



Warrington Health & Wellbeing Survey 2023

Finance and Employment



WARRINGTON
Borough Council

HWB Survey Methodology

- Comprehensive large-scale survey of Warrington's adult population (18+ years).
- Methodology submitted and approved by Health Research Authority and NHS England.
- Invitation letters sent to large sample of named residents selected by age, gender and postcode to reflect Warrington population.
- 4,932 surveys completed – 8% response rate.
- Questionnaire covering range of topics known to impact health and wellbeing – 80+ questions.

Topics Explored

- General health
- Use of health services
- Social connectedness, participation and volunteering
- Activities, amenities and green spaces
- Physical activity (including active travel and cycling)
- Diet
- Smoking/Vaping
- Alcohol consumption
- Gambling
- Emotional health and wellbeing
- Caring responsibilities
- Impact of COVID-19 pandemic
- Digital inclusion
- Financial circumstances

Respondent Profile

- **Gender:**
 - Female - 50%
 - Male - 49%
 - Non-binary/transgender/other - 0.5%
 - Prefer not to say – 0.5%
- **Age-band:**
 - 18 to 39 years – 28%
 - 40 to 64 years – 42%
 - 65+ years – 30%
- **Quintile (1-most deprived, 5-least deprived):**
 - Quintile 1 – 17%
 - Quintile 2 – 17%
 - Quintile 3 – 9%
 - Quintile 4 – 24%
 - Quintile 5 – 33%
- **Respondent profile broadly representative of Warrington population**

HWB Survey by Broad Ethnic Groupings

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		

Financial Situation

1 in 10 respondents (10.0%) were finding it 'difficult' or 'very difficult' to manage financially, compared with 8.5% in 2013.

Younger adults were much more likely to report financial difficulties

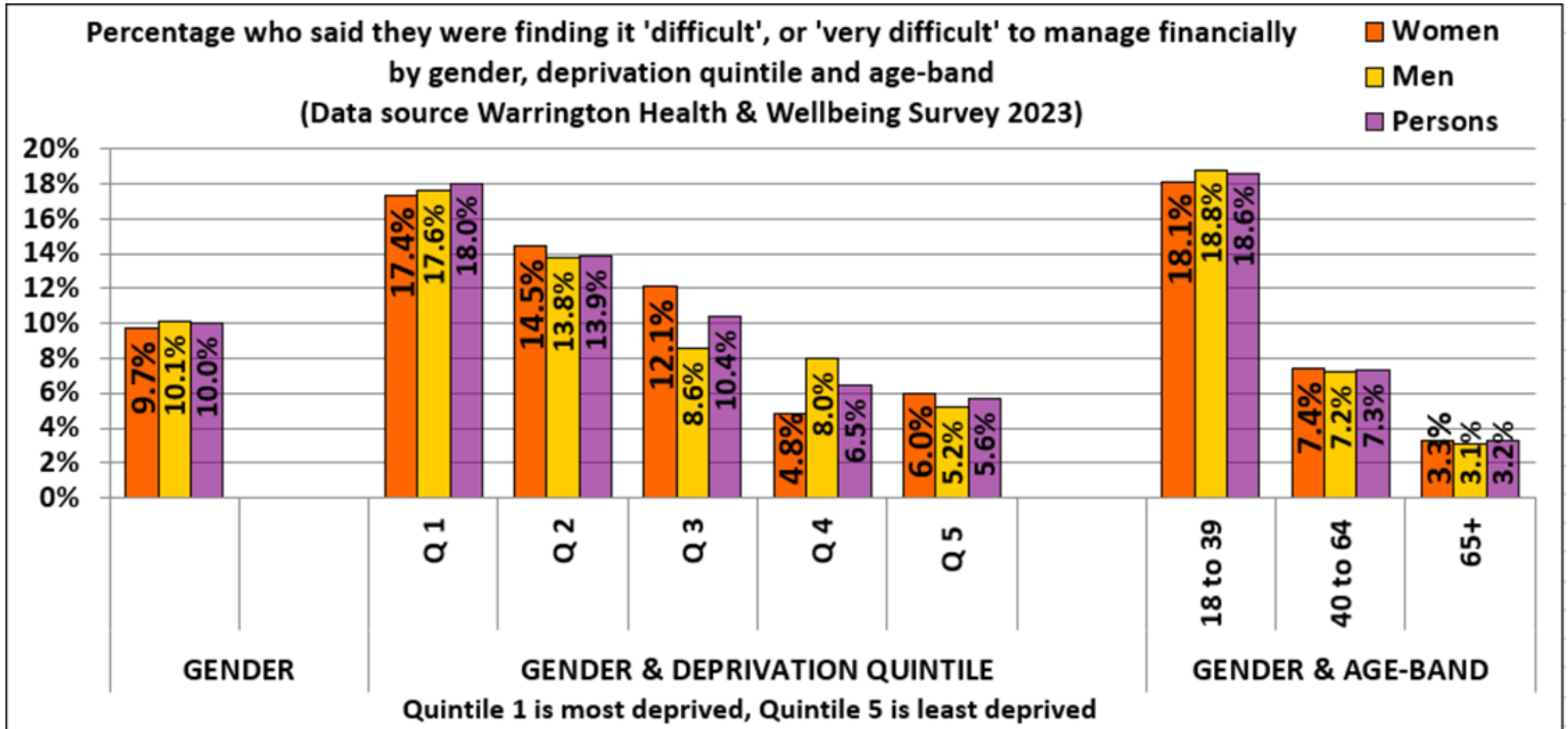
- 18.6% of 18-39 year olds, 7.3% of 40-64 year-olds and 3.2% of those aged 65+.
- 65+ more likely to describe themselves as 'living comfortably' (43%) than 40-64 (30%) and 18-64 (18%) age groups.
- In 18-39 year olds, financial difficulties increased from 11.4% in 2013 to 18.6% in 2023.

