

**“It’s like being marooned
on an island when everyone
else is sailing away”**

**The impact of the cost of living crisis
on women survivors of sexual violence
in Oxfordshire**

A JOINT REPORT

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**Oxfordshire Sexual
Abuse & Rape
Crisis Centre**

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Oxfordshire Sexual Abuse and Rape Crisis Centre (OSARCC)

Oxfordshire Sexual Abuse and Rape Crisis Centre (OSARCC) is a feminist charity that supports survivors of sexual violence in Oxfordshire through the provision of counselling, advocacy, and therapeutic groups. Set up more than forty years ago as Oxford Rape Crisis, a volunteer-run telephone support line, OSARCC is the only organisation providing specialist help to survivors of sexual violence in Oxfordshire.

<https://www.osarcc.org.uk/>



The Women's Budget Group

The UK Women's Budget Group is the UK's leading feminist economics think tank that provides evidence and capacity building on women's economic position and that proposes policy alternatives for a gender-equal economy. We act as a link between academia, the women's voluntary sector and progressive economics think tanks.

We draw on a network of pro-bono experts from academia, the new economics and the women's movements, alongside a professional staff team, who are all essential to our work. We put feminism into economics and economics into feminism.

www.wbg.org.uk

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EXECUTIVE SUMMARY

The Project

In early 2023 The UK Women's Budget Group (WBG) was awarded a grant by Smallwood Trust and Sisters Trust, to be shared with a local women's organisation for the purpose of establishing a partnership to work on a mixed methods research project. The organisation, selected by WBG, was Oxfordshire Sexual Abuse and Rape Crisis Centre (OSARCC). OSARCC's aim was to capture and analyse the specific ways in which women living in Oxfordshire with lived experience of domestic violence and/or sexual abuse are impacted by the cost of living crisis. This report sets out the findings of this research project.

This report highlights the matrix between factors increasing women's vulnerability to poverty in the cost of living crisis, and women's vulnerability to sexual and gender-based violence. Violence against women is an endemic problem in the UK: 1 in 4 women will experience domestic violence or abuse during her lifetime and more than 1 in 4 women will experience sexual violence¹. The cost of living crisis has been disastrous for these women. Not only does the increased cost of living offer some perpetrators increased control over victims through financial abuse - the charity Surviving Economic Abuse (SEA) found that 67% of domestic abuse victims were in negative budgets² - but many of the organisations that would support victims are themselves dealing with spiraling running costs and a crisis in funding. This report explores some of the strategies and challenges shared by women survivors in one part of the UK - the south-eastern county of Oxfordshire.

1 Rape Crisis England and Wales (Dec 2023) [Rape and sexual assault statistics December 2023](#)

2 Surviving Economic Abuse (Nov 2022) [Cost of living crisis](#)

Research Findings

Women described having been compelled to make deep changes to their lives because of the rising cost of living. This included eating less fresh, healthy food, not turning the heating on at all over winter, and performing precise daily calculations to keep track of their spending on essentials. They noted rising costs and subsequent behaviour changes in five key areas:



FOOD AND DRINK



UTILITIES



HOUSING



HEALTH



SOCIAL LIFE AND LEISURE

"I'm all the time thinking about costs; I never was so stressed in my life."

(Suzi, 25-35, single parent receiving Universal Credit)

"Last winter we didn't heat the house at all. We tried never to turn the heating on. We spent time at libraries to keep warm, and we were prepacking lunch to avoid spending money in cafés."

(Omie, 18-24, working full-time and living with partner)

"If I were to look for more support there would be fingers pointed at my ex-partner's salary. I would be told to ask him for more money and there's no understanding that that isn't a safe thing for me to do."

(Renee, separated parent of 3 children, working full time)

- Women find ways to 'fill the gaps' created by the cost of living crisis in order to protect themselves and their families. Some women cut back on their own food to make sure their families had enough to eat. Others incurred debts to make sure they could pay for essentials such as energy and housing.
- The cost of living crisis has had an additional impact on victim-survivors of sexual abuse. Several women in this report stated that their ex-partners refused to contribute to their children's expenses or to repay debts that they had incurred. This meant that these women were additionally impacted by the increased cost of living, since they were bearing additional burdens of debt and care without support.

- Women's experiences differed according to whether they lived in urban or rural areas. For women living in rural areas, high cost and low availability of public transport was a key concern. In some cases this resulted in them not attending in-person counselling sessions from OSARCC.
- The cost of living crisis has had a damaging impact on the women's sector and its service users. Several women noted that statutory services were more stretched and less able to meet demand, or that some non-governmental agencies that used to offer support no longer existed.
- The crisis has forced women to alter their work and caregiving decisions, often due to childcare expenses and/or insecure work. Some women in the report faced precarious situations, including zero-hour contracts. They sometimes had to make difficult choices, such as whether to go to work sick or miss a day's wages.

"I have a big gap in my CV because of domestic abuse. Now I am applying for jobs but I don't know how I can make this work. Over the summer I don't have time for my children because I have to work full time. They were offered spaces in summer camps in Abingdon, but the camps are so far away. It costs £15-20 to get there and back and they are only for 6 hours, so I don't have any time to work."

(Seema, divorced parent of 2 children)

"You start to feel like the problem, like a waste of resources. The way that you're being treated reinforces that – it makes you feel degraded, like you're not a person. I feel like I've failed every single second of the day."

(Serena)

- Social security benefits fail to sufficiently mitigate the impact of the cost of living crisis. Despite being intended as a safety net, women in the study find current welfare benefits wholly inadequate, exacerbating the crisis. Many struggle to afford healthy food or adequate heating on their benefits.
- Many women felt "stuck in time" due to lost time and increased costs. They became "time-poor" from extra labour to manage expenses, like selective shopping, bulk-cooking, and using cheaper transportation options.

Recommendations

- **We need to put more money into women's pockets through social security and better access to quality paid work.** Women are adept at managing their finances to provide for their families; they simply need more resources and for the barriers that stand in their way to be removed.
- **We need to recognise the link between women's and children's poverty, abolishing policies that drive families into destitution.** Women are the main managers of family poverty. In acting as its shock-absorbers as they try to shield their children from poverty's worst effects, they themselves feel these effects more keenly³.
- **We need to reform policies that continue and enable gendered, sexual and intimate partner abuse.** Women found that Child Maintenance Service and Universal Credit in particular were used by ex-partners to continue financial abuse, placing women under more financial pressure and perpetuating gendered dynamics of power and control.
- **We need to prioritise the funding for and availability of therapeutic interventions for survivors of gender-based violence,** and recognise that this would have a long-term positive benefit to the economy as survivors regained their ability to work and take part in society.
- **We need to fix the housing crisis.** Exorbitant private rents and a shortage of local housing means too many women are struggling to pay for housing, are living in poor quality accommodation, or are at risk of becoming homeless. These factors increase women's vulnerability to sexual and gendered abuse, as they become trapped in unsafe accommodation or are forced to choose between different kinds of risk - living with abusive partners or becoming homeless.
- **We need to invest in both physical and social infrastructure,** recognising how important services like early years and childcare education and public transport are for women to get to work and have the freedom to organise their own lives.
- **We need more meaningful Equality Impact Assessments** at all levels of decision making, as well as **increased public participation and consultation** in policy making.
- **There needs to be increased awareness of trauma-informed knowledge and practice at all levels of decision-making within local authorities** to ensure that local policies and decisions do not unwittingly exacerbate traumatic experiences or retraumatise vulnerable women.

³ The UK Women's Budget Group (March 2005) [Women's and children's poverty: making the links](#)

Policy Actions

Local Actions

- Maximise the impact of current welfare assistance schemes across Oxfordshire councils, including household support funds. This can be done by ensuring a cash-first approach and ensuring that policies/programmes adhere to best practice as per guidelines on the GLA's Cost of Living Hub⁴.
- Provide council tax relief to the poorest residents across all Oxfordshire councils, as is already the case in the Vale of White Horse⁵.
- Ensure that employment and skills training programmes account for and address barriers to employment in their offering. Customised support should be offered to groups who face the greatest barriers, such as disabled people, homeless people, single parents, and people with experience of domestic abuse. These programmes should make a particular effort to connect residents with employers who pay the local living wage⁶.
- Bring Oxfordshire's bus network under public ownership, ensuring that the specific ways women use public transport and their safety are adequately factored into service design and delivery. Oxfordshire County Council's decision to allocate £1.2 million to improve rural public and community transport⁷ was very welcome, however more needs to be done to connect those in deprived rural areas to workplaces, childcare facilities and local amenities.
- Develop or improve ways of meaningfully engaging with representative groups of women in all policy areas, during all stages of decision making. Local councils should ensure that services such as skills/employment training and homelessness support are equality assessed, trauma-informed, and co-designed with representative groups of local residents, including women and those with experience of domestic violence. To aid this, we recommend the establishment of an Oxfordshire Women's Commission similar to the commission set up in Bristol⁸.

4 Local Government Association (No date) [Cost of Living Hub](#)

5 Vale of White Horse District Council (No date) [Council tax reduction scheme](#)

6 Oxford City Council (No date) [The Oxford Living Wage](#)

7 Oxfordshire County Council (Nov 2023) [New bus services coming to Oxfordshire this month](#)

8 <https://bristolwomenscommission.org/>

National Actions

- Reform our social security system by uprating benefits to 2010 levels in real-terms, removing the 5-week assessment period for Universal Credit, ending no recourse to public funds, scrapping the benefits cap, and transferring budgeting advance loans into non-repayable grants.
- Take steps to wipe out both women's and children's poverty by abolishing the two-child limit to Universal Credit and uprating child benefit to £50 per week.
- Address inequalities and barriers to women's employment through better intersectional pay gap reporting, and ensuring that parental leave and pay policies work alongside a flexible by default UK labour market and a universal childcare system (see below). The Labour Party's Gender Pay Gap review⁹ is a very welcome start to this process.
- Raise Local Housing Allowance to the 50th percentile of local rents to ensure those receiving housing allowance don't face rent shortfalls.
- Government investment in retrofitting of homes and non-domestic buildings, including financing insulation efforts and greening of home heating systems (e.g. heat pump installation), with specific support to social and private renters.
- Commit to investing in social housing, building new, low carbon homes with guaranteed low rents.
- Fully fund a system of high quality universal free childcare. Such a system must include: an increase in staff qualification levels and pay in line with primary education levels to improve retention, job satisfaction and quality of care.
- The Government must commit to long-term grant funding for specialist VAWG service provision, including ring fenced funding for 'by and for' services for minoritised women.
- Establish a well-connected, integrated, affordable and widespread national public transport system, with an emphasis on improving bus services and walking and cycling routes.
- Conduct and publish meaningful Equality Impact Assessments in all government departments.

9 Labour List (March 2023) [Labour launches gender pay gap review to mark International Women's Day](#)

Introduction

The cost of living crisis has hit hard in the UK, affecting the majority of households. However, due to existing inequalities between and within local areas and different demographics, some have been hit much harder than others. For this reason, place-based research focused on the experiences of specific groups of people is crucial for us to enhance our understanding of those who sit at the sharp end of the crisis.

In early 2023 The UK Women's Budget Group (WBG) was awarded a grant by Smallwood Trust and Sisters Trust, to be shared with a local women's organisation for the purpose of establishing a partnership to work on a mixed methods research project. The organisation, selected by WBG, was Oxfordshire Sexual Abuse and Rape Crisis Centre (OSARCC). OSARCC's aim was to capture and analyse the specific ways in which women living in Oxfordshire with lived experience of domestic violence and/or sexual abuse are impacted by the cost of living crisis. In the spring and summer of 2023 a series of semi-structured interviews were carried out with OSARCC service users, alongside the distribution of a survey and quantitative analysis of publicly-available statistics. The design, delivery and write-up of the project was led by Yasmeen Arif at OSARCC, with WBG providing support with research methods, quantitative data analysis and policy recommendations. This report sets out the findings of this research project.

