

Women's Wellbeing at Work

Toolkit and Annual
Report 2020



women and work
all party parliamentary group

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COVID-19 has affected every aspect of our lives, from the way we work, to the way we socialise and go about our everyday tasks. No one has been untouched. Over the last year, we have heard first-hand about the impact of the pandemic on women's lives and their work. From the disproportionate impact of the economic shut down on sectors dominated by women, to women taking on the brunt of childcare responsibilities, the APPG has sought to shine a light on the issues women are experiencing.

We acted quickly to call on the Minister for Women and Equalities, Liz Truss MP, to put in place a gendered approach to lockdown and economic recovery, recognising the struggles that many women were facing across the country. The APPG opened a call for evidence on COVID-19 which informed our [recommendations](#) to Government published in December 2020 and outlined measures that would improve women's lives and help build back a fairer and more equal society.

We chose the APPG's theme for 2020 of women's wellbeing at work before we knew the full impact the virus would have on our economy, society and labour market. However, the pandemic has shone a light on wellbeing and its importance. Previously, wellbeing was often seen as a 'luxury add-on' or an issue for the home, unrelated to the workplace. However, the collision of home and work, coupled with the additional pressures of the pandemic, has demonstrated the inextricable link between wellbeing and work. The pandemic has exacerbated existing inequalities and women have suffered in different ways through unemployment, financial hardship and feelings of isolation. It has also become clear that we must view wellbeing holistically. Throughout our 2020 programme of work, we have seen how wellbeing is made up of different components that overlap. Tackling issues of wellbeing in silos, without recognising the impact that one area has on another, for example, the link between poor financial wellbeing and poor mental health, will fail to see the whole issue.

As we continue to tackle the virus and look to recovery, wellbeing cannot be ignored. Economic policies alone will not lead to recovery; instead, we must recognise that the pandemic has had very real impacts on women's wellbeing and, in particular, mental health. As we enter 2021, it is clear that women have suffered disproportionately: mothers on the lowest incomes are eight times more at risk of losing their jobs due to school closuresⁱ, two-thirds of working mothers said they were the 'default' parent during lockdown (taking on the bulk of home schooling and other childcare)ⁱⁱ and globally, women are disproportionately represented in industries that declined in 2020 due to COVID-19ⁱⁱⁱ. Policies for recovery and economic stimulus need to incorporate the lived experience of women across the country; all decision making must be taken through a gendered lens. If the Government fails to do this, we risk leaving women behind.

We will continue to raise these issues with Government and look forward to making progress on this important agenda in 2021.

• • Introduction • • • • •

The Women and Work All-Party Parliamentary Group (APPG) is a cross-party group, which provides a parliamentary forum to constructively examine how we can deliver gender balance within the economy, and improve career outcomes and opportunities for women. This includes exploring the responsibilities of employers and what more is required from the private, public and third sectors to deliver the Government’s ambitions for women and work.

In 2020, the Women and Work APPG’s theme was ‘Women’s Wellbeing at Work’. This theme was borne out of discussion that, whilst there has been a change in the way UK businesses and organisations think and approach employee wellbeing, it is still largely focused on physical health. However, change is taking place and there is starting to be a greater understanding that wellbeing is multi-faceted. The pandemic has arguably been a catalyst for this shift in thinking: as the majority of the nation moved to working from home, wellbeing issues could no longer be neatly divided into separate ‘home’ and ‘work’ boxes.

The APPG held a series of online meetings examining the issues and solutions, and sharing examples of best practice to improve women’s wellbeing at work and, ultimately, the wellbeing of all employees. The benefits of a wellbeing-focused approach bear a clear correlation with employee attraction, retention and performance.

Out of this work, we have produced a toolkit of practical suggestions and strategies for employers and employees to design wellbeing policies and embrace the changing future of the workplace. Some of this best practice may not be applicable to all organisations, in particular small businesses, but it highlights the wellbeing issues faced by women in the workplace and will hopefully inspire conversations and equip organisations to develop creative and innovative solutions.



Government Policy • • Recommendations

As the UK recovers and rebuilds from the pandemic, it is critical that the experiences and voices of women are heard and reflected in Government policy, and that their wellbeing is safeguarded as much as possible. Following the APPG's programme of work and open call for evidence, the APPG makes the following recommendations to Government:

- 1** The Government should establish a taskforce on women's employment with a focus on a gendered approach to economic recovery. The taskforce should be made up of a diverse range of women, including from sectors which have been shut down by COVID-19 and women who have lost their jobs. This will provide a valuable forum for the Government to ensure that job creation schemes are designed with women in mind.
- 2** Government policy needs to keep up with changes in the workplace. It is widely expected that the majority of employees will want to continue some form of flexible or home working after the pandemic has passed; **the Government should legislate to make the right to request flexible working a 'day one' right.**
- 3** The Government should build on the widely welcomed move to provide free period products in schools and colleges in England and **increase period product provision to more public places, such as community centres, GP surgeries and public libraries.** This will ensure that all women have dignity when menstruating, help to remove the stigma, and ensure that no woman is left without period products.
- 4** The Government must take urgent action to close the gender pensions gap which has remained at around 40% for the last five years. **The Government should publish guidance directed at women on how to adequately prepare for retirement and encourage employers to calculate their gender pension contributions gap in order to compare this to their gender pay gap data.** In addition, the Government should:
 - Make efforts to raise awareness of the benefits of individual protection and pension policies for the self-employed and gig-economy workers, as well as **develop and implement a clear policy on how to encourage self-employed workers to save.**
 - **Extend the coverage of auto-enrolment further, by reducing the lower earnings threshold.** This would bring hundreds of thousands of people, mostly women, into pension saving, helping to improve the gender pensions gap.
 - **Change auto-enrolment rules so that pension saving is made on the first £1 earned as well as reducing the lower age limit to 18** to benefit more people.
- 5** The Government should prioritise mental health and wellbeing as part of the COVID-19 recovery, putting it on equal footing with physical health. The experiences of the past year present new challenges to wellbeing, particularly for the most vulnerable. **The Government should outline how it will support mental health in the COVID-19 recovery and ensure provision is fit for purpose.**
- 6** The Government should make paternity and shared parental leave a 'day one' right for employees, and include provisions for agency and self-employed workers.

Chapter 1

COVID-19: The Gendered Challenges, Opportunities and Lessons

The health and economic impacts of the pandemic have affected men and women in different ways. Whilst the data shows that more men have died from COVID-19 globally compared to women, we know that women have been hit disproportionately by the economic and social impact in the UK. The pandemic has exacerbated existing inequalities, compounding the difficulties faced by different women and their families. Amongst women, we know the impacts have not been felt equally, with women of colour and working-class women being hit the hardest.

There have been clear ramifications on women's employment: women are overrepresented in sectors which have been shut down by the pandemic, such as hospitality and retail; women have undertaken the majority of childcare and other caring responsibilities; and women are more likely to be in insecure or low-paid employment, which offers them little to no protection. Furthermore, women make up the majority of health and care workers who have been on the front line working tirelessly to fight the virus. The Women's Budget Group's report on gender and equality issues during the Coronavirus outbreak provides detailed analysis and data on the impact on women.^{iv} For example, 36% of young women work in sectors that have been closed, including restaurants, shops and leisure facilities. In terms of employment protection, 69% of low-paid earners are women, 74% of those in part-time employment are women, and 54% of those on zero-hour contracts are women.

