



Using non-pay offers to support workers through the cost-of-living crisis: Research Report



November 2023

Foreword

As the cost-of-living crisis continues to affect households across the UK this report provides timely and much-needed evidence on workplace initiatives intended to mediate its effects. The findings reflect both employer and employee perspectives on what helps people weather the financial, emotional and psychological effects of these challenging times, while also identifying interventions that while well-intentioned, are not necessarily well received. There are lessons to be drawn from both successful and less successful examples.

What comes across clearly is that first and foremost, employees need to be able to meet their basic needs. Having the ability to provide food, housing, heating and transport is essential for everyone, regardless of pay and status. However, in these challenging times more than ever, employees need to feel secure, valued, included and respected. Genuine consultation and empathetic leadership help people to feel heard and seen. Creating and maintaining a supportive environment addresses potential issues around stigma and self-stigmatising, so that people feel understood, and more able to ask for help. Flexibility relating to working hours, job tailoring and caring responsibilities can help people withstand both work and domestic pressures. Measures that contribute to these key elements help with staff loyalty, morale, retention and, ultimately, productivity.

What's heartening is that this research has been conducted at the request of a consultative group of organisations, who clearly care about their workforce and want to provide meaningful support and dignity for all. As the crisis continues the hope is that this report will encourage more employers to support their staff and to think carefully about how best to do so.

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1 Background and Introduction

The cost-of-living crisis and its impact

The 'cost-of-living crisis' is defined as the fall in 'real' disposable income that the UK has been experiencing since late 2021. The crisis is taking place at a time of multiple global and national disruptions, including the war in Ukraine and the ongoing COVID-19 pandemic. Inflation reached a 40 year high in October 2022 (ONS, 2022a) and the Office for Budget Responsibility (OBR) forecasts that the fiscal year 2022-23 will see the **biggest one-year fall in living standards since records began** in 1956-57, with a further reduction in living standards forecast for 2023-24.

The cost-of-living crisis is characterised by rising food, energy and housing costs, with widespread impacts across UK society (ONS, 2023). People face distinct financial challenges depending on personal circumstance, for instance, in relation to housing, rents are rising in the private rented sector (Citizens Advice Bureau, 2022), while sharp rises in interest rates are impacting mortgaged homeowners (Bank of England, 2023). However, the consequences of inflation are greater for those on low incomes, for whom costs such as food, fuel and housing represent a much greater proportion of expenditure (ONS, 2022b). This means that poorer families have little discretion to reduce costs. In October 2022, The Health Foundation, reported that food, housing, **fuel and power accounted for 37% of the income of the poorest fifth of families**, noting that this reduction in living standards could have long-term impacts on the health of poorer people, who cannot pay for basics such as food and fuel.

There is evidence that financial stress and depression are generally correlated (Guan et al, 2022) and that the current cost-of-living crisis is worsening the health of many people, with financial constraints limiting people's capacity to engage in habits such as exercise, socialising and healthy eating, that protect mental health (Mental Health Foundation, 2023). One recent YouGov survey, commissioned by the British Psychological Society (BPS), found that **half of those surveyed were experiencing anxiety around paying their bills**, and one in five without a previously diagnosed mental health condition reported that money worries were making them feel depressed.

biggest

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Implications for employers

The cost-of-living crisis is testing organisations on multiple fronts, compounded by other labour market pressures. Many sectors face skills gaps, due to factors including lowered EU immigration following Brexit, and the loss of a cohort of older workers, a proportion of whom took early retirement following COVID-19 lockdowns (Institute for Employment Studies, 2022). Recruitment and retention are essential – but with rising fuel costs and other inflationary pressures, offering salaries that compensate for cost-of-living increases can be challenging for organisations.

Organisations face an ethical and practical imperative to support workers who are struggling with their finances. This imperative may be especially acute in traditionally low-paid sectors, where workers may have been pushed into in-work poverty by the cost-of-living crisis (Health Foundation, 2022), although it is important to note that self-reported financial distress is currently high across sectors and contexts (Champion Health, 2022).

The importance of this research and research aims

In November 2021 the Chartered Institute of Personnel and Development (CIPD) reported that **47% of UK employees had money worries**, and that financial distress had important implications for wellbeing and performance ([The Health Foundation](#)). Supporting workers through this crisis is not only the right thing to do, but important for business outcomes such as the reduction of employee absence and turnover, and for the preservation of engagement and productivity ([CBI](#)). For many organisations however, supporting employees through pay incentives is difficult or untenable.

We therefore took an evidence-based approach, gathering data from employees, stakeholders and policy leads to understand how employees can be best supported through *non-pay offers* during the crisis.

This research aims to:

- Enable organisations to better support their employees during this time of crisis.
- Provide examples of non-pay-offers that will be beneficial to employees far beyond the time of the crisis.

47%

of UK employees had money worries

2 Methodology

→ Stage One: Systematic Rapid Evidence Review

An **academic rapid literature review** was conducted to identify research around the use and utility of non-pay offers for workers at times of economic crisis. The following three databases were used to identify studies: PsycINFO, EBSCOhost Business Source Premier and Scopus. Google Scholar was also consulted for a more general search of literature. The search terms and inclusion criteria for this review are included in Appendix 7.3. 702 papers were found on initial search, 10 papers for full screening and 5 final papers were reviewed.

A **practitioner literature review** was also conducted. A series of searches related to financial wellbeing, work and cost-of-living were conducted using the Google and Google Scholar search engines, with searches dated from 2021. The websites of relevant industry (e.g., CIPD, CMI) and mental health policy (e.g. Mental Health Foundation) organisations were researched for policy papers, and the research team asked wellbeing-specialist colleagues to share recent organisational research of which they were aware. This process resulted in the identification of organisational evidence reviews, surveys, employee case studies and expert comment directly related to the cost-of-living crisis, summarised here.

→ Stage Two: Organisational data collection

Qualitative data was gathered from 6 organisations across a number of sectors (higher education, healthcare, central government, policy/institution), including:

- a **focus groups with employees;**
- b **round tables with organisational stakeholders (such as HR/EDI/Unions/ Senior Leadership);**
- c **analysis of existing non-pay offers and benefits; and,**
- d **survey data (asking two core questions: 'How is your organisation supporting you with non-pay offers during the Cost-of-Living situation?' and 'What could your organisation do to help you during the Cost-of-Living situation?').**

This stage aimed to understand both what non-pay benefits and offers were already in place to support employees during the crisis, and what employees valued and wanted in terms of support. In total, 54 employees and 35 stakeholders participated in focus groups (n=22; 13 with employees and 9 with stakeholders) and 737 participants completed surveys across the six organisations.

→ **Stage Three:**
Round tables with thought leaders

Two round tables were carried out with thought leaders from a number of sectors (n = 10), including seven senior leaders (Executive Director for Wellbeing and Sustainability, Head of Wellbeing (x 2), Head of Partnerships and Practice, Director of Resources, Executive Chief People Officer and Co-director for Research in Social Policy), three professional services professionals (1 People Consultant, 1 Lead Work Psychologist, 1 Policy Advisor), and two mental health and wellbeing focused professionals (Wellbeing Campaign Manager, Professional of Mental Health Services). Overall, these leaders represented a range of sectors including not-for-profit, social enterprise and the charity sector, transport and engineering, health care, public sector and thought leaders such as think tanks and consultancy.

→ **Stage Four:**
Data analysis and reporting

Data from stages 1 – 3 was analysed and synthesised.

A‘top-up’ literature review was conducted to identify any new literature to inform learnings, and this report was developed with recommendations to equip organisations to better support their employees during this, and further, economic crises. Specific organisational reports were also developed for each of the participating organisations.



