



**YOUNG
WOMEN'S
TRUST**

**IGNORED,
UNDERVALUED
AND UNDERPAID:**

**THE IMPACT OF
CORONAVIRUS ON
YOUNG WOMEN'S
WORK, FINANCES
AND WELLBEING**

#NoYoungWomanLeftBehind



INTRODUCTION

Coronavirus is causing an economic crisis. Lockdown and social distancing measures have disrupted economies all over the world, triggering a global recession. Young women are among the hardest hit economically.

Before the crisis hit, young women were already struggling financially. Last year, Young Women's Trust's research found that 40 per cent of young women found it hard to make their cash last until the end of the month and one in four young mums skipped meals every day.¹

Now, young women are amongst the groups worst affected by the crisis. Young women are disproportionately likely to work in the sectors that have been worst affected by the lockdown and are facing financial difficulties as a result. 36 per cent of young women, compared to 25 per cent of young men, work in sectors that have been shut down, including restaurants, retail, leisure facilities and travel and tourism.² Young women are taking on significant unpaid caring responsibilities as people fall ill with the virus and children can't go to school or day care. Furthermore, young women are making a significant contribution to their communities as key workers, facing the biggest health risks. Women in employment are twice as likely to be key workers as employed men.³

All these pressures are exacerbating an existing crisis in young women's mental health. Young women are already the highest risk group in the population for mental ill health⁴ and Young Women's Trust research in 2019 found that 51 per cent of young women were worried about their mental health.⁵ The vast majority of young women in our research said that the coronavirus crisis has caused them increased stress and anxiety.

Despite all this, young women are largely ignored in the government response and their voices are, as ever, missing from the public debate. This report presents the findings from a survey with 198 young women aged 18-30 which explored how Covid-19 has affected their financial situation, employment, unpaid caring responsibilities and mental health. We also draw on our engagement with the young women in our networks, such as those using our Work It Out job coaching service. Our research aims to give young women a platform to share their experiences and demand the support they need as the crisis continues.



- 1 Young Women's Trust (4 December 2019) Young women facing constant financial struggle. Available at: https://www.youngwomenstrust.org/assets/0001/2763/Debt_briefing_final_2019.pdf
- 2 IFS (6 April 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? Available at: <https://bit.ly/2XgDc4w>
- 3 Resolution Foundation (28 April 2020) Risky business Economic impacts of the coronavirus crisis on different groups of workers. Available at: <https://www.resolutionfoundation.org/publications/risky-business/>
- 4 <https://weareagenda.org/womens-mental-health-key-facts/>
- 5 Young Women's Trust (10 October 2019) Young women's mental health in crisis. Available at: https://www.youngwomenstrust.org/assets/0001/2192/Young_Women_and_Mental_Health_-_YWT_Briefing.pdf

KEY FINDINGS

Coronavirus is pushing many young women into greater financial hardship

Young women are more likely to be experiencing financial difficulties as a result of the economic impact of coronavirus. Young women are disproportionately likely to work in the sectors which have shut down, like retail, hospitality, travel and tourism.⁶ As a result, young women are at high risk of losing their jobs and this is already becoming apparent. More than 78 per cent of those who have lost their jobs since the crisis began are women and two thirds are aged between 18 and 34.⁷ In addition, many young women have lost some or all of their income. In fact, research from the charity Turn2Us shows that women's monthly incomes are expected to fall by £309 (26 per cent) as a result of coronavirus, compared to a fall of £247 (18 per cent) in men's earnings.⁸ Many young women were living in financial hardship before the crisis.⁹ As the pandemic continues, more and more young women are being pushed to the brink.

53 per cent of the women we heard from have been affected financially by the crisis and 20 per cent have lost their job or future work because of the lockdown.

“Two weeks before lockdown I just started my apprenticeship, so my employer had to let me go. And I had not been referred for furlough. Meaning I have no means of income except from my pay of two weeks which is only an apprentice wage. From being unemployed prior to this, it has stressed me out even more and I have not been given any advice on what to do. And with a current debt, I am even more worried.” Anonymous

“I lost my temp job, and when I reached out to my employer they said I was the only employee unable to get help because of my zero hour contract and because of me being paid by an agency rather than [employed] directly through them. When I asked if there was any agreement we could reach in the meantime, they just ignored me so there was the extra weight of being treated poorly. All the other applications for a permanent role that I had completed was put on hold so right now I have no paid employment and don't know when I will again.”

