



The Future of Work: COVID-19's Impact on Women

November 2020 • Laura Valle Gutierrez

Introduction

While the pandemic's impacts have been widely felt across the world, COVID-19 has had a disproportionate impact on women. It has dramatized the dissonance between what we consider "essential" and "frontline" industries and how those positions are actually valued through compensation and benefits. Additionally, there is a growing body of work around the deep inequities that have occurred during the "recovery period" after the sharp job losses seen in the spring when quarantine and stay-at-home orders resulted in hampered economic activity.

There is also the policy response, which remains in flux, around how states can support groups that have been historically marginalized, including women and women of color. The policy response has not been completely defined, and has been hamstrung by severe budget shortfalls and, at the time of this publication, a lack of federal aid for state governments. To wit, budget issues have engendered new issues for women, exacerbated existing problems, and limited the set of policy options for lawmakers when considering remedies for the problems caused by COVID-19.

Over the past several years, the Bell Policy Center has examined the unique ways women are impacted by historical and current policy landscapes. The Bell has examined technological changes and rising automation and the disparate workforce outcomes that women experience even with the same levels of education. In this brief, we begin to assess the impact COVID-19 is having on women in Colorado. Not only does COVID-19 represent an ongoing shock to our existing systems, it will have long-term ripple effects on the economic well-being of women and future generations of Coloradans.

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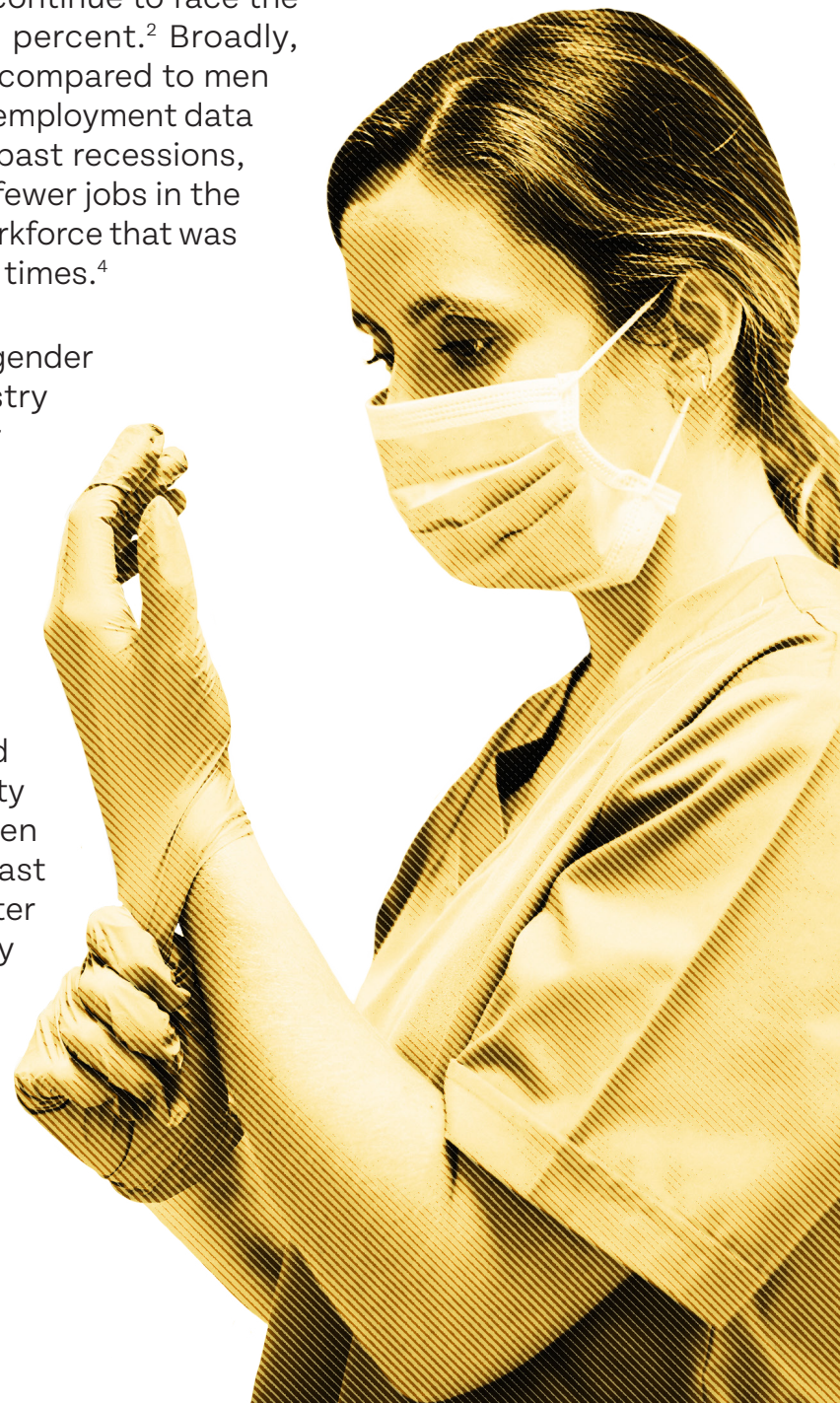
Key Findings on COVID-19's Impact on Women in the Future of Work

- 1** Women make up a majority of all essential workers and are more likely to work in an essential occupation than men.
- 2** Women make up an overwhelming majority of the workforce in certain frontline occupations, like health care work.
- 3** Women are experiencing unemployment at significantly higher rates and are returning to work much more slowly than men, in large part to due to child care duties, which disproportionately fall on women.
- 4** This is the first recession where women have borne the brunt of job losses and a lagging recovery.
- 5** COVID-19 has worsened existing barriers to workforce participation, such as access to child care, reduced the state's ability to provide supports by hampering local budgets, and generated new challenges to safe workforce participation for women who are more likely to be frontline workers.
- 6** Without policy solutions, women's long-term labor outcomes will be negatively impacted by COVID-19 as unemployment, business closures, and lack of child care adversely impact their ability to progress or remain in the workforce, erasing decades of progress on gender equity in the workforce.

