



Lifeline

Risks and opportunities for women from the Covid-19 digital revolution

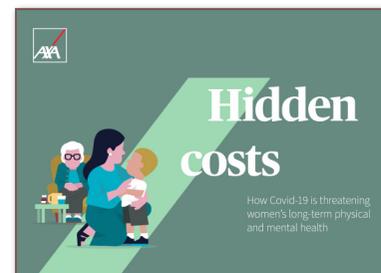
AXA Report on
Women & Digital



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This is our third report looking at the impact of the Covid-19 pandemic on women. Over the past several months, we have published reports into the health and economic effects of the crisis. This report looks at how women's use of digital has increased during the pandemic – and the profound effect digital technology has had not only on the way women live their lives, but also on the way they view themselves and the world around them.



Executive summary

During the Covid-19 pandemic, digital¹ use among women has increased significantly. Around the world, digital has become a life saver for many women. But this digital revolution hasn't been without cost. The boundary between work and home life, for example, has become increasingly blurred. And some women worry they may lose their jobs to digitalization. Even so, women see clear opportunities in digital – to learn new skills, socialize and make their lives simpler.

This is the latest in our series of reports into the Covid-19 pandemic, and its impact on women. Our previous two reports examined the economic and health effects of the crisis. This time, we're looking at women's increased use of digital

technology, and at how digital is now reaching into almost all aspects of women's day-to-day lives. Covid-19 has been the first truly global pandemic of the digital era.

To compile this report, we again worked with research firm Ipsos to survey 8,000 women from different social and economic backgrounds in eight countries: France, Germany, Italy, Mexico, Nigeria, Spain, Thailand and the UK. All interviews were carried out in February 2021 – just as new vaccine campaigns were getting underway in many parts of the world.²

² In each country, samples were used of 1,000 women over the age of 18. These samples were representative of the wider "digitally-connected" population in each country (which varies from over 90% in most of Europe, to 75% in Thailand, two-thirds in Mexico and approximately half in Nigeria). The same basic scope and methodology were used in our two previous surveys on the health and economic impact of Covid-19, published in 2020.

¹ Please note that this study uses "digital" to mean the use of digital devices, tool and apps and other services, both personally and professionally.

68%

of women worked from home during recent lockdowns

86%

went online to learn new skills

Our key findings

- More women are using digital – it’s now an established “fact of life” for many women. Our survey shows that, during the pandemic, more women used digital to maintain contact with friends and relatives, to manage their health and financial affairs, as well as to shop and oversee their children’s schooling. More than two-thirds (68%) used digital technology to work from home as offices, factories, and other workplaces were closed during lockdowns. Among women, digital use in some areas now exceeds 90%, which makes it more likely women will stay online even when the pandemic is over.
- The rise of digital brings its own risks, however. According to our survey, nearly three-quarters of women (73%) are finding it hard to maintain a healthy work-life balance. That’s partly because, during lockdowns, the burden of housework and childcare has fallen disproportionately on women, as we saw in our previous reports. Women see other risks, too, from increased use of digital: 41% said they fear losing their jobs – more than half (51%) pointed to the potential loss of privacy. Younger women in particular cited online abuse as a growing concern. Not surprisingly, many are turning to activism – often via social media – as a way to make their voices heard.
- As we emerge from the pandemic, women also see digital as an opportunity. Our survey shows women cited online learning as the number one opportunity coming out of the Covid-19 crisis. In particular, women want to learn more about how to protect their personal data – they also want skills that will improve their employment prospects. Forty percent of working women said digital would offer them more career flexibility. It’s not only the workplace – our survey also shows that, with digital, women see opportunities to set up their own side-businesses to supplement their income - selling clothes, artwork or food they’ve made themselves, or providing services to others, like child-minding.

