

Warrington Adult Health and Wellbeing Survey 2023 Finance and Employment Report



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Warrington Borough Council Public Health Knowledge and Intelligence Team

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Executive summary

The findings presented in this report provide insight into respondents' financial circumstances and employment status and show the importance of targeting support and interventions towards specific population subgroups.

In the following text, 'Quintile 1' contains the most socio-economically deprived areas of Warrington and 'Quintile 5' the least deprived areas.

Financial circumstances

A main finding of the analysis highlights that respondents aged 18-39 were much more likely to report financial difficulties, whilst those aged 65+ were much less likely.

Overall, 10% of respondents reported finding it 'difficult' or 'very difficult' to manage financially, slightly higher than 8.5% in the 2013 survey. A much higher proportion of 18-39 year-olds (18.6%) reported finding it difficult to manage financially compared to 7.3% of 40-64 year-olds and 3.2% of those aged 65+. Conversely, 43% of those aged 65+ said they were 'living comfortably' compared to 30% of 40-64 year-olds and 18% of 18-39 year-olds. There was little difference between men and women. However, there was a very strong association with deprivation, with over three times as many respondents living in the most deprived areas finding it difficult to manage financially (18.0%), compared with those in the least deprived (5.6%). Comparison of 2013 and 2023 survey results showed that by far the greatest increase in finding it difficult was seen in respondents aged 18-39, from 11.4% in 2013 to 18.6% in 2023. Relatively small increases were seen in every deprivation quintile, but these were not statistically significant.

Overall, 9.1% of respondents went without food, 15.8% went without heating and 8.8% borrowed money to buy basic necessities, either 'frequently' or 'sometimes' in order to manage financially. Much higher proportions of respondents from the most deprived areas reported going without food (15.8%) or heating (25.3%) or borrowing money for basic necessities (17.4%) compared to the least deprived areas (5.7%, 10.7% and 4.1% respectively). Women were more likely than men to report going without food or heating or having to borrow to buy basic necessities.

A very strong association was seen with age for all finance-related questions. Those aged 18-39 years were more likely than older age groups to go without food (13.1%) or heating (17.6%), or to borrow to cover basic necessities (15.1%), either 'frequently' or 'sometimes'. Although in general respondents aged 65+ were significantly less likely to report financial difficulties, 1 in 4 women aged 65+ in Quintile 1 reported going without heating.

In general, 1.8% of respondents reported using a food bank and 3.4% used community affordable food at least once a month; this was significantly higher amongst women aged 18-39 and 40-64 in the most deprived quintile.

Respondents were asked how often their financial circumstances impacted on their lives; 2.6% reported missing work, 5.1% missed important appointments and 7.1% were unable to pay for prescriptions or medication, either frequently, sometimes or occasionally.



A slightly higher proportion of men (3.2%) than women (1.9%) reported having to miss work at least occasionally, although this may be because a higher proportion of men than women were employed overall. Men aged 40-64 in the most deprived areas were most likely to report missing work (7.7%) due to their financial circumstances.

Over 1 in 10 respondents (10.5%) living in the most deprived areas reported having to miss important appointments at least occasionally, compared to 3%-6% in other areas. The percentage reduced by age, from 7.9% of those aged 18-39 to 1.2% of those aged 65+.

Being unable to pay for prescriptions/medication was more common in women (8.2%) than men (5.6%), in the younger age-bands, and in deprived areas (13.3% in the most deprived areas compared to 4.2% in the least deprived). The proportion was very high (1 in 5) in women in Quintile 1 aged 18-39 and 40-64 years. A quarter (25%) of respondents said their financial circumstances were worse than before the COVID-19 pandemic, 64% said the same, and 11% said better.

There were substantial differences between the financial circumstances of respondents aged 18-64 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% vs 10%) or heating (21% vs 16%), borrowing to cover the cost of basic necessities (15% vs 9%) and receiving means-tested benefits (18% vs 9%), but less likely to receive disability benefits (5% vs 8%).

Means-tested benefits and disability benefits

Over 1 in 10 respondents (11.5%) reported receiving means-tested benefits, and 8.3% disability benefits (some received both).

Receipt of means-tested benefits was more common in women than men, in the younger age-band, and in more deprived areas (21.4% in the most deprived areas compared to 5.2% in the least deprived). At least 1 in 4 women of all ages in Quintile 1, women aged 18-39 in Quintile 2 and men aged 65+ in Quintile 1 received means-tested benefits.

Receipt of disability benefits was slightly higher in women, more common in the older age-band, and in more deprived areas (13.4% in the most deprived areas compared to 5.2% in the least deprived). 1 in 4 women aged 40-64 in Quintile 1, 1 in 5 people aged 65+ in Quintile 1, and 1 in 5 men aged 65+ in Quintile 3, received disability benefits.

Those receiving means-tested and/or disability benefits were much more likely to report finding it difficult to manage financially, going without food or heating, borrowing money to cover basic costs, missing work or appointments, and being unable to pay for prescriptions.

Employment status

Respondents could select more than one employment status. Overall, 60% of respondents reported being in employment (44% full-time, 12% part-time and 5% self-employed), and 29% were retired. Smaller proportions of respondents 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%), 'on government supported training programme or apprenticeship' (less than 1%), and 'Other' (2%).



A higher proportion of men (52%) were in full-time employment than women (35%), and a higher proportion of women (17%) were in part-time employment than men (6%). Of those aged 65+, 92% were retired and 9% employed (full time, part time or self-employed). The less deprived areas have a generally older population, with a higher proportion of retirees, whilst more deprived areas have generally younger populations with a greater proportion of people in employment.

Respondents unable to work due to illness or disability were more likely to report finding it difficult or very difficult to manage financially (28%), frequently or sometimes going without food (32%) or heating (40%), borrowing money to buy basic necessities (30%), and receiving means-tested (70%) or disability benefits (67%).

Respondents who were unemployed but available for work were more likely to report finding it difficult or very difficult to manage financially (18%), frequently or sometimes going without food (24%) or heating (35%), borrowing money to buy basic necessities (14%), and receiving means-tested (21%).

Among respondents that were looking for work (either already in employment or unemployed), common factors cited as improving their chances of finding employment included 'more jobs available close to home' (49%), 'flexible working hours' (45%) and 'more available jobs in my area of interest' (38%).

Respondents were asked whether they felt their workplace supported and valued their health and wellbeing. Of those who felt the question applied to them, 21.5% felt they were 'not really' or 'not at all' supported by their workplace. This was significantly higher (around 1 in 3) in people aged 40-64 in Quintiles 1 and 3.



Introduction

A comprehensive, large-scale survey of adults in Warrington was undertaken during April-June 2023. The topics explored in the survey cover a wide range of factors that are known to impact on an individual's health and wellbeing. The information which is gathered through these population surveys has proved valuable in understanding and describing health-related behaviour and identifying health inequalities within Warrington. Previous surveys were completed in 2001, 2006 and 2013.

Invitation letters were posted to a named sample of adults (aged 18+ years) living within the Warrington borough boundary, selected by age, gender and postcode to reflect the population profile. In total, 4,932 returns were received¹. This enables analysis to be undertaken by different population subgroups, for example by gender, age-band and socio-economic deprivation quintile². Figure 1 presents the distribution of deprivation across Warrington.

The survey questions have been grouped into topic areas under five broad themes:

- General health and health related behaviour
- Emotional health and wellbeing
- Finance and employment
- Home, neighbourhood and communities
- Access to and experience of health services

This third report contains analysis of questions on finance and employment. Subsequent reports will be produced with analysis of additional topic areas.

In terms of gender, topics were only analysed separately for men and women. The small number of respondents who identified themselves as transgender, non-binary, preferred not to say, or other, were insufficient to produce robust statistical analysis for each group. Therefore, analysis shows Men, Women and Persons; responses from people who identified as transgender, non-binary, preferred not to say or other, are included in results for Persons.

Analysis by ethnicity has not been undertaken because the number of respondents in each ethnic community other than White, were insufficient to produce robust statistical analysis for each group.

Appendix A outlines information on the demographics of respondents, including age, gender, ethnicity, and socio-economic deprivation.

The Warrington Health and Wellbeing Survey is a bespoke, local resource that specifically looks at inequalities within Warrington. Although some of the questions used in this survey are also used in national surveys, the way in which they have been analysed may be different. Sometimes when national comparators are available,

¹ To make the analysis representative of the Warrington population, responses were weighted to account for different response rates in sub-groups of the population. The subgroups were defined by age-band, gender and deprivation quintile.

² Deprivation quintiles are derived based on the national ranking of the Lower Level Super Output Areas in Warrington, using the Indices of Multiple Deprivation 2019. 'Quintile 1' relates to those local areas in Warrington that fall within the most deprived 20% in England, 'Quintile 5' is those areas falling within the least deprived 20% of areas in England. [English indices of deprivation - GOV.UK \(www.gov.uk\)](https://www.gov.uk)



they have been included in the text to provide a national context. However, please interpret these with caution as it may not be possible to directly compare results from the Warrington Health and Wellbeing Survey with national data.

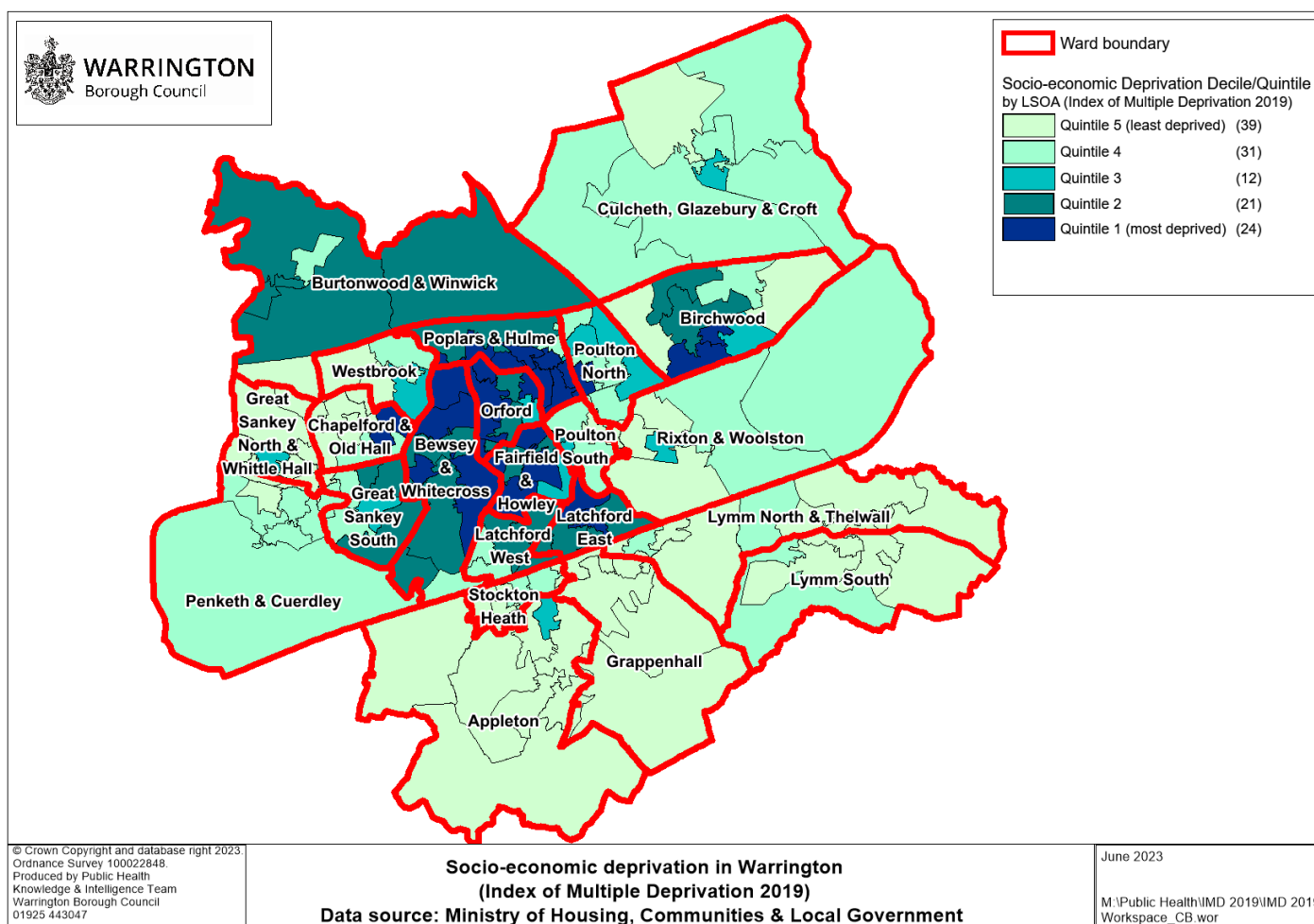


Socio-economic deprivation in Warrington

Socio-economic deprivation is a major determinant of health and wellbeing. It covers a broad range of issues, not merely financial. The English Indices of Deprivation cover seven 'domains'; Income, Employment, Health and Disability, Education, Barriers to Housing and Services, Crime, and Living Environment. The overall Index of Multiple Deprivation 2019 (IMD 2019) is an aggregation of these seven domains. Detailed analysis of deprivation across Warrington is available in the Warrington JSNA³.

As shown in Figure 1, the more socio-economically deprived areas of Warrington borough tend to be located in the middle of the borough, with the outskirts being less deprived. The exceptions are areas within Birchwood ward in East Warrington and areas within Burtonwood and Winwick ward in North-West Warrington. See Appendix A for number of respondents by deprivation quintile.

Figure 1: Map of Warrington Indices of Deprivation 2019 by Lower Super Output Area



³ [warrington 2019 deprivation profile report.pdf](#)



How to read the charts

Several charts in this report follow the layout below. Smoking prevalence in Figure 2 below is used as an example. It can be viewed as three charts in one; the one on the left shows differences between men/women/persons, the middle one shows differences between men/women/persons in each deprivation quintile, and the one on the right shows differences between men/women/persons in each age-band. Topic by topic, different patterns are seen in men/women/persons, deprivation and age-band.

Left hand section (GENDER)

- Across Warrington as a whole, 6.0% of women (orange bar), 7.9% of men (yellow bar), and 7.1% of persons (purple bar), were current smokers in 2023.

