HEAR MY VOICE

A collective call to action to improve women's experiences of

HEALTH **WEALTH** **SAFETY**

REPORT BY:

LANCASHIRE WOMEN

SPONSORED BY:

COMMUNITY FOUNDATIONS FOR LANCASHIRE & MERSEYSIDE

FOREWORD

Real change begins when we listen, learn and act. Across Lancashire, women are shaping communities and local economies every day. Yet too many continue to face barriers that limit opportunity, affect wellbeing and undermine safety. Their experiences and perspectives are vital to the future of our county.

As Impact Sponsor of the Lancashire Festival of Women, the Community Foundation for Lancashire & Merseyside (CFLM) is delighted to support this important research. CFLM exists to connect resources with local need, investing in communities and helping to drive positive change on the issues that matter most.

Since 2018, more than £400,000 has been distributed through the Lancashire Women's Fund to organisations working directly with women and girls. Through this work, we have gained a valuable understanding of the realities facing women across Lancashire.

The themes highlighted in this report reflect what we regularly hear through funding applications and conversations with frontline organisations. What makes this research especially important is that it is grounded in the voices and experience of women themselves, providing a powerful evidence base for future decision-making. Research has the greatest value when it informs action. We are committed to using the insights from this report to shape future funding discussions and influence the development of our funding priorities and criteria, helping to ensure that the experiences shared here lead to meaningful and lasting impact.

This report is not just a reflection of where we are today. It is an opportunity to strengthen collaboration, inform investment and support the collective effort to create a Lancashire where women and girls can thrive.

Rae Brooke, CEO

Community Foundation for Lancashire & Merseyside

COMMUNITY FOUNDATIONS FOR LANCASHIRE & MERSEYSIDE

The Community Foundation for Lancashire and Merseyside helps individuals and organisations give to causes that matter to them, directing funding where it is most needed and where it can have the greatest impact.

lancsfoundation.org.uk

With a unique understanding of local needs, we provide expert philanthropic advice and insight that connect donors with communities across the region.

Since 1999, we have distributed more than £78 million to thousands of charities and grassroots organisations, supporting millions of local people.

As part of our commitment to creating opportunities, we manage a range of targeted funds, including the Lancashire Women's Fund, which supports women and girls facing disadvantage across Lancashire by investing in women-led projects that improve wellbeing.

We are one of 47 accredited community foundations across the UK and part of a global network of community foundations operating on every continent except Antarctica.

INTRODUCTION

Inequality is not inevitable. It is a social injustice that prevents too many people from fulfilling their potential—and prevents our economy, public services and communities from fulfilling theirs. It wastes talent, narrows opportunity and diminishes hope for the future.

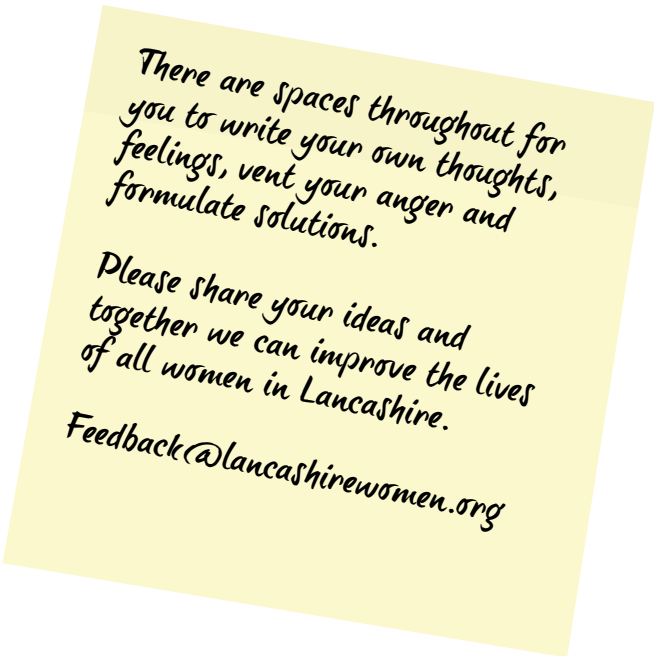
Inequality is rarely experienced in isolation. Age, ethnicity, disability, income and where someone lives can intersect, deepening disadvantage and compounding its impact. This report recognises those realities while focusing on one inequality that cuts across them all: the persistent inequality experienced by women.

Across Lancashire, women's health, wealth and safety are shaped by inequalities that are too often overlooked or accepted. Deeply ingrained biases can dismiss women's concerns, restrict their choices and limit their futures.

The consequences are felt not only by individual women, but by families, communities and the wider systems on which we all depend.

This report brings together publicly available data and the lived experiences of some of the thousands of women who access Lancashire Women's services each year. The women who shared their experiences told us something clearly: too often their voices are unheard and their experiences undervalued.

This is not intended to be the final word. It is the beginning of a conversation—and an invitation to take part. We ask you to listen, question, contribute your own insight and help shape practical solutions.



LANCASHIRE WOMEN

We are an organisation run for women, with women, and by women

Lancashire Women was established in 1985 and has grown to become a leading charity over the past four decades. Through our whole person trauma-informed approach, we support over 6,000 women and their families across the county each year. Our provision addresses mental health, financial hardship, employment challenges, and criminal justice involvement.

Our support can be accessed through self-referral or referrals from professionals.
Registered Charity No. 1100976

lancashirewomen.org

THANK YOU

We invited over 4500 women to tell us what they thought about being a woman in Lancashire and the issues that are affecting them. There are over 400 voices in this report from those who have used our services in the past, those we are supporting now, our volunteers and our team.

The Lancashire Women team are committed to improving lives for women. The hard work and dedication of the 120 staff and over 50 volunteers have positively impacted many lives in our county. They go above and beyond to provide that support and we thank them for everything they do.

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and, of course, our women.

Report Sponsor:
Community Foundation for Lancashire & Merseyside

NOTES ON THE DATA

The data used in this report is predominantly sourced from the 'Women in Lancashire Survey' distributed between June and August 2026. The sample size is 405 respondents who identify as female and completed the survey online or in one of our centres, the response rate is 9%. Any percentages have been rounded to the nearest whole number.

Any quotes used are directly from those who completed the survey unless otherwise cited. All other sources are referenced, with links to those sources provided at the end of this document.

The survey represents the self-reported views of the women who took part in our study and is not assumed or intended to be statistically representative of all women in Lancashire.

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HEALTH

Sometimes

IT'S HARD TO BE A WOMAN

Women can face a long and difficult mental, physical and hormonal health journey, one that often goes unacknowledged, minimised and misdiagnosed.

AGE 16-24

"I want GPs that don't just say: 'it's hormones' and actually dig deeper into what the issue is. Even if hormones do impact what's going on, shouldn't they be more concerned because that's an extra hurdle to cross?"

36%

of women aged 16-24 are affected by a common mental health condition.[1]

AGE 25-34

"PMDD affects every aspect of my life, my relationship, parenting, work life and social life. The help out there is non-existent - the doctors just want to drug you, the mental health aspect is too much of wait, and going private costs are too expensive."

There are an estimated 824,000 women in the UK living with Premenstrual Dysphoric Disorder (PMDD) There is a 12 year wait on average for diagnosis. [2]

AGE 35-44

"Chronic pain increases anxiety and low mood. It impacts daily life and it can be a struggle to care for my young children. Balancing work, being a mum and running a household is difficult."

