

IN LIMBO: A WEEK IN THE LIFE OF ZERO-HOUR CONTRACT WORKERS

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The TUC commissioned the Work Foundation at Lancaster University to undertake this study of the lives of zero-hours workers.

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EXECUTIVE SUMMARY

In March 2026, a record 1.24 million people were employed on zero-hour contracts. The current Government came into office pledging to end one-sided flexibility by banning 'exploitative' zero-hour contracts. To this end, the Employment Rights Act 2025 will introduce new rights to guaranteed hours, reasonable notice of shifts and payment for shifts cancelled or curtailed at short notice. However, at the time of publishing, critical decisions remain to be taken over how these rights will be effective in practice when they come into force in 2027.

To understand the impact that different policy choices could have on the experiences of zero-hour contract workers, the Work Foundation at Lancaster University conducted interviews and seven-day work week digital diaries with nine people across the UK who rely on zero-hour contracts as their main source of income.

During the diary week, the key themes were:

Unpredictable work and income

- Five participants were asked to end shifts early, resulting in lost pay
- Three experienced shift cancellations
- Three received less than 24 hours' notice of shifts or shift changes
- Four were required to work beyond scheduled hours, including two unpaid
- All nine worried about finances due to inconsistent income.

Pressure and lack of control

- Five felt pressure to accept as many shifts as possible to secure future work
- Two had to turn down work because of childcare constraints
- Seven said instability made their lives difficult to organise
- Seven experienced anxiety, stress or worry linked to their zero-hours contract
- Eight said unpredictable work patterns negatively affected relationships with loved ones.

Work-life chaos

Zero-hour contracts are often touted as a flexible form of employment that enable people to fit work around their other responsibilities. However, in this study, the reality is a lack of guaranteed hours made the lives of the participants chaotic and hard to manage.

Given the lack of guaranteed hours, participants dedicated a substantial amount of time to finding shifts and organising their working week. Participants also regularly experienced last minute shift cancellations, call-ins to work and changes to the timings of their shifts.

As a result of this uncertainty, participants reported that being on zero-hour contracts negatively impacted their personal lives and adversely affected their wellbeing. Several participants felt ashamed of their work and viewed themselves as 'failures'.

Financial insecurity

Participants' worries about money were a central feature of their work week diaries. Fluctuating hours, shift cancellations and early finishes made managing personal finances or even understanding how much they had earned in a week a challenge. Several felt they were living 'paycheque-to-paycheque', regularly expressing concern that they may not obtain enough paid hours to meet their bills for the month.

Participants also noted that Universal Credit provided insufficient support. Those with children experienced additional financial burdens resulting from the need to organise childcare whilst negotiating their fluctuating hours.

Power dynamics

One of the defining characteristics of zero-hour contracts is that they enable employers to cut or alter workers' hours at any time and without recourse. Participants described being afraid of making their shift manager upset for fear of retribution, such as the loss of future shifts. The power imbalance inherent to their contract also contributed to feeling pressured to accept last-minute shift requests, cancellations or changes.

Participants also reported their zero-hour contract empowered their employers to act in an unprofessional manner with frequent out of hours contact, or infringe on their wider rights, for example limiting their ability to take breaks or time off.

Living in limbo

Many of the participants could not envision how they could move beyond zero-hour contract work. Participants regularly described feeling like they were in 'limbo', 'stuck' or 'trapped'. Rather than 'opting in' to zero-hour work, many participants felt they had no alternative and that their work provided little opportunity for progression.

Recommendations

Ahead of the roll-out of zero-hour contract reforms in 2027, this report recommends:

1. The Government must define 'reasonable' notice of shifts as 28 days in advance and set out a requirement that employers must provide full payment for cancelling or curtailing shifts less than a week in advance.
2. The Employment Rights Act contains a new right to a contract reflecting guaranteed hours for workers on zero hour and low hour contracts. The Government must define what is meant by 'low hours' and ensure it is not set too low which would enable employers to sidestep the new right.
3. Enforcement through the Fair Work Agency must be adequately resourced and kept under ongoing review to ensure workers are empowered to take up their right to guaranteed hours contracts.

1. INTRODUCTION

The use of zero-hour contracts by UK employers has been the subject of sustained debate over the past decade. The number of people working under these arrangements — which provide no guaranteed hours of work — reached a record high of 1.24 million in March 2026.¹

Analysis by the Work Foundation at Lancaster University in 2024 suggests 73.5% of zero-hour contract workers are in ‘severely insecure’ work – facing contractual insecurity, unpredictable pay and a lack of access to employment protections.²

The current Government came into office pledging to improve employment rights for workers across the UK, including ending one-sided flexibility by banning ‘exploitative’ zero-hour contracts. The Employment Rights Act gained Royal Assent in December 2025 and introduces rights to:

- guaranteed hours for all workers reflecting the hours they regularly worked following an initial reference period (expected to be 12 weeks)
- reasonable notice of shifts; and
- payment for shifts cancelled or curtailed at short notice.

However, the Act provides little detail on how these rights will work in practice when they are due to come into force in 2027.³ At the time of publishing, the UK Government is expected to undertake a consultation with businesses, unions and worker groups before finalising the measures.

To understand the impact that different policy decisions could have on the experiences of zero-hour contract workers, the Work Foundation conducted ethnographic research with nine workers in England and Scotland between August and September 2025.

Public debate about zero-hour contracts has often focussed on young people undertaking ‘flexible’ work to fit around their studies.⁴ However, this narrow conception of zero-hour contract work does not tell the whole story. Analysis by the Work Foundation indicates that a record number of zero-hour contract workers depend on their zero-hour contract for full-time work (32.8%) and are not in full-time education (77%).

For this research we sought out participants who relied on zero-hour contracts as their main source of income. And all nine of the workers who participated in this study were aged 25+, the age cohort which comprises more than 60% of zero-hour contract workers.⁵