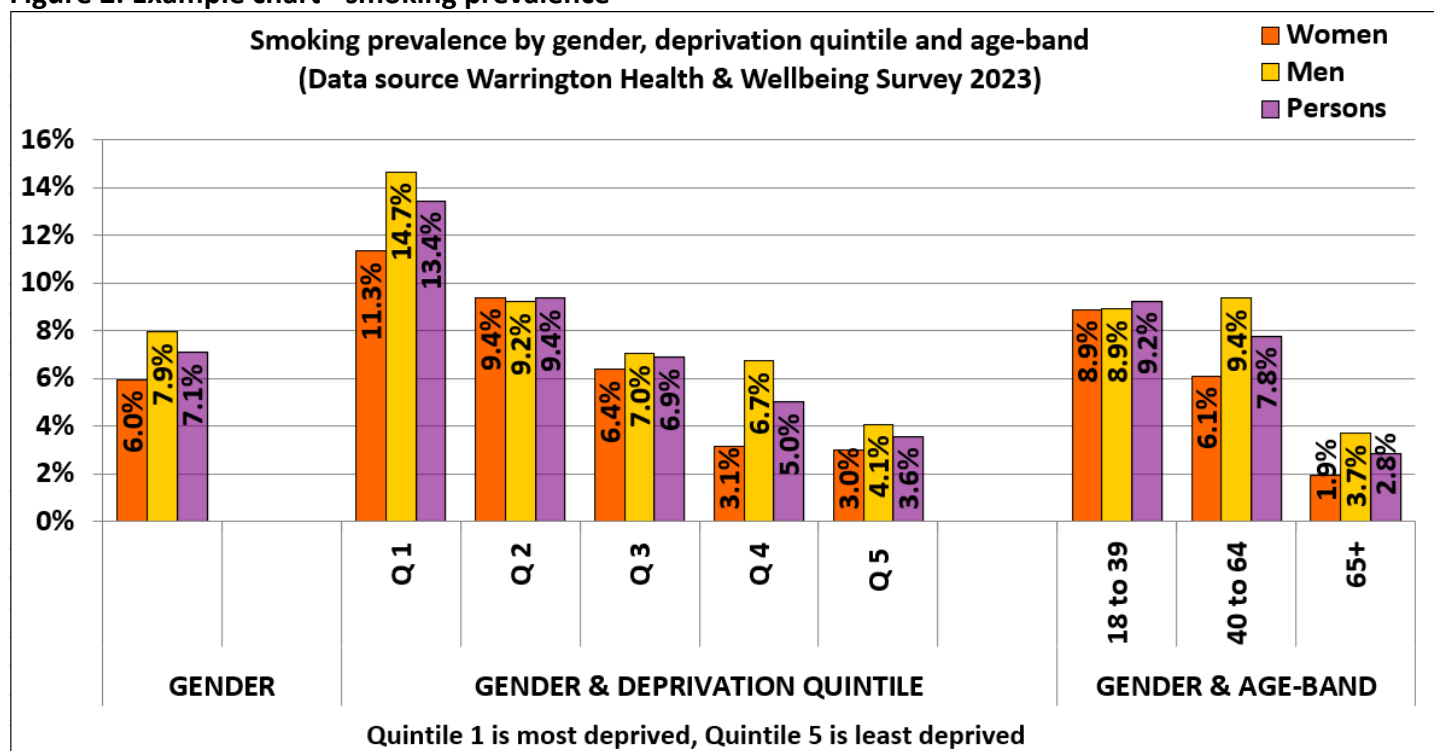
Middle section (GENDER AND DEPRIVATION)

- A very strong link with deprivation can be seen in men, women and persons, with much higher prevalence in the more deprived areas.
- Persons (purple bars) show a straightforward gradient from Quintile 1 (13.4%) down to Quintile 5 (3.6%). Men (yellow bars) also show a fairly straightforward slope from Quintile 1 (14.7%) down to Quintile 5 (4.1%). Women (orange bars) show a slope from Quintile 1 (11.3%) down to Quintile 4 (3.1%), but it hardly reduces further in Quintile 5 (3.0%).

Right hand section (GENDER AND AGE-BAND)

- In persons (purple bars), prevalence reduces by age-band, from 9.2% in 18-39 year-olds, to 7.8% in 40-64 year-olds, to only 2.8% in those aged 65+.
- In 18-39 year-olds, prevalence in men and women is the same (8.9%), but in 40-64 year-olds and those aged 65+, it is higher in men than women.
- Note that usually in each group of 3 bars, the prevalence figure of persons is roughly halfway between men and women. However, in 18-39 year-olds, prevalence for persons (9.2%) is slightly higher than men and women (8.9%). This is because prevalence is very high in respondents who don't identify as male or female, and who are included only in prevalence for persons.

Figure 2: Example chart - smoking prevalence



Financial circumstances

Survey respondents were asked a range of questions which aimed to understand more about financial circumstances and the cost of living. This included their ability to pay for food and heating, need to borrow money, use of food banks, 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. In addition to analysis of these topics for all survey respondents, analysis is also presented for the cohort of respondents who had children aged 0-18 living in their household.

Managing financially

Respondents were asked 'How well do you feel that you are managing financially?' Of 3,931 valid responses, 29% said they were 'living comfortably', 38% were 'doing alright', 23% were 'just about getting by', 8% were 'finding it difficult' and 2% were 'finding it very difficult'. Table 1 contains the breakdown by age band, gender and deprivation quintile, along with the percentage giving each response in each population subgroup.

Table 1: Overall financial circumstances by age-band, gender and deprivation

How are you managing financially?							
<i>Of 3,931 respondents who gave valid response by age-band, gender and deprivation quintile.</i>							
	Living comfortably	Doing all right	Just about getting by	Finding it difficult	Finding it very difficult	No. unweighted respondents	Finding it difficult or very difficult
18-39	18%	35%	29%	15%	4%	1059	19%
40-64	30%	40%	22%	5%	2%	1620	7%
65+	43%	38%	15%	3%	0.4%	1252	3%
Women	29%	39%	22%	7%	2%	1949	10%
Men	30%	37%	23%	8%	2%	1938	10%
Quintile 1	13%	37%	33%	14%	4%	631	18%
Quintile 2	21%	40%	25%	11%	3%	659	14%
Quintile 3	28%	40%	22%	7%	3%	384	10%
Quintile 4	37%	38%	19%	4%	2%	948	6%
Quintile 5	39%	37%	18%	5%	1%	1309	6%
Warrington overall	29%	38%	23%	8%	2%	3931	10%

Living comfortably:

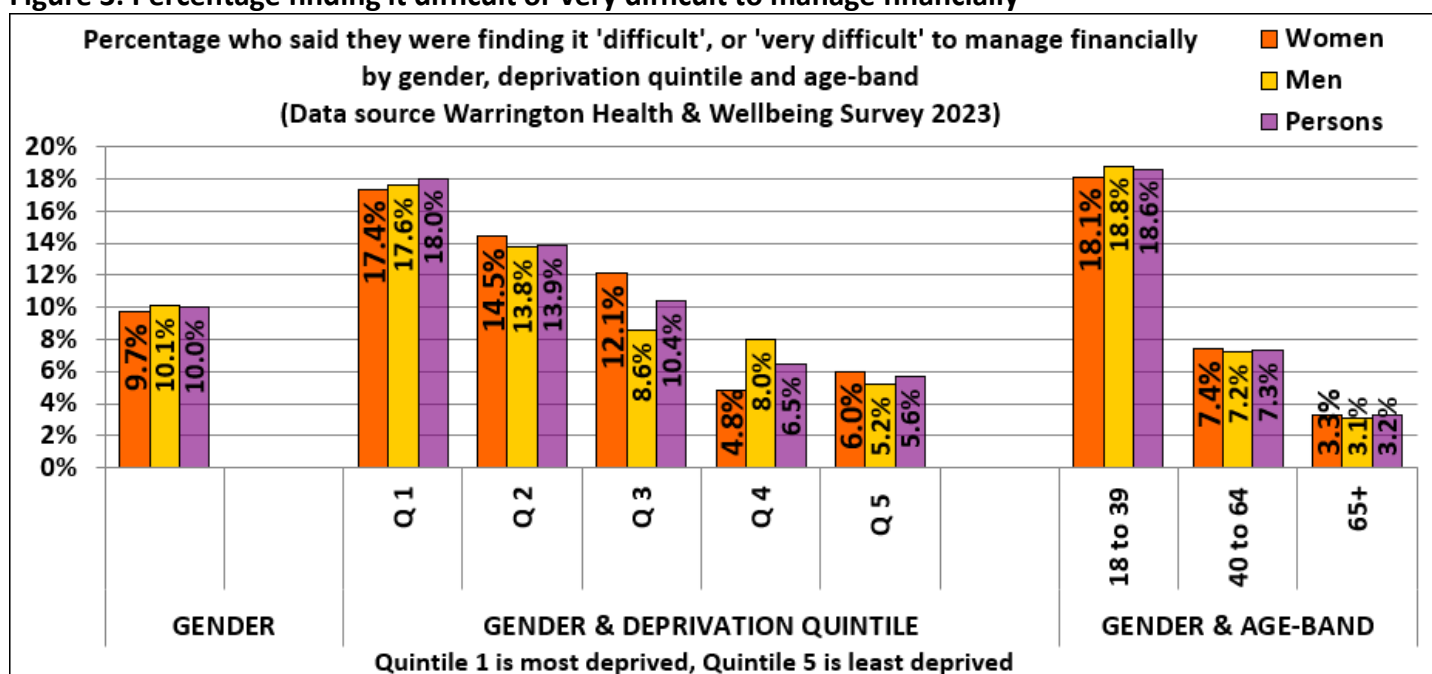
- Overall, 29% said they were 'living comfortably'.
- Older people were more likely to report living comfortably; 43% of those aged 65+ compared to 30% of 40-64 year-olds and 18% of 18-39 year-olds.
- There was little difference between men (30%) and women (29%).
- A higher proportion of respondents in the less deprived areas reported living comfortably, ranging from 39% in Quintile 5 to 13% in Quintile 1.



The responses 'finding it difficult' and 'finding it very difficult' to manage financially have been combined for analysis and are shown in Figure 3.

- 1 in 10 (10.0%) respondents reported finding it difficult or very difficult to manage financially.
- There was little difference between men (10.1%) and women (9.7%).
- There were statistically significant differences between age-bands. Nearly 1 in 5 (18.6%) respondents aged 18-39 found it difficult or very difficult to manage financially, two-and-a-half times the proportion in 40-64 year-olds (7.3%), and nearly six times as high as in those aged 65+ (3.2%).
- There is a clear pattern with deprivation; the proportion finding it difficult or very difficult to manage financially ranged from 18.0% in Quintile 1 to 5.6% in Quintile 5.
- Several population subgroups were statistically significantly different to Warrington overall; men and women aged 18-39 living in Quintiles 1 and 2 were significantly higher, whilst women aged 65+ living in Quintile 3, women and men aged 40-64 and 65+ living in Quintiles 4 and 5 were significantly lower.
- More than 1 in 4 women aged 18-39 living in Quintiles 1 and 2, 1 in 4 men aged 18-39 in Quintile 1 and 1 in 5 men aged 18-39 in Quintile 2, found it difficult or very difficult to manage financially.

Figure 3: Percentage finding it difficult or very difficult to manage financially

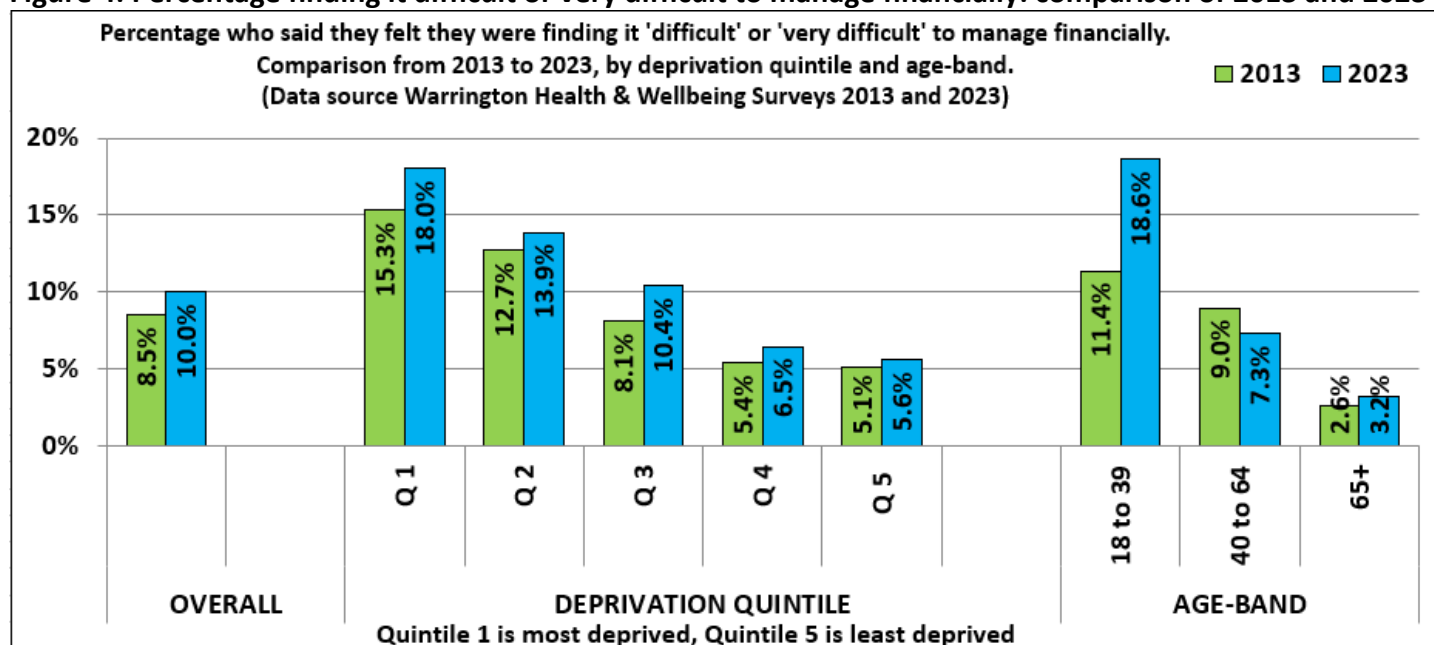


Finding it difficult or very difficult to manage financially: comparison of 2013 and 2023

Figure 4 compares the results of the 2013 to 2023 surveys, in the proportion finding it 'difficult' or 'very difficult' to manage financially, by deprivation and age-band. There were relatively little differences between men and women in each quintile and age-band and so they have not been shown on the chart.

- Overall, the percentage finding it 'difficult' or 'very difficult' increased from 8.5% in 2013 to 10.0% in 2023.
- There was an increase across all 5 deprivation quintiles⁴, although none were statistically significant. However, the most deprived areas, Quintile 1, saw the biggest increase, from 15.3% to 18.0%, followed by Quintile 3 (from 8.1% to 10.4%).
- By age-band, a statistically significant increase was seen in 18-39 year-olds, rising from 11.4% in 2013 to 18.6% in 2023. There was a small reduction in 40-64 year-olds, from 9.0% to 7.3%, and little change in those aged 65+ (from 2.6% to 3.2%).
- More than 1 in 4 of 18-39 year-olds in Quintile 1 (28.6%), and 1 in 4 18-39 year-olds in Quintile 2 (24.1%), said they were finding it difficult or very difficult to manage financially.

Figure 4: Percentage finding it difficult or very difficult to manage financially: comparison of 2013 and 2023



⁴ The groups of small geographical areas (Lower Super Output Areas) that comprise each deprivation quintile have slightly changed between those used in the 2013 survey, and those used in the 2023 survey. It is still valid to make comparisons, in that it is comparing, for example, the most deprived areas in Warrington then, to the most deprived areas in Warrington now. However, they are not geographically identical areas.