3 Results

Organisational offerings and themes to support workers during a time of economic crisis

The papers suggested a range of initiatives and strategies that could be employed to support workers at a time of economic crisis:

Types of initiatives	Type of strategies or themes
Work-life balance practices (WLB)	Work arrangements (e.g., remote working, flexitime, compressed hours, annualised working hours, job sharing, reduced hours and part time working for a part of the year, extended maternity/paternity periods, term-time only working, opportunities for career breaks, etc)
Job Design /Job Crafting	Job crafting to foster autonomy among employees. Collaborative problem-solving initiatives (e.g., taking the time to get to know employee’s personal and family needs and develop strategies to support the employee accordingly) Upskilling opportunities for staff (e.g., mentoring, or access to formal education courses) and career guidance and planning.
Health promotion and stress	Physical and mental health (e.g., basic counselling about healthier lifestyle, food, exercise; referral services for voluntary work to help workers feel connected and contribute to society; staff picnics, get-togethers for a sense of bonding and security; on-site health check-ups) Financial stress support (e.g., counselling on debt planning, investment planning, retirement planning, children’s education planning, childcare and dependent care facilities, etc)

Figure 1: Non-pay initiatives from academic literature

ACADEMIC LITERATURE REVIEW

A rapid literature review was conducted to identify any research published between 2008 and 2022 that provides an understanding of what type of non-pay incentives organisations could implement/develop to support their workers with the cost-of-living crisis. In total, 702 papers were found on initial search, following a comprehensive screening procedure, which included looking for key words in the title and abstract of the publication, 10 papers were selected for full screening, of which only 5 papers were considered appropriate for this literature review. These papers are Chatzopoulou et al. (2015), Audenaert et al. (2019), Demerouti et al. (2017), Lewis et al. (2017) and Naithani (2010).

The types of job role, business and industry varied across each of the five studies included in this literature review, from employee roles to senior managers, from private and public organisations, including the following sectors: public administration, commerce, education, finance, management, National Health Service, higher education and care home services. The age of the participants ranged from 21 to 62 years of age, with a bias towards female participants.

Practices to increase and maintain motivation and engagement during an economic crisis

One paper, collecting data from a local authority in Greece (Chatzopoulou et al., 2015), cited a range of practices to motivate and keep employees engaged at work during a time of economic crisis. This paper aimed to review the existing theories in the literature assessing motivation and satisfaction in employees during recession; and to identify what factors motivate employees and where they find satisfaction to develop their job in times of economic crisis. Results suggested that regardless of gender, factors that influence engagement and motivation during the economic crisis were (in order of importance), having an interesting job, equal and fair treatment, good working relationships with supervisors and colleagues and an objective means of performance assessment.

Summary of academic literature review

The results from the literature review highlight that, to date, little attention has been put towards exploring non-pay incentives organisations might implement/develop to support their workers during the cost-of-living crisis. Using a systematic review process, only five relevant papers were identified. These papers used a diverse range of methodologies and techniques to collect data, meaning that opportunities for comparison or generalisation are limited. Although there is not enough evidence to be able to draw any conclusions from this, it seems reasonable to suggest that employer-led work-life balance practices and opportunities for employees to improve their working experience through job redesign, job crafting or problem-solving activities may improve employee's experience of the cost-of-living crisis.

PRACTITIONER LITERATURE REVIEW

16 items of practitioner evidence were reviewed for the evidence summary, 8 of which were survey studies, conducted among different workforces (employers, low-paid workers, managers and workforce leaders) to gauge experiences, impacts and attitudes related to the cost-of-living crisis. The remaining 8 comprised case studies relating to organisational cost-of-living research (2 studies), and thought leadership based on labour market trends, the impacts of cost-of-living for organisations and organisational support (6 pieces). Themes from these studies and the surveys were extracted and summarised in the following table.



Types of initiatives	Type of strategies or themes
Benefits to increase financial resources or security	<ul style="list-style-type: none"> • Immediate term financial resources - low-interest loans and early salary payment, one-off bonuses/support payments, employee discount schemes, free and subsidised food and beverages, travel cost reduction schemes (petrol cost subsidies, cycle to work schemes, car sharing schemes), tax relief support, additional provision for carers, sale of annual leave days back to employer. • Long term financial resources - savings auto-enrolment, group income protection insurance, pensions measures.
Job design/ job crafting	<ul style="list-style-type: none"> • Support for flexible work location, flexible hours, supportive guidance and conditions for staff seeking a second job, option to work overtime.
Measures to combat stigma	<ul style="list-style-type: none"> • Manager training in signs and symptoms of poor mental health, sensitive conversations about financial wellbeing. • Communications destigmatising messaging and storytelling about financial wellbeing; leaders talking about financial wellbeing. • Private space and discrete access for making finance-related phone calls, accessing resources such as food banks.
Measures to improve equity	<ul style="list-style-type: none"> • Organisational data collection to understand differentiated needs, to seek input of needs among disadvantaged groups, to tailor provision. • Targeted communications focused on raised awareness of provision among hard-to-reach work groups. • Prioritisation of interventions and optimisation to meet urgent needs, i.e. need for regular meals and early, targeted debt advice.
Health promotion, stress management, financial management	<ul style="list-style-type: none"> • Physical and mental health - support for measures to protect wellbeing (to increase employee social connection, provide opportunities for physical activity). • Mental health support, access to counselling and other support services, signposting to third-party resources, community groups and resources. • Financial health support signposting to third party financial advice and services, organisational provision of debt counselling, financial education and financial management schemes, direct linkups with supportive services (Citizens Advice Bureau, local/regional resources).
Business ecosystem and strategic measures	<ul style="list-style-type: none"> • Data collection - organisational data collection integrates defined measures on FWB and stress. • Employee training - support for workers (in healthcare, social care) supporting those vulnerable to poor financial wellbeing. • Supply chain and community measures to ensure fair conditions throughout the supply chain, business support for local communities.

Figure 2: Non-pay initiatives in practitioner literature

Summary of practitioner literature review

Results from the practitioner literature review indicate that a heterogeneous body of organisational research has been conducted during the UK cost-of-living crisis to understand employee experience and to explore organisational interventions. Taken as a body, this literature provides a helpful overview of organisational cost-of-living concerns and interventions, in which clear themes can be detected. Prevalent themes across the research included the need for organisations to:

- a understand and mitigate for the stigma of poor financial health,
- b communicate benefits clearly to all groups,
- c target and tailor benefits to support workers with the greatest need, including low-income workers.

The diversity of this body of research (in terms of audience, methodology, measures) means that it provides no basis to rank interventions.

ORGANISATIONAL DATA COLLECTION

Data was received and combined from the following:

13 employee focus groups
(n=54 participants)

09 organisational stakeholder focus groups
(n=35 participants)

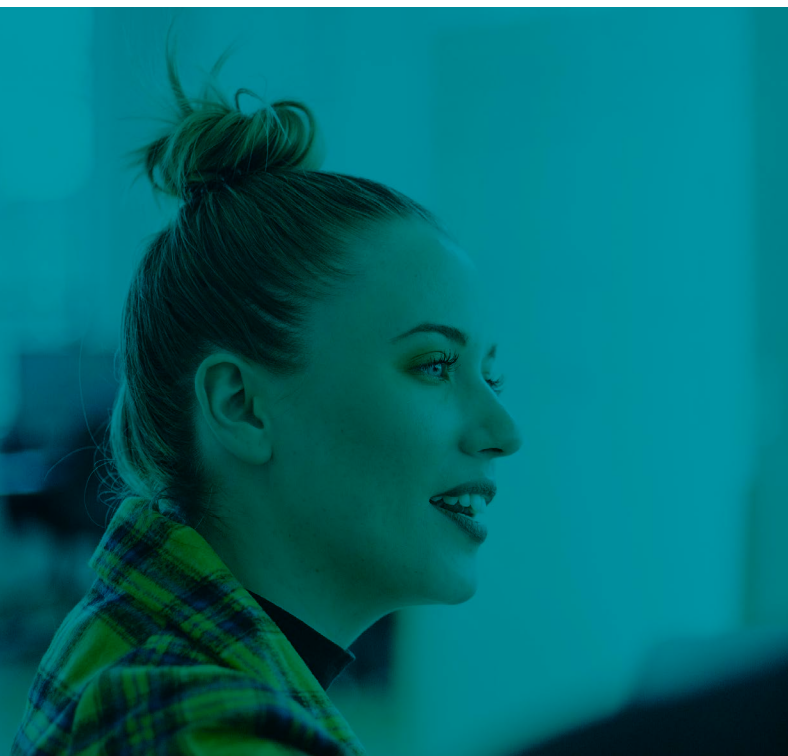
737 survey responses across six organisations