While COVID-19's impact on women has engendered different issues for women, most women have faced significant changes to their work as a result of the pandemic. Impacts range from the struggles faced by workers in low-wage jobs and essential industries, where women are more likely to work, to women in medium- and high-wage jobs who are more likely to experience unemployment or reduced hours than men.¹ These differential impacts persist largely across racial and gender lines because class and work is deeply interconnected to race and gender.

Nationally, Black and Latinx workers have seen continually higher rates of unemployment than white workers. Latinx women saw the highest peak unemployment in April at 20 percent nationally, while Black men now continue to face the highest rates of unemployment at 12.6 percent.² Broadly, women have lagged in returning to work compared to men within racial and ethnic groups.³ These unemployment data contrast with historical trends where, in past recessions, women recovered jobs more quickly, lost fewer jobs in the first place, or were newly attracted to a workforce that was otherwise unappealing in good economic times.⁴

The existence of workforce participation gender gaps is illustrative of the way that industry sectors continue to vary significantly: For example, women are underrepresented in manufacturing and transportation jobs and overrepresented in health care and education jobs.⁵ However, COVID-19's diverse and widespread impact on women at all levels harms the economic well-being for families across the nation, while also having the potential to set women back and erase generations of progress toward parity in the workplace.⁶ This impact on women sets the COVID-19 recession apart from past recessions where women often fared better than men, and in the wake of which they were able to make strides toward greater labor participation and equity.

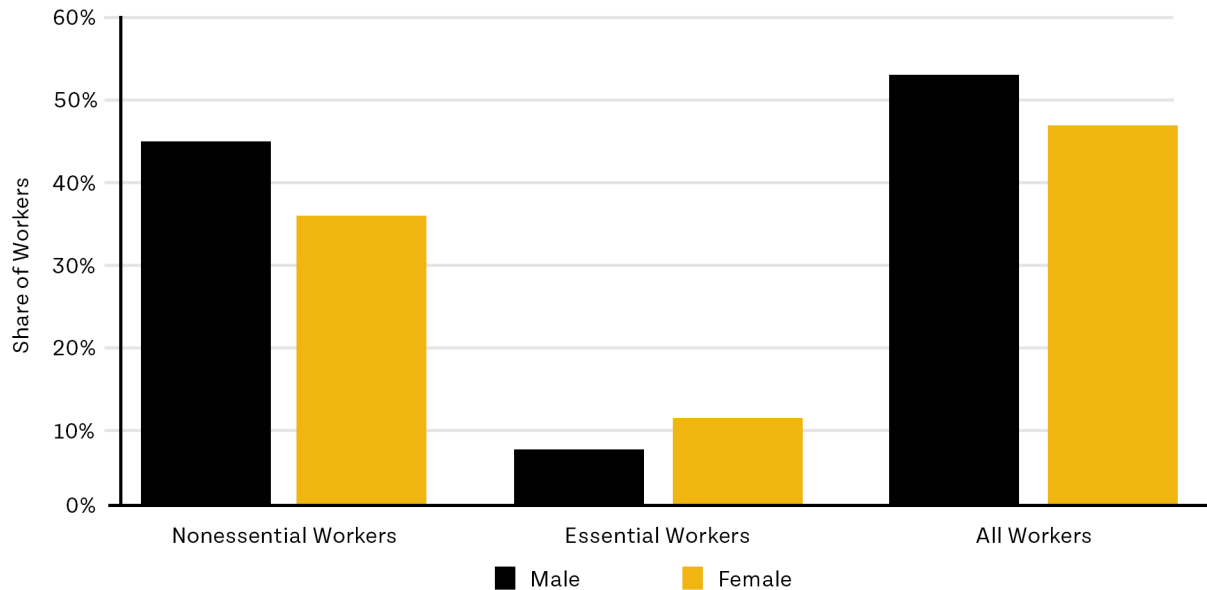


How Did COVID-19 Impact Women in Colorado?