93%
of women now
shop online

89%
use digital to keep in
touch with friends
and relatives

35%
fear an increase in
online harassment

Survey findings



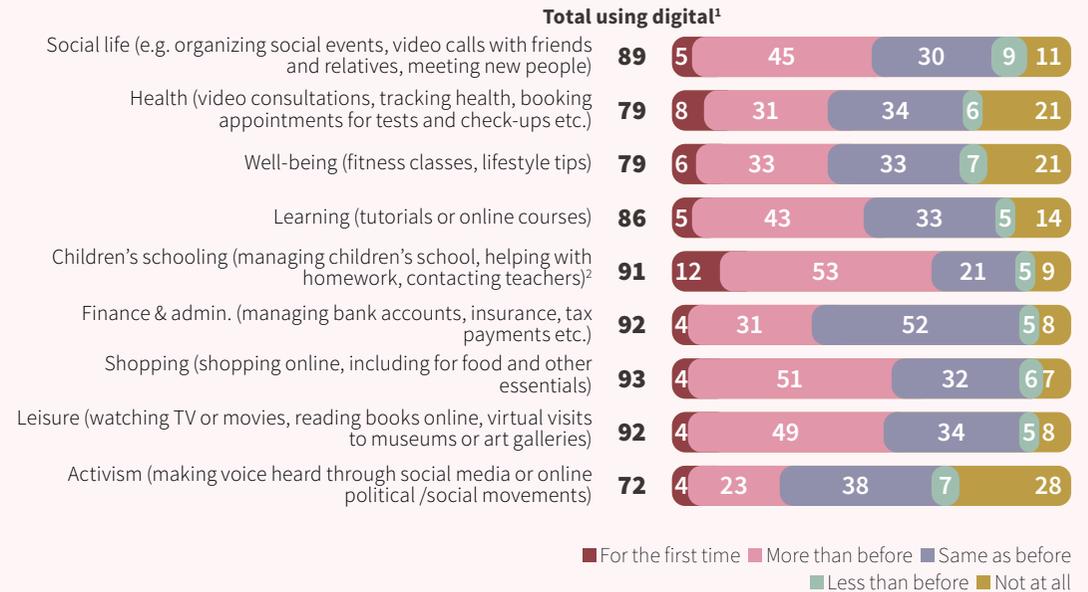
Digital has provided a lifeline for many women during the pandemic

During the Covid-19 crisis, digital has been a real lifeline for women, both socially and professionally. Digital has become an indispensable part of women’s daily lives. In many areas, both personal and professional, digital use among women is now over 90% - with online use rates so high, chances are these new digital habits will remain even after the pandemic is over.

Women are using digital more to manage their health, social lives and their children’s education

According to our survey, half of women used digital more during the pandemic – or used it for the first time - to manage their social life, make video calls to friends and relatives, or go online to meet new people. As such, digital has been an important factor during lockdown in helping women stave off the loneliness many feel as a result of the pandemic (see page 9).

During the pandemic, digital touched almost all aspects of women’s lives



Please note data in this chart is based on the following question: Since the start of the pandemic, have you used digital tools, services or apps in the following areas?

(1) Total of those answering “for the first time”, “more than before”, “same as before” and “less than before”.

(2) Applies to parents only

Our survey also shows more women using digital to manage their health – to book medical appointments or for video consultations with doctors. They’ve also shopped more online since the start of the pandemic, and used digital more to manage their finances and for leisure activities, such as watching TV or movies, reading or visiting virtual exhibitions.

Nearly two-thirds went online to manage their children’s schooling – 12% for the first time – not surprising given that

schools in many countries have been closed in recent months as part of lockdown measures. Digital has also helped women make their voices heard: 27% of those surveyed said they'd engaged more in online activism, particularly through social media.