The report opens with an outline of the background of the cost of living crisis both nationally and within Oxfordshire, before setting out the key findings of the research. These findings are based around themes drawn out from the stories of the women who were interviewed. These include: behaviour changes in response to the rising cost of food, utilities and other essentials; the ways in which women 'fill the gaps' created by the crisis in order to protect themselves and their families; the specific effect of the cost of living crisis on survivors of sexual abuse; the impact of the crisis on the women's sector and its service users. The report concludes with key policy recommendations before providing a brief conclusion.

Part 1 - Background to cost of living crisis

The cost of living in the UK has increased dramatically since late 2021. In September 2022, the UK's annual inflation rate of 13.2 percent was the highest it has been for 40 years. The latest figures, published in January 2024, showed that inflation remains high at 4% (increasing from 3.9%)¹⁰. But beyond these figures, what does this mean in relation to people's lives? How are people living through this crisis and how is it affecting them?

This report shares the experiences of twenty-three women who live in Oxfordshire, who are all service users of Oxfordshire Sexual Abuse and Rape Crisis Centre (OSARCC) a charity supporting survivors of sexual abuse. The aim of this report is to understand how the cost of living crisis is affecting these women. We already know that women are disproportionately affected by the cost of living crisis.

Research published in July 2023 by the Office for National Statistics (ONS) found that 93% of adults in Great Britain mentioned that their cost of living had increased compared to a year ago, and women (72%) were more likely than men (69%) to cite that their cost of living had increased compared to the previous month¹¹. There are several reasons why women are more likely to be affected by the increase to the cost of living. Women tend to have lower incomes and higher levels of expenditure than men¹². Women are more likely to work in part-time, low-paid or insecure roles, and to have lower levels of savings, making them more vulnerable to poverty. A big reason for women's higher expenditure and poorer working conditions is that women are more likely to be responsible for unpaid domestic and family care. The ONS found that women on average do 60% more unpaid work than men¹³, and women are four times more likely than men to be single parents, heading 88% of lone-parent households¹⁴.

This report highlights the matrix between these factors increasing women's vulnerability to poverty in the cost of living crisis, and women's vulnerability to sexual and gender-based violence. Violence against women is an endemic problem in the UK: 1 in 4 women will experience domestic violence during her lifetime and more than 1 in 4 women will experience sexual violence¹⁵. The cost of living crisis has been disastrous for these women. Not only does the increased cost of living offer some perpetrators increased control over victims through financial abuse - the charity Surviving Economic Abuse (SEA) found that 67% of domestic abuse victims were in negative budgets¹⁶ - but many of the organisations that would support victims are themselves dealing with spiralling running costs and a crisis in funding. As a joint statement made by VAWG (violence against women and girls) organisations noted, the cost of living crisis means that: 'Women are being forced to make

¹⁰ The Women's Budget Group (Jan 2024) [Surprise inflation uptick raises concern for low-income households, warns the Women's Budget Group](#)

¹¹ Office for National Statistics (July 2023) [Impact of increased cost of living on adults across Great Britain: February to May 2023](#)

¹² StepChange (Nov 2023) [Bearing the burden: unravelling the women's debt dilemma](#)

¹³ Office for National Statistics (Nov 2016) [Women shoulder the responsibility of unpaid work](#)

¹⁴ StepChange (Nov 2023) [Bearing the burden: unravelling the women's debt dilemma](#)

¹⁵ Rape Crisis England and Wales (Dec 2023) [Rape and sexual assault statistics December 2023](#)

¹⁶ Surviving Economic Abuse (Nov 2022) [Cost of living crisis](#)

the unthinkable decision of staying in dangerous situations because they fear they are unable to survive economically on their own... the cost of living crisis is putting more women at risk of harm, destitution or death¹⁷. This report explores some of the experiences and challenges shared by women survivors in one part of the UK - the south-eastern county of Oxfordshire.

The local impact of the cost of living crisis: Oxfordshire

At first glance Oxfordshire might not spring to mind as an area seriously affected by the cost of living crisis. Statistics from the 2019 Indices of Multiple deprivation showed that Oxfordshire was the 10th least deprived of 151 upper-tier local authorities¹⁸. The 2019/2020 Oxfordshire Public Health Report showed that, across Oxfordshire, people live longer and healthier lives than the national average, and only 8% of households are recorded as income-deprived, compared with 14% nationally¹⁹.

In reality, Oxfordshire's affluence masks pockets of poverty across several of its areas. Oxfordshire contains 17 of the most deprived areas out of 407 nationally²⁰, concentrated across 10 wards in Oxford, Abingdon and Banbury. Against the higher than national average levels of health, wealth and life expectancy seen across Oxfordshire as a whole, life expectancy and health levels in these areas are lower than the national average, while households in fuel-poverty and income deprivation are higher.²¹ This means that the gap between the richest and poorest areas of Oxfordshire is markedly above the national average.

Intersectional inequalities also exist within Oxfordshire wards as well as between them. The Ethnic Group Deprivation Index²² shows that wide inequalities can exist within the same neighbourhoods. For example, one area of Oxford shows the largest difference in the country between the most deprived ethnic group (Bangladeshi) and least deprived ethnic group (Other white)²³. A roundtable report on child food poverty in Oxfordshire²⁴ describes Oxfordshire as a 'county of extremes' characterised by high inequalities, noting that food insecurity affects one third of children, or nine out of every class of 30, in the city of Oxford.

While headline statistics are useful for providing a generalised overview, they cannot tell the whole story. This report draws on the stories and experiences shared by twenty-three

¹⁷ End Violence Against Women (Nov 2022) [Statement on behalf of VAWG organisations in England & Wales on the Cost of Living Crisis](#)

¹⁸ Oxfordshire JSNA (Oct 2019) [JSNA Bitesize](#)

¹⁹ Oxfordshire County Council (May 2020) [Public health annual report May 2020](#)

²⁰ Oxfordshire JSNA (Oct 2019) [JSNA Bitesize](#)

²¹ Oxfordshire County Council (April 2023) [Oxfordshire Local Area Inequalities Dashboard](#)

²² Lloyd, C. D. et al. (Nov 2023) [An ethnic group specific deprivation index for measuring neighbourhood inequalities in England and Wales](#)

²³ The Guardian (Dec 2023) [High-end bikes and overcrowded homes: where poverty hides in Oxford](#)

²⁴ Nagraj, S. et al. (2023) [Listen & act: Accessing healthy, affordable food for Oxfordshire's children](#)

OSARCC service users, who describe in their own words how the cost of living crisis has affected them.

Part 2 - Research findings

1. “I’m all the time thinking about costs”: the impact of the cost of living crisis on women in Oxfordshire

To gather the information that this report is based on, an invitation was sent out via an OSARCC mailing list, asking women living in Oxfordshire to share their experiences of the cost of living crisis. The invitation received 25 initial responses, and all recipients were contacted and offered opportunities to speak in person, over the phone or online.

During each interview, respondents were asked questions about their income and expenditure, using the ONS’s Personal Inflation Rate calculator tool to establish each person’s individual inflation rate. Participants were also asked questions about what, if anything, they had noticed changes in; what adjustments, if any, they had made; what impact they had noticed on work/family/home/social life/leisure/travel; other areas they had comments on. Interviews were semi-structured to allow each person to concentrate on the areas that were most significant to them.

To complement the qualitative data, and to collate more background information, an online questionnaire was devised and sent out to the same mailing list. Further details about the sample and methodology in this study are included in Appendix A.

This report draws on the stories and experiences shared by twenty-three OSARCC service users, who describe in their own words how the cost of living crisis has affected them.

Overall, women described having been compelled to make deep changes to their lives because of the cost of living:

‘It’s a real pinch. I have had to cut back on a lot of things.... I’m really keeping an eye on what I spend. I feel lucky if I can get through the month.’ (Erica, 46-55, White British, single parent)

“I find I’m living paycheque to paycheque most months and hardly have anything left after bills” (Survey respondent)

“I try to spend less on myself and shop for cheaper alternatives” (survey respondent)

“I’m all the time thinking about costs; I never was so stressed in my life.” (Suzi, 25-35, White British, single parent receiving Universal Credit)

“Now one pound is a lot of money for me. It used to be that five pounds was a lot of money to me, now one pound represents so much money.” (Lorelei, 25-35, White Other, married and working part time)

When women talked about the impact that the cost of living crisis has had on their lives, they were able to quantify the costs of daily life in very exact ways. Many described being constantly engaged in complex calculations about what to prioritise and how to stretch their finances as far as possible.

The very precise and exact calculations that women carried out, often multiple times a day, highlighted the strain that the cost of living crisis has placed on household budgets. It also suggests the mental load that these women are carrying, as they take responsibility for managing the costs for their households:

“I calculate to the penny the cost of every unit of energy.” (Suzi)

“Every day, a couple of times a day, I’m doing these mental calculations – can I afford this, can I afford that? When I put the kettle on this morning I found myself thinking: ‘I wonder how much this costs’.” (Lorelei)

“Living in a village, I’m always thinking about travel. When I need something, do I go to the closest shop, which is a garage but which is more expensive, or do I go to a supermarket further away, where prices are cheaper but I’ll use more fuel getting there? I feel like I’m constantly juggling and thinking, ‘what is the best way of doing this?’” (Renee, 46-55, White British, separated parent of 3 children, working full time)

Women reported changes in every area of their lives and in every area of spending.

However, five main categories were common themes: Food and drink; utilities; housing; health; social life and leisure. These themes will be explored in greater detail below.

Food and drink

Several women said that food and drink was the area in which spending had increased the most. For some women, food costs accounted for up to 30% of their total increase in spending. This reflects wider research by ONS which shows that 94% of people noticed an

increase in the price of their food shop²⁵ during the cost of living crisis, and that more than a third of those whose cost of living had gone up cut back spending on food and essentials (35%, around 16 million people)²⁶.

Samantha discussed the different ways she had learnt to save, the different ways she had started to shop for groceries, and the different foods she had begun to consume:

“The main area that I have noticed price increases is with food - milk, eggs, and so on. I’m a vegetarian which saves me a lot of money, I’ve been eating a lot of rice and vegetables as that hasn’t been more expensive. I organise myself to get to the supermarket before closing time to get reduced items, and I never buy ready meals or takeaways. I can’t afford not to cook for myself now.” (Samantha, 18-24, White English/Irish, student)

Changes to how women shopped for food, how they cooked and the kinds of food they ate were common. Nineteen women said they had changed how they cook, or where and when they shop, because of the cost of living:

“We’ve been shopping more carefully and bulk buying staples like rice. We slow cook a lot of meals and do a lot of meal prepping to save money. We’ve been trying to give ourselves balanced meals and have started being strangely inventive with food so that we can use what’s in the cupboard and not have to buy more things.” (Omie, 18-24, White British, working full time and living with partner)

“I’ve become highly methodical with cooking. I only buy own-brand ingredients and do bulk-cooking. I cook two or three days a week and I cook everything so that I just have to defrost things. That way it only costs a couple of pence in energy. I feel bad because it’s repetitive for the kids but it’s the only way you can get by. I spend most of Sunday doing meal prep. It can’t go no further – I couldn’t possibly stretch it any further. My girls used to like having a Friday treat – a magazine or something, or I used to buy a takeaway, but I can’t afford that now.” (Suzi, 25-35, White British, single parent of 3 children)

A consistent theme in women’s accounts was that strategies of bulk-cooking - far from being a better family option - was taking up a lot of time, money and effort. Women spoke about the difficult trade-offs involved in cooking cheaply and cooking foods that their families enjoyed:

²⁵ Office for National Statistics (Aug 2022) [What actions are people taking because of the rising cost of living?](#)

²⁶ Ibid.