Prevalence of chronic pain is higher among women (29%) than among men (22%). [3]

The LW perspective





Tracey and Kerry are our longest-serving team members with 42 years of working at Lancashire Women between them.

Every age or life stage encounters its own hormonal health challenges, they are not limited to one particular point. Hormonal cycles alter the way women interact with the world and see themselves. If hormonal cycles were understood better by women and society, could women learn to work with their bodies instead of fighting against them and what impact would that have on long term health?

AGE 45-54

"I don't feel like I am the same confident, vibrant person that I was 10 years ago, I feel like I want to isolate myself more often and avoid social interactions, I struggle to balance home and work life and can become easily overwhelmed with both."

44%

of menopausal women in employment say their ability to work has been affected by their symptoms.[4]

AGE 55-64

"Lack of sleep, lack of understanding by others, clinical services not collaborating to provide appropriate healthcare treatment, isolation, loneliness, my condition worsened before I got taken seriously."

"Don't shoehorn everything into menopause for over 50s. Women know their bodies. Too many women are dying from undiagnosed cancers due to not being listened to."

Girls born in the North West between 2018 and 2020 can only expect to live in good health until 62.4 years. This is up to four years less than the national average and up to six years less than girls born in the South East. [5]

AGE 65+

"My health has a negative impact on day to day capabilities causing isolation and reduced socialising."

"I'm becoming more isolated, unable to travel far so not seeing family who live away. Becoming more dependent on partner."

Women aged 65+ are more likely to live alone and women report higher loneliness than men.[6]

Looking back over our time, some things have changed dramatically, and some have hardly changed at all. Women are more willing to speak openly about issues such as mental health, menopause and trauma, and society is beginning to have conversations that were once considered taboo.

Technology, social media and the cost of living have also introduced new pressures that previous generations did not face. We continue to hear many of the same worries about money, caring responsibilities, loneliness and health. The women may be from different generations, but the need for support, understanding and connection remains constant. Through every change, the strength and resilience shown by the women we have met continues to inspire us and reminds us why Lancashire Women remains such an important service.

WHAT IS IMPACTING A WOMEN'S HEALTH JOURNEY?

We asked what pressures are affecting day to day life at the moment:

PHYSICAL HEALTH:

53% are currently affected by their own physical health.

"Long term health conditions and peri-menopause makes it more difficult to just keep going with the daily grind. We have to keep going and being ill makes it no fun at all."

MENTAL HEALTH:

51% of respondents are currently affected by their own mental health.

Lancashire Women provide therapy and counselling to women in our projects across Lancashire. Just under 8,500 women have contacted us about their mental health over the past two years.

34% **of respondents said both mental and physical health were currently affecting their day to day life.**

THE MENTAL TOLL OF WORRYING ABOUT OTHERS

27% are affected by the mental health of a family member and 24% by the physical health of a family member.

OTHER PRESSURES

54% **are experiencing pressure around the cost of living and their finances.**

43% **are experiencing work pressures. (e.g. wages, work situation, relationships, stress)**

32% **are feeling pressure due to family relationships and 24% of respondents are feeling the pressure of looking after children and maintaining work/ life balance.**

The LW perspective



Donna is our Training and Development Lead and has worked at Lancashire Women for 9 years.

At Lancashire Women, we understand that women's health is about far more than symptoms or diagnoses. Through our work in Lancashire, we continue to hear how hormonal health, mental wellbeing, trauma, caring responsibilities, work pressures and life experiences are deeply interconnected. From the menstrual cycle through to menopause and beyond, many women tell us they have struggled to be heard, understood or taken seriously.

Women contribute enormously to families, workplaces and communities, often while managing significant physical and emotional challenges. Yet hormonal changes can affect confidence, concentration, energy levels and wellbeing, while also bringing strengths such as creativity, intuition, resilience and problem-solving. We believe women deserve to better understand their bodies, recognise their strengths and have the confidence to use their voice.

How do we best support women through their health journey?

What changes do you want to see in women's hormonal health provision?

HEALTH

LISTEN TO ME!

Too many women are facing an uphill battle when it comes to their hormonal health needs.

When we talk about women's hormonal health, we mean hormonal and reproductive health experiences that can affect women across their lives. This may include menstrual health, PMS/PMDD, conditions such as endometriosis and PCOS, fertility and fertility treatment, pregnancy and postnatal changes, perimenopause, menopause and post-menopause.

We asked what conditions people were dealing with and their experiences of seeking treatment over the past 2 years:

37% **reported a hormonal or reproductive health issue**

38% **have experienced physical symptoms of perimenopause or menopause**

11% **have experienced mental health and/or physical issues around pregnancy and birth**

31% **have experienced mental health issues related to hormonal conditions (e.g. PMDD and perimenopause)**

EXPERIENCES OF TREATMENT:

NOT BEING HEARD

32% reported healthcare professionals didn't listen or take their concerns seriously

17% said professionals made them feel it was "all in their head."

"We need to be listened and believed. I ended up in hospital after the doctor didn't listen".

"Perimenopause and menopause is still not taken seriously despite more awareness."

"Don't assume symptoms are just "part of being a woman" We know our own bodies best and they should listen more when we know there is a problem."

SYMPTOMS NOT BEING ADDRESSED

23% of respondents are waiting for treatment

8% have chosen not to seek treatment

"There is no support, you get passed from pillar to post & back again, it's an endless cycle of 'we don't deal with that' or you need to do this before we can help - it's a Catch 22 situation".

MEDICAL MISOGYNY

Research shows there is a systemic bias against women within healthcare systems may lead to medical professionals minimising female pain or dismiss health concerns. Many women report 'medical misogyny' not feeling listened to and being 'gaslit'. [7]

OUR WOMEN'S EXPERIENCE

"We need male doctors that don't make you feel like rubbish."

"The predominantly male doctors in our area could actually acknowledge and listen to concerns from women - medical misogyny is a real issue."

"I think it's important for GP's to move away from archaic views of women's health issues and actually study it. I have always been told to lose weight (despite being average size), try harder, wait six months to see if anything changes etc. It's not good enough and women don't feel heard or seen."

THE GLOBAL VIEW

In 2020, analysis shows only 5% of global research and development (R&D) funding was allocated to women's health research.[8]

The World Economic Forum estimates closing investment gaps in women's healthcare could boost the global economy $1 trillion annually by 2040, demonstrating once again this isn't just an equity issue but an economic one.[9]

THE HEALTHCARE SYSTEM ROLLER COASTER - ONE WOMEN'S JOURNEY

"The first time I experienced the joys of what it was like to try and access healthcare while female was when I was 15 and having super heavy periods - rather than looking into what the cause might be, my male GP told me to lose weight and was told I could only have access to birth control to help with the periods if I admitted I was sexually active (I wasn't). I reluctantly said "fine", got my pill and then every time I went to see him from then on I was told that I was overdue for a chlamydia test!

Later in life, after struggling for decades, I went to see a different male locum GP who laughed at me and dismissed me when I said I wanted an assessment for ADHD, I chased up the referral three years later only to be told that they'd never had it in the first place.