We know the impacts have not just been financial or employment-related: there have been other issues, such as women having to give birth alone without their partner there for support. Data from Refuge, which runs the National Domestic Abuse helpline, shows more than 40,000 calls were made during the first three months of the COVID-19 restrictions as a result of lockdown and measures to limit movement, trapping many women at home with their abusers without access to safe spaces.^v Such examples demonstrate how COVID-19 has affected women; they provide insight into not only the economic impacts of the crisis but also the mental and emotional.

The APPG heard first-hand about the struggles of working mothers in lockdown accommodating

childcare, home-schooling and other caring responsibilities. Research from the UCL Institute of Education supports this and produced the first survey to capture parents' time on home schooling and other developmental activities with children during the lockdown. The study demonstrated that among parents of school age children (age 5-16), 58% reported doing home schooling on a typical day, with 64% of mothers and 49% of fathers taking educational responsibilities. The results further show that, among primary school-aged children, mothers were spending on average five hours per day home schooling, while fathers spent, on average, two hours a day. These differences were reflected in data about mothers, especially those with children of primary school age or younger, who were more likely than fathers to have stopped work. Even before the pandemic, mothers were especially likely to leave employment due to caring responsibilities compared to men, but this has become more apparent during the pandemic.

The APPG heard and received evidence from mothers who had requested furlough to take on home schooling or mothers who took holiday or unpaid leave to accommodate this. However, there were concerns from the women we heard from that they felt they had put their careers on hold and that this would ultimately disadvantage them in the long-term.

A survey carried out by Pregnant then Screwed found 57% of working mothers believed that managing childcare responsibilities alongside their paid work during the pandemic had harmed future career prospects and 78% said they found it challenging to manage childcare and their paid work during the lockdown period.^{vi} Many women felt they had lost visibility or that there was a stigma attached to requesting furlough for childcare.

Working Families received evidence from working parents who felt they had not been treated with trust and respect from employers, leading to disciplinary action and, in some cases, dismissal.^{vii} The burden of childcare has dramatically impacted women's wellbeing. We knew how important childcare was to keep parents, particularly mothers, at work, but the pandemic has exposed the fragility of the sector,

with estimates that a large number of childcare providers will not recover from the crisis. The longevity of the childcare system cannot be seen in silo: it is an enabling factor for many parents to work and a reduction in childcare places risks reversing progress made in increasing women's employment rates.

The APPG is concerned about the lack of data collected on furlough and redundancies. Evidence from the Equality and Human Rights Commission suggests that, in times of economic crisis, it is pregnant women and mothers who are more vulnerable to redundancy. Research from the Institute for Fiscal Studies suggests that women are 47% more likely than fathers to have lost their job or quit, and are 14% more likely to have been furloughed. The APPG published COVID-19 recommendations to Government which called specifically for furlough and redundancy data to be broken down by intersectional data. Without this level of analysis, there could be irreversible damage and policies will not accurately reflect the situation.

The UK labour market is characterised by gendered occupational segregation and, whilst some progress has been made, women remain over-represented in underpaid sectors and in precarious employment situations. Many women working in some paid roles, such as childcare, cleaning and hospitality, are likely to be self-employed and therefore have limited or no access to statutory sick pay and other employment rights.

The Young Women's Trust's report on the impact of coronavirus on young women's work, finances and wellbeing shows the crisis has pushed many young women into greater financial hardship than before.^{viii} 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. Research by Turn2Us shows that women's monthly incomes are expected to fall by £309 (26%) as a result of the pandemic, compared to a fall of £247 (18%) in men's earnings. The Government's job protection scheme was a lifeline for many, but there have been some issues in accessing support, such as problems registering for benefits or understanding the welfare system to self-employed women not being eligible for the

Self-Employed Income Support Scheme, because it is based on income from the 2018/19 tax year or earlier and they only became self-employed recently.

A House of Commons library research paper found that women were about one third more likely to work in a sector that was shut down by coronavirus than men: one in six (17%) female employees were in such sectors, compared to one in seven (13%) male employees.^{ix}

Deeper analysis shows that the sectors most affected have a higher-than-average proportion of workers from a minority ethnic background. A survey conducted by the Runnymede Trust found that only 35% of people from an ethnic minority background said they had not been affected financially by the pandemic, compared to 54% of white people.

Further, evidence from People Management highlights the impact of the pandemic on disabled people: 71% of disabled people in employment in March 2020 were affected by the pandemic, through a loss of income, being furloughed or being made redundant. The intersection with the impact on young workers can be clearly seen, as this figure rises to 84% among 18-24 year olds. The unemployment challenge that the UK economy faces is stark but a plan for jobs that is not designed with intersectional women in mind will only exacerbate the difficulties these women have faced over the last year. The impact of this will be felt most by Black, Asian and Minority Ethnic (BAME), disabled, low-income women and single mothers.

The pandemic risks reversing progress made on women's rights. Yet global insight from McKinsey Global Institute suggests that taking action to ensure that recovery takes into account gendered experiences could be economically valuable, adding \$13 trillion to global GDP in 2030 compared with a gender regressive scenario.^x Not only is there a moral duty to build back a fairer and more resilient society, but there is an economic argument too. In planning for recovery, efforts must be made to ensure that already marginalised women are not left behind and that their wellbeing, in all its forms, is paramount.

Case study

Workplace support for victims of domestic abuse

Vodafone

Vodafone has a number of policies and initiatives, such as a safe leave policy with special leave specifically for victims of domestic abuse to attend appointments and seek help. Their employees globally can access this. Vodafone also provides specialist training for HR and line managers to 'recognise, respond and refer' survivors in the workplace to help, on top of the toolkit for employers that the Vodafone Foundation has produced with additional guidance for remote working during Covid-19, and webinar sessions including one with a focus on LGBT survivors.





Supporting women's employment during COVID-19

It is expected that more employees will adopt a hybrid mixture of home and workplace working as Covid-related restrictions are lifted. Employers must actively resist creating a two-tiered workforce, where those present and visible in the office are advantaged, or some employees are offered home working while others have little flexibility. Employers should offer all employees flexibility built into their roles and design working practices that include everyone, regardless of where they are working that day, by continuing to hold meetings via video call and offering contact time with senior colleagues remotely. Employers need to trust their employees to know how they work best, and endeavour, as much as possible, to support these working arrangements.

The pandemic has blurred the lines between work and home, making employees' home workspaces an issue that companies must now consider. As well as parents juggling childcare, many younger workers are also likely to struggle to access adequate home-working facilities, particularly if they live in shared housing. Employers should talk to their workforce about the environments they work in and offer to purchase office equipment or send items from the office to their home, such as a monitor or desk chair. This is especially important for disabled employees who may require specialist equipment.

Where companies have furloughed employees, they should continue to offer wellbeing-related and social activities to ensure that those on furlough still feel like part of the organisation. Employers should also offer signposting to training and upskilling opportunities to furloughed workers, such as the following:

- The Government launched a new online learning platform called [The Skills Toolkit](#) in April 2020 to help boost the nation's skills. Courses include business and finance, computer science and coding, as well as digital design and marketing.
- [Activate Learning](#) also offers free training courses for furloughed staff or those who

have been recently made redundant, including construction and employability skills, business administration and spreadsheet software.