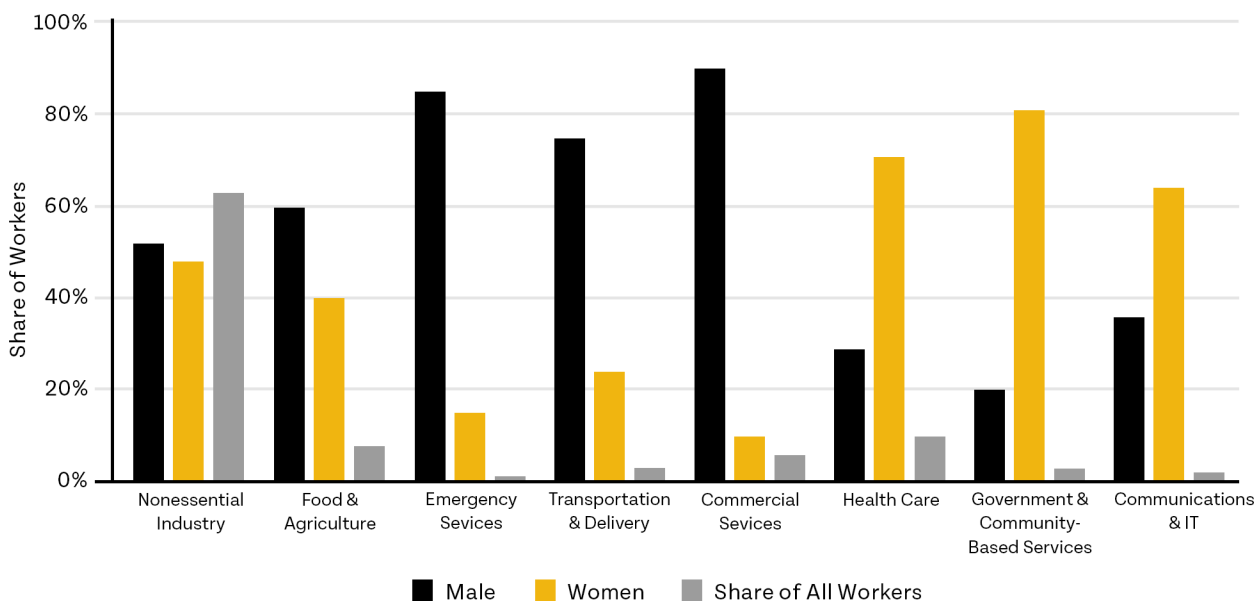
- **Women Are More Likely to Do Essential & Frontline Work** •

During the early stages of the COVID-19 pandemic, governments had to decide which workers were necessary for the well-being of society. While many workers transitioned to a “new normal” (like working from home), the term “hero” garnered a new understanding as grocery store workers, nurses and doctors, delivery drivers, and many more risked their lives to provide the basic services needed, often while being paid too little and provided with insufficient benefits.

Colorado Workers by Gender



Share of Colorado Workers in Essential Industries by Gender




Source: Bell analysis of Current Population Survey Estimates retrieved from Economic Policy Institute

Women make up a majority of all essential workers in Colorado. Sixty-one percent of essential workers in Colorado are women. Moreover, women are more likely to be in essential jobs overall, with 23 percent of all women workers having essential jobs compared to 13 percent of men, in Colorado.⁷ Nationally, 28 percent of men workers have essential jobs, while approximately 33 percent of women workers have essential jobs.⁸

Further, some of the most critical occupations that support vulnerable populations, such as home health aides and nursing assistants, are held primarily by women of color.⁹ These women are also more likely to be the primary or sole earner in their families.¹⁰ This means that while essential work allows women of color to remain employed, they do so at incredible risk to themselves and their families, and are also the least able to afford unemployment because they lack the safety nets white women and men are more likely to have.¹¹

Within “essential work,” there is significant variation in demographics across industries. In Colorado, as is the case nationally, health care-related frontline jobs are vastly more likely to be held by women than men.¹² As a result of these compositional differences, wages in women-dominated industries are likely to be lower than in non-women-dominated industries.¹³ Therefore, in addition to gender gaps across industries in terms of over or under-representation of women, gender pay inequities persist as well.



61% of essential workers in Colorado are women. Moreover, women are more likely to be in essential jobs overall, with 23% of all women workers having essential jobs compared to 13% of men, in Colorado.

Colorado Median Hourly Wage for Frontline Workers by Gender

	Men	Women
Nonessential Industry/Occupation	\$25	\$20
Food & Agriculture	\$16	\$13
Emergency Services	\$18	\$17
Transportation, Warehouse, & Delivery	\$20	\$15
Commercial Services	\$19	\$14
Health Care	\$21	\$22
Government & Community-Based Services	\$34	\$20
Communications & IT	\$19	\$18

Source: Bell analysis of Current Population Survey (2020)

COVID-19 Has Made Low-Wage Work Less Financially Stable & More Risky For Women

In Colorado, wages in essential industries on average are lower than nonessential industry wages. Focusing on essential industries, only within health care does women's median hourly wage exceed men's. However, these pay inequities are worse for women of color and Black women in particular.¹⁴ Pay gaps also persist across education levels, and across various different occupations and industries, including in women- and women-of-color-dominated fields.¹⁵ A troubling trend is, due to COVID-19's disproportionate impact on women's labor force participation, these pay gaps are expected to widen during this recession as women are more likely to take reductions in hours to take care of children and families or get bypassed for promotions, eroding progress toward pay equity over the past several decades.¹⁶

Low wages compound with insufficient benefits to create serious challenges for families trying to get by during this pandemic and recession. In particular,

the lack of access to paid time off for many essential workers brought new urgency to long-sought reforms such as paid family and medical leave insurance programs. During Colorado's 2020 legislative session, the hypervisibility of these issues did lead to the passage of protections to provide workers paid sick time off.¹⁷

Another issue faced by many low-wage workers who are at-risk of experiencing unemployment is that they are more likely to lack the sort of "safety nets" that provide extra security during recessions, such as owning their homes or having sufficient "rainy-day" savings.¹⁸ Many of these workers are those who work in restaurants, retail, or child care. Because of industry-based demographic disparities, these workers are less likely to have access to these additional safety nets, making unemployment even more risky for the economic and social well-being of these workers and their families.^{19, 20}

Unemployment & Slowing Recovery

On the other side of employment effects from the pandemic are the tremendous job losses and growing underemployment Coloradans have faced since COVID-19 forced the closures of many businesses. Women have faced a higher number of job losses than men despite making up a smaller share of the overall labor force, and while over time men have begun to return to work, women's workforce participation continues to lag.²¹ This is likely due to several reasons.