Clear pattern between experiencing financial difficulties and deprivation

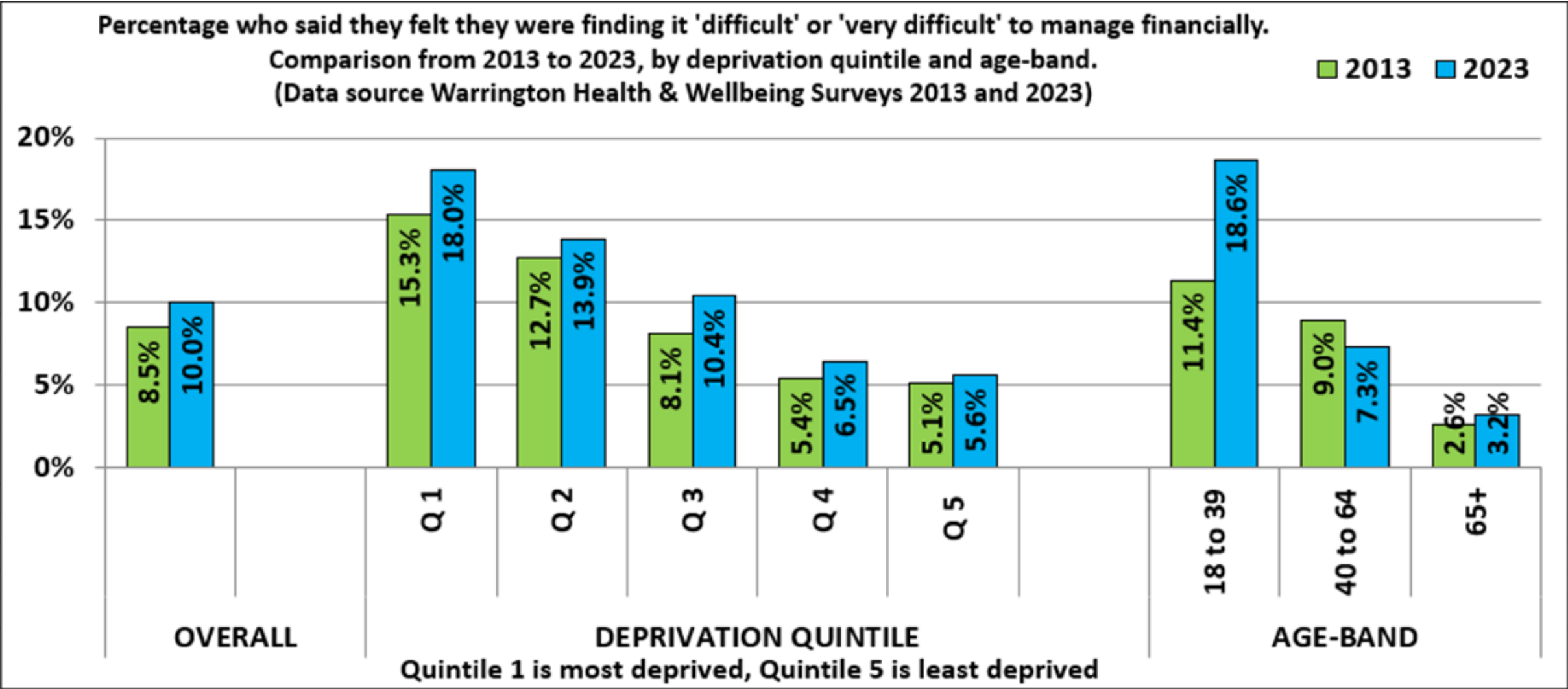
- 3 X respondents living in most deprived areas finding it difficult or very difficult to manage, compared to those in least deprived (18.0% versus 5.6%).

1 in 4 adults aged 18-39 years living in Quintiles 1 (28.4%) and 2 (24.1%) were experiencing financial difficulties.

Finding it Difficult or Very Difficult to Manage Financially



Comparison of 2013 and 2023 Survey Results: Finding it 'Difficult' or 'Very difficult' to Manage Financially



Going Without Food to Manage Financially

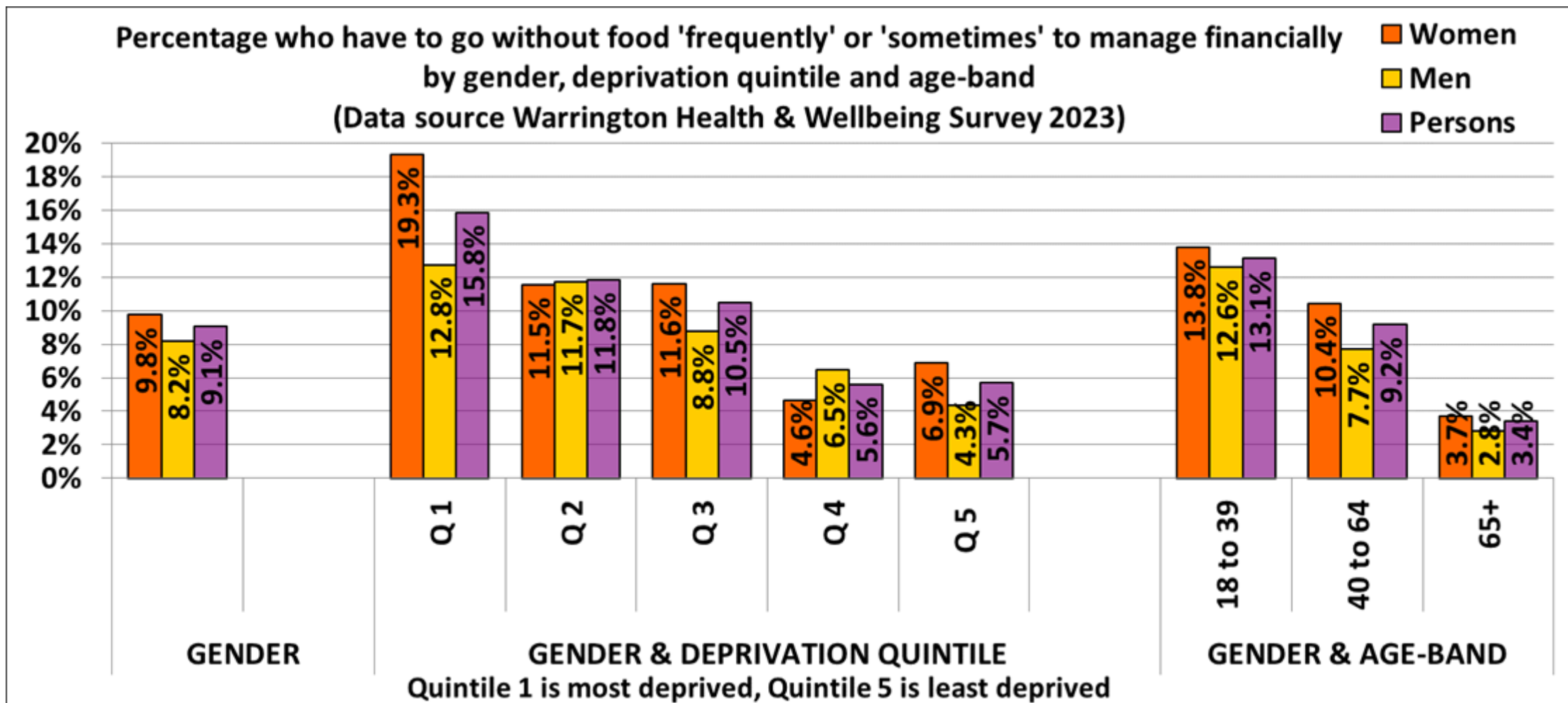
Nearly 1 in 10 respondents (9.1%) reported going without food 'sometimes' or 'frequently' to manage financially.

