

COVID-19 WOMEN, WORK, AND WALES



“THE SHORT TERM FUTURE IS
GLOOMY AND THE LONG TERM
FUTURE IS VERY UNCLEAR.”

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1. Introduction

Since 23 March, lockdown regulations have restricted the movements of everyone in the UK to prevent the spread of the Covid-19 virus. Lockdown has deeply affected every aspect of women's lives, including their health, employment, and caring responsibilities for children and other adults.

The economic effects of lockdown are falling heavily on women. Women are more likely to be doing low-paid work on insecure contracts in shutdown sectors¹ and are twice as likely to be key workers.² Across the UK, women are spending twice as much time as men on home schooling.³

Women's health, safety and wellbeing is at risk because of Covid-19 and the lockdown. In Wales, women are more likely to be infected because the types of jobs and caring roles they do expose them to the virus.⁴ Women are living with an increased threat of lethal domestic abuse during lockdown.⁵ Wales' Live Fear Free helpline has seen a 49 percent increase in calls.⁶ Worldwide, millions of women and girls have lost access to contraception and safe abortion.⁷

The effects of Covid-19 and lockdown on women are compounded where gender intersects with other protected characteristics. Groups such as people from Black, Asian and other minority ethnic backgrounds, disabled people, single parents, young people, and low-paid workers are disproportionately impacted by the crisis.

This research was launched in May 2020 to explore how women in Wales have been impacted by Covid-19 and lockdown measures. The focus of this report is women's experiences of living, working, and caring during a global pandemic. Indicating how deeply the crisis has affected women, and the strength of women's feelings about their situation, over 1,000 women in Wales responded to our research survey.

The Covid-19 crisis has shone a light on the inequalities which persist within Wales. The economic impacts of the pandemic threaten to deepen that inequality if action is not taken. In the Review of Gender Equality, we argued that the vision for a fairer, more equitable

¹ J. Rodríguez, Wales Fiscal Analysis, Briefing Paper, *Covid-19 and the Welsh economy: shutdown sectors and key workers*.

² T. Bell, N. Cominetti, H. Slaughter, *A new settlement for the low paid: Beyond the minimum wage to dignity and respect*, Resolution Foundation, June 2020.

³ Dan Ascher, 'Coronavirus: 'Mums do most childcare and chores in lockdown'
<https://www.bbc.co.uk/news/business-52808930> Accessed 1/8/2020

⁵ House of Commons Home Affairs Committee, HC 321, 'Home Office preparedness for Covid-19 (Coronavirus): domestic abuse and risk of harm within the home'
<https://publications.parliament.uk/pa/cm5801/cmselect/cmhaff/321/321.pdf> Accessed 1/8/2020

⁶ Welsh Women's Aid, 'Creating Change that Lasts: Responding to VAWDASV following the COVID-19 Pandemic Roundtable' <https://www.welshwomensaid.org.uk/2020/08/creating-change-that-lasts-responding-to-vawdasv-following-the-covid-19-pandemic-roundtable/> Accessed 21/8/2020

⁷ <https://www.mariestopes.org/covid-19/#response> Accessed 1/8/2020

Wales can be achieved by moving to an equalities mainstreaming approach, built on an equity model.⁸ This cannot be shelved during emergencies such as this pandemic and indeed, this crisis has demonstrated how vital the equity model is. A feminist economic approach will be key to recovery.⁹

The effects of the crisis in Wales and the UK will be wide-reaching and long-term. At the time of writing (July 2020), the crisis is ongoing and the situation is changing frequently. Wales is still in 'lockdown', although these measures are beginning to be loosened. A second wave of the virus and re-introduction of national or localised lockdowns, as in Aberdeenshire, Leicestershire, and Greater Manchester, are possible. The findings of this report will therefore be relevant in the near future to prevent further erosion of gender equality, and in the long-term to tackle systemic gender inequality which has disproportionately put women at the frontline of this crisis.

Since being established in 1992, Chwarae Teg has identified what needs to change to bring about and consolidate gender equality in Wales. Chwarae Teg's vision is for a Wales where every woman and girl is treated equally, is able to fully participate in the economy, public and political life, and live safe from violence and fear.

At Chwarae Teg, we work to use our position to amplify women's voices, especially those women whose interests are not adequately represented, as we strive to create a fairer Wales. We seek to do justice to the women who have generously shared their experiences with us, and to fully and accurately represent their interests. We commit to using our position and influence for all women.

⁸ N. Davies and C. Furlong, *Deeds not Words: Review of Gender Equality in Wales (Phase Two)*, Chwarae Teg, June 2019, p18

⁹ Chwarae Teg *A Feminist Economic Recovery Plan for Wales: Building Back Better from Covid-19*, June 2020

2. Methodology and Survey Demographics

The research aims to assess the impact of the Covid-19 crisis and lockdown measures on women in Wales, and the gendered impact of the crisis. The second aim is to provide an evidence base to ensure that the easing of lockdown measures in the short term and steps towards recovery in the long term are equitable and meet women's needs.

The research is guided by four main questions:

1. How are women in Wales affected by the Covid-19 crisis?
2. What immediate support do women need during the Covid-19 crisis?
3. What ongoing support will women need as 'lockdown' measures are relaxed?
4. What policy interventions will be necessary as Wales recovers from the crisis?

This report focusses on women's experiences of the formal labour market during the pandemic.

Methodology

Reflection on the research experience itself is apt. The fast-changing nature of the crisis and government responses meant that the research was designed and adapted at pace.

Ordinarily, research aims and questions would be informed by an extensive literature review. In practice, the literature review and survey design occurred simultaneously with research planning, with all three shaping and feeding into the other.

Women's experiences under Covid-19 were gathered through a research survey which was promoted on Chwarae Teg's social media platforms and shared with partner organisations and networks. The survey was available in Welsh and English.

With 44 questions in total this was a substantial survey. Routing throughout the survey meant that no participant answered all questions, and it took most respondents less than 10 minutes to complete the survey.

The survey was designed to provide space for women to share their experiences in open-responses on topics relating to work and study, employer support, engaging with the welfare system, caring for children, home schooling, and caring for other adults or young people, and about self-isolation. Self-employed people and business owners were asked about modern working practices and accessing support from Welsh and UK Government.

The open-ended responses are rich and detailed. Women wrote over 100,000 words about their experiences during the crisis. The open-ended responses themselves are privileged windows into women's lives. Women wrote their apologies that they can't complete the survey right now, that there is a small child seeking her attention, that there are a million emails that need answering, and a phone that won't stop ringing. We see women's lives interrupted.

Equally, women express their frustrations at their experiences being repeatedly ignored or not heard; as full-time carers, unpaid and unsupported; as workers on insecure contracts embroiled in conflict with their employer to stay in employment and anxious for the future; and women in dire need of help with childcare and support from their employer to cope with the situation.

Survey Demographics

A brief breakdown of the demographics provides insight into who responded to our survey, and this is measured against the population in Wales as a whole.

The survey was open for 5 weeks between 12 May and 15 June 2020. 1110 people engaged with the survey and 1106 of those are in Wales. 24.9% of people who responded to the survey completed it. 5.7% accessed the survey in Welsh.

Gender

97.5% of survey respondents (1078) are women, and 1.6% are men. 0.9% chose not to answer, to self-define, or to reject the concept of gender itself.

Ethnicity

The majority of women survey respondents are white (98.1%). The table below shows the ethnic backgrounds of women who answered this question.

Table 1 – Ethnic Background of Women Survey Respondents

Descriptor of Ethnic Background	Percentage
Asian/Asian Welsh/Asian British/any other Asian background	1.0%
Black/African/Caribbean/Black Welsh/Black British/any other Black background	0.1%
Mixed/multiple ethnic group	0.5%
Other ethnic group not listed	0.1%
Prefer not to answer	0.2%
White/White Welsh/White British/any other White background	98.1%
Total (1068 responses)	100%

5.9% of people living in Wales come from a Black, Asian, mixed or multiple ethnicity, or other minority ethnic background¹⁰, and so with 1.9% of respondents coming from a BAME background, the survey results are not statistically representative of Wales. The number of respondents from some minority ethnic backgrounds is small, and it is not always possible to make certain broader conclusions on the impact on women from all minority ethnic backgrounds based on the quantitative data from the survey. To address this gap in the data, additional use is made of secondary literature.

¹⁰ <https://statswales.gov.wales/Catalogue/Equality-and-Diversity/Ethnicity/Ethnicity-by-Area-EthnicGroup> Accessed 24/06/2020

Disability

159 women (14.7% of all women respondents) are disabled or have an impairment or long-term health condition. This is largely representative of the total population. 12% of the female working age population (16-64 years old) in Wales are disabled¹¹: 13.7% of respondents (148 women) aged 16-70 are disabled.

Age

Table 2 – Age of Women Survey Respondents

Age Group	Percentage
16-18	0.1%
19-24	2.8%
25-30	9.5%
31-40	30.4%
41-50	26.4%
51-60	17.9%
61-70	9.7%
71-80	3.0%
80 and over	0.2%
Total (1068 responses)	100%

The majority of survey respondents are working age. Close to a third are in their thirties and over a quarter are in their forties. This is the age group where women are most likely to be having and raising children, as well as working. Around 2.9% are young women (aged 16-24) and experiencing disruption to their education as well as to their working lives. 3.2% of women are over 70 and in the 'shielding' category.

Location

Survey respondents are spread fairly representatively across Wales. Table 3 compares the percentage distribution of Wales' women in Principal Areas with survey respondents' location. The third column calculates the difference between the population in each local authority and the percentage of survey respondents in that local authority. A negative number indicates where the survey respondents are overrepresented in a local authority compared with the population as a whole, and a positive number indicates where they are underrepresented.

Table 3 – Geographical Location of Women Survey Respondents

¹¹ <https://statswales.gov.wales/Catalogue/Equality-and-Diversity/Disability/disabilitystatus-by-age-sex> Accessed 24/06/2020

	Percentage of Female Population ¹²	Percentage of Female Survey Responses	Difference
Blaenau Gwent	2.2	1.4	+0.8
Bridgend	4.7	3.0	+1.7
Caerphilly	5.7	3.8	+1.9
Cardiff	11.6	14.1	-2.5
Carmarthenshire	6.0	6.6	-0.6
Ceredigion	2.3	8.1	-5.8
Conwy	3.7	3.2	+0.5
Denbighshire	3.0	3.7	-0.7
Flintshire	5.0	2.2	+2.8
Gwynedd	4.0	3.7	+0.3
Isle of Anglesey	2.2	5.9	-3.7
Merthyr Tydfil	1.9	3.2	-1.3
Monmouthshire	3.0	2.7	+0.3
Neath Port Talbot	4.5	2.5	+2.0
Newport	4.9	3.2	+1.7
Pembrokeshire	4.0	3.5	+0.5
Powys	4.2	2.7	+1.5
Rhondda Cynon Taff	7.7	8.1	-0.4
Swansea	7.8	4.0	+3.8
Torfaen	3.0	7.2	-4.2
Vale of Glamorgan	4.2	4.4	-0.2
Wrexham	4.3	2.7	+1.6

¹² Mid-2019: April 2020 local authority district codes
<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland> Accessed 24/06/2020

3. Analysis

The Covid-19 crisis has caused massive disruption to individuals' working lives. Many thousands of people have been made redundant or been put on furlough with no guarantee of return to their previous role, and widespread redundancies will come in the future. Key workers have continued to work and encounter increased health risks through going into their workplace. Office and desk-based workers have been told to work from home and have had to rapidly adapt to new ways of working. Parents in paid employment have faced difficulties managing paid work with full-time childcare and home-schooling, without their usual childcare arrangements in place.

Certain groups have been affected more severely by this crisis and the crisis is exacerbating existing inequalities. Women, young people, Black, Asian and people from other minority ethnic backgrounds, working in shut down sectors and in low-paid, insecure employment, are most affected.

Women workers are affected by the economic impact in two main ways:

- (1) Women are more likely to work in sectors shut down by social distancing measures.
- (2) Women are more likely to be key workers in non-shutdown sectors.

Shut down Sectors

Before the pandemic, approximately 228,000 people in Wales were working in sectors that have been shut down during the crisis, such as hospitality and non-essential retail.¹³ The hospitality industry has been hardest hit. 53% of businesses have reduced staff working hours in this sector.¹⁴

Women are statistically more affected by the shutting down of these sectors than men, with 18% of women employees (14% of men) working in those sectors.¹⁵

Young people and people from certain minority ethnic backgrounds are particularly affected, and this intersects with gender. Young workers under 25 years old are hardest hit, and three times as likely to be working in these shut down sectors.¹⁶ 39% of women employees under 25 were working in sectors now shut down.¹⁷ People from Bangladeshi, Black Caribbean and Pakistani are most likely to be working in these sectors.¹⁸

Non-shut down Sectors

¹³ Rodríguez, *Covid-19 and the Welsh economy* p4

¹⁴ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p19

¹⁵ Rodríguez, *Covid-19 and the Welsh economy*, p4

¹⁶ Rodríguez, *Covid-19 and the Welsh economy*, p4

¹⁷ Rodríguez, *Covid-19 and the Welsh economy*, p7

¹⁸ Rodríguez, *Covid-19 and the Welsh economy*, p4

Existing inequalities are also exacerbated in sectors which have not been shut down, and where employees are continuing to work – particularly workers who are continuing to go into the workplace.

Women are twice as likely as men to be key workers and low-paid and facing the biggest health risks through going into work.¹⁹

BAME workers are over-represented in occupations with frequent contact with other people, and exposure to disease.²⁰

Low-paid workers²¹ are more likely to be key workers and face the biggest health risks.²² Workers earning less than £118 per week are not entitled to Statutory Sick Pay (SSP)²³ meaning those most exposed to the virus are often not eligible for an essential employment right.

98% of low-paid workers in high-risk positions are women.²⁴ Women are more likely to be low-paid than men (19% and 12%). This is partly explained by the sectors women tend to work in, and women’s part-time work.²⁵ Low-paid work is higher in sectors such as hotels and restaurants, where 52% of the workforce is low paid, and 28% in wholesale and retail.²⁶

Changes in Women’s Working Lives

86% of women survey respondents were in paid work before the Covid-19 crisis. Over half of women were employed and working full-time and a further quarter were working part-time as Table 4 shows.

Table 4 – Employment Status before Covid-19

Employment Status	Percentage
Employed, working full-time (35 hours or more)	51.6%
Employed, working part-time (fewer than 35 hours)	25.6%
Retired	8.8%
Self-employed, business owner	7.4%
Not employed - not looking for work	3.5%
Studying and working	1.4%
Unemployed - looking for work	1.1%
Studying only	0.5%
Apprentice/trainee/intern	0.1%

¹⁹ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p11

²⁰ <https://www.tuc.org.uk/bme-workers-wales-and-covid-19> Accessed 9/6/2020

²¹ Paid less than 2/3rds of median hourly earnings.

²² Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p5

²³ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p5

²⁴ <https://autonomy.work/portfolio/lowpaidworkersbearbrunt/> Accessed 10/6/2020

²⁵ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, pp11-12

²⁶ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p11

Total (1058 responses)	100.0%
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Most women were working in the public sector and the third sector before the Covid-19 crisis. 36.2% of women or around a quarter of a million women are employed in the public sector in Wales.²⁷

Table 5 – Industry before Covid-19

Public sector, public admin and defence; social security	22.2%
Third sector, charity	21.7%
Housing and real estate activities	8.9%
Human health and social work activities	8.9%
Professional, scientific and technical activities	6.4%
Education and training	6.3%
Administrative and support services	6.2%
Other service	4.8%
Financial and insurance services	3.1%
Information and communication	1.6%
Accommodation and food services	1.5%
Other industry not listed	1.2%
Care	1.1%
Wholesale, retail and repair	1.1%
Arts, Entertainment and Media	1.0%
Manufacturing	1.0%
Sports, leisure and recreation	1.0%
Transport and storage	0.6%
Construction	0.4%
Politics, trade union	0.4%
Hospitality	0.2%
Tourism	0.2%
Agriculture, forestry and fishing	0.1%
Total (810 responses)	100.0%

For most women respondents, the main change has been the shift to home working (70%). A significant number (13%) are continuing to go into their workplace as before. This partly reflects the sectors and occupations in which our respondents work.

What is particularly significant is the multiple iterations and ways that women's employment situation has changed during this crisis. This comes through most clearly in open-ended responses. Women have been redeployed into new roles, in new locations,

²⁷ <https://statswales.gov.wales/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Employment/Persons-Employed/PublicPrivateSectorEmployment-by-WelshLocalAuthority-Status> Accessed 24/06/2020

with new responsibilities. Their hours have lengthened into the evenings and weekends to accommodate increased workloads and the demands of childcare and home school, while other women have cut their hours to help them manage paid work alongside unpaid caring and home schooling.

Table 6 shows how women’s employment situation has changed as result of the crisis, and how women have responded to the Covid-19 crisis.

Table 6 – Current Employment Situation

Same job, working from home	69.4%
Same job, same location	13.0%
Furloughed	7.2%
Maternity Leave	2.6%
Other	2.2%
Redeployed or job role changed	1.4%
Unemployed, redundant and claiming benefits	0.9%
Hours changed	0.7%
Sick leave/Signed off	0.7%
Working in a different location	0.5%
Training	0.4%
Unemployed/redundancy	0.4%
Prefer not to answer	0.2%
Unemployed, redundant and found new job	0.2%
Unpaid parental leave	0.1%
Volunteering	0.1%
Total (810 responses)	100.0%

The report now looks at the most prominent of these employment situations and assesses how women have experienced the changes in their paid work status.

3.1 Furlough

The **Coronavirus Job Retention Scheme (CJRS)**²⁸ supports businesses who have been affected by Covid-19 to retain their employees and protect the UK economy. Some describe JRS as a 'major public policy success'²⁹ while for others it is 'inadequate'³⁰.

Since 1 July, employers have been able to furlough part-time, and bring their employees back to work for any amount of time and any shift pattern, claiming the JRS grant for normal hours not worked. This has been welcomed by some working parents. Indeed, before this announcement, some women who took the survey said that they have been concerned about their household income and were hoping to go back to work part-time.

In principle, workers on any type of contract can be furloughed, however, concerns have been raised about whether agency workers and those on zero-hours contracts will have equal access to the scheme.

Pregnant women and those taking family related statutory leave may be disadvantaged by the JRS.³¹ This is a complex issue which UK Government should communicate more clearly to expectant and new parents and their employers to ensure they are not disadvantaged.

UK Government guidance states that women should start their maternity leave as normal, but cautions that Statutory Maternity Pay (SMP) may be affected if they are off sick before their maternity leave.

The Labour Party has flagged that some pregnant women have been wrongly sent home from work on Statutory Sick Pay (SSP) when workplaces are not Covid-19-safe, and that they should have been sent home on full pay.³² As SSP is less than £120 per week, women in this situation may have missed out on their SMP. In April, the UK government changed regulations so that expectant parents would not lose out on maternity or paternity pay if furloughed before leave starts.

There may not be a one-size-fits-all solution, and workers in different sectors may need different support going forward. As the UK Government gradually eases the JRS, certain sectors and groups of workers will require an extension of the scheme and/or additional support. Resolution Foundation are correct to argue that 'we need a scheme to protect the incomes of those required to shield or parents who cannot work when individual schools are closed.'³³ In addition, 'if the easing of the lockdown follows different timetables in different

²⁹ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p3

²⁹ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p3

³⁰ <https://autonomy.work/portfolio/lowpaidworkersbearbrunt/> Accessed 10/6/2020

³¹ Thrive have published specific guidance for pregnant women about maternity leave, maternity pay, and furlough. <https://www.thrivelaw.co.uk/2020/04/17/pregnancy-maternity-and-furlough/> Accessed 21/8/2020

³² Peter Walker, 'Pregnant women wrongly sent home on sick pay during pandemic, Labour says.', *The Guardian* (12 August 2020), <https://www.theguardian.com/world/2020/aug/12/labour-calls-for-protection-of-maternity-pay-during-pandemic> Accessed 21/8/2020

³³ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p4

parts of the country, then changes to JRS may need to follow geographically divergent timetables too.³⁴ UK Government should work with Welsh Government to ensure that employees in Wales are not disadvantaged by the changes to JRS, where lockdown rules in Wales and England differ.

As of May 2020, people in 6.3 million jobs in the UK had been put 'on furlough'.³⁵ A third of the workforce were on furlough according to data released in July.³⁶

Fewer women than men have been furloughed in the UK. Among those aged 22 years old and above, women are less likely to be furloughed than men, and this reflects the different sectors that men and women tend to be concentrated in. However, 61% of female employees aged 17 are furloughed compared to 58% of men. 17 years olds in general are more likely to be furloughed.³⁷

Low-paid workers are three times as likely to have lost their job or been furloughed as high earners.³⁸ Better-paid employees are more likely to be furloughed, while lower-paid employees are more likely to lose their jobs, and rely on the benefits system.³⁹

7.2% of women survey respondents have been furloughed.

Among our survey respondents, more white women (7.2%) than minority ethnic women (6.7%) have been furloughed. 11.1% of women from an Asian background are on furlough.

Disabled women respondents (2.9%) are less likely to be furloughed than non-disabled women (7.8%).

Young women are most likely to be furloughed, as Table 7 shows, which aligns with evidence that young people are most likely to be working in shut down sectors.

Table 7 – Age of furloughed women workers

Age	Percentage
16-18	0.0%
19-24	13.0%
25-30	10.0%
31-40	6.6%

³⁴ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p9

³⁵ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p8

³⁶ Brian Meechan, 'Unemployment rate dips in Wales during coronavirus'

<https://www.bbc.co.uk/news/uk-wales-53423571> Accessed 1/8/2020

³⁷ Official Statistics, Coronavirus Job Retention Scheme statistics: July 2020

<https://www.gov.uk/government/publications/coronavirus-job-retention-scheme-statistics-july-2020/coronavirus-job-retention-scheme-statistics-july-2020#demographics--age-and-gender-breakdown> Accessed 1/8/2020

³⁸ T. Bell, N. Cominetti, H. Slaughter, *A new settlement for the low paid: Beyond the minimum wage to dignity and respect*, Resolution Foundation, June 2020, p3.

³⁹ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p35

41-50	7.5%
51-60	4.7%
61-71	8.3%
Total (58 responses)	100%

Among survey respondents, there does not appear to be a significant pattern of which women are furloughed. 7.0% of women with childcare responsibilities have been furloughed, compared to 8.0% of women without childcare responsibilities. 6.9% of single mothers are furloughed, compared to 7.0% of partnered mothers. This may reflect the younger age of furloughed women who responded to the survey. As we shall see, it is significant that a number of women – especially with childcare responsibilities – would like to have been furloughed but were refused by their employer.

Women’s Experiences of Furlough

Most women have had a negative experience of furlough: 34.2% have had a negative or very negative experience compared to 26.4% who have had a positive or very positive experience.

11.9% of furloughed women had positive comments about the experience in open-ended responses. The positive aspects of furlough included: income, especially where another element of total income has been lost; time to pursue personal and professional development, and work on hobbies and interests; and that furlough helps with managing childcare and home schooling, and enjoying time with children.

Women’s furlough experience is shaped by how confident they feel about returning to their previous role. 33.6% of furloughed women believe they will return to their previous role. A woman furloughed from her part-time job said:

‘I have been keeping busy with lots of different hobbies which being off work has given me time to do. I believe my company will re-open and so I am not worried about losing my job’.

Furlough entails a period away from work, and this has had material and emotional/psychological impacts on women.

Loss

Furlough has been devastating for some women. Women’s mental health has been affected quite severely. 6.9% of furloughed women felt that their mental health had been affected by furlough.

‘I was furloughed for six weeks and the effect on mental health was horrific, I barely moved off the sofa, couldn't get dressed. Thank goodness I was able to go back to work.’

But losing work, even temporarily, is having a deep impact on women and their sense of self. Women's sense of self and professional identities are being debilitated through losing work, which suggests how central work-based identities are to women.

'I have gone from being a full-time working mum to now being a stay at home mum. This changed quite rapidly for me and I have had to adapt to a new routine. I am a proud working mum and feel as though having work taken away from me makes me lose my identity as an individual and who I was before becoming a mum. Work enables to me to just concentrate on myself and my ambition, but I do feel as though I have lost this over the last few months and it has been difficult to adapt at times. I do plan to stay in my job when everything returns to normal and I'm looking forward to some normality and structure for both me and my son.'

20.3% of furloughed women talk about how they miss working, the structure and routine of work and their colleagues, and are concerned about the future of their role. At the same time, there is a sense of frustration at not being able to help and do the work about which they are passionate. There is a need to create opportunities for women to support their identity beyond motherhood to avoid long-term emotional impacts on women's self-confidence and identity.

'...as a qualified health care professional working with children...being furloughed is hard when you are trained to help but can't get on the front line as you are furloughed.'

'I am finding being furloughed during this time extremely difficult. I have gone from being extremely busy, always on the go, outdoors, to zero. I feel helpless, the hard work that has gone into my job over the last 18 months may fall away during this period. That is so disappointing not only for me but for the young women and girls I have been championing of late. I feel lost, it is extremely hard to adjust whilst staying strong for the little people in my life.'

Fears for the Future

Worries about income and potentially being made redundant are at the forefront of women's minds. 5.1% of furloughed women specifically mentioned that they are concerned about money.

5.5% of furloughed women expect or anticipate that they will be made redundant in the future, while a further 19.0% of furloughed women are concerned about whether they will be able to return to their job. Non-furloughed women share these fears about their future in work; uncertainty is a shared female experience in this crisis. But for furloughed women the risk of unemployment is ever present. 28.8% of furloughed women talked about their concerns for the future, in terms of their employment security and income and, for self-employed women, their business.

'I am not sure how my industry will recover and if the funding will still be available to support my role once things start to return to the new normal. I have been working

out a way of offering the facility off my own back should my job not be available to me once we start recreational sport once again.'

A woman working at managerial level has been told that her job is now at risk:

'I have been furloughed for the past 6 weeks and had little communication with my employer... I'm a single mum with no other income...in a recent conference call with the CEO, senior managers who are furloughed were told that their jobs weren't guaranteed and advised to start looking for alternative employment (which is impossible at the current time due to the employment market crashing due to Covid). The whole thing has made me sick with worry, I'm not sleeping and trying not to show my children. I'm also home schooling and helping out elderly parents and grandparents. The extension of the furlough scheme has come as a huge relief today as it buys me some time to look for another job.'

A woman in her late twenties working in the tourism industry said:

'I no longer feel I am part of my organisation and fear I will be made redundant.'

Qualitative evidence reveals how furlough is given meaning by women. This meaning is shaped by women's experiences and understanding of their unequal position in the labour market. Being out of work, for example, to raise children, can have a long-term impact on women's career progression and income. Furlough is, of course, different from maternity leave or unemployment, but is a period 'out of work' that will potentially affect women more than men.

Some women have been reluctant to accept furlough because they – understandably – feel that it will put them at risk of unemployment in the long-term even though it would support them with childcare and home school in the short-term:

'I didn't want to put myself forward for furlough in case I don't have a job to come back to, and felt being out of the organisation would have made it easier to become permanently excluded and made redundant.'

The cut to income is also a deterrent to accepting being furloughed. This means that women workers are continuing to go into work risking catching the virus and trying to balance demanding paid jobs with equally demanding childcare: 'I was offered to be furloughed but I declined on the basis that a reduction in income would not be great for my household.'

ID389

Women are mindful of the possible consequence on their career progression of furlough, which is informed by existing experience and shared knowledge of the impact of, for example, starting a family.

Women are concerned about the impacts of furlough on their career progression, and this is deterring women from accepting or requesting furlough.

One woman volunteered to be furloughed because her husband took on little responsibility for childcare and home schooling and is concerned about how this will affect her career:

‘I found it too stressful to home school two young children and work full-time. I am worried about if my employer will think ill of me for this, but I couldn’t sustain what I was doing long-term.’

‘I’m considering starting a family and am concerned whether that will put my job at risk in the long term (I know many people on mat leave in the firm or who have families who have been furloughed. And whilst furlough doesn’t mean redundancy, I fear that if I were furloughed they would realise they could function without my role).’

Unable to be Furloughed

While negative associations have built up around furlough, due in no small part to the risk that women’s jobs will no longer exist when the furlough scheme ends in October, Furlough nonetheless remains a welcome intervention by the UK Government.

Initially, the furlough scheme was not open to employees with caring responsibilities, but it is now possible for parents to request to be furloughed to enable them to manage childcare and home schooling. Women have been shouldering much of the burden of managing employment and full-time childcare. A number of women talked about asking or hoping to be furloughed to help deal with childcare pressures but being turned down by their employer. In response, some women reported that they are ‘staying at home with their children’ or taking unpaid parental leave to manage the situation, as well as using annual leave allowances to do unpaid caring work.

Not being furloughed has caused tension between the demands of paid and unpaid labour. A single mum to an under-five year old said that she feels torn between her work and her child:

‘One has had to get less attention at times, and this has either caused stress from work building up or simply not giving enough attention to my child. My employer also said I cannot be furloughed therefore I had to take unpaid leave in order to be there for my child and hopefully reduce some pressure on my mental health.’

Another woman whose employer has refused to furlough anyone on staff said:

‘I used to work condensed hours...Now I am working on my non-working day and also working evenings and weekends. Some days I am putting her to bed and working until gone midnight. I am doing well above my usual work hours to try to keep up with demands. It has been awful working for such an unsupportive organisation, and I plan to leave as soon as I can find another job elsewhere.’

