



Associate Director Research and Innovation, Nest Insight

Recruitment pack and information for applicants

Welcome and introduction



Thank you for your interest in this critical role in the Nest Insight team.

Nest Insight is a public benefit research and innovation centre. We exist to find ways to support low- and moderate-income workers to be financially secure, both today and into retirement.

We focus on understanding the lived experience of people on low and moderate incomes, learning about their financial needs, challenges and goals through rigorous and thoughtful analysis. We partner with employers, product providers, academics and policymakers to identify, invent, test and evolve practical solutions and see what works best for people in the real world. This builds the case for systems-level change. Our findings are shared widely and freely so that people around the globe can benefit from our work.

At the heart of this impact are our funded research and innovation projects. These are the engine rooms of our work, where we develop the ideas for how we might be able to help drive improved financial security; build the partnerships that enable us to test those in the real world; and generate and then share the insight that can help bring those ideas to scale. Our Associate Directors of Research and Innovation lead these projects, taking end-to-end accountability for their delivery and impact.

This year we have successfully grown our programme, adding new projects addressing financial resilience and examining mechanisms by which the pensions system and pensions wealth can help people to build housing security. And, just as this opportunity goes live, we have announced funding for a three-year extension to our flagship workplace emergency savings work and some new exploratory research looking at innovation around assets and wealth building journeys. We also continue to work on increasing long-term savings for the self-employed, on innovative data-led projects to better understand how pension saving and other elements of household financial security low- and moderate-income are in the process of developing a standing 'Nest Insight Experts in Action' panel, made up of the people and households our work seeks to serve, to help ensure expertise gained from real-world experience is present within all of our thinking.

With this growth, we now have clarity and stability in much of our work programme for the next 2-3 years. It is an exciting and ambitious agenda, and we need excited and ambitious people to lead these projects and help ensure we can have the maximum positive impact for low- and moderate-income households. If you think you can help us, we'd love to hear from you.

In return, we can offer you a chance to be part of a truly inclusive, human-centred, collaborative and curious team, who are ambitious for impact and single-minded in our focus on real-world solutions that work.

We are fully committed to equity, diversity and inclusion in how we recruit, in the culture that we are building and in the way that we deliver our programme. That you share this commitment, alongside a passion for improving financial security for the millions of low- and moderate-income workers in the UK, is essential.

Thank you again for your interest in this role – we look forward to hearing from you!

Will Sandbrook, Managing Director, Nest Insight

About Nest Insight

Our purpose is financial security for every household

Our mission is to find what really works in supporting low-, moderate- and volatile-income workers to be financially secure, both today and into retirement.

Our work is about helping people and households cope with financial shocks, build up savings, and create lifelong wealth.

Our theory of change is that a deep understanding of the lived experience of low-, moderate- and volatile-income workers can lead us to identifying policy and market solutions that could help. We robustly test those solutions to identify what works, engaging throughout with industry, policymakers, employers and others who can support delivery at scale.



Our history and relationship with Nest

Around one in three workers saves with Nest, making it one of the largest pension schemes in the UK. Nest's 13.7m members are predominantly those with lower and moderate incomes.

In 2016, Nest established Nest Insight to ensure there was a truly robust public benefit research and innovation centre working to understand and address the challenges facing savers in achieving financial security in the round. Nest's purpose is financial peace of mind for all, and Nest is a proud supporter and the home of Nest Insight.

Our team...

...your future colleagues

The Nest Insight team is about 25 people, working across strategy, programme delivery, communications, managing our strategic and funding partnerships and managing our day-to-day operations. We have a mix of permanent and fixed-term colleagues according to our portfolio of projects at any given moment.

Our team is drawn from all sorts of backgrounds including research agencies, financial services, academia, charities, think tanks, consultancies, the public sector, the arts and international development. We're a diverse group, connected by our shared passion for improving household financial security and a commitment to working collaboratively and supporting each other.

We're proud of the culture that we've built, and also committed to continuously building on and improving it. We strive to be a work community and environment that people genuinely enjoy and where they can grow and develop.



Members of the team out and about together, including at our events and away days...

Our impact

Our approach to impact is to build a robust, decision-useful evidence base for what really works, and to take that evidence base and the conclusions we draw from it to those who can really impact financial security at scale: policy-makers, employers and financial services providers. We achieve this through:

Convening



We bring together people working across different parts of the system around low- and moderate-income households to spark conversations, challenge assumptions and build a shared understanding of how to make things work better to support financial security for all.

Clockwise from top left: speakers at our Westminster Emergency Savings reception with the Economic Secretary to the Treasury, March 2025; Queen Maxima of the Netherlands in her role as UN High Commissioner's Special Advocate for Financial Health and other round table attendees, November 2024; Torsten Bell MP, at our Parliamentary launch for our Real Accounts work, November 2024; one of the panels at our 2024 Nest Insight conference, July 2024.

