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COVID-19 REPORT

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**THE IMPACT  
ON WOMEN  
IN COVENTRY**

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EXECUTIVE SUMMARY



The Women's Budget Group (WBG) is an independent network of leading academic researchers, policy experts and campaigners. Our vision is of a caring economy that promotes gender equality. For over 30 years we have examined economic policy and asked 'who benefits?'. We produce robust analysis and aim to influence the people making policy. We also work to build the knowledge and confidence of others to talk about feminist economics by offering training and creating accessible resources.

The Women's Budget Group is independent and not-for-profit. We are grateful to our funders and members who have supported our work over many years. We are run by a Management Committee and have over 800 members. If you want to become a member, you'll find more information and a sign up form via our website.

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# EXECUTIVE SUMMARY

This is a Women’s Budget Group report on the key gendered impacts of the Covid-19 crisis on women in the UK, with a focus on the city of Coventry. It makes recommendations for a gender-sensitive approach to ‘building back better’ after the crisis.

Covid-19 is a global public health crisis, which has already triggered an unparalleled socio-economic crisis. Whilst we know the majority of serious cases, particularly those resulting in death are higher for men, the crisis has worsened many pre-existing inequalities for women.

## Key impacts & prior inequalities

**Poverty: Women expect their incomes to fall by 26%, as a result of the Covid-19 crisis, a higher rate than men (18%).<sup>1</sup>**

Women from minority groups in particular are being affected by falls in income and financial insecurity. A quarter of BAME mothers and a third of disabled mothers report struggling to feed their children<sup>2</sup> and 42% of single parents are anticipating living on less than £500 per month.<sup>3</sup>

The current social security safety net is not enough to protect many people from destitution and migrant women with No Recourse to Public Funds (NRPF) are particularly unprotected.

Universal Credit payments have been increased by £20 per week but the five-week wait for first payment has been maintained. A quarter of adults are not able to make ends meet for over a month if they lose their main source of income,<sup>4</sup> which means that many families and individuals will struggle with the UC five-week wait.

Foodbank use has doubled in Coventry since the start of lockdown,<sup>5</sup> as a consequence of the job crisis and the inadequate social security safety net.

## Prior to the crisis:

Women were the majority of people living in poverty and female-headed households were more likely to be poor.<sup>6</sup> Lone parents – 90% of which were women – were one of the groups most affected, with nearly half (47%) of lone parents and their children living in poverty.<sup>7</sup> Many of these women were also disabled or suffered from race and ethnicity-based inequalities.

1 Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (<https://bit.ly/3gLn4iC>)

2 WBG, Fawcett Society, QMU and LSE (June 2020) BAME women and Covid-19 (<https://bit.ly/3gZtDy6>)

3 Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (<https://bit.ly/3gLn4iC>)

4 CPAG (14 May 2020) Mind the gaps: Reporting on families’ incomes during the pandemic (<https://bit.ly/2AxtUrm>)

5 Interview for this research with Feeding Coventry representative (14 May 2020)

6 WBG (2018) The Female Face of Poverty (<https://bit.ly/34jMVZa>)

7 Child Poverty Action Group (2019) Child Poverty Facts and Figures (<https://bit.ly/2U5PI4u>)

The West Midlands had the highest rate of child poverty in the UK at 23.3%, with the second highest increase since 2014 (4.7%).<sup>8</sup>

Coventry had a higher rate of multiple deprivation than England, with 14.4% of its residents living in the 10% most deprived areas of the country.<sup>9</sup>

### **Employment: Mothers are more likely to be losing their jobs and to be furloughed.<sup>10</sup>**

The unequal and gendered distribution of care responsibilities is driving many women, particularly mothers, out of the labour market due to school closure.

16% of mothers have lost their job permanently as a result of the current crisis (compared to 11% of fathers) and 34% of mothers have been furloughed (30% of fathers).<sup>11</sup>

Women are the vast majority of key workers (77% of healthcare and 85% of social care workforces)<sup>12</sup> and the majority of workers in shutdown sectors.<sup>13</sup> In the West Midlands, a similar proportion of women work in healthcare (79%) and social care (84%). Black, Asian and Minority Ethnic (BAME) women are overrepresented in both sectors.<sup>14</sup>

As the government's employment-support schemes are wound up, there are concerns that millions of women who had their salaries and jobs protected in the first months of the pandemic will start to be made redundant by employers.

