



Transcript for S15, E4 – The impact of financial confidence on organisational wellbeing with Heidi Allan

Intro: Welcome to the future of internal communication podcast. I'm Jen Sproul, CEO of the Institute of Internal Communication.

Since we launched this series in 2021, the world of work has been disrupted by event after event. A pandemic, geopolitics, AI, extreme weather events, remote and hybrid working, generational shifts, inclusion, diversity - the entire nature of how we work needs transformation.

This podcast explores opportunities for internal communication in the future of work. Internal comms is a critical function that helps organisations achieve lasting change, building trust and relationship between people, in pursuit of shared goals.

Please, join me, Dominic Walters and Cat Barnard as we dissect what this means for internal communication.

With relentless change the new norm, it's time to reimagine our profession.

Cat Barnard (01:04)

Hello and welcome to a new episode of the Future of Internal Communication podcast. I'm Cat Barnard, as ever joined by Dom Walters and Jen Sproul. And I think we're gonna have a really interesting conversation today. I think it's possibly an understatement to say that 2026 so far feels like it's been about 400,000 days long. It has launched, January started with all manner of unexpected chaos, events in South America, ongoing events in the Middle East, rising international tensions and frictions, land grabs, resource grabs, it's hard really for any of us to know which way is up. And I think that all has a knock on effect to economic confidence and the labour market and job stability and all manner of other anxieties. So today I am really pleased that we're able to talk about financial wellbeing and the impact of financial confidence on organisational performance and to join us, we have an expert in this area. We are joined by the head of financial wellbeing at pension and actuarial firm, LCP, Heidi Allen. Welcome, Heidi.

Heidi (02:34)

Hi, it's really nice to be here. Thanks for inviting me.



Cat Barnard (02:37)

Brilliant. I'm just going to give listeners a tiny bit of background about you, Heidi, and then we'll kick into what I think is going to be a very lively and animated conversation. So you've been in the pension and employee benefits industry since the early nineties. So you've been looking at progressive change over the course of three decades, and you've worked with organisations from both a consulting and provider perspective. In the last decade, you have produced and authored a number of thought leadership papers on many facets of employee wellbeing. And today your work involves helping businesses understand their workforce and the challenges that they are likely facing from a financial perspective, supporting those businesses and helping provide a valued, engaging and well-communicated benefits package.

So you will have seen so much change in sidestep, I guess, with the way in which the wider economic landscape has ebbed and flowed over the last 30 years. And I hope you're not in disagreement with the way that I introduced 2026. Just thinking about your work in 2026, what do you think are the largest threats to financial confidence and capability amongst people of working age?

Heidi (04:11)

So thanks for that introduction. It's quite a scary prospect to think I've been doing this for that amount of time, because I don't feel like I have in some regards, but in other regards, it feels like it's kind of been a lifetime passion. In terms of largest threats, I think that's a really interesting question. It kind of boils down to sort of three key areas, and they're all actually intrinsically linked with each other. I think one of the biggest threats is the denial when people are starting to feel a little bit uncomfortable or a little bit out of control and by not seeking help soon enough or not recognising those pivotal moments that are starting to have them spiral into financial difficulty actually that is that's a real big challenge.

One of the reasons for that is linked to stigma around asking for help. So internally recognising when someone's feeling a little bit sort of vulnerable or a bit worried or concerned and then not being able to put the hand up or sort of put the head above the parapet and say, actually, I'm feeling a little bit uncertain about this and actually asking for help and support. That then is sort of really directly linked to the third threat and that is around information overload. So we're at a point now where there is so much information out there. We have a generation who are turning to social media, TikTok, Instagram, for example, as a source of information. Then we've got the onset of artificial intelligence and surfacing that information. So actually what we're finding is people are turning to those areas because there is no human interaction so that reduces that stigma barrier but actually what that does is that leads them open to the potential for misinformation or giving them



information that is meaning that they take action or they seek solace in products or services that maybe might not necessarily be the most suitable. So I think I do completely agree with sort of the challenges and how you've summed up the start to 2026 and I think we've got some real challenges but we've also got some really good opportunities to help and support people as well.