“I can’t buy my daughters’ favourite foods any more. They like strawberries and blueberries, but I can’t afford that. Some things they like, like meat or chicken, I buy less frequently. They like milk, eggs and bread, but that all costs £10 a week. I spend more time cooking to try and provide good food, healthy food. I make dal for protein or batter for dosa in large quantities and freeze it. I’ve had to borrow money because we’ve run out of food at the end of the month.” (Seema, 36-45, Indian, divorced with two dependent children)

It was noteworthy that very few women spoke about using foodbanks.

Within Oxfordshire, 100 community food services, run by 74 organisations, were recorded in 2020²⁷. There has been a steady increase in the number of people using these services since 2020, corresponding with the Covid-19 pandemic and the cost of living crisis²⁸. A snapshot of 40 providers of community food services in Oxfordshire reported over 23,000 beneficiaries between them in an average month in 2021. The Trussell Trust recorded a significant increase in the use of their food banks between 2021-2022 and 2022-2023, including almost a doubling of the total number of parcels distributed in Cherwell:²⁹

Trussell Trust food bank parcel distribution Oxfordshire LAs

(Note: no data available for Oxford or South Oxfordshire. Also note that data is for Trussell Trust food banks only)

| Local Authority | Total parcels delivered (Apr 21 - Mar 22) | Total parcels delivered (Apr 22 - Mar 23) |
|------------------------|--|--|
| Cherwell | 6,858 | 12,078 |
| Vale of White Horse | 4,194 | 6,887 |
| West Oxfordshire | 4,664 | 6,234 |
| Total | 15716 | 25829 |

Despite this increase in local food bank usage, only two of twenty-three women who participated in this study reported using a food bank. Erica, for example, had no knowledge of where her local food bank might be, despite the fact that food was one of her major costs.

Other participants didn’t believe food banks offered a reliable enough source of healthy food.

Community food-sharing systems also posed problems for one of the participants. Serena, who shopped for food using a community fridge, found that:

²⁷ Good Food Oxford (May 2020) [Oxfordshire’s community food services: summary of research findings](#)

²⁸ Ibid.

²⁹ Trussell Trust (2023) [End of year stats](#)

“There’s often no protein. In the winter, there is no fresh food. In the summer getting food is really difficult, because everything is going off quickly because of the weather.

I am so sick of eating mouldy food. It makes you feel degraded.” (Serena, 36-45, White British, single)

Serena’s account highlights some potential shortcomings with food-sharing systems that focus primarily on reducing food waste. Many of the community larders and fridges used across Oxfordshire are supplied by supermarkets and businesses, who contribute unsold and short shelf-life items that would otherwise be wasted. As a consequence, the items available for community fridge and larder users may be highly unpredictable and sometimes not conducive to a healthy diet. While reducing food waste is a laudable goal, offering such foods to community fridges simply passes the problem of their superfluity to people who are already struggling with costs and have few, if any, other options for sourcing food.

Utilities

Utility costs were the second largest expense for women, many of whom noted that these had increased significantly. Several were able to itemise their energy costs effortlessly, showing how carefully they had to plan their use:

“I checked the other morning and found I spent £1.40 overnight on electricity. That must be just running the fridge/freezer, because I turn all the lights off and unplug everything else. It costs 40p to run the shower.” (Suzi, 25-35, single parent)

Data shows that these women are not alone in struggling with their energy bills. Energy debt was the top debt issue dealt with by Citizen’s Advice in Oxford and West Oxfordshire in Dec ‘23³⁰. 51% of people (around 24 million) surveyed by the ONS report using less gas and electricity in their home³¹. Nineteen of the women who contributed to this report said they have changed how they use utilities:

“In my flat, we have to be really careful about turning the heating on. We only turn the heating on for about 3 hours - we can’t afford more. My housemates and I spent a lot of time outside the flat last winter. The base temperature [in the flat] was about 10 degrees. We’d go to the library and university buildings during the day, and use loads of blankets at night. We all made changes to postpone putting the heating on. We’d wrap up, use hot water bottles, and spend time in each others’ rooms.” (Samantha, 18-24, student)

³⁰ Citizens Advice (Jan 2024) [How does the cost of living crisis differ between local areas?](#)

³¹ Office for National Statistics (Aug 2022) [What actions are people taking because of the rising cost of living?](#)

“Actively tried not to use heating during the winter or eating food that didn't require turning the oven on.” (survey respondent)

“I always turn off the lights, and use natural light as much as possible. I wash clothes and dry them after 6pm and take a bath after 6pm, when it is cheaper. I get up throughout the night to turn the heating on and off, to try and reduce the cost. When I am at home alone I don't turn on the heating, only when my children come home. I use blankets to cover myself. Last winter I was really cold but I couldn't use the central heating – running it for one day is £10 in gas.” (Seema, 36,45, divorced parent of two dependent children)

Some women relied on public spaces like libraries for warmth, demonstrating the importance of public spaces for wellbeing. This suggests the closure of public resources may have a significant knock-on effect on wellbeing:

“Last winter we didn't heat the house at all. We tried never to turn the heating on. We spent time at libraries to keep warm, and we were prepacking lunch to avoid spending money in cafés.” (Omie, 18-24, working full-time and living with partner)

An often-shared strategy for reducing energy usage is 'heat the person not the home'. This method advocates adopting many of the strategies these women described, such as using blankets and hot water bottles. While these strategies are necessary to mitigate the effects of fuel poverty, they do not address the source of the soaring energy prices, ignoring systemic issues which see women disproportionately impacted by rising energy costs.

In December 2023, Citizens Advice found that 67% of people who could not afford to top up their prepayment meter were women³², showing that women are overrepresented among those in fuel poverty. Focusing on what individuals can do to keep themselves warm or to reduce energy costs also removes the onus on landlords to do more - whether for social housing or private housing - to provide housing that is safe and habitable.

Several women in this research project spoke of housing with poor insulation, damp or in bad repair:

“Last winter there was ice on the inside of my windows.” (Serena, 36-45, single)

“We've had our shower unit break down four times.” (Suzi, 25-35, single parent)

Furthermore, it was clear from women's accounts that these strategies, even if adopted wholesale, were not sufficient to make homes habitable or lives comfortable:

³² Citizens Advice (Jan 2024) [How does the cost of living crisis differ between local areas?](#)

“I think how cold the flat was definitely helped to make us ill. It took us so long to get out of bed in the mornings. We felt there was brain fog, which we attributed to the cold. We couldn’t work in our flat. The library was really warm but everyone was there trying to get warm – so it was difficult to find a space sometimes.” (Samantha, 18-24, student)

Housing

Housing was a third area of significant stress for participants, made more intense by Oxfordshire’s particularly high housing costs.

Oxford is known to be one of the least affordable places in the country to buy a house with an affordability ratio of 15.1 (house prices divided by gross annual residence-based earnings)³³. However, most women who expressed concerns about housing costs were renters, reflecting the insecurity and high cost of private renting.

Across Oxfordshire, renting is unaffordable for both men and women based on annual median rents (£15,000)³⁴ divided by annual median earnings³⁵. Anything above 30% is considered unaffordable. For men on an average salary for Oxfordshire, 39% of their annual income will be absorbed by rent. For women, this figure is 54%.

“I’m living at my mum’s now. I moved back in when I couldn’t afford to live alone. I was renting, and paying £635/month, but I couldn’t afford to keep paying that because my rent went to 900/month. So I had to move back in with my mum. It’s frustrating because on my salary I won’t be accepted for a mortgage but I have been paying so much rent - it’s really disheartening.” (Kimberley, 25-35, White British, single and working full time)

“We have just moved because of the expense of rent, so that we can save £100 a month.” (Omie, 18-24, living with partner and working full time)

Rent unaffordability was a key concern for several women in this research project. Bethany had been renting from a family friend, but when the property was no longer available, she became homeless:

When I was renting privately, I thought I would just get a property that I couldn’t afford and work it out later, change job, whatever, but even getting in the door was so difficult. They didn’t need my business.” (Bethany, 25-35, White British, single)

³³ Centre for Cities (Jan 2024) [City factsheet: Oxford](#)

³⁴ Office for National Statistics (Dec 2023) [Private rental market summary statistics in England](#) (WBG calculation based on figure for median monthly rent for Oxfordshire in table 2.7a)

³⁵ See earnings/pay section of this document for references for annual earnings

Although the cost of housing was a primary concern, so was the availability of affordable and secure housing. Serena had been accepted as the council's duty to house, but had been on the waiting list since 2018, living in inappropriate accommodation for her needs:

"I'm classed as category 2, which means where I am is unacceptable but it's not life threatening. Where I live, I can't get upstairs to have a shower, I can't use the bedroom, I can't get upstairs. I can't keep things sanitary – I can't even get to the bathroom. There's nowhere to go, I feel trapped. You're not allowed to fit in housing that's a tiny bit bigger than you need. Every month the clock is ticking to when I won't be able to live here any more."

(Serena, 36-45, single)

A common thread across women's stories of housing was the sense of increased danger brought about by the rising cost of living. As Kimberley (25-35, single and working full-time) noted, she knew people who were *"having to move into housing that they don't necessarily feel safe in. They can't afford to live somewhere that they feel safe."* The cost of accommodation has particularly gendered implications. For women, the lack of safe, affordable or suitable accommodation brings about an increased vulnerability to sexual abuse. Research conducted in 2011 showed that women who were homeless were more likely than men to exchange sex for accommodation, or to form an unwanted sexual relationship in order to have a place to stay³⁶. These gendered vulnerabilities are exacerbated by widespread failures in statutory provision. Research carried out by Solace in 2019 demonstrated that local council homelessness teams often failed to respond appropriately to women attempting to escape domestic violence, and that seeking safety was detrimental to most women's housing prospects³⁷. Unaffordable rents, combined with a lack of alternative housing options, meant that women face difficult choices about how far to compromise on their own safety.

Health

Several women felt that the increased cost of living meant that they were eating less healthily. This was not only due to the increased cost of food itself, but because rising costs in other areas, such as energy bills, have required women to find other areas in which to cut back. Women described skipping meals, eating smaller portions, and eating food that didn't need to be refrigerated or cooked in an energy-intensive way:³⁸

"I'm eating less fresh fruit and vegetables and more food out of packets. The last time I had my blood sugar checked, I had pre-diabetic sugar levels." (Kimberley)

³⁶ Reeve, K. (2011) *The hidden truth about homelessness: Experiences of single homelessness in England*. London: Crisis.

