

COVID-19 REPORT

THE IMPACT ON WOMEN IN COVENTRY



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.

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THE IMPACT ON WOMEN IN COVENTRY

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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 gendersensitive approach to 'building back better' after the crisis.

Covid-19 is a global public health crisis, which has already triggered an unparalleled socioeconomic crisis. Whist 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%).1

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 children² and 42% of single parents are anticipating living on less than £500 per month.³

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,4 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,⁵ 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.⁶ 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. Many of these women were also disabled or suffered from race and ethnicity-based inequalities.

- Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (https://bit.ly/3gLn4iC)
- WBG, Fawcett Society, QMU and LSE (June 2020) BAME women and Covid-19 (https://bit.ly/3gZtDy6)
- Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (https://bit.ly/3gLn4iC)
- 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)
- WBG (2018) The Female Face of Poverty (https://bit.ly/34jMVZa)
- 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%).8

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.9

Employment: Mothers are more likely to be losing their jobs and to be furloughed. 10

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). 11

Women are the vast majority of key workers (77% of healthcare and 85% of social care workforces)¹² and the majority of workers in shutdown sectors.¹³ 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. 14

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%). 15 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.¹⁶

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

- 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'.

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

Coventry City Council (April 2020) Coventry Headline Statistics - April 2020 (https://bit.ly/3gt8iNw)

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

¹¹

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

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

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

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

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:18

- 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). Parents 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%). 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). 21

Unpaid work: Mothers are doing 50% (or two hours a day) more childcare than fathers.²²

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).²³ Mothers are doing 50% (or two hours) more childcare a day than fathers.²⁴ 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 men²⁵ 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.²⁶ People on lower incomes are more likely to have fallen behind or to have borrowed money.²⁷

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.²⁸

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).²⁹

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.30

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/37IUVuj)

²⁷

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

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

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.31 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.32

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.³³ 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.34

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.³⁵ 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).³⁶

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.37

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)

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

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

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.38

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.39

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.⁴⁰

Prior to Covid-19:

24% of people in the West Midlands reported having a disability, a higher proportion than the UK average (21%).⁴¹ 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.⁴²

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.43

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),44 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/2Ba7lnF)

³⁹

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.

1. INTRODUCTION

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

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

Women are already the majority of those living in poverty, and female-headed households are more likely to be poor. 45 Social distancing measures and the closure of multiple sectors have changed the landscape of work, which has impacted women differently depending on their vocation. Women make up the majority of healthcare and other key workers, 46 but are also more likely to be working in sectors affected by the lockdown.⁴⁷

Overall, the crisis has seen women anticipate a higher fall in income than men (26% compared with 18%).48 Young women, parents and those in insecure work are being most impacted by a fall in income during the pandemic.⁴⁹ People on lower incomes are more likely to have fallen behind or to have borrowed money.⁵⁰

Black, Asian and Minority Ethnic (BAME) women are particularly affected by a drop in income and are over-represented in sectors with a high exposure to Covid-19.51 Migrant women with no recourse to public funds (NRPF) have lacked vital social security protections, facing destitution. Disabled women have lost government support at a higher rate than other groups and are the most likely to say they will be in greater debt as a result of the crisis.⁵²

The report is structured across several key themes which reflect the impact the Covid-19 crisis has had on women in Coventry and across the UK: Health and Social Care, Childcare and Education, Employment, The Social Security Safety Net, The Impact on Children and Young People, and the impact on The Women's Sector and Other Frontline Services.

Using Coventry as a field-site evidences the impact of the crisis, and subsequent government schemes and policies on the ground. The report uses UK-wide, West Midlands and Coventry specific data to situate the impact at the national, regional and city level. Research for this report was based on UK-wide and Coventry/West Midlands specific desk research (between

- WBG (2018) The Female Face of Poverty (https://bit.ly/34jMVZa)
- WBG (2020) Crises Collide: Women and Covid- 19 (https://bit.ly/36TQ1o4) 46
- Resolution Foundation (2020) Briefing Note: Economic impacts of the coronavirus crisis on different groups of workers (https://bit. 47
- 48 Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (https://bit.ly/3gLn4iC)
- 49 StepChange (Jun 2020) Coronavirus and personal debt: a financial recovery strategy for households (https://bit.ly/37IUVuj)
- 50
- WBG, Fawcett Society, QMU and LSE (Jun 2020) BAME women and Covid-19 (https://bit.ly/3gZtDy6)
- WBG, Fawcett Society, QMU and LSE (Jun 2020) Disabled women and Covid-19 Research evidence (https://bit.ly/2Ba7lnF)

April and June 2020) as well as polling conducted by WBG in partnership with Fawcett Society, Queen Mary University London and the London School of Economics. We also drew significantly from 18 interviews conducted by our research team (April-May 2020) with representatives from Coventry City Council, the Coventry Women's Partnership and from other local services including Family Hubs, Independent Debt Advice Services and Union representatives. WBG would like to thank all those who dedicated time to speaking with us for this report.

This is the final report in a series as part of the Coventry Women's Partnership, a collaboration with five specialist organisations in the West Midlands who support vulnerable women. The partnership includes Foleshill Women's Training (FWT), Kairos, Coventry Haven Women's Aid, Central England Law Centre and Coventry Rape and Sexual Abuse Centre (CRASAC). WBG would like to thank our partners for their valuable input into this report, and for taking part in interviews. We would also like to thank Smallwood Trust for funding the partnership.

2. HEALTH & SOCIAL CARE

Health outcomes

Covid-19 is a global public health crisis with over 8 million confirmed cases and over 439,000 deaths worldwide at the time of writing (17 June 2020). 53 With over 42,000 deaths 54, and potentially as many as 63,000 taking all excess deaths into account⁵⁵, the UK has seen the highest mortality figures in Europe and the third highest globally. 56 Men appear to be at higher risk of dying (59%) of Covid-19 deaths in England are among men) but possibly at lower risk of contracting the disease (46% of confirmed cases in England).⁵⁷ The proportion of deaths in working age men is also double that of women and men are 70% of those admitted to intensive care units.58 However, women under 60 are more likely to be diagnosed with Covid-19 which could be due to the disproportionate number of women working in health and social care frontline roles.⁵⁹

At the start of the crisis, WBG stressed the importance of countries reporting sex-disaggregated data, 60 and it has been encouraging that 43 countries are now reporting this in full, including the UK and the Republic of Ireland, with a further 37 providing partial data. 61 However, this should be viewed as standard practice at the local, national and global level if we are to better understand the trajectory and impact of the virus.

In Coventry, there have been 269 confirmed Covid-19 deaths at the time of writing, 20 of which occurred in the home or wider community, 176 in hospital and 72 in a care home. 62 Public Health England records the West Midlands as the fourth highest region for death rates (after London, the North West and the North East, out of nine English regions).63

Public Health England has confirmed that the Covid-19 crisis has replicated and in some cases exacerbated existing health inequalities. Risk of death once diagnosed with Covid-19 was higher for those living in deprived areas compared with the least deprived, and higher in Black, Asian and Ethnic Minority (BAME) groups than in White ethnic groups.⁶⁴

BAME communities have experienced disproportionately high mortality rates. The black Caribbean population have the highest number of per capita hospital deaths. Black African

- World Health Organisation (2020) Coronavirus Disease (Covid-19) Dashboard (https://bit.ly/2yXJsn0) 53
- Gov.uk (18 Jun 2020) Coronavirus (Covid-19) in the UK (https://bit.ly/30WYoyb)
- The Guardian (9 Jun 2020) Excess deaths in the UK under coronavirus lockdown pass 63,000 (https://bit.ly/3fDNdOV)
- World Health Organisation (2020) Coronavirus Disease (Covid-19) Dashboard (https://bit.ly/2yXJsnO)
- 57 As of 18 May. Public Health England (2020) The Weekly Surveillance Report in England (https://bit.ly/3gOoLM6)
- 58 Public Health England (Jun 2020) Disparities in the risks and outcomes of Covid-19 (https://bit.ly/2XrHCoz)
- 59
- WBG (2020) Crises Collide: Women and Covid-19 (https://bit.ly/36TQ1o4)
- Global Health 5050 (2020) Sex-disaggregated data tracker (https://bit.ly/3gPLCHi)
- ONS (June 2020) Death registrations and occurrences by local authority and health board (https://bit.ly/2BbKddL)
- Public Health England (Jun 2020) Disparities in the risks and outcomes of Covid-19 (https://bit.ly/2XrHCoz)
- 64 Ibid.

hospital deaths are 3.7 times higher than among white British people (accounting for age, gender and geographic profiles), Bangladeshi hospital mortality rates are twice those among white British people and Pakistani deaths are 2.9 times as high. 65 The ONS recognised that socio-economic disadvantage for BAME groups is part of the explanation for this.66

People from a BAME background are also more concerned about accessing medication and healthcare than their white counterparts. This could partly be a response to the higher risk of mortality if Covid-19 is contracted, but also important are the racial inequalities and discrimination that ethnic minority groups face within the NHS, including misdiagnosis and dismissing concerns of pain.67

Disabled people have also been particularly disadvantaged. Those with learning impairments and autism, despite often having physical comorbidities and therefore a potentially increased vulnerability to Covid-19 have not been offered routine testing. This includes those resident in care homes. 68 Whilst hospital morbidity figures in this group are proportional to the number in the general population, these figures do not include community or care home deaths suggesting the actual number of deaths could be higher. Disabled women are also reporting losing support from government and other people at a higher rate than non-disabled people, which is being reflected in increased feelings of isolation and loneliness.⁶⁹

Rough sleepers also seem to have been disproportionately hit by the virus. Between 21 March and 8 May Public Health England reported that 54 men and 13 women with no fixed abode had been diagnosed with Covid-19, likely to be rough sleepers. 70 PHE estimate that this represents 2% and 1.5% of the known population of women and men who experienced rough sleeping in 2019. This suggests a much higher diagnoses rate when compared to the general population.

The one thing that worries me about our women is a lot of them, they're not in the vulnerable category in terms of shielding, but a lot of them have weakened immune systems ... there's a strong likelihood it could be fatal, because a lot of the presenting symptoms are similar to what they have anyway. We've got cases of active TB among our service users. And a lot of them have a cough, have temperatures. So, there is a high likelihood that they won't recognise the symptoms, and it could be too late. That's the one thing I'm really worried about is that we will lose a service user through this."

Kairos Manager

⁶⁵ IFS (2020) Are some ethnic groups more vulnerable to Covid-19 than others? (https://bit.ly/2U6HxEW)

The Guardian (7 May 2020) Black people four times more likely to die from Covid-19, ONS finds (https://bit.ly/36UaSYe)

The BMJ Opinion (June 2020) If we do not address structural racism, then more black and minority ethnic lives will be lost (https://bit. 67

⁶⁸ Health Service Journal (2020) Leading disability and autism deaths within expected range, says NHSE (https://bit.ly/2AE8qJe)

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

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

Non-Covid-19 healthcare services

Early in the crisis, the NHS was re-organised. Many healthcare services were scaled back in order to make space and redeploy staff to caring for Covid-19 patients. This has had a substantial impact on those requiring both emergency services and ongoing treatment. There was a 56.6% decrease in A&E attendance in April 2020 compared to April 2019. 71 Departments dealing with the most severe emergency cases saw a 48.2% decrease, whereas minor injury units saw a 71.7% drop.⁷²

Doctors have voiced concerns that there may be a spike in the number of people seeking medical care following the reopening of the NHS, as there have been warnings of delays to cancer treatments⁷³ and many have left underlying illnesses untreated during the crisis.⁷⁴ In the West Midlands, current policy has meant services such as cervical screenings have been suspended due to lack of laboratory space.⁷⁵

Women are the majority of healthcare patients, in part due to higher rates of ill health and reproductive health treatment⁷⁶ so we anticipate that they will be disproportionately affected by the case backlog.

Maternity and reproductive health

Sexual and Reproductive Health (SRH) was an area of concern at the start of the crisis, as it has been often overlooked in previous epidemics. The British Pregnancy Advisory Service (BPAS), the Faculty of Sexual and Reproductive Healthcare (FSRH) and Royal College of Obstetricians and Gynaecologists (RCOG), warned that an extended lockdown, combined with a lack of access to contraception, is likely to fuel an increase in unplanned pregnancies.⁷⁷ A FSRH survey found that 77% of GPs and 64% of specialists have ended or limited the provision of essential SRH and 37.5% of those providing an outreach service have paused any outreach provision. Whilst 86% of specialists and 88% of GPs are still providing over the phone consultations, it is concerning that when asked whether they were confident that vulnerable patients could access SRH care during the Covid-19 pandemic, only 31% said they were confident, whilst 37% said they were not confident. 78 There is a risk that women in vulnerable and disadvantaged circumstances are not accessing the healthcare that they need.

Similarly, an RCOG survey found that doctors have been redeployed outside maternity services in 53% of the trusts/units that responded, with over 25% of respondents expressing concerns about the planning and implementation of medical staff changes at their place of work.⁷⁹

Pregnant women who are undocumented have to pay for essential ante-natal and maternity care.

- 71 NHS England (2020) A&E attendances and Emergency Admissions (https://bit.ly/2U5yrbE)
- 72
- 73 The Health Foundation (2020) Covid-19: Five dimensions of impact (https://bit.ly/3eG8WVS)
- 74 The Guardian (2020) Coronavirus measures 'could leave 8m waiting for NHS hospital care' (https://bit.ly/302J0zL)
- 75 Email correspondence (7 May 2020) with Healthwatch Coventry, Chief Officer
- 76 WBG (Mar 2020) Health and gender (https://bit.ly/2Ua96xc)
- 77 Metro (2020) Everything you need to know about contraception during coronavirus (https://bit.ly/2U6wQIB)
- 78 FSRH (2020) FSRH Covid-19 rolling members survey: interim results 07 May 2020 (https://bit.ly/3gOuxNM)
- RCOG (2020) Restoration and Recovery: Prioritisation for Obstetrics and Gynaecology (https://bit.ly/2U6EdcT)

Coventry Voices*

Leila is an Arabic woman with leave to remain in the UK. She is a single parent to two young children, with no local family support. She has been struggling with mental health through the Covid-19 crisis, finding it difficult to eat and sleep. She has tried to access mental health support, but as the only language offered is English, she feels like her worries are not being listened to or properly understood. It also caused her anxiety that the services were being offered by men, as she does not feel comfortable talking to a man. She pushes herself to cope through the days for her children.