10 thought leaders (representing 10 different organisations)

Non-pay offers will not support employees if basic needs are not met

A consistent and overarching line of response, concern and comment was around the need for a recognition that non-pay offers will not be able to support employees if their basic financial needs are not met; and in fact could be viewed as morally insulting and harmful in those circumstances. Many employees talked of consistent and persistent money worries, including being able to satisfy what they regarded as essentials or basic requirement of life such as rent, mortgage, childcare, and, in some instances, food. Stakeholders also recognised that the cost-of-living situation was causing some employees to make difficult decisions over essential things:

“I hear people asking, do we establish a food bank? The minute we are saying to staff members, they have to go to a food bank, then we’re not paying them enough to afford to live, I think those are the things that we need to consider.”



Several leaders highlighted that for some sectors the cost-of-living crisis is not a new phenomenon and that, particularly for those in low-pay bands or insecure jobs, it has been a long-term issue:

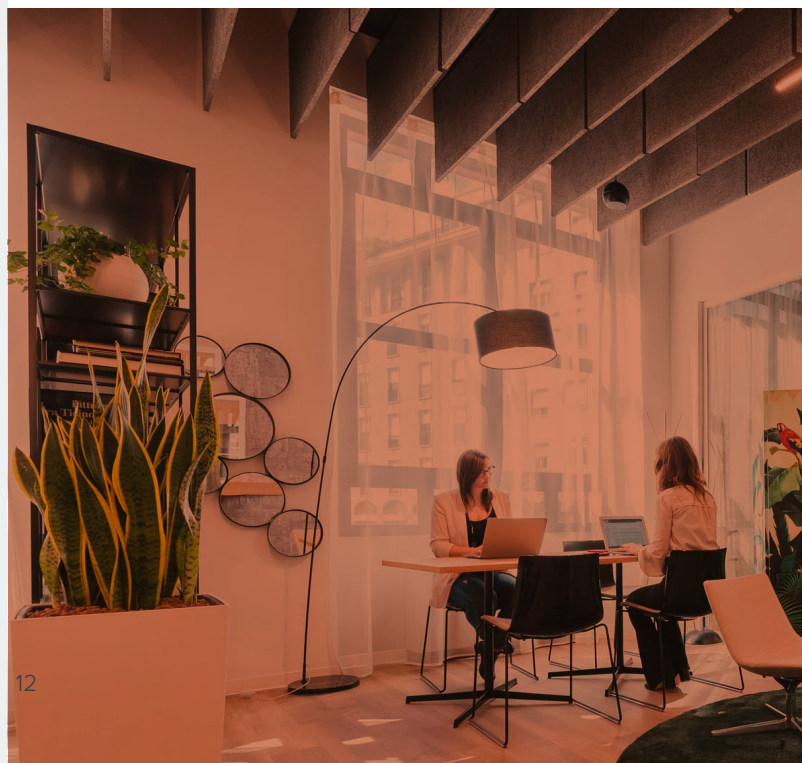
“A lot of the time people just aren’t being paid enough, that what they need is more resource, they don’t need sort of bits around the edges, they just need to earn more. And I know that it’s easy for me to say, but that’s the bottom line...”

Thought leaders suggested that, with this uncomfortable truth in mind, there was a need for employers to offer a systemic and person-centred approach that recognises, acknowledges and is tailored to individual needs. At times, this was suggested to call for a more radical change in thinking, citing examples such as the furlough scheme implemented during the Covid-19 pandemic.

Current and desired organisational offerings and practices to support employees with non-pay offers during the cost-of-living crisis

Focus group data

The findings from the focus groups with stakeholders and employees (n=22) and the survey data (n=737) with regards to current, and desired organisational offering and practices were grouped into eight themes and summarised in the following tables.



Themes of offering

01 Benefits to increase financial resources/ security

Desired non-pay organisational offerings

Current organisational offerings

- Signposting to discount schemes (e.g., Blue Light, studentbeans, Edenred, Viv Up, Health Services Discounts).
- Discounted canteen food or vouchers for free food and beverages or food banks
- Transport initiatives (e.g., park and ride, car sharing, bike and scooter access, fuel discounts, season-ticket loans)
- Salary sacrifice and tax relief schemes
- Enhanced sickness pay and London weighting for all
- Calculator tools (e.g., pension, budgeting)
- Financial support (e.g., low-cost insurance, loans up to £4k, salary advances, one off payments)

Employee perspective

- Transport initiatives (improved and timely fuel cost policies, subsidised train fares, car buying discounts, bike repair allowance, provision of season tickets)
- Care related support (childcare support/costs, paid leave for caring responsibilities)
- Work from home (WFH) financial support policies (e.g., electricity, heating, phone lines)
- Financial support (mortgage or rental advice/support)
- Relevant discount schemes (such as for local businesses)

Organisational stakeholder perspective

- Financial support (access to Wagestream, financial education and coaching, hardship fund, money advice clinics, opportunity to spread pay monthly)
- Wider discounted leisure activities (e.g., English Heritage, cinema tickets) and access to discount packages for day to day spend (e.g., supermarkets, brands, travel)
- Enhanced salary sacrifice package (e.g., car rentals, white goods, tech)

02 Job design/ Job crafting

Desired non-pay organisational offerings

Current organisational offerings

- Creation of development opportunities, staff training, opportunities for designing your job

Organisational stakeholder perspective

- Development opportunities linked to coaching

03 Measures to combat stigma

Desired non-pay organisational offerings

Current organisational offerings

- Training for managers in wellbeing and how to have difficult conversations
- Welfare and financial workshops, seminars and talks (e.g., money-saving, investing, budgeting...)
- Work and Family webinars

Employee perspective

- Improved management skills and resources (such as protected manager face to face time, more open communication, managers training on duty of care and building trust, signposting cost-of-living support)

Organisational stakeholder perspective

- Clarity in information for freelancers, and all job families across the organisations.
- Improve accessibility of available support and resources

04 Measures to improve equity

Desired non-pay organisational offerings

Current organisational offerings

Collaboration to design appropriate initiatives

- Cost-of-living working group to analyse organisational efforts
- Partnerships with local authority and their services to support workers (e.g., fire and rescue service to do free home safety visits)
- Equal parental leave fully paid for 6 months

Employee perspective

- Recruitment and resourcing related issues (enough staff to cover short periods of leave, improved recruitment packages and minimise the use of fixed-term/short contracts)
- Increased accessibility of resources (including those for neurodiverse employees)
- Reward and recognition initiatives (e.g., employee/team of the month/year)

Organisational stakeholder perspective

Increase in efforts to collect and analyse cost-of-living relevant data

- Provision of equal benefits to all staff regardless type of contract, provision of training and career progression
- Improved recognition and reward schemes for all
- Simplified processes to claim expenses
- Enhanced childcare support for EDI groups

Themes of offering

05 Health promotion and stress management

Desired non-pay organisational offerings

Current organisational offerings

- Employee assistance programs and counselling
- Cycle to work scheme and other health-related benefits (e.g., discounted gym and free activities, mindfulness, sessions, GP on site, free eye test, weekly fruit box...)
- Health and wellbeing resources (including hub, webinars on mental health, wellness month and wellbeing days)
- Free feminine sanitary products

