

Women's Survey 2023: The cost-of-living crisis for women living in rural areas

Introduction

Rising costs have hit individuals on the lowest incomes the hardest. This disproportionately impacts women as they are more likely to experience poverty throughout their lifetime with lower levels of savings and wealth in comparison to men as well as being unable to increase paid work due to caring responsibilities.

During February to March 2023 the Scottish Women's Budget Group carried out a survey of women in Scotland about their experiences of the cost-of-living crisis, their housing situation and their use of public transport and active travel. This report focuses on the experiences of women from rural communities

In total, 871 women from all 32 local authorities in Scotland responded to the survey. 283 women were from rural communities.

Cost-of-Living

Overall, women living in rural areas told us that they are struggling to manage costs at a higher rate, especially food, transport and social care costs.

Type of Cost	Rural	Urban	All respondents
Food Costs	42%	35%	37%
Energy Costs	48%	47%	48%
Housing Costs	28%	27%	28%
Transport Costs	35%	30%	32%
Childcare Costs	24%	30%	28%
Social Care Costs	53%	37%	44%

Table 1. Percentage of women respondents struggling to manage certain household costs and differences between women by location.

We also asked women how they were managing these costs. Women in rural areas told us that they were using many of the same strategies at the same rate as women in urban areas.

¹ However, there was greater use of certain coping strategies:

¹ Scottish Women's Budget Group (2023) [SWBG-Cost-of-Living-report-proof-06.pdf](#)

- 30% of women from rural areas compared to 22% of women overall told us they had cut back on taking baths/showers
- 13% of women from rural areas compared to 9% of women overall told us they had used a foodbank
- 47% of women from rural areas compared to 40% of women overall told us they had cut back on journeys
- 5 of the 8 women who told us they had rehoused pets came from rural areas
- 5 of the 8 women who told us they had to move back in with parents came from rural areas
- 9% of women from rural areas compared to 4% of women overall told us they had sought help with budgeting

The UK Women's Budget Group found that women are often the shock absorbers of poverty in their household, responsible for managing household budgets and cutting back on essentials for themselves to provide for family.² Women from rural communities told us about how they shouldered this burden as follows:

'Sometimes my meals are very different from everyone else's'

'My answers reflect changes I have made personally, this does not apply to the children and they do not go without healthy meals, showers etc. I also use charity shops for clothes and any furniture if needed'

'I do spend a large amount of my monthly salary on purchasing healthy nutritional food for the four children, therefore they do not miss out on wholesome meals 365 days a year. They are now ages 11, 14, 16, 18 and all studying full time and they are obviously BIG eaters. I go without a lot to ensure there is always plenty of food for the children.'

Women also told us about the impact that the cost-of-living crisis was having on their ability to provide and access care. This was either due to rising costs or cost-saving decisions made by local authorities and health boards.

'Much more aware of costs, have cut down on therapies (private) which help with health issues.'

'Less visits to support my parents in Edinburgh, who are frail and elderly, in need of help with household chores, managing bills, shopping etc. It's a two hour round trip and I work full time. My place of work changed during lockdown and now I have a forty minute commute there and back - no public transport options that fit with my hours and fuel is so expensive.'

'My adult daughter, the other adult in my household, is long term unemployed due to Crps and CFS. She receives universal credit and a Pip allowance and attends many

² Women's Budget Group (2005) [Women's and children's poverty: making the links - Womens Budget Group \(wbg.org.uk\)](https://www.womensbudgetgroup.org.uk/)

medical appointment and recommended physiotherapy. She is a blue badge holder and cannot use public transport to attend as her mobility is limited. The cost of running the car for only necessary journeys is still a struggle.'

'Every service seems to be lacking in resources to meet demand. Always a threat to services needed by the most vulnerable, like my son who has autism and his support package reduced to 1 hour per week when he needs much more.'

'Long waiting times to access camhs has meant I've had to reduce hours to support my child, living in a rural area it is hard to find nearby memory cafes etc to take my mum who has alzheimers. The cost of fuel driving my mum to and from, activities has impacted on my budget.'

'Council stopping the Ready To Go transport option in April 2023. This was a lifeline for me as i no longer drive. I was able to choose a date day time of my choice for journeys ---for health services ,leisure ,shopping socialising.'

'We have to drive miles to get to the nearest swimming pool for my daughter to do her physio a minimum of twice weekly. The cost of access to this facility has also risen.'

Greater support is needed in terms of availability of childcare, as well as financial. I can't get a place at breakfast or after school for my son, so am having to cut my work hours by nearly 30% to cover this.'

Respondents highlighted experiences of the cost-of-living premium for those living in rural communities due to higher food and energy costs as well as often additional transport costs:

'Cuts to subsidies for bus services to my small town have meant extra costs as my son needs to be driven to college when the bus doesn't run.'

