

Written evidence submitted by the Women's Budget Group (CVG0004)

Summary

- Women are statistically **more likely to be low paid key workers**. Early research suggests that **women may have been more likely to be furloughed, mothers appear to have been more likely to have lost their jobs than fathers** and to be carrying a greater burden of unpaid work under lockdown. This, combined with pre-existing inequalities and discrimination, heightens their chances of redundancy and unemployment as the furlough scheme ends.
- Combined with pre-existing inequalities of gender, race and disability these dynamics are already **impacting women's labour market enrolment, the gender pay gap and economic inequalities between different groups of women including levels of poverty and debt**.
- The Government's response to the crisis has **failed to take account of caring responsibilities and pre existing issues of low pay, insecure employment and poverty**.
- Without dramatic action, especially in the care and social security systems, **the Covid-19 pandemic is likely to set back economic equality between women and men decades**. BAME, disabled and migrant women are at increased risk. WBG makes a series of recommendations for action at the end of this submission.

Summary statistics

- Women are **five percentage points more likely than men to have been made unemployed** during the Covid-19 lockdown, as well as more likely to have been furloughed.
- Data from Turn2Us suggests a **15% increase in the gender pay gap in April alone**. At the same time gender pay gap reporting has been suspended. For some women, the gender pay gap is a matter of survival as well as equality.
- **15.5% of women compared with 10.6% of men are not eligible for sick pay** due to low earnings, limiting their ability to self-isolate without financial hardship.
- Women are doing **double the amount of unpaid care work** under lockdown than men.

1. The UK Women's Budget Group (WBG) analyses the gendered impact of economic policy on different groups of women men and promotes alternatives for a gender-equal future. We have carried out extensive analysis of the gendered and other equality impacts of the Covid-19 crisis which is available here: <https://wbg.org.uk/topics/covid-19/>
2. Covid-19 is not happening in isolation from pre-existing inequalities of gender, race, income and disability particularly. WBG's full report 'Crises Collide' explains how these pre-existing inequalities in the labour market and in care and other unpaid work paved the way for the disproportionate economic impact on women, especially BAME, disabled, migrant and low-paid women¹.

Prior to the Covid-19 crisis:

1. **Women were more likely to be low paid and in insecure employment.** Women were the majority of low paid earners (69%²) the majority of those in part-time employment (74%), involuntary part-time employment (57%), temporary employment (54%), zero-hours contracts (54%) and part-time self-employment (59%).³
2. **Women were the majority of people living in poverty and female-headed households are more likely to be poor.**⁴ For example, 45% of lone parents (90% of whom are women) are living in poverty.⁵
3. **Pre Covid-19, women were more likely to struggle with debt and bills.** 39% of women and 34% of men reported it was a struggle to keep up with bills, some or most of the time, 26% of women and 23% of men said they ran out of money by the end of the month and 29% of women and 23% of men said they would not be able to make ends meet for a month or less if they lost their main source of income.⁶
4. **On average, women carried out 60% more unpaid work than men.**⁷ This reduces the time for paid working meaning that they earn less, own less and are more likely to be living in poverty.
5. **Women were more likely to experience domestic and sexual violence and abuse.** 20% of women and 4% of men have suffered sexual assault, including attempts, since age 16, equivalent to an estimated 3.4 million women and 631,000 men.⁸ More than 1 in 4 women will experience domestic abuse during her lifetime⁹: that is 1.3 million women under 60 in the last year alone.¹⁰
6. **Women were the majority (67%) of people living in homelessness,** with single parents making up two-thirds of homeless families with children.¹¹

How has the economic impact of Coronavirus affected men and women differently?