*Names and identifying information have been changed

This saddles women who are often the least able to pay with thousands of pounds of debt.80 This is a reversal of the NHS's principle of collective

responsibility for health. During a public health crisis, this is dangerous as it risks preventing people from accessing hospital care for fear of charges.

Mental health

It is clear that the Covid-19 crisis has precipitated an increase in anxiety levels for both women and men, as individuals, households and families experience the overwhelmingly negative effects on health, income and employment, ongoing education, career development and future prospects.

The pandemic is exacerbating inequalities in mental health, with two groups with the lowest levels of mental health, women and young people,

the hardest hit.81 Young women are suffering the most severe drop in mental health levels, with men over 65 the least severely hit.

Since the start of the crisis, a third of women compared with a quarter of men have reported being highly anxious (8 or above on a 0-10 scale).82 46% of mothers of younger children report anxiety above a 7 compared with 36% of men (and 32% of women and 24% of men who are not parents of young children).83

We've got a mum who's a great mum. She's single, no family...it got to a point where mum just can't keep up. Mum's never said she can't cope. And she's getting all the symptoms of anxiety, not sleeping and getting palpitations and all of those things. And with other families, the pressures of not knowing if they're going to go back to work, when the next payment is going to come in. It's a lot and it just leads to anxiety"

Family Hub Manager

Psychological distress has also been highest for women, ethnic minority groups, and key workers, with all three groups indicating the presence of 'psychiatric morbidity'.84 Another study has also found that the pandemic has hit women's and young people's mental health the hardest. These

⁸⁰ Maternity Action (2019) What Price Safe Motherhood? Charging for NHS Maternity Care in England and its Impact on Migrant Women (http://bit.ly/2QylQd4)

IFS (Jun 2020) The mental health effects of the first two months of lockdown and social distancing during the Covid-19 pandemic in the UK (https://bit.ly/3cWryzJ)

⁸² WBG (2020) Half of parents with young children 'struggling to make ends meet' (https://bit.ly/2Mmrb6V)

Simetrica-Jacobs and the LSE (2020) The Wellbeing Costs of Covid-19 in the UK (https://bit.ly/2zV29sl)

two groups were already struggling with mental health problems the most before the crisis. 85 As this report details below (Chapter 5 on employment), women are more likely to be key workers and also to have been working in shutdown sectors. Young people, and young women especially, are overrepresented in shutdown sectors, having lost their jobs and income at a higher rate.86

We have a couple of real crises ahead of us in terms of people's mental health...I think there's going to be a massive spike in post-traumatic stress with our frontline health workers care workers in particular, again, what 20% of them made up of the BAME population, 70% of them made up of females as well."

Union Representative, West Midlands

New research from the Institute for Social and Economic Research at the University of Essex has found that one in three women have experienced loneliness during the crisis.⁸⁷ This particularly applies to women living alone and older women who rely heavily on community groups for social contact.

Clients who are on their own, they may be accessing support from FWT, and that's their contact with other women and their contact in the community. And that's not available to them at the moment. There's some older women that attend that group who are living on their own and they're feeling low and isolated."

FWT Case Worker

Mothers are facing unprecedented multiple demands on their time, due to school closures, 88 and BAME women are particularly struggling on this front. 89

Women we're supporting are often discussing impacts on their mental health and they may have been experiencing ill mental health or low mood anyway. But the added pressure of having children at home and feeling the pressure to maintain engagement with the children and taking that responsibility to ensure that the children are engaged in learning activities, that's become their role"

FWT Case Worker

It is likely that a combination of these disproportionate additional stresses on women, ethnic minority groups and key workers since the beginning of the crisis has impacted negatively on their mental health.

⁸⁵ IFS (Jun 2020) The mental health effects of the first two months of lockdown and social distancing during the Covid-19 pandemic in the UK (https://bit.ly/2C9HVwg)

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

⁸⁷ The Observer (14 Jun 2020) One third of UK women are suffering from lockdown loneliness (https://bit.ly/2C7W7FV)

⁸⁸ IFS (May 2020) How are mothers and fathers balancing work and family under lockdown? (https://bit.ly/36WM2XL)

WBG, Fawcett, LSE & QMU (May 2020) BAME women and Covid-19 - research evidence (https://bit.ly/3hcEfdd)

In the West Midlands, life satisfaction levels have dropped from 7.7 to 6.5 on a 10-point scale, which is also reflected nationally, with overall life satisfaction levels dropping by 15% (the lowest level seen since the ONS began collecting the data in 2011).90

Healthcare workforce

The NHS is at the epicentre of the crisis, and as women make up 77% of the workforce. This means they comprise the vast majority of those at the forefront of treating those suffering from Covid-19. In the West Midlands, women are 4 in 5 workers in the NHS (79%).91

One in five NHS workers are from a BAME group, 92 and in the West Midlands this is much higher, with 43.3% NHS workers from a background other than white British.93

More than one in five black African women of working age are employed in health and social care roles.94 Indian women are 25% more likely and black African women 130% more likely than white British women to work in these roles. 95 BAME nurses are also significantly more likely to be on the lowest nursing band than all other nursing grades put together. As lower band nurses typically provide the majority of hands-on care, this group is at particularly high risk of infection.⁹⁶

In early June, Public Health England released a report which stated that a total of 10,841 nurses, midwives and nursing associates registered with the Nursing and Midwifery Council had tested positive for Covid-19.97 The increased risk for BAME staff is being reflected in disproportionate numbers of BAME NHS staff who are dying of Covid-19; 63% of the first 106 deaths were BAME staff,98 and of 200 health and social care staff deaths, 60% were from a BAME group.99

Now it's coming to light that there's allegations that some BAME staff are generally put up front and are less likely to complain if they haven't got the full PPE. And are more likely to be bullied into carrying out roles which they don't necessarily want to do"

Women's Union Representative, West Midlands

Healthcare workers have consistently raised concerns about inadequate PPE since the start of the crisis, 100 and the situation has improved little in the intervening months.

89% of nurses are women. 101 A Royal College of Nursing (RCN) survey found that only 16% of nurses had been offered testing. 102 A second RCN survey on PPE published in late May found that over a third of respondents felt pressure to care for individuals with possible or confirmed

- Simetrica-Jacobs and the LSE (2020) The Wellbeing Costs of Covid-19 in the UK (https://bit.ly/2zV29sl)
- NHS University Hospitals, Coventry and Warwickshire (Jan 2020) 2019 Equality Data Report (https://bit.ly/3fD10pd) p. 9 91
- Gov.uk (2020) NHS workforce (https://bit.ly/3052uE8)
- NHS University Hospitals, Coventry and Warwickshire (Jan 2020) 2019 Equality Data Report (https://bit.ly/3fD10pd) p. 9
- 94 IFS (2020) Are some ethnic groups more vulnerable to Covid-19 than others? (https://bit.ly/2U6HxEW)
- 95
- 96 Race Equality Foundation (2020) NHS Covid-19 and health care worker deaths: questions that need asking (https://bit.ly/2ADIoY4)
- 97 Public Health England (2020) Disparities in the risks and outcomes of Covid-19 (https://bit.ly/2XrHCoz)
- 98 Health Service Journal (2020) Exclusive: deaths of NHS staff from Covid-19 analysed (https://bit.ly/2XtqBuk)
- 99 The Guardian (25 May 2020) Six in 10 UK health workers killed by Covid-19 are BAME (https://bit.ly/3053wQw)
- 100 NHS Providers (2020) Health and Social Care Select Committee evidence session (https://bit.ly/302fBWn)
- 101 WBG (Apr 2020) Crises Collide: Women and Covid-19 (https://bit.ly/36TQ1o4)
- 102 Royal College of Nursing (2020) RCN Covid-19 Staff Testing Survey Findings (https://bit.ly/3dvc4DV)

Covid-19 without adequate PPE. Of significant concern is that this number rises to 56% for BAME nursing staff. A third of respondents also received inadequate training on how and when to wear PPE.¹⁰³

Some of our clients are working in health care. So, nurses, care workers, doctors, receptionists, some of them have mentioned to us that they feel unsafe. But they don't have any option to stop work from a financial perspective."

Coventry Independent Advice Service, Money Manager

The experience has been similar for clinicians, 43% of whom are women;¹⁰⁴ a Royal College of Physicians survey found that many members are concerned about their health, and the inadequate protections currently being provided for them. 19% of respondents felt they didn't have the required level of PPE for close interaction with patients, and 33% of clinicians reported they are not able to get fit tested for the PPE they have been using. Less than 20% have had a formal risk assessment taken for their personal risk to Covid-19. It is no surprise then, that 48% of overall respondents reported being concerned or very concerned about their health, with this number increasing to 76% for BAME members. 105

Social care and Covid-19

A largescale devaluing of care work has led to significant underfunding over the years, with an overall decrease of £300 million since 2010 (adjusted for inflation), with significantly higher demand. 106 At the local level, a recent National Care Association survey found there was huge concern by care providers over the failure of local authorities to offer any additional funding for 2020/21. 66% of respondents received no notification of additional funding to meet the costs of Covid-19, and with a lack of clarity on how additional financial support is distributed, it has become a 'postcode lottery'. 107

Care home patients and staff have been placed at increased risk through a combination of the transfer of patients from hospital to care homes, a lack of access to testing and a lack of PPE. The National Audit Office estimates that 25,000 people were released from hospital into care homes in the first month of lockdown without testing and only a fraction of the PPE needed was distributed to social care sector. 108 This is sadly reflected in the mortality figures.

The ONS have confirmed that in England and Wales up to 8 May, care homes counted for 27% of Covid-19 deaths. It was the leading cause of male care home resident deaths from March to May (30.3%), and second only to Alzheimer's and other forms of dementia in women (23.5% of deaths).¹⁰⁹ PHE found that there have been 20,457 more deaths in care homes than expected between 20 March and 7 May, 46% of which have been attributed to Covid-19

¹⁰³ Ibid.

¹⁰⁴ WBG (Apr 2020) Crises Collide: Women and Covid-19 (https://bit.ly/36TQ1o4)

¹⁰⁵ Royal College of Physicians (2020) What are we learning from the workforce about the impacts of Covid-19? (https://bit.ly/2MrSxIS)

¹⁰⁶ The King's Fund (2019) Key facts and figures about adult social care (https://bit.ly/2BrbHMx)

¹⁰⁷ National Care Association (2020) Covid-19 Care Provider Impact Survey (https://bit.ly/2Mm4tvE)

¹⁰⁸ NAO (Jun 2020) Readying the NHS and adult social care in England for COVID-19 (https://bit.ly/3fiJeHk)

¹⁰⁹ ONS (May 2020) Deaths involving Covid-19 in the care sector, England and Wales (https://bit.ly/2N8jnpK)

leading PHE to conclude this is likely due to an underreporting of deaths from Covid-19 in this population. 110 The government have come under criticism for the lack of testing infrastructure for this population and the workforce, as well as significantly inadequate PPE provision.

The government's Social Care Act 'easement' took place on 31 March to streamline and redirect the care workforce and resources towards the most urgent care. This meant a reduction in the obligation on local authorities to provide care. Eight local authorities, including Coventry, Birmingham and Solihull initially implemented it, and at the start of June, that number was reduced to two (Solihull and Derbyshire). There have been significant concerns raised about what this reduced service would mean for those receiving care, 111 however the long-term effects are yet to come to light. 112

Coventry Voices*

Betty is 87 years old and lives alone. She has mobility and mental health problems and was assessed for care needs prior to the crisis, but only received partial care equipment in early June. Betty normally relies on neighbours in the community to help with shopping as well as on many services which are currently unavailable. She has no access to the internet, or family members nearby so has become very isolated. The Care Act easements, which have been implemented in Coventry, have meant that Betty is not seen as an essential care user and has not been offered the level of support needed, leaving her vulnerable and lonely.

*Names and identifying information have been changed

[I have been a registered disabled person since late 80s and am now over 70. I have a long medical history including falls and chronic illness plus a minor visual impairment. My last assessment by the care services decided I was only entitled to care in a crisis situation. All the groups I attend have ceased making me extremely isolated with the risk of dying in my own home without medical or other care. I...was scheduled for a knee replacement in March which was cancelled due to coronavirus...I am still unable to walk and have no back up services."

Coventry Older Voices, Management Group member

Social care workforce

The vast majority (85%) of social care staff are women, 113 with a similar proportion (84%) of female staff in social care in Coventry. 114 From the start of the crisis to mid-May, there were 98 care worker deaths; 66 women and 32 men, and it is highly concerning that more care workers have died in the UK proportionately than any other occupational category. 115 This high mortality rate can be partially explained by the poor distribution of PPE to care home

¹¹⁰ Public Health England (2020) Disparities in the risks and outcomes of Covid-19 (https://bit.ly/2XrHCoz)

¹¹¹ Sisters of Frida (Apr 2020) The impact of COVID 19 on Disabled Women from Sisters of Frida (https://bit.ly/3hcom6t)

¹¹² Community Care (2020) Eight councils have triggered Care Act duty moratorium (https://bit.ly/2Mrxt5e)

¹¹³ Autonomy (2020) The Work of Covid-19: care work and care home mortality (https://bit.ly/2U85mMq)

¹¹⁴ Skills for Care (2019) A summary of the adult social care sector and workforce in Coventry 2018/19 (https://bit.ly/37yITz2)

¹¹⁵ Autonomy (2020) The Work of Covid-19: care work and care home mortality (https://bit.ly/2U85mMq)

staff, which have been consistently overlooked as central planning concentrated its efforts on the NHS. 116

The care workforce, not the health care, not the hospitals but certainly care homes and all of that social care industry...how hard they're working, but they're not [union] organised, but they're key workers...in the first five, six weeks, I didn't see a call from unions or anybody really speaking up for these key workers. Rightly so it was all about what's happening in the NHS, but I think people are now coming to see actually, there's probably a bigger, if not much bigger crisis in that sector."

