



## OXFORDSHIRE NEEDS ANALYSIS

# Financial Hardship (COVID-19)

*November 2020*

This report was produced by Oxfordshire Community Foundation using community mapping and reporting tool Local Insight. This tool has been developed by OCSI and makes use of open data to help councils and community organisations make informed funding and policy decisions. It brings in up-to-date data drawn from the Census, the Department for Work and Pensions, deprivation indices and other sources.

*Note that data will change regularly as information is updated on Local Insight. This report was correct at the date of publication.*

Key to maps:

20% least  
deprived

20% most  
deprived

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## Introduction

This report will look at a few key themes that will have significant impact on local places and local people in the wake of the pandemic and the lockdown measures.

The pandemic has led to many households experiencing financial hardship either for the first time or more acutely than in the past. The [Institute for Public Policy Research](#) (IPPR) finds it highly plausible that over one million more people will be under the pre-COVID poverty line by the end of 2020, compared to a situation where the pandemic had not occurred, including 200,000 children.

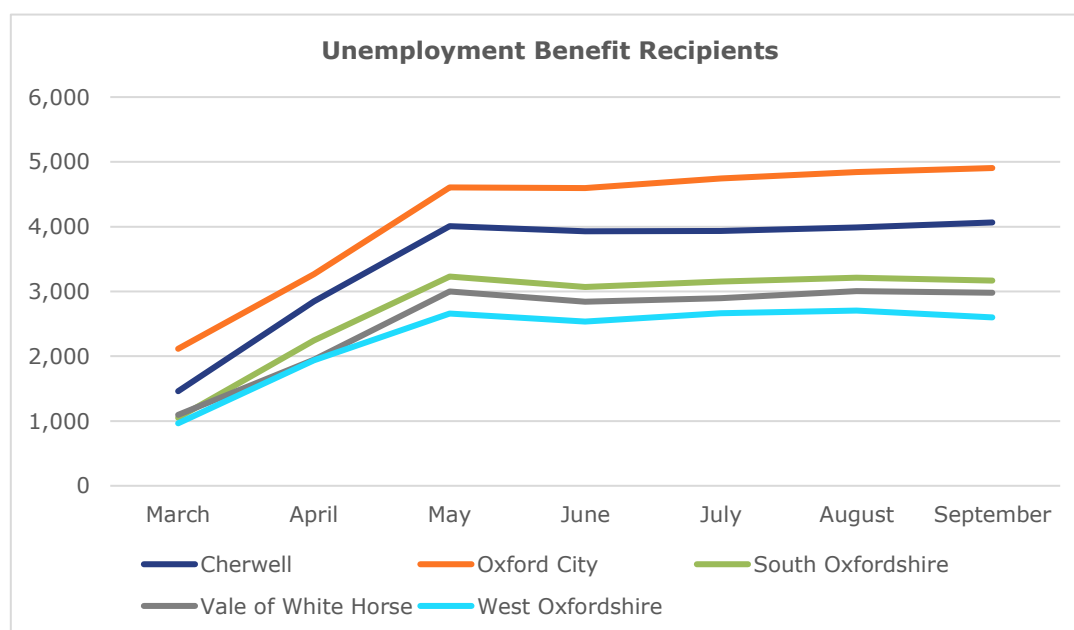
We have seen sharp increases in unemployment across the county, with the numbers of people claiming Unemployment Benefit more than doubling since March.

Nationally, food bank usage has soared, with [data from the Trussell Trust](#) indicating that across April there was an 89% increase in need compared to the same period last year.

With the Coronavirus Job Retention Scheme due to finish at the end of November, and a second national lockdown about to start, there are fears of an even larger unemployment crisis. We will look at the industries that are at greatest risk, and the workers most at risk of redundancy.

## Unemployment benefit recipients (JSA and Universal Credit)

By looking at the number of people receiving unemployment benefit over the lockdown period, we can see the number of jobs disappearing is obviously greater than new opportunities being created.



