
EXECUTIVE SUMMARY

Lessons Learned: Where Women Stand at the Start of 2021

The economic and health impacts of Covid-19

Anna Johnston

January 2021



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.

Find out more about this report: admin@wbg.org.uk

Find out more about our work: www.wbg.org.uk

Follow us on Twitter: [@WomensBudgetGrp](https://twitter.com/WomensBudgetGrp)

The Covid-19 pandemic has worsened the situation for many women in terms of health, employment and unpaid work, resulting in increased levels of poverty, debt and mental health deterioration. Violence and financial abuse against women and girls continue to intensify during the local and national lockdowns.

This Executive Summary highlights some of the key statistics on the current impacts of Covid-19 on women, policy recommendations and links to more in-depth analysis. For a full collection of key statistics on the impacts of Covid-19 on women read the report in full here.

For a full list of our recommendations on building an economic recovery that promotes well-being for all, decent living standards and opportunities for everyone to fulfil their potential in life, read our recent work on a [care-led recovery](#) and creating a [caring economy](#).



Key Impacts

Health, social care, and healthcare sector workers

- In January 2021, **the UK surpassed 100,000 deaths as a result of Covid-19**.¹
- For women in England and Wales, those of Black Caribbean ethnic background have the highest mortality from Covid-19, **2.1 times higher** than women from White ethnic groups (this takes into account geography, socio-economic characteristics and health).² In fact, **all ethnic minority groups except Chinese had a higher rate of mortality than White ethnic groups**.³
- **Disabled people make up almost 6 in 10 (59%) of all Covid-19 related deaths**.⁴ Mortality rate due to Covid-19 is **2.4 times higher for disabled women** than non-disabled women and 2.0 for disabled men compared with non-disabled men (adjusting for relevant characteristics).⁵
- The ONS finds that **gender is one of the characteristics associated with higher levels of depression during the pandemic**; women, those between 16-39 years, those unable to afford an unexpected expense, and disabled people are the most likely to be affected.⁶
- In the working-age population (18-65 years) **healthcare workers and their families account for a sixth (17%) of hospital admissions for Covid-19**.⁷
- **40% of female key workers** in health and social care **work in frontline roles** which require face-to-face interaction (compared with 17% of men).⁸ In 2020, **women made up 83% of the 840,000 care workers and home carers**.⁹
- Health and Social Care accounted for **35% of the increase in the number of workers on zero-hours contracts** since the outbreak of Covid-19.¹⁰ Adult social care workers only entitled to Statutory Sick Pay could see their **weekly income reduced by two-thirds** if they have to self-isolate.¹¹

1 The Guardian (January 2021) UK coronavirus deaths pass 100,000 after 1,564 reported in one day (<https://bit.ly/38JhkE3>)

2 ONS (October 2020) Updating ethnic contrasts in deaths involving the coronavirus (Covid-19), England and Wales: deaths occurring 2 March to 28 July 2020 (<https://bit.ly/38InCUD>)

3 Ibid.

4 ONS (September 2020) Coronavirus (COVID-19) related deaths by disability status, England and Wales: 2 March to 14 July 2020 (<https://bit.ly/2HaQR7x>)

5 Ibid.

6 ONS (August 2020) Coronavirus and depression in adults, Great Britain: June 2020 (<https://bit.ly/3oWxGix>)

7 BMJ (October 2020) Health workers and their families count for 1 in 6 hospital Covid-19 cases (<https://bit.ly/39w6oZx>)

8 Warren, T. and Lyonette, C. (2020) 'Carrying the work burden of the Covid-19 pandemic: working class women in the UK, Briefing Note 1: Employment and mental health' (October). Working Paper No 2020/1, Nottingham University Business School.

9 Skills For Care (2019) The state of the adult social care sector and workforce in England (<https://bit.ly/3oJXVbk>)

10 TUC (September 2020) Key workers report (<https://bit.ly/3oJ4Xxf>)

11 Institute for Employment Studies (September 2020) Potential impact of Covid-19 government policy on the adult social care workforce (<https://bit.ly/2XER7QK>)