Through dealing with childcare, home schooling and paid work, women are overworking to manage the situation, and dealing with feelings of guilt, worry and stress about one or the other pulls on their time and attention. Despite calls from Welsh Government, not all employers are acting with compassion towards their staff with children.

Similar problems are caused for women who are ineligible for the UK Government CJRS, for example, women working in the public sector or in an organisation which receives public funding. Women working in these sectors have no fewer pressures on their time and resources at home, although they are more likely to be able to work from home and are comparatively protected from the economic risks. Learning from the experience of public sector and government funded workers in future lockdowns will be important.

‘Although working in the public sector is flexible...I think they should have given staff choice of furlough or something similar as it is just too tough to do everything the same as before!’

‘...I am not entitled to furlough. I am being expected to make up hours or use annual leave or take unpaid parental leave to manage work and childcare.’

‘My employer also said I cannot be furloughed therefore had to take unpaid leave, in order to be there for my child and hopefully reduce some pressure on my mental health.’

This is a clear limitation of the CJRS.

ExcludedUK have estimated that 100,000 people have been denied furlough and 300,000 new starters have not been entitled to furlough.⁴⁰ Women have slipped through the cracks of the CJRS (and other schemes such as SEISS, as well as the benefits system) and are in a vulnerable financial situation. Women are also affected where their partner has, for example, lost their job before they could be furloughed, affecting household income.

‘I was made redundant as I had to stay home with my children but I couldn't be furloughed, and I don't think I could qualify for benefits, my financial situation changed for the worse and I can't see any improvement in the near future which is impacting my mental health a lot at the moment.’

‘I was made redundant at the start of MarchI managed to secure a job in the middle of March but was unable to start until June which left me out of work and out of pocket as I was unable to receive furlough money etc.’

‘Cut of about 80% of income. Not entitled to furlough or any other support. Feel very let down and actively looking for other employment for after lockdown but very hard at my age’

⁴⁰ <https://www.excludeduk.org/three-million-breakdown> Accessed 21/8/2020

Insecure Contracts

The crisis has brought increased uncertainty for women on fixed-term, temporary and other insecure contracts, where employment has a set end date. Being furloughed has not alleviated the worries that come from temporary contracts and the need to find a new role when unemployment is high.

One woman in her early twenties working in the arts is anxious about this uncertainty, and in response is considering how to expand a business she does on the side of her main employment.

'Ar gyfnod ffyrlo ond mae fy swydd bresennol yn un cyfnod-penodol sy'n dod i ben ar ddiwedd Gorffennaf 2020. Roedd fy nghytundeb yn fod i gael ei ymestyn ond mae hynny bellach yn ansicr yn y cyfnod presennol. Rwyf ar hyn o bryd yn chwlio am waith oherwydd ansicrwydd dyfodol fy swydd cyfnod-penodol ac ansicrwydd dyfodol fy diwydiant celfyddydau. Rwyf hefyd yn rhedeg busnes bach crefftau ar yr ochr i fy ngwaith. Yn y sefyllfa bresennol dwi'n gweld cynnydd yn y galw am fy musnes a'n ystyried mynd yn hunan-gyflogedig yn rhan amser. Rwyf yn bryderus am sicrhau cyflogaeth wedi'r argyfwng.' On furlough but my present job is a fixed-term one and comes to an end at the end of July 2020. My contract was going to be extended but that now looks uncertain in the present period. At the moment I'm searching for work because of the future uncertainty about my fixed-term job and future uncertainty [in the] arts industry. I'm also running a small craft business on the side of my work. In the present situation I can see an increase in demand for my business and I'm considering going self-employed part-time. I'm anxious about securing employment after the crisis.'

Furlough has kept workers safer from exposure to Covid-19 in their workplace. However, it has had, and will continue to have, economic, emotional, and career impacts on women. Women's experiences of furlough have been generally negative. Women who have invested in their career feel the loss keenly. Mental health conditions are exacerbated by the uncertainty and worries about work in the future and from being out of paid work in the present. Women are fearful of the end of the furlough scheme and potential redundancy. In the context of the recession and high unemployment, high-quality, safe work will be hard to come by.

The loss is indicative of how work-orientated Welsh society and women's identities are. Recovery will need to be attuned to this. High-quality and secure work will be key, as will opportunities for women to find and nurture their interests beyond work to help stave off a mental health crisis.

Responsibility lies with UK Government to ensure that employers do not use JRS as a tool to discriminate against women and other people with protected characteristics. As furloughed workers continue to return to work and as employers make decisions about redundancy, it is imperative that due process is followed with regards to redundancy procedures and selection criteria. This would include, for example, not furloughing or making disabled women redundant to avoid having to make reasonable adjustments, or assuming that

women rather than men with caring responsibilities will want to be furloughed.⁴¹ Employers should as a minimum not discriminate against women and individuals with protected characteristics, and should do an equalities assessment throughout the redundancy process to determine how proposed redundancies will affect women and groups with protected characteristics in their organisation. The UK Government should reiterate to employers their legal responsibilities with regards to furloughing, redundancy and equalities.

⁴¹ *TUC response to inquiry on Coronavirus*, p6

3.2 Key Workers

In Wales, there are approximately 483,000 critical workers. Key or critical workers are considered to provide an essential service. They fall into the following categories:

1. health and social care workers
2. public safety (emergency workers) and national security workers
3. local and national government workers
4. education and childcare workers
5. workers in the food and other necessary goods sectors
6. transport workers
7. utilities, communication and financial services workers
8. key public service workers⁴²

There is some uncertainty and confusion over who is a key worker. 35 women or 3.5% of survey respondents said that they do not know if they are a key worker. A woman working as a teacher stressed that she is not classed as a key worker, despite the importance of her role in educating and caring for key workers' children. Another woman who works with rescue animals said: 'I think ANY person who has no choice to work as others (human or animal) depend on them, should be classed as key workers.' Another woman criticised the designation of only *paid* workers as critical:

'I am a full-time carer to a learning-disabled teenager and haven't been able to return to my career since [they were] born. During Covid-19 most of the support or breaks I did have, have disappeared. I am an unpaid key worker with no support.'
ID701

The Covid-19 crisis has drawn attention to the occupations which are 'key' to maintaining the basic needs designed to sustain life. However, there are many roles – as this full-time carer makes clear – which are not recognised as critical in the language of key or critical workers, despite their essential role in social reproduction. This includes parents, guardians caring for children and carers of older adults and some disabled people. This is important because, with free childcare only available to key workers' children, women in 'non-key' occupations and unpaid roles have been denied childcare for the duration of the crisis.

The majority of key workers are women.⁴³ In the UK, 77% of the 3,200,000 workers at highest risk of exposure to Covid-19 are women.⁴⁴ In Wales, women are twice as likely as men to be key workers. 68% of key workers are women.⁴⁵ 41% of women workers in Wales are key workers.⁴⁶

⁴² <https://gov.wales/critical-workers-testing-policy-coronavirus-covid-19-html> Accessed 27/7/2020

⁴³ *TUC response to inquiry on Coronavirus*, p15

⁴⁴ <https://autonomy.work/portfolio/lowpaidworkersbearbrunt/> Accessed 10/6/2020

⁴⁵ Rodríguez, *Covid-19 and the Welsh economy*, p12

⁴⁶ Rodríguez, *Covid-19 and the Welsh economy*, p4

417 women survey respondents (39.4%) are key workers which is similar to the proportion of women key workers in Wales. 61.2% are employed full-time, 32.6% are employed part-time, and 4.3% are self-employed.

Disabled people account for 15% of critical workers in Wales.⁴⁷ Among survey respondents, more non-disabled women are key workers (40.0% against 36.1%).

Of survey respondents, women over 60 are least likely to be key workers (28.0%), but women aged 51-60 (45.8%) and 25-30 (45.1%) are most likely to be key workers. This is consistent with the key worker population as a whole. 13.5% of critical workers in Wales are in the 50-54 age group.⁴⁸

Ethnicity and Risk

This crisis has brought to wider attention how the structure of the labour market, racism and discrimination have exposed people from Black, Asian and minority ethnic backgrounds to the biggest health and economic risks. ONS data shows that people from Black, Bangladeshi, Pakistani, Indian and Mixed and Multiple ethnic backgrounds are more likely to die from Covid-19 than people from White ethnic backgrounds.⁴⁹ Inequality in all areas of life is key to understanding why. The First Minister's BAME Covid-19 Advisory Group reported that the larger proportion of deaths is the result of the failure to address longstanding racism and disadvantage in any systematic and sustained way.⁵⁰

People from minority ethnic backgrounds, particularly Black and Asian workers, work in larger numbers in frontline roles in health and care. 1 in 5 people from a BAME background work in occupations where they are exposed to the disease, and are over-represented as nurses, medical radiographers, nursing auxiliaries and assistants, and medical and dental technicians.⁵¹ Black Caribbean, Black African, Indian and Bangladeshi background workers are more likely to be key workers than White workers, and to work in higher proportions in health and social care.⁵² In the UK, 20% of NHS staff and 44% of NHS medical staff in the UK

⁴⁷ <https://gov.wales/coronavirus-and-employment-analysis-protected-characteristics-html> Accessed 28/07/2020

⁴⁸ <https://gov.wales/coronavirus-and-employment-analysis-protected-characteristics-html> Accessed 28/07/2020

⁴⁹ <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/articles/coronavirusrelateddeathsbyethnicgroupenglandandwales/2march2020to10april2020> Accessed 28/7/2020

⁵⁰ <https://gov.wales/sites/default/files/publications/2020-06/first-ministers-bame-covid-19-advisory-group-report-of-the-socioeconomic-subgroup.pdf> Accessed 28/07/2020

⁵¹ <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/whichoccupationshavethehighestpotentialexposuretothecoronaviruscovid19/2020-05-11> Accessed 28/7/2020

⁵² Rodríguez, *Covid-19 and the Welsh economy*, p4

are of a minority ethnicity.⁵³ 21% of adult social care workers in England are BAME, and 11% are Black.⁵⁴

Wilf Sullivan of TUC draws attention to the fact that a consequence of the hostile environment has been that migrant workers and asylum seekers with no recourse to public funds have been forced to work in the midst of the crisis.⁵⁵

As the TUC highlights:

‘In many workplaces, the structures and hierarchies that exist prevent BME workers from reaching the top. This can leave BME workers trapped in jobs that underpay and undervalue their skills and achievements. All employers should look at their pay structures and carefully examine where BME workers are within the organisation, and what type of contracts they work on. They should then seek to address these inequalities and create a plan with a timescale to make changes to rectify them.’⁵⁶

From our survey, 33.3% of women from a minority ethnic background are key workers (39.1% of White women). 36.4% of women from an Asian background are key workers.

Research from The Royal College of Nurses found that BAME nurses and healthcare assistants felt that they were assigned to work on Covid-19 wards more often than their White colleagues.⁵⁷ Forthcoming research by TUC shows that 56% of BAME women and 48% of BAME men reported being allocated harder or less popular tasks than their white colleagues.⁵⁸ 1 in 6 BAME workers have been put at more risk of exposure to Covid-19 in their work. 20% of female BAME workers are employed in occupations with a higher female mortality rate. Female BAME workers are 48% more likely than female White workers to be employed in an occupation with a higher female mortality rate.⁵⁹

The sectoral distribution of women key workers reflects the concentration of women and men in different sectors. While women comprise 86% and 83% of key workers in education and health, in transport and communications they represent just 7%.⁶⁰

Among survey respondents, White female key workers work in slightly different sectors from Asian female key workers. Most White female key workers work in the public sector,

⁵⁵ Wilf Sullivan, ‘Covid-19: How racism kills’ <https://www.tuc.org.uk/blogs/covid-19-how-racism-kills> Accessed 2/8/2020

⁵⁵ Wilf Sullivan, ‘Covid-19: How racism kills’ <https://www.tuc.org.uk/blogs/covid-19-how-racism-kills> Accessed 2/8/2020

⁵⁵ Wilf Sullivan, ‘Covid-19: How racism kills’ <https://www.tuc.org.uk/blogs/covid-19-how-racism-kills> Accessed 2/8/2020

⁵⁶ <https://www.tuc.org.uk/bme-workers-wales-and-covid-19> Accessed 9/6/2020

⁵⁷ Megan Ford, ‘BME nurses ‘feel targeted’ to work on Covid-19 wards’, <https://www.nursingtimes.net/news/coronavirus/exclusive-bme-nurses-feel-targeted-to-work-on-covid-19-wards-17-04-2020/> Accessed 28/7/2020.

⁵⁸ TUC response to inquiry on Coronavirus, p12

⁵⁹ <https://www.itv.com/news/2020-07-16/one-in-five-bame-workers-feel-treated-unfairly-at-work-because-of-ethnicity-during-coronavirus-crisis> Accessed 2/8/2020

⁶⁰ Rodríguez, *Covid-19 and the Welsh economy*, p12

public admin and defence, and social security (25.4%), followed by the third sector/charity (17.2%) and human health and social work activities (14.3%). Two-thirds of female key workers from an Asian ethnic background work in human health and social work and the remainder work in the public sector.

Table 8 below shows that most female key workers survey takers are employed in the public sector, the third sector, health and social work, education, and housing.

Table 8 – Key Workers by Industry

Industry	Percentage
Public sector, public admin and defence; social security	25.3%
Third sector, charity	17.5%
Human health and social work activities	14.6%
Education and training	7.6%
Housing and real estate activities	6.5%
Administrative and support services	6.3%
Other service	6.3%
Professional, scientific and technical activities	5.5%
Financial and insurance services	3.4%
Information and communication	1.6%
Wholesale, retail and repair	1.3%
Accommodation and food services	1.0%
Care	1.0%
Other industry not listed	1.0%
Transport and storage	0.5%
Arts, Entertainment and Media	0.3%
Manufacturing	0.3%
Total (383 responses)	100.0%

Workers facing the highest health risks in essential occupations tend to be the lowest paid and work on insecure contracts. The most at-risk occupations are the most indispensable and the least paid.⁶¹ Low-paid workers are more than twice as likely to do jobs exposing them to health risks.⁶² 6 out of the 16 occupations most likely to be in frequent contact with other people and the disease pay less than the hourly median pay for the UK.⁶³ Resolution Foundation have recommended a new settlement for the low paid and stress that

⁶¹ <https://autonomy.work/portfolio/lowpaidworkersbearbrunt/> Accessed 10/6/2020

⁶² T. Bell, N. Cominetti, H. Slaughter, *A new settlement for the low paid: Beyond the minimum wage to dignity and respect*, Resolution Foundation, June 2020, p3.

⁶³ <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/whichoccupationshavethehighestpotentialexposuretothecoronaviruscovid19/2020-05-11> Accessed 28/7/2020

‘...improving the circumstances of low-paid labour is not just about a higher price tag for that labour, but about showing respect to and providing dignity for the people doing it.’⁶⁴

Personal Protective Equipment and Safety in the Workplace

Access to PPE is an equalities issue. Shortages of PPE within the health, care and other sectors, have increased the risk of catching the virus for people working in key occupations. Unequal allocation of PPE, and unsuitable PPE has exacerbated those shortages.

