recruits could be hindered if Hywel Dda does not demonstrate a meaningful financial wellbeing programme.

### Challenges to progression

It is worth noting that some of the actions being reviewed will take some time to fully explore, implement and pilot. What appeared very quick wins such as setting up recycling centres for school uniforms conflicted with local schemes already in place in local schools. It was agreed that staff may feel more comfortable utilising the schemes within schools rather than our sites. Tracking down local authority leads to connect with and discuss what is already in place has been challenging and time consuming, especially during the holidays.

Other actions have been difficult to implement at pace due to the cultural norms that are embedded within Hywel Dda, e.g. work to progress/increase flexible and agile working is extremely complex, given the varied staffing groups and circumstances of service needs. This is an area that will rely on compassionate leadership, to assess what can and cannot be offered for individuals in their own unique situation.

### Good practice

Whilst it is recognised the many challenges the Cost-of-Living crisis is creating for the workforce, its pleasing that colleagues across Wales are seeing Hywel Dda as an exemplar in the actions taken and being explored. The fact the organisation had already implemented a comprehensive benefits package, supplemented through the Hapi app allowed a greater offering to colleagues as a starting point.

The planning objective relating to the retention of staff contains workstreams to ensure we all work collaboratively to retain our highly valued staff.

### Argymhelliad / Recommendation

The Board is asked to:

- **NOTE** the steps being taken to support the workforce;
- **TAKE ASSURANCE** from the actions taken and in progress;
- **NOTE** that the Culture and Workforce Experience Team and wider teams will continue to drive these actions whilst researching any others that may provide support at this difficult time.

### **Amcanion: (rhaid cwblhau)**

### **Objectives: (must be completed)**

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| Cyfeirnod Cofrestr Risg Datix a Sgôr Cyfredol:<br>Datix Risk Register Reference and Score: | 1187 - Risk of insufficient staff. The cost of living increases could mean it is difficult for individuals to travel to or remain in work so may worsen our staffing position |
| Safon(au) Gofal ac Iechyd:<br>Health and Care Standard(s):                                 | 7. Staff and Resources<br>7.1 Workforce<br>1. Staying Healthy   |

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| Amcanion Strategol y BIP:<br>UHB Strategic Objectives:  | 1. Putting people at the heart of everything we do<br>4. The best health and wellbeing for our individuals, families and communities |
| Amcanion Cynllunio<br>Planning Objectives   | 2K Organisational listening, learning and cultural humility<br>2L Staff engagement strategic plan<br>3A Improving Together           |
| Amcanion Llesiant BIP:<br>UHB Well-being Objectives:<br><a href="#">Hyperlink to HDdUHB Well-being Objectives Annual Report 2018-2019</a> | 2. Develop a skilled and flexible workforce to meet the changing needs of the modern NHS   |

| <b>Gwybodaeth Ychwanegol:<br/>Further Information:</b>  |  |
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| Ar sail tystiolaeth:<br>Evidence Base:  | <a href="#">Worries about the rising costs of living, Great Britain - Office for National Statistics (ons.gov.uk)</a><br><a href="#">Millions of adults missing meals as cost of living crisis bites   Food Foundation</a><br><a href="#">How is the cost of living crisis impacting UK period poverty? (stylist.co.uk)</a><br><a href="#">Cost-of-living crisis is causing people to delay 'key life milestones' (yahoo.com)</a><br><a href="#">Half of Britons say cost of living crisis has made health worse, poll finds   UK cost of living crisis   The Guardian</a><br><a href="#">www.nursingtimes.net/opinion/the-impact-of-fuel-costs-on-nursing-demands-a-national-level-solution-15-06-2022/</a> |
| Rhestr Termiau:<br>Glossary of Terms:   | Contained within the body of the report  |
| Partïon / Pwyllgorau â ymgynhorwyd ymlaen llaw y Cyfarfod Bwrdd Iechyd Prifysgol:<br>Parties / Committees consulted prior to University Health Board: | Not applicable   |

| <b>Effaith: (rhaid cwblhau)<br/>Impact: (must be completed)</b> |  |
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| <b>Ariannol / Gwerth am Arian:<br/>Financial / Service:</b>     | Financial impacts for the organisation to consider is the cost of rising absence and increased turnover that will lead to increasing costs to recruit and develop new colleagues across the organisation.                      |
| <b>Ansawdd / Gofal Claf:<br/>Quality / Patient Care:</b>        | The potential impact to quality of patient care would be determined on the repercussions by increased turnover/absence rates. This may influence staffing numbers and reduce the quality of care provided by the organisation. |