- [Code Academy](#) is a popular resource for learning how to code and basic courses are free.
- [Udemy](#) has over 130,000 online video courses with new additions published every month.
- [OpenLearn](#) is a free learning platform, delivered by the Open University. Courses include language, history & the arts, and education & development.

Large organisations should continue to voluntarily publish gender pay gap reporting data even when it is not mandatory. Organisations should also ensure data is collected on their use of the Job Retention Scheme and any redundancies according to employee characteristics. This will allow scrutiny of where furlough was a supportive option, for example for working parents, and where it may have perpetuated discrimination in some organisations. Data is key to understanding where disparities lie and where certain employees have been affected more than others, leading to a less inclusive workplace. Without this, progress made on diversity and inclusion will be lost.

The Department for Business, Energy and Industrial Strategy has published research and [analysis on workplace support for victims of domestic abuse](#). The analysis provides best practice guidance which can help your organisation to formulate a domestic abuse policy, and case studies from small and large employers. The research signposts resources for employers including:

- Business in the Community – [COVID-19: Domestic abuse toolkit for employers](#)
- CIPD and EHRC – [Managing and supporting employees experiencing domestic abuse: a guide for employers](#)
- More resources and information can be found online at the [Employers' Initiative on Domestic Abuse \(EIDA\)](#)



Developing Career Pathways and Progression in the Workplace

Throughout women's working lives, there are different challenges and barriers which may prevent or discriminate against them from progressing and developing their careers. This not only drives the gender pay gap but negatively impacts businesses by losing out on talent. Whilst headway has been made in women's representation in senior and leadership positions, the results vary largely across different sectors. Analysis also shows that industries which are client-facing, require significant travel and/or have a culture of long hours seem to do worse on the proportion of senior roles held by women. According to Cranfield University's Female FTSE Board Report for 2020, the percentage of women on FTSE 100 boards was 34.5% and the equivalent figure for FTSE 250 boards is 31.9%.^{xi} We know that women with protected characteristics are even more poorly represented at senior levels and this needs to be taken into consideration when examining how women progress and develop in organisations. The statistics are clear that, whilst progress is being made, the pace is too slow. From a business perspective, talent is being missed and this needs to be rectified for future generations of women, and for the businesses they could contribute to.

Research by the Association of British Insurers (ABI) suggests that the 'motherhood penalty' is the biggest driver of the seniority gap. We have heard repeatedly in our meetings that a key reason behind this gap is the working patterns associated with motherhood.^{xii} During the COVID-19 pandemic, many women have been confronted with issues of childcare and have found that they are unable to work traditional work patterns that they may have been able to pre-Covid. For some women, they have felt the need to step back from work by requesting, for example, to be furloughed, but felt they had lost visibility in the organisation as a result. The APPG heard from women who said that they were concerned this request could have a long-term impact on their career progression.

The pandemic has also shifted the conversation around flexible working and helped to dispel much of the scepticism and stigma that previously existed. Prior to the pandemic, the APPG heard evidence that requests for flexible working, whether that was part-time work, compressed hours or working from home, were largely seen as a 'mother's request' and 'a nice-to-have' rather than a right. Yet, we know

that, for many working mothers, flexible working is key to being able to return to the workplace and progress their careers. It is important to note that when we talk about flexible working, we need to talk about it in its entirety. Flexible working is not just working from home: it includes a whole host of work patterns from job-sharing to compressed hours to part-time. Research from the ABI demonstrates that job sharing could be a solution to closing the gender seniority gap that exists in many industries and that more should be done to increase awareness of job sharing. Furthermore, research conducted by the ABI suggests that job sharing allows individuals from all walks of life, who need or want to work part-time, to still progress in their career and, if embraced more widely, could help to reduce the gender seniority gap.^{xiii}

Previous Women and Work APPG reports have called for flexible working to be role modelled by senior members of the organisation and, despite any previous doubts around the viability of flexible work patterns, the pandemic has forced entire businesses and organisations to move online. Whilst this has galvanised discussion around flexible working and the future of work, it is critical that, when we recover from the pandemic and are able to return to places of work, we do not revert to previous work patterns as a default. The pandemic presents many organisations with a unique opportunity to rethink how their organisation works, to speak to employees about their needs and how they work best, and to re-design work practices of the future. There is not a one size fits all approach to flexible working, as the ideal work patterns will vary depending on the individual. One area to watch out for is that flexible work practices do not disadvantage the individual. There is a need to review progression policies to ensure that this is not the case, or else women will still be held back. We know that flexible working benefits everyone, regardless of individual characteristics: it is about feeling empowered at work and trusting that employees know how they work best. According to a survey by the Direct Line Group, more than 13 million people (44% of UK workers) across the UK plan to ask their employer for changes to their long-term working pattern once the pandemic has subsided.^{xiv} There is a clear need for employers to start thinking now about the flexible working policies they want to put in place.

There are also issues with bias in the workplace. In 2018, the Women and Work APPG published a report on 'How To Recruit Women for the 21st Century', with one of the key recommendations for organisations being to remove personal information from application forms to ensure there was no bias and as a deliberate means to increase diversity. Whilst attention has been focused on a macro level at recruitment, it is also important to examine bias within the everyday work culture, practices, behaviour and language. These are equally important but often overlooked when discussing career progression. A study from the University of Cambridge found that 74% of female employees say their workplace culture makes it more challenging for women to advance their careers than men.^{xv} Women of colour also reported greater barriers to career achievement, with 56% of women from a BAME or mixed-race background reporting that their workplace culture presents career advancement challenges 'always' or 'often'. Interestingly, regardless of whether employees had a male or a female line manager, employees reported an almost identical experience of the support they receive. The APPG has heard evidence on double standards in the workplace and being judged differently to their male colleagues. For example, women are sometimes

described as 'aggressive' or 'bossy' for behaviour that would be described as 'assertive' in men.

The stereotypes that persist in the workplace are often worse for women of colour, disabled women and women from low-income backgrounds. However, if organisations are dedicated to diversifying and ensuring equal opportunities for all, these biases and micro-aggressions need to be tackled. Open and honest conversations, identifying safe ways to identify bias, implementing formal sponsorship scheme for which managers are held accountable, questioning progression standards and giving people regular coaching and feedback are all cited as ways to tackle bias.^{xvi}

There is no question that COVID-19 has changed the way that we work. As the UK moves into recovery, this is an opportunity for organisations to engage with their employees and find out what has worked well over the last year and what needs to change in the workplace, with the aim of embedding these new practices into company culture. What is clear is that reverting to the former default would be a backwards step. For many employees, there will be an expectation of flexible working from now on.



The gender pay gap is really a progression gap.”

Emma Stewart,
CEO and Co-Founder,
Timewise and Women Like Us



Case study

The impact of 6 key words: how Zurich increased the number of women applicants for senior roles by a third

Zurich

Between March 2019 and February 2020, Zurich became the first company in the UK to advertise all vacancies with the option of part-time, full-time, job share or flexible working.

