



Joint briefing on the impact of COVID-19 on women's wellbeing, mental health, and financial security

May 2021

1. About this briefing

This briefing uses data from a joint survey on the impacts of COVID-19 developed by Close the Gap, Engender, the UK Women's Budget Group, Fawcett Society, Women's Equality Network Wales, and Northern Ireland Women's Budget Group. The survey was carried out by Survation between 18-27 February 2021 across the four nations in the UK. A joint briefing was published in March 2021¹ that analyses the data at the UK-level.

This briefing looks at the impacts of COVID-19 on women's wellbeing, mental health, and financial security in Scotland by analysing survey data gathered from 509 adults in Scotland and a booster sample of 401 Black and minority ethnic (BME) adults. The survey data reinforces pre-existing evidence that women have been particularly affected by rising financial precarity and anxiety as a result of the ongoing crisis. The data also highlights that young women and disabled women are being particularly impacted by the social, economic and labour market implications of the pandemic. As a result, these findings underscore the importance of a gendered economic recovery.

2. Key findings

Women and men had different levels of economic wellbeing before COVID-19 that have been deepened by the crisis, with men and women being impacted by the pandemic in different ways. The main conclusion from the survey data is that COVID-19 has had a disproportionate impact on women's wellbeing, mental health and financial security. The social, economic and labour market implications of the pandemic therefore have the potential to exacerbate gender inequality in Scotland.

¹ Fawcett, WBG, WEN Wales, NI Women's Budget Group, Close the Gap and Engender (2021) *One Year On: Women are less likely than men to feel the Government's response to Covid-19 has met their needs*. Available at: <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=6e66d84e-f1ec-4726-b7e0-7d327396d416>.

a. Women, particularly young women, are more likely to be reporting negative mental health impacts as a result of the pandemic

- Two-thirds of women said that staying positive day-to-day has become harder since the last lockdown, compared to just over one-third of men (36%).
 - Younger women were more likely to report that staying positive day-to-day had become more difficult. Almost three-quarters (71%) of women aged 18-30 said this has become harder, compared to just over half (53%) of women aged 46 and over.
- Women are almost twice as likely as men to report that their mental health has gotten worse since the start of the pandemic (59% of women compared to 30% of men).
 - Women with a lower household income were more likely to report that their mental health had gotten worse over the course of the pandemic. 64% of women with a household income of less than £19,999 say this has gotten worse, compared to 55% of women with a household income of £40,000 and above.
- Almost two-thirds of women (65%) are finding social isolation difficult to cope with, compared to one-third of men.

b. Women, particularly disabled women and young women, are more likely than men to have sought support for their mental health² over the course of the pandemic or increased the support they are receiving for their mental health

- Women were over three times more likely than men to report that they had started seeking support for their mental health since the start of the pandemic (10% of women compared to 3% of men).
- Women were over three times as likely as men to be seeking more support for their mental health since the start of the pandemic (20% of women compared to 6% of men).
- Younger women were four times as likely as older women to be seeking more support for their mental health than they were pre-pandemic (30% of women aged 18-30, compared to 7% of women aged 46+).
- Disabled women (37%) were significantly more likely to be seeking more support for their mental health than non-disabled women (17%), disabled men (11%) and non-disabled men (5%).

² For example, received therapy, sought mental health treatment from GP, been prescribed anti-depressants, or been put on a waiting list to receive mental health treatment.

c. Women were more likely to report that their experience of key measures of wellbeing, including diet, nutrition and level of exercise, had declined over the course of the crisis

- Almost two-thirds of women (63%) said that staying active day-to-day had become harder since the first lockdown, compared to about one-third of men (34%).
 - Younger women (64%) were more likely to report that staying active had become more difficult than women aged 46 and over (39%).
- Almost half (48%) of women reported that their diet and nutrition has gotten worse since the start of the coronavirus pandemic, compared to about a quarter (26%) of men.
- 55% of women say that their level of exercise has declined since the start of the pandemic, compared to 39% of men.