If you think that it's only the male GP's that are the issue, it isn't - although the best and most caring people I have seen have been women - I've been made to feel like an idiot time waster by men and women across the NHS, to the point where I feel I have to be near death before I 'bother them' with my problems."

HOW SHOULD SUPPORT BE IMPROVED FOR WOMEN'S HEALTH?

252 women gave suggestions for improvement. Women know what we need:

ACKNOWLEDGMENT THAT WE KNOW OUR BODIES

"Being menopausal is still written off by some GP's as low mood. Once you get into your 60's no one seems interested that you still have symptoms. I can advocate for myself pretty well but I've still struggled. Many others must be suffering in silence."

"Listen to women who understand their own bodies. Take quick action - there should be no waiting lists if you are in pain."

SHORTER WAITING TIMES

34% reported waiting a long time for treatment

"Shorter waiting lists for gynaecology. I have been on a waiting list for over 2 years regarding a hysterectomy."

"Make support available when it is needed, not abandoning women on endless waiting lists for other co-morbidities to develop whilst waiting for assessment and treatment."

STRONGER KNOWLEDGE

"Further specialist training provided to all departments as endometriosis can affect all parts of the body."

"Options other than anti-depressants. Research into conditions that affect women i.e. PMOS"

"All health professionals given robust training on women's health."

TO TAKE MY PAIN AND SUFFERING SERIOUSLY

"Being listened to at primary care. Not assuming symptoms are just 'part of being a woman.'"

"I have had GPs tell me that my extremely heavy and painful periods were 'normal' which then caused me to put off attending A&E and Urgent Care recently as I believed the pain I was experiencing was 'normal' - I actually had a ruptured ectopic pregnancy which I thought was 'normal' levels of pain."

MENOPAUSE SUPPORT

According to a Fawcett Society report (2022), 8 in 10 menopausal women say their workplace has no basic support in place for them – no support networks (79%), no absence policies (81%) and no information sharing with staff (79%). [10]

IT'S ALL INTERLINKED

"Not being heard" is a common thread throughout all survey responses:

47%

of the women surveyed said that they don't feel listened or taken seriously by healthcare professionals, in the workplace and/or by police.

HEALTH

32%

said they felt that they weren't listened to regarding their health concerns.

WEALTH

25%

said they didn't feel listened to or taken seriously at work.

SAFETY

54%

in our survey who reported an incident to the police (104 respondents) felt that the police didn't listen and/or no further action was taken.

What is your experience of not being heard?

How do we address this?

HEALTH

THE HIDDEN HEALTH GAP

Lower Healthy Life Expectancy in Lancashire is leaving women to manage pain, long-term conditions and poor mental health - often alongside work, financial pressure and caring responsibilities.

Many women in Lancashire can expect to spend a greater part of their lives living with illness, disability or poor health. Average Healthy Life Expectancy (HLE) (the number of years we live in good health) for women is 61.3 years in England. However, for women in Blackpool, it is just 51.8 years; in Blackburn with Darwen, it is 54.4.[11] These figures point to a stark local inequality.

39% **of our respondents reported living with a long-term physical health condition or disability**

28% **described living with a chronic pain condition**

27% **of respondents are living with urogynaecological and/or gastrointestinal conditions such as urinary incontinence, IBS or pelvic pain.**

THE LANCASHIRE PICTURE

Across Lancashire, high numbers of people are living with mental health conditions, including depression. For women, these pressures can intersect with chronic pain, reproductive and hormonal health conditions, caring responsibilities and barriers to timely diagnosis and treatment.

Long-term physical conditions are also widespread, including cardiovascular disease, heart failure, hypertension, asthma and dementia. Together, these conditions shape not only how long people live, but how many of those years are spent in good health. [12]

OUR WOMEN'S EXPERIENCES



WHAT DO WOMEN NEED?

"Faster, easier, better funded, evidence based, joined up support."

BETTER TRAINING AND CONSIDERED CARE

"Not being so quick to offer medicinal measures - try to find root causes & help teach coping mechanisms first (unless extreme circumstances warrant this action)."

"More doctors that understand female issues, and don't just try to brush it under the carpet or try to tell you its all in your head, I've found if I learn more about the conditions I have it gives me a better understanding to deal and create healthy coping strategies."

MAKE PAIN A PRIORITY

"Quicker waiting lists and to be listened to when you do go. Even when they know there's an issue delaying it rather than sorting it just makes the suffering and agony more intense and impacts more on your life and family life."

"Unaddressed pain is not only a symptom-management issue. It is associated with a wider loss of healthy life: reduced mobility and sleep, poorer mental wellbeing, constrained employment and income, strained caring and relationships, and withdrawal from social life."

MORE MENTAL HEALTH PROVISION

"[I] slipped through the net - too serious for low-medium mental health support services but not severe enough to qualify for more long-term mental health support so I just battle with it alone."

MORE UNDERSTANDING

"Those who do not know or understand what PMDD is, can invalidate me by telling me to 'cheer up' or that it isn't that bad'."

"I am keen to find a job that won't be impacted by my conditions."

"Don't make us beg for treatment when we are telling you there IS definitely something not quite right."

"Health needs a complete overhaul, a set of fresh views & perspectives from women of all ages."

The LW perspective



Mandy, is a Senior Psychological Wellbeing Practitioner and our Long Term Conditions & Menopause Champion

Pain, menopause, fatigue, and mental health issues often overlap. When services treat them as separate problems, or dismiss them as 'just part of being female', women are left stranded. They often come to us presenting with symptoms of anxiety, low mood and physical pain.

Support should focus on the whole person - body, mind, employment, family, and finances -before everything becomes too much to handle.

We need to do better for women in Lancashire. We have to listen without judgement, diagnose earlier, and make help fit around real life. This empowers women to advocate for themselves, using tools such as Jess's Rule (updated May 2026) which asks GPs to 'reflect, review and rethink' if a patient presents three times with the same or escalating symptoms.

By connecting physical and mental health care and making it easier to get treatment, we can keep women active in their work and family lives for longer. No one should reach later life suffering from health issues that could have been identified and treated years ago.

How do we close Lancashire's Healthy Life Expectancy Gap?

What needs to change first?

WEALTH

CARE OR CAREER?

Women carry a disproportionate share of unpaid care, limiting the time they can spend earning and building their savings and pension.

- Looking after children or elderly or sick relatives often falls on the women in the household. In Lancashire, the 2021 Census found 9.6% of the population provided care with 58.5% of them being women.[13]
- One estimate states women in the North contribute around £10bn of unpaid care to the UK economy each year, £2bn a year more than the national average of unpaid care.[14]
- Analysis shows caring responsibilities peak among women in their fifties: 21% of women aged 55–59 in the North West provide unpaid care for family members affected by illness, disability, mental ill health, or substance use.[15]

Our survey shows that:

33% of respondents described their finances or progression being affected by a childcare barrier (e.g. childcare costs/ availability or stalled career progression)

31% described an adult care barrier with 23% of those saying they had paused or ended work due to caring for an adult.

17% are affected by both types of care - known as 'sandwich caring'.

Separately, these respondents also described cost of living pressures as their most common day-to-day pressure and 53% reported that their mental health affected their daily life.

"Lots of the higher up positions are only full time so whilst I have young children, I am unable to go for them without compromising my caring responsibility for my children."

