

# **LIMITING CHOICES:** WHY PEOPLE RISK INSECURE WORK

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Research partner:



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## ABOUT THE WORK FOUNDATION

The Work Foundation is a think tank focused on improving working lives across the UK through applied research and new ideas. For over a century, we have worked to break down the barriers individuals and communities face in accessing good work.

We believe everyone should have access to secure, rewarding and high-quality work. By engaging directly with workers, employers, policymakers and leading academics, we deliver rigorous applied research to tackle structural inequalities in the labour market and improve working lives across the UK.

We are part of Lancaster University's Management School, and work with a range of partners and organisations across our research programmes.

## CITATION

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- Dr Annie Irvine, King's College London
- Daniel Tomlinson, Joseph Rowntree Foundation
- Dr Sara Reis, Women's Budget Group
- Dr Calum Carson, Lancaster University

## FOREWORD



### **Christina McAnea**

General Secretary, UNISON: The Public Service Union

UNISON is proud to be partnering with the Work Foundation on this hugely timely exploration into what really drives the choices people make when looking for a job. It also looks at the factors that keep them in insecure work.

UNISON is the UK's largest union with more than 1.3 million members providing public services in education, local government, the NHS, police and justice, energy and the voluntary sector. More than three-quarters of its members are women. Many public service staff are low paid, part-time and many are also carers, so this issue is highly relevant to us.

UNISON's own research was telling us there were many competing barriers and limitations that some, and particularly the already disadvantaged groups, face when looking for work or changing jobs.

The impact of insecure work on career progression, health and family finances are issues public service staff raise with us all the time. So, it was clear to us that the issue was much more complex than simply being about lifestyle choices and the glib reassurances from some politicians that insecure work simply suits some people more than others.

This work has demonstrated beyond doubt that, for many workers, particularly disabled workers and carers, insecure work feels like the only option available. UNISON supports the recommendations of this report fully and intends to urge the UK government to act on them.



### **Ben Harrison**

Director, Work Foundation at Lancaster University

We are grateful to UNISON for their support in delivering this important research, which sheds new light on the drivers of insecure work across the UK. It reveals that millions of workers are essentially stuck in insecure jobs – either because of a lack of opportunities in their local area, or because they are having to trade flexibility for security in order to make ends meet while balancing other pressures like health conditions or childcare needs.

This leaves them particularly at risk to rising inflation, interest rates and other cost of living pressures, as they can't simply access more hours, salary increases or new and more secure work. The reality is they feel trapped in these jobs by circumstances out of their control – and, without Government intervention to overcome these obstacles, they're likely to be prevented from accessing more secure work in future. This can impact their health and well-being, as well as their longer-term career prospects.

As our living standards continue to decline and the UK teeters on the edge of another recession, a stable and well-paid job has never been more important. It's vital that Government acts to address these challenges. We need to see a new Employment Bill that could strengthen terms, conditions and protections for all workers in insecure employment and embeds the potential for flexibility into secure job roles from day one of employment. And we need to improve the provision and affordability of childcare, and enhance employment support for those with long-term health conditions.

## EXECUTIVE SUMMARY

As the UK continues to face the biggest squeeze on living standards in decades, having access to a secure and well-paid job has never been more important.

Inflation is stuck at 8.6% and falling real wages are impacting those in insecure and low-paid work the most. High levels of economic inactivity and long-term sickness are creating labour shortages that are slowing economic growth, and the Government is under pressure as businesses struggle to recruit.

Ahead of a likely General Election in 2024, a battleground is opening up on the future of the UK labour market. The Conservative Government has pledged to build an economy to 'deliver highly skilled roles and opportunities across all sectors' and wants to boost pay, employment and productivity in every area of the UK by 2030 as part of their flagship Levelling Up agenda. Labour's New Deal for Working People aims to tackle low-paid, insecure work and provide progression into higher paying roles to escape a cycle of low-pay and insecurity.

This report provides crucial new evidence to inform these debates, shedding light on the choices and experiences of those in insecure work, and the kinds of interventions that could support them into better paid, more secure jobs in the future.

### For many people, insecure work is not a free choice

Many of those in insecure work find themselves having to trade security for flexibility to balance work around other factors in their lives, such as caring responsibilities or health issues. This leaves them vulnerable to economic shocks, as well as potential negative impacts on their wellbeing and future career prospects.

Four in ten (44%) insecure workers earning less than £18,000 per year said they were in their current job due to limitations, such as the availability of jobs in their area, poor transport infrastructure or a lack of available childcare. Younger and older workers, those on low-incomes and people in part-time work were all significantly more likely to feel they had more limited choices.

Just under half of all workers in insecure jobs (46%) said they would find another job if limiting factors were no longer impacting them, compared with just 39% of secure workers.

### Those in insecure work are at the sharp end of the cost of living crisis

Insecure workers are more likely to report that they are struggling financially than those in secure jobs. Over 52% of those in insecure work earn less than Joseph Rowntree Foundation's Minimum Income Standard of £25,500, and more than one in four insecure workers (28%) indicated that they are finding it 'quite' or 'very difficult' to get by. This applied to just over one in five people in secure roles (22%).

Part-time insecure workers and freelancers were significantly more likely than other workers to indicate they were struggling financially, at about 34% from both groups, compared with 23% of full-time workers. This is likely to be related to the lower number of hours worked among part-time workers and unpredictable and sometimes low hourly earnings for freelancers.

In addition, those in insecure work were over four times more likely to see shifts changed at the last minute – making it even harder for them to plan financially, attend training courses or manage other pressures in their lives. Over half (53%) of insecure workers reported that this led to decreases in their pay, compared with 24% of secure workers who saw hours changed.

Women in insecure jobs are significantly more likely than men in insecure jobs to indicate they are struggling to get by. Nearly one in three women (32%) say they are struggling to get by compared to less than one in four men (23%).

And overall those in insecure work are more than three times as likely as secure workers to perceive a risk of job loss – 42% of insecure workers expected job loss in the next 12 months, compared with just 13% of secure workers.

