
THE FORGOTTEN WORKERS REPORT



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FOREWORDS...

This report looks at the real experiences and views of those employed in low-paid work relying on multiple jobs to make ends meet.

Many of the participants were employed on a combination of zero hours contracts, short hours contracts, self-employed or through an agency. Across the UK the number of people in insecure work has increased rapidly over the past decade and currently lingers at around 900,000 many of these will be juggling more than one job. Not only do these workers face uncertainty about their working hours, they also miss out on rights and protections that many of us take for granted, including being able to return to the same job after having a baby, or the right to sick pay when they cannot work.

Many of these workers don't choose to be employed this way – they're juggling two or three jobs because it's the only choice, but they'd rather have a contract with guaranteed hours and an income they can live comfortably on. Often workers on zero-hours contracts or those who are self-employed don't benefit from important workplace rights, and they put up with insecure hours and low pay. Prices have been rising faster than earnings and people in work are thousands of pounds a year worse off as a result. This does not feel like an economic recovery. Rather we seem stuck in a prolonged living standards crisis.

Tackling insecure work requires a greater role for workers' voice, and would bring wider benefits to workers and business. There is therefore a clear role for government to take active steps to promote and support unions in workplaces and evidence of the benefits of collective bargaining. Government should take opportunities to enhance workers' voice at every level of the company and within the economy more widely.

There are a range policy changes that can be made to deliver better jobs for everyone particularly those in low-paid insecure work. We would therefore endorse the recommendations of this report.

Beth Farhat
Regional Secretary, Northern TUC

There are more people in poverty who live in a working household than a workless household. In-work poverty is without question a blight of our time and in this report, two eminent academics explain the inevitable consequences.

Most economists now accept that growth needs to be inclusive, acknowledging that if the economy is growing, but work is not lifting people out of poverty, there's a problem. The report describes in devastating detail the lives of those experiencing poverty and inequality. It shows the untold damage to both the individuals who experience it and ultimately a society that permits it.

I heartily endorse the recommendations. They come from the position that any relationship between growth and poverty can no longer be assumed, trickle down or be a trade-off. In other words, an acceptance that redistribution, after the fact, no longer works for us. Low-paid workers not only deserve proper wages and terms and conditions but they also deserve the respect of a society that relies on them for so much.

Ruth V. Redfern
Inclusive Growth Consultant and Transformation Professional | RDZT Limited

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We must also make clear that the respondents' narratives of their employers and managers expressed in this report are NOT of the employers we interviewed as part of this study. These were entirely different organisations we approached to discuss their positive initiatives and policies established to assist low-paid workers to help tackle some of the issues identified in this report.

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EXECUTIVE SUMMARY



I'm exhausted. I get up at 4:30 in the morning. I leave the house at 5:10 for a 6am start and 10am finish. Then I come here [to my second job] at 11am and I've got all day here. I finish at 4pm here, get across the water and go to my son's and get a sandwich or something and then go to my next job. That one is five nights a week and it's a very hard job. The evening job is really hard. I get really tired when it's about 8pm. It's about midnight when I get to bed. But if I didn't do these jobs I wouldn't be able to live. I wouldn't be able to survive.

(Anna, 4 jobs, 2x cleaning, 1x catering, shop worker)

This single quote of Anna's typical working week is a very accurate summary of what follows in this report, which focuses on low-paid workers in multiple employment. We refer to such workers as 'The Forgotten Workers', for we found that people who do legitimately work in more than one low-paid job are largely absent from academic and policy coverage. We therefore suggest that the 'voices' and experiences of people living in this situation are currently lacking and argue that, only by listening to first-hand accounts of people living and working in more than one low-paid job, can we enable their experiences to be more deeply understood. Our research, therefore, critically examined in-depth the experiences and work-life challenges of these forgotten workers.

The findings of our research were stark: many are experiencing significant difficulties - even when taking more than one job to make ends meet. The reasons for the emergence of low-paid multiple employment are related to neo-liberalism and the creation of a deregulated 'flexible' labour market. This has led to the proliferation of part-time, agency, temporary, casual and zero hours contract employment. Hence, the workers we interviewed face inter-related challenges around low-paid work, insufficient working hours, and job insecurity and stability.

In this report we present 6 key findings –

1. Low-pay and in-work poverty – all of the workers we spoke to have challenges around limited finances. Indeed, some were experiencing in-work poverty and had to use foodbanks. Whilst the government has introduced the National Living Wage, many workers had their hours cut by employers so actually ended up worse off.
2. Precarious work – our research reveals rising job insecurity and precarity in the age of austerity. Pressures to deliver ‘more with less’ resulted in work intensification, reorganising work and outsourcing with cuts to terms and conditions of employment.
3. Zero hours contracts – those employed on zero hours contracts and part-time variable hours contracts could work from 0 to 60 hours/week, but feared turning down shifts in case managers offered no more work. These workers have to indicate their availability for work, but may not actually be offered any work by employers. We, therefore, argue that this constitutes unremunerated labour time.
4. Working time arrangements and underemployment – the employees we interviewed worked complex, segmented and elongated shifts that invariably cover unsocial hours. We argue this constitutes work extensification. Many workers were also experiencing a combination of time-related, income-related and skills-related underemployment.
5. Indignity and unfair treatment at work – these workers had little job autonomy and employee voice, with few, if any, opportunities for progression, training and development.
6. The complexities and challenges of work-life balance – our study reveals the difficulties and frustrations of attempting to reconcile low-paid work with family life. Many workers were excluded from organisational policies and there were also inconsistent managerial practices.

Specific objectives of this project are to deepen knowledge and networks around the fundamental problems for many low-paid workers in more than one job. It draws attention to a clear need for active steps to be taken to provide policy support for these workers at the level of the organisation and within the economy more widely. The findings also intend to inform and advise the following groups who work directly with these people.

Employers – evidence is provided for policy and practice improvements in employee reward, recognition and well-being.

Public Sector – the report provides examples for health and well-being at work developments that will be useful for public sector organisations, the NHS and public health in Local Authorities (LAs). It also provides evidence for wider policy and practice learning for LAs and their own lower paid workers.

Trade unions – who face challenges in representing this group of workers due to the nature of multiple jobs and differing employment contracts, sectors and union recognition

Community and Third Sector Groups – can use the research to contribute support for increasing public awareness and understanding of the economic and societal issues of these workers. They may also use the findings and recommendations for evidence-based support to inform sustainable and socially inclusive policies.

INTRODUCTION

There is growing interest in issues of low-pay, the ‘just about managing’ and insecure work from policy makers, academics, trade unions and wider society. Whilst successive UK governments have viewed employment as the best route out of low-pay/poverty, many workers and their families continue to struggle to make ends meet. Indeed, it is estimated that there are currently 5.5 million workers in the UK paid below the Real Living Wage (KPMG 2017). What is missing from these statistics is any reference to people who are working in more than one low-paid job below the Real Living Wage. Although previous authors have made passing reference to low-paid workers employed in more than one job (Grimshaw et al. 2008; Toynbee, 2003), this is our explicit focus and this research has never been conducted in the UK before. Indeed, as these workers in legitimate multiple employment are largely absent from academic and policy coverage, we use the term ‘The Forgotten Workers’ to describe these workers. This study offers inimitable insights into issues of low-pay, the experiences of having to work in 2, 3, 4 or more jobs, together with the challenges of balancing multiple jobs with home life.

The report begins by setting the context of low-pay in the UK, and then details our research methods and the characteristics of these workers. In-work poverty is the focus of section 3, which examines the impact of the National Living Wage, the use of foodbanks and the daily struggles of some of our interviewees. We also assess employer and trade union strategies to support these workers. Section 4 details the experiences of work, challenges around job satisfaction and dignity, complex working time arrangements, workplace pressures and poor management practices. Zero hours contracts are critically examined in the following section, covering working time challenges, job instability and struggles to make ends meet. Section 6 focuses on the complexities and challenges around work-life ‘balance’. The main findings of the study are covered in section 7, followed by our recommendations.

SECTION 2 - THE CONTEXT OF LOW-PAY AND THE STUDY

2a) The context of low-pay

As mentioned in our introduction, there is growing academic, social policy and political interest in issues around low pay with approximately 5.5 million UK workers paid below the Living Wage Foundation's 'Real Living Wage' (RLW), which is currently £8.75/hour (£10.20/hour in London) (KPMG 2017). Wills and Linneker (2013) argue that this independently-calculated 'real' Living Wage is set at a level at which people can afford to 'live', as it is based on the minimum income standard being an acceptable minimum standard of living. They argue that it is more effective than the more market-led government statutory minimum wage (currently £7.38 for those aged 21 - 24) and this argument would now include the more recent government statutory national living wage (currently £7.83 for those aged over 25) introduced in 2016. Indeed, with all of these similar names yet differing levels of a 'minimum' or 'living' wage, it is hardly surprising that many are confused as to what the living wage actually is and what they should be paid/paying. We have found an awful lot of confusion and misunderstandings of the different wage rates and, therefore, felt it would be useful to give a brief overview at the outset of this report. The best depiction and explanation is by the Living Wage Foundation who provide a very useful table on their website which we have reproduced below.

Explaining UK Wage Rates

	The Minimum Wage Government minimum for under 25s	The Minimum Wage Government minimum for over 25s	Real Living Wage The only wage rate based on what people need to live
What is it?	£7.38	£7.83	£8.75 across the UK and £10.20 in London
Is it the law?	Statutory	Statutory	Voluntary
What age group is covered?	21 and older	25 and older	18 and older
How is it set?	Negotiated settlement based on recommendations from business and trade unions	A % of medium earnings, currently at 55%, it aims to reach 60% of medium earnings by 2020.	Calculation made according to the cost of living, based on a basket of household goods and services
Is there a London weighting	No London Weighting	No London Weighting	Yes - Separate higher rate for London

Taken directly from source (on 13/07/18): <https://www.livingwage.org.uk/what-real-living-wage?>

It is clear that the first two columns of government initiatives are statutory, yet the Real Living Wage, in the third column, based on what people need to afford to live, is voluntary. Therefore, not all employers pay the Real Living Wage (RLW), intensifying claims that the UK is predominantly a low-wage/low-skill economy.

Indeed, compared to other developed countries, Schmuecker (2014) notes that the UK has a larger number of low-paid, low-skilled jobs. She also points out that between 1993 and 2012, semi-skilled jobs in the UK have fallen dramatically (down by 9.5 %) and low-skilled (therefore lower paid) jobs have increased (up 1.6%). Therefore, as there are wider opportunities for employment in lower skilled work, she argues there will naturally be a larger pool of people on lower wages.