Coupled with the use of inclusive language in every job advertisement, this generated significant change. Zurich saw a 16% rise in women applying for jobs and a near 20% jump in female applications for management roles.

Alongside an increase in applications, the number of women hired for senior roles as a direct result of the initiative leapt by 33%. This is a separate Zurich finding reported after the conclusion of the study, although covering the same period.

The findings formed part of a wider study commissioned by the Government and carried out by the Behavioural Insights Team. Zurich joined forces with the unit to identify issues that were blocking career progression for women.

The research highlighted a lack of applications from women for senior roles. Many of these roles had not previously been available on a part-time or flexible basis and female employees reported that this lack of apparent flexibility was making them less likely to apply.

Zurich advertised four out of five vacancies using the new part-time wording. These are all jobs that the business deemed viable to carry out under more flexible working terms. Across the board, the adverts attracted more than double the number of applications across males and females for every role. This could indicate that flexible working options are just as important to men as they are to women.

The change not only encouraged more applications but achieved a near 10% improvement in the feeling of 'belonging' among existing part-time employees across the UK business.

Employers should advertise all jobs, including the most senior, on a full-time, flexible, part-time or job-share basis, unless there is a genuine business reason for not doing so. In implementing this, organisations should emphasise the need for line managers and senior colleagues to role model and use these policies themselves to actively demonstrate that they will not damage career progression.

- Timewise offers workshops, training and guidance on designing flexible roles and embedding flexibility into an organisation: <https://timewise.co.uk/consultancy-services/workshops-and-training/>
- The Chartered Institute of Personnel and Development (CIPD) has various guides and resources on flexible working, including flexible working measures for returning to the workplace post COVID-19: <https://www.cipd.co.uk/knowledge/fundamentals/relations/flexible-working>
- Working Families has advice and guidance for employees who want to negotiate a flexible working arrangement, including a sample letter to request flexible working: <https://workingfamilies.org.uk/article-categories/flexible-working/>

Shared parental leave is one of the best tools available to encourage more equal career progression between men and women, but it does not always make financial sense for families. Companies should look at their shared parental leave policies to ensure they do not discourage fathers from taking leave when a baby is born or adopted.

- Maternity Action provides a comprehensive FAQs page on shared parental leave and pay for parents who are considering it as an option: <https://maternityaction.org.uk/advice/shared-parental-leave-and-pay/>
- The Advisory, Conciliation and Arbitration Service (ACAS) provides information for employers on how to support employees who

are on Shared Parental Leave including how to keep in touch and returning to work: <https://www.acas.org.uk/shared-parental-leave-and-pay/when-an-employee-is-on-shared-parental-leave>

Employee networks are a key resource in facilitating discussions about career progression and allowing people to share tips and insights. Companies should establish and promote networks specifically for discussions around pay and progression. Anecdotal evidence has shown that these networks have provided essential support during the pandemic, helping to share ideas and keep colleagues connected.

Employers should ensure that pay bands and guidelines on progression are published and easily accessible. Consistent and transparent information on career progression is key to reducing barriers, and regular conversations with employees that clearly set out the steps they must take to reach a promotion should take place.

Employers should also look at their pipelines and progression trajectories to identify any structural barriers and areas of underrepresentation for specific groups. Organisations should invest in diversifying these pipelines by partnering with local charities or organisations specialising in diversity and inclusion. For example:

- Change 100, by Leonard Cheshire, is an award-winning internship programme of paid summer work placements and mentoring for disabled students and recent graduates: <https://www.leonardcheshire.org/get-support/working/change-100-internships/employers>
- Whizz Kids offers a range of work placement and internship opportunities, and work skill days, all designed for young disabled people aged 14 – 25 years old: www.whizz-kidz.org.uk/get-our-help/young-people/work-placements.html
- Working Chance is the UK's only charity supporting women leaving the criminal justice system into jobs with mainstream employers: <https://workingchance.org/get-involved/>

- Centrepunkt Works partners with businesses to offer apprenticeships and traineeships to vulnerable young people across the country: <https://centrepunkt.org.uk/what-we-do/centrepunkt-works/for-employers/>

Offering paid internships is not only the right thing to do but it also helps to ensure opportunities are accessible to people from low or middle income backgrounds. Too often, internships are only available to those who can afford to work for no pay which limits the talent pool an organisation can draw from.

Organisations should ensure there are formal mentorship and sponsorship schemes in place. A mentor can help a mentee to advance their career goals by sharing knowledge, experience or a lived experience. It is a common misconception that the mentee is always a younger person: this does not have to be the case. The APPG has heard positive experiences of reverse mentoring which helps more senior members of an organisation gain a different perspective of an issue and supports cross-company communication. Sponsors work in a slightly different way but will act as an advocate for an employee to senior members of the organisation and for projects and internal positions. Sponsorship can be especially important for junior members of staff who come from underrepresented backgrounds in your organisation.



Chapter 3

Creating Mentally Healthy Workplaces

The mental health impact of the pandemic cannot be overlooked. The sequence of different lockdown measures imposed by the Government has clearly taken a toll on people's mental wellbeing, and women's in particular. We know that mental health was an issue before the pandemic and there was an existing epidemic of loneliness. Therefore, during such unprecedented and uncertain times, the likelihood of rising mental health issues was high and this has been confirmed by studies in the UK. The pressures of the pandemic have affected everyone in different ways, and it would not be a stretch to say that everyone's mental health has been impacted in some way over the last year.

We know that the pandemic has exacerbated existing inequalities and those suffering before the pandemic will be suffering even more now. A series of reports conducted by Public Health England found that, in April and May 2020, women were more likely than men to report higher levels of depressive symptoms, anxiety, psychological distress, and sleep loss than before the pandemic.^{xvii} Social factors, such as family and caring responsibilities, may have played a role in this difference between men and women. The evidence further shows that women were more likely than men to report feeling lonely.

Presenting to the APPG, Poppy Jaman OBE, Chief Executive of City Mental Health Alliance, challenged employers to consider the costs of not taking mental health seriously at work, including the risk of suicide. Mental health support should not be a 'nice to have' in the workplace, rather it is an essential. The APPG received evidence demonstrating that an increasing number of employers now understand the importance of mental health, not only its impact on society but business too. Yet, despite progress, mental health is not viewed on par with physical health.

Research from the Health and Safety Executive found that, in 2019/20, 828,000 workers suffered from work related stress, depression or anxiety; in total, 17.9 million working days were lost due to work-related stress, depression or anxiety.

Workload, lack of support, violence, threats or bullying and changes at work were estimated to be the main causes of work-related stress, depression or anxiety.^{xviii} These figures clearly demonstrate the relationship between mental health and the workplace and highlight the cost of poor mental health to UK employers. A report by Deloitte found a positive case for investment in mental health by employers, finding an average return of £5 for every £1 spent.^{xix}

The statistics in the UK before the pandemic are stark but evidence suggests that these figures will get worse. Therefore, there has never been a more important time to ensure that employers are doing all that they can to fulfil their duty of care in supporting employees suffering from poor mental health.