The failure to provide appropriate PPE to workers has been widely reported.⁶⁵ This has particularly affected key workers in frontline health and social care roles, including occupations such as porter and cleaner. The Royal College of Nursing has warned that there remains a shortage of essential PPE in all settings, and that health and care staff – the majority of whom are women – rely on donated or home-made PPE.⁶⁶ Disabled people who employ personal assistants are struggling to access PPE for those workers.⁶⁷

Prospect – a union representing a range of professions – has demonstrated that women are disadvantaged when it comes to PPE. Pre-crisis 49% of women and 17% of men said that their PPE trousers did not fit correctly, and 45% of women and 15% of men said that their overalls fitted poorly.⁶⁸

‘Ill-fitting PPE, using men’s bodies as the standard sizing, is a perennial problem for women workers. There is every likelihood that the same issues are affecting women during the current crisis, which has served to bring this issue into the foreground, where the risks of PPE failure could have fatal consequences.’⁶⁹

Lack of suitable PPE especially affects women from Black, Asian and minority ethnic backgrounds. The Royal College of Nursing highlights that over half of BAME nursing staff have felt pressure to provide care for confirmed or possible Covid-19 cases without adequate protection, compared to over a third of nursing staff as a whole.⁷⁰ PPE can be ill-fitting for women wearing hijab and other coverings.⁷¹

Black workers in particular have experienced problems accessing PPE, because of overrepresentation in particular occupations and a ‘tiered approach to distribution of PPE, with outsourced workers, where Black workers are overrepresented, finding themselves at

⁶⁴ T. Bell, N. Cominetti, H. Slaughter, *A new settlement for the low paid: Beyond the minimum wage to dignity and respect*, Resolution Foundation, June 2020, p3.

⁶⁵ *TUC response to inquiry on Coronavirus*, p9

⁶⁶ Royal College of Nursing 2020 ‘Second Personal Protective Equipment Survey of UK Nursing Staff Report: Use and availability of PPE during the Covid-19 pandemic’, p3

⁶⁷ *TUC response to inquiry on Coronavirus*, p11

⁶⁸ *TUC response to inquiry on Coronavirus*, p10

⁶⁹ *TUC response to inquiry on Coronavirus*, p10

⁷⁰ Royal College of Nursing 2020 ‘Second Personal Protective Equipment Survey of UK Nursing Staff Report: Use and availability of PPE during the Covid-19 pandemic’, p3

⁷¹ *TUC response to inquiry on Coronavirus*, p10

the back of the queue.⁷² In other words, BAME women workers are at most risk of the virus because of the types of jobs they do, and because of inequalities in PPE distribution.

In the survey responses, women discuss PPE in two ways. Some women are working in roles where they have to wear PPE, and others are in roles where they are, or have become, responsible for procuring PPE for the workforce.

Women working in health and care roles, especially those treating patients with Covid-19, have to wear extensive and possibly poorly fitting PPE for long shifts. A woman working part-time in a healthcare setting said that: 'To wear the PPE for a length of time is hot and uncomfortable.' A woman working as a staff nurse in an intensive care unit has come back to work from maternity leave and, alongside adapting to new childcare needs, she is providing healthcare to patients with the virus:

'My role is pretty much unchanged, but I am faced with the new challenge of wearing PPE for 12-hour shifts. I also now have to juggle childcare, which is something new to me, which is not proving easy as both myself and my husband are classed as key workers. I feel lucky to be secure within my role, but it definitely comes with the stress of the possibility of contracting Covid, potentially becoming critically unwell and passing it on to my daughter and husband.'

A self-employed dentist working for NHS said that the allocation of PPE limits the services they are able to offer in public and private health capacities:

'The lack of provision of PPE may mean we are unable to continue routine treatment until early next year and will continue to be unable to see patients at the rate we would have previously. This will have a massive impact on our income as well as our patients' access to service in the future.'

Women working in roles where they are responsible for procuring PPE have illustrated the challenges they have faced in helping to keep their colleagues safe:

'I manage a team that works in the private health care sector. Initially we were unable to get any PPE as it all went to the NHS, so all staff were stood down. I sourced all PPE.'

Everyone has a right to feel safe at work. Health and safety is a key theme from all respondents but especially women working in sectors such as retail and education where they are coming into contact with other people.

Health and Safety enforcement has been reduced in recent years. Since 2010 funding for the Health and Safety Executive – which deals with dangerous workplaces such as construction sites – has been almost halved.⁷³ Health and Safety in (previously) low-risk workplaces – such as shops, restaurants, offices, and care homes, is the responsibility of the local

⁷² TUC response to inquiry on Coronavirus, p10

⁷³ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p25

authority. Many local authorities do not have the capacity to do spot-checks on the volume required in the current crisis.⁷⁴

A young woman working in retail feels unsafe because limited precautions have been taken to protect employees and customers from the virus. The survey was open before face coverings became compulsory in indoor spaces in Wales.

‘The place I work in hasn't taken precautions for Covid, no screens on tills or limiting customers etc.’

One woman felt under pressure to go into work, and unsafe and that her job was at risk if she did not:

‘Continuing to work has been stressful. Pressure was put on me to still go into the office after the UK gov. had told everyone should work from home if possible. I...felt very unsafe and that my bosses were not taking the situation seriously. I now work from home but throughout lockdown I was asked to go into the office once a week. I agreed to this as I saw it as a way to ensure I would be paid and not furloughed, and that I was compromising. I felt 80% safe as I was the only person in the building when I would access the office, but worried about picking up the virus from surfaces ...I knew others weren't taking it as seriously as me, and so felt that I had to clean surfaces etc. before I could start my day of work.’

In education settings, teachers, teaching assistants, and other staff have continued to go into work to educate and care for key workers' children. They report feeling unsafe working in the school without PPE. A woman working within a primary school commented that going into school ‘doesn't feel safe’. Another woman working in a school said:

‘during the first few weeks I was very anxious in my job role as it was a new way of working and also I didn't feel safe in the working environment with lack of PPE. I feel very concerned for the safety of myself, my work colleagues and the children, and feel let down by government, local council and my union. I hope moving forward when the schools reopen to more children that we are given adequate PPE and that testing for Covid will be available.’

Women working in the childcare sector have similar worries and concerns about how to keep children safe:

‘The situation is very hard at the moment as we don't know when we can open the nursery and how to tell the children to stay two metres apart from the others.’

Women are concerned about their own safety when working during the crisis and when they are able to return to work. Managers and business owners too are concerned about ensuring the safety of their employees:

⁷⁴ Bell, Cominetti, Slaughter, *A new settlement for the low paid*, p25

‘My concerns are how we will be able to work safely when we return.’

‘Concerned about how we can social distance while working out in the community and within our office building.’

‘Concerned to return to work for several reasons, including: inadequate PPE, safety guidelines won't be adhered to by customers or staff, head office will work us like dogs to recoup some of their losses while they've been shut.’

‘I am concerned about opening up our doors to the public – more so on how it will affect staff as I do not carry out many public facing interventions.’

‘Reading plans into returning to work doesn't make me feel safe’.

‘I am concerned about returning to the office too soon, and I hope this is managed in a safe way.’

The Covid crisis has highlighted the occupations that are key to maintaining our basic needs and keeping our economy moving. Increasingly, policy-makers and wider society is realising just how critical care, paid and unpaid, is to all of our lives.

The majority of those deemed ‘key workers’ during the crisis are women. Key workers have been on the front-line, at higher risk of infection and in some cases working in inadequate PPE.

This crisis has brought to wider attention how the structure of the labour market, racism and discrimination have exposed people from Black, Asian and minority ethnic backgrounds to the biggest health and economic risks. Efforts to address the structural inequality that has left people from BAME backgrounds at greater risk must be redoubled. Warm words were never enough and it's essential that action is now made a priority by all those in positions of power and privilege.

As more parts of the economy open up, and more people return to workplaces, it's essential that people are protected, that suitable PPE is available to all that need it and that compliance with Covid secure measures is enforced.

3.3 Working from home

‘There are some real benefits of home working (flexibility of hours, no interruptions, no commute) but this isn’t normal home working!’

The Covid-19 crisis has meant that many employees are required to work from home to prevent the spread of the Covid-19. It was a decision made for employees, who have been required to rapidly adapt to home working. Home working is no longer compulsory but is strongly advisable to prevent further spread of the virus. As lockdown begins to ease, it is likely that home working will continue in many organisations.

Since the beginning of lockdown, all workers who are able to work from home have been required to do so. Since late July 2020, it has no longer been a criminal offense for individuals to not work from home if possible. Nearly half of businesses in the UK have staff working from home.⁷⁵

The vast majority of survey respondents (70%) are working from home all or part of the time during the current crisis.

66.7% of women from a minority ethnic background, and 69.4% of White women are doing more or less the same job from home. 55.6% of women from an Asian background and 80.0% of women from a Mixed or Multiple ethnic background are doing the same job from home.

Home workers largely do not work in shut down sectors, and tend to be higher earners.⁷⁶ Many home workers have been comparatively well protected from the economic and health impacts of Covid-19 by being able to work from home and maintain their income. Our survey shows, however, that women who are able to work from home are also facing job insecurity, and health and wellbeing impacts as a result of suddenly having to shift to home working full-time in lockdown.

Women are bearing a larger share of caring and home school responsibilities. Underpinning women’s experiences of home working is that most children have been home and, during term time, have been home schooled. Children interrupt their parents at work, making it difficult to have long periods of focussed work. Evidence suggests that women have been doing more childcare and home schooling during the pandemic.⁷⁷

The Covid-19 crisis is temporary but will have long-term effects. There is a strong likelihood that the changes in how we work will be permanent. Working from home, physical distancing in the workplace and different patterns of working will be features of working life in Wales going forward. This is to be welcomed, as long as remote working is implemented alongside cultural change and principles of fair work.

⁷⁵ TUC, *TUC response to inquiry on Coronavirus (Covid-19) and the impact on people with protected characteristics*, May 2020, p3

⁷⁷ <https://www.theguardian.com/education/2020/jul/30/women-put-careers-on-hold-to-home-school-during-uk-covid-19-lockdown> Accessed 2/8/2020

Public policy needs to ensure that everyone in Wales can work safely and in a way that allows them to thrive. The reflections of home workers during lockdown provide guidance into how to entrench home and remote working effectively, based on what was negative about work pre-Covid-19, and what the positive and negative experiences have been for women since lockdown. In recovery, the negative aspects of work pre-Covid-19 can be lessened, and the positive aspects of remote working embedded.

Flexible Working

The right to request flexible working pre-dates Covid-19. Flexible working includes working from home and a range of different ways of working: job sharing, part-time working, compressed hours, flexitime, annualised hours, staggered hours, and phased retirement.

All employees have the right to make a statutory application for flexible working if they have worked for the same employer for 26 weeks. Employers are required to deal with flexible working requests within three months,⁷⁸ but can refuse an application if they have a good business reason to do so.⁷⁹

Positive Aspects of Home Working

Most women home workers have had a generally positive experience of working during lockdown. 36.3% of home workers have felt positive about their experience, and 10.6% have felt very positive. Feeling comparatively secure in their employment is an important factor. Home workers tend to be higher paid and in more secure roles. A number of women (4.1%) talked about feeling privileged or lucky that they are able to stay safe at home and have largely maintained their income.

‘I am one of the privileged few that has the option to continue working and have the security of knowing that I can work from home (thus keeping myself safe) and keeping my income the same.’

Women with space in their home, and capital to buy office equipment to make a defined working space have had a different experience from women living in crowded homes, without space to set up a separate work area, or freedom from interruption.

Adapting to working from home was challenging for many women at the beginning of lockdown. Home workers have had to get used to new technology and new ways of working and setting up a suitable workspace. Even women who, in pre-Covid-19 times, worked from home occasionally and worked for organisations offering flexible or remote working, have found it challenging to adapt to this situation.

⁷⁸ <https://www.acas.org.uk/acas-code-of-practice-on-flexible-working-requests/html> Accessed 3/6/2020

⁷⁹ <https://www.gov.uk/flexible-working> Accessed 3/6/2020

Some women (5.2%) commented that they have been able to adapt well, and that working from home now feels fairly routine. Women are missing their colleagues and going into the workplace. The effects are especially acute for women living alone who are also not able to socialise and see friends and family as before Covid-19.

Reflections on the positive benefits of home working during lockdown offer a useful insight into the negative aspects of work pre-Covid-19 and illustrate how working life can be pivoted to further entrench these positive aspects of working life.

No longer having to contend with time-consuming, energy-sapping, environmentally-damaging commutes, having time and energy to exercise, and take real breaks during the day, and spending more quality time with family, are some of the benefits mentioned by 4.7% of home workers. As one woman said:

‘The main positives have been more time spent at home in my own surroundings, less rushed mornings and evening[s] now my commute has disappeared, the positive opportunity to spend more time with my kids when I have never had that time with them apart from when on maternity leave. The general increased time spent as a family has been an amazing experience and brought us closer together. Prior to lockdown my employer allowed me to work from home a maximum of one day a week. If I was given the opportunity, I would choose to work from home for the majority of my working days.’

‘Saving time on the commute has been fantastic for me and my family, the ability to work flexibly has also been highly beneficial. As a result, I have been far more productive, I am far less exhausted than I used to be with all the rushing around.’

The time saved on commuting has meant that it has been ‘good to have time to prepare thoroughly, evaluate working practice, get organised!’ There is a clear appetite for remote and home working to continue for this reason.

Some women (1.1%) feel more productive working from home, reflecting the challenges of home working and childcare. Women have identified the benefits to their employers, and another 1.1% of women working from home discussed the benefits of this way of working in general terms. The experience of the pandemic has demonstrated to employers that agile working can be implemented successfully. There is a demand and desire from women to continue homeworking and to work in a flexible way in the future.

‘It’s been intense working from home flat out to continue to deliver services in the social housing sector. But there are also lots of positives, trust-based culture of flexible working is now embedded, and people are showing better home and work balance.’

‘I’ve had a really positive experience of being able to move away from the traditional ways of working. It’s great to be able to demonstrate that I can do my job working from home and I’d like to keep this option for a few home working days when the office reopens.’

‘I would hope that home working is promoted as a real choice for more roles in the future – it is greener and offers flexibility for parents, carers etc.’

The innovation and adaptation that has been forced by Covid-19 has potential long-term benefits for service users and providers. 2.3% of women mentioned that they have innovated in their work and in their delivery, offering a different or better service in this situation.