"I'm a retired teacher and I have a pension. I struggled at work, looking after my mother with dementia, working full time and bringing up two children... There was no way I could have become a Deputy or Head and been able to look after my family."

"It is not worth working with children. There isn't enough jobs that are in school term time. The cost of living is too much."

WHAT IS A SANDWICH CARER AND WHAT IS THEIR EXPERIENCE?

Sandwich carers are disproportionately female and fall into the age bracket of 55 to 59. Their caring responsibilities lie both with their dependent children and older or disabled relative. They often need to put their careers on hold and income is affected during this time adding more pressure to the cost of living. The Office for National Statistics data shows 53% of sandwich carers felt unable to work at all or as much as they wanted.[16]

"Women are holding the brunt of most of the caring responsibilities and men are fully expecting the woman to also sort the house etc. and often hold part-time roles as well."

"There should be more help for women to get back into work after extended periods of being out of work due to caring responsibilities."

"Women shouldn't need to choose between fulfilling their careers or caring role."

2026 research from Carers UK [17] on sandwich carers found that:

84% **find it difficult to take a break from caring**

80% **worry about meeting the needs of both generations**

41% **reported poor or very poor mental health.**



WHAT SUPPORT IS NEEDED?

FLEXIBLE WORKING, AFFORDABLE CHILDCARE AND A BOOST TO FINANCES

More flexible & remote jobs - many women need school friendly hours, hybrid or remote working options & understanding employers.

"Free childcare, help with school runs for single working parents, schools have breakfast clubs and after school club but that takes £50 out of your money per week per child, its not feasible to put kids in these clubs."

Women being able to build careers that feel sustainable for them. The majority of women hold full responsibility for care-giving with children. Women are the ones (majority of the time) who have to take time off when children are unwell, and often maternity policies are not fit for purpose.

"When a woman has a baby, it is the most vulnerable time her life - physically, emotionally and financially so wouldn't full pay when baby is born be beneficial?"





The LW perspective

Emma and Khadija, Money Advice Team

From a Money Advisor's perspective, there remain significant gaps in support for women with children, particularly single mothers who are trying to balance employment, caring responsibilities, and financial stability.

Childcare remains a major barrier to employment for women because Universal Credit reimbursement often requires low-income parents to pay fees upfront, while funded places may not cover the hours working families need or remove costs that deter them from entering work or increasing their hours.

Many families have little financial resilience, even a small reduction in working hours or a change in circumstances can cause hardship. Zero-hours contracts add further uncertainty.

While support is available, gaps remain that can leave single mothers particularly vulnerable to financial hardship, debt, and poverty, even when they are actively engaging in work.

AN ALTERNATIVE TO THE UK'S CURRENT CARE MODEL

There is no single official ranking of countries for unpaid carer support, but Sweden is frequently cited as one of the strongest models, alongside other Nordic countries such as Denmark and Norway, because they place the primary responsibility for care on the state rather than on families.

SWEDISH MODEL AND OECD RECOMMENDATIONS

For women caring for both children and ageing parents, Sweden's model is helpful as:

- Childcare is heavily subsidised
- Elder care is largely publicly funded
- Flexible working and care leave are more embedded in policy.
- The expectation is that families are supported by services rather than replacing them. [18]

As a result, women are generally less likely to leave work entirely because of caring responsibilities than in countries where more care falls directly on families. [19]

Research from the Organisation for Economic Co-operation and Development (OECD) suggests the most effective systems to support informal carers combine:

- High-quality formal care services.
- Financial support for carers.
- Paid or protected care leave from employment.
- Training, advice and navigation support.
- Regular respite care [20]



WEALTH

"I WANT TO THRIVE, NOT JUST SURVIVE."

Our women might be able to pay the bills but inequality is costing them financial security.

Our data shows that whilst

69% of respondents said they are currently able to pay their bills, only

29% are able to regularly put money away as savings and only

22% are confident about their finances for the future.

THE NATIONAL PICTURE

- The gender pay gap (the gap in earnings between men and women) currently stands at 12.8%, according to the Office for National Statistics. [21]
- The Department for Work and Pensions data shows the private pension gap is 48%. [22]
- The Gender Investment Gap was estimated at £678 billion in 2025. [23]
- According to analysis by the Women's Budget Group, single mothers have the lowest average wealth of all, at £117,405, compared to £258,492 for working-age single women without children and £269,627 for working-age individual women in couples with children. [24]

STUDENT LOAN PENALTY

For women with student loans, as women typically earn less from the outset of their careers, they make lower monthly student loan repayments and remain in the system for longer, during which time interest continues to accrue. Furthermore, during maternity leave when income drops, interest continues accruing. Official DfE forecasts for 2024/25 showed the median woman will repay her student loan for 34 years, compared with 27 years for the median man. [25]

WHY ARE OUR WOMEN NOT CONFIDENT IN THEIR FINANCIAL FUTURES AND WHAT NEEDS TO CHANGE?

"At Citizens Advice, we see first-hand how the rising cost of living disproportionately affects women. Whether they are single parents, unpaid carers, low-paid workers or managing household budgets, women are often the first to go without and the last to seek help. Their experiences reveal the true human cost of economic hardship, and it is pushing many into poverty, debt and ill health."

Tracy Hopkins, CEO
Citizens Advice, Blackpool

COST OF LIVING PRESSURES

"I just hope work will eventually be able to afford a life. Especially as a single woman."

"I think it's less a woman thing for me and a no one can afford to live comfortably. I can pay all of my outgoings but most times I can't afford to eat three meals a day for the last week or two of the month."

PART-TIME CONSTRAINTS

"Lots of the higher up positions are only full time so whilst I have young children, I am unable to go for them without compromising my caring responsibility for my children."

"I have worked part time for the past 10 years in order to be home with my children, I worry than when I am older, I will have less pension because of the choices I made to be more present with my children. I don't want to have any more children because of the financial and career sacrifices I will have to make."

HAVING CHILDREN

"Help working mum's who work full time, pay their taxes into the system get zero help from the government because of what they earn but can barely afford their bills."

"More help for single mothers with childcare and financial, especially if they aren't receiving money from the father of the children, regardless of what she is earning."

"I feel a lot of damage is done to a woman when they have children. It is extremely difficult to recover completely in a career after having maternity leave and it has a knock on effect financially and with career progression."

STATE PENSION PROVISION

"Stop raising the pension age. Allow partial pension to be paid from 55 or 60 so we can reduce our hours at a time when health is failing and caring responsibilities are likely."

"WASPI [Women Against State Pension Inequality] recognition and payment by the government of what is owed to us. We have been treated appallingly."

WHAT DO WOMEN NEED TO THRIVE FINANCIALLY?

FINANCIAL EDUCATION

"Train girls at school to be financially independent and to plan for the future."

"More education in schools!! I'm 25 and only just learning what taxes are."

"Education on money and what to do with it to get the best financial reward - e.g. trusts, ISA, bonds, understanding university debt and pensions, knowledge around protecting generational money."

FINANCIAL ADVICE

"Pension advice. Understanding pensions investment opportunities."

"Teach women how to save/invest and make them aware of the government incentives for saving/investing."

"Services to help women prepare financially for retirement."

"Protection against financial abuse and legal abuse after leaving an abusive relationship."