### **Prior to Covid-19:**

Women were the majority of low-paid earners (69%).<sup>15</sup> 74% of those in part-time employment were women. 54% of those on zero-hours contracts were women and women were more likely to be in temporary employment.<sup>16</sup>

Comparing women's and men's employment in key professions, in the West Midlands women were:<sup>17</sup>

- 3 times more likely to be working as 'health professionals' and as 'health and social care associate professionals';
- 3 times more likely to be working as 'teaching and educational professionals';
- 6 times more likely to work in 'caring, leisure and other service occupations';
- 20 times more likely to work in 'childcare and related personal services'.

8 End Child Poverty (2019) Regional and country data for Britain (<https://bit.ly/302sTCf>)

9 Coventry City Council (April 2020) Coventry Headline Statistics – April 2020 (<https://bit.ly/3gt8iNw>)

10 IFS (2020) How are mothers and fathers balancing work and family under lockdown? (<https://bit.ly/36WM2XL>)

11 Ibid.

12 WBG (2020) Crises Collide: Women and Covid- 19 (<https://bit.ly/36TQ1o4>)

13 IFS (2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (<https://bit.ly/2Bxa5kF>)

14 IFS (2020) Are some ethnic groups more vulnerable to Covid-19 than others? (<https://bit.ly/2U6HxEW>)

15 WBG (2020) Women, employment and earnings (<https://bit.ly/2R4d4pj>)

16 WBG (2020) Women, employment and earnings based on ONS (Mar 2020) EMP01 SA: Full-time, part-time and temporary workers (seasonally adjusted) Available at: <http://bit.ly/2pZwHnW>

17 Nomis (Jun 2020) Annual Population Survey 2019 – regional – Occupation by sex by employment type (<https://bit.ly/2NcDDqa>)

When it comes to shutdown sectors, women were:<sup>18</sup>

- 3 times more likely to work in ‘leisure, travel and personal service occupations’;
- 2 times more likely to work in ‘sales occupations’.

In Coventry, on average, women earned nearly £10,000 less a year than men (£19,933 compared to £29,214).<sup>19</sup> Average part-time earnings for women were £8,997. The average hourly rate for women in Coventry was £12.29 (£14.12 for men).

Unemployment jumped in Jan-Mar 2020 to 5.5% for women in the West Midlands (from 4.8% in the previous quarter), while the rate of unemployed men slightly decreased to 4.7% (from 5.0%).<sup>20</sup> In 2019, 6.5% of women in Coventry were unemployed (4.2% of men), nearly double the national average (3.7% women unemployed in GB).<sup>21</sup>

### **Unpaid work: Mothers are doing 50% (or two hours a day) more childcare than fathers.**<sup>22</sup>

The usual childcare arrangements for most parents have fallen through, with nurseries and schools closed from March and most not due to fully reopen until September. Informal childcare from family or friends is not possible under social distancing rules.

Mothers are facing more competing demands on their time, with only half of their paid work time uninterrupted (compared to 70% of fathers).<sup>23</sup> Mothers are doing 50% (or two hours) more childcare a day than fathers.<sup>24</sup> This is being reflected in higher levels of stress, anxiety and decreasing well-being for mothers.

Many parents are now being expected to return to work but without childcare in place this is impossible, particularly for mothers who are already more likely than fathers to drop out of the labour market for caring responsibilities.

Formal childcare is unaffordable for many parents and with many nurseries facing closure in coming months this will have severe consequences for mothers’ employment.

### **Prior to Covid-19:**

On average, women carried out more than 60% of unpaid work than men<sup>25</sup> and as a result, women earned less, owned less and relied more on public services and social security.

Childcare costs were a big barrier to mothers of young children and their employment prospects: in the West Midlands, a nursery place for a child under three absorbed between 44% and 61% of women’s annual salaries (full-time and part-time respectively) (see Chapter 3 for full table).