³⁷ Solace Women's Aid (2019) [Safe as Houses Report: How the system is failing women and children fleeing abuse in London](#)

³⁸ Food Foundation (March 2023) [From purse to plate: implications of the cost of living crisis on health](#)

“I had blood tests recently that show I’m anaemic, and my haemoglobin levels have reduced – I don’t know if it’s because I’m not eating well.” (Seema, 36-45, divorced with two dependent children)

Alongside a deterioration in diet quality, some women talked about feeling their health had suffered because of the stress of managing increased costs:

“I think there’s been an impact on my health. Having to scrimp and having to navigate lack of money has really exacerbated my stress levels. I now have IBS [Irritable bowel syndrome], which is highly linked to stress. It’s made me quite depressed and anxious. I had Covid, and I seem to get ill really easily. My periods have disappeared, and I’m highly prone to migraines. I’ve also had to go to work while sick because I’m on a zero hours contract and I don’t get sick pay.” (Omie, 18-24, working full time)

“I’m incredibly anxious about money (generally) I try to save everything that I can because I’m so afraid of losing my job and not having any savings to lean into.” (survey respondent)

Women may experience this kind of increased anxiety disproportionately because they are more likely than men to be employed in low-paid, part-time and insecure work. For example, women make up 70% of workers employed in jobs that are ineligible for Statutory Sick Pay (SSP), as well as 61% of self-employed workers, who are also ineligible for SSP³⁹. This had been difficult for Suzi, formerly a self-employed personal trainer, when she had become ill:

“December is usually a crucial time in my job, but last December I came down with Covid and I didn’t have SSP, so I had difficult choices to make - go to work sick or go unpaid.” (Suzi, 25-35, single parent of 3 children)

Women's health was also impacted by the cost of living through being unable to afford certain kinds of medical treatment. 15 women had not had medical treatment because of the cost involved:

“I don’t go to the dentist or the optician. I have a huge filling that has dropped out, I can’t afford that.” (Renee, 46-55, separated parent of 3 children, working full time)

³⁹ The Women’s Budget Group (Dec 2023) [Women’s Budget Group Submission to the Work and pensions select committee - Statutory Sick Pay](#)

“I’ve been avoiding the dentist because I can’t afford the treatment. When I had an emergency prescription I had to weigh up ‘do I need this?’” (Kimberley, 25,-35 working full-time)

“[I save money on] No physiotherapy on running injuries, no dentistry.” (survey respondent)

“I haven’t gone for my dentist check up due to the price.” (survey respondent)

Given that all the women who contributed to this report are survivors of sexual violence, it is especially concerning that eight said they had not accessed private or NHS therapeutic counselling treatment because of the unaffordable costs:

“I looked into one-to-one counselling/therapy. The lowest cost for unwaged people was £15 an hour, which I just couldn’t afford.” (Erica, 46-55, single parent, signed off work sick)

*“Despite being diagnosed with depression and anxiety, I have not sort out additional therapeutic support, beyond what was offered to me via the NHS as I cannot afford it.”
(survey respondent)*

“... I don’t have the resources to begin counselling, and the NHS options have 2 year waiting lists or closed waiting lists. (survey respondent)

While women who cannot afford therapeutic care are affected in their own right, there is also a wider social cost. Women described feeling frozen in time without the ability to recover from traumatic experiences, unable to progress in their careers, carry out paid work, or sustain trusting relationships. The financial barrier to accessing counselling affects their wider social and professional lives and their financial resilience. It is estimated that the wider impact of this on the economy equates to a loss of £37 billion each year⁴⁰.

Social life and leisure

Increasing costs of goods and services affected every aspect of women’s lives. Many women who participated in this study reported that the increase in the cost of living had put strain on their social lives, forcing them to cut back on leisure activities and hobbies, including exercise. This also impacted their children:

“I cut back my son’s after-school clubs - swimming, scouts, football - and I’ve cancelled our Netflix and Amazon Prime accounts. I got a debt that I’m paying reduced, and got my gym

⁴⁰ Home Office (2013) [Ending Violence Against Women and Girls](#)

membership reduced. We're going out much less, doing less things together.” (Erica, 46-55, single parent)

“I would like to be able to do other things for my wellbeing such as sport, but cannot afford these” (survey respondent)

“I have cancelled my leisure membership as I was worried I couldn't afford it” (survey respondent)

Women also described seeing their family and friends less because of costs:

“There has been an impact on seeing family and friends. They are a bit of a drive away, so now I'm calculating the cost of the drive.” (Erica)

“I've stopped drinking alcohol and going out because of money, so I have lost touch with a lot of people. I feel quite lonely - I've lost a lot of friends.” (Omie, 18-24, living with partner)

“It has had a tiny impact on my social life. Instead of meeting out we have to find different things to do. I didn't go and see one friend because the trains were too expensive. [All my friends] are feeling stressed and anxious about [money].” (Lorelei, 25-35, married and working part time)

“I... no longer meet friends out of meals (usually once every few months, and no longer buy coffee when out very often).” (survey respondent)

Women who contributed to this research project were aware that these changes to their social lives might sound unimportant in comparison to the housing, food and fuel insecurity many of them experienced. However, many experienced profound effects as a result of decreased socialisation: increased feelings of isolation, depression, loneliness and anxiety.

This is an experience shared with younger people across the country as well.

FareShare found that almost half (42%) of 18 to 24 year-olds in the UK are cutting back on socialising with friends due to the cost of living crisis, and that over half (52%) of 25 to 34 year olds will avoid meeting with friends this year, creating a 'loneliness epidemic'⁴¹. The decreased ability to socialise has implications for women's resilience, as described by the women in this study:

⁴¹ FareShare (Dec 2023) [Cost of living crisis causing loneliness epidemic for young people](#)

“The cost of living does impact the ability to socialise and that’s key for my mental health... It sounds like a luxury but it’s not.” (Renee, 46-55, separated parent working full-time)

“[I] don’t see friends as often as I used to. This is difficult as I live in the UK alone and don’t know many people. The rising costs of travel mean I can’t see the few people that I do know very often. It can be isolating.” (survey respondent)

Some women described how the increased cost in living was causing strain within relationships. Kimberley felt that money worries had impacted her previous relationship:

“I had this feeling of inadequacy, because the person I was in a relationship with earned a lot more. There was this underlying feeling of ‘I want to do something but I can’t afford it, is this going to impact how this person sees me?’” (Kimberley, 25-35, single and working full time)

2: “When it’s your children you will always make that happen’: women find ways to fill in gaps themselves

Women talked about finding ways to fill in what had disappeared because of the increase in the cost of living. Some women cut back on their own food to make sure that their families had enough to eat. This reflects wider findings that food insecurity in the UK is rising, experienced by one in six people living in poverty⁴²:

“I’ve not eaten to make sure the kids have eaten many a time” (Suzi, 25-35, single parent of 3 children)

“If my children like the food, I give it all to them and eat the leftovers.” (Seema, 36-45, divorced parent of 2 children)

“What I eat is where I economise. When I cook for the family, I will make them a cooked meal and later I will eat toast. I’m coeliac, and I protect my children by telling them that I can’t eat something because it has gluten.” (Renee, 46-55, separated parent of 3 children)

Another way that women filled in gaps was through incurring debts.

Six of the twenty-three women who contributed to this report had borrowed money to pay for essentials. This correlates with findings that the cost of living crisis is pushing more women into debt, with 64% of people seeking debt advice from StepChange in 2023 being women⁴³.

⁴² Joseph Rowntree Foundation (Jan 2024) [UK poverty 2024: the essential guide to understanding poverty in the UK](#)

⁴³ StepChange (Nov 2023) [Bearing the burden: unravelling the women’s debt dilemma](#)

Further, 33% of young women surveyed by the Young Women's Trust reported being in debt all the time⁴⁴. StepChange found that 'in the first six months of 2021, the proportion of women citing a 'cost of living increase' as their main reason for debt was 6%, which more than doubled to 14% in the first six months of 2022. This has since doubled again to a staggering 28% in the first half of 2023. Notably, the proportion of women citing a 'cost of living increase' (28%) as their main reason for debt is substantially higher than the proportion of men (21%)'.⁴⁵

It was striking that in the absence of formal support structures, some women found ways to provide care to others. Renee, for example, was finding ways to fill in gaps in resources at work by providing items to families at her own expense:

"When you've experienced it yourself, you find it very hard to say no (to supporting that child). So I've started paying for things myself for the children I work with; things like weighted blankets or fiddle toys - I loan them out and don't ask for them back." (Renee, 46-55, separated parent of 3 children)

What Renee describes bears similarity to a wider trend observed as a result of the cost of living crisis, where professionals are using their own money to support individuals and families. FareShare, for example, recorded that in 2023, one in four teachers brought food into school for hungry pupils⁴⁶. A statement on behalf of VAWG organisations in the UK noted that because of the cost of living crisis 'staff are often covering costs of service users themselves, including feeding women who have not eaten for days'⁴⁷. It is deeply troubling that professionals are paying out of their own pockets to support the people they work with, when they themselves are also struggling with the cost of living.

3: "[Asking him for more money] isn't a safe thing for me to do": The effect of the cost of living crisis on survivors of sexual abuse

In discussions about the impact of the cost of living crisis on survivors of domestic and sexual abuse, much of the focus has been on the increased economic barriers to separating from partners.

A survey of frontline staff at the domestic abuse charity Refuge suggests that the cost of living crisis has had serious implications for victims' ability to leave their abusers safely. 77% of frontline staff surveyed said that survivors were finding it more difficult to afford to leave, and more than 50% of frontline staff surveyed said that survivors were returning to their

⁴⁴Young Women's Trust (Sept 2023) [Our new research shows the cost of living crisis is hitting young women harder](#)

⁴⁵ StepChange (Nov 2023) [Bearing the burden: unravelling the women's debt dilemma](#)

⁴⁶ FareShare (Aug 2023) [1 in 10 teachers bring food to school to support hungry children](#)

⁴⁷ End Violence Against Women (Nov 2022) [Statement on behalf of VAWG organisations in England & Wales on the Cost of Living Crisis](#)

abusers because of the cost-of-living crisis⁴⁸. Similarly, OSARCC staff have anecdotally reported that some survivors cannot afford to separate, and are continuing to live in unsafe situations.

Although this is a worrying trend, it is important not to forget that abuse may continue post-separation. Several of the women who contributed to this report stated that their ex-partners refused to contribute to their children's expenses or to repay debts that they had incurred. This meant that these women were additionally impacted by the increased cost of living, since they were bearing additional burdens of debt and care without support:

“My kids’ dad said ‘You left me, why should I spend even £1 on you?’ He won’t pay child maintenance. He has the money, he took me to court to stop me changing their surnames, but he won’t give me any money for my children.” (Seema, 36-45, divorced parent of 2 children)

The focus on leaving abusive partners also obscures the ongoing impact of experiencing abuse, which can be psychological, physical, and emotional. The experience of sexual abuse or assault is linked to health outcomes including anxiety, depression, post-traumatic stress disorder (PTSD) and panic attacks, insomnia, sexually transmitted infections, urinary tract infections, irritable bowel syndrome, and more⁴⁹. The experience of sexual abuse is also linked to poorer educational attainment and lower employment rates, possibly because of the impact on mental and physical health⁵⁰. As a result, survivors of sexual violence are likely to have lower financial resources and health vulnerabilities, even before the cost of living crisis adds additional strain.