Going without food to manage financially

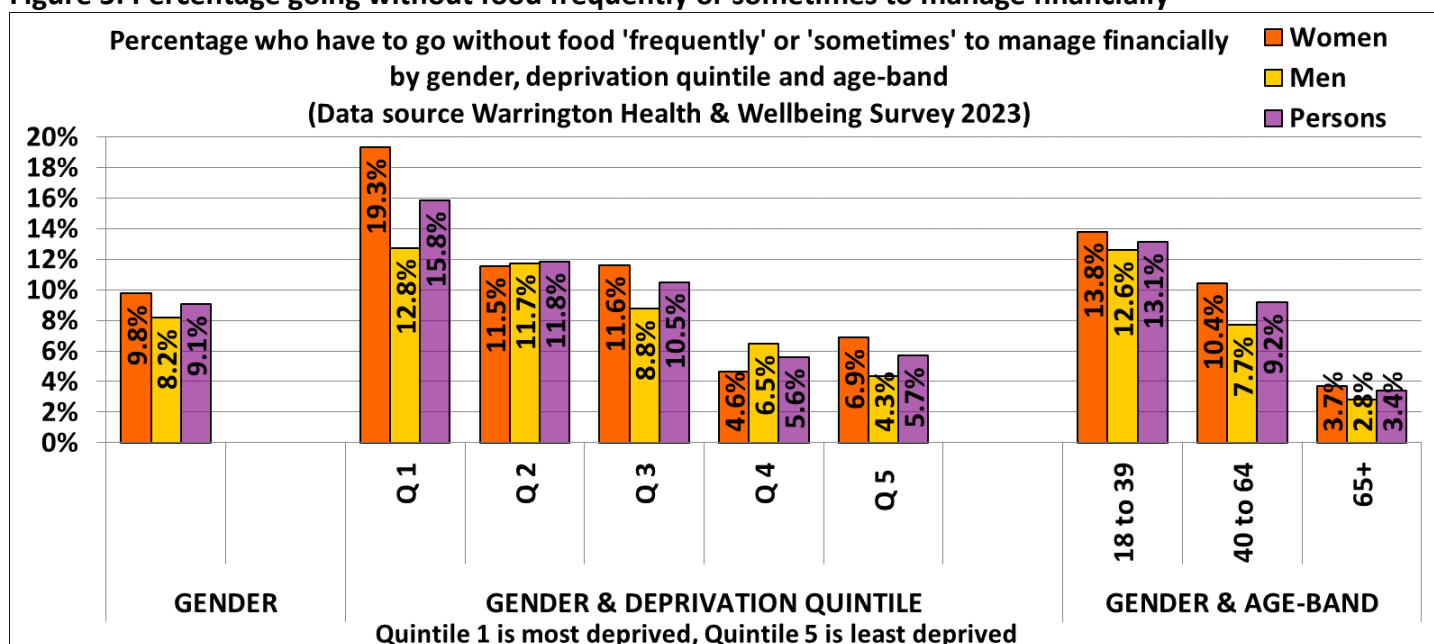
Respondents were asked how often they had to go without food in order to manage financially. Of 3,919 valid responses, 2% said 'Yes frequently', 7% said 'sometimes', 10% said 'very occasionally' and 81% said 'Never'.

In the 2013 survey, this question was less detailed, asking 'Do you ever have to go without food to manage financially', with responses 'Yes' or 'No', and 4.8% of respondents said 'Yes'. This compares to 19% in 2023 (combining responses frequently, sometimes and very occasionally).

Due to the small number of respondents who said 'frequently', the responses 'frequently' and 'sometimes' have been combined to allow robust analysis by population subgroup, shown in Figure 5.

- Almost 1 in 10 (9.1%) said they had to go without food 'frequently' or 'sometimes' to manage financially⁵.
- This was slightly higher in women (9.8%) than men (8.2%).
- The proportion decreased with age from 13.1% in those aged 18-39 (significantly higher than Warrington overall), to 9.2% of 40-64 year-olds and 3.4% in those aged 65+ (significantly lower than Warrington overall).
- By deprivation, the proportion decreased from 15.8% in Quintile 1, to 5.7% in Quintile 5. Respondents living in Quintile 1 were significantly more likely to report going without food frequently or sometimes than Warrington overall, and those living in Quintiles 4 and 5 were significantly less likely.
- Several population subgroups were statistically significantly different to Warrington overall, with the general pattern higher in deprived areas, in younger age-bands, and in women. **The proportion was extremely high, with over 1 in 5 women in Quintile 1 in the 18-39 and 40-64 age groups reported going without food frequently or sometimes.**

Figure 5: Percentage going without food frequently or sometimes to manage financially



⁵ The question was worded differently in the 2013 survey and so is not comparable to the 2023 survey.



Going without heating to manage financially

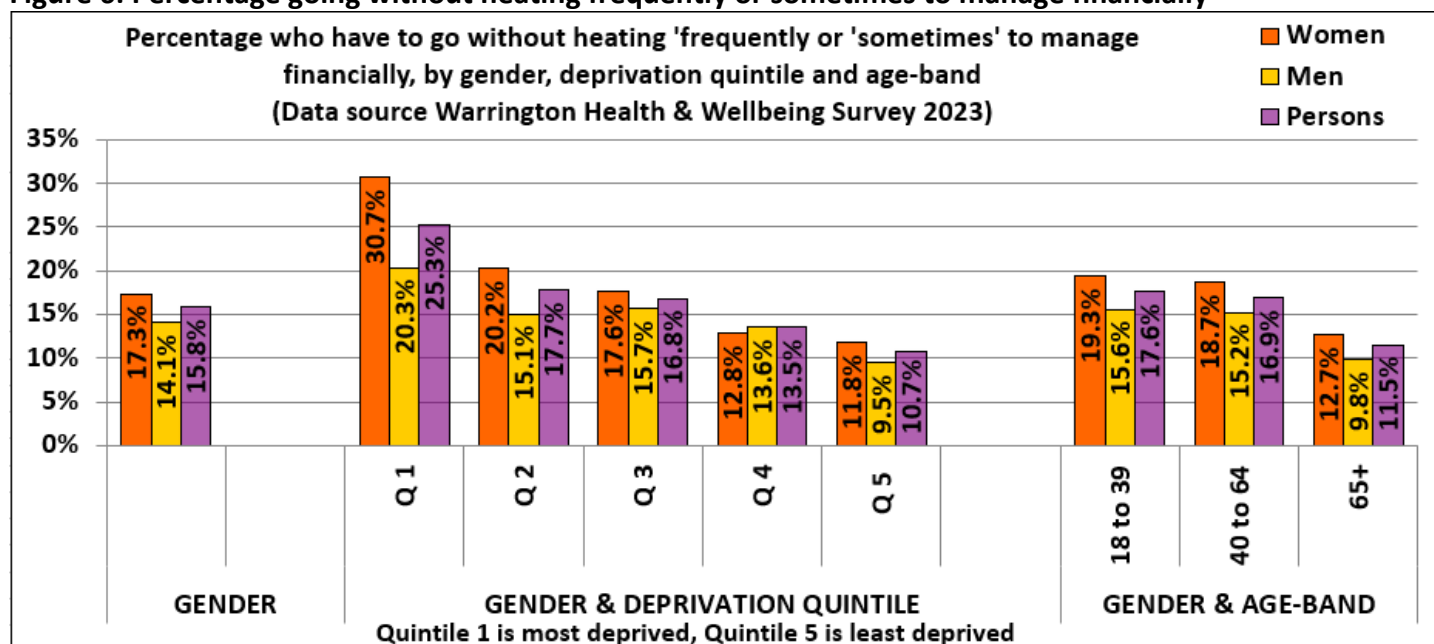
Respondents were also asked how often they went without heating in order to manage financially. Overall, of 3,917 valid responses, 4% said 'Yes frequently', 11% said 'sometimes', 14% said 'very occasionally' and 70% said 'Never'.

In the 2013 survey, this question was less detailed, asking 'Do you ever have to go without heating to manage financially', with responses 'Yes' or 'No', and 10.2% of respondents said 'Yes'. This compares to 30% in 2023 (combining responses frequently, sometimes and very occasionally).

Due to the small number of respondents who said 'frequently', the responses 'frequently' and 'sometimes' have been combined to allow robust analysis by population subgroup, shown in Figure 6.

- 1 in 6 (15.8%) respondents went without heating frequently or sometimes in order to manage financially⁶.
- Women were more likely to report going without heating (17.3%) compared to men (14.1%).
- By age band, similar proportions of those aged 18-39 (17.6%) and 40-64 (16.9%) reported going without heating frequently or sometimes to manage financially. Those aged 65+ (11.5%) were significantly less likely than Warrington overall, although 1 in 4 women aged 65+ in Quintile 1 went without heating at least sometimes.
- There is a strong link with deprivation; the proportion ranges from 25.3% in Quintile 1 (significantly higher than Warrington overall), to 10.7% in Quintile 5 (significantly lower than Warrington overall). In women, the difference between deprivation quintiles is particularly large, with almost 1 in 3 women (30.7%) living in the most deprived areas going without heating, compared to almost 1 in 8 women (11.8%) in the least deprived areas.
- **Women aged 18-39 and 40-64 living in Quintile 1 were significantly more likely to go without heating (almost 1 in 3), whilst women aged 65+ and men aged 40-64 and 65+ living in Quintile 5 were significantly less likely than Warrington overall to go without heating.**

Figure 6: Percentage going without heating frequently or sometimes to manage financially



⁶The question was worded differently in the 2013 survey and so is not comparable to the 2023 survey.

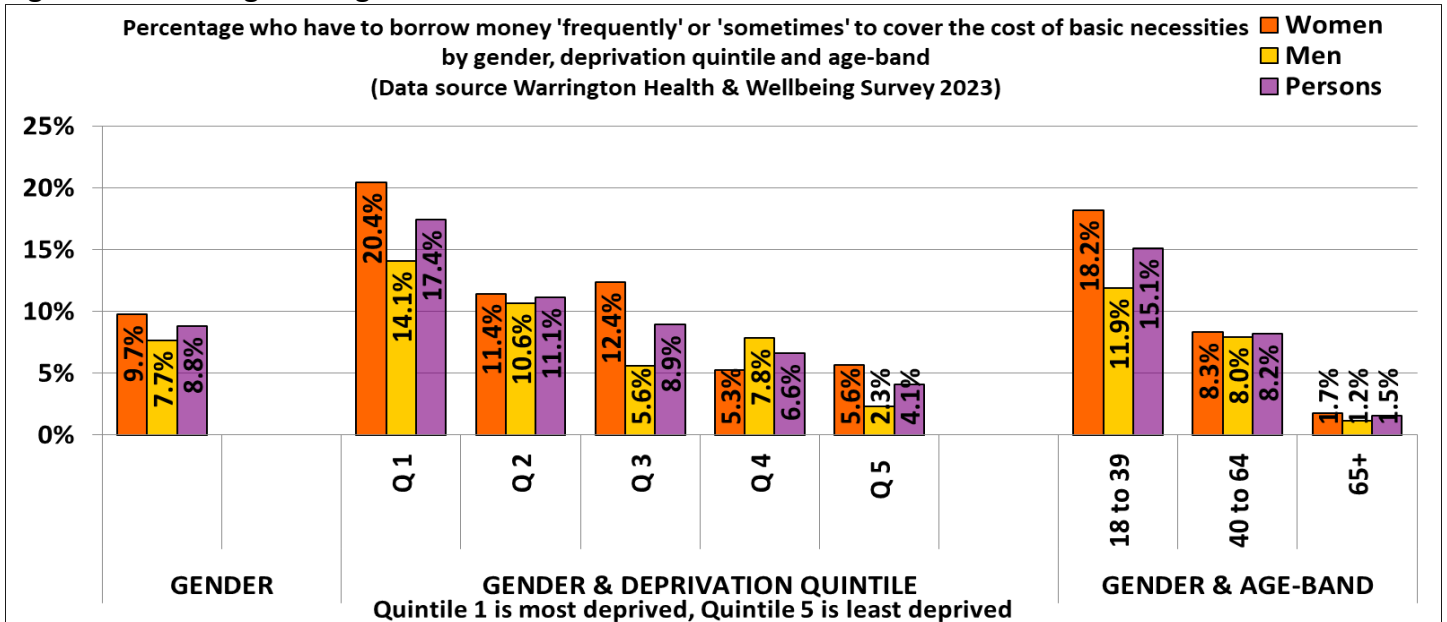


Borrowing to cover the cost of necessities

Respondents were asked 'Do you ever have to borrow to cover the cost of basic necessities'? Overall, of 3,914 valid responses, 3% said 'Yes frequently', 6% said 'sometimes', 6% said 'very occasionally' and 85% said 'Never'. Due to the small number of respondents who said 'frequently', the responses 'frequently' and 'sometimes' have been combined to allow robust analysis by population subgroup, shown in Figure 7.

- 1 in 11 (8.8%) respondents reported having to borrow money frequently or sometimes to cover the cost of basic necessities.
- A higher proportion of women (9.7%) than men (7.7%) reported having to borrow money to cover the cost of necessities.
- The proportion decreased by age band, with 15.1% of those aged 18-39 having to borrow money (significantly higher compared to Warrington overall), 8.2% of 40-64 year-olds, and 1.5% of those aged 65+ (significantly lower).
- In the 18-39 age-band, a significantly higher proportion of women (18.2%) reported having to borrow money than men (11.9%).
- There was a strong link with deprivation, ranging from 17.4% of respondents in Quintile 1 to 4.1% in Quintile 5.
- Several population subgroups were statistically significantly different to Warrington overall. Women aged 18-39 in Quintiles 1, 2, 3 and 4, women aged 40-64 in Quintile 1, and men aged 18-39 and 40-64 in Quintile 1 were significantly higher than Warrington overall. Men and women aged 65+ in Quintiles 4 and 5, women aged 40-64 in Quintile 4, and men aged 40-64 in Quintile 5, were significantly lower.
- **Nearly 1 in 3 women aged 18-39 living in Quintile 1 (29.1%) reported having to borrow money frequently or sometimes.**

Figure 7: Percentage having to borrow to cover the cost of necessities



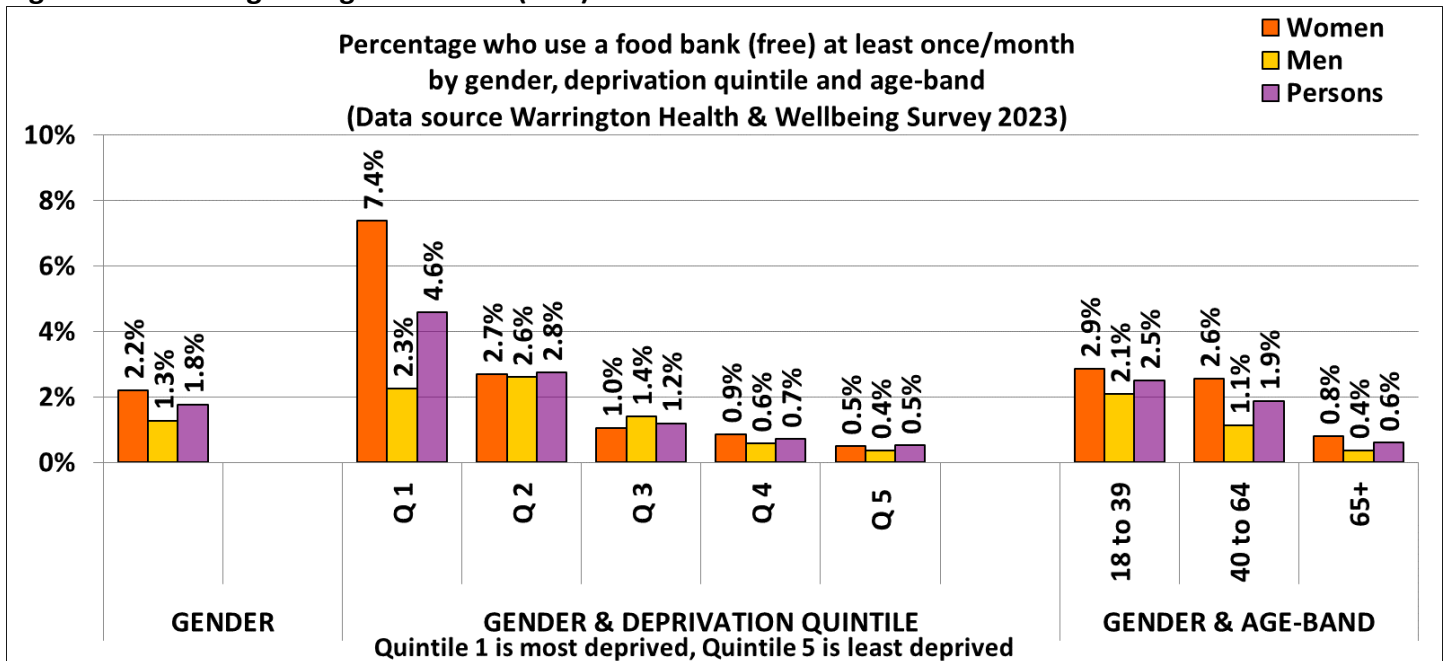
Use of free food banks

Respondents were asked whether they ever had to use food banks, and very few said they did. Overall, of 3,898 valid responses, 0.3% said 'yes, more than once a week', 1% said 'yes, about once a week', 1% said 'yes, not weekly but at least once a month', 2% said 'yes, occasionally but not every month' and 96% said 'never'.