Brunna

Our research shows that many young women are struggling to make ends meet as a result. 32 per cent of the young women we heard from told us that they are finding it hard to afford essentials like food. Some described skipping meals so that their children could eat or using food banks to cope. Around one in ten said they have taken on debt to manage, such as borrowing from family and friends, taking on overdrafts or paying on credits cards. Others described how they are finding it increasingly hard to pay their rent and bills, suggesting more women will soon be relying on debt to get by.

6 IFS (6 April 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? Available at: <https://bit.ly/2XgDc4w>

7 <https://www.thetimes.co.uk/article/women-and-youngsters-lose-most-jobs-in-crisis-05bw5hsl>

8 <https://www.turn2us.org.uk/About-Us/Media-Centre/Press-releases-and-comments/Coronavirus-pandemic-widens-the-gender-gap>

9 Young Women's Trust (4 December 2019) Young women facing constant financial struggle. Available at: https://www.youngwomenstrust.org/assets/0001/2763/Debt_briefing_final_2019.pdf

More than 78% of those who have lost their jobs since the crisis began are women and two thirds are aged between 18 and 34



7 <https://www.thetimes.co.uk/article/women-and-youngsters-lose-most-jobs-in-crisis-05bw5hsl>

“ All my savings have been put aside to cover rent and bills for two months, leaving little money for wiggle room. Until I get my furlough pay and see it's in my bank account I won't be able to relax, making sure I can cover things like fresh food (my cupboard is quite well stocked, if push came to shove). I have cancelled all non-essential expenses and all subscriptions.”

Anonymous

“ As an agency worker I have now lost thousands of pounds worth of booked work from companies cancelling due to the virus, so I am unable to work. I live with my partner so I am not entitled to benefits of any sort and as of yet I have not been informed of whether I am eligible for the 80 per cent worker scheme. So, I am now spending on my credit cards and borrowing money from my mum.”

Rebekka

Although there is government support available for those affected financially by the crisis, our research found concerning examples of young women being unable to access government schemes and benefits. Around one in ten women we heard from have had problems registering for benefits or getting through online or on their phone for advice. Others are struggling to manage whilst waiting for Universal Credit payments. Some self-employed young women said they are not eligible for the Self-Employed Income Support Scheme because the scheme is based on income from the 2018-19 tax year or earlier and they became self-employed more recently.

“ I am awaiting my first [Universal Credit] payment since I stopped working just before the crisis. So [that] has left me with no money to buy essentials.”

Kira

Our research indicates that the financial impact on young women will only get worse as the coronavirus crisis continues. 84 per cent of the young women we heard from are concerned about their future finances. Many worry about losing their job after furlough is lifted and being unable to get work. 64 per cent of the women we heard from expect to lose money because of the crisis and a quarter said they expect to lose more than £100 a week. This is 24 per cent of the average income for women aged 18-29 in full time employment and will be a much higher percentage for women working part time.¹⁰ Many see themselves getting into debt, or more debt, as they are already struggling to make ends meet and using up savings. As the economic fallout of coronavirus continues, more and more young women will be pushed to the brink financially.

“ I have been struggling to make rent as my salary only just covered it before the crisis, so with the reduction I have had to go into overdraft in order to pay. I am a waitress at a small family-owned restaurant and I am worried I won't have a job to go back to after the crisis. I know I will be in debt when the crisis is over, and if I cannot get my job back I am worried about making rent and buying food.” *Rafaella*

¹⁰ <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/annualsurveyofhoursandearnings/2019#measuring-this-data>

Young women are taking on significant amounts of unpaid care

Coronavirus has dramatically increased the amount of unpaid work being done in communities across the country. Many people are supporting those who have the virus and vulnerable people who are shielding. On top of this, lots of people have taken on childcare and home schooling since schools and nurseries have closed. Prior to the crisis women carried out 60 per cent more unpaid work than men on average, so it is likely women will take on the majority of additional unpaid care now.¹¹ Our research finds that young women are taking on more unpaid care work.¹²

Almost all the young mothers we heard from said they are spending more time looking after children or home-schooling. Several described struggling to manage childcare whilst also working from home and the negative impact this has on their mental health.

¹¹ ONS (10 November 2016) 'Women shoulder the responsibility of 'unpaid work' Available at: <https://bit.ly/2KBdnG9>

¹² 21 (11 per cent) young women in our sample have children and 42 (21 per cent) have unpaid caring responsibilities including caring for a partner, friends, family, their own or someone else's children

“ Whilst I feel secure in my job (education), I feel an overwhelming sense of pressure to keep the balance. I'm trying to teach my son whilst teaching and supporting all my students, whilst also making sure we are safe and have all the things we need. It's mentally exhausting and I'm barely sleeping through the stress of it all!”