### Being in insecure work can impact health and wellbeing

For some, access to flexible employment is crucial to managing a health condition, but for too many in insecure work, flexibility is one-sided and can impact workers' wellbeing.

Insecure workers were twice as likely as secure workers to experience job related stress 4-6 days a week (26% compared with 13%). In particular, uncertainty over earnings can be a significant driver of stress and anxiety. Our survey found that one in three insecure workers are uncertain how much they will earn in the next three months, compared with one in five secure workers.

Notably, we find that people are 3.7 times more likely to say they experience poor mental health when they also lack confidence in being able to afford an unexpected expense – a critical consideration given the wider economic uncertainty the UK faces.

Insecure work appears to disproportionately impact the mental health of women - 16% of women in insecure jobs say they experienced poor mental health, compared to 11% of men. This compares with 10% for men and 11% for women in secure jobs.

## RECOMMENDATIONS

### Improving access to secure work

**1. Open up flexibility to all workers:** Accessing flexibility should not come at the expense of job security, and we should ensure that options for two-sided flexibility are embedded in all roles. Although a Private Member's Bill called the Employment Relations (Flexible Working) Bill is currently in its third reading at the House of Lords,<sup>1</sup> it only aims to reduce the waiting time for workers to request flexibility in their roles. But a right to request flexibility is not a right to have it. This means that too many people will remain stuck in often insecure forms of work because they don't know if they will be able to get the flexibility they need in a new and more secure job.

We also learned in previous work how important it is for gender equality that men increasingly gain access to flexible working, to reduce the burden on women as primary carers. Therefore, it is key that flexible work is accessible to anyone who needs it and that we reduce the stigma associated with it.<sup>2</sup>

#### The Department for Business and Trade should:

- Oblige employers to embed flexibility in all roles and make it available to both men and women from their first day at work
- Work with employers and employer bodies to actively promote flexible working, among all employees.

- 2. Scale up Access to Work support:** Tailored support for disabled workers is key to their ability to obtain work and remain in work, but the Access to Work scheme needs more resources if we are to see waiting lists cleared and this crucial employment support utilised by more workers and employers.

**The Department for Work and Pensions should:**

- Intensify its outreach efforts to make sure employers and disabled people are aware of the scheme
- Ensure that the scheme is properly resourced to reduce the current waiting list
- Expand the trials of the Access to Work Adjustment Passports to disabled people who are looking for work.

- 3. Ensure smooth implementation of increased childcare provision and bolster the sector:**

The Government announced plans earlier this year to enhance the childcare offer in the UK and to provide an increase in free hours for children as young as nine months by 2025. However, this phased approach will mean that gaps could remain for some parents until the full provision in 2025, which will most likely hit parents with young children who are on low incomes. There are also risks for the childcare sector in ramping up provision, with issues around staff pay and retention posing challenges.<sup>3</sup>

The Department for Education should therefore develop a workforce strategy and Government should produce a long-term funding plan for the sector. In addition to already planned improvements to childcare provision, parental leave – and paternity leave in particular – should be reviewed, to ensure that parents are entitled to the right levels of leave and fewer mothers face having to choose flexibility over security.

**The Department for Education should:**

- Monitor the implementation of increased childcare provision within the sector and develop a clear long-term workforce strategy, working with Government to develop long-term funding plans to ensure the sector can manage increased demand.

**The Department for Business and Trade and the Government Office for Equalities should:**

- Lead a review and consultation process with employers and parents on maternity, paternity and parental leave to ensure legislation is lining up with parents' ambitions
- Increase the rate of income-replacement for maternity, paternity and parental leave.

## Improving the quality of insecure jobs

**4. Enhance the predictability of working arrangements:** Earlier this year, Government backed a Private Member's Bill by Blackpool South MP Scott Benton, called the Workers (Predictable Terms and Conditions) Bill.<sup>4</sup> This policy, which is not yet written into legislation, will grant workers who have worked for their employer for 26 weeks or more the right to request more predictable working patterns, and will cover all workers and employees. However, employers do have the option to refuse a request on the grounds of cost, or there being insufficient work.<sup>5</sup>

It therefore remains to be seen what impact this Bill will have on insecure workers' lives. The 26 week wait period can be detrimental to people's ability to stay in work, particularly for those with children or caring responsibilities who struggle to balance unpredictable work demands against other responsibilities. Furthermore, we know that arranging last-minute care or transportation can be accompanied by a cost premium.<sup>6</sup>

### The Department for Business and Trade should:

- Adapt the right to request predictable working patterns to start from day one on the job
- Narrow the reasons employers may give for refusal, to make it easier for workers to challenge unfavourable decisions.

**5. Make Statutory Sick Pay and disability leave more accessible for disabled and low paid workers:** Too many insecure workers are excluded from accessing Statutory Sick Pay due to not meeting the earnings threshold. Freelancers and other self-employed workers miss out because of their employment status. Although Government has responded to its review on reforming sick pay by saying that now is not the time for reform, the pandemic has shown that reducing the waiting time can be incredibly useful in improving access to such an important support. Ultimately however, the rate of payment of Statutory Sick Pay of around £109 per week is among the lowest in the OECD and is inadequate in providing a decent living standard.

### The Department for Work and Pensions should:

- Eliminate the lower earnings threshold for Statutory Sick Pay
- Remove the waiting period of four consecutive days to receive sick pay
- Statutory Sick Pay rates should be raised to the equivalent of the National Minimum Wage pro-rated by the usual number of hours worked
- Strengthen the right to disability leave for all disabled workers.



**6. Improve enforcement of labour market regulation:** Improving workers' rights and protections will only be worthwhile if they are properly enforced. The UK's lack of enforcement of even existing rights and protections undermines workers' living standards, with nearly one-third of workers earning around the wage floor being underpaid the minimum wage.<sup>7</sup> Furthermore, a lack of consequences gives non-compliant employers an unfair advantage over compliant ones.<sup>8</sup>

**UK Government** should:

- Create a single body for labour market enforcement, bringing together HMRC's Minimum Wage Team, the Employment Agency Standards and the Gangmasters and Labour Abuse Authority under the remit of the Director for Labour Market Enforcement
- Increase resourcing for labour market enforcement and at least double the number of inspectors per worker, according to the International Labour Organisation benchmark
- Review consequences for non-compliance with labour market regulation.