In order to allow robust analysis by population subgroup, responses were grouped by those who used a food bank at least once a month, shown in Figure 8.

- Overall, 1.8% reported using a food bank at least monthly.
- A slightly higher proportion of women (2.2%) used a food bank at least once a month than men (1.3%).
- Use of food banks was slightly higher in 18-39 year-olds (2.5%), compared to 1.9% of 40-64 year-olds and 0.6% of those aged 65+.
- By deprivation, it ranged from 4.6% in Quintile 1 (significantly higher than Warrington overall), to 0.5% in Quintile 5 (significantly lower).
- **Use of food banks at least once a month was significantly higher in women aged 18-39 (6.0%) and women aged 40-64 (10.6%) in Quintile 1, compared to Warrington overall. Furthermore, 5% of women aged 40-64 in Quintile 1 use a food bank at least once a week.**

Figure 8: Percentage using food banks (free) at least once a month



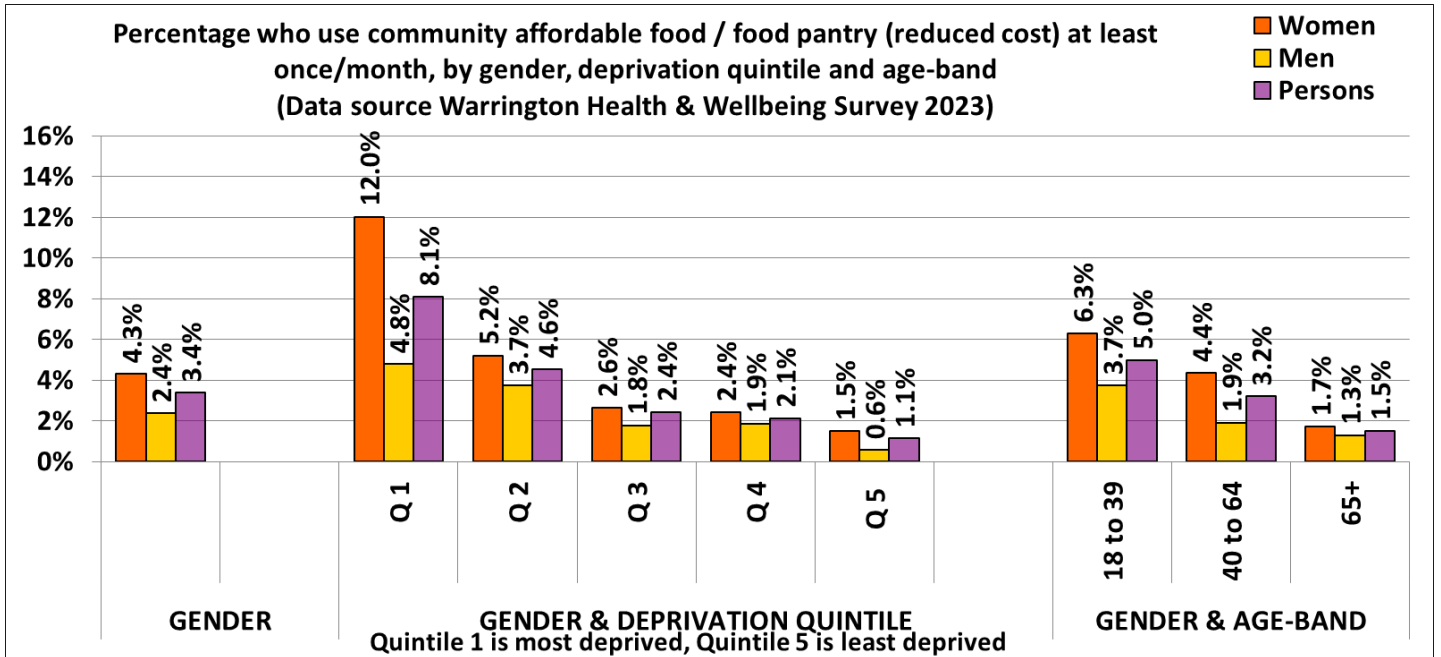
Use of community affordable food (reduced cost)

Respondents were asked whether they ever had to use community affordable food, and very few said they did. Overall, of 3,896 valid responses 1% said 'yes, more than once a week', 1% said 'yes, about once a week', 2% said 'yes, not weekly but at least once a month', 3% said 'yes, occasionally but not every month' and 94% said 'never'.

In order to allow robust analysis by population subgroup, responses were grouped by those who used community affordable food at least once a month, shown in Figure 9.

- Overall, 3.4% reported using community affordable food at least once a month.
- A higher proportion of women (4.3%) used community affordable food at least once a month than men (2.4%).
- Use of community affordable food was highest in 18-39 year-olds (5.0%), compared to 3.2% of 40-64 year-olds and 1.5% of those aged 65+ (significantly lower than Warrington overall).
- By deprivation, it ranged from 8.1% in Quintile 1 (significantly higher than Warrington overall), to 1.1% in Quintile 5 (significantly lower).
- **In Quintile 1, almost 1 in 8 women (13%) in the 18-39 and 40-64 age bands reported using community affordable food at least once a month.**

Figure 9: Percentage using community affordable food or food pantries (reduced cost) at least once a month



Impact of financial circumstances

Respondents were asked how often their financial circumstances affected the following:

- Having to miss work due to financial circumstances/costs.
- Having to miss important appointments due to financial circumstances (e.g. medical, interview, housing, etc).
- Being unable to pay for prescriptions/medication.

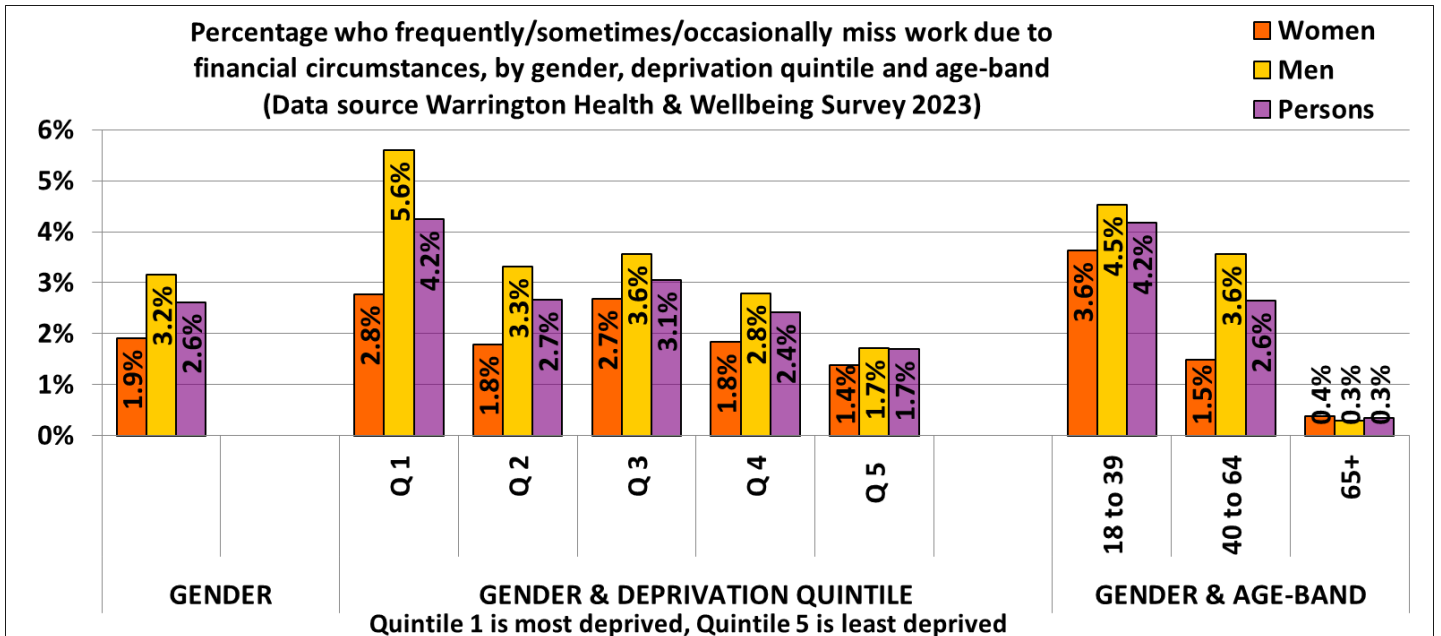
Options were 'yes, frequently', 'yes, sometimes', 'yes, occasionally' and 'never'. In order to allow robust analysis by population subgroup, the responses 'frequently', 'sometimes' or 'occasionally' were combined.

Missing work due to financial circumstances

Overall, of 3,798 valid responses, 2.6% reported that they miss work at least occasionally due to their financial circumstances. Analysis by population subgroup is shown in Figure 10.

- A slightly higher proportion of men (3.2%) reported having to miss work at least occasionally due to financial circumstances than women (1.9%), although this may reflect the higher proportion of men in employment.
- The proportion having to miss work at least occasionally decreased with age, from 4.2% of 18-39 year-olds, 2.6% of 40-64 year-olds and 0.3% of those aged 65+, perhaps reflecting the greater numbers of respondents aged 65+ that were retired.
- The proportion of respondents missing work at least occasionally due to financial circumstances was highest among those living in the most deprived areas, ranging from 4.2% in Quintile 1 to 1.7% in Quintile 5.
- The highest rate (7.7%) for missing work due to financial circumstances was reported amongst 40-64 year-old men living in Quintile 1; this was significantly higher than Warrington overall.

Figure 10: Percentage who miss work (frequently, sometimes or occasionally) due to financial circumstances

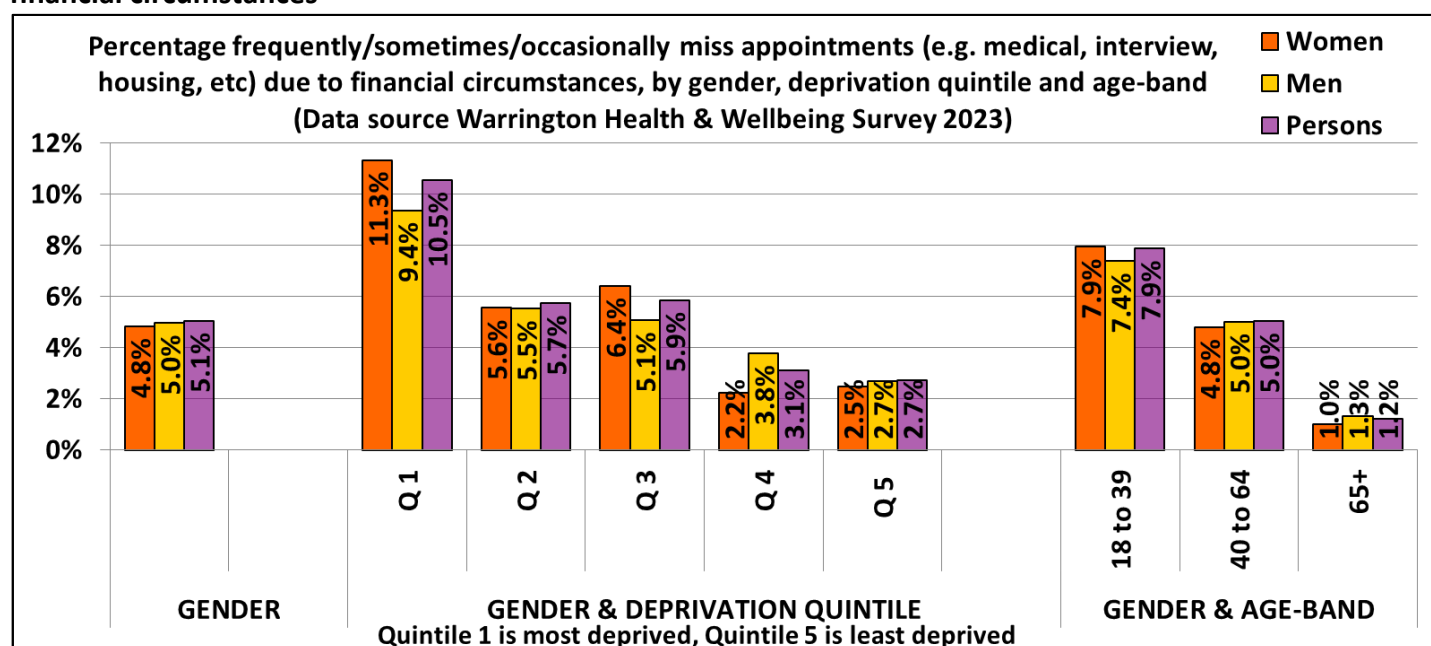


Missing important appointments due to financial circumstances

Respondents were asked 'Do you ever have to miss important appointments due to financial circumstances (e.g. medical, interview, housing, etc)'. Overall, of 3,876 valid responses, 5.1% reported having to miss an important appointment at least occasionally because of their financial circumstances. Analysis by population subgroup is shown in Figure 11.