A woman working in the social care sector said that ‘going forward our service will be delivered differently, and far more efficiently, using the lessons we have learnt over the last 12 weeks.’ A woman working in a local council said ‘...it’s better value for the taxpayer’. A woman responsible for managing the change to home working for her team said that:

‘I’ve seen some true innovation during these times, which would seem reckless to go back to the old norms however getting the right balance is key to ensure colleagues well-being is prioritised.’

A challenge women and organisations have faced in the move to home working has been where employers were not previously set up for remote working. Where organisations have now implemented remote working systems, this has brought about innovation and improved aspects of working life.

‘It’s been challenging continuing to work from home, our work IT was not set up initially to work from home, but as time has progressed this has been resolved. Positive experiences are that a lot of the non-efficient administrative systems have been forced to become efficient, new/alternative ways of delivering support that have been suggested a long while [ago] have suddenly found budgets to deliver them, and this will continue, so work is much more efficient as a result.’

Negative Aspects of Working from Home

Other women have experienced negative effects of compulsory home working. 25.5% of home working women have had negative experiences of work during lockdown: 10.6% of women had a very negative experience and 14.9% have had a negative experience.

Frustration with home working is exacerbated by the wider lockdown regulations such as not being able to leave the home, for example to go and work in a different location, to see friends and family, and living with partners, parents and older generations, and children also working and studying at home.

The most notable challenges have been for women managing home working with childcare and home schooling, which weaves through women’s discussion of their experiences of employment at this time. 12.1% of women, in their discussion of how they have found their employment situation during the pandemic, talked in specific or general terms about the challenges they have faced with childcare. Here the focus is on the experience of employment itself.

Working from home is more challenging where women do not have a suitable working environment, and this was mentioned by 2.0% of women:

'I have no desk, no office or space and no dining table. I have to use our breakfast bar to work from...On my physical health, having no desk I am already getting hip and back pain.'

'...it has been at times difficult to adapt to working from home, due to not having room to have a proper workstation. I have to set up on the kitchen table each day, and then clear everything away at the end of the day. I now have serious tech neck from working with a laptop on dining room furniture! Other issues have been finding a quiet space in the house for meetings and committees.'

Women have had to adapt to working from home, but this does not mean that all women are thriving in this environment. One woman said:

'Working from home is simple for me as I work mainly at a desk, but I find working from home constantly to be bad for my mental health.'

3.9% of women working from home discussed their mental health concerns and worries.

While some service providers have been able to adapt and innovate, the nature of some women's roles has made it difficult to adapt to homeworking. 5.7% of women discussed the challenges that they have faced in doing their specific role remotely. While remote working should be encouraged in the future, there will continue to be occupations and roles where remote working will not be appropriate. Other forms of agile working can be implemented in these instances, however.

Women working in community based and support roles in particular raised this issue:

'I support homeless young people and find it hard to fulfil my role whilst the current restrictions are in place.'

'My job role is wellbeing support for at-risk students. Prior to lockdown the majority of the day would have been 1:1 face to face contact with students. This is support that is now done by message with some video calling which is a big change. I am concerned that long term, students will not get the same quality of support. I work for an ESF project and I am concerned about meeting targets when it will be difficult to gather new students in the new term if my workplace is not open as normal.'

Confidentiality at home is a real challenge for women doing counselling, therapeutic or support roles.

A woman who runs a private therapy practice is unable to fill spaces as her clients finish their therapy and 'my practice is almost closed'. Nevertheless,

‘My ability to provide confidentiality to my clients at home with my children present is limited, as a result I have had to drastically reduce my availability.’

A woman working with vulnerable adults said:

‘Transitioning to home working was difficult. I’m having phone appointments with potentially vulnerable adults so these need to happen in a confidential, private space. [Other adults] are working from my home and I didn’t want to have [these] difficult conversations in my bedroom so set myself up in the utility room with the washing machine and gardening equipment. It felt ok when it was short term but not if I might be doing this work in this space until the end of the year.’

However, one woman felt that working from home had enabled her to do aspects of her role more effectively:

‘...working from home is giving me more opportunity to empower my clients rather than me doing everything for them.’

Work-Life Balance

Women’s work-life balance has been affected throughout this crisis. Children have been at home while schools and childcare settings have been closed, and this has made it difficult to separate work and parenting. Home working women are struggling with this lack of separation between their home life, paid work, and care work. This is again exacerbated by lockdown conditions and, for many, increased workload during the crisis.

Workloads have increased for many of those remaining in work. Women are working extra hours because there is no clear ‘end’ point to their working day and find themselves thinking about work more in their rest time. 5.0% of women survey respondents reported that they are working too many hours, not taking enough breaks, and working extra hours to accommodate childcare. There is no physical separation between work and rest when, for example, women are working at the kitchen table. Women have been working early morning, late nights, and weekends to get their work done around childcare. Despite pleas for compassion from government, some employers have failed to consider or respond to individual’s circumstances.

Women living alone and working from home have felt isolated, especially at the height of lockdown when there were tighter restrictions on meeting other people. 5.2% of women talked about being lonely or feeling isolated during lockdown. Living and working alone comes with different challenges to living and working in a full house, with fewer distractions to take breaks and stop work on time.

‘I have found working from home to be incredibly isolating as I live alone. Without someone else to talk to or distract me, I find it hard to enforce boundaries and ensure that I only work my contracted hours.’

‘Working from home is a lonely experience without the support from your colleagues. You get more done, forget to take regular breaks. Home working can be good but not for your mental health.’

Those working from home and living with others have struggled to carve out stretches of uninterrupted time in which to do focussed, deep work.

‘Fortunate to work for an employer that had already embraced regular working from home before the pandemic. Working from home every day (with two children and a partner made redundant as a result of the pandemic) is ok, but I am struggling to balance home and work attention/focus. I am keen to return to the office, even if only for one day a week to allow me uninterrupted time to concentrate on my job.’

The lack of segregation between home and work creates the circumstances where paid work can expand beyond usual working hours. Organisations with ‘presenteeist’ cultures can be resistant to home working, and can monitor staff, expecting them to be online at particular hours, or respond to messages within a certain time. Even in organisations with flexible working in place, if the culture has not fully transitioned to one that supports good balance, and where employers have not responded to individual workers’ circumstances, women feel that they ought to work longer hours to ‘compensate’ for circumstances that are beyond their control.

Women who work in organisations with ‘presenteeist’ cultures feel this pressure in particular. Consequently, women talked about feeling like they have to be ‘always on’ or ‘always available’. There is clearly a cultural issue, particularly for women in professional and normally office-based roles, with feeling obliged to be ‘on’ to the detriment of their own health and wellbeing.

‘I feel that I am busier than ever now and demand to be ‘always on’ has increased which can be stressful at times. My employer is very supportive though and I am able to take flexi time if needed.’

This is an issue that is particularly impacting women with impairments and health conditions which affect energy levels:

‘The culture is now one of “but you’re at home why can’t you work longer hours” which is difficult around managing chronic fatigue that comes along with my disability. I feel the pressure to explain my condition or “out” myself to colleagues who I have not worked with before, which – while I can cope with it as I have a high resilience – may take its toll and may not be as manageable for others – although these are not things we want to have to be dealing with right now regardless.’

These cultural issues around presenteeism are equalities issues and are based on the model of a full-time worker who has no impairments or caring responsibilities. This emphasises further the importance for employers to be responsive to individual’s lives. A ‘one-size-fits-all’ approach is not the answer if equity, accessibility and inclusivity is central to ways of working.

Overwork is also partly a result of lack of support or understanding from employers and other colleagues:

‘More and more expectations are being placed on me by my line manager, so my responsibilities are ever increasing and time to complete it is limited. Some days I am working up to 10 hours, but this is not sustainable in the long-term. This is one of my main concerns in the coming months.’

A woman working in financial services highlighted the gendered impacts of the failure to consider childcare responsibilities, and lack of understanding about the unequal division of care work at home:

‘I have found that other people both internal and external to where I work are expecting immediate answers and while it has been asked to consider other people home conditions re: young children and home-schooling I have found that it has not happened in reality - also I would say compared to my comparative male colleagues they have been able to ‘hole up’ in an office while the[eir] wives take care of childcare. My husband works nights ... and can’t help out as much [I indicated to my manager that] I wouldn’t be online much in the afternoons as will need to look after, and just interact and focus on my children and that my job would still be done (as no one would pick up my work anyway) and have found that the opposite has happened I’ve been working all day evenings and weekends (note this isn’t due to my boss but generally everyone’s need for financial information has gone through the roof).’

Consequently, overwork was a theme that comes from this experience and this stems from increased workload, childcare, and the challenges of ‘living at work’, as some commentators have described working from home during lockdown. Many women’s workload has increased as a result of the crisis and home working. 7.8% of women talked about overworking or being busier under lockdown. Increasing workloads contribute to the difficulties women face in keeping work separate from their life.

A woman working in the NHS said:

‘The increase in workload was enormous and there were times where it felt that as a team we were delivering quantity not quality due to the high demand and influx of new referrals. Felt my role was important...but the sheer number of referrals was at times overwhelming.’

A woman who works in a family support role said:

‘Now my work involves telephone advice. Workload has increased in this changing situation, as so many people’s lives have been disrupted. I find the changed role difficult at times as I don’t have colleagues around to support me.’
‘I have been busier during lockdown than I was prior, conversations with clients take twice as long as they look to us for guidance...which I don’t feel we have sufficient guidance to offer a real comment on. ...I have also had to take on extra work to cover

furloughed and part time members of staff when I am already swamped with my own work.'

In organisations where staff have been made redundant or furloughed, workload has increased in some cases where remaining staff have picked up the work of their furloughed colleagues.

Increased workload is worsened for women who are also coping with childcare and home schooling:

'It's an absolute nightmare. I am now working longer hours and getting less work done (due to children being at home).'

'Working more hours at home than my part-time contract as workload is high, under pressure to work around childcare and home schooling.'

The experience of working from home during lockdown has demonstrated that remote working in the absence of significant cultural change throughout organisations to support employees' work-life balance, is simply moving work from one location to another. Many of those who have remained in work have dealt with increased workloads and pressure in response to the crisis. However, there is inflexibility on the part of employers and workplace cultures which prioritise presenteeism over staff wellbeing. Expectations to be 'always on' are increasing this pressure, as women with children at home feel that they have to 'make up' for the time they are spending caring and home schooling their children. This has been extending the length of the working day, and blurring further the lines between employment, care, and time to recharge, nurture hobbies, exercise and so on. With schools and childcare settings reopening, women will be able to reclaim some balance, but only with employers supporting them to not work over their hours, trusting employees to do their work in the way that works for them.

Hours and Role Changes

Women have taken different approaches to managing working and childcare under lockdown. Changes in hours worked and in job roles have contributed to the pressure women have been under during lockdown and is also symptomatic of the ways society has had to adapt. As we have seen, many women who have remained in work are working extra hours to accommodate increased workloads, working in evenings and weekends to get through unfinished work disrupted by childcare and home schooling. On the other hand, some women's paid working hours have reduced. Employers have cut employees' hours due to the business impacts of Covid-19, while some women have reported asking to reduce or compress their hours to help manage childcare pressures.

Increasing or changing working hours has been a common experience, particularly for women with childcare responsibilities. 0.7% of women, and 0.9% of disabled women who responded to the survey, have changed their hours during this crisis. This has not always been a positive experience or indeed, a positive choice, but an adaptation that women have

felt they need to make to deal with caring responsibilities and increased workload and expectations.

'I became very overwhelmed in the early days of lockdown by continuously working and doing excessive hours. This has resulted in me developing a different working pattern that is far more agile, working a four-day week...and learning to switch off for the three days and not to check emails during this time.'

'I'm doing the same job but in half the number of hours because I have two children under five...It is very stressful because there are not enough hours of working time for me to get everything done, and my husband's boss is not very understanding of him not achieving as much as during normal times. As a consequence, his work is currently taking priority and that makes me feel guilty.'

Whether compressing work into fewer hours or working longer hours, it is individuals who are adjusting their routines, and making sacrifices, because employers have not been able to be sufficiently flexible or changed their expectations about what can be achieved in lockdown circumstances. Time will tell what the long-term consequences on women's job security, earnings, and career progression.

A third way that women's roles have changed is, that some women have taken on additional responsibilities to meet the demands of service delivery, to cover colleagues' work, and as service delivery itself has pivoted to meet changing demands. This has again been a mixed experience for women: a career and development opportunity, or a stressful situation learning a new role at pace and without support or training.

2.2% of women survey respondents are largely in the same job but have found that their job role has changed as a result of the crisis. 0.7% have changed their hours, 1.4% have been redeployed or are working in a different job role, and 0.5% are working in a different location for the duration. This has brought additional stress and uncertainty, as women adapt to changes in their job role at pace and often remotely, as well as the crisis.

'Being able to continue working seemed great to begin with, however my job changed considerably and often, which was uncomfortable without a team around me...I also had to cancel all of my year's plans and struggled to re-plan because of the uncertainty so I have been reacting and very short-term planning which makes me a bit uneasy...I have found that one aspect of my job particularly needed more of my attention than I could give it at home, so I've gained permission to do this activity from work premises once a week, which has been a bit of a relief.'

'My duties within my role have changed and are continuing to change every week which is sometimes frustrating but also encourages me to become more adaptive and versatile.'

'My role has gone from social policy administration to front facing, delivering community meals. While I am happy to be redeployed, I am still required to continue

to undertake my normal working responsibilities, so have been working seven days...a week.'

Those being redeployed into new roles or taking on new duties must be given appropriate training and support, as the consequences can be detrimental:

'I was initially redeployed to undertake a role that I had not been trained adequately for – this has a negative impact on my mental health.'

Those who have remained in work, including those working from home, have had to adapt how they work, change where they work, and the role they are doing. These changes have not generally been viewed positively by women craving stability and security during these uncertain times. Management of change has fallen to the individual. There needs to be training and support to help women adapt to their changed roles, reward for the additional hours worked, and compensation for lost earnings.

Technology and Ways of Working

Working from home relies heavily on technology such as Skype, Teams and Zoom to have meetings and keep in touch with colleagues, service users and customers. Women have had to rapidly adapt to using a range of technology for communication and collaboration.

Adapting to working from home during this pandemic has been a mixed experience, which has been shaped by the fact that video or telephone calls are the main, and in some cases only, means to keep in touch at work, as well as with friends and family. Technology is essential too, for preventing isolation and the social aspects of work, which supports good mental wellness.

In pre-Covid-19 times, home and remote workers had opportunities to meet face-to-face and to find a balance between working remotely and in the office. Home workers have had to learn new skills and new software and ways of working remotely and, while this has come with challenges, some women are pleased to have gained these skills. Making digital skills training available will be key to recovery.