3. The Coronavirus 'lockdown' and especially the closure of schools and nurseries, has had a significant economic impact on women in several ways:

Women in key work

4. Women are twice as likely to be key workers as men¹².
5. 39% of working mothers are key workers compared with just 27% of the working population as a whole¹³.
6. This is, in part, a result of women's overrepresentation in NHS (where 77% of staff are women), social care (where women make up 83% of care home staff and domiciliary carers) and education (where women are 98% of childcare staff, 85% primary school teachers and 63% of secondary school teachers.) BAME women and migrant women are also overrepresented in this work. For example, 1 in 4 care-workers is born outside the UK. 21% of the social care staff¹⁴ and 21% of NHS¹⁵ staff workforce identify as BAME compared with 14% of the UK population.
7. Many of the workers in these sectors are low paid. 98% of the 1 million high exposure key workers being paid less than 60% of median average wages are women¹⁶.
8. Women may also be less likely to be able to work from home due to the gender pay gap: the Resolution Foundation finds that only 1 in 10 low paid workers can work from home¹⁷ and 69% of low-paid workers are women¹⁸. For key workers with young

children or single parents, finding childcare during lockdown has been virtually impossible since informal networks have been made impossible by social distancing requirements.

Women more likely to work in locked down sectors

9. Young women especially are disproportionately likely to work in the sectors that have been hit hardest by the lock-down. 36% of young women and 25% of young men worked in sectors that have been closed down including restaurants, shops, leisure facilities and travel and tourism.¹⁹
10. These are also sectors where there is uncertainty as to when and if they can open and/or be financially viable due to distancing requirements. Hospitality, tourism and retail are all dominated by women and are likely to be particularly badly hit risking disproportionate redundancies.

Women doing more childcare under lockdown

11. Women are taking on the majority of childcare, home-schooling and domestic work while and childcare facilities are closed. A 5000 household study by the IFS found that mothers are doing 50% more unpaid work than fathers and that more of their work time is interrupted. While 70% of fathers' work hours are spent exclusively doing work, this is the case for only 53% of mothers' work hours: mothers are being interrupted during 57% more of their paid work hours than fathers²⁰. A similar study from the University of Cambridge also found that women are doing one hour more unpaid work each day than men²¹.
12. This has had an impact on mothers' working hours – the IFS found that mothers working hours had reduced from an average of just under 5 hours a day to under 2 hours a day. Fathers working hours had reduced from over 8 hours a day to just under 4.
13. This increased responsibility for childcare may increase women's risk of being made redundant when the furlough schemes (CJRS) tapers off because they might be seen as 'less productive' when, in reality, they are trying to do two or more jobs at once.

Decrease in women's earnings

14. Research by Turn2Us, showed that women expected their incomes to fall more than men's as a result of the crisis. Women expected their earnings to fall by 26% (£309) compared to 18% (£247) for men between February and April 2020. The difference widens in two-parent households (£405 vs. £309 for men)²².
15. In the same period there was a 42% increase in the number of single parent families expecting to live on £500 or less a month, suggesting huge increases in child poverty. That equates to an additional 756,000 single living on £500 or less next month, an increase of 216,000 compared to February. That also equates to 378,000 children living in single parent households where they anticipate less than £500 in income)²³.
16. Turn2Us has warned that as a result the pay gap would increase by 15%.

Women at risk of redundancy as furlough scheme ends.

17. ONS data published on 16 June shows that the furlough scheme has prevented widespread redundancies so far. However, the scheme is due to be tapered from July

and end in October. It seems inevitable that requiring employers to pay a percentage of furlough wages will lead to redundancies as sectors who are making zero profit and cannot reopen anytime soon choose who they can afford to pay. Sectors where there is uncertainty as to when and if they can open and/or be financially viable due to distancing requirements such as hospitality and tourism. These sectors are dominated by women and are likely to be particularly badly hit risking disproportionate redundancies.

18. This is a particular issue for young women: analysis by IFS shows that 36% of young women and 25% of young men worked in sectors that have been closed down including restaurants, shops, leisure facilities and travel and tourism. Overall, 17% of women and 13% of men work in these sectors. Low-paid workers are seven times as likely to work in a sector that has shut down²⁴.
19. In addition, with limited formal and informal childcare options in the long summer holidays and reports that schools will be disrupted into the autumn, it is likely that women will continue to be carrying out a large amount of additional childcare and other unpaid work²⁵. This will put them at greater risk of redundancy if employers are having to make job cuts.

How have Government measures affected economic inequalities for men and women?

