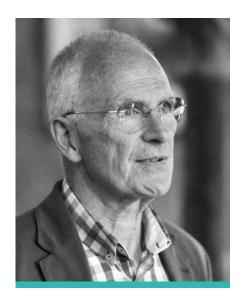


Executive summary



Please read this report and take a few moments to reflect on the real and personal impact of its findings on the lives of tens of thousands of nursing professionals living, working and caring for others in our communities every day.

Over two million people are working, or retired from, the provision of selfless care as nurses, midwives and healthcare assistants. At any time there are some who face personal crisis and many thousands more who are more dangerously close to personal crisis than it is reasonable to expect in a modern compassionate society.

Cavell Nurses' Trust is there for them at these times but, even though the number of people asking for our help has more than doubled over the last two years, this report shows clearly that there has never been a greater need for our assistance.

Not only are we #HereForNurses when needed but it is clear that a growing number of organisations share our concern.

By joining our 'Working with' membership programme organisations are helping us to create a safety net for UK nurses as well as clearly demonstrating how much they value the nursing professionals we all rely on.

Messages in this report like '77% of nursing professionals are unprepared for a sudden financial crisis" or "half of all nurses say they have £500 or less to survive on in a crisis" are not just statistics. Each number is made up of real issues personally experienced by real people, in their everyday lives.

If, like me, you believe that those who care for us at the beginning, middle and ends of our lives with such compassion should also have support when they need it most, then come and talk to Cavell Nurses" Trust.

Simon Knighton Chair, Cavell Nurses' Trust

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By joining our *Working with* membership programme organisations are helping us to create a safety net for UK nurses as well as clearly demonstrating how much they value the nursing professionals we all rely on."









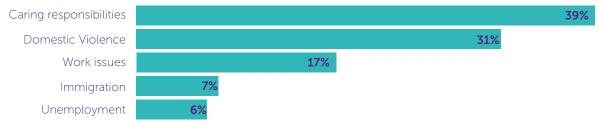


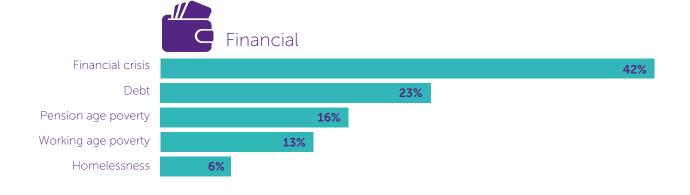


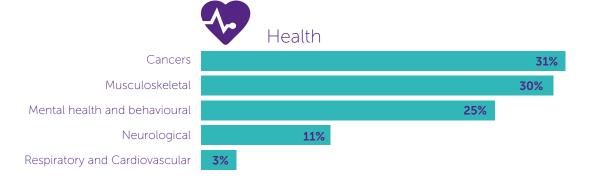


What issues are the nurses we help facing?

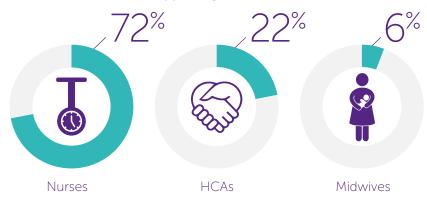








Who is Cavell Nurses' Trust supporting?



The latest survey

We spoke to 1,149 nursing professionals to find out how prepared they are for a financial crisis and to understand what the impact for them might be.

Here's what they told us.



Finance

How prepared for financial crisis are our nursing professionals?

77% of nursing professionals are unprepared for a financial crisis.*

Savings



of nurses, midwives and HCAs report having less than less than £6,500 in household wealth, which is the average UK household wealth. This includes bank accounts, ISAs or savings products, in stocks or shares and informal savings (money in the jar etc). †

50% say they have £500 or less to survive on in a financial emergency.†

This shows a nurse may have less financial reserves when a crisis occurs so aren't able to absorb the financial impact of a crisis so easily.

Household income and children[†]



of nurses are the primary earner for their household. This has increased from 48% in since 2007.[‡]

This means more households are dependent on nursing professional wages and would likely mean that nursing professionals are increasingly less prepared to weather a financial crisis.

When we consider that 38% of the people of working age we helped since November 2016 had dependants in their household, the impact of a financial crisis on children is very significant indeed.

- * Cavell Nurses' Trust's Nursing Professionals Survey, Summer 2018
- † ONS (2018) https://bit.ly/2MRIQBX
- † The Royal College of Nursing's Employment Survey 2017. www.rcn.org.uk/professional-development/publications/pdf-007076
- ¶ Cavell Nurses' Trust Impact data. More data available on request.



I just can't thank you enough! It is really helping my recovery."



Employment

Would a nurse speak to their employer?

We'd all agree that an engaging and open relationship between an employer and its staff is vital.

Our experience tells us that many employers believe their staff would speak to them if they were struggling financially.

Sadly, the data doesn't back this up. Just 12% would be likely to speak to their employer if they were facing a financial crisis. Only 3% said they were 'Very Likely' to do so.

This means an independent avenue of support for nursing professionals is essential.

Feeling valued



of nursing professionals would feel more valued if their employer helped Cavell Nurses' Trust build a long term safety net to help them when they have a crisis.





I can only say if it was not for this service, I would be foodless and

homeless by now."

Financial crisis and employers

What are the impacts of financial worries on a nurse's work?

found it difficult to concentrate*

lost sleep

spent time in work dealing with money problems

were considering leaving their job*



^{*} The Royal College of Nursing's Employment Survey 2017



Without the generous support of Cavell Nurses' Trust, I would most definitely have ended up losing my home. I can't thank you enough."



34%

struggled with keeping their home safe, warm and in a good state of repair.