Across Oxfordshire the number of recipients of unemployment benefit increased by 165% (from 6,685 in March to 17,720 in September). This exceeds the England average of 116%. Of the Oxfordshire districts, perhaps South Oxfordshire has been worst affected with slightly more than a trebling (or 202% increase) of unemployment benefit claimants.



Area/ward	Mar % unemployed	Mar number unemployed	Sept % unemployed	Sept number unemployed	% increase
<b>England</b>	<b>3.10%</b>	<b>1,069,415</b>	<b>6.60%</b>	<b>2,306,555</b>	<b>115.68%</b>
<b>Oxfordshire</b>	<b>1.50%</b>	<b>6,685</b>	<b>4.10%</b>	<b>17,720</b>	<b>165.07%</b>
<b>Barton and Sandhills</b>	3.40%	149	8.30%	347	132.89%
<b>Blackbird Leys</b>	5.30%	186	10.20%	344	84.95%
<b>Cowley</b>	2.40%	101	7.00%	259	176.24%
<b>Northfield Brook</b>	3.70%	151	9.30%	364	141.06%
<b>Littlemore</b>	3.10%	126	7.10%	285	126.19%
<b>Rose Hill and Iffley</b>	3.50%	135	9.00%	336	148.89%
<b>Banbury Cross and Neithrop</b>	3.20%	204	7.20%	457	124.02%
<b>Banbury Ruscote</b>	3.90%	235	7.30%	444	160.00%

The table above show the wards in Oxfordshire where the percentage of the working age population claiming unemployment benefit exceeds the England average. It is worth noting the numbers of the unemployed. More than 300 unemployed people, in an area the size of a ward, is a serious concern. The wards listed above are the most deprived in Oxfordshire. With growing numbers of unemployment, it is unlikely that these wards are going to be able to escape economic deprivation.

The number of people claiming benefit are more significant in the poorer wards of Oxfordshire. However, the economic consequences of the pandemic are also affecting some of the more affluent areas. The "At-risk jobs" section below shows that some of the areas with higher percentages of jobs at risk are in the Cotswolds and other areas of Oxfordshire that are usually considered less deprived, or even wealthy.

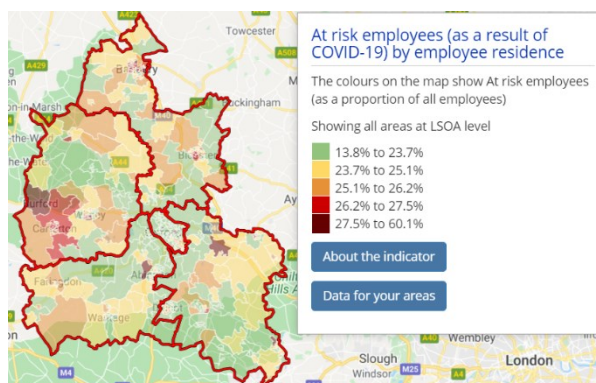
Many of the wealthier areas of Oxfordshire may have started from a low base of unemployment, but some have seen the most dramatic increase in the percentage of their population claiming unemployment benefit. There are 47 wards in Oxfordshire where the percentage of the working age population claiming unemployment benefit has more than trebled between March and September 2020. Below are 25 of these wards where the increase has led to there now being more than 100 benefit claimants.

Ward	District	Mar % Unemp	Mar number unemp	Sept % unemp	July number unemp	% increase
<b>Wheatley</b>	S. Oxon	1.10%	24	4.40%	100	316.67%
<b>Fringford and Heyfords</b>	Cherwell	0.90%	58	3.50%	229	294.83%
<b>Abingdon Dunmore</b>	Vale of White Horse	0.70%	29	2.90%	113	289.66
<b>Chinnor</b>	S. Oxon	0.90%	45	3.50%	170	277.78%
<b>Bicester East</b>	Cherwell	1.20%	63	4.40%	234	271.43%
<b>Woodcote and Rotherfield</b>	S. Oxon	0.80%	44	3.10%	162	268.18%
<b>Cropredy, Sibfords and Wroxton</b>	Cherwell	0.90%	45	3.40%	165	266.67%

