

# Warrington Adult Health and Wellbeing Survey 2023 Finance and Employment Briefing



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Warrington Borough Council Public Health Team

A comprehensive, large-scale survey of adults aged 18 years and above in Warrington was undertaken during April-June 2023. The survey was sent to a stratified sample of the Warrington population to explore a wide range of factors that are known to impact on an individual's health and wellbeing. A total of 4,932 respondents completed the survey. The findings presented in the Finance and Employment report will support the development of system strategies and plans to effectively target opportunities, services, and interventions to specific population groups with the greatest need and inequality. The full report is available via the JSNA webpage: [Joint Strategic Needs Assessment \(JSNA\) | warrington.gov.uk](https://warrington.gov.uk/jсна) This briefing outlines the key findings.

## Financial Circumstances

Research emphasises the significant impact that financial challenges and coping with shortages have on health and wellbeing, with insufficient income associated with poor long-term physical and mental health and low life expectancy. Evidence shows that inadequate income negatively impacts on health because it is more difficult to avoid stress and feel in control, access opportunities and material resources, adopt and maintain healthy behaviours and feel supported by a financial safety net<sup>i</sup>.

Survey respondents were asked a range of questions to gain insight about their financial circumstances and cost of living. This included their ability to pay for food and heating, need to borrow money, use of food banks and community pantries, receipt of means-tested and disability benefits, ability to pay for prescriptions, and whether their financial circumstances caused them to miss work or important appointments. **Overall, 1 in 10 (10.0%) respondents said they were 'finding it difficult or very difficult' to manage financially in 2023, compared with 8.5% in 2013.**

**Younger adults were much more likely to report financial difficulties than older age groups.** Nearly 1 in 5 (18.6%) 18-39 year olds found it difficult or very difficult to manage financially compared with 1 in 14 (7.3%) of 40-64 year-olds and 1 in 31 (3.2%) of those aged 65+ years. Older respondents aged 65+ were also more likely to describe themselves as 'living comfortably' (43%) than the 40-64 (30%) and 18-64 (18%) age groups. Furthermore, comparison with the 2013 survey findings shows a marked increase in the proportion of 18-39 year olds reporting financial difficulties, rising from 11.4% in 2013 to 18.6% in 2023. This compares to a small reduction among the 40-64 year olds, from 9.0% to 7.3%, and little change among those aged 65+ (from 2.6% to 3.2%), in the equivalent time period.

**There is also a clear pattern between experiencing financial difficulties and deprivation.** Over three times as many respondents living in the most deprived areas of Warrington reported finding it difficult or very difficult to manage financially compared to those in the least deprived (18.0% versus 5.6%). **Overall, 1 in 4 adults aged 18-39 years living in Quintiles 1 (28.4%) and 2 (24.1%) were experiencing financial difficulties.**

## Food, Heating and Borrowing

National evidence shows a marked increase in the proportion of households cutting back on food or missing meals altogether, with this rise being particularly marked since the COVID-19 pandemic<sup>ii</sup>. While rising prices have been felt by everyone, recent data demonstrates that those on the lowest incomes have been the most severely impacted<sup>iii</sup>. Significant rises in energy prices in particular have left many of the poorest homes choosing between eating and heating<sup>iii</sup>.

**Overall, almost 1 in 10 respondents (9.1%) reported going without food, and 1 in 6 (15.8%) had gone without heating 'sometimes' or 'frequently' in order to manage financially.**



**Women, younger adults, and those living in the more deprived areas were more likely to go without food or heating.** More women reported going without food (9.8%) and heating (17.3%) than men (8.2% and 14.1% respectively). The proportions also decreased with age with 13.1% of 18-39 year olds going without food and 17.3% going without heating compared to 9.2% and 16.9% of 40-64 year olds, and 3.4% and 11.5% of those aged 65+. There were also stark differences with deprivation. Around three times as many respondents living in the most deprived areas went without food as those in the least deprived areas (15.8% versus 5.7%) and over twice as many went without heating (25.3% versus 10.7%).

**Notably, over a fifth of women aged 18-64 years living in the most deprived areas reported going without food 'frequently' or 'sometimes' and almost a third went without heating to financially manage.**

1 in 11 respondents (8.8%) reported borrowing money to cover the cost of basic necessities either 'frequently' or 'sometimes'. **Borrowing is strongly linked with deprivation**, with levels among adults living in the most deprived areas over four times higher than those living in the least deprived (17.4% versus 4.1%). Borrowing was more common in women than men (9.7% and 7.7% respectively) and among younger adults; 15.1% of 18-39 year olds had to borrow money, reducing to 8.2% of 40-64 year olds and 1.5% of those aged 65+. **Nearly 1 in 3 women aged 18-39 years in Quintile 1 (29.1%) borrow money frequently or sometimes to cover basic living costs.**

**There were also substantial differences between the financial circumstances of respondents aged 18-64 years who had children aged 0-18 living in their household, and those who did not.** Those living with children were more likely to report finding it 'difficult' or 'very difficult' to manage financially (15% compared to 10%), going without food (13% versus 10%) or heating (21% versus 16%) and borrowing money to cover the cost of basic necessities (15% vs 9%).