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| <b>Gweithlu:<br/>Workforce:</b>    | The impacts for the workforce with increases in turnover/absence rates is an escalation of anxiety/stress. This may potentially lead to possible burnout in individuals and teams. Other risks identified may be a decrease in engagement of the workforce and greater conflict within teams, as colleagues struggle with cognitive ability due to so many personal challenges.               |
| <b>Risg:<br/>Risk:</b>             | Risks identified greater absence rates, turnover, recruitment costs and lower engagement.   |
| <b>Cyfreithiol:<br/>Legal:</b>     | N/A   |
| <b>Enw Da:<br/>Reputational:</b>   | There may be a potential risk to the organisations reputation. There is a need to be supporting staff at this difficult time and seen to be doing what it can. If the organisation is not openly demonstrating the support pathways it initiates, new recruits may choose another health sector organisation as the perception would be they are supportive during the cost of living crisis. |
| <b>Gyfrinachedd:<br/>Privacy:</b>  | N/A   |
| <b>Cydraddoldeb:<br/>Equality:</b> | No identified risks for equality  |

**Appendix 1 - Financial Wellbeing action plan**

| Recommendation 1: Reduce food waste across the organisation to support staff in a sensitive manner. The term “Too good to waste” set up to lessen possible feelings of guilt and shame for staff accessing left over food. -  |   |  |  |
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| Actions   | Lead  | Timeframe  | Progression  |
| <ul style="list-style-type: none"> <li>Develop Community Kitchens across Hywel Dda where we house “Too good to waste” fridges and a food bank for staff access.</li> <li>Review how sandwiches which are nearing out of date are redistributed across the organisation for staff consumption.</li> <li>Staff canteen offering a bring your own container scheme, staff can access meals that would be thrown away at end of the day.</li> </ul> | <ul style="list-style-type: none"> <li>Kay W /Jackie W</li> <li>Kay W /Jackie W</li> <li>Kay W /Jackie W</li> </ul> | <p><b>End of June- this has now slipped due to difficulties in Estates</b></p> | <p>Currently in discussions with Facilities (catering ) on what is possible on all actions – Peter Jones/ Simon Chiffi - Facilities team will give out any leftover food at the end of supper service to staff on a first come first serve basis. The trial will commence for 2 months from w/c Monday 11<sup>th</sup> July. This will not be open for members of the public, only HB staff.</p> <p>Team are also reviewing if they could do a deal of the week – meal for £1, this needs to be costed and possible piloted.</p> |
| Recommendation 2: A tailored approach to flexible working that supports staff saving money through reduced travel/ childcare/ rent rooms  |   |  |  |
| Actions   | Lead  | Timeframe  | Progression  |
| <ul style="list-style-type: none"> <li>Review compressed hours to reduce working week for less travel costs.</li> </ul>   | <ul style="list-style-type: none"> <li>Corinna/Gina</li> </ul>  | <p><b>Ongoing no framework due to complex issues</b></p>                       | <p>Work being completed by Gina Callahan on agile working, Hayley and Denise to further support this work going forward</p>  |

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| <ul style="list-style-type: none"> <li>• Review possibility of working weekends to reduce childcare needs.</li> <li>• Flexi locations across Counties for staff to consider working from to reduce unnecessary travel.</li> <li>• Pool cars available at all sites so staff do not have to travel to pick them up.</li> </ul> | <ul style="list-style-type: none"> <li>• Corinna/Gina</li> <li>• Corinna/Gina</li> <li>• Gareth Skye</li> </ul> | <p>Ongoing no framework due to complex issues</p> <p>Ongoing no framework due to complex issues</p> <p>End of June - completed</p> | <p>It has been confirmed that an additional 3 pool cars to be located on the PPH site. Anticipate delivery by the end of August (subject to delivery delays). That will bring the total number of vehicles across the Health Board to the following:</p> <ul style="list-style-type: none"> <li>- GGH – 11</li> <li>- WGH – 6</li> <li>- BGH – 4</li> <li>- PPH – 3</li> <li>- Hafan Derwen – 2</li> <li>- TOTAL – 26</li> </ul> <p>It's worth noting that some of these have been allocated on a temporary basis to specific community teams such as COVID testers and those involved in vaccinating in the community.</p> |
| <ul style="list-style-type: none"> <li>• Review if staff with a spare room would like to open them up for rent for overseas nurses? Would support their financial wellbeing, accommodation concerns and build relationships.</li> </ul>   | <ul style="list-style-type: none"> <li>• Rob Blake</li> </ul>   | <p>End Of July</p>   | <p>When reviewing this idea there have been several risks identified, especially to the staff member acting as landlord and the organisation. There have been communications around existing landlords in Hywel Dda coming forward to support.</p>  |