Feeling more tired on video calls, and overwhelmed by the number of online meetings has been a common experience:

'Mae'n gallu bod yn flinedig gyda phob cyswllt gyda chydweithwyr a defnyddwyr gwasanaeth bellach yn digwydd trwy sgrin...Mae dysgu sgiliau technoleg newydd wedi bod yn gadarnhaol.' *It can be tiring that all contact with colleagues and service users now happens through a screen...Learning new technology skills has been positive.*

'Zoom fatigue' was coined during the crisis to capture the feeling of tiredness from long and frequent online calls and socialising. A common trope expressed in the survey is that interaction online is 'not the same' as meeting in person:

‘Video call and Slack has been fully adopted but it’s not the same’

‘Although we use Skype and Teams it’s not the same as face to face.’

However, this attitude is problematic. Despite the drawbacks of online working for some, it is an experience that not all women share.

Disabled people and disability activists have made clear that the more extensive use of technology has made meetings and events more accessible, inclusive, and less exhausting than in-person events. Grace Quantock, a psychotherapeutic counsellor, writer and consultant, writes:

‘For many disabled and neurodiverse folk, the working from home and social distancing aspects of lockdown have provided respite from always being asked to adapt to the neurotypical and non-disabled social and built environment.’⁸⁰

Women with different impairments and health conditions responded to the survey and confirmed how the increased use of technology in their work has been positive. A woman with a hearing impairment said that:

‘Using Skype, Zoom, Teams has meant my hearing impairment has been less intrusive in my work as I can now hear all parties in meetings. I am concerned going back to face to face meetings as this ability to hear will diminish, given the poor infrastructure in place to support those deaf/hard of hearing in the workplace.’

Another woman with anxiety said:

‘...I have found this transition much better. I no longer have to deal with people face to face including my work colleagues. I feel better at home and more confident. I am a bit anxious about returning to the office but as we have managed to do all work by telephone, email and letter, I hope that we will continue in this way.’

The move online has made employment more accessible for some disabled women in some occupations. This is to be welcomed and should continue and be mainstreamed as workplaces across Wales re-open in the future. In our report ‘Society is the Disability’, we made a number of recommendations to employers that included making home working and flexible working an option for all employees. The experience of lockdown has illustrated how positive modern and inclusive working practices can be beneficial for (disabled and non-disabled) employees and employers.

The increase in home working in response to the pandemic has not lessened the need to embed accessibility into every aspect of work across different workplaces, including homes. Natasha Hirst, a freelance photographer and journalist, has written about how technology

⁸⁰ Grace Quantock, ‘Occupied Country: Marginalized Bodies in Virtual and Physical Wales’, *The Welsh Agenda* <https://www.iwa.wales/agenda/2020/06/occupied-country-marginalised-bodies-in-virtual-and-physical-wales/> Accessed 31/7/2020

such as Speech to Text assistive technology and employing qualified BSL interpreters can make online communication more accessible to D/deaf and hearing-impaired people. In addition, individuals on video calls can make simple changes to prevent excluding their disabled colleagues. 'Society is the Disability' argued that there is no one-size-fits-all when it comes to disabled women's access needs, and this is just as true when working at home now and in the future. As workplaces re-open and/or home and remote working is embedded in working life, disabled people should be fully consulted to ensure that their access needs are met.

During the current pandemic, Access to Work grants are available to those still in work. Out of work disabled people with an existing Access to Work award can use the grant when they start working again. The Department of Work and Pensions (DWP) states that they are prioritising new claims from critical workers, and people due to start work in four weeks. If disabled people's support needs have changed because they are working from home, Access to Work needs to be informed, so that an advisor can discuss support needs. Disabled people whose support needs have changed as a result of Covid-19 are facing an increase in bureaucracy to access vital adjustments that support them to start and stay in work.

Digital Exclusion

With many office-based workers home-based for the past six months and for the foreseeable future, access to a secure, strong, consistent and affordable internet connection is essential to support access to work. The digital skills to apply for, interview, and work online are essential. It is important to remember that digital skills are needed, too, to engage with, for example, the Covid-19 tracing application.

One issue with the increased dependency on technology while home working is digital exclusion. Access to a consistent internet connection is essential for home workers.

Women have highlighted the barriers they have faced with a poor internet connection or indeed, no internet access at all. 1.4% of survey respondents have no internet access at home or lack access to the necessary technology:

'poor bandwidth causes major disruption to trying to work.'

'...[I] haven't any internet access therefore staying with my son'.

This is particularly an issue for women in rural areas:

'Working from home has been challenging – mostly due to poor internet connection in a fairly rural area. I have had to sign up for mobile broadband in addition to my BT broadband at an additional personal cost.'

Internet access is an equalities issue. Women working in the education sector have drawn attention to the challenges that pupils, for example, coming from lower socio-economic backgrounds, were facing through lack of access to internet or technology. This has raised

professional concerns about their students, as well as having an impact on women's (self) employment. As a woman working as a tutor explains:

'...The lack of decent broadband makes it really hard to teach and just communicate with others. I have lost several students as they do not have access to suitable computers/broadband at home and/or they can no longer afford tuition due to losing work due to COVID...not being able to work face-to-face has impacted severely on my ability to deliver the personalised tutoring experience I provide. On many occasions I cannot see my students as the broadband between us is not strong enough to support video, meaning that I cannot judge a student's understanding or demonstrate visually.

In the period 2018-19, 13% of households in Wales did not have access to the internet and 11% of adults are not internet users⁸¹. Access to the internet is lower in the most deprived areas, and in households living in social housing. People who are unemployed or economically inactive, over 65 years old, or are disabled are less likely to have internet access and to be internet users.⁸² In 2018, Wales had the lowest proportion of people with all five basic digital skills (66%) and the highest proportion of people with no digital skills (19%).⁸³ These people are excluded from the types of 'desk based' roles which tend to be better paid.

There is a significant proportion of the population in Wales who can neither work from home nor access essential information and services because they do not have internet at home and/or have appropriate digital skills. During the current crisis, there will be more who cannot visit a library, for example, to get online with support.

As our survey was promoted and only available online, respondents have at least some core digital skills. Nevertheless, the shift to home working has required some employees to digitally upskill. 2.1% of survey takers talked about how their skills or the skills of their colleagues had improved. Challenges emerge where women are working with service users or customers who do not have internet access or only limited access and/or limited digital skills.

Adapting to remote working is in part adapting to new technologies, without in-person support. Some people have found this challenging and may need more support and training:

⁸¹ Internet users means those who have used the internet in the preceding 3 months. Internet access means able to access the internet by whatever means, including through a smartphone.

Digital skills is a set of 5 core skills needed to safely and competently use the internet.

⁸² Welsh Government, Statistics for Wales, National Survey for Wales 2018-19, *Internet Use and Digital Skills* <https://gov.wales/sites/default/files/statistics-and-research/2019-09/internet-use-and-digital-skills-national-survey-wales-april-2018-march-2019-207.pdf> Accessed 31/7/2020.

⁸³ Office for National Statistics, *Exploring the UK's digital divide* <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04> Accessed 31/7/2020

‘Gweithio o adref yn sialens oherwydd ddim wedi cael hyfforddiant technegol nac unrhyw gymorth technegol i weithio adref. Teimlo fel nofio yn y niwl a gobeithio am y gore!’ *Working from home is a challenge because I haven’t had training in IT or any technical support to work from home. Feel like stumbling around in the dark and hoping for the best!*

‘The skills needed for [a new role] are very digital and luckily I am good with IT but some older members of my team struggled with learning the new skills.’

‘...it has been [a] positive experience in that I have had to investigate and learn to use the various technologies and techniques for online learning and have been able to teach these skills to students.’

In summary, working from home has been a mixed experience. It is clear that there is no one-size-fits-all solution when it comes to supporting remote working in the future. While encouraging agile and remote working is a positive change in working life, the assumption that working from home is universally welcomed by all women is incorrect. Remote and agile working practices should be available in a greater range of roles and organisations but having the ability to work in the office and with colleagues in a safe environment needs to remain an option.

It is clear that working from home during this pandemic is not ordinary home working. This crisis has provided an opportunity to learn more about the challenges and barriers to home and remote working, so that any longstanding changes in how we work are inclusive and responds to diverse needs. Many of the stresses of this current situation will be alleviated when other lockdown restrictions are lifted and relaxed, as for example, children are now back in school. But there are deep seated cultural and economic issues caused by the crisis that are not easily solved. In the short term, employers need to provide better support to their employees. In the long-term, government and employers need to work together to ensure that remote and agile working is rolled out successfully and in a way that is attuned to the needs of workers.

3. 4 Unemployment and Uncertainty

The Covid-19 crisis has caused a period of economic uncertainty and high unemployment. Wales Fiscal Analysis argues that the economic shock of Covid-19 will be greater than the 2007-8 banking crisis.⁸⁴ Tom Schuller, author of *The Paula Principle: why women lose out at work*, has written that:

‘At every age, and at every level of qualification, women are more likely to be working in sectors such as hospitality and retail that have been most affected by the crisis.’⁸⁵

In an interview, academic Matthias Doepke has illustrated how the looming recession will, at the international level, affect women in particular:

‘In major recessions...many more men lose their jobs. Usually, the most affected sectors are things like construction and manufacturing, which are male dominated. And the second thing is this notion of “insurance in the family”, that some married women decide to actually work more during a recession to make up for the job losses of the husband. But in this downturn, already you can see that it’s quite different. The sectors that are going to be most affected – for example, the restaurants, which are all closed, or the travel sector – have fairly high female employment. More women will lose jobs.’⁸⁶

In addition, lower-paid employees are more likely to be made unemployed as a result of this crisis.⁸⁷

Conservative estimates suggested that the unemployment rate would peak at 9-10% in the second quarter of 2020.⁸⁸ The unemployment rate dipped in Wales to 2.7% or 41,000 people in the most recent figures. This however does not take into account more recent announcements of job losses in the aviation and hospitality industries. Furthermore, Resolution Foundation argues that the 23% drop in average hours across the UK is a more accurate reflection of the ‘true scale of joblessness’.⁸⁹

49 women (0.5%) who responded to the survey were out of work at the time the Covid-19 crisis hit. This figure includes women who were actively looking for work, as well as women

⁸⁴ Rodríguez, *Covid-19 and the Welsh economy*, p5.

⁸⁵ Tom Schuller, L&W Institute, *The unequal impact on women in the workforce* <https://learningandwork.org.uk/news-and-policy/the-unequal-impact-on-women-in-the-workforce/> Accessed 31/7/2020

⁸⁶ Alisha Haridasani Gupta, ‘Why This Economic Crisis Differs From the Last One for Women’, *The New York Times* March 2020 <https://www.nytimes.com/2020/03/31/us/equal-pay-coronavirus-economic-impact.html> Accessed 31/7/2020

⁸⁷ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p35.

⁸⁸ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p11.

⁸⁹ Brian Meechan, ‘Unemployment rate drips in Wales during coronavirus lockdown’ <https://www.bbc.co.uk/news/uk-wales-53423571> Accessed 31/07/2020

not seeking work. The categories 'unemployed' and 'economically inactive' encompass a variety of economically valuable but unpaid roles.

Of the unemployed women who left further information about their pre-Covid-19 situation, the majority (16.3%) have an impairment or illness and had stopped working. Some of these women said they are nearing retirement and are concerned about finding a job close to retirement age. 8.2% are a stay-at-home mum and were either not looking for work, or were looking for, for example, flexible work. A further 4.1% are full-time carers for other adults. 4.1% of unemployed women are doing voluntary or unpaid work.

13 women (1.2%) have been made unemployed as a result of the crisis or have otherwise become unemployed, for example, because their fixed-term contract came to an end.

Long periods out of work can negatively affect an individual's employment chances and earnings over the years and decades. For example, 'very long paid maternity leave...increases the chances that women return to the labour force but decreases their pay and promotions.'⁹⁰ Resolution Foundation argue that as lockdown eases, the goal should be to reduce the number of people made newly unemployed, and support previously unemployed and underemployed people to move back into work.⁹¹

We should aim to move women into good quality, satisfying and well-remunerated work. Recovery from this crisis is an opportunity to ensure that women are supported into high-quality jobs, and to prevent the reproduction of labour market inequalities.

Experiences of Unemployment

Unsurprisingly, unemployed women have had an overwhelmingly negative experience. 55.5% have had a negative experience and 33.3% a very negative experience.

The most immediate and largest worry for unemployed women is the loss of income. 23.0% of unemployed women specifically mentioned money as their main concern. Many women suddenly lost their job because they could not be furloughed. They are not entitled to benefits – and some older women affected by the change in pension age have found themselves unable to retire as expected – and are relying on savings or their partner's income.

None of our respondents spoke specifically about relying on credit or overdrafts to see them through this crisis, but our previous research with Bevan Foundation has shown that women in poverty get trapped using credit. While 40% overdraft fees were paused or did not apply on the first £500 for 90 days during the crisis, from 9 July the Financial Conduct Authority dropped these temporary rules on overdraft fees.⁹² The Money and Pensions Service has highlighted that a third of adults are struggling to pay their bills during the crisis, that up to

⁹⁰ Claire Cain Miller, 'Children Hurt Women's Earnings but Not Men's (Even in Scandinavia)', *The New York Times* <https://www.nytimes.com/2018/02/05/upshot/even-in-family-friendly-scandinavia-mothers-are-paid-less.html> Accessed 31/7/2020

⁹¹ Bell, Gardiner, Tomlinson, *Getting Britain working (safely) again*, p35.

⁹² <https://www.moneysavingexpert.com/banking/cut-overdraft-costs/> Accessed 2/8/2020

30% of households are using their savings, and that 1 in 10 people are spending more on credit cards and using overdrafts to get by.⁹³

There are concerns about the long-term financial situation of women.

‘Finding it very difficult not working and no wages coming in, and I don’t know if and when I’ll be able to start work again.’

‘I couldn’t be furloughed and I don’t think I could qualify for benefits, my financial situation is changed for the worse.’

‘Extremely worried about my future financial security.’

Childcare, the re-opening of schools, and flexible work is essential in enabling unemployed women to return to work:

‘I’m unemployed and doing unpaid childcare and domestic chores whilst home schooling my children. I’m frustrated as I can’t get paid work because schools are closed plus I need to supervise children as my husband is working full time from home. Plus there are no WAG (Welsh Assembly Government) schemes available for mother returners here in SW Wales/Carmarthenshire.’

‘I am a carer for my disabled child. I would need a flexible workplace to return to work. I volunteer extensively in order to retain 'my own life' in the absence of a paid job.’

‘I have stopped working to care for my children. I feel lucky that we can do this without real economic ramifications as I was only working enough to cover their childcare - which I don't spend anymore. I'm hopeful that I will be able to continue working as normal after the crisis but have no idea when that will be as I'm not keen to send my children back to childcare or school too early.’

Women are - or are at risk of – being made unemployed or redundant unfairly and without due process. This is partly due to uncertainty about the furlough scheme, as well as employers’ discriminatory practices.

‘I was made redundant as I had to stay home with my children but I couldn't be furloughed...’

Women who are still in work believe that they will be first in line for redundancy in the future:

⁹³ Money and Pensions Service, Macro-economic and personal finance impacts of Covid-19, Webinar.