29%

struggled with the cost of caring for loved ones, young and old.



36%

struggled with the cost of working (commuting etc).



59%

struggled with the cost of leisure time or hobbies.



22%

struggled with ill health reducing their earnings from work.



9%

had resorted to using a food bank.



38%

struggled with the cost of food.

Just

19%

didn't struggle with any of these issues.



So that's the problem.

Here's how you can be part of the solution.

We regularly speak to the nursing professionals we help and here is what they tell us.



agreed that the help they received positively affected their physical health.



97%

agreed that they help they received positively affected their mental health.



agreed that the help they received positively affected their ability to do their job.



would recommend Cavell Nurses' Trust to a friend or colleague.





STEPHEN
COLLMAN
Chief Operating Officer
at Worcestershire Health
and Care NHS Trust



We are delighted to be working with Cavell Nurses' Trust and to be part of its 'Working with' membership programme.

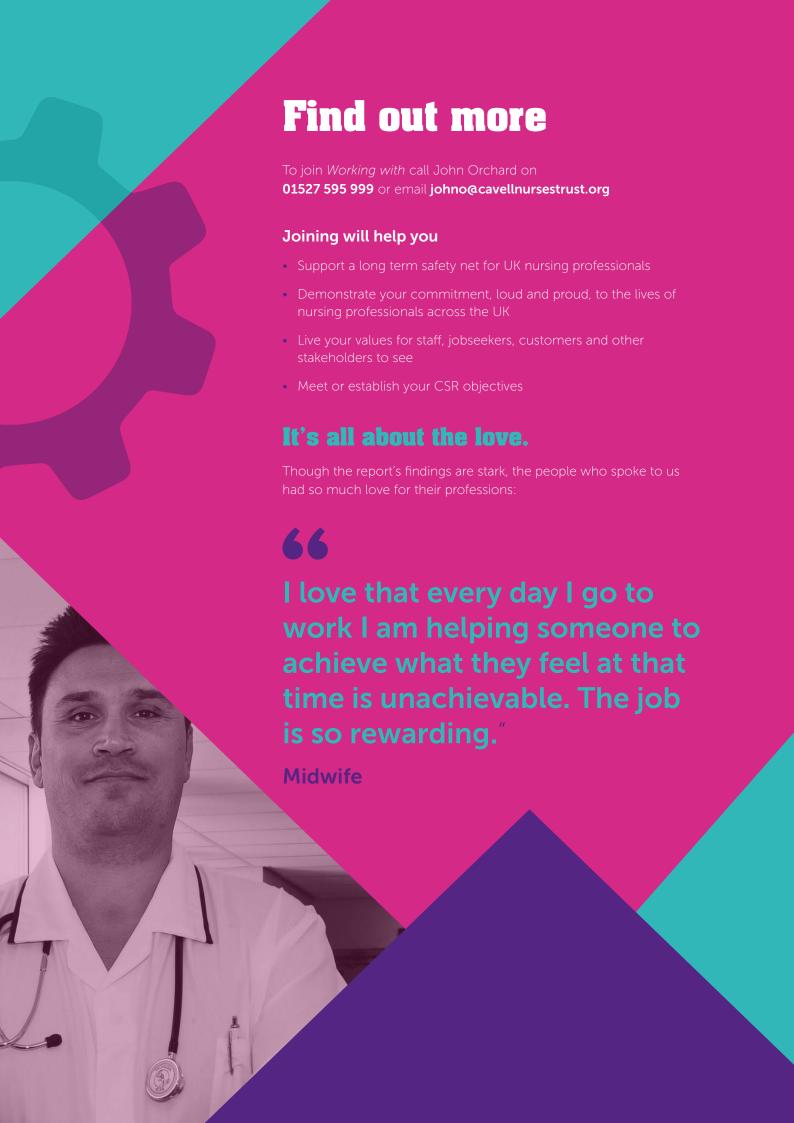
It is vital our workforce have the help they need to be able to provide the very best care day in day out, and the work of Cavell Nurses' Trust really compliments our own Trust's values when it comes to supporting staff."



Membership benefits

- 1. A dedicated engagement officer to help you make the most of your membership
- 2. Bespoke 'Working with 'branding for your site footer and communications
- 3. Content pack for social media, email, PR and intranet including video content
- **4.** Action pack materials to help your staff and stakeholders access support when they need us most
- 5. Invitations for Cavell Nurses' Trust events such as the Care & Cake Garden Party
- 6. Improved knowledge of nursing hardship through early access to reports and campaigns and opportunities to collaboration on research, marketing and communications
- 7. Pride of place on the Cavell Nurses' Trust website and impact report

www.cavellnursestrust.org/campaign/working-with



66

Each day is different.
Each patient brings individual challenges. I love to care and have retired once and come back."

HCA



I love the service to mankind."

Nurse



I work with an amazing group of staff, who one Christmas filled my locker with gifts for my son as I was struggling. Being a nurse is more than a job, for me it gives me a true sense of belonging and I couldn't change that for anything." Nurse



I enjoy my job and have been a nurse since 1980. I could not imagine doing any other job. It has been rewarding, hard work and I have learnt so much and still learning at 59."

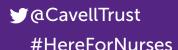
Nurse

Acknowledgements

Cavell Nurses' Trust is indebted to the nursing professionals who got involved with this report and told us about their lives.

Thank you also to:

- Lord Russell of Liverpool, Cavell Nurses' Trust Patron.
- Steve Ford and the team at Nursing Times.
- Rachael McIlroy and The Royal College of Nursing.
- Michael Rizzo, Roger Smith and Gueorguie Vassilev at The Office for National Statistics.



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Cavell Nurses' Trust is a registered charity in England & Wales (1160148) and Scotland (SC041453).