Engagement and earned media



National media coverage in the last 12 months has included the FT, Guardian, Times, The I, Mail Online, as well as a feature on Radio 4's You and Yours programme

Influencing the influencers



Our work has informed proposals and been cited in work by the Fabian Society, the ABI, PLSA, Resolution Foundation and the Institute for Fiscal Studies

Partnerships



We work collaboratively and in partnership with others.

We work with employers including the Co-Op, Bupa and SUEZ. We work with funders including the JPMorgan Foundation, the BlackRock Foundation, Fair4All Finance and the Financial Fairness Trust. We've worked with academics from Nottingham, Warwick, Harvard, Yale, Aston and Glasgow Caledonian universities. We've worked with providers including Moneyhub, Wagestream, Penfold, Nest, PayCaptain, TransaveUK, Salary Finance and Yorkshire Building Society.

About the role - overview

Key details

Job title: Associate Director, Research and Innovation

Reports to: Director, Research and Innovation

Managerial Accountability: Matrix and/or line management of interdisciplinary project teams comprising research, project management and comms capabilities. Formal line management requirements will vary according to project portfolios at different points in time.

Location: Hybrid – expected to be in our Canary Wharf office on Tuesdays, and other ad-hoc days as needed for meetings and events as a minimum

Contract type: 1 x Permanent and 1 x FTC role (more information below) – full-time/part-time/job-share/flexible working patterns considered

- › **Permanent Role** - Associate Director, Research and Innovation (ID: 586)
- › **12-month FTC** - Associate Director, Research and Innovation - (12 Month FTC) (ID:590)

What are we looking for?

Our Associate Directors of Research and Innovation are the senior project leaders who drive delivery of the funded projects that make up our overall programme. The role requires a mix of research and innovation leadership, excellent communications and networking skills, and the ability to drive projects to deliver policy and market change to make a positive difference to people's financial security and financial wellbeing. You will work across some or moderate-income the following areas:

- › *Financial Resilience:* Our work in this area focuses on identifying solutions and interventions to help people to manage financial shocks or volatility without recourse to damaging solutions such as high-cost credit
- › *Savings:* Millions of people in the UK lack cash savings, which enable them to self-ensure against shocks and build foundations for longer-term saving and asset-building. Our work in this area identifies, tests and promotes adoption of solutions that support people to build cash savings.
- › *Assets, wealth and pensions:* Auto enrolment has brought millions of people into building invested wealth for the first time. But in most cases, this remains the only wealth they have. Our work in this area addresses approaches to building out asset-ownership including housing and non-pension investments. It also seeks to address those groups, such as the self-employed, where pension saving lags behind those included in auto enrolment, as well as on how to optimise the design of AE in future to balance adequacy and financial resilience trade-offs.
- › *Foundational and cross-cutting research:* These are additional projects and programmes that we undertake to increase overall understanding of the challenges facing low- moderate- and volatile-income households and the ways different parts of household money-management interact. This includes innovative approaches like our ongoing programme of work to connect public and private survey and administrative data sets, targeted in-depth qualitative research and household-level transaction tracking to enable holistic research of household financial behaviours and how household balance sheets react to policy change.

You will work closely with the other Associate Directors and the Director of Research and Innovation to ensure not only that individual projects deliver maximum impact and exceed funder expectations, but that the overall programme of work adds up to more than the sum of its parts, positioning Nest Insight to have influence on behalf of low- and moderate income households right across the financial security agenda.

About the role – key responsibilities

Key responsibilities of the role will include:

- › With the Director of Research and Innovation; scoping and overseeing delivery of a high-profile research and innovation programme supporting financial security for low- and moderate income households in the UK.
- › Contributing to the overall aims and strategy of Nest Insight and to its reputation for research excellence, real-world solution development and high-quality thought leadership and debate.
- › Directing specific high-profile, high-impact research and innovation projects, working collaboratively with project partners, ensuring they are successfully delivered on time and on budget with funders and stakeholders engaged throughout.
- › Line and/or matrix-managing small project teams, supporting their personal and professional development and directing their work to a high standard.
- › Designing robust and creative mixed-method research approaches including qualitative and quantitative research, behavioural trials, pilots, desk research expert interviews, secondary data analysis and data science projects working with our specialist Research Leads drawing on their expertise and advice.
- › Building our network, establishing and developing strong relationships with a wide range of funders, collaborators, delivery partners and academic research partners and building trusted relationships across policy and industry stakeholder groups.
- › Working with Development and Fundraising colleagues to build strong relationships with our funders and to support with pipeline development and funding proposals.
- › Working with communications colleagues both embedded in projects and in the central comms team to shape and deliver communications and engagement strategies for the insights that emerge from our projects. Delivering high-quality, influential communications and engagement outputs for a variety of audiences, focused specifically on our key audiences of senior political and industry decision-makers - including published reports, blog posts, summary papers, infographics, films, events, external speaker opportunities etc.
- › Acting as an engaging and credible spokesperson for the work of Nest Insight including at conferences, events and round tables, in advisory and steering groups and with the media. Leading debate and consensus building in key areas of our work.
- › Ensuring high ethical, data protection and information security standards across the programme.
- › Developing Nest Insight's research and innovation capability, approaches and resources. Supporting team members to develop. Sourcing, appointing and managing partners and suppliers in line with managing public money and other relevant requirements.
- › Identifying new areas of work and developing new research and innovation questions and proposals.
- › Deputising for the Director of Research and Innovation when required.
- › Bringing deeper expertise in one or more of our research and/or innovation methods or in key data sources, and acting as an internal consultant across all projects on the use and application of those methods and sources.