18 Ibid.

19 ONS (2020) Earnings and hours worked, place of residence by local authority: ASHE Table 8 (<https://bit.ly/2XywS6K>)

20 ONS (Jun 2020) Regional labour market statistics: HI05 Headline indicators for the West Midlands (<https://bit.ly/3fCinGs>)

21 Nomis (2020) Labour Market Profile – Coventry, Employment and unemployment (Jan 2019-Dec 2019) (<https://bit.ly/3gosoYW>)

22 A Sevilla & S Smith (May 2020) Baby Steps: The gender division of childcare during the COVID19 pandemic (<https://bit.ly/2UuAcPP>)

23 IFS (2020) How are mothers and fathers balancing work and family under lockdown? (<https://bit.ly/36WM2XL>)

24 A Sevilla & S Smith (May 2020) Baby Steps: The gender division of childcare during the COVID19 pandemic (<https://bit.ly/2UuAcPP>)

25 ONS (2 Apr 2020) Early indicator estimates from the Wealth and Assets Survey: April 2018 to September 2019. Available at: <https://bit.ly/3e4SM84>

**Debt and bills:** *Women, young people, those responsible for children and those in insecure work are being hardest hit with income falls during the pandemic.<sup>26</sup> People on lower incomes are more likely to have fallen behind or to have borrowed money.<sup>27</sup>*

Incomes are falling and more redundancies are expected in the coming months so more and more people will struggle to pay their bills.

Payment holidays have been put in place by banks, utility bills and evictions have been suspended, but there are concerns that people will be faced with impossible debt once these moratoria are lifted. The five-week wait for Universal Credit's first payment is also exacerbating families' financial difficulties.

### Prior to Covid-19:

Women were the majority (55%) of people in debt and were more likely to become insolvent, especially young women.<sup>28</sup>

According to the ONS and pre-Covid-19, women were consistently more likely to struggle to keep up with bills (39% of women and 34% of men), run out of money by the end of the month (26% of women and 23% of men) or struggle to cope if they lost their main source of income (29% of women and 23% of men).<sup>29</sup>

**Loss of support & services:** *Many women and vulnerable children are losing access to lifeline support as voluntary organisations and statutory services have had to change the way they deliver support.*

Due to the closure of schools, many professionals are concerned that cases of abuse and neglect of children are going undetected.<sup>30</sup>

Voluntary organisations are grappling with an unprecedented shift in ways of working in a short period of time and are finding it harder to reach the most vulnerable and marginalised women and children under lockdown rules.

Organisations are preparing for a surge in demand as lockdown starts to ease but they will struggle with reduced worker capacity (due to illness or self-isolation) and finding extra funding.

26 StepChange (Jun 2020) Coronavirus and personal debt: a financial recovery strategy for households (<https://bit.ly/37lUVUj>)

27 Ibid.

28 WBG (2019) Household debt and gender (<https://bit.ly/2AzRzHE>)

29 ONS (2 Apr 2020) Early indicator estimates from the Wealth and Assets Survey: April 2018 to September 2019 (<https://bit.ly/34fc1bK>)

30 The Observer (26 April 2020) Schools in England warned over 'blind spot' as vulnerable children stay at home (<https://bit.ly/30VKWKO>)

## Prior to Covid-19:

Women were the vast majority of people experiencing domestic violence and abuse and sexual violence.<sup>31</sup> Migrant women victims of VAWG were a group that was particularly unprotected, as they had no recourse to public funds (NRPF) and so state and voluntary sector support was very limited.

Women with complex needs and from marginalised communities were more likely to need help but found it harder to access adequate support.

**BAME women: BAME people are at higher risk of Covid-19, both in health and economic terms.**<sup>32</sup>

Close to half (42.9%) of BAME women expect to struggle to make ends meet in the coming months and to be in more debt than before the pandemic.<sup>33</sup> A quarter of BAME mothers are struggling to feed their children.