d. Women are more likely than men to be receiving less support from their employer since the first lockdown

- Women were almost twice as likely as men to say that the support they received from their employer to take care of their wellbeing (for example sick pay, reduced workload, online social activities with colleagues) had decreased since the first lockdown (17% of women compared to 9% of men).
- Women were also less likely (46%) than men (59%) to say that the support from their employer to take care of their wellbeing had stayed the same since the last lockdown.
- Women were more than twice as likely as men to say the support they received from their employer to balance home schooling and childcare had decreased from the first lockdown (14% of women compared to 6% of men).

e. Women, particularly young women and disabled women, were significantly more likely than men to report increased financial precarity as a result of the crisis

- Almost twice as many women (32%) than men (17%) believe that they will come out of the pandemic in more debt.
 - Disabled women were more likely to believe they will be in more debt at the end of the crisis (38%) than non-disabled women (32%), disabled men (30%) and non-disabled men (15%).
 - 39% of young BME women believe that they will come out of the pandemic in more debt than before.

- 29% of women believe they will struggle to make ends meet over the next three months, compared to 16% of men.
 - Disabled women were more likely to report anticipating struggling to make ends meet over the next three months (38%) compared to non-disabled women (28%), disabled men (29%) and non-disabled men (13%).
 - Women working part-time were more likely to say they would struggle to make ends meet over the next three months (35%) than women who work full-time (24%).
 - Women working full-time were 7 percentage points more likely to report that they will struggle to make ends meet over the next three months than men working full-time (24% compared to 17%).
- Women were more than twice as likely as men to be worried about how they will pay their rent or mortgage (24% of women compared to 10% of men).
 - 31% of women aged 18-30 reported that they are struggling to pay their rent or mortgage, compared to 19% of women aged 31-45.
 - 29% of BME women reported that they are worried about how they will pay their rent or mortgage compared to 23% of white women. 35% of young BME women reported worrying about this compared to 30% of young white women.
 - Women aged 46+ were more than three times as likely as men of the same age group to report being worried about how they will pay their rent or mortgage (18% of women compared to 5% of men).
- 17% of the women polled have begun to seek or have sought increased financial support from the Government³ since the start of the pandemic compared to 6% of men.

f. There are high levels of public support for policies that could advance women’s labour market and economic equality

Respondents were asked about their attitudes to policy changes around access to sick pay; access to domestic abuse and sexual abuse support services; gender pay gap reporting and wages for the early learning and childcare sector:

- 88% of respondents believed that every worker should be able to access sick pay if they are told they need to self-isolate. The same proportion of men and women agreed with this.
- 83% of respondents agreed that women experiencing domestic or sexual abuse should be able to access support services, no matter their immigration

³ For example, Universal Credit, Housing Benefit, Jobseekers’ Allowance or Employment Support Allowance.

status. Women were significantly more likely to strongly agree with this policy position (72% of women compared to 54% of men).

- There were high-levels of public support for gender pay gap reporting, with almost three-quarters of respondents (73%) agreeing that large employers should have to report the gender pay gap in their workforce. Again, women were more likely to support this with 81% of women and 64% of men agreeing with gender pay gap reporting for large employers.
- 64% of respondents agreed that early years workers are underpaid for the work that they do (61% of men and 68% of women).
- 80% of respondents agreed that early years workers should be paid at least the Real Living Wage, with women being slightly more likely to agree with this statement than men (83% of women and 77% of men).

3. Impact of COVID-19 on women's wellbeing, mental health, and financial security

Women's mental health and wellbeing has been negatively impacted by COVID-19 to a greater extent than men's. This is particularly true for young women in Scotland. The disproportionate impact on women's wellbeing and mental health was reflected across a number of measures, including in women and men's own accounts of how the pandemic has impacted their wellbeing, and in the proportions of women and men who reported seeking support for their mental health. Data from the first wave of polling in November 2020 also showed women with childcare responsibilities reporting higher levels of anxiety than men with childcare responsibilities, with BME women and disabled women experiencing this particularly acutely.⁴ These gendered mental health inequalities were already widening before the pandemic,⁵ and are at risk of becoming further entrenched.

