

UK Employers Urged to Spearhead Financial Resilience at High-Level Guildhall Roundtable

4 hours ago



On Wednesday 11 February, the City of London Corporation hosted the [Policy Liaison Group on Workplace Wellbeing](#) at the Guildhall for a strategic roundtable focused on “Boosting Financial Wellbeing in the Workforce.”

The session followed the publication of HM Treasury’s Financial Inclusion Strategy in November, which has placed financial resilience at the heart of the national policy agenda. Experts and leaders gathered to examine how businesses can transition into “trusted institutions” that embed financial stability into their corporate DNA, ultimately driving better retention, productivity, and broader economic stability.

The Scale of the Crisis

Data presented at the session underscored the urgency of the intervention. Recent findings from Zellis indicate that an overwhelming 92% of workers have faced financial anxiety over the past year, with 89% reporting that this stress directly impairs their professional performance.

With nearly 25% of the UK adult population struggling with low financial resilience, the roundtable highlighted that the inability to weather financial “shocks” is no longer a fringe issue but a systemic threat to workplace mental health and operational efficiency.

Moving Beyond “One-Size-Fits-All”

A primary theme of the discussion was the need for nuanced, life-stage-specific support. The panel noted that:

- **Tailored Measures:** Support must evolve beyond generic advice, addressing everyone from new graduates navigating their first payslip to veteran employees planning for retirement.
- **Support for Low-Income Workers:** Current wellbeing solutions often skew toward white-collar professionals. The group advocated for a shift from debt-reliance to “savings-first” mentalities, citing Earned Wage Access and auto-enrolment as vital tools for those on lower incomes.
- **Enhanced Engagement:** When implemented correctly, these tools do more than provide a safety net—they significantly boost employee engagement and loyalty.

The Business Case and SME Barriers

The roundtable identified a critical hurdle: the difficulty of proving a clear Return on Investment (ROI) for wellbeing initiatives. Small and Medium Enterprises (SMEs), in particular, often struggle to find the evidence needed to justify spend beyond standard benefits, which can stall progress in the very sectors where support is most needed.

A Call for Leadership

The consensus among attendees was that the “policy ambition” set out by the government can only be realised through proactive employer leadership. By collaborating with providers and following clear regulatory signals, businesses can leverage their position as the UK’s most trusted institutions to drive meaningful, systemic change.

Gethin Nadin, Chair of the Policy Liaison Group on Workplace Wellbeing, Zellis and Benifex, said: “Trust sits at the heart of this debate. The data proves that employers occupy a uniquely influential position — usually over and above that of traditional financial institutions. The state of the nation’s savings, coupled with the link between financial wellbeing and mental health, demands much greater support from UK workplaces.

“Financial inclusion is firmly on the radar in Westminster. It is incumbent on employers to showcase what good looks like to encourage the government to build on their financial inclusion strategy and play a more proactive role in supporting employers.”

For more insight, please see the roundtable summary [here](#).