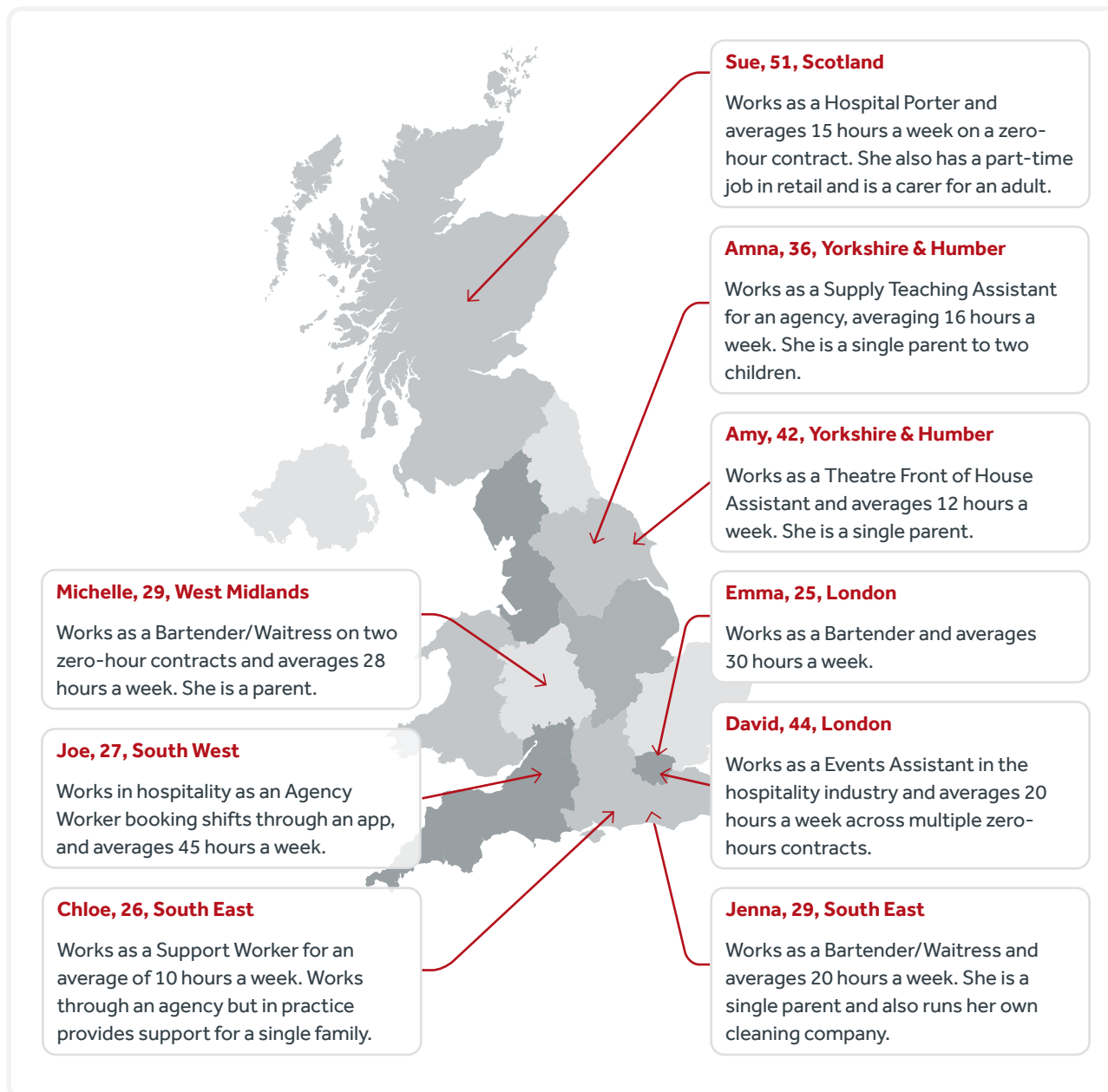
Our group of nine participants comprised of five workers in hospitality, two workers in health and social care, one worker in arts and entertainment and one worker in education.

Seven of the participants were women, reflecting Work Foundation analysis that women are 1.2 times more likely to be on a zero-hour contract.⁶ Five participants had children under the age of 16. One participant was a carer for an adult family member. Two had a long-term health condition and one had received a diagnosis for a neurodivergent condition. Among participants who disclosed their ethnicity, one identified as being from an ethnic minority background.

Each participant completed an online workshop, a seven-day digital diary, and a follow up interview. The digital diaries took place during a seven-day period selected by the participants to represent an ‘average week’ in their working lives. The diaries took place via WhatsApp, with participants submitting three entries each day.

Using WhatsApp diaries allowed the real-time capture of the participant’s experiences of their working week, rather than relying on retrospective accounts. This “week-in-the-life” method showed how instability and unpredictability unfold daily, shaping people’s decisions, employment relations, quality of life, and income. It also sought to uncover the emotional impacts of insecure work, offering a richer, more grounded perspective than surveys or interviews alone.

Figure 1: Research participants worked on zero-hour contracts and came from across the UK



2. SHARED EXPERIENCES OF ZERO-HOUR CONTRACT WORK

During the diary week, the nine participants recorded their experiences related to their zero-hour contract employment and the impact of their lives. The participants worked in different jobs, sectors and locations but they had many shared experiences of life on zero-hour contracts.

Across the week:

- Nine **worried about their finances** due to inconsistent income
- Eight were concerned about the **timings of upcoming shifts**
- Seven said work was **harmful to their personal wellbeing**
- Six expressed concern **work was negatively impacting personal relationships**
- Five **lost pay** as they were asked to end shifts early
- Four were **instructed to work beyond their agreed time**
- Three had **shifts cancelled with less than 24 hours notice**
- Two had to **turn down work due to a lack of available childcare.**

This section outlines the key challenges and themes that participants contended with over the week.

2.1 Work-life 'chaos'

Zero-hour contracts are often touted as a flexible form of employment that enable people to fit work around their other responsibilities. In practice, the lack of guaranteed hours and shift patterns made the lives of the participants chaotic and hard to manage.

"There are still never enough hours in the day for my liking! My working days especially are measured in time and numbers, and timetables (e.g. for buses)...zero hours working, commuting time, never mind enough time to fit everything else. [The picture of a clock] feels like a fitting metaphor for my working life at the moment."

AMY, 42, THEATRE FRONT OF HOUSE ASSISTANT, YORKSHIRE AND THE HUMBER



Managing a zero-hour contract is a full-time job

Given the lack of guaranteed hours or shifts participants dedicated a substantial amount of time to finding shifts and organising their working week. Participants also regularly experienced last minute shift cancellations, call-ins to work and changes to the timings of their shifts.

"Up at 08.30. Checked teams group for bank shifts before I'd had a cuppa. Made sure notifications are on so I don't miss any posts."

SUE, 51, HOSPITAL PORTER (BANK STAFF), SCOTLAND

The nature of the participant's contracts meant they had to carefully manage their employment during the diary week. Outside of their working hours, participants dedicated a significant amount of time and effort trying to obtain shifts, organising their shift patterns, communicating with their employer, budgeting, and generally worrying about work.

I've been having to use breaks to try find work for the rest of the week.

JOE, 27, HOSPITALITY AGENCY WORKER, SOUTH WEST ENGLAND

Shift cancellations and changes are constant and last-minute

The majority of participants reported that they regularly experienced shift cancellations. In some instances, this could go as far as having multiple shifts in a week cancelled at short notice or having a shift cut short whilst a participant was at work.

Many of the participants also noted that last minute call-ins to work and changes to the timings of shifts were a regular part of their working lives.

