

network™

Recognition, Recruitment, and Retention in Health and Social Care

The role of discount schemes in supporting and rewarding health and social care workers.

Contents

discounts for carers



health service discounts

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Foreword

Our country's health workers and carers have made a tireless contribution to keeping us all safe and well. This has never been the case more than over the course of the pandemic, when they have had to push through and work flat-out day and night, often in the face of adversity.

These extraordinary people have well and truly gone above and beyond the call of duty.

I've seen this first-hand with my own constituents, including the wonderful NHS staff in hospitals like Watford General, and those working in the many social care facilities across the town and surrounding areas.

My work on the Health and Social Care Select Committee has also shone a light on the impact of Covid-19 on these workers, bringing to the fore a number of long-standing issues including workforce burnout and resilience.

As this important report highlights, across the whole country the health workforce and carer community make huge sacrifices, often at personal cost, to support us and our loved ones in ill-health and old age. From nurses to cleaners, and doctors to porters – they have all had a tough time over the last year, and the impact of the pandemic will be lasting.

With the nation now heading towards recovery and getting back on its feet after the devastating pandemic, this is the time to thank and properly reward them for their selfless contributions.

Health worker and carer discount schemes, like those offered by Network, present a brilliant solution to support and reward these key workers by helping them save their hard-earned cash on everyday essentials and well-deserved treats and luxuries.

I fully commend these schemes and the role they can play in supporting the government's efforts to recognise, recruit and retain invaluable health and social care staff. I hope that everyone is able to promote these schemes across the workforces as they present a clear opportunity, at zero cost to the taxpayer, to properly thank and reward our deserving health and social care workers.

*Dean Russell,
MP for Watford and Member of the
Health and Social Care Select
Committee*

The problem

The health and social care workforce, including unpaid carers, makes a hugely important contribution to the country.

From registrars to cleaners, back-office staff to student nurses, and from doctors to midwives, health workers play a vital role in keeping us fit and healthy, saving lives and preventing disease.

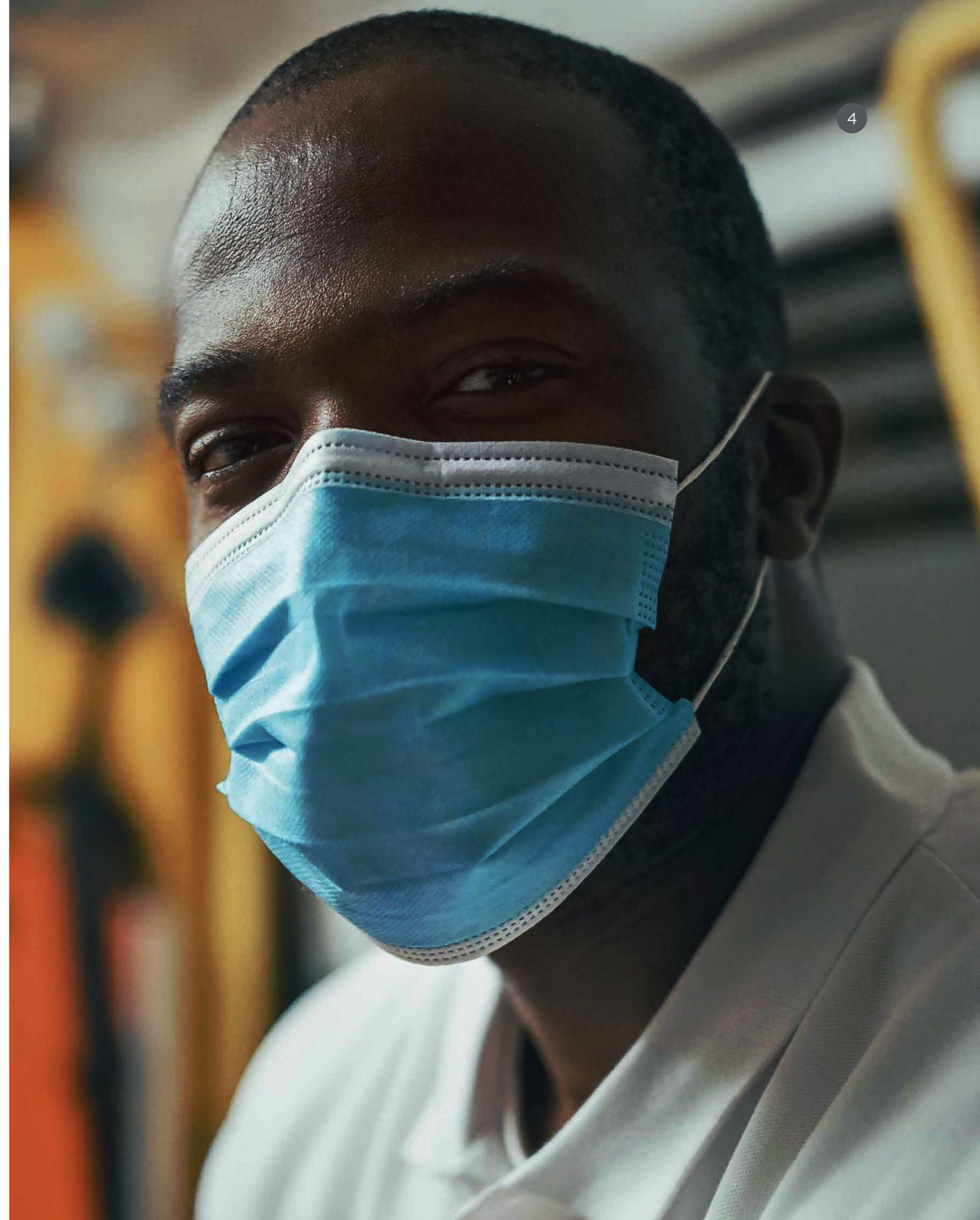
Carers, too, are unsung heroes who look after the most vulnerable in our society – many work long hours and go the extra mile for those they care for, while others in receipt of Carer’s Allowance often give up work or reduce their hours to dedicate their time to looking after their loved ones.

Too many carers are hit by the “carer penalty”, forced to sacrifice their own time or money to look after those who need help most.

Collectively they have always worked hard to pick us up and put us back together, but the extraordinary effort that they put in over the course of the Covid-19 pandemic deserves particular recognition and reward.

Yet despite this, many health and social care workers struggle with financial hardship and low morale, which has created significant challenges with the recruitment and retention of this key workforce.

Studies and research conducted across the sector demonstrate the various financial and wellbeing challenges that these key workers face in their everyday lives, as well as the significant obstacles around recruitment into the NHS and social care.



Financial challenges and in-work poverty

Too many health workers and carers face financial difficulties, and this is particularly associated with the youngest members of the workforce. Although the government is committed to giving every NHS worker a 1% pay rise this year, there is still considerable political and media pressure on the government to go further.

A study by researchers from the University of Edinburgh last year examined the financial health of around ten thousand lower-paid NHS workers and found:¹

60%

had a returned direct debit payment at some point

50%

receive benefits such as Universal Credit and Working Tax Credit

93%

used one or more type of credit or loan

¹ University of Edinburgh Business School, The Financial Health of NHS Workers, January 2021, https://static1.squarespace.com/static/5b9a99d8b98a78772c0d4ed6/t/601d6570f2af482b08fbcc98/1612539255770/uoe_report.pdf

Low morale and sentiment

Health service workers and carers have faced a hugely challenging year. During the pandemic, the workforce put in an extraordinary effort to keep us all safe, often at significant personal cost.

