

# Inclusive engagement for a diverse workforce. One size never fits all.

David Bell, Head of Human Resources, CNWL NHS




# What does diversity and inclusion mean to us?

- NHS staff do really tough jobs in difficult circumstances looking after our relatives and friends and us when we most need them
- About 1 in 8 NHS workers are foreign nationals – it's 26% of our doctors
- CNWL has 150 first languages in our catchment area
- We have national NHS standards in two key areas where we know we need to be better – the WRES – workforce race equality standard – and the WDES – workforce disability standard
- CNWL is a top 100 Stonewall employer and works hard to improve our ranking
- Huge challenges to find people to continue to deliver the care people need

# Quote from interim NHS People Plan



*It is not enough for the NHS merely to continue to champion the idea of inclusion and diversity. We must recognise our shortcomings in this area and listen to the experience of those who face exclusion and marginalisation to understand how to advance equality and diversity better. We need to develop leaders who have the knowledge, skills and behaviours to create and sustain cultures of compassion and inclusion. We must also urgently intensify our efforts to ensure our teams and organisations, particularly the senior leadership of the NHS, demonstrably reflect the diversity of the communities that they serve, including making progress against the 10-year leadership equality ambition that reflects the Prime Minister's pledge around race equality* 

CNWL is about “wellbeing for life” and that includes financial wellbeing – if I am worrying about money, I am less focussed on caring for patients.

# Engagement...

that supports our vision and values

## OUR VISION

We help people improve their health and mental wellbeing. We guide them on a shared journey to recovery, and an improved standard of life, through high quality care and individual support.

## OUR VALUES

Wellbeing for life



# Our shared vision with Wealth Wizards



Affordable and  
accessible  
financial advice

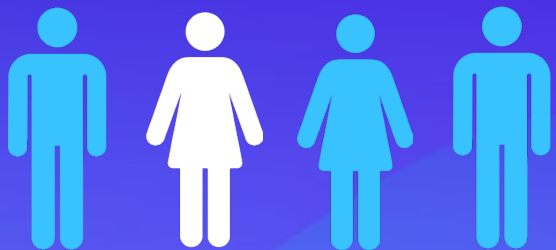
Supporting  
individuals with  
the help and  
advice they need.

# #FINWELL

Each year, financial stress costs the UK economy

**£121 billion**  
and **18 million**

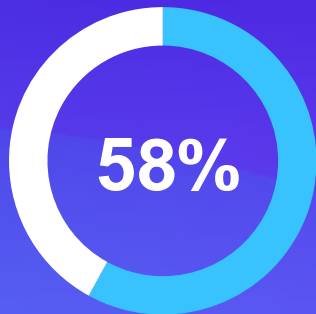
working hours in time  
off work



**ONE IN FOUR  
PEOPLE SAY THAT**

**FINANCIAL  
CONCERNS**

**HAVE AFFECTED THEIR  
ABILITY TO DO THEIR **JOB****



of workers say that they are facing obstacles in managing their financial

(rising to 72% of 18-24 year olds).

Obstacles like:



Finding the time to manage money

Only earning enough money to get by each month



Difficulty in interpreting financial jargon

The amount of hassle involved to save money



**19%** OF PEOPLE  
SAY THEY HAVE

**LOST SLEEP**

OVER MONEY WORRIES



You must not feel alarmed if you are in a financially dire situation, or in a 'dumbed down' conversation if you are more financially savvy. You should not feel that your capability is being assessed if you fear you will not fare well in any assessment. This will not help your sense of wellbeing!







We have a **digital persona** called MyEva.

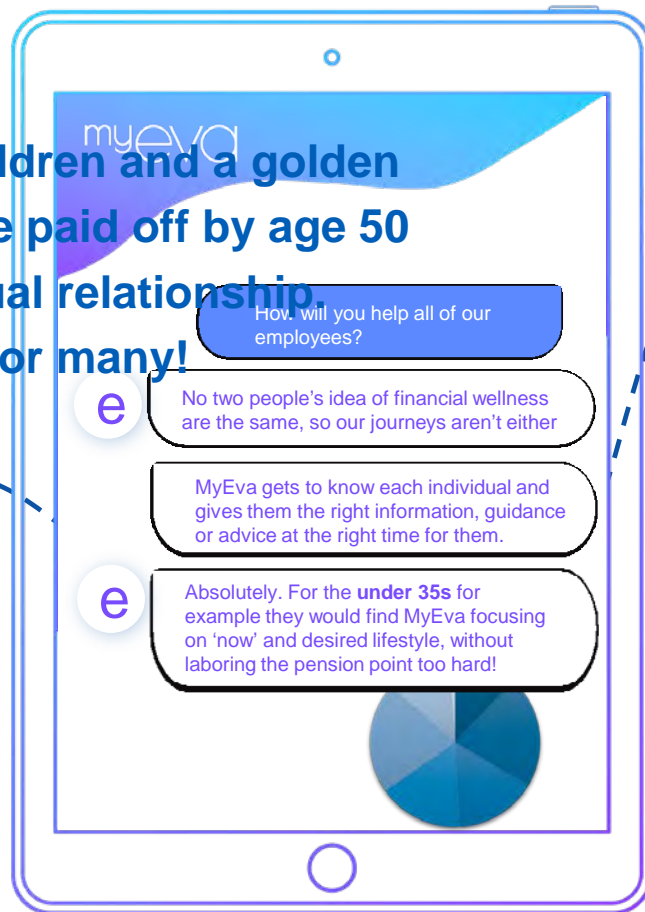
MyEva is the creation of a financial adviser that can connect with an individual **regardless** of their state of **financial wellbeing** and improve it.