The APPG repeatedly heard about the negative impact of an 'always on' culture which leads to 'presenteeism' and employers feeling they must work outside their normal working hours. However, evidence received showed that presenteeism is largely due to the organisation's culture which facilitates and even encourages this kind of behaviour. With shifts in working practices due to the pandemic but additional life pressures, it is critical that there are open and honest conversations at work between managers and employees and within groups of colleagues such as affinity networks.

These conversations must take employee concerns over mental health seriously. We also heard evidence that it is not enough for organisations to care about mental health only as a 'tick box' exercise: for example – having a mental health policy that has not been designed with consultation from employees, or paying for mental health workshops for employees without considering company culture and the deep-rooted issues that need to change. Everyone struggles with their mental health from time to time, but there is still so much stigma around speaking up and asking for help. Tragically, we know the consequences of inaction can be deadly.



Mental health and wellbeing

Employers should ensure that they have a clear and accessible mental health policy for their staff. [Mental Health at Work](#), curated by mental health charity Mind, has a wealth of guidance, resources and toolkits for employers and employees. It includes guidance on mental health in lockdown, and being anti-racist in the workplace. It also takes a sector-by-sector approach, exploring the challenges and tailored solutions.

The Charlie Waller Memorial Trust has a helpful [‘how to’ guide on developing a mental health policy](#) and an [example of mental health and wellbeing policy](#). When designing a mental health policy, it is important to link it to your organisation’s values and mission, and to specify clearly where this policy sits alongside other HR policies and who is responsible for what.

Even after mental health policies are in place, embedding awareness of mental health into organisations takes hard work. City Mental Health Alliance told us about its three-pronged strategy for this:

1. Normalise and socialise the mental health agenda by encouraging people to talk about their personal stories of mental health challenges and recovery experiences. This is most impactful when it comes from senior figures in a company, as it shows leadership and vulnerability.
2. Upskill the organisation in coping with mental health, particularly line managers. They need to know how to ask about mental health and where to direct people if there is a problem.
3. Sustain this work by building benchmarking tools into your wellbeing strategy and ensure that these are met.

It is vital that employers have explicit conversations with their workforce about mental health. Line managers should directly ask about mental health in every one-to-one meeting and all line managers should receive mental health first aid training where possible. [City Mental Health Alliance UK](#) has a wide range of training courses, including mental health and race in the workplace, mental health first aider courses and bereavement in the workplace.

Line managers should also be trained on how to spot signs of deteriorating mental health while working remotely. Champion Health has a helpful article setting out four key areas to look out for: <https://championhealth.co.uk/spot-the-warning-signs-of-poor-mental-health-looking-out-for-others-whilst-working-remotely/>

Organisations should consider promoting company-wide initiatives that aim to break the stigma around mental health. Holding “awareness days” around specific mental health problems, particularly issues like stress and burnout that are often work-related, is an effective way to start conversations and encourage employees to feel able to look after their mental wellbeing at work. Marking Mental Health Awareness Week and World Mental Health Day can be matched with activities or companywide discussions to promote positive mental health. The Mental Health Foundation has a resources page on how you can get involved: <https://www.mentalhealth.org.uk/campaigns/mental-health-awareness-week>

Everyone has mental health issues, but many do not feel they are able to talk about it. Open and honest conversations about mental health at all levels of an organisation are essential. Until senior leadership teams feel they can be open about mental health struggles, more junior colleagues may not feel empowered or comfortable sharing their own mental health issues. Bupa has [guidance](#) on how to start conversations around mental health in the workplace and how to listen.

Chapter 4

Supporting Menstrual and Menopausal Wellbeing

Menstruation and menopause are still seen as taboo subjects in many settings, but none more than in the workplace. Consequently, the stigma surrounding the topic leaves many girls and women tolerating unnecessary levels of pain, other associated symptoms and feelings of shame and embarrassment. Research from Bupa showed that 23% of women had taken time off work because of their period and 46% of women said they were not comfortable talking about their period as a reason for time-off. With a female line manager, however, 67% of respondents said they would feel more comfortable talking about their symptoms and needs.^{xx} Menstrual-related conditions affect 25% of women, but reticence to discuss the issues leaves too many to suffer in silence. The taboo starts early in life at school where conversations around periods are often not open and honest, which leaves girls feeling embarrassed, missing school or other events and even going without period products because they cannot afford them. Hence, the stigma often remains throughout a woman's life. When discussing wellbeing in the workplace, menstrual and menopausal wellbeing cannot be left out.

We heard evidence from women about being 'caught short' at work which led to feelings of embarrassment or shame; many felt unable to ask colleagues, including other women, for help because of the stigma attached to menstruation. For some women, this led to them having to go home because they had bled through clothing which left them feeling humiliated or having to use toilet paper until they were able to access period products. Nancy West, Head of Workplaces at TOTM, challenged the APPG to think about why employers should provide free period products, in the same way that they provide hand soap and toilet paper. She introduced the concept of 'period dignity' and stated that a simple step of supplying period products in toilets helped women to feel seen, valued and supported. Regardless of a person's experience of menstruation, we heard first-hand about the positive impact such a move can have on wellbeing in the workplace. It is a simple and cost-effective way of supporting women and normalising periods in the workplace.

For some women, menstruation or menopause will result in symptoms severe enough to disrupt their daily lives. However, owing to the taboo, many women are not able to get the flexibility they need to balance work with symptoms. From a business perspective, this impacts retention and productivity. However, for an employee, it can be detrimental to their wellbeing. The APPG heard how many employers and even some medical practitioners do not fully understand menstrual conditions.

Endometriosis affects 1 in 10 women, making it as prevalent as diabetes, yet it is still rarely discussed; many women go undiagnosed or wait years for a diagnosis. Other conditions such as polycystic ovary syndrome (PCOS) and premenstrual dysphoric disorder (PMDD) are even less well known, but can have severe physical and emotional impacts on women. Shockingly, according to research cited by See Her Thrive, 15% of people with PMDD will attempt suicide, which highlights how critical it is that menstrual wellbeing is considered a key component of wellbeing at work.^{xxi} Given the impact that menstruation can have on a woman's life, it needs to be questioned why the topic is rarely discussed in the workplace. We heard evidence from women who said requests for different working patterns because of menstrual conditions were dismissed and such women were seen as 'less capable' by employers. A negative experience like this can have a lasting impact on a woman and prevent her from asking for adjustments in the future, further cementing the stigma.

The APPG also heard evidence on the impact of the menopause on a worker. For an employee experiencing symptoms, it can be a difficult time, affecting everyday activity. For an employer, it is a health and wellbeing concern and a matter that needs appropriate handling. Through evidence, one aspect that was stressed was the need to move away from the idea that menopause only affects older women: as many as one in 20 women may go through an early menopause or women may have had surgical menopause.

The APPG heard that, similar to menstrual conditions, many employees do not feel comfortable talking openly about their menopausal symptoms at work. Furthermore, many who take time off work because of the menopause do not tell their employees the real reason for their absence. We heard evidence that women felt uncomfortable sharing symptoms and asking for reasonable adjustments for support, as they did not think their symptoms would be taken seriously or they would be

thought to be less capable. However, particularly for sectors which are female dominated (such as health and social care, and education), these issues cannot be ignored. They have a direct impact on employees' retention, productivity and overall wellbeing in the workplace. Ensuring women feel supported and comfortable to ask for suitable working arrangements or adjustments is critical to keeping women in the workplace.



