



Building Society

The Future of Work

March 2021

Ipsos MORI



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Foreword from Joe Garner

CEO, Nationwide Building Society

Like many CEOs, at the end of 2019 I was worried about spending too much time in the office, and not enough with my family. I hadn't thought to check our toilet roll supplies at home, and I certainly didn't think I could cut my own hair. What a difference a year makes. Our extraordinary collective efforts to control Covid-19 meant people had to stay apart – against all our natural instincts – and largely at home.

From wellbeing to childcare, what 2020 brought was unimaginable in 2019. Not least for our working lives.

Those on the front line of the NHS and essential services – from supermarkets to financial services – worked incredibly hard to keep our nation running, often at considerable personal risk. For the rest of us, the social distancing needed to tame the virus forced us into a huge experiment in home working.

This has brought different challenges for many millions of us, and changes to work that are likely to survive the pandemic.

The 'working from home' taboo has been removed. More than that, the pandemic pushed businesses to do something that they were perhaps too reluctant to do before: to embrace different, and more flexible, ways of working, to trust their people and rely on them to make good, and maybe better, decisions independently. This breakthrough of trust has been empowering: it's what allowed businesses to cope and adapt quickly, so they could keep serving their customers.

As we emerge from the pandemic, we face a crossroads, with many people asking: what now for the future of work? Do we burn the boats and move forward into a

brave new world? Do we revert to pre-pandemic norms?

This is a challenge we are all facing, and we have sought to bring together the many different perspectives on this question. We've partnered with Ipsos MORI to understand how people have fared in the pandemic and what they want the future of work to look like. We've surveyed our own employees' views and experiences, and we've also engaged with over 30 other business leaders to share learnings and discuss how to build our pandemic experiences into positive practical plans for the future.

The impacts on people have been wide-ranging, and far from equal. But there is a clear sense that neither most people nor businesses want to simply slide back into the old model of work.

As well as looking at the practical implications and what people would like, we ask a more profound question: 'could it be that working from home has resulted in better decision making and outcomes as a result?'

We have a real opportunity to take the best of what we have learned in 2020 and create a new and more flexible employment model that works better for people, businesses, and communities.

We hope this report will help put people at the centre of the future of work, as we begin our task of rebuilding society, nationwide.

Joe Garner

Chief Executive,
Nationwide Building Society



52%
employees **working from home** at least one day a week



90%
homeworkers want to keep working from home at least one day a week



Workers
keener on home working than **bosses**



6 out of 10 
homeworkers report a better work-life balance



2X
as many **Gen Zers** need **F2F time** with colleagues as Boomers



Mums
1.5 times
more likely to have lost or quit jobs since lockdown began than dads¹

Parents'



wellbeing significantly worse than **ALL** adult households



People from ethnic minorities worse off financially²



Over half of home workers have the tech they need to work effectively at home



Non-office workers 2x as likely to be furloughed on reduced wages as office workers

Key insights on the impact of Covid 19

1

Workplace equality set back by the pandemic

Women took on the lion's share of childcare, and were more likely to lose or quit their job during the pandemic¹

People from ethnic minorities have taken a bigger financial hit and, as they are more likely to be key workers than white people, are more at risk of contracting Covid²

6

We need to manage the unpredictable impacts of WFH on the environment

Emissions from commuting fell dramatically but higher energy use at home may outweigh savings in winter⁴

2

Urgent action needed to close Covid 'generation gap'

Younger generations have been much more likely to be furloughed or lose their job

Almost half are worried about job prospects, amid reports that recession will hit lifetime earnings³

7

Employee trust and empowerment will drive new ways of working

Office hierarchies have been transformed by the pandemic, as decision making was delegated, and everyone began working flexibly and remotely

3

From stay at home to go to work? Tensions over future of home working

Gen Z need to spend more time with colleagues face to face to do their job properly, but they also see their working week shared between an office and at home

People don't think their employers will let them work at home as much as they'd like to

8

Inclusivity and wellbeing top employers' people priorities

Zoom fatigue: home working brings new wellbeing challenges³

4

WFH presents challenges as well as opportunities

1 in 5 homeworkers lacked the space or technology to work from home productively

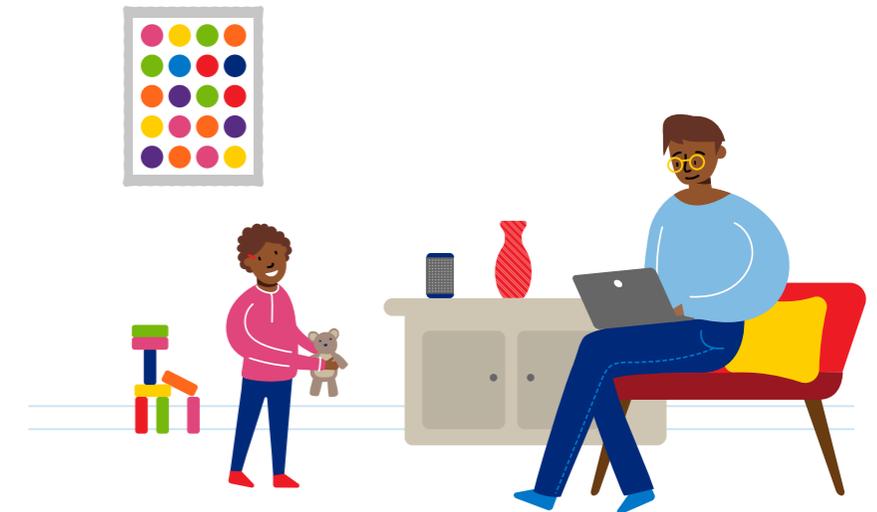
Just over half of UK workers need to be onsite¹ – potentially opening up a new employment divide

5

Revenge of the suburbs: a chance to level up?

People and communities will gain from a more flexible work model

Death of the city centre may be exaggerated, as large employers encourage workers back to the office²



| No going back?

The future of Work

There is no going back: the future of work after Covid will be different. But how will it be different and how will businesses respond?

In February 2021, Nationwide hosted a roundtable discussion with over 30 senior executives, to present its findings into people's attitudes to homeworking, and to share insights around the Future of Work.

Employee trust and empowerment received a boost in the pandemic

Necessity forced companies to put more trust in their employees than prior to the pandemic, devolving decision-making lower down in the chain of command. "Mass homeworking has been a big step forward in creating what we call 'accountable freedom'" says Nationwide's CEO, Joe Garner. "Employees remain absolutely accountable for the outcomes, but have more freedom to deliver these using all of their human capability. There has been a breakthrough in trust."

Other organisations had a similar experience. At NatWest Group, "we had to trust people to take decisions at source, or we would not have been able to keep serving our customers," says Oliver Holbourn, Director of Strategy. "We want to hold onto this kind of distributed leadership in the future."

This type of federated decision has meant that the "speed of decision making has increased very significantly," according to Darach Ó Braonáin, Group Vice President, Publicis Sapient. There was also a benefit to organisational culture: "We've seen a huge benefit in terms of relationships, and a greater degree of humanity."

“

We've found a huge benefit in pushing decisions down the organisation, taking them more quickly and being more agile... we've also learned that this needs to be accompanied by extra efforts around listening to colleagues, testing things more frequently and genuinely creating trust.”

Kate Seljeflot, Chief People Officer, Kingfisher

Virtual watercoolers

Employers are introducing informal, virtual watercooler moments to build vital social capital as hybrid working takes off.

Connecting colleagues informally and randomly, using apps like Donut, can help create the bonds that occur naturally in office life.

Nationwide recently started its Board meeting 15 minutes early, just to give Directors time to 'chat'.

Businesses must rise to the challenge of building social capital in a hybrid world

The organisations that came into the pandemic with “strong organisational culture and implicit trust” will thrive in a hybrid world, according to Ben Page, CEO of Ipsos MORI. However, there are concerns about “the erosion of social capital and creativity”, says Robin Fieth, CEO of the Building Societies Association. Sustaining culture and trust into the future is one of a number of challenges businesses face, particularly when onboarding new joiners. “I worry about the social capital of the hundreds of people who have joined since and have never seen the inside of our office,” says Ben Page.

And with two thirds of homeworkers feeling less connected to their colleagues after shifting to home working, businesses are right to be focused on building social capital¹. Younger employees and new starters need the chance to pick up softer business skills that they would have acquired in the office – through informal networks and

mentoring, and learning from experienced colleagues.

Meanwhile leaders need to offer practical guidance on how to run remote meetings, how to performance manage by outcomes, how to reduce personal environmental impacts when working differently and how to ensure they exploit the full range of tech enablement tools to ensure teams stay connected in the office and out of it.

The trials and tribulations of homeworking

How homeworkers have found working from home during a global pandemic

To what extent do you agree or disagree with the following statements:



Base: 'homeworkers' All Adults aged 16-75 in the UK who have been Working from home for at least 1 day per week (807)

Fairness and flexibility: balancing benefits for onsite and offsite workers

While millions of working lives changed dramatically due to the 'stay at home' order, millions more onsite workers have faced additional challenges at work – from wearing PPE and adopting new hygiene protocols, to reduced contact with colleagues and customers, while also knowing they face higher risks from work-based contact with people.

When homeworking is no longer mandated by government and health concerns recede, the needs of business, and the fairness of homeworking practices for different employee groups, will need to be carefully balanced.

“The pandemic has proved that much more work could be done remotely than previously thought,” according to a recent report by McKinsey, which estimates that about a quarter of British workers could work remotely 3+ days a week without losing effectiveness¹.



Before Covid we had one way of working for everyone, with the majority in offices, and during Covid the majority were forced to another prescribed way of working. Post-Covid, we will need to balance at least two distinct ways of working and the different needs of people, which is more complex. There are cultural and psychological shifts to make, among them, the balance between supervision and empowerment.”

Giles Allen, Partner, Hedley May

The shift to hybrid working will be more manageable if organisations change how they think about the work people do, according to Mark Williamson of KPMG. “In particular, businesses will need to understand individual roles at a task level – which

tasks require collaboration, and which can be done solo.”

In practice, this means that employees will need to be “led by the work, rather than simply working where they want to,” says Jane Hanson, Leader of People & Culture at Nationwide. “So if you serve members in person, you may need to be face to face in a branch, but if you are doing routine meetings, they can be done from home. If you need to build a relationship with a new colleague you go to an office, if you are doing online training, you can do it at home.”