This is all set against a background of high levels of income inequality (OECD 2015), increasing competitive pressures with a 'flexible' deregulated labour market and an historical context of trade union decline and influence. Yet, quoted recently in 2017, a spokesperson from the Department for Work and Pensions informed the BBC, "Average household incomes have risen to a record high and income inequality is lower than in 2009-10. Today's figures confirm that work is the best route out of poverty" (www.bbc.co.uk/news/education/16/3/17)

Indeed, successive governments have persistently viewed employment as the best route out of low-pay and/or poverty, with the aim of 'making work pay' (Shildrick et al., 2012: see also <https://www.gov.uk/government/speeches/making-work-pay-in-a-modern-economy>) but there remain crucial issues over wages, working hours, underemployment and poverty (for latest on low pay and poverty see JRF 2018). Warren (2015a) sheds light on the financial constraints of working time 'underemployment' demonstrating how around 3 million workers would like to work more hours than they are currently employed to do. Moreover, Shildrick et al. (2012) identify the 'low-pay, no-pay' cycle of job insecurity and recurrent in-work poverty (IWP). Goulden's work (2010) also shows how low-paid work is typically inflexible, insecure and offers limited progression.

The research highlighted in this report provides support to the findings of the majority of these studies. Indeed, it also contributes further evidence, as we not only consider individuals in one low-paid job, but in multiple low-paid jobs. Our detailed qualitative research is important and timely as it critically examines the unique social phenomenon of low-paid multiple employment – the realities of people's lived experiences of working in more than one job.

2b) The context of the study

As our main concern was to hear the voices of these workers and learn about their experiences, a statistical survey was not considered useful. Therefore, we conducted in-depth interviews with these workers to obtain rich, detailed information to fully understand their experiences. Each participant met with one of us individually and we asked the same questions to all interviewees about the experience of their work, issues around low-pay and work-life 'balance'. We focused on the regions of the North East of England and Yorkshire, for at the time of starting the research, both were in the top three regions for underemployment (ONS, 2012), with over 20% of workers being paid below the Real Living Wage respectively (Lawton and Pennycook, 2013).

As these people were based in more than one organisation and working different shifts during each day, it was very difficult to find workers to take part in the research at the beginning of the project. However, with help from many supportive organisations we achieved access via the TUC, several trade unions, community groups, poverty organisations and foodbanks. We also had participants approach us who had attended our early presentations, where we had set out our research aims and asked for help with more worker interviews.

Between June 2015 and May 2017 we conducted 50 interviews with low-paid workers in multiple employment, along with 9 trade union officials and representatives, 6 employers and senior managers, 1 foodbank organiser and 1 foodbank volunteer.

The workers we interviewed were employed in cleaning, catering, the entertainment sector, the care sector, bar work, security, DIY, social services, public services, libraries, education, retail, administration, accountancy and information technology services. These occupations spanned the private, public and third sectors, but a number of public sector jobs had been outsourced to private contractors due to austerity cuts. Some also gained additional work through self-employment, but this was often out of necessity rather than 'choice'. In terms of employment contracts, there was a combination of full-time (FT), part-time (PT), agency, temporary, seasonal, term-time only, casual and zero hours (ZHC).

The majority of the interviewees were women, and ages ranged from late-teens to 60s. Regarding education, a minority had no qualifications, but many had NVQs, GCSEs, 'O' levels, 'A' levels, good quality degrees and even masters' degrees. We expected to interview workers with 2 or 3 jobs, but were surprised and alarmed to find a number with 4, 5, 6 and even 7 different jobs. All of the workers interviewed had multiple jobs as they were struggling to make ends meet, and some made use of foodbanks.

SECTION 3 – IN-WORK POVERTY

3a) Low-pay, making ends meet and in-work poverty

It is a common misapprehension that people in the UK who are 'in poverty' are only those who are unemployed and receiving welfare benefits. Indeed, recently there has been an increase of people who are in work, yet are classed as being 'in poverty' (see Tinson et al., 2016), often referred to as experiencing 'in-work poverty' (IWP).

Whilst many correlate IWP with low-paid work, this is actually more complex (see Bennett, 2014; Marx and Nolan, 2012). Hick and Lanau (2017) note how IWP occurs when the total of a working household's net income is not enough to meet their needs (2017:5). However, those statistics are based on the whole household and not the individual. Furthermore, when 'job quantity' is mentioned it is again based on the labour market participation of all members in one household – not on one member of a household in multiple employment, as in our study.

Of course there is also a huge debate on what is meant by being 'in poverty', which is too vast to include in this report. However, we are using the Joseph Rowntree Foundation's definition of poverty which is based on when a person's resources are not enough to meet their basic needs, including participating in society, with examples such as, buying a birthday gift for your partner/family and sending your child on a school trip (see 2014:11).

For the first time on record in 2011/12, the majority of people in poverty were in working families (MacInnes et al., 2013). In 2014/15 IWP continued to rise with 7.4 million people in working families experiencing poverty (Tinson et al., 2016). It is also important to note that the UK has seen a dramatic rise in the use of foodbanks providing emergency food to people in need. The Trussell Trust state that in 2015/16 over 1 million food supplies were provided to people in crisis (Garthwaite, 2016); although this figure does not include the many other people using alternative local foodbanks across the country, as is the case with some of the people in our study.

In terms of the use of the word 'poverty', whilst some of our participants out-rightly defined themselves as being in poverty, many evaded the labels of 'poverty' or 'poor', yet others still used phrases such as:



'I can't afford it', 'that is how bad it is'
'I use the foodbank just a little bit to help me out'
'...towards the end of the month, it's desperate', 'we're struggling'
I'm just trying to make ends meet'
'I'm just having to survive'
'You have to stretch it out'
'I do these two jobs to make ends meet'
'I work to keep my head above water'
'At the end of the month I'm on the bones of my arse'
'I have to do two jobs to survive'

These are all quotes from different individuals and there was more of this style of language from almost all of our respondents. The stories of their experiences strongly suggested that many people were in 'near poverty' and one or two in 'deep poverty' (see McBride et al., 2018). However, from the interviews it was identified that all of our respondents were facing daily struggles around work, finances and providing for families.

Here, maybe it is pertinent to pause and reflect on the fact that this study is about people in employment – and moreover – working in more than one job. They clearly have a strong work ethic, and most had pride in their work. Yet they experience everyday hardship despite "...their enduring commitment to work and repeated engagement with jobs" as also found in Shildrick et. al.'s study (2012:1).

We collected our firsthand accounts and mapped the evidence for the following sections around 3 themes - low wages and the National Living Wage, debt and foodbank use, and policies in employment contracts relating to sick pay and overtime. After these key themes, we provide other examples of how people are struggling despite working in more than one job.

3b) Low Wages and the National Living Wage

When, in April 2016, the then chancellor George Osborne introduced the National Living Wage (NLW), this caused some confusion between this rate and the Real Living Wage. Many of our respondents raised this issue of uncertainty of 'what is the living wage question', including some of the employers we interviewed,



The government hijacked the living wage essentially. There was a heck of a lot of confusion about it – from our clients as well. There is so much confusion because you effectively now have two living wage rates.

(Finance Director Clean4U)

Indeed, many of the trade union representatives we interviewed claimed that this was a deliberate attempt to halt the momentum of the Real Living Wage. Some also suggested that the NLW is discriminatory as it excludes workers who are under the age of 25. We have also discovered that the introduction of the NLW does not protect working hours for some. For example, many of our respondents informed us that they had their working hours and pay premiums cut by their employers who were trying to 'compensate' for the annual rise of the NLW:



The pay rise (living wage) that we got in April. The thing is, we lost the hours instead, so we actually lost £35 a month. And we're being informed it will be going up again this April so we're saying, "right, it's going up so what hours are they going to cut in April?"

(Evie, 2 jobs - cleaner)

As a consequence, some interviewees were forced to seek advice to help with their finances and debt.

3c) Living in Debt and Foodbank use

When we began this project and were conducting background research to the current situation in the UK, there were only 7 foodbanks recorded on the Trussell Trust website. The degree of foodbank use is now unprecedented in the UK (Garthwaite, 2016). Lansley and Mack (2015) report that many of those in 'deprivation poverty' and using foodbanks are also working. In our case, all are working in more than one job, yet still struggling with finances and debt.



We went to the advice bureau and they helped us out. Now we're under a debt management scheme.

(Maeve, 2 jobs - cleaner)

Fern informed us that she'd been introduced to 'Step Change' - a charitable debt help organisation - through the foodbank she was using, as did others.



Step Change charity deal with all my income and they take it into what you call a monthly account, so that means what I earn, they take off me and they pay my debt collectors. Every single thing, bus fares, food, TV licence, water, electric, gas, medicines and pocket money, clothing money... they reckon all that up and then what ever you're left with, say if I'm left with about £60 then they will probably take so much of that and that would pay my four debtors, TSB bank, my credit card, my overdraft, my loan.

(Abigail, 2 jobs - security, both ZHCs)

Indeed, many others relied on foodbanks to 'help them out' when they felt they needed it.



I use the foodbank as well. I haven't been of late as much but I'm going to go today and get a voucher. I use it as and when I need it. Towards the end of the month, it's desperate. I used to use People's Kitchen as well. They do hot meals, you can get a shower, you can get clothes, you can get toiletries. I haven't used that for a while. Apparently at any time and any day in Newcastle you can find somewhere to get food.

(Fern, 2 jobs - care worker)

Yet, Fern never claimed to be in poverty.

For those who used a foodbank, most of our respondents did not want anyone to know that they needed this help.



I don't go to the foodbank every week. I just go like, once a month, or once every three weeks. It's just, like, to help me out just that tiny little bit. I don't dare tell anybody I go to the foodbank.

(Abigail, 2 jobs – ZHC security)

The foodbank organisers themselves recognised that many people who used their services were in work. Some, we were told, were working in several jobs such as, "...car washing, doing a little job for their mate, helping out on building sites..." but were not necessarily 'employed'. It was explained to us that one person "...is working in the region of 72 or 80 hours a week and coming out with £400 per month. Our understanding is that she doesn't have a contract". Clearly, whilst this is not within our study's remit, the knowledge that some people are also working in multiple jobs with long hours, for often £2 an hour is a real concern that needs to be highlighted. Furthermore, foodbank use is no longer for 'emergency food parcels' but a need that people are relying on more and more, for varying reasons including, as Garthwaite (2016) acknowledges, static incomes, rising living costs, low-pay, debt and other problems relating to welfare reform. She argues that it is crucial that foodbanks are not viewed as an extension of the welfare state. Indeed, we found that when people were being sanctioned at a North East Job Centre, they were being advised to go to a Newcastle Foodbank,



It's almost part of government policy to say "well we don't have to worry about these people not having money because the foodbanks are there and they will provide." But we recognise that just providing a food parcel is like a sticky plaster over a seeping wound.

