Women and the Economy

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Summary

This paper provides statistics and analysis on women’s participation in the labour market and in business. It provides an overview of the financial effect of the coronavirus on women and tracks trends of women in employment, the gender pay gap, and women leading businesses.

The impact of coronavirus on women

Women have seen an increase in redundancies, unemployment, and people claiming unemployment benefits since the start of the pandemic. More women than men have been furloughed under the Coronavirus Job Retention scheme, partially because women were more likely to be working in a sector that has been shut down by the pandemic.

Mothers and women from minority ethnic groups have been particularly affected by the pandemic.

Women in employment

In the UK, 15.49 million women aged 16+ were in employment in October-December 2020, down 117,000 from a year ago. The female employment rate was 71.8%, down from a record high of 72.4% a year previously. The male employment rate was 80.6%.

9.61 million women were working full-time, while 5.88 million were working part-time. Women made up the majority of part-time employment (38%), compared to 13% of men.

The most common sectors for women’s employment in the UK are health and social work (accounting for 20% of all jobs held by women at September 2020), the wholesale and retail trade (14%) and education (12%). In the health and social work sector, 78% of jobs are held by women and in education, they hold 71%.

How much are women paid?

Median weekly pay for female full-time employees was £543 at April 2020. This compared to £619 for male full-time employees.

After adjusting for inflation, median pay for female full-time employees was around 2% higher than its 2008 level, while median pay for men was around 8% lower.

At April 2020, the gender pay gap in median hourly pay (excluding overtime) for men and women was:

- 7.4% for full-time employees,
- -2.9% for part-time employees (meaning women tended to be paid more than men),
- 15.5% for all employees.

The gender pay gap for all employees is larger than either the full-time or part-time pay gaps. This is because a much higher share of women than men are employed part-time and part-time workers tend to earn less per hour than those working full-time.

How many women are running a business?

Of the UK’s small and medium-sized enterprises with employees, 17% were led by women in 2015.
Men are more likely than women to be involved in “total early stage entrepreneurial activity,” which includes owning or running a business less than 3.5 years old.

In June 2019, 29% of directors of FTSE100 companies were women. In the FTSE250 (the next largest 250 listed companies outside the FTSE100), 27% of directors were women.

**Related Library briefings:**
- The gender pay gap
- Labour market statistics: UK regions and countries
- Business statistics
- Women in Parliament and Government
- Women Members of Parliament: Background Paper
- House of Lords Library briefing, International Women’s Day: Steps being taken to press for gender equality globally
1. Impact of the coronavirus on women in the economy

This section provides data and commentary on the impact on the coronavirus on women in the labour market. The Library briefing Coronavirus: impact on the labour market provides more information.

1.1 Jobs

The employment rate for women decreased from 72.6% in January-March 2020 to 71.8% in October-December 2020. The employment rate for men decreased from 80.1% January-March 2020 to 78.2% in October-December 2020.

Unemployment rates have increased by around the same proportion for men and women since the start of the pandemic: from 3.7% to 4.8% for women, and from 4.3% to 5.4% for men. Men have seen a larger increase in economic inactivity, with rates increasing from 16.3% in January-March, to 17.3% in October-December 2020. There was no change in women’s inactivity rate over the same period (24.4%).

The rise in redundancies since the start of the pandemic has been large for both women and men. Redundancy levels for women rose from 46,000 in January-March 2020 to 143,000 in October-December 2020, an increase of 212%. In the same period, redundancies for men increased by 230%.

There has been a large increase in the number of women and men claiming unemployment benefits since the start of the pandemic. Between January 2020 and January 2021, the number of women claiming unemployment benefits increased by around 107%, from a rate of 3.0% to 6.3%. The number of men claiming unemployment benefits increased by around 115%, from a rate of 3.8% to 8.1%.

1.2 Furlough

At 31 January 2021, 2.32 million jobs held by women were on furlough (15% of eligible jobs).

This is compared to 2.18 million (15%) jobs held by men. Since the start of the Coronavirus Job Retention Scheme, for the most part, slightly more jobs have been furloughed than men.