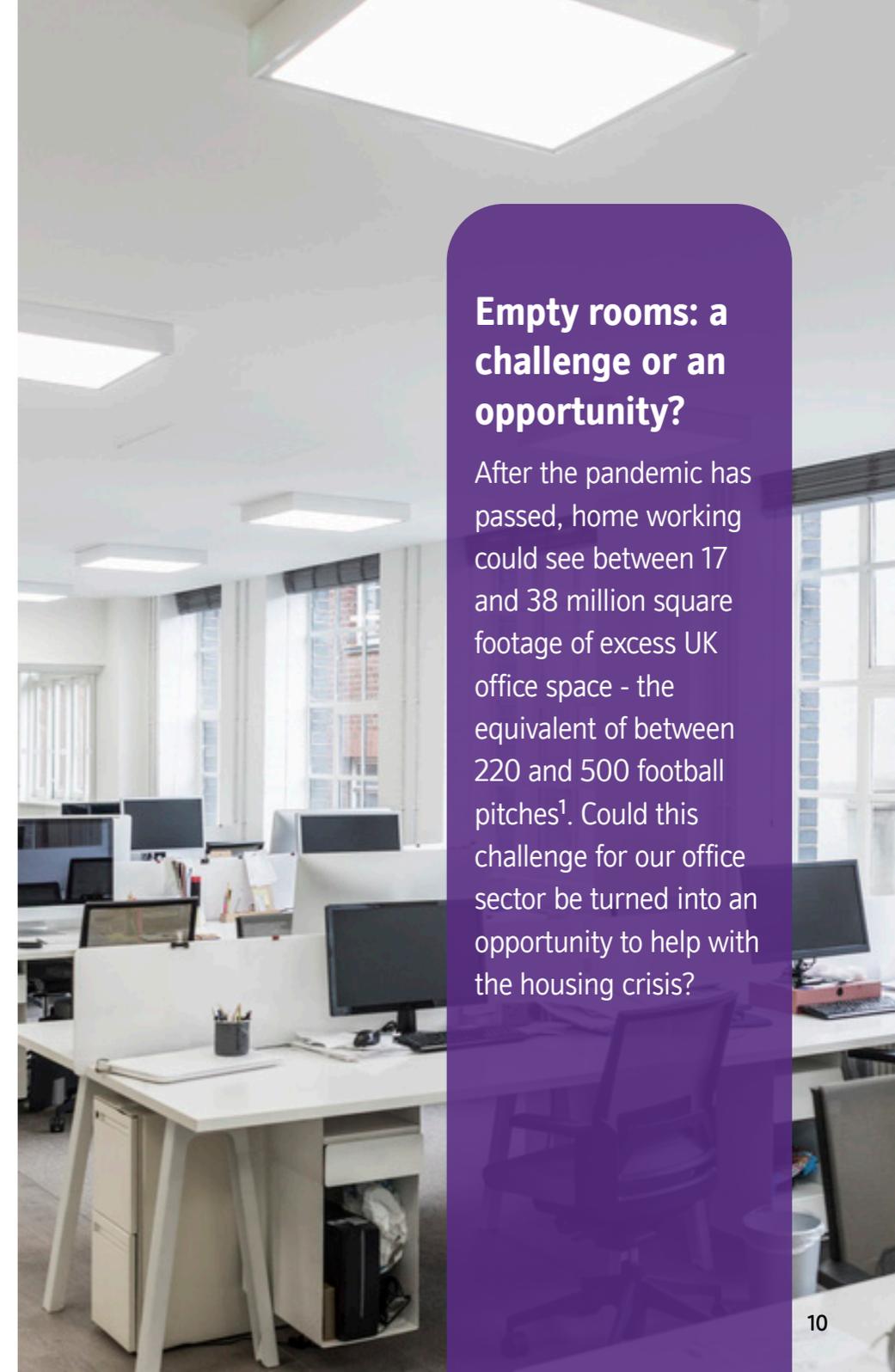
Employers whose workforces include onsite and offsite workers are also wrestling with the question of fairness, and how to avoid creating a ‘them and us’ divide between employees who can work flexibly and those who cannot. This is a frontier that is constantly moving. GP appointments remained, for example, stubbornly high contact until the pandemic. However, face-to-face GP appointments more than halved in the first wave of the pandemic, and few GPs expect to return to the same level of personal appointments as before².

Of course, not every employee wants to work from home. People living in house shares, those who lack a decent home office set-up, those with mental wellbeing challenges or who live alone may want the comfort and companionship of an office. Our evolving working environment requires businesses to expand their understanding of their ‘ethic of care’ to include broader considerations.

The challenge for organisations large and small is to find a flexible working solution that is inclusive across diverse employee groups, as well as one that meets the needs of the business into the future.

Empty rooms: a challenge or an opportunity?

After the pandemic has passed, home working could see between 17 and 38 million square footage of excess UK office space - the equivalent of between 220 and 500 football pitches¹. Could this challenge for our office sector be turned into an opportunity to help with the housing crisis?



“

The pandemic has caused not just an explosion of office structure, but an explosion of the old command-and-control model in favour of greater accountability right across the organisation. Leadership has been democratised. This doesn't mean that everybody has a vote – but rather that the role of leadership is shared more broadly.”

Joe Garner
Nationwide CEO



A new type of leadership?

The crisis has also challenged traditional models of leadership and hierarchy. “What has happened is potentially quite profound,” says Nationwide’s CEO Joe Garner. “The pandemic has caused not just an explosion of office structure, but an explosion of the old command-and-control model in favour of greater accountability right across the organisation. Leadership has been democratised. This doesn't mean

that everybody has a vote – but rather that the role of leadership is shared more broadly.”

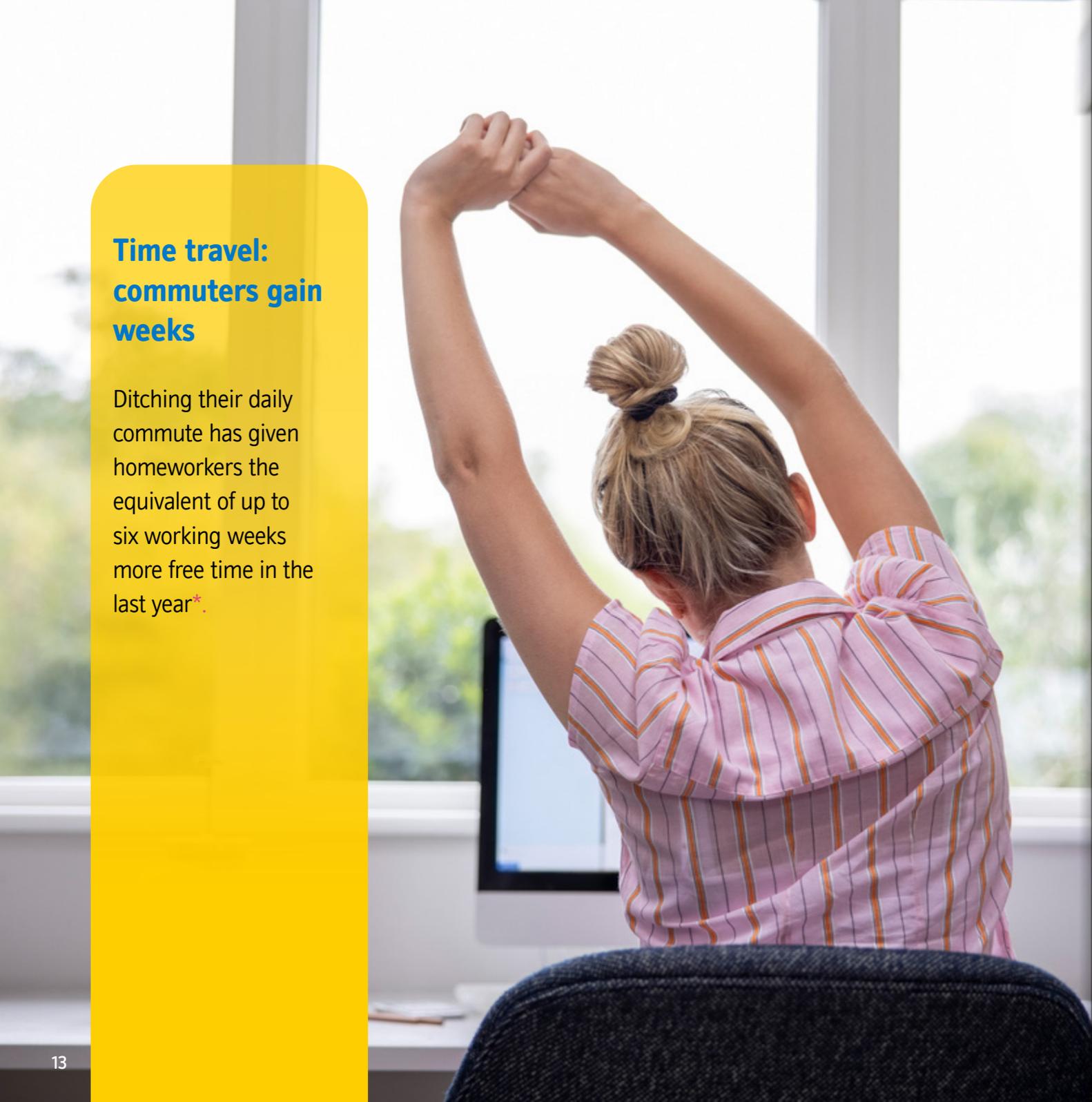
That means that different skills are needed to steer organisations through the post-pandemic period. Giles Allen, of Hedley May, believes “the pandemic has seen a change in the type of leader needed to navigate this period – someone less control-oriented, with more agility and empathy”.

“Leaders showing their vulnerability has been critical in helping create psychological safe spaces,” says Charlotte Duerden, Managing Director UK, American Express. Visa’s Europe Chief HR officer, Sarah Holmes-Hackerd, agrees. “As we've created mechanisms for our leaders to engage on a personal level, we've seen significant positive feedback on employee comfort in sharing their own struggles and supporting each other.”



Wellbeing at home @Nationwide

- Unmind app rolled out to all employees to support their mental health at beginning of pandemic
- Introduced Teams Free Time to encourage people to step away from their desks/video calls for 1.5 hours every day
- Tracked employee sentiment daily and hourly – allowing colleagues to write their own comments, as well as answer fixed questions on how they are feeling; the results discussed at Board level each week and, acted upon wherever possible
- Sharing wellbeing stories across the Society to help support each other during lockdown “role modelling”
- Established a buddy system to connect with other people and support their wellbeing
- Leadership team walked the talk, by visibly role modelling wellbeing approaches such as walking meetings



Time travel: commuters gain weeks

Ditching their daily commute has given homeworkers the equivalent of up to six working weeks more free time in the last year*.