This list of responsibilities may not be exhaustive, and the post holder will be required to undertake such tasks and responsibilities as may reasonably be expected within the scope and grading of the post.

About you

Person specification – essential requirements

- › Relevant experience through work and/or your academic career of successfully designing and leading multiple mixed-method research and/or innovation projects, including those with complex research questions, harder-to-reach audiences and employing innovative and collaborative approaches.
- › A track record of driving impact, across multiple audiences including policy-makers and senior industry leaders and decision-makers, including the ability to develop broad and deep networks and build consensus around the need for change.
- › An ability to think at a systems level, and to help others to do so, joining the dots between different parts of our programme and between our work and that of others across related domains
- › Exceptional communication skills including impactful narrative development and thought leadership generation, compelling presentation delivery and clear and insightful report-writing to a publication standard.
- › Knowledge and experience of research, policy and the market landscape relevant to Nest Insight's work.
- › Tenacity, flexibility and a problem-solving mindset to work through obstacles and ensure high quality delivery of project outcomes
- › Leading multi-disciplinary teams across research, communications and engagement, including in matrix management models
- › Empathetic interpersonal skills, including building strong working relationships with a wide range of stakeholders.
- › Good working knowledge of Microsoft applications including Excel, PowerPoint and Word.

Desirable:

Familiarity working with academic research teams.

Experience of product and service innovation, particularly in financial services and/or employee benefits.

Deeper expertise and knowledge across one or more of the following: qualitative research; innovation, co-creation and human-centred design methods; quantitative research, survey design and analysis; data science and econometric analysis; behavioural trial design and implementation; use of publicly available data sets such as Understanding Society and the Annual Survey of Hours and Earnings; innovative data management and data matching approaches and the creation of aggregated data sets for research

Who you will work with

You will report to and work closely with the Director of Research and Innovation.

Matrix and/or line management of interdisciplinary project teams comprising research, project management and comms capabilities. Formal line management requirements will vary according to project portfolios at different points in time.

Effective and collaborative work within and beyond the Nest Insight team, including with project funders, collaborators and participants.

Will work closely with the other Associate Director(s) of Research and Innovation to build and share methodological and data expertise across the research programme

Benefits

Salary: £85,000, with annual cost-of-living reviews and discretionary bonus

Additional Benefits:

- Pension scheme with an 8% default employer contribution, 5% employee contribution, plus additional optional matched contributions up to a total of 10% employer contributions.
- Group life assurance
- Optional critical illness cover
- A genuine commitment to work-life balance, supported by
 - 25 days annual leave, plus Christmas Eve and your birthday.
 - Core leave entitlement rising to 30 days based on service over time
 - Buy up to an additional 10 days annual leave per year if desired
 - Flexible working, part-time, job-share, compressed hours patterns
 - Enhanced maternity, shared parental and adoption leave after 12 months service
 - Option to apply for a sabbatical after 2 years service
- A commitment to your development, including:
 - Individual learning budgets
 - A central learning hub
 - Paid-for professional memberships/subscriptions

Commitment to our wider social impact, through:

- 4 volunteering days per year
- Opportunity to mentor interns and junior colleagues, plus a reverse mentoring programme to support our objectives around racial diversity
- A calendar of DE&I events including our 'let's talk about...' staff discussion events, external speakers and campaigns marking key events such as Black History Month and Pride
- A network of DE&I working groups through which you can participate in our efforts to ensure we have a diverse and inclusive workplace and culture
- Supporting charitable giving through Give as you Earn and fundraising in support of a nominated charity of the year

Support for your wellbeing, through:

- Our employee assistance scheme
- Staff champion networks for mental health and the menopause
- Eyecare vouchers
- Free health screenings
- Flu vaccinations
- An office environment designed with your wellbeing in mind
- Support for the cycle to work scheme
- Access to the Civil Service Sports and Social Club

How to apply

If you would like to be considered for the Permanent or FTC role, please click on the link below for each role or apply directly through the website.

Please also attach a CV and cover letter to be considered for the role/s.

Contract type: Permanent or FTC (more information below) – full-time/part-time/job-share/flexible working patterns considered

- › **Permanent Role - Associate Director, Research and Innovation (ID: 586)**
Application Link - [Associate Director, Research and Innovation in London/Hybrid - National Employment Savings Trust \(NEST\)](#)
- › **12-month FTC - Associate Director, Research and Innovation - (12 Month FTC) (ID:590)**
Application Link - [Associate Director, Research and Innovation - \(12 Month FTC\) in London/Hybrid - National Employment Savings Trust \(NEST\)](#)