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1 ONS, Redundancies levels and rates (seasonally adjusted), 23 February 2021
The reason why more women are furloughed than men, but furlough rates are the same, is because more women hold jobs eligible for furlough.

In 2019, 57% of workers in sectors subsequently shut down by the pandemic were women. This compared to a workforce average of 48%.²

1.3 Some women have been more affected than others

Mothers
According to the Institute for Fiscal Studies, mothers are 1.5 times more likely than fathers to have either lost their job or quit since the start of the first lockdown and are also more likely to have been furloughed.

Among those who are still working for pay, mothers spent less time on paid work throughout the day.

The Fawcett Society also found 35% of working mothers have lost work or hours due to a lack of childcare support during the pandemic.³

Women from minority ethnic groups
The Fawcett Society found that half (50%) of employed women from minority ethnic groups and 43% of employed women from White ethnic groups are worried about job or promotion prospects due to the pandemic. This compared with 35% of employed White men.⁴

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³ Fawcett Society, Coronavirus crossroads: Equal pay day 2020 report, 20 November 2020
⁴ Fawcett Society, Coronavirus crossroads: Equal pay day 2020 report, 20 November 2020
1.4 Flexible working is a positive outcome of the pandemic

According to the Fawcett Society, flexibility around working hours and location is key to balancing paid work with unpaid child and adult care work, of which women do the bulk.

20% of workers were doing some work at home pre-pandemic, but during the first lockdown in March-May, around 50% of people who continued to work did so from home, with similar proportions of men and women home working.

According to the Fawcett Society:

Post-pandemic, we need to move to a new normal for flexible working which allows workers to adopt a hybrid model of home and workplace flexibility as well as flexing their working hours.5

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2. Trends in female employment

2.1 Women in work

15.49 million women in the UK aged 16 and over were in employment in October-December 2020. The number of women in work was 117,000 less than the same period a year before but 1.82 million higher than the decade before.

The female employment rate was 71.8% in October-December 2020. Recent increases in the rate are partly due to changes in the state pension age for women. However, the rate has fallen from a record high of 72.4% a year previously because of the impact of the coronavirus pandemic.

Source: ONS, Labour Market Bulletin, Table A02 SA, 23 February 2021.

The employment rate for men aged 16-64 was 78.2% in October-December 2020. The gap between the male and female employment rates was 6.3% points, which is the lowest it has been since comparable records began in 1971. The gap was 10.4% a decade ago.

2.2 Full and part-time work

9.61 million women were working full-time in October-December 2020, while 5.88 million were working part-time.

In the years immediately following the economic downturn in 2008, female full-time employment levels decreased but there was some increase in part-time employment levels. There has been strong growth in full-time employment since the end of 2012.

Women are still more likely than men to be working part-time. 38% of women in employment were working part-time in 2020, although this is down from around 45% during the 1990s, as female full-time employment has grown more quickly than part-time employment.

The proportion of men working part-time climbed from around 7% in 1992 to 13% in 2010 and has remained at a similar level since.

Data in this section are from ONS UK Labour Market bulletin unless otherwise stated.
2020 saw a wider gap between the number of women working full-time, and the number of women working part-time. Over the past year, the number of women working full-time has increased by 299,000 while the number working part-time has decreased by 415,000. It is likely that this change was driven by the coronavirus pandemic, but exactly why full-time employment for women has increased is still unclear.

### 2.3 Employment by type

13.92 million women were working as employees and 1.50 million were self-employed in October-December 2020. The number of women working as employees is 1.57 million higher than a decade ago, while 325,000 more women are self-employed.

There was a small fall in the number of women working as employees immediately following the 2008 economic downturn, but there was an increase in self-employment. Employee numbers have grown much more strongly since 2012.

Of those in employment, women are more likely than men to work as employees and less likely to be self-employed. 88% of women in employment are employees, compared to 80% of men.

Around 11% of women are self-employed compared to 19% of men, although the share of all self-employed workers who are women has increased over the past decade. Women comprised 34% of all self-employed workers at the end of 2020 up from 27% in 2007.
The majority of the change in 2020 has been due to the impact of the pandemic, although it is yet to emerge why these changes have happened. In October-December 2020, 132,000 more women were working as employees compared to the same period in 2019. As discussed in section 2.2, this was driven by an increase in full-time employment. The number of self-employed women fell by 215,000 over the same period.