Building back better – inclusivity and wellbeing top priority list

There was a desire to use the pandemic as a catalyst for a better world of work, and to reduce inequalities and unfairness. Two thirds of businesses expect to increase activities to increase diversity, post pandemic¹.

Saphié Ashtiany, Chair of the Nationwide Foundation also worries about inclusivity. “People with experience have social and organisational capital and advantages. Working from home reinforces pressures on women so if organisations don’t think imaginatively and creatively there is a risk to women’s careers.”

The pandemic could be a catalyst for a new type of inclusivity. By decoupling jobs and location, people who live outside cities and towns could have access to more job opportunities than previously, potentially improving social mobility.

The survey data also showed a dramatic impact on wellbeing, and employers will be expected to do more to support their employees’ wellbeing, both digitally and in physical workplaces after the pandemic.

Aspects of homeworking, like endless video calls, take a higher toll on wellbeing than their real-world equivalents. Zoom-fatigue is real, according to research by Stanford University¹. Constant virtual eye contact, seeing your own face on screen, being stationary for long periods, and difficulty interpreting body language all contributed to making virtual meetings more exhausting than in person. Mark Williamson, lead partner of KPMG’s People practice says, “the colleague experience and expectations in terms of wellbeing is the number one HR priority.” Already more organisations are employing wellbeing leads alongside more traditional HR practitioners – but it is still too early to say whether this will lead to the rise of the Chief Wellbeing Officer as predicted by Forbes^{2,3}.

Work in the time of Covid

Over 15 million Britons were catapulted into working from home in 2020 as social restrictions and lockdowns upended our lives¹. Working with Ipsos MORI, we asked how this giant home working experiment has affected different people in the UK.

Home workers report better work-life balance...

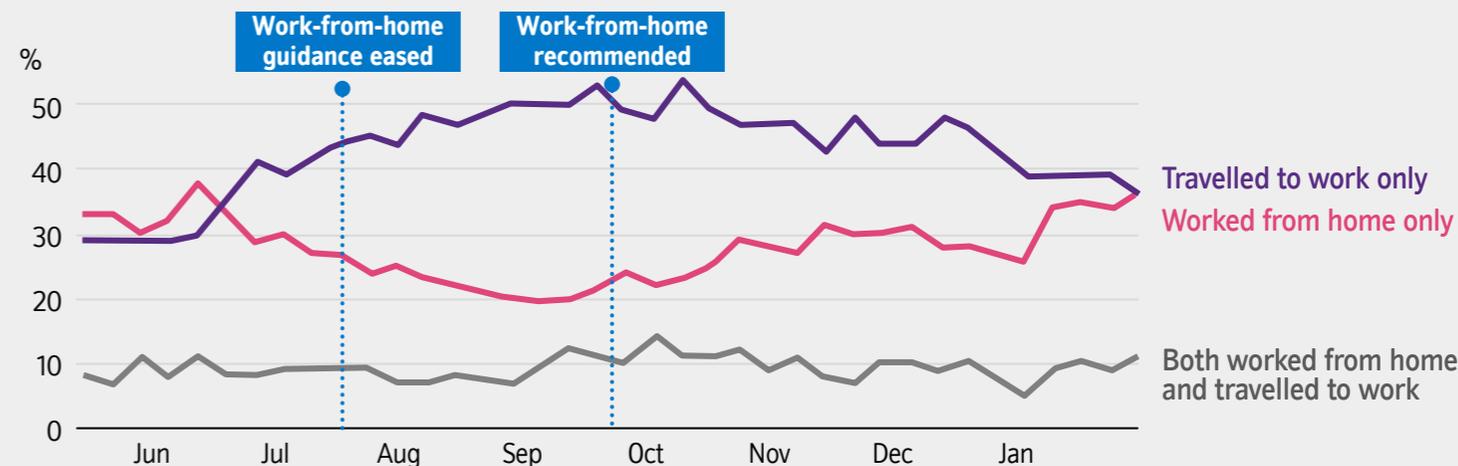
Overall, the impact of home working has been positive.

Six out of 10 (61%) homeworkers reported a better work-life balance, and almost half said their personal relationships had improved.

Two thirds (67%) of homeworkers have been happy to wave goodbye to their daily commute. With the average Briton's daily commute taking 59 minutes pre-pandemic, and 1hr19m in London, people have saved

time (and money!) through not commuting². Old habits die hard, however. Older people are less likely to have enjoyed giving up their daily commute; they are also keener to get back to the office.

Impact of lockdown restrictions on where people work in Great Britain: June 2020 to January 2021



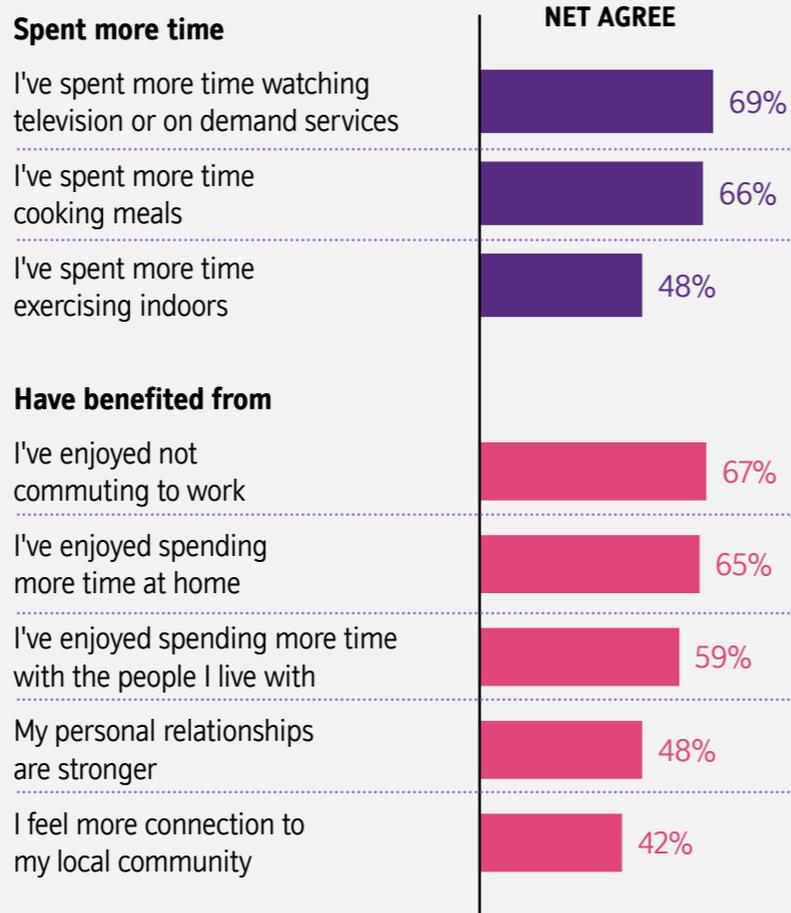
Source: Office of National Statistics, Coronavirus and the social impacts on behaviours during different lockdown periods, Great Britain: up to the end of January 2021³

This positive experience wasn't universal, however, and depended very much on people's personal circumstances. Four out of 10 people with children at home said homeworking had put undue pressure on their wellbeing – perhaps exacerbated by juggling home schooling and home working.

Social isolation had a negative impact on people living alone: they were half as likely to have better personal relationships, and 10ppts less likely to have enjoyed spending more time at home compared to those in larger households. Renters and Londoners were also less happy than others about homeworking, perhaps reflecting pressure on space in the home.

Home truths: impact of lockdown on the habits and relationships of homeworkers

To what extent do you agree or disagree with the following statements



Base: 'homeworkers' All Adults aged 16-75 in the UK who have been Working from home for at least 1 day per week (807)

Teams in jeans

Over half of people say it's okay to wear only a smart 'top half' for video calls and a quarter of homeworkers have left their camera off to hide the fact they are not in work attire during a video call¹





Mental health took a toll on both people working in and away from home

The pandemic has affected non-office and office workers very differently, with the former both more likely to be going out to work, and more likely to be furloughed on reduced wages, than office workers.

However, anxiety about the pandemic was not materially different between these groups, with both groups just as likely to struggle with their mental health. These sentiments were echoed in the ONS's latest lockdown survey, which found people's satisfaction with life and happiness to be at a low ebb in January 2021, and anxiety to be running high¹.

Londoners felt working from home put undue pressure on their health and wellbeing more acutely than the rest of the UK, with 42% experiencing undue pressure on their health and wellbeing from home working compared with 31% in the rest of the UK. This could reflect less satisfaction

with their private gardens, private spaces and hygiene concerns, and possibly uncertainty about post-pandemic job prospects.

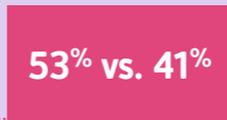
The death of the tie? A new office casual?

Homeworking has ushered in more relaxed relationships between colleagues. Four out of 10 people reported more casual spoken and written interactions with colleagues. Thankfully this has not come at the expense of courtesy and decency, which were the rule for seven out of 10 people².



Part-time workers need better support

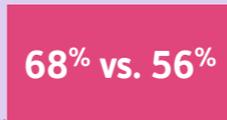
Full time home workers **feel more productive** than part time workers



Full time workers are more likely to feel they have the **tech training** needed to work from home effectively, than part time workers



Full time home workers are more likely to think **home working works well** than part timer workers



Full time home workers report **stronger personal relationships** than part time workers



Base: 'homeworkers' All Adults aged 16-75 in the UK who have been Working from home for at least 1 day per week (807)

Women rely on makeshift desks while men take prime home office space



Workplace equality set back by the pandemic?

Hard won advances in workplace equality have been put at risk during the pandemic.

Many families have reverted to traditional gender roles. This can be seen in the uneven division of labour at home, with women spending nearly twice as much time on childcare/home schooling as men in May 2020, during the first lockdown, and taking on more tasks around the home¹.

“The pandemic is amplifying existing inequalities in the amount of unpaid care and domestic work that women do around the world,” according to research by PwC², as well as disproportionately impacting women’s jobs. Many of the high-contact sectors – such as accommodation, food services, arts and entertainment – that have been most disrupted by the pandemic employ more women than men³. A higher proportion of women have been furloughed in Britain over the last year compared to men⁴.

“

The pandemic is amplifying existing inequalities in the amount of unpaid care and domestic work that women do around the world.”

Women in Work 2021, PwC

In fact, women are more than 1.5 times more likely to have lost or quit their jobs since lockdown began.¹

These negative impacts on women have resulted in substantially more women reporting a decline in their mental health compared to men. The top three issues women want to see addressed during the recovery are more flexible working practices, support for mental health and better social care².