Employment

- The ONS Labour Market Overview for December 2020 finds that **unemployment reached 4.6% for women and 4.9% overall. Redundancies reached a record high of 370,000 in the three months to October 2020.** The number of payroll employees has fallen by 819,000 since February 2020.¹²
- In September 2020, **unemployment rates for BAME workers was 26 times higher than for White workers.**¹³
- More women than men are key workers at 54% (compared with 42% of men). Key-working roles are also highest among working-class women with **60% of women in 'Semi-routine' and 'Routine' jobs classed as key workers.**¹⁴
- Women have been furloughed at a slightly higher rate than men since summer 2020. **In October 2020 women made up 51.1% of furloughed staff, down from 52.4% in August 2020.**¹⁵ The **gender furlough gap is higher for younger women** than older women. **52.8% of furloughed 18-24 year olds were women in October 2020**, compared with 49.7% in the 45-64 age group.¹⁶
- Over **one in five BAME workers** who were furloughed during the first lockdown **have since lost their jobs.**¹⁷ The proportion of people from ethnic minority groups that moved from employment to not working in the first four months of the crisis is **nearly three times that of the UK population as a whole.**¹⁸
- In the summer of 2020, 1 in 6 (17%) of the working population were facing redundancy. However, this rose to **1 in 4 (27%) for disabled people**, to **37% for those whose disability substantially impacted their activities**, and to **1 in 2 (48%) for those who were extremely clinically vulnerable.**¹⁹
- Lone parents (90% of whom are women) have been particularly impacted, **earning on average just over half as much as mothers in two-parent households.** **Nearly half (46%) of single parents worked in routine occupations more affected by the pandemic** compared to 26% of coupled parents. Single parents are also **twice as likely to be on a zero-hours contract** than other family groups, putting them at greater risk of job insecurity during the crisis.²⁰
- WBG calculations find that in 2019 **15.5% of women** and 10.6% of men **were not earning enough to qualify for Statutory Sick Pay.**²¹

12 ONS (December 2020) Labour market overview, UK: December 2020 (<https://bit.ly/3oLdWhF>)

13 The Guardian (January 2021) Black, Asian and minority-ethnic UK workers hit worst by Covid job cuts (<https://bit.ly/3iCmV2s>)

14 Warren, T. and Lyonette, C. (2020) 'Carrying the work burden of the Covid-19 pandemic: working class women in the UK, Briefing Note 1: Employment and mental health' (October). Working Paper No 2020/1, Nottingham University Business School.

15 Gov.uk (December 2020) Coronavirus Job Retention Scheme statistics: December (<https://bit.ly/39S92ca>)

16 Ibid.

17 Resolution Foundation (October 2020) One-in-five young people and over one-in-five BAME workers who were furloughed during lockdown have since lost their jobs (<https://bit.ly/3solR6L0>)

18 IPPR (September 2020) Black, Asian and minority ethnic groups at greater risk of problem debt since Covid-19 (<https://bit.ly/3nHdwYk0>)

19 Citizens Advice Bureau (August 2020) An Unequal Crisis (<https://bit.ly/38PoyH7>)

20 Gingerbread (November 2020) Caring without sharing: Single parents' journey through the Covid-19 crisis (<https://bit.ly/35EpMTh>)

21 Women's Budget Group (May 2020) WBG responds to the recovery roadmap (<https://bit.ly/3eObaCJ>)

Unpaid Work and Childcare

- Mothers on the lowest incomes are **nine times more at risk of losing their job due to school closures** in the UK. Overall, **4% of parents report being at risk of losing their job if schools close and no additional support is in place** for childcare.²²
- Mothers and fathers in two-parent heterosexual households are both doing more childcare than before the pandemic, but with inequalities in time use. **Overall, mothers spent two-thirds more time on childcare than men, much of this focused on non-developmental childcare and supervising children.**²³ Fathers spend more time undertaking 'enjoyable' parts of childcare (defined by parents as developmental engagement, such as reading together).
- Since March 2020 the number of unpaid carers has increased by an estimated **4.5 million, 58% of them women.** Overall, **nearly 3 million unpaid carers** are also juggling paid work with care.²⁴ **70% of unpaid carers have reported caring had had a negative impact on their physical and mental health.**²⁵
- **81% of mothers require formal childcare to go to work,** yet in July 2020 only half had access to childcare and 33% of employed mums had lost a childcare place since March, rising to 48% for self-employed mothers.²⁶

Social Security and Public Services

- By October 2020, there were **2.7 million more people on Universal Credit (a 90% increase)** compared with early March 2020.²⁷
- **Just over half of new Universal Credit recipients are women (51%).**²⁸
- Many households claiming benefits during the pandemic have been further disadvantaged by **having to pay back benefit debt.** Whilst deductions were paused at the start of the crisis, they resumed in summer 2020. In August 2020 **41% of all households on Universal Credit were subject to a deduction. This rises to 63% for those that started claiming during the first 4 months of the pandemic.**²⁹

