



PayPlan[®]

A photograph of a group of people sitting around a table in a meeting. A man with a beard and glasses is smiling and looking towards a woman on the right. Other people are visible in the foreground and background, all appearing to be engaged in a conversation.

CONVERSATION STARTERS – TALKING ABOUT A RETURN TO THE WORKPLACE

Tips on supporting employees with return to work conversations, with a key focus on safeguarding around domestic abuse and debt.

INTRO

ABOUT YOUR HOSTS

Conversation starters is a series of talks from national free debt advice provider, PayPlan.

In the return to work conversation, PayPlan colleagues are joined by Chris Harris, Partnership Officer at Domestic Abuse charity, BWP. Chris is the Safeguarding Lead at BWP and delivers bespoke Domestic Abuse training packages.

The return to work conversation is a key link for employers to support employees with a range of safeguarding topics. These conversations are equally suited to employees who have been on furlough, or those who have been working and are returning to the work environment.

BROXTOWE WOMEN'S PROJECT (BWP)

BWP is a Nottingham-based charity that ensures those affected by domestic abuse are empowered to be safe and in control of their lives. They do this by:

- Working directly with those affected by domestic abuse.
- Empowering survivors to rebuild and lead positive and fulfilled lives
- Nurturing children and young people affected by domestic abuse to build resilience and develop healthy relationships.
- Preventing domestic abuse through awareness raising, training, and campaigning

Visit <https://broxtowewomensproject.org.uk>
or email Chris Harris: chris@broxtowewp.org

FREE DEBT ADVICE WITH PAYPLAN

PayPlan helps thousands of people across the UK to become debt free every year. Our teams of experts help people in a way that's right for them – whether that's over the phone, or through one of our digital channels.

We can help people with everything from budgeting advice to debt emergencies. And, when a debt solution is available, we'll talk the person through all the pros and cons of the solution before they need to make any decisions.

To find out how you can work with PayPlan to refer people for free debt advice, visit www.payplan.com/partners
or email partnershipsupport@payplan.com

If you're looking for ready made resources and advice on looking after financial wellbeing,
visit: www.payplan.com/financial-wellbeing/



A man with short brown hair and glasses is shown from the chest up, wearing a light grey t-shirt. He is looking down at a spiral-bound notebook on a desk, holding a yellow pencil in his right hand. His left hand is resting on the notebook. The background is blurred, showing what appears to be a home or office setting with shelves and books.

IN THIS RESOURCE, YOU'LL FIND OUT...

1. THE RETURN TO WORK CONVERSATION

Return to work conversations help both employees and organisations in being able to provide the best possible support on offer. Here, we'll look at the benefits of these talks and how to go about setting them up.

2. CONVERSATION TIPS AND TOPICS

So, you've set your conversation up – but what should you talk about, and how? Well, we've covered lots of topics for you to consider discussing, and how.

3. SPOTTING THE SIGNS OF AND DEALING WITH SAFEGUARDING DISCLOSURES

It's not just about what people say in the conversations. Here, we cover what else you should be looking and listening out for. Then, we have a closer look at the advice for workplace's making safe adjustments for survivors of domestic abuse.

4. THE LINKS BETWEEN DEBT ADVICE AND EMPLOYEE WELLBEING

A lot has changed over the last year. Whether that's in terms of health, finances, or something else – it's important that you are properly prepared to support everyone's return to the workplace. In this section, we'll look at the links between money worries and employee wellbeing.

5. EXTRA SUPPORT

One of your colleagues may have suffered a bereavement, be struggling with their wellbeing, or have fallen into problem debt. The important thing is that if someone makes a disclosure to you, you know where to signpost them for trusted support. In this section, you'll find a list of trusted places that can help.

WHAT IS A RETURN TO WORK CONVERSATION, AND WHY IS IT NEEDED?

Return to work conversations aren't a new thing. But, while they're not a legal requirement, they can be helpful both after an employee absence or following a change in situation.

So, why should we be having them more in 2021? Well, lots of colleagues may have had a significant amount of time on furlough over the last year or they may have been out of their regular working place since March 2020. Both factors mean that a lot could have changed since you last saw them.

Your colleagues may be feeling anxious about coming back into the workplace or about readjusting to a new way of working post-pandemic.