Meanwhile, people from ethnic minority backgrounds have suffered a higher rate of job losses during the pandemic³, and a quarter (27%) are more likely to feel worse off financially since Covid-19⁴.



Meet the parents

Three quarters of homeworkers with children in their household say they have spent more time looking after their children in 2020

Net Agree: 73%

Homeworkers with children in their household are more likely than homeworkers with no children in their household to state that working from home puts undue pressure on their health and wellbeing

53% vs. 77%

Homeworkers with children in their household are more likely than homeworkers with no children in their household to state they are under pressure to perform at their best when they work from home

49% vs. 39%

Homeworkers with children in their household are more likely than homeworkers with no children in their household to say they feel more connection to their local community

49% vs. 37%

Base: 'homeworkers' All Adults aged 16-75 in the UK who have been Working from home for at least 1 day per week (807)

Conversely, the pandemic could have a positive levelling effect for people with disabilities, particularly those with impaired mobility, by normalising working from home, and eliminating daily commutes and associated accessibility issues. For example, lawyers surveyed by the Law Society said that working from home allowed them to manage their disability more effectively¹.

In all protected groups, the impact of homeworking will vary according to individual need. Businesses need to carefully evaluate their policies to ensure they are fair and inclusive to all.



Urgent action needed to close Covid 'generation gap'

Younger workers have borne the brunt of the economic fallout of Covid-19 – and could do so for decades.

During the pandemic, half of Gen Z have been furloughed at some point, almost twice the rate of the baby boomer generation. The two youngest cohorts, Gen Z and millennials, have also experienced higher job losses through redundancy, compounding job insecurities arising from zero hours contracts and the gig economy, for this cohort. Over half of those in the Gen Z and millennial cohorts said their mental health got a lot or a little worse during the pandemic, and only 13% said it got better.

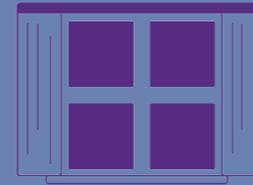
Half of Gen Z and Millennials are also concerned about their future job prospects, compared to just 17% of boomers. They are right to be worried, as past experience shows that recessions hurt the long-term

prospects of the young. The damage to children's education from repeated lockdowns could cost them on average £40,000 in lost earnings over their lifetime, and the economy a whopping £350bn in lost lifetime earnings, according to the Institute for Fiscal Studies². Those who graduated during the 2008 recession experienced depressed earnings for over a decade.³



The 16-24 year old cohort has been disproportionately affected in terms of decline in employment and overall working outlook, since the onset of the pandemic. This is something that companies and policymakers could address."

Ketish Pothalingam,
Executive Vice President, PimCo



Generation Covid

Nearly 1 in 5 of homeworkers (19%) rate the **private space** in the house to work (e.g. a study or dedicated room) as poor, and this is more acutely felt by the younger generations. Only 1-in-ten of Baby Boomers feel the same.



Gen Z homeworkers, are **far less likely** than their older counterparts to rate their **internet connection** as good.



Homeworkers from the younger generational cohorts are more likely than their older counterparts to state they need to spend time with their colleagues **face to face** in order to carry out their work effectively.

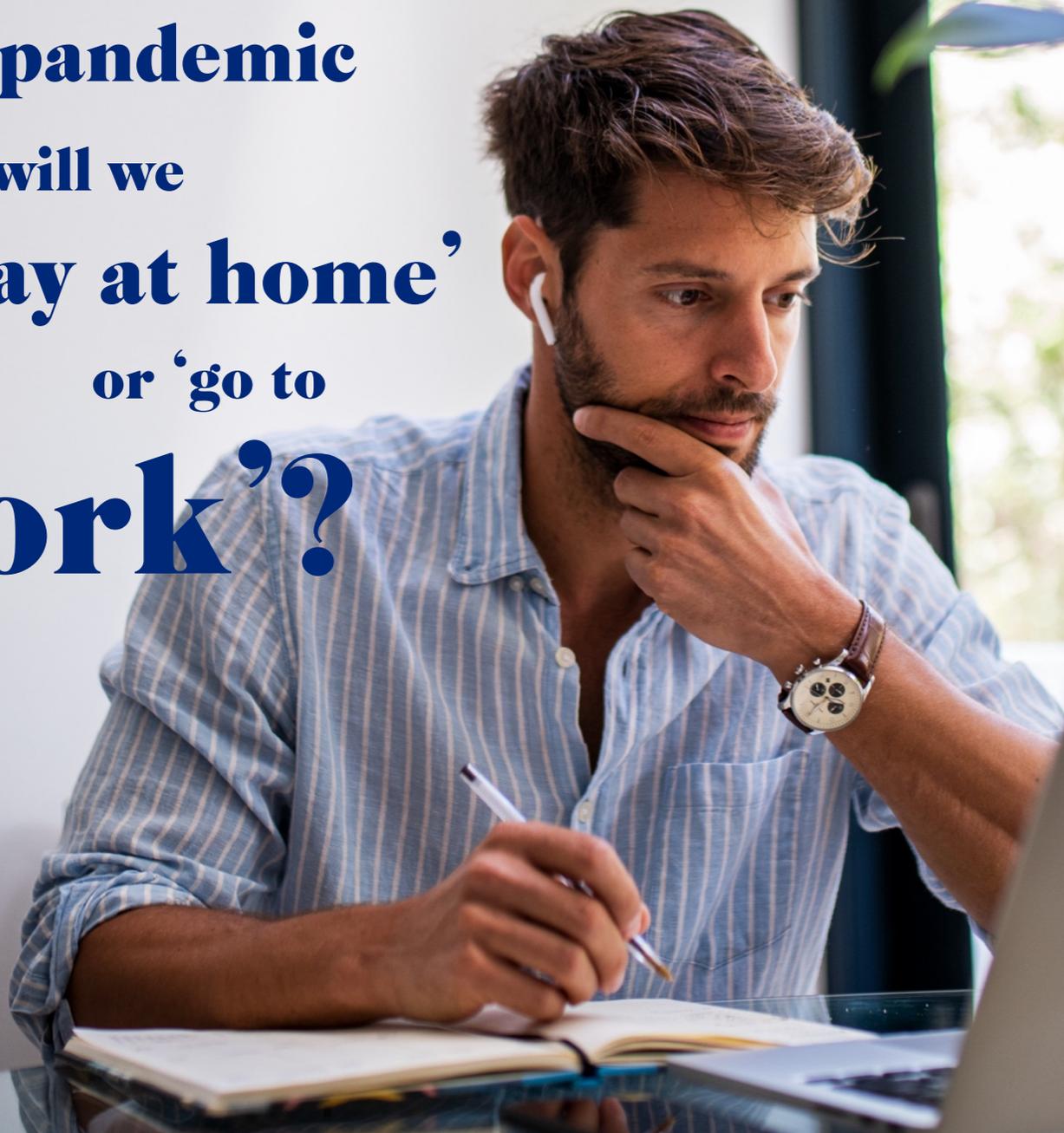


Younger homeworking generations are more likely than homeworking baby boomers to report that their **personal relationships** are stronger.



Base: 'homeworkers' All Adults aged 16-7!

Post-pandemic will we 'stay at home' or 'go to work'?



With the end of lockdown in sight as early as this summer, will 'stay at home' edicts give way to appeals for us to 'go to work'? What do people and businesses want from the future of work?

Tensions over future of homeworking

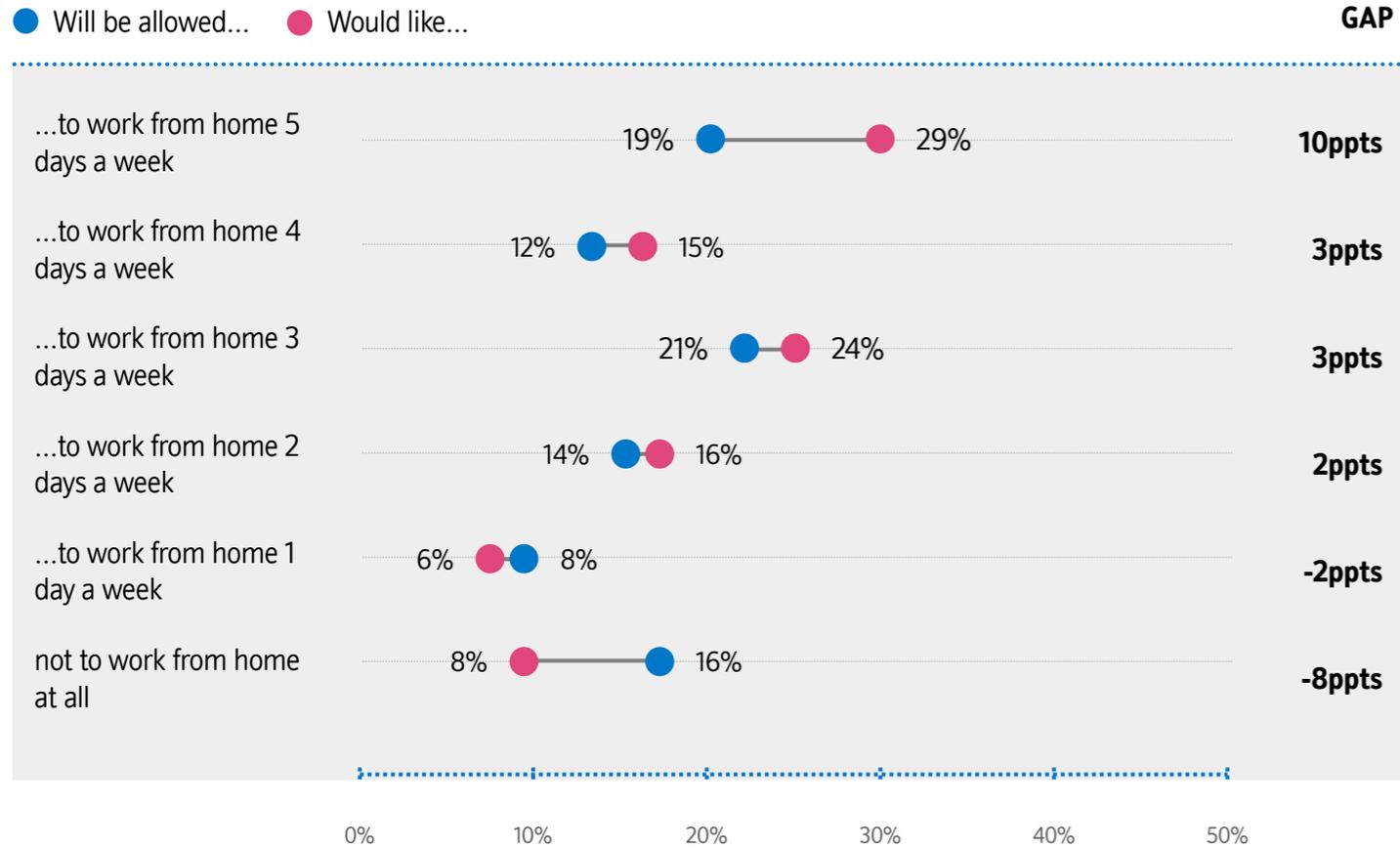
There is little consensus about what the new world of work will look like. Tensions may emerge between what employees and unions on the one hand, and employers and senior leaders on the other, want from the new world of work.