For men, falling employment levels during the pandemic were largely driven by the full-time self-employed.

More information can be found in the Library briefing Coronavirus: Impact on the labour market.

### 2.4 Employment by industry

In the UK, the sectors with the most women in employment are health and social work (accounting for 20% of all jobs held by women at September 2020), the wholesale and retail trade (14%) and education (12%).

For men, the most common sectors also included the wholesale and retail trade (14% of all jobs held by men), followed by manufacturing and construction (11% and 10%, respectively).

78% of jobs in the health and social work sector and 71% of jobs in education are held by women. Sectors where only a small proportion of jobs are held by women include construction (16%), mining and quarrying (16%) and transportation and storage (22%).

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7 These figures are a count of jobs rather than people, since one person may hold multiple jobs. Source: ONS Workforce jobs series, via Nomis.
24% of women worked in professional occupations (like engineers, doctors and nurses, teachers, accountants and lawyers) in 2020, compared to around 21% of men. Around half of women in professional occupations in 2020 were employed as nurses, teachers, or other educational professionals.

A higher share of men than women were working as managers, directors or senior officials, with 14% of men in these roles compared to 9% of women.

Men were also more likely than women to be working in skilled trades; as process, plant or machine operatives; and in associate professional and technical occupations. Women were more likely than men to be working in administrative and secretarial occupations; caring, leisure and other service occupations; and in sales and customer-service occupations.
Note: Occupations ranked based on median hourly pay (excluding overtime) for employees at April 2020.
Source: ONS, Employment by status and occupation, and Annual Survey of Hours and Earnings via NOMIS.

Across these occupation groups, women are more likely to work part-time than men. For both men and women, the share of workers who are part-time is highest in the lowest-paid occupations:

Note: Occupations ranked based on median hourly pay (excluding overtime) for employees at April 2020.
Source: ONS, Employment by status and occupation and Annual Survey of Hours and Earnings via NOMIS.
2.6 Regional differences in women’s employment

Women’s employment rate was highest in the South East (79%) and South West (78%) in the year ending September 2020. It was lowest in Northern Ireland (68%) and the North East (69%).

Women aged 16-64 are less likely than men to be in employment across all countries and regions of the UK. The gap between the male and female employment rate ranges from 5% points in the North East to 9% points in the East and Northern Ireland.

Source: ONS, Annual Population Survey via NOMIS

Further information on male and female employment and earnings by region can be found in the Library’s briefing, Labour market statistics: UK regions and countries.

2.7 Unemployment and economic inactivity

People who are not in work can either be unemployed (meaning they are looking for and available for work) or economically inactive (meaning they are not looking for or available for work).
785,000 women aged 16 and over were **unemployed** at October-December 2020, compared to 959,000 men. The unemployment rate for women was 4.8%, less than the unemployment rate of 5.4% for men.

5.09 million women aged 16-64 were **economically inactive** in October-December 2020, 24.5% of women in this age group. This compared to 3.57 million men aged 16-64 who were inactive (17.3%).

There were large falls in the female inactivity rate over the 1970s and 1980s before a more gradual decline over the 1990s and 2000s. The rate has been falling more quickly again since 2010 in part due to increases in the state pension age for women.

As the chart below shows, in October-December 2020, 1.37 million women were economically inactive because they were looking after family or home. 1.17 million women were inactive as they were studying, and the same number were inactive due to being long-term sick:
Labour market status by ethnic group

Unemployment

In October-December 2020, women from a minority ethnic group had an unemployment rate of 10.6%, compared to a rate of 8.4% for men.

Women from a White ethnic group had an unemployment rate of 4.0%, compared to a rate of 4.9% for men.8

For the most part, unemployment for men and women in minority ethnic groups has been falling more rapidly than for people from White ethnic groups, so that by 2019 the gap had become much smaller. From 2020, the gap seems to be widening again, with unemployment rates for women from minority ethnic groups rising the fastest since the start of the coronavirus pandemic.