Benefits of return-to-work interviews:

- ✓ Ensure the employee feels supported and valued
- ✓ Help get employees back up to speed with the company
- ✓ Gives managers an opportunity to discuss anything that's changed
- ✓ Allows managers time to properly safeguard and support the individual

Who should be offered return to work conversations?

If an employee has been off work, they should be offered a return to work. This would usually be with their line manager, or it could be with a member of the HR team.

However, as a lot of people have been away from their workplaces (whether they have been working, or not) over the last year – it could be a good idea to extend return to work conversations to all members of staff.

This could be arranged through HR, line managers or safeguarding and wellbeing leads.

- ✓ HR
- ✓ Wellbeing leads
- ✓ Line managers
- ✓ Safeguarding team

After the conversation

The return to work conversation should be one tool in the support that you offer to employees.

Other ideas to think about keeping up the momentum:

- Weekly wellbeing meetings – team and/or individuals as appropriate
- Providing an internal support leaflet – EAP, safeguarding officers, HR rep
- Lunch/ break activities – building relationships within the team through walking clubs, exercise or a cuppa tea, toast, and a chat.



SETTING UP A RETURN TO WORK CONVERSATION

Where possible, it might be better to have a return-to-work conversation before the employee is due to start back. That way, you'll have time to make any adjustments, or answer their questions, before their first day back.

1. **Set the scene** – let them know what the chat will be about. That will help give them chance to think of any adjustments they may need or what questions they'd like to ask.
2. **Think about the location** – will this be in person or online? If someone 'refuses' a conversation from home, consider whether this is in fact a safeguarding flag. You also get to pick up on a lot more when you see people face-to-face. Make sure it's a private location – don't plan it in a glass room in the middle of the office or where you're in earshot of other colleagues. You don't know what may come up in the conversation.
3. **Give the conversation adequate time** – allow the conversation plenty of time to really catch up, at least half an hour. Scheduling a 5-minute chat might not give your colleague the sense that they have adequate space to discuss important matters.
4. **Ask who should be present** – don't assume that the colleague will want to speak to a particular person. Consider offering for them to bring a colleague with them, should they need emotional support or request a wellbeing / safeguarding lead is present.

Topics to cover

- Company update – without making this all about targets and workload, give a brief update on any major changes. For example, team structure changes, colleagues who have left, any broad future ambitions / goals for the company and how that may impact them.
- How do they feel coming back to work? Give them space to answer openly and honestly, without judgement, how they feel coming back to work / the workplace.
- Training / skills – if they have been on furlough or unable to carry out their usual duties, do they feel like they would benefit from training?
- Working location – is flexible working an option? If so, make sure it is safe to do so.
- Support on offer – inform them of any EAP, wellbeing or support on offer at the company. They may not know you have free yoga sessions, or that they are eligible for counselling.

Questions you may want to think about asking

1. How have you been since we've seen each other last?
2. How's life at home?
3. Is there anything you would like to discuss / talk about
4. How do you feel about coming back to work / the workplace?
5. Is there anything more that I / the company could be doing to support you at work?
6. What are you looking forward to, or feeling apprehensive about?
7. Do you have any questions for me?





SPOTTING THE SIGNS AND DEALING WITH SAFEGUARDING DISCLOSURES

Listen out for...

- **Struggling /isolated** – could they benefit from mental health support? What does your organisation or EAP offer?
- **Loss of job / income / cut back** – are they struggling financially? Remember, even if they have been in employment for the last year, it doesn't mean their partner / household has.
- **My partner wouldn't allow me to do that** – could this be a flag for domestic abuse? Let them know that you are here to support them.
- **We lost a family member** – the colleague may need bereavement support or additional time to deal with their loss.
- **I don't feel ready / I'm worried** – this person could be struggling with coming back to work. Find out what the route of their worry is – training, anxiety, money worries? You can then support accordingly.

Look out for...

- **Changes in their behaviour or demeanour** – this could indicate they have experienced a traumatic situation or that they are feeling anxious.
- **Conduct out of character with previous employment history** – changes in their behaviour like becoming very quiet, anxious, frightened, tearful, aggressive, distracted, depressed.
- **Change in the manner of dress** – for example, clothes that do not suit the climate which may be used to hide injuries, or it could be a sign of mental health or financial concerns.
- **Constantly checking phone / device** – while they could be expecting an important call, this could be a sign of addiction. Whether that's gambling, or to the phone itself.

