‘It’s becoming harder to survive month to month’

Five years of the 1% cap on pay rises have left NHS nurses up to 14% worse off in real terms. As the RCN highlights evidence to support a fairer deal for nurses, we look at the human cost of pay restraint

By Lynne Pearce

In the RCN’s latest submission to the NHS Pay Review Body, the college called on the panel to recommend a pay award above the government’s 1% pay cap ‘in recognition of the many problems facing the nursing workforce’.

The RCN report cites a decline in the value of nurses’ pay, based on figures showing that while the retail price index (RPI), which tracks the cost of living through the price of goods and services, rose by 19.4% from 2011-16, earnings for qualified nursing staff increased by just 5.8%. Financial experts are warning that RPI inflation is likely to increase in 2017.

The RCN’s report points out that salaries for qualified nurses have fallen behind other median graduate salaries in the UK. Using England’s NHS pay structure for comparison, average graduate starting salaries are 37% higher than the bottom of Band 5, a difference that is worth £8,091.

Regional disparity

Newly qualified nurses in Northern Ireland fare worst, receiving £526 less than in their peers in Scotland and £217 less than those in England and Wales. Those at the top of Band 5 in Northern Ireland are paid £566 less a year than a nurse in Scotland and £282 less than in England and Wales.

The RCN describes these disparities as ‘unfair, unequal and unacceptable’.
So how are nurses coping with the decline in their pay? According to the RCN’s 2015 employment survey of more than 4,000 of its members, nurses and healthcare support workers are taking on more work, borrowing money from friends, family and payday loan companies, and relying on unsocial hours’ payments.

Of the 75% who responded to questions about taking action to pay bills, more than 20% said they had taken on an extra job. More than half of those who sometimes or regularly work unsocial hours told researchers they rely on these payments to make ends meet. Almost 60% of respondents were the main or sole earner in their household.

**RCN’s employment survey findings**

- Almost 30% of respondents agreed or strongly agreed that they had struggled to pay gas and electricity bills.
- 14% had missed meals because of financial difficulties – rising to one in five of those aged 18-34.
- 13% had struggled with childcare costs.
- 12% had missed or been late with rent or mortgage payments.
- Of the 75% of respondents who answered questions about taking action to pay bills, one third had borrowed money. This includes almost 9% using payday loan companies.

**Antonia’s story: Family life on a strict budget, with no room for spontaneity**

Antonia Michaels is a health visitor in Ipswich, Suffolk. She says the 1% rise she received last year was wiped out immediately by rising prices, ‘so I felt worse off’.

Hers is a one-income family, with two children aged four and 11. She says she felt hopeful when she first qualified in 2011, believing her pay would rise even if she stayed in the same role. ‘But now I’m thinking that the income I’m on will be the same until I retire,’ says Ms Michaels. ‘It feels like we will be in this situation for a long time and things will get worse, not better.’

Although she works a 35-hour week, she is now applying for agency work at weekends to boost her income. ‘It will give us extra breathing space financially,’ says Ms Michaels. ‘I don’t think I’ll be able to do it every week, but I’m looking to do at least two or three shifts each month.’

Her oldest child knows that money is tight. ‘He doesn’t ask for things anymore,’ says Ms Michaels. ‘The child I know would be saying, “mum, can I have this?” but now he doesn’t ask to go on holidays or anything. It’s sad – he’s 11.

‘If I get extra work, then I can do some of these things. At the moment there is no indulgence within our family budget. It’s all planned and there can be no spontaneity’.

Ms Michaels strives to ensure the family eats well, but more expensive foods, including fresh fish and beef, are off the menu. ‘Eating healthily with good quality food costs a lot more.’

She has also found herself wearing clothes that have seen better days, including shoes with holes, and she hasn’t visited the hairdressers for the past three years. ‘That wasn’t me a few years ago,’ she says. ‘I’m not saying I look unkempt, but these are the kinds of decisions you make. These are the little everyday things where you have to cut back.’

‘It’s not that things are horrible and you have nothing, but I’m trying so hard to keep us middle class. The cost of that is I miss out.’

Despite the difficulties, Ms Michaels is still proud of her profession. ‘I’d like to do a higher nursing role in the future,’ she says. ‘There are possibilities for me but I can’t do any extra training at the moment, especially if I have to pay for it. I had a degree in business before I came into nursing, but I always wanted to become a nurse.’

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The survey also reflected perceptions that nursing is poorly paid compared with other professions. ‘Junior management in private companies would get paid more and they are not responsible for life and death decisions,’ said a band 6 staff nurse. A band 5 nurse said: ‘I am doing a professional’s job on a non-professional wage’.

Lynne Pearce is a freelance health writer

Stacey’s story: Forced to put bills on credit cards, a vicious circle that is hard to break

Having qualified in 2014, Stacey Fryer is a staff nurse working in a busy London emergency department. ‘I feel so angry,’ she says. ‘It’s hard. If we’d had proper pay rises, in line with inflation, then I should be earning £5,000 or £6,000 more. You feel cheated. It’s becoming harder to survive month to month.’

Unable to find anywhere affordable to live close to work, she lives in Surrey, and it sometimes takes her an hour and a half to drive home after her shift. Petrol costs are at least £200 each month. ‘My salary doesn’t stretch very far after paying rent, travel and food. I’ve had to put some bills on my credit card. It’s a vicious cycle that’s hard to break,’ says Ms Fryer.

In the past she has done agency work, but this left her feeling uncomfortable. ‘I felt guilty because I know how little money the trust has and every week we’re getting further into the red,’ she says. ‘Agency rates are £22-25 an hour – double what I get in my job. But when you’re stuck for money, you don’t have an option.’

Now she is considering working in Australia, New Zealand or America. ‘The cost of living is much cheaper and nurses seem to be more appreciated than they are here,’ says Ms Fryer. ‘No one does a nursing degree because of the money. If I wanted a good wage, I would have picked a career in finance. You miss a lot of important events with your family and friends when you’re nursing – birthdays, Christmas. Doing shift work is part of the job. But then you have poor pay too.’

Compared with friends and family who work in other sectors, she feels she is losing out. ‘I’m only 27 and you see your friends and those you went to school with booking holidays and you think, I can’t afford that. They are travelling and experiencing much more of the world than me. My social life is seeing my family or going to a friend’s house for coffee.’

Her passion for her profession remains strong. ‘I’m lucky in that I absolutely love my job. But you really have to love it or you wouldn’t stay’. ‘I know people who qualified at the same time who have already left. But seeing someone blue-lighted in, who is so ill they may not survive the admission, then seeing them improve so much they go to a ward and not intensive care, makes me ridiculously happy – and that’s why I stay.’

Findings of Unison’s 2016 survey of 21,000 NHS workers, including nursing staff

» More than one in ten had pawned some of their belongings to ease cash flow problems.
» 15% had moved to a less costly property.
» 13% had sought help from a debt advice agency.
» 1% had visited a food bank in the previous year.
» Almost two thirds said they were worse off financially than a year earlier.