**7. Prioritise lowest paid workers for support:** Despite concerns from the Bank of England and some MPs that continued wage growth is fuelling inflation, many economists feel it is more likely to be driven by the rise in energy prices related to the war in Ukraine, the impacts of Brexit and the rising cost of food. Furthermore, wage growth is being largely driven by specific sectors such as finance, which suggests increasing pressure on low income workers will do little to bring inflation down.

**The Low Pay Commission** should:

- Recommend raising the national minimum wage in April 2024 in line, or beyond inflation, to ensure that those who are lowest paid are best supported through the cost of living crisis.



## 1. INTRODUCTION

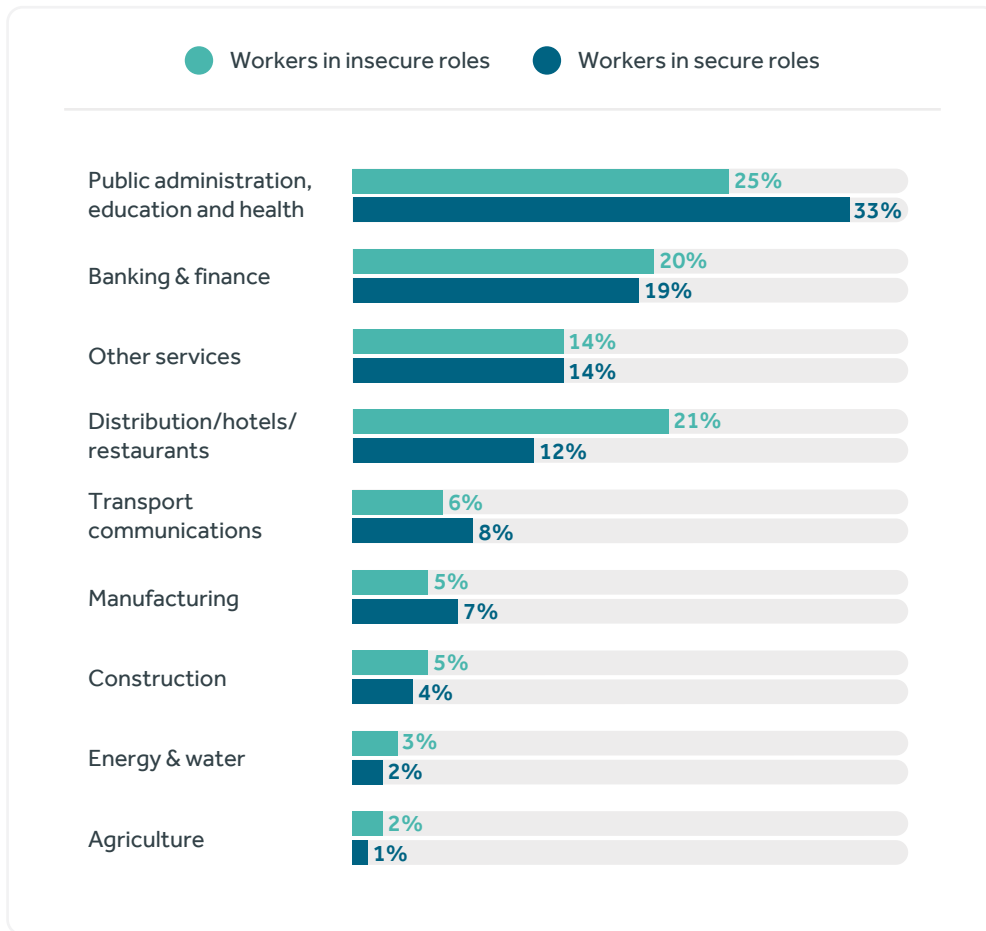
Over the past two years, the cost of living crisis has been eating away at people's living standards, with those in insecure and low-paid jobs most affected. Although we have seen historically high wage growth, this has primarily been concentrated in a few specific sectors, including finance. This has meant workers in the majority of other sectors have seen the real value of their wages eroded by high levels of inflation that peaked at 11% in October 2022.<sup>9</sup> Despite the UK Government prioritising halving inflation, it remains at 9% in June 2023.<sup>10</sup> This means that the price of energy, food and many other necessities have become more difficult to afford and will continue to increase the risk of poverty, particularly for the 6.2 million UK workers who experience severely insecure work.<sup>11</sup>

From our previous research, we know that women – who are overrepresented in insecure work – have found themselves at the sharp end of the rising cost of living.<sup>12</sup> Women are more likely to work in low paid jobs and sectors, such as social care, in which wages have not risen in line with inflation. Other sectors which see a higher prevalence of insecure and low paid work include agriculture, hospitality, food and accommodation, retail, and arts and leisure.

Disabled workers find themselves more likely than non-disabled workers to experience insecure work.<sup>13</sup> Disabled people already face extra costs related to higher costs of specialist equipment and higher usage of energy and essentials, which is estimated to cost on average £1,122 more per month.<sup>14</sup> Inflation and the rising cost of essentials is hitting some disabled people hardest. Furthermore, the level of benefit payments in real terms has not kept up with inflation due to delayed uprating during the Covid-19 pandemic,<sup>15</sup> meaning that payments that were inadequate to assure a decent living standard even before the cost of living crisis, now leave an even bigger gap that remains unfilled.

This research asks why, when faced with such challenges, do people opt in to insecure jobs, and seeks to understand the factors that are shaping and constraining their choices. To do so, we surveyed 2,000 secure and 2,032 insecure workers and conducted focus groups with a total of 18 insecure workers in the UK, who worked in a range of sectors.

Figure 1: Sector distribution of our survey sample.