For example, they were subject to more pressurised and demanding working conditions, as well as an increased risk of infection. Many also had to isolate from their families to keep them safe. This pressure was faced by the entire NHS and social care workforce, not just doctors and nurses, but also cleaning and domestic staff. As a result, low morale among the workforce will have been exacerbated by the Covid-19 pandemic.

According to a 2021 study by the European Journal of Psychotraumatology, these factors put them at high risk for severe psychological distress.² Researchers collected data from more than 1,200 frontline health and social care workers in the UK during the first wave of Covid-19, which found that:

22%

met criteria for PTSD

47%

met criteria for anxiety

47%

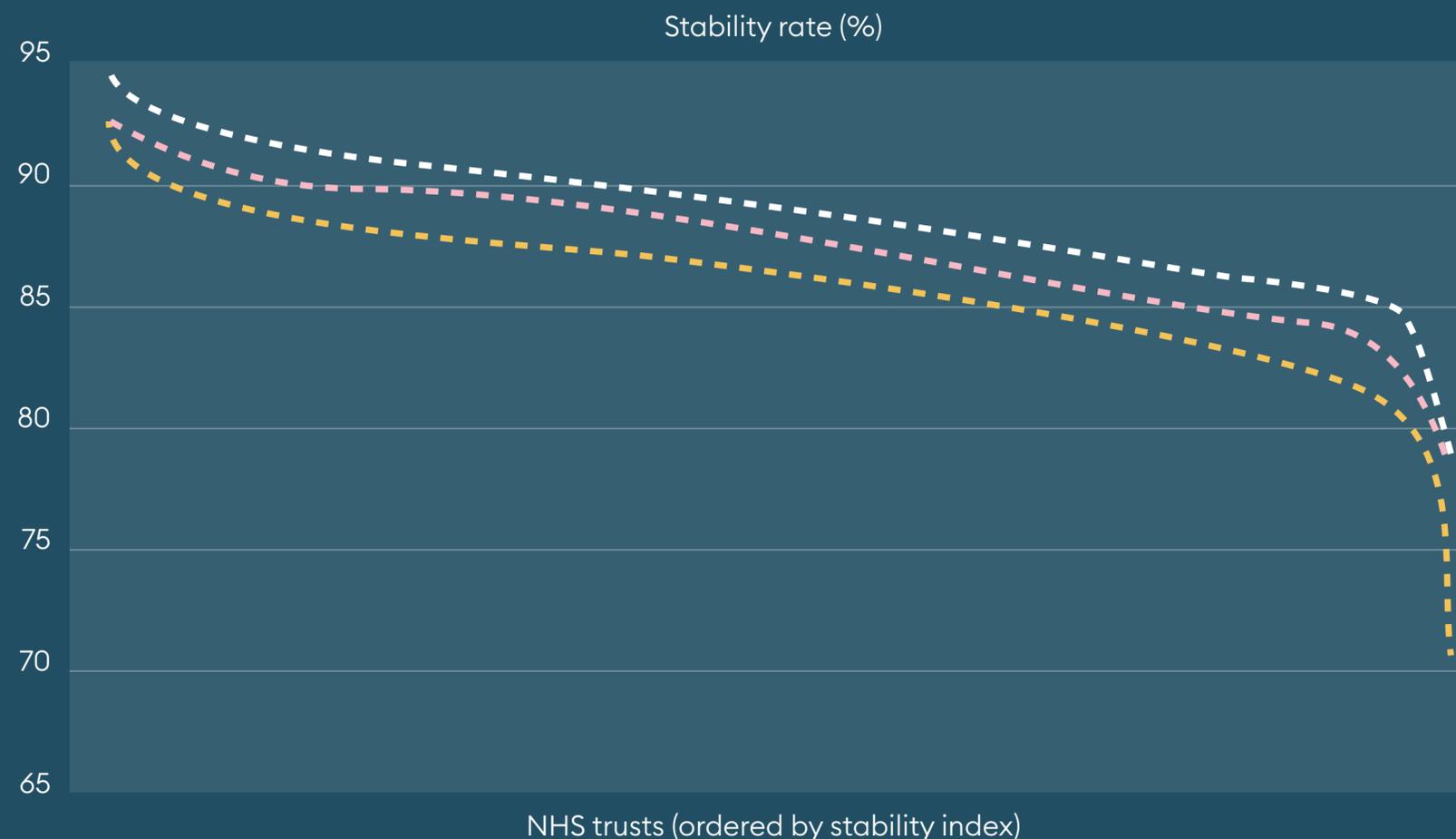
met criteria for depression

²European Journal of Psychotraumatology, Predictors and rates of PTSD, depression and anxiety in UK frontline health and social care workers during Covid-19, 10 March 2021, <https://www.tandfonline.com/doi/full/10.1080/20008198.2021.1882781>

Recruitment and retention challenges

Recruitment and retention of health and social care workers has been a long-term challenge for the Department for Health and Social Care. However, despite this, successive governments have not published an NHS workforce strategy in almost two decades.

Pre-pandemic, analysis of the NHS staff profile by the Health Foundation found more than 100,000 staff vacancies were reported by Trusts. Furthermore, rates of staff retention have decreased substantially between 2010-11 and 2017-18.³



³The Health Foundation, A critical moment: NHS staffing trends, retention and attrition, February 2019, https://www.health.org.uk/sites/default/files/upload/publications/2019/A%20Critical%20Moment_1.pdf

2010/11 2013/14 2017/18

— — —

The pandemic has only served to make matters worse. For example, a Royal College of Nursing survey from 2020 found that 36% of respondents were considering leaving nursing in the next year, compared with 28% before the pandemic.⁴ When asked why, nurses attributed this to:

- Their pay and benefits (64%)
- Low staffing levels (45%)
- The way nursing staff had been treated during the pandemic (45%)
- A lack of management support (44%)

Similar issues are present in the social care sector. A report by Skills for Care in October 2020 found:⁵

⁴<https://www.rcn.org.uk/news-and-events/press-releases/Sharp%20increase%20in%20nursing%20staff%20thinking%20of%20leaving%20profession%20reveals%20RCN%20research>

⁵Skills for Care, The state of the adult social care sector and workforce in England, October 2020, <https://www.skillsforcare.org.uk/adult-social-care-workforce-data/Workforce-intelligence/publications/national-information/The-state-of-the-adult-social-care-sector-and-workforce-in-England.aspx>

112,000

adult social care vacancies
across England

7.3%

average regional vacancy
across England

430,000

carers left their job in 2019-20

The factors that increased the likelihood of a carer leaving their role include having to travel a greater distance to work, being under the age of 25 or over the age of 60, being on a low pay, and being on a zero hours contract.

Unpaid carers

Unpaid carers care for the most vulnerable in our society, looking after ill, older, or disabled family members, friends, or neighbours, often on an informal basis. Most work long hours, while not being paid at all for their important role.

While caring responsibilities vary per person, Carers UK reports that the significant demands of caring mean on average, 6,000 people give up work every day to care for an individual. Approximately 5 million people in the UK combine caring responsibilities with paid employment.⁶

However, these informal carers are largely hidden from the public eye and their struggles are less known to policymakers.