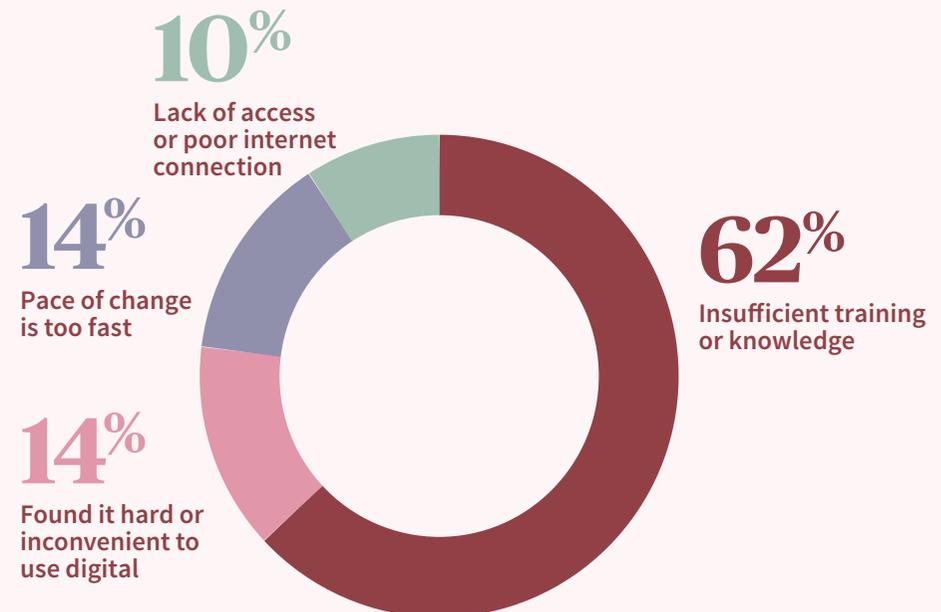
Overall, most women in our survey agreed digital had helped them escape the worst effects of lockdown: 74% said it had improved their lives in terms of their children's education – 69% said digital had helped them maintain contact with their family. Others saw clear benefits in having more access to leisure and culture – or in finding new ways to manage their health and well-being.

Women are also using digital to learn new skills

Digital has become a fixture in many women's lives, not only at home but also at work. During the pandemic, 86% of women used digital to work remotely – 10% used it for the first time. There's also been a sharp increase in online learning as women use digital to acquire new skills and capabilities. Since the start of the pandemic, 30% of women say they've participated in online training or skills development for the first time. In all, 86% now take tutorials and courses online – the numbers are even higher in the three developing countries covered by our survey: Mexico, Nigeria and Thailand. Women are turning to online learning for two main reasons – an absence of in-person training and a need to stay up-to-date during recent lockdowns.

Where there is a skills shortfall, many women blame a lack of training

Currently, most women believe they have good digital skills. Of those surveyed, 84% said their workplace skills were either “very” or “relatively” high. However, only half say they're ready for a job in the digital economy. In some countries, that figure is much lower – in France, for example, it's just 26%. In our survey, most women – 62% – blamed this on a lack of knowledge and training. Just 14% said the pace of change was simply too fast.



Please note data in this chart is based on the following question: You said you had low skills in one or several areas - why is that, in your opinion? (asked of women who answered that they had “low” digital skills in one or more areas only)

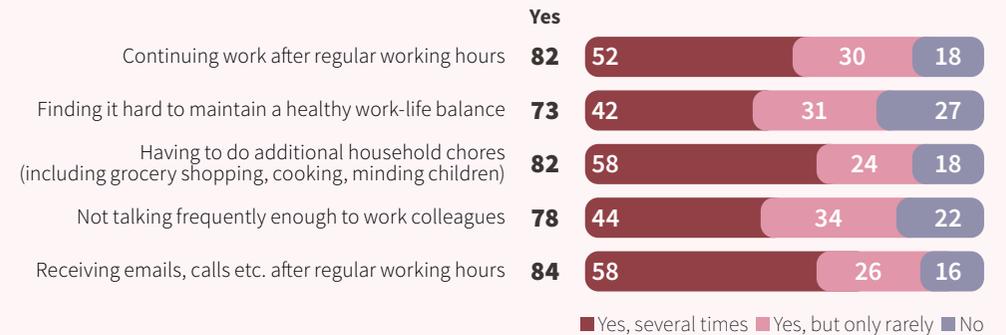
It isn't all good news - digital has also brought new worries

Digital has brought definite benefits for many women. But it's also created new risks - a loss of privacy, increased isolation, and job insecurity. To combat online harassment, more women are also turning to activism to assert their rights and make their voices heard.