'I live rurally and rely on local, more expensive food shops. I have a daughter on a limited diet that I get no financial support for (Autistic, ARFID and Coeliac). I am spending 3 times what the cost would be in the city. My fuel is more expensive and my transport options are limited.'

'Cheaper school holiday childcare - would be great if council run services like holiday camps were advertised earlier to allow me to book in early and make plans well in advance of the holiday - this would help me budget. Currently I'm having to book in more expensive options to make sure I have cover.'

'Practical support. No access to car to get to budget supermarkets out of town. Support to access hospital appts in Aberdeen as bus services regularly cancelled due to lack of drivers. Had to take taxi at cost of £40 each way, as bus failed to turn up'

'Fuel costs ae biggest worry as we are not on mains gas so have to purchase oil and this required to be purchased upfront unlike other utilities.'

Transport

In this section of our survey, we asked women about their travel habits. In rural areas, 61% of women said they used their own car as their main mode of transport in comparison to 49% who live in urban areas. While only 10% walked or wheeled compared to 20% in urban areas.

Dissatisfaction with public transport routes, timetables, cost and safety of travel are at higher levels for women in rural communities than those in urban areas.

	Rural	Urban	All Respondents
Routes	50%	31%	36%
Timetables	64%	40%	48%
Cost	60%	50%	53%
Safety	32%	23%	26%

Table 2. Percentage of women respondents who used public transport who said they were very dissatisfied or dissatisfied.

Most women said they depend on their cars due to poor, unreliable public transport, particularly when it comes to fulfilling caring responsibilities and having to make multiple trips. Women also reported that they do not feel safe using other means of transport, for many this was due to the lack of infrastructure in rural areas. Similarly, there were higher levels of dissatisfaction for active travel routes in terms of being able to get to where you need to go to and in terms of safety.

	Rural	Urban	All Respondents
Access to cycle routes that take you to where you need to go	53%	34%	41%
Safety of cycle routes	61%	50%	54%
Access to walking & wheeling routes that take you to where you need to go	48%	20%	29%
Safety of walking & wheeling routes	51%	32%	38%

Table 3. Percentage of women respondents who used active travel routes who said they were very dissatisfied or dissatisfied.

The survey also highlighted that the lack of accessible transport options impacted on people's costs with some being unable to access cheaper shopping opportunities or work.

'It is the only viable option for me for getting to work on time, doing shopping etc. Buses are not regular enough.'

'No choice. Public transport rare and not joined up. Too remote to cycle. No train. Fortunately some small shops and GP are within walking distance.'

'Poor public transport and in an area where the nearest supermarket is a round trip of 35 miles (local co-op is useless as it is so expensive)'

'The public transport from my village, although is regular, it takes long time to get to the places I need to go and with a family of 5 and 2 jobs, time is key. Also, the price for the bus and the train is quite expensive, so it's not really worth to expend money on that if there are no benefits for myself.'

'Because of the area, I live in a village and I work in another village 15 miles. I work in shifts and there is no public transport to accommodate my shifts.'

'Only 3 buses per day and they don't run at the weekend, also need to get to and from work out with bus times. Bus fares are extortionate too.'

'There's a walking cycle path between two main towns, we use it a lot for leisure but there's no way you could use it for travelling, it doesn't actually go near anywhere and has no access points to main roads or paths.'

Housing

There were only slight differences in rates of home ownership and renting between those living in rural and urban areas who responded to the survey.

9% of women from rural communities indicated that they were in the process of losing their property/tenancy compared to 3% of women in urban areas. There was no difference between urban and rural areas in terms of people feeling secure in their tenancy, with 76% of women from both areas feeling secure in their property/tenancy.

There were also differences between women from rural areas and urban areas in terms of their wider communities:

- 12% of women from rural communities told us that they didn't live near any services they need compared to 4% of women in urban areas.
- 58% of women from rural communities felt very safe in the community compared to 46% of women in urban areas.

Women living in rural areas told us about the impact of the lack of affordable social housing, combined with low wages, caring responsibilities and holiday lets:

'There is very limited rented accommodation available. Low wage economy make it harder for people born here to buy houses.'

'Not enough affordable housing to rent. A lot given over to air b&b'

'Lack of affordable rentals properties. Cost of private rentals have increased again recently to over the benefit cap. I have to pay extra out of benefits for rent.'

'There is a dire lack of affordable and accessible housing. There is a dearth of housing for older people to downsize to. Yet the builders keep land banking and building on green field, delivering more of the same 5 bed executive villas at +£450K. All this without extending the public services. I know this is the usual cry of people living in

rural areas and I do understand the need and demand for more housing, but there has to be services and variety of tenure to match, as well as housing for disabled people and the aging population.'