(Malcolm, foodbank organiser)

Furthermore, the foodbanks we spoke to do not only provide food parcels (and in some cases clothing and toiletries) but a plethora of other services, such as, debt management, benefit advice and employment advice including explaining rights at work and employment contracts. Indeed, we also found that many of our interviewees had a lack of knowledge concerning employment and organisational policies.

3d) Organisational policies on sick pay and overtime

Organisational policies were also highlighted in the worker interviews as potential contributory factors to the debt, deprivational poverty and vulnerability of these workers. For example, one respondent was expected, as part of her job as a care worker, to go away on holiday with her clients. Her employment contract states that employees must buy their own food whilst away with this particular work. As noted above, Fern is already using a debt management agency and foodbanks, and on this point she told us, 'As I have to pay for my food whilst I'm away, I'm taking lots of noodles'.

Others had issues due to a lack of occupational sick pay schemes by their employer. Some were unaware of governmental sick schemes such as statutory sick pay,



If you have a day sick, you don't get paid. I hurt my back in between Christmas and New Year and had to take time-off. So I had to take holiday because I can't afford to have three days without pay. Last bank holiday I was off ill again so I had to take holiday again

(Ava, 3 jobs – FT retail, ZHC education and PT cleaning)

I don't get holiday pay, and I don't get sick pay. When I'm sick, I go in anyway.

(Ella, 3 jobs – ZHC education x2, ZHC social services)

Some also explained how their occupational sick pay scheme had been removed by their employer, as well as the pay premium for overtime rates and working non-standard hours.



We don't get paid anything extra for overtime. There's no bonuses, no pluses. The company does not pay sick pay at all, that's a new thing. I had a frozen shoulder about six months ago. So I had a period when I was on the sick. And I got nothing. They don't pay for sick pay anymore. They used to when I started with the company. One of their cutbacks.

(Fern, 2 jobs – care worker)

3e) Other Evidence of In-Work Poverty

As mentioned in the outset of this section, we cannot categorically state that all of our respondents were experiencing IWP as we did not directly ask this question, nor did many want to label themselves as being in poverty. However, some of the interviewees did indeed suggest that they were experiencing some form of poverty whilst working in more than one job, whether this be real, near, persistent, occasional or recurrent (see also Shildrick et al., 2012 p 15). What follows are some of the quotes from our interviewees that reflect the situations that some people faced financially in working in more than one job. This section is mostly made up of quotes rather than the authors' interpretation of words, as we felt it was more powerful to allow the respondents to speak freely. In terms of identifying poverty, we believe the quotes below speak for themselves.



If I didn't do all these jobs I wouldn't be able to live. I wouldn't be able to survive. I live in a caravan now.

(Anna, 4 jobs - 2x cleaner, shop worker, catering assistant)



I was the only breadwinner in my house because my wife was suffering from depression. We went through a tough time, and when I lost my (full-time) job and I got made redundant we lost our house and everything.

That's how bad it is. Look, £10 these jeans were. That's all I've spent on myself for about nine months. And I don't begrudge that, but it would be nice every now and then to say, "We'll go out for something to eat." We haven't been out for something to eat for at least two or three years. We simply can't afford it. Even if I went into McDonalds, there'd be me, my wife and the three kids it would cost us £30. That's £30 gone straight away that we could spend on something else.

The kids know that we're struggling to pay the internet bill and bits and pieces, but it shouldn't be their worry. That's our worry.

I just want to have a good job, do you know what I mean? Where we don't have to struggle and we can go out and do things. Rather than robbing Peter to pay Paul. That's what it's like. I haven't got enough to do this, haven't got enough to do that. It's like constantly playing chess, especially with the kids, you've got to be two moves ahead of them all the time.

(Alfie, 2 jobs - maintenance and sales rep)

Others were using Credit Unions to help manage their lives. Debbie told us that despite having 5 jobs, she needed them all 'just to survive' and still needed to use a Credit Union to buy a new washing machine. Others were also constantly struggling with household goods necessary to keep the family running,



My boiler has gone. We haven't had a boiler for over a year. But, I've got a power shower. We haven't got heating either but my son has got a little heater in his bedroom, and he puts that on a bit and then turns it off. And, then his friend got us this long radiator. I just put that on when I get a bit cold or to dry over the clothes. But, sometimes, if I've got a big wash, like in the winter, I take my stuff up to the club (where she cleans) and put it in the dryer. Or I might wash it up there and put it in the dryer.

(Bridie, 4 jobs - pt cleaner x3, pt kitchen assistant)

Others also used their workplaces' perks to help them out, for instance Ava (3 jobs) explained how she used to get a free breakfast at work, but how that was slowly eroded away. Some explained to us that despite working multiple jobs they had to stretch their limited pay throughout the month.



You can end up with just like eight quid at the end of the week. You have to stretch it out a bit. Of course you do. You say, "How many slices of toast do you want with your beans?" and stuff like that.

(Olivia, 4 jobs – cleaning jobs x4)

Ivy, a cleaner with 2 jobs explained how she sometimes found it difficult, both financially and emotionally, to buy presents for her children, Sometimes, I can't afford to buy them presents, or a card, and it is hard; I do struggle, but they know Mummy's poor, so they understand.

3f) Employers' and trade union perspectives on in-work poverty and low-paid workers

The employers involved in our research interviews also provided some realistic insights of the concerns they had recognised with some of their lower paid employees. Martin, a Senior Manager at Clean4U, a company that outsources cleaners (and encourages their employer clients to pay the Real Living Wage) told us that they had identified that some of their employees were struggling financially via different sources - by concerned work colleagues, the workers themselves and sometimes clients. For example, a client had recently brought to their attention that one of their employees was taking their TV into their client's workplace,



So she'd finish her shift and just sit and plug her telly in and watch TV at work...because she didn't have the money for the electricity board at home, that's what she said. But the customer has asked for her back, she's very highly thought of.

(Martin, Senior Manager, Clean4U)

Other employers involved in our study in Yorkshire were so concerned about the increased scale of the personal problems with their lower paid workers that they had developed a combined group of employers. They developed a strategic economic plan signed by all organisations involved to help to combine social and economic policies and practices, so that they could tackle poverty simultaneously. They did recognise that some employers simply could not afford to pay the Real Living Wage, but all were paying a variable 'local living wage' linked to their means. However, this group also recognised that the focus should not only be about pay, but also a recognition of the need for support for lower paid workers.



...you can pay the Real Living Wage but if you are still not valuing your people, not being clear about the task, not rewarding them afterwards, not valuing them and appreciating them, then that doesn't necessarily improve turnover and attendance and productivity. So if you're doing both, yes, it works. If you're only doing one, it doesn't.

(Rachel, HR Manager)

Rachel informed us that to help with supporting lower paid workers,



We did quite a bit of research directly talking to the lowest paid workers about what they wanted and what would make a difference to their lives.

From this, the group have developed a multiplicity of non-pay strategies built on the results of their research with low-paid employees, such as, staff discounts and pensions advice. They also offered opportunities for training and career progression for low-paid and part-time staff. An array of well-being initiatives were also available around health and stress, but also financial well-being with Credit Unions.

Other employers we spoke to had established, or linked up with, Credit Unions to help their employees in financial trouble. Andrea, the HR Director for a food manufacturing facility in the North East explained how they had established a link with a local Credit Union on the advice of their financial auditor. As they were a family company, and extremely paternalistic in their management style, the owners had tended to directly offer loans to their employees when they were informed they were in financial trouble and asked for help,



They would not do this for everybody, you know, like someone who had only been there for a couple of months, but for some employees who had been there a number of years.

(Andrea, HR Director)

As they were based in an area with a high percentage of pay day loan companies and loan sharks, the owners saw this as supportive, until the financial auditors advised a halt to this practice. Clean4U, another North East company, had also provided loans to employees requesting financial help. One example was a loan for a wedding dress and another for an employee who needed to pay his rent or lose his accommodation due to another financial emergency. All of these loans have been repaid by the employees and all of the employers in our study paid above the national living wage rate.

The trade union representatives and officials we interviewed were aware of the emerging social phenomenon of low-paid multiple employment. This was inherently related to issues of low-pay, job insecurity, insufficient working hours and underemployment.



I know for a fact that a lot of people can't get a full-time job. So they have two jobs, sometimes three, sometimes more, because if they can't get a full-time job, well, they can't get a part-time mortgage or rent, so they have to get their employment elsewhere.

(USDAW union official)

Indeed, unions often received calls from members asking if they could have union representation for their second jobs, which the unions would fulfil. Some of the union reps were aware that members were forced to use foodbanks due to low-pay. Indeed, many union offices and branches now had foodbank collection points and some reps were also volunteers at local foodbanks. In order to support low-paid members, unions had either set up Credit Unions or worked with them and offered debt advice to members. The unions were all campaigning for employers to pay at least the Real Living Wage. However, as we have already mentioned, many of the unions reps and employers we interviewed identified that the issue was not only about the pay rate, but also how people experienced work.

SECTION 4 –

THE EXPERIENCE OF WORK

We were particularly interested in the daily lives and experiences of working in low-paid multiple employment. All of the workers we interviewed had very mixed and ambivalent feelings about their working lives. Whilst there were aspects of their jobs that offered a sense of satisfaction, workers also expressed their frustrations around job insecurity, the pace of work, working hours and how they were managed.

Many key stakeholders also recognise important issues around the experience of work and how workers should be valued by employers and managers. The ‘No silver bullet’ report by Box and Redfern (2015) emphasises that low-pay is not the sole issue, but stress the importance of creating good and better jobs, inclusive growth and ethical procurement – where work is only outsourced to employers with good practices who pay the local living wage. Similarly, Business in the Community emphasise the importance of job security, career progression and effective line management (Goldman, 2015). The TUC (2017) propose a ‘new deal for working people’ focusing on job quality, trade union representation, employee voice, fair treatment and respect. All of these issues are important and resonate with the academic literature around job satisfaction in the workplace.