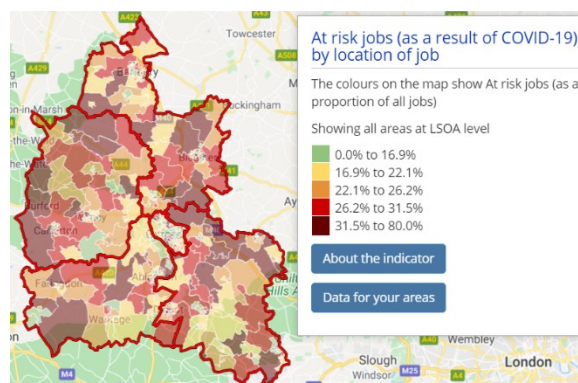


Ward	District	Mar % Unemp	Mar number unemp	Sept % unemp	July number unemp	% increase
<b>Deddington</b>	Cherwell	0.90%	44	3.20%	160	263.64%
<b>Stonesfield and Tackley</b>	W. Oxon	1.20%	28	4.30%	100	257.14%
<b>Banbury Calthorpe and Easington</b>	Cherwell	0.90%	43	3.20%	153	255.81%
<b>Bicester South and Ambrosden</b>	Cherwell	0.90%	58	3.00%	204	251.72%
<b>Kennington and Radley</b>	Vale of White Horse	0.80%	33	3.00%	114	245.83%
<b>Henley-on-Thames</b>	S. Oxon	1.50%	100	5.10%	345	245.00%
<b>Thame</b>	S. Oxon	1.10%	79	3.70%	270	241.77%
<b>Witney West</b>	W. Oxon	1.20%	34	3.70%	115	238.24%
<b>Bicester North and Caversfield</b>	Cherwell	0.90%	52	2.90%	172	230.77%
<b>Standlake, Aston and Stanton Harcourt</b>	W. Oxon	1.50%	106	5.00%	124	226.32%
<b>Watchfield and Shrivenham</b>	S. Oxon	1.00%	50	3.10%	163	226.00%
<b>Wolvercote</b>	Oxford City	1.30%	40	4.10%	126	215.00%
<b>Sonning Common</b>	S. Oxon	1.30%	53	4.10%	166	213.21%
<b>Kidlington West</b>	Cherwell	1.20%	69	3.90%	215	211.59%
<b>Adderbury, Bloxham and Bodicote</b>	Cherwell	1.20%	69	3.50%	214	210.14%
<b>Kidlington East</b>	Cherwell	1.30%	79	4.20%	242	206.33%
<b>Launton and Otmoor</b>	Cherwell	1.80%	102	5.70%	311	204.90%
<b>Benson and Crowmarsh</b>	S. Oxon	2.60%	44	2.60%	134	204.55%

## At-risk jobs (as a result of COVID-19)



At-risk employees by employee residence



At-risk jobs by location of job



The "at-risk jobs" indicator is calculated based on furloughing data from the ONS and the jobs profile for each local area, whereas the "at-risk employees" indicator is calculated based on the latest furloughing data from the ONS and the employee profile for each local authority.

The map and the percentages should be treated with care. Some of the rural areas around the Cotswolds may have a higher percentage of jobs at risk in that there may not be that many jobs in the area (with many of the residents commuting), and many of the jobs in the area may be from at risk categories e.g. hospitality, tourism, retail, etc.

The reverse may be seen in some residential areas where there are no jobs and so none at risk.

Looking at the data over larger areas we can see that there are many jobs at risk.