- There was little difference between men (5.0%) and women (4.8%).
- The percentage reduced by age, with 7.9% of those aged 18-39 (significantly higher than Warrington overall), 5.0% in those aged 40-64 and 1.2% of those aged 65+ (significantly lower) reporting missing important appointments at least occasionally.
- Over 1 in 10 respondents (10.5%) living in the most deprived quintile reported having to miss important appointments at least occasionally, almost double that of Quintiles 2 and 3 (5.7% and 5.9% respectively), and 4 times that in Quintile 5 (2.7%).
- Proportions amongst women aged 18-39 and 40-64 years in Quintile 1, women aged 18-39 in Quintile 2 and men aged 40-64 in Quintile 2 were significantly higher than Warrington overall. Proportions amongst men and women aged 65+ in Quintile 5, and women aged 40-64 in Quintile 4, were significantly lower than Warrington overall. **Around 1 in 10 of those aged 18-64 in Quintile 1, and aged 18-39 in Quintile 2 reported missing important appointments at least occasionally.**

Figure 11: Percentage who miss important appointments (frequently, sometimes or occasionally) due to financial circumstances



Unable to pay for prescriptions or medication due to financial circumstances

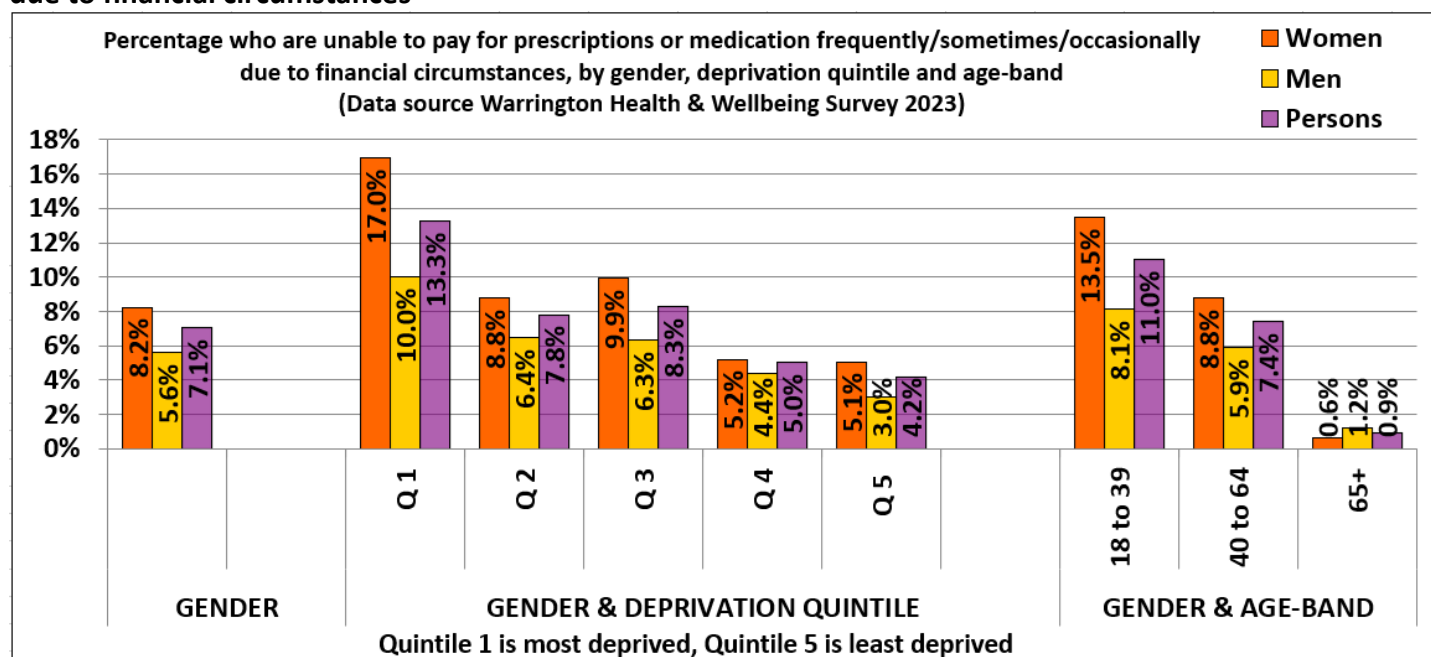
Of 3,849 valid responses, 1% said they were 'frequently' unable to pay for prescriptions or medication, 3% said 'sometimes', 3% said 'occasionally', and 93% said 'Never'.

NB. NHS prescriptions are free to everyone aged 60+, so it might be expected that no one aged 65+ would report being unable to afford prescriptions or medication. Despite this, a very small percentage did (0.9%), perhaps reflecting that some over-the-counter medication is only available at a cost, not via prescription.

Overall, 7.1% said they were unable to pay for prescriptions or medication at least occasionally, due to their financial circumstances. Analysis by population subgroup is shown in Figure 12.

- The proportion was higher in women (8.2%) than men (5.6%).
- The proportion was highest in 18-39 year-olds (11.0%), followed by 40-64 year-olds (7.4%) and those aged 65+ (0.9%). Amongst 18-39 year-old women, 1 in 7 (13.5%) reported having to go without prescriptions at least occasionally.
- There were stark differences by deprivation, with the proportion ranging from 13.3% in Quintile 1 to 4.2% in Quintile 5. Notably, **1 in 6 women (17.0%) living in Quintile 1 reported being unable to pay for prescriptions or medication at least occasionally.**
- Several population subgroups had statistically significantly different results to Warrington overall, with the general pattern higher in women, in younger people, and in more deprived areas, and lower in men, in older people, and in less deprived areas. The proportion was very high, 1 in 5, in women in Quintile 1 aged 18-39 and aged 40-64 years.

Figure 12: Percentage unable to pay for prescriptions or medication (frequently, sometimes or occasionally) due to financial circumstances



Means-tested and disability benefits

Of 3,877 respondents who gave valid responses to both whether they received means-tested benefits and whether they received disability benefits, 84.7% said they received neither benefit, 7.1% received means-tested benefits only, 3.9% received disability benefits only, and 4.3% received both means-tested and disability benefits.

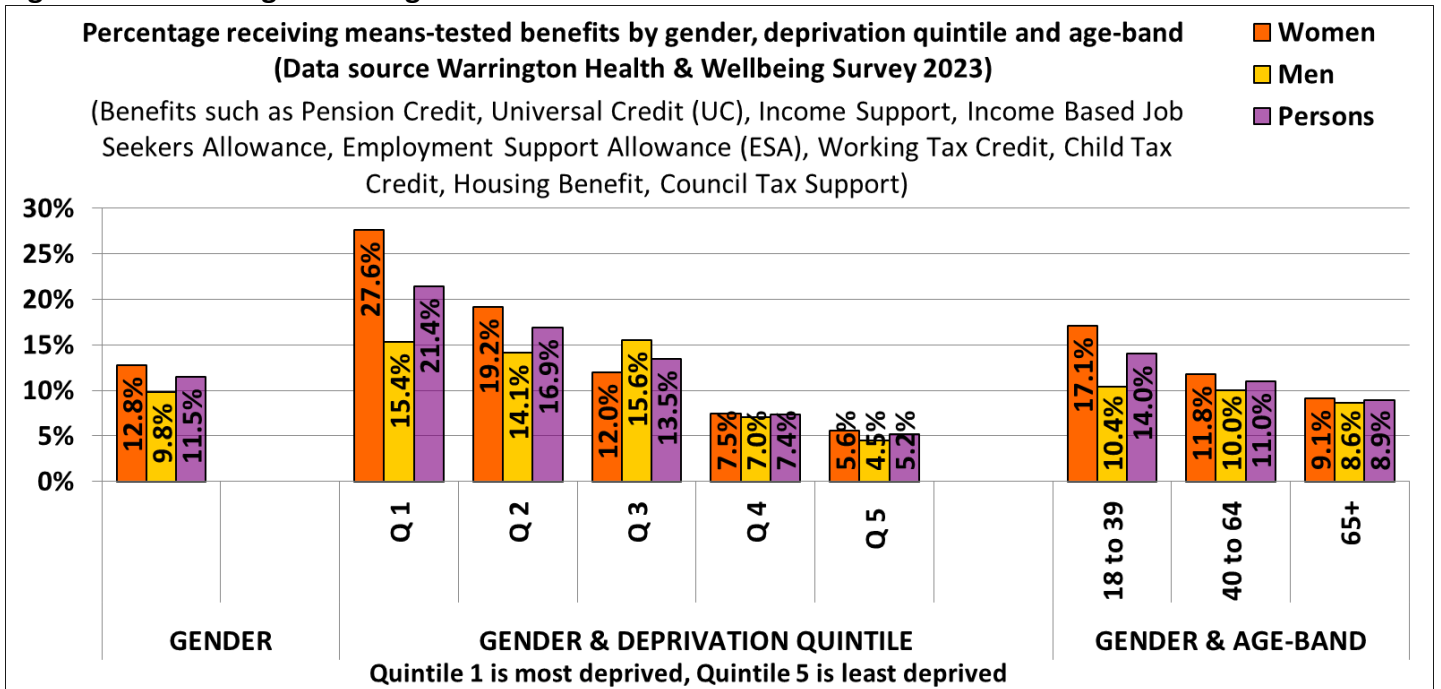
Means-tested benefits

Respondents were asked ‘Do you receive any means-tested benefits such as: Pension Credit; Universal Credit (UC); Income Support; Income Based Job Seekers Allowance; Employment Support Allowance (ESA); Working Tax Credit; Child Tax Credit; Housing Benefit; Council Tax Support’.

Of the 3,904 valid responses to this question, over 1 in 10 respondents (11.5%) reported receiving a means-tested benefit. No comparison can be made to the responses to the benefits question in the 2013 survey because of the subsequent substantial changes to the benefits system. Analysis by population subgroup is shown in Figure 13.

- Significantly more women (12.8%) reported receiving a means-tested benefit compared to men (9.8%).
- By age-band, the highest percentage was in 18-39 year-olds (14.0%), followed by 40-64 year-olds (11.0%) and those aged 65+ (8.9%). However, in the 18-39 age-band, a much higher proportion of women (17.1%) reported receiving means-tested benefits, which was significantly higher than Warrington overall.
- The expected pattern was seen with deprivation, with the highest proportion in the most deprived Quintile 1, which was 4 times greater (21.4%), than Quintile 5 (5.2%). Notably, **more than 1 in 4 women (27.6%) living in Quintile 1 reported receiving a means-tested benefit.**
- Several population subgroups were statistically significantly different to Warrington overall. Women of all ages in Quintile 1, women aged 18-39 in Quintile 2 and men aged 65+ in Quintile 1 were significantly higher (at least 1 in 4 in these groups received a means-tested benefit). Men and women aged 40-64 and aged 65+ in Quintile 5, and women aged 40-64 in Quintile 4 were significantly lower.

Figure 13: Percentage receiving means-tested benefits



Means-tested benefits and financial circumstances

In total, 431 respondents reported receiving means-tested benefits and 3,473 said they did not. As shown in Table 2, respondents receiving means-tested benefits were:

- Over 3 times more likely to report finding it difficult or very difficult to manage financially (27%) compared to those not receiving means-tested benefits (8%).
- More likely to report frequently or sometimes going without food (29%), or heating (40%), or having to borrow money to cover the cost of basic necessities (30%) compared to those not receiving means-tested benefits (7%, 13% and 6% respectively).
- More likely to use food banks (9%) and community affordable food (13%) at least once a month, compared to those not receiving means-tested benefits (1% and 2% respectively).
- More likely to report at least occasionally missing work (5%) or important appointments (11%) due to financial circumstances, compared to those not receiving means-tested benefits (1% and 1% respectively).
- More likely to at least occasionally be unable to pay for prescriptions or medication (12%) compared to those not receiving means-tested benefits (3%).

Table 2: Means-tested benefits and financial circumstances

	In receipt of means-tested benefits		Not in receipt of means-tested benefits	
	<i>Number of unweighted respondents</i>	<i>%</i>	<i>%</i>	<i>Number of unweighted respondents</i>
Finding it difficult or very difficult to manage financially	431	27%	8%	3468
Go without food frequently or sometimes to manage financially	430	29%	7%	3464
Go without heating frequently or sometimes to manage financially	430	40%	13%	3462
Needs to borrow money frequently or sometimes to cover the cost of basic necessities	430	30%	6%	3459
Use food banks (free) at least once a month	425	9%	1%	3452
Use community affordable food (reduced cost) at least once a month	427	13%	2%	3450
Miss work at least occasionally due to financial circumstances	401	5%	1%	3380
Miss important appointments at least occasionally due to financial circumstances	421	11%	1%	3436
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	414	12%	3%	3418

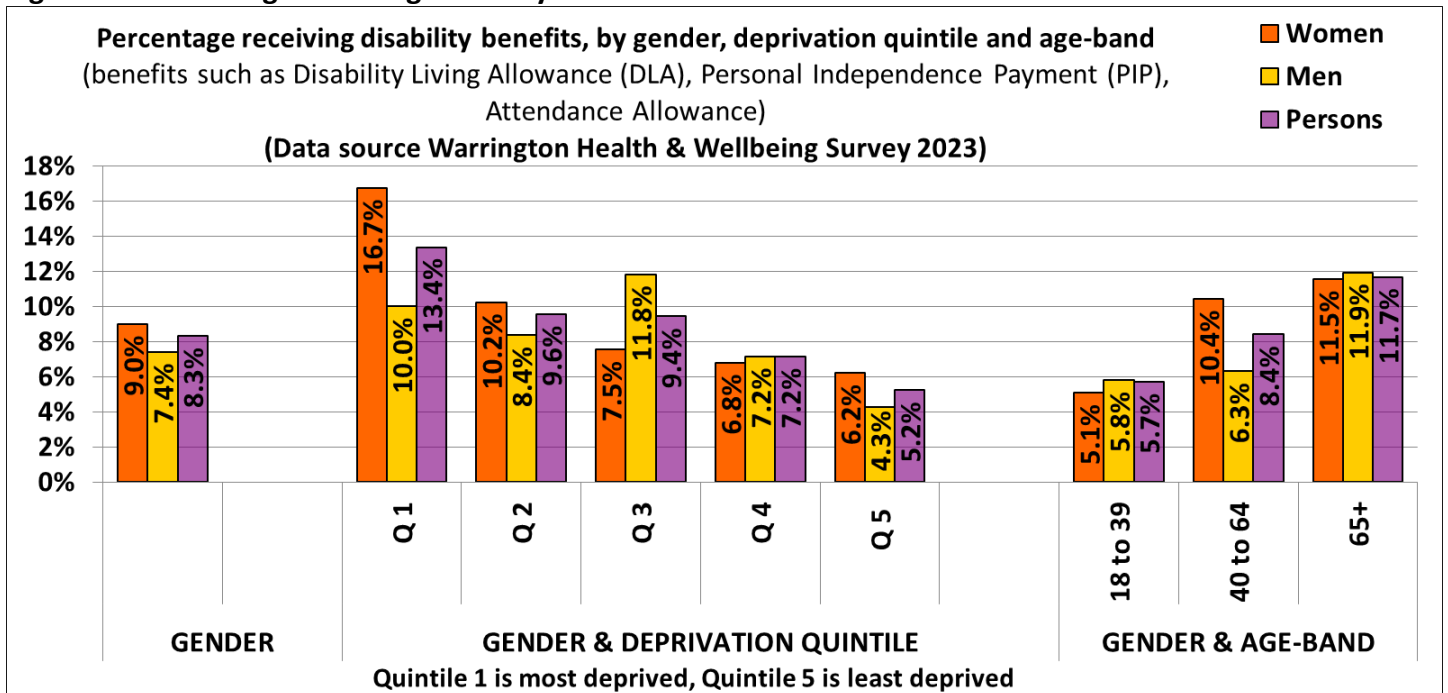


Disability benefits

Respondents were also asked ‘Do you receive any disability benefits such as: Disability Living Allowance (DLA); Personal Independence Payment (PIP); Attendance Allowance’. Of 3,888 valid responses, 8.3% reported receiving disability benefits. No comparison can be made to the responses to the disability benefits question in the 2013 survey because of the subsequent substantial changes to the benefits system. Analysis by population subgroup is shown in Figure 14.