Laura

“ [I'm worried about] the impact on Special Educational Needs children like mine, the lack of accountability for the public services that should be supporting us.”

Sophia

“ I am working from home with a toddler. It is not safe to work during my contracted hours because my toddler is active and therefore, I have to work throughout the night – which leaves me exhausted during the day. I am not able to cook as much fresh food for my son (usually I cook at night). Less energy as I am sleep deprived... slightly affecting mental health as my anxiety has increased.”

Anonymous

Young women are taking on other types of unpaid care. Around one in ten young women said they have spent time looking after relatives who have Covid-19. Others are caring for those with health conditions who can't access care services or are waiting for NHS appointments and treatments that have been delayed.

“ I have had to do a lot more unpaid work and as my mum and I were showing symptoms we were told we all have to isolate by NHS 111. I was forced to come into work as I disputed this, I was told to have two weeks off unpaid absence which meant I had no money.” *Tayah*

“ I have a terminally ill nan I care for. Both of my parents are disabled and I care for them also. I worry about how I can look after all of us financially.” *Anonymous*

Our previous research into the effects of unpaid care on young women shows the negative impact on young women's mental health, relationships and economic freedom.¹³ This is truer than ever during the coronavirus outbreak. Our research highlights the strain that unpaid work is placing more than ever on young women, both financially and emotionally.

¹³ Young Women's Trust (4 March 2020) Valuing young women's unpaid work. Available at: <https://www.youngwomenstrust.org/assets/0001/3183/UnpaidWorkResearch.pdf>

Prior to the crisis women carried out



60% more unpaid work than men on average



so it is likely women will take on the majority of additional unpaid care now

¹¹ ONS (10 November 2016) 'Women shoulder the responsibility of 'unpaid work' Available at: <https://bit.ly/2KBdnG9>

As key workers, young women feel unsafe, overworked and stressed

Many young women are making a significant contribution to their communities as key workers. In fact, women in employment are twice as likely to be key workers as employed men – 36 per cent of employed women are key workers, compared to 18 per cent of men.¹⁴ Our research highlights just how difficult life is for young women who are key workers at this time.¹⁵

Many of the key workers we heard from said they are working without proper protection or safety equipment, including young women working in social care, pharmacies and food stores. We found several examples of social distancing not being enforced in the workplace. For young women, this is causing a huge amount of fear for their own health and that of the people they live with. Some have moved away from their family or children in order to avoid giving them the virus and are missing their loved ones.

“Working in a pharmacy without PPE is very scary as I’m putting myself at risk and as the NHS needs as much equipment as possible, it’s being taken away from pharmacies and putting staff at more risk by not being able to wear PPE. My parents have underlying health conditions and are relying on my wages to help pay for food. I should have to self-isolate but we are unable to afford the food without me working which is putting major pressure on me to stay healthy so I can earn money to feed us.” *Anonymous*



36%

of employed women are key workers

compared to 18% of men



“The crisis within social care currently. We have insufficient PPE, our staff members are either scared to come in, or are off ill with symptoms so we are understaffed, and worst of all, I am worried about the people we support, who have learning disabilities and other health needs, and I’m anxious that they may be overlooked for health care due to the ethical crisis that the NHS may face due to lack of equipment and facilities. I am also worried that if I get sick, I cannot pay my rent on SSP.” Anonymous

“I’d applied and successfully accepted a job as a Teaching Assistant in a school although I’ve been unable to start. I’ve agreed to continue in my retail job working part time as staff is low in my department. However, customers are rude and aggressive. There are micro aggressions from most customers and others are verbally abusive. Very little we can do, very little protective gear besides hand sanitizer. Customers are not remembering to stay two metres apart and feel like I’m at risk due to this as well as not cared for my employment.” Anonymous

Many key workers described being overworked and under pressure. They are taking on additional responsibilities and working longer hours. Some young women told us that they are being forced to work despite being vulnerable to the virus due to underlying health conditions or pregnancy.

“Financially I am stable and secure. However, work pressures are having a negative effect on my mental health. I’m considered a key worker and work in a residential home that supports young people leaving care. My own health issues make me vulnerable to catching Covid-19 but my employer doesn’t seem to consider this. I’m working more hours, with no support from my colleagues/management due to distancing regulations.”