Cat Barnard (06:28)

I think it's really interesting. We are living in a culture that is so deeply influenced and shaped by capitalism and mass consumption. When you talked about the first piece, which is denial, that really struck home to me. must be so incredibly difficult for anybody to admit that their spending or their debt level is getting uncomfortable when the pervasive culture in which we are immersed day in, day out celebrates mass consumption, expenditure having the right car, the right phone, the right clothes, the right holiday, the right postcode, the right schooling for your kids, even down to, which is one of my personal bug bears that we won't go into great detail on, but you know, pet care, when did our pets become surrogate babies and the amount of money that people spend on on their furry creatures, in this day and age, everything is an invitation for spending money. And I think if you literally can't keep up with the proverbial Joneses, it must be incredibly difficult to arrive at a point of truthfulness with yourself where you can say, I can't afford this.

Heidi (07:57)

Yeah, absolutely. And if you think about where things have come from and where we are currently, and people often talk about sort of that social media perception and about putting filters on photographs so that you've got the perfect complexion or the perfect hairstyle or you've got the perfect body and sort of tweaks and tucks here and there in terms of using filters on your on your photos. Actually, what we're finding is people are doing the same thing with their financial health and their physical health as well. And to a certain degree to their mental health as well. They're kind of putting a filter on thinking if I don't outwardly show it and I show the perception that everything's OK, then actually what does is that has a really significantly detrimental effect to somebody's mental health because it's not long-term sustainable and that's one of the reasons why physical health, mental health and financial health are so intrinsically linked with each other.

Dominic Walters (08:54)

I find this whole thing fascinating because I've got three daughters in their twenties and we have lots of debates and discussions about debt and they do seem to have a very different view from my generation that was brought up in the 80s, 70s and 80s about debt. So it'd be really interesting to understand, I guess, look at the negative for a moment. What are some



of the most shocking discoveries that your research at LCP has shown about financial wellbeing? What are we up against, I guess?

Heidi (09:20)

So, yeah, so actually one of the misconceptions is people always say to me, surely sort of worrying about money is an issue either for the youngsters just starting out. Well, yes, that is true. For those on lower incomes, surely those are the ones that are struggling the most. But actually, that's not the case. It might surprise you and anyone that's read any of the research that I've put out into the public domain might be surprised to think that it's actually those earning between 70,000 and 100,000 pounds that are the most financially struggling. So there's a number of reasons for that. We've got the perception and the stigma that we spoke about earlier. And Cat, as you mentioned briefly a moment ago as well, it's around people in the workplace. If they are in managerial positions, which at that salary level they're highly likely to be, and they are managing teams, they're responsible for budgets, some industries they might have a profit and loss line that they're responsible for as well.

How can they in all honesty put their hand up and say, I'm struggling financially or I'm struggling with my personal life when there's an expectation that they're good with these things. There was a thing that I used to talk about saying seniority doesn't necessarily mean I'm good with money. And there's a lot of truth in that. So I think that's definitely something that would shock a lot of people. As I say, there's a number of reasons for that. Generally, most of the time, if somebody's in financial difficulty, especially when they're a little bit more financially mature, it could be circumstances outside of their control. Often it is more so than poor behaviors. It could be a relationship breakdown. It could be cost of living.

That's been a huge issue for so many people and was the catalyst for a lot of people struggling with their financial health. But also more mainstream, we've seen a number of youngsters. So young adults really struggling to get on the property ladder. So a lot of them are staying in the family home with parents for a lot longer than traditionally would have been, as you mentioned, Dom, back in the 70s and 80s. It's a very different life experience to what we're experiencing now. So that's added further financial complexity. A lot of time, the youngsters are looking to bank of Mum and Dad to help with the deposits to get them on the property ladder and all of those kind of things. So we've also got the loss of things like child benefit for people earning in those higher brackets as well.

