

**Guy's &  
St Thomas'  
Charity  
&...**

## **Invitation to tender:**

**Evaluation of Staff Financial Wellbeing Support at  
Guy's and St Thomas' NHS Foundation Trust**



## Introduction

A partnership between Guy's & St Thomas' Charity and Guy's and St Thomas' NHS Foundation Trust (GSTT) is piloting an innovative financial well-being support project targeted at staff working in salary bands one to four as defined by the NHS Agenda for change (see [this link](#) for more detail<sup>1</sup>). The aim of the programme is to improve health and wellbeing outcomes of GSTT staff by providing money and debt advice to avert financial stress and crisis and subsequently reduce levels of stress and anxiety. Based on previous studies<sup>2 3</sup>, it is expected that improved health and wellbeing outcomes for staff will improve staff retention and recruitment and result in better health outcomes for patients.

We are seeking an evaluation partner to evaluate one element of the financial wellbeing programme, a 12-month pilot of an on-site and virtual money and debt advice service for GSTT staff.

We want the evaluation to:

- ◆ understand the impact of the project on health and wellbeing outcomes for staff, health outcomes for patients, and staff retention and recruitment; and
- ◆ provide insight into the effectiveness of this new on-site model aimed at supporting staff in bands one to four (but open to all GSTT staff).

## The Partnership

**Guy's and St Thomas' NHS Foundation Trust (GSTT, or 'the Trust')** is a large Foundation Trust, based in South-East London. The Trust provides acute and community services and is made up of two teaching hospitals, St Thomas' Hospital and Guy's Hospital, as well as Evelina London Children's Hospital, and both adult and children's community services in Lambeth and Southwark as well as Royal Brompton and Harefield Hospitals which merged with GSTT in 2021.

**Guy's & St Thomas' Charity (GSTC, or 'the Charity')** is one of three charities associated with GSTT, a grant-making charity providing the Trust with funding to support projects and programmes that go above and beyond NHS funding to improve patient experience and staff wellbeing.

GSTT is a London Living Wage employer. The project's services will be marketed towards staff working in these roles at bands one to four but would not turn away anyone else requesting support. Over 5,000 individuals work in these roles at GSTT out of a total workforce of around 24,000.

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<sup>1</sup> <https://www.healthcareers.nhs.uk/working-health/working-nhs/nhs-pay-and-benefits/agenda-change-pay-rates/agenda-change-pay-rates>

<sup>2</sup> Maben, J. (2012). 'Exploring the links between staff wellbeing and patients' experiences of care'. The King's Fund.

<sup>3</sup> [National results across the NHS in England | NHS Staff Survey \(nhsstaffsurveys.com\)](#)

## Financial wellbeing pilot project

In 2022 Guy's & St Thomas' Charity funded a scoping project, which involved ten 'Money Boosters' sessions attended by over 160 staff from Essentia, the part of GSTT delivering estates and services such as catering, portering, and housekeeping etc. Delivered by financial inclusion experts [Money A+E](#), the sessions also acted as social research opportunities for design agency [Rooted by Design](#) to find out more about the financial wellbeing needs of Essentia staff. These sessions and research highlighted a significant demand for increased support with financial health, money management and welfare entitlements. The scoping project found that there is a need to:

- ◆ improve communications around the Trust's existing financial health/wellbeing offer;
- ◆ support the financial health of staff by giving them options for support when in crisis; and
- ◆ support staff to move from surviving to thriving by helping improve their financial wellbeing through education, income maximisation and other support.

The Money Boosters project continued from 2022-2024, delivered through on-site roadshows and providing 1:1 support and casework to GSTT staff. We are now building on this project by carrying out a larger and more ambitious pilot project.

The support provided by the pilot will complement the existing 'Showing we care about you' (SWCAY) financial health support already provided by the Trust. SWCAY is GSTT's award-winning staff benefits programme, one of the most comprehensive health and wellbeing programmes in the NHS, largely funded by the Guy's & St Thomas' Charity, and includes access to the '5 Ways to a Healthier You' programme. Financial wellbeing support available to Trust staff includes support to reduce the costs of travel and childcare, an online discount portal, loans for personal equipment (available to staff earning below £30,000pa), welfare loans and a relationship with London Mutual Credit Union. More information about the Trust's existing financial wellbeing offer and 'Showing we care about you' will be provided to the contracted evaluation partner.

## What the pilot project will involve

The project involves two strands of work both to provide support for GSTT staff:

1. A money, debt and welfare entitlements advice service provided on the Trust sites, as well as remotely, marketed to those in bands one to four but open to all staff.
2. A financial wellbeing programme co-designed with and for staff in bands one to four.

This tender is for the evaluation of strand 1 of the project which started on 24 June 2024 and will run for 12 months as outlined below.