OPPORTUNITIES TO BUILD SKILLS

"Opportunities for women to work on skills they feel they're lacking - from basics like maths, English, ICT through budgeting to confidence building and entrepreneurial courses, mentorship, affordable childcare."

"Well paid apprenticeships. I can't afford to drop my wage to an apprenticeship level so feel like I don't have enough options."

"Access to low cost adult education to enable retraining or change in career direction."

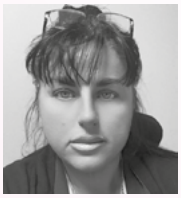
CAREERS ADVICE

"Supporting with mentors inside and outside of schools and colleges - this will help women identify their strengths and target specific career goals."

"Money or grants available for career change qualifications, even after degree. "

"Guidance on how to climb up the ladder and what opportunities are available to further our career."

The LW perspective



Mandy is our Money & Energy Advice Programme Manager

We are passionate about helping people build the knowledge and confidence they need before money worries become crisis situations. Through our service, we support women every day with debt, benefit problems, budgeting difficulties, rent arrears, priority bills and bailiff action. No matter how well staffed the service is, demand remains high, showing just how important early intervention really is.

What we are increasingly seeing is young people reaching adulthood without some of the basic financial skills. Understanding which bills must be paid first, how to budget, set up a home, understand wages, benefits, and recognise when to seek help are all skills that can make a big difference later in life.

That is why we developed Money Matters for young people aged 14+. The interactive game is a fun way to start honest conversations about real-life issues such as housing, employment, bills, debt, benefits and financial decision-making. We help young people identify gaps and all talk about myths, misunderstandings and areas where confidence is lacking.

For us, this is about prevention. If we can help young people understand money earlier, know when to seek support and make informed choices, we can reduce the financial crises we see every day and help create stronger futures for the next generation.

What would the impact be if women were more knowledgeable about their finances at the start of their working lives?

How do we ensure all women know how to financially plan for the future?

WEALTH

THE LADDER ISN'T LEVEL

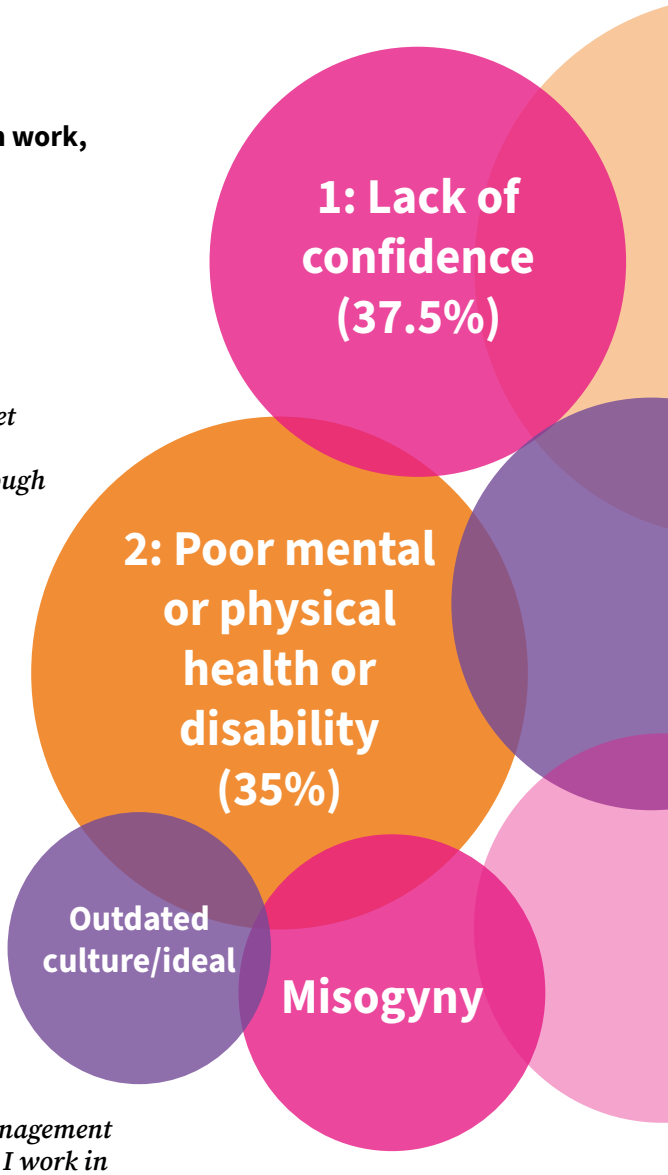
Climbing the career ladder is hindered by a complex combination of factors for women in Lancashire.

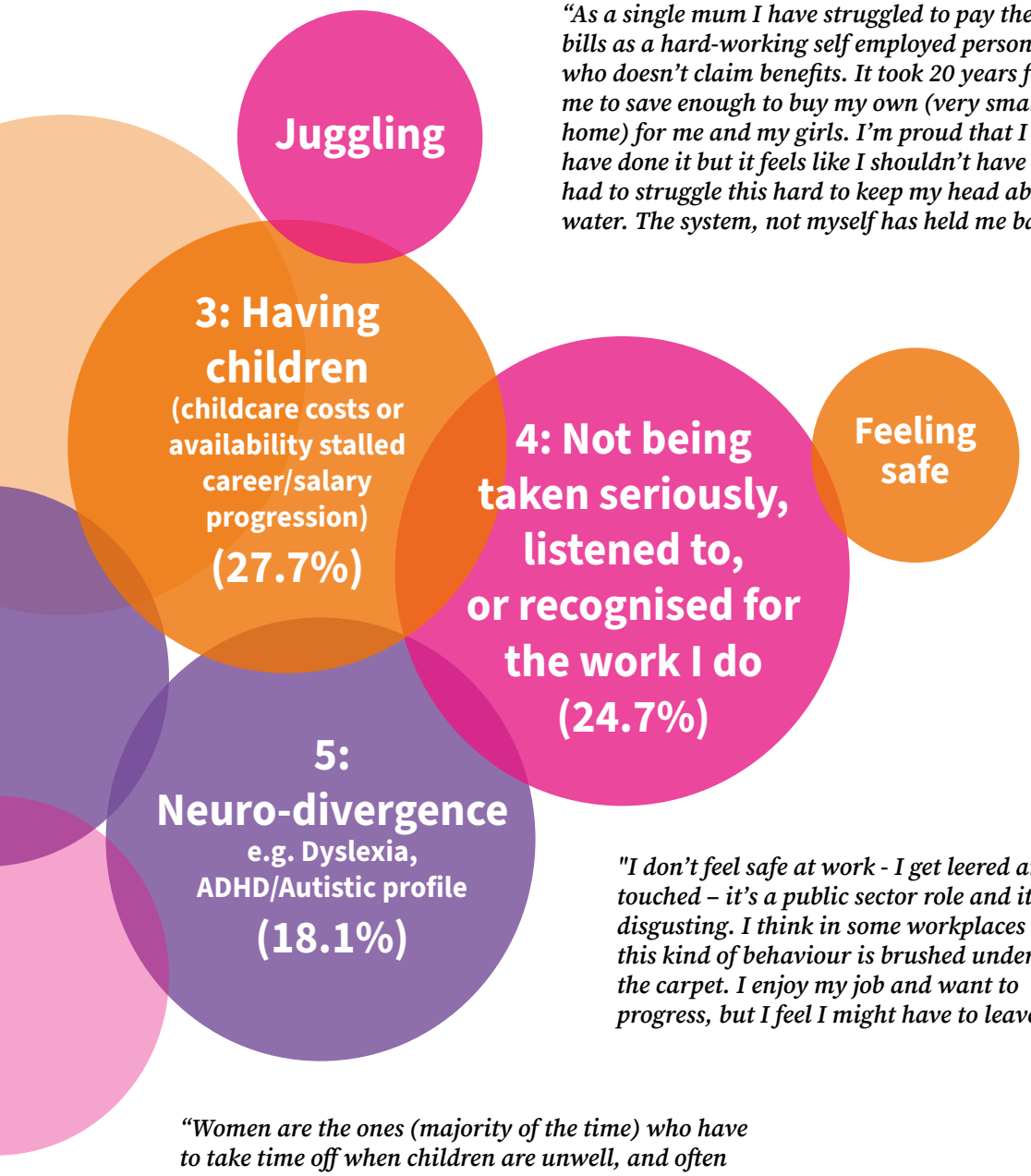
We asked, what has held you back in work, education or career progression...