Employee perspective

- Protected wellbeing time and facilities on site
- Free healthcare checks (e.g., hearing, dentist) and monthly wellbeing fund allowance (e.g., a haircut, a massage, a visit to an exhibition, free coffee, fruit, cinema ticket)
- Workload management to alleviate stress (e.g., meeting free Fridays)
- Promotion of free events within the local area and free in-house events for staff

Organisational stakeholder perspective

- Flexible benefits packages (e.g., 15 benefits of which you choose 5)
 - Childcare support
 - Perk box (e.g., a free cup of coffee a week, engagement pieces, mental health support)
 - Birthday day off
 - Healthcare and free insurance
 - Manager training on coping with stress
-

06 Business ecosystem and strategic measures

Desired non-pay organisational offerings

Current organisational offerings

- Staff support through social prescribing services
- Staff needs assessment (using existing data such as sickness absence to identify patterns)
- SharePoint folders for easy access to resources and information

Employee perspective

- Promotion of a wellbeing centred work culture
- Staff needs assessment (improved communication and data collection)
- Enhanced support for underrepresented groups within lower pay bands
- Provision of training for managers in people management

Organisational stakeholder perspective

- Fundraising and hardship fund development
 - Integrated work to negotiate discounts and develop a support package for staff in collaboration with staff
 - Provision of training to upskill managers
 - Improved feedback gathering processes to build trust
-

07 Work life balance practices

Desired non-pay organisational offerings

Current organisational offerings

- WFH policy or hybrid working
- Flexible working policies (such as flexible hours, condensed hours, being able to take additional holiday or extended holidays)

Employee perspective

- Consistent WFH policy and flexible working across all roles.
- Four-day working week

Organisational stakeholder perspective

- Buy and sell annual leave scheme
 - Four-day working week for better quality of life
 - Flexible core hours
-

08 Peer support

Desired non-pay organisational offerings

Current organisational offerings

- Wellbeing champion schemes
- Community days

Employee perspective

- Promotion of a culture of trust and support
- Monthly team meetings
- Senior leadership recognition
- Support networks for staff to socialise and increase the feeling of belonging

Organisational stakeholder perspective

- Health and wellbeing champions with expertise in financial wellbeing
- Creation of community support groups
- Provision of people management training

The most striking realisation was the range of offerings that different organisations were providing to employees during the cost-of-living crisis. **The most common provision of support was linked to benefits and increased financial resources, such as signposting to discount schemes, discounted canteens, salary sacrifice and tax relief schemes.**

Most organisations also provided work-life balance practices, such as working from home or hybrid working policies, flexible working, and holidays. Health promotion and stress management initiatives were also recurrent, typically combined with other initiatives such as work-life balance practices or benefits to increase financial resources and security.

The data also suggested that current provisions could be improved to ensure that they achieve an outcome of improvements in employees' lives. Employees and stakeholders provided different insights of how the current support with cost-of-living could be enhanced, in particular to make it more accessible and fairer to all job families. Whilst seen as useful, employees and stakeholders suggested improvements or enhancements to these financial support schemes such as extending salary sacrifice packages, transport incentives and providing support with childcare. **Both employees and stakeholders felt that offerings and incentives were not often available or accessible to all and that some groups, particularly those underrepresented and in lower pay bands** (ironically those who would most benefit from support) and EDI groups needed enhanced and tailored support. In a related point, employees felt that the discounts and offers were not always those that they could afford to use (such as for trips out) and therefore were inaccessible. This pointed to a wider issue discussed by thought leaders that in some cases there was little consultation about the offers, incentives and support provided to employees and therefore they were seen as being ill-judged and unhelpful:

"A lot of the people who are making those changes are not necessarily experiencing the same problems or even experiencing any problems depending on how well they're paid. So yeah, I think that bottom-up approach really is key".

This employee-led consultative approach was modelled by some organisations where employee consultation groups were set up and met regularly to design and communicate offers to staff.

A key focus from both employees and stakeholders was the need for improved flexibility, better WFH policies and a promotion of a culture of trust and wellbeing with a person-centred approach. Options for improved flexibility included the provision of a wider package of flexible working options, an opportunity to buy and sell annual leave and a four-day working week.

The role of job crafting was therefore found to be key:

"Organisations need to recognise different priorities, and understand the uniqueness of individual circumstances... There's an onus on leaders to have conversations with their teams ... and to transform their policies and practices to adjust to falling living standards".

Line managers were seen as key to enabling an individualised focus and realising job crafting, with suggestions that further line management training in stress management, building trust, having open conversations about mental health and difficult conversations was imperative.

Thought leaders talked to the theme of 'business ecosystem and strategic measures', **emphasising the need for a wellbeing-centred work culture where trust and communication are embedded:**

"<Organisations must> try and focus a bit more on the human factors lens by saying we see you beyond being a worker, we appreciate you have a home life, and we want to make space for it. We will do our best to help you, but even if we can't fix it, we want to be a place where it's okay to talk about it."

Employees talked of the desire to see senior leaders talking about and recognising the issue, and for teams and colleagues to do more to support each other both in formal roles such as wellbeing champions, network groups and community support groups, and more informal settings such as social events and team meetings.

Survey data

The survey was comprised of two qualitative questions: ‘How is your organisation supporting you with **non-pay** offers during the cost-of-living situation?’ and ‘What could your organisation do to help you during the cost-of-living situation’

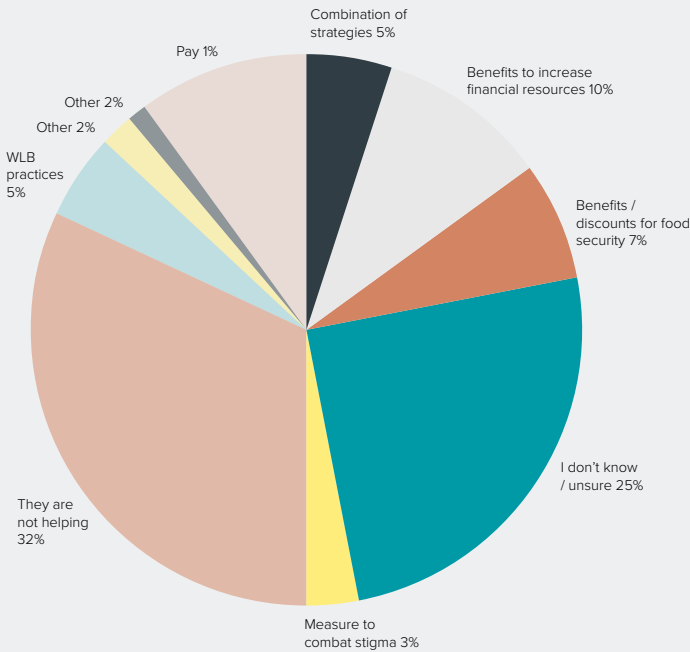


Figure 4: How is your organisation supporting you with non-pay offers during the cost-of-living situation?

Although data obtained from the surveys was largely in accordance with the findings from the focus groups, the survey data highlighted some exceptions and provided a powerful reinforcement of themes. For example, data obtained from the surveys highlights the stark lack of effective communication between the organisation and their employees regarding cost-of-living support experienced by some employees.

25%

of employees responded to the question of how they were being supported by saying they were not aware of/did not know of any cost-of-living support

32%

stated that their employer was not helping them at all

Whilst the focus groups indicated that benefits to increase financial resources was the most common practice amongst employers to support staff throughout the cost-of-living crisis, this was not seen as the dominant offering in survey respondents. Only ten percent of participants reported having access to some small discounts, or basic salary sacrifice and reward and recognition schemes.