Women reported poorer outcomes on a variety of wellbeing measures, including diet and nutrition and level of exercise. Almost two-thirds of women reported that staying active day-to-day had become harder since the last lockdown, compared to about a third of men, with younger women in particular reporting struggling to stay active. Further research is required to capture the reasons for this, but evidence shows that lack of accessibility for disabled women and women with young children, as well as

⁴ Close the Gap and Engender (2021) *Joint briefing on the impact of COVID-19 on women with childcare responsibilities in Scotland*. Available at: <https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf>.

⁵ Mental Health Foundation (2017) *While your back was turned: how mental health policymakers stopped paying attention to the specific needs of women and girls*. Available at: <https://www.mentalhealth.org.uk/sites/default/files/while-your-back-was-turned-how-mental-health-policymakers-stopped-paying-attention-to-mental-health-needs-young-women-girls.pdf>.

pervasive experiences of street harassment, prevent women from making full and equal use of public spaces for exercise. These barriers might have intensified during the winter lockdown given the decrease in daylight hours; according to a poll carried out by Nuffield Health and YouGov amid the winter lockdown restrictions, almost three-quarters of women in the UK reported feeling scared of exercising outside whilst it is dark.⁶ Fear of men's violence alters how women navigate public spaces, participate in sport and leisure activities, and the times of day in which they will go outside their homes.⁷ In addition, the unequal distribution of household labour, care and home schooling has intensified since the start of the pandemic⁸ and is likely to have resulted in women having even less time, capacity or resources to care for their own wellbeing.

Women's labour market participation has been adversely affected by COVID-19 job disruption. Women are more likely to have been furloughed; are more likely to work in a shutdown sector, such as retail or hospitality; have been more impacted by increases in unpaid care; and are more likely to be made redundant over the course of the crisis.⁹ The labour market implications of the crisis have thus pushed women, particularly low-paid women and women working part-time, into greater financial precarity. Women who were already struggling, including BME, disabled and young women, are now under enormous financial pressure. COVID-19 has therefore placed these women, and their children, at even greater risk of poverty, adding to a growing child poverty crisis.

Pre-pandemic, women accounted for the majority of low-paid workers in Scotland, and 60% of workers being paid less than the Living Wage are women.¹⁰ Many of the sectors where women's employment has been particularly impacted during the crisis, such as retail and hospitality, are notoriously low-paid and characterised by job insecurity. For example, four in ten of those working in retail and wholesale are paid less than the Real Living Wage¹¹ and 80% of people working in hospitality reported

⁶ Oppenheim, Maya. (2020) 'Almost three-quarters of women scared of exercising outside in dark amid lockdown.' *The Independent*. Available at: <https://www.independent.co.uk/news/uk/home-news/women-lockdown-exercising-dark-harassment-b1759283.html> (Accessed 21 April 2021).

⁷ Engender (2020) *Making Women Safer in Scotland: the case for a standalone misogyny offence*. Available at: <https://www.engender.org.uk/content/publications/Making-Women-Safer-in-Scotland---the-case-for-a-standalone-misogyny-offence.pdf>.

⁸ Close the Gap and Engender (2021) *Joint briefing on the impact of COVID-19 on women with childcare responsibilities in Scotland*. Available at: <https://www.engender.org.uk/content/publications/Close-the-Gap-and-Engender-Joint-Briefing-on-the-impact-of-COVID-19-on-women-with-childcare-responsibilities-in-Scotland.pdf>.

⁹ Close the Gap (2021) *One Year On: How COVID-19 is impacting women's employment*. Available at: <https://www.closethegap.org.uk/content/resources/One-Year-On---How-COVID-19-is-impacting-womens-employment-in-Scotland.pdf>.