Union Representative, West Midlands

An RCN survey published in late May found that nurses working in care homes were most likely to report that they felt pressured to care for individuals with possible or confirmed Covid-19 (41%) than those in hospitals (38%) or the community (24%).¹¹⁷ Care home workers have also reported being advised to use plastic bags to protect their faces as a replacement where appropriate PPE is not available. 118

Low pay had been an issue in the social care sector long before the pandemic hit. A full-time care worker earns £391 per week on average (below the 60% median salary), meaning care workers are paid a poverty wage. 119 A third (32%) of staff in social care in Coventry are on zero-hours contracts¹²⁰ and many more will be agency workers, often not entitled to job securities such as sick pay and pension payments, leaving a significant proportion of the care home workforce in precarity and poverty.

Key workers - the majority of whom are women - are experiencing the highest levels of psychological distress during the crisis. For care workers, this could in part be attributed to the conflation of high risk and low wages.

This crisis has highlighted the longstanding undervaluing of care work, visible in the poverty wages, precarity and lack of training and career development for its vital staff, the vast majority of whom are women. The care sector needs urgent restructuring and long-term funding commitments from central government to stay afloat and meet the care needs of our ageing population.

¹¹⁶ LSE (May 2020) Covid-19 response: the focus on the NHS has resulted in uncontrolled outbreaks across the social care system (https://bit.

¹¹⁷ Royal College of Nursing (2020) Second Personal Protective Equipment Survey of UK Nursing Staff Report (https://bit.ly/2MqwgLj)

¹¹⁸ The Guardian (28 May 2020) Why so many people die of Covid-19 in the UK's care homes (https://bit.ly/2zWlhGV)

¹¹⁹ Autonomy (2020) The Work of Covid-19: care work and care home mortality (https://bit.ly/2U85mMq)

¹²⁰ Skills for Care (2019) A summary of the adult social care sector and workforce in Coventry 2018/19 (https://bit.ly/37ylTz2)

Recommendations for health & social care:

- Continue to collect and publish sex-disaggregated data and data disaggregated by other protected characteristics such as ethnicity, age and disability to inform the design of adequate policies to protect disproportionately hit groups.
- End the practice of NHS charging for pregnancy and maternity services.
- · Ensure frontline staff, including social care workers and hospital cleaners and other staff, have access to the PPE and health & safety guidance they need to do their jobs as safely as possible.
- Standards of care need to be restored. While they continue to be relaxed through the Coronavirus Act 2020, social care, mental health and child protection regulations must be vigilantly reviewed for their impact on disabled, elderly and vulnerable and standards restored as soon as possible.
- · The government must review the state of the social care system and publish a comprehensive plan to properly fund the sector in the long-term, including care workers being paid living wage salaries and the establishment of a national care service. The immediate funding crisis should also be addressed as a matter of urgency.

3. CHILDCARE & EDUCATION

Childcare settings and schools were closed at the end of March as part of the lockdown to control the spread of coronavirus. Aside from the immediate implications this has had on children's lives and on their longer-term educational attainment (see Chapter 6), closure of nurseries and schools is impacting parents' employment circumstances (particularly mothers) and the intra-household distribution of care responsibilities. Nurseries and schools started to partially reopen to non-key workers' children from June but it is not yet clear when they will fully reopen at normal capacity.

The closure of childcare settings

On 20 March nurseries, childminders and schools were ordered to close except for those providing care for key critical workers and vulnerable children.

Coventry Voices*

Natalie recently escaped an abusive partner, with her 2 children and is now living in temporary accommodation provided by the local council. She is working part-time to support herself and her children but has struggled with balancing this alongside childcare. current accommodation Her also does not have an internet connection. making working from home even more challenging. Because of these multiple stresses, she has been returning to her parents' home so they are able to help with childcare.

*Names and identifying information have been changed

Many childcare settings have closed, either because staff are classed as vulnerable or are in self-isolation or because of fears that remaining open will risk the health of their employees. 121 These closures have had a severe impact on parents and on the financial viability of childcare providers.

The government has agreed to continue to pay for the 'free hours' for children who are registered with a nursery or childminder until June, even if they are unable to attend. Since this funding was already insufficient, many have continued to charge full or partial fees to parents who are not key workers to keep afloat. 122 This causes particular difficulties to parents who have lost their job, had their hours reduced or been put on furlough on reduced pay. 123 Many self-employed parents who have lost work likely found it impossible to continue to pay childcare costs while waiting for the government support grant in June.

Long-standing problems in the childcare sector

The early years and childcare sector faced severe problems of affordability and availability before the coronavirus crisis. Nursery places and childminders are expensive and unaffordable

¹²¹ Nursery World (26 Mar 2020) Coronavirus: More childcare settings closing their doors (https://bit.ly/2XmSqqO)

¹²² Early Years Alliance (2019) Election research: Childcare fees will increase after next election thanks to parties' funding shortfall (https://bit.

¹²³ Mumsnet.com (13 Mar 2020) COVID-19 nursery closure and refund, (https://bit.ly/34ml3DL)

for many parents. Childcare costs have increased twice as fast as inflation in the last decade¹²⁴ and four times faster as wages between 2008 and 2016. 125

Since women are still largely expected to be the primary carers of their children, the unaffordability of formal childcare provision has a negative impact on women's career progression and earnings. In the West Midlands, a nursery place for a child under three absorbs between 44% and 61% of women's annual salaries (full-time and part-time respectively).

Table 1: % of women's median earnings absorbed by childcare costs, by child age group, West Midlands, 2019

Childcare costs in V (nursery cost for 48		Women's median earnings (Coventry)	% of women's median earnings absorbed by childcare
0-2yo (PT)	£5,503	£8,997	61%
3-4yo (PT)	£2,267	(PT jobs)	25%
0-2yo (FT)	£10,991	£24,857	44%
3-4yo (FT)	£4,532	(FT jobs)	18%

Source: Own calculations using Coram's Childcare Survey 2020 and Annual Survey of Hours and Earnings 2019, table 8.7a. 3-4yo figures include free entitlement.

There is also a crisis of unavailability of formal childcare. In 2020, 44% of local authorities reported not having enough childcare places for parents working full-time (30% in the West Midlands) and only 18% had enough places for children of parents working atypical hours (10% in the West Midlands). 126

There are big concerns that childcare providers will go out of business in the coming months as a result of the closure imposed since March. 25% of childcare providers or over 10,000 expect to be permanently closed within the next 12 months, which will result in fewer than 150,000 childcare places.¹²⁷ This will have a disastrous impact on parents' and particularly mothers' employment prospects.

Primary schools will be here next year, no matter what, secondary schools will be here no matter what, special schools will be here no matter what. However, the early years sector, we can't guarantee them because, whether it's community or private, if that goes out of business, that's it. We've got to find a different provider to come in. So, it's much more fragile. If we're going to be able to help the economy take off again, then the childcare provision that comes with early years is absolutely crucial. If that capacity is gone, who's going to take it up? It will be parents not going back to work."

Cllr for Education, Coventry City Council

¹²⁴ Family and Childcare Trust (2018) Childcare Survey 2018 (http://bit.ly/2Ht3o47)

¹²⁵ TUC (2017) Press release: 'Cost of childcare has risen four times faster than wages since 2008, says TUC' (https://bit.ly/2W8bC8f)

¹²⁶ Coram Family and Childcare (2020) Childcare Survey 2020 (https://bit.ly/2MASdrg)

¹²⁷ The Guardian (24 Apr 2020) UK childcare industry 'crushed' by coronavirus crisis (https://bit.ly/2MqqN7l)

Childcare workforce

In 2019 there were an estimated 363,400 staff working in the childcare and early years sector. 128 This is a sector where the vast majority of workers (98%) are women.¹²⁹ BAME and migrant women are overrepresented in the sector, with 13% workers from an ethnic minority and 16% born outside the UK.¹³⁰

Average wages in the sector are very low. In 2018, the Low Pay Commission highlighted concerns about low pay in the childcare sector, in particular that 40% of childcare workers on the National Minimum Wage were underpaid. 131 Hourly pay in the sector was £8.20 in 2018, which was £5 less than average hourly pay of the female working population in the same year. Further, the sector has suffered a pay reduction of nearly 5% in real terms since 2013, compared to an increase of 2.5% for all women in paid work. 132 A high proportion of workers relied on social security benefits before the coronavirus crisis.

This means that many childcare workers furloughed on 80% of their previous wage are likely to be pushed into poverty.

Impact on informal childcare

In normal circumstances, one fifth of key-worker parents rely on grandparents for informal childcare. 133 In the current health crisis, this has been impossible due to the social distancing measures in place and with many grandparents in the vulnerable group recommended to shield from the virus. Childcare has been completely shifted to the nuclear family.

Quite a few of our service users have a number of children so a lack of space at home with two or more children. And if the women are taking responsibility to doing the food shop if they're single mothers and having to take all the children with them and if they're going to supermarket and things like that... where maybe before they would have had extended family coming in and looking after others in the household."

FWT Case Worker

Unpaid domestic labour and care were disproportionately carried out by women before the coronavirus crisis. Women in the UK do 60% more unpaid work on average than men (including laundry, cleaning, childcare and adult care). 134 At the onset of the current crisis, WBG warned this trend was likely to be exacerbated with the shift of all childcare to the nuclear family and the extra work created by families staying at home (extra cooking, cleaning, etc). 135 Some recentlyreleased studies have confirmed these initial concerns.

¹²⁸ Department for Education (Nov 2019) Survey of Childcare and Early Years Providers: Main Summary, England, 2019 (https://bit.ly/2Msx2ri)

¹²⁹ Fatherhood Institute (2015) Men in Childcare, how can we achieve a more gender-balanced early years and childcare workforce? (https://bit. ly/3c3gbG7)

¹³⁰ Education Policy Institute (Jan 2019) The early years workforce in England: A comparative analysis using the Labour Force Survey (https://

¹³¹ Low Pay Commission (2018) National Minimum Wage, Low Pay Commission Report 2018, (https://bit.ly/2JSWPra)

¹³² Education Policy Institute (Jan 2019) The early years workforce in England: A comparative analysis using the Labour Force Survey (https:// bit.ly/3eJlyuo)

¹³³ IFS (Apr 2020) Keeping key workers working: the role of pre-school childcare (https://bit.ly/2BrZ7N3)

¹³⁴ ONS (Nov 2016) Women should the responsibility of 'unpaid work' (http://bit.ly/2HewKmE)

¹³⁵ WBG (Apr 2020) Crises Collide: Women and Covid-19 (https://bit.ly/36TQ1o4)

Mothers and fathers in heterosexual couples have both been doing more childcare than before the crisis, now the equivalent of an extra working week between them. 136 On a time-use survey of heterosexual parents conducted by IFS during lockdown, childcare was the activity that was most frequently reported by parents during waking hours. 137 Yet this continues to be unevenly distributed with mothers doing 50% more childcare than fathers. 138

Responsibility for home-schooling in 2-parent heterosexual households has disproportionately fallen to women. Women are providing at least 50% more home-schooling in the current crisis than before (compared to fathers doing from 10% to 30% more). This does not depend on a mother's employment status and whether she is at home or not: both employed and unemployed mothers are spending around six hours providing home-schooling and childcare every working day (compared to the average father at home spending a little over four hours, regardless of working status). 139

For parents working from home, uninterrupted working time has also decreased. Parents, especially women, are multi-tasking at a higher rate than before. Fathers spend 70% of their working hours uninterrupted, while for mothers' that is only 53%. 140 This is worrying in terms of productivity, quality of work and stress levels. It also raises concerns about women's future earnings and women missing out on performance-based promotions.

There are quite a lot of fairly fragile arrangements around families that have been interrupted because of the pandemic and will have placed quite a lot more stress on women in particular. And then also I think the whole informal caring arrangements that fall very heavily on women will have been placed under enormous pressure"

Central England Law Service, Legal Advisor

Reopening schools and nurseries

On 1 June nurseries, childminders and schools began to reopen to early years and reception, Year 1 and Year 6 children in England. From 15 June, Year 10 and 12 secondary-school children and students in further education started to return to school too.

Government guidance was released on how nurseries and schools could prepare for a safe return of students. It includes recommendations for smaller class groups, staggered start times and breaks, more frequent cleaning of regularly touched surfaces, frequent washing of hands, and keeping the 2-meter social distancing rule.

¹³⁶ A Sevilla & S Smith (May 2020) Baby Steps: The gender division of childcare during the COVID19 pandemic (https://bit.ly/2UuAcPP)

¹³⁷ IFS (May 2020) How are mothers and fathers balancing work and family under lockdown? (https://bit.ly/306bRDd)

¹³⁸ A Sevilla & S Smith (May 2020) Baby Steps: The gender division of childcare during the COVID19 pandemic (https://bit.ly/2UuAcPP)

¹³⁹ The Guardian (3 May 2020) 'I feel like a 1950s' housewife': how lockdown has exposed the gender divide (https://bit.ly/3cvcp8q)

¹⁴⁰ IFS (May 2020) How are mothers and fathers balancing work and family under lockdown? (https://bit.ly/306bRDd)

Coventry Voices*

Rebecca is a supply teacher in Coventry. When schools first closed, she was not furloughed by her agency and applied for Universal Credit. She was eventually furloughed by the company, but the uncertainty and lack of transparency in her contracts has led to confusion and worry. She is furloughed on the National Living Wage and is struggling to make ends meet. She is very worried about her financial insecurity, and what will happen to her job in the coming months.

*Names and identifying information have been changed

School staff expressed strong concerns about the feasibility of a safe reopening of schools under the current circumstances and with the current government recommendations. The vast majority of members of the National Education Union (NEU) who responded to a snap poll an hour after the announcement said they disagreed with plans to restart lessons for primary school students on 1 June and 96% felt unsafe returning to work if they have a vulnerable condition or live with someone with a vulnerable condition. 141 Parents were also very sceptical about the safety of sending their children back to school in June, and attendance on the first day back was as low as 40% in some areas, increasing to 70% in others. 142 Many schools remained closed.

A survey from the National Foundation for Educational Research suggested nearly half of families would keep their children at home. It is expected that 46% of parents will keep children at home (50% of parents in disadvantaged areas) and a quarter of teachers are likely to be absent because of health issues for themselves or their families. 143

In Coventry, no school has reopened for students on 1 June on the advice of the local council. Instead some schools started to reopen a week later for specific year groups, following risk assessments and health and safety plans put in place and approved by the local authority.¹⁴⁴

There has been widespread criticism of the government's approach to reopening schools. There are health concerns and the school social and learning experience will likely be poor for most children. 145 Current plans to reopen schools to only three age groups on a part-time basis with staggered start and end times also do not help many parents return to work.