More women find it hard to juggle work and home commitments

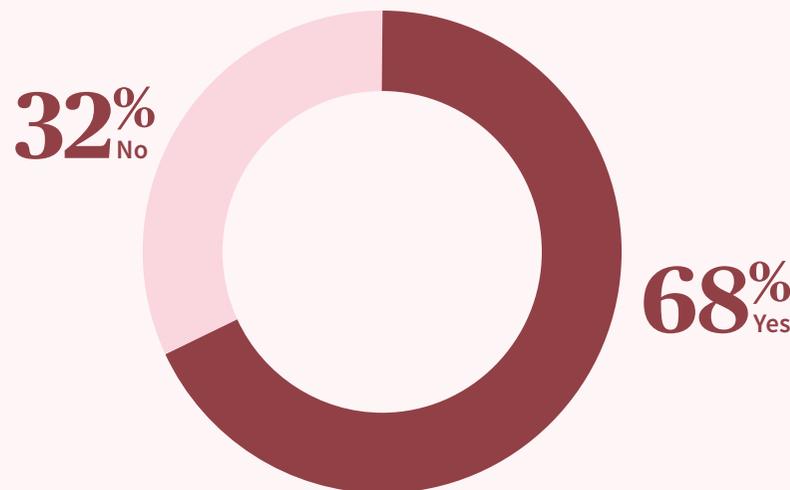
Our survey shows that 68% of women worked from home during the pandemic - at least part of the time. Women appreciate the flexibility that home-working offers, particularly when it comes to child-minding. But that doesn't mean there aren't other problems: 82% of those surveyed said they'd been forced to work after their regular working hours. Nearly three-quarters (73%) said they'd found it hard to maintain a healthy work-life balance, mainly because they'd taken on additional household chores, including cooking, grocery

With home-working, more women find themselves on call after hours



Please note data in this chart is based on the following question: When working from home during the pandemic, have you experienced any of the following? This question was asked only of economically active women, working from home during the pandemic.

More than 2/3 of women worked from home during the pandemic



82%

Of those working from home, most - 82% - said it would not have been possible without digital skills.

Please note data in this chart is based on the following question: During the pandemic, did you work from home at any point?

shopping or looking after children – further evidence that the pandemic is eroding recent progress in gender equality. Working from home has also meant less contact with colleagues – a vital part of many women’s social lives. In total, 78% of women said they’d not spoken to their colleagues enough during the pandemic. In our survey, women also chose isolation and loneliness as the biggest risk emerging from the increased use of digital.

Women – especially younger women – fear losing their jobs

In our survey, 41% of women said they fear losing their jobs because of increased automation, a trend accelerated by the current pandemic. The figure is highest among young women – below the age of 29 – and those working in white collar professions now more susceptible to automation.

More than half of those surveyed (51%) pointed to loss of privacy as one of the main risks from digital. In the three developing countries covered by the survey – Mexico, Nigeria and Thailand – women were also concerned about reduced access to banking and finance, with many offices and bank branches closed during recent lockdowns. Generally, women in these countries are likelier to face restrictions in their digital use, usually as a result of gender discrimination or poor internet connections.

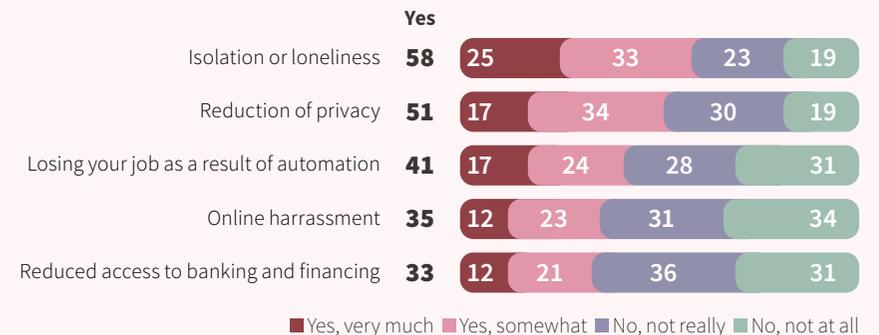
Online abuse is a growing risk

Online harassment is also a growing concern among many

women. The increase in digital has exposed millions of women to abuse, particularly via social media. In our survey, 35% named “online harassment” as a risk. Among younger women, the figure was higher – 45%. Many women are using digital to fight back – two-thirds of those we surveyed said digital could be used to advocate for women’s rights or promote “body-positivity.” Clearly, this is part of a broader phenomenon – evident not only in the MeToo movement, but also in the increasingly prominent role women are playing in pro-democracy protests in many parts of the world.