A theme which emerged from the survey responses, which was not seen in previous literature or in the focus groups, was the **provision of benefits and discounts to ensure food security**. Seven percent of participants described having access to these including discounted canteen food, supermarket vouchers/discounts and food bank facilities. It is interesting to note that for some employees these were met with frustration in that the vouchers/discounts were targeted at more upmarket outlets and those not commonly used. What this meant was that the vouchers and discounts were seen as unhelpful.

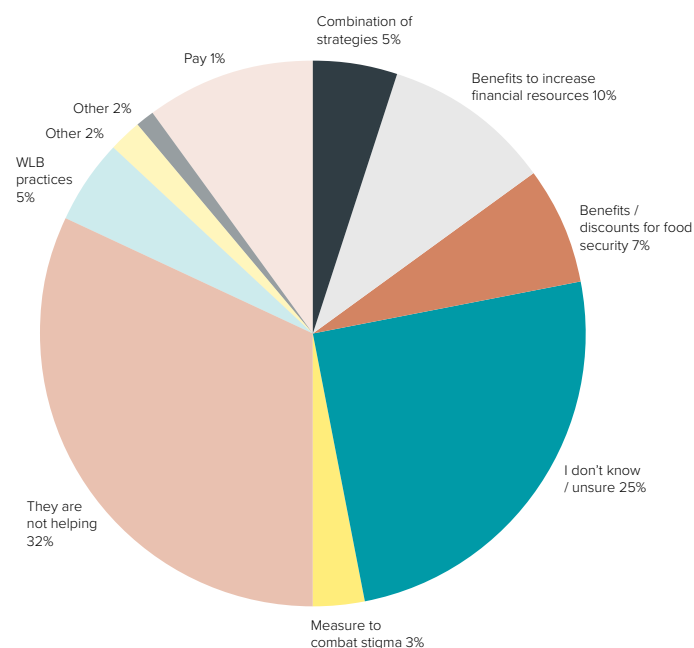


Figure 5: How could your organisation support you during the cost-of-living situation?

Despite asking employees for only non-pay suggestions, 11% of employees reported that the only way that they could be supported was through increasing pay, with an additional 10% not answering the question. An example of these comments is provided in the following quotation:

“It is hard to come up with non-related pay ideas that would help with the cost-of-living crisis, as the cost-of-living crisis is all linked to pay and inflation”.

From the employees’ perspective, the most appropriate non-pay support their organisation could provide would be linked to benefits to increase financial resources and security, such as wider and easier to access salary sacrifice and tax relief schemes, opportunities to work from home more often or more flexibly to avoid the cost of commuting to the office on regular basis or implementing transport/commuting allowances. The second most desired initiative related to WLB practices to increase wellbeing and family life. Examples of combined strategies, as requested by 16% of respondents were:

“More hybrid working policies to reduce travel costs, childcare help for those with 5-11yr olds, access to cheaper/free food on site, encourage local business to sign to up too good to go etc”

“Money management workshops, better counselling and/or employee assistance programme. Subsidised transport, free lunches for staff”

“Offer more home office & holidays, more discounts on daily groceries, energy bills”

With regards to increased financial resources, 495 employees wished their organisation could provide a wider financial support package that targeted different life and work needs. A summary of the types of support requested within this area is summarised in the figure below.

It is important to note, that within financial resources, **17% reported that the only way of improving their financial resources and security would be through increase pay** or lump-sums payments. Aside from pay, most of the respondents requested that their

organisation provide a wider package of benefits to improve their financial resources and security. These could include easy to use discount cards and greater variety of vouchers for day-to-day living (e.g., affordable supermarkets/food, transport, housing and energy), work-related costs (e.g., clothes, WFH equipment, internet) and more general benefits, such as health and wellbeing care, childcare support, wider salary sacrifice schemes, etc.

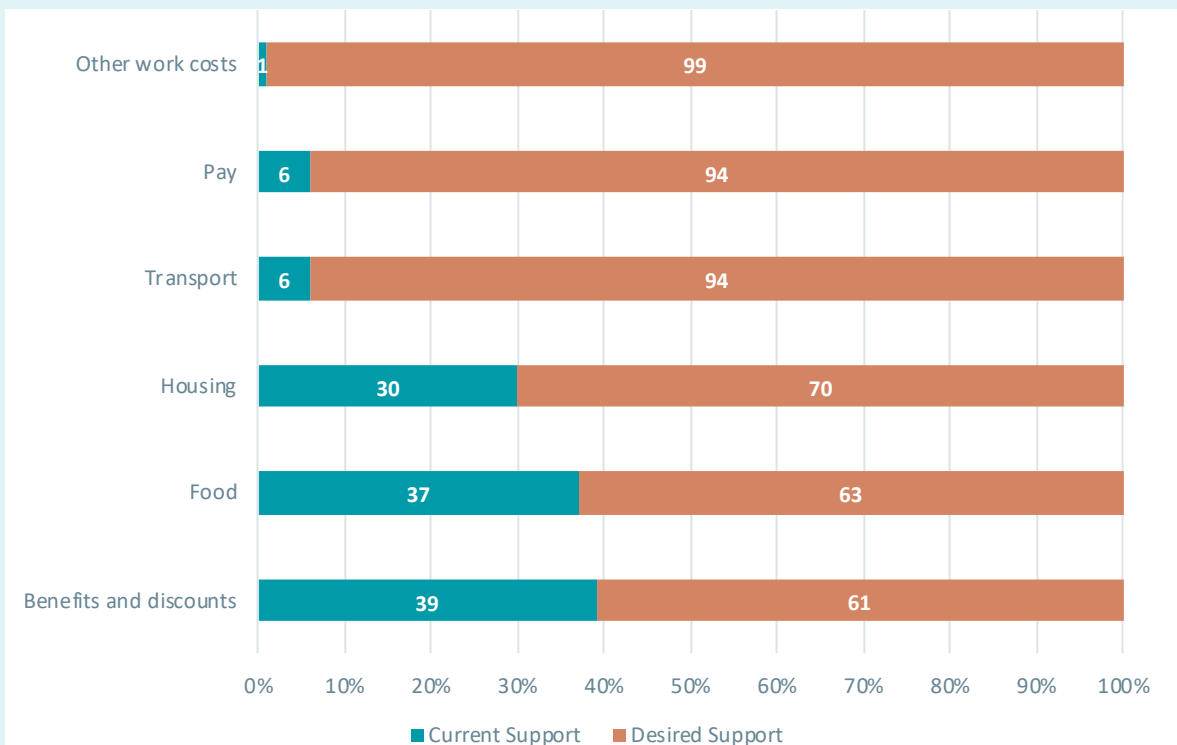


Figure 6: current and desired support to increase financial resources and security

FACILITATORS TO SUPPORTING EMPLOYEES

As described as a consistent and dominant theme in the research, there was a strong sense that the biggest facilitator to improve employees experience of the cost-of-living situation was pay-related and that **non-pay offers would only be effective if basic financial needs were covered**. That said, there were a number of clear facilitators, in other words, resources within the workplace that supported employees with being aware of, accessing and engaging with the non-pay offers from organisations. Recognising that facilitators exist across a system, they have been organised using the IGLOO framework (Nielsen et al., 2018), looking at facilitators at the individual level (I), the group or team level (G), the leader or manager level (L) and the Organisational level (O).

Individual level facilitators

It was clear that the cost-of-living situation, and the resultant demands created by this has caused many employees to feel out of control. Providing employees with a **sense of autonomy and control** with opportunities to voice their concerns, to take part in consultations and to have their opinions heard was seen as important, along with providing a range of support offerings, whether financial or flexibility related and enabling employees to be in positions where they could co-create and job craft their roles based on their individual needs.