The government has announced broad plans to occupy children with educational activities during the summer holidays, yet no detail has been given on what they will consist of and who will be delivering them. It is not clear how schools are expected to return to full capacity in the new school year in September while following current social-distancing rules and so disruption into the Autumn term is expected by senior trade union figures. 146

¹⁴¹ Children & Young People Now (11 May 2020) School reopening plan generates 'fear' among education leaders (https://bit.ly/2XsKcdZ)

¹⁴² BBC News (1 Jun 2020) Coronavirus: Primary schools back but mixed picture on turn-out (https://bbc.in/2yYMqII)

¹⁴³ Ibid.

¹⁴⁴ Coventry Telegraph (1 Jun 2020) When Coventry primary schools are planning to open – full list (https://bit.ly/3gS3iBV)

¹⁴⁵ The Guardian (16 May 2020) England plans to send the wrong children back to school at the wrong time (https://bit.ly/3dw1QmW)

inews (11 Jun 2020) Schools reopening: Secondary school students may have to attend part-time in September to bring all children back (https://bit.ly/2Y4yabh)

The future of the childcare sector

It is likely that some childcare providers will not survive this crisis, further reducing the already limited supply of childcare when many parents are trying to return to work.

Nurseries were allowed to reopen to all children on 1 June. However, more than half of parents are not confident to send their children to nursery at the moment, due to concerns over the health safety of children and wider family.¹⁴⁷

The sector has not been provided with extra funding to meet the extra costs required to operate safely (e.g. provision of PPE, cleaning requirements, etc) nor with sufficient transitional funding support to help providers meet the period of severely reduced demand.

Faced with a sector on the brink of collapse, the government should inject emergency funding into the childcare and early years sector to ensure that millions of parents, especially mothers, are able to return to work.

Recommendations on childcare & education:

- Until childcare settings and schools are operating at full capacity again, the government should introduce a paid parental leave scheme for parents who are required to go back to work but have no alternative care/supervision arrangements in place for their children.
- Sex-disaggregated redundancy data should be collected and published frequently, including as far as possible the reasons for redundancy decisions. The data should be closely monitored to ensure mothers are not being discriminated against and unfairly dismissed by employers.
- The government should address the immediate crisis in the childcare sector, creating a Childcare Infrastructure Fund to ensure the survival of the sector and the effective recovery of the economy. A longer-term funding and restructuring strategy for the childcare sector should be designed, with a focus on improving pay and training.
- · Until schools can re-open safely, the government should design and implement a strategy to provide education for children at home or in other settings, and to ensure that parents are able to work.

4. EMPLOYMENT - IMPACT & **SUPPORT**

Before the onset of Covid-19, employment rates were at record levels, however women were still in a disadvantaged position in the labour market: only 59% of women were in full-time work compared with 87% of men. Women continued to be overrepresented in part-time (74%) and involuntary part-time (57%) employment, as well as temporary and zero hours contracts (54%) for both).148

In Coventry, on average, women earn nearly £10,000 less a year than men (£19,933 compared to £29,214).149 Women in Coventry are paid on average £12.29 per hour (£14.12 for men).

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). 150

Over the months since the crisis developed, the impact on all sectors of the labour force has been enormous, although sectors who were forced to shut down faced the biggest hit. Those able to work from home tend to be in higher paid jobs which can be carried out remotely. The sectors representing some of the lowest-paid workers, with high numbers of female and BAME staff are particularly disadvantaged; whether due to being shut (hospitality and non-food retail) or remaining open but with high risk of exposure (health and social care).¹⁵¹

According to the ONS, the number of people in paid employment in May 2020 fell 1.7% compared to May 2019. Compared to the previous month, there were 0.6% fewer people in employment in May 2020.152

9.1 million people, while still in employment, have been furloughed since mid-March¹⁵³ and therefore significant numbers of employees are having to manage their household budgets on 20% less than their normal salary.

Growth in pay has slowed down in recent months and became negative in April and May. 154 The West Midlands was the UK region with the lowest growth in pay (3%) from January to March 2020. The average monthly salary in the West Midlands for Jan-Mar 2020 was £1,746 (compared to UK-wide £1,851). In May, estimates indicate a UK-average fall of 1.8% in pay compared to last vear.

- 148 WBG (2020) Women, Employment and Earnings (https://bit.ly/2Xque4e)
- 149 ONS (2020) Earnings and hours worked, place of residence by local authority: ASHE Table 8 (https://bit.ly/2XywS6K)
- 150 Nomis (2020) Labour Market Profile Coventry, Employment and unemployment (Jan 2019-Dec 2019) (https://bit.ly/3gosoYW)
- 151 Resolution Foundation (2020) Briefing Note: Economic impacts of the coronavirus crisis on different groups of workers (https://bit.
- 152 ONS (2020) Earnings and employment from Pay As You Earn Real Time Information, UK: June 2020 (https://bit.ly/37zq1yt)
- 153 HMRC (Jun 2020) Coronavirus Job Retention Scheme Official Statistics (https://bit.ly/3hAvfP2)
- 154 ONS (2020) Earnings and employment from Pay As You Earn Real Time Information, UK: June 2020 (https://bit.ly/37zq1yt)

Mothers have been disproportionately hit when it comes to employment, having lost their jobs, hours and been furloughed at a higher rate than men. 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). 155

This increases the gap between unequal employment rates of mothers and fathers. Before the crisis, mothers were in paid work 80% of the rate that fathers were, whereas that has now dropped to 70%. 156

Key sectors & key workers

In mid-March, the Department for Education published a list of occupations that were deemed 'critical workers'; those in health and social care, education and childcare, key public services, local and national government, food and essential goods production and distribution, public safety and security, transport, utilities, postal and bank services. 157 Women are more likely to be employed in critical sectors than men (46% and 39% respectively)¹⁵⁸ and overall, 35% of women workers are in key professions. 159 Women in these sectors also appear to be working harder; with 41% of women compared with 28% of men saying their workload has increased since the start of the crisis. 160

In the West Midlands in 2019, when it comes to key professions, women were:161

- 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'.

In a poll conducted in April for the WBG, Fawcett Society, Queen Mary University and the LSE, 61% of women still working outside the home report that they fall under the critical workers category, compared with 43% of men. Women key workers are also more than twice as likely to continue to work outside the home due to pressure from their employers (32% of women, compared with 15% of men). There is also a financial imperative; 57% of women working outside the home report they are continuing to work due to financial insecurity (compared with 34% of men).162

As mentioned above (see Chapter 2), 77% of the healthcare and 85% of the social care workforce are women. Women are also the majority of workers in education (80%) and childcare (98%) (see Chapter 3).

¹⁵⁵ IFS (2020) How are mothers and fathers balancing work and family under lockdown? (https://bit.ly/36WM2XL)

¹⁵⁷ Gov.uk (2020) Critical workers who can access schools or educational settings (https://bit.ly/2BnTK1m)

¹⁵⁸ LSE (2020) Work, care and gender during the Covid-19 crisis (https://bit.ly/377CGc1)

¹⁵⁹ IFS (2020) Differences between key workers (https://bit.ly/2BuW1bd)

¹⁶⁰ WBG, Fawcett Society, QMU and LSE (2020) Half of parents with young children 'struggling to make ends meet' (https://bit.ly/2Mmrb6V)

¹⁶¹ Nomis (Jun 2020) Annual Population Survey 2019 - regional - Occupation by sex by employment type (https://bit.ly/2NcDDqa)

¹⁶² Ibid.

Workers from BAME backgrounds are more likely to be working in a key sector, and are disproportionately represented in health and social care, food production and process and sale sectors. 163

The Home Office's plans for a new points-based system to replace EU freedom of movement from 2021 put many future migrant key workers at a disadvantage. Nearly one in five of those working in essential care-related occupations are migrants. A study in May by researchers at the University of Oxford found that more than half of EU migrants now classed as key workers would not have qualified for a work visa under the planned new system. 164 Using a different definition of key worker, IPPR found that over two-thirds of such migrants would have been excluded. 165

Shutdown sectors

Sectors that have been hardest hit by the lockdown, such as hospitality, travel and non-food retail employ a high number of young women: 36% compared with 25% of young men. Overall, 17% of women compared with 13% of men work in these sectors. 166

In the West Midlands in 2019, when it comes to shutdown sectors, women were:167

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

Women are overrepresented in precarious and temporary work. 168 This group appears particularly vulnerable to the employment crisis, with 19% of agency workers, 25% of temporary workers and 28% of those on zero-hours contracts losing their job, having their hours reduced, or being furloughed. 169

The shutdown sectors have a high proportion of staff on low-paid, temporary, zero-hours and part-time contracts. Low-paid workers are seven times more likely to work in a sector that has been shut. 170 Almost a third of low-paid employees have been furloughed or made redundant, compared to less than 10% of top earners, who are more likely to work in sectors that can transfer to homeworking.¹⁷¹

Analysis by the New Economics Foundation estimated that 1.6 million people are at high risk of losing work and not being enrolled in the government job retention scheme. They found that women were 30% more likely to be falling through the gaps in support than men, and BAME workers 50% more likely than white workers. 172

¹⁶³ The Health Foundation (2020) Black and minority ethnic workers make up a disproportionately large share of key workers (https://bit. ly/2U5D9pE)

¹⁶⁴ The Economist (16 May 2020) How post-Brexit immigration rules will exclude key workers (https://econ.st/2XTURh6)

¹⁶⁵ IPPR (19 Feb 2020) Immigration plans analysis: Two thirds of current EU migrants in health and care sector would have been found ineligible

¹⁶⁶ IFS (Apr 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (https://bit.ly/2Bxa5kF)

¹⁶⁷ Nomis (Jun 2020) Annual Population Survey 2019 - regional - Occupation by sex by employment type (https://bit.ly/2NcDDqa)

¹⁶⁸ WBG (2020) Women, Employment and Earnings (https://bit.ly/2Xque4e)

¹⁶⁹ Resolution Foundation (2020) Spotlight: The effects of the coronavirus crisis on workers (https://bit.ly/2MoZavx)

¹⁷⁰ IFS (Apr 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (https://bit.ly/2Bxa5kF)

¹⁷¹ Resolution Foundation (2020) Spotlight: The effects of the coronavirus crisis on workers (https://bit.ly/2MoZavx)

¹⁷² New Economics Foundation (2020) Only a minimum income can ensure support for everyone (https://bit.ly/2zWqj6h)

What we have found is disproportionately it's women who've lost their jobs, mainly because they're part time, working for an agency or may not have been in the job very long. And a lot of agencies say that it's too much work for them to furlough the employees, it's better just to take them off the books and leave them off."

Women's Union Representative, West Midlands

Women in the informal economy

Women are overrepresented in the informal economy and these workers are at particular risk of poverty and destitution because they will not qualify for the government's employment support schemes. 173 Many of these women will also not be entitled to work-related benefits, including Statutory Sick Pay.

Undocumented migrant women are more likely to be working cash in hand as their only option to earn a living and will be particularly unprotected if their working arrangements fall through. NRPF status has a huge impact on migrant women's financial security when they lose their job, since they cannot claim benefits like Universal Credit that are available to most other women facing financial hardship. 174

Women working in prostitution/sex work are also badly hit by the current health and economic crises. Access to social security and support schemes like the Coronavirus Job Retention Scheme (CJRS) and the Self-Employment Income Support (SEISS) is far less likely than for most workers, since they are generally working informally or employed by exploitative bosses. For migrant women, NRPF status is again a massive obstacle as they completely lack a social security safety net.

The union United Voices of the World have argued that this financial hardship will push women into riskier situations with potentially more dangerous clients which they would previously have been able to avoid. 175 This was confirmed by one of our partners Kairos, which supports women in street prostitution and at risk of sexual exploitation in Coventry, who have expressed concern that as the infrastructure required to support women in managing multiple issues such as drug and alcohol misuse has been put on hold, women will become vulnerable to further exploitation.

Some of them prior to the pandemic were on a stable and structured drug substitution program through the drugs service, and then went into lockdown... And, they're in lockdown, they're stuck in temporary accommodation with no means to fulfil their need, that is a bigger health risk for them at that moment... there's been no wider acknowledgement of their needs... They've got no access to addiction services."

Kairos Manager

¹⁷³ WBG (Apr 2020) Crises Collide: Women and Covid-19 (https://bit.ly/3cz3bb6)

¹⁷⁴ WBG (May 2020) Migrant Women and the Economy (https://bit.ly/2U8USfL)

¹⁷⁵ United Voices of the World (2020) Sex workers response to Covid-19 (https://bit.ly/3eMb3aR)

Due to the nature of the work and the reasons many women in this group turn to sex work/ prostitution, such as drug and alcohol addiction, homelessness and trauma, this group also often suffer from underlying health issues which leave them at higher risk if exposed to Covid-19.176

Government employment support

In mid-March, when the lockdown was introduced, the government announced two major employment support schemes to help people to keep their jobs and earnings: the Coronavirus Job Retention Scheme (CJRS) and the Self-Employment Income Support (SEISS).

According to the Treasury, over 9 million jobs have now been furloughed since CJRS was introduced at the end of April, with nearly £21 billion claimed. 177

The majority of jobs furloughed through CJRS are in the wholesale and retail and the accommodation sectors, 178 two industries marked by low-pay and a large proportion of women and young workers. The continuity of many of these jobs are uncertain in the coming months. Birmingham is the local authority with the highest number of people on furlough, with 122,800 people currently furloughed.¹⁷⁹

2.6 million claims to the Self-employment Income Support (SEISS) have been submitted, totalling £7.6 billion. 180 However, the first payments to self-employed workers only started at the end of May, raising questions about how people have been able to support themselves financially since the start of the crisis.

At the end of May, the Chancellor announced that the CJRS will be extended until the end of October, with a transition phase from August when employers are expected to start contributing to their employees' salaries and a return to work on a part-time basis will be possible. The SEISS was extended to a second payment, up to August.

Despite this substantial and unprecedented support, the employment impacts have been unequal, with the lowest-paid workers nearly five times more likely to have been furloughed than the highest-paid workers, and more likely to have lost their jobs (5% compared to 3%).¹⁸¹

Key gaps

There have been key gaps in the government schemes. For some of these the government has updated rules and guidance as the schemes were implemented, including introducing care responsibilities as one of the reasons for furlough in early April, and making it possible for employers to furlough on part-time from August to start bringing workers back.