They too have been impacted significantly by the pandemic, with 70% reporting that they were providing more care during the first wave, 81% were spending more money, and 55% felt overwhelmed by the pandemic.⁸ As a result, a considerable number of informal carers reported that they are close to burnout.

1 in 8
adults in
the UK are
unpaid carers

Over
1 million
people care
for more than
one person

Every day another
6,000
people take on
caring responsibility



1.3 million
people provide 50 hours
of care per week

⁶<https://www.carersuk.org/news-and-campaigns/news/research-more-than-600-people-quit-work-to-look-after-older-and-disabled-relatives-every-day>

⁷Carers UK, Facts and Figures, <https://www.carersuk.org/news-and-campaigns/press-releases/facts-and-figures>

⁸<https://www.carersuk.org/news-and-campaigns/press-releases/research-the-forgotten-families-in-lockdown-unpaid-carers-close-to-burnout-during-covid-19-crisis>

Discount schemes as part of the solution

A number of independent providers offer discount schemes to key workers in the health service and carer workforce. These schemes aim to help workers plug the gap left by an increasing cost of living, whilst thanking and rewarding them for continuously going above and beyond.

Government and other employers use discount schemes as tools to recognise the immense efforts of key workers. In addition to helping show our gratitude, they also help employers to recognise, recruit and retain the valued key workers that form the health and care workforce.

Retailers up and down the country enthusiastically support discount schemes as they help them to show their appreciation for key workers. Doing good is not only seen as the right thing to do, but it's also good for business. High street and online shops offer key workers discounts on their products and services, as a way of saying thanks for their selfless contribution to society.

As Network, the provider of the Discounts for Carers and Health Service Discounts schemes, we want to ensure as many eligible carers and health workers can participate and make use of everyday discounts.



The Cavell Nurses' Trust support nurses, midwives, and healthcare assistants across the UK who are facing a personal or financial crisis. Since 2016, Network has donated funds to the Cavell Nurses' Trust totaling more than £300,000.

This support has been all the more critical throughout the Covid-19 pandemic. Research by the Cavell Nurse's Trust found 77% of nursing and midwifery staff are unprepared for a financial crisis, with half of nursing professionals having less than £500 to survive on in an emergency.

“We often see many of the nurses, midwives, and healthcare assistants that turn to us for support also using Network's discount schemes to make savings on everything from day-to-day items, utilities, and well-deserved luxuries. It is great to see these key workers' hard-earned money go further.”

John Orchard,
CEO, Cavell Nurses' Trust

Shifting our focus over Covid

As we all recover from the impact of the pandemic, support measures for a workforce that has made such an enormous contribution to keeping our country safe and well over the past year will be needed more than ever.

Never before have health workers and carers deserved more recognition and support for their selfless contribution to saving lives and looking after the most vulnerable in our society.

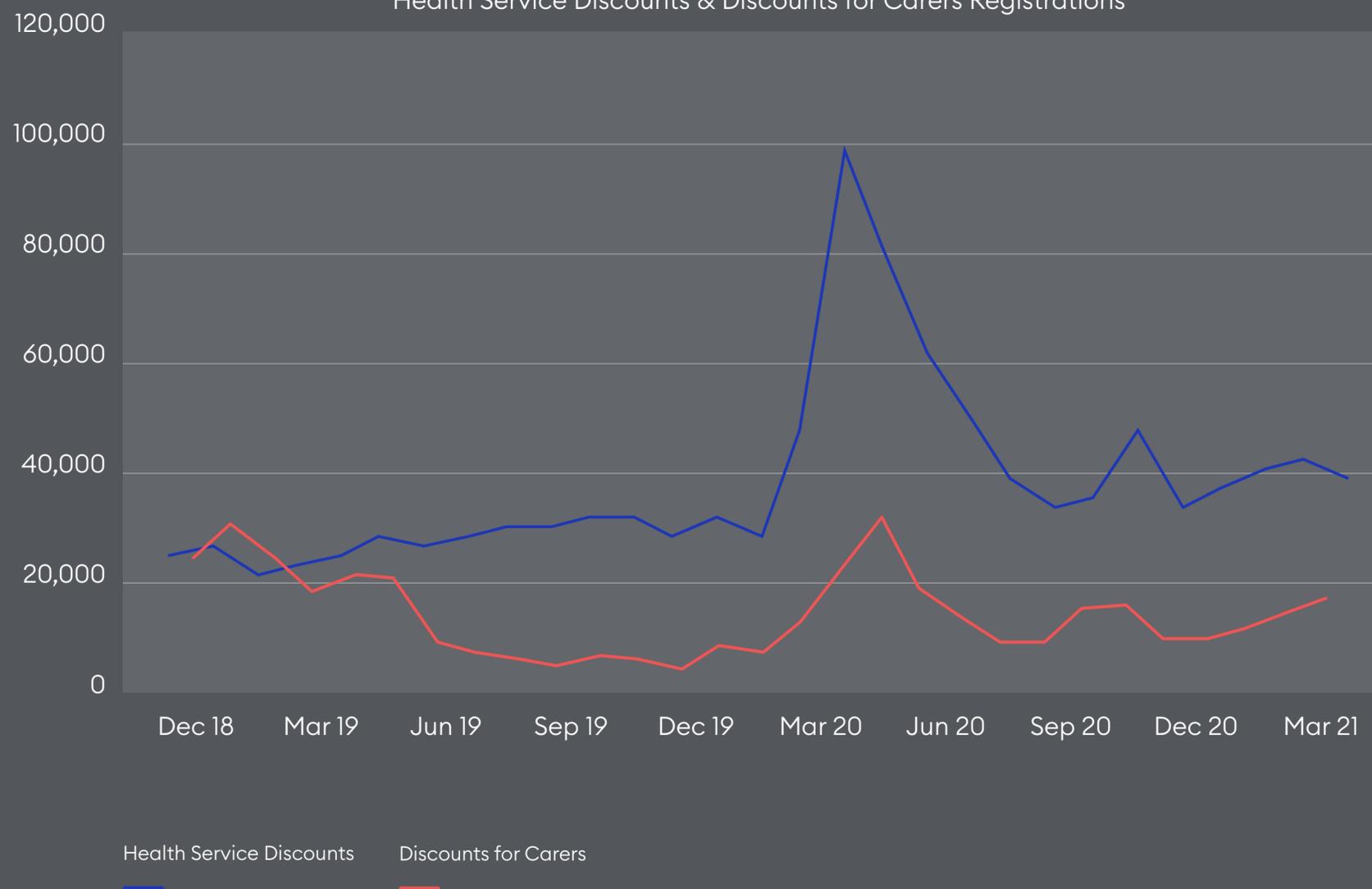
We saw a massive increase in our membership immediately after the first lockdown was announced. This growth in interest continued throughout the Summer of 2020, demonstrating the important role that discount schemes were playing to help members make ends meet.

To ensure our schemes were as effective as they could be, we transformed our approach to ensure a focus on practical, money-saving deals for everyday essentials.

This was a response to our members' changing needs as the pandemic progressed. We wanted to ensure that key workers in the health and social care workforce, as well as unpaid carers, given the myriad of challenges and pressures they would be facing, did not need to worry about making ends meet.