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%) than men (8.2%).
- Decreased with age; 13.1% of 18-39 year-olds go without food compared to 9.2% of 40-64 year-olds and 3.4% of 65+.
- Around three times as many respondents living in most deprived areas went without food as those in least deprived areas (15.8% versus 5.7%).

Over a fifth of women aged 18-64 years living in the most deprived areas reported going without food 'frequently' or 'sometimes' to financially manage.

Going Without Food 'Frequently' or 'Sometimes' to Manage Financially



Going Without Heating to Manage Financially

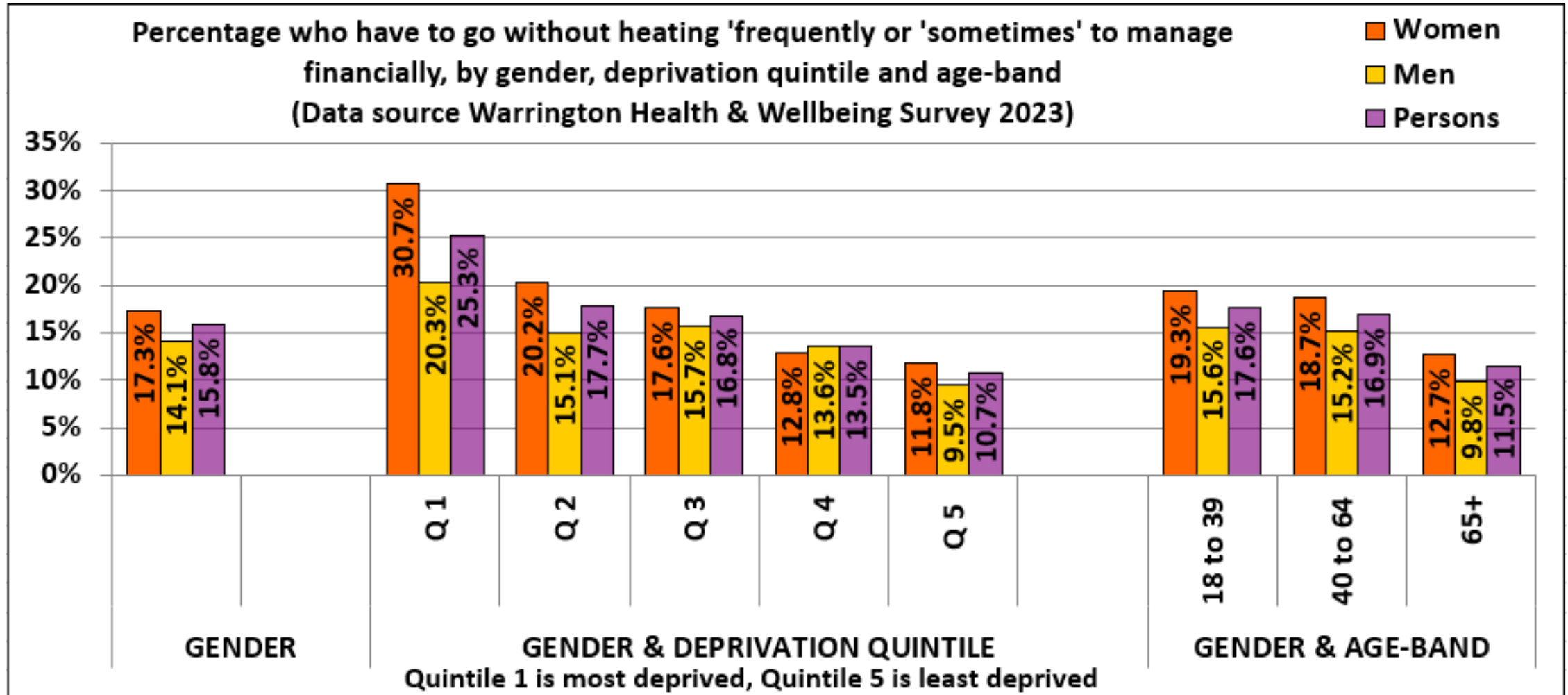
1 in 6 (15.8%) respondents had gone without heating 'sometimes' or 'frequently' to manage financially.

Women, younger adults, and those living in the more deprived areas were more likely to go without heating

- More women reported going without heating (17.3%) than men (14.1%).
- Levels decreased with age; 17.3% of 18-39 year-olds going without heating compared to 16.9% of 40-64 year-olds and 11.5% of those aged 65+.
- Twice as many respondents living in most deprived areas went without heating as those in the least deprived areas (25.3% versus 10.7%).

Almost a third of women aged 18-64 years living in the most deprived areas reported going without heating 'frequently' or 'sometimes' to financially manage.