First, it is possible women were more likely to work in jobs that aren't going to come back due to accelerating automation trends. This is more likely to be the case of retail jobs, which can be more easily automated or shifted online.²² Looking at an industry breakdown of unemployment claims supports this theory as several majority-women industries, such as food service and health care jobs, are at high risk of automation and have seen persistently high unemployment claims.²³

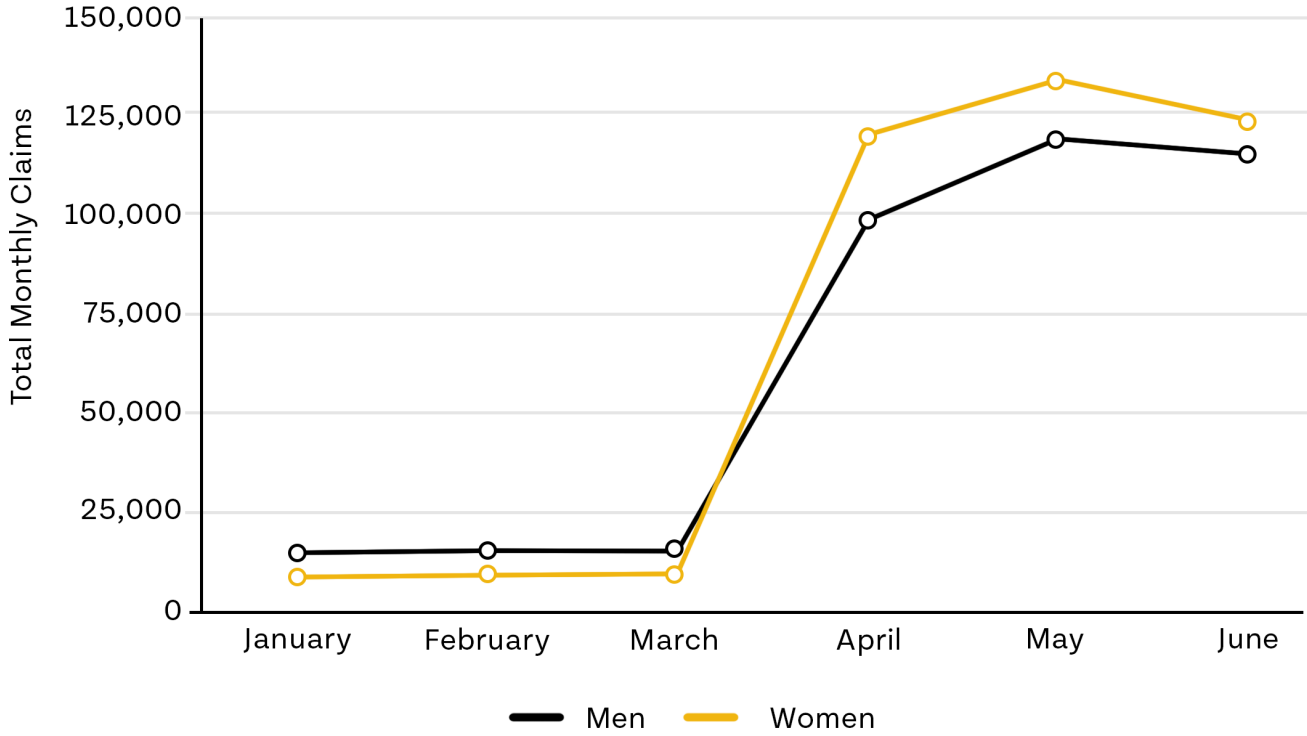
Beyond women working in industries that are more prone to automation, they are also more likely to work in industries that are unlikely to recover fully until COVID-19 is under control. Alarming, national research shows women's unemployment in many industries exceeds predicted unemployment, based on the gender composition within these sectors.²⁴ For example, while nationally women make up about 53 percent of workers

in leisure and hospitality, they have made up 57 percent of job losses in that sector.²⁵ So, while overrepresentation in impacted industries is part of the story, there are also other factors driving higher job losses among women.