UK workers, who say that work-life balance is their most important motivator, are keen to retain their 'working from home' flexibility¹. Over four in ten (44%) of current homeworkers want to work from home 4-5 days a week, but many do not expect employers to allow this. This may be because employers have been slow in the past to grant flexible working requests. Fewer than a third of flex work requests were agreed by employers in 2019².

At the same time, 43% of homeworkers say they need time face-to-face with colleagues to do their job effectively. Analysis by Infosys of over 150,000 tech employees work before and during the pandemic found that hybrid working, that began with face-to-face interactions pre-pandemic before switching to homeworking, showed 4-5 per cent higher productivity than projects that were wholly remote³.

The employee vs. employer 'return to the office' gap

The gap between how many days homeworkers would like to work from home after the pandemic, and what they think their employers will allow them to do is polarised, with a c. 1 day difference between the employee desire to work from home, and what they feel their employer will allow them to do.



Base: 'Homeworkers' - Adults aged 16-75 in the UK who have been working from home for at least 1 day per week during the pandemic (807)

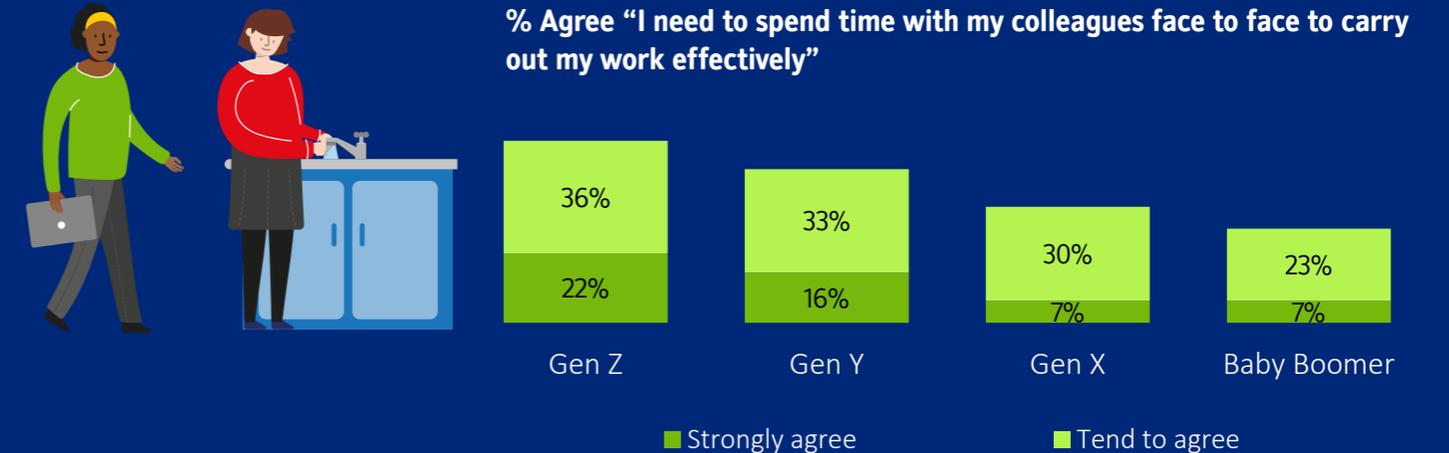


Four-in-ten homeworkers (43%) agree that they need to spend time with their colleagues face to face in order to carry out my work effectively

Nearly three-in-ten homeworkers (28%) who would like to work from home 5 days per week after the pandemic has passed, also agree that they need to spend time with their colleagues face to face in order to carry out my work effectively



Older, more established homeworkers less likely to need face to face teamwork to deliver





Companies are responding by reducing and repurposing office space and trialling more flexible models¹. Lloyds Bank is cutting 20% of its office space and trialling hybrid working for thousands of staff². Nestle is repurposing its York offices, investing £9m to upgrade its workspace and facilitate a new blended working model for the site's 900-strong workforce³. Meanwhile, a London SEO agency, Novos, has moved to a flexible hybrid working model where employees mainly work from home, but each has an allocated monthly budget for booking co-working space⁴.

Reports of the death of the office may, however, have been exaggerated. Some high-profile CEOs have come out as strong advocates for the office, believing that homeworking damages innovation and collaboration. Netflix's CEO said he saw no positives in homeworking and expected to return to a 4-day office week⁵. Goldman Sachs CEO calls working from home an 'aberration'⁶. In France and Germany, twice as many employees returned to the offices after the first wave of the pandemic had subsided compared with Britain⁷. The UK's prime minister also believes

workforces will return to the office once restrictions are removed⁸. Although there are conflicting views among employers and employees, it is likely that blended or hybrid working will be the rule, not the exception, after the pandemic. However, Ben Page, CEO of pollster Ipsos MORI, cautions that it is too early to make hard and fast decisions about what the future of work will look like post pandemic.

See how
Nationwide Building
Society is
**RE-IMAGINING THE
FUTURE OF WORK**
on page 38

Levelling up #1: quality of home offices needs to be brought up to scratch

20%
of homeworkers



disagree that their employer provides guidance on how best to set up their remote working environment for it to be the most effective

19%



of homeworkers rate their private space they have in the house to work (e.g. a study or dedicated room) as poor

18%



of homeworkers disagree that they are productive when they remote work

17%



of homeworkers disagree that their employer gives them all the technological tools they need to remote work effectively

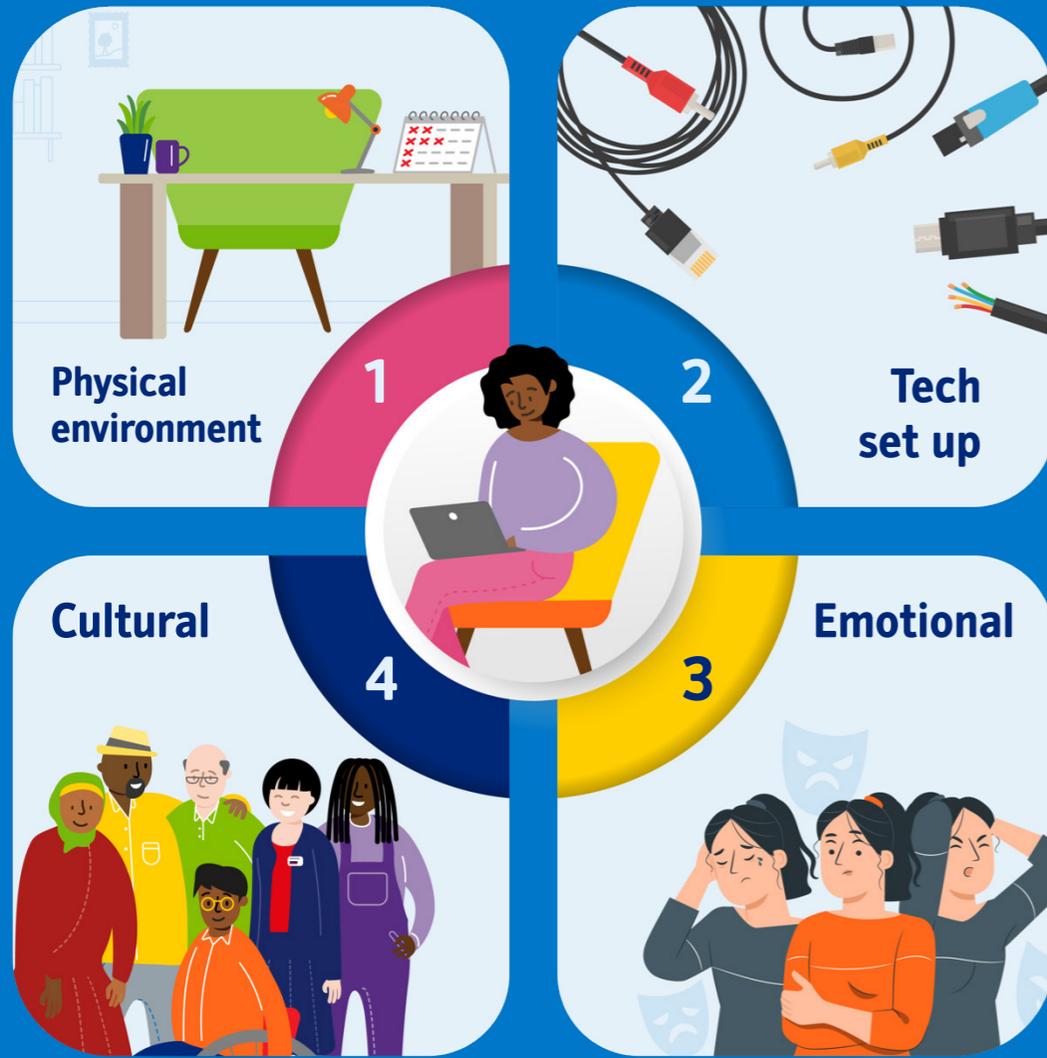
10%



of homeworkers rate their internet connection and reliability as poor

Base: 'Homeworkers' All Adults aged 16-75 in the UK who have been Working from home for at least 1 day per week (807)

Implications of long-term homeworking for employers



Working from home, or living from work?

Bosses used to worry that people worked too little at home, now they worry they are working too much. We have to be careful that working from home doesn't turn into living from work

Although many people have enjoyed working from home, a significant minority lack the space or technology to do so productively. Younger people, who are more likely to share or rent their homes, feel this most acutely.

Looking ahead, if homeworking becomes the norm, employers will need to start thinking about providing safe home-working environments for their employees: their duty of care does not stop at the employee's front door.

While offices provide a democratic, shared work environment that is controlled by the business, home office spaces are unique to every individual – providing a real challenge to employers. Working from home blurs the boundaries between home and work, potentially making it hard for employees to switch off – literally and figuratively. In the UK, home workers are putting in an extra two hours a day at home compared with when they were in the office, according to analysis by NordVPN, a corporate network provider¹.