"I was informed about 20 minutes into my lunch break that [the person they care for] would be going back to sleep this afternoon and so I wouldn't need to complete the rest of my hours today. This isn't uncommon... [It is] frustrating as now the hours I have worked today won't even cover the cost of my daughter's day at nursery as it's £90 a day for her to attend."

CHLOE, 26, SUPPORT WORKER (AGENCY), SOUTH EAST ENGLAND

Flexibility is often 'one-way'

While some participants were positive about the flexibility they gained through their contracts, the diaries revealed that the 'flexibility' of zero-hour contracts disproportionately benefitted their employers.

"I have to be available daytimes and evenings, 7 days a week."

MICHELLE, 39, WAITRESS/BARTENDER, WEST MIDLANDS

Employers often took no notice of participants prior commitments, such as childcare, when allocating shifts. They also expected their zero-hour contract staff to be available for work at any time and to organise their lives around shifts that could be cancelled at a moment's notice.

Meanwhile the participants had limited control over their own shift patterns. Many also expressed concerns that if they turned down work they would be passed over for future shifts.

"I need guaranteed sociable hours, which my job is not. I can't plan much for next week until the rota is sent. I've booked off next weekend as I have [a medical procedure on] Friday – but I worry they will still schedule me and I'll have to give the shift back."

JENNA, 29, WAITRESS/BARTENDER, SOUTH EAST ENGLAND

Work-life imbalance

Participants reported their uncertain work patterns adversely impacted their personal relationships and made it harder to plan for socialising, personal care, and Universal Credit or healthcare appointments. When participants did make plans, employer inflexibility often led them to cancel if they were later offered a conflicting shift.

"By being on a zero hour contract it affects my family and friends because they don't know if I am at work or home so they can not involve me for going out with them or doing shopping with them or going out for breakfast with them."

AMNA, 36, SUPPLY TEACHING ASSISTANT (AGENCY), YORKSHIRE AND THE HUMBER

Given the need participants felt to be constantly available for work, many experienced a blurring of the boundaries between 'work' and 'free time'. Some described themselves as constantly checking platforms such as WhatsApp or Microsoft Teams to see when new shifts became available. Participants also felt anxious about being called in to work during their free time.

"At [nearby] castle with my boys and [partner], the weather is okay but it's intermittent showers, it sums up my relationship with work too, there's always sunshine at the end. It's nice to have a day off although I always feel a bit anxious I'll be called into work."

JENNA, 29, WAITRESS/BARTENDER, SOUTH EAST ENGLAND



The impact on personal wellbeing

The participants regularly conveyed the ways in which their zero-hour contract work had taken a toll on their mental and physical wellbeing.

"My family members were asking me if I am working tomorrow... I got embarrassed as I was not sure what to say so I told them that yes I am always ready at 7 and they tell me [at] the last minute if they need me. Oh well this is my luck and it is probably was written for me like that."

AMNA, 36, SUPPLY TEACHING ASSISTANT (AGENCY), YORKSHIRE AND THE HUMBER

All reported some form of anxiety or stress associated with the insecurity of their work and the need to closely manage their shifts. For some, the constant balancing act of trying to secure enough income while making time for their families and themselves resulted in strong feelings of guilt. Other participants internalised the challenges of life on a zero-hour contract, feeling ashamed of their work, blaming themselves for their predicament or branding themselves as a 'failure'.

Participants also regularly discussed how the unpredictability of their shift patterns left them feeling burnt out and unable to get enough sleep or eat healthily. Several also described going into work whilst ill or being unable to take time off to care for dependents, with one participant reporting they had previously been hospitalised after putting off medical appointments due to work pressures.

"wish life could just have a bit more structure and less stress, having a specific contract at work would really help with that. Sometimes it feels as though I have to "choose my hard" - I can either beat myself up about having minimal free time, or I can beat myself up stressing over pay if I don't take all the hours I can when I can. Quite often I'll have to go in when I'm ill too just because again, I don't really get sick pay if I'm off."

MICHELLE, 39, WAITRESS/BARTENDER, WEST MIDLANDS

2.2 Financial insecurity

Participant's worries about money were a central feature of the work week diaries. Fluctuating hours, shift cancellations and early finishes made managing personal finances or even understanding how much they had earned in a week a challenge.

"[partner] left late this morning ticking [due to their health condition], and all I wanted to do was cancel work and stay home with him, looking after him, but I can't afford to."

JENNA, 29, WAITRESS/BARTENDER, SOUTH EAST ENGLAND

Living paycheque-to-paycheque

Several participants felt they were living 'paycheque-to-paycheque', regularly expressing concern that they may not obtain enough paid hours to meet their bills for the month.

It was common for participants to feel obliged to take on as many shifts as they could when they were available, for fear that work would dry up in the future. Participants also reported having to use the money from their annual leave entitlement to 'top up' their wages when they had not received enough work.

An insufficient safety net

Six out of the nine participants claimed Universal Credit alongside their zero-hour contract income. The benefit was generally used as a safeguard for periods when lack of work or shift cancellations resulted in a drop in income. Despite being in work, to retain access some participants still had to attend Universal Credit meetings on their days off.

"picture to represent how i'm feeling about the work day tomorrow, a bit grey! will hope for a more positive day than yesterday tho, had an appointment at the job centre today as the hours i do aren't nearly enough so have to rely on a universal top up as well unfortunately!"

CHLOE, 26, SUPPORT WORKER (AGENCY), SOUTH EAST ENGLAND



Participants expressed frustration that the monthly adjustments of their Universal Credit made the benefit unpredictable and could result in months where they received little to no support. Several participants also noted that their work coach was unsympathetic towards the specific challenges faced by zero-hour contract workers.

"some weeks I don't earn anything which has a bad impact on the universal credit [and] they start making appointments with me. What am I supposed to do??? I can't fight with the manager to give me more hours."

AMNA, 36, SUPPLY TEACHING ASSISTANT, YORKSHIRE AND THE HUMBER

Parenthood penalty

Many of the participants felt their zero-hour contracts were the only available option that would allow them to balance work and children. However, managing childcare alongside zero-hour contract work often created an additional financial strain. Childcare provision in nurseries was seen as inflexible: unable to accommodate last minute shift changes or provide cover for evening shifts. Several participants therefore relied on family members for childcare.

Some participants reported having to pay for childcare only to experience a late shift cancellation or move, meaning a net loss in earnings. Others had to turn shifts down as childcare was unavailable.

"It's the constant juggling act, always. Paying for alternative childcare (a hired babysitter) for [daughter], would essentially mean working a shift for free, which to me seems pointless when I could be spending the extra time with her instead."