Women are more at risk than men from automation. According to the International Monetary Fund (IMF), automation could cost women **180 million** jobs worldwide. The IMF says 11% of women in the workforce are at risk. Less well-educated and older women – as well as those in clerical, service or sales positions – are likely to be among the worst affected. Source: IMF (October 2018)

Digital leaves women at risk of loneliness and online harassment



Please note data in this chart is based on the following question: Do you feel the increased use of digital during the Covid-19 pandemic has made you more vulnerable to the following risks?

For many women, the digital gender gap is still a reality

When it comes to digital, many women still feel at a disadvantage compared to men. It's affecting younger women in particular. There are still gender barriers to online finance, to jobs in the tech sector - and, in some countries, simply to accessing the internet.

Women have less access to online financing – and fewer job opportunities in digital

In our survey, 42% of women feel they face additional barriers when applying for online financing – critical if women are to develop successful new businesses. It's not just financing: 58% of women worry they have less access than men to technical or scientific careers that require advanced digital skills. Figures are particularly high in Nigeria, Thailand and Italy – though much lower in Spain, where recent efforts to encourage women into tech careers seem to be bearing fruit. Just over a third of women surveyed say they also find it more difficult than men simply getting online or having regular access to devices like smartphones and computers.

Women still face digital discrimination



Please note data in this chart is based on the following question: As a woman, do you think that you have more barriers than men in any of the following areas?

Younger women feel most discriminated against

Our survey shows that it's often younger women – those between 18 and 29 years of age – who feel discrimination most of all. In all, young women seem more aware of the “digital gender divide” in everything from careers to digital skills, access to online finance and creating their own digital business. There are also signs of a widening digital divide **among** women, regardless of age. Our survey shows that “workers” see themselves as less likely to benefit from the digital revolution than managers, technicians, or other professionals – in terms of self-development, job prospects, or salary increases. It's the same for women with lower education: during the pandemic, they were less likely to go online to socialize, work, learn new skills, manage their health or oversee their children's schooling.

Worldwide, women face a significant digital gender gap. According to the OECD, women are **10%** less likely to own a mobile phone than men – and **26%** less likely to use the internet on their phones. Generally, figures are higher in developing countries where affordability is the biggest barrier for most women. Source: OECD, 2018.

“For women entrepreneurs, the priority is flexibility, and getting the right work-life balance.”

Caroline Ramade is founder and CEO of 50inTech, an initiative aimed at promoting women in technology. For this survey, we asked Caroline – also a board member at UN Women France – how women tech entrepreneurs had fared during the pandemic and how they’d adjusted to life under lockdown.

Personally, in my job, I do see Covid as an opportunity – first, because it’s forced the tech sector to go global. You don’t need to be in a specific place any more. You can work from anywhere. As an entrepreneur myself, it’s broadened my horizons. It’s really prompted me to contact people outside Paris – in Germany, in Ireland, even in the US. If I want to sell something to the US, I don’t have to get on a plane any more.

“Within our community of entrepreneurs, the priority for most – our surveys say approximately 60% – is flexibility, and getting the right work-life balance. Last year, before the pandemic, equal pay was the priority. Working from home gives you flexibility. It gives you time to learn new skills – we’ve definitely seen that during the pandemic. But if everybody is at home with you it can be a nightmare – especially, as we’ve seen, when you have to look after children, which is a big part of the population.

“For a lot of women entrepreneurs, the main challenge has been fundraising. Because of the pandemic, large companies are not taking the same risks. It’s similar with recruitment. At times like this, companies prefer people with experience. So,



Caroline Ramade

Founder and CEO of 50inTech

we’ve seen a lot of women striking out on their own because, that way, they have freedom to manage their commitments. We’ve seen even Chief Technical Officers going freelance, taking on short-term assignments.