However, some key omissions remain. There is no right to request furlough, both employer and employee have to agree. This means that certain workers are at high risk of not being offered that option, in particular agency workers and workers on zero-hours contracts, who are more likely to

¹⁷⁶ Ibid.

¹⁷⁷ Gov.uk (2020) Applications for Self-Employment Income Support Scheme (https://bit.ly/3dAl6yE)

¹⁷⁸ Gov.uk (11 June 2020) Coronavirus Job Retention Scheme Official Statistics (https://bit.ly/3dnh1y1)

¹⁸⁰ Gov.uk (2020) Applications for Self-Employment Income Support Scheme (https://bit.ly/3dAl6yE)

¹⁸¹ Resolution Foundation (2020) Spotlight: The effects of the coronavirus crisis on workers (https://bit.ly/2MoZavx)

simply see their hours reduced or cut altogether rather than being furloughed. Furloughing due to care responsibilities was not widely publicised and many employers and employees have not been aware this is possible. 182 For the SEISS, state payments were calculated as an average of earnings for the two previous years, which did not take into consideration the drop in income for many parents, especially mothers, who were on parental/maternity/paternity leave recently, and so average earnings would be reflected as lower than they should have been.

Easing of lockdown

On 10 May, Prime Minister Boris Johnson began the first phase of easing the lockdown in England, urging workers who cannot work from home to start returning to their workplaces.

Parents and mothers in particular are faced with the expectation to return to work at a time when most childcare settings and schools are still closed and many expect to remain so for the coming weeks, after which the school summer holidays will start. The evidence so far has been that mothers have been most likely to see their paid work sacrificed because of care responsibilities (see Chapter 3) and so it is expected that the negative impact of this impossible conciliation of job and care will continue to be borne mostly by mothers.

From 1 July, staff can be put on furlough on a part-time basis. This will be particularly welcome for parents to share their childcare commitments and ensure they can both return to work with a minimal loss of earnings while schools and nurseries do not resume their full capacity. However, this only applies to staff who were already on furlough for at least three weeks before 1 July.

From 10 June, employers cannot furlough any new staff, which raises concerns about what will happen to jobs if local lockdowns need to be re-imposed to handle local spikes of Covid-19 infections. However, parents coming from parental/maternity/paternity leave will not be affected by the cut-off date of 10 June and can still be furloughed if returning to work from leave afterwards, which is welcome.

From August, the government will start to taper off its support for furloughed staff. It is expected that in the coming months many workers will be made redundant as many employers will have been negatively impacted by the lockdown, or lost business altogether.

The future of employment

A possible outcome from the crisis is that many professions will shift towards more remote working. This will have a greater impact on women, with 48% currently in jobs that can be done from home, compared with 39% of men. 183 We know that women value flexible work schedules and shorter commutes than men, due to greater household responsibilities. However, as these shifts in work patterns occur, care should be taken to ensure this does not lead to the disconnection from a physical workspace having a negative impact on women's career progression.184

¹⁸² WBG (Apr 2020) Crises Collide: Women and Covid-19 (https://bit.ly/3cz3bb6)

¹⁸³ LSE (2020) Work, care and gender during the Covid-19 crisis (https://bit.ly/377CGc1)

¹⁸⁴ Ibid.

We shouldn't dismiss some of the good things that might come from being able to work more flexibly. My concern is certainly, from a union point of view, it will give us less access to workers. And if we want to organise, if we want to go into places where they say, well, we don't have an office, all of our staff, or 50% of our staff work from home. So how do we access those workers? How do we organise them?"

Regional Union Representative, West Midlands

The move towards greater home-working should not become a justification for women to continue to take on a greater share of unpaid caring responsibilities. Whilst we know that in 2-parent heterosexual households, men have increased the number of hours they engage in childcare and housework (see Chapter 3), mothers, regardless of whether they're still working outside the house and their partner is furloughed or unemployed, will at best do the same amount as fathers, but most often will do two more hours of childcare per day. 185

[I'm just really fearful for women in the short and medium term because this without doubt has been a greater impact on women. And with this crisis if women start losing their jobs, even if there's a partner's income, still the impact is on women and taking on extra responsibilities and having to be the brains for the family."

Women's Union Representative, West Midlands

Many more people will likely lose their jobs over the rest of the year and beyond, as shutdown sectors, particularly small to medium-sized businesses struggle to keep afloat during the lockdown and ongoing restrictions that are expected to stay in place for many months ahead.

There are particular concerns about the employment circumstances of pregnant women and new mothers. Levels of discrimination have been rife, with one in four pregnant women having been discriminated by their employers during the Covid-19 crisis.¹⁸⁶ Maternity Action have reported cases of pregnant women who aren't able to return to work safely being told by employers to go on Statutory Sick Pay instead of being sent home on full pay, as the current legislation on pregnancy and maternity non-discrimination requires. There is a concern that there will be a wave of unfair and discriminatory dismissals disproportionately affecting pregnant women and new mothers once the support schemes are wound up. 187

¹⁸⁵ A Sevilla & S Smith (May 2020) Baby Steps: The gender division of childcare during the COVID19 pandemic (https://bit.ly/2UuAcPP)

¹⁸⁶ TUC (June 2020) Forced Out: The cost of getting childcare wrong (https://bit.ly/3cWxLMI)

¹⁸⁷ Maternity Action (2020) Written evidence submitted by Maternity Action (MRS0183) (https://bit.ly/2Um2T0x)

Recommendations on employment:

- The HMRC should collect and publish sex-disaggregated data on CJRS, SEISS and redundancies since March (and data on other protected characteristics) to inform their policy on the next stage of employment support, and to ensure that mothers, pregnant women and other people with care responsibilities are not being discriminated against.
- · Based on identified gaps of support schemes to pregnant women and new parents, guidance should be amended to employers stating that, if a pregnant employee cannot be provided with safe work or work from home, and according to pre-existing nondiscrimination legislation, she should be suspended on full pay, or furloughed under the CJRS.
- Pregnant employees and new mothers should be protected from redundancy in all but very specific circumstances, to ensure there is not a wave of dismissal disproportionately affecting these women once the CJRS is wound up.
- The government should ensure that the CJRS and SEISS are in place until childcare is available for all workers to be able to return to the workplace.
- Employers should be able to furlough staff after the 10 June cut-off date if local lockdowns are re-imposed due to local spikes in infection.

5. THE SOCIAL SECURITY SAFETY NET

Women, especially low-paid, disabled, BAME women and single mothers are most likely to already be living in both in-work and out-of-work poverty in the UK.¹⁸⁸ This means women on average rely on social security for larger parts of their income than men. This is because they are most likely to have responsibility for care and other unpaid work, meaningless time for paid work and greater reliance on public services such as child-, health- and social care.

In Coventry, similarly to the rest of the country, women have borne the brunt of austerity policies since 2010,189 and this has particularly affected women on the lowest incomes and BAME women. 190 Women in general and particularly in these groups have seen disproportionate falls in their incomes during the last decade.

The social security safety net was already frayed before the coronavirus crisis hit. As more people have had to rely on it during the pandemic, where most work has been impossible or discouraged, many systemic flaws have been put into stark relief.

Financial insecurity before the crisis

Before the coronavirus crisis, there was a large proportion of the population living in financial insecurity. Over half (56%) of adults were unable to make ends meet for three months or longer if they lost their main source of income, with 26% reporting insufficient means to last longer than a month and 10% longer than a week if they lost their main source of income. Half (50%) of adults reported having run out of money before payday in the previous year. 191 Unemployed, disabled people and carers were among those more likely to turn to family and friends for borrowing to cover a large unexpected expense.

Coventry Voices*

Brigitte is a Caribbean woman living in Coventry. She has two children and English is her fourth language. Her husband is self-employed and they have both struggled to understand the current financial support available. They are really worried because they were able to make a partial claim for Universal Credit, but with two children to look after, and bills and rent to pay, they are anxious that the benefit will not cover their full living expenses.

*Names and identifying information have been changed

¹⁸⁸ WBG (2019) DWP data confirms: women and children continue to be worse affected by poverty (https://bit.ly/2xHdxHj)

¹⁸⁹ University of Warwick and Coventry Women's Voices (2011) Unravelling Inequality? A Human Rights and Equality Impact Assessment of the Public Spending Cuts on Women in Coventry (https://bit.ly/3ekjfzv)

¹⁹⁰ K Sandhu, MA Stephenson and J Harrison (2013) Layers of Inequality: A Human Rights and Equality Impact Assessment of the Public Spending Cuts on Black Asian and Minority Ethnic Women in Coventry (https://bit.ly/3ddDRYQ)

¹⁹¹ ONS (2 Apr 2020) Early indicator estimates from the Wealth and Assets Survey: attitudes towards financial security, April 2018 to September 2019 (https://bit.ly/2XsWraF)

People of Bangladeshi, black Caribbean and black African ethnicity have the most limited savings to provide a financial buffer if they lose their jobs. Only around 30% live in households with enough to cover one month of income (compared to nearly 60% for rest of population). 192

What is happening to incomes?

Income falls are hitting some groups particularly hard. Polling by national poverty charity Turn2Us found that women are taking the brunt of the economic crisis, with women expecting their incomes to fall by £309 (26%) compared to £247 (18%) for men. 193 In two-parent heterosexual households where both are in paid work the drop is even bigger with women reporting expecting an average reduction in pay of £405 per month, compared to £309 for men.

Half of parents of young children say they will struggle to make ends meet in the next three months and are worried how they will pay rent or mortgage, double the proportion of those who are not parents of young children. 194 Parents are also more than twice as likely to say their household has nearly run out of money.

BAME parents are particularly struggling, with nearly a quarter of BAME mothers reporting they are struggling to feed their children (compared to a fifth of white mothers). 195

Disabled mothers are one of the groups hardest hit, with over a third of disabled mothers reporting they are struggling to feed their children (compared to 16.7% of non-disabled mothers).¹⁹⁶

Single parents, 90% of which are women, are also facing high levels of financial insecurity. Twothirds of single-parent families anticipate that they will have £1,000 or less next month. This means 1.2 million single parents anticipate that they will be living on £1,000 or less next month, an increase of 216,000 compared to February, before Covid-19 measures began. In addition, 42% of single parents are anticipating living on less than £500 per month. 197

Loads of people have been furloughed, that means they're taking 80% [of usual earnings] home. So that means they need to have 20% savings to live at the same level. What does that mean for children? What does that mean for therefore more children experiencing poverty and in-work poverty? We've already got 26% of the children in the city living in a poverty related household after housing costs are taken into account. We're seeing an increase of people in work coming to our attention through our family hub they have not historically done...I'm just painting a picture of ultimately a significant increase in demand."

Director of Children's Services, Coventry City Council

¹⁹² IFS (May 2020) Are some ethnic groups more vulnerable to COVID-19 than others? (https://bit.ly/3cx7KCO)

¹⁹³ Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (https://bit.ly/3gLn4iC)

¹⁹⁴ WBG, Fawcett Society, QMU and LSE (7 May 2020) Half of parents with young children 'struggling to make ends meet' (https://bit.

¹⁹⁵ WBG, Fawcett Society, QMU and LSE (June 2020) BAME women and Covid-19 (https://bit.ly/3gZtDy6)

¹⁹⁶ WBG, Fawcett Society, QMU and LSE (Jun 2020) Disabled women and Covid-19 - Research evidence (https://bit.ly/2Ba7lnF)

¹⁹⁷ Turn2Us (4 May 2020) Coronavirus pandemic widens the gender gap (https://bit.ly/3gLn4iC)

Universal Credit and other benefits

In the last weeks of March and in April, the Department of Work and Pensions (DWP) saw a ten-fold increase in the number of people claiming Universal Credit (UC) and other out-of-work benefits. 198 This was a consequence of the shutdown imposed to considerable parts of the economy and as a result many people losing their jobs or reducing their hours.

60% of those claiming unemployment-related benefits in April were men. 199 In Coventry, the trend is similar; 62% of those claiming out-of-work benefits in Coventry were men. In April 3.9% of women and 5.9% of men in Coventry were claiming out-of-work benefits.²⁰⁰ This includes claims for Jobseeker's Allowance (individual claims) and Universal Credit (which is a household claim).

Out-of-work claimant counts, since UC was introduced, should be treated with caution as a source to assess individual unemployment. This is because numbers can mask multiple unemployed individuals in the same household under one single claim or represent a claim because of loss of hours. Moreover, claims reflect eligibility criteria: women with partners in employment may not be entitled to means-tested benefits, like Universal Credit. As women are more likely to be in insecure and temporary work, many also do not qualify for contributory benefits like Jobseeker's Allowance. In cases where women and men in the same household are both entitled to UC, the man may be the lead claimant.

The government has increased the standard allowance in UC by £20 a week on top of the planned annual uprating.

However, old issues with the design of the social security system are now even more concerning as they affect record numbers of people. Most immediately, people are likely to struggle with the five-week wait for the first UC payment. Considering that a quarter of adults are not able to make ends meet for over a month, this will see scores of families and individuals struggling if the main source of income is lost. The benefit cap and the two-child limit have meant that many families, in particular larger families, are not benefitting from this extra support. 201 DWP advisers are urging the Government to abolish the benefit cap for this reason.²⁰²

There's obviously a waiting period within Universal Credit. And it's a real problem. And it really does need to be fixed because a six-week gap... you're normally relying on things like friends and family and food banks, and overdrafts, and people then use their credit cards and use other forms of credit because literally, we're talking about not being able to buy food, not being able to pay rent, etc. There is a real gap and people do get into debt and that's just the reality. It's difficult."