Ultimately, the research finds that too many workers find themselves having to trade security for the flexibility that enables them to move into or stay in work. It highlights the worker groups who face these constraints most acutely and shows the extent to which insecure work leaves them in vulnerable situations when economic or societal crises hit. This puts insecure workers at risk of job loss and negative impacts to their health, without an adequate safety net.

Finally, the report proposes a series of policy changes geared towards driving up employment standards that are currently insecure to improve access to secure jobs, so that the trade-offs and choices that many millions of UK workers currently face become a thing of the past.

## 2. DEFINING INSECURE WORK

The Work Foundation defines insecure work through a single holistic measure which combines:

- contractual insecurity, where people are not guaranteed future hours or future work
- financial insecurity, where people have unpredictable pay or their pay is simply too low to get by
- lack of access to employment rights and protections.

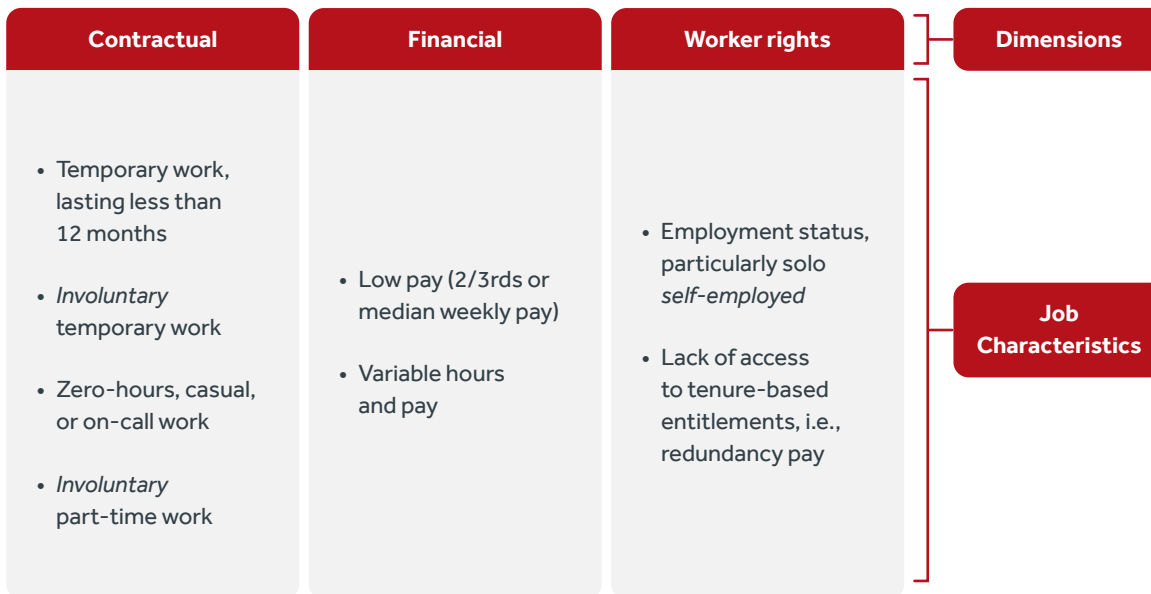
Different from our previous outputs, which use the ONS Labour Force Survey to measure the experience of insecure work, this new research used data collected by two online surveys conducted by Censuswide in March 2023. The total sample size was 4,032 adults aged 18+ (2,000 secure and 2,032 insecure workers) undertaken online between 17 – 27 March 2023. The criteria to select insecure workers follows our theoretical framework for understanding insecurity in the labour market, as outlined in the UK Insecure Work Index 2022.<sup>16</sup>

This research does not distinguish those in moderately insecure and severely insecure work, as the UK Insecure Work Index does. Here we include in our definition of insecure workers anyone who experiences one or more of the following forms of work:

- Temporary work, particularly involuntary temporary work
- Involuntary part-time work, meaning that people want to work full-time but are unable to obtain this
- Zero-hours, seasonal, casual or on-call work
- Having low pay (below £343 per week)
- Having unpredictable pay
- Being solo self-employed as a freelancer or contractor, without employees

For some people, these forms of work may have a negative impact on health and wellbeing, their ability to obtain secure work in the future and broader employment outcomes.

Figure 2: Dimensions and job characteristics of insecure work.



### 3. WHY DO PEOPLE ENTER AND STAY IN INSECURE WORK?

Why do people appear to choose insecure work? Decisions that might be fully attributed to individual choice can be shaped by constraints in the labour market. When these constraints interact with people's personal circumstances, there are a range of factors that can cause people to feel that they have limited choices when looking for work.

Our survey of 2,000 insecure workers and 2,032 secure workers undertaken in March 2023 analysed the impact of structural (objective) and personal (subjective) factors to people who felt their job choice was limited. In our survey, we asked how much choice people felt they had when looking for their current job. When rating their choice, 32% of insecure workers felt that they had limited job choice when they selected their job, compared to 26% of secure workers.\* The following insecure workers were most likely to feel they had limited choice:

- Nearly four in ten insecure workers who were working part-time (39%) said they felt they had no choice at all when looking for jobs, compared to 30% of full-time insecure workers.
- There was a link between income and choice, with insecure workers earning less than £18,000 per year being more likely to say they lacked choice (44%) than those on higher incomes (27% of those earning £55,000–65,000 and 18% of those earning over £65,000).
- Younger people (aged 16–24 years) and older people (aged 55 and older) who were in insecure work were significantly more likely to feel like they had 'no choice' or 'hardly any choice' when selecting their job.