22 WBG (January 2021) Mothers on the lowest incomes are nine times more at risk of losing their job due to school closures in the UK (<https://bit.ly/39q4w4s>)

23 WBG (July 2020) ONS new data on time use and parenting in lockdown (<https://bit.ly/2LwAtjP>)

24 Carers UK (October 2020) Caring behind closed doors: six months on (<https://bit.ly/39vTRW5>)

25 University of Birmingham (August 2020) Covid-19 leaves unpaid carers without physical and mental health treatment (<https://bit.ly/2XC90Qh>)

26 Pregnant Then Screwed (2020) The true scale of the crisis facing working mums (<https://bit.ly/2XLPa4R>)

27 Gov.uk (December 2020) Universal Credit statistics: 29 April 2013 to 8 October 2020 (<https://bit.ly/2LydZyT>)

28 Ibid.

29 Covid Realities (2020) Paying back benefit debt- what happens when deductions are made to benefit payments? (<https://bit.ly/35FD0z6>)

Poverty and Debt

- **More than 11 million people (one in five)** are now **running out of money ‘always’ or ‘most of the time’** before the end of the week or month. This means an additional **4.2 million are now frequently running out of money**, compared to the start of the Covid-19 crisis.³⁰
- **30% of women report being negatively affected financially** by the Covid-19 pandemic compared with 26% of men.³¹
- **6 million people have fallen behind on at least one household bill.** Over **half (52%)** of people in this group **are disabled**.³²
- In September 2020, **1 in 4 people with caring responsibilities (the majority of whom are women) had fallen behind on their bills.** This is particularly pronounced for people caring for someone older, with **1 in 3 (33%) having had to borrow money from a commercial lender**.³³
- **1 in 3 (31%) Black people** are **behind on their bills**, compared to 1 in 8 (12%) for White ethnic groups.³⁴
- **1 in 5 key workers have fallen behind on their bills**, compared to fewer than **1 in 10 of non-key workers**.³⁵ **Women are twice as likely to be key workers** than men with BAME and migrant women overrepresented.³⁶
- **32% of young women** surveyed by Young Women’s Trust **are finding it hard to afford essentials like food.** Around **1 in 10** said they have **taken on debt to afford essentials**, such as borrowing from family and friends, taking on overdrafts or paying on credits card.³⁷
- Figures from The Trussell Trust in December 2020 show that **nearly half (47%) of the households** using their food banks in the summer of 2020 **were in debt to the DWP** – meaning that **the most common form of debt among people using food banks is debt to the government**, ahead of private lenders, families and friends.³⁸

30 Turn2Us (November 2020) Weathering the Storm: How Covid-19 is Eroding Financial Resilience (<https://bit.ly/2LRaVxs>)

31 StepChange (June 2020) Coronavirus and personal debt: a financial recovery strategy for households (<https://bit.ly/3oOYLUA>)

32 Citizens Advice (2020) Excess debt – who has fallen behind on their household bills due to coronavirus? (<https://bit.ly/2lpLZMm>)

33 Citizens Advice (2020) Excess debt – who has fallen behind on their household bills due to coronavirus? (<https://bit.ly/2lpLZMm>)

34 Ibid.

35 Ibid.

36 Resolution Foundation (2020) Risky business (<https://bit.ly/3n5UYRA>)

37 Young Women’s Trust (2020) Ignored, undervalued and underpaid (<https://bit.ly/3piwOFh>)

38 The Trussell Trust (December 2020) Lift the Burden: Tackling the Government Debts Facing People at Food Banks (<https://bit.ly/3ibKm2e>)

Housing

- **Areas with larger numbers of overcrowded housing have the highest Covid-19 mortality rates.**³⁹ In England, **Bangladeshi (24%), Pakistani (18%), Black African (16%) and Arab (15%) households are much more likely to experience overcrowding than White British households (2%).**⁴⁰
- 1 in 5 children from a low-income household spent the first lockdown in an overcrowded home, while close to 10% are growing up in damp conditions.⁴¹
- **253,000 people in England are homeless and living in temporary accommodation during the pandemic** – the highest figure for 14 years.⁴²
- Regional analysis in November 2020 indicates that **474,000 private-renter households in Great Britain face a rent shortfall**,⁴³ despite the LHA rates increase in April 2020. The true number is likely higher as many renters in the cheapest properties are ineligible for housing support due to their visa status, and Shelter has estimated **almost 2 million of those claiming Universal Credit** are still struggling to pay their rent despite the additional benefit.