Employers will need to consider a wide range of implications: physical – such as shared accommodation, light, noise, desk set-up; technological – quality of internet connection and IT support; cultural – mentoring, training and spontaneous interactions; and emotional – such as employee wellbeing. Issues of privacy for the employee, and security for the employer, will also need consideration.



Nationwide's own employee survey found that only 6% wanted to come back to the office full time, and more than half wanted to work from home full time²."





Levelling up #2: revenge of the suburbs?

Swapping the daily commute for home working could herald sweeping changes in our communities.

In the City of London and Westminster, an estimated 70% of the workforce do office-based work that can be done from home.

Even a small increase in homeworking could still have a huge impact on city centre economies and local communities. Demand for services such as delis, cafés, gyms

and hairdressers could shift from urban to suburban neighbourhoods, potentially benefiting smaller cities and suburbs that have the ‘critical mass’ required for services like gyms to be viable.

The prospects for major cities remain uncertain. While footfall in smaller and medium sized cities recovered swiftly after the first lockdown, in larger cities and London it was half to two-thirds lower¹. With almost half of Britons saying cities will be less attractive places to live in the future², the pandemic has already

affected demand for homes. Rural property markets have spiked, and people living in greater London who are homeworking are 22 percentage points more likely than people living elsewhere in the UK to have chosen to live elsewhere had they anticipated working from home.

However, it would be hasty to write cities off. They have thrived throughout history, surviving wars, fires, pestilence and famine to remain vibrant, cosmopolitan, business and cultural hubs where people gather for work and play. Recent outbreaks of

SARS, bird flu and swine flu did not prevent cities in east Asia from continuing to grow, according to the Centre for Cities, a thinktank¹.

Although directly impacted by SARS, Guangzhou in southern China, doubled in size in the last 20 years². And younger people continue to feel the pull of the bright city lights – with a third expecting the appeal of cities to grow over the next few years³.

The success of homeworking during the pandemic does make it more likely that more workers will split their time between home and office working. In London, the introduction of flexible season tickets in the summer of 2021 will make it easier for people and companies to adopt a hybrid working model⁴. The rise of hybrid working may also widen the ‘commuter belt’ for many cities. People are more likely to tolerate a long commute on one or two days than five, potentially opening up new work opportunities to people living further from city centres.



Base: All Adults aged 16-75 in the UK (2208)

Can homeworking make us greener?

Transport accounts for the highest share of greenhouse gas emissions in the UK (27%), so will fewer people commuting make us greener?¹ Or will the higher household bills and therefore emissions, for heating and energy, that were reported by nearly two thirds [64%] of homeworkers outstrip lower transport emissions?

The Committee for Climate Change believes that some of the changes we've seen during the pandemic – working from home, more walking and cycling – could have a positive impact on emissions and on health². For example, air quality in cities improved markedly during the pandemic, with the air pollutant NO₂ down 20%-30%, according to Defra³. Higher sales of electric vehicles will also be a positive, and other gains may include reduced

waste from take away sandwiches and coffee. All told, three quarters of businesses think the pandemic changes will help the UK meet its carbon emission reduction targets⁴.

However, the poor energy efficiency of residential homes means that, according to other analysis, an employee working from home all year may produce 80% more carbon than an office worker⁵. The carbon footprint of the tech industry is already substantial, and the increase in home internet use for homeworking will carry its own carbon impact⁶.

If the UK is to meet its net zero target by 2050, understanding the true impact of homeworking on carbon emissions will be essential. It also underlines the importance of greening of residential property in the UK, which accounts for some 15% of emissions currently⁷.



Future of Work at Nationwide Building Society



Reimagining work at Nationwide Building Society

With around 70% of our people working from home for most of the past year, and the majority enjoying it and feeling productive, Nationwide is re-imagining its own world of work.

We surveyed our people who have been homeworking to find out how it has impacted them. Over 8,500 colleagues replied, telling us:

- A quarter are much happier working from home, and another 45% feel positive about it; only 4% are struggling;
- 57% would like to work from home full time and 36% would like a combination of locations;
- 8 out of 10 feel supported by their line manager, and around one in 10 need a bit more support;
- however, a significant minority – around one in 10 – don't have the connectivity they need to work from home efficiently.

The strength of support for more home working is already shaping decisions at Nationwide, which is consolidating three sites in Swindon in anticipation of reduced demand for office space.

However, sorting out the practicalities will take time, says Jane Hanson, Leader of People & Culture at Nationwide. "Homeworking during the pandemic has been an experiment and the conditions will change quite radically when lockdown is over. People's attitudes may change once working from home becomes a choice and we will need to work extra hard to ensure that we are not pulled back and to be flexible."

Nationwide believes people do their best work when they're able to choose how they'll do it – while adhering to the rules and processes. The key will be to give people choice and flexibility, empowering them to balance their work and home lives. This will open up more career opportunities to people who will no longer be constrained by their location. Rather than making wholesale, permanent changes,

Nationwide will adopt a 'test and learn' approach to hybrid working, one that is flexible enough to accommodate personal preferences and business needs.

For some of our people, the nature of the work they do means they are likely to need to be in a workplace most of the time. We want to incorporate more flexibility for our branch colleagues. During the pandemic they supported our call centre and digital teams by answering calls and responding to digital chats from the branch. As our future workplace takes shape, there may be new opportunities to re-skill and take advantage of new career opportunities as we become less constrained by location.

Future of work at Nationwide

Work anywhere in the UK

Within certain obvious boundaries, colleagues will be able to choose how and where they work, to help them balance the demands of life and work. People won't be forced to return to an office, but anyone who needs a desk in an office can have one – for whatever reason. Our offices will become hubs where teams can meet for creativity, social connection and collaboration.

Live well anywhere

We'll offer wellbeing support for office and homeworkers and we will encourage greener solutions across all workspaces.

Meet anywhere

We'll invest in the tools and technology such as WiFi and Teams-enabled spaces, that will make hybrid working work. A key question will be how to best bring teams together, so that everyone can contribute equally, when some are homeworking and some in offices?

Recruit anywhere

Non-branch based jobs will be advertised without a location, so we can recruit talented individuals where they are, not where the office is. We will encourage a wider range of applicants and open up more career opportunities to branch colleagues.





Insight

Decision making in a post-pandemic world

by Roger Steare, The Corporate Philosopher

We make thousands of decisions every day. The vast majority of these are trivial or unconscious. But a handful of the decisions we make every day as family members, friends or work colleagues are really important because they affect not only ourselves, they affect other people and the environment that sustains us. These moments require us to deliberate, argue and make these decisions together - as families, friends and workplace teams.

Before the pandemic, working from home was seen by many employers as less than ideal. They understood that relationships and trust are critical to good decisions. What has now surprised many is how trust has actually increased because of the humanity of our home working environments. Instead of the sterile utility of the office, we might see our colleagues' partners bring them a cup of coffee, or a child coming into view with a home-schooling question, or a cat

walking across the desk. Whilst employers have had no option but to trust many of their employees to be more independent in decision-making, the humanising impact of working from home has shown that trust is stronger than control, coercion and compliance. Why has this happened and how can we continue to build trust as we build better ways of working, wherever we work? Parents and teachers create learning environments for young children which are not only physically safe, they are psychologically safe. Early years development is about learning social skills as well as spelling and arithmetic. Decision making as families, friends and in teams enables us to multiply our capacities through difference, argument and debate in social settings which are psychologically safe.

In *The Fearless Organization*, Harvard Business School's Amy Edmondson clearly demonstrates a strong correlation between psychological safety and performance¹. In Project Aristotle, Google has also identified psychological safety as the most important factor in their best performing teams.² Yet research strongly suggests that these conditions for better decision making have been experienced in a minority of workplace organisations and teams. One such study of the MoralDNA of over 26,000 financial services professionals has been published by the Financial Conduct Authority and clearly shows (see graph opposite) that at work, compliance with rules dominates our thinking and decisions at the expense of good outcomes for other people.³

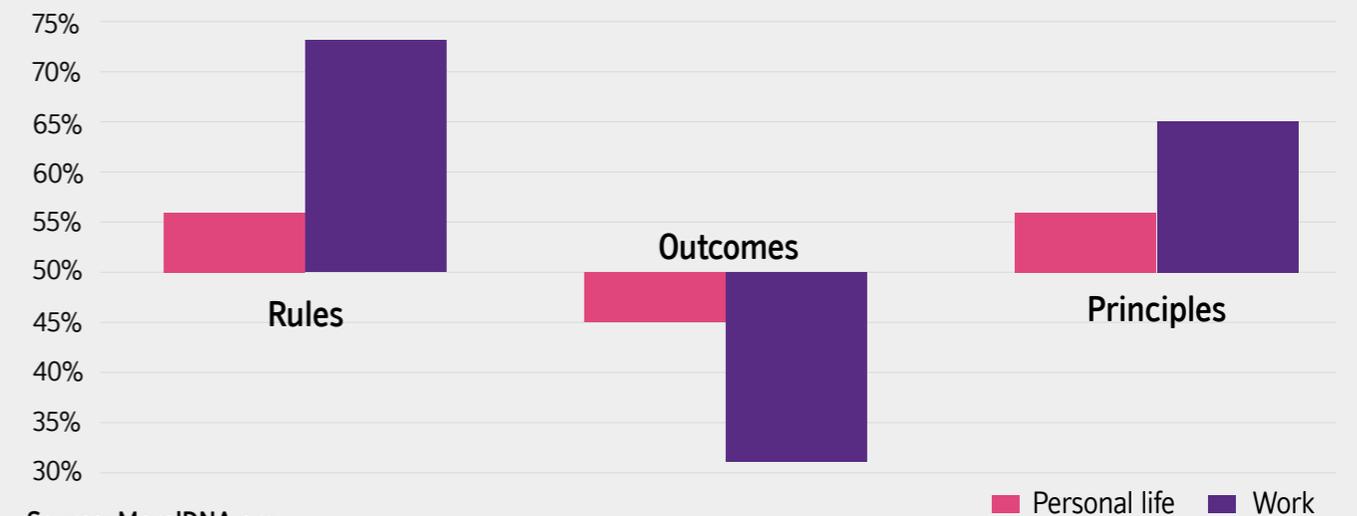
Current research, including the findings of the Nationwide roundtable, is strongly indicating that many employers are showing greater care towards their people. Leaders are trusting people to make decisions with less oversight and more independence. However, many employees are reporting longer working hours, bullying bosses and even online surveillance⁴. Employers will need to carefully balance supervision of

homeworkers with a workplace culture that values accountability, humanity and trust, especially when that workplace has been transposed into people's homes. Whatever the future blend of office and home working, leaders can build back cultures that are not only physically safe, they are psychologically safe. We don't make better decisions when we're bullied and afraid. We make better

decisions when we treat each other with humanity and compassion; when we listen; when we value difference in every sense of the word; when we trust each other; and when we remember that when all the trappings of office are stripped away, we share the same fears, hopes and loves.