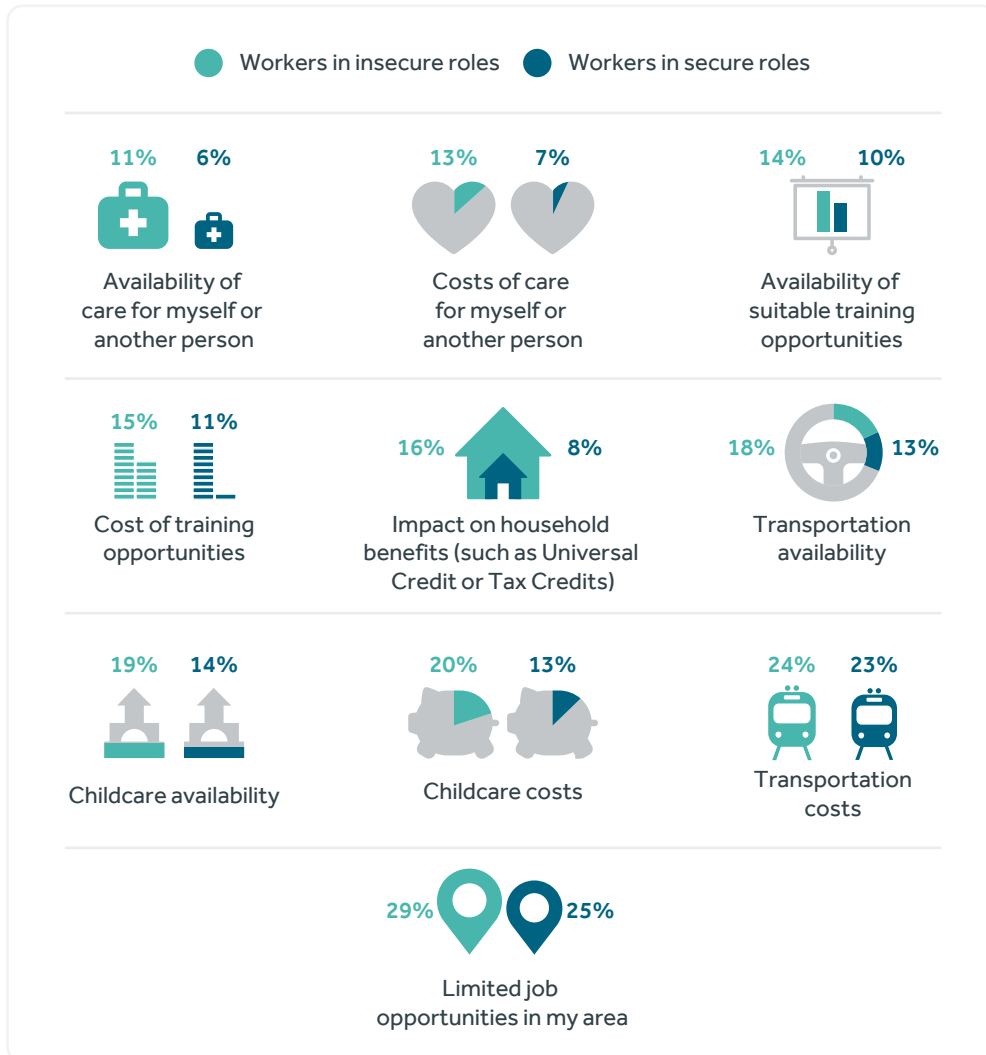
#### Limited options in local areas constrain people's choices

Some factors which shape job choices appear to impact both those in secure and insecure employment. In particular, a lack of job opportunities in the local area, together with high transportation costs, were highlighted in our survey as constraining factors by both secure and insecure workers. A lack of job opportunities was felt particularly strongly by workers in the East of England, the South West and Yorkshire and the Humber.

This suggests that many people don't feel like there are jobs in their local areas that offer what they need. For example, people might find limited access to jobs that are flexible in ways that allow them to manage a disability or long-term health condition or to provide childcare. Alternatively, they might find that the jobs in their area only offer part-time or casual hours, requiring them to either take on fewer hours than they would like or to work multiple jobs to acquire the hours they need.

\* 'Limited choice' included people who felt they had 'hardly any' or 'no choice' in the kind of job they could access.

Figure 3: Factors limiting job choice, comparing secure and insecure workers.



If people cannot find the opportunities they are looking for locally, then access to affordable transport to other areas becomes key. Yet for many – especially those in insecure work – this remains a significant constraint on the job options open to them. Workers in London, the East Midlands and the East of England most frequently reported it as a significant constraint, but more broadly this can be an especially acute challenge for people in rural places, and for people with access and mobility challenges.

These points were reinforced through focus group discussions with insecure workers who described in practical detail how limited transport options can represent a significant constraint.

One man based in the East Midlands, who worked on casual contracts in the hospitality sector, was initially having to pay for costly taxis home due to public transportation not being available when his shifts would finish. Eventually, he was able to negotiate access to a loan to cover the costs of an electric bike, which saved him money over time. Even when public transportation was affordable and available, one worker felt that it wasn't accessible or adapted to his needs. In our focus groups, Zahir, a disabled self-employed worker in London said the most important consideration for him was the availability of accessible transportation when looking for jobs:

**"I've got some health conditions, and also, I have vision problems. [Transportation] is available, but it's... obviously it's a challenge not only because of the strike issue, it's a challenge because if it's not accessible or if it's not adapted according to my needs."**