Group facilitators

Feeling part of a team and peer support was an important facilitator for both coping, and for being aware of and engaging with organisational support. Facilitators included a **mutual sense of support, trust and belonging** and a recognition of the stigma in financial related matters and therefore the careful and **considered use of language**. In relation to stigma, a suggestion by thought leaders was the use of peer voice or peer-inquiry-based approaches. **Social events and community days** were also cited as a way for employees to feel part of a team (and therefore not alone) and to build trust and belonging. Ideas included charity donations, weekly coffee mornings and walking lunches.

Leader facilitators

Participants discussed the importance of good management during the cost-of-living situation, and was cited as managers who sought to improve trust and reduce stigma by **showing their team that they genuinely cared, treating all employees as individuals, encouraging the team to socialise and communicate openly and providing consistent support**. Employees wanted managers to both notice that they were struggling and **signpost them to areas of support**, as illustrated in the following quotation:

“The hardest thing is turning up at work and thinking, Oh my God, I don’t know how I’m going to pay for childcare? No-one is asking if you are alright? Your work is kind of dipping? What are you worrying about? You know, we’ve got flexible working here. Let’s think creatively about how we use flexible working to help you”

It was also noted that managers, including senior managers could actively engage in **self-reflection**, gaining feedback from their team, questioning their support and resource prioritisation and asking whether they were doing the right thing for their employees.

Organisational facilitators

The facilitators at the organisational level include a culture where there is **trust** and where **employees feel safe to talk about their issues** and where **employees are involved in decisions taken and offers proposed**. Employees talked about this being communicated as a recognition that they may not be able to fix the problem (for instance the cost-of-living crisis) but they would do everything that they could do. The second theme was that of an **individual approach**, recognising the need to tailor offerings to meet personal cost-of-living issues and using different communication avenues to ensure that **support is accessible** to the majority of employees. The third theme was around **equity of offering**, ensuring that those with the highest need are able to access resources and that those resources are appropriate, and that there is a level of fairness and consistency in the approach taken.

BARRIERS TO SUPPORTING EMPLOYEES

Individual barriers

Work demands was also a common theme with the impact being that employees did not feel that they had the capacity to access resources and benefits, as illustrated by the following quote:

“Well, that’s all very well, but I’m too busy. I haven’t got time”.

Some employees were having to work extra time or work more than one job to be able to cope (particularly if they were external contractors or working in insecure roles) and this added to the demands placed upon them. Ironically a number of employees described how the cost-of-living crisis was impacting upon their organisational and role security and therefore they were working harder to be able to reduce the likelihood of losing their job; the demands therefore were being created by the cost-of-living crisis but being a barrier to access support to cope.

The second individual barrier was **stigma**, often involving the **self-stigma** around finance:

“So mental health is bad enough to get people engaging, but you then add debt, and particularly in organisations where the requirement is to show some financial prowess – and the reality is that there’s a stigma, there’s a huge stigma”.

Employees talked of not being able to speak up or talk openly about what they were going through, particularly to people at work because they ‘aren’t your friends or family’ and therefore they would not feel safe to be vulnerable with them. Employees were even less likely to talk about their financial situation where there was **a lack of trust** or where they had a poor relationship with their line manager, opting instead for **masking their feelings** and worries:

“I come to work with a smile on my face. And just bury that <stress> along with other things. Because it is really stressful not knowing what you’re going to be doing and who you are”.

Group barriers

At the group level, barriers were discussed it was in terms of **inequity within groups**, with some job families or worker demographics (such as contracted or part-time workers) not being invited to consultations and focus groups or to other organisational initiatives to understand their needs. As a result, these groups of employees felt less able to access support measures, and that those on offer were also less relevant:

“There’s definitely still a bit of a hierarchy in terms of the pecking order of who gets what...some of our staff are hugely underrepresented and under championed...I think the voice quietens as you go from higher to lower bands”

Leader barriers

Leader barriers related to **lack of consistent interpersonal or relational support** provided by the managers to their employees. The inconsistency of support was attributed either to managers' capability, not being seen as part of their responsibilities, a poor relationship with the manager, or managers not understanding or empathising with individual circumstances. Employees described not wanting to talk to managers because they would not understand; both because they were **not so personally close** (in this case employees preferring to talk to colleagues) or because managers, in receiving better pay, would not need themselves to access support and therefore would not seek to understand what support was available. **The issue of empathising** is explained by a stakeholder:

“There’s a big disparity between the understanding of our very senior leaders and local staff and front-line managers, because I can empathise with my staff when they tell me they can’t afford to put the heating on etc. I’m in the same boat as them. Our senior leaders probably earn about six times what we earn...so , the cost-of-living crisis isn’t the same for them in any way, shape or form”

A lack of **instrumental (work related) support** was also cited as a barrier. Employees explained how **policies and processes were distributed unfairly** and unequally for instance one manager denying requests for flexible working (despite policy guidance) and another accepting the request. Employees also cited **managers not trusting employees** to deliver outputs, and as a result employees were not given access by their manager to benefits such as working from home or hybrid working. Some stakeholders reported limited understanding between senior leaders and staff, which sometimes conflicted with managers being too target driven, instead of solution-driven. A further reason for the lack of both instrumental and interpersonal support being given to employees mirrored that of the individual barriers and related to workload. **Manager’s workload and demands** were seen at times to prevent them from engaging in conversations and supporting their team. This is illustrated in the following quotations:

“Some managers have 50 direct reports to them - just to catch up with all of them just for half an hour a month would be a full-time job”.



Organisational barriers

Unsurprisingly, most of the barriers reported occurred at the organisational level. The most commonly occurring theme (explored in part in the individual barriers area) related to the inconsistency of offering and the inaccessibility of offering to certain jobs. Employees with fixed term contracts or non-desk-based roles seemed to be those most struggling to access the support, which further widened the gap of support and increased the tensions between job types. One Thought Leader described this as:

”Flexibility is not that great here, to be honest. And...probably, it’s worse than what it was before the pandemic”

Changes in job location, and a requirement for role mobility were also seen as barriers to managing the cost-of-living crisis. Further, some employees, for instance those working late at night or additional hours due to the role requirements, incurred more costs but were not given more support resources such as childcare or transport costs. It was also cited that those employees living outside of the local area were also less likely to be able to benefit from the support offers.

A further barrier, following the theme of inaccessibility, related to inaccessibility of resources. This could either be as a result of inconsistency of offer across job family, location, or through the reliance on line managers, or as a result of resources and support offerings (such as EAP) being oversubscribed or complex.

Many examples from employees and stakeholders asserted that the barriers for accessibility were often created by organisations lacking strategic consultation with different groups of employees. This resulted in an inability to understand if the support measures were working, were meeting employee needs, and were available to all.

This issue of a lack of tailoring or individual consideration related to a further barrier which surrounded communication. Some employees reported that the communication strategies used by their organisations were often inefficient and unrelated to employee needs. Examples included ‘blanket communications’ using one communication channel to all employees which would by nature exclude some (for instance those from different communities or non-desk-based roles); issues with navigability of platforms; poorly managed intranet with ‘information overload’ and the ‘re-packaging’ of old resources (such as those from the pandemic) to apply to the cost-of-living crisis. There was a suggestion that line managers would be a useful resource to communicate information and signpost employees to support offers. Employees and stakeholders discussed how communications which didn’t meet their needs created a feeling that they were not listened to or important and eroded their trust in their organisation.

Finally, many described how the organisational culture itself was a barrier to accessing and utilising cost-of-living support and the effectiveness of that support. It was felt that a lack of a supportive culture where employees could speak openly about their issues prevented employees from engaging in available support. Many talked of this in relation to working from home; in that despite working from home and flexible working policies being in place, there was an organisational expectation that they would be in the workplace:

“Culture plays a big part in this (stigma), they have created like a smart working policy, nobody’s using it. Because the culture is around being always on. And yeah, thinking about stigma, and people are actually accessing support, if it is available, if you don’t have a culture that really supports that this would be a barrier for some groups of people.”