Overall, 1.8% of respondents reported using food banks and 3.4% used community affordable food programmes at least once a month. **Higher usage was reported amongst the younger 18-39 age group (2.5% food banks and 5.0% community affordable food), women (2.2% food banks and 4.3% community affordable food) and those living in the most deprived areas (4.6% foodbanks and 8.1% community affordable food).**

Overall, use of food banks at least once a month was significantly higher in women aged 18-39 years (6.0%) and 40-64 years (10.6%) living in the most deprived areas, compared to the Warrington average. Similarly, almost 1 in 8 of this cohort use community affordable food at least once a month. **Notably, 1 in 20 (5.0%) of women aged 40-64 years living in the most deprived areas use a food bank at least once a week.**

## Impact of Financial Circumstances

Respondents were asked how often their financial circumstances impacted on their lives. **Overall, 2.6% of respondents reported having to miss work at least occasionally due to their financial circumstances.** A slightly higher proportion of men (3.2%) than women (1.9%) relayed having to miss work, although this may reflect the higher proportion of men employed overall (63% versus 56% women).

Missing work due to financial circumstances was also more common in younger age groups, affecting 4.2% of 18-39 year olds, 2.6% of 40-64 year olds and only 0.3% of those aged 65+. The latter is perhaps illustrative of the greater numbers of retirees in the older age group. There is also a clear relationship with deprivation, with twice as many respondents living in the most deprived areas missing work, compared to those in the least deprived (4.2% versus 1.7%).



**Middle-aged men (40-64 years) living in the most deprived areas of Warrington were most likely to miss work due to financial challenges (7.7%).**

**1 in 20 respondents (5.1%) said they had to miss important appointments such as medical and housing appointments or interviews at least occasionally due to financial challenges.** This was more commonly reported amongst young adults and decreased with age from 7.9% of 18-39 year-olds, to 5.0% of 40-64 year-olds and 1.2% of those aged 65+. **A clear gradient was also demonstrated with deprivation.** Notably, over 1 in 10 respondents (10.5%) living in the most deprived areas (quintile 1) reported missing appointments, almost double that of quintiles 2 and 3 (5.7% and 5.9% respectively) and four times that of the least deprived (Quintile 5; 2.7%).

**Overall, 7.1% of respondents said that financial difficulties prevented them from paying for prescriptions or medication at least occasionally.** This was more common in women (8.2%) than men (5.6%), and in younger respondents with levels highest in the 18-39 age group (11.0%), and reducing to 7.4% of 40-64 year-olds and 0.9% of those aged 65+. There were also stark differences by deprivation, with the proportion among residents of deprived areas over three times higher than that of the least deprived (13.3% and 4.2%, respectively). **Notably, 1 in 6 women living in Quintile 1 were unable to pay for their prescriptions or medications at least occasionally.**

**What does this suggest for local action in Warrington:**

- Establish a poverty truth commission to work directly with our residents on the key issues affecting them to agree the approach for policy and practice change.
- All system partners to continue to promote and expand the Warrington cost of living directory.
- All system partners to support Warrington to become a sustainable food place.
- Continue to develop and build on our affordable food offer.
- Continue to raise awareness of and deliver budget clubs and wider support including sessions on family budgeting, online shopping, and benefits advice.
- Provide comprehensive support for residents to access digital resources and services through delivery of digital inclusion initiatives in local venues to guide them to effectively navigate online platforms. This includes assistance with online shopping, accessing NHS services, and utilising the Job Centre Plus platform.