Anonymous

“I have asked my employer to furlough me as I am six months pregnant, they are refusing and telling me to apply for Statutory Sick Pay.” Anonymous

The combination of being unsafe, overworked and mistreated is taking its toll on key workers' mental health, causing stress and anxiety.

14 Resolution Foundation (28 April 2020) Risky business Economic impacts of the coronavirus crisis on different groups of workers. Available at: <https://www.resolutionfoundation.org/publications/risky-business/>

15 55 (28 per cent) young women in our sample are key workers

Pressures from coronavirus are exacerbating an existing crisis in young women's mental health

Coronavirus is putting huge pressure on young women's mental health. Young women are already the highest risk group in the population for mental ill health.¹⁶ An overwhelming number of the young women in our research said that the coronavirus crisis is having a negative impact on their mental health. 73 per cent of the young women we heard from said they have experienced an increase in stress or anxiety as a result of the crisis.

As we have seen above, young women are facing enormous pressure due to financial hardship, unsafe workplaces and increased unpaid caring responsibilities. In addition, many young women are feeling lonely as they are separated from loved ones and their support networks. They worry how they will cope as the crisis continues.

“Mental health is incredibly poor at the moment. It's very difficult to manage childcare and working from home.” Rebecca

“Financially worried that this will go on longer than I can survive on my savings and that getting a new job will be difficult.” Abbey

On top of this, many young women worry about the impact of Covid-19 on their family. Not only are they anxious about loved ones contracting the virus, many are concerned about how family members will manage financial and emotionally.

“[I'm worried about] older family members who have underlying health issues or are still having to go to work to earn money but are putting themselves and other family members at risk. A mix of financial and health concerns as well as mental health, isolation, loneliness...” Paulina

“I'm worried about my son having learnt enough whilst off school so he is academically fine. And I'm worried about all our mental health. We live in a tiny flat with no green.” Laura

Several young women who have an existing mental health condition told us that their condition has worsened since lockdown. Isolation, disrupted routines and being unable to see loved ones are all making it harder to manage mental health conditions. Critically, many young women are struggling to access the mental health services that they relied on before lockdown.

“I struggle with complex PTSD and lockdown although unavoidable is very difficult. The impact on my mental [sic] is big. I am dissociating daily and finding it incredibly difficult to focus and work. I have already had to reduce my caseload which was difficult at first to make happen. I had to remind my manager that my mental [sic] should be a priority.” Glynn

CONCLUSION

“It is affecting my mental health drastically. I am also a recovering addict – this is a major struggle especially living alone, not having my regular support/ appointments (over the phone aren’t the same) and not having work to go to.” *Anonymous*

“My anxiety had increased, and mental health declined quite drastically over the last 4 weeks. I’ve struggled to speak to any mental health professionals as all NHS staff have been re-allocated due to the crisis. The general lack of support and services available at this time is having a knock-on effect for people who use these services. My job has also been placed on hold as I work for a small, local business who are worried about current lack of sales due to the crisis. This has had a knock-on effect on me, as I’m now worrying whether I’ll have a job to come back to. That has really caused my anxiety to spike and left me worrying about finances.” *Anonymous*

Young women were already ignored, undervalued and underpaid before the coronavirus crisis. Our research shows that they are also among those hardest hit by the economic fallout of the pandemic. Young women are more likely than young men to work in sectors that have been closed down and, as a result, they are already losing their income and falling into financial difficulty. Young women are taking on unpaid care work as day care and schools stay closed and family members fall ill. This is further limiting their ability to earn. As key workers, young women feel unsafe and overworked. All these factors are negatively impacting young women’s mental health.

As the economic fallout of coronavirus becomes apparent, young women will continue to be among those facing the biggest economic difficulties – unless urgent and comprehensive action is taken. The crisis has exposed the widespread gender inequalities in our society, from economic insecurity to unpaid care. The government’s response to the crisis risks deepening the gender divide.¹⁷ It is crucial that the government recognises the huge economic sacrifices that young women are making and ensures that no young woman is left behind in the aftermath of this crisis.