4a) Job Satisfaction

All of the workers we spoke to, despite some frustrations, found elements of satisfaction, meaning and reward in their work. The majority felt that the jobs they did were socially important. This was particularly the case for those caring for the elderly or cleaning schools. As one interviewee put it, “we are the backbone of the community”. There was also a tangible sense of pride and satisfaction of a job well done. Many enjoyed the social aspects of work, had long standing workplace friendships and celebrated birthdays and festivities together. Despite very busy working lives, some even made time to help and support elderly and not so well off neighbours. The majority of the workers we interviewed were trade union members and recognised the importance of independent representation in the workplace. Yet the feelings about the jobs they did were mixed, with concerns around job insecurity, the pace of work and a lack of opportunity for development.

4b) Communication and Opportunities for Development

Box and Redfern (2015) stress the importance of HR and communication, but this was all too often lacking in the daily experiences of our interviewees. In the majority of cases, HR and line managers had not discussed employment contracts, or employee rights and responsibilities. Many we spoke to were unaware of specifics regarding pensions, holidays, sick pay or the Real Living Wage. They were often excluded from communications as they were part-time and were “always the last to find out” about workplace matters. Yet many workers we interviewed did want opportunities for training, development and promotion, but others felt there were no real opportunities to progress and many did not feel valued at work.

4c) Dignity at Work

A key dimension of dignity at work relates to being appreciated and valued by managers and the organisation. Whilst the workers we interviewed felt appreciated by colleagues and some service users/ customers, the vast majority did not feel respected by managers. Moreover, they did not feel that managers listened to or acted upon their views; indeed, several stated that they were “just a number” and not valued by the organisation,



I don't feel valued...all it takes is somebody to acknowledge the work that you do.

(James, 5 jobs -- FT public services, PT social services, ZHC social services, ZHC caring x2)

Molly, who has a degree qualification and works in two jobs as a part-time cleaner whilst doing further studies described how people perceive her 'value' through the work she is currently engaged in, rather than as a person,



At work they just think I'm a cleaner. I've got initials after my name and everything, me. It's mad isn't it?

Others reiterated the same feeling and Anna, who had four jobs, described the feeling of poor treatment, particularly in her cleaning role,



Management and other people look down on you because you are a cleaner. For some reason, cleaning is the worst job in the world and you are classed as a second-class citizen. A cleaner is like a nothing. I have learned that you are a nothing.

4d) Poor Management Practices

Dignity is also often associated with the importance of autonomy at work (Sayer 2011). Unfortunately, many of our respondents felt they had no autonomy. Some were not allowed to even have a drink whilst at work.



We don't get any rest breaks at all. We're not even allowed a drink. We're not allowed a smoke. We're not even allowed to talk to anybody. They are really strict. If they catch you sitting down you are in trouble. They [managers] creep up on you when you're not expecting them; they don't even trust us. That's how bad it is.

(Len, 4 jobs – PT catering, ZHC cleaning, PT cleaning on a Saturday and PT cleaning on a Sunday)

Clearly, here, there are trust issues in the employment relationship by management. We found other trust issues in terms of poor management in many workplaces. In the main, this was due to a lack of flexibility at work that many did not feel existed in practice.

Many told us they had to give extraordinary notice for time off with some claiming they had to give '...3 or 4 months notice if you want a day off.' (Mia, 2 jobs, pt cleaning). Some retail managers were even asking for 12 months notice for annual leave. This is for workers in part time contracts. Some of our participants who questioned management decisions were told, 'You need to be happy because you've got a job'. (Mia). We found that some styles of management were not only controlling, micro-managed, petty and unprofessional, but also unpleasant,



They're just really horrible to the girls, especially the managers. They've cut the hours and they're saying, "No, you don't need that many hours. One person can do it [the job]." And it's impossible to do. I dread going in most days.

(Joanne, 2 jobs – cleaner x2, carer for mother and brother)

4e) Health and well-being

In terms of the management of health issues, we received so much evidence of poor treatment that we were unable to present all of the data. Below are only some examples of poor treatment of employees in ill health.



Recently a girl had a burst ulcer and ended up with a hole in her bowel. I mean a life threatening illness. She's not even back to work and they've sent her out a letter for a disciplinary hearing. It doesn't matter what you're off ill for, you will get this disciplinary letter. "Why were you off?" "Well because I nearly died."

(Ruby, 3 jobs – youth worker x2, project worker)

There were also some workers who faced some form of danger or fear at work that affected their well-being and health. For example, Jack who had a job as a support worker in challenging behaviour explained how he "...just used to get punched every day." Workers in retail explained how they felt undervalued by the public and in particular, customers,



I work on the checkouts...some of the customers are disgusting the way they speak to you. Some of them talk to you like you're stuff on the bottom of their feet but you've just got to sit there and take it. I've been called everything, ginger cow, slut...sometimes you're in tears the way they speak to you. I don't know how many times I've bitten my tongue, I don't get paid enough to be sat there and spoken to like that.

(Annie, 2 jobs - retail and cleaning)

Due to the multiple work schedules spread out vastly over a day, we were not surprised to find many of our respondents suffering with tiredness with phrases being used such as 'we're practically dead on our feet', 'zombified', and 'it wipes me out completely'. We asked our respondents how they coped with life when working in more than one job,



It's really stressful. Your sleep cycle gets out of whack. I'm perpetually exhausted. I'm up at either 5:30am or 6 o'clock and it just wipes me out for the entire day. It's just your body cycle has to adjust to working till 10 o'clock [at night].

(John, 2 jobs – PT retail and PT care sector)

On a normal day, I get up at 3.45am and get to work for 5am. By Wednesday you start to feel it. By Friday you're shattered.

(Ruby, 3 jobs – youth worker x2, project worker)

Several people were suffering with their health yet continued to work in more than one job. For example, Annie was suffering with long term depression, is anaemic, has an overactive bladder and suffers with a bad back. She told us,



The reason why I've got two jobs is I take seven tablets in the morning, fortnightly medication tablets, and when you get tax credits you get free prescriptions. So I can still get my free prescription.

Thomas wanted more stability,



I don't want to be working 6 jobs. I just want a normal job. Get some stability. You don't feel in control of your life, it controls you.

In terms of the employers we interviewed, many had well-being at work policies in place, albeit in different forms depending on their employees' needs. For example, Andrea, the HR Director for a food manufacturing facility in the North East, explained how they had been developing the way they had managed their well-being initiatives over the previous couple of years. This was mostly due to identifying these needs by their employees. For example to reduce work-life balance stress, they had a very flexible policy with regards to working hours and had recently employed a new operations manager to '...bring structure into the department with regards to working patterns and expectations.' This company also noted that they had some employees with problems with addictions and had paid for one employee in particular to receive treatment privately. He has since paid back his employer for this loan. They also had a 'Health in the Workplace' scheme to encourage their employees to have better health and asked their employees to complete a survey (health needs assessment) about what and how they would like support and advice. From this, they have conducted different free events on, for example, back pain, smoking cessation, drug and alcohol consumption, cholesterol and blood pressure checks, healthy and affordable eating plans, have inserted more water fountains and joined up with a local gym to get cheaper membership for their employees. Some of the local councils worked with trade unions and developed policies around healthy lifestyles, physical health awareness and stress resilience. Indeed, some unions were leading campaigns around health, well-being and stress.

These are excellent initiatives, but unfortunately, workplace pressures did not only revolve around well-being, stress and working hours, but also cuts due to austerity measures.

4f) Austerity and Workplace Pressures

It is also important to put this study in the context of the age of austerity and the most severe economic crisis since the 1930s (Gallie and Zhou, 2013). This has directly impacted on many of the workers we interviewed, as well as some employers, from both the public, private and third sectors. The pressures on budgets, the reorganisation of work and the managerial mantra of 'doing more with less' has directly resulted in an increase in the pace, volume and intensity of work (see Felstead et al., 2013).

Many of the workers in this study had their employment outsourced to private sector contractors. Indeed, for some this was a regular occurrence, with some workers having their employment transferred to different companies 4 times in 6 years. The main drivers of outsourcing are to reduce costs, often for councils and third sector organisations facing funding pressures. This has had an array of negative impacts on workers as these contractors seek to maximise profits and reduce costs. This typically resulted in cuts to budgets, staff numbers and working hours.

Some respondents explained how cuts and new arrangements had left them with a lack of appreciation from their new employers,



Most jobs I've been in, when the people [managers] have taken over, have come down, they've introduced themselves, said who they are, what maybe changes are going to take effect. I've never even met them, not even met a person from [the new employer].

(Olivia, 2 jobs - PT cleaner x2)

In many cases this led to the creation of two-tier workforces, with new staff on inferior terms and conditions of employment.



Well we're not being paid the same and not getting the same benefits. I'm working alongside them, doing the same job, and I'm just not getting the benefits of that.

(Charlotte, 3 jobs – catering, cleaner in afternoon, cleaner in evening)

Every time work was outsourced, these companies looked at reducing costs and some only offered zero hours contracts to new staff (see section 5 of this report). We also found cuts to supervisor checks, training and the quality of materials – indeed, some low-paid cleaners used their own materials so that they could still provide a good service. Yet, due to trade union negotiations some contractors did pay the Real Living Wage and some local authorities did ethical procurement to protect workers' terms and conditions. All of those we interviewed preferred working in the public sector and felt that they were treated with far more dignity and respect.



When I worked for the council, we got full entitlement holiday pay but I went from 30 days to 20 days holidays and no sick pay. Because we were TUPE transferred.

(Hannah, 2 jobs – PT cleaning on an evening and ZHC cleaning)

Over the last 4 decades there has been evidence of a rising pace of work due to privatisation, restructuring and the use of new technology. Recent studies also report a growing intensification of work as employers and managers use the recession to drive up effort levels (see Felstead et al., 2013; Gallie and Zhou, 2013; Smith, 2016). All of the workers interviewed reported that they have to work at a fast pace, with terms like “it is relentless”, “it never stops”. Much of this was a direct consequence of austerity, cuts to hours and fewer staff. Therefore, workers had to deliver the same level of service in less time. There were also very real fears that there were more cuts to come in terms of staffing levels and working hours. Many were also worried about job security and stability in light of these cuts.



What with the cutbacks... there's no job safe days these days is there? If the council was still our employers, and they had a different government in, then I'd say our jobs would've been safe. But since they've changed the government, and this contractor has took over, the jobs aren't safe. If the jobs were safe, how come they have cut the hours? And next year it could be getting rid of another cleaner, but they expect you to do the same amount of work.