"I've had to step down from management job and now in process of giving up my job as my health will physically not let me do everything and love my family. I survive most days though exhaustion."

"I was, before my illness in a male dominated industry, when I tried to return, I was intimidated & threatened - even if I was well I wouldn't return. I truly believed things had changed."

"I think more should be done within management structures to ensure fair representation. I work in a male dominated industry and sometimes they get away with comments that you'd expect in the 70s"





"As a single mum I have struggled to pay the bills as a hard-working self employed person who doesn't claim benefits. It took 20 years for me to save enough to buy my own (very small home) for me and my girls. I'm proud that I have done it but it feels like I shouldn't have had to struggle this hard to keep my head above water. The system, not myself has held me back."

"I don't feel safe at work - I get leered and touched – it's a public sector role and its disgusting. I think in some workplaces this kind of behaviour is brushed under the carpet. I enjoy my job and want to progress, but I feel I might have to leave."

"Women are the ones (majority of the time) who have to take time off when children are unwell, and often maternity policies are not fit for purpose."

WHAT WOULD SUPPORT WOMEN TO BE ABLE TO LEVEL UP?

EQUALITY

"Equitable opportunity for women, a safe environment for women to flourish."

"I feel that I had good access, however being a woman has impacted my earning ability, and I felt that I always had to work harder to prove myself."

"Just to be treated equally with men so they are on a level playing field and not one step behind."

MORE OPPORTUNITY

"Opportunities for women to work on skills they feel they're lacking - from basics like maths, English, ICT through budgeting to confidence building and entrepreneurial courses, mentorship..."

"Better access to training and qualifications - Many women have skills, but lack confidence, qualifications or opportunities to move into higher paying sectors."

"For the government to stop moving the goal posts, e.g. the lowering in real terms of the personal tax allowance when millionaires are able to pay less tax than I can on my meagre finances."

MORE STABILITY

"Safe & Stable housing - financial security is harder when a woman is sofa surfing, facing eviction, living with abusive partner because they can't afford to leave, paying high private rents (because the govt aren't building enough affordable housing!"

"Support for women facing DV/DA - many women leave abusive relationships with damaged credit, debts in their name, no savings, limited work history."

MORE FLEXIBILITY

"Affordable and flexible childcare - many women can work, study or increase their hours but only if childcare is available,, affordable and fits around real life working patterns."

"More flexible & remote jobs - many women need school friendly hours, hybrid or remote working options & understanding employers."

The LW perspective



Lisa is from the Employment Advice & Guidance team

The job market has changed significantly in recent years, creating new challenges for women seeking employment. Many low-skilled roles that once provided accessible routes into work have reduced, while employers increasingly require higher qualifications, digital skills, and specialised experience.

For women with children, the opportunity to retrain or upskill is often limited by caring responsibilities, childcare costs, and time constraints. As a result, many face barriers to accessing emerging job opportunities despite their motivation and potential. To create a more level playing field, women need access to flexible training, affordable childcare, and employment opportunities that recognise and accommodate the realities of family life.

What steps could you or your workplace take to address this inequality?

What should government do to address this inequality?

SAFETY

DO YOU FEEL SAFE?

Too many women in Lancashire feel unsafe in public spaces, changing how they travel, exercise and live their daily lives.

71% of the 387 women who said they go out in public at night, said they felt unsafe while doing so.

49% of the 387 women who said they go to pubs or bars, said that they felt unsafe while doing so.

47% of the 299 women who said they exercise in public, said they felt unsafe while doing so.

"I plan, try and keep myself safe, but dark nights in a town or city can unnerve me."

"I worry more for my daughter's safety. I feel that online propaganda is influencing male attitudes and expectations to girls/women."

"My eldest daughter has felt unsafe in work, bars and nightclubs and in public spaces from the age of 16. She has had rude comments, been inappropriately groped and felt very uncomfortable around men at work, both colleagues and customers."

- A Lancashire Police and Crime Commissioner survey found 93% of women surveyed in Lancashire reported modifying their daily behaviour to avoid danger, and 70% are concerned about drink spiking, sexual assault, and rape when in public spaces. [26]
- In 2021 a UN Women UK/YouGov survey found that 71% of women in the UK have experienced harassment in a public space. For 18-24 years old the figure is 86%. The same survey found that 95% of women did not report their harassment.[27]

What would make you feel more safe?

ARE WOMEN REPORTING THEIR EXPERIENCES?

POLICE REPORTING

Of 404 women who responded to our survey, 177 (44%) described experiencing an incident around their safety where they considered reporting or did report to the police. Of these 177 women, 59% reported it, 41% did not.

Among 104 reporters, (44%) said police listened but took no action, while only (25%) said police listened and took appropriate action.

27% found the experience positive but:

30% have had a negative experience (41% mixed).

The barrier is not only willingness to report; it is confidence that reporting will lead to protection and justice. Of those who did not report:

58% didn't believe the police would do anything and/or take them seriously.

37% were fearful of repercussions/feeling safe afterwards.

37% weren't confident enough.

"No charges were brought against the guy. I was asked multiple times what I was wearing."

"Police asked to take my phone and because I wouldn't give to them, they wouldn't pursue charges on my ex partner for DA."

"I've only needed to call the police on a few occasions, on none of those occasions did they ever resolve my issue so I wouldn't even bother ringing them anymore. I wouldn't report a crime because they don't protect victims."

AN INADEQUATE JUSTICE SYSTEM

Women in Lancashire have experienced challenges when it comes to prosecution too:

"The police were great, the CPS let me down. Refused to prosecute a sexual assault."

"I feel that perpetrators think the odds are they will get away with it because the system is broken so there is little deterrent."

"Complaints about workplace harassment need to be taken seriously. The person that assaulted me is still in his job, whereas I have had to leave due to my mental health. How is that fair? The court has let me down."

WHAT NEEDS TO CHANGE

VISIBLE, TRUSTED POLICING AND MORE SAFETY MEASURES

More police presence was by far the biggest answer; 45% called for this. Women highlighted the importance of improving safety on the streets, especially outside of the town centres, with suggestions of improved street lighting, more CCTV, access to safety schemes and self-defence classes making up 21% of responses.