AMY, 42, THEATRE FRONT OF HOUSE ASSISTANT, YORKSHIRE AND THE HUMBER

2.3 Power dynamics

One of the defining characteristics of zero-hour contracts is that they enable employers to cut or alter worker's hours at any time and without recourse. This can create an inherent power imbalance between zero-hour workers and their employers.

"People on zero-hour contracts have no status."

AMNA, 36, SUPPLY TEACHING ASSISTANT, YORKSHIRE AND THE HUMBER

An inherent power imbalance

The inherent power balance of zero-hour contracts brings with it an implicit threat that if a worker displeases their employer, they can be punished by having their income reduced, removed or be offered worse shift patterns.

"If you do something to annoy [shift manager] then, oh boy, that means you're not getting your shifts for the week. And they shouldn't have that power [...] they don't understand how much of an impact they're going to have, and the impacts on somebody's homelife."

SUE, 51, HOSPITAL PORTER (BANK STAFF), SCOTLAND

Participants described being afraid of making their shift manager upset for fear of retribution. The power imbalance inherent to their contract also contributed to feeling pressured to accept last-minute shift requests, cancellations or changes.

Several also spoke about a 'pecking order', in which managers' preferred members of staff were offered better shifts.

"When the rota is released, I immediately check it and weigh up my hours with colleagues to see if there's an even/fair spread."

EMMA, 25, WAITRESS/BARTENDER, LONDON

Workers felt unable to stand up for their rights

Diary entries also suggest that the power imbalance at the heart of zero-hour contracts enabled participants' employers to infringe on their workers' rights.

Several participants described their employer not allowing them to take breaks or deducting breaks from their wages. Being asked to work beyond the end of their shifts without additional pay was also a common occurrence.

Several participants felt their employers were intentionally vague about their terms of employment and faced barriers to obtaining information about their contract. Numerous participants noted the obfuscation they faced when trying to learn about their pensions, annual leave entitlements, or planned pay rises. While some had not even seen their employment contract.

"Our pension T's and C's is a very grey area too - I don't really understand it and things like holiday pay are never really comprehensively explained to us either."

AMY, 42, THEATRE FRONT OF HOUSE ASSISTANT, YORKSHIRE AND THE HUMBER

In these instances, participants were fully aware that their rights were being infringed on. However, they felt unable to challenge their employer or take them to a tribunal, for fear it would cost them work and that their employers would make their lives 'hell'.

"My contract at the pub exists apparently but I've never seen it. I've seen someone leave and pay withheld if they don't do a certain amount of shifts, I have holiday pay but I don't know how much as it's not accurate on the portal, and we only got put into pension a few months ago, which I thought was a legal requirement but if you challenge this it gets weird and you lose shifts."

JENNA, 29, WAITRESS/BARTENDER, SOUTH EAST ENGLAND

Zero-hour contracts enable bad management practices to pervade

While the inherent power imbalance of zero-hour contracts left participants constantly fearing they might upset their employers, it appears it also empowered managers to engage in unprofessional practices and act poorly towards their staff.

In several cases, participants reported that employers engaged in substandard workforce scheduling practices, operating a 'just in time' shift management model. This regularly resulted in under or over staffing, which was 'corrected' at the final moment through last minute shifts, cancellations or curtailments. One participant reported that they had previously experienced being sent home after ten minutes on shift.

Some of the participants suggested that employers transferred the responsibility for managing shifts onto their staff. For example, during the diary week two participants were told management had overallocated for the shift and participants were expected to negotiate with their colleagues who should have to leave early, with pay lost.

"It wasn't super busy, but enough to justify 2 of us for the first few hours. Once it got to around 8pm, the [club] manager said we should choose one of us to go home amongst ourselves. We decided that as the other person started earlier, she would go and I'd stay to make it more fair. Otherwise I'd have only worked 2 and a half hours."

MICHELLE, 39, WAITRESS/BARTENDER, WEST MIDLANDS

Participants reported that the way their employers interacted with staff was, at times, highly unprofessional. Several noted their managers would regularly get angry or upset. While in some cases communications were conducted haphazardly at any point during the day, via WhatsApp, with an expectation that workers would respond promptly.

"woke up at 9.30 to get overground to work for 11. Get there on time and it's just me and my GM opening. He's in a bad mood and spamming the work group chat with issues he's found at the venue, also venting to me about it. Seems like he's just finding issues with everything."

EMMA, 25, BARTENDER, LONDON

Late pay was also a regular occurrence for the participants. Several reported wage underpayment, either through unpaid work outside of hours or other employees not receiving pay after leaving their role. Two participants also described how co-workers had been 'informally fired' through the withholding of shifts until the person 'got the message'.

2.4 Living in limbo

During the diary week participants regularly discussed how they felt 'trapped' by their zero-hour contract. Participants reported that a lack of alternative work, barriers to finding new employment, and limited opportunities for progression prevented them from obtaining more stable employment.

"I'm just wondering what I need to do to break the deadlock of constant zero hours contracts with unstable hours and income."

DAVID, 44, EVENTS ASSISTANT (HOSPITALITY), LONDON

Trapped in zero-hours

Many of the participants could not envision how they could move beyond zero-hour contract work. Participants regularly described feeling like they were in 'limbo', 'stuck' or 'trapped' in their zero-hour contract.

Work Foundation research has shown insecure jobs are often not stepping stones to better quality employment – rather a big portion of people in insecure work (44%) are in "long-term insecure work" meaning they remain there for four years or more.⁷

"Daring to apply for something different or even retrain feels sort of like taking a leap of faith, so I suppose it could be partly a confidence thing. Being unemployed is the worst case scenario, and one of my greatest fears."

AMY, 42, THEATRE FRONT OF HOUSE ASSISTANT, YORKSHIRE AND THE HUMBER

Participants' aspirations to move on to more secure employment were hindered by:

- unpredictable schedules and exhaustion leaving little time for long-term planning
- the perception they would struggle to find alternative jobs because employers have a negative view of zero-hour work
- fear of unemployment and preoccupation with their immediate financial challenges.

"working 0 hour and having different shift patterns each week, does make it hard to search for/find a new job as sometimes I'm exhausted or need to have a social/normal life outside."

EMMA, 25, BARTENDER, LONDON

No alternatives

Rather than 'opting in' to zero-hour work, many participants expressed that they felt they had no alternative. Common reasons for this included:

- a perception that jobs with guaranteed hours were not available where they lived
- a perception that other types of work could not fit around childcare needs.

"It's days like these that I'm pushed towards having to find a different job that will have guaranteed hours although I am finding it difficult finding a job that will fit in around my daughter's childcare needs."

CHLOE, 26, SUPPORT WORKER (AGENCY), SOUTH EAST ENGLAND

This echoes a previous 2023 Work Foundation survey which found one in four (27%) insecure workers with young children reported childcare is their main consideration when looking for a job. One in three (32%) women and one in four (25%) men in insecure roles also reported "limited job opportunities in my area" as constraining their job choice.