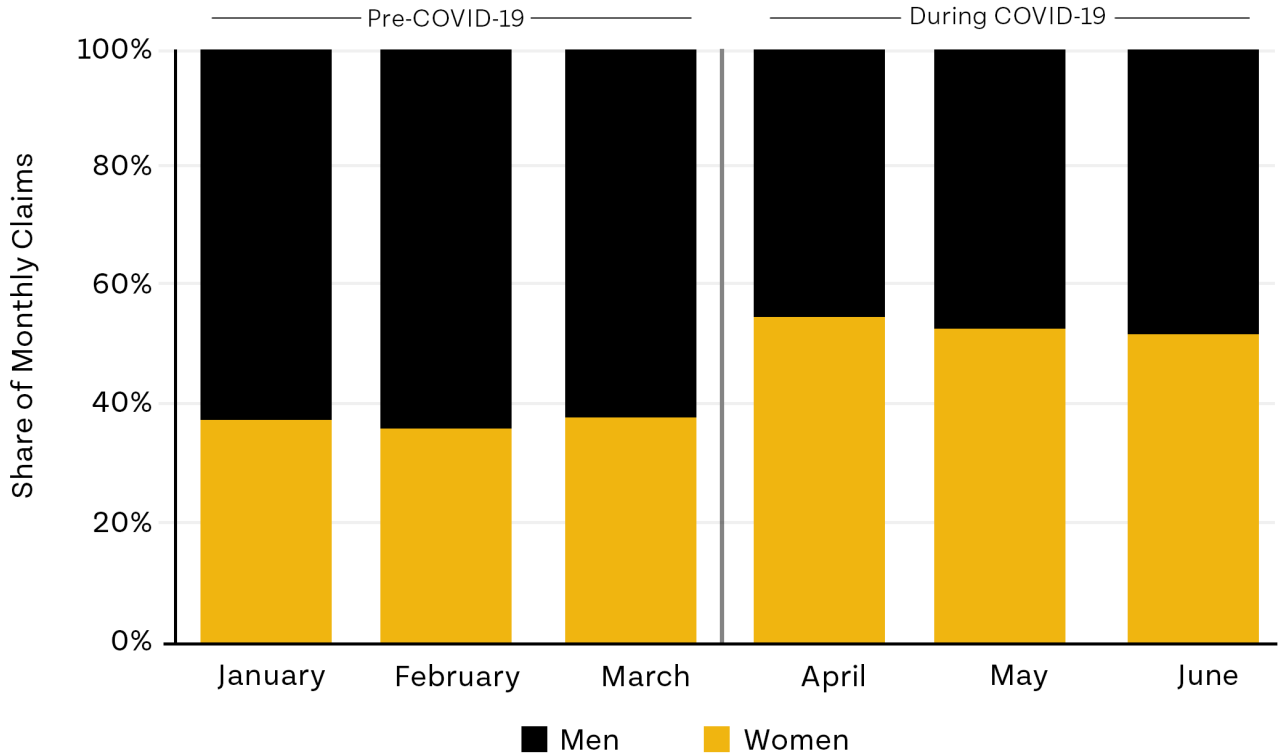
One such factor is some women are choosing to stay at home because they need to step into child care and other unpaid caregiving roles with these services either closed, rendered unaffordable, or posing a higher risk than the alternative of staying home. Even if women don't entirely leave their jobs, they are more likely to have reduced hours to be able to provide child care, leading to a greater likelihood women's long-term labor outcomes will be negatively impacted.²⁶ Women are still unequally responsible for unpaid care work with many more women than men doing this work.²⁷ The result is a double penalty: Women are not paid for their care work and are now being forced to leave work, reducing their earnings with child care options left unavailable.²⁸

Nationally, mothers saw significant drops in employment, with mothers of children 5 years or younger seeing the lowest rates of employment, but also lower initial rates of employment.²⁹ Critically, mothers have been slower to recover jobs than fathers.³⁰ This is harmful, as leaving the workforce for even a short amount of time can delay promotions and other opportunities, having long-term impacts on earnings.³¹