Case study

Period dignity in the workplace – Hargreaves Lansdown TOTM

Following a discussion internally about how to build on existing wellbeing support, Hargreaves Lansdown took the decision to provide free period products to all employees. Hargreaves Lansdown approached TOTM, a sustainable UK-based period product company, who offer workplace consultations on period product provision and provide tailored solutions.

With a total of 1,650 employees (a gender split of 35% female to 65% male), the move was seen as a simple, easy and cost-effective step to ensure that women and people who menstruate did not have to worry about being 'caught short' in the workplace. What is more, TOTM's products are environmentally friendly which was an important consideration for Hargreaves Lansdown. The products sparked a conversation around menstruation in the workplace, normalising the topic and helping to tackle the stigma that surrounds it. Whilst menstruation is often seen as a women's issue, Hargreaves Lansdown made the decision to provide information posters on the new scheme in both men and women's toilets, in recognition that it was important to educate men in menstrual wellbeing as a key step towards reducing stigma and creating a more inclusive workplace. The feedback from employees, both men and women, has been extremely positive and everyone has welcomed the initiative.

The provision of free period products is just the beginning. Hargreaves Lansdown is currently in the process of drafting a menstrual wellbeing policy to build on this success and facilitate more open and honest conversations about menstrual health and different people's experience of it.



You wouldn't expect people to pay for their own toilet roll. It's the right thing to do and it says we care about the health and wellbeing of our people...Creating an inclusive workplace where people can be themselves and come as they are is a key priority. Providing menstrual products is a simple but highly effective way to support colleagues and show we care, and we will continue to use this as a platform for menstrual health."

Heather Cooper
Chief People Officer
Hargreaves Lansdown



Menstrual and menopausal wellbeing

Menstruation is an unavoidable reality and nobody who menstruates should experience barriers to managing their period, or any menstrual condition they have, at work. Where possible, employers should develop a menstrual policy to support people to manage their periods at work. As TOTM outlined at our meeting on menstrual wellbeing, this should cover the following key areas:

- Where possible, free period products should be available in the bathrooms, just like toilet paper and soap. TOTM has a workplace scheme which will design a tailored solution which fits the requirements of your workforce and office. TOTM's products are plastic-free and environmentally friendly which is another important factor to consider when discussing menstrual wellbeing: <https://workplace.totm.com/>
- Employees should receive awareness training on menstruation, menstrual conditions and menstrual health and menopause. This is particularly important for line managers and HR teams, so they know how these conditions will affect employees and ensure suitable support is in place.
- Employees should be encouraged to talk about their periods and menopause to break the stigma surrounding them. Establish forums specifically for this, so that people can share tips on managing their periods, menstrual conditions and menopause at work and support each other if they are struggling.
- Simple measures like assessing the temperature and ventilation in the workplace, ensuring employees have a place to rest, the provision of cold drinking water and suitable toilet facilities are all important steps in supporting a worker through the menopause. ACAS has further [guidance](#) on how to support workers experiencing the menopause.
- For employees who do shift work, they must have regular breaks where they can access a toilet and be offered flexibility around these timings when on their period.
- Employers should offer or signpost to guidance on managing menstrual conditions at work. See Her Thrive offers guides for employers on PMDD, Endometriosis, PCOS and Menopause, and offers support in drafting gender-inclusive policies: <https://www.seeherthrive.com/>
- Endometriosis UK has designed a specific [guide](#) for employers for managing Endometriosis at work which includes guidance around suitable working arrangements and the benefits of accommodating employees with endometriosis.

The Bradford Factor, a formula used by HR departments to calculate the impact of employees' absences on the organisation, disadvantages people who have more frequent, shorter absences compared to people who have fewer, but longer ones. It therefore disadvantages people with menstrual conditions or who require sick days around their period. Employers should seek to avoid this when considering absences.



Building Inclusive Work Cultures

Over the course of the pandemic, social wellbeing in the workplace has taken on a new dimension. Broadly speaking, social wellbeing focuses on the importance of workplace inclusivity, ensuring that all employees feel they can bring their ‘whole selves’ to work and feel valued. Over the years, the APPG has heard time and time again about the importance of social wellbeing to employee engagement, productivity and retention. The challenge for many organisations was how they continued to support social wellbeing with the sudden shift to working from home.

We heard innovative ways from organisations such as Barratt Developments and American Express about how they have worked to ensure that employees feel valued and connected to the company, even when working remotely, through the use of affinity networks and employee benefit schemes. We also heard anecdotal evidence from organisations that a benefit of the pandemic was increased contact between managers and employees, helping to build improved relationships and getting to know colleagues better. This was something that organisations were keen to maintain post-COVID and build on regular catch-ups and check-ins with colleagues across the business.

Organisations shared ideas with the APPG on how they were working to support general wellbeing through schemes, such as meeting-free Fridays, giving employees dedicated time each week to prioritise their mental health, organising virtual team lunches and activities, and actively supporting different work patterns to suit the individual employee’s circumstances. The APPG heard from employees who said that even small steps like organising regular catch-ups with colleagues and managers had had a positive impact on their social wellbeing. We heard how, compared to before the pandemic, conversations around wellbeing and simply colleagues asking ‘how are you?’ or ‘are you okay?’ were more important than ever.

The pandemic has affected everyone, but everyone has had different experiences. It is important to recognise that there is no one size fits all approach to supporting wellbeing. There are easy steps to implement, which can work to support everyone’s

wellbeing, and these can be easily tailored to suit an individual’s needs. This highlights the importance of open and honest communication between line managers and employees, ensuring that line managers listen to employees and what they need to work well. Too often, directives come from line managers about ideas for different work patterns. However, if the pandemic has taught us anything, it is that employees know how they work best, and employers need to recognise and support this. An awareness of the needs of different employees is the first step towards building a truly inclusive workplace. Research conducted by the CIPD found that 87% of people want to work flexibly. Flexible workers have a higher level of job satisfaction and commitment, and are more likely to be engaged, potentially generating 43% more revenue and improving performance by 20%, compared to disengaged employees. Furthermore, 9 in 10 employees consider flexible working to be a key motivation to their productivity, and flexibility can reduce turnover.^{xxii} As we move into recovery, it is critical that we do not revert to the previous way of working as if that was perfect. The world of work has changed, and employers need to embrace this or risk being left behind.

Affinity groups or employee networks are groups set up around a common interest, characteristic or with a specific purpose. These can be set up around any cause but some common themes include multiculturalism, disability, gender equality and LGBT+. Affinity networks at work provide for ongoing learning, idea sharing and a greater understanding of the issues and challenges that other colleagues face which other employees might have been oblivious to. Crucially, they can also be vehicles for changing cultures and work practices.

The Black Lives Matter movement has encouraged many people from outside the Black community to learn more about the experiences of Black people, how to be a better ally and drive effective change. This has led to organisations having much needed internal discussions about race in the workplace. For many, these conversations will have been uncomfortable and rightly so, exposing flaws in the fabric of organisations.