HOW TO MAKE WORKPLACE ADJUSTMENTS FOR DOMESTIC ABUSE DISCLOSURES

Questions for the employee

- Q Does the alleged abuser know where the employee works?
- Q Have they ever been followed on their way to/from work?
- Q Does the abuser have their work email address and/or work telephone number?
- Q What information can be shared with the wider team or relevant staff to ensure any changes are implemented and they can deliver an appropriate response?

Managing responsibilities at work

- Consider flexible working or changing work patterns.
- Adjust workload (extend deadlines, reassign responsibilities).
- Consider additional support /supervision/debriefing sessions.
- Provide special leave or time off during the day to attend appointments or court.

Contact arrangements

- Have an emergency contact at home (not the abuser).
- Arrange when and who to contact if the employee doesn't come into work
- Keep in communication with the individual during any absence, while keeping their whereabouts confidential from the abuser and other agreed persons.

Safety to and from work. Ask the employee to consider changing...

- Their route to and from work (e.g. different bus or train time)
- The location of where they work or consider a transfer
- The start and finish time of work hours

Safety while at work

- Change the locks/codes to enter the workplace.
- Consider a personal or workstation alarm.
- Consider an alternative entrance to or exit from the workplace.
- Provide a security escort to and from a car / transport links.
- If possible and required, enable reception/security to identify the abuser (photo, car registration), and advise them on what to do if the abuser arrives at the workplace.

Communication safety

- Review the security of all employee records and personal information.
- Change email addresses/work phone number or divert incoming phone calls and emails.
- Issue instructions to all staff NOT to reveal the employee's personal details or their whereabouts to anyone, including family members.



DEBT, FINANCIAL WORRIES, AND EMPLOYEE WELLBEING

At PayPlan, we know all about the strong links between money, mental health, and the effect that money worries can have on people in the workplace.

It's not just us – in Salary Finance's annual research of over 10,000 employees, they asked whether participants were happy or had worries in the following areas of their life: relationships (outside of work), health, career, and finances. They found that money and finance are the largest causes of stress, irrespective of age and gender.

So, why is it so hard to find financial support in a workplace? Well, it's often there (either directly with the company or through the Employee Assistance Provider) – but it isn't always clear where people should go if they're worried, or how to bring it up in the first place.

We believe that it is important that all colleagues can recognise the signs that someone maybe struggling at work and know how to help them should they make a disclosure. This goes for debt stress, safeguarding and looking after their health and wellbeing.

In Salary Finance's research, they found that people with financial stress were:

- 3.8 times more likely to feel anxious and be prone to panic attacks
- 4.9 times more likely to be depressed and find it difficult to carry on with life

FROM OUR OWN 2021 CLIENT RESEARCH, WE KNOW THAT:

84% of PayPlan clients said being in debt **has impacted their mental health**

Being in debt causes:



90%
Anxiety

72%
Depression

90%
Sleepless nights

Clients told us...



73% were embarrassed to seek debt advice



56% they worry about money all the time



30% debts were affecting their job and relationships

LIFE AFTER DEBT

The positive effects of seeking free debt advice from PayPlan:



80% feel their mental health **is better after seeking debt advice**

(* 2946 responses to our February 2021 survey)

SIGNPOSTING HELP AND SUPPORT

ADDICTIONS

- **Adfam** – supports groups for families affected by drugs and alcohol
- **We are with you** – free, confidential support with alcohol, drugs or mental health from one of their local services or online.

ALCOHOL

- **Alcoholics Anonymous** – holds regular group meetings and a helpline service, including for recovering addicts to support one another. **Call 0800 9177 650.**
- **Al-Anon** – support for people who have been affected by someone else's drinking. **Call 020 7403 0888.**
- **Drinkline** – free confidential help for people concerned about their drinking or someone else's. They can put you in touch with counselling services, but they do not offer it themselves. **Call 0300 123 1110.**

DRUGS

- **Narcotics Anonymous** – regular group meetings and a helpline service, including recovering addicts.
- **Nar-Anon** – support for people who have been affected by someone else's drug use.
- **Talk to Frank** – confidential and anonymous help by phone, text, email and live chat.