Coventry Independent Advice Service, Money Manager

¹⁹⁸ DWP (2020) Coronavirus and claiming benefits (https://bit.ly/3aKaTPJ)

¹⁹⁹ Autonomy (21 May 2020) COVID unemployment: the regional and age distinctions (https://bit.ly/3dvZB2K)

²⁰⁰ Nomis (2020) Labour Market Profile - Coventry, Out-of-work benefits (April 2020) (https://bit.ly/3gosoYW)

²⁰¹ CPAG (14 May 2020) Mind the gaps: Reporting on families' incomes during the pandemic (https://bit.ly/2AxtUrm)

²⁰² The Guardian (1 June 2020) Advisers urge ministers to review benefit cap in wake of coronavirus (https://bit.ly/2zPQk7o)

Disabled people are among those most heavily affected by income loss but many are losing out on extra support, as Employment Support Allowance and Personal Independent Payment have not been uprated.²⁰³

Statutory Sick Pay (SSP) is crucial support for people during a pandemic and the government has extended it to cover people from day one. But the low level at which it is paid - £95.85 per week - prevents many people from being able to stay at home when they develop Covid-19 symptoms or to self-isolate if they've been in contact with someone infected. Many low-paid workers cannot afford to take time off work on SSP and women are 50% more likely than men to not have enough earnings to qualify for it in the first place.²⁰⁴ In Coventry, 15.6% of working women don't qualify for SSP, compared to 11% of men.²⁰⁵

Workers with caring responsibilities as a result of Covid-19 can be furloughed if this means they are unable to work. However, those that are already caring full-time, or those who have to take on new full-time care responsibilities that are not related to Covid-19 are only entitled to Carer's Allowance. This is currently £67 a week, even less than SSP and not enough to live on.

Housing and homelessness

In England average rents take 43% of women's median earnings but just 28% of men's.²⁰⁶ The trend is similar in Coventry with average rents taking up 41% of women's median earnings and 25% of men's.207

As a consequence, 67% of statutory homeless people are women.²⁰⁸

The economic impact of Covid-19 will also exacerbate a pre-existing gender crisis in the housing market and homelessness. With many people losing income and earnings, many groups could struggle to keep a roof over their heads, whilst those already homeless are extremely vulnerable to contracting the virus.

Coventry Voices*

Daliah has three children. She can't remember a time when her family has been settled in accommodation they can call a home. Her family are currently in social housing, which she and her children are finding very difficult during the Covid-19 lockdown. She is striving to find a more suitable place for her family to live, but it is a constant struggle.

*Names and identifying information have been changed

The government introduced a three-month moratorium in March for homeowners who are struggling to pay their mortgages, which was extended until the end of October. By May, one in five mortgage holders had taken a payment holiday.²⁰⁹

²⁰³ WBG, Fawcett Society, QMU and LSE (Jun 2020) Disabled women and Covid-19 - Research evidence (https://bit.ly/2Ba7lnF)

²⁰⁴ WBG (May 2020) WBG responds to recovery roadmap - Updated 29 May (https://bit.ly/3eObaCJ)

²⁰⁵ WBG calculations based on ONS Annual Survey of Hours and Earnings, Table 8.1a, Weekly pay (Gross) (https://bit.ly/2XywS6K)

²⁰⁶ WBG (2019) A Home of Her Own: Housing and Women (https://bit.ly/2y0k3Jc)

²⁰⁷ WBG (2019) Housing for Women in Coventry (https://bit.ly/3emhql8)

²⁰⁸ WBG (2019) A Home of Her Own: Housing and Women (https://bit.ly/2y0k3Jc)

²⁰⁹ The Guardian (9 May 2020) Mortgage holidays: a break is tempting, but it will cost you (https://bit.ly/3dwpsYt)

Private renters are in a particularly precarious financial situation, with 63% reporting having no savings at all, which means their home is at risk if they lose their jobs. Renters are also 64% of those in serious financial difficulty.²¹⁰

It's the calm before the storm...a lot of the people who have been having mortgage or rental holidays have also already been in really difficult straits financially before that... it's going to be horrendous when they actually have to find a way of paying some of this money back or start paying again, and how the council and how the different agencies deal with them is going to be significant."

Coventry Welfare Reform Group Member

The government suspended evictions in March for three months and then extended it until the end of August. Local authorities have identified half a million people at high risk of being evicted once the suspension is lifted²¹¹ and homelessness charities are urging the government to temporarily raise the local housing allowance to 50% of local rents to ensure tenants on UC do not fall into rent arrears.

Landlords might be quite relaxed for a month or so. But after that, then they will be expecting their payment. So, I guess people will have some difficulties depending on their circumstances as they come through this. Some people are facing significant financial pressure due to Covid... And therefore, it's how we work with them to try and keep them in the accommodation if possible."

Director of Housing, Coventry City Council

At the end of March all local authorities were instructed by central government to house all rough sleepers.²¹² This was an unprecedented effort to end rough sleeping during a global health crisis. However, in early June, the Ministry of Housing, Communities and Local Government announced a further £433 million will support only 6,000 of the 15,000 people currently housed under this scheme. 213 The Minister for Rough Sleeping and Housing has told councils in England to encourage people to return to living with friends and family,214 showing a concerning lack of knowledge about the reasons for homelessness, which risks seeing many back on the streets.²¹⁵

According to Shelter, at the start of lockdown 5,400 families were living in B&Bs and hostels, sharing kitchens and bathrooms and often in a single room.²¹⁶ Living in temporary accommodation is difficult in the best of times; complying with the government's lockdown measures is challenging in current circumstances; no privacy takes a toll on people's mental health, and no space to store food or to cook makes it difficult to limit trips to the shops.

²¹⁰ Standard of Life Foundation (30 Apr 2020) Coronavirus: Half of all UK households believe they will struggle to meet their financial commitments (https://bit.ly/3cxRVfc)

²¹¹ BBC News (7 May 2020) Coronavirus: Private renters need more help to 'ride out crisis' (https://bbc.in/3dyXjQA)

²¹² Crisis (27 Mar 2020) Government aims to house all rough sleepers by the weekend (https://bit.ly/2wSFUIO)

²¹³ I (3 Jun 2020) Homelessness minister tells rough sleepers to 'move in with family and friends' during coronavirus pandemic (https://bit.

²¹⁴ Ibid.

²¹⁶ Shelter (20 March 2020) Self-isolation? Try it as a homeless family living in one room (https://bit.ly/2JSBXAh)

Asylum seekers and refugees, one of the most vulnerable groups in the UK, have been allowed to stay in state accommodation for three months regardless of having received a decision on their asylum application. It is estimated that this would have saved 50,000 people from homelessness, although it is crucial that the government support these individuals and families into adequate accommodation once the lockdown is over.

Debt

Household debt in the UK prior to the coronavirus crisis was at an all-time high, 13% higher than at the onset of the 2008 financial crisis. This has followed a period of stagnant wages, rising living costs and cuts to public spending, which have disproportionately reduced the income of women, BAME families,²¹⁷ low-income households,²¹⁸ disabled people²¹⁹ and single mothers.²²⁰ Women have borne the brunt of the austerity measures introduced since 2010. As a consequence, women in 2019 were 55% of those in debt²²¹ and are more likely to become insolvent.²²²

We are starting to see more of the kinds of clients that have lots of credit card debts and that kind of thing. They don't tend to be our clients because a lot of those people in the past have been working. But I've seen a lot more of them and if you have access to credit and you've got no food and you can't pay your rent, then you've got no choice but to use those things. And I think the difficulty is going to be that they're not necessarily going to have a budget sheet to pay that. So, I think there's going to be a lot of a lot of insolvency debt relief orders that are going to be coming as a result of this in the future."

Coventry Independent Advice Service, Money Manager

Worryingly, this is more pronounced in younger age-groups, which are also one of the demographics hardest hit by the shutdown and the economic crisis that ensued. Women in the 25-34 year-old age group are over a third more likely to become insolvent than men of the same age²²³ and young women are also more likely to be working in shutdown sectors than young men of same age.²²⁴

Mortgage, utility bills and credit card holiday payments are suspensions in debt, not write offs. There are concerns that people will be saddled with large amounts of debt that they won't be able to pay once the moratoria are lifted, particularly if individuals lose their jobs and we're facing an economic recession with a smaller labour market.

²¹⁷ WBG and Runnymede (2017) Intersecting Inequalities: The impact of austerity on Black and Minority Ethnic women in the UK (http://bit.

²¹⁸ EHRC (2017) The cumulative impact of tax and welfare reforms - Executive summary (https://bit.ly/2XsYziF)

²¹⁹ WBG (2018) Disabled women and austerity (http://bit.ly/2lfsOSS)

²²⁰ EHRC (2017) The cumulative impact of tax and welfare reforms - Executive summary (https://bit.ly/2XsYziF)

²²¹ WBG (2019) Household debt and gender (https://bit.ly/2AzRzHE)

²²² The Insolvency Service (2017) Individual Insolvencies by Location, Age and Gender, England and Wales, 2017 (https://bit.ly/2U0CNkb)

²²⁴ IFS (2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (https://bit.ly/2Bxa5kF)

We are already seeing people facing financial hardship, with 38% of people in UK currently struggling to pay their usual bills. ²²⁵ One in ten have paid for food using credit cards during the current crisis. 226 The Trussell Trust reported that food banks have seen an 89% increase in need for emergency food parcels compared with this time last year. It also reported that the number of families with children receiving parcels has almost doubled.²²⁷

Normally, they would be feeding roughly 550 households a week in Coventry. At this time of year, because of course, it's seasonal as well, it does vary from season to season, 550. Now at the moment under the emergency food hubs, the Food Network, they're feeding 1000. It's doubled."

Feeding Coventry Volunteer

Coventry Voices*

Liz is a mother and carer to many members of her family. Some of her immediate family members are unfit to work and some are in precarious employment. The current crisis has meant that they are struggling to find work and Liz is anxious about not being able to pay their rent and bills. She is helping some family members navigate the welfare system but finds it very unclear.

*Names and identifying information have been changed

Debt is a problem affecting particular groups of women harder. BAME women are particularly worried about being in more debt as a result of the coronavirus outbreak, with 43% of BAME reporting they expect to be in more debt (compared to 37% of white women and 34% of white men).²²⁸ Disabled people were most likely to say that they will come out of the coronavirus outbreak in more debt. 34.% disabled women said their household had already run out of money, compared to 24% of non-disabled women.229

Parents are also a group expecting to be in greater debt after the coronavirus crisis, with over half of parents of young children saying

they will come out of the crisis in more debt than before (compared to 24% of women and 27% of men without young children).²³⁰

No Recourse to Public Funds

Migrants and migrant women in particular are over-represented in frontline key work like health and social care. Many migrant women are also working in sectors that were heavily affected by the lockdown, including retail, cleaning and hospitality.²³¹ Even though migrants are entitled to access the 'furlough' scheme, many migrant women are in low-paid jobs with precarious arrangements like zero-hours contracts, which make them more vulnerable to poverty if their

²²⁵ Adams-Prassl, A., T. Boneva, M. Golin and C. Rauh (2020). 'Inequality in the impact of the coronavirus shock: Evidence from real-time surveys.' CEPR Discussion Paper 14665.

²²⁶ Standard of Life Foundation (30 April 2020) Coronavirus: Half of all UK households believe they will struggle to meet their financial

²²⁷ The Trussell Trust (Jun 2020) UK food banks report busiest month ever, as coalition urgently calls fro funding to get money into people's pockets quickly during pandemic (https://bit.ly/2XHtXtZ)

²²⁸ WBG, Fawcett Society, QMU and LSE (June 2020) BAME women and Covid-19 (https://bit.ly/3gZtDy6)

²²⁹ WBG, Fawcett Society, QMU and LSE (Jun 2020) Disabled women and Covid-19 - Research evidence (https://bit.ly/2Ba7lnF)

²³⁰ WBG (7 May 2020) Half of parents with young children 'struggling to make ends meet' (https://bit.ly/2XsWR0J)

²³¹ WBG (Jul 2020) Migrant women and the economy (https://bit.ly/2U8USfL)

salary is reduced to 80% in furlough and also means they are more likely to lose their jobs altogether.

For migrant women (and men) job precarity is worse because they don't have a safety net to fall back on. Most have no recourse to public funds which means that, contrary to many lowpaid British workers, they cannot apply for Universal Credit, tax credits or housing benefit to supplement their earnings. In-work poverty is thus rife for migrant women. If migrant women lose work, they are particularly vulnerable to becoming destitute.

So, if they've lost their job, and they haven't got any recourse to public funds, that basically means they can't claim any benefits. So effectively, they're destitute. And we've got a lot of clients in Coventry that fit into that category... it's a real issue. If they've got no recourse to public funds, we can't give any advice about benefits. So, we're literally saying we can sort out a food bank voucher for you. We can refer you to the Law Centre to get some advice about your status. And if you've got children, there is support available under the Children's Act. But that's a real, real issue and it has a massive impact."

Money Advice Manager, Coventry Independent Advice Service

Juggling work and care responsibilities when schools are closed and informal help is unavailable is proving very hard for many families. For migrant women, most of whom cannot access the full 30-hour entitlement of childcare, these circumstances are disastrous. Paying for extra hours of childcare might prove unaffordable. As a result, many key workers quite literally cannot afford to work because they have to take care of their families.

The government has introduced some limited measures to support migrants, in recognition of their importance on the frontline of the health crisis. From May, families and dependents of migrant NHS workers killed by the virus will be offered Indefinite Leave to Remain in the

Coventry Voices*

Eshe relocated to Coventry from East Africa many years ago but is still awaiting confirmation of her immigration status. She has been living with poor health but has not sought medical help because she is worried that if she does there will be law enforcement consequences due to her immigration status. She is not computer literate, so has no access to email, which has caused further isolation.

*Names and identifying information have been changed

UK, something which was extended to all people working in the NHS and social care after sustained public pressure from trade unions and others.

The government has also suspended payment of the annual health surcharge and extended visas for healthcare migrant workers for a year.

In early May, a case was won in the High Court, which found that NRPF was in breach of Article 3 of the European Convention on Human Rights.²³² Whether this will lead to a widescale rolling back of NRPF policy remains to be seen, however it does indicate is that such a policy undermine human rights and make life extremely difficult for an already vulnerable group.

Legal advisors to those with NRPF have said that this crisis presents a unique moment in which the government and local authorities are being forced to acknowledge the impossible situation the policy puts people in, and act to look after the most vulnerable.

Many of the rough sleepers that are now in hotels are either European and need to make a pre-settled status application or are no recourse to public funds or indeed, some of them, have no status at all. At the moment, the local authority has a duty to keep them housed so that they're not on the streets and causing the infection to spread further. Whereas many of those people would have just been hidden, and no one would have deeply cared what their immigration status was. Now there is a quite strong interest by the public sector in understanding it and helping as many as possible to become entitled to benefits. It's become really clear that, certainly in the public sector, the understanding of the different reasons why people might not have status is actually fairly limited."