Furthermore, whilst the vast majority of health and care workers remained safe in their jobs, many will now be supporting family members who are coping with reduced income and lower financial resilience. For many other families, the real impact is sadly still to come as the furlough scheme is expected to close at the end of September 2021.

Health Service Discounts & Discounts for Carers Registrations



What's on offer

Network's Health Service Discounts and Discounts for Carers schemes, the former of which has been running for twenty years, deliver crucial support to 2 million key workers.

Network's members can **save up to £2,500** per year using our discounts – simply by purchasing their everyday essentials through our easy-to-use platforms. The discounts include almost 1000 leading brand partners, covering every major category of household expenditure from groceries to utilities, and everything in between.

For example, members can access savings including:

- **40%** off AA Breakdown cover
- **20%** off Hotpoint
- **20%** off JD Sports
- **20%** off at Pandora

“After years of partnership, Hotpoint and Health Service Discounts have developed a robust relationship with clear vision and direction.”

Hotpoint

Network also operates a cashback card, giving members substantial further savings when they spend at around 40 of the country's biggest national retailers, including supermarkets, pharmacies, department stores, home improvement stores, and restaurants.

Featured as the best prepaid card on
MoneySavingExpert



healthservice discounts

2001
Launched

1,693,260
Total live members

1158
Offers

967
Retailers



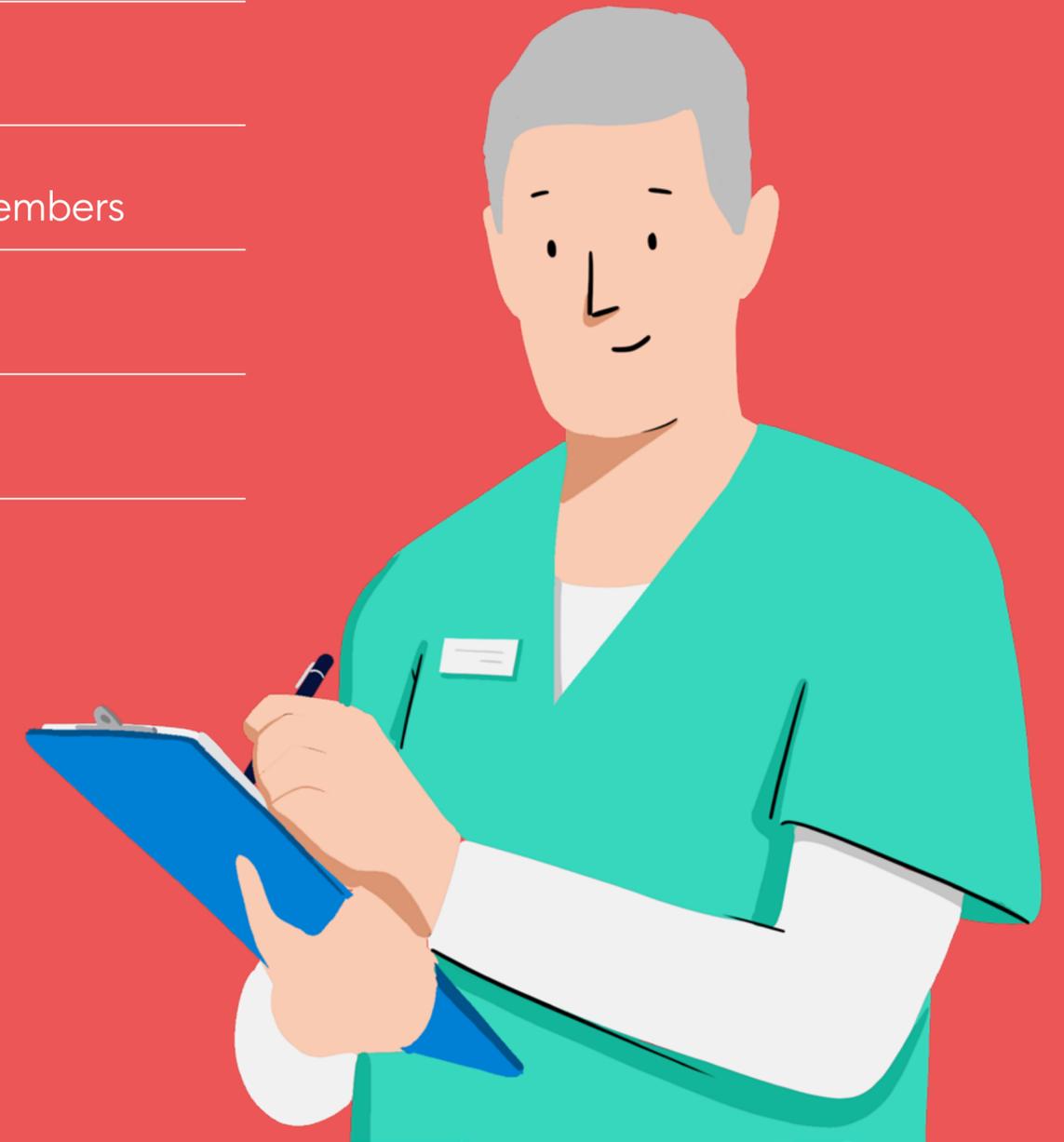
discounts for carers

2018
Launched

377,884
Total live members

1043
Offers

881
Retailers



Membership and participation

We have strong data to demonstrate the value of our platforms to our essential key worker members.

Network is extremely proud to support our vast membership, which includes millions of key workers across the health and social care workforce, up and down the country.

However, we are unfortunately aware that there are so many more key workers yet to realise the benefits of participating in the schemes.

Membership rates vary significantly across the country (see figure 1 & 2), and there is a disparity in uptake between health workers and carers.