Total Colorado UI Claims by Gender

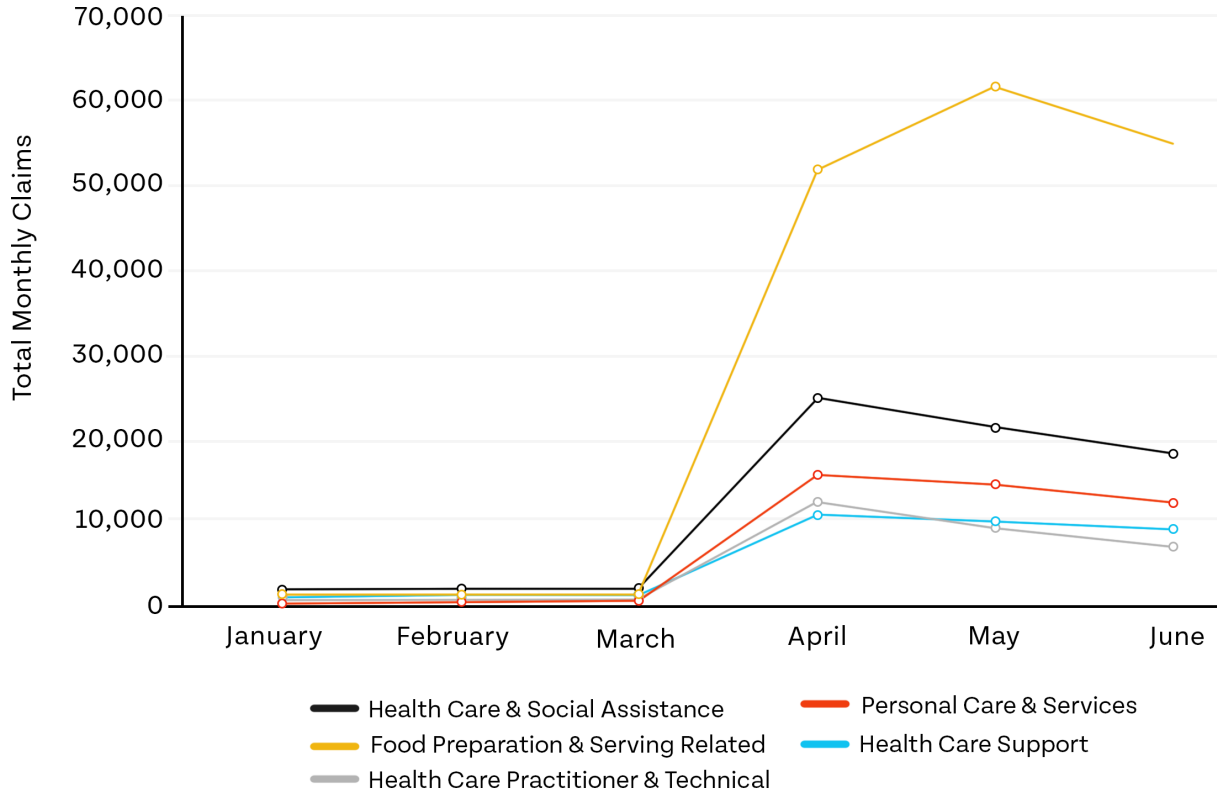


Share of Colorado UI Claims by Gender

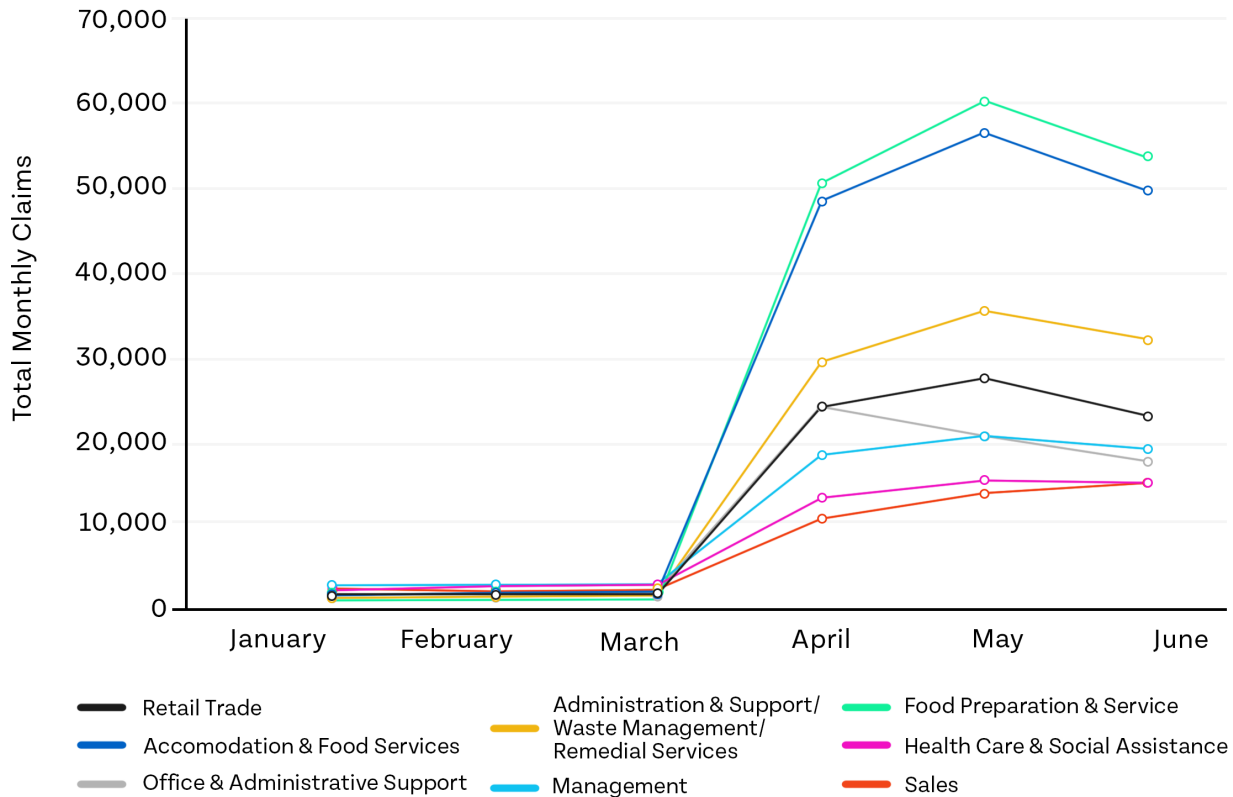


Source: Bell analysis of CDLE UI claims & State Demography Office labor force participation

Colorado UI Claims in Women-Dominated Industries



Colorado Industries with the Highest Number of UI Claims



Source: Bell analysis of CDLE UI claims & State Demography Office labor force participation

Beyond industrial sectors, women are more likely to fall into two other groups of workers who have been impacted by COVID-19: workers with alternative work arrangements (gig workers) and public sector workers. Women comprise a majority of workers with alternative work arrangements, and gig workers have been adversely impacted by COVID-19, particularly because of the lack of formal protections in these jobs.^{32, 33} While already being called for by many, including the Bell Policy Center, the need to ensure these workers are eligible for unemployment insurance and have access to benefits like health insurance has only been underscored by the pandemic.

On the other hand, public sector employees face furloughs and layoffs amidst cash-strapped state budgets. Nationally, these workers are more likely to be women and people of color.³⁴ These two groups of workers aren't traditionally included in many labor analyses (which often focus on the private sector) and yet these two groups are, and will continue to be, deeply impacted by COVID-19.

Reviewing and understanding the myriad ways working women are impacted is critical as policymakers begin crafting responses that react to crisis situations related to the pandemic while trying to center equity in building a better future for women in the workplace.

Women have faced a higher number of job losses than men despite making up a smaller share of the overall labor force, and while over time men have begun to return to work, women's workforce participation continues to lag.



How Did COVID-19 Change the Future of Work & Women?

Automation

One growing area of concern revolves around COVID-19's acceleration of projected automation trends. This is largely because the implication is automation-related job losses are permanent and unlikely to "come back" even after COVID-19 safety measures are no longer in place.

In relation to this brief's analysis, automation is more likely to impact women in the short term, especially women in low-wage jobs and with less education.³⁵ Specifically, jobs in retail and restaurants were at the highest risk of short-term automation. Because restaurants and stores were forced to rapidly adopt new technologies to safely reopen, some experts predict many of these job losses are permanent.³⁶ That said, we're still in the midst of this pandemic and it's impossible to say for certain which jobs will and will not return.