Area	Percentage of jobs at risk	Number of jobs at risk	Percentage of employees at risk	Number of employees at risk
<b>England</b>	<b>25.0%</b>	<b>5,696,023</b>	<b>25.6%</b>	<b>5,581,318</b>
<b>Oxfordshire</b>	<b>22.7%</b>	<b>76,334</b>	<b>23.5%</b>	<b>69,223</b>
<b>Cherwell</b>	26.0%	18,325	24.7%	16,250
<b>Oxford City</b>	18.8%	21,360	21.6%	14,108
<b>South Oxfordshire</b>	24.9%	13,459	23.6%	14,421
<b>Vale of White Horse</b>	21.0%	12,148	22.9%	12,570
<b>West Oxfordshire</b>	27.9%	11,042	24.7%	11,874

We can hope with some confidence that these figures are beyond a worst-case scenario. If we were to have an increase in unemployment of 5.6 million in England it would be catastrophic. We must also bear in mind that these figures are for jobs at risk and do not take into consideration new jobs created. Jobs at risk include every role in the retail and the hospitality sector, but it is highly unlikely that we will see these entire industries close down.

Nonetheless, these figures do give a fair indication of the unemployment problem that may be facing us in the near future.

## Children in low-income families

This set of indicators provides breakdowns of children in low-income families based on:

- Different age ranges
- Lone parents or couples families
- Absolute low income and relative low income
- In-work families and out-of-work families.

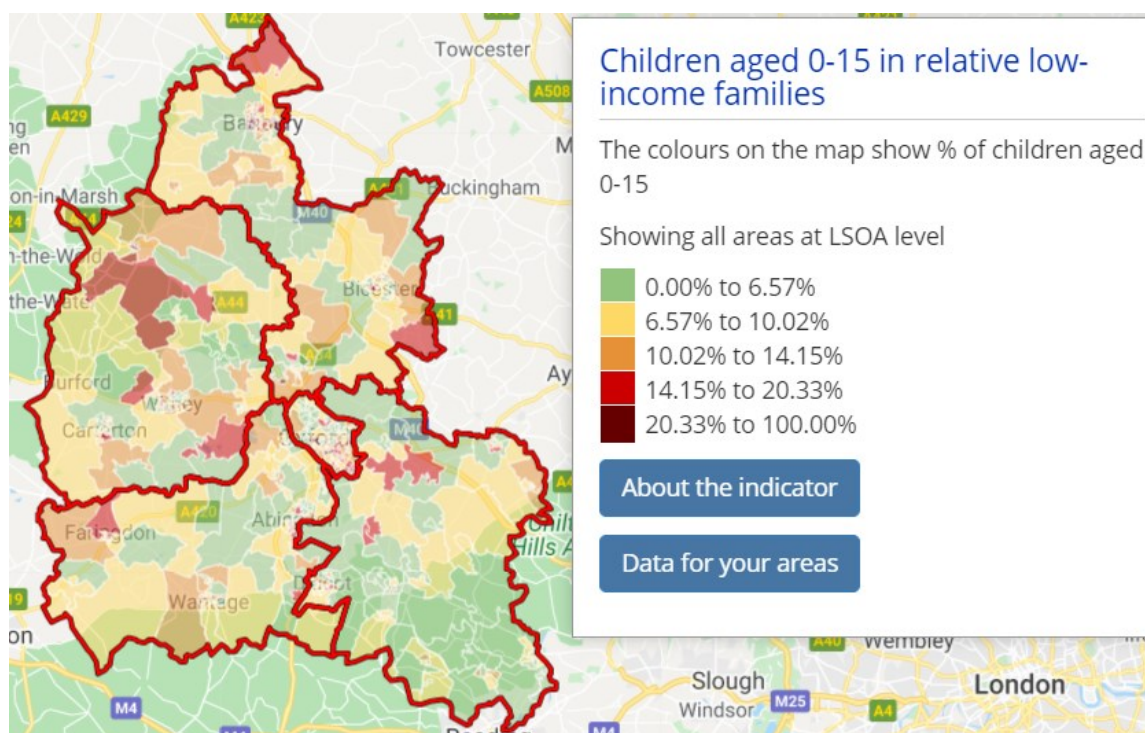
These are newest statistics available but are based on the financial years 2014/15–2018/19, so will not show the effect of the coronavirus pandemic.