(Maevae, 2 jobs – cleaner on a morning and an evening)

Many were also concerned about the long hours they had to endure and the associated pressures of work.

4g) Working Hours

All of the workers interviewed in the study work complex, fragmented and elongated working shifts. Many have a combination of 2, 3 or more ‘mini jobs’ of under 16 hours/week, but others work very limited shifts of 2-4 hours/week. This creates an ‘extensification’ of work, with schedules dispersed throughout the day, meaning a longer, ‘extended’ working day. Indeed, all work shifts incorporated ‘non-standard’ hours, namely: early mornings, evenings, nights and weekends. To explain the changes in working time arrangements we need to look at wider economic and societal factors.

The transition to a globalised 24/7 economy has led to a diversification of working time arrangements beyond the ‘standard’ Monday to Friday 9am to 5pm norm (Fagan et al., 2012). Extended opening and operating times have resulted in changes to the length, pattern and variation of working time structures. Employers and managers are constantly attempting to tailor staffing levels to peaks and troughs in demand (Grimshaw and Rubery, 2010). The expanding use of part-time staff offers employers additional flexibility to meet these fluctuations, whilst reducing over-time costs and premium pay rates. This is clearly evident in our research, where managers demand ‘flexibility’ from staff to meet ‘business needs’ in retail, security, social services, care jobs and zero hours contracts. Rubery et al. (2005) identify an employer-led model of working time where managers prioritise maximising productivity and minimising costs, with little regard for the needs of workers.

Some workers are employed on limited hour contracts of as little as 2.5 hours/week or 5-10 hours/month. These hours can be highly irregular and unpredictable. Not only do these arrangements incur low-wages and fragments of work time, but they also bring work-life balance complexities.



‘I work 4.5 hours/week with a half hour drive there and back. I’m doing all that travelling for working very few hours and getting very little pay.’

(Maria, 4 jobs – PT catering am, PT cleaning on an evening, PT cleaning one morning a week and PT cleaning one afternoon a week)

Other workers are employed on variable hour contracts, which include zero hours contracts or contracts of 8-10 hours/week that can regularly extend to 40 or even 60 hours/week. Some are regularly called into work at very short-notice to cover shifts or sudden spikes in demand. There are instances of workers being placed on rotas without being consulted or pressurised into covering anti-social shifts.



I got sick of watching management bullying people, really. Forcing them to do hours that they didn’t want to do, forcing them to stay at work when they were blatantly ill, because they didn’t know their rights. If a manager says, “You have to stay two hours late,” they think you have to stay two hours late.

(GMB representative)

Those employed in retail are often on ‘5 over 7’ contracts, whereby the employer controls which 2 days workers are not required at work. Furthermore, many retailers request ‘full flexibility’ from staff, who have to mark all of their working time availability to managers who may, or may not, offer them work. This employer prerogative of working time and flexibility limits workers opportunities for second or even third jobs. Indeed, a union official quoted below states that employers are often in a tussle with other organisations in order to prioritise employee ‘flexibility’ on their terms.



When workers are offered a contract of employment, employers will often say, “You must declare your interest and who you work for with other companies,” and they’ll look for commitments that they can still ask them to be flexible. Even knowing that they’ve got two or three other jobs, they will still not bat an eyelid about asking them to be flexible in their contract.

(GMB union official)

All of the workers have frantic and hectic daily routines, often with very early starts and late finishes. For those employed in cleaning, catering, retail and the care sector, their working days often begin with rising at 4 or 5am. Indeed, some started work before public transport was in operation.



My alarm goes off at 4:30am. I get up about 4:45am/5 o'clock, I leave about 5:30am and I get there, it depends how fast I pedal because I ride my bike there. It's about 5:50am I get there.

(Annie, 2 jobs – PT cleaning on a morning and PT retail)

This often involves dashing from job to job, with very tight timelines. Due to intermittent work schedules, some were able to rush home and complete care or domestic tasks. Most only have the time to prepare for the next job or make the evening meal which they will reheat in the microwave at the end of their final shift. These roles by their very nature are often physically demanding and working more than one job can be mentally draining. Many of the workers we interviewed find it difficult to relax and unwind after arduous working days.



So the latest I finish is 11:00pm. But then by the time I get home from work it's 11:45pm. It takes you an hour to unwind. And then I get back up for 04:30am. So sometimes I just get three and a half hours sleep.

(Lynne, 2 jobs – PT cleaning on a morning and ZHC entertainment industry on an evening)

Clearly this links back to our concerns relating to stress and well-being at work for our respondents and others in the same predicament. There are clearly issues of low-paid multiple employment, working time arrangements and underemployment.

4h) Underemployment

Underemployment has been an issue in employment studies for some time now (Feldman, 1996), but has recently grown in prominence due to contemporary changes in the world of work. Despite record levels of employment in the UK, there are serious concerns around growing underemployment (Heyes et al., 2017; Warren, 2015b). Underemployment is multidimensional and there are various conceptualisations of this phenomenon, such as, where a worker has insufficient working hours, income and/or is working below their potential. What emerged in our study were issues of time-related, income-related and skills-related underemployment.

Time-related underemployment refers to a worker having too few hours in employment (Warren, 2015b; Heyes et al., 2017). Hence, those who are hours constrained would like to work full-time, but are involuntarily employed part-time. This is also inter-related to issues around low-pay, and as a direct consequence the workers in our study had to take on additional work in order to make ends meet. This, therefore, resulted in complex working time arrangements with an extensification of work – see section 4g above - as some had to work 6 and even 7 days per week.

Those who have a lack of working hours are also experiencing income-related underemployment. This is exemplified in the quote below from one of our interviewees who was struggling financially despite already having 4 different jobs.



I could get more [work] from them if I wanted, but at the minute there's only so many balls you can juggle.' (Maria, 4 jobs – PT catering on a morning, PT cleaning on an evening, PT cleaning one morning a week and PT cleaning one afternoon a week)

Indeed, many are struggling to keep their heads above water, particularly those on zero hours contracts who would prefer just one job with reasonable pay.



It was doing my head in... But I wanted to have a stable job.

(Thomas, 7 jobs – ZHC library, ZHC IT support, ZHC retail, ZHC outsourced utilities, ZHC IT, ZHC accountancy, Self-employed IT)

Skills-related underemployment is where workers are over-qualified, but can only obtain jobs that require less education, skills and experience (McKee-Ryan and Harvey, 2011). Some of the workers we interviewed were clearly working below their potential, as they had 'A' levels, degrees and even masters' degrees. Many of these felt pressurised from the Job Centre to take any job. However, there were real concerns over job insecurity and instability

Moreover, in the study we uncovered a new dimension of underemployment, as not only were the workers we interviewed underemployed, but so were some of their offspring, we refer to this as 'intergenerational' underemployment. Some of the interviewees explained that they had 'boomerang kids', who kept returning home as they could not afford to rent or buy their own property.



My son has had his job extended for another year, but it's still not permanent. So he can't think about a mortgage or anything else and he don't want to live in an 8x9 foot bedroom in my back room, the poor lad. When you're 24, you don't want that.

(Elsie, 4 jobs – PT admin, PT library, ZHC admin x 2)

These issues of working time and underemployment are also closely related to Zero Hours Contracts.

SECTION 5 –

ZERO HOURS WORK

It is estimated that 883,000 workers are currently employed on zero hours contracts (ZHCs) in their main job (Office for National Statistics, 2017b). This is particularly pertinent as, in our research, some people are employed on ZHCs or highly variable short-hours contracts. ZHCs are “contractual arrangements where the number of hours to be worked, and when they are to be worked, are not specified in the employment contract. Employees are, therefore, only paid for the hours that they actually work” (Pyper and Dar, 2015). There has been a rapid increase in the number of ZHCs (TUC, 2015), and the Chartered Institute of Personnel and Development (CIPD) claim that ZHCs will become a permanent feature of the labour market in the UK (CIPD, 2015: 2). However, due to the negative publicity associated with ZHCs, some employers offer ‘alternatives’ of short-hour contracts (CIPD, 2015; TUC, 2015), low working hours and ‘if and when’ contracts (O’Sullivan et al., 2015). Yet, there are contested issues over low-pay, ‘flexibility’ and acquiring sufficient hours for workers to actually earn a living.

5a) Debated issues over zero hours contracts

Advocates of ZHCs argue that they have been singled out as “unfair” and that this is “unjustified” (CIPD, 2015: 2). Indeed, the CIPD assert that zero hours contracts “appear to work for many”, as 57% state that this is their choice and 65% are either satisfied or very satisfied with their jobs (2015: 2 and 6). The Work Foundation report that ZHCs are a feature of Britain’s highly flexible and lightly regulated labour market. Furthermore, ZHCs offer some flexibility to employers and individuals (Brinkley, 2013), and the CIPD argue that they work best when there is an element of “give and take” as “flexibility works both ways” (2015: 2). Indeed, employers’ organisations also claim that ZHCs and ‘if and when’ contracts can be a stepping stone to full-time employment or promotion opportunities (see O’Sullivan et al., 2015: 40).

However, there are debates over ZHCs as ‘flexibility’ is primarily one-sided in favour of employers and managers. For those employed on ZHCs, pay and working hours are not guaranteed and employees can be called into work at any time. Workers on part-time variable hours typically have to indicate their availability for work, but these hours are not guaranteed. Therefore, we would argue that this time set aside by workers to be available for employment is unremunerated labour time. We agree that both ZHCs and part-time variable hours contracts clearly represent an employer-led model of working time, as identified by Rubery et al. (2005). Hence, there are striking similarities between ZHCs and variable short-hours contracts over indefinite working hours and, consequently, pay; whereby the risks are transferred over to individual workers (Lopes and Dewan, 2014).

5b) The Realities of Zero Hours Contracts

In our detailed qualitative research into low-paid multiple employment, there emerged a distinct data subset of 17 workers employed on either zero hours contracts or short-hours contracts where working time is highly variable and unpredictable. These workers are employed in retail, cleaning, security, social care, entertainment, education, youth work, administration, libraries, accountancy and IT services; in line with other research on the proliferation of ZHCs (Ball et al., 2017; Lopes and Dewan, 2014; ONS, 2017b). All had more than one legitimate job, and some had up to 5 or even 7 different lines of employment. They all had a very strong work ethic, and some held degrees and even masters degrees, but could not find suitable employment related to their educational abilities. All were struggling to make ends meet, and faced significant challenges over limited incomes and working hours.