Limited opportunities for progression

Participants felt their workplaces were not invested in their progression or improvement. Only one participant recalled being offered an opportunity for progression within their job during their tenure. While none of the participants had been offered training by their zero-hour contract employer.

Participants also noted that fluctuating shift patterns made it hard to access training opportunities outside of work.

"I don't think my current job is very good because it doesn't provide growth... They need people they can trust to perform the role properly, but aren't willing to invest in you, because they don't have to, and don't see any longevity in your position... Zero hours work is stuck in a perpetual dead end."

DAVID, 44, EVENTS ASSISTANT (HOSPITALITY), LONDON

3. THE EXPERIENCES OF RESEARCH PARTICIPANTS

Michelle • Bartender/Waitress

SALARY: Less than £19,999

REGION: West Midlands

AVERAGE HOURS PER WEEK: 28

UNIVERSAL CREDIT CLAIMANT: No

AGE: 39

ADDITIONAL DETAILS: Parent to child under the age of 16

Michelle holds two zero-hour contracts at the same venue, one for a role working in its kitchen and another for its bar. Michelle has these two contracts as it enables her to manage the risk that one does not provide her with sufficient hours.

"I find the uncertainty of knowing when I'll finish and whether my shift definitely will or won't go ahead has a negative impact on my mental wellbeing."

She is subject to a highly unstable working pattern. At her bar job she is often expected to work until the last customer has left, meaning she does not know in advance when her shift will end. This happened four times during her diary week.

Michelle's manager at the bar will sometimes send members of staff home early if it is not busy. Twice during the diary week, Michelle and another member of staff were asked to decide which one of them would go home early. One of these incidences happened just 10 minutes into Michelle's shift.

Last minute shift cancellations are a regular occurrence for Michelle. She has previously been told of a shift cancellation 15 minutes ahead of its start time, whilst she was travelling to work. Michelle noted that as "an already anxious person, the uncertainty can send me into a bit of a spin sometimes - I'm usually worrying about having no time from working too much, or having no money from not working enough."

"Sometimes I feel like a bit of a failure because I'm never free to have much of a life, but it feels like I don't have a lot to show for it either! With the shifts predominantly being 3-5 hours most of the time, it sometimes feel like quite a big sacrifice for not a lot of reward when I'm missing out on weekend plans with my family etc."

Despite her employer having a great deal of flexibility to amend Michelle's working pattern, if she wants time off from her bar job then she is expected to find cover for her shifts. Following her diary week, Michelle was due to go for a week's holiday but "struggled to get time off from work".

Michelle wants to find more regular work and is undergoing a training course to move towards self-employment. However, completion of her ten-week course has been delayed by almost a year due to her challenging work schedule.

Chloe • Support Worker (Agency)**SALARY:** Less than £19,999**REGION:** South West England**AVERAGE HOURS PER WEEK:** 10**UNIVERSAL CREDIT CLAIMANT:** Yes**AGE:** 26**ADDITIONAL DETAILS:** Single parent to child under the age of 16

Chloe works as a Support Worker for a young person with autism. Although she works for an agency, she mostly deals directly with the young woman's mother, with whom she has an informal understanding that she will work 10 hours a week on set days.

Despite this arrangement, Chloe is provided with an inconsistent shift pattern. Chloe often finishes work early or late. And she is not always offered shifts on the days when her daughter is in nursery resulting in her "not being able to work them and therefore losing a day's pay whilst also still having to pay for my daughter to attend nursery".

Chloe's shifts can also be cancelled at the last minute, or even while she is at work. During the diary week Chloe was informed during the lunch break of one of her shifts that she would not be completing her agreed hours for the rest of the day.

"I feel like the current situation I'm in isn't sustainable."

Outside of her working hours, Chloe regularly provides additional ad hoc support to the young person she cares for without additional pay, yet she feels unable to challenge this practice.

"I'm also frequently contacted by the young adult I work with if she has any concerns or she wants to change our schedule for the following shift and whilst I'm not paid for this time communicating with her it is still something I feel I have to do on my days off."

In her diary entries, Chloe expressed frustration at the financial challenges she faces as a result of being on a zero-hour contract. In one diary entry she discussed how "[t]houghts of work often take up my time on non-work days, especially if shifts get cancelled at short notice I'll have to go back and sometimes have a rethink of my budget for the following month where my pay will be lower."

"I just don't want it to carry on. My daughters so young at the moment that I think she like she doesn't pick up on anything... she thinks we're very rich and yeah, she doesn't know what's going on. But as she gets older, she is going to get more expensive. I think it's difficult enough now. So I don't think it's sustainable, long-term for just living like an ordinary lifestyle."

Amna • Supply Teaching Assistant (Agency)**SALARY:** Less than £19,999**REGION:** Yorkshire and the Humber**AVERAGE HOURS PER WEEK:** 16**UNIVERSAL CREDIT CLAIMANT:** Yes**AGE:** 36**ADDITIONAL DETAILS:** Single parent of two children under the age of 16

Amna works as a Supply Teaching Assistant. Her agency knows what days she is available for work. However, they will often only inform her if there is work available on the morning of her shift and expect her to leave for work immediately. As a result, she gets ready early each morning and waits on the phone, sometimes for hours, to hear if she will be offered work for the day.

"I phoned the agency at 8 to tell them I am ready for work and to put me forward for work. However I did not get any response and no work at all today so here I am at home. I feel very devastated as I got let down yesterday as well as they didn't have any work for me by saying that at moment we are not very busy."

Amna regularly goes through this process and is then not offered work, leaving her feeling "devastated". She is also offered work on days when she does not have childcare and cannot work. Both of these eventualities occurred during the diary week. Amna finds that this chaotic scheduling "causes such a confusion" and affects her mental wellbeing.

Inconsistent offers of work mean Amna experiences severe financial insecurity. In one diary entry she wrote, "I am thinking about tomorrow if they will offer me any work as I have bills that will go from my bank account next week". Given the scarcity of shifts and the pressure to secure future work, Amna feels she cannot turn down work. On one of her diary days, Amna went into work despite waking up with the flu and later developing a migraine.

"You can't turn down shifts when you are unwell if they've already booked you, it's a bad impression on your profile... they won't choose you again."

Amna's efforts to obtain more regular hours have been unsuccessful. She often has to "phone the agency and beg them to give me work". During the diary week Amna was informed a promised 10 hours of regular tuition work had fallen through. After hearing the news Amna said she, "sat on my chair and stared at the email for few minutes and felt ridiculous and it felt like a personal failure".