SUMMARY OF BARRIERS AND FACILITATORS

The following table summarises the barriers and facilitators to employees feeling supported by non-pay offers during the cost-of-living crisis.

IGLOo levels	Barriers	Facilitators
Individual 	<ul style="list-style-type: none"> • Work demands • Self-stigma around finances and MH • Lack of trust • Masking their feelings 	<ul style="list-style-type: none"> • Autonomy and control
Group/Team 	<ul style="list-style-type: none"> • Inequity within groups 	<ul style="list-style-type: none"> • Feeling part of a team • Peer support • Recognition of stigma/careful use of language • Social events and community days
Leader/Manager 	<ul style="list-style-type: none"> • Inconsistent support (relational and instrumental) • Lack of empathy • Poor/distant relationship • Lack of trust • Lack of equity in practices • Own workload and demands 	<ul style="list-style-type: none"> • Genuine care for individuals • Consistency of support • Encouraging open conversations • Encouraging social cohesion • Signposting to support • Engaging in self-reflection and gaining feedback
Organisational 	<ul style="list-style-type: none"> • Inconsistency of offering • Inaccessibility of offers to certain groups/job types • Inaccessibility of resources • Lack of consultation • Poor/blanket communications • Unsupportive culture 	<ul style="list-style-type: none"> • Trust and safety for employees to speak up • Individual focus • Accessibility of offering • Employee involvement • Equity and fairness

4 Summary and Conclusions

Organisations face both an ethical and a practical imperative to support workers who are struggling with their finances during the cost-of-living crisis. This research sought to understand how best organisations can support workers with non-pay incentives and how to reach those who are in greatest need. The first, and perhaps most overarching line of response, concern and comment surrounds the need for employee's basic financial needs to be met, recognising that without this, not only will non-pay offers be ineffective in supporting employees, but may be seen as morally insulting and deleterious.

It was encouraging to see the number of initiatives that many of the organisations in both the practitioner review and from our organisational participants were offering. In addition to the most common provision of support which surrounded **increasing financial resources** (such as transport initiatives, salary sacrifices, discounts and vouchers), there was also a wide range of other offerings including:

- **Job design and job crafting opportunities** such as development opportunities
- Measures to **combat stigma** such as training for managers, educational workshops
- Measures to **improve equity** such as partnerships with other organisations, consultation and collaboration to design support offerings
- **Health promotion and stress management** including EAPs, health-related benefits, health and wellbeing resources
- **Business eco-system and strategic measures** including staff needs assessment, easily accessible resources
- **Work life balance practices**, including work from home and flexible working policies
- **Peer support** including wellbeing champion schemes and community days.

Whilst a range of support offerings were available to staff it was clear from this research that not all staff were aware of them or found them helpful (25% and 32% respectively), with clear barriers at all levels of the organisational system creating this issue. Many felt that, as a result of a lack of consultation with staff, the offers provided were not those that the employees wanted or would find useful; an example being discounts for expensive supermarkets that employees would not use. Particularly worrying, and a view echoed across all participant groups, was the feeling that **those worst affected by the cost-of-living crisis, and therefore most in need of support, were often times those least likely to access that support** either through self-stigma, barriers in access through working patterns (such as working from home or contracting), lack of voice and consultation and perceptions of inequity. Perhaps not surprisingly, participants saw line managers as key to unlocking the benefits of organisational support offerings, by being able to identify those employees that were struggling, providing instrumental and relational support, facilitating job crafting and flexible working and signposting to support and resources in place. For this reason, the recommendations from this report are aimed at both managers and employers.

those worst affected by the cost-of-living crisis, and therefore most in need of support, were often times those least likely to access that support

5 Recommendations

RECOMMENDATIONS FOR EMPLOYERS

Ensure all employees are having their basic financial needs met

Whilst recognising that different organisations have different levels of discretion to change pay, without this in place, non-pay offers will not only be ineffective, but could be deleterious for organisational goals. This is primarily referencing the responsibility to the lowest paid worker, may mean paying all employees a living wage, and signing up to the [Good Employment Charter](#). Although priority must be given to those lowest paid, it is acknowledged that those who did receive a living wage, and indeed could be seen as well paid, reported being unable to cope as a result of inflation.

Encourage participation and feedback from employees

Our research indicated that for many employees, the support offered was not necessarily that which they needed or wanted. Our recommendation is to involve employees in both co-designing support initiatives and providing feedback on those already in place. Examples included using employee committees, staff forums and action sets to ensure that those offerings are fit for purpose, accessible and seen as helpful.

Offer a wide range of support offerings

It was clear that even in those organisations with many support offers, employees requested a wider range given a diversity of needs and wants. We recommend assessing the current offerings against the eight themes identified in our research and using the research to provide ideas on how to extend and expand existing offerings.

Ensure that support offerings are accessible to all

Ensure that multiple channels of communication are used, that communications are cascaded through line managers and that support offered are considerate of equity and inclusion and do not exclude certain groups of workers or roles. It will also involve improving navigability and considering literacy and language within the employee population.

Adopt a clear and consistent organisational narrative

Organisations should role model a culture of open conversation about financial wellbeing and wellbeing and mental health more generally which is free of judgement and stigma. This narrative needs to be consistent between both communications and practice, and therefore ensuring senior leadership are on-board will be key.

Support a culture of care, trust and support

Employees talked of the need to build a genuine culture of care where it was felt that the organisation valued each employee as an individual. This also needs to be created through consistent narrative and approaches, policies, practices and processes and by communicating and setting clear expectations for employees at all levels. One suggestion from the data was the use of a reward and recognition package to support employees in feeling appreciated and 'seen'.

Invest in manager training and resources

Line managers are a vital resource by which organisations can extend their support to employees and to increase the likelihood that the support is utilised. Research demonstrates that many line managers however are not equipped to identify stress and struggle in others, and are not comfortable talking about wellbeing or having difficult conversations. It is recommended that training for line managers to build their skills, knowledge and resources is prioritised.

Seek to address work demands and pressure

Despite increasing levels of workload and demands being ubiquitous, it is key to recognise that excessive work demands are not only reducing the likelihood of employees accessing support offerings (and are likely to be reducing wellbeing) but are also reducing the likelihood that managers will be able to offer support. Whilst not a simple task, understanding and addressing the causes of high work demands within an organisation is likely to be a highly effective intervention.

RECOMMENDATIONS FOR MANAGERS

Get to know team members as individuals

Our research demonstrated that employees often self-mask because of the stigma surrounding financial issues. This means it is less likely that a manager could spot if there is an issue. Instead, managers could be encouraged to take time to talk to their team on a personal level, engaging in regular non-work conversations. It is important that managers are very mindful of the sensitivity of the language around financial challenges in their conversations.

Upskill on the variety of support available

Although it may not be relevant to managers and/or those not in financial difficulty, signposting team members to support and resources both internally and externally will increase the likelihood that they will both be aware of and feel encouraged to access support to help themselves. This will involve managers taking time to understand what is out there to be able to provide informed suggestions. It is also key that managers are encouraged to take an equitable approach to signposting and avoid assumptions about employee needs.

Regularly ask for feedback

Foster a culture whereby employees feel safe to raise issues by proactively asking for self-feedback. This way, managers can identify what is working and what their team need to support them over this time. The recommendation is that this is a continuous process in recognition of the dynamic and changing needs of individuals.

Support the team in job crafting

During the cost-of-living crisis, many people are feeling out of control, and therefore providing opportunities to increase control, decision making autonomy and choice in a team will be vital in supporting them. Managers can encourage team members to think about how they can craft their job according to their preferences and needs, while continuing to meet business needs. To support this, managers can focus on outcomes and outputs rather than the process of work, demonstrate that they trust their team to do their job well and encourage and facilitate flexible working, where possible.