Accelerated automation trends place newfound urgency on the need to rapidly reskill and upskill Colorado's workforce, and women in particular. Existing disparities in workforce compositions suggest that reskilling and upskilling will be more challenging for women since they are less likely to be represented in many sectors that are growing, such as in technology sectors.³⁷ Low representation in sectors where job growth is expected means it will be more important for intentionally designed career pathways

for women so they have knowledge about the opportunities available to them. Without a gender equity focus in career pathway development, women will be disproportionately left out from industries that provide livable wages and are at low risk of automation.

Career Pathways With Opportunities for Advancement

Part of the challenge lies in helping women find careers that have pathways for advancement. Women are less likely to see higher wages because they are overrepresented in jobs that have little opportunities for growth, such as jobs in direct care (e.g. home health aides) and child care.³⁸ Further, women pursuing postsecondary education are also more likely to earn credentials in fields with lower wages and fewer opportunities for advancement because they are in fields that aren't likely to continue growing, compared to the credentials earned by men.³⁹ In Colorado, most women still choose credentials in the arts and humanities, whereas most men choose credentials in STEM fields.⁴⁰ Part of the solution will be ensuring incoming students have accurate information about return on investment of different credentials and the career pathways and wages associated with those credentials. However, it is also urgent that career pathways in these care industries are developed so women who are providing necessary services will have their work appropriately valued by the market.⁴¹

Diminished Progress Around Women-Owned Small Businesses

Another challenge raised by COVID-19 is the inability for small businesses to weather economic shocks, while large corporations have seen tremendous growth in profits.⁴² This vulnerability to economic shocks poses a disproportionate challenge to Black- and women-owned businesses.⁴³ Already, these groups were underrepresented, both in terms of the numbers of small businesses that were owned by these communities and the numbers of workers employed and revenues generated by these businesses.⁴⁴

Historically (and central to the American ethos), small businesses have been the backbone of local economies. In particular, small businesses owned by women were critical to the recovery after the Great Recession, generating more jobs than businesses owned by white men.⁴⁵ Now, women-owned businesses are more likely to be at risk for closure than men-owned businesses.⁴⁶ The Paycheck Protection Program was purported to help these very businesses survive the economic downturn, however this program failed to provide many businesses in need the support they requested.⁴⁷ In short, COVID-19 has the potential to have lasting harms on the number of businesses owned by women and communities of color due to the lacking federal response to support these businesses and the overwhelming advantages large corporations have.



State Budget Problems Lead to Greater Challenges for Women

Lastly, there are ancillary impacts on women as a result of the state budget cuts. In Colorado, the state had to meet a \$3 billion budget shortfall by cutting programs and aid for many critical services. The impact of some of these cuts falls disproportionately on women due to their reliance on these benefits. For example, community provider rates were reduced as part of the budget cuts. These rates represent the compensation community organizations receive for providing certain services for departments, such as child care, health care, and other services. As we have seen, this is likely to impact women given their overrepresentation in these fields, leading to lower income for those in these professions.

The reduction in provider rates also runs the risk of forcing some community organizations to downsize their operations, or potentially close altogether. This would disproportionately impact women who are more likely to work in such organizations that provide these services, lowering their income or leading to unemployment. Further, this would limit access to these needed services across the state. Other key programs that help women access postsecondary education, such as

merit-based financial aid and loan forgiveness pilots, were cut during the budget writing process.⁴⁸ This is harmful to women in particular as they are more reliant on state financial aid, more likely to graduate with higher student debt than men (with Black women graduating with the highest debt on average), and earn less than men even while earning the same degree.⁴⁹ Writ large, these budget cuts have the potential to cause generational harm to women's economic opportunity.

Policy Recommendations

COVID-19's disproportionate impact on women's labor force outcomes is emblematic of past policy decisions and broader structural challenges that have kept women from equal participation in the economy. It is incumbent on all of us now to ensure, as we recover, women's unique challenges are considered to avoid exacerbating existing gaps. To do this, it is both critical to consider the disproportionate impact on certain industries (and the corresponding challenges facing workers in these fields) in addition to broader opportunities to support all women in accessing career pathways that have advancement opportunities. The recommendations below represent initial policy steps that can be taken to improve women's future work outcomes.

Policy Recommendations to Help Women in the Future of Work

Stackable Credential Pathway Programs⁵⁰

Many workers, particularly women, will find themselves in the need of upskilling and reskilling. These Coloradans will need the ability to train and gain new skills that directly relate to in-demand jobs while also having the flexibility to work in order to support themselves and their families. This is especially true for nontraditional students, often defined as adult learners, student parents, or students with dependents, and who are subsequently more likely to be women.⁵¹ A stackable credentials pathway is the sequencing of postsecondary credentials that can be accumulated over time and help individuals develop qualifications to move along a career ladder or to higher paying jobs. Stackable credential pathway programs will therefore be a critical strategy to help women by:

1. Allowing for previous work experience and on-the-job learning to translate to credits and reducing the cost and time associated with furthering education
2. Allowing industry to lead the development of career pathways so credentials relate to in-demand skills and translate to improved opportunities for advancement

Colorado should expand stackable credential pathway programs in targeted industries that are in need of workers who can be upskilled through a combination of work, trainings, and traditional education. In particular, lawmakers should consider how to support the development of pathways in health care, direct care work, and child care.⁵² These in-demand, women-dominated industries would benefit from a more skilled workforce, while also leading to higher wages for workers who upskill.