She is available 24/7, 365 days a year.  
She can enable a mindset of empowerment to improve financial wellbeing...

Her personality is based upon the character traits our **users** have told us they **admire** and look for when it comes to **trusting** someone to help them **manage their money** better now and plan for the future.



**Do not assume 2.4 children and a golden retriever or a mortgage paid off by age 50 in a typical heterosexual relationship. This is not the reality for many!**





Why  
did we  
do it?



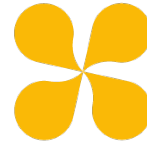
# Empower our workforce



**COMPASSION**



**RESPECT**



**EMPOWERMENT**



**PARTNERSHIP**

# How did we do it?



# Engagement

Aligned  
with our  
wider  
business  
objectives

Linking in to  
rewards  
package

Benefits  
roadshows

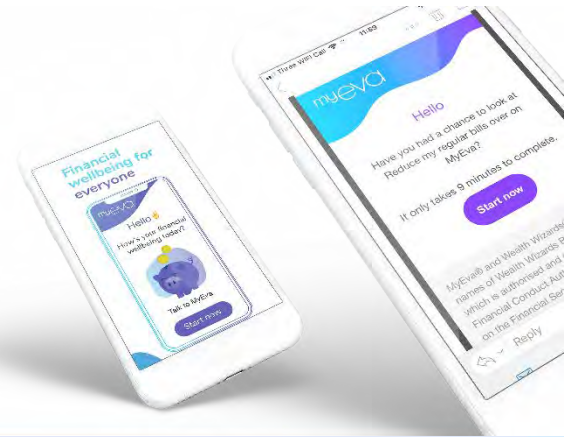
Wellbeing-  
related  
incentives

# We use internal communication channels on multi-channel engagement

In order to reach a diverse employee population we use all internal comms channels including intranet, email and posters.



Nudges keep the user **engaged** and help move them towards their financial goals.



Why use a chatbot?

Users need to feel they are getting personal attention ❤️

Interesting, tell me more 🧐

It's the next best thing to seeing an adviser face to face

How do you know? 🤔

We did over 100 hours of user testing of different interfaces & the chatbot won. Hands down! 🙌

What else did you learn?

The chatbot helps instill a sense of trust and competency compared with traditional digital journeys.

So, how do they work in practice?

They focus users on the task in hand, by giving them one question at a time & giving them time to think about their response.

👍 Anything else?

They reduce errors by giving users the range of possible answers – like multiple choice

How easy is it to use? 📱

Super easy! 🎉

Most people already use a messaging app such as WhatsApp, Facebook messenger and even texts. They're already familiar with a conversational user interface (CUI)



# Digital makes sense

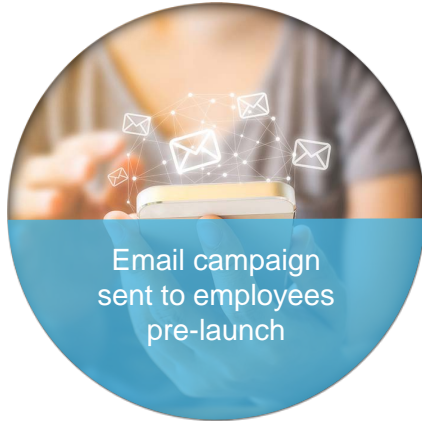
For our multi-location and diverse employee population:

Fast and  
effective

Enables data  
gathering  
and analysis

Personalised  
approach to  
improving  
individuals  
financial well  
being

# Roll out strategy





What  
were the  
results?



# FINANCIAL WELLBEING ANALYSIS

The slides that follow give an assessment across five key areas.

Scores are initially converted into Good, Average and Poor groups.