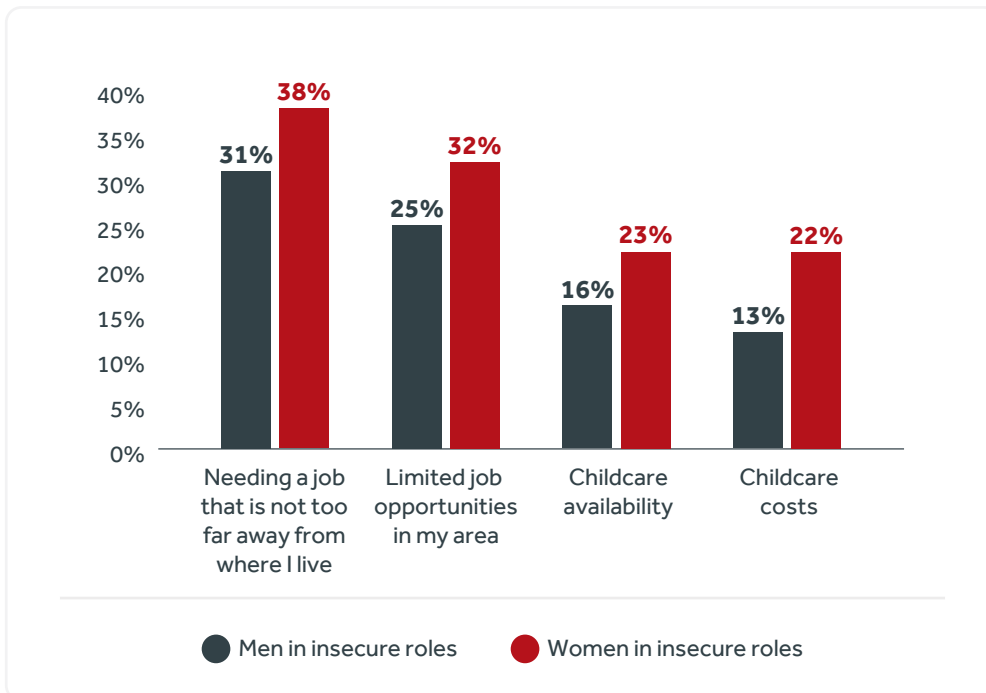
ZAHIR, SELF-EMPLOYED MAN, 25-34 YEARS, LONDON, ENGLAND

### Limited access to affordable care constrains parents and carers

When looking for and taking on work, parents of young children are particularly concerned about the cost and availability of childcare. One in four (27%) insecure workers who are parents of young children aged up to five reported that childcare cost is their main consideration when looking for a job.

Women continue to be disproportionately impacted by these factors, even compared to men who are also in insecure work – and are significantly more likely than men to see geographic limitations (including distance from their home), childcare costs, and availability of childcare as constraining factors for their job choice. These constraints can also have long-term impacts on women's careers, in line with evidence from the British Chambers of Commerce, which showed that two-thirds (67%) of women with childcare responsibilities felt they had missed out on career progression opportunities due to needing to provide childcare.<sup>17</sup>

Figure 4: Factors limiting job choice, comparing men and women.



Choice is particularly constrained for unpaid carers who often find themselves unable to access affordable care provision. The costs of accessing care were a particular concern for carers from ethnic minority backgrounds – with 20% of insecure Asian/British-Asian workers, 19% for Black workers and 20% of people from mixed backgrounds citing it as a concern, compared with just 11% of white workers.

These figures suggest that people from minority ethnic backgrounds are more likely to be trapped in insecure work due to a lack of affordable care for themselves or a family member. Since women make up nearly 60% of unpaid carers in the UK, they're also more likely to consider balancing caring responsibilities when looking for work.<sup>18</sup>

Carers not only considered the costs and availability of care when looking for jobs, they also felt limited in their choices by the potential impact that taking up new work would have on their household benefits (23% of carers said this, compared with only 14% of non-carers). This is supported by research by Carers UK which shows that over a quarter of carers in the UK were struggling financially in 2022, and those receiving Carer's Allowance were especially likely to be facing financial hardship.<sup>19</sup>

### **Lack of support for disabilities and long-term health conditions can trap people in insecure jobs**

In addition to caring responsibilities, many people need more flexible forms of work to help them manage a disability or health condition. These workers may end up in insecure work because they face barriers to accessing flexible work in ways that would let them stay in or progress into secure work.

Our focus groups reported that the inflexibility of full-time employment can push some disabled people, who need but cannot access flexible working, to choose part-time/casual work and self-employment. In focus groups we heard from disabled workers who'd moved into self-employment because they felt it better allowed them to make decisions about how they work in the context of their health condition. Those with fluctuating conditions especially appreciated the ability to decide for themselves not to work when feeling unwell.

Dorothy, a disabled self-employed woman based in the South East, expressed in our focus groups that that she appreciated that she could decide whether she worked and was not dependent on approval from an employer:

**"It's like, you just start to feel more and more like you're a problem, and you're having to ask for flexibility and wait for it to be granted or having to explain yourself. Whereas I think the difference with the kind of the freelance work is that... you just say, 'No, I can't,' you know? If they want you to work, you... don't have to say why. You just say, 'No, I'm not available.'"**

**DOROTHY, SELF-EMPLOYED WOMAN, 45-54 YEARS OLD, SOUTH EAST, ENGLAND**



However, the UK Insecure Work Index 2022 has shown that people in these forms of work are more likely to have lower and unpredictable incomes, and they may lack benefits and protections, such as maternity/paternity pay, redundancy pay or access to sick pay, that help shield them from financial difficulty.<sup>20</sup>

Disabled workers in our focus groups also reported how attitudes and perceptions from employers could make it difficult to access flexibility and even stay in their roles. This was especially evident for George, who had been working on temporary part-time contracts after falling out of full-time employment following an adult diagnosis of autism. He spoke of the difference in his experiences prior to and following his diagnosis:

**“I worked, all my life prior to that, and I just noticed the difference... There's a clear difference in how people treat you and in the opportunities that are available to you... My confidence was knocked in how I was treated by my employer at the time and subsequent employers, and the lack of understanding or adjustments that are available.”**

**GEORGE, PART-TIME TEMPORARY EMPLOYED MAN, 45-54 YEARS OLD, EAST MIDLANDS**

George had struggled to get back to the previous levels of pay and hours that he had been working before the diagnosis, and he was about to start a second part-time job in the hope of equalling full-time hours. However, he still often faced uncertainty about future income because of the temporary nature of contracts in the child development sector where he worked.

### **A desire to leave constraints behind**

Just under half (46%) of those in insecure work stated they would look for another job if the constraints they faced did not exist, compared to 39% of those in secure jobs. Insecure workers were significantly more likely to say they'd look for a different job in another sector or pursue training or educational courses if their limiting factors were no longer a concern.

This suggests that if Government were to tackle the underlying factors that often push people into more insecure forms of work – and provided additional support for those in insecure jobs to access secure employment – we could see a reduction in insecure work across the UK. This could lead to increased levels of pay, improved employment protections and better in-work progression for those currently in insecure work.