**Recommendation 3: Design a staff community for top tips to be shared and benefited from, build a community of support.**

| Actions   | Lead   | Timeframe  | Progression  |
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| <ul style="list-style-type: none"> <li>• A social platform to be designed where staff can share tips on saving money – possible use of Yammer.</li> <li>• Use of platform to inform staff of benefits/tax refunds etc that may be open to them to access.</li> <li>• HAPI to be demonstrated through this platform highlighting how easily money can be saved through it especially supermarkets etc</li> <li>• Promotion of easily accessible benefits through Bluelight card and NHS discounts.</li> <li>• Promotion of Hapi/ Blue Light card on payslips</li> <li>• Is there any Government grants we make widely recognised through communications. i.e. school uniforms.</li> <li>• Sharing of great meal ideas on a budget. - Catering/Dietetics</li> <li>• Highlight any grants / benefits from TUs</li> </ul> | <ul style="list-style-type: none"> <li>• Alwena/ Millie</li> <li>• Millie/ Kay</li> <li>• Kay Wilkinson</li> <li>• Kay Wilkinson</li> <li>• Kay Wilkinson</li> <li>• Kay</li> <li>• Sarah Russell</li> <li>• Nadia/Ann/Ann/ Sandra/Alwena</li> </ul> | <p>Ongoing sourcing of Yammer</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>End of June – completed</p> <p>Ongoing</p> <p>Waiting on suitable platform</p> <p>Waiting on suitable platform</p> | <p>What has been identified on Hapi</p> <p>Full communication strategy in place and being run, roadshow dates in place for July and will be followed by drop in webinars</p> |

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| <ul style="list-style-type: none"> <li>Develop topic heading on Work in Confidence where staff can ask for support anonymously.</li> </ul>  | <ul style="list-style-type: none"> <li>Jo Thomas</li> </ul>                            | <p>End of May – completed</p>                                     |  |
| <p><b>Recommendation 4: Recycling areas on sites for staff to donate and access various school uniforms</b></p>   |  |   |  |
| <b>Actions</b>  | <b>Lead</b>  | <b>Timeframe</b>  | <b>Progression</b>   |
| <ul style="list-style-type: none"> <li>Use of a suitable room on each site for the recycling of school uniforms. (Could be part of Community Kitchens)</li> <li>Development of buy/sell pages on Yammer.</li> </ul> | <ul style="list-style-type: none"> <li>Denise/Hayley</li> <li>Alwena/Millie</li> </ul> | <p>End of July</p> <p>Waiting on suitable platform</p>            | <p>Currently being assessed, may need to signpost to local schools as many run their own schemes</p> |
| <p><b>Recommendation 5: The development of a car share scheme where staff can travel together to sites.</b></p>   |  |   |  |
| <b>Actions</b>  | <b>Lead</b>  | <b>Timeframe</b>  | <b>Progression</b>   |
| <ul style="list-style-type: none"> <li>Develop page where staff can share journeys and connect to share travel.</li> <li>Sharing of local fuel prices, where is cheapest?</li> </ul>                                | <ul style="list-style-type: none"> <li>Millie</li> <li>Kay</li> </ul>                  | <p>Waiting on suitable platform</p> <p>End of May – completed</p> | <p>App promoted on Hapi, that provides these details</p>   |
| <p><b>Recommendation 6: Develop a monthly contribution salary sacrifice scheme</b></p>  |  |   |  |
| <b>Actions</b>  | <b>Lead</b>  | <b>Timeframe</b>  | <b>Progression</b>   |
| <ul style="list-style-type: none"> <li>Look to build a salary sacrifice scheme where staff can contribute monthly</li> </ul>  | <ul style="list-style-type: none"> <li>Rob Blake</li> </ul>                            | <p>End of May</p>   | <p>Payroll have confirmed that the functionality in ESR exists to develop this scheme. Spoken to</p> |

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| <p>donations from salaries to support Community Kitchens.</p> <ul style="list-style-type: none"> <li>Explore option of 2 approval dates for e-expenses ?</li> </ul> | <ul style="list-style-type: none"> <li>Kay</li> </ul> | <p>End of July – completed</p> | <p>Nicola Llewellyn who is taking paper to Board for the approval of the scheme, It will average £10,000 for staff support.</p> <p>Not possible as the interface from the expenses system can only be run prior to the main monthly payroll run and be picked up by that run, it can't interface into ESR once the main run has been processed (so can't be interfaced and paid on the supp run).</p> |
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**Recommendation 7: Review schemes to support period poverty**

**Actions**

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| <ul style="list-style-type: none"> <li>Explore the possibilities of implementing complimentary sanitary products for workforce. These are called SOS packs in other organisations.</li> </ul> | <ul style="list-style-type: none"> <li>Rob /Dan</li> </ul> | <p>End of July</p> | <p>Email sent to Laura Cheetham -Ysbyty Ystrad Fawr around how she has implemented and where the budget is held for the initiative</p> |
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