Central England Law Centre, Legal Advisor

Recommendations for social security:

- Universal Credit should be paid from day one of a claim. If the current IT system does not allow for this, then advance payments should be widely promoted and converted from a loan into a grant while the IT systems are amended.
- The two-child limit and overall benefit cap should be abolished.
- The increase to Universal Credit should be applied to all legacy benefits, so as not to disadvantage disabled people in particular.
- · Statutory Sick Pay and Carer's Allowance should be raised to at least that paid to a fulltime worker on the National Living Wage (£322.64 per week). Both should be extended to self-employed workers.
- NRPF should be suspended immediately.
- The government should uprate the local housing allowance to 50% of local rents to ensure people will not fall into rent arrears.
- A package of support should be put in place so that when the outbreak subsides people sleeping rough who were housed by LAs will not have to return to the streets.
- Local authorities should keep women-only areas when allocating rooms to homeless people to ensure women are safe from harm.
- The government should support these asylum seekers and refugees into adequate accommodation once the lockdown is over

6. THE IMPACT ON CHILDREN & YOUNG PEOPLE

The 20 March saw the closure of all primary and secondary schools, colleges and universities. This will disproportionately impact on children in the poorest families. The financial resources of both schools and families have an impact on the level and quality of home education available. 60% of private schools, 37% of state schools in affluent areas, but just 23% of state schools in deprived areas already had access to online learning portals for pupils prior to the crisis.²³³

Research by the Institute for Fiscal studies found that primary and secondary pupils are spending an average of 5 hours per day on home schooling.²³⁴ However, they found significant differences between socioeconomic groups. Children from better-off families spend 30% more time on home education than those from poorer families.²³⁵ In state schools, 64% of higher income parents reported that schools have provided online classes and videoconferencing, compared with only 47% from the poorest fifth of families. This rose to 82% for privately educated secondary school pupils.236

A pressing issue is also the inequity in access to resources for home learning. Access to the technology required is not always available in lower income families. Study space is also not available as widely in lower income households: half of primary school pupils from less well-off families do not have independent study spaces. ²³⁷ Better off students are also around 15% more likely to report that the school has offered resources.

[I've had some clients where the schools have made the assumption that each child has a space to work, or they may have access to their own tablet or their own screen to access the internet. And that's just not the case. Our women may have a smartphone and adults in the house have a smartphone, but that's their access to the internet. And if you have numerous children and it's just a busy household the children won't all have a space where they would individually be doing schoolwork with their own screen. So that's been quite a social assumption that some schools have made."

FWT Case Worker

²³³ LSE (2020) Covid-19 and home schooling: the crisis has exacerbated and highlighted existing educational inequalities (https://bit.

²³⁴ IFS (2020) Learning during lockdown: real-time data on children's experiences during home learning (https://bit.ly/3gZkLsu)

²³⁶ Ibid.

²³⁷ Ibid.

In mid-April, Education Secretary Gavin Williamson announced plans to provide free laptops to disadvantages pupils in Year 10 (who will be taking GCSEs in 2021). However, this £85m scheme has fallen short due to inadequate levels of equipment provided, with schools struggling to order devices through councils and academy trusts in the numbers required, leaving some pupils at a disadvantage.²³⁸

These marked differences are, according to the IFS, almost certain to increase educational inequalities, 239 and schools are concerned that there will be a significant gap in attainment when schools return in the autumn.

The attainment gap, if that becomes worse, then how are we going to be able to address that? That has to be a priority. It's going to be there now anyway. So, we've got to recognise that and gear that up for the future...if there's a deficit in terms of being able to access proper learning equipment, because of family income and circumstances, then that has to be provided from an additional source."

Cllr for Education, Coventry City Council

Analysis by the Education Endowment Foundation (EEF) in early June, which has analysed the attainment gap between pupils over the last decade, has projected that school closures could widen the gap between disadvantaged children and their peers by 36%.²⁴⁰ They also warn that this gap is likely to widen further when pupils return to school in the autumn.²⁴¹

Students & education

Research published earlier this year by the Mayor of London's office estimated that there were 215,000 undocumented children living in the UK with no recourse to public funds.²⁴² Prior to the crisis there was already considerable concern that these families are at high risk of discrimination, destitution, social isolation and depend on advocacy and advice services to understand and access their basic rights and entitlements.²⁴³

With the school closures came an official halt to free school meals, worth around £400 per child per year.²⁴⁴ However, due to significant issues with families accessing the Government replacement £15 Free School Meals voucher scheme, 245 free school meals have continued through informal networks of schools and food banks.

²³⁸ Schools Week (2020) Coronavirus: £85m free laptop scheme falls short (https://bit.ly/2BoFDJ7)

²³⁹ IFS (May 2020) Learning during lockdown: real-time data on children's experiences during home learning (https://bit.ly/3gZkLsu)

²⁴⁰ Education Endowment Foundation (2020) Rapid evidence assessment: Impact of school closures on the attainment gap (https://bit.

²⁴² Mayor of London (2020) London's children and young people who are not British citizens: A profile (https://bit.ly/2XPkfEo)

²⁴³ The Children's Society (2020) The impact of Covid-19 on children and young people (https://bit.ly/2Blzn4T)

²⁴⁵ BBC News (7 May 2020) Coronavirus: 'Humiliation' as school meal vouchers fail at till (https://bbc.in/2Axy6aA)

The government's £15 food vouchers for those families whose children would normally be on free school meals. It's been an absolute nightmare, so many problems. So, in the end, I think in common with a lot of local authorities, we decided to bypass that. And so basically, they got some funding, and they have delivered around 1000 School Food packs from one of the busiest food banks."

Feeding Coventry Volunteer

The Department for Education also encouraged schools to 'make their own arrangements' and only use the voucher system when that is not possible. This has raised concerns from headteachers on how independent systems at the local level would be funded with the government cap on additional Coronavirus funds for schools.²⁴⁶ As families struggle with debt and household budgets, possibly with less income, many are finding it harder to feed their children. This is evident through the significantly higher numbers of people using food banks (see Chapter 5).

WBG welcomes the government's recent announcement to commit £120m to a 'Covid summer food fund' for free school meal vouchers for children at risk of food poverty over the summer holidays.²⁴⁷

Vulnerable children

There were 4.2 million children living in poverty in 2019-20, making up 30% of children overall.²⁴⁸ Nearly half (47%) of lone parent families live in poverty.²⁴⁹ The West Midlands has the highest rates of child poverty in the UK at 23.3%, with the second highest increase since 2014 (4.7%).²⁵⁰ There are concerns from organisations such as The Children's Society that financial hardship as a result of changes to employment through the crisis will cause many more families to fall into poverty and undertake increasing levels of debt.²⁵¹

The government published guidance on who falls under the category of 'vulnerable child', to include those assessed as being in need, those with an EHC plan, those recognised as otherwise vulnerable by educational providers or local authorities, and those at risk of becoming NEET ('not in employment, education or training'). 252

However, this guidance applies to children that have already been identified as vulnerable. The Children's Commission estimates that in 2019 there were 723,000 vulnerable children receiving statutory support or intervention.²⁵³

The closure of schools has meant that a key site of contact for detecting any issues of neglect, abuse or other worrying activity taking place in the home is gone. This means it is highly likely that there are many cases of concern that will not be recognised and signposted to social services until the new academic year, leaving many children at increased vulnerability and risk.

²⁴⁶ Ibid.

²⁴⁷ Schools Week (16 Jun 2020) Government sets up £120m 'Covid summer food fund' after free meal vouchers U-turn (https://bit.ly/2YftfnX)

²⁴⁸ Child Poverty Action Group (2019) Child Poverty Facts and Figures (https://bit.ly/2U5PI4u)

²⁵⁰ End Child Poverty (2019) Regional and country data for Britain (https://bit.ly/302sTCf)

²⁵¹ The Children's Society (2020) The impact of Covid-19 on children and young people (https://bit.ly/2Blzn4T)

²⁵² Gov.uk (2020) Supporting vulnerable children and young people during the coronavirus outbreak (https://bit.ly/2XqE7im)

²⁵³ Ibid.

We don't know what we don't know. We know that referral rate has dropped so there's less work being referred into children's services through the multiagency safeguarding hub. But we know we can anticipate that that probably doesn't account for all...we anticipate there's a level of hidden harm occurring across the city. And we also anticipate that there'll be a spike in referrals once the lockdown measures have ended"

Director of Children's Services, Coventry City Council

Class of 2020

For education leavers in 2020, the prospects are cause for concern. We know that the effects of recessions are more severe for recent education leavers. Following the global financial crash and the subsequent age of austerity in the UK, the unemployment rate rose from 5.2% (2007) to 8.5%. However, unemployment was much higher for young people without degrees, rising from 22 to 32%.254

The Institute for Student Employers predict that entry-level jobs available for students will have reduced by 23% due to the coronavirus economic crisis, and internships and placements by 40%. 255 For those that had already been offered jobs, 15% have had these offers rescinded, and 31% of employers anticipate delaying the start dates for new employees in some cases until 2021.256

In particular for all of my final year students, it's the idea of finishing your degree and probably being unemployed because even graduate schemes are on hold right now. So after four years of paying fees, and being at Warwick but not knowing whether your degree will be any use to you in this climate."

Warwick University, Research Fellow

Unemployment projections from the Resolution Foundation highlight that the 6.1% rise in unemployment forecast by the Office for Budget Responsibility between 2019 and 2020 would result in a 13% lower likelihood of a university graduate being in employment three years after graduation. For A-level and GSCE school leavers, the figures are markedly higher at 27% and 37% respectively.²⁵⁷ However, the actual unemployment figures could be significantly higher, particularly for non-graduates as it is currently unclear how many sectors that employ young people, such as hospitality and retail (see Chapter 4) will recover from the lockdown.

In late April, the University and College Union predicted a 24% decline in university enrolment for 2020-21 compared to 2018-19.258

²⁵⁴ Resolution Foundation (2020) Class of 2020: Education leavers in the current crisis (https://bit.ly/3cyfuo1)

²⁵⁵ Association of Graduate Careers Advisory Service (2020) ISE report, supported by AGCAS: What is the impact of the crisis on student recruitment and development? (https://bit.ly/373R7ha)

²⁵⁶ Ibid

²⁵⁷ Resolution Foundation (2020) Class of 2020: Education leavers in the current crisis (https://bit.ly/3cyfuo1)

²⁵⁸ London Economics (2020) Impact of the Covid-19 pandemic on university finances- April 2020 (https://bit.ly/2Y0oCN2)

For many subjects now, the figures are actually more balanced or even more women than men going on to study for university degrees. But I think this will have an impact...it depends whether they will come back to it once the crisis is gone, or if they will try to get a job as soon as possible. And then their education will be put on hold indefinitely. That's another concern. And if there will be support, in particular for women from disadvantaged backgrounds to get back to education."

Warwick University, Research Fellow

The loss in tuition fees and teaching grants could cause sector-wide losses of almost £2.4 billion (on average £20m per institution). UCU predict that if higher educational institutions seek to 'balance the books' to reduce expenditure to the same level as income, this could result in sector-wide job losses of approximately 30,000 staff. ²⁵⁹ The 'ripple effect' of this downturn across university supply chains and associated economic activity could see losses of £6.1 billion and a possible 63,000 job losses.²⁶⁰

54% of university staff are on insecure contracts, including the 46% of teaching staff on zerohours contracts,²⁶¹ the majority of them women. Significant decreases in income will likely lead to staff cuts and recruitment freezes which will disproportionately affect those on insecure and zero-hours contracts. Such cuts and reductions to teaching and research staff will have a significant impact on the students themselves.

[It's definitely no secret that so many academics are on insecure contracts. And it's particularly stressful for all of us at the moment. This flawed and exploitative business model has existed for years, maybe even decades, but it's certainly exacerbated by the coronavirus crisis. I have a contract that is due to end this summer. And I still have no clarity on what is going to happen after that. I don't know if it will be extended, if I'm just going to be let go... this puts me back years probably in terms of being able to buy a house and move on with my life and starting a family."

Warwick University, Research Fellow

Coventry's economy relies heavily on the two universities hosted by the city, Coventry University and the University of Warwick. Together they have 61,065 students enrolled in various courses and degrees (2018/19).²⁶² This influx of students especially during term time has a significant impact in trading, in restaurants, bars and cafes, the local rental market and many other local sectors. University students contribute to Coventry's economy through demand and supply, with many also working in part-time jobs alongside their studies. The uncertainty about the next academic year, with many students considering deferring their offers or postponing applying to university, and the expected sharp fall in the number of international and EU students, will have a negative rippling effect on Coventry's local economy.

²⁵⁹ Ibid.

²⁶¹ The Guardian (28 Apr 2020) Covid-19 shows up UK universities shameful employment practices (https://bit.ly/2XXiC7N)

²⁶² Coventry City Council (Apr 2020) Headline statistics - April 2020 (https://bit.ly/2Y29Zcg)

Recommendations for education & children:

- The government should fund schools to provide access to laptops and Wi-Fi for families with children who cannot afford them.
- The government should provide teachers with guidance and support to ensure accurate grade predictions and to assess the equality impact of predictions.
- Universities should expand the use of contextual data in making offers.
- The government should increase child benefit to £50 per child per week to reflect, in part, the cost of additional schooling responsibilities that families have been incurring.

7. THE WOMEN'S SECTOR AND **OTHER FRONTLINE SERVICES**

VAWG victims and the lockdown

One of the most severe impacts to women and girls during the lockdown has been for those living with a perpetrator of domestic abuse and other gender-based violence. This includes young people who experience rejection from their family because of their sexuality or gender identity. The World Health Organisation warned early in the crisis that violence against women tends to increase during emergency situations, including epidemics.²⁶³ For women and girls living with such violence, home is not a place of safety, and being in lockdown with a perpetrator could present additional risk, isolation, and exposure to increased coercive and controlling behaviour.²⁶⁴

[I'm coping ok with lockdown, it is what it is... just keeping my head down and going along with everything, I'm worried about when things go back to some normality – he is never going to let me go back to that now, he is already saying I shouldn't go back to work."