5c) Zero Hours Contracts and Working Time Arrangements

All of the employees we interviewed who engaged in multiple employment and ZHCs worked complex and splintered shifts that span non-standard hours of early mornings, evenings and weekends. Despite the claims that ZHCs offer 'flexibility' to both employers/managers and workers (see Brinkley, 2013; CIPD, 2015: 2), we found that this was one-sided and clearly favours employers and managers, often to the detriment of workers. Those on ZHCs worked unpredictable and intermittent hours ranging from 0 up to 60 hours/week, but could have no work for weeks on end. Some were waiting by their phones all day long in the hope of receiving the call with an offer of more hours. They were typically called into work at very short-notice or no notice at all, and did not know the end times of shifts, which further complicates any notion of work-life 'balance'. For those on variable short-hours contracts, working times were also highly changeable and irregular, from 8 or 10 up to 40 or even 60 hours/week. In certain sectors, particularly retail, managers preferred to employ part-time staff to enhance potential 'flexibility' to meet market fluctuations. Yet, managers demanded 'full flexibility' from staff, whereby workers have to indicate all of their 'availability', but may or may not be offered work. There were clear commonalities with ZHCs and variable short-hours contracts, as organisations over-employ and have a pool of available labour to draw upon. Hence, it is therefore arguable that as workers need to be available for (potential) work at any point, this is unremunerated time. The notion of 'flexibility' is all at the behest of organisations, as managers can deploy their 'waiting' staff as and when required.

Furthermore, for these workers there was no transparency over how working hours were allocated. Workers were contacted by managers via phone, text, e-mail or even Facebook and knew that they were pitted against other workers who also wanted the hours and wages. Many were fearful of turning down shifts believing that they would not be offered shifts again.



It was very last minute, 'Can you come in tomorrow?' You'd have to drop everything else and you did feel a pressure to take those shifts, because there was a sense of, if you don't take the shifts, they're not going to offer it to you the next time. So, if you want it, you're going to have to make sure you drop everything else, and take it at that point when it was available.

(Moira, 2 jobs – ZHC library, PT administration)

Workers often felt pressurised into taking shifts that other employees preferred not to, or could not, do.



I mean it's pretty grotty really because they want all the shifts that I really struggle to do. It all depends on my childcare really. The weekends are really, really hard if I've been working all week, but if you give them an inch they'll want a mile.

(Alice, 2 jobs – ZHC retail, PT catering)

Such schedules could create significant challenges for workers over their childcare or eldercare domestic responsibilities, with human resource and line managers prioritising 'business needs'.



But they do want blood out of a stone and there are a few human resources managers akin to Cruella de Vil shall we say. Piss up in brewery come to mind. They just couldn't organise a picnic in a garden really.

(Alice, 2 jobs – ZHC retail, PT catering)

Workers felt pressured into covering shifts at peak times, and in some retail stores they were asked to go home during slack periods. Hence, there is unilateral management control over working time. This created further complexities for those in low-paid multiple employment who have to dash from job to job in order to earn a living. One worker with 7 different jobs had to use Google Calendar to help plan out his working days and weeks.



I literally had every minute of my day mapped out in Google Calendar. All in different colours so I knew what job it was. I would literally get up at seven o'clock, get ready. My calendar would just pop up and go here, go there, do my slot there. Come home, maybe seven o'clock, eat and then it would be back out again. I'd do that until ten/eleven at night. Go to bed, next day... I kind of didn't know what I was doing on a daily basis. I would literally just wait for my phone to go, you're going here and I would go and do it. It's literally like every day - the whole week is mapped out.

(Thomas, 7 jobs – ZHC library, ZHC IT support, ZHC retail, ZHC outsourced utilities, ZHC IT, ZHC accountancy, Self-employed IT)

All of those employed on ZHCs or short-hours contracts faced working time and income challenges. Many were in precarious and perilous positions -



You wait in all day for a phone call. You had no guarantee of an income whatsoever. You could essentially be sacked at any time; they just don't have to give you any hours

(Jack, 2 jobs – ZHC care sector, PT bar work)

5d) Zero Hours Contracts and Struggling to Make Ends Meet

All of those employed on ZHCs or short-hours contracts had multiple jobs out of necessity, and there are serious issues over unpredictable and insufficient hours, which consequently impacts on earnings. These jobs were all low-paid, and those on ZHC typically perceived that they were not entitled to paid holidays, sick pay or other rights. Interviewees spoke openly and candidly about “trying to acquire more hours” and “scrambling” to earn an income. This was often very stressful because earnings and income were unpredictable, so it is difficult to plan ahead. Such pressurised situations are also highlighted by Ball et al. (2017) and we also spoke to workers who had to visit foodbanks to help them get by as discussed in section 3 of this report.



I work in security. Sometimes I could have a full 60 hours, sometimes I can have a full 30 hours, and sometimes I can have a full 20 hours. It all depends, some weeks I might get work, some weeks I might not get work. But then I'm supposed to pay my rent, council tax, water rates and everything else. But when you're on zero contract hours and if there's no work at all, how are you supposed to pay your rent?

(Abigail, 2 jobs – ZHC security)

Others also explained their financial difficulties on ZHCs. One month I might get quite a good salary, and the next month I might be on the bones of my arse. (James, 5 jobs – FT public services, PT social services on an evening, ZHC social services, ZHC caring and ZHC caring)

Others were also worried about being able to pay bills, and some workers ended up thousands of pounds in debt due to ZHC employment.

5e) Job Instability and Zero Hours Contracts

Despite the claims that those employed on zero hours contracts and short-hours contracts are satisfied with their jobs (CIPD, 2015), our research findings are in stark contrast. Many felt pressurised by the Job Centre into taking ZHC and low quality jobs, one interviewee stated that the emphasis was on “get a job, any job”; which corroborates the findings of Ball et al. (2017). There was no career path or stepping stone into better work, despite the claims of some employers (see O’Sullivan et al., 2015), with low-trust employment relations and a distinct lack of support from managers.

There were significant challenges in organising and fulfilling work with domestic care responsibilities; as also highlighted by O’Sullivan et al. (2015). Indeed, due to financial pressures many workers were struggling to have any quality of life outside of work. As workers need to be available for any potential work, this, therefore, impinges on family time. Furthermore, as organisations over-employ staff, if workers cannot fulfil shifts due to domestic issues, then managers just offer the work to others.



They [management] do say, are there any hours you can't do? So I'll tell them, but that just means I'm limiting what they can offer me. They are flexible, but it's okay for them, because they've got a pool of other people, so they're not doing it for my benefit, you know?

(Ella, 3 jobs – ZHC education, ZHC social services, ZHC education)

Most alarmingly, the job insecurity and instability of ZHC work erodes the boundary between employment and underemployment, as articulated in the quote below.



I was on the zero hours contract, but the dole was better. Even though you had to go in and get scrutinised every single week, you got more money from the dole. I think it's bad that when you're working, you're earning less money than what you would be if you weren't working!

(Jack, 2 jobs – ZHC care sector, PT bar work)

All of the workers we interviewed wanted an end to zero hours contracts and job instability. They wanted a secure, stable and rewarding job, with guaranteed and structured hours in order to facilitate their work-life balance.

None of the employers involved in our study engaged in ZHCs, although in some councils they are used for those on high pay, such as, consultants. All of the trade unions are organising and campaigning for the abolition of the regular use of ZHCs. They want job security and stability, with guaranteed working hours.

SECTION 6 – WORK-LIFE BALANCE

6a) Work-Life Balance and Employment Policies

Work-life balance (WLB) is now very much part of the workplace agenda, but this has always been an important issue for employees and their families, which is typically gendered. Mainstream managerial accounts of WLB assert that employment and family life can be 'balanced' to be a 'win-win' scenario for both employers and employees. Indeed, the 'business case' offers managers 'the payback' of enhanced staff commitment, retention and productivity (Clutterbuck, 2003). Putnam et al. (2014) state that there needs to be a supportive organisational culture for the successful implementation of WLB policies and practices. However, the day to day reality is often much more complex and contested. UK employment legislation only allows workers the 'right to request' flexible hours to facilitate WLB, which does not challenge the management prerogative (Crompton, 2006), despite recent developments in legislation.

Working time has important implications for WLB issues (Fagan et al., 2012) as can be seen in Section 4d above. Indeed, the expansion of non-standard hours imposes extraordinary pressures on workers with less time for family needs and care responsibilities (Presser, 2003). The term work-life 'balance' has been questioned by Crompton (2006) who argues that increasing workplace pressures creates work-life 'conflict'. Indeed, Warren (2015a) uses the term work-life 'imbalance' as a consequence of job insecurity and dissatisfaction with working hours.

6b) The Realities of Work-life Balance

Our research critically examined the experiences and practicalities of 'balancing' low-paid multiple employment with familial and caring responsibilities. Some of the employers we interviewed offered a range of WLB policies and practices, which were audited annually. All of the trade unions that took part in the study had long-established strategies and campaigns to promote WLB, but acknowledged that some employers were more supportive of WLB than others. There were clear organisational inequalities in our study, as the majority of interviewees felt socially excluded from WLB policies and practices because they were deemed to be 'peripheral' staff. WLB policies and practices were never fully explained to most workers by line managers or human resource staff. Indeed, many employees were unaware of the right to request flexible working. Furthermore, these workers faced additional challenges in attempting to juggle 2, 3, 4 or more jobs with family responsibilities. This means that workers need to seek approval to work flexible hours from 2 or more line managers, who may not approve such requests. There were inconsistent practices with instances of managers approving some requests to work flexibly, but not others. Managers are supposed to 'reasonably consider' all requests, but some were rejected immediately. We found examples of line managers being unaware of how policies operate and not following national collective agreements.

We also found that employers and managers were prioritising 'business needs' over WLB and care arrangements, in keeping with other researchers (Fleetwood, 2007; Smith, 2016). Far from a supportive WLB culture, we uncovered some alarming instances of managers being very difficult in allowing time-off for a family funeral, and rejecting flexible working requests to sit 'A' level examinations and even their sibling's weddings.



We have a colleague and it was his daughter's wedding last weekend, but the managers said it was too short-notice for him to get cover. He's giving away his daughter! So does management sort that out? No they don't. It's all the colleagues that get together and say, "Right, it's Brian's daughter's wedding, he has to have the day off, how are we going to cover his shift between us, 'cos those idiots aren't listening?"