Child Care⁵³

One significant barrier to women's ability to return to work is the need to provide child care. Even before COVID-19, child care was expensive and inequitably distributed with child care deserts plaguing low-income communities.⁵⁴ Now, COVID-19 has exacerbated many families' financial well-being, making child care even more inaccessible. With the uncertainty and risk associated with sending children to child care providers or school, the burden is falling on women to provide child care during the course of the pandemic. As a result, women may be opting out of the workforce, even temporarily, to provide needed services for their families.⁵⁵ For instance, nationally, mothers are more twice as likely to cite child care or school closures as the reason for their unemployment compared to fathers. This leads to mothers and fathers returning to work at significantly different rates.

To help women's equitable labor force outcomes, child care has to be a central strategy to reduce barriers to participation in work and education. Lawmakers should consider different strategies to make child care more affordable by expanding tax credits or through other programs. One key strategy should be to fully fund the Colorado Child Care Assistance Program (CCCAP), which subsidizes child care for families with low incomes.

Additionally, postsecondary institutions and workplaces should consider how their policies impact women. Providing child care on campus and ensuring that students have access to high quality navigation services is critical to helping women access education or participate in work while balancing other demands.

Policy Recommendations to Help Women in Response to COVID-19 Work Challenges

Paid Family & Medical Leave Insurance

A paid family and medical leave insurance program is critical for ensuring the well-being of Coloradans. Such a program would allow the state to offer a much-needed system for workers to receive these basic benefits. It is incumbent on lawmakers to consider how to provide these benefits to Coloradans in need.

Colorado voters recently passed one of the strongest paid family and medical leave programs in the country, becoming the first state to do so

through ballot measure. This is a critical first step to ensuring families and workers have access to a much-needed benefit and will improve workforce outcomes by increasing worker retention and productivity, beyond the many positive health effects associated with paid family and medical leave programs. The state must continue to ensure self-employed and gig workers have information about how they can access paid family and medical leave programs, including accurate information about benefits and costs.

Valuing Essential Work by Expanding Worker Protections, Raising the Minimum Wage, Increasing Medicaid Reimbursement Rates, & Extending Unemployment Insurance

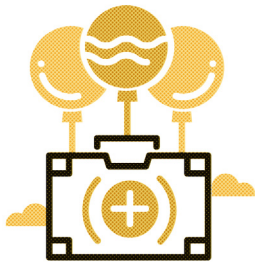
COVID-19 dramatized the need for robust worker protections to ensure work translates to a safe job that provides a living wage.



Empowering workers and expanding access to unions could be one strategy to help improve worker protections. Women are less likely than men to be covered by a union contract. Workers in unions are more likely to earn higher wages, have better benefits, and receive more workplace protections.⁵⁶ Lawmakers could help women and all Coloradans by strengthening laws that entitle and protect collective bargaining.⁵⁷ They can also ensure there is greater enforcement around misclassification and that the status of “independent contractors” is not further used as a mechanism for avoiding a century of labor protection laws.



Raising the minimum wage is another key strategy to improving work for women since women are more likely to work in low-wage sectors. For example, raising the minimum wage in Aurora, Colorado to \$12.60 would benefit an estimated 17,000 women.⁵⁸ Broad increases to the minimum wage would disproportionately benefit women and workers of color.



Raising Medicaid reimbursement rates and community provider rates is another way to value the work of women, who are more likely to work in health care-related occupations. Reimbursement rates are set by the state and determine how much care workers are paid for services through reimbursements through Medicaid. Low reimbursement and community-provider rates have led to an inadequate supply of care workers because it is too expensive for providers to offer services at the current rates. Raising these rates would allow care providers, which are disproportionately women, to earn higher wages and provide needed services to Coloradans.⁵⁹



Protecting and extending access to unemployment insurance is another critical strategy to valuing women’s work. Women in particular, who have been slower to return to work, are more at risk of economic insecurity as unemployment benefits approach their expiration. Federal aid to boost the length of unemployment insurance benefits in the short term is critical.⁶⁰

State Fiscal Well-Being

COVID-19 has shown in times of crisis we need a legislative body that is able to improve benefits and services for workers rather than cut back on already scant programs. For the state to be able to respond to crises and improve economic mobility for Coloradans, a strong General Fund that can actually meet the needs of constituents is a necessary first step. In order to bolster

the General Fund, the state must progressively increase revenue and close unnecessary tax loopholes that further exacerbate Colorado's unfair tax code. This is an essential step for the state to be able to strongly invest in programs we know make a difference for women: child care, education, and health care. Currently, these programs are nonexistent or underfunded, leaving women to often bear the consequences.

Conclusion

COVID-19 has had widespread impacts on women, from essential workers who are risking their lives, often for below a living wage, to women who have had to leave the workplace to take over child care responsibilities at home. Existing disparities in pay and workforce participation have been exacerbated by the pandemic. However, one of the most alarming aspects of COVID-19's impact on women is the way it has the potential to erase decades of progress towards gender equity in work. As the next legislative session begins, lawmakers will face an even more dismal budgetary reality with more tough choices that will need to be made.

Coloradans value equity. However, translating these values into action is significantly harder work. COVID-19 has shown that anything less than proactive action towards reducing equity gaps will lead to worse outcomes for women and people of color. These policy recommendations represent key first steps to continuing the work of actively addressing equity gaps facing women in the labor force.

Policy solutions that focus on women's equity in work are paramount to mitigate the harm being felt by women during this pandemic. A failure to be bold and proactively address the disparities faced by women will lead to widening gaps in opportunity and could lead to generational harm for women. Key priorities include intentionally designed career pathways, affordable child care, valuing women's work through higher wages and worker protections, and fiscal well-being for the state. Implementing these policies would help support women in a future of work that has been made even more uncertain by COVID-19.

Endnotes

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