Going Without Heating 'Frequently' or 'Sometimes' to Manage Financially



Borrowing to Cover Basic Necessities

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

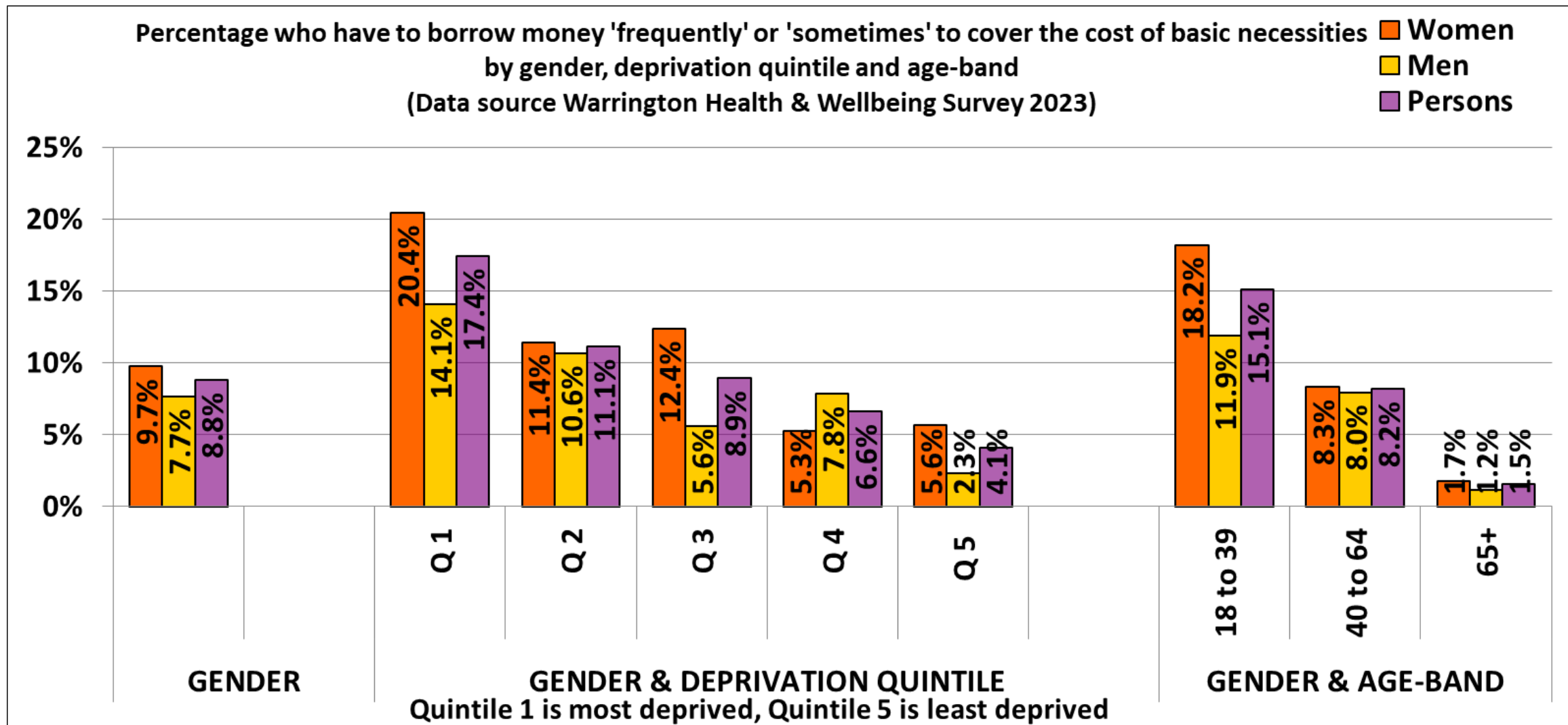
- Levels among adults living in the most deprived areas **over four times higher** than those living in the least deprived (17.4% versus 4.1%).

Borrowing was more common in women and among younger adults

- More women reported borrowing money than men (9.7% versus 7.7%).
- 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.

Borrowing to Cover Basic Necessities 'Frequently' or 'Sometimes'



Use of Food Banks and Community Affordable Food

1.8% of respondents used food banks and 3.4% used community affordable food programmes at least once a month.

Women, young adults and those living in deprived areas more likely to use food banks and community pantries.

- Higher usage was reported in:
 - 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.
 - Respondents living in the most deprived areas: 4.6% foodbanks and 8.1% community affordable food.

Use of food banks at least monthly is significantly higher in women aged 18-39 years (6.0%) and 40-64 years (10.6%) living in the most deprived areas.

1 in 20 of women aged 40-64 years living in the most deprived areas use a food bank at least once a week.

1 in 8 of this cohort (13%) also use community affordable food at least once a month.

Impact of Financial Circumstances

Miss Work

2.6% of respondents had to miss work at least occasionally due to their financial circumstances.

- More men (3.2%) miss work than women (1.9%) due to financial difficulties.
- More common in **younger age groups**; 4.2% of 18-39 year olds, 2.6% of 40-64 year olds and 0.3% of 65+.
- **Clear link with deprivation**, ranging from 4.2% in Quintile 1 to 1.7% in Quintile 5.

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%).

Miss Important Appointments

5.1% of respondents missed important appointments (medical/ interview/housing) at least occasionally due to their financial circumstances.

Missing appointments due to financial difficulties was more common in young adults

- Decreased by age-band; 7.9% of 18-39 year-olds, 5.0% of 40-64 year-olds and 1.2% of 65+.

Clear gradient demonstrated with deprivation

- 1 in 10 respondents (10.5%) in quintile 1 missed appointments, almost double that of quintiles 2 and 3 (5.7% and 5.9% respectively) and four times that of Quintile 5 (2.7%)

Impact of Financial Circumstances

Unable to Pay for Prescriptions or Medication

7.1% of respondents were unable to pay for prescriptions or medication at least occasionally due to their financial circumstances.

This was more common in women and young adults

- Higher proportion of women (8.2%) than men (5.6%) were unable to pay for prescriptions or medications.
- Levels highest in youngest group and decreased with age; 11.0% of 18-39 year-olds, 7.4% of 40-64 year-olds and 0.9% of 65+.

Strong link with deprivation, ranging from 13.3% in Quintile 1 to 4.2% in Quintile 5.

1 in 6 women living in the most deprived areas were unable to pay for their prescriptions or medications at least occasionally.