Strand 2 is currently in its prototyping phase and is expected to move to pilot in autumn 2024. Commissioning the evaluation of strand 2 will take place at a later date.

## **Strand 1: A new financial advice service for staff**

We have appointed a debt advice agency, Toynbee Hall, for 12 months to provide money, debt and welfare entitlements advice, plus broader support on related matters, such as housing, mental health, legal advice and relationship support. On a part-time basis advisers will be available at GSTT's five sites (Guy's Hospital, St Thomas' Hospital, Evelina London Children's Hospital, Royal Brompton Hospital, and Harefield Hospital), and will also be accessible to community-based staff. Daily advisers will be available via a hotline specifically for GSTT staff, and through advice kiosks placed at Trust sites and utilising video calling technology. The service has been designed considering the unique context presented by a hospital environment and the needs of NHS staff and utilising insights gained from both the previous Money Boosters and ongoing co-design projects.

The service will be available inside and outside traditional working hours with advisors available via phone/video kiosk/WhatsApp from 8am-8pm. The service will include drop-in and pre-booked advice sessions, and will be provided in person, over the telephone or in another digital format to fit individual preferences and needs. Our expectation is that most advice will be provided face-to-face, at least for the initial engagement and first advice session; albeit with a significant minority of advice being delivered remotely via telephone and online. This will be based on the need of the staff member. The debt advice agency will be expected to provide a service that can be flexed and adapted to staff's diverse needs. Staff can access the service directly or be referred by other support services, including the Trust's existing staff wellbeing services – e.g. elements of SWCAY and the staff psychology and chaplaincy services.

Most sessions will last 45-90 minutes. The average number of sessions a staff member will need through the service is currently unknown, although we do expect the range to be somewhere between one to four sessions. This is based on what is seen in debt advice services generally. It will be a key learning if the demographics and nature of debt problems for staff members are significantly different to those who seek advice of the general population. Most cases which go beyond an initial session will likely take two to six weeks to complete. Away from the sessions themselves, we would anticipate some lower-level interaction with the advice service, such as providing information and guidance.

Although our confidence levels are medium-low, we would expect approximately 750-1250 staff members to receive detailed advice from the service, with a larger number in receipt of more generic information and guidance.

## **Overall aims of the pilot project**

The aims of strand 1 of the pilot project are to:

1. demonstrate how employers can support the health of staff in a targeted way, through in-work support for financial wellbeing;
2. enable the Trust to deliver a best-in-class, progressive response to the needs of at-risk staff groups during the rise in the cost of living;
3. demonstrate that focussing on diversity, equity and inclusion can directly reduce health inequity in workplace-based interventions; and
4. evidence the value of locating expert third party advice in workplaces to employers and broader funders of advice services.

## What we want to learn from the evaluation

We see the evaluation as an integral part of the pilot, which will help to assess if the project aims outlined above are achieved. The evaluation will need to address and answer a series of learning questions that sit under each aim of the new financial service:

Aim 1: Demonstrate how employers can support the health of staff in a targeted way, through in-work support for financial wellbeing.

- ◆ How does the service complement the 'Showing we care about you (SWCAY)' financial health support already provided by the Trust?
- ◆ To what degree is the service an effective, valued and acceptable way of supporting the health and wellbeing of staff in a targeted way?

Aim 2: Enable the Trust to deliver a best-in-class, progressive response to the needs of staff following the rise in the cost of living.

- ◆ How, and in what ways has the service helped to improve the financial health, and health and wellbeing outcomes of staff, particularly those in bands one to four?
- ◆ Has the service delivered financial benefits for staff who have used it (i.e., in the form of benefits, debt consolidation, etc)?
- ◆ To what extent has locating the advice service within the workplace enabled and encouraged staff members to engage with advice when they need it?

Aim 3: Demonstrate that focussing on diversity, equity and inclusion can directly reduce health inequity in workplace-based interventions.

- ◆ How does the service meet the diverse needs of staff, and in particular staff in bands one to four?
- ◆ How, and in what ways has the service improved patient care and outcomes?

Aim 4: Evidence the value of locating expert third party advice in workplaces to employers and broader funders of advice services.

- ◆ To what extent does locating independent advice within the workplace increase staff morale, retention and productivity?
- ◆ How are advice outcomes improved by advisers having access to a wider range of tools in an employer's staff wellbeing offer (compared to outcomes in traditional advice settings)?
- ◆ What other benefits, if any, are realised by having advice delivered in a workplace?

We expect the evaluation to generate meaningful and actionable learning. There are multiple audiences who will use learnings from the evaluation:

- ◆ GSTT: Learnings will inform a best-in-class, progressive response to the needs of staff during the current cost of living crisis and beyond.
- ◆ GSTC: Learnings will support business cases for onward funding of the service/s.
- ◆ The Multiple Long Term Conditions team at Impact on Urban Health: Learnings will inform their financial health portfolio of funded projects.
- ◆ NHS England and other NHS Trusts: Learnings will inform how they might engage with, co-produce and adopt solutions that genuinely benefit staff on bands one to four.
- ◆ Other funders of advice services: Learnings may inform future commissioning of advice services.