BAME women, in particular Black mothers, are more likely to be concerned about their access to medication and healthcare, which is a result of the higher risk and pre-existing racial inequalities and discrimination within the NHS.<sup>34</sup>

## Prior to Covid-19:

People from a BAME background were more likely to be in low-paid work and they were one of the groups hardest hit by austerity measures in the last decade, especially poor BAME women.<sup>35</sup> As a consequence BAME people were more likely to live in poverty and in overcrowded accommodation.

Income levels differ widely across ethnic groups. Black households were the most likely to have an income of under £400 per week (35% of all Black households), while Indian households were the most likely to have a weekly income of over £1000 per week (42% of all Indian households).<sup>36</sup>

BAME women were overrepresented in high-exposure work sectors like health (as well as BAME men) and social care.

Coventry was a diverse city, with a third of its residents from a Black, Asian or minority ethnic background.<sup>37</sup>

31 WBG (2020) Violence against women and girls (<https://bit.ly/2UG8sbt>)

32 Public Health England (Jun 2020) Disparities in the risks and outcomes of Covid-19 (<https://bit.ly/2XrHCoz>)

33 WBG, Fawcett Society, QMU and LSE (Jun 2020) BAME women and Covid-19 (<https://bit.ly/3gZtDy6>)

34 The BMJ Opinion (June 2020) If we do not address structural racism, then more black and minority ethnic lives will be lost (<https://bit.ly/2YdaPD1>)

35 WBG and Runnymede (2017) Intersecting Inequalities: The impact of austerity on Black and Minority Ethnic women in the UK (<http://bit.ly/2IE07Wn>)

36 Ethnicity Facts and Figures (Mar 2019) Household income by ethnicity (<https://bit.ly/2zoqaby>) (Accessed 10 June 2020)

37 Coventry City Council (April 2020) Coventry Headline Statistics – April 2020 (<https://bit.ly/3gt8iNw>)

**Disabled women:** *Disabled women are one of the groups hardest hit financially and they are losing support from government and other people at a higher rate than others.*

Over a third of disabled women are struggling to feed their children and report that their household has already run out of money. Disabled women were the most likely group to say they will be in more debt as a consequence of the current pandemic.<sup>38</sup>

A fifth of disabled women report having lost support from government. Two fifths report having lost support from other people, leading to a higher proportion reporting feelings of isolation and deterioration of mental health.<sup>39</sup>

The easements in social care standards and the suspensions of most non-urgent treatment in the NHS brought about in March to prevent system being overwhelmed, have resulted in many disabled women (and men) seeing social and health care support withdrawn.<sup>40</sup>

### Prior to Covid-19:

24% of people in the West Midlands reported having a disability, a higher proportion than the UK average (21%).<sup>41</sup> However, a similar proportion of working-age people were on ESA or incapacity benefits (6.2%), and on disability benefits (0.8%) in Coventry, as in the rest of Great Britain.<sup>42</sup>

Disabled people were less likely to be in employment and when they were, were more likely to be underemployed and in precarious jobs. Disabled women earned 22.1% less than non-disabled men and 11.6% less than disabled men.<sup>43</sup>

Disabled women had been one of the groups most affected by austerity cuts since 2010, set to lose 13% of their annual income by 2021 (according to calculations made before the pandemic hit),<sup>44</sup> and disabled people were more likely to be living in poverty than non-disabled people.

38 WBG, Fawcett Society, QMU and LSE (Jun 2020) Disabled women and Covid-19 – Research evidence (<https://bit.ly/2Ba7InF>)

39 Ibid.

40 Sisters of Frida (Apr 2020) The Impact of COVID 19 on Disabled Women from Sisters of Frida (<https://bit.ly/3hcom6t>)

41 ONS (Mar 2020) Family Resources Survey: financial year 2018/19 – Disability Tables (<https://bit.ly/2Y1ULVE>)

42 Nomis (2020) Labour Market Profile – Coventry, Out-of-work benefits (April 2020) (<https://bit.ly/3gosoYW>)

43 WBG (Oct 2018) Disabled women and austerity (<http://bit.ly/2lfsOSS>)

44 Ibid.



In collaboration with the Coventry Women's Partnership



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