Amna's manager is indifferent to the financial challenges she faces and has threatened her that if she does not perform well, she will not be offered work in the future. During one of her shifts in the diary week Amna was asked to clean dishes in the canteen, despite this not being part of her job responsibilities. However, she did not feel able to challenge this instruction as she has "no status and the agency will get in trouble", which could have negative repercussions for her.

"[At work] very small things they pick up, they make a big issue on us. But if I was a regular employee, they wouldn't do that".

Joe • Hospitality Agency Worker**SALARY:** £20,000 – £30,000**REGION:** South West England**AVERAGE HOURS PER WEEK:** 45**UNIVERSAL CREDIT CLAIMANT:** No**AGE:** 27**ADDITIONAL DETAILS:** Diagnosed with a neurodivergent condition

Joe works for a hospitality agency which provides him with shift work via an app. Joe feels he needs to constantly monitor the app on his phone to ensure he can quickly sign up to shifts when they are announced. During the diary week, he often spent breaks at work searching for additional shifts and worried about 'missing out' on the best shifts.

“My girlfriend says I’m addicted to the app which is pretty sad.”

Joe’s shifts are often subject to change. During the diary week he was expected to work late on one of his shifts and another finished early, meaning he lost out on pay. He was also informed a few days in advance that two of his shifts had been cancelled.

“How long should I go on feeling a bit in limbo.”

Budgeting is a challenge for Joe given his inconsistent shift pattern. He feels like he “can go from being worried about low earnings to working non stop very fast”. After a brief period without work, Joe took on a series of last-minute shifts at the start of the diary week, noting the pressure to earn enough money to guard against “potential quieter weeks ahead”.

Whilst Joe values the flexibility his work provides, he contemplated whether “the sporadic hours don’t give me as much time with friends or being able to plan [my life] at all.”



During the diary week, Joe got a last minute shift as a kitchen porter in a coffee shop. He noted that being offered a selection of food kept him in a better mood.

Jenna • Bartender/Waitress**SALARY:** £20,000 – £30,000**AVERAGE HOURS PER WEEK:** 20**AGE:** 29**REGION:** South East England**UNIVERSAL CREDIT CLAIMANT:** Yes**ADDITIONAL DETAILS:** Single parent to child under the age of 16, operates a freelance cleaning business

Jenna's zero-hour contract introduces a great deal of instability into her life. If the pub she works at is busy she can be called into work early or asked to work beyond the scheduled end time of her shift. This happened twice during her diary week. Conversely, if the pub isn't busy enough Jenna can be told to go home early, losing out on much needed income. This occurred once during her diary week, but another member of staff volunteered to finish early instead.

Despite informing her employer of her availability in advance, Jenna regularly is offered shifts at times when she is unavailable, which can result in her losing vital wages. In one diary entry, Jenna discussed her worries that despite informing her employer she was due to undergo a medical procedure on a certain day and was unable to work, they would still offer her a shift at that time.

This one-sided approach to shift allocation also creates challenges for Jenna's freelance cleaning business. When her employer assigns her a pub shift that conflicts with a cleaning appointment, it is "easier" for Jenna to rearrange the cleaning job with her clients than to ask her employer to change the shift.

"I feel like it's held against me if I'm not super flexible."

The insecurity of Jenna's contract makes her fearful she will act in a way that will make her employer "cross", such as by declining a shift, because when she does, they offer her less work. During the diary week Jenna expressed anxiety about being called into work on her days off. She also mentioned that if she raises concerns related to her rights at work such as holiday pay or pension, her employer reduces her shifts.

"I let them know my availability but they ignore it a lot and then get cross when I say I can't do it, give me less shifts."

Jenna's employer also fails to ensure she takes breaks. During one of her diary week shifts Jenna had to ask her manager to take a break and was told she would have to tell another employee they would need to remain in work for an additional half an hour while she ate.

"4pm came and no sign of a break so I asked and was told to ask [colleague] to stay on [beyond the end of their shift] so I could have one. I felt bad so I quickly ate my lunch, and said she could go home."

Sue • Hospital Porter (Bank Staff) **SALARY:** Less than £19,999 **REGION:** Scotland **AVERAGE HOURS PER WEEK:** 15 **UNIVERSAL CREDIT CLAIMANT:** No **AGE:** 51 **ADDITIONAL DETAILS:** Adult carer, Has a long-term health condition

Sue spent much of the diary week preoccupied with the shift allocation for her job as a Hospital Porter. She often began and ended her day scrolling her shift allocation app waiting to see if work would be posted, especially if the shift manager appeared as 'online'.

"Waiting for boiler engineer. Checked teams x 4. Posted availability for next week. Any day, and time. Any task. Tired after yesterday."

Sue described recurring acts of favouritism in her workplace. Noting that the "favourite" zero-hour contract workers were offered better remunerated shifts and given permission to work shorter shifts. In contrast, Sue's employer had previously refused her request to work shorter shifts to help her better manage her long-term health condition.

At one point during the diary week Sue overstayd on her shift unpaid to complete a task in the hope that she could "get in [her employer's] good books" and improve her chances of obtaining better shift allocations in the future.

"Complain = no shift"

Sue experiences financial difficulties, which just ahead of the diary week had been exacerbated after a "supervisor restricted or suspended my shifts for four weeks because I spoke up about the unfair allocation of shifts." During this time, she was reliant on part-time work at a supermarket and food from her local food bank. In her diaries Sue reported that she was "concerned about the cost of the bill" for a broken boiler which left her without heating and hot water. Financial pressures often force Sue to cut back on her social life and "avoid everyone for a week or so until I get paid".

"By working just one weekend a month on bank means my UC payments will be £0. This month I'll get two payments of £50 as got JSA. No other help. I can't get a crisis grant again until 2026. Think I'm going to lose my house."

David • Events Assistant (Hospitality)**SALARY:** Less than £19,999**REGION:** London**AVERAGE HOURS PER WEEK:** 20**UNIVERSAL CREDIT CLAIMANT:** Yes**AGE:** 44**ADDITIONAL DETAILS:** Has a long-term health condition

David has four zero-hour contracts with separate hospitality companies. David first took on zero-hour work as a stopgap “to get money in”. The employer that gave him his first zero-hour contract promised him that when a full-time role became available within the organisation he would be considered for the position. However, when a full-time role did come up, David says, “they didn’t even do [me] the courtesy of giving me an interview.” David feels that working on a zero-hour contract offers limited opportunities for progression as employers do not feel the need to invest in their staff.

“I shouldn’t have to scramble for shifts or be treated like someone new who has to prove themselves.”

The lack of reliable shifts offered by David’s zero-hour contracts mean that “trying to arrange work actually dominates my time”. Just before the start of the diary week, David had four shifts cancelled 10 days in advance and had to scramble to find alternative work. Ultimately, he had to take on a series of shifts that started very early in the morning. One of these shifts was subsequently moved to an even earlier start time with just a days’ notice. David relies on public transport, and the new start time made it difficult for him to get to work.