Encourage and facilitate team cohesion

Peer support was found to be a facilitator of employees accessing and benefiting from support and was a form of support for many through the crisis. Consider ways managers can enhance social relationships and interactions in the team such as team events, fundraisers, walking meetings, team lunches and socialising.

Develop people management skills





Many managers have not received management development and training and therefore talking about wellbeing, having difficult conversations, and recognising when employees are struggling can be very challenging and daunting. We recommend upskilling and gaining awareness of key management skills such as through the use of a validated feedback tool such as the Management Competencies for Preventing and Reducing Stress.

6 Appendices

SEARCH TERMS FOR ACADEMIC RAPID EVIDENCE REVIEW

Non-pay strategies/support	Worker and workplace	Times of crisis
Incentives	Work*	Recession
Rewards	Employ*	Cost-of-living crisis
Offers	Organisation*	Austerity
Support	Staff	Financial crisis
Interventions	Institution*	Inflation
Initiatives		Pay freeze
Financial wellbeing		Welfare loss
Non-monetary		Cost-of-living increase
Recognition programs		Economic crisis
Engagement		Economic depression
Motivational programmes		
Work-life balance benefits		
Flexible rewards		
Non-financial		
Alternative work arrangements		
Job crafting		

INCLUSION/EXCLUSION CRITERIA FOR ACADEMIC RAPID EVIDENCE REVIEW

A	Inclusion criteria	Exclusion criteria
Study design 	<ul style="list-style-type: none"> All empirical research both quantitative and qualitative (no thought or opinion pieces) Explores non-pay incentives Publications from 2008 onwards (last global financial crisis) 	<ul style="list-style-type: none"> Non empirical studies (purely theoretical or descriptive) Books or conference proceedings
Participant population 	<ul style="list-style-type: none"> Any sector or country Adult working population (age 18+) 	<ul style="list-style-type: none"> <18 years of age
Intervention 	<ul style="list-style-type: none"> Non-pay based incentives or interventions designed to support workers during a time of financial crisis 	<ul style="list-style-type: none"> Financial rewards or incentives
Outcomes 	<ul style="list-style-type: none"> All outcomes measures including wellbeing, engagement, job satisfaction, productivity, turnover intention 	<ul style="list-style-type: none"> No outcomes

SUMMARY OF PRACTITIONER EVIDENCE REVIEW FINDINGS

Source	Population (all UK)	Measures/focus	Key findings
YuLife: The Cost of Living Survey: Mind the Gap YuLife: Mind the Gap (two reports on the same data set)	<ul style="list-style-type: none"> 537 HR professionals (Dec 2022) 2,062 UK adults (Dec 2022), results weighted to represent UK adult population 	<ul style="list-style-type: none"> Levels of concern about CoL Responsibilities of employers 	<ul style="list-style-type: none"> Growing levels of financial stress in UK population; increasing levels of concern for employees' financial wellbeing (FWB) among HR professionals Only a small minority of employees view workplace financial wellbeing policies as comprehensive Income protection policies valued by staff
The CMI: Managers Voice Pulse Point Poll	<ul style="list-style-type: none"> 1,153 managers (Oct-Nov 2022) 	<ul style="list-style-type: none"> Wellbeing impacts of CoL Productivity impacts of CoL Organisational investment in wellbeing/FWB Manager competence to support FWB 	<ul style="list-style-type: none"> Managers perceive widespread employee concerns about inflation, which is visibly increasing stress. Widespread perception found that this is decreasing productivity, through absence, lower engagement, unwillingness to accept higher workloads Most managers report not having had sufficient training to lead through difficult situations
Champion Health: Cost of Living Crisis	<ul style="list-style-type: none"> 2,261 employees (Oct 2021 to Jun 2022) 	<ul style="list-style-type: none"> Degree of financial stress in different demographics Link between financial stress and broader mental health 	<ul style="list-style-type: none"> Financial pressure the leading cause of stress for employees outside of work Female employees more likely to experience financial stress Greater prevalence of financial stress in groups assessed as having mild or clinical symptoms of anxiety and/or depression
CIPD: Labour Market Outlook 2022-2023	<ul style="list-style-type: none"> 2,012 senior HR professionals and decision-makers (Jan 2023). Results weighted to be representative of UK employment by organisation size and sector. 	<ul style="list-style-type: none"> General labour market survey covering recruitment, redundancy and pay outlook, vacancies and hiring plans. Addresses benefits related to CoL. 	<ul style="list-style-type: none"> 16% report planned action to introduce new benefits or improve existing ones to boost employee financial wellbeing (such as financial education, savings, pensions, early earned wage access). Small increase of +3% from 13% reported in survey one year earlier. 15% report that number of staff reducing contributions or opting out of workplace pension scheme has increased.
Wagestream: The State of Financial Wellbeing Cost of Living Report 2022	<ul style="list-style-type: none"> Multiple datasets of UK employees and employers, including 5,000 employees (2021) and 600 employers (2021) 	<ul style="list-style-type: none"> Impact of Covid-19 and COL Employee and employer perceptions of existing support offered Employees' desired support 	<ul style="list-style-type: none"> Perception gap between employers and employees in terms of level of support and benefits provided for financial health Preference among employees to be provided with support to build up savings. Financial coaching also viewed as a desirable form of support.
Living Foundation: Life on Low Pay 2022	<ul style="list-style-type: none"> 1,702 workers earning less than the real living wage (Jan 2022) 	<ul style="list-style-type: none"> Questions about life impact of earning below real living wage. 	<ul style="list-style-type: none"> CoL crisis was leading to an ability to access necessities, increased food bank usage increased pay day loan usage Low pay workers were experiencing anxiety, depression, strain in family relationships
Atay, A. & Walker, T. (2023): Shifting sands: employer responsibility during the cost of living crisis. The Work Foundation at Lancaster University.	<ul style="list-style-type: none"> Mixed methods research. Included survey of 1,009 senior decision makers (Dec 2022). Results weighted to be representative of British business size. Also employee interviews and employer roundtables. 	<ul style="list-style-type: none"> Approaches taken by employers to support financial wellbeing at work Employee perceptions and priorities 	<ul style="list-style-type: none"> Gap between what senior leaders consider their responsibilities to be and efforts on the ground Above standard increases in pay and one-off bonuses/support payments most common forms of support provided. Employee expectations vary by context: in lower pay, less secure environments, employees more concerned with pay; in more stable, professional roles, employees aware of broader range of measures.

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About Affinity Health at Work

Affinity Health at Work, led by Dr Rachel Lewis and Dr Jo Yarker is an award-winning workplace health and wellbeing consultancy and research group. We aim to improve organisational performance by enhancing workplace engagement, health and wellbeing. Everything we do is driven by research and sound evidence.

For more information, visit www.affinityhealthatwork.com or contact hello@affinityhealthatwork.com.

About our Research Consortium

The Affinity Health at Work Research Consortium is a network of researchers, policy makers and employers who come together with the aim of:

- Strengthening the evidence base for work, health and wellbeing;
- Sharing evidence, knowledge and best practice; and
- Bringing together multi-disciplinary perspectives to prevent ill-health and promote and support health and wellbeing at work.

Now in its 17th year, through the Research Consortium, we have conducted ground-breaking and multi award-winning research relating to workplace health, wellbeing and engagement, with accomplishments including:

- The management competencies for preventing and reducing work stress, for the latest extension of this research see resources shared by the [CIPD](#).
- The development of the Affinity Health at Work evidence hub, a free-to-access resource for professionals.
- Research throughout the pandemic to examine approaches to support employee health and wellbeing through the pandemic. Read our report shared by [IOSH](#).
- The [Wellbeing at Work Maturity Framework](#), aimed to simplify the process of supporting employee wellbeing.

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