## 4. INSECURE WORK AFFECTS WORKERS' CHOICES

We know that insecure work means workers are more likely to be on low pay, but less is known about how insecure work affects working conditions more broadly – such as workers' schedules, autonomy, employment and statutory rights – and how these in turn affect workers' lives and wellbeing.

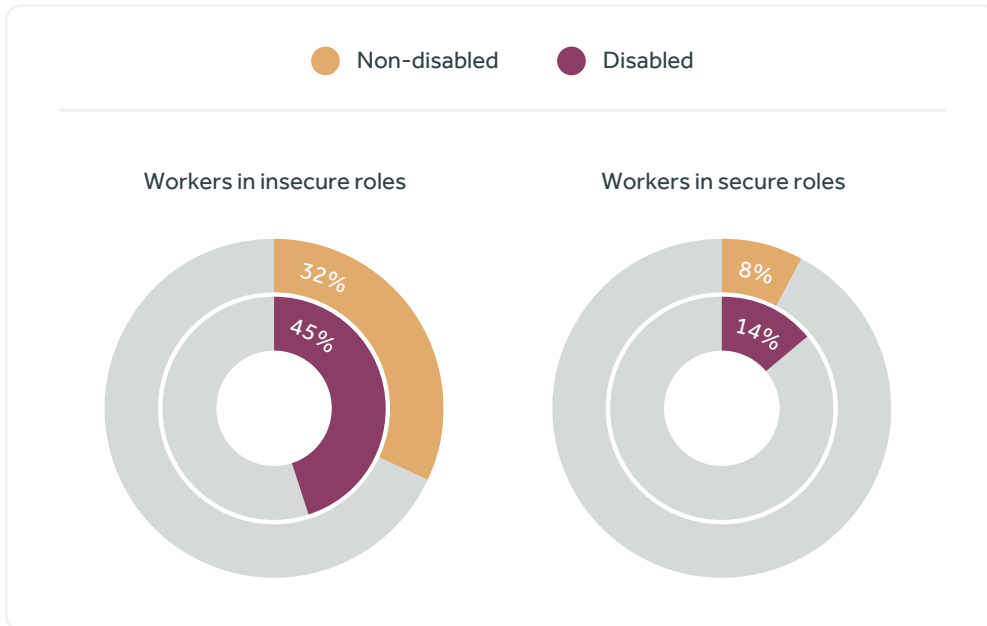
### Insecure workers are more likely to see their hours changed and pay affected

Survey responses suggest that insecure workers are over four times more likely than secure workers to see their shifts cancelled at short notice. This significantly undermines their ability to financially plan, engage in training or manage other pressures in their lives.

More than one in three insecure workers (36%) indicated that their employer regularly changed their hours, compared with just over one in ten (13%) of secure workers. Approximately the same proportion of insecure workers (37%) indicated that at least one of their shifts over the last month was cancelled with less than two days' notice. This compares with just 9% of secure workers.

This picture is even worse for disabled workers in insecure employment. Figure 5 highlights that nearly half of disabled workers in insecure jobs (45%) had a shift cancelled at short notice over the past month, compared with 32% of non-disabled workers in insecure jobs. This compares with 14% of disabled workers in secure jobs saying this, and 8% of non-disabled workers.

Figure 5: Proportion of disabled and non-disabled workers whose shifts were cancelled with little notice.



Sudden changes in hours can also result in changes in pay – especially for those in insecure jobs. For example, 53% of insecure workers said their pay was reduced when their hours were changed, compared with 24% of secure workers who saw hours changed. This is supported by existing evidence about the impacts of unpredictable hours on workers' pay and highlights the importance of providing workers with sufficient notice (at least 4 weeks) of cancelled shifts, a contract with accurate hours, and a guaranteed minimum for weekly hours.<sup>21</sup>

### Autonomy

The contracts and the structure of some insecure jobs can affect how much autonomy workers have in their jobs regarding the tasks they perform, the order or pace in which they work and

when they start and finish. Those in insecure jobs were more likely to say they lacked influence and control over a wide range of decisions than those in secure jobs. For example, 39% of insecure workers indicated they had no, or very little influence over decisions that are important for their work, compared with 31% of secure workers.

Edith, who worked part-time to fit around caring for her son, felt she had to leave a previous part-time job that she had found meaningful because of the way management distributed responsibilities between part-time and full-time staff. Part-time staff were unable to adjust certain duties to fit within their contracted days, and this enhanced tension between staff.

**“Unfortunately, I had to go back to my old job, because... the way that the managers had structured the work, it was unfair on the part-timers. Some of the things like phone duties, they said they couldn't split for the part-timers, so you were doing what a full timer would do. But also, I was only working three days. On the other two days I wasn't in, urgent things were coming in that needed doing that day. And colleagues had to pick that up and sometimes they didn't think that was fair. So, I was sort of logging on when I shouldn't be, doing unpaid hours because of that.”**

**EDITH, PART-TIME EMPLOYED WOMAN, 45-54, EAST MIDLANDS, ENGLAND**

In contrast, self-employed workers and freelancers tend to experience higher levels of autonomy. When it comes to employees in insecure work, part-time workers were more likely than full-time workers to say they lacked control over the tasks they did in their jobs, decisions that affected their work, setting targets and deciding when and where to work.