And then when people are running over a hundred thousand pound, obviously we've got tax issues with losing things like the personal allowance, which can also have a significant impact. So that particular group is really struggling. They've got the highest levels of borrowing, the lowest levels of saving, the highest levels of things like payday lender use and buy now pay later.



But it's really, really difficult for them to be able to say, hold on a minute, I'm really struggling and I need some help and support here. And as I mentioned, it's often not through bad behaviors, it's often through circumstances. The other element which I wanted to touch on in terms of most shocking discoveries is actually looking at some of the diverse groups within the workplace. Now, it might surprise you or might not that around half of UK employees, so 49 % from our latest research said they didn't feel confident dealing with their everyday finances. So again, that may or may not surprise people in your audience depending on their own experiences. But actually when we overlay some of the diversification onto that, so for example, people with physical disabilities or visual or hearing impairments, that actually jumps up to over 60 % of people that say they don't feel financially confident because they're not receiving information or they're not able to participate in the same way that traditional communication methods have allowed in the past. But the biggest standout for me are those with neurodiverse needs because that figure jumps up to three in four. So **73 % of people with neurodiverse needs say they don't feel confident in dealing with their everyday finances.** It might also surprise you to know that from our latest survey of over 10,000 UK employees conducted in the previous year, one in three identified as being neurodiverse or having an additional communication complexity. I can pretty much guarantee the vast majority of people listening haven't considered to the depth and breadth that they probably could the communication channels that they use and how they articulate benefits, salary, support services, etc. to people in their organisations.

Dominic Walters (14:33)

So just picking up on that, we often think that it's young people that need the help. Because all the reasons that Cat and you talked about a few moments ago, Heidi, and that's true. But in some ways, from what you're saying, it may not be those people who want to focus most attention on them. Because, again, my limited experience, my three daughters, but they seem to have quite a sanguine view of debt. Maybe because they've been brought up with student loans. So, my eldest has come out with 30, 40 thousand pounds with the debt, probably more.

Every time they see headlines it's about organisations, companies, well countries in debt. Going back to what Cat was saying, we are used now to massive debts related to GDP of countries. But what's interesting, you're talking about people in big jobs often who are feeling squeezed, who have responsibility for having conversations with their own teams. And I think often we ignore that. That was really interesting to hear you say that, people we think they must be doing all right. And that income bracket you spoke about, it wasn't long ago that I remember John O'Donnell when he was Shadow Chancellor saying, 70 grand and above and you're rich. And in brackets, and you're fair game for tax.



But now we're saying, actually, that's not necessarily the case and they're struggling and we don't necessarily recognise that. So how have you seen organisations tackle that, where they have, how have they addressed that? Because it's a prickly subject to talk about, I imagine.

Heidi (15:53)

Definitely, and it's a really interesting one as well. And I'll just give you a scenario just to kind of bring this to life a little bit more for you as well. If you think about somebody who is struggling with money and potentially on the lower end of the earnings spectrum, they will be able to tell you how much a loaf of bread cost in a number of different supermarkets. They will be able to tell you how much a pint of milk cost. They will be able to tell you how much they spend and break that down between all of the different facets of their grocery spending. Historically, somebody pre-COVID, pre-cost of living challenges in that higher income bracket will just say to you, well, I spend X amount on shopping a week, a month, et cetera. They won't know the minutiae of the detail that sits underneath that because they've never had to. But actually, with all of these rising costs, with the utilities going up, generally tend to be in properties that are maybe slightly more expensive, not ridiculously expensive, but sort of on that next rung of the ladder. But where that where the youngsters and those new to property individuals are who are entering the property market, they're really struggling. And historically, the chain of sort of property purchase was you started with your basic one or two bed flat, then you bought maybe like a one or two bed little mid-terraced house, then you moved up maybe into a two or three bed semi-detached, then you moved up into a three or four bed detached property. That's not happening.

