1 in 8 workers in the UK are now living in poverty (that's 3.8 million workers)

**Find out how you can support your employees**

(Joseph Rowntree Foundation)
https://www.jrf.org.uk/work

**Poor financial well-being**

**Employee health**
- Poor mental health
- Higher stress levels
- Lower levels of good health

**Employee productivity**
- Poorer productivity
- Poor decision making
- Absenteeism

https://www.cipd.co.uk/knowledge/culture/well-being/employee-financial-well-being

**Triggers for Supportive Enquiry about Money Issues**

- Attendance
- LTC Diagnosis
- Half pay
- Council Tax Arrears
- Caring responsibilities / Family issues
- Extra Shifts
- Borrowing money
How to have a supportive conversation about money

To tackle the stigma of money worries:

- Introduce a general conversation at a team meeting where information can be handed to all staff. This way prevents anyone feeling singled out.
- Pin information to a staff notice board. This allows privacy and confidentiality for those who may not wish to engage in conversation.

If you notice any of the above triggers, you may wish to start a conversation:

- If it is felt appropriate a conversation can be raised in a supportive manner, letting employees know there are services available that can help.

The services available offer help with debt management, gas/electricity bills, benefit applications, grants & housing.

Where to Signpost for support

Health & Wellbeing Directory
http://infodir.nhsggc.org.uk

Money Advice Service
If you want to keep track of your money or plan your budget, there are tools and resources to help you do this. Tools/calculators on the Money Advice Service website include a Budget calculator, Mortgage calculator and stamp duty calculator. Letter templates can help you to set up, cancel or complain about various money related services. There are also multimedia clips and interactive timelines on topics including teaching children about money, saving, annuities and having a baby.

https://www.moneyadviceservice.org.uk/en