GAMBLING

- **GamCare** – help for anyone affected by problem gambling.
- **National Problem Gambling Clinic** – the UK's only specialist NHS clinic for working with and treating gamblers, call on **020 7381 7722.**
- **Gamblers Anonymous** – face-to-face and online meetings where people with addiction can support one another.
- **Gam-Anon** – support for people who have been affected by someone else's gambling.

BEREAVEMENT SUPPORT

- **The National Bereavement Service** – offers practical and emotional support to guide you through what needs to be done.

DOMESTIC ABUSE CHARITIES

- **Broxtowe Women's Project** – provides safeguarding and domestic abuse expertise.
- **Galop** – the national LGBT+ Domestic Abuse Helpline. **Call 0800 999 5428** or email **help@galop.org.uk**
- **Live Fear Free Helpline** – Welsh Women's Aid can support you in Welsh, English and any other languages. **Call 0808 80 10 800.**
- **ManKind** – confidential help for male victims of domestic abuse and male victims of domestic violence across the UK. **Call 01823 334244.**
- **National Domestic Abuse Helpline** – if you are experiencing domestic abuse, then you are not alone. Contact the freephone 24-hour National Domestic Abuse Helpline, which is run by Refuge. **Call: 0808 2000 247.**
- **Scottish Women's Aid** – Scotland's Domestic Abuse and Forced Marriage Helpline. **Call 24/7 on 0800 027 1234.**



SIGNPOSTING HELP AND SUPPORT

MENTAL HEALTH

- **Alzheimer's Society** – advice, support and information about dementia. **Call 0300 222 1122.**
- **Campaign against living miserably (CALM)** – is leading a movement against suicide. Speak to a member of the helpline team, **call 0800 58 58 58.**
- **Carers UK** – advice, information and support for anyone looking after someone in a caring capacity. **Call 0808 808 7777.**
- **Mind** – advice and support for anyone suffering from mental health issues (e.g. depression, anxiety, bi-polar, suicide ideation, schizophrenia, psychosis). **Call 0300 123 3393 or text 86463.**
- **National Bereavement Service** – offers help with the practical side of bereavement informing people of the actions they need to take. **Call 0800 0246 121.**
- **NHS website** – helps you take control of your health and wellbeing. Take a look on the website for more information or for useful medical numbers.
- **Samaritans** – for anyone who needs to talk to somebody anytime they like, in their own way, and off the record – about whatever is getting to them. They don't have to be suicidal. **Call 116 123 or email jo@samaritans.org**
- **SHOUT** – the UK's first 24/7 text service, free on all major mobile networks, for anyone in crisis anytime, anywhere. It's a place to go if you're struggling to cope and you need immediate help. **Text 85258.**
- **Victim Support** – helps people affected by crime or traumatic events get the support they need.

PHYSICAL HEALTH

- **Age UK** – Information and advice for the elderly on anything from health to housing. **Call 0800 169 2081.**
- **Carers UK** – advice, information and support for anyone looking after someone in a caring capacity. **Call 0808 808 7777.**
- **Macmillan** – practical, medical and financial support for anyone affected by cancer – and someone who'll listen if you just want to talk. **Call 0808 808 00 00.**
- **National Bereavement Service** – offers help with the practical side of bereavement informing people of the actions they need to take. **Call 0800 0246 121.**
- **NHS website** – helps you take control of your health and wellbeing. Look on the website for more information or for useful medical numbers.
- **The Trussell Trust** – for foodbanks, providing emergency food and support to people in crisis. **Call 01722 580180 or email foodbanknetwork@trusselltrust.org**

DEBT ADVICE

- **Money Advice Service** – advice guides, tools and calculators to help people keep track and plan ahead.
- **PayPlan** – free debt advice over the phone or online. Employees can **call 0800 280 2816** directly or visit the PayPlan website. If you'd like to set up a unique referral pathway, please email **partnershipsupport@payplan.com**
- **Financial Wellbeing Hub** – free online resource to help people with everything from budgeting to taking care of their wellbeing. **www.payplan.com/financial-wellbeing**





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