Schools and childcare

20. The decision to close schools was clearly necessary. However, Government handling of both the education and childcare sectors has been poorly managed. The result of this mismanagement will undoubtedly be economic penalties for, predominantly, women:
21. A quarter of nurseries in the UK report that they will not financially survive the year. According to the Early Years Alliance this is equivalent to 150,000 childcare places. This will also mean more job losses for women since women are 98% of early years childcare staff²⁶.
22. Meanwhile, it is clear that schools cannot maintain social distancing requirements and return to a full timetable for all pupils at the same time. Many primary schools and all secondary schools will not return until September by which time most parents will be expected to be back at work. Even then there are warnings that there will be disruption into the autumn term with the possibility of many children returning part-time
23. This risks setting back gender equality decades because parents and those with other caring responsibilities, who are more likely to be women, will not be able to return to work without full time childcare available for all children. This clearly limits their earning power as well as making them more vulnerable to job losses and associated poverty. It also increases the risks of economic dependency which in turn increases the risk of financial or other forms of domestic abuse.

Social care

24. Failures in social care too, will have a disproportionate economic impact on women since they are majority of those in need of care and the majority of those working in the sector. Care homes and domiciliary agencies are facing decreased demand due to

justified fears about contagion and increased costs of PPE. Many also report that they may not financially survive the pandemic²⁷. This will mean a shortage of care for elderly and disabled people who need it, as well as job losses for the women who work in the sector. Shortages of care also mean women are more likely than men to leave the paid workplace to do unpaid care therefore decreasing their employment, earnings and independence as above²⁸.

How effective has the Government's economic support package, in particular, been for particular groups of men and women?

Financial support packages: Job Retention Scheme (furlough) and Self Employment Support (SEISS)

25. There has not been the same level of support for those who have lost their jobs. Failure to provide additional economic support to parents will too impact women most since they are the majority of single parents and, especially in low-income households, are most likely to 'go without' when money is tight:
26. Nationally representative polling by the Fawcett Society, WBG, Queen Mary University and the London School of Economics found that 48% of mothers and 38% of fathers, compared with 27% of non-parents, are worried about making ends meet in the next three months²⁹. This impoverishment intersects with other protected characteristics too: 38% of disabled mothers said they were already struggling to feed their children³⁰ while 23.7% of BAME mothers said the same, compared to 19% of white mothers³¹.
27. The government has shown that it can move quickly and decisively to provide support through the furlough scheme and support for the self-employed. However, many people are still falling through the gaps.
28. Both the Coronavirus Job Retention Scheme (CJRS) and the Self Employment Income Support Scheme (SEISS) have been a life line for millions. More men than women are self-employed therefore it is likely the SEISS has supported more men than women, although men are more likely to own wealth over the eligibility ceiling or, own a limited company therefore making them ineligible for SEISS.
29. Nonetheless, there have been gaps in these schemes from the outset which mean that certain groups of women cannot benefit from them. The failure to discount periods of family-related leave from SEISS payments for example has seen many mothers penalised because their average earnings are reduced by taking family-related leave. The Government did, belatedly, discount periods of family-related leave from furlough pay calculations but the scheme has caused many problems for pregnant women throughout lockdown with many placed on unpaid leave or sick pay instead of being furloughed. Closure of the furlough scheme on 10 June has also caused problems for women currently on maternity leave as to how they will apply when they return to work. The failure to take account of interaction with maternity leave, paternity leave and shared parental leave has seen many women lose out on much needed support³².

Statutory Sick Pay

30. A small increase to Statutory Sick Pay and rates of Universal Credit were also part of the Government's package of economic support measures but, as elaborated on

below, they barely scratch the surface of what is now needed, especially as the CJRS begins to taper. The current gaps in the social security system undermine public health and risk increasing women and children's poverty.

31. Statutory Sick Pay (SSP) especially is integral to the success of the Test and Trace scheme because if individuals are asked to self-isolate they need assurance they will be able to make ends meet. Without sufficient financial support many may feel they have no choice but to continue working. Women are less likely to be eligible for SSP because they are overrepresented in low paid work and on zero hours contracts. **WBG calculations find that 15.5% of women and 10.6% of men do not earn enough to qualify for SSP.** This means self-isolating for two weeks and claiming SSP may force women and their children into poverty.