The workplace plays a crucial role in effecting meaningful change in this area and there is clearly still a long way to go. The APPG heard about the importance of creating safe spaces to facilitate discussions around race and the experiences of black and minority ethnic colleagues. Shying away from these conversations only evades this long-standing and pervasive issue. It needs to be tackled head on, but can only be done where there are open channels of communication, without fear of prejudice or disciplinary action for BAME colleagues who speak out. The APPG also heard how, critically, this work cannot be placed entirely on black and minority race

groups in the workplace. Along with wider work on being actively anti-racist, BAME people should not be tasked with creating this change and finding the solutions. Instead, it is a collective responsibility.

The toolkit expands on resources and best practice for employers in promoting social wellbeing, where everyone feels accepted and included. Conversations about race are just the start, but we heard how small steps can be effective in creating long lasting change, helping to educate everyone and working towards a more inclusive society.



Case study

Embracing diversity and inclusion through employee networks

American Express

It is clear how important bringing your whole self to work is to social wellbeing. This means all dimensions of your life, whether that's race, ethnicity, gender, sexual orientation but it's also ensuring that there is enough flexibility to allow colleagues space when they need it. The pandemic has pushed us all further apart -physically- but as a company, it has been critical that we didn't let this happen socially.

Our 10 UK colleague networks provide a forum for all colleagues from a full spectrum of diversity, including disability, ethnicity, faith, gender, gender identity, generations, sexual orientation and veteran status to seek career development, education, support, and mentoring. With over 60% of our colleagues engaging in at least one of our colleague networks, these groups play a significant role in the everyday lives of our colleagues.

Our colleague network partnership goes beyond development: colleague networks are partners in how we co-create and accelerate the UK Inclusion & Diversity agenda.

We worked with colleagues of PRIDE+ to help launch pronouns in our email signatures – which may feel small to some, but to others, this is a way for our colleagues to bring their whole selves to work, show respect for the identity of others, and visibly support our inclusive environment.

In 2020, we launched Self-ID, a voluntary effort designed to give colleagues the opportunity to confidentially share their diversity data with American Express. This initiative is designed to inform diversity, career and learning strategies, and strengthen the company's inclusive culture so that everyone feels invited to bring their whole selves to work.

Efforts like these enable us to promote an inclusive culture throughout the colleague experience and ensure that American Express remains an employer of choice for colleagues who bring diverse backgrounds and experience.

Case study

Supporting women through careers in construction

Barratt Developments

In 2017, Barratt Developments launched its Diversity and Inclusion strategic plan, setting out its intent to drive real change in the business. We recognise that the construction industry is predominately male, with only 30% of our workforce women, and this is one of the key drivers for change to help attract more women as well as other diverse identities into the business.

We recognise that this change won't happen overnight but will take continuous development of our plans and working with our leadership to help drive change. As well as providing training and introducing a number of policies to help drive inclusion in the business, our teams have also looked at succession planning and future talent, and looking at improving the gender balance in both of these areas. We've introduced career development programmes, including our programme for high potential women which enters its third year in 2021. As part of these programmes, we have a reciprocal mentoring scheme to identify colleagues for future leadership and giving them the opportunity to discuss their career development with senior management. It also provides our existing management with an insight into what happens at other levels of the business, helping to drive change throughout Barratt.

We're keen to attract more people into the business and showcase the range of different roles available for women in construction. As well as promoting these at schools and colleges, in our attraction campaigns we share stories from colleagues in a range of different roles across the business, including land, buying and site management and the different ways to enter the sector such as apprenticeships and graduate schemes.



Employers should encourage employees to create and join affinity networks. This can be done through publicising the work of an affinity group or the creation of a new one through a newsletter. Affinity networks can bring colleagues together who have shared experiences of things like race, gender, parenting and being LGBT+ in the workplace, allowing them to share tips on overcoming barriers and provide advice and support to one another. It also provides an educational forum for other members of the organisation to learn from others who may have had different experiences.

Racial inequalities are apparent in many UK workplaces. To make progress, employers need to ensure there is a zero-tolerance approach to discrimination in the workplace. There also needs to be a review of company culture to address racism at a systematic level and get feedback from Black colleagues on their experience in the workplace. The CIPD has guidance on how to develop an [anti-racism strategy](#) and Business in the Community has a [guide on anti-racism and allyship in the workplace](#).

Employers, particularly larger organisations, should consider conducting voluntary ethnicity, disability and LGBT+ pay gap reporting. The data will help employers see where the issues lie and ensure that action plans can be put in force to resolve the disparities.

Holding awareness days for employees on a wide range of subjects can help to broaden understanding of issues that different employees face. Organisations should facilitate awareness days on a range of issues affecting their workforce, and partner with their internal affinity groups to identify these issues and facilitate activities.

Where possible, employers should offer additional wellbeing activities or advice, including encouraging employees to block out time in their diaries to go for a walk or taking regular breaks. Simple steps like including a line in your company's email signature which says "my working day may not be your working day. Please do not feel obliged to reply to this email outside of your normal working hours" will help to support flexible working and prevent presenteeism.

A very easy, quick and free way to promote inclusivity in an organisation is to add gender pronouns to email signatures. This helps transgender colleagues to feel they can bring their whole selves to work.

A reciprocal mentoring scheme can help junior colleagues learn from senior colleagues and help senior colleagues understand what it is like to work at different levels of the organisation. Organisations should seek to establish these where possible.

Employers should implement workplace adjustment passports, where possible. These are a tool that employees and managers can use to discuss what adjustments they require at work and are particularly useful for people managing a disability at work. People can be nervous about having these conversations, but the passport is a productive tool and a good facilitator, and it can follow an employee if they move teams or have a new manager.

Organisations should measure and collect data on inclusion within their workforce. Anonymised employee surveys are a useful tool for quantifying what is working well and where there is room for improvement.



Chapter 6

Promoting Financial Wellbeing

As income providers, employers play a key and inextricable role in their employees' financial wellbeing. The workplace offers a clear opportunity to engage, educate and support people with their finances.

The APPG heard how in many organisations employers do not yet see it as their responsibility to support staff with understanding their personal finances and many do not see financial wellbeing as an integral part of an organisation's wellbeing programme. Even when employers were willing and wanting to help, we heard they often did not feel they had the resources or expertise to assist.

The APPG considered how employers could provide better support to their employees in managing personal finances and heard from experts about specific challenges women faced with regards to saving, pay gaps and pensions gap across the duration and at different stages of their career.

The scale of financial concern has been exacerbated by the pandemic, with concerns over job security and reduced incomes due to furlough or redundancy. This is particularly pertinent for women who may be at greater risk because they are over-represented in sectors most affected by the pandemic. Many households across the country are worried about their money, but it is not always clear where to go for help. Research by the Money and Pensions Service found that concern over financial wellbeing and personal finances as a result of the pandemic was high and those impacted financially also had lower general wellbeing. Around a fifth of people in the UK report concerns around their mental health as a result of COVID-19 and people who have been financially impacted reported lower mental wellbeing.^{xxiii}

For young women, the evidence is particularly concerning. Research conducted by the Young Women's Trust found that almost 40% of young women struggle to make their money last until the end of the month and a third of young mums say

they are always in debt. As the survey demonstrates, there are clear links between young women's experiences of debt and pay inequality, the cost of childcare, difficulties accessing the benefit system, alongside sexism and discrimination in the workplace.^{xxiv} The CIPD's research demonstrates that stress caused by pay levels, lack of financial awareness or a lack of employee benefits can affect work performance, self-esteem, health, and productivity.