So those individuals who are in those three and four bed semi-detached and detached properties, so I'm not talking million pound mansions, the buyers just aren't there. So they don't have the ability to be able to sell that property and to be able to downsize, to be able to move to a cheaper area. So they're kind of stuck.

And one of the reasons why I think, and again, I'm going to be slightly controversial here, but to answer your second part of that question, Dom, I think one of the reasons why this has become more mainstream for employer conversations is because for the first time, those people in management positions, those decision makers in organisations are feeling the pinch personally.

And if they're feeling the pinch and they're asking themselves, this is happening, this is my new reality, what can I do? They're then starting to think, well, if I'm struggling through no fault of my own, then actually, what are other people in my organisation feeling? And I think that's one of the reasons why we're seeing this become a more mainstream conversation, and rightly so. But I think it's definitely a huge challenge, but also a real good opportunity and a lot of clients and a lot of companies who I talk to on an ongoing basis. For many of them, it's not about putting in new benefits or new fancy support services. It's about re-



communicating the benefits and the support that's already available within the company with some education to enable people in the organisation to really understand what benefits and support are there already in place and like I mentioned and that was one of the reasons for mentioning those different groups who need communication in a slightly more conventional way or in a slightly different way to they've historically received it.

Actually, there's a real quick, easy win here. **Think about what you're communicating and how you're communicating it and make sure that individuals in your organisation know what benefits are there, know when and how to use them and are able to access them in a timely fashion when they've got that point of crisis or even before that point of crisis arises.** Does that make sense?

Cat Barnard (19:48)

Yeah, definitely. I just want to jump in really quickly because it's just reminded me of a really pithy phrase that I heard in a newsletter last week. I think everything that you're pointing to, Heidi, was encapsulated by this Future of Work analyst who I track, Eliza Philby. She wrote about the erosion of the middle class dream and I think that's it in a nutshell, isn't it? That hardship is climbing up the ladder in a way that was never anticipated and there's lots of economic reasons for that but it's going to be amplified by the impact that AI has on jobs also because the kind of jobs that are going to be most impacted by generative AI and AI are the jobs that would have previously fallen under the scope of middle class middle income jobs so it's another layer but I'm going to hand over to Jen because I know you've got lots to say

Jennifer Sproul (20:58)

Yes. Hopefully. Heidi, thank you. And as you were talking about that middle-class piece, I'm like, that makes so much sense as you say, the narrative and the rhetoric that we consume is so much about the younger generation. We're missing this other part of it because that kind of populates the media dominance as more of a topic.

But also as well as you were talking, it's making me think about, how do we think about financial education as organisations and we do, and I wonder if some of that is so, that fear, you talked about denial and that stigma, right? And I wonder how much of that is also deep rooted in the culture of organisations and the culture of employment, as in we are not allowed to discuss salaries. It's baked into you as an employee that money and earnings are not a topic of conversation. We don't share it, your bosses don't like it, people don't like it. So you've got that kind of, core sort of, that core kind of learning, I guess, it's really, well, it's certainly in my generation that we don't talk about money at work, right? It's very private. So you've got this issue. You've also got this other issue that people don't feel psychologically safe if they do want to talk about it in the organisation to do that space. So



with those kind of things in mind, we sort of put all of our, I guess, communication of these sorts of things much more in the kind of benefits sphere of kind of, you see we've got discounts for supermarkets or cinema tickets or all these things, because that feels, it doesn't go to the hard stuff, right? We keep the hard stuff separate. We don't talk about that. And I wonder is how as employers when we're thinking about our responsibility for financial education and that can be to understand how to manage your money, what that looks like, what is a how you self budget or here's the resources that we would recommend being a trusted source of information but also that place of having I guess a private one-to-one where you can speak about your personal situation in a safe environment. I guess what do you think how do employers move when that's so embedded to have better what does good financial education look like from an employer with all of those constraints and all of those considerations and how do we create that good financial education because I think that people want it there's a real barrier there.