'I am concerned that there will be redundancies in my workplace in the coming months and years because of the strain that the pandemic has had on the economy and I'm concerned that my role will be one of the first to go because it is part-time.'

Benefits

'I am not entitled to benefits so living off my savings'

11 women or 1.0% of all respondents have submitted a claim for benefits during the crisis.

While 50% of women found making a benefits claim easy or very easy, 40% found it a difficult or very difficult process.

An equal number of women were satisfied and dissatisfied overall with the process of making a benefits claim, but 10% of women were very dissatisfied with the process.

Table 9 – Claiming Benefits: Ease and Difficulty

Experience	Percentage
Very difficult	10%
Difficult	30%
Neither easy nor difficult	10%
Easy	40%
Very easy	10%
Total (10 responses)	100%

Table 10 – Claiming Benefits: Satisfaction and Dissatisfaction

Experience	Percentage
Very dissatisfied	10%
Dissatisfied	30%
Neither satisfied nor dissatisfied	20%
Satisfied	40%
Very satisfied	0%
Grand Total	100%

Six women left comments about their experiences of claiming benefits in this situation. Certain key themes emerge from their comments.

Existing problems with the system which have been highlighted in previous research are apparent in the current crisis. For example, this respondent with a long-term health condition faced challenges in getting her condition understood to access the support she needs:

'I had to apply for ESA (Employment Support Allowance) due to having [Chronic Fatigue Syndrome and Myalgic Encephalopathy]. It is widely poorly [understood] and/or misunderstood and I had to have several interviews to make people understand the severe limitations it has put on my life.'

There are difficulties with the system and the application process, which is adding additional anxieties to women in already stressful situations. The system is inflexible and does not easily account for people doing combinations of self-employed and employed work.

'It was a difficult process which I thought was because I am not from UK so to even create the account they needed to confirm my identity, but the online systems I was referred to did not manage to do that. But my partner who is from the UK had the same issue so just ridiculous experience, as it also included hours of waiting and trying. Then the application itself was difficult as it did not take into account the different working situations we are experiencing, such as a combination of self-employed, employed and casual contracts. So all in all it was a fair few days of headache.'

'My wages are changing monthly due to maternity allowance and forms only allow for monthly flat rate.'

Uncertainty

Many women are also having to prepare to look for a new job during the crisis. Whether they have lost their job or not, women are worried about having to find new work in the recession which will follow this health crisis. They fear that there will not be enough vacancies and that they will not be able to find work in their field:

'concerned about work prospects now unemployment growing'.

'...there are very few jobs advertised even though I am a key worker.'

'unconfident that roles will be available.'

Women close to retirement age, and disabled women are particularly pessimistic about the availability of suitable employment:

'I do not think I will easily find work in my area that I am able to do whilst considering my disability and health issues.'

There is a risk that women will feel they have to accept any job available or exploitative conditions just to have income coming in, and will find themselves in low-paid, devalued and insecure work for the foreseeable future. Already, some workers are being pressured to accept contracts on unfavourable terms.

One woman felt she had to accept a new contract on poor terms and is frustrated by how she has been treated by her employer in the midst of this pandemic. She left a lengthy

response detailing her circumstances which is summarized here to remove identifying details, interspersed with her own words to show the depth of her feelings about this situation:

My contract was due to end at the end of March. I asked my work whether they will extend my contract and to give me sufficient time so that I can look for a new job in good time. 'The time was very critical with everything going on with Covid-19. I couldn't sleep for weeks terrified about the fact they might not extend my contract even though I know there is still a need for my job.' 11 days before my contract came to an end 'and after many attempts to clarify my contract situation I got a call from the HR manager saying they would keep me but on a zero hours contract!! I was shocked and devastated, I didn't understand why? I told the HR manager, "you can't do this to me during this difficult time and especially the government is supporting all businesses and charities to keep their staff!!" I refused the offer as the 'contract is based on me getting a job whenever they need me which also means the pay will be so much less. After I expressed my anger and refusal...' the manager called me back and said that they would keep me but on a different contract 'but I would have to still do the same job until the need [sic] of my new contract terms arise. Very confusing and also illegal in a way. I had to give them an answer quick ... I felt very very vulnerable. I cried for days I knew I am worth more somewhere else but with Covid-19 finding a job will be very difficult and really impossible.' My husband is furloughed, we have two kids. 'I had to accept the offer I felt forced to do so as I can't afford losing my job at this time..' I've been kept on until the end of June, but I still haven't seen my new contract. 'I'm a part time worker but with lockdown and all the changes in working conditions it is like I'm working full time and every day of the week including weekends. And no we don't get paid any extra!!!...I'm scared I won't be able to find a job in June. I hold a Masters' degree and I feel like all my dreams, opportunities and all my hard work to build my self is wasted! It is very hard for women in our society to find a decent job especially in her field, it is very hard to reach high level positions it was very difficult before Covid-19 and now I fear it will [be] impossible!'

As this respondent's experience forcefully demonstrates, women on fixed-term, zero-hours and other insecure contracts are particularly vulnerable to exploitation in this situation.

Women on previously permanent or secure contracts are at risk, but women who have been unemployed since before the crisis and in the long-term are the group who will find it hardest to secure work in this climate.

'My mental health is not great and this is exacerbated by the fact that my contract runs out in a few months and I am scared of what that means for me.'

Women who face additional barriers in finding and securing work, such as disabled women, and who will be made redundant in the crisis fear how high levels of unemployment will additionally negatively impact them:

'I am an agency temp working for an organisation where I've been for the last 18 months. My contract finishes at the end of July. For various reasons, including being autistic, I find securing employment very difficult so my hopes of finding a new job at the end of this contract, with the massively increased pool of unemployed people also seeking work, are significantly lower than they were previously.'

Women who were in the process of changing jobs or preparing to re-enter the labour force when the crisis hit have had their plans disrupted.

One woman who secured a new teaching role for September (before the announcement from Welsh Government that schools would re-open full-time) felt that this job offer was now at risk:

I secured a job starting in September just before lockdown began. My only worry is that the job may not be the same when I come to start it. It is a teaching role and I wonder if the nature of the work will be different. I haven't signed a contract etc so they could potentially change their requirements.'

One woman had to turn down a job offer because there was not a place available for her son in a Hwb School:

'I work 6 hours a week doing admin duties... I also worked full time for district nurses but was in-between jobs when Covid struck. I left my previous post and took a few months off [for childcare reasons] and was due to start a new post with a different team of district nurses the week after schools closed. [I have a daughter and a son who is autistic.] We couldn't access a hwb school [because we didn't meet the local council's key worker requirements] My new employer was not very understanding and stated that they couldn't wait. [The local authority] did eventually agree to take my daughter into a hwb school. But there was no suitable placement for my son. I therefore had to let the job go as obviously given the situation...they [could] not wait for schools to reopen for me to start. I now have lost my full-time employment. I have furlough for my part time admin job.'

Redundancy is looming on the horizon for women even in previously secure roles.

'There are likely to be redundancies at my company and I am concerned about future job security.'

'I am worried that the housing association that I work at, because it had not taken advantage of the furlough scheme...might suffer financially further down the line and that will affect job security. I am in an entry level role and worry that I am a non-essential member of staff that I may be made redundant as the situation spirals further. I am well educated and have some experience in different jobs but as I have no specialist skills or knowledge to speak of, so would be easily replaceable and would not stand out in a crowded job market if there is a recession.'

‘The funding for the project I am working on will soon end possibly whilst lockdown is still in place...The concept of looking for work whilst in lockdown is scary and daunting.’

While the full scale of the unemployment crisis caused by Covid is not yet known, forecasts and estimates suggest that women will be among the groups hardest hit. From the women we surveyed, it’s clear that there is a great deal of concern and uncertainty for women who were previously unemployed, but also those who have subsequently lost their jobs or worry that they will be at the top of the list of redundancies. Loss of income is a primary concern for many, against the backdrop of a social security system that has been shown time and again to be insufficient in meeting women’s needs.

Uncertainty about the furlough scheme and discriminatory practices are increasing women’s anxiety about their future employment, with women close to retirement age, disabled women and those furloughed due to caring responsibilities particularly concerned.

Recovery from this crisis is an opportunity to ensure that women are supported to access good quality employment, and to address persistent labour market inequalities, but this will only happen with concerted action by the UK Government, Welsh Government and employers. In the short-term, uncertainty about the furlough scheme and ongoing financial support must be addressed, and well-documented issues within the social security system must be fixed so that women and families do not face financial hardship.

5.5 Self-employment and Business Owners

‘I have retained my clients throughout lockdown and have a part-time job to supplement my income. I’m not that confident about getting any new clients, it’s difficult anyway and my confidence had been knocked and my mental health declined. I was in talks with a potential new client at the start of lockdown but that work is no longer available.’

Self-employed people have been hit badly by this crisis. Self-employed includes working for an employer without being a salaried employee.

In Wales, more men are self-employed than women. As of March 2020, there were 65,500 self-employed women in Wales or 9.5% of all female workers over the age of 16. Women are 31.9% of the total number of self-employed people in Wales.⁹⁴

78 self-employed women responded to the survey or 7.2% of all responses. 99% of those self-employed women are white. 18 (23%) are key workers.

2.6% of self-employed women work in accommodation and food services, and 1.3% work in professional, scientific and technical, and human health and social work industries.

Most of the self-employed women who responded to the survey do not employ any staff but work for themselves (85.1%), and 13.4% employ 10 or fewer staff. 50% of women business owners have had to furlough some or all of their staff.

Table 11 – Effect of Covid-19 on Women-Run Businesses

Effect on Business	Percentage
Business affected	41.6%
Business closed	33.8%
Other	14.3%
Able to keep business operating	10.4%
Total (77 responses)	100.0%

‘Other’ includes free-text responses from women doing a combination of self-employed and PAYE positions, and in most cases, it is their self-employed work has been disrupted in some way.

Some self-employed women have no work at all or have ceased trading due to self-isolation or because their business has not been able to move online. Aspects of work have stopped

⁹⁴ <https://statswales.gov.wales/Catalogue/Business-Economy-and-Labour-Market/People-and-Work/Employment/Persons-Employed/StatusOfEmployedPersons-by-WelshLocalAuthority-Measure>
Accessed 20/7/2020

completely – such as concerts for performers – while women have been able to adapt and continue working online, such as teaching.

Government Support

We asked self-employed women if they had accessed financial support from the Welsh and UK governments, and how easy or difficult it was to access that support.

Only 7.3% of self-employed women said that they had accessed support from the Welsh Government. However, 30.9% of women engaged with the question about how easy it was to access support, suggesting that more self-employed women have applied for or investigated how to go about claiming support.

Table 12 – Accessing Welsh Government Support

Level of Ease	Percentage
Very easy	4.8%
Easy	28.6%
Neither easy nor difficult	38.1%
Difficult	4.8%
Very difficult	23.8%
Total (21 responses)	100.0%

Most women who have engaged with Welsh Government support found the process easy or very easy (33.4%) compared to 28.6% who found accessing support difficult or very difficult.

By contrast, 30.9% of self-employed women have accessed support from UK Government. 50.0% of self-employed women found it easy or very easy to access support from UK Government, and 27.8% found it difficult or very difficult.

Table 13 – Accessing UK Government Support

Ease of Access	Percentage
Very easy	27.8%
Easy	22.2%
Neither easy nor difficult	22.2%
Difficult	11.1%
Very difficult	16.7%
Total (36 responses)	100.0%

The positive comments self-employed women had to say about the process of applying for support included: ‘easy to access’, ‘good communication’, ‘very straightforward’, ‘quick’, and ‘very easy to apply.’ Negative comments included ‘information was not easy to find or

understand’, ‘the time it took was poor, resulting in a lot of stress’, ‘it hasn’t remotely covered the income I have lost’.

Free-text responses provide insight into why the number of women claiming support from the government for their business is low among survey respondents. The biggest barrier for self-employed women to claim support is their eligibility. 24.4% of self-employed women who responded to the survey are ineligible for support.

Women have been ineligible largely because of the length of time they have been trading. Most self-employed women who responded to our survey have worked for themselves for between 5 and 10 years. 10.4% of self-employed women have been trading for less than 1 year, and between 1 and 2 years.

Table 14 – Self-employed women: length of trading

Length of Trading	Percentage
Less than 1 year	10.4%
1-2 years	10.4%
3-4 years	18.2%
5-10 years	26.0%
11-15 years	14.3%
16-20 years	10.4%
21 or more years	10.4%
Total (77 responses)	100.0%

The Self-Employed Income Support Scheme (SEISS) is available to self-employed people who:

- were trading in the tax year 2018-2019
- who submitted their Self-Assessment Tax Return on or before 23 April 2020
- who traded in the tax year 2019-2020 and intend to trade in 2020-2021
- whose trade has been adversely affected by Covid-19.

HMRC will look at previous tax years and work out an average trading profit over the preceding 3 years, for anyone ineligible based on their 2018-2019 tax return. However, this does not support newer businesses.⁹⁵

HMRC guidance states that Maternity Allowance will not affect the SEISS grant. Self-employed people who have had a new child which interrupted their earnings in 2018-2019 will have their grant worked out as the previous 3-year average. However, they must have been self-employed in 2017-2018 and have submitted their tax return and meet the other eligibility criteria.

Since women are less likely to be self-employed than men, more men than women have been eligible for SEISS. In addition, there has been a disparity in the proportion of claims

⁹⁵ <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme> Accessed 20/7/2020

made by women and men. Women are only 31.4% of the potentially eligible population for SEISS. Women have received 29.4% of SEISS claims. A lower proportion (66%) of potentially eligible women have claimed a SEISS grant compared to 72% of potentially eligible men. In addition, the average grant women have received is lower than men's, at £2,300 compared to £3,200.⁹⁶

In Wales, the total potentially eligible population is 140,000, and 102,000 claims have been made. This represents a 73% take up. This is the lowest proportion of claims made in the countries and regions of the UK with the exception of Northern Ireland and north-east England.

At £2,700, average claims in Wales are below the UK average and the second lowest behind north-east England, and equal with north-west England, and Yorkshire and Humberside regions.

SEISS eligibility does not include new businesses. Women are not disadvantaged more than men in this way, but the survey responses illustrate how this is affecting self-employed women.

Some self-employed women have been left without an income:

'I'm not eligible for any as my business was set up in February 2020, before that I was unemployed for a year, but not on any benefits, so not eligible for anything.'

'I received no financial support and as far as I understand I am not eligible for any support as I had no income the year before I opened my business. [I was made redundant and it took me a long time to recover from that experience.] In January 2020 I started planning my business, registered it with HMRC in February 2020 and had two clients. [I now only have one client on the books.] Having some financial help would be vital not only for practical reasons (to support my family) but also for psychological reasons as I feel a) invisible as an entrepreneur and b) not valued as a citizen c) devastated that I have no income in my forties. I am not eligible for universal credit and have received no benefits whatsoever since my redundancy.'