“Not knowing how much money I’ll be earning month by month is stressful, as it’s hard to plan anything or have financial stability. I’m often short of money since I’m paid in arrears, I don’t really know exactly how much money I’ll be receiving until I get the actual pay cheque. Whilst there is a lot of work available in the summer, this is also stressful trying to manage multiple employers at different locations, sometimes even working for two different employers in one day!”

David has a medical condition, and in his diaries, he regularly expressed concern that his appointments would fall on days he was offered work, resulting in him missing out on income. He finds it hard to turn down shifts as he needs the income, which creates difficulties for his social life.

“Being on an uncertain schedule affects how I may be able to meet new people. For example, if there are any activities where I could meet new people I often lose out since I book or plan in my diary but then have to cancel at short notice since I’m only offered work at short notice, and I have to accept to ensure income keeps rolling in.”

Emma • Bartender**SALARY:** £20,000 – £30,000**REGION:** London**AVERAGE HOURS PER WEEK:** 30**UNIVERSAL CREDIT CLAIMANT:** No**AGE:** 25

Emma finds it difficult to manage her life around the “chaotic” work schedule of her bartending job. She “think[s] about work a lot of the time when I’m not working”. In particular, she worries if she is “going to get lumped with terrible shifts that effect my social life/life outside work/mental health.”

During the diary week, Emma’s shifts were concentrated over a four-day period leaving her feeling “knackered”. Back-to-back shifts “makes it really hard to structure exercise or even going to the shops to buy food”. This can mean she often finds herself spending mornings before shifts “just waiting to work”.

“I think my life would feel a lot less chaotic if I had a regular work schedule.”

Emma’s schedules are communicated over WhatsApp two to three days before the start of the working week. Her manager tends to copy shift patterns from one week to another, so a bad allocation can often reoccur across multiple weeks.

She struggles with her mental health and often feels like she is “two steps behind” in life. Hospitality work allows her to fit in therapy sessions and cover bills but she “generally live[s] pay cheque to pay cheque.”

Emma is seeking a route out of the hospitality industry. During the diary week Emma tried to look for alternative work, however, she finds that her unstable shift pattern leaves her feeling too exhausted to apply for jobs.

“I literally look at I so much stuff and I apply to nothing and then my day continues.”



Emma described working on a zero-hour contract as glass half full. She stated there were perks of flexibility but negatives of bad pay, no guaranteed hours and unsocial hours.

Amy • Theatre Front of House Assistant**SALARY:** Less than £19,999**REGION:** Yorkshire and the Humber**AVERAGE HOURS PER WEEK:** 12**UNIVERSAL CREDIT CLAIMANT:** Yes**AGE:** 42**ADDITIONAL DETAILS:** Single parent to child under the age of 16

Throughout her diaries Amy expressed frustration about how shifts are allocated at the theatre trust where she works. Amy is informed of her work rota several weeks in advance; however, her shifts are often subject to change. She applies for three to four shifts per week, yet during her diary week her new rota only allocated her two shifts for a subsequent working week.

"I haven't heard anything back from the Front of House Manager yet so will have to wait and see if I get [the shifts]. This causes a lot of uncertainty as I feel sort of in limbo quite often, and does probably cause me some subconscious anxiety. I think about work (when I'm not working) probably at least 50% of the time, on an average day."

As part of her diary entries, Amy raised concerns about her senior manager giving favourable rotas to their preferred members of staff. Given this approach to allocating shifts and the lack of security offered by her zero-hour contract, Amy feels unable to challenge her employer, because she fears this may result in her being offered fewer shifts.

"[I] have definitely noticed some sort of pecking order/blatant nepotism within our department."

Amy frequently thinks about "how close to hitting the 'magic number' of hours/shifts I am each month (or not, as is more usually the case)." And she "worr[ies] about making ends meet pretty much on a daily basis." Managing shifts is complicated by childcare, which she describes as a "constant juggling act".

If Amy were offered guaranteed hours that fit with her family circumstances, she would "walk away from my current job in a heartbeat". However, she feels "contracts/permanent roles seem to be like gold dust in the majority of industries these days and is worried about the financial implications of not having a job."

"There are lots of things I'm more passionate about doing, but as the sole earner in a one-income household, my primary motivation will always be to provide, even if right now that only just covers the basics - food, shelter, comfort (don't get me started on heating bills!)."

4. POLICY RECOMMENDATIONS

The Employment Rights Act 2025 will introduce new rights to guaranteed hours, reasonable notice of shifts and payment for shifts cancelled or curtailed at short notice.

“Generally, I just hope for structured income. I don't mind being flexible as to the hours I work, I don't need a 9-5, but having guaranteed hours, steady income, and employee rights are important to me.”

DAVID, EVENTS ASSISTANT, LONDON, 40-44

However, at the time of publishing, critical decisions remain to be taken over how these rights will be effective in practice when they come into force in 2027. Ahead of the roll-out of zero-hour contract reforms, the Government must:

1. Outline the threshold for when guaranteed hours rights apply

The Employment Rights Act contains a new right to a contract reflecting guaranteed regular hours for:

- Workers with no guaranteed hours; and
- Workers on ‘low-hour’ contracts who consistently work more than their guaranteed hours.

The Employment Rights Act does not define what counts as “low” hours, leaving Government needing to clarify this ahead of implementation in 2027. If this threshold is set too low, employers could use ‘low-hour contracts’ to sidestep the requirement to reflect actual working hours.

“guaranteed hours is a little bit extra and you're not constantly fighting for shifts. You know, sitting like checking Teams like five times in an hour or like just waiting for that ping to go off and checking like 3am with notifications on.”

SUE, 51, HOSPITAL PORTER (BANK STAFF), SCOTLAND

Regardless of where the minimum is set, a significant gap between contracted and actual hours risks embedding a power imbalance. As this research shows, employers can use this imbalance – particularly the threat of cutting shifts – to exert control, meaning low-hour contracts offer little more security.

“[Guaranteed hours] would be very, very, very beneficial... being able to know that you had a, base level at least of hours, you're guaranteed hours that you'd be paid that as a minimum for the following months.”

CHLOE (26), SUPPORT WORKER (AGENCY), SOUTH EAST ENGLAND

2. Define 'reasonable' notice of shifts

Participants were very positive about the prospect of having reasonable notice of their shifts and being paid for last minute cancellations. They felt this would provide them with greater financial security and a better work-life balance.

The Employment Rights Act requires employers to provide ‘reasonable’ notice of any changes to shifts and to pay compensation if reasonable notice is not given for shifts moved, cancelled or shortened.