Roger Steare is an expert in leadership, culture and ethics, and a faculty member at several leading business schools.

Ethics in personal life and work of financial services professionals



Source: MoralDNA.org

No going back: the Union view

By Tim Rose

General Secretary of the Nationwide Group Staff Union (NGSU)

Flexible working was meant to help people achieve a better work-life balance but for many it remained a pipe dream.

Now that we've proved – through Covid – that we can work productively from home, businesses can seize the opportunity to champion a better work-life balance permanently.

That's not to underestimate the amount of work needed to ensure homeworking genuinely benefits people. While there is a general feeling that a blend of home and office working will offer the best of both worlds, we must remember that not everyone has a suitable workspace at home. That means we should give individuals control and choice as far as possible.

There are health and safety and contractual issues to consider. At the moment the detail may feel less

relevant but it will become more important: questions relating to contractual changes, equipment provision, cost implications and genuinely inclusive policies.

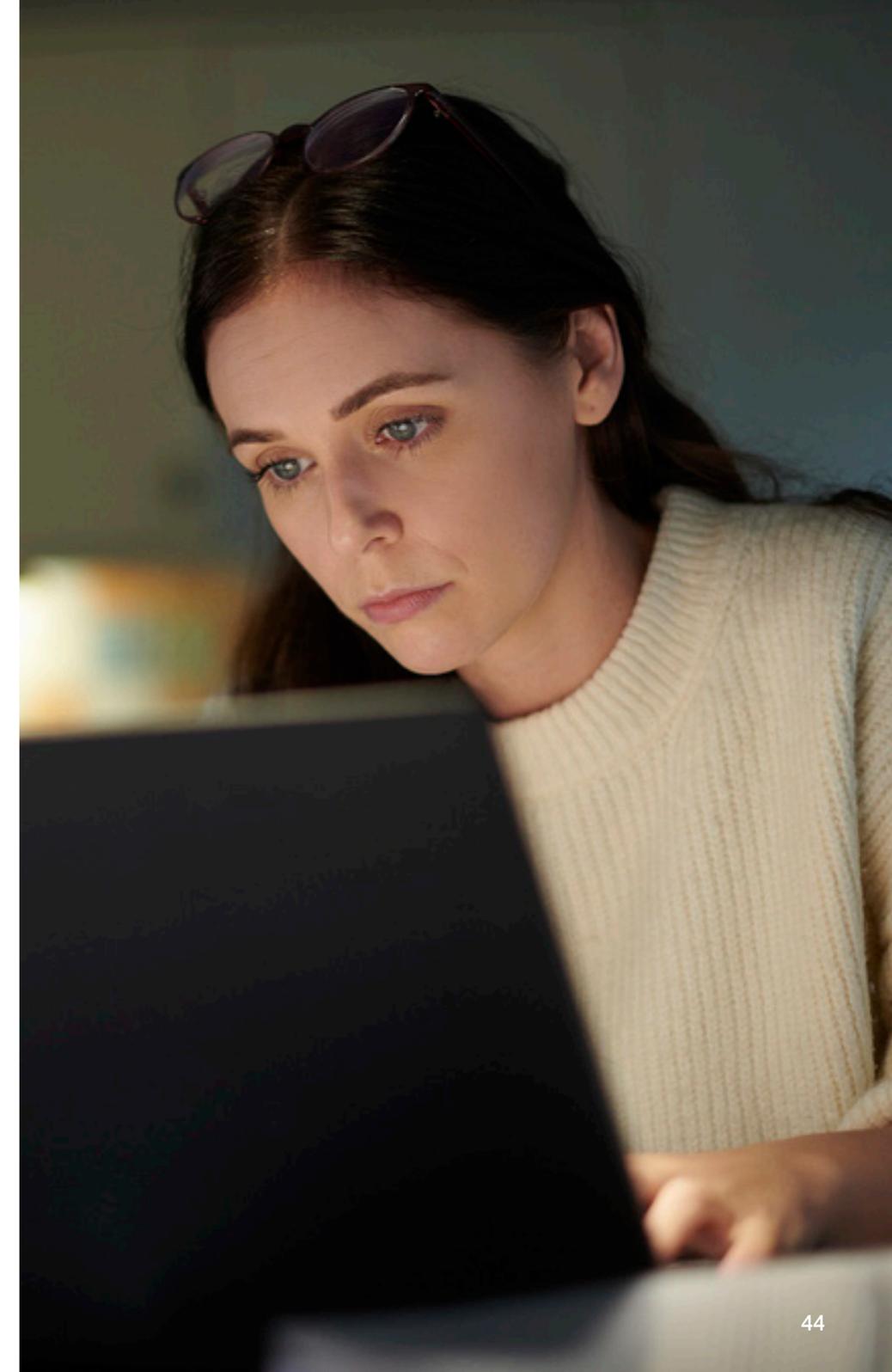
Now that location is no longer a barrier, will this translate into real opportunities for people to develop new skills for an increasingly automated and digital world? These are just some of the issues the NGSU will be working through with Nationwide management.

Wellbeing is another key issue. Over the last year, we've seen how important good working conditions and support are for the welfare of individuals and the organisation. In a hybrid working model, we will need to find new ways to maintain our sense of teamwork, our culture and values. We will need to think about how homeworkers separate work from home life, especially for homeworkers

in customer-facing roles. Dealing with verbal and aggressive behaviour at work is hard enough: we will need to find a way to protect the sanctuary of their home.

To overcome these and other challenges, organisations need to engage like never before with their people and union representatives.

Working together, we can develop practices and policies which will make us more productive as well as helping people achieve a radically better work-life balance and improved career opportunities as location is no longer a constraint.



Ten tips for successful hybrid working

1  Be radical and start by asking employees what they would like! Not everyone wants to or can work from home.

2  Understand the practical boundaries... some jobs simply are tied to a location.

3  What are you missing in terms of inclusion and diversity? There will be something.

4  Avoid creating a two-tier system that disadvantages those that can't work from home.

5  Review your office design and tech tools – are they still fit for purpose for a hybrid work-life.

6  Beware the rules ... they still apply. Health and safety, working time, data protection and security are your responsibility at home as well as at work.

7  Support people through the transition with wellbeing tools.

8  Set expectations with homeworking codes of conduct everyone abides by.

9  Lead from the front. Whatever the CEO says, people will follow what they actually do.

10  Test and learn, and be ready to adapt and change as hybrid working beds in.

| **First Person**

**Real
People
Real
Lives**



Meet the Members

Meet the people and families whose lives we are following in 2021



ALAN

Alan, a retired builder, and his wife, Sophie, are enjoying their retirement by the sea.

Alan took early retirement after 30 years in the construction industry. Active and motivated, he spends his days doing DIY and enjoying long runs on the beach. The couple have been sad to have not been able to use their motorhome during the pandemic. Pre-Covid, Alan and Sophie would spend months at a time abroad, touring new places and participating in marathons.



AVA AND GARY

Ava and Gary have reconnected after 40 years apart. They live in their temporary home in Trelewis.

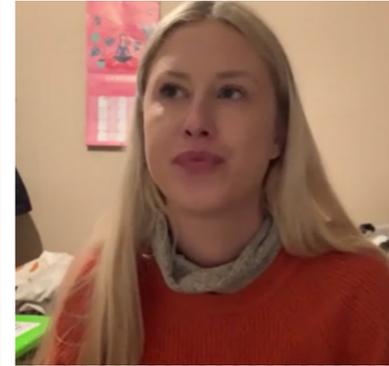
After caring for her parents in Coventry, Ava moved to Wales to be with Gary. Ava bought a house two years ago but is yet to move into it. Renovations have been stalled by Covid-19, which makes her feel as though she's in limbo. Ava was working as a nurse, but a car accident some years ago led to her taking early retirement. While the memory of the accident persists, she maintains a positive outlook.



SIMRAN

Simran is living with her parents in London while she saves for a property.

Simran is currently enjoying working from home. Spending more time with her family has served as a reminder of what's truly important to her. As a transport planner, she feels she is actively contributing to her city and the wellbeing of those within it, particularly when it comes to encouraging cycling or walking. Though she hopes to eventually get a home of her own, for the first time, Covid has made her think about the possibility of living abroad.



ALEXANDRA

Alexandra is job-hunting but is keeping busy devising creative ways to keep afloat.

As a recent graduate, Alexandra is finding it challenging to start her career, particularly during the pandemic. She lives in a flat-share and sells second-hand clothes on Depop. Envisioning her first office job, she has organised her home space in order to keep her motivation going, and her work-life balance intact. Decorating, going on long walks, and learning new skills means Alexandra reframes her unemployment as a positive experience.



CATHERINE

Catherine is enjoying working from home as she gets to spend more time with her family.

Catherine and Andrew have recently carried out a major home renovation after her father, who was living with the family, passed away. After making changes to their house, Catherine is comfortable in a property that both reminds her of her father but also suits their current lifestyle. Working from home allows her to spend more quality time with her family – be it cooking or taking long walks in the Welsh countryside.



JENNA

Mother of three young children, Jenna, is juggling childcare and part-time work.

Jenna's friends would describe her as 'sarcastic, honest and loud'. She is self-employed, and in addition to home-schooling and looking after a toddler, finds daily life quite challenging. Her bedroom has become the office of her partner, Ben, and their living room has been part classroom, part temporary workstation. Nevertheless, Jenna and Ben are hoping life will soon return to normal, so are not making permanent changes to their home just yet.



Alexandra's story

Alexandra is currently unemployed and living in a flat share in the city.



Since the coronavirus has been around, a lot has changed in my life [...]

I have been applying to lots of jobs. When we first went into lockdown, I was actually working at the Covid-test centre, before I had broken my ankle so I went from trying to find a job to that being the only job I could find... and then I went to not being able to work again while I had the broken ankle, which was again a massive change [...]

I would like to think that in the near future I will be able to get a job and work from home just because of the current situation of Covid. If that was the case, then I would probably set up a little working station here where I've got a desk (points to the desk in her room) and I would keep all my knick-knacks and notifications on that board there (shows the board above the desk)...I would fill the lunch breaks with a nice walk outside, maybe do a little work-out [...]



Hopefully, I'll be able to work in an office because I feel like I would be more motivated but, at the same time, with everything going on and just what I've heard from other people who are currently working, it's nice to be able to get up at a more reasonable time, not having to do the journey to work [...]