Heidi (23:14)

Yeah absolutely and there's a few really good points there so this answer might be a little long. That's fine. So I think one of the first things that you mentioned obviously was around that we don't talk about money at work in terms of sort of what we earn and bonuses and all of that sort of thing.

Jennifer Sproul (23:23)

Go for it, my question was long.

Heidi (23:38)

And I don't necessarily think we should talk about things in that granular detail because in organisations where they have performance related pay, that can actually be a catalyst for conflict. But when we say talk about money, there are lots of different ways you can talk about money without divulging personal information. So the main thing really is sort of when we say talk about money, it's not my name's Heidi, I own X I own a home and it's worth this amount of money, my bills each month are this. That in reality that's never gonna happen and I would never want us to get to a position where we were that open and transparent. But actually when we think about talking about money, it's more around things like I've got a goal, and I'm really saving really hard for it, is there any additional overtime because I've got this thing that I really want to achieve? It could be that somebody struggling with a big goal and actually they might want to have a conversation to say actually how can I break that down? Well let's break that big goal, let's say for example it might be we want to get married and you've got a budget for the wedding. Actually breaking that down instead of having let's say hypothetically I'm plucking fingers out the air



£20,000 for the wedding, that is really really difficult to achieve and actually from a psychological perspective that is a really big goal and a really big mountain but if you break that down and you say right so my first goal is I want a thousand pound to secure the venue that's my goal for now right okay so when I achieve that goal brilliant let's put a tick next to that my next goal is I need 500 pounds to cover flowers for example that's your next goal.

Then once you've achieved that, you move on and so on, so forth. So it's about breaking down those big ticket items into smaller, manageable chunks. And if you think about it, we do that in the workplace already. And that is already a conversation that individuals have with their team managers, or they should have with good team managers, ongoing. We don't think about we think about career progression, for example, and there'll be a list of skills and things that we need to achieve. And we take those one or two at a time. So actually being able to demonstrate good behaviours in work can actually help good behaviours outside of work in much the same way.

So I don't want people to think when we say financial education, talk about money, et cetera, for them to think that way. Let's be realistic. That's a really good strategy that we have in work already that can easily be adapted. And that's not too far of a stretch for a team manager to say, well, you could take some of these things that you're learning, some of these skills and apply them in your personal life and to be able to have those conversations.

The other element is around education. Again, let's be realistic here. If you put financial education on in the workplace and you call the session, budget in and managing money or debt and finances, with the greatest respect, you're not going to get people through the door. Your take up is going to be really low. If you think about that session and you call it good behaviors to make your pay go further or top tips to help your pay work more effectively for you. It's the same content, but you're far more likely to get people through the door. So it's about phrasing things in a positive way so that you're naturally removing the stigma and you're naturally saying we understand that you've got issues and challenges inside of work and outside of work and what we're here to do is support you as an individual. It might really surprise you and I'm going to chuck a couple of stats your way but **52%, so over half of those that we surveyed, again 10,000 employees every year, 52 % said financial pressure directly impacts their job performance.**

So if your listeners ever wanted a stat to say, why should I listen? Why should I sort of take this seriously? Then that for me is the stat. And what will really surprise you is again, I've been doing this for a number of years. That stat is on the rise. So back in 2020, so we're talking six years ago, that was 31%. So less than one in three. We're now at over half.

Even from last year to this year, it's jumped from 47 % to 52%. So this is something that's not going away. So anything that can be done to aid those conversations in a really meaningful way is actually going to be really welcomed. And again, 58 % of individuals said that they felt financial education in the workplace would positively impact their overall wellbeing.



63 % so almost two in three said financial education would help them with their future financial planning and their retirement planning.

And 60%, sort of three in five, said that they felt financial education in the workplace had or would positively impact company culture. So people are saying, we want this help and support, we need it. It's impacting my personal life and my ability to perform at work and actually is the place where people get the vast majority of their income and the vast majority of their protection and benefits, would that not be the place that people would expect to get the vast majority of their trusted information?