(Isabelle, 2 jobs – PT retail and PT cleaning on a weekend)

We also found a lack of management understanding around unsocial hours and requests over flexibility, with managers retorting that staff 'knew these hours when they started the job' – but these hours are mandated by managers. WLB issues were often viewed as the individual responsibility of staff, rather than an organisational issue, as documented in the most recent Workplace Employment Relations Survey (Van Wanrooy et al., 2013). This hard-line management attitude was evident in our research with one worker being told, "...this is not our problem – look for another job!" Another candidly stated that, "...they are not bothered about work-life balance, that's the type of managers we have".

Backett-Milburn et al. (2008) advocate the use of informal WLB practices and claim that these can be reciprocal and benefit both managers and workers. We did find some limited instances of line managers being supportive of workers' flexible working and care needs. However, these were rare and, as these workers have multiple employment, similar requests were denied by other line managers which creates additional work-life complexities. Whilst managers are often inflexible, we did uncover a multitude of examples of flexibility from staff to organisations in covering additional shifts.

As highlighted earlier in the report, all workers in low-paid multiple employment have frantic and hectic daily routines of dashing from job to job, whilst trying to juggle familial and care needs. Presser (2003) discusses the WLB complexities of working non-standard hours. These are exacerbated for those in multiple employment with the dilemmas of limited income and time constraints. Long working hours place additional strains on family life and important social relationships.



She [my daughter] is back from school and I'm going to work. When I come back {at 8pm} she's very tired, so we have a quick supper and bath time, and in the half an hour before she goes to bed we talk to each other. I miss my daughter and she misses me.

(Mia, 2 jobs – PT cleaning during the day and PT cleaning on an evening)

Indeed, the quote below expresses the familial sacrifices of many of the workers we interviewed.



Mondays and Wednesdays, I'll come home for an hour or two, and then go straight off to work again. Sometimes I get to put the kids to bed. The frustrating thing is the kids have picked up on the fact that I go back out to work again and they want me to be able to play football with them in the garden.

(James, 5 jobs – FT public services, PT social services on an evening, ZHC social services, ZHC caring and ZHC caring)

Furthermore, due to the complex working time arrangements many struggle to share the family evening meal together. Despite these challenges, domestic tasks and care duties were shared between partners as they worked as a team.

Many engaged in what Warren et al. (2009) term 'tag-team parenting' of splitting work shifts around childcare needs. Others made use of 'patchwork care arrangements' of family networks and friends to help aid the daily practicalities of childcare and/or eldercare. However, others felt uneasy and did not like to ask for too much help with care needs. Some really felt torn between multiple work pressures and care duties, and wanted to spend more quality time with loved ones. There are also real issues for families with affordable childcare and eldercare provisions. We refer to many of these key issues in the section below, which succinctly captures the main findings from this research project.

SECTION 7 – LOW-PAID WORKERS IN MULTIPLE EMPLOYMENT

KEY ISSUES DRAWN OUT OF THIS STUDY

This section provides major findings of a research project focusing on the everyday lives of people working in more than one low-paid job who are paid below the Real Living Wage. The overall finding is that these people need to take more than one job in order to survive financially, mostly due to the fact that they have a lack of choice in attaining full-time, secure, better paid work. The people in our study have become trapped in a cycle of multiple low-paid employment and this section draws out the key reasons for this as discovered from this research project. During initial investigations we termed these people 'The Forgotten Workers' for we found that they are largely absent in academic and policy coverage. Therefore, these workers were our explicit focus and this research has never been conducted in the UK before. During our fieldwork, we also found that they were 'forgotten workers' in their own workplaces, as most were excluded from policies that were crucial to them in terms of managing their work, home and financial lives. We draw out 6 key findings from this research project after summarising the broader causes for the emergence of low-paid multiple employment.

The Causes of low-paid Multiple Employment

The causes and consequences of low-paid multiple employment are arguably related to the neo-liberalism agenda and the creation of a deregulated 'flexible' labour market. Due to these factors, we argue that key reasons for the emergence of low-paid multiple employment are associated with the rise in precarious work and austerity cuts. The evidence from our particular study is directly related to this, and we add new findings to current debates on this topic as we focus on people in more than one low-paid job. Furthermore, this study reveals that people are becoming trapped in this cycle due to a combination of interrelated issues of low-paid jobs, limited working hours, underemployment and job insecurity. Also identified as causal factors are the proliferation of part-time, zero hours contracts, temporary and casual contracts, along with the agencification of work. Furthermore, wider concerns of the 'hour glass economy' – that is a decrease in semi-skilled work (higher paid) and an increase of low skilled work (lower paid) - was also evident in our research. Specifically here, workers are competing for positions in the low-skilled, low-paid economy, despite differences in qualifications and skills that would be better suited in a semi-skilled (and for some a higher-skilled) economy.

Key Findings from the Workplace

1. Low-pay and in-work poverty

All of our respondents were either paid the Government's National Living Wage (NLW) or just above the minimum wage, none were paid the Real Living Wage. Many were unaware that a higher Real Living Wage existed. This report discussed how the 'Real' Living Wage is set at a level at which people can afford to 'live' as it is based on the minimum income standard, being an acceptable minimum standard of living.

Every participant in the study faced daily struggles around work, finances and providing for families. Many were living in debt, some receiving charitable debt support or/ as well as financial help from family and relatives. Some were using foodbanks and these are people working in more than one job. This obviously raises questions as to whether the level of the NLW is an acceptable level at which people can afford to live.

Although we do acknowledge that the introduction of a National Minimum Wage by the Labour Government in 1999 may have made some positive difference to tackling poverty for some sections of society, our research also clearly demonstrates that it gives legitimacy to some employers' reliance on using the lowest pay scales for lowest graded staff.

Furthermore, another finding that raises concerns is that when the NLW is increased annually in April, many employers are reducing the hours of employees to compensate for that increase. Therefore, many of our respondents were extremely anxious about the annual NLW rise as they anticipated it would actually make them financially worse off each year.

Of course, low-pay is not the only reason for the rise in IWP. Since the recession earnings growth in the UK has been limited, whilst low income families have been impacted by the increased cost of essential goods and services. Furthermore, it was shown how only 1 in 40 jobs created since the recession are full-time, and there have been growing inequalities in wage rates in the UK economy with the development of the hour glass economy effect. Current statistics based on the measurement of IWP currently focus on single earning households and most low-paid workers are not counted as living in poverty because many live in households with additional earners. Our report adds further evidence for these measurements by introducing data of people in more than one job experiencing financial struggles, with some experiencing in-work poverty. Furthermore, we had some respondents where more than one person in a family had multiple low-paid jobs in one household and were still struggling to make ends meet.

2. Precarious work

This study reveals that low-paid workers with multiple jobs experience job insecurity and instability due to agency, temporary, casual and zero hours contracts of employment. Furthermore, this precarity was exacerbated in the continuing aftermath of the 2008 financial crisis. This was the most severe economic crisis since the 1930s, which resulted in deep cuts to public services and a major recession. Many public and third sector organisations were under pressure to reduce costs in the age of austerity.

As a direct consequence many organisations restructured and reorganised work. This resulted in many of the workers we interviewed having their work outsourced to private sector subcontractors, with cuts to working hours and new staff being brought in on inferior terms and conditions of employment. Furthermore, there were typically cuts to materials and training, as subcontractors sought to maximise profits. There was also evidence of rising work intensification as workers were under considerable pressure to provide the same levels of service, but with fewer staff and in less time. All of these changes created growing fears of job insecurity and instability, with concerns over constant outsourcings and pressures to deliver 'more with less'.

3. Zero Hours Contracts

The study affirms that zero hours contracts and part-time variable hours contracts clearly represent an employer-led model of working time, where managers control work hours that are prioritised over the preferences of, and to the detriment of, workers. Furthermore, workers on these contracts typically have to indicate their availability for work, but these hours are not guaranteed. Therefore, this time set aside by workers to be available for employment, we argue, is unremunerated labour time.

Those on ZHCs worked unpredictable and intermittent hours ranging from 0 up to 60 hours/week, but could have no work for weeks on end. Many were fearful of turning down shifts believing that they would not be offered shifts again. We would argue that this is not flexible working or offering 'flexibility' to workers, rather this reflects a type of 'forced flexibility' (although not in the sense of the Future of Work's study) or 'forced' working hours.

Furthermore, all of those employed on ZHCs or short-hours contracts faced income challenges, leaving many in precarious and perilous positions.

4. Working time arrangements and underemployment

Our study reveals significant challenges around working time arrangements and low-paid multiple employment. As they were working in multiple jobs, the people we interviewed work complex, fragmented and elongated working shifts. The vast majority work unsocial hours, which can span early mornings, evenings and weekends. For many, a working day lasted from 5 or 6 am until 11pm. All of this we, therefore, argue constitutes an extensification of work. Some were employed on variable hour contracts, with 8 or 10 hours guaranteed per week, but this could expand to 40 or even 60 hours/week. Others worked irregular hours that could change at any point, down to as little as a few hours/month.

We also uncovered workers experiencing a combination of time-related, income-related and skills-related underemployment. Indeed, many of our respondents can be classified as 'involuntary part-time workers' (see Resolution Foundation's 'Counting the hours' report January 2018) as many wanted secure full-time work, but could only secure part-time work. As a direct consequence of limited working hours and low-pay, these workers had to take on more work in order to try and earn a living. Some were over-qualified for these jobs and were working below their potential. We also found some instances of inter-generational underemployment where young adults were unable to afford to leave home due to insecure and unstable work.

5. Indignity and unfair treatment at work

Regarding the experiences of work, we found that workers had very ambivalent feelings about their jobs. Whilst many enjoyed the social aspects of work and elements of their jobs, there were issues around how they were managed at work.

Many had little job control and autonomy at work, as they completed routine and repetitive tasks. There were very few, if any, opportunities for progression, training and development. Many experienced poor management 'styles', being treated as unvalued, unappreciated and without dignity. Their opinions were not appreciated by managers and they had no real voice at work.

Our study reveals that these workers were excluded from HR and workplace information and communication strategies, as they were often the last to find out about workplace issues. Regarding organisational policies, we found that deficient organisational policies around sickness and holidays also caused struggles for these workers. For example, the lack of occupational sick schemes meant that many had to go into work despite being ill. Many were unaware of statutory sick pay. Furthermore, some workers had their occupational sick schemes removed, but the reason for this had never been explained to them by managers. Also no holiday pay meant that many of our respondents worked during their leave time in other jobs. We were advised that some of these schemes had existed, but were discontinued so that some employers could compensate financially, in particular for a rise in the statutory National Living Wage - as discussed earlier

6. The complexities and challenges of work-life balance

This study illuminates the difficulties and frustrations of attempting to reconcile low-paid multiple employment with home life. As the people we interviewed work segmented and elongated working days, invariably incorporating unsocial hours, this left little quality family time.