What Does This Suggest for Local Action on Finance

- 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, including:
 - Online shopping
 - Accessing NHS services
 - Using the Job Centre Plus platform.

Mean-Tested Benefits

1 in 9 respondents (11.5%) reported receiving means-tested benefits.

- Of these 4.3% also received disability benefits.

Women, young adults and those living in deprived areas more likely to receive means-tested benefits

- 1 in 8 women were in receipt of means-tested benefits (12.8%) compared with 1 in 10 men (9.8%)
- Highest in the younger 18-39 age-band (14.0%) compared with 11.0% of 40-64 year-olds and 8.9% of 65+.
- 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%).

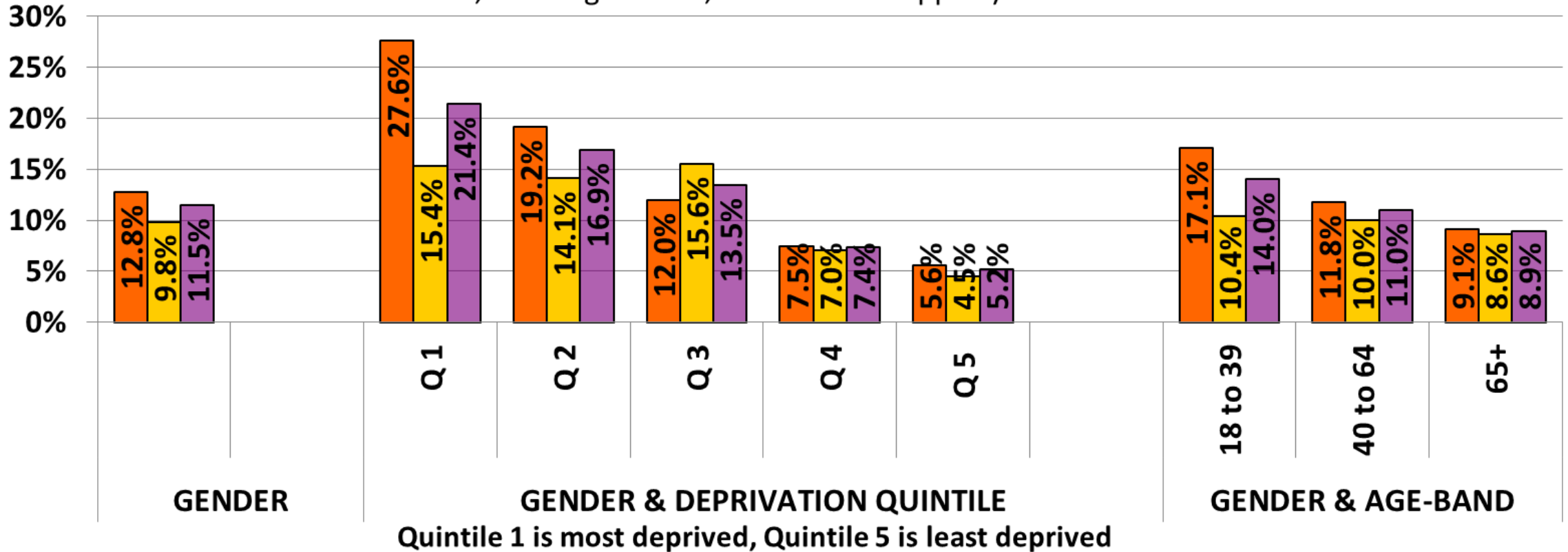
More than 1 in 4 women (27.6%) living in the most deprived areas received a means tested benefit.

Percentage Receiving Means-Tested Benefits

Percentage receiving means-tested benefits by gender, deprivation quintile and age-band
(Data source Warrington Health & Wellbeing Survey 2023)

(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)

- Women
- Men
- Persons



Means-Tested Benefits

Financial circumstances of those receiving means-tested benefit and those who don't	Receive means-tested benefits?	
	Yes	No
Finding it difficult or very difficult to manage financially	27%	8%
Go without food frequently/sometimes to manage financially	29%	7%
Go without heating frequently/sometimes to manage financially	40%	13%
Borrow money frequently/sometimes for basic necessities	30%	6%
Use food banks (free) at least once/month	9%	1%
Use community affordable food (reduced cost) at least once/month	13%	2%
Miss work at least occasionally due to financial circumstances	5%	1%
Miss important appointments at least occasionally due to financial circumstances	11%	1%
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	12%	3%

Disability Benefits

1 in 12 respondents (8.3%) reported receiving disability benefits.

This was more commonly reported in women than men (9.0% versus 7.4%)

Receipt of disability benefits increased with age

- 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

- Proportions of respondents receiving disability benefits ranged from 13.4% in the most deprived areas (Quintile 1) to 5.2% in the least deprived (Quintile 5).