Several of the women who took part in this study referenced the ongoing impacts of abuse and the effect the cost of living crisis has had on their ability to access support:

“I have a chronic condition... and have suffered from depression and anxiety since I was a child... I don’t have the resources to begin counselling, and the NHS options have 2 year waiting lists or closed waiting lists” (survey respondent)

Some women talked about living with a decreased sense of safety every day. Several spoke of living in places where they felt unsafe because they couldn't afford to live anywhere else:

“Since becoming homeless, my life has been terrifying. Someone broke into my room in the hostel where I live and attacked me. Someone else set the building on fire... When I was attacked, I felt that the police didn't take me seriously. I had this feeling that they might

⁴⁸ Refuge (Nov 2022) [New data from Refuge warns that cost of living crisis is forcing survivors of domestic abuse to stay with abusive partners](#)

⁴⁹ Centre of Expertise on Child Sexual Abuse (Mar 2023) [Key messages from research on the impacts of child sexual abuse](#)
Rape Crisis England and Wales (No date) [Impacts of sexual violence and abuse](#)

⁵⁰ Centre of Expertise on Child Sexual Abuse (Mar 2023) [Key messages from research on the impacts of child sexual abuse](#)

behave professionally but think differently behind closed doors. I felt so ashamed, like my safety wasn't important, like I was being victim-blamed... The shame was unbearable and for them this wasn't anything different or unusual." (Bethany, 25-35, single)

Some women reported feeling judged or blamed for their financial precarity, resembling ways that were reminiscent of how sexual abuse survivors describe being judged or blamed for their own assault:

"If I were to look for more support there would be fingers pointed at my ex-partner's salary. I would be told to ask him for more money and there's no understanding that that isn't a safe thing for me to do." (Renee, 46-55, separated parent of 3 children, working full time)

Women's emotional and physical responses to the strain caused by the increased cost of living show similarity to common responses to sexual violence. When Serena described having to take risks with her mobility, her responses are very similar to the trauma-based responses of tearfulness, feeling overwhelmed, and dissociation that are associated with the experience of sexual assault⁵¹:

"I have to take risks with how I get around and where I live. I try and take buses as much as I can to save money, but there's the danger that I'll run out of energy and get stuck somewhere, not able to get home. If I run out of energy I'm trapped. I go into autopilot, or cry - either response makes you vulnerable." (Serena, 36-45, single)

Several women also described feeling a generalised sense of shame, feeling that they were not worthy of respect or that they were treated as unworthy, because of the financial strain they were experiencing:

"I feel ashamed of myself. I have no family here, I am the only person to my daughters." (Seema)

"You start to feel like the problem, like a waste of resources. The way that you're being treated reinforces that – it makes you feel degraded, like you're not a person. I feel like I've failed every single second of the day." (Serena)

"It can feel like it must be me that's the problem, I don't want to involve other people in the situation because I feel like a time bomb. It's very isolating." (Bethany, 25-35, White British, single)

⁵¹ Rape Crisis England and Wales (No date) [Impacts of sexual violence and abuse](#)

While sexual violence is often perceived as a problem of interpersonal relationships, the concept of rape culture helps to show how the normalisation of sexual violence percolates through the whole of society, into state institutions and social structures as well as in individual families and relationships. Bethany had been put into danger after being housed in a hostel where she was attacked, and then made to feel humiliated by the police when she approached them for help. Similarly, Serena had felt shamed by the state bodies from whom she had sought support for her health and care needs:

“You get people in the NHS and Social Services venting their frustrations on you. The Financial Assessment team sent me a huge bill and when I tried to challenge it I was told, really harshly: ‘Do you know what, you should be grateful’. I felt so ashamed - you start to feel like you’re not a person.” (Serena, 36-45, single)

Women’s descriptions created the picture of a culture of widespread disbelief - a well-identified aspect of rape culture⁵²- and devaluation of their experiences of both sexual violence and of financial crisis.

4: “It feels like being marooned on an island when everyone else is sailing away”: rural and urban experiences of the cost of living crisis

The cost of living crisis has been shown to impact different groups of people in particular ways. Young women, Black and minority ethnic groups, disabled people, single-parent households and households in receipt of benefits have all been particularly affected⁵³. For women living in Oxfordshire, location was a key factor structuring their experiences of the cost of living crisis.

The largest urban settlements in Oxfordshire are Oxford, Banbury and Abingdon.⁵⁴ However, Oxfordshire itself is a largely rural county, with around 25% of land counted as part of an Area of Outstanding Natural Beauty (AONB)⁵⁵. Despite the idyllic countryside, the large rural areas mean that many communities lack amenities. In 2020, the Oxfordshire Rural Services Report recorded that 96 out of 115 communities did not have a doctor’s surgery in their community. 54 communities had no public transport options to reach their nearest surgery, and 35 communities required volunteer car schemes supporting access to the doctors and hospitals⁵⁶.

Although the 2024 Oxfordshire Rural Services Report has not been released at the time of publication of this report, there is already evidence that the cost of living has further

⁵² Rape Crisis England and Wales (No date) [What is rape culture?](#)

⁵³ Joseph Rowntree Foundation (Jul 2023) [Cost of living tracker 2023](#)

⁵⁴ Oxfordshire County Council (2019) [JSNA 2019](#)

⁵⁵ Oxfordshire County Council (No date) [Landscape and planning](#)

⁵⁶ Community First Oxfordshire (July 2020) [Oxfordshire rural services survey report](#)

impacted rural communities. Off grid homes have been impacted by high fuel costs⁵⁷, and a 2020 survey of rural facilities in West Oxfordshire found that a number of communities had lost their 'last remaining' pub, shop or bank since 2016, leading to a number of settlements with no community assets⁵⁸.

The effect of this lack of amenities in rural areas was noted by some of the women who contributed to this report:

“There is no shop in the village where we live and one bus that only comes a couple of times a day. I’m totally dependent on having a car. Our energy bills are high because we have oil heating - where we live there are no other options.” (Renee, 46-55, separated parent of 3 children, working full time)

As Renee makes clear, transport costs are a major concern for women living rurally. The ONS found that 42% (around 19 million people) of people surveyed have cut back on non-essential journeys in their vehicle⁵⁹ during the cost of living crisis. Further, public transport options across rural parts of Oxfordshire are limited: according to ONS subnational indicators, South and West Oxfordshire are worse than the UK median for transportation (drive, cycle, public transport) to the nearest employment centre⁶⁰. This has meant that the increase in fuel costs has hit women living in rural settlements hard, as the participants of this study emphasised:

“Because of where I live public transport is not an option. The bus runs one day a week. My car is a major expense. After the fuel crisis fuel got really expensive. I have to think ‘is this trip worth it’? when I have to make a long trip. (Kimberley, 25-35, single and working full-time)

Healthwatch Oxfordshire has drawn attention to the issue of rural isolation and loneliness in Oxfordshire⁶¹, and Kimberley’s experiences show how the increased cost of living combines with lack of local facilities to exacerbate her isolation:

“I’ve had to cut down on social activities. I can’t afford to go and visit my friends, we can’t afford to make the drive or do an activity. The Oxford Tube⁶² has gone up a couple of quid, so now I have to calculate: can I afford to go out to a music event in London?” (Kimberley)

⁵⁷ Harland, G. (Nov 2022) [Oxford rural households suffer with bills says council](#)

⁵⁸ West Oxfordshire District Council (Mar 2023) [Rural facilities and services in West Oxfordshire](#)

⁵⁹ Office for National Statistics (Aug 2022) [What actions are people taking because of the rising cost of living?](#)

⁶⁰ Office for National Statistics (Jun 2022) [Subnational indicators explorer](#)

⁶¹ Healthwatch Oxfordshire (March 2022) [Rural Isolation in Oxfordshire](#)

⁶² The Oxford Tube is a coach service that runs between Oxford and London.

The cost of transport meant that rural-dwelling women receiving services from OSARCC had to weigh up whether to incur a cost to travel to central Oxford to receive in-person services, or opt to receive telephone or online services but miss out on the possibility of in-person support.

Women living in urban areas also experienced the cost of living crisis through their location, although in a different way to rural-dwelling women. While they were more likely to have resources close by, their proximity sometimes made women all the more aware of how inaccessible they were.

Bethany, living in temporary homeless accommodation in Oxford, was surrounded by a multi-million pound redevelopment including a luxury hotel on Broad Street, University offices and laboratories in the west of the city, and the redevelopment of Oxford Train Station. For her, the redevelopment was a bitter reminder of who was considered to be part of the city's future, and who was left out:

“The place that I’m staying now is due to be demolished. It’s one of four homeless shelters in Oxford which are going to be demolished, to be replaced by a Pret a Manger.” (Bethany, 25-35, single)

Work by the Equality Trust has shown that social inequality has many negative consequences, among which are health issues, lack of trust and decreased sense of belonging⁶³. For Bethany, her sense of being pushed out came from living alongside visible wealth and urban development, as the difference between the ‘haves’ and ‘have nots’ became starkly apparent. Kimberley had a similar experience from her work in retail, where she saw the disparity between her life and the lives of customers:

“I see these customers who come in and spend a ridiculous amount of money on premium food for their pets. And I am not even making a living wage.” (Kimberley)

Serena, who lived on the western side of Oxford, was suffering from drastically increased travel costs because of a highly specific geographic issue: the closure of the Botley Road in April 2023, the only direct road that connects west Oxford to the rest of the city. Since the Botley Road closure took place, Serena is no longer able to travel directly to the hospital on the east side of the city, which she needs to do several times a month for essential treatment. Buses from the west side of Oxford to the east side stop about 150m up Botley Road from the closure itself, meaning that travellers must walk up the road and through a narrow pedestrian tunnel to catch another bus. Serena's mobility needs and ill health make this trip impossible for her. Instead, she takes taxis via the ring road around Oxford, which has had a catastrophic impact on her finances:

⁶³ Equality Trust (No date) [Health](#)

“I am spending about £400 a month on taxis now. It used to cost £15-16 each way to my hospital, and now it’s at least £30-40.” (Serena, 36-45, single)

Much of the media coverage of the Botley Road closure has centred on the impact to local businesses, who have experienced a drastic decrease in trade⁶⁴. In January 2024, Oxford West and Abingdon’s MP Layla Moran raised a petition in Parliament for local businesses affected by the Botley Road to access a Business Support Fund⁶⁵. However, the impact has also been negative for local residents, especially those with disabilities - an issue which Layla Moran, MP, has also raised in Parliament⁶⁶. An accessible bus, known as the ‘Botley Road Flyer’, was introduced in 2023 to offer people with mobility needs an accessible route to the city centre, it runs only three days a week for very limited hours, and does not stop at any of Oxford’s hospitals⁶⁷.

Research by Scope reveals that the average disabled household faces £975 a month in extra costs⁶⁸. The closure of the Botley Road, and its impact upon Serena’s ability to travel for essential medical treatment, offers a very localised example of how some of these extra costs are incurred, and shows how the cost of living crisis is affected by disability as well as geographic location.

5: “There are less resources and there are more and more people who need them”: the impact of the cost of living crisis on the women’s sector and its service users

Women interviewed for this research project also talked about noticing changes in wider society in relation to the cost of living issues, and especially in relation to charities serving local people and public sector agencies.

Several women noted that statutory services were more stretched and less able to meet demand, or that some non-governmental agencies that used to offer support no longer existed:

“The Greater Change Fund, that used to support people moving on from the homeless shelter to get white goods, has dried up. There are other funds but they are under more pressure. There are less resources and there are more and more people who need them. I used to get counselling through Connexions, but that has ended now; my therapist was made redundant. All the resources are being snuffed out.” (Bethany, 35-35, single)

⁶⁴ Tait, A. (Oct 2023) [Oxford traders' anger at Botley Road and Interchange works](#)

⁶⁵ UK Parliament (Jan 2024) [Local Businesses and the Closure of the Botley Road in Oxford](#)

⁶⁶ [The Botley Road in Oxford has been...: 5 Feb 2024: House of Commons debates - TheyWorkForYou](#)

⁶⁷ West Oxford Community Association (Oct 2023) [Botley road flyer update](#)

⁶⁸ Scope (2023) [Disability Price Tag 2023](#)

“It seems to me that charities are picking up more and more work, as Social Services has disintegrated in the last couple of years. Even during the care review process, Social Services got a charity worker from Age Concern to phone me up. She was being dumped on with more people than she could cope with and she just disappeared. It makes you feel unsafe and invisible.” (Serena, 36-45, single)

The Women’s Resource Centre note the cost of living crisis means that specialist women’s organisations, including OSARCC, are ‘picking up the pieces of a weakening public infrastructure’⁶⁹. Many organisations in the women’s sector offer services not addressed by statutory provision, and demand for specialist services has increased steadily over the course of the Covid-19 pandemic and the cost of living crisis.