Figure 1

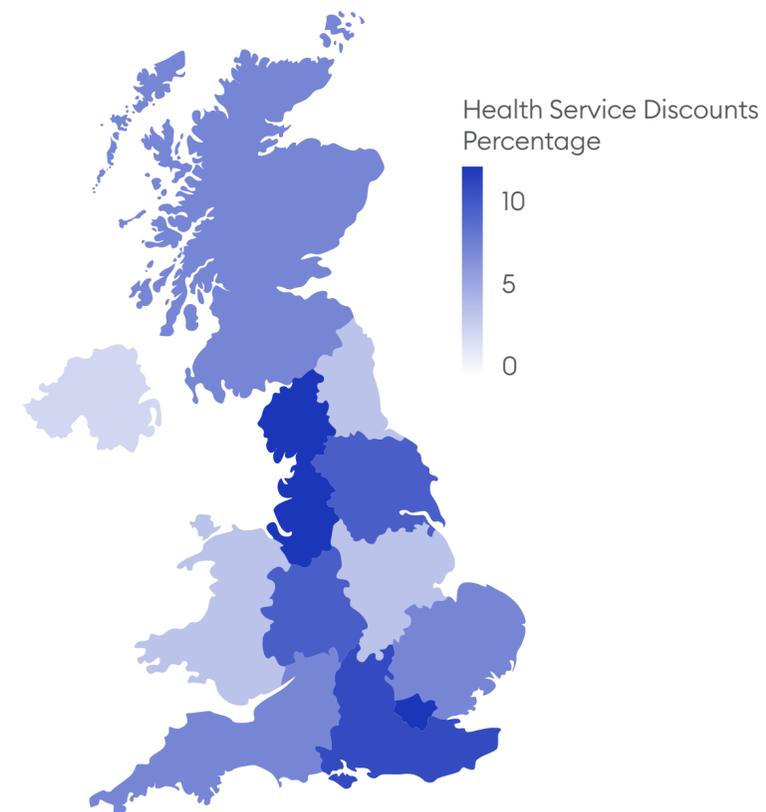
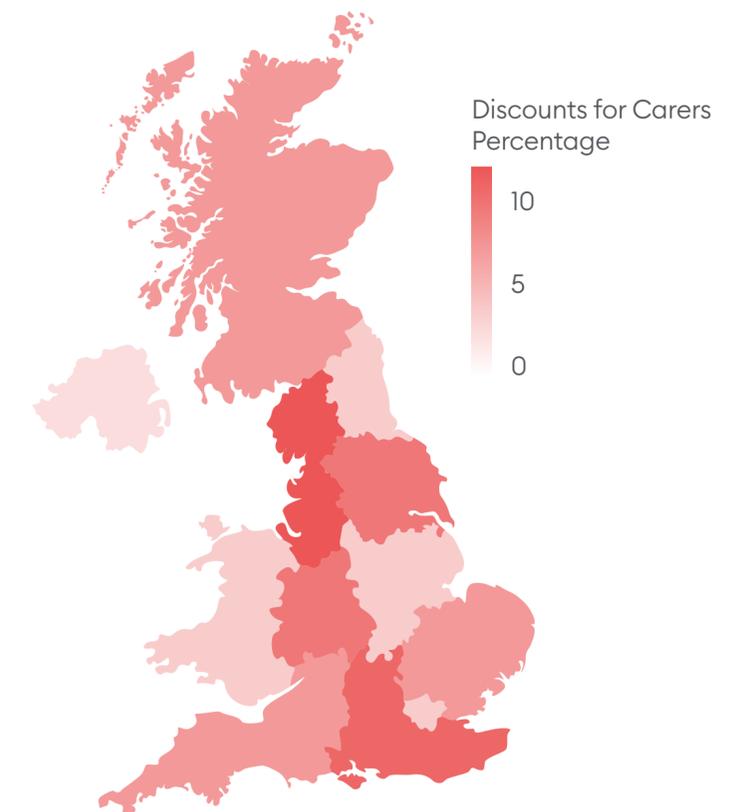


Figure 2



Health Service Discounts

Discounts for Carers

The heatmaps above show the proportion of total registrations to the Health Service Discounts and Discounts for Carers schemes across different regions of the UK.

Network employs an Outreach Team, which is tasked with distributing communications to over 208 NHS Trusts and social care organisations to then disseminate to staff. Where Trusts are actively promoting the schemes to their staff, we regularly see greater levels of interaction and higher rates of membership.

“I am the Lead for staff benefits for Barts Health NHS Trust. Barts Health is a merged trust of five main hospitals Royal London, Whipps Cross, Mile End, St Barts and Newham Hospitals. We employ 15,000 and are therefore one of the largest trusts in London.

I have worked with Health Service Discounts for several years, and our staff have been able to benefit from a large range of discounts.

Staff have access to their website from information sent to us via monthly newsletters from Health Service Discounts. Health Service Discounts is always on the end of the phone willing to listen to any way they can improve on an already outstanding service.

On top of the large range of discounts that staff have access to nationally, Health Service discounts have sponsored our worthy events with a donation for a raffle prizes, which is gratefully received.

We are happy to continue working with Health Service Discounts. If you need any further information, or an informal chat, please feel free to contact me.”

Charmaine Yankey
Barts Health NHS Trust

Network's collaboration with NHS Professionals

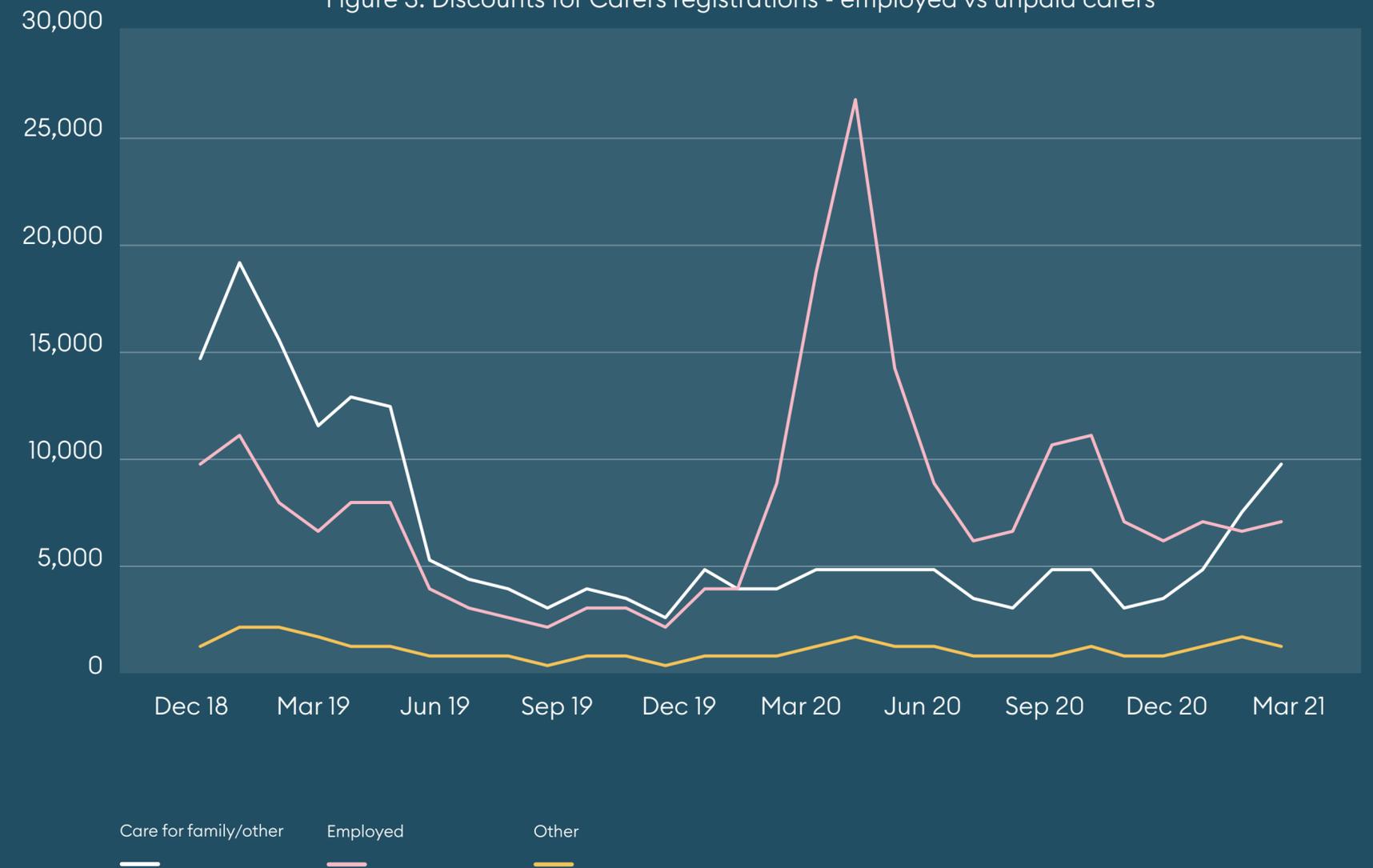
Health Service Discounts has been working alongside NHS Professionals, the leading provider of flexible workforce solutions to the NHS, to help provide over 130,000 bank staff with access to the scheme through their own communications, including their monthly digest newsletter which is distributed to staff.