Universal Credit

32. In general, women are more likely to rely on social security and receive more of their individual and household income from the social security system than men. This is because they are more likely to be the carers for other people at various stages in their life course and therefore, have generally lower earnings from employment. As a result, problems like the five week wait, benefits cap, two child limit and low levels of Universal Credit have a greater impact on women which will be worsened if more women than men are left unemployed after the pandemic.
33. These problems in the social security system disproportionately affect Black, Asian and ethnic minority families, since they are more likely to have more than two children³³.
34. The single payment of six means-tested benefits once a month to a single bank account also increases the risk of financial and other forms of domestic abuse. A genuine social security safety net is integral to ending Violence Against Women and Girls (VAWG) and ensuring victims/survivors can escape abuse³⁴.
35. Many disabled women have not benefited from the small uplift in Universal Credit since they are still on 'legacy benefits' including Employment Support Allowance (ESA) which did not receive an increase in March. Our research finds a third of disabled women report nearly running out of money³⁵.
36. Now is an important time to consider the effectiveness of sanctions and punitive conditionality. These have been suspended during the pandemic and should remain that way. There are gendered conditions which disproportionately burden women like, forcing both parents to be job-seeking full-time even if they have no childcare available.
37. Finally, No Recourse to Public Funds conditions risk serious destitution for many migrants if they are made unemployed during or after the pandemic.

What has the specific economic impact been on men and women with other protected characteristics or intersecting identities (for example, women or men with disabilities; women and men from BAME communities; pregnant women)

Protected characteristics clearly intersect, and the economic impact of Covid-19 will be vastly different for different groups of women. WBG is submitting evidence to race and disability inquiries in addition to this therefore this is a summary of points:

BAME women

38. BAME women are overrepresented in key work, zero hours work and low paid work so the economic conditions above are increased³⁶.
39. They also face discrimination in the labour market as a result of race or ethnicity as well as gender. This is likely to put them at greater risk of redundancy when the furlough scheme ends.
40. Public Health England have said racism is a factor in why BAME people have suffered disproportionate Covid-19 fatalities and the economic impact will also be felt more severely by BAME people due to pre-existing economic inequalities³⁷.
41. This is reflected in our polling which suggests that 43% of disabled or retired BAME women and 48% BAME men say that they had lost government support compared with 13% white women and 21% white men. Over half (51%) of BAME women say they were not sure where to turn for help compared with 1 in 5 (19%) white women³⁸.

Disabled women

42. ONS data from March – May 2020 shows that disabled women with limiting disabilities aged under 65 are 11.3 times more likely to die than non-disabled women, disabled men aged under 65 with limiting disabilities are 6.5 times more likely to die. A third of all lives lost to Coronavirus in the UK have been those of disabled people³⁹. This significantly bucks the trend of more men dying than women and warrants comprehensive investigation.
43. Disabled women and men have suffered doubly from economic and health measures implemented by the Government in response to Covid-19. They have had care standards ‘loosened’ by the Care Act 2004 changes in the Coronavirus Act 2020. Many have effectively had their Employment Support Allowance payments frozen while those on Universal Credit receive a much-needed uplift. And, they have care and support withdrawn due to lack of regulation, PPE and testing.
44. Our research shows the additional pressures that disabled women have faced during the coronavirus lockdown, due to a combination of gender and disability impacts. A third (34%) of disabled women said that their household has nearly run out of money, compared with a fifth (24%) of non-disabled women and men (23%). Over a third (38%) of disabled mothers said they were struggling to feed their children⁴⁰.
45. A fifth of disabled women said they had lost support from the Government, and 43% said they had lost support from other people. 61% said, in the midst of lockdown, that they were worried about accessing the medication they need, compared with 43% of non-disabled women and 37% of non-disabled men. 63% said they had found it hard to get what they needed from the shops⁴¹.
46. There are specific concerns for disabled women especially disabled women who are mothers or those who are vulnerable to domestic abuse. Disabled women are twice as likely to experience domestic abuse as non-disabled women⁴².