Women’s organisations have seen the highest increase in demands for homelessness and housing support, and for advocacy and access to support for women without recourse to public funds⁷⁰. The waiting list for OSARCC’s free-to-access counselling sessions grew to well over 300 in 2023. The benefit of these services to wider society is significant, generating between £5 and £11 of savings to the state for every pound invested⁷¹.

However, the cost of living crisis means that organisations like OSARCC are facing increasing demand for services alongside increased costs and reductions in funding.

In 2022, more than half of charities (54%) surveyed said they were facing increased costs, particularly of energy, and seven in ten (71%) had experienced increased demand for their services⁷². At the same time, the cost of living meant that 13% of people surveyed in 2022 were considering reducing their charitable donations⁷³, and much of the additional funding offered to charities during the Covid-19 pandemic was no longer available. As a result, many charities had either cut services or reduced staff, with one in four (27%) charities forced to lay off staff and nearly one in five (17%) charities reducing services.⁷⁴ As a case in point, during 2023, OSARCC entered a consultation in which several posts were made redundant, the volunteer-run Listening Service was closed, and the waiting list for counselling and group services was closed to new referrals.

It is clear that the cost of living crisis affects women who use charitable services. But charities are also more likely to be staffed by women: a survey in 2023 found that 68% of staff in the charitable sector were women, although men outnumbered women at senior

⁶⁹ Women’s Resource Centre (Jul 2023) [The impacts of the cost of living crisis on the women’s sector](#)

⁷⁰ Ibid.

⁷¹ Ibid.

⁷² Pro Bono Economics (Dec 2022) [Charities struggling with energy bill hikes of 50% and more amid soaring demand, survey finds](#)

⁷³ Charities Aid Foundation (2022) [Charities Aid Foundation UK giving report 2022](#)

⁷⁴ Pro Bono Economics (Dec 2022) [Charities struggling with energy bill hikes of 50% and more amid soaring demand, survey finds](#)

levels⁷⁵. Women working in the public sector and charitable roles are dealing with an increased demand for their services. At the same time that these women are helping others to navigate the cost of living crisis, they are themselves dealing with increased costs in a sector where almost a fifth of jobs are at risk. These are all factors that might contribute to increasing stress and vulnerability to burnout, as Renee and Erica mentioned:

“My workload has shot up – families are highly stressed and struggling. And this impacts my own stress. I’m really monitoring my stress levels, as I’m working seven days a week now.”

(Renee, 46-55, separated parent of 3 children, working full time)

“Service users at the charity I worked for were affected by the cost of living crisis. And if you [as the worker] don’t have money for holidays, or eating out, and so on, you’re much more likely to burn out with the impact of caring for others.” (Erica, 46-55, single parent, signed off work sick)

Renee and Erica’s experiences reflect findings that recruiting and retaining staff, managing staff wellbeing and preventing burnout, were all concerns for women’s organisations in 2023⁷⁶. Without the staff to provide vital services otherwise unavailable from the statutory sector, the impact on women’s wellbeing, recovery from abuse, and impact on wider society will be serious:

“Without support from OSARCC which was free a couple of years ago, I wouldn’t have been able to work. That would have made me reliant on benefits and had a huge impact on my family. I wouldn’t be able to afford or prioritise counselling or wellbeing for myself if it wasn’t free. I wouldn’t be able to justify that.” (Renee)

6: “If there was an easy fix it would be... a job with a living wage”: Work and Care

To reduce the impact of the higher cost of living, several participants were seeking ways to make more money. Lorelei had taken on two part-time jobs and had begun selling her possessions online; Omie had changed her job to increase her hours, and Samantha had taken on a job alongside her studies to support herself.

“I’ve been selling bits and pieces in the house, clothes and furniture, to bring in a bit of spare cash.” (survey respondent)

⁷⁵ Pro Bono Economics (No date) [Women and the charity sector](#)

⁷⁶ Women’s Resource Centre (Jul 2023) [The impacts of the cost of living crisis on the women’s sector](#)

However, both data and accounts of women's experiences challenge the idea of work as an easy fix to poverty. Figures show that in 2021/22, 87% of the children in poverty in both Oxford East and Oxford West and Abingdon were in working families⁷⁷. Some of the women who contributed to this report were employed on zero hour contracts and were in highly precarious positions, having to make difficult choices about whether to go to work sick or miss a day's wages.

"My old job was a zero hours contract so I would do flexible shifts. When I wasn't given any shifts I had no income. I'd have to borrow money from my partner or his parents. It would put my whole life on hold when I didn't have any shifts. There was no way I could guarantee my budget." (Omie, 18-24, living with partner)

Women employed on permanent contracts also experienced in-work poverty, with their salary not sufficient to ensure wellbeing;

"When the minimum wage was increased, work reduced our hours so that I have effectively only received two-thirds of the raise I should have got. I feel quite demoralised and demotivated. I've just been promoted to manager but my annual salary is twenty-one and a half thousand pounds. It's barely a living wage. If there was an easy fix it would be that I could have a job with a living wage. The living wage is not the minimum wage." (Kimberley, 25-35, single and working full-time)

"Eighteen months ago I was living hand to mouth although I had a full-time job, a home and was working as a manager in retail. Then I lost my home and was living in my car; then lost my job because I didn't have a home, and I ended up losing my car. It spiralled. I was unable to afford housing on the private rented market – I was living in the house of a family friend and when they needed that house back I couldn't afford anything else." (Bethany)

Several women talked about feeling physically and mentally exhausted by work, to the point that they had no time or energy left for themselves. Others felt that work had compromised their health:

"One of the things that was really stressful was getting rewarded at work for key performance indicators, especially when you really need your bonuses at the end of the year. But there were unimaginable amounts of theft. I rugby-tackled someone to stop them stealing, which really wasn't a good idea. In the end I couldn't do it any more." (Bethany, 25-35, single)

⁷⁷ End Child Poverty (Jun 2023) [Child poverty in your area](#)

“I’ve been thinking about a second career to try and increase my salary. I have friends who are trying to start up their own business, but I don’t have the time or the energy.” (Kimberley)

Women’s experiences of underpaid, insecure employment and in-work poverty reflect national figures that show women make up the majority (69% in 2020) of low earners in the UK⁷⁸. Across the UK, men’s gross median annual earnings are 29% higher than women’s (£34,810 compared to £24,683)⁷⁹. In Oxfordshire this percentage is roughly in line with the national average at 28%, with men earning a median gross annual salary of £38,665 and women earning £27,794⁸⁰. One of the suggestions for reducing the number of women in poverty is to increase the minimum wage. Since women are overrepresented in low-paid jobs, this would be likely to reduce the gender pay and earnings gap to some extent.

However, the Women’s Budget Group has pointed out that low-paid work is only one of the factors contributing to women’s poverty. Another highly significant factor is how unpaid care responsibilities limit women’s availability for paid work⁸¹. Across the UK, there is insufficient early years childcare to meet the demand, with only half of local authorities in England reporting that they have enough childcare for children under 2 in their area⁸². Childcare provision in the UK is among the most expensive in the world, costing on average 37.5% of income⁸³. Suzi found that she could no longer afford to work because of the cost of childcare:

“The cost of childcare makes it so I can’t afford to get a job, it just wouldn’t benefit me. The cost of childcare has gone up and I have to provide a packed lunch, and if I’m 15 minutes late to pick one up there’s a late fee of £10. Before I separated from my partner I was working as a personal trainer. Now the Jobcentre is asking me to look for jobs, but I can’t because I have a three year old to look after. I’ve worked since the age of thirteen, but it’s so hard as a single mum to try and manage with the children.” (Suzi, 25-35, single parent)

Suzi’s experience reflects the fact that, for one third of families, early education and childcare payments are higher than their mortgage or rent. This increases to 47% of families with a Black ethnic background, 42% of those receiving Universal Credit, and 38% of single parents⁸⁴. Research by Pregnant Then Screwed found that formal childcare costs took up over 75% of the take-home pay for 26% of parents, and that 32% of parents who use formal childcare had had to rely on some form of debt to cover childcare costs. The exorbitant cost

⁷⁸ The Women’s Budget Group (Mar 2020) [Women, employment and earnings](#)

⁷⁹ Office for National Statistics (Nov 2023) [Earnings and hours worked, all employees: ASHE table 1](#) (table 1.7a)

⁸⁰ Office for National Statistics (Nov 2023) [Earnings and hours worked, place of residence by local authority: ASHE table 8](#) (table 8.7a)

⁸¹ The Women’s Budget Group (May 2023) [Women’s Budget Group submission to the low pay commission May 2023](#)

⁸² Coram Family and Childcare (2023) [Childcare survey 2023](#)

⁸³ Pregnant then Screwed (Sept 2021) [Nearly a fifth of parents have had to leave their jobs because of the cost of childcare](#)

⁸⁴ Mumsnet (Sept 2021) [Mega survey of UK parents shows that childcare is failing families](#)

of childcare in the UK caused three-quarters of mothers paying for childcare, who were surveyed in 2023, to say that working does not make financial sense for them.⁸⁵

Seema, with two school-age children, found the summer holidays a particularly difficult time, which corresponds with research showing the challenge of this period for working parents. In 2023, only 24% of local authorities in England said that they had enough holiday childcare to accommodate parents who worked full-time⁸⁶, and of more than 27,000 parents surveyed by Pregnant Then Screwed, 4 in 10 parents needed to take unpaid leave to manage childcare over the summer⁸⁷. Even more worryingly, 35% of parents surveyed need to reduce spending on essentials like food and heating because of the cost of summer childcare, and almost a fifth of parents (18%) expected to get into debt. Seema spoke of having a 'fear' of the summer holidays:

"I have a big gap in my CV because of domestic abuse. Now I am applying for jobs but I don't know how I can make this work. Over the summer I don't have time for my children because I have to work full time. There are no spaces in the summer sessions in our area so they don't get free food, and there are no free school meals in the summer. They were offered spaces in summer camps in Abingdon, but the camps are so far away. It costs £15-20 to get there and back and they are only for 6 hours, so I don't have any time to work."
(Seema, 36-45, divorced parent of 2 children)

Childcare issues affect an estimated 1.7 million women's availability for paid work⁸⁸. These gaps in childcare availability, and its general unaffordability, have serious consequences. Families where childcare responsibilities make paid work less accessible are more likely to be in poverty⁸⁹, and there is an estimated annual loss to the economy of up to £28.2 billion every year because of women's unemployment and underemployment in paid work⁹⁰.

Of the more than 27,000 parents that Pregnant and Screwed surveyed, 78% of parents who could not access sufficient childcare for the summer holidays felt this would impact their career prospects⁹¹. The likelihood that women are more likely than men to be the ones facing repercussions in their careers shows how the lack of affordable and widely-available childcare may impact women's incomes across their working lives.