- A slightly higher proportion of women (9.0%) than men (7.4%) reported receiving disability benefits.
- The proportion of respondents reporting receiving disability benefits increased with age, from 5.7% in 18-39 year-olds, to 8.4% in 40-64 year-olds and 11.7% in those aged 65+. In women there was a significant increase between the 18-39 age group (5.1%), to the 40-64 age-group (10.4%), then a slight increase to 11.5% in those aged 65+. Whereas in men, there was a slight increase between 18-39 year-olds (5.8%) and 40-64 year-olds (6.3%), then a significant increase to those aged 65+ (11.9%).
- The percentage of respondents reporting receiving disability benefits showed a strong link with deprivation, ranging from 13.4% in Quintile 1 to 5.2% in Quintile 5. **1 in 6 women (16.7%) living in Quintile 1 reported receiving a disability benefit.**
- Several population subgroups were statistically significantly higher or lower than Warrington overall. Women aged 40-64 and aged 65+ in Quintile 1, and men aged 65+ in Quintiles 1 and 3 were significantly higher, whilst men aged 18-39 and 40-64 in Quintile 5 were significantly lower.

Figure 14: Percentage receiving disability benefits



Disability benefits and financial circumstances

In total, 338 respondents reported receiving disability benefits and 3,550 said they did not. As shown in Table 3, respondents receiving disability benefits were:

- More likely to find it difficult or very difficult to manage financially (16%), compared to those not receiving disability benefits (9%).
- More likely to report frequently or sometimes going without food (21%), going without heating (31%) and having to borrow money to cover the cost of basic necessities (20%), compared to those not receiving disability benefits (8%, 14% and 8% respectively).
- More likely to use food banks (8%) and community affordable food (9%) at least once a month, compared to those not receiving disability benefits (1% and 3% respectively).
- More likely to miss work (4%) or important appointments (9%) at least occasionally, compared to those not receiving disability benefits (1% and 2% respectively).
- More likely to be unable to pay for prescriptions/medication (7%) at least occasionally due to their financial circumstances, compared to those who did not receive disability benefits (4%).

Table 3: Disability benefits and financial circumstances

	In receipt of disability benefits		Not in receipt of disability benefits	
	<i>Number of unweighted respondents</i>	<i>%</i>	<i>%</i>	<i>Number of unweighted respondents</i>
Finding it difficult and very difficult to manage financially	338	16%	9%	3546
Go without food frequently or sometimes to manage financially	337	21%	8%	3542
Go without heating frequently or sometimes to manage financially	336	31%	14%	3540
Needs to borrow money frequently or sometimes to cover the cost of basic necessities	337	20%	8%	3536
Use food banks (free) at least once a month	329	8%	1%	3530
Use community affordable food (reduced cost) at least once a month	332	9%	3%	3528
Miss work at least occasionally due to financial circumstances/cost	307	4%	1%	3461
Miss important appointment at least occasionally due to financial circumstances	327	9%	2%	3515
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	321	7%	4%	3496

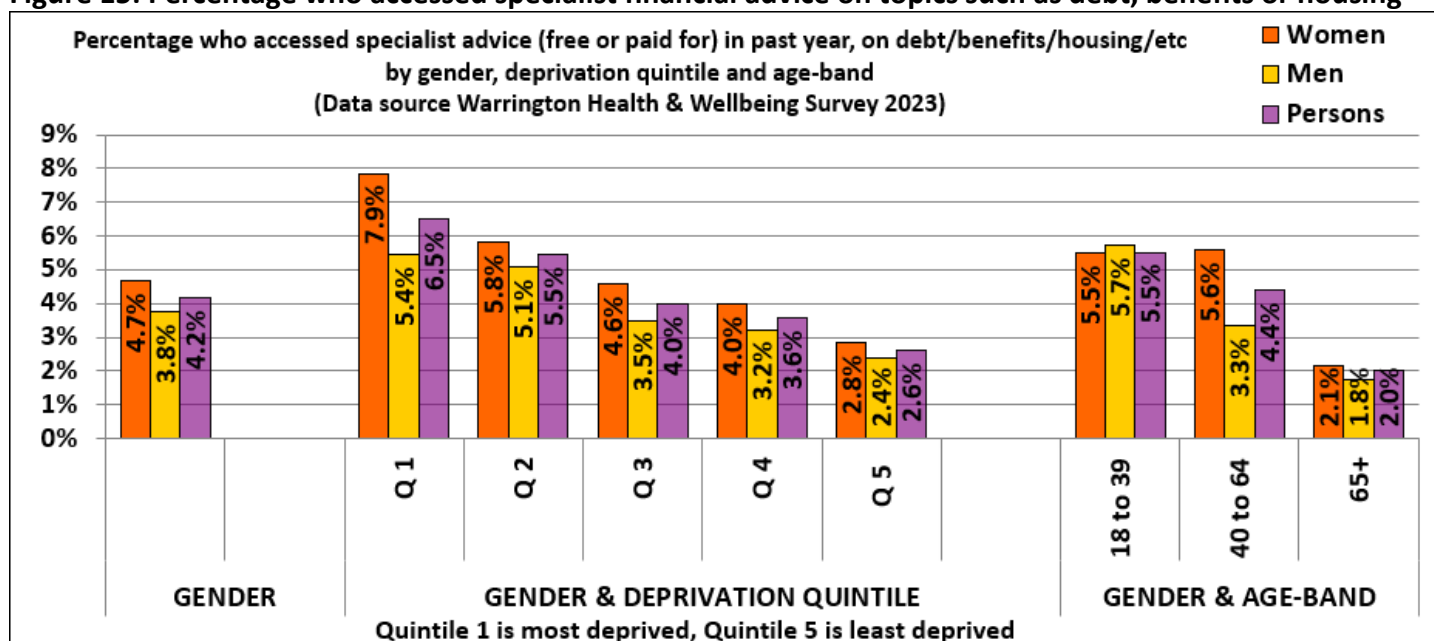


Specialist financial advice on topics such as debt, benefits or housing

Respondents were asked 'Have you, in the last 12 months, accessed any specialist advice (free or paid for) on things like debt, benefits or housing'. Of the 3,888 valid responses, 4.2% overall reported receiving advice. Analysis by population subgroup is shown in Figure 15.

- A slightly higher proportion of women (4.7%) than men (3.8%) reported receiving specialist advice.
- The proportion decreased with age, from 5.5% of 18-39 year-olds, to 2.0% of those aged 65+.
- There was a strong link with deprivation, from 6.5% in Quintile 1, gradually reducing to 2.6% in Quintile 5. A particularly high proportion of women living in Quintile 1 (7.9%) reported receiving specialist advice compared to all other demographic groups.
- Women aged 40-64 living in Quintile 1 (11.0%) had a statistically significantly higher proportion than Warrington overall.

Figure 15: Percentage who accessed specialist financial advice on topics such as debt, benefits or housing



Financial circumstances of people with children aged 0-18 living in their household

Questions on financial circumstances were analysed by whether or not respondents had children aged 0-18 living in their household. Overall, 43% of 18-39 year-olds, 32% of 40-64 year-olds, and 2% of those aged 65+ live with children aged 0-18. The following analysis excludes all respondents aged 65+⁷. Amongst people aged 18-64, 935 respondents (36%) had child(ren) aged 0-18 in their household, and 1,670 respondents (64%) did not.

Receipt of means-tested benefits showed substantial variation by the age of the children. A quarter of respondents with children aged 0-5 received means-tested benefits (25%), 19% with children aged 6-11, and 15% with children aged 12-18. The age of children made little difference to other financial factors. However, when analysed collectively there were substantial differences between respondents who had children aged 0-18 living in their household and those who did not. As shown in Table 4, those living with children aged 0-18 were:

- Less likely to say they were '*living comfortably*' (19%), compared to those not living with children aged 0-18 (29%).
- More likely to report finding it '*difficult*' or '*very difficult*' to manage financially (15%), compared to those not living with children aged 0-18 (10%).
- More likely to report going without food (13%) and heating (21%) frequently or sometimes to manage financially, compared to those not living with children aged 0-18 (10% going without food and 16% without heating).
- More than twice as likely to have to borrow money to cover basic necessities (15%) compared to those not living with children aged 0-18 (9%).
- More likely to use food banks (3%) and community affordable food (5%) at least once a month, compared to those not living with children aged 0-18 (2% and 3% respectively).
- More likely to miss important appointments (5%) at least occasionally due to financial circumstances compared to those not living with children aged 0-18 (2%).
- Slightly more likely to report missing work (2%) at least occasionally due to financial circumstances compared to those not living with children aged 0-18 (1%).
- More likely to be unable to afford prescriptions or medication at least occasionally (8%) compared to those not living with children aged 0-18 (4%).
- Twice as likely to report receiving means-tested benefits (18%) compared to respondents not living with children aged 0-18 (9%).
- Less likely to report receiving disability benefits (5%) compared to respondents not living with children aged 0-18 (8%).

⁷ Only 2% of respondents aged 65+ said they had children aged 0-18 in their household. As shown in previous analysis, respondents from the 65+ age-band reported less financial difficulties than respondents from the younger age-bands. In order to avoid the bias this would create in comparing financial circumstances of respondents with children to those without, all respondents aged 65+ have been excluded from the analysis.



Table 4: Comparison of financial circumstances in households with, and without, children aged 0-18

Financial circumstances of respondents aged 18-64 years (i.e. excluding 65+ age-band), grouped by whether or not they have children aged 0-18 living in their household	Lives with children aged 0-18		Does not live with children aged 0-18	
	<i>Number of unweighted respondents</i>	<i>%</i>	<i>%</i>	<i>Number of unweighted respondents</i>
Managing financially: <i>'living comfortably'</i>	932	19%	29%	1660
Finding it <i>'difficult'</i> or <i>'very difficult'</i> to manage financially	932	15%	10%	1660
Go without food frequently or sometimes to manage financially	929	13%	10%	1659
Go without heating frequently or sometimes to manage financially	929	21%	16%	1655
Has to borrow money frequently or sometimes to cover the cost of basic necessities	928	15%	9%	1653
Uses food banks (free) at least once a month	926	3%	2%	1646
Uses community affordable food (reduced cost) at least once a month	926	5%	3%	1652
Miss work at least occasionally due to financial circumstances	925	2%	1%	1634
Miss important appointment at least occasionally due to financial circumstances	926	5%	2%	1652
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	925	8%	4%	1644
Receive means-tested benefits	925	18%	9%	1655
Receive disability benefits	923	5%	8%	1653



Effect of COVID-19 pandemic on financial circumstances

Respondents were asked how they felt they had been affected by the COVID-19 pandemic. It should be noted that, although the question specifically related to the COVID-19 pandemic, reported changes in behaviours and circumstances may also be related to other factors e.g. the cost of living crisis or other issues specific to the individual.

Overall, of 3,862 valid responses, 25% said their financial circumstances were worse than before COVID-19 pandemic, 64% said the same, and 11% said better. Table 5 shows that the more difficult a person felt their financial circumstances were at the time of the survey, the more likely they were to report their financial circumstances being worse than before the pandemic.

- Of the 82 respondents who were '*finding it very difficult*' to manage financially, 79% said their financial circumstances were worse than before the pandemic, and only 4% said better.
- Of the 258 respondents who were '*finding it difficult*', 67% said their financial circumstances were worse than before the pandemic, and only 4% said better.
- Of the 824 respondents who were '*just about getting by*', 47% said their financial circumstances were worse than before the pandemic, and 5% said better.
- Of the 1,478 respondents reporting '*doing alright*', 17% said their financial circumstances were worse than before the pandemic, and 12% said better.
- Of the 1,220 respondents who said they were '*living comfortably*', only 3% of respondents said their financial circumstances were worse than before the pandemic, and 16% said better.

Table 5: Effects of Covid-19 pandemic on financial circumstances

Effects of Covid-19 pandemic on financial circumstances					
<i>Of 3,862 respondents who gave valid responses to the question on how they were managing financially and the question on the effect of the Covid-19 pandemic on financial circumstances</i>					
How well do you feel you are managing financially	Worse than before	Same as before	Better than before	Total	<i>No. unweighted respondents</i>
Finding it very difficult	79%	17%	4%	100%	82
Finding it difficult	67%	29%	4%	100%	258
Just about getting by	47%	48%	5%	100%	824
Doing all right	17%	71%	12%	100%	1478
Living comfortably	3%	81%	16%	100%	1220
Grand Total	25%	64%	11%	100%	3862



Employment status

Respondents were asked their current employment status and could select multiple options from the list shown in Table 6.

- Overall, 60% reported that they were in employment: 44% in full-time employment (30+ hours/week), 12% in part-time employment (less than 30 hours/week), and 5% self-employed.
- 29% said they were retired.
- Other options selected by a smaller number of respondents 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 at school, college or university' (3%), 'on government supported training programme or apprenticeship' (less than 1%), and 'Other' (2%). Free text 'Other' responses included volunteering, being a carer, part-time education, and childcare.

By sex:

- A higher proportion of men (52%) were in full-time employment than women (35%), and a higher proportion of women (17%) were in part-time employment than men (6%).
- A higher proportion of women were retired (32%) than men (27%).
- A slightly higher proportion of men (4%) than women (2%) said they were unemployed and available for work.

By age-band:

- 83% of 18-39 year-olds were employed (F/T, P/T or self-employed) and 9% in full time education.
- 71% of 40-64 year-olds were employed (F/T, P/T or self-employed) and 15% were retired.
- 92% of those aged 65+ were retired and 9% were employed (F/T, P/T or self-employed). NB several respondents said they were both retired and in employment.
- A similar proportion of 18-39 year-olds (5%) and 40-64 year-olds (4%) said they were unemployed and available for work. Less than 1% of those aged 65+ gave this as their employment status.

By deprivation quintile:

- The proportion in employment (F/T, P/T or self-employed) was higher in more deprived areas, ranging from 65% in Quintile 1 to 56% in Quintile 5.
- However, there was a lower proportion of retired respondents in more deprived areas, ranging from 17% in Quintile 1 to 35% in Quintile 5.
- Respondents who said they were unemployed and available for work were spread across all deprivation quintiles (between 2% and 4%).
- The proportion unable to work due to illness or disability was higher in more deprived areas, ranging from 10% in Quintile 1 to 3% in Quintile 5.
- The less deprived areas have a generally older population, and the more deprived areas have a generally younger population; the less deprived areas have a higher proportion of retirees, and the more deprived areas have a higher proportion of people in employment. Although there is no longer a 'standard' retirement age, 65 has been used as a suitable cut-off, given that all survey analysis is already undertaken using the age-band 65+. Additional analysis was undertaken to assess the proportion of respondents aged 65+ who were retired in each quintile, and the proportion of 18-64 year-olds who were in employment (F/T, P/T or self-employed) in each quintile. No patterns or significant differences were seen between deprivation quintiles in the proportion of respondents aged 65+ who were retired, which ranged from 87% in Quintile 3 to 95% in Quintile 5. There was little difference between deprivation quintiles in the proportion of 18-64 year-olds in employment (all quintiles between 75% and 79%).