Jennifer Sproul (29:34)

I think it's so stark when you put it in that context of those percentages and its impact on performance and the business and why actually by doing this it can help in so many other areas and going back to your other point at the very beginning as well in terms of those risk areas and that third one being information overload, right?

And we're seeing obviously we talked about this a little bit off air as well, the rise of the side hustle, because we're looking for more ways to supplement our income or we're not sure what that will mean or how to go about that and where that leads us into the future. So I find that really stark that you say that 52 % of people are saying financial pressure affects their job performance and they want financial education.

And with that as well, guess my question being back to that information overload point being around, I totally take on your point that we don't want to have, we can't make talking about salaries and personal finances a new behaviour, that would lead to many, many other conflicts. But we can look at putting together programmes through that positive language to help people feel there's a space for it. But do think with financial education as well, employers have a better responsibility to just provide access to trusted resources about where they can go off independently to seek advice, whether that's a session with the pension provider or a trusted session with these are kind of the things that are going on. So they can kind of link in that good piece so they can rather than feel like they have to lean into TikTok or Instagram for financial platforms and advice that we could give them another route to play that trusted role? Do you think that's something that we can build into financial education?

Heidi (31:15)

Yeah, absolutely. And I just want to chuck in a stat, just as you mentioned about sort of side hustles. And again, in the last piece of research that I did last year, it might surprise you that



42%, so two in five, said that they were actively seeking additional employment to supplement their financial circumstances. So this, and that was across the board as well.

So it's definitely something that is becoming more paramount. But in terms of sort of the trusted sources of information, I think that there's a couple of things here. And the first really is for your listeners to err on the side of caution. And the reason I say that is because pretty much I can imagine nine out of ten of the providers that your listeners have that provide benefits and workplace benefits say they have financial education but actually it's either information that's already in the public domain so the money helper content for example is a great source of help and support and a great source of content but that is readily available through a lot of financial product providers. And the second element is where it is generated by that product provider we run the risk of that information being product specific and leading people to an end product. So we need that information because people need to understand the products and understand the services and understand when and how they're suitable and when and how they're not suitable. But financial education should be that. It should be education, non-product, non-service, non-biased, purely educational to build knowledge and understanding. If it is talking about product specific then that's product promotion and the two very different things. So when it comes to information overload and I think probably a lot of your listeners may fall into the category of having multiple providers that provide education that actually can increase that information overload. And it's really difficult for organisations to really understand who takes the lead voice. And that's a piece of work that organisations probably should think about in terms of the information flow and what the employee journey looks like. But it's definitely something that organisations are taking more seriously, which is really encouraging.

Cat Barnard (33:51)

Such a lot in this conversation, isn't there? I was thinking about the side hustle and just wanted to corroborate because that data point that you just mentioned definitely also plays out in the desk research that we undertake to deliver the monthly IC Trends report for the IOLC. There's definitely a normalisation of side hustling. So one angle is needs must and another angle is it's just becoming entirely normalised and and part of the status quo particularly for segments of the workforce that may be more influenced by social media and so on. So I think we're only going to see that rise and as organisations have to lean into more precarious operating environments, I think we're going to see an uptick in what we've been calling the on-demand element of the labour market. And so if we see an increase in the number of people working on a consultant non-permanent basis or a fractional basis or a part-time basis or whatever those elements will be, then I think if I was going to go bold I would say we might have peaked out now at full-time permanent employment and we might be looking at new ways, new norms around gaining access to a sustainable income and I think it is going to be multi-faceted. In a little bit like, we've seen Emma Gannon, you



know, she's published a book called the multi-hyphenate method. So I think these ideas are very different careers to what we've known in the past that is going to go mainstream but there's such a lot here that an internal communicator could get their teeth stuck into. And as we always know and say, a large part of the IC remit is to provide clarity. So trying to kind of bring this back into something that is actionable for listeners, what top advice would you give to internal communicators? Heidi, how can internal communication really play its part here.

