

Newsletter

Why Financial Wellbeing is a Safety Issue

Over half of UK construction workers say they worry about money every single week a here's the kicker, financial stress isn't just hitting wallets. It's affecting mental health and safety on site.

Construction is unpredictable. Rain delays, seasonal work, project changes, pay can stop suddenly. For many, self-employment means no sick pay, no holiday pay and no safety net. Add rising living costs and it's no surprise money worries are common on site but here's the problem: Financial stress doesn't stay at home. It follows us onto site. It fuels fatigue, anxiety and distraction all of which increase the risk of accidents.

Money problems are one of the top triggers for depression and suicide in men. In construction an industry already facing a mental health crisis this is dangerous. Some turn to gambling, drinking or payday loans to cope. Others stay silent and carry the burden alone. When someone's mind is on their bank balance, they're not fully present on site. That's not just bad for wellbeing, it's bad for safety!

In construction's "tough" culture, talking about money struggles can feel like weakness but silence is costly for workers, teams and projects. We've started opening up about mental health on site. Now it's time to do the same with money.

Practical Steps for Workers and Employers

For Workers:

- Use free budgeting tools like MoneyHelper or StepChange.
- Start small: even saving £10 a week can create a buffer.
- Seek free, confidential debt advice early.
- Find low cost ways to manage stress, walking, sport, community activities.

For Employers & Site Managers:

- Offer financial wellbeing workshops.
- Share contact details for free advice lines.
- Always pay wages on time and communicate any changes clearly.

When we talk openly, share resources and remove shame, we make our sites safer, our teams stronger and our people healthier.

Question:

If we can talk about safety boots and hard hats without shame, why can't we talk about money the same way?



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