Coventry Haven Service User

In early April, Refuge reported a 700% increase in calls to its helpline, and a 25% increase in calls from perpetrators seeking support to change their behaviours.²⁶⁵ The Counting Dead Women project recorded 16 domestic abuse killings of women by men between 23 March and 12 April, 266 double the average for this time of year.²⁶⁷ This number has now risen to 25 women (23 March to 20 May).²⁶⁸ With long-term underfunding of the sector and limited refuge spaces, organisations are left with inadequate resources to respond to growing demand.²⁶⁹

And so, there's just that bottleneck. We're absolutely certain that there's women who are having to remain in relationship or having to go back because of there being no space. That's the highest risk point if you've tried to leave or have left, or they get wind of you wanting to leave or trying to put that in place, then the risk escalates."

Coventry Haven Manager

- 263 WHO (2020) Covid-19 and violence against women (https://bit.ly/2XTJISM)
- 264 Women's Aid (2020) VAWG sector statement on Covid-19 (https://bit.ly/3eG8zea)
- 265 The Guardian (12 Apr 2020) Revealed: surge in domestic violence during Covid-19 crisis (https://bit.ly/3cyMTz7)
- 266 The Guardian (15 Apr 2020) Domestic abuse killings 'more than double' amid Covid-19 lockdown (https://bit.ly/3dvtTmk)
- 267 The Guardian (15 Apr 2020) Domestic abuse killings 'more than double' amid Covid-19 lockdown (https://bit.ly/3dFcB6y)
- 268 Karen Ingala Smith (2020) Counting Dead Women (https://bit.ly/2Az90Z5)
- 269 House of Commons Home Affairs Committee (April 2020) Home Office preparedness for Covid-19 (Coronavirus) domestic abuse and risks of harm within the home (https://bit.ly/2AO5ytw)

Redesigning the support

To continue essential VAWG services through lockdown, organisations have had to redesign the ways they support survivors and communicate with other frontline services such as the NHS, police, SARCs and others. This has most often meant minimising the amount of face-to-face contact by moving support online, or over the telephone. Organisations still working outside of the home, such as refuges have also faced staff shortages, due to the need for some to shield, or look after children or other members of the household.

In terms of what we're able to do, we're not doing any face to face work. All of the staff are working from home and there's nobody going into the office at all right now. So, all our services are being done via telephone, online, text, email. We have fortunately got online counselling rooms. So, what we're having to do with the helpline is ask people to leave messages and then we ring back; the outreach is being done virtually as well"

CRASAC Manager

Coventry Voices*

Sarah, a white British woman, has two children, whose father had previously been abusive to her. Before Covid-19, she had stopped contact with the father because of his ongoing abusive behaviour. Since the start of the crisis, she has been anxious that he had been ignoring the guidance on social distancing, so had set up facetime calls for the children to see him instead of face-to-face. The father used this opportunity to psychologically abuse her, causing her distress in her own home. She has been threatened with court proceedings if she stops contact, so feels very anxious and trapped by the ongoing situation.

*Names and identifying information have been changed

There has also been an impact to staff in this sector. Bearing the responsibility for multiple women's safety during a volatile and unpredictable time is causing emotional burden to many frontline staff. Whilst management and peer support mechanisms are in place, the sector is underresourced to provide the level of support needed.²⁷⁰

Inability to reach to/receive contact from most vulnerable

There is significant concern from the sector that moving services to a mostly remote model has led to a section of women ceasing contact. There are multiple reasons for this, including being unable to access a safe or private space to communicate, not having adequate technology or stable internet connection and services not having the resources to support multiple languages. A consequence of this is that some of the most vulnerable women will become further isolated and potentially at risk.

There's always going to be a cohort of people where it's just not suitable to offer anything other than face to face; whether it's their situation at home, they may have children, they might not have a private area, they may just not want the potential of anything triggering in their home setting. And they may not have the equipment or skills to access services in that way"

CRASAC Manager

There has also been an increase in anxiety and mental health issues, with services managing an increase in need for client mental health support. Some organisations are seeing previous service users return with PTSD triggered by the experience of restricted freedom caused by lockdown. In some cases, this has led to suicidal thoughts, and attempted suicide.

The struggles, financial struggles and struggling to afford healthy food. And then this is leading to further mental health issues. And suicidal thoughts."

ISVA Manager

We've had two of our women attempt suicide during lockdown. Thankfully they're okay now...There was another woman who wasn't one of our service users but was housed in a hotel where our service users were housed that did commit suicide during lockdown. There's a real impact on mental health that's not been dealt with or acknowledged."

Kairos Manager

Marginalised communities

A group of women particularly vulnerable to falling through the cracks are migrants, and those for whom English is not a first language. Many migrant women will have NRPF status, meaning if they lose their job, they will not be entitled to Universal Credit, Housing Benefit or homelessness support from the local authorities and crucially, women's refuges. This renders them destitute and entirely reliant on the advocacy and charitable sector.

VAWG organisations are concerned that women in this group have become even less likely to report domestic abuse, due to an exacerbation of barriers in the hostile immigration environment.

It's the pre-existing barriers that have been exacerbated in the system... also if women have no recourse to public funds and they're in an abusive relationship at home, if that abuse has been exacerbated by the situation, some women are reluctant to access support. So if they reach crisis point at home, they may not phone the police if there's a domestic abuse incident because there's been some incidents where police have reported immigration status, even though they may be going through a legitimate process with the Home Office, it's still used by the perpetrators as a threat you know, not to contact anyone or seek support."

FWT Case Worker

The trust that many women's organisations will have built with women from minority communities, which used community groups as a gateway to access other services risk being undermined and eroded.

We really engaged in communities where women may not access the services anywhere else. And we work with some women who are almost given the okay from male figure in the household to come to FWT because it's a women's centre and they see that other women from the community are accessing it. So it can take months to build up trust and like build those bridges with communities, engage with these women...some clients, I wonder if I will be able to contact them again, I've had some clients I haven't been able to make contact with during this time and I don't know what their current situation is...some of my clients, their mobile's been off for like three weeks now, so I don't know whether I'll be able to engage with them again."

FWT Case Worker

Women with complex needs

Women with complex needs are also at great risk. Women who are vulnerable to sexual exploitation and street prostitution were one of the groups housed early on through government measures to contain the virus. Organisations that work directly with such vulnerable women welcomed the speed with which this was delivered. However, a significant lack of women-only housing options leaves women in mixed accommodation, housed with people that could cause distress and potentially put them at risk of further exploitation.

Women accommodated in an area that they don't know, in a single room with what we will call 'risky males', so people that they know that could be previous pimps, drug dealers, all the rest of it. So, they are in really vulnerable situations. And we have been complaining for a long time that the hazard situation for women in Coventry isn't appropriate, because they're not housed in appropriate accommodation at all."

Kairos Manager

Women in this group have also been housed in rooms with no access to television, radio, the internet, or cooking facilities leaving them extremely isolated, and negatively impacting their mental health.

We are supplying credit to phones where we can, because we recognise that for some of our women, we are the only contact that they have, particularly if they're in temporary accommodation. They are in a single room, and they're unable to leave that room, they're only allowed to leave once for their exercise. And so, a lot of these rooms don't have TVs, don't have means of communication. So, they're staring at four walls for 24 hours a day. It's pretty dire when you're locked in a room for 24 hours a day, it's the equivalent of being in prison for some of these women. And that will trigger other memories and trauma from things that they've been through previously."

Kairos Manager

For these women, the wrap-around services required have been unable to carry out the vital support needed. This includes drug and alcohol rehabilitation work, as well as providing adequate access to sexual health services and contraception. Additionally, for those undergoing methadone drug substitution services, many have been provided with two-week supplies, leaving them vulnerable to exploitation and overdose.

With drug and alcohol support unable to continue during lockdown, Kairos are concerned that women are engaging in risky behaviour in order to fund substance abuse, leading some to continue to engage in selling sex. As Kairos and others have recognised; without the outreach services and networks available, such women could be putting themselves at considerable risk.

When they're on the street, they're visible, we know where they are. There's a risk that they're putting themselves at greater risk because they're indoors. And by the nature of it, nobody can see them. And there's a risk that they are incurring debts and that debt will need to be paid off somehow. And so just because they're not on the streets, doesn't mean to say that risk and that exploitation is gone away. If anything, it's increased because they haven't got enough support around them."

Kairos Manager

For this group, there are also concerns as to what will happen when lockdown begins to ease.

[I'm really worried about what's going to happen come June or whenever the city council's cut-off line is for no longer having to house people under the Covid-19 restrictions, what's going to happen to these women? You know, worst case scenario is they go back to being homeless, living on the streets living day by day, and I think we've got an opportunity to do our best to ensure that doesn't happen."

Kairos Manager

Access to criminal justice

Women going through the criminal justice system to bring perpetrators and historic offenders to justice have seen cases paused, or cancelled hours before they are due to give evidence. With lack of clarity around when they will resume, this is causing additional anxiety and emotional upheaval. Some have continued using videoconferencing facilities, which has also increased anxiety levels as women are giving evidence in spaces they may not feel comfortable disclosing sensitive and traumatic information. Some women have also expressed significant concern that perpetrators will be freed under the Covid-19 prison release scheme. ²⁷¹

The ISVAs, they were having less calls but actually longer calls because of their clients' anxiety not just about Covid, but about the knock on effect of the call the courts closing. Sexual violence is already one of the longest court processes, and they have all been stopped for at least two months already with no signs of it reopening. News that offenders will be considered for early release doesn't help, even if that excludes sexual offenses, messages are not always clear."

CRASAC Manager

Employment and benefit tribunals

Law centres have seen an increase in demand for employment and benefits advice, which in early May led to an injection of £5.4 million to increase capacity for these services. 272 They have seen confusion and inequity in the ways the furloughing scheme has been implemented which has caused employees to seek advice. There has also been urgency in taking up claims of unpaid earnings for companies that are at risk of bankruptcy.

But the whole furloughing scheme, and how you select people to furlough has caused lots of inquiries... there will be cases about how people have been selected for furlough and whether that's been done fairly. And now of course we're moving to people being asked to go back to work and whether their health and safety has been taken into account fully and is it reasonable for them to refuse to work?"

Central England Law Centre Legal Advisor

Funding for the women's sector

The VAWG sector (and wider women's sector) has been consistently underfunded, with funding falling by over 50% between 2010/11 and 2015-6, and again by a further 30.6% in 2017/18. ²⁷³ Already operating on a significantly lower budget then required, the sector faces further challenges in the coming year, as many of the personal, private sector and trust and foundation donations are likely to decrease as individuals and business weather the financial volatility resulting from the crisis. Additionally, social distancing brought the cancellation of many ordinarily reliable fundraising events such as marathons and other sports events.

The effects of more severe underfunding will be acutely felt as lockdown eases, when it is expected from all corners of the sector that there will be a spike in demand for support from women who have been unable to disclose or leave a perpetrator during lockdown. Additional funds will also be needed in the first few months following lockdown to modify workspaces to ensure that staff returning to the office, and service users resuming face-to-face contact are able to do so whilst remaining socially distant.

A lot of voluntary sector organisations, including us, are going to have to spend quite a lot of money on PPE and adapting our premises. And that's an issue as well, if it wasn't in your budget and depending on how much reserves you've got. That is going to hamper the voluntary sector getting back to work because the cost of adapting their premises to make them safe is beyond anything they can afford."

Central England Law Centre, Legal Advisor

In early May, the government announced a £76 million fund to support the most vulnerable in society through the pandemic, including prioritising housing spaces for women escaping domestic abuse. Women's Aid estimated that to safely and sustainably create a national network of refuges, the sector would need £173 million.²⁷⁴ It argued this is a fraction of the £66 billion that domestic abuse costs society each year.²⁷⁵ There remains a lack of clarity on how the government pledged funds will be distributed, but given these figures, the full amount allocated for all vulnerable groups in society falls far short of the amount of funding required to keep women and children safe.

Recommendations for supporting the women's sector:

- Emergency funding announced in late April should be available to charities through a streamlined and urgent process to meet lost fundraising income, additional working costs and a spike in demand for services.
- · Specialist and local organisations should be prioritised for funding, for the communityembedded and outreach work that they do in supporting some of the most marginalised and vulnerable women.
- After the emergency period, grants should be prioritised over competitive tendering processes, and voluntary organisations encouraged to cooperate and work together to support women in a holistic way (in the model of the Coventry Women's Partnership).

CONCLUSION

The Covid-19 pandemic has created an unprecedented socio-economic crisis, which has exacerbated existing inequalities. It has exposed the gradual erosion of public services such as social care, social security, local government schemes and housing, and the underfunding of others, such as VAWG services. The crisis has also made visible the increasing precarity of work for many, particularly women and other marginalised groups.

This report provides a picture of the impacts of Covid-19 and subsequent government policies on women in the UK, using Coventry as a field-site. Using desk-research and qualitative interviews, the report brings together UK-wide evidence with on-the-ground first-person experiences, to give voice to those providing support and services to women in Coventry.

This moment is an opportunity to revaluate the ways in which our current labour market is not working for women and minorities. There is also growing evidence that the public are keen for progressive economic changes that encourage a greater financial safety net for all.

A YouGov poll found that 72% of the public support a job guarantee, whilst 51% support a universal basic income (UBI).²⁷⁶ Whilst the pros and cons of UBI are complex, it is encouraging nonetheless that the public recognise that there need to be greater, more equal and effective safety nets, available for all.

Further polling by YouGov found that 61% of people support a wealth tax for people with assets of more than £750,000 (excluding pension and main residence), and over three-quarters of people think tax haven companies should not receive government bailouts, suggestive that the public are keen for the recovery plan from Covid-19 to include redistribution of wealth.²⁷⁷

We will be continuing to work with other organisations, think-tanks and policy makers to champion the need to apply a gender lens when considering ways to 'build back better' so women and other disadvantaged workers in the labour market are not further marginalised. The Women's Budget Group Commission on a Gender-Equal Economy will be publishing a report in the Autumn, continuing the analysis and recommendations. They will work towards influencing policy as the UK comes out of the Covid-19 crisis, to ensure that new economic policy for recovery promotes gender equality across the UK.

²⁷⁶ The Independent (27 Apr 2020) Public support universal basic income, job guarantee, and rent controls to respond to coronavirus pandemic, poll finds (https://bit.ly/3gVSVNR)



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