Heidi (36:25)

Yeah, so I agree we could talk for ages on all of these things, portfolio careers, education, the role of the labour market? What does the future look like? I think, sort of to your point of bringing it back, I think it boils down to a couple of really simple things just to get people started. **I would say understand your employees is the first one. So organisations have a wealth of data available both from their payroll, but also from benefit providers. So actually really use that data to understand what benefits people are using.**

Are those benefits fit for purpose, that whole lead voice, how do all of those benefits fit together and really ensuring that the communications are broken down into cohorts so that people are really receiving the messages that are going to relate to them the most and just really just really it boils down to understanding your people. It is as simple as that.

Understanding who they are, what they need, what you've got that's there to support, identify any gaps and make sure that people know what's there and know how and when to use it and know where to go for support if things start to get a little bit difficult for people.

Dominic Walters (37:43)

Heidi, as you're saying that, this must put a great onus upon local line managers, team leaders, I guess, because you've said about helping people understand what benefits are available. Well, in order to do that properly, you need to understand the circumstances of the people you're having a conversation with. You've spoken about understanding their needs. You've spoken about almost tailoring communication about financial aspects to the individual. So I guess this puts quite a big onus upon the leader. And it'd be interesting to know what you've seen organisations do to equip those leaders to have those conversations. Going back to what Jen and Cat have been saying as well, it's not an easy topic to have a conversation about really. So how do you set the parameters and how do you ask the right questions? There are about 30 questions in one there, sorry.



Heidi (38:27)

That's okay. So I actually wouldn't say that it all falls on the shoulders of the team manager. Actually, a lot of this is centralised. So the communication can be tailored and segmented based on different cohorts within an organisation. The understanding what support and products and services are being used from the benefit package. Again, that's a centralised function. But you're right, the team leaders do have a role. And we spoke earlier on about about having those healthy conversations and about using workplace scenarios to support outside of work conversations. But I think probably the biggest thing that I've seen as a success when it comes to utilising that sort line manager role is actually line manager training. And I'm not talking about like really in depth, we're not going to turn them into financial advisors and financial guiders. That's not their role. That's not what they're there for but **actually equipping them to be able to spot when someone's acting out of character, to be able to spot when somebody's displaying signs of stress or anxiety.** That could be work related or personal related. They actually are quite intrinsically linked with each other. But also enabling those managers to sign, post help and support. So we wouldn't want them to open up the conversation as such unless they were, let's say if they were a mental health first data, for example, that's a very different skill set. But generally, making sure that the line managers understand the benefits, understand the role of HR and understand the support that's available and to enable them to be able to **signpost people to the right person in HR or to the right product or service** is definitely where I see the role of team leaders firmly sitting in all of this.

Dominic Walters (40.17)

And that makes huge sense, so bit of understanding but also being able to ask the right questions and knowing when to stop I suppose and that must also give line managers huge confidence that when they're going to have these conversations. Heidi thank you very much, it's been an immensely helpful conversation. We've huge amounts of areas that will help communicators get even better at helping people understand the finances and getting support and help around it. You've also helped me personally because actually my middle daughter is coming to live at home again at the end of this week and one of the things she wants to do is to talk about sorting her finances out so you've given me a framework for that. So for all of that thank you so much for joining us. It's been a fantastic conversation. Thanks so much indeed.

Heidi (40:57)

My pleasure and as I say, if I can help and support in any way, shape or form, or you want me to sort of join any future episodes exploring any of these in more detail, then I'm very happy. I could talk for ages on all of these subjects. I'm just really passionate about getting word out and making sure that we can, we can build people's confidence. I use a really



simple metric, which probably feels really nice to end on. that is **knowledge builds confidence, confidence builds capability and capability builds resilience** and I think that's a really simple mantra that we can all take forward.

Jennifer Sproul (41:31)

Love that.

Cat Barnard (45:32)

Thank you, that is amazing and I will make sure that your resources, particularly your reports, are included in the show notes for this episode so that listeners can download and reflect at their leisure. Thanks ever so much.

Heidi (41:47)

Perfect, sounds good.