Migrant women

47. . Migrant women face additional discrimination in the labour market due to their migration status. They are overrepresented in key work – including health and social care⁴³.

48. Many non-EU migrant women who are made unemployed or experience domestic abuse during lockdown still have no recourse to public funds (NRPF) which increases their risk of destitution. On study from the University of Cambridge found that 33% of cleaners and construction workers were made unemployed in the period 9-14 April: this is real concern given the overrepresentation of migrant workers in these sectors.
49. Data sharing between the Home Office and other public bodies including the NHS and police mean that migrant women may not feel comfortable using these services during lockdown. This could mean letting Covid symptoms go untested or not reporting abuse/seeking refuge.
50. Most non-EU migrants continue to pay the heightened Immigration Health Surcharge which puts additional pressure on already stretched finances.
51. Refugee and asylum seeking women are most at risk of poverty, destitution and homelessness; before, during and after Covid-19⁴⁴.
52. There is only one refuge space per region for women without recourse to public funds.

What measures should the Government put in place to ensure gender equality in the longer term economic recovery from Coronavirus, with specific reference to any upcoming financial announcements?

53. Both the **social care and childcare sectors need immediate funding injections** to ensure they survive the pandemic and can provide care to those who need it as well as ensuring women can return to work.
54. Then, the Government must not postpone consultation on **longer-term reform for the social care sector** any further. Investment in childcare must be central to future budget announcements as the vital social infrastructure necessary to reboot the economy, *for everyone*.
55. As the CJRS begins to taper, **parents and other full time carers need a guarantee that they will not be made redundant if they cannot get full time childcare** and therefore cannot return to work.
56. The Government should require all companies with more than 250 employees (i.e. those who would have been reporting on their gender pay gap) to **report the number of people they make redundant by protected characteristics** including sex and race, to ensure accountability against bias or discrimination.
57. **Part time furlough needs to be made possible before August** to enable those who can return to work and juggle part time childcare. This is the reality of many women's lives with or without Covid-19. Failing to introduce this sooner risks widening the gender pay gap, and diminishing economic output.
58. The Government needs to be honest about the difficulties ahead for schools and nurseries and **consult education unions, local authorities and civil society to come up with a national plan** to re-open schools and maintain social distancing or, find other ways to ensure parents can return to work.
59. **Statutory Sick Pay (SSP) needs to be increased** to the level of the real living wage and **the minimum income requirement abolished** to ensure that the Test and Trace scheme can be effective in stopping a second wave which would result in further deaths and economic damage.

60. **Lift restrictions on benefits that are untenable during the outbreak:** LHA rates should be raised to the 50th percentile; the benefit cap, under-occupancy penalty, and two child limit should be lifted; the personal allowance in Universal Credit and working tax credit further increased and sanctions and conditionality must be suspended without exception.
61. **Get Universal Credit to families sooner by making budgeting advances non-repayable grants** to reflect the huge increase in demand for social security. Currently families are having to wait five weeks for a payment, or accrue debt in the form of a Budgeting Advance, which is only available as a loan. During the crisis the Government should convert this into a non-repayable grant.
62. **Increase Employment Support Allowance payments in line with the rise in Universal Credit and Working Tax Credit:** at present, up to 2m disabled people have been left behind by the necessary and welcome increase in payments for other benefits.
63. **Increase Child Benefit, to £50 per child:** to mitigate huge increases in child poverty as well as digital poverty and other economic factors that contribute to the attainment gap. A temporary uplift is necessary to ensure children do not lose out.
64. **Lift the ‘No Recourse to Public Funds’ condition:** Excluding migrant women from support risks exposing them to the virus, which threatens the public health response; and fails to recognise the vital role many migrant workers are playing in combating the pandemic.
65. Complete and publish meaningful and comprehensive equality impact assessments of all Covid-19 policy, including steps taken to ease the lockdown, informed by intersectional data.
66. Reinstate the obligation to provide social care for all those who need it, as soon as Covid-19 is under control, replacing the discretionary obligation contained in the Coronavirus Act.

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