SWIFT JUSTICE & STRONGER CONSEQUENCES

"CPS and courts [need] to do something quicker. It's not fair to allow the victim and their family to support for years before a decision is made and a sentence served."

"Stronger sentences for perpetrators and financial compensation for victims to rebuild their lives."

"Overhaul of judiciary system to remove judges holding misogynistic views that young men's future prospects are more important than young women's life-blighting experiences of assault and violence."

"Tougher sentences and more cases actually making it to court in the first place. There is no deterrents. Too many get away with it."

"Actions speak louder than words, it needs to be demonstrated by police that they take concerns seriously and act on them appropriately, quickly and discreetly."

EDUCATION & ACCOUNTABILITY

“Better education in school with actual consequences and follow-through education for the young boys who are already exposed to online and peer group views of girls and women as inferior and objects.”

"It’s demoralising that the onus is always on women to keep themselves safe."

"Having men be educated to support women and realise the impact their actions have on women."

"Educating everyone on what’s not acceptable behaviour. So that women’s voices are not alone in challenging it, that men feel supported in speaking up too."

How do we enable men to be positive upstanders for women?

What will you do next?

SAFETY

ONLINE MISOGYNY

Strength of feeling is high around this topic and the influence it is having in our communities is growing.

The top five concerns around male violence against women and girls were:

1	2	3	4	5
The rise of online misogyny, social media influence and radicalisation (55%)	**Women not being believed, victim blaming, not feeling able to speak out (38%)**	**That it has become normalised (35%)**	**That it's getting worse / escalating (34%)**	**That not enough is being done to educate on / tackle the issue (34%)**

THE NATIONAL PICTURE

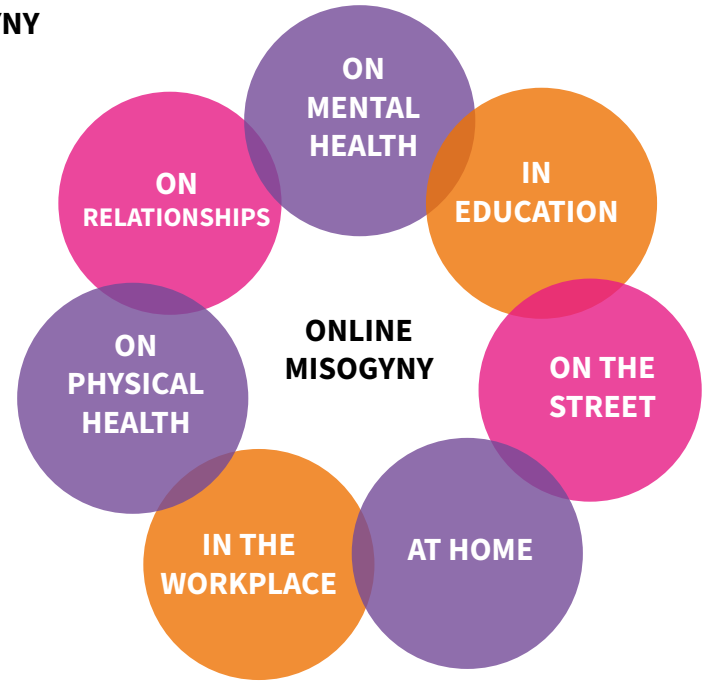
- In a 2026 Refuge / End Violence Against Women Coalition polling of 2000 women in the UK, 1 in 3 (36%) reported experiencing some form of online VAWG, rising to nearly half (47%) of women aged 16-24.Among young women aged 16-24, 38% reported experiencing online misogyny or sexual violence, 30% experienced harms indicative of coercive control, stalking, monitoring or harassment, and 31% had experienced some form of image-based sexual abuse.[28]

- A 2025 NSPCC study found only 9% of girls reported feeling safe online. Platform design can make girls discoverable, put them at risk and place the burden of protection on them.[29]

- Research by the Open University in 2024 found women who have experienced online violence are more likely to have sought support from their friends (29%) or family (16%) rather than the police (6%). [31]

THE INFILTRATION OF MISOGYNY THROUGH EVERYDAY LIFE

Whereas previously, misogynistic content would have been mostly contained to niche online forums, as more and more people feel comfortable expressing these beliefs on mainstream online platforms, misogynistic views seep out and become more prevalent in the offline world as well.



WHAT NEEDS TO CHANGE

"Online abuse and misogyny needs tackling urgently. I worry for my girls and what they have to face from young boys due to them being influenced by what they are fed online. It worries me how we have got to this point, the harm that it is causing and that the government aren't acting."



The LW perspective

Siobhan, CEO

At Lancashire Women, we use evidence and lived experience to advocate for change. But meaningful change requires more than new policies; attitudes, cultures and systems must change too. Patriarchal responses and structural inequality remain deeply embedded in how society thinks, speaks and acts.

We must challenge the fatalism that says, "this is just the way it is". By teaching young people to recognise misogyny, question harmful narratives and understand equality as a shared responsibility, we can create a safer and fairer society. Without change, women and girls will continue to carry the burden—altering their behaviour, tolerating harassment and accepting danger as part of being a woman.

SAFETY AND THE CRIMINAL JUSTICE SYSTEM

A pathway to lasting change

Lancashire Women's Justice & Safety service, engage with women at some of the most challenging and vulnerable points in their lives. Women entering the Criminal Justice System often face overlapping experiences of trauma, poor mental health, homelessness, debt, substance misuse and abuse.



The LW perspective

Elouise, Justice & Safety, Networking & Development Lead

Many women referred through His Majesty's Prison and Probation Service (HMPPS) are required to engage with support as part of their order or licence conditions, rather than through personal choice. In many cases, they have experienced repeated involvement with multiple services that have been unable to meet their needs effectively, resulting in low levels of trust and confidence in both the justice system and wider support services.

Through the delivery of trauma-responsive, gender-informed, and person-centred approaches, we work alongside women to identify and address their immediate needs, reduce barriers to engagement, and provide tailored interventions that reflect their individual circumstances. This support creates opportunities for women to develop sustainable plans for the future, improve their wellbeing, increase resilience, and build positive pathways toward long-term change.

Rather than simply helping women to manage day-to-day challenges, our approach empowers them to achieve meaningful and lasting outcomes, enabling them to thrive.

The impact of this work is reflected in our outcomes data, which demonstrates reductions in re-offending and supports women to make positive, sustainable changes in their lives.

These are some of the challenges women were facing as they started in our Community Rehabilitation Service in the last 2 years:

- 70% have a mental health need
- 32% need support with drug and alcohol use
- 30% have debts
- 28% have experienced historic domestic violence
- 22% are homeless
- 17% have a physical health need

We have been able to support them in a variety of ways including:

- 36% received money/energy advice
- 47% provided with provisions (e.g. food/toiletries)
- 35% accessed therapy
- 44% referred to our Snapback Recovery Project
- 17% referred to external substance misuse services
- 24% given support towards employment, training or education.

48% reduced their overall risk of re-offending

LET DOWN BUT NOT LOST

Three women's journeys from harm to hope.

We work with wonderful women whose life circumstances have affected them in a whole host of ways. Too many women have been let down by the services that should be protecting them. Here are the stories of three amazingly strong women in their own words. They highlight where services and support failed, how it's affected them and they tell us how things should change.