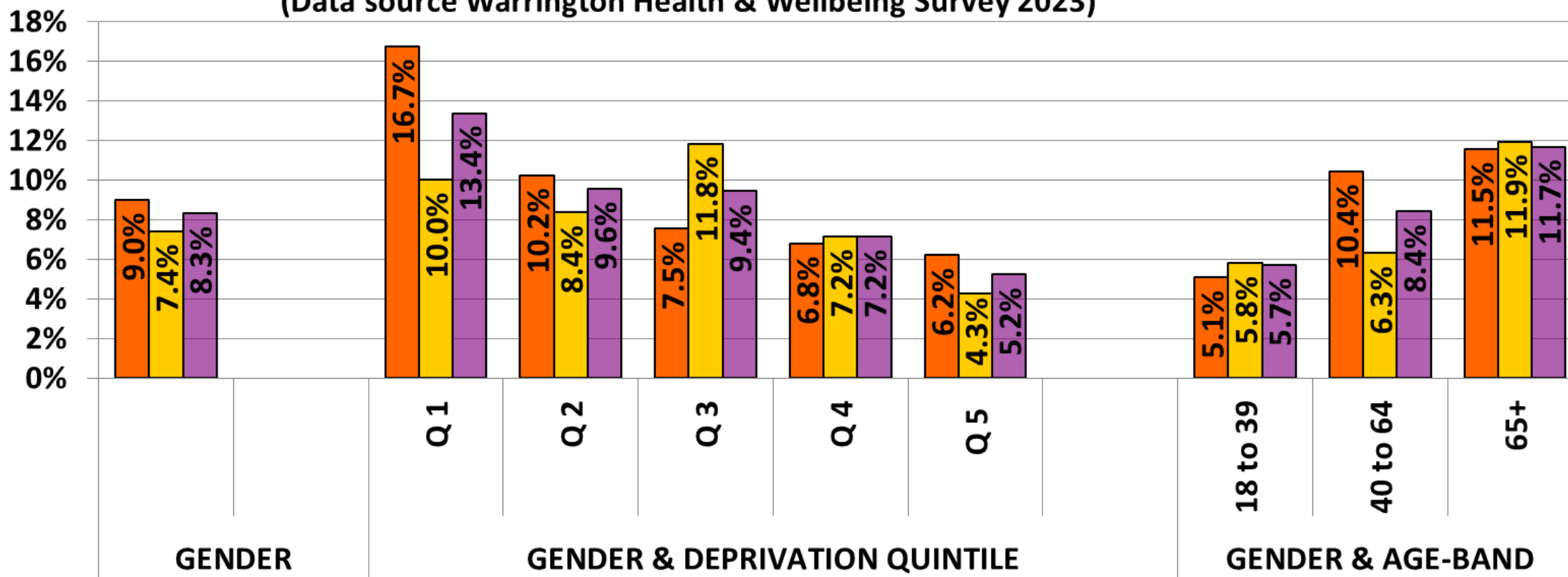
1 in 6 women (16.7%) living in the most deprived areas of Warrington received a disability benefit.

Percentage Receiving Disability Benefits

Percentage receiving disability benefits, by gender, deprivation quintile and age-band
(benefits such as Disability Living Allowance (DLA), Personal Independence Payment (PIP),
Attendance Allowance)

Women
Men
Persons

(Data source Warrington Health & Wellbeing Survey 2023)



Quintile 1 is most deprived, Quintile 5 is least deprived

Disability Benefits

Financial circumstances of those receiving disability benefit and of those who don't	Receive disability benefits?	
	Yes	No
Finding it difficult or very difficult to manage financially	16%	9%
Go without food frequently/sometimes to manage financially	21%	8%
Go without heating frequently/sometimes to manage financially	31%	14%
Borrow money frequently/sometimes for basic necessities	20%	8%
Use food banks (free) at least once/month	8%	1%
Use community affordable food (reduced cost) at least once/month	9%	3%
Miss work at least occasionally due to financial circumstances	4%	1%
Miss important appointments at least occasionally due to financial circumstances	9%	2%
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	7%	4%

What Does This Suggest for Local Action on Benefits

- 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.

Financial Circumstances: Respondents With Children in Household

- Over a third (36%) of 18-64 year-olds had children aged 0-18 years living in their household.
- Those with children were more likely to be financially hard-pressed.

Financial circumstances of respondents aged 18-64 with, and without, children aged 0-18 living in household	With children aged 0-18?	
	Yes	No
Managing financially: 'living comfortably'	19%	29%
Finding it difficult or very difficult to manage financially	15%	10%
Go without food frequently/sometimes to manage financially	13%	10%
Go without heating frequently/sometimes to manage financially	21%	16%
Borrow money frequently/sometimes to cover cost of basic necessities	15%	9%
Miss important appointments at least occasionally due to financial circumstances	5%	2%
Unable to pay for prescriptions/medication at least occasionally due to financial circumstances	8%	4%
Receive means-tested benefits	18%	9%
Receive disability benefits	5%	8%

Employment Status

Overall, 60% of respondents 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% were retired, 5% unable to work due to illness/disability, 4% looking after the home, 3% unemployed and available for work, and 3% in full time education and 1% on government training/apprenticeship.

Significantly more men were in full time employment than women

- 52% of men in full-time employment compared to 35% of women.
- 17% of women in part-time employment compared to 6% of men.
- A higher proportion of women were retired (32%) than men (27%).

Employment Status

Employment levels decreased with age

- 83% of 18-39 year olds, 71% of 40-64 year olds, and 9% of 65+ year olds in employment.
- Greater numbers of retirees in the 65+ age group (92%), compared with 15% of 40-64 group, and less than 1% in 18-39 year-olds.

Higher percentage of respondents in employment in more deprived areas

- Ranging from 65% in most deprived areas (Quintile 1) to 56% in least deprived (Quintile 5).

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

Nearly half (45%) of retirees reported 'living comfortably' and only 2% said they were finding it difficult or very difficult to manage financially.

Unable to Work Due to Illness or Disability

1 in 20 (5.0%) respondents were unable to work due to illness or disability.

- No differences were noted between men (4.8%) and women (5.0%).

Significant pattern between inability to work due to illness and disability and deprivation

- Four times as many Quintile 1 respondents unable to work due to illness or disability than those in Quintile 5 (9.9% and 2.6% respectively).