'I have been unable to access any grants as I am newly self-employed. It has been very concerning as my husband is the same. We are muddling through on UC hoping we can get back to work.'

'It's not applicable to me as I've only been trading a couple of months. It's really hard and there is nobody to turn to.'

Some women are also ineligible for other forms of support that were mentioned in the survey. For example, they are not eligible for business rate holidays or VAT deferrals,

⁹⁶ HMRC Statistical Bulletin, *Self-Employment Income Support Scheme (SEISS) Official Statistics* (June 2020)
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/891603/SEISS_Official_Statistics_June_2020.pdf Accessed 20/07/2020

because their business is not rateable and run out of their own home. Schemes such as Bounce Back Loans, which provide loans to small and medium sized businesses for 6 years from between £2000 and £50,000, with the interest paid by the UK Government for the first 12 months, are often unsuitable because they will not be able to pay the loan back.

Women running new businesses have been doubly affected by lockdown restrictions as well as the regulations surrounding business support. Childminders and women running private nurseries have been particularly affected. One woman running a burgeoning new day nursery was concerned about re-building her client base when she is able to re-open:

‘Hoping to re-open my business (day nursery) without losing too many customers. New business so struggling before lockdown, being closed has been very worrying.’

One woman in her forties working as a business consultant has also struggled to keep her burgeoning business open, and is not eligible for financial support:

‘Having started my business in January 2020, I have struggled to keep the one client I have and not be eligible for any financial help’

For women working in care, especially those self-employed, re-opening is no guarantee of a return to normal: ‘I can re-open soon but no families want to send their children back.’ Another said, ‘My fear is not being able to fill spaces as parents aren’t returning to work.’ Some childminders have wanted to open but cannot because they have no key workers’ children on their books.

Another registered childminder said:

‘There is some thought that we could re-open but with reduced numbers. If we can only work with one child this would not be viable at £4.00 an hour, especially as we also incur expenses running our business from home.’

On the other hand, another childminder said that she closed because she could not childmind and home-school her own children; ‘all families have accept[ed] this and have understood and are waiting for me to open at the moment.’

This is a sectoral crisis, and self-employed women in the tourism and arts industries have been particularly affected.

The eligibility criteria around government support has resulted in a larger impact on self-employed women with care responsibilities:

‘As a self-employed artist I’d say that 95% of my income came to end with lockdown as the majority of my income comes from gallery and shop sales. Unfortunately, I was unable to receive support from HMRC as my income has been too low over the past 3 years (I’ve been working part-time as my children are still young). During this time I’ve concentrated on selling work via Instagram and my website. During the last

week I submitted an application for a 'Sustainability Grant' from the Arts Council of Wales.'

Other women feel that women-run businesses are not valued:

'I feel sad and defeated...being a woman, a mother and an entrepreneur is proving to be very difficult...the man is still seen as the bread winner, the support available is for established businesses and cases like mine are 'collateral damage'.'

Diversifying and Adapting

Women are responding to the external pressures of losing their job by diversifying their income streams with a 'portfolio career' and developing 'side businesses'.

We have seen an example of one woman who is considering turning a 'side businesses into a part-time role to meet expanded demand –emerging from a difficult situation, this should be nurtured and encouraged financially with incentives and support over the coming years to support female entrepreneurs.

Women-owned businesses have been forced to adapt to the situation and have worked on developing other ways of trading to keep their business going:

'We have had to close our gallery but have worked on developing our online presence & selling capacity. I have endeavoured to still maintain two days a week work from home for the girl who works for me.'

A woman working as a private tutor has moved some of her teaching online but 'this is around 25% of my usual income. Some pupils have not wished to move online. The rest of my work has been unavailable due to the schools closing.'

Many women have a portfolio of jobs and business ventures that come together to make up a full-time income. In these cases, support is not simple and, as this woman explains, maintaining an income from one stream is important in enabling businesses to keep afloat and to allow the business owner to prepare and to adapt:

'My business has had to stop and I have not applied for support in this because my income from this was low anyway. The current situation has made me think about my future career and I am looking in to going back into full time employment following the pandemic. I fear the impact this pandemic will have on my business (baby and toddler music classes) and I am daunted at having to build it back up after this time, with added difficulties (social distancing etc.). However I also do some work for a teaching agency and I am receiving a very small amount of furlough payment which is positive. If I had been relying on supply teaching and my business for my income I would've been left in a very desperate situation during this pandemic. Thankfully I am already in the universal credit system and this has ensured I can continue to pay my bills etc.'

‘[My self-employed work could not continue and unfortunately I am not eligible for the [self-employed] support as it is deemed I earned most of my money from employment. I have only ever worked part-time so I could maintain my [self-employment] on the side and therefore this doesn’t compute. Financially I am worse off.’

While some self-employed women have been able to adapt and diversify during the crisis, for others the support made available has simply failed to respond to their circumstances. Eligibility for the different schemes have created barriers to women, whose experience of self-employment is often quite different to men’s. For women with caring responsibilities or those who have recently taken maternity, support has been particularly challenging to access, and businesses in sectors where women dominate, such as care, tourism and the arts, have had little to not targeted support made available.

As this crisis continues, support must take better account of the diversity of experiences and needs of those who are self-employed, including women and those working in sectors facing particular challenges.

10. Conclusion

‘...immediate steps need to be taken to address the adverse impact on people with protected characteristics. Equally important is co-ordinated longer-term action to ensure that inequalities are not increased and entrenched by the expected economic downturn.’⁹⁷

The pandemic has not caused inequalities. They existed before Covid-19 and are a result of, and exacerbated by, the decisions made by those in positions of power. The unequal impact of the response to this crisis on women is a consequence of structural inequalities and entrenched gender roles evident throughout the Welsh economy and society. Gender-blind policymaking has harmed women in this lockdown.

Recovery presents an opportunity to correct these inequalities. We can realise a future where gender equality is resilient to global health crises.

We make recommendations below for how Wales can recover from Covid-19 while being attuned to women’s differing experiences.

A one-size-fits-all approach is not suitable. Certain groups of women have been put at increased health and economic risk as a result of previous failures to address systemic inequality, and future interventions must target those who have been worst affected. That is Black, Asian and Mixed ethnicity women, young women, and women in low-paid and shut down sectors.

We advise reading the recommendations below alongside Chwarae Teg’s *A Feminist Economic Recovery Plan for Wales* and *Deeds not Words* which provide core guiding principles for policymaking that is sensitive to the needs and experiences of women. Our previous research reports have identified how women were disadvantaged in pre-Covid-19 times, and what steps can be taken by Welsh and UK Governments and employers to remedy those inequalities.

⁹⁷ TUC response to inquiry on Coronavirus, p4

11. Recommendations

11.1 Welsh Government

Issue	Welsh Government should:
<p>Lockdown measures and policymaking during the crisis have impacted women and men differently</p>	<ol style="list-style-type: none"> 1) Undertake gender analysis of measures taken during lockdown and report on the impact on women 2) Take a feminist approach to recovery, as outlined in <i>A Feminist Economic Recovery</i> 3) Embed gender mainstreaming in policy and decision making, in line with recommendations previously accepted in the Gender Equality Review report <i>Deeds not Words</i> 4) Conduct a gender assessment into employability and training schemes to ascertain whether they will work for diverse women in the Covid-19 context 5) Commission a longitudinal research project into the shift to agile working, and the impact on women and men, groups with protected characteristics, and across different sectors 6) Collect and use data disaggregated by gender
<p>Women workers are worried about exposure to the virus at work. Employers are responsible for ensuring physical distancing and Covid health and safety measures are in place to protect public health.</p>	<ol style="list-style-type: none"> 7) Publish clear and enforceable guidelines for employers regarding their obligations to protect the health and safety of all staff working in the workplace or remotely

	<p>8) Ensure that recipients of Welsh Government funding meet health and safety standards</p> <p>9) Ensure that compliance checks take place in workplaces to make sure that appropriate Covid safety measures are enforced and PPE is available. Local authorities have many of the enforcement responsibilities, such as trading standards and environmental health, which should be carried out consistently across Wales and different sectors</p>
<p>The lowest-paid workers, on insecure contracts, have been especially impacted by this crisis. BAME, young, and women workers have been particularly affected because of their concentration in these roles.</p>	<p>10) Ensure that public bodies, agencies and employers in receipt of public funding provide secure contracts for their workers, with clear employment rights and access to sick and maternity pay, and extend these requirements through procurement, ensuring fair work practices throughout supply chains.</p>
<p>Parents, and particularly women, have reduced or changed their paid hours, or taken unpaid leave, to manage childcare while schools were closed and childcare (formal and informal) was unavailable.</p>	<p>11) Deliver a scheme to support financially anybody who has reduced their hours or taken unpaid leave because of caring responsibilities during the lockdown. This should be available if lockdown is extended and if local lockdowns occur.</p>
<p>Women have felt overworked and have had poor work/life balance. Not all women have been working in a good physical environment. Standard ways of working have not been well suited to the sudden shift to home working.</p>	<p>12) Invest in infrastructure and training to support quality remote working by:</p> <ul style="list-style-type: none"> a) Making available an investment pot for employers for equipment, training, and social/cultural infrastructure to support remote working b) Publishing a toolkit on remote and flexible working to advise employers

	<p>on their obligations and best practice</p> <p>c) Signposting to existing support available such as Agile Nation 2</p>
<p>Women have had to learn new digital skills at pace. Work has been challenging where service users, clients and colleagues do not have appropriate digital skills. Digital skills will be essential skills for better-paid jobs in the future, and absence of those skills risks exclusion.</p>	<p>13) Invest in provision of affordable digital skills training of basic digital skills and intermediate and advanced skills for work. This should be available offline/ face-to-face, in Covid-safe learning environments in the community, such as libraries, further education settings and through Adult Community Learning providers.</p>
<p>Women's employment has been impeded through lack of access to broadband, or a poor internet connection.</p>	<p>14) Promote Access Broadband Cymru, and signpost to UK Government Rural Voucher Scheme, more broadly to households and businesses in poorly connected areas.</p> <p>15) Speed up the rollout of superfast broadband to all parts of Wales and prioritise investment to address any known 'not-spots' in rural and urban areas.</p>
<p>Newly self-employed women and women who have taken maternity leave or reduced their paid working hours for childcare have been disadvantaged by support through the UK Government SEISS. Sectors such as hospitality and childcare, which are dominated by women, have been hit hardest by lockdown.</p>	<p>16) Deliver financial support targeted at new and existing women-led businesses and job creation. Extend support available in sectors such as childcare.</p>
<p>This has been a sectoral crisis and responses will need to be attuned to the needs of the worst affected sectors.</p>	<p>17) Provide grants and financial support to encourage job retention and creation in sectors affected by the crisis.</p> <p>a) Prioritise sectors and jobs which are essential and which support people to survive and thrive, promote</p>

	<p>equality, provide benefits to the community and the public, and meet local labour market needs.</p> <p>18) Ensure the safety of education and care staff as schools and childcare settings re-open by:</p> <ul style="list-style-type: none"> a) Sharing consistent guidance around re-opening and Covid safety to schools and childcare providers b) Making available appropriate PPE, and distributing to private childcare providers c) Ensuring staff who are continuing to shield or self-isolate are not financially prevented from doing so d) Provide financial support to 'wrap around' care settings e) Improve pay and working conditions for agency workers, especially regarding sick pay
<p>Women's mental health and wellbeing have been affected by the nature of the crisis itself, anxiety and uncertainty regarding work, and money.</p>	<p>19) Invest in mental health services to improve access and availability to both crisis and preventative mental health support</p> <p>20) Publish clear and timely information around the impact of the virus in Wales and lockdown regulations to provide certainty.</p> <p>21) Deliver employer toolkit that:</p> <ul style="list-style-type: none"> a) Addresses the importance of mental health at work b) Provides guidance on supporting the mental health and wellbeing of employees c) Signposts employers to resources and further support for staff

11.2 UK Government

Issue	UK Government should
<p>The Coronavirus Job Retention Scheme is due to end in October 2020 while several sectors have not yet fully recovered, and there is no guarantee of jobs being available. Local lockdowns are occurring where there is a cluster of Covid-19 cases. Guidance around maternity leave and furlough is unclear and open to incorrect interpretation.</p>	<ol style="list-style-type: none"> 1) Extend and expand the CJRS beyond October 2020, where local lockdowns occur, when schools close or childcare is not available because of coronavirus. 2) Publish clear guidance around maternity (and parental) leave and furlough 3) Extend and expand the social security system to be a genuine safety net for those out of work or on low incomes, as well as the self-employed.
<p>The Self-Employment Income Support Scheme has excluded the newly self-employed and discriminated against self-employed women who have taken maternity leave in the previous three years.</p>	<ol style="list-style-type: none"> 4) Extend and expand the support available to include the newly self-employed, those who are part-time self-employed/part-time employed. Fairly account for maternity and paternity leave in SEISS calculations.
<p>The lowest-paid workers, on insecure contracts, have been especially impacted by this crisis.</p>	<ol style="list-style-type: none"> 5) Improve employment pay and conditions for all workers by: <ol style="list-style-type: none"> a) Bring the National Living Wage in line with the real living wage, and guarantee payment of the real living wage to all employees and apprentices b) Guarantee employment rights for insecure workers, including agency workers and those on 'zero-hours' contracts

11.3 Employers

Issue	Employers should
<p>Organisations have had to adapt quickly to home working without infrastructure in place. Women have had a mixed response to home working during the crisis. While some are keen to continue working remotely in the future, other women are keen to get back into their usual workplace.</p>	<ol style="list-style-type: none"> 1) Run consultations with staff about remote and agile working practices, and conduct Equality Impact Assessments before changes are implemented 2) Ensure that staff are fully equipped and supported to work from home during the Covid-19 crisis and beyond by: <ol style="list-style-type: none"> a) Investing in equipment for all home working staff to support home working in the long-term, and reimbursing staff for equipment they have purchased to support home working b) Embedding modern working practices such as flexible and remote working throughout the organisation in the long-term, in consultation with staff c) Training staff and managers in good practice around remote and flexible working d) Investing in digital skills training for all staff 3) Continue to encourage staff to work from home where possible, and ensure the health and safety of staff who are returning to workplaces by: <ol style="list-style-type: none"> a) Following Welsh Government guidance on Covid safety at work b) Providing suitable PPE and other protections, including physical distancing, to keep staff, customers and service users safe
<p>The lowest-paid workers, on insecure contracts, are especially impacted by this crisis. BAME, young, and women workers</p>	<ol style="list-style-type: none"> 4) Collect and analyse data on workers to ascertain who is doing what type of roles and on what kind of contracts

<p>have been particularly affected because of their concentration in these roles.</p>	<p>5) Implement Fair Work practices including paying workers the real Living Wage and offering workers secure contracts</p>
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