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8 Here ‘minority ethnic group’ includes Black Africa/Caribbean, Bangladeshi, Pakistani, Indian, Chinese, Mixed, and Other ethnic groups. Quarterly survey samples are too small for a breakdown by specific ethnic group to be reliable. Library paper Unemployment by ethnic background uses annual data to provide further breakdowns by ethnic group and gender.
Employment and inactivity

Employment rates for men are consistently higher than for women across ethnic groups, with an employment rate of 79.0% for men and 73.5% for women from a White ethnic group and an employment rate of 74.3% for men and 62.0% for women from a minority ethnic group in October-December 2020.

This is partly because rates of economic inactivity (people not in work and not looking for work) are usually higher for women than men. For example, the inactivity rate was 16.9% for men and 23.4% for women from a White ethnic group in October-December 2020, and 18.9% for men and 30.5% for women from a minority ethnic group.

Library paper Unemployment by ethnic background provides further breakdowns by ethnic group and gender.

2.9 Labour market activity by disability status

As shown in the chart below, disabled women have a higher unemployment rate, (6.8%), a considerably higher economic inactivity (not in work and not looking for work) rate (43.0%), and a lower employment rate (53.1%) than non-disabled women.

Disabled women are slightly more likely to be in employment than disabled men. Disabled men are more likely to be unemployed than disabled women, and disabled women and men have similar inactivity rates.
For more information, see the Library briefing on [people with disabilities in employment](#).

### Key labour market statistics by disability status and gender

**Aged 16-64, Oct-Dec 2020, %**

<table>
<thead>
<tr>
<th>Category</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Employment</td>
<td>53.1%</td>
<td>51.3%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>6.8%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Inactive</td>
<td>18.5%</td>
<td>11.6%</td>
</tr>
</tbody>
</table>

**Source:** ONS, [Labour Market Bulletin, Table A08](#), 23 February 2021

**Notes:** Government Statistical Service harmonised standard definition of disability.
2.10 International comparisons

The employment rate for women in the UK was 71.1% in July-September.

In comparison, the employment rate for women in the EU 62.3%. The UK also had a higher rate than the United States (61.4%) and Japan (70.1%).

The Netherlands and Sweden had the highest female employment rate of any country in the EU at 73.5%, although outside of the EU, the rate in Iceland climbed to 80.6%.

Source: Eurostat, table lfsi_emp_q

Note: Rate is % of women aged 15-64 in employment; seasonally adjusted.

Figures are published by Eurostat (the EU’s statistical authority) and therefore may differ from what is published elsewhere in this briefing.
3. Women’s earnings

3.1 Trends in average pay

Median weekly earnings for female employees working full-time were £543 at April 2020, compared to £619 for male full-time employees.\(^9\)

After adjusting for inflation, average earnings decreased for both men and women following the economic downturn in 2008, although in the immediate aftermath average pay for men fell more sharply.

In 2020, median pay for female full-time employees was around 2% higher than its 2008 level, while median pay for men was around 8% lower. (The median is the point at which half of people earn more and half earn less.)

![Real median weekly earnings for full-time employees](chart.png)

Source: ONS, Annual Survey of Hours and Earnings, 2020

3.2 The gender pay gap

Part of the difference between men and women’s weekly earnings can be attributed to hours worked. Therefore, the gender pay gap, which measures the difference between male and female earnings, is more commonly measured by hourly pay.

At April 2020, the gender pay gap in median hourly pay (excluding overtime) between men and women was:

- 7.4% for full-time employees,
- -2.9% for part-time employees (meaning women tended to be paid more than men),
- 15.5% for all employees.

The gender pay gap for all employees is larger than either the full-time or part-time pay gaps. This is because a much higher share of women than men are employed part-time and part-time workers tend to earn less per hour than those working full-time.

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\(^9\) Data in this section are taken from the ONS Annual Survey of Hours and Earnings.
Broadly speaking, there has been a downward trend in the full-time pay gap since 1997 and the overall pay gap has also decreased. The part-time pay gap has widened since the early 2000s.