¹⁰ Living Wage Scotland (2021) *International Women's Day – Let's talk about low pay*. Available at: <https://scottishlivingwage.org/international-womens-day-lets-talk-about-low-pay-by-lynn-anderson-living-wage-scotland/>.

¹¹ Resolution Foundation (2020) *Risky Business: Economic impacts of the Coronavirus crisis on different groups of workers*.

that they were already struggling with their finances before going into lockdown.¹² Women in these low-paid, high-risk sectors were already more likely to be experiencing in-work poverty and are therefore less likely to have savings to fall back on.

4. Conclusion: Promoting a gendered recovery

The data illustrates that women have been disproportionately affected by the social and economic impacts of COVID-19, with these negative impacts being particularly acute among young women, women in low-income households, disabled women, BME women, lone mothers and those with caring responsibilities. There is an urgent need for policymakers to better integrate all women's needs and the realities of women's lives into decision-making to protect women's jobs, incomes, health, and wellbeing. The collection and analysis of intersectional gender-sensitive sex-disaggregated data on women's experiences is central to this.

The majority of women reported that their mental health has worsened since the start of the pandemic. A specific policy response on the mental health of women in all their diversity is required to address this and to avoid exacerbating inequalities further. This should be underpinned by an understanding of the gendered drivers of poor health, taking into account the impact of COVID-19 and the disproportionately poor mental health outcomes of young women and girls, women living with poverty and marginalised women. The impacts of structural inequality on mental health and wellbeing should be explicitly addressed, and concerted action taken to remove the barriers women face to participating in activities that are beneficial for wellbeing, such as exercise and leisure activities.

In Scotland, women account for 79% of key workers¹³ and the COVID-19 crisis has illuminated the critical role "women's work" plays in Scotland's economy. Women's work in care, cleaning, catering, and retail has for too long been undervalued, underpaid, and under-protected. Tackling the undervaluation of women's work should be core to economic recovery policymaking, and the survey data highlights that the public agree that the predominantly female workforces in sectors such as early learning and childcare are underpaid for the work that they do.

In 2020, Close the Gap and Engender published *Gender and Economic Recovery* which sets out principles for a gender-sensitive economic recovery.¹⁴ The principles describe

¹² IPPR (2020) *COVID-19: What's the outlook for Scotland's workforce*.

¹³ Close the Gap (2021) *One Year On: How COVID-19 is impacting women's employment*. Available at: <https://www.closesthegap.org.uk/content/resources/One-Year-On---How-COVID-19-is-impacting-womens-employment-in-Scotland.pdf>.

¹⁴ Close the Gap and Engender (2020) *Gender & Economic Recovery*. Available at: <https://www.engender.org.uk/content/publications/Gender--Economic-Recovery---Engender-and-Close-the-Gap.pdf>.

features of an economy that works for women as well as men, and develops Scotland's existing commitment to inclusive growth so that women are not left behind. The nine principles are a set of ideas, challenges, and calls that are rooted in evidence. The principles range from specifying that gender-sensitive inclusive growth is about the pattern of growth and not its rate, to stipulating that unpaid domestic and care work needs to be recognised, reduced, and redistributed from the household to the state by an increase of accessible, good quality childcare and social care. Pivotaly, one of the principles highlights that while equality is good for growth, the converse is not necessarily true. The principles will create better jobs, better decision-making, and a more adequate standard of living for us all. These principles should be adopted by the Scottish Government as a starting point for the design and delivery of economic recovery policymaking, in order to ensure that the economic recovery is gender-sensitive and addresses pre-existing gender inequality.

ABOUT US

Close the Gap is Scotland's policy advocacy organisation working on women's labour market participation. We have been working with policymakers, employers and employees for 20 years to influence and enable action that will address the causes of women's labour market inequality.

Engender is Scotland's feminist policy and advocacy organisation, working to increase women's social, political and economic equality, enable women's rights, and make visible the impact of sexism on women and wider society. We work at Scottish, UK and international level to produce research, analysis, and recommendations for intersectional feminist legislation and programmes.