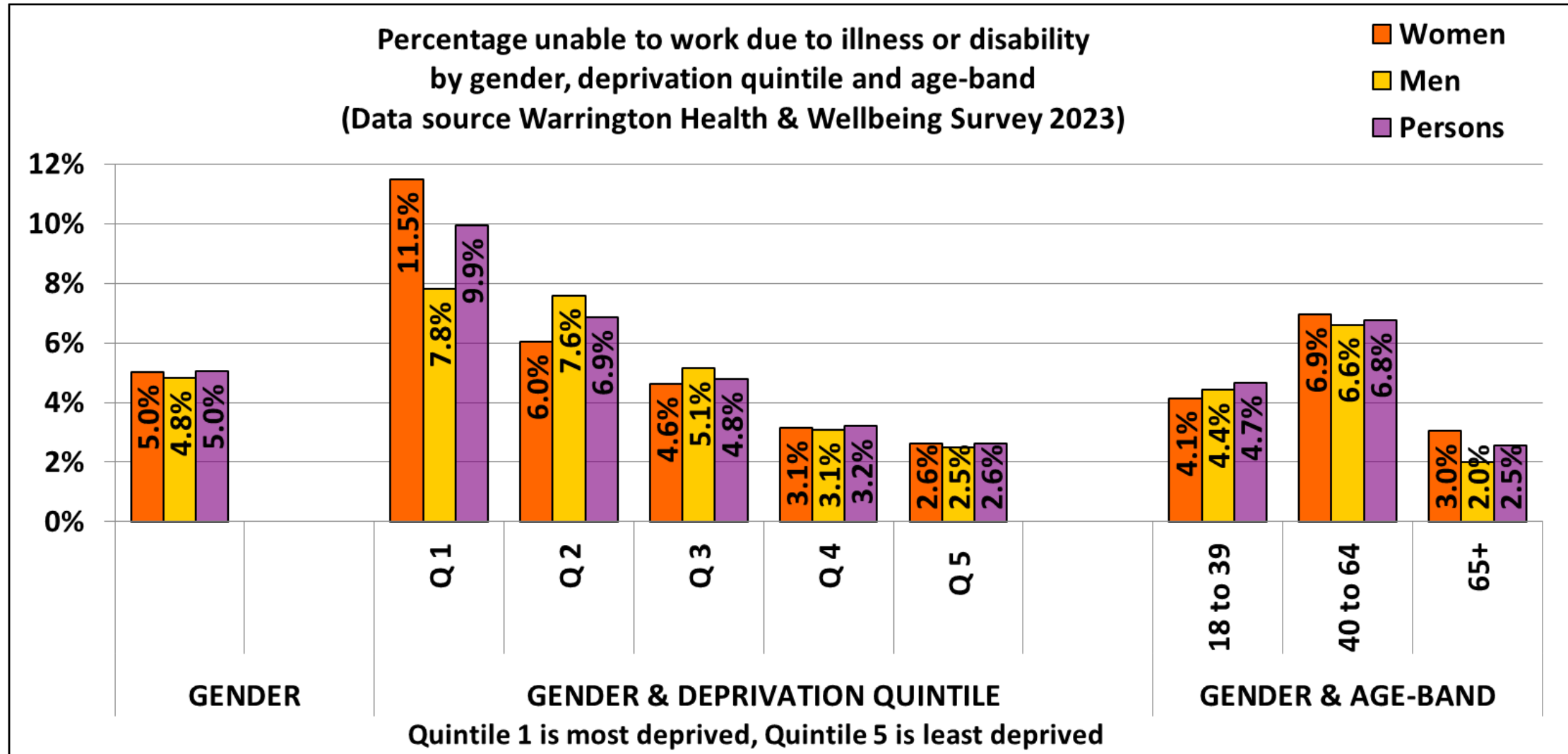
Highest level in middle-aged respondents

- 6.8% of 40-64 year olds, followed by 4.7% of 18-39 year olds and 2.5% in 65+.

Respondents unable to work due to illness or disability were more likely to be experiencing financial challenges

- 28% find it 'difficult' or 'very difficult' to financially manage
- 32% go without food and 40% go without heating sometimes or frequently
- 30% borrow money to cover necessities
- 13% miss important appointments
- 6% unable to pay for prescriptions or medication at least occasionally

Unable to Work Due to Illness or Disability



Unemployed and Available for Work

Overall, 3.2% of respondents were unemployed and looking for work

Men and younger adults were more likely to be unemployed and available for work

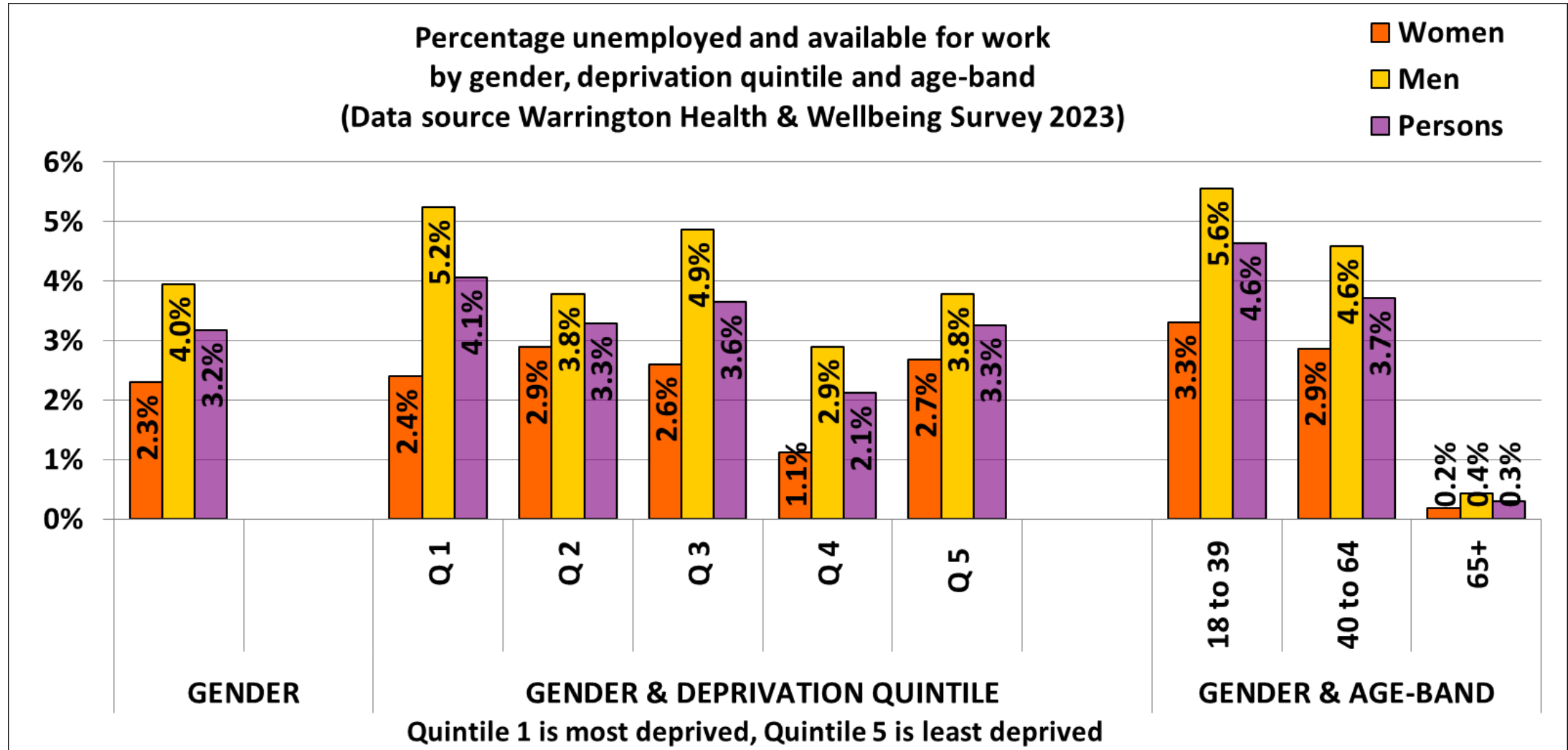
- 4.0% of men (4.0%) compared with 2.3% of women.
- Reduced with age from 4.6% of 18-39 year-olds, to 3.7% of 40-64 year-olds and 0.3% of those aged 65+.