They provide a trusted bank of highly skilled temporary workers who want flexibility within the NHS and allow trusts to ease the reliance on paid agencies.

Health Service Discounts has recently provided extra materials to support NHS Professionals internal campaigns, including their most recent "I Am Grateful" campaign, supplying vouchers for competitions directly going to bank staff.

In the social care sector, the level at which providers promote our services varies significantly. In addition, unfortunately there is also a significant rate of difference in membership between carers who are employed, against those who are unpaid (see figure 3).

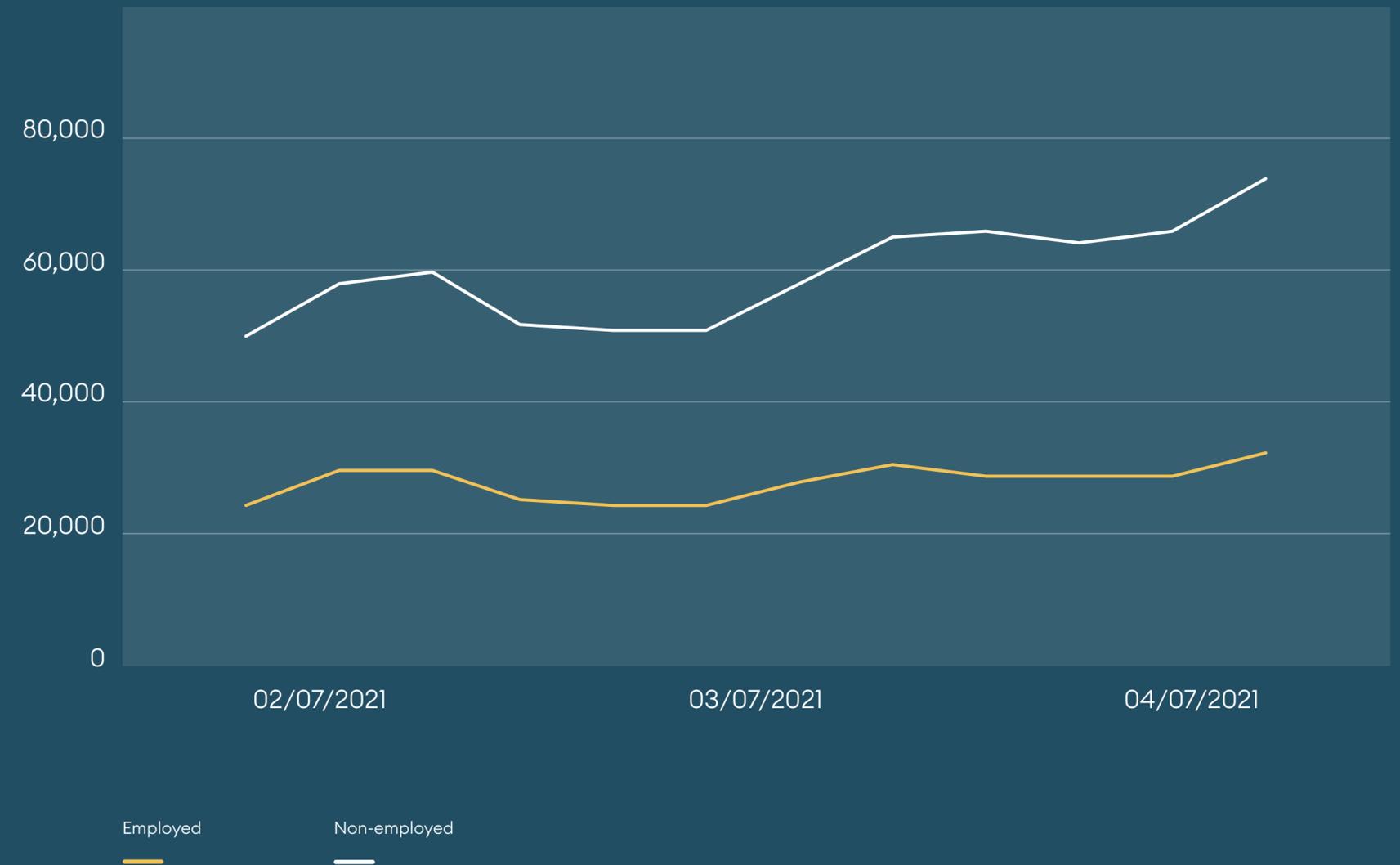
Figure 3: Discounts for Carers registrations - employed vs unpaid carers



As has been well documented, unpaid carers in particular suffer from what is commonly referred to as the 'carer penalty'. We know that these carers rely significantly on Network's discount schemes to help them get by and meet the cost of living. Where unpaid carers are members of the scheme, Network's data shows they are using discounts far more often than paid carers (see figure 4).

In addition to the financial support provided by Network's schemes, they are also an important component of the mental health and well-being package provided by employers to the community of key workers.

Figure 4: Discounts for Carers frequency of use (clicks) over time



Great savings

Network and other scheme providers help hundreds of high street retailers, across all areas of household spend, to recognise the contribution made to society by key workers across the country.

Using data prepared by the Office for National Statistics (ONS) on household spending in the UK, we know that families could save up to £2,500 annually if they were to spend systematically through Network's discount schemes.