From the table below we can see that the percentage of children in low-income families in Oxfordshire is significantly lower than the England average. However, it is worth noting the number – 11,717 children is a very large number, especially when considering this is before the pandemic had struck.

Looking at the data at ward level shows that we do have several areas of deprivation in Oxfordshire. There are a number of wards with a higher percentage than the England average – with at least one ward in each of the districts.







The table below shows the percentages of children in low income for the country, county and districts.

Area	Percentage children in low income	Number children in low income
<b>England</b>	<b>14.87%</b>	<b>1,598,083</b>
<b>Oxfordshire</b>	<b>9.00%</b>	<b>11,717</b>
<b>Cherwell</b>	10.34%	3,080
<b>Oxford City</b>	11.01%	3,000
<b>South Oxfordshire</b>	7.47%	2,012
<b>Vale of White Horse</b>	7.49%	1,931
<b>West Oxfordshire</b>	8.32%	1,694

The next table shows the wards of Oxfordshire that have a percentage of children living in low income households similar to or higher than the England average. It is worth noting that although they don't appear as a high percentage at ward level, there are also several LSOAs (neighbourhoods of circa 1,500 people) that are above the England average in: Bicester, Kidlington, Cropredy, Yarnton, Berinsfield, Great Milton, Thame, Didcot, Faringdon, Harwell, Abingdon, Stanton Harcourt, Carterton, Witney, Minster Lovell, Chadlington.



Area/ward	District	Percentage children in low income	Number children in low income
<b>Banbury Ruscote</b>	Cherwell	27.88%	739
<b>Carfax</b>	Oxford City	23.91%	71
<b>Berinsfield</b>	South Oxon	22.63%	196
<b>Cowley Marsh</b>	Oxford City	22.02%	249
<b>Barton and Sandhills</b>	Oxford City	20.35%	361
<b>Rose Hill and Iffley</b>	Oxford City	20.31%	290
<b>Blackbird Leys</b>	Oxford City	19.03%	297
<b>Northfield Brook</b>	Oxford City	18.80%	324
<b>Abingdon Caldecott</b>	Vale of White Horse	17.70%	271
<b>Banbury Grimsbury and Hightown</b>	Cherwell	17.05%	351
<b>Witney Central</b>	West Oxon	16.25%	182
<b>Banbury Cross and Neithrop</b>	Cherwell	16.03%	312
<b>Iffley Fields</b>	Oxford City	15.21%	146
<b>Churchill</b>	Oxford City	14.78%	195
<b>Chipping Norton</b>	West Oxon	14.57%	177