A rating score from 10 is then awarded based on the percentage of employees being scored as “Good”. These ratings are colour coded as:

**>8/10**  
GOOD

**4/10 to 7/10**  
AVERAGE

**<3/10**  
POOR

## SPENDING HABITS

This reflects the proportion of employees having a good handle on managing their disposable income. The key measure for “Good” is that there is money remaining each month after all spending.

## COPE WITH CRISIS

This measures employees’ ability to pay an unexpected bill, from savings. “Good” is based on having more than 3 month’s wages saved up.

## MANAGING DEBT

This reflects the ability to repay debts, with no default on payments. “Good” is based on having no debts at all, or repaying all debts on time.

## ABILITY TO SAVE

This measures the capacity of employees being able to put money aside each month. “Good” is based on those who are saving regularly and are focused on building up savings.

## STANCE ON PENSIONS

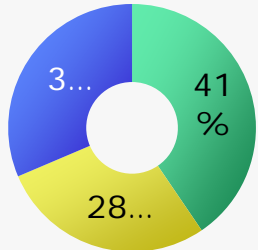
This is based on employees’ commitment to saving into pensions, based on their entire working life – not just their time working at CNWL NHS. “Good” is awarded to those who have always paid into a pension scheme.

# FINANCIAL WELLBEING: OVERVIEW

## KEY STATS FROM ALL EMPLOYEES:

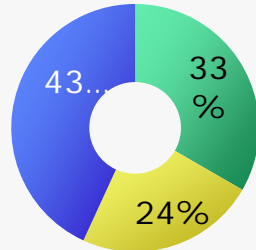
### SPENDING HABITS

4/10



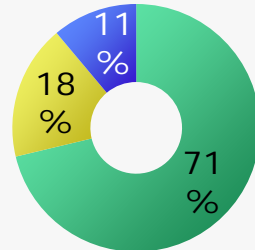
### COPE WITH CRISIS

3/10



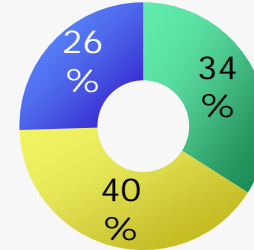
### MANAGING DEBT

7/10



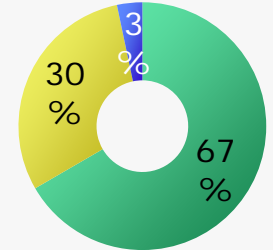
### ABILITY TO SAVE

3/10



### STANCE ON PENSIONS

6/10



GOOD

AVERAGE

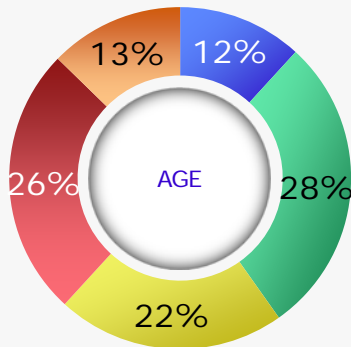
POOR

# FINANCIAL WELLBEING: HOTSPOT DEEP DIVE

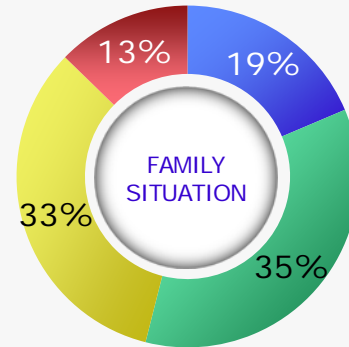
The analysis highlights the biggest area of concern for employees is being able to cope in a financial crisis. (102 employees indicated they would 'struggle' or 'panic').

This is considered the financial need that requires most assistance (only 33% of all employees classed as "Good")

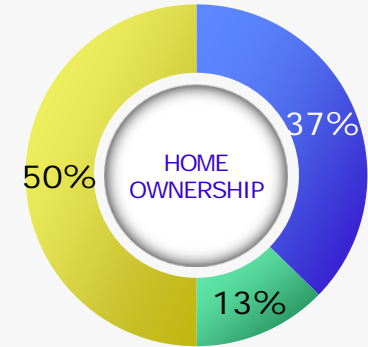
## DEMOGRAPHIC OVERVIEW OF THESE EMPLOYEES:



■ Under 26    ■ 26 to 35    ■ 36 to 45  
■ 46 to 54    ■ 55 and older



■ Partner    ■ Single  
■ Partner and children    ■ Single with children



■ Own home  
■ Not interested in buying  
■ Want to buy home

There are millions of people with great financial well-being. . . .

Life! & changes, things happen. . . .



Family



New home

New job







Central and  
North West London  
NHS Foundation Trust

# Thank you

David Bell, Head of Human Resources, CNWL NHS



*Wellbeing for life*