### Gender pay gap

**UK, 1997-2020**

Dashed lines indicate breaks in the series in 2004, 2006 and 2011

Source: ONS, *Annual Survey of Hours and Earnings*, 2020

### 3.3 The gender pay gap varies with age

The gender pay gap is small or negative for employees in their 20s or 30s, but widens considerably for older age groups:

### Gender pay gap by age

**April 2020, UK**

Source: ONS, *Annual Survey of Hours and Earnings*, 2020

One reason for the age differences in the pay gap is that factors affecting women’s employment and earnings opportunities become more evident when women are in their 30s and 40s. For example, time spent out of the labour market to care for children or elderly relatives could affect future earnings when a person returns to work.

Another explanation is generational differences: younger workers have higher levels of educational attainment on average and may be more likely to work in certain, higher paying industries or occupations.

The gender pay gap is discussed in greater depth in the [Library’s briefing paper](#).
3.4 Low pay

Women are more likely than men to be working in jobs paying the National Minimum Wage.

Wage data for 2020 was collected during lockdown in April, so is less reliable than usual.\textsuperscript{10} Because of this, the data below is for 2019.

The Low Pay Commission estimates that 8.1\% of female employees aged 25 and over were paid at the relevant minimum wage rate at April 2019, compared to just under 4.4\% of male employees aged 25 and over.\textsuperscript{11} The National Living Wage (the NMW rate for workers aged 25+) was set at £8.21 an hour from April 2019.

Around 25\% of female employees had hourly pay below the voluntary living wage rate (as set by the Living Wage Foundation) at April 2019, compared to 17\% of male employees. At April 2019, the living wage was £10.55 for people working in London and £9.00 for those working outside of London.\textsuperscript{12}

The Resolution Foundation reports that 61\% of low paid employees in 2019 were women, and women, particularly women working part-time have therefore been the biggest beneficiaries of a recent reduction in low pay. The proportion of women working part-time in low pay fell by 11\% between 2018 and 2019.\textsuperscript{13}

However, the Resolution Foundation’s 2018 report found that: “women are less likely to progress out of low pay, are more likely to switch into other low-paying jobs when they do move and are more concentrated in a handful of large firms than low-paid men,” and that women typically earn less than men even within many low-paying occupations.\textsuperscript{14}

Previous research by the Resolution Foundation, conducted for the Social Mobility Commission, looked at the extent to which people in low-paid jobs are able to move into higher-paid work or remain ‘stuck’ in low pay (where low pay is defined as having earnings below two thirds of median hourly pay).\textsuperscript{15}

Low-paid women were more likely than men to be ‘stuck’, although the risk of remaining stuck in low pay is lower than it was in the 1980s. Excluding those who exit the data over the following decade, the proportion of women getting stuck has fallen from 48\% in 1981 -1991 to 30\% in 2006 -2016.\textsuperscript{16}

\textsuperscript{10} ONS, \textit{Employee earnings in the UK: 2020}, Section 6, measuring the data

\textsuperscript{11} Low Pay Commission, \textit{2019 Report}, Figure 3.4

\textsuperscript{12} Resolution Foundation, \textit{Low Pay Britain 2020}, September 2020

\textsuperscript{13} Resolution Foundation, \textit{Low Pay Britain 2020}, September 2020

\textsuperscript{14} Resolution Foundation, \textit{Low Pay Britain 2018}, May 2018, p7 and 8.

\textsuperscript{15} Conor D’Arcy and David Finch, \textit{The Great Escape? Low pay and progression in the UK’s labour market}, October 2017

\textsuperscript{16} Social Mobility Commission press release, \textit{Low pay and progression in the labour market}, October 2017
4. Women leading businesses

4.1 Female-led SMEs

In 2019, 15% of small and medium-sized enterprises (SME) employers were led by women. This is similar to figures since 2015.17

The proportion of SMEs with no employees that were owned or led by women was higher, at 17% in 2019.18

Examining only SMEs with employees, women-led businesses were most likely to be in the education (32%), health (29%), other services (24%), accommodation and food service (21%), and administration and support (20%) sectors.19 Many of these sectors are those most severely impacted by restrictions introduced to combat the spread of Covid-19 – in addition to the education, health and accommodation and food services sectors, the “other services” sector will include businesses such as sports facilities, funeral homes, hairdressers and businesses offering beauty treatments.