How do I feel about my finances? Not that great at the minute [...]

I'm just praying that I get a job soon [...]

On some days, I'll just feel completely unmotivated and quite lonely because I can't go and meet my friends...I'm trying to focus mainly on the positives at this point, on what's getting better, and trying not to be too pessimistic just because lockdown is general is no good for anyone's mental health [...]

So, what can employers do to help people like Alexandra?

Help create positive and healthy routines

Alexandra already has an idea of her future working routine and understands the need to integrate healthy moments in her day. These are simple activities such as going for a walk that can easily be encouraged by employers.

Help people prepare for the virtual office

Like Alexandra, many of those unemployed during Covid-19 have yet to experience homeworking. Employers can help new starters acclimatize by, for example, helping them get used to new technologies ahead of time and showing them what they can expect.

Ensure inclusivity during the job application process, acknowledging the diversity of home environments

Not all candidates will be in a good position to apply for a job. For example, their surroundings might affect their interview performance. Offer support and advice to all potential applicants to ensure everyone is on an equal footing.



Jenna & Ben's story

For Jenna and Ben, the Gravesend home that they share with their three young children has become their office.



JENNA: I used to work in an office in London [...] I loved my job, I loved working, I loved being in London. It's been really hard for me to go from working in the corporate environment to home-schooling two children, and keeping the baby busy [...] I'm currently working for The Body Shop at home as a consultant at the moment. It's not full time, it's just as and when, but I have to fit it around

children which was obviously a lot easier when the two of them were at school [...] We're really, really lucky. We've got lots of positives. Ben's working from home, which means he is here to do bath time and we all get to have dinner together, which is really, really nice. So we spend more time with him and he gets to see the children more [...]



BEN: I don't have an office space - a proper office space - but what I do have is just a space that I can lock myself away, which is our bedroom [...] Previous lockdown - I did have a desk, but I didn't really use it that much. It's not particularly comfortable, so what I've opted to do is work from my bed [...]

In terms of working from home compared to working from the office, I much, much prefer working from the office. I need that kind of routine I suppose and if I had a choice I wouldn't be working from home, or certainly not five days a week anyway. I mean, the odd day here and there is good, but that's where we're at, at the moment [...]

So, what can employers do to help people like Ben & Jenna?

Empathise with different lifestyles and routines

Those in a carer role or with other duties can find the day job even more challenging. Employers can develop an inclusive, understanding and empathic environment which accommodates different commitments and life choices.

Help people return to work after a period of absence

Jenna has taken time out to look after her children. Returning to full time employment in a post-Covid world may be challenging for people like her. Employers should be prepared to equip employees with tools and skills that are relevant to the new working environment.

Help employees return to the office

For employees like Ben, who have been working throughout Covid, coming back to the office will require a period of adaptation. Employers should support their staff in structuring their working hours and environment.



Catherine & Andrew's story

Catherine and her partner, Andrew, have both shifted to working from home five days a week. They live near Cardiff with two teenage daughters.



CATHERINE: I used to go into the office on a Friday and work from home Monday to Thursday, but now I work from home every day [...] At the moment, I am working on a dressing table because my husband is also working from home [...]

I enjoyed, on the Friday, going in and talking to the boys in the office and the girls that were in the office. [...] you would have a bit of banter. You would have a bit of chat. [...]

Working from home means [...] I can change my work day around to suit the business and to suit what I need as well, so it works really well for everybody [...]

I am hoping that as things go on I won't need to go back down and into the office, because it's 40 minutes away, so I don't see the point. And hopefully then, as time goes on, and my husband will go back to work, it means I get my desk back and I'm a bit more comfortable [...]



ANDREW: When it all started in March I continued to go to work but the decision was made in consultation with the managing director that we could stay apart just in case anything happens to either of us. So he's currently working in the office, I'm currently working here [...]

It's good in a way because I am speaking to customers now that I haven't spoken to for a long time so it's good in a way, but I do miss the day-to-day of the office [...]

So, what can employers do to help people like Catherine and Andrew ?

Offer a work-from-home package

Not everyone is well-equipped at home. Sending employees a work-from-home package with essential office tools such as chairs and desks, office supplies and stationery will make your employees feel more enabled in their professional lives.

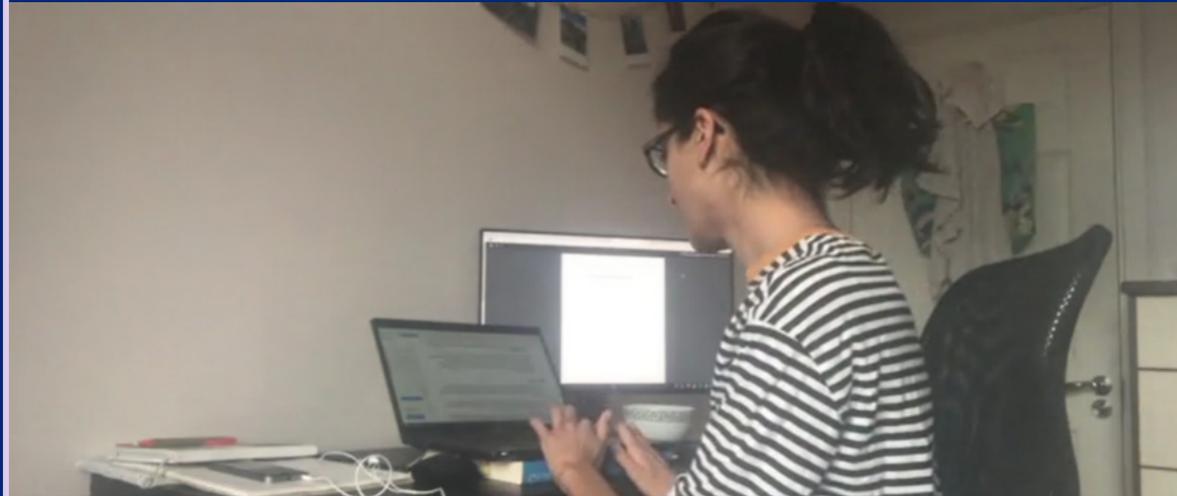
Help create social moments

Both Catherine and Andrew miss the social aspect of the office and the spontaneity of interactions. Employers should help encourage social moments on and offline, so their employees still benefit from the social aspect of the workplace.



Simran's story

Simran lives with her parents – currently also her place of work – as she saves for her own property.



I think the biggest changes for me are working from home, because before March [...]

I definitely think my 9-5 kind of took up a lot of my energy, as well as time [...]

Now, I definitely am a bit more relaxed, even though we are restricted to so many things. I just definitely think I'm a bit more happier, relaxed, and I kind of look back at me pre-March and how I used to run

around everywhere, how stressed I was, you know, had to be everywhere at certain time, even in my social life [...]

And I just think, as a family of four of us, spending so much more time together, it's something. Again, the biggest change - just being together the whole summer. [...]



Something else that has improved are my finances. I've spent a lot more time tracking my finances. Every month I will do a little net worth excel chart to just track where my money is. I've been saving a lot more, tracking every expense I make [...]

Due to working from home, due to Covid, I have a lot more spare time [...]

Something I really enjoy doing in my free time, after work, on the weekends to relax, is paint [...]

So, what can employers do to help people like Simran?

Create networking opportunities

Simran is currently unable to cross paths with colleagues or other industry professionals, which hinders her ability to network. Enable people like Simran to progress in her career by offering more opportunities to interact with both junior and senior colleagues.

Help people use their free time in productive ways

Many people have saved time now they no longer commute to work. Employers can help them use their new-found time in productive, inspiring ways. Employers should also ensure their employees feel supported in taking breaks during the working week.

Technical Details and References





Zoom petiquette

Homeworkers are more relaxed about seeing your pet on a video call than your child: over half said it was acceptable for pets to be visible on a work video call, reducing to only a third for a child.

Methodology

This report was developed using insight from primary quantitative research, ethnography, desk research into secondary sources and a roundtable discussion with over 30 other business leaders to share learnings and discuss how to build our pandemic experiences into positive practical plans for the future.

Ipsos MORI conducted the quantitative research in January 2021 using an online sample of 2208 adults aged 18-75 in Great Britain.

Interviews were conducted on Ipsos MORI's online omnibus between 8th and 12th January 2021. Data has been weighted to the known offline population proportions for age, working status and social grade within gender and for government office region and education. All polls are subject to a wide range of potential sources of error.

We analysed this data using a CHAID analysis and other analytical techniques. As part of this analysis we have defined different subgroups, including:

- **Homeworkers:** Adults aged 18-75 in Great Britain who are currently working from home for at least one day per week
- **Office Workers:** Adults aged 18-75 in Great Britain who are currently working from home for at least one day per week and are classified as ABC1 social grade
- **Non-Office Workers:** Adults aged 18-75 in Great Britain who are currently working away from home and are classified as C2DE social grade

This quantitative data was supported, where necessary, with secondary desk research. This secondary data was collected between October 2020 and the 17th March 2021.

We have also provided some analysis into the future demand for office space. This was based on the average square footage per worker in 2019 which was estimated by comparing the time spent in offices to the office space available. We then forecasted the future time spent in offices (based on current projections) and used this data to estimate how much space would be required in future if the

proportion of square footage to workers remained the same.

We also conducted digital ethnography: we recruited six Nationwide members who we spoke to in January and February 2021 and who completed self-recorded video tasks. We collected over 80 videos and over 200 minutes of footage. This footage was then analysed by Ipsos MORI researchers and Nationwide in internal analysis sessions.

Ethnography is a method based on participant observation, meaning that the researcher observes the subject's environment, observing actual behaviour for an extended length of time, capturing all of the interactions and activities involved in daily life.

Due to Covid-19 we conducted this ethnography digitally, through asking the participants to self-record films. Ethnography allows deep insight into the emotional nature of much of human behaviour, getting to the heart of opinions, wants and needs.

Ethnographic research is different to other research methods, typically using smaller sample sizes but spending longer periods of time with

participants. This allows for a greater depth of knowledge - understanding the 'whys' and 'hows' in research.

Our six main participants were recruited against six pen portraits to reflect a diverse range of ages, genders, ethnicities and financial positions. These participants invited us into their lives and showed us how they were living and working during Covid-19. We will continue our journey with them throughout 2021.

A presentation based on this project was delivered on 23rd Feb 2021 at an online roundtable discussion chaired by Joe Garner, CEO of Nationwide. Contributors have been listed on the inside cover.

The conversations that occurred at this roundtable were used as a final lens to steer this research and provide expert perspectives on the future of work to inform our reporting.

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