When I was 10, my grandma died in my arms. I remember wanting someone at school to talk to about how I felt but there was no help - I just had to get on with it. My father also died suddenly in my teens which was such a shock – panic set in. I had lost the alpha male in my life. I just wanted the teachers to listen to me as I needed support.

I got married at 21 to 'my knight in shining armour' who made me feel safe and secure. I thought he would look after me. If I'd have had my father's advice at the time I might have known a little more about men's behaviour. I thought everything he said and did was the truth. 40 years of marriage followed including coercive control and verbal abuse.

Looking back at that time, I needed someone to talk to, a supportive service that I could trust and confide about how he treated me. The police services let me down. I had no confidence and was made to feel as if it was my fault. There was no emotional help provided, just anti-depressants. The NHS didn't help me so I paid to go into rehab multiple times.

I found Lancashire Women and the AA fellowship and I have turned my life around. They gave me the confidence I needed to pick myself up and walk again.

SCHOOL

Towards the end of high school, I met an older man. The police and social services both handled it badly. I thought I knew best, but no one ever explained to me about how his behaviour was predatory. They just said it was wrong. I ran away - sofa surfing and staying at his mum's house and spent time on the street.

THE POLICE

One time, the police came after I was assaulted. They asked me about it in front of him so I couldn't talk. If they'd have taken me somewhere private and encouraged me to talk instead of the attitude of 'she just going to go back to him', my life could have taken a different path. I was put on methadone but it felt like they were just ticking a box - I needed better help with my addiction and DV situation and better education about coercive control.

PRISON & PROBATION

I was in prison multiple times in my 20s and my methadone was just classed as the 'treatment'. More needed to be done about my thoughts and behaviours but it wasn't offered to me at the time. I just didn't feel like anyone was listening. I lost my flat due to staff not informing housing and sorting my rent. Losing my home put me in a worse position upon release.

JUST ONE JUDGE

It was one judge that looked at me in a different way. He sentenced me to rehab with a long suspended sentence. I didn't think it would work, until I got out of my jail mindset and started realising maybe I could do this. It worked, and I am now 3 years and 1 month clean after 32 years of drug use.

WOMEN'S SERVICES

Women-only services were a turning point for me in my addiction and my recovery. I felt valued. I felt listened to. I felt understood. I wouldn't have gone to rehab without help from the Joanna project in Leeds and the aftercare from Lancashire Women in Lancaster and Preston. We need more women only services.

THERAPY

Counselling didn't happen for me until that one judge that put me into rehab. I was 40 years old at that point. I could finally talk my stuff through with somebody who challenged my way of thinking. I learnt about the patterns of domestic violence and abuse. I've learnt a lot about how my past has affected me and the things I can do to change what happens next in my life.

Aged 6-8, I was sexually abused by a family member. I remember feeling dirty, shame and guilty like it was my fault. At the time I had no support. My mum called me a liar and school labelled me a bad kid. I wish school had noticed my behaviour changing and investigated instead of labelling me 'bad' when I started to go in on myself and started rebelling. Between the ages of 6 and 10 I started to steal medication. I was craving numbness and didn't want to feel anymore.

My first pregnancy was at 17. I had a son, still born at 24 weeks. I felt heartbroken, like a failure and dead inside. Between the ages of 17 and 19, I made numerous suicide attempts and self harmed. My drug and alcohol use was excessive.. I felt hurt, alone, I was grieving and depressed and I was craving oblivion and love.

Throughout my 20s heroin and crack addiction and domestic violence forced me into prostitution and shoplifting. I got the oblivion I craved but lost my kids, job, home and myself. By this point I was too scared to seek help or tell anyone what was going on. I believed all the abusive partners' lies.

Age 32 I joined a gang selling drugs to escape my ex and fund my habit. Constantly under the influence, I became someone I didn't recognise. By this point, I had been written off by services as a lost cause and avoided them. I went to prison for conspiracy to supply Class A drugs.

Two years later I was released on licence and introduced to Lancashire Women. I started therapy and attended the Snapback Recovery Service. I started to care about myself again. I am now almost 40, am 18 months clean, living my life, seeing my family. I volunteer to help others. I feel safe, happy and proud of myself. I'll be forever grateful to Lancashire Women for bringing me back to life.

THE CHALLENGE IS BIG

BUT WE WILL RISE TO MEET IT

Community and wellbeing are at the heart of everything we do. When women connect and feel strong, we take confidence, support and a stronger sense of belonging back into our families, neighbourhoods and wider communities.

What helps you feel strong, supported or hopeful as a woman in Lancashire?

"Community, solidarity and collective action"Being part of joyful, multi-generational, cross community groups of women and mixed gender groups as well."

"If we work together, and have empathy, we can feel empowered and be empowered. It sounds like empty words, but the fact is, by having an awareness of the problems facing women in Lancashire we are at least acknowledging the problem. That is step one."

"I'm empowered by the sisterhood both in my friendship group and online. Having people to relate to and share your problems with helps ease the pressure and gives me the will to keep fighting!"

"That there is help out there and women that have been through awful things and are thriving now."

"Having positive role models in my life. I have friends who I admire and use to raise my expectations of life."

"Thanks for the amazing work you're all doing. On the daily basis you're changing and saving lives, even if it doesn't feel that way!"

"As an 'older' woman with lived life experience, I have grown up supported by my family, friends and community. Sadly the younger generations are not generally experiencing this and seem lost by the lack of direction and support."

The LW perspective



Karen, Communities and Wellbeing Programme Manager

Our centres provide safe, welcoming spaces where women can come together, feel heard and build trusted connections. Feedback tells us that strength comes from friendships, community, positive role models and knowing there are other women who understand and stand alongside you. By listening to women's experiences and involving them in decisions, we help create services and spaces that respond to what matters most.

When women connect, support one another and have opportunities to use their voices, that collective strength can challenge isolation, build hope and contribute to safer, more inclusive and resilient communities.

What helps you feel strong, supported or hopeful as a woman in Lancashire?

What do our communities need?

PRIORITIES & PLEDGES

The passion of our women is palpable in this report.
What will you do to take their voices, and this movement forward?

"Young people's education to increase self esteem and help them to navigate the world in a more strengths based approach."

"Better preventative procedures - educating on healthy relationships, what babies and children need to thrive, where to go to seek support."

[Women should be] "Financially compensated for the work they do in the home and bringing up children when they are unable to work due to these commitments. If we had equality/equity we wouldn't need support."

"Thriving economies and better access to nature - both of which could transform town centres and give better paid, more creative / interesting and flexible work opportunities for women."

"Give us our freedom and safety, make us equal."

"Building a community where people feel safe and valued."

"It would have to be a major change in the mindset of men. If they have never felt unsafe, they will never understand."

"We need a better justice system. Rape, sexual assault and domestic violence should be taken as seriously as dangerous driving or gbh [Grievous Bodily Harm]. It seems that violence against women is at the bottom of the pile of severity."

Our trauma-informed, whole-person approach creates safe spaces where women can connect, learn from one another and realise they are not alone.

Time and again we see the power of women supporting women. When experiences are shared without judgement, women gain knowledge, confidence, hope and a stronger sense of belonging.

LANCASHIRE WOMEN

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