



# THE INSIDER THREAT AND THE COST-OF-LIVING CRISIS

The insider threat and wellbeing are not words which are commonly spoken about together. At Cifas we see the link between the insider threat and wellbeing, and we want to help employers understand how cost of living pressures could lead to insider fraud and how simple wellbeing steps could support employees and reduce the risk of insider fraud.

We know that times are tough for employers too, so we have looked at different ways employers can support employees from a non-monetary perspective with tips to help employers navigate this new area.

## Why should wellbeing and the insider threat fit together?

We know from extensive research that employees are more likely to be dishonest if they have the motivation, can rationalise their behaviour or have the opportunity to do so. Employees who are struggling with the cost-of-living crisis could have their judgement clouded and find themselves being able to rationalise their decision, for example they feel they have no other option, or they have the motivation to be dishonest, such as they need to look after themselves or their family. Bear in mind there may be employees who do not have dependents who may be struggling, particularly if they live alone.

## What could employers do to support employees who are struggling amidst the cost-of-living crisis?

- Consider offering flexible working to employees who are struggling financially if it means that they don't have to pay as much for childcare.
- Offer flexible working hours for those who are struggling to afford peak time travel fares. Perhaps look at condensing 5 days working into 4 days so that off-peak travel can be utilised in both directions and for one day less.
- If an employee is working from home and struggling to keep themselves warm, allow them to work 'off camera' in meetings if they need to be wearing a hat and multiple layers.
- Make it company policy that meetings run for 5 minutes less so that employees can make hot drinks throughout the day if working from home.
- For those in the workplace, if budget allows, have some options such as noodles, pasta snacks and soups available so that employees can have a hot meal at lunchtime if they cannot afford lunch – parents are more likely to go without lunch themselves to ensure their children eat.

- Offer financial wellbeing sessions, whether this is via a third party or simply arrange for employees to sit down with colleagues, for example with a Manager or HR team and offer advice on how they could improve their finances – sometimes it's beneficial to have another person provide help see the bigger picture.
- If budgets allows, you could invest in employee benefit subscriptions where there are often vouchers for discounts on the weekly shop, free coffee and sometimes food items like sausage rolls.
- Think about mental wellbeing and the impact that the cost-of-living crisis can have on employees. If there are employee assistance programmes available then make sure that employees are aware of how to access them. If there is not a structured programme in place then signpost to where employees access wellbeing support.
- Don't judge and don't assume that employees' wages mean they are not struggling financially. Bear in mind that some employees may be a sole breadwinner, others may have debt they are repaying or supporting friends or family in financial difficulty.
- Some employers offer 'crisis loans' for employees who have received an unexpected bill or need to buy a pair of school shoes, a warm coat or replace a broken washing machine or oven. If you offer these, make sure employees know how to access this service and what the criteria is. If you don't currently offer this, you may want to assess if this is something that can be offered.
- Let employees know that it is ok to talk and there is no shame in admitting they are struggling and seeking help.

## How can colleagues help their colleagues who may be struggling?

- Implement an 'office pantry'. Don't advertise it as a foodbank, but more as a place that colleagues can put excess food, food which is unwanted or near to its best before date for colleagues to help themselves.
- Encourage employees to bring in outgrown items such as children's coats, school uniforms, shoes, and toys as well as unwanted gifts so that colleagues who are struggling can benefit from these. Put them in a place where they can be quietly accessed by a colleague in need.
- Provide a place for colleagues to share details of items which may no longer be required but are available for free such as small kitchen appliances, kettles, toasters and microwaves or old furniture.
- If your workplace has an onsite cafeteria the excess food could be given to employees in need at the end of the day.

## Where can employees go for support?

There are many avenues of support available, including:

- [GamCare](#) is the leading UK provider of free information, advice and support for anyone affected by gambling harms.
- [Samaritans](#) - Whatever you're going through, a Samaritan will face it with you. They are there 24 hours a day, 365 days a year.
- [Step Change](#) debt charity provides expert advice which helps deal with debts and get the support you need. You can get advice online or over the phone, and they will recommend a range of practical debt solutions based on individual situations.
- [The Bank Workers Charity](#) are there to help bank employees and their families across the UK. They do this by providing advice, information, expert support, and in some cases financial support.
- [The Trussell Trust](#) is working to stop UK hunger and poverty. Their network of foodbanks provides emergency food and support to people in crisis.
- [OLIO](#) is an app which allows you to join millions of neighbours all over the world who are using OLIO to share more, care more and waste less. The OLIO app allows you to give & get free stuff and borrow & lend household items – all directly from your community, which includes food.
- [Too Good To Go](#) whose mission is to make sure good food gets eaten, not wasted. Every day, delicious, fresh food goes to waste at cafes, restaurants, hotels, shops and manufacturers - just because it hasn't sold in time. The Too Good To Go app lets customers buy and collect Magic Bags of this food - at a great price - directly from businesses.
- [Money Saving Expert](#) is a website run by Martin Lewis, who aims to provide advice and save consumers money.
- [Help for Households](#) is a UK Government initiative which offers help for households. Visit their website to see what cost of living support you could be eligible for as well as tips on energy saving advice, help with childcare and household costs. Help for Households also provide information on:
  - Discounts available at major UK supermarkets, including budget friendly meal ideas and which retailers offer free and discounted hot meals for both adults and children;
  - Retailers offering low price 'essential' clothing items;
  - Information on utilities such as support packages and funds;
  - Links to discounted technology, entertainment, fitness and travel.
- Many supermarkets run schemes that offer free or discounted hot meals for both adults and children. These schemes change regularly and up to date details can usually be found in the media.
- Morrisons have a scheme called '[Package for Sandy](#)', which is a discrete initiative to fight period poverty. Tesco also run a similar scheme in some stores called Ask for Beth.