In terms of the experiences and practicalities of ‘balancing’ low-paid work with familial and caring responsibilities, there were clear organisational policy inequalities. The majority of interviewees felt socially excluded from WLB policies and practices because they were deemed to be ‘peripheral’ staff.

There were inconsistent practices with instances of managers approving some requests to work flexibly, but not others. Although we acknowledge that UK employment legislation only allows workers the ‘right to request’ flexible hours, managers are supposed to ‘reasonably consider’ all requests, but in our study some requests were rejected immediately. We found examples of line managers being unaware of how policies operate and not following national collective agreements.

The Forgotten Workers

Despite the challenges of low-paid multiple employment, the workers in our study did their very best for their families and loved ones. Some are also involved in further and higher education in order to pave the way to better employment opportunities. All of the workers interviewed wanted better pay, job security and stability – particularly those on zero hours contracts. Some of the financial concerns are succinctly captured in the quote below.



I just want to earn a decent salary – not to be a millionaire – to be comfortable and not have to scrimp and save at the supermarket’.

(Male, 5 jobs – FT public services, PT social services evening, ZHC social services, ZHC caring x2)

In addition, all wanted more control over their working time arrangements, with more ‘flexibility’ for employees and better WLB with quality family time – as opposed to an employer-led model of work time. Most of our respondents wanted the simplicity of working in one job in which they could earn enough to live and have stability,



I would love to just finish work and that was it for the day.

(Molly, 2 PT jobs, cleaner)

Final note

Whilst conducting this research we came across the key findings of 'The Future of Work: Jobs and Skills in 2030' which was written by the UK Commission for Employment and Skills "...to stimulate thinking on how people and organisations can prepare for tomorrow's world of work." In it, when referring to the future of low-skilled, low-paid work they predict several propositions, including,



Employees (will) find themselves in an hourglass-shaped labour market ... where ...low-skilled workers (will) compete ferociously for positions (across all sectors) (p12).

the low-skilled will bear the brunt of the drive for flexibility and cost reduction, resulting in growing inequality (p25).

They already are.

SECTION 8 – RECOMMENDATIONS AND PROPOSED ACTIONS

The changing world of work has thrown up a range of challenges and these Forgotten Workers' voices can no longer be ignored. The people we spoke to were not in these positions out of choice, the majority are in that position because they have no other option. We therefore propose these following recommendations and proposed actions to look at the issue in broader and social policy terms as follows.

1. Low-pay and the adoption of the living wage

We believe that our research affirms the necessity for the adoption of the Real Living Wage (RLW). Furthermore, that government adopts an alternative measuring technique when considering the level of a 'living' wage. The RLW is set at a level at which people can afford to 'live', the National Minimum Wage and National Living Wage are not. We also recommend that employers use a more expansive lower grade pay scale and not over-rely on the government minimum rate as blanket coverage for all lower graded employees. Using a more expansive grading scale for lower paid staff can encourage confidence in development, progression, increased worker motivation and commitment.

We would also recommend that there is clarity or an additional clause in The National Minimum Wage (Amendment) Regulations 2017 to ensure guaranteed protection against the reduction of other employment schemes and/or policies to compensate for an annual increase in the NLW.

2. In-work poverty

Urgent action is required to place in-work poverty (IWP) high on the policy agenda. Despite being one of the largest economies in the world, and government mantras that 'work pays', the UK has increasing levels of IWP. Our research adds yet another dimension to current measurements in that we have discovered from the voices of these Forgotten Workers that many are experiencing IWP despite having more than one job. Some are also using foodbanks to survive.

Our research affirms the arguments that foodbanks must not become a societal 'norm' or be viewed as an extension of the welfare state. Indeed, no one in paid work on a wage deemed by their Government to be a 'living wage' should be poor or need to use foodbanks. Rather, they should be provided with decent, stable and secure employment.

Urgent action must be placed onto policy agendas as tackling IWP requires rethinking our approach. For example, current measures of IWP include single earner households of people in low-paid work, yet our research demonstrates that there are people working in more than one job in IWP and/or in families where more than one person is working and struggling to survive.

Essentially this means that there is a significant element of the workforce that is being missed from the official statistics because they do not meet the current strict definition of in-work poverty.

3. Precarious work and the need for basic worker rights

We recommend guarantees for the provision of more secure jobs with decent working hours. Indeed, We recommend guarantees for the provision of more secure jobs with decent working hours and a real living wage. Indeed, with the proliferation of different types of non-standard contracts, employment protection and policies need to be updated to face the changes that work and the wider labour market are undergoing. We suggest that government policies are introduced to include employment rights that aim to reduce insecure work including regulation to avoid the abuse of dubious contractual arrangements depriving workers of their employment rights.

4. Zero Hours Contracts as a challenge and set back to the low paid

Zero hours contracts and highly variable short-hours contracts are also linked to the rise of precarious work. Our study found that there was no transparency over the allocation of hours and workers felt pressurised into taking shifts for fear of not being offered any more work. There are serious issues of job instability with these contracts, as workers have unpredictable hours and, therefore, wages. We affirm the necessity for the regulation of, or indeed the eradication of, ZHCs.

Those employers who do use zero hours contracts, short-hours contracts and agency work need to justify this use to staff and trade unions where they are recognised.

Currently, there are merely government 'guidelines' in place rather than clear regulation or legislation. Furthermore, these guidelines have not been updated since 2015 –the world of work is changing very quickly - and these 'guidelines' need to be reviewed with some urgency and regulated. Within the regulations we recommend that it is stated that employers who regularly and/or extensively use ZHCs across their organisation, should declare how and why these contracts are used in their annual reports.

5. Working time arrangements and underemployment: the need for guarantees

We recommend that employers and managers re-evaluate/re-design working time schedules and arrangements so that there are fewer unsocial working hours, particularly around early mornings and late evenings. We would recommend rules and regulation on the implementation of pay premiums for those working non-standard hours. We also recommend that payments are guaranteed, in particular when shifts are allocated to an employee by a manager/employer, and mutually agreed by both, but then cancelled at short notice by the manager/employer. There also needs to be a minimum period from when managers can change hours, with set practices in place that are made available to all staff. Legislation is needed to guarantee workers the right to a minimum number of hours of work with clear terms and conditions.

6. Dignity and fair treatment at work: the importance of good ethical management and worker participation

We would recommend a focus on employment policies and practices to ensure these are equitable and fair across an entire organisation, including the low-paid, low-skilled, lower hours sections of a workforce. Employers need to invest in genuinely well-paid, flexible work at all levels of an organisation, as well as having options for all workers to have an opportunity for promotion or to train and develop skills. We would also recommend that employers and trade unions (where they are recognised) have audits on organisational policies and practices to ensure that rights at work are being extended equitably to all. Legal frameworks should also be updated to ensure that precarious workers benefit from the same protection as all other workers.

We also urge employers and trade unions to ensure that staff are aware of basic HR and employment matters and rights, such as, sickness, training, work-life balance, holiday and pensions policies. Employers should also encourage and develop proactive employee voice initiatives in their workplaces. There is also a clear role for Government to take active steps to strengthen workplace and economy-wide mechanisms for worker voice. This could include restoring ACAS' duty to promote collective bargaining and introducing new sectoral bodies that bring together unions and business to negotiate pay, progression, training and conditions. This could also include introducing, improving or extending collective bargaining mechanisms so that these workers can effectively bargain with one or multiple employers. Finally, we strongly recommend that TUPE regulations are strengthened, and also enforced and monitored more effectively when organisations engage in outsourcing work. Included in this must also be 'time' protection so that terms and conditions of employment cannot be undermined.

7. The complexities and challenges of work-life balance: making sure we are fit for work and fit for society

We recommend that employers, managers and trade unions make ALL staff aware of organisational work-life balance policies and practices. Furthermore, managers at all levels need to be fully trained and informed of organisational WLB agreements and procedures.

Employers and managers need to offer genuinely flexible working time arrangements and schedules to facilitate and support the work-life balance requirements of ALL workers. HR policies and practices should be developed to support employees who need more control over working time. Moreover, we suggest that current regulations that offering workers the right to work flexibly in order to accommodate work with their familial and domestic responsibilities and commitments are reviewed and enforced.

Concluding points

We have highlighted in this report that there remain crucial issues over low-paid employment, precarious work, zero hours contracts, working time arrangements and underemployment, dignity and fair treatment at work, and work-life balance. Although we do recommend the adoption of the RLW, we would also bear in mind with others that increasing pay is only a partial solution, and there are still many other issues that need to be addressed. We need workplaces with secure work, access to genuine flexible working, strategies for employee voice and engagement, opportunities for progression, greater job security and control over hours for all employees.

We have demonstrated some examples of good practice by employers taking a proactive approach to their HRM practices and recognising that increasing pay is not the only solution. For example, our employer respondents used surveys with their employees for differing reasons – to find out what workers felt they needed from their employer and at the workplace. Others worked closely with trade union officials and representatives to help to recognise problems with low-paid/low-skilled staff, to assure these workers that they are not invisible. Some organisations were also promoting inclusive growth, and if work was to be subcontracted, this would involve ethical procurement to responsible employers, not those offering the lowest wages and poorest conditions of employment.

In terms of representing these workers, trade unions face obvious challenges, as many of these people work in more than one workplace, and some of these workplaces may have union recognition, but others do not. We believe that unions must be able to represent such workers at all of their workplaces. However, union recognition legislation is cumbersome, impenetrable in parts and now outdated. It requires updating to match the changes in the labour market, in particular in the vast growth of workers in precarious employment. Although we are aware of the development of a new system of union representation, this is focused only on bargaining at sectoral level and a focus on the workplace/enterprise level is still desperately needed. In particular, to protect the rise of workers in vulnerable work and those working in more than one job, as highlighted in this study. With this in mind, trade unions should have a right to access workplaces and the opportunity to advise individuals about the benefits of joining a union and their employment rights.

In light of the growth of precarious work and the issues we have uncovered in our research, we also recommend that the government develops a strategy to improve wages, productivity, skills and conditions in precarious work, together with re-establishing contemporary wages councils. There must now be a strategy for looking at new rights at work to reflect how working lives have changed in recent years.

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