In contrast, in the construction sector and transportation and storage sector, only 6% of SME are female led.

It is estimated that in the UK, women-led SMEs contribute about £85 billion to economic output (16% of the UK SME approximate Gross Value Added total). 20

4.2 Female-led start-ups

Estimates by the Global Entrepreneurship Monitoring Consortium show the proportion of women involved in ‘total early stage entrepreneurial activity’ or TEA. TEA includes the owning or running of any business that is less than three-and-a-half years old.

In 2019/20, the TEA rate in the UK (the proportion of working aged people involved in TEA) for men was 11.7% and 7.0% for women.21

This means that the TEA gap (the difference between the male and female rates) was 5.7% points in the UK.

The chart on the following page shows the TEA gap in the countries covered by the Global Entrepreneurship Monitoring Consortium study. The gap in the US was 1.7% points, while the gap in Germany was 3.3% points. Of the selected countries, the TEA gap is highest in Armenia – 9.4% points.

There is a negative TEA gap several countries including Saudi Arabia and Madagascar (a higher proportion of women are involved in start-ups than the proportion of men).

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17 BEIS, Small business survey (employers), 4 June 2020, pg. 65
18 BEIS, Ibid
19 BEIS, Ibid
20 BIS, Contribution of women-led and MEG-led businesses to the UK non-financial economy, 2015, p.3
Female-led start-ups and Covid-19

The only Government-backed business loan scheme that reports loans data by gender is the Future Fund.

The Future Fund provides convertible loans to UK start-ups that cannot access other loan funding schemes (because they are pre-revenue or pre-profit). The loans will convert into shares in the company in certain circumstances and must be matched by funding from private investors. The scheme is administered by the government-owned British Business Bank.

The British Business Bank reported as of 28 January 2021, 74% of Future Fund loan funding had gone to firms with mixed-gender
management teams. 20% had gone to firms with all-male management and 1% to all-female management teams.

### Future Fund: management diversity

**28 January 2021**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number of loans</th>
<th>Total loan value (£ million)</th>
<th>% Total value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mixed gender</td>
<td>722</td>
<td>786.7</td>
<td>74%</td>
</tr>
<tr>
<td>All male</td>
<td>278</td>
<td>216.6</td>
<td>20%</td>
</tr>
<tr>
<td>All female</td>
<td>13</td>
<td>13.7</td>
<td>1%</td>
</tr>
<tr>
<td>Not disclosed</td>
<td>42</td>
<td>49.6</td>
<td>5%</td>
</tr>
</tbody>
</table>

Notes: Diversity is of the senior management team. Data is self-reported by companies applying to the fund.

Source: Future Fund Publishes Diversity Data of Companies Receiving Convertible Loan Agreements, 28 January 2021, [accessed 1 February 2021].

Researchers from Kings College London published a report in September 2020 that discussed the challenges for entrepreneurs during Covid-19, including gender impacts. The report concluded that there were many areas were female and male entrepreneurs’ experiences did not differ but, “on balance the Covid-19 pandemic impacted women entrepreneurs more adversely than men entrepreneurs.”

### 4.3 Women on boards

A government-backed target that FTSE100 boards should have a minimum of 25% female representation by 2015 was set in the 2011 report by Lord Davies of Abersoch, *Women on boards*.

In October 2015, it was announced that this target had been met, and that 26% of FTSE100 board members were women.

In June 2019, 29% of FTSE100 directorships were occupied by women, and 27% FTSE250 directorships were held by women.

There are now zero all-male boards in the FTSE100, down from 21 in 2011. In the FTSE250, there are now three all male boards, down from 152 in 2011.

The chart below shows how the proportion of women on FTSE100 boards has increased steadily since the late 1990s with more significant increases in recent years.

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23 Lord Davies of Abersoch and BIS, *Women on boards*, February 2011, p 4

24 Cranfield University, *Female FTSE Index*, 2018, p 7

25 Ibid
4.4 Women in business – Further reading

The Fawcett Society report [Sex and Power 2020](#) provides a breakdown of women’s representation in politics, business and the arts, and provides analysis of the challenges facing women of colour.
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