⁸⁵ Pregnant then Screwed (Mar 2023) [Three quarters of mothers who pay for childcare say that it does not make financial sense for them to work](#)

⁸⁶ Coram Family and Childcare (2023) [Holiday Childcare Survey 2023](#)

⁸⁷ Pregnant then Screwed (Jul 2022) [Summer childcare crisis](#)

⁸⁸ The Women's Budget Group (Mar 2023) [Gender and Early Education and Childcare](#)

⁸⁹ Joseph Rowntree Foundation (Jan 2024) [UK poverty 2024: the essential guide to understanding poverty in the UK](#)

⁹⁰ The Women's Budget Group (Mar 2023) [Gender and Early Education and Childcare](#)

⁹¹ Pregnant then Screwed (Jul 2022) [Summer childcare crisis](#)

7. “He left me with a rent debt of £3500, which is coming out of my Universal Credit”: welfare benefits are not addressing the cost of living crisis

While welfare benefits are meant to be a safety net protecting against poverty, the current level of welfare benefits were considered wholly inadequate by the women in this study, and a significant factor exacerbating the impact of the cost of living crisis. Several women raised the fact that that they could not afford to eat healthily or to keep their homes warm on the welfare benefits that they received:

“I think the increases [in the cost of living] affected me most in the winter. I chose to eat rather than heat in the winter, and I really struggled with the cold. I put on extra layers and didn't use the heating at all.” (Erica, 46-55, single parent, signed off work sick)

The UK Government uses the Consumer Price Index (CPI) to measure inflation by examining how the price of a fixed basket of goods has changed across a set period. However, this index is liable to miss out important factors affecting the expenditure of different households. Alternative metrics such as the Household Cost Index, which also measures costs such as rent, mortgage payments and payment on debt, recorded an inflation rate of 8.2% in September 2023. This was 1.5 percentage points above the CPI-measured rate of 6.7%⁹². Because increases to welfare benefits are linked to the CPI measurements, households are becoming poorer in real time. Thus, the Joseph Rowntree Foundation found that Universal Credit levels are paid below the level of destitution⁹³.

The design and implementation of welfare benefits may also increase vulnerability to poverty and hardship because of the ways that they are calculated and paid. For example, Universal Credit, of which women are more likely than men to claim⁹⁴, has a built-in five-week gap between the claim being made and the first payment being received. This may place significant financial strain on claimants as they wait to receive payment⁹⁵.

Further, the two-child limit to benefits payments puts larger families and lone-parent families at greater risk of poverty. In 2021/22, 43% of children in families with 3 or more children were in poverty.⁹⁶ In Oxfordshire, 11,082 children - 7% of children - are affected by the two-child limit to benefits payments. Although this is lower than the average for England (10.8%) and for the South East (8%)⁹⁷, the limit is likely to affect the most vulnerable, contributing to inequalities across Oxfordshire.

⁹² Office for National Statistics (Dec 2023) [Household Costs Indices for UK household groups: January 2022 to September 2023](#)

⁹³ Joseph Rowntree Foundation (Jun 2023) [Cost of living tracker summer 2023](#)

⁹⁴ Ibid.

⁹⁵ Ibid.

⁹⁶ Ibid.

⁹⁷ End Child Poverty (2023) [Children are living in families impacted by the two-child limit everywhere in the UK](#) (WBG calculation from data file)

Women in this study who were separated from partners talked about the difficulty of making claims for child maintenance through the Child Maintenance Service. Suzi said:

“My ex-partner doesn’t pay child maintenance for his daughters. He [can afford to] buy tattoos, go on 5-6 holidays a year, go out drinking... The fundamentals of paying for food and paying for a roof over their head are all down to me. He left me with a rent debt of £3500, which is coming out of my Universal Credit.” (Suzi, 25-35, single parent)

Suzi’s experience shows how the design of Universal Credit was compounding her ex-partner’s abusive behaviour. Rather than mitigating the impact of her abusive relationship, the deductions made through Universal Credit were increasing the financial strain that Suzi was facing and allowing the control of her ex-partner to continue even after their relationship had ended.

8: “You’re surviving, not living, you don’t have choices”: feeling stuck in time

A common theme across the ten interviews that were conducted for this research study was how significant time was lost or taken up by having to navigate increases in costs. Women talked about becoming ‘time-poor’ because of the increased labour they were doing to make ends meet, including shopping selectively to get the best bargains, bulk-cooking and preparing food, and taking public transport or walking to save money:

“We buy things like rice and pasta in bulk, and I cook in bulk to save money. I feel I have less time now.” (Lorelei, 25-35, married and working part time)

“I don’t have time to shop around now.” (Kimberley, 25-35, single and working full-time)

“I used to get a shopping delivery, but now go shopping in person to save money, which takes up more time and I find quite anxiety-inducing” (Erica, 46-55, single parent)

Women felt compelled to budget, calculate, plan and strategise to survive, often in the knowledge that no truly good option existed. This led to a feeling of hopelessness, since women felt they would never be able to get out ahead or gain a lasting advantage:

“I am dealing with a very limited budget of energy, when there are so many things that I have to do. Do I go to the doctors, or do I go to get food? Do I have the energy or the money to get to the GP? I’m having to rationalise, and gamble with my own health and wellbeing because I have no energy.” (Serena, 36-45, single)

Despite the need to be constantly planning to survive, women talked about feeling frozen or trapped in time, unable to move forward with their lives because of the increase in the cost of living.

Some women talked about not being able to afford further education or training that would enable them to explore new work opportunities, reflecting findings from the Young Women's Trust that 30% of young women have stayed in a job they didn't enjoy because they couldn't afford to leave⁹⁸.

"I'm spending more time working just to pay my bills now, not studying or seeing friends"
(Samantha, 21, single student)

"I'd like to do driving classes but I can't afford them, so I'm reliant on buses." (Seema, 36-45, divorced parent of 2 children)

"I was thinking about doing an Open University degree to progress my career and my life, but I can't afford to do it. I'm stuck. The main thing putting me off going to uni is that I would have to work part time, and I can't afford to live off part-time wages." (Kimberley, 25-25, single and working full time)

Two women also mentioned that the cost of living was delaying their decision to start a family. This reflects findings from the Young Women's Trust that 58% of young women agree that they will have to put off having children until they can afford to have them.⁹⁹

This is a very poignant and concerning finding, given the histories of sexual violence experienced by the women who contributed to this report. Sexual violence, by its very nature, uses its victims' bodies and sexualities against them and without their consent, and has long-term physical and psychological impacts on bodily and reproductive health. It is doubly unfair that women who have already had to deal with the impact of experiencing sexual violence are also having to take into account the effects of a financial crisis, not of their making, in deciding whether they feel able to have children.

Finally, some women talked about their concerns for the future in relation to other people - especially their children. Seema was worried about the effect that the increase in the cost of living was having on her children's quality of life:

"In summer I want to take them places, and I can't. I feel so sad. I feel they need to live happily. They need to see their friends, not just sit in front of the television. I am an adult, I

⁹⁸ Young Women's Trust (Sept 2023) [Costing our futures: young women in the cost of living crisis 2023](#)

⁹⁹ Ibid.

can cope, but they are saying to me, 'Mum, my friends are going here and there,' and I can't take them anywhere." (Seema, 36-45, divorced parent of 2 children)

Policy Recommendations

The women who took part in this project made clear that the issues they face in relation to the cost-of-living crisis are often complex and interconnected. Whilst hundreds of changes across multiple policy areas could be made in light of this, the overarching solution is spelled out time and again by participants in this report: women need more money in their pockets.

Women, particularly single parents, may struggle to increase their incomes through paid work due to caregiving responsibilities. It is therefore crucial to address the decline in our social security system, which has seen benefits decrease by 8.8% in real terms since 2012¹⁰⁰. Cash first welfare assistance is recommended as best practice by the Local Government Association¹⁰¹. This approach is supported by women's experiences, such as accounts of limited healthy choices sometimes available from food banks.

Interviewees also emphasised that the cost-of-living crisis affects not only them but also their families and children. Policy recommendations aim to tackle child poverty, which is closely linked to women's poverty.

"I want to, I feel they need to live happily. They need to see their friends. They need to see their friends, not just sit in front of the television." (Seema, 36-45, divorced parent of 2 children)

Women who took part in this research also noted barriers to employment and low pay as a key issue regarding the cost-of-living crisis. Women make up the majority of low-paid workers and are being disproportionately impacted by the cost-of-living crisis. We therefore make a series of recommendations around closing the gender pay gap and increasing access to skills and training.

"If there was an easy fix it would be that I could have a job with a living wage" (Kimberley, 25-35, single and working full-time)

"I think that government should continue to support single parents who are working full time – they need to continue to get child care, free school meals" (Seema)

Further, housing costs in Oxfordshire are among the most expensive in the UK and were a key concern for many of the women who contributed to this report due to the proportion of

¹⁰⁰ UK Parliament (March 2024) [Benefit levels in the UK](#)

¹⁰¹ Local Government Association (July 2020) [Good practice guide: delivering financial hardship support schemes](#)

their incomes that were swallowed by them. Women also comprise the majority of people statutorily homeless and single mothers make up two-thirds of homeless families with children. Safe and affordable housing is a feminist issue, and a feminist approach to housing advocates for shelter as a right rather than a commodity¹⁰². We make further recommendations for fixing the UK housing system, which has become a national crisis and is a key strain on local councils' budgets.

“If there was some way to help people to maintain what they have rather than letting them lose everything” (Bethany, 25-35, single)

Another thing made clear by women's accounts in this report is their reliance on strong public services, and the domino effect of disadvantage which occurs when one aspect of physical or social infrastructure fails. Multiple women in this report noted how a lack of affordable, accessible childcare or public transport prohibited their ability to provide for their children through paid work, for example. We therefore make several recommendations focused on investment in physical and social infrastructure.

Finally, interviewees repeatedly reported feelings of helplessness and isolation, feeling that they lacked the agency to make decisions that would benefit themselves and their children. This sense of being 'stuck in time' and unable to progress with their lives may be particularly pertinent for women who have a history of trauma through domestic violence. In addition to supporting women through social security and access to paid work, involving them in policy decision-making could benefit both women and society as a whole. Recommendations include conducting more meaningful Equality Impact Assessments and creating formal structures for women's participation in local democracy.

Recommendations

- **We need to put more money into women's pockets through social security and better access to quality paid work.** Women are adept at managing their finances to provide for their families; they simply need more resources and for the barriers that stand in their way to be removed.
- **We need to recognise the link between women's and children's poverty, abolishing policies that drive families into destitution.** Women are the main managers of family poverty. In acting as its shock-absorbers as they try to shield their children from poverty's worst effects, they themselves feel these effects more keenly¹⁰³.
- **We need to reform policies that continue and enable gendered, sexual and intimate partner abuse.** Women found that Child Maintenance Service and Universal Credit in particular were used by ex-partners to continue financial abuse,

¹⁰² Oxfam (April 2022) [This is what a feminist economic future looks like](#)

¹⁰³ The UK Women's Budget Group (March 2005) [Women's and children's poverty: making the links](#)

placing women under more financial pressure and perpetuating gendered dynamics of power and control.