## Benefits

The survey also quantified how many respondents were in receipt of means-tested benefits such as Pension Credit, Universal Credit, Income Support, Income Based Job Seekers Allowance, Employment Support Allowance (ESA), Working Tax Credit, Child Tax Credit, Housing Benefit and Council Tax Support and disability benefits including Disability Living Allowance, Personal Independence Payment, and Attendance Allowance. **Overall, 7.1% of respondents received means-tested benefits, 3.9% received disability benefits, and 4.3% received both.**

**1 in 9 respondents (11.5%) reported receiving means-tested benefits.** Receipt of means-tested benefits was more common in women (12.8%) than men (9.8%), in the younger 18-39 age-band (14.0%) compared with 11.0% of 40-64 year-olds and 8.9% of those aged 65+ and in deprived areas. Respondents living in the most deprived areas were four times more likely to receive a means tested benefit than those living in the least deprived (21.4% versus 5.2%). **More than 1 in 4 women (27.6%) living in the most deprived areas received a means tested benefit.**

Compared with respondents not receiving means-tested benefits, those in receipt were:

- Three times more likely to report finding it 'difficult' or 'very difficult' to manage financially (27% versus 8%).
- Four times more likely to 'sometimes' or 'frequently' go without food to manage (29% versus 7%).
- Three times more likely to go without heating (40% versus 13%).
- Five times more likely to borrow money to cover necessities (30% versus 6%).
- Nine times more likely to use food banks (9% versus 1%) and six times more likely to use community affordable food (13% versus 2%).
- Five times more likely to miss work (5% versus 1%) and eleven times more likely to miss important appointments (11% versus 1%) at least occasionally due to financial circumstances.
- Four times more likely to be unable to pay for prescriptions or medication at least occasionally (12% versus 3%).

**1 in 12 respondents (8.3%) reported receiving disability benefits.** This was more commonly reported in women (9.0%) than men (7.4%) and increased with age from 1 in 18 (5.7%) of 18-39 year-olds to 1 in 12 (8.4%) of 40-64 year-olds and 1 in 8 (11.7%) of those aged 65+ years. There was also a strong link with deprivation, with levels ranging from 13.4% in the most deprived areas to 5.2% in the least deprived. **1 in 6 women (16.7%) living in the most deprived areas of Warrington received a disability benefit.**

Significant differences were found between adults receiving disability benefits and those that were not. Respondents in receipt of disability benefits were:

- Almost twice as likely to report finding it 'difficult' or 'very difficult' to manage financially (16% versus 9%).
- More than twice as likely to 'sometimes' or 'frequently' go without food (21% versus 8%) or heating (31% versus 14%) to manage.
- Twice as likely to borrow money to cover necessities (20% versus 8%).
- Eight times more likely to use food banks (8% versus 1%) and three times more likely to use community affordable food (9% versus 3%).
- Four times more likely to miss work (4% versus 1%) and important appointments (9% versus 2%) at least occasionally due to financial circumstances.
- Nearly twice as likely to be unable to pay for prescriptions or medication at least occasionally (7% versus 4%).



## What does this suggest for local action in Warrington:

- The Job Centre Plus under the governance of the poverty action group and informed by the poverty truth commission approach, will continue to deliver awareness raising sessions for our residents to ensure they have full access to information regarding benefits.
- Explore implementation of a project with Policy in Practice to support residents to access unclaimed benefits.

## Employment Status

**Overall, 60% of respondents were in employment.** Of these, 44% were in full time employment (30+ hrs per week), 12% were part-time (less than 30 hrs per week) and 5% were self-employed. Nearly a third of respondents were retired (29%) and smaller proportions were unable to work due to illness or disability (5%), looking after the home (4%), unemployed and available for work (3%), in full time education (3%) or on a government supported training programme or apprenticeship (less than 1%).

**Significantly more men were in full time employment than women** (52% versus 35%), whilst women were more likely to work part-time than men (17% and 6% respectively). The proportion of respondents in employment also decreased with age from 83.0% of 18-39 year olds, to 71.3% of 40-64 year olds, and 9.1% of those aged 65+. A higher proportion of respondents living in more deprived areas were in employment, ranging from 64.8% in the most deprived to 56.0% in the least deprived. This may reflect the younger demography of Warrington's deprived areas, with a higher composition of working aged people.

**Notably, 1 in 9 of respondents in employment (11%) reported finding it 'difficult' or 'very difficult' to manage financially.**

A higher proportion of women were retired (32%) than men (27%), and in line with the UK retirement age, there were greater numbers of retirees in the 65+ age group (92%), compared with 15% of the middle-age, 40-64 group, and almost none in the 18-39 year-olds (less than 1%). More deprived areas had fewer retirees, ranging from 17% in Quintile 1 to 35% in Quintile 5. This may reflect the younger demography of deprived areas. **Nearly half (45%) of retirees reported 'living comfortably', which is significantly higher than the Warrington average (29%).** Only 2% of retirees said they were finding it difficult or very difficult to manage financially.

**1 in 20 respondents were unable to work due to illness or disability.** There was a significant pattern with deprivation, with **four times as many Quintile 1 respondents unable to work due to a long term illness or disability than those in Quintile 5** (9.9% and 2.6% respectively). No differences were noted between men and women. In terms of age, the highest proportion of respondents unable to work was in the middle-aged 40-64 age group (6.8%), followed by 18-39 year olds (4.7%) and lowest in the 65+ group (2.5%).