¹⁷ <https://www.turn2us.org.uk/About-Us/Media-Centre/Press-releases-and-comments/Coronavirus-pandemic-widens-the-gender-gap>

OUR FIVE-POINT PLAN

Young women have been amongst those worst affected by the crisis. As we move in to the 'second phase' the government must take the opportunity to keep them safe and financially secure. Here is our five-point plan to ensure no young woman is left behind:

1. Make sure no young women face financial hardship due to the crisis

Many young women were facing financial hardship before the crisis but have now been pushed to the brink. Young women are disproportionately likely to be working in sectors that have had to close. They are facing rising debts due to their lost income and with a recession looming, many are worried about their future finances as they fear being amongst the first to lose their jobs. The government must act now to ensure that no young women face financial hardship as a result of the crisis or the economic fallout expected to follow. *This should include safeguarding jobs, ensuring the benefits system can provide security for young women and increasing support so that those losing their job can find alternative employment.*

2. Value young women's unpaid work

Young women have taken on significant unpaid caring responsibilities as loved ones fall ill with the virus and children aren't able to go to school or day care. As the country takes its first tentative steps out of lockdown, young women will continue to bear the brunt of this work, filling in the gaps where traditional services are unable to operate. They will be put at risk and exposed financially as they are less able to return to work. They shouldn't have to carry this responsibility alone and must not be forced into financial hardship if they are. The government must value the unpaid work they do. *At the heart of this must be guaranteed access to childcare, increased financial support for carers, and flexibilities in the job retention scheme to allow for temporary and unpredictable interruptions to work at this uncertain time.*

3. Protect young women at work

Young women are more likely than men to be working as key workers in public facing roles. As increasing numbers of businesses open up, young women will continue to be amongst those most exposed to the physical risks when they return, both in work and on their journeys to work. Those in low-paid, insecure jobs will find it hardest to resist pressures to return to work, even if their safety cannot be guaranteed. Government guidance puts these young women at the mercy of their employers. We expect clarity and leadership from government to ensure that no young woman is put at risk *including further guidance on protection for vulnerable groups and greater scrutiny and enforcement of existing worker rights.*

4. Focus on the most vulnerable young women

Young women are already the highest risk group in the population for mental ill health, a situation made worse throughout the crisis. We know that the crisis has had a greater impact on groups including disabled young women and young women of colour. There have also been marked increases in domestic abuse and other forms of violence towards women. Services that were already struggling to meet demand before the crisis have been buckling under the strain. *There must be an urgent prioritisation of these services by the government.*

5. Put young women's experiences at the heart of the recovery

Despite being amongst those hardest hit by the crisis young women are largely ignored in the government response and their voices are, as ever, missing from the public debate. A better understanding of their experiences is needed through engaging with young women directly and through the organisations that support them. This must be supported by ensuring official data reflects the experiences of young women and *others with protected characteristics* and makes it clear how the crisis is affecting them.

YOUNG WOMEN'S TRUST RESPONSE TO CORONAVIRUS



The Young Women's Trust actively works with young women living on no and low pay to make sure their voices are heard.

In response to coronavirus and the inevitable financial impact it would have on already vulnerable young women, in March 2020 the organisation launched the Young Women's Trust Emergency Fund to raise money and provide immediate relief to help economically vulnerable young women cope.

The organisation has also moved its participation work online, hosting weekly webinars and virtual coffee mornings for young women to connect and share their experiences. The webinars have included asking women to help the organisation develop policy asks for government, enabling them to talk directly to MPs about their concerns and opportunities to receive advice from housing, legal and careers experts.

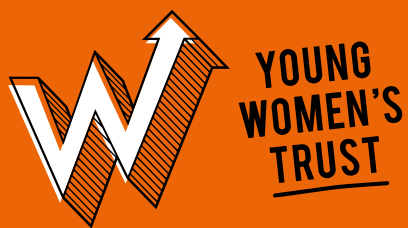
METHODOLOGY



The report is based on findings from an online survey completed by 198 young women aged 18-30. The survey ran from 3-21 April 2020 and was shared via Young Women's Trust networks.

The survey contained a mixture of closed questions and open text questions which asked about the impact of coronavirus on respondents' lives including their financial situation, unpaid caring responsibilities, employment and mental health. There were also questions exploring respondents' attitudes towards the government's response and awareness of the government's main messages and support schemes related to Covid-19.

With a sample size of 198, this research gives us robust and in-depth insight into young women's experiences of life during the Covid-19 pandemic. However, this sample is not nationally representative. As a result, findings are indicative, rather than representative, of the experiences of young women in the UK.



ABOUT US:

Young Women's Trust is a feminist organisation working to achieve economic justice for young women

Unit D, 15-18 White Lion Street
London, N1 9PD
t: 020 7837 2019

e: info@youngwomenstrust.org
youngwomenstrust.org

 [@ywtrust](https://twitter.com/ywtrust)

 facebook.com/youngwomenstrust

Young Women's Trust is the operating name of YWCA England & Wales.
Charity number 217868. Company number 137113