Defining ‘reasonable’ notice as 28 days in advance and requiring full payment for cancelling or curtailing shifts less than a week in advance would reduce this instability. It may also positively influence management practices, encouraging more foresight and preparation, and improving the overall work culture.

“[Reasonable notice would mean] I would feel calmer on a day-to-day basis and less stressed about everything... [I would] have much better work life balance.”

MICHELLE, 39, WAITRESS/BARTENDER, MIDLANDS

3. Enforcement through the Fair Work Agency

Participants highlighted the power imbalance inherent in zero-hour contract work, suggesting that even once the new rules are introduced, some workers may feel unable to take up a guaranteed hours contract due to fears of negative treatment or losing access to future shifts.

Ensuring workers can safely exercise this right must therefore remain a key Government priority. The Fair Work Agency should be adequately resourced to support enforcement, raise awareness, and monitor uptake of guaranteed hours contracts over time. Its remit should include proactive monitoring of working practices through data collection, worker and employer engagement, and targeted oversight of sectors such as hospitality, retail and social care.

METHODOLOGY

The Work Foundation conducted digital diary-keeping with nine zero-hour contract workers in England and Scotland in August and September 2025.

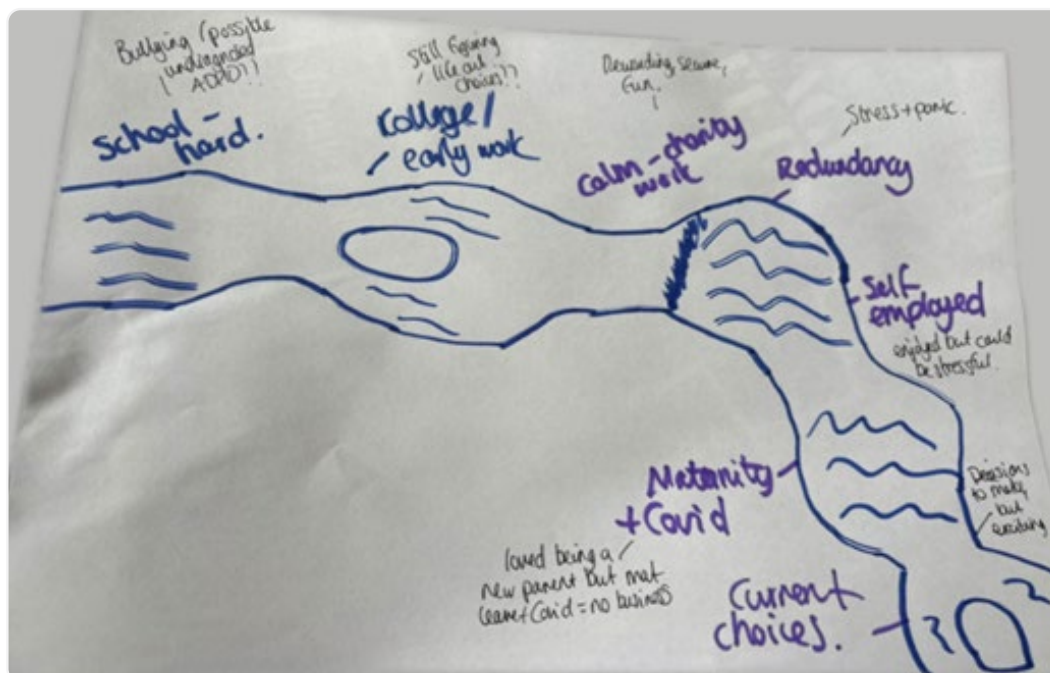
To explore a working week under these contracts and its impact on daily life, the participants took part in:

- **A group workshop:** A briefing on diary-keeping and a 'river of life' exercise to explore their life trajectories into zero-hours work.
- **Diary-keeping:** Using WhatsApp, participants kept a working week diary over a seven-day period with prompts and questions throughout the day.
- **Semi-structured interviews:** A 1.5 hour interview to explore the diary entries and the potential impact of new incoming rights.

Group workshop

The group workshop combined training for the diary-keeping section of the project with focus group and creative methods exercises to better understand the context of individual participants' lives. The workshop opened by explaining the purpose of the research to participants and inviting their reflections on zero-hour contracts in the abstract. Participants were then trained in the basics of diary-keeping and admin procedures for the project, including completing a test diary entry.

Finally, participants were invited to conduct a 'river of life' exercise.⁹ This allowed for researchers to understand the life histories of participants, contextualising their diary entries.¹⁰ Participants were invited to identify key moments in their working life that led them to their current context working in a zero-hour contract. They then articulated this sequence of key moments in a drawn 'river' or 'road' which represented their experiences of this life journey, including features such as rapids, diverging paths, banks of flowers to indicate how they felt during different periods of their working life. Rivers of life were then presented to the group to invite a discussion of commonalities and differences.



'River of Life' from group workshop – example provided by a participant

Diary keeping

Participant diaries are a commonly used method in social and ethnographic research, useful because they avoid challenges of recall during interviews and allow data to be collected in a “naturalistic” setting rather than an “artificial” setting such as an interview.¹¹ When combined with photovoice, a method that asks participants to respond to a prompt using a combination of self-taken photographs and accompanying words,¹² our proposed approach sought to capture the daily life of participants in their own voices, alongside their feelings and experiences.¹³

During a single week selected by the participants to represent an ‘average’ week in their working life, participants were prompted at three times a day over WhatsApp to provide the following:

- Two ‘snapshot’ entries – shorter responses to capture participants feelings and experiences at a point in time, usually paired with an optional prompt.
- One ‘traditional’ entry – longer responses, paired with a short survey, that asked participants to reflect on experiences and feelings across the whole day.

Participants were encouraged to share their diary entries through any means comfortable to them, from text to voice notes or videos. Some prompts for the ‘snapshot’ entries also asked participants to take photos to accompany their entries.

Semi-structured interviews

Shortly after diaries were completed, Work Foundation researchers held a semi-structured interview with each participant. These interviews explored any questions of clarity relating to the diaries and rivers of life completed by the participants. They also used the diaries as an opportunity to ask participants to imagine hypothetical future diaries if certain features of ZHC contracts were changed – for example, if a right to guaranteed hours was introduced.

Participant recruitment

The Work Foundation used a purposive sampling approach, which sought to identify information-rich cases which best provide insight into the different experiences of zero-hour contract workers.¹⁴ This involve criterion sampling, where criteria were set to identify cases of genuine ‘zero-hours work’ and a maximum variation strategy, where the project team sought to choose cases that are very different from each other.¹⁵

Participants were primarily recruited from a database of individuals who had used an online benefits calculator or via social media, as well as outreach to community organisations. A form was used to collect basic information allowing researchers to assess interested participants against the sampling criteria. Eligible participants were then screened through a short phone conversation before being invited to join the project.

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