Table 6: Employment status by deprivation, age-band and gender

Employment status	Number unweighted	Overall	By deprivation quintile					By age-band			By gender	
			Q1	Q2	Q3	Q4	Q5	18-39	40-64	65+	Women	Men
Working full time (30+ hours/week)	1514	44%	51%	48%	42%	41%	39%	64%	52%	2%	35%	52%
Working part-time (less than 30 hours/week)	439	12%	11%	13%	13%	11%	12%	15%	13%	5%	17%	6%
Self-employed (full or part-time)	202	5%	3%	6%	6%	6%	6%	5%	8%	2%	4%	7%
Unemployed and available for work	110	3%	4%	3%	4%	2%	3%	5%	4%	*	2%	4%
On government supported training programme or apprenticeship	7	0.2%	*	*	0%	*	*	*	*	0%	*	*
Full time education at school, college or university	104	3%	3%	4%	2%	3%	3%	9%	*	0%	3%	3%
Unable to work due to illness or disability	187	5%	10%	7%	5%	3%	3%	5%	7%	3%	5%	5%
Retired	1390	29%	17%	20%	32%	36%	35%	*	15%	92%	32%	27%
Looking after the home	159	4%	4%	3%	4%	4%	4%	3%	5%	3%	7%	2%
Other	73	2%	3%	2%	2%	2%	2%	2%	2%	1%	3%	1%
Total employed (F/T, P/T or self-employed combined)	2119	60%	65%	65%	59%	57%	56%	83%	71%	9%	56%	63%

* Denotes less than 1%.

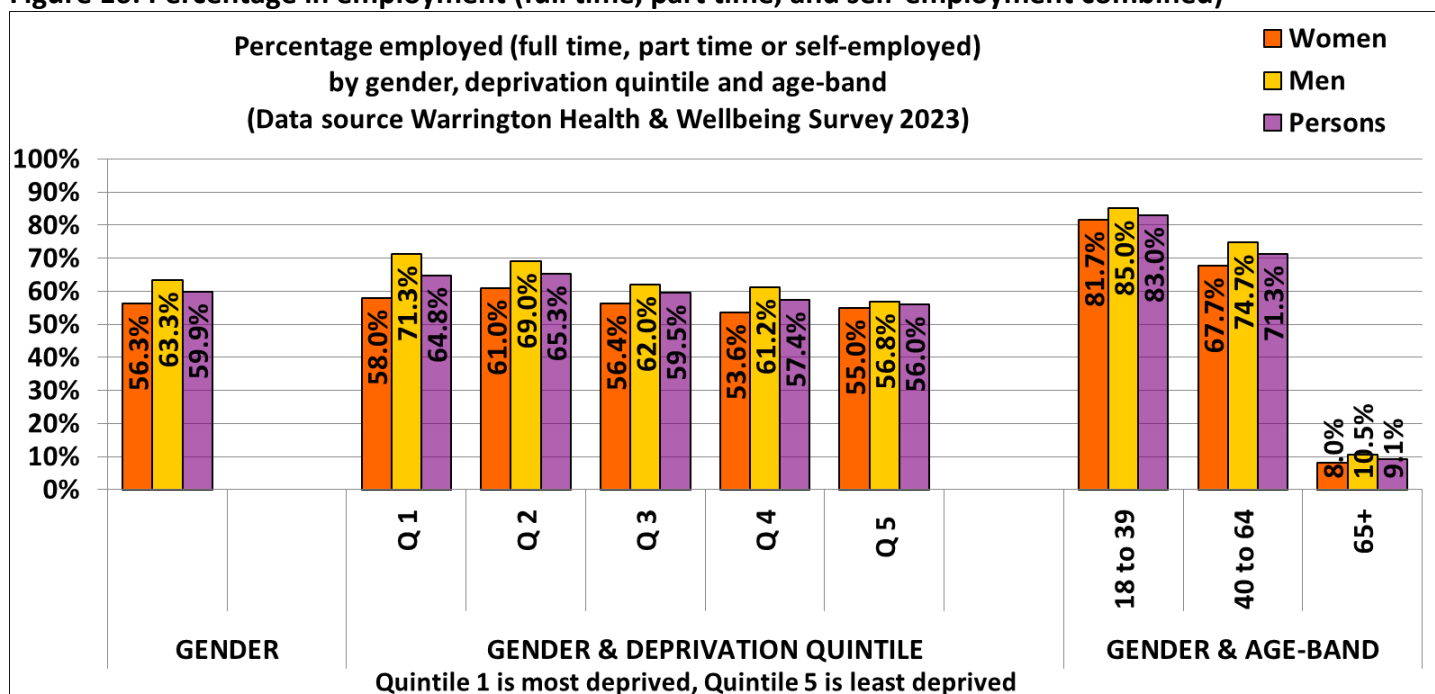


In employment (full time, part time, and self-employment combined)

Of the 3,888 valid responses to the question on employment status, 59.9% of respondents reported being employed in full time, part time, or self-employment. Of these respondents (see Figure 16):

- Significantly more men (63.3%) than women (56.3%) reported being employed.
- The percentage of respondents in employment reduces by age band, from 83.0% of 18-39 year-olds, to 71.3% of 40-64 year-olds and 9.1% of those aged 65+.
- By deprivation quintile, Quintiles 1 (64.8%) and 2 (65.3%) had the highest percentage of respondents in employment, reducing to 56.0% in Quintile 5. In men there is a very clear association with deprivation, with higher employment rates in more deprived areas; there was a step change from Quintiles 1 (71.3%) and 2 (69.0%), to Quintiles 3 (62.0%) and 4 (61.2%), and another step change to Quintile 5 (56.8%). In women, there was no clear pattern.
- Several population subgroups had statistically significantly different percentages to Warrington overall. Unsurprisingly all of the 65+ subgroups were significantly lower. Men aged 18-39 and 40-64 in all deprivation quintiles, women aged 18-39 and 40-64 in all deprivation quintiles, and women aged 40-64 in Quintile 5 were significantly higher.

Figure 16: Percentage in employment (full time, part time, and self-employment combined)

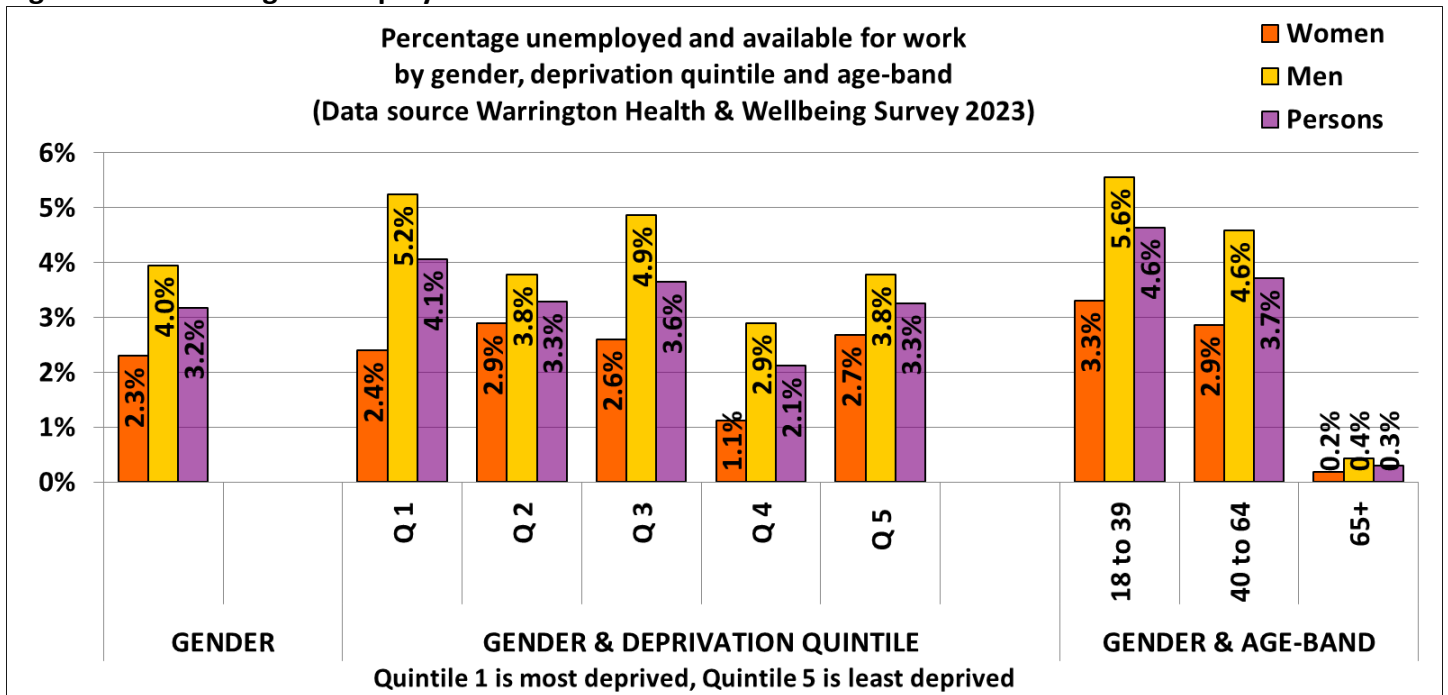


Unemployed and available for work

Of the 3,888 valid responses to the question on employment status (see Figure 17):

- Overall, 3.2% of respondents were unemployed and available for work.
- A higher proportion of men (4.0%) than women (2.3%) were unemployed and available for work.
- The proportion reduced by age band, from 4.6% in 18-39 year-olds, to 3.7% in 40-64 year-olds and 0.3% in those aged 65+.
- There was no clear pattern by deprivation.
- Compared to Warrington overall, men aged 18-39 years-old in Quintile 1 (7.1%) were significantly more likely to be unemployed but available for work, and men and women aged 65+ in deprivation Quintile 5 were significantly less likely.

Figure 17: Percentage unemployed and available for work

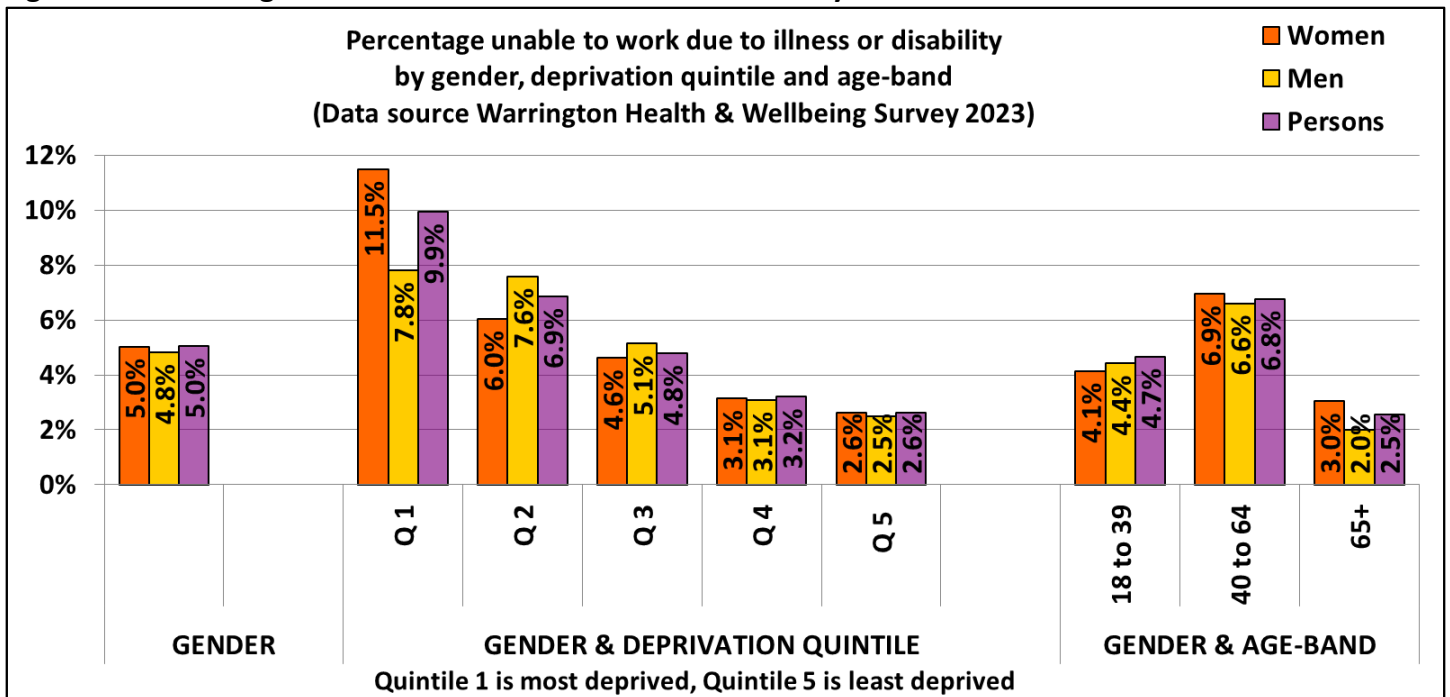


Unable to work due to illness or disability

Of the 3,888 valid responses to the question on employment status (see Figure 18):

- Overall, 5.0% of respondents reported being unable to work due to illness or disability.
- There was little difference between men (4.8%) and women (5.0%).
- By age-band, the highest proportion was in 40-64 year-olds (6.8%), then in 18-39 year-olds (4.7%) and lowest in those aged 65+ (2.5%). The low rate in those aged 65+ was due to many being retired.
- There was a significant pattern by deprivation. Nearly 1 in 10 (9.9%) respondents living in Quintile 1 reported being unable to work due to illness or disability, nearly four times as many as those living in Quintile 5 (2.6%). Quintile 1 was significantly higher than Warrington overall, and Quintile 5 significantly lower.
- **Around 1 in 7 men and women aged 40-64 in Quintile 1, and 1 in 10 women in Quintile 1, were unable to work due to disability or illness**, all significantly higher than Warrington overall. No population subgroup was significantly lower.

Figure 18: Percentage unable to work due to illness or disability



Employment status and managing financially

Table 7 shows how respondents felt they were managing financially, by employment status.

- 10% overall said they were finding it difficult or very difficult to manage financially.
- Of respondents working full time, 10% reported finding it difficult or very difficult to manage financially.
- This was much higher in those who were unable to work due to illness or disability (28%), those in full time education at school, college or university (24%) and those who were unemployed and available for work (18%).
- The group with by far the highest proportion finding it *very difficult* to manage financially, were those unable to work due to illness or disability (15%).
- Almost half (45%) of respondents who were retired reported '*living comfortably*', compared to Warrington overall (29%). Only 2% said it was difficult or very difficult to manage financially.