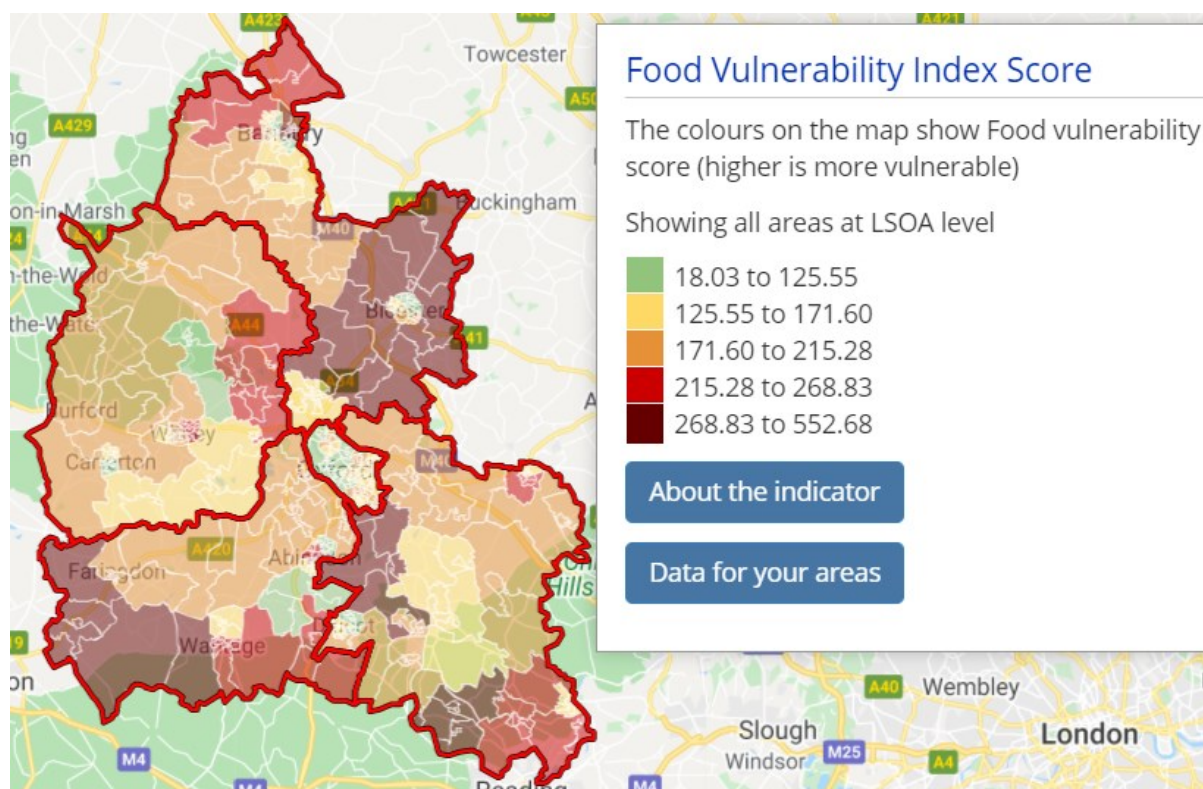
We have seen that unemployment benefit claimants have doubled or trebled in many of these areas. It is safe to assume that the number of children living in low-income families will be following a similar trend.

Living in a low-income household can have a detrimental effect on children. This is exacerbated by the pandemic; for example, during lockdown we have seen many services and education move online, but children in low-income families are far less likely to have access to a computer, or sufficient broadband speed to be able to access these services or their education.

## Food Vulnerability

Food insecurity has been identified as a massive immediate vulnerability. Studies of food insecurity in the UK (e.g. [Smith et al. 2018](#)) model this using a combination of benefits claims and household-level insecurity (e.g. living alone as an older person or person with low income, especially with dependent children). For this bespoke Food Vulnerability Index, Red Cross has combined these indicators with others that are relevant to food insecurity during COVID-19. These include: frailty; living alone; distance to services; digital exclusion; income deprivation; Income Support families; Income-based Jobseeker's Allowance families; Income-based Employment and Support Allowance families; Pension Credit (Guarantee) families; Working Tax Credit and Child Tax Credit families not already counted; Universal Credit families where no adult is in the 'working – no requirements' conditionality regime; asylum seekers in England in receipt of subsistence support, accommodation support, or both. For more information on the Red Cross COVID-19 Vulnerability Index and scores, see [here](#).





By this measure, we see food vulnerability in some areas that we may not usually consider deprived. This vulnerability, in part, has been driven by rurality (distance to services, digital exclusion), demographics (older people, living alone), as well as deprivation (families claiming benefit).

Looking at the data at ward level we see that Oxfordshire has 42 wards that have a higher Food Vulnerability Index score than the national average.

Area/ward	District	Food Vulnerability Index Score
<b>England</b>		<b>197.97</b>
<b>Oxfordshire</b>		<b>176.51</b>
<b>Launton and Otmoor</b>	Cherwell	316.82
<b>Fringford and Heyfords</b>	Cherwell	292.93
<b>Sandford and the Wittenhams</b>	South Oxfordshire	287.11
<b>Kidmore End and Whitchurch</b>	South Oxfordshire	286.73
<b>Ridgeway</b>	Vale of White Horse	278.84
<b>Watchfield and Shrivenham</b>	Vale of White Horse	278.84
<b>Goring</b>	South Oxfordshire	269.60
<b>Woodcote and Rotherfield</b>	South Oxfordshire	265.88
<b>Stonesfield and Tackley</b>	West Oxfordshire	261.81
<b>Woodstock and Bladon</b>	West Oxfordshire	261.81
<b>Berinsfield</b>	South Oxfordshire	252.23
<b>Banbury Grimsbury and Hightown</b>	Cherwell	245.78