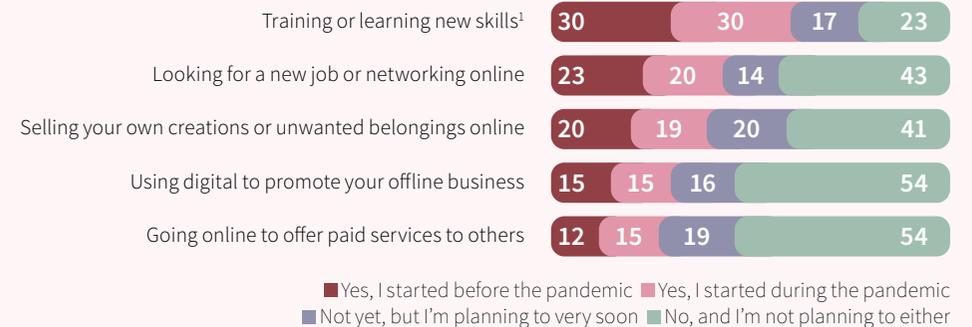
“Among the women we work with, a lot are tired; they’re burned out – and, for half of our community, they’re still experiencing discrimination and harassment. That is generating a real need for better health and well-being, and for inclusive, women-friendly working environments. Women are staying in their jobs, but they are really open to change. Looking ahead, I think there’s a huge opportunity to attract new talent into the workforce, given that there’s such a shortage of talent in tech at the moment. A large company, for example, that’s willing to invest, with a proper culture of care, offering an internal online university with the right skills training – I really think they could be very successful.”

Post-pandemic, women see digital as a clear opportunity – at work *and* in their personal lives

As we emerge from the pandemic, women increasingly see digital as an opportunity. It’s a way of learning new skills and balancing tricky work and family commitments. More women are also going online to set up side-businesses, potentially creating a new generation of female entrepreneurs.

With digital, women see immediate opportunities in jobs and career development. According to our survey, the number one opportunity for women is access to “more online learning.” Women are most interested in learning how to protect their personal data – an area where they currently feel they lack knowledge. Of those surveyed, 60% said they’d also be “very” or “somewhat” interested in acquiring skills that open up new job opportunities, including basic knowledge of software and digital devices.

Women turn to digital to learn new skills



Please note data in this chart is based on the following question: Have you been using digital for the following activities?

(1) This option was included for economically active women only.

Women also see opportunities in new small-scale businesses

Nearly one in five women said they’d used digital to create new side-businesses during the pandemic – usually selling clothes, food or artwork they’d made themselves, or providing services like child-minding. That doubles the number of women with side-businesses – in our survey, another 20% said they had side-businesses that pre-dated the pandemic.

Demand for online financial products likely to grow

At the same time, there’s increased interest among women in online financial products. More than half of those surveyed (54%) said they’d be interested in online

products to protect their health, home and business, or to help them manage their finances better. Not surprisingly, given the increase in new side-businesses, almost half (48%) said they were interested in new digital services for entrepreneurs.

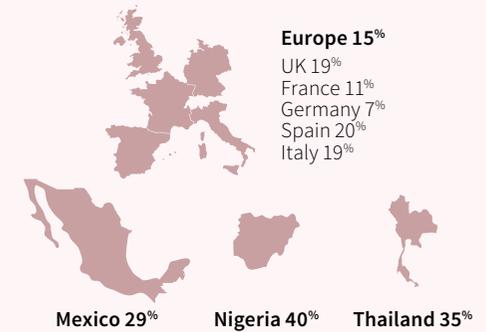
Digital may also provide more flexibility outside the workplace

It's not just in the workplace that there are opportunities, post-pandemic. Because of digital, women see increased opportunities for "socializing" and "connecting with loved ones." Digital can also help simplify women's daily lives – for example, cutting down on time spent on shopping, or on basic finance and admin. For working women, digital also offers increased flexibility – vital at a time when many are having to juggle work and home commitments. Of those surveyed, 40% picked out "career and work flexibility" as an opportunity emerging from the increased use of digital. Twenty-two percent, meanwhile, said Covid-19 had opened up opportunities to take better care of their health and well-being.