'Housing costs are my main concern. We need access to good quality affordable housing. Instead we've been trapped in the private rental market and have to move about every two years. It's very difficult to get accommodation as a lone parent as landlords want to see high earnings and don't like tenants on benefits.'

'There are many challenges for women living in rural areas - finding and keeping rental accommodation is a massive challenge which is preventing people from moving to the area for work. Finding available childcare to enable you to return to work is also a real challenge let alone the cost of you find it.'

Higher numbers of women or their landlords in rural areas had taken action to improve the energy efficiency of their properties, compared to those living in urban areas. Despite this, 48% of women living in rural areas still struggle to manage their energy costs (this may be linked to the higher costs those in rural areas face for energy.)

	Paid for them myself		Have not installed/done this	
	Rural	Urban	Rural	Urban
Changed to low energy light bulbs	69%	62%	14%	25%
Changed the heating system	24%	20%	48%	60%
Installed loft insulation	24%	16%	50%	61%
Installed Cavity wall insulation	11%	7%	66%	70%
Installed solar panel	6%	2%	78%	89%
Taken energy efficiency advice	10%	10%	58%	64%

Table 4. Percentage of women respondents who had taken energy saving actions

Some of the reasons given by women who were unable to take action to address the energy efficiency of the property included: unable to afford upfront costs, suitability of property, already well-equipped and barriers accessing grants/loans. The experiences shared with us show the impact of women's lower income and wealth levels on making improvements to properties and how schemes to support these can build barriers.

'Additional upfront costs make it unaffordable in an old property'

'to have Solar Panels and see its efficiency (monetary wise) I would need to wait 12 years, so this is not an option for me at the moment.'

'Too expensive and cannot afford on one salary'

'The system is complicated and involves a lot of work including 3 quotes for each piece of work if you want to pursue grants or loans and then there is an application form to be completed and there is no guarantee of being awarded funding towards improved

energy efficiency and I am sure that puts a lot of people off, as does the lack of any technical knowledge of what is and isn't required.'

'I need to install a heating system but as I've had grant help to insulate my home I have to wait 5 years to qualify for more grant help. Cost of renewable system is prohibitive without help and I don't want oil.'

'My boiler is relatively new, about 5 years, as are my windows, tried to get cavity wall insulation but was advised due to the type of cavity was unable to get it, do not get any pension credit so I am unable to get access to any grants and loft was insulated about 20 years ago. I have no savings so unless I take out a loan I will have to make do'

'Cannot afford to make the changes required Funding is targeted at people on benefits or under £31k per year Being a single household income, everything is expensive.'

'Would like to add solar panels but can't find proper information or afford initial outlay'

'I tried to apply for a home owner government grant as my central heating system is too old. As I live in a flat they can't offer me this scheme.'

Women also highlighted issues with landlords supporting improvements:

'If I owned my house I would immediately install solar panels as it is perfectly situated to support them. My landlord isn't interested in spending any money on this property and affordable housing just doesn't really exist in this community.'

'Housing association haven't changed the heating system, replaced draughty windows or installed solar panels, was supposed to happen 3 years ago but apparently not happening any time soon.'

Recommendations

Evidence from this survey suggests that women in rural areas are particularly struggling in the current context of cost-of-living. The following recommendations are for both national and local government, and landlords, in Scotland.

- Ensure that any measure to mitigate the cost-of-living is 'rural-proofed' and developed with a gendered analysis that recognises the increased costs that women in rural areas face;
- Conduct a gendered assessment of existing infrastructure for health care, social care and childcare to improve access to these services in rural areas;
- Clearly set out the long-term vision and funding arrangement to facilitate the development of appropriate affordable housing in rural areas;

- RSLs and Councils should undertake a gendered budget analysis of their decisions to keep equality concerns at the core of policymaking and be able to clearly set out how decisions to invest in new builds in rural areas and energy improvements will impact on rents to ensure they remain affordable
- Build gender analysis into the development of strategic and local development plans, local housing strategy, strategic housing investment plans and rapid rehousing plans for rural communities. This is to ensure affordable housing supply meets local needs, including the different requirements of women in rural communities.
- Urgently invest in retrofitting homes and non-domestic buildings in rural communities, including a gendered analysis of grants for energy efficient improvements to ensure they are designed taking into consideration the needs of women, financing insulation efforts and greening of home heating systems.
- Invest in public provisioning models for transport and community transport schemes;
- Community involvement process should be used to support decision making for transport, active travel and housing, with efforts made to ensure that a diverse range of views are heard within the participation process (including specialist women's organisations). It should be clear how information collected has been used to inform decisions.