Respondents that were unable to work due to illness or disability were more likely to be experiencing financial challenges with over a quarter finding it 'difficult' or 'very difficult' to financially manage (28%), High proportions also reported that they 'sometimes' or 'frequently' go without food (32%) or heating (40%), borrow money to cover necessities (30%), miss important appointments at least occasionally (13%) and are unable to pay for prescriptions or medication at least occasionally (6%) due to financial circumstances.



**Overall, 3.2% of respondents were unemployed and looking for work.** A higher proportion of men (4.0%) than women (2.3%) were unemployed and available for work, and the proportion reduced with age from 4.6% of 18-39 year-olds, to 3.7% of 40-64 year-olds and 0.3% of those aged 65+. There was no clear pattern by deprivation. **Men aged 18-39 years living in the most deprived areas were significantly more likely to be unemployed and available for work (7.1%).**

Those who were unemployed and looking for work, are also more likely to find it 'difficult' or 'very difficult' to manage financially (18%), frequently or sometimes go without food (24%) or heating (35%), borrow money to buy basic necessities (14%), miss important appointments at least occasionally (8%), and are unable to pay for prescriptions and medication at least occasionally (9%).

## Finding and Securing Employment

Respondents that were actively looking for work (n=531) reported a number of factors that would improve their chances of finding employment. This included: more available jobs closer to home (49%), flexible working hours (45%) and more available jobs in my area of interest (38%).

Female respondents were more likely to cite the importance of 'More available jobs close to home' (53%), 'flexible working hours' (50%), and 'help with caring responsibilities' (16%) than men (45%, 41% and 7% respectively). Whereas a higher proportion of men cited 'more available jobs in my area of interest' as important than women (42% vs 36%).

Comparing responses between the 18-39 year old and 40-64 year groups, more popular factors amongst the 18-39 year group were 'more available jobs in my area of interest' (46% versus 32%), 'more available jobs that pay a living wage' (32% versus 24%) and 'help with caring responsibilities' (14% versus 9%). A higher proportion of 40-64 year-olds cited 'More available jobs close to home' (53% versus 45%) and 'Jobs which can accommodate my disability or long-term health condition' (13% versus 8%).

Respondents were also asked whether they felt their workplace supported and valued their health and wellbeing. Of the 2,144 that responded, over 1 in 5 (21.5%) thought that their emotional health and wellbeing was 'not really' or 'not at all' supported. This was significantly higher, around 1 in 3, in those aged 40-64 years living in Quintiles 1 and 3.

### What does this suggest for local action in Warrington:

- Ensure Warrington residents are best placed to exploit and benefit from the opportunities highlighted in the Warrington Skills Commission, particularly in the key areas of net zero, care economy, and digital futures.
- Under the framework of the poverty action group and informed by the poverty truth commission approach, develop our strand of activity linked to digital inclusion.
- Establish the Adult Health & Wellbeing Survey as a key document with partners of the Warrington Employment and Skills Action Group (WESAG) to work collectively and address priorities in our communities.



- Strategically leverage both national and locally driven funding programmes, including initiatives such as Universal Support, Restart, and the UK Shared Prosperity Fund. Using varied funding streams enables improved delivery coordination and a comprehensive network of resources within our community.
- Support employers to implement working practice to improve employment standards, accessibility of good jobs, improve wages and living standards, reduce in-work poverty and support health and wellbeing for employees through the Cheshire Fair Employment Charter, subject to adoption.

## End Notes

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<sup>i</sup> Michael Marmot, Jessica Allen, Tammy Boyce, Peter Goldblatt, Joana Morrison (2020) *Health Equity in England: The Marmot Review 10 years on*. London: Institute of Health Equity. Available at: [https://www.health.org.uk/sites/default/files/upload/publications/2020/Health%20Equity%20in%20England\\_The%20Marmot%20Review%2010%20Years%20On\\_full%20report.pdf](https://www.health.org.uk/sites/default/files/upload/publications/2020/Health%20Equity%20in%20England_The%20Marmot%20Review%2010%20Years%20On_full%20report.pdf)

<sup>ii</sup> The Joseph Rowntree Foundation (2023) Unable to escape persistent hardship: Joseph Rowntree Foundation's cost of living tracker, Summer 2023. Available at: [Unable to escape persistent hardship: JRF's cost of living tracker, summer 2023 | Joseph Rowntree Foundation](#)

<sup>iii</sup> Local Government Association (2023) *Debate on tackling poverty and the cost of food, House of Commons*. Available at: [Debate on tackling poverty and the cost of food, House of Commons | Local Government Association](#)