Area/ward	District	Food Vulnerability Index Score
<b>Blewbury and Harwell</b>	Vale of White Horse	232.96
<b>Cropredy, Sibfords and Wroxton</b>	Cherwell	231.80
<b>Wantage Charlton</b>	Vale of White Horse	229.08
<b>Abingdon Fitzharris</b>	Vale of White Horse	225.38
<b>Sonning Common</b>	South Oxfordshire	222.02
<b>Witney East</b>	West Oxfordshire	221.65
<b>Witney North</b>	West Oxfordshire	221.65
<b>Bicester South and Ambrosden</b>	Cherwell	219.83
<b>Freeland and Hanborough</b>	West Oxfordshire	219.37
<b>Marcham</b>	Vale of White Horse	214.10
<b>Wootton</b>	Vale of White Horse	214.10
<b>Chipping Norton</b>	West Oxfordshire	213.65
<b>Stanford</b>	Vale of White Horse	211.63
<b>Garsington and Horspath</b>	South Oxfordshire	209.91
<b>Kennington and Radley</b>	Vale of White Horse	209.75
<b>Abingdon Abbey Northcourt</b>	Vale of White Horse	208.37
<b>Deddington</b>	Cherwell	208.32
<b>Cumnor</b>	Vale of White Horse	208.12
<b>Wheatley</b>	South Oxfordshire	208.09
<b>Botley and Sunningwell</b>	Vale of White Horse	207.85
<b>Watlington</b>	South Oxfordshire	206.65
<b>Chinnor</b>	South Oxfordshire	206.30
<b>Alvescot and Filkins</b>	West Oxfordshire	203.21
<b>Brize Norton and Shilton</b>	West Oxfordshire	203.21
<b>Burford</b>	West Oxfordshire	203.21
<b>Ascott and Shipton</b>	West Oxfordshire	201.77
<b>Chadlington and Churchill</b>	West Oxfordshire	201.77
<b>Milton-under-Wychwood</b>	West Oxfordshire	201.77
<b>Headington</b>	Oxford City	201.43
<b>Wantage and Grove Brook</b>	Vale of White Horse	199.01

Food vulnerability is seen across the county. These 42 wards represent more than a third of the wards of Oxfordshire (112). It is not only in these wards that there is food vulnerability – we are aware of the escalation in the use of food banks in many of the wards that feature much lower down on the list.



## Conclusion

We have always been aware that although Oxfordshire is an affluent county, there are pockets of deprivation. These areas are still deprived and require more help than ever during the pandemic. However, COVID-19 is bringing new challenges. We have already seen a steep rise in unemployment, an increase in child poverty and in food vulnerability. Usually, these issues tend to be a significant problem in the more deprived areas of the county; but now we are seeing many people facing these issues even in some of the more affluent areas of Oxfordshire.

Coronavirus and the lockdown have been a part of our lives for six months now, but it is a long way from leaving us. The job retention scheme (furlough) has been extended to the beginning of December. We would expect the ending of the furlough scheme to lead to a further sharp increase in redundancies. The further restrictions we are experiencing are likely to cause some businesses to close down – also causing greater unemployment. All the issues in this report are probably going to become more severe for the whole county.

During the last six months we have seen an incredible response to the pandemic, the lockdown, and their consequences, from the public sector, the charity sector, businesses, and most importantly of all from our communities. Financial hardship is going to be experienced by many of our neighbours as the pandemic continues. We must all redouble our efforts, in spite of feeling 'coronavirus fatigue', and help all of Oxfordshire's communities pull together to support one another through what is likely to be a challenging winter for us all.