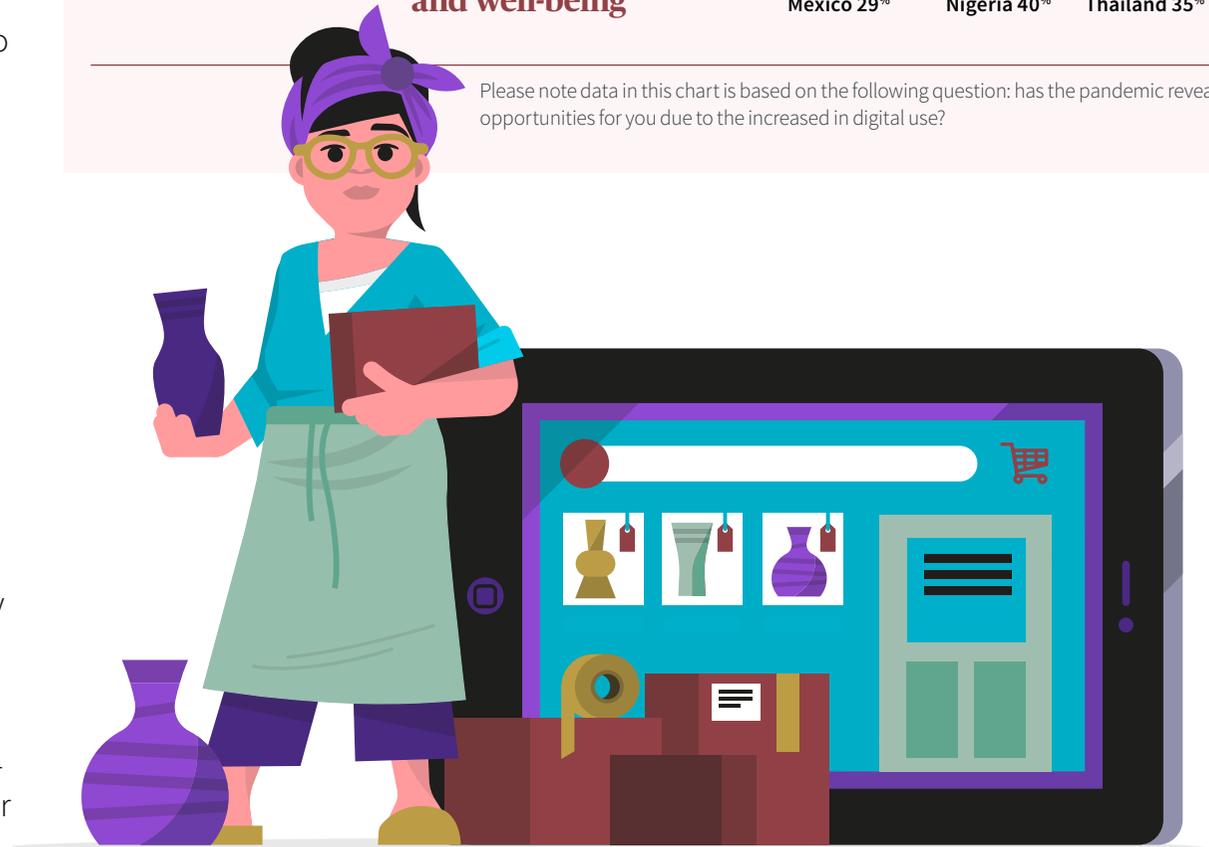
It's women in developing countries who see the biggest opportunity in health and well-being

22%

More access to health and well-being



Please note data in this chart is based on the following question: has the pandemic revealed new opportunities for you due to the increased in digital use?



“We’re seeing social and commercial networks coming together - the idea of social commerce is pretty close to what we would usually call a ‘start-up’.”

As AXA’s Global Head of Open Innovation at AXA Next, Frank Desvignes works directly with tech entrepreneurs. We asked him what his experience has been of the Covid-19 pandemic and what AXA could do to support the new, emerging generation of women tech entrepreneurs.

“In tech, women are definitely underrepresented, particularly in Europe. Women make up just 19% of Europe’s IT entrepreneurs¹ – even though studies show that start-ups managed by women are more likely to succeed. The fact is, it’s harder for women to get proper funding. At AXA, we promote women entrepreneurs. We see a lot of new opportunities, especially in healthcare. We’re working with 50inTech at the moment on a program aimed at encouraging women in the tech sector.