Table 7: How well respondents were managing financially, by employment status

Employment status ⁸ (respondents could choose more than one option)	Living comfortably	Doing all right	Just about getting by	Finding it difficult	Finding it very difficult	No. unweighted	Finding it difficult or very difficult
Working full time (30 hours or more a week)	26%	39%	24%	9%	2%	1495	10%
Working part-time (less than 30 hours a week)	23%	35%	26%	12%	4%	437	16%
Self-employed (full or part-time)	35%	39%	16%	7%	3%	202	10%
Unemployed and available for work	5%	36%	41%	12%	6%	110	18%
In full time education at school, college or university	18%	36%	22%	18%	6%	102	24%
Unable to work due to illness or disability	12%	24%	37%	13%	15%	187	28%
Retired	45%	40%	14%	2%	0%	1382	2%
Looking after the home	27%	42%	21%	9%	1%	159	10%
Doing something else (please specify)	20%	35%	30%	8%	6%	73	15%
In paid employment (F/T, P/T, self-employed)	26%	39%	24%	9%	2%	2098	11%
Warrington overall	29%	38%	23%	8%	2%	3931	10%

⁸ Categories 'Working but unknown whether F/T or P/T', and 'Government supported training programme or apprenticeship' are not listed because numbers were too small to produce robust analysis.



Employment status and financial circumstances

Eleven questions on finances and benefits were analysed for four of the employment status options, with results shown in Table 8.

Unemployed and available for work.

Overall, 3% of respondents said they were unemployed and available for work. Further analysis of this group showed:

- 18% reported finding it difficult or very difficult to manage financially, were frequently or sometimes going without food (24%) or heating (35%), and 14% had to borrow money to cover basic necessities.
- 8% reported missing important appointments at least occasionally due to financial circumstances, and 9% said they were unable to pay for prescriptions/medication at least occasionally.
- 2% said they used food banks and 2% used community affordable food at least once a month, similar to Warrington overall (2% and 3% respectively).
- 21% said they received means-tested benefits and 10% reported receiving disability benefits (some received both).

Unable to work due to disability or illness.

Overall, 5% of respondents said they were unable to work due to disability or illness. Further analysis of this group showed:

- They were most likely to report finding it difficult or very difficult to manage financially (28%), were frequently or sometimes going without food (32%), or heating (40%), and having to borrow money to cover basic necessities (30%).
- 13% reported having to miss important appointments at least occasionally due to financial circumstances, and 6% said they were unable to pay for prescriptions/medication at least occasionally.
- 4% said they use food banks and 6% use community affordable food at least once a month, which is higher compared to Warrington overall (2% and 3% respectively).
- 70% said they receive means-tested benefits and 67% reported receiving disability benefits (over half received both).

Retired

Overall, 29% of respondents said they were retired, and further analysis of this group showed:

- They were least likely to report finding it difficult or very difficult to manage financially (2%), or frequently or sometimes having to go without food (3%) or heating (11%) or borrowing money to cover basic necessities (1%).
- Very low proportions used food banks or community affordable food, missed important appointments due to financial circumstances, or were unable to pay for prescriptions/medication (all less than 1%).
- 7% said they receive means-tested benefits and 10% reported receiving disability benefits.

In paid employment

Overall, 60% of respondents said they were in employment (full-time, part-time or self-employed), further analysis of this group showed:

- 11% reported finding it difficult or very difficult to manage financially, 9% were frequently or sometimes going without food or heating (15%), and 10% had to borrow money to cover basic necessities.
- Use of food banks and community affordable food was low, as were the proportions reporting at least occasionally missing work or important appointments due to financial circumstances (between 1-2%).
- 5% said they were at least occasionally unable to pay for prescriptions/medication.
- 7% said they receive means-tested benefits and 3% reported receiving disability benefits.



Table 8: Employment status and financial circumstances

	Employed (F/T, P/T or self- employed)		Retired		Unemployed and avail for work		Unable to work due to illness/ disability		Warr- ington overall
	No.	%	No.	%	No.	%	No.	%	%
Finding it difficult or very difficult to manage financially	2098	11%	1382	2%	110	18%	187	28%	10%
Go without food frequently or sometimes to manage financially	2093	9%	1378	3%	110	24%	185	32%	9%
Go without heating frequently or sometimes to manage financially	2093	15%	1378	11%	109	35%	186	40%	16%
Need to borrow money frequently or sometimes to cover cost of basic necessities	2087	10%	1380	1%	109	14%	186	30%	9%
Use food banks (free) at least once a month	2080	*	1373	*	109	2%	183	4%	2%
Use community affordable food (reduced cost) at least once a month	2081	2%	1369	*	110	2%	183	6%	3%
Miss work at least occasionally due to financial circumstances/cost	2090	1%	1289	*	109	7%	164	3%	3%
Miss important appointments at least occasionally due to financial circumstances	2090	2%	1345	*	110	8%	179	13%	5%
Unable to pay for prescriptions / medication at least occasionally due to financial circumstances	2085	5%	1328	*	109	9%	174	6%	7%
Receive means-tested benefits	2085	7%	1377	7%	109	21%	183	70%	11%
Receive disability benefits	2079	3%	1369	10%	109	10%	183	67%	8%

* Denotes less than 1%.



Improving chances of finding employment

Respondents were asked 'If you are looking for work, what do you think would improve your chances of finding and securing employment?' Respondents could either say that they weren't looking for employment or could choose as many of the options listed in Table 9 as applied.

Of 3,670 valid responses, 84% said they were not looking for work. The responses of the 531 respondents who were looking for work are shown in Table 9. Of these, very few were aged 65+, and so although they are included in the overall percentage, a separate column has not been included to show 65+. Amongst these 531 respondents:

- The most frequently chosen options were 'more available jobs close to home' (49%), 'flexible working hours' (45%), and 'more available jobs in my area of interest' (38%).
- Many options had similar proportions of men and women, but a higher proportion of women than men chose 'more available jobs close to home' (53% vs 45%), 'flexible working hours' (50% vs 41%), and 'help with caring responsibilities e.g. child care or looking after family members' (16% vs 7%). A higher proportion of men chose 'more available jobs in my area of interest' (42% vs 36%).
- Many options had similar proportions in those aged 18-39 and aged 40-64, but a higher proportion of 18-39 year-olds chose 'more available jobs in my area of interest' (46% vs 32%), 'more available jobs that pay a living wage' (32% vs 24%), and 'help with caring responsibilities, e.g. child care or looking after family members' (14% vs 9%). A higher proportion of 40-64 year-olds chose 'More available jobs close to home' (53% vs 45%) and 'Jobs which can accommodate my disability or long-term health condition' (13% vs 8%).
- There were no clear patterns by deprivation quintile, and consequently this analysis is not shown.

Table 9: Factors to improve chances of finding employment

If looking for work, what would improve chances of finding employment? (Of 531 respondents who chose at least one option)	Overall	Aged 18-39	Aged 40-64	Women	Men
More available jobs close to home	49%	45%	53%	53%	45%
Flexible working hours	45%	47%	43%	50%	41%
More available jobs in my area of interest	38%	46%	32%	36%	42%
More available jobs that pay a living wage	28%	32%	24%	29%	27%
Upskilling or gaining qualifications	24%	26%	24%	24%	25%
More available jobs with regular hours	20%	20%	22%	20%	21%
Help with transport	18%	19%	16%	19%	18%
Help with finding and applying for jobs	17%	16%	18%	15%	18%
Help with confidence	15%	17%	13%	16%	14%
Help with caring responsibilities, e.g. child care or looking after family members	12%	14%	9%	16%	7%
Work or volunteering opportunities to gain experience	10%	10%	10%	8%	12%
Jobs which can accommodate my disability or long-term health condition	10%	8%	13%	8%	10%
Other	6%	6%	6%	5%	7%



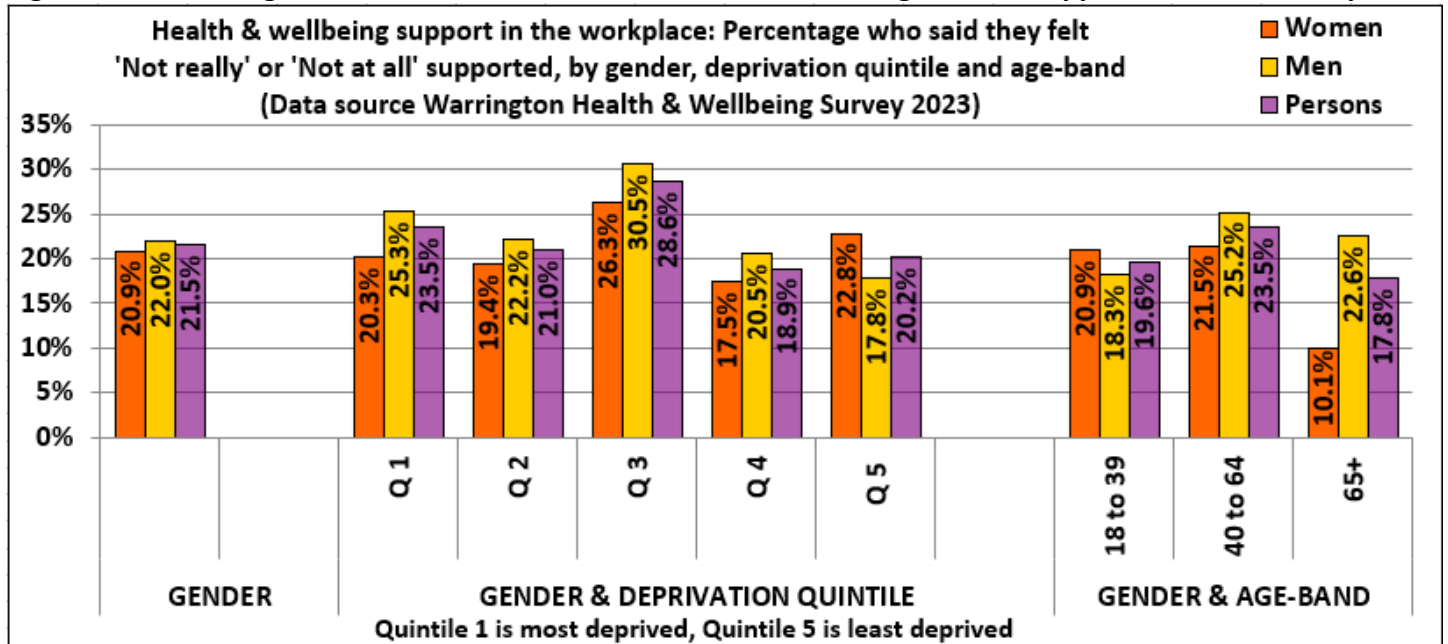
Emotional health and wellbeing in the workplace

Respondents were asked 'Is your workplace somewhere you feel your health and wellbeing is supported and valued'? Many respondents either did not answer this question or stated that the question did not apply to them. 43% (2,144) of all respondents said the question did apply to them. Of the 2,144 respondents who felt this question was applicable, 32% said 'Yes definitely', 37% said 'Yes to some degree', 10% said 'Not sure', 14% said 'Not really', and 8% said 'Not at all'.

As shown in Figure 19 below, the responses 'not really and 'not at all' were combined for analysis. Of 2,144 valid responses, 21.5% felt their workplace did not value and support their emotional health and wellbeing.

- There was little difference between men (22.0%) and women (20.9%).
- By age-band, the proportion was highest in 40-64 year-olds (23.5%), followed by 19.6% of 18-39 year-olds and 17.8% of those aged 65+. NB Only 118 respondents aged 65+ said the question applied to them, because many people in this age group were retired.
- There was no pattern by deprivation, but Quintile 3 had the highest proportion (28.6%).
- People aged 40-64 in Quintiles 1 and 3 had a significantly higher proportion (around 1 in 3) of respondents who felt their workplace didn't value and support their emotional health and wellbeing, compared to Warrington overall.

Figure 19: Percentage who felt their emotional health and wellbeing was not supported in their workplace



Appendix A – Demography of respondents

Respondents by gender

Table 10: Respondents by gender

No. respondents by gender	
Female	2467
Male	2421
Non-binary, Transgender or 'Other' (free text response) have been combined, as there are too few in each group to analyse and report separately	20
Prefer not to say	24
Total	4932

Respondents by age-band

Table 11: Respondents by age-band

No. respondents by age-band	
18-39	1377
40-64	2054
65+	1501
Grand Total	4932

Respondents by deprivation quintile

Table 12: Respondents by deprivation quintile

No. respondents by age-band	
Quintile 1 (most deprived)	815
Quintile 2	830
Quintile 3	461
Quintile 4	1208
Quintile 5 (least deprived)	1618
Grand Total	4932

Ethnicity

Over a quarter of respondents did not provide their ethnic group; 1,221 gave no response and 43 chose 'Prefer not to say'. Table 13 **Error! Reference source not found.** shows the ethnicity of respondents. Census 2021 figures are given for comparison.

Table 13: Respondents by broad ethnic group

Respondents by broad ethnic group	No. of respondents	Percentage (as a % of all who gave a valid response)	Census 2021
Asian / Asian British	240	6.5%	3.3%
Black, Black British, Caribbean or African	28	0.8%	0.7%
Mixed or Multiple ethnic groups	21	0.6%	1.6%
White English / Welsh / Scottish / Northern Irish / British	3,177	86.6%	88.1%
All other White combined due to very small numbers in some ethnic groups. Includes Census categories 'Irish', 'Gypsy/Irish Traveller', 'Roma', 'Any other white background' and 'White unspecified'.	190	5.2%	5.4%
Other ethnic group	12	0.3%	0.9%
Total known ethnicity	3,668	100%	100%
<i>Unknown: 'Prefer not to say'</i>	43		
<i>Unknown: no response</i>	1,221		

Breakdown of sample by population subgroup (to match Warrington borough's overall population and the percentage of respondents in each population subgroup).

As can be seen in Table 14 the ideal percentage of respondents does not exactly match the actual percentage of respondents, because there were different response rates in each subgroup. In order to make estimates representative of the Warrington population, each subgroup was weighted for the analysis.

Table 14: Breakdown of sample by population subgroup

IMD 2019	Ideal % of respondents in each of 30 population subgroups (to match overall Warrington resident population)						Actual % of respondents in each of 30 population subgroups					
	Female			Male			Female			Male		
	18-39	40-64	65+	18-39	40-64	65+	18-39	40-64	65+	18-39	40-64	65+
Quintile 1	3.9%	3.7%	1.6%	4.2%	4.1%	1.4%	3.4%	3.7%	1.2%	2.6%	4.0%	1.7%
Quintile 2	3.6%	3.6%	1.7%	3.6%	4.0%	1.4%	2.8%	3.7%	2.0%	2.8%	3.4%	2.0%
Quintile 3	1.3%	1.7%	1.2%	1.3%	1.7%	1.0%	1.3%	2.0%	1.5%	1.1%	1.8%	1.7%
Quintile 4	3.2%	4.9%	3.7%	3.6%	5.2%	3.1%	3.3%	4.7%	3.9%	2.8%	4.7%	5.1%
Quintile 5	4.4%	7.3%	4.4%	4.2%	7.1%	3.9%	4.2%	6.9%	5.7%	3.5%	6.8%	5.7%
Total	100%						100%					