- **We need to prioritise the funding for and availability of therapeutic interventions for survivors of gender-based violence**, and recognise that this would have a long-term positive benefit to the economy as survivors regained their ability to work and take part in society.
- **We need to fix the housing crisis.** Exorbitant private rents and a shortage of local housing means too many women are struggling to pay for housing, are living in poor quality accommodation, or are at risk of becoming homeless. These factors increase women's vulnerability to sexual and gendered abuse, as they become trapped in unsafe accommodation or are forced to choose between different kinds of risk - living with abusive partners or becoming homeless.
- **We need to invest in both physical and social infrastructure**, recognising how important services like early years and childcare education and public transport are for women to get to work and have the freedom to organise their own lives.
- **We need more meaningful Equality Impact Assessments** at all levels of decision making, as well as **increased public participation and consultation** in policy making.
- **There needs to be increased awareness of trauma-informed knowledge and practice at all levels of decision-making within local authorities** to ensure that local policies and decisions do not unwittingly exacerbate traumatic experiences or retraumatise vulnerable women.

Policy Actions

Local Actions

- Maximise the impact of current welfare assistance schemes across Oxfordshire councils, including household support funds. This can be done by ensuring a cash-first approach and ensuring that policies/programmes adhere to best practice as per guidelines on the GLA's Cost of Living Hub¹⁰⁴.
- Provide council tax relief to the poorest residents across all Oxfordshire councils, as is already the case in the Vale of White Horse¹⁰⁵.
- Ensure that employment and skills training programmes account for and address barriers to employment in their offering. Customised support should be offered to groups who face the greatest barriers, such as disabled people, homeless people,

¹⁰⁴ Local Government Association (No date) [Cost of Living Hub](#)

¹⁰⁵ Vale of White Horse District Council (No date) [Council tax reduction scheme](#)

single parents, and people with experience of domestic abuse. These programmes should make a particular effort to connect residents with employers who pay the local living wage¹⁰⁶.

- Bring Oxfordshire's bus network under public ownership, ensuring that the specific ways women use public transport and their safety are adequately factored into service design and delivery. Oxfordshire County Council's decision to allocate £1.2 million to improve rural public and community transport¹⁰⁷ was very welcome, however more needs to be done to connect those in deprived rural areas to workplaces, childcare facilities and local amenities.
- Develop or improve ways of meaningfully engaging with representative groups of women in all policy areas, during all stages of decision making. Local councils should ensure that services such as skills/employment training and homelessness support are equality assessed, trauma-informed, and co-designed with representative groups of local residents, including women and those with experience of domestic violence. To aid this, we recommend the establishment of an Oxfordshire Women's Commission similar to the commission set up in Bristol¹⁰⁸.

National Actions

- Reform our social security system by uprating benefits to 2010 levels in real-terms, removing the 5-week assessment period for Universal Credit, ending no recourse to public funds, scrapping the benefits cap, and transferring budgeting advance loans into non-repayable grants.
- Take steps to wipe out both women's and children's poverty by abolishing the two-child limit to Universal Credit and uprating child benefit to £50 per week.
- Address inequalities and barriers to women's employment through better intersectional pay gap reporting, and ensuring that parental leave and pay policies work alongside a flexible by default UK labour market and a universal childcare system (see below). The Labour Party's Gender Pay Gap review¹⁰⁹ is a very welcome start to this process.
- Raise Local Housing Allowance to the 50th percentile of local rents to ensure those receiving housing allowance don't face rent shortfalls.
- Government investment in retrofitting of homes and non-domestic buildings, including financing insulation efforts and greening of home heating systems (e.g. heat pump installation), with specific support to social and private renters.

¹⁰⁶ Oxford City Council (No date) [The Oxford Living Wage](#)

¹⁰⁷ Oxfordshire County Council (Nov 2023) [New bus services coming to Oxfordshire this month](#)

¹⁰⁸ <https://bristolwomenscommission.org/>

¹⁰⁹ Labour List (March 2023) [Labour launches gender pay gap review to mark International Women's Day](#)

- Commit to investing in social housing, building new, low carbon homes with guaranteed low rents.
- Fully fund a system of high quality universal free childcare. Such a system must include: an increase in staff qualification levels and pay in line with primary education levels to improve retention, job satisfaction and quality of care.
- The Government must commit to long-term grant funding for specialist VAWG service provision, including ring fenced funding for 'by and for' services for minoritised women.
- Establish a well-connected, integrated, affordable and widespread national public transport system, with an emphasis on improving bus services and walking and cycling routes.
- Conduct and publish meaningful Equality Impact Assessments in all government departments.

The above recommendations contribute to a wider reorientation towards a green and caring economy¹¹⁰; one that puts wellbeing above profit, that prioritises activities that care for people and planet, and one that truly values the contribution of both paid and unpaid care through investment in social infrastructure and ensuring that there is increased time to care around paid work and other activities.

Conclusion

The aim of this report has been to capture and analyse the specific ways in which women living in Oxfordshire with lived experience of domestic violence and/or sexual abuse are impacted by the cost of living crisis. Research presented in this report suggests that women are bearing the brunt of the cost of living crisis due to them having lower earnings, more debt and less ability than men to participate in paid work due to caring responsibilities¹¹¹.

The stories provided by the women who contributed to this report suggest that the cost of living crisis puts survivors of sexual violence at risk of re-living the trauma they experienced as survivors of sexual violence through insensitive treatment by the very services designed to support them. They are also at risk of not being able to recover from their experiences because of a lack of basic necessities, not to mention more high-level needs like counselling.

By combining analyses of relevant quantitative statistics with the experiences of the women who contributed their stories, this report has put forward a series of policy recommendations for meaningful change at both local and national level.

¹¹⁰ The Women's Budget Group (Nov 2022) [A Green and Caring Economy](#)

¹¹¹ The Women's Budget Group (Mar 2022) [The gendered impact of the cost-of-living crisis](#)

Appendix - Research methodology

To gather the information that this report is based on, an invitation was sent out on an OSARCC mailing list, asking women living in Oxfordshire to share their experiences of the cost of living crisis. In order to practise ethical research and to align with feminist ethics valuing research participants' time and energy, a thank-you gift of £25 was offered for each interview. This was calculated as approximately two hours' time paid at the Oxford living wage, but in fact all interviews lasted an hour or less. The £25 was offered via bank transfer or in the form of a voucher that could be used at a range of supermarkets, so that women in receipt of welfare benefits would not have their entitlement affected.

The invitation received 25 initial responses, and all recipients were contacted and offered opportunities to speak in person, over the phone or online. Interviews were semi-structured to enable each person to focus on the issues that were important to them. Each person was asked questions about their income and expenditure in order to calculate their personal inflation rate, using the ONS's online Personal Inflation Rate calculator tool. Participants were also asked what, if anything, they had noticed changes in; what adjustments, if any, they had made; what impact they had noticed on work/family/home/social life/leisure/travel; and other areas they had comments on.

10 interviews were completed. Of the respondents, women were aged between 18 and 24, four women between 25 and 35, two between 36 and 45 and two between 46 and 55. Of the women who were interviewed, all but one woman identified as White, and seven gave their ethnicity as White British.

Initially, these interviews were planned as pilot exercises that would help to design a larger-scale survey. However, the responses to the interview invitations were so rich in qualitative data that a decision was made to draw heavily on these for the final report. All participants were anonymised.

Based on the responses, an online survey was devised and sent out on the same mailing list. The survey used the same categories as the interview, taken from the ONS's inflation calculator, to calculate each respondent's personal inflation rate. Respondents were also offered a multiple-choice grid of choices about what, if any, changes they had made, what, if any, changes they had noticed.

The survey received thirteen responses, and the demographics of the group answering the survey were strikingly similar to those of the women who were interviewed. Four women who answered the survey were aged 25-35; six were aged 36-45; one was 18-24 and two were aged 46-55. This means that issues affecting women older than 55, such as pension levels or retirement from paid work, are not reflected in this report. All the women who responded to the survey identified themselves as white, with ten giving their ethnicity as White British/English/Welsh/Scottish/Northern Irish. Again, this means that important questions about how Black and minority ethnic (BAME) women have been affected by the cost of living crisis in comparison to white women are largely missing from this report. Nine out of the total twenty-three women who contributed to this report said that they had a disability, which may reflect the fact that survivors of sexual violence are likely to experience a range of physical and psychological effects from abuse.

Although the questionnaire was much less time-consuming than the interview to complete, it only received 13 responses, half as many as the interview invitation and only three more than the number of completed interviews. Although this low response was disappointing, it indirectly suggests that the motivation of the interview's £25 payment was a significant one. It might also indicate the pressures that OSARCC service users face that mean they lack the time or motivation to complete online questionnaires, or the ability to schedule and attend an interview they initially expressed interest in.

Summary table of interview responses

| Name | Age | Family status | Ethnicity | Employment status |
|-----------|-------|--|---------------------|-------------------------------------|
| Renee | 46-55 | Separated, 3 teenage children | White British | Working full time |
| Samantha | 18-24 | Single | White English/Irish | Student |
| Lorelei | 25-35 | Married | White other | Working part time |
| Kimberley | 25-35 | Single | White British | Working full time |
| Suzi | 25-35 | Single, 3 children, 2 primary age, 1 preschool | White British | Used to be self-employed, now on UC |
| Erica | 46-55 | Single, 1 child (8) | White British | Signed off work sick |
| Omie | 18-24 | Living with partner | White British | Working full time |
| Seema | 36-45 | Divorced, two primary school aged children | Indian | Student |
| Serena | 36-45 | Single | White British | In receipt of benefit, UC +PIP |
| Bethany | 25-35 | Single, no children | White British | Universal Credit +PIP |

Summary table of questionnaire respondents

| | Age | Ethnicity | Citizenship | Family | Disability? | Employment status | Any benefits | Housing |
|----|-------|---|---|--------------------------------|-------------|--|--|-------------------------------|
| 1 | 25-35 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Cohabiting/living with partner | No | I work full-time | No, I am not in receipt of any benefits | Paying rent |
| 2 | 25-35 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Cohabiting/living with partner | No | I work full-time | No, I am not in receipt of any benefits | Paying rent and a mortgage |
| 3 | 36-45 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Married/civil partnership | No | I work full-time | No, I am not in receipt of any benefits | Paying a mortgage |
| 4 | 46-55 | White British/English/Welsh/Scottish/Northern Irish, White EU | British citizen | Separated | Yes | I work full-time | Yes, Universal Credit, Yes, Personal Independence Payments | Paying rent |
| 5 | 25-35 | White Canadian | Canadian-Permanent Resident (Ancestry Visa) | Single | Yes | I work full-time | No, I am not in receipt of any benefits | Paying rent |
| 6 | 36-45 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Cohabiting/living with partner | Yes | I work full-time | Disability Living Allowance (the old PIP) | Paying a mortgage |
| 7 | 25-35 | Any other white background | EEA national | Cohabiting/living with partner | No | I work full-time | No, I am not in receipt of any benefits | Paying rent |
| 8 | 36-45 | White other | Non-EEA national | Married/civil partnership | No | I work full-time, I am a carer, I am a parent to a child/children over 4 years old | No, I am not in receipt of any benefits | Paying a mortgage |
| 9 | 18-24 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Single | No | I work full-time | No, I am not in receipt of any benefits | Paying rent |
| 10 | 36-45 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Married/civil partnership | No | I work full-time | Yes, Child Benefit/Child Tax Credit | Paying a mortgage |
| 11 | 46-55 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Single | Yes | I work part-time | Yes, Universal Credit, Yes, Personal Independence Payments | Not paying rent or a mortgage |
| 12 | 36-45 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Cohabiting/living with partner | Yes | I work full-time | No, I am not in receipt of any benefits | Paying rent |
| 13 | 36-45 | White British/English/Welsh/Scottish/Northern Irish | British citizen | Cohabiting/living with partner | No | I work full-time, I am a carer | No, I am not in receipt of any benefits | Paying rent |



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