Violence Against Women and Girls (VAWG)

- **Cases of femicide** as a result of domestic abuse **more than doubled at the start of the Covid-19 pandemic.**⁴⁴
- **Two-thirds of women** in abusive relationships **suffered increased levels of violence** from partners since the beginning of the pandemic, and **three-quarters** of women have found it **more difficult to escape** their perpetrators.⁴⁵
- **16% of adults in the UK (8.7 million people)** say they have **experienced economic abuse.**⁴⁶ For **1.6 million people (3% of UK adult population)** economic abuse **started during the Covid-19 pandemic.**⁴⁷

39 Inside Housing (May 2020) The housing pandemic: four graphs showing the link between Covid-19 deaths and the housing crisis (<https://bit.ly/2GHXc9l>)

40 ONS (September 2020) Overcrowded houses (<https://bit.ly/2ZvdIR3>)

41 Resolution Foundation (July 2020) Lockdown living: Housing quality across the generations (<https://bit.ly/3qj3uya>)

42 Shelter (December 2020) Homeless in a pandemic: 253,000 people are trapped in temporary accommodation (<https://bit.ly/39uPpqJ>)

43 Generation Rent (November 2020) End of furlough puts 341,000 more renters at risk of debt (<https://bit.ly/2LzbUTd>)

44 The Guardian (April 2020) Domestic abuse killings 'more than double' amid Covid-19 lockdown (<https://bit.ly/38Hd2wP>)

45 Guardian (August 2020) Domestic abuse surged in lockdown, Panorama investigation finds (<https://bit.ly/32JAKUY>)

46 Refuge (September 2020) Know economic abuse: 2020 Report (<https://bit.ly/38FK1BL>)

47 Ibid.

Key Recommendations

- **Mandatory minimum pay at real living wage rates should be established for social care workers**, and funding increased to match that commitment, to reduce turnover, job insecurity and improve the quality of care and care jobs.
- **All key workers must have access to adequate PPE and liveable Statutory Sick Pay.** This will require immediate funding injections for the social care and childcare sectors to meet the additional costs and avoid bankruptcy.
- **Larger companies should be mandated to report the number of people they make redundant by protected characteristics** including sex and race, to ensure accountability against bias or discrimination while gender pay gap reporting is suspended.
- **Both parents must have the right to request furlough**, not just the right to be furloughed, while children are at home. This should explicitly include public sector workers who cannot work due to home-schooling and childcare responsibilities.
- **A support package for self-employed parents who are unable to work whilst schools are closed.**
- Efforts to control Covid-19 have increased costs for households with children. **Child Benefit should be increased to £50 per child and the benefit cap and the two-child limit should be abolished to prevent child poverty being exacerbated.**
- The personal allowance in **Universal Credit and Working Tax Credits should be further increased**, or at least, the **uplift made permanent** and proportional to household size. **It must also be applied to other 'legacy benefits'**, including Personal Independence Payment and Employment and Support Allowance to guarantee disabled people do not struggle to access basic resources.
- **Statutory Sick Pay must be increased to the Real Living Wage and be extended to all workers with no income floor** to ensure that those who have symptoms of Covid-19 or are awaiting test results are not forced to go to work.
- **Investment in local welfare assistance for local authorities to provide direct support including cash** to prevent households being pushed into destitution.⁴⁸
- The **eviction and bailiff visit ban should be extended indefinitely** to limit the risk of eviction and homelessness.
- **The government should immediately reinstate the 'Everybody In' scheme** to protect homeless people from the severe winter weather and increased risk of Covid-19

- Local Housing Allowance (LHA) rates should **be raised to the 50th percentile of local rents**, and the **under-occupancy penalty (or 'bedroom tax')** should be abolished.
- The government must provide **adequate, ring-fenced funding for the VAWG sector** to enable it to respond to the growing demand for their services since the start of the pandemic.

Read our early series of briefings on the [likely social and economic impact](#) of Covid-19 on different groups of women and [early findings](#) of the evolving impact. In November 2020, our [policy briefings](#) highlighted the increased issues facing women as a result of the pandemic. We also recently set out [immediate actions](#) the government should take to protect women at the start of the third national lockdown in January 2021.

Find out more about our recent work on a [care-led recovery](#) and creating a [caring economy](#).