Whilst progress has been made on pay gap reporting and efforts to reduce the gap, an issue that is still largely ignored is the gender pensions gap. Research by Prospect found that the gender pensions gap – the percentage difference in pension income for female pensioners compared to male pensioners – was 40.3% in 2018-19. This is more than twice the gender pay gap of 17.3% in 2019 and represents an average difference in pension income by gender of about £7,500 a year.^{xxv} Yet, data shows that progress on closing the gap has been disappointing.

Furthermore, we heard how COVID-19 has adversely affected women's financial planning for later life. Research collated by Insuring Women's Futures and presented to the APPG by Jane Portas, Co-Founder of Insuring Women's Futures,^{xxvi} highlighted that pre-pandemic women's life-time earnings were just 59% of men's – a result of the gender pay gap, motherhood and caring, as well as financial imbalances in relationships and break-ups – leading to a gender pension gap at retirement of 5:1 male: female. Research since the pandemic showed almost 15% of women are likely to decrease their pension contributions in the next six months compared to 10% of men.^{xxvii} In addition, analysis further shows that women could be more than £12,000 worse off in retirement as a result of reduced hours or time off work to look after children owing to childcare issues experienced in the pandemic.^{xxviii}

The APPG heard evidence on the different challenges women face in financial planning and their working lives compared to men. Jane Portas

has developed a framework of analysing the risks throughout a women's life and where interventions may be made to improve financial futures: six moments that matter.^{xxix} There is a wealth of research from Insuring Women's Futures which highlights the issues faced by women at different stages of their lives, data on the 'perils and pitfalls', how these issues have been exacerbated by the pandemic, and recommendations for women, employers and the Government on how to address this issue. We have signposted some of these reports and guidance in the toolkit section. The APPG also heard evidence from the Money Charity who highlighted the importance of financial education for children and young women to help them navigate the world of work, manage their own personal finances and prepare adequately for later life.

There is a clear business case for supporting employees' financial wellbeing as part of wider wellbeing efforts. We know from evidence that concern about finances can contribute to poorer mental, physical and social wellbeing which can affect an employee's performance and attendance at work. Furthermore, financial education benefits all employees, regardless of salaries, and can work to boost morale and increase trust between employers and employees. The pandemic should act as a catalyst to improve wellbeing programmes and there has never been a more pressing time to consider financial wellbeing support.





Financial wellbeing

It is now widely accepted that transparency around the gender pay gap is a vital tool in improving workplace equality. Gender-related pay disparities inevitably lead to gender-related pension disparities, and organisations should identify and publish a report on their gender pensions gap, where possible.

Many people lack awareness and understanding of how the decisions they make in their career now will affect their financial futures. Organisations should seek to offer financial education to their employees where they can. The Money Charity offers employee workshops and training to businesses, and more information can be found here: <https://themoneycharity.org.uk/workshops-training/>. The Money Charity also provides information and advice on money matters, including saving, financial products and debt.

Insuring Women's Futures has a wealth of information, data and analysis on the causes of the gender pensions gap and how to ensure women are adequately preparing for later life. The information and guidance is suitable for employers and employees alike. In particular, the [Talk 2 10k toolkit](#) provides guidance on how to approach a conversation around financial wellbeing, including a format for a small or large group event. There is also the [financial wellbeing guide](#) which is filled with useful information. It can be printed, displayed in the workplace or distributed to employees.

A great place to start supporting employees' financial wellbeing is with a commitment. Insuring Women's Futures has a Financial Flexible Working Pledge that employers can sign up to and which provides suggestions for financial wellbeing nudges to help staff consider the impact of changes in their working arrangements on their financial future, and you can read more here:

<https://www.insuringwomensfutures.co.uk/uploads/2021/01/Financial-Flexible-working-pledge-leaflet-04-01-2020.pdf>

A 'Mid-life MOT' is an invaluable resource in supporting employees to plan for their retirement. Aviva offers a mid-life MOT to all of its employees, and has a free 'mid-life MOT' app, which you can find out more about here: <https://www.aviva.co.uk/business/business-perspectives/featured-articles-hub/prepare-employees-for-better-retirement/>

Where possible, employers should also offer advice to employees who are at the start of their careers on pensions, financial management, the gender pensions gap and how decisions they make early on might affect their financial futures, particularly around parental leave and in retirement.

The CIPD has a webinar on supporting employees' financial wellbeing during COVID-19 which elaborates on the issue as well as shares best practice. Watch it here: <https://www.cipd.co.uk/knowledge/coronavirus/webinars/supporting-employees-financial-wellbeing-19-november-2020>

In writing this report, the APPG heard evidence from multiple women working in the private, public and voluntary sectors, many with lived experience of the topics being discussed. Our panellists shared their thoughts and experiences with us, as well as best practice and practical steps towards change.

Each meeting also heard from audience members who shared their experience and joined in the debate around the topics considered. In addition, the APPG held two open calls for written evidence, one in summer 2020 on the impact of COVID-19 on women's work, and another in late 2020 on the overall theme of wellbeing. Each of these sources of evidence has informed the findings and recommendations in this report. We are grateful to all those who have contributed to our meetings throughout the year, as panellists and as audience members, and to all those who submitted written evidence.

A list of those who submitted written evidence is given below:

Airlines UK	Pregnant Then Screwed
Aon	Produmax
Association of British Insurers	ProShare
Birmingham Business School	Recruitment and Employment Confederation
Bright Horizons	Spinnaker Global
Chartered Institute of Personnel and Development	St Barnabas House
City of London Corporation	STEM Returners
Department of People and Organizations, The Open University Business School	The Chartered Governance Institute
EDF	The Holistic Home
Endometriosis UK	The Return Hub
Equality and Human Rights Commission	Trades Union Congress
Fierce Project Management	University of Exeter Business School
Fugro	University of Kent
International Centre for Lifecourse Studies, University College London	University of Sussex
Labour Exploitation	University of Wolverhampton
Living Wage Foundation	USDAW
Maternity Action	Women in Project Management
Meggitt PLC	Women in Property
National Society of Apprentices	Women's Budget Group
Oxfam	Working Families
Plymouth University	Working Mums
	Young Women's Trust

• • The APPG • • • • •

The Women and Work APPG provides a forum to examine constructively and to debate the role that policy makers can play to deliver gender balance within the economy.

It also allows Members of Parliament and interested stakeholders to examine the responsibilities of employers and explore what more is required from the private, public and third sectors to deliver Government's ambitions for women and work.

The officers of the Women and Work APPG are:

Co-Chairs

Jess Phillips MP
Laura Farris MP

Vice-Chairs

Tracy Brabin MP
Kirsten Oswald MP

Officers

Baroness Uddin
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Harriett Baldwin MP
Liz Saville Roberts MP
Rachael Maskell MP
Alex Davies-Jones MP
Wendy Chamberlain MP
Theo Clarke MP

Connect

The APPG secretariat is provided by Connect.

To discuss supporting the Group or to be added to our mailing list, please contact:

womenandworkappg@connectpa.co.uk or tweet us [@womenworkappg](https://twitter.com/womenworkappg)

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