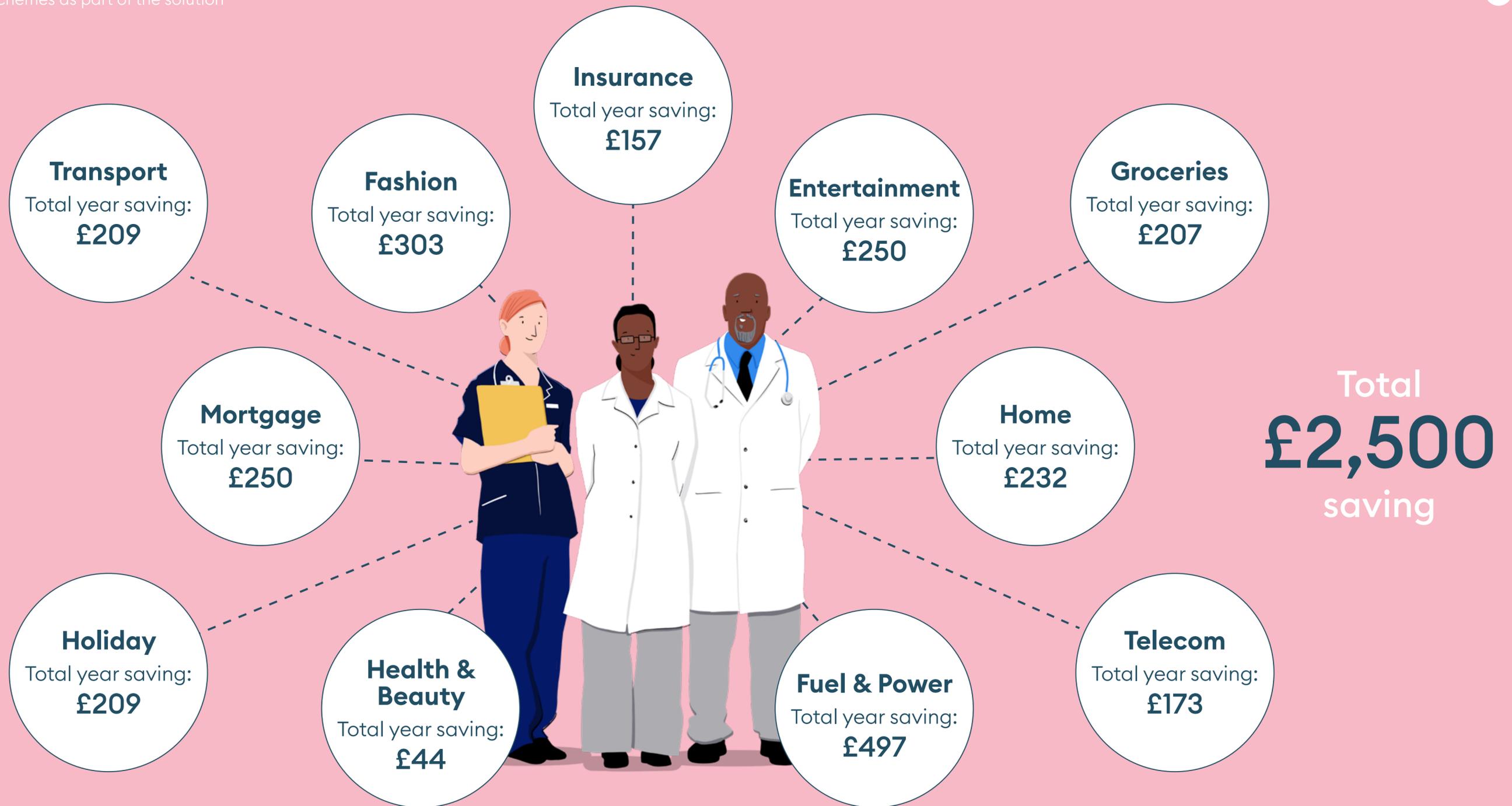
According to the Royal College of Nursing, the average salary of a nurse in the UK is £33,384. If they could save £2,500 on their household expenditure, this would be the equivalent of an effective 7% boost to their gross pay.

Carers in receipt of Carers Allowance receive £67.60 a week to support them with their caring responsibilities. Improved access to discount schemes like ours would give that figure a significant lift and help hundreds of thousands more carers to get by, care for loved ones, and afford necessities.

Retailers include:


EST. 1884

The annual savings available through Network's schemes include everyday essentials, such as:



<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/bulletins/familyspendingintheuk/april2018tomarch2019#toc>

We want to spread awareness of the schemes so that all eligible key workers can participate and make use of discounts as part of their everyday lives.

 **David**
4 reviews

1 May 2020

★★★★★

Great cashback card

I have to say that I'm very happy with my prepaid cashback card, although they have many discounts you can access through the website the card is by far the most amazing thing they have available.

Useful Share

 **Kay**
1 review

19 Aug 2020

★★★★★

Invited

Great offers which make you feel very valued.

I was told about the Health Service Discounts by one of my NHS colleagues and I have to be honest I had my doubts about this - as I did not believe that so many businesses would be offering NHS staff discounts. However, I have been very pleasantly surprised and have saved lots of money with a whole host of discounts, from clothes, shoes and even car hires! thank you Heath Service Discounts- you have been invaluable!

Useful Share

 **Emma**
15 reviews

11 May 2021

★★★★★

Invited

Excellent variety of easy to use discounts

Vast variety of trusted household products and amenities with superb discounts. Used a few times for items that i needed and to use and excellent choice. So nice to have rewards at your fingertips

Useful Share

 **Mr JG**
3 reviews

25 Feb 2021

★★★★★

Invited

Discount codes

As a carer I managed to get some discount codes via emails from discount for carers. And as such used the codes to get some clothing and trainers at discounted prices. Very pleased I signed up. Thanks

Useful 1 Share

The opportunity

We welcome the government's efforts to support the health and social care workforce, and recognise the important contribution they all make to the country, particularly over the course of the pandemic.

There is a huge opportunity for policymakers to go further to reward this key workforce for the enormous effort they put in to keep us all safe and well. This has often been, as we have explained, at significant personal cost.

As part of this solution, we believe that the government should do more to promote the various discount schemes and cashback cards that are targeted towards this workforce so that even more key workers can benefit. We are keen to work with policymakers to drive this forward.



Falling short

At Network we have high rates of active members, but these fall significantly short of the total health workforce and carer population.

We know that some of our members use other schemes too, and that some key workers use other platforms instead of ours. However, we do believe that there are large numbers of essential workers that could and should benefit from discount schemes and cashback cards.

Data in the previous section shows that where health and care workers are members of the schemes, they are regularly accessing discounts and cashback at least once a month.

Whilst the NHS is the largest employer in the UK – and one of the largest in the world – there are still more carers, both formal and unpaid, that comprise the health and social care sector.

As of 2020, around 1 in 8 or 6.5 million adults are carers.⁹ However, our Discounts For Carers platform only has 377,884 active members – around 5% of the total carer population. This means that far too many are not taking advantage of the savings on offer.

6.5 million
adults in the UK are carers

Only 5%
of the total carer population
currently using the platform

⁹<https://www.carersuk.org/news-and-campaigns/press-releases/facts-and-figures>

Potential for greater impact

There are two key reasons why discount schemes and cashback cards are not yet being adopted by these workers en masse:

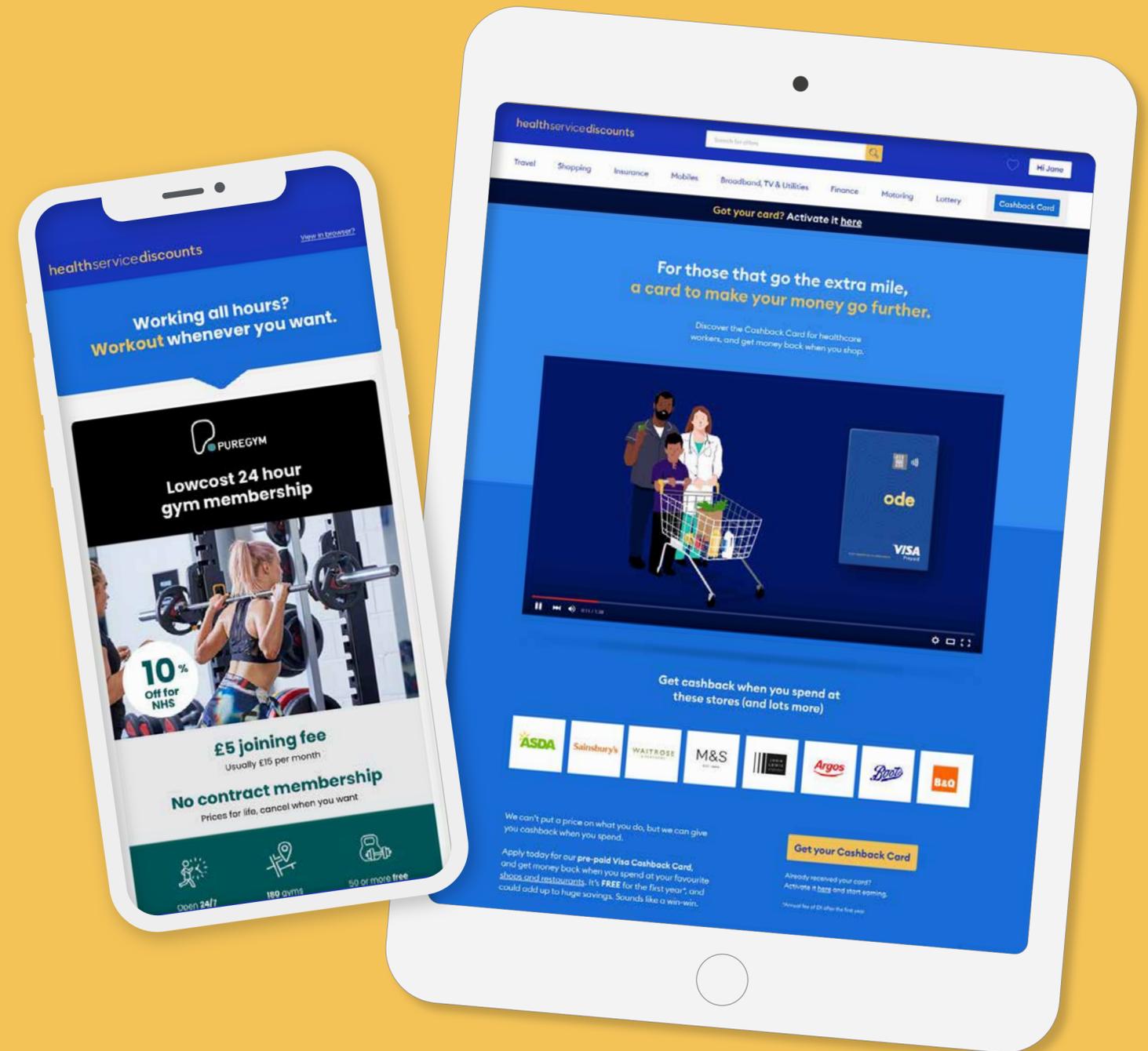
1) Not all eligible workers are aware of the schemes as they are not always actively promoted to potential members in all parts of the country.

2) Challenges in verifying eligible employees or unpaid carers mean that widescale roll-out of cashback cards isn't being achieved. This also affects certain groups of health workers who may not have access to a work email address.

There is reason for optimism though. Our data shows that over the course of the pandemic we have seen a significant growth in our membership.

Between May 2020 and April 2021, we recruited more than 517,000 new members to Health Service Discounts and almost 180,000 members to Discounts For Carers. This is a 25% increase in registrations to our Health Service Discounts platform, and a 51% increase to our Discounts for Carers platform, compared with the previous year.

Not only have we seen huge increases in membership, but also in rates of participation. Clicks through to discounts are up 100% for Health Service Discounts, and 94% for Discounts for Carers compared with the year before.



Social Care Wales

Social Care Wales have recently re-launched their own Care Workers Card to identify workers across Wales in the social care, childcare, play and early years sectors. The card is available digitally to make it easier to send communications to card holders and to improve security.

Discounts for Carers has aligned closely with the launch of the card so that our cashback card verification process can accept the Care Worker Card as proof of verification. This has enabled a high volume of cardholders to access a cashback card through Network.

To ensure Welsh carers find the journey as smooth and as easy as possible to claim additional benefits and use the cashback card, we have created an exclusive landing page to direct potential new carer members to. On this page, they are able to join the scheme and sign up for our cashback card using their newly acquired Care Workers Card as proof they are a carer.

To help raise awareness and ensure Welsh care workers are not missing out on discounts, benefits and more, we are also providing regular content to be included within Social Care Wales' newsletters, containing information on the latest discounts, deals and information that carers can benefit from.



Our recommendations

Health and care workers that are using discount schemes and cashback cards have reaped significant financial benefit. However, more can be done by policymakers and NHS trusts to unlock the potential of these platforms so that more health workers and carers can take advantage of their benefits.

We are calling for:



1.

Government, the NHS and social care providers to communicate and promote our discount schemes to the health service, carer workforce and to unpaid carers, so that everyone who deserves to can benefit.

2.

Government to establish an effective system with which to verify carers and the wider health workforce.

Promoting and endorsing discount schemes

As the nation recovers from the worst public health crisis for generations, now is the time to properly thank and reward health and care workers for all they do for us.

We are eager to increase wider awareness of discount schemes and cashback cards. These platforms would greatly benefit from endorsement and promotion so that even more potential members can join and enjoy the financial benefits that these services deliver.

Therefore, we are calling on policymakers, NHS trusts, and social care bodies to endorse and publicly promote these platforms to the health service and carer workforce community. This can happen immediately and, crucially, at no cost to the taxpayer.

Our schemes provide government and social care providers with a zero-cost means to say thank you to health workers and carers, whilst helping retailers to show their gratitude in a tried and tested model of support.

Where our schemes are already being actively promoted, we have seen an increase in membership in those areas. At the moment we work with 208 trusts and other organisations within the NHS, who either promote our platforms to their employees through referrals or our outreach programme, where we distribute communications to individual trusts to then share among staff.

We know that this solution works, and so we are keen to support the government, NHS trusts, and social care bodies to show their commitment to these workforces.





Carer verification

Our recommendations

At present, there is no established process for identifying social care workers. This is because the workforce is disparate and so, unfortunately, many deserving carers cannot benefit from the same range of offers available to health service workers.

While we have over 138,000 health workers signed up to our cashback card, we only have 3,500 carers using this service at present.

We have developed a solution to this problem by creating unique, single-access codes that can be sent out in batches to stakeholders that are able to verify the carer community, including care providers, local authorities, and the Department for Work and Pensions. The recipient would then simply need to use the code to sign up to the cashback card so they can access our full range of discounts and savings.

We have already started to engage with The Department for Health and Social Care officials to explore how to establish this system, but we would welcome further support to ensure that the codes reach the wider social care sector so that everyone eligible can benefit.

This approach has proven successful in Wales, where we have been working closely with Social Care Wales to successfully offer additional benefits to social care workers in Wales and expand our support in the sector.

Conclusion

Discount schemes play an important role in rewarding health and social care workers for the vital work that they do in keeping us all safe and healthy.

Using our platforms, Network's members can save up to £2,500 each year on their everyday essentials just by using our platforms to purchase their goods. Other schemes offer similar benefits to these key workers.

Significantly, these schemes have the huge potential to support the government's laudable ambition of recognising, recruiting, and retaining this important workforce.

Given the contribution made by these key workers throughout the pandemic, this has never been more important.

However, in order to untap the potential of discount schemes, policymakers and NHS providers must do more to promote them to health workers and carers, while the government must establish an effective system to verify carers.

Every key worker that deserves to benefit from this support must be able to do so. The time to act is now.

Give at work?



network™

Win at life.



www.joinnetwork.com