Men aged 18-39 years living in the most deprived areas were significantly more likely to be unemployed and available for work.

Respondents unemployed and available for work also experiencing financial challenges

- 18% find it 'difficult' or 'very difficult' to financially manage
- 24% go without food and 35% go without heating sometimes or frequently
- 14% borrow money to cover necessities
- 8% miss important appointments
- 9% unable to pay for prescriptions or medication at least occasionally

Unemployed and Available for Work



Finding and Securing Employment

Common factors that would improve respondents' chances of finding employment included:

- More available jobs closer to home (49%)
- Flexible working hours (45%)
- More available jobs in my area of interest (38%)

Compared to men, females more likely to cite the importance of:

- More available jobs close to home (53% vs. 45%)
- Flexible working hours (50% vs. 41%)
- Help with caring responsibilities (16% vs. 7%)

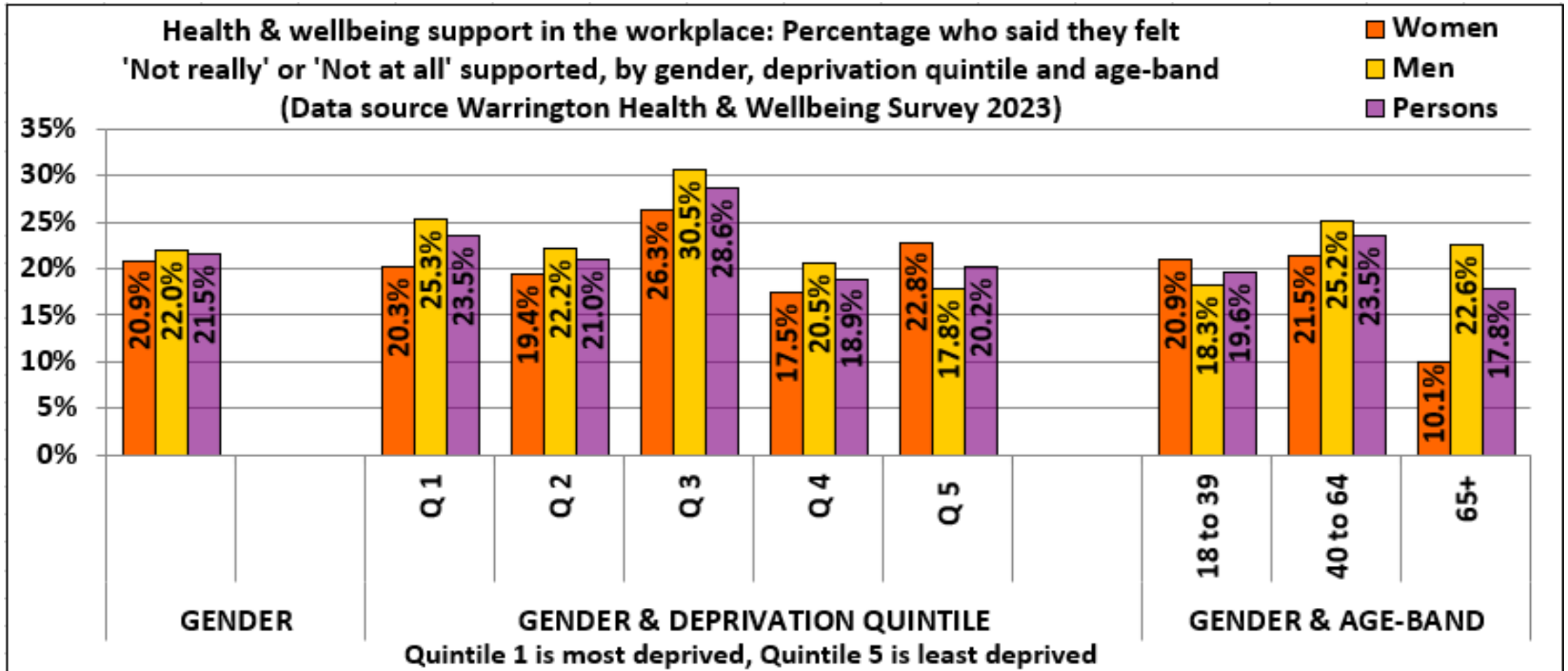
Men more likely to report 'more available jobs in my area of interest' as important than women (42% vs 36%).

Comparing responses between the 18-39 and 40-64 age groups:

- Higher proportion of 18-39 year-olds value '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' (14% vs. 9%).
- 40-64 year-olds more likely to report 'more available jobs close to home' (53% vs. 45%) and 'jobs which can accommodate my disability or long-term health condition' (13% vs. 8%).

Workplace Health and Wellbeing

- 21.5% of respondents reported that their emotional health and wellbeing was 'not really' or 'not at all' supported in the workplace.
- This was significantly higher in those aged 40-64 years living in Quintiles 1 and 3.



What Does This Suggest for Local Action on Employment

- 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 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 local 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, wages and living standards, reduce in-work poverty and support health and wellbeing for employees through the Cheshire Fair Employment Charter, subject to adoption.

The Finance and Employment survey report is available via the JSNA webpage: [Joint Strategic Needs Assessment \(JSNA\) | warrington.gov.uk](https://www.warrington.gov.uk/jsna)