## **Evaluation approach**

We are looking for an evaluation partner with experience of evaluating the delivery and impact of money/debt services to low-income groups (possibly in South London), or similar work.

The evaluation approach must be able to deliver sound evidence to address the learning questions, where feasible. It is expected that qualitative methods will be required to provide an insight into the issues to be explored. However, we are also interested in receiving bids that adopt mixed-method approaches, cost-benefit analysis (if possible), and value for money.

The evaluation partner needs to be flexible and adaptable, and able to work collaboratively with us, service supplier Toynbee Hall and GSTT. The learnings generated from the evaluation will need to be able to help us maximise the impact of our work and shape our future plans.

Bids are welcome from individual freelancers, agencies, and/or multidisciplinary collaborations with some or all of the following experiences:

- ◆ Conducting evaluations in NHS or public health context.
- ◆ Developing a theory of change in collaboration with key stakeholders.
- ◆ Conducting evaluations with low-income groups, possibly money/debt services.
- ◆ Mixed methods evaluation approaches, including participatory methods, economic and cost-benefit analysis and/or value for money.
- ◆ Collaborating with the service supplier and key stakeholders.
- ◆ Recruiting and engaging with diverse participants in an equitable and inclusive manner.
- ◆ Collecting and analysing monitoring data from the service supplier (e.g. number and length of sessions, when sessions are provided, delivery mode, profile of users).
- ◆ Communicating evaluation findings to a range of audiences, to enable organisational learning and inform decision-making.
- ◆ Potential challenges and limitations that may be experienced during this evaluation
- ◆ Meeting requirements and delivering on time and within budget.
- ◆ Working in a responsive and flexible way, without losing sight of the key evaluation questions.

## **Ethical considerations**

Bidders should outline what they will do to ensure that the evaluation complies with ethical research and evaluation practices, that is what approach they will take to:

- ◆ protect research participants;
- ◆ obtain informed consent;
- ◆ maintain confidentiality; and
- ◆ comply with data protection legislation.

## **Deliverables**

Outlined below are the deliverables expected from the evaluation. Alternative outputs can be proposed by the contracted evaluation partner.

- ◆ A detailed evaluation plan, which should include a theory of change developed in collaboration with key stakeholders.
- ◆ Regular weekly updates of progress to give us the opportunity to provide support if, and when needed, discuss evaluation activities and emerging findings (when available).
- ◆ An accessible and user-friendly report (or other outputs agreed with the evaluation partner) summarising the evaluation findings. The draft report should be presented to us and other stakeholders for comment and provide an opportunity to validate the findings.
- ◆ A stakeholder workshop to discuss the implications and recommendations of the pilot.

In addition to the deliverables listed above, we are happy to hear about other suggestions that can help to maximise learning from the project and develop user-friendly outputs to communicate insights from the evaluation to different audiences, in particular staff.

## **Timeline**

The service soft-launched on 24 June 2024 and will be fully operational in mid-August and run for 12 months. The evaluation will run for the duration of the pilot until June 2025, with final outputs due four months after the end of the pilot.

## **Budget**

The total budget available for the evaluation is £50,000 inclusive of VAT.



## How to apply

To be considered for this work, please submit a document outlining the following:

- ◆ Background of your organisation and biographies of team members.
- ◆ Previous experience and examples of similar evaluation work.
- ◆ Your understanding of the requirements of the brief.
- ◆ Evaluation plan and methodology, including overall design and approach to data collection and analysis, and how it addresses the aims and learning questions.
- ◆ Dissemination options to key audiences.
- ◆ Ethical considerations and practices.
- ◆ Project management and quality assurance processes.
- ◆ Proposed timeline with milestones.
- ◆ Budget including breakdown by staff time.
- ◆ Necessary accreditations and clearances (e.g., DBS).
- ◆ Two references from previous contracts.

All criteria listed above must be addressed in the proposal submitted. While the proposals should be comprehensive, they should also be concise, and ideally no more than 10 pages. A brief summary of each member of the team's relevant experience should be included as part of the proposal.

Please submit your proposals to Stephanie Aston on [stephanie.aston@gsttcharity.org.uk](mailto:stephanie.aston@gsttcharity.org.uk) by 10am Monday 11 August 2024.

Shortlisted applicants may be invited to an interview. The successful candidate will be notified no later Friday 23 August 2024.

## Further information

For any clarification questions on the brief please contact Stephanie Aston, Evaluation & Learning Lead for Charities on [stephanie.aston@gsttcharity.org.uk](mailto:stephanie.aston@gsttcharity.org.uk).