“During the pandemic, we’ve seen the emergence of new side-businesses and a new kind of economy. For many women, this has almost become a third pillar of their lives: work, home and business. This idea of having a side-business was already well established in developing countries – now it’s more global. The number of women selling goods or services online approximately doubled during the Covid-19 crisis.

“If you look at what’s happening in e-commerce, we’ve jumped ahead four or five years because of the pandemic. And what you’re seeing is a lot of resale – it’s like the flea market, version 3.0, often organized initially by women, using their smartphones and based on their social networks. We’re seeing social and



Frank Desvignes

Global Head of Open Innovation, AXA Next

commercial networks coming together - the idea of social commerce is pretty close to what we would usually call a ‘start-up’. You can see this social commerce growing and developing across all kinds of platforms - on Facebook Marketplace, for example. On Etsy, women account for more than 80% of sellers. There are also local resale platforms like Woobiz in Indonesia or Mio in Vietnam.

“Primarily, this crisis has been about health and the family – and that’s put women at the center of decision-making. Now, with the growth of digital, we’re seeing more interest in online solutions. People want to protect what matters, and that’s their health, their family and their home. It’s the same with their businesses – these new side-businesses will need financing and business protection. With digital, people – both women and men – want products that are accessible, easy to understand. We need to cut down on the jargon and the fine-print – there’s still too much of that in the insurance industry. Part of this is also about using our data, so clients have the information they need to make the right decisions about their future.”

¹ Source: Shaping Europe’s digital future (European Commission, 2019).

Conclusions



Action points to strengthen digital inclusion among women

Digital has proved a life saver for many women during the Covid-19 pandemic. In certain respects, it has spared women the worst of recent lockdowns. It has kept them in touch with friends and relatives, helped them manage their finances and their children's education.

Digital has also allowed women to work at home – this has been a double-edged sword: on the one hand, it's meant greater flexibility; on the other, it has added to the burden on women already doing more than their fair share of housework and childcare. From our survey, it's clear women face other risks, too – a loss of privacy, for example, and continued online abuse.

Despite these concerns, women see digital as an opportunity – a way to simplify their daily lives, set up side-businesses and learn new skills that will strengthen their position in the jobs market and begin to bridge the “digital gender gap.” There's also clear interest in online products and services to help women manage their finances and protect what's important to them – their health, their families, their homes, and their businesses. Below, we've set out six action points for the financial services sector aimed at improving digital inclusion

and ensuring women make the most of the opportunities emerging from the current Covid-19 crisis:

1. **Develop accessible online products and services** – particularly in health, through self-assessments, disease prevention and access to 24/7 teleconsultation with doctors and other healthcare professionals.
2. **Introduce “one-click” concierge services** in areas like child or elderly care to make women's lives easier.
3. **Offer more online training to build women's skills and confidence** in business, cybersecurity, and networking – and, in doing so, help close the digital divide with men.
4. **Work together with women entrepreneurs**, providing advice and expertise to help them finance, structure and protect their businesses and start-ups.
5. **Develop specific products to protect women working as freelancers or small business owners**, particularly in the gig economy – many of these women currently have little or no formal protection for their health or finances.
6. **Make support available to women from all social and economic backgrounds** to ensure none is left behind by the boom in digital technology.

Women in Insurance

At AXA, we believe women are the key to progress; they're a vital force around the world for growth and development. Over the past few years, our dedicated Women in Insurance initiative has been working to ensure women have equal access to insurance for their health, wealth and businesses – and can begin at last to realize their full economic potential:

- We've developed special mentoring and accelerator programs to help women entrepreneurs overcome the barriers they face when launching a new business.
- We've dedicated more than EUR 1 million to research to improve women's access to healthcare – critical at a time of pandemic.
- We've developed products and services to meet women's specific needs in areas like cancer care, pregnancy, care for the elderly and travel.

For more information about AXA, our products and services, and our Women In Insurance initiative, please visit us at www.axa.com.

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