**Figure 6: Having little, or no control over aspects of the job.**

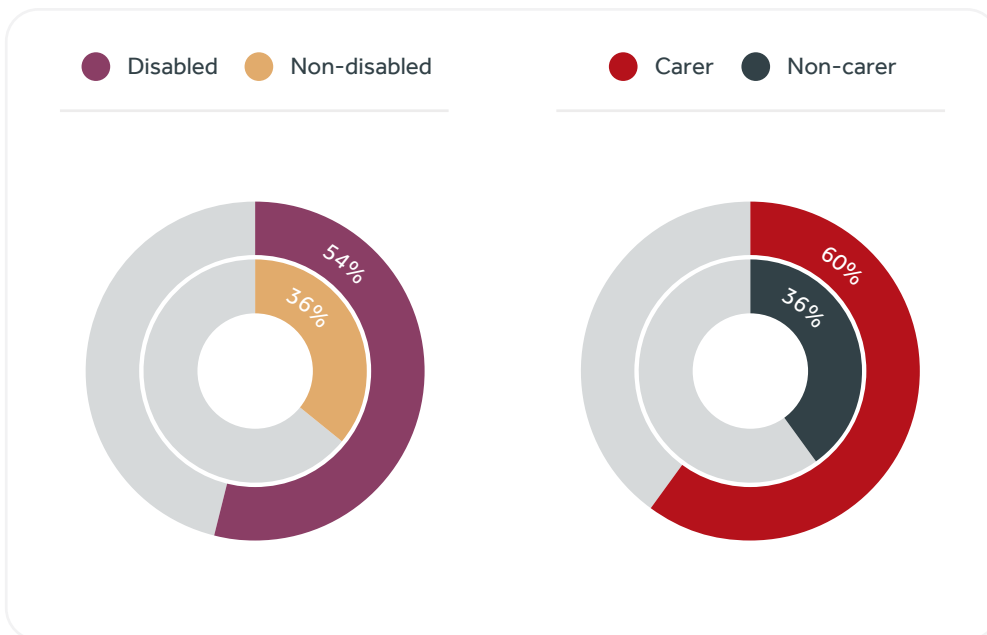


### Perceived risk of job loss

Insecure workers were 3.3 times more likely than secure workers to perceive a risk of job loss, with 42% of all insecure workers saying they thought it was likely they would lose their job in the next 12 months. This compares with 13% of secure workers. Unsurprisingly, particularly those on temporary contracts were more likely to say they expected to lose their job over the coming year (72% of temporary workers compared with 33% of other insecure workers). However, even when we account for temporary contracts, this means that insecure workers are still much more likely than secure workers to expect job loss. This is concerning, as many insecure workers will work for their employer for fewer than two years, meaning they will not be eligible for redundancy payments, or be protected from unfair dismissal.

Carers and disabled workers in insecure work were more likely to expect to lose their job than non-carers and non-disabled people in insecure work, as shown in Figure 7 below. This may be related to our finding that disabled workers and carers are more likely to experience multiple forms of insecurity. Wider research has found that higher perceived risk of job loss can often coincide with lower self-reported health outcomes.<sup>22</sup>

Figure 7: Proportion of insecure workers considering it likely, or very likely they will be laid off in the next 12 months.



## 5. INSECURE WORK IMPACTS HEALTH AND LIMITS CAREER PROGRESSION

Over and above limiting choice and autonomy at work, being in an insecure job can also have wider impacts on your health and wellbeing, and your prospects for career progression.

Insecure work can have a significant impact on financial wellbeing – something that is particularly relevant in the current context of persistent inflation and a cost of living crisis. Over 52% of those in insecure work earn less than the Joseph Rowntree Foundation's Minimum Income Standard of £25,500. More than one in four insecure workers (28%) indicated that they are struggling financially and say they are finding it 'quite' or 'very difficult' to get by. This applied to just over one in five people in secure roles (22%).

Part-time insecure workers and freelancers were significantly more likely than other workers to indicate they were struggling financially, at about 34% from both groups, compared with 23% of full-time workers. This is likely related to the lower number of hours worked among part-time workers and unpredictable and sometimes low hourly earnings for freelancers.

In our focus groups, Elizabeth talked about how she had started employment after finishing her degree but was suddenly diagnosed with epilepsy and unable to work outside her home. She then moved into self-employment, which allowed her to work entirely remotely and from home. While she could decide which days she worked, she could not control whether there would be enough work to cover her bills and expenses:

**“There's good parts of [being freelance] in terms of... freedom to just say I'm not working today, but... it can be a little bit scary at times when you get near the end of the month and are not getting any work through at all, just thinking 'Oh, what am I going to do to sort of mitigate that?' And it's just literally extending when you're available and just saying I'll take whatever I can get.”**

**ELIZABETH, SELF-EMPLOYED WOMAN, 25-34 YEARS OLD, NORTH EAST, ENGLAND**

The cost of living crisis has particularly impacted low paid and insecure workers. In our previous work, we highlighted that women are overrepresented among these groups, and are therefore more likely to be affected by the crisis. Within our survey, women are found to be overrepresented in low pay, with 26% of women in insecure work indicating they earned less than £18,000 per year, compared with 11% of men in insecure work. This makes them 2.4 times more likely to experience low-pay than men. This is slightly lower in the general population, although women remain more likely than men to be on low pay.

Despite the fall in energy prices in recent months, there is little hope that the pressure on household budgets will ease soon. This is echoed in people's perceptions of their financial security over the next 12 months. Three in four workers (77% of insecure workers and 73% of secure workers) were worried about their finances for the future. This means that regardless of the level of security their job held, the majority of workers are currently concerned over their financial security for the next year.

### Secure work may protect wellbeing, particularly for women

Insecure workers are more likely to indicate they have poor mental health than those in secure jobs. Furthermore, insecure work exacerbates divides between men and women in their experience of mental wellbeing. In line with broader evidence about gender differences in the experience of mental wellbeing,<sup>23</sup> women in insecure jobs report poorer mental health, with 16% of women saying they experienced poor mental health, compared to 11% of men. This compares with 10% for men and 11% for women in secure jobs.

We also see that women in insecure jobs are significantly more likely than men in insecure jobs to indicate they are struggling to get by, with 32% of women saying this (nearly one in three), compared with 23% of men (fewer than one in four).

## The connection between low income, insecurity and poor mental health

Our previous research during the Covid-19 pandemic found that financial distress and mental distress are closely linked.<sup>24</sup> Research shows there is a link between lower incomes and increased likelihood of experiencing poor mental health.<sup>25</sup> People with mental health issues are also more likely to be lower paid than those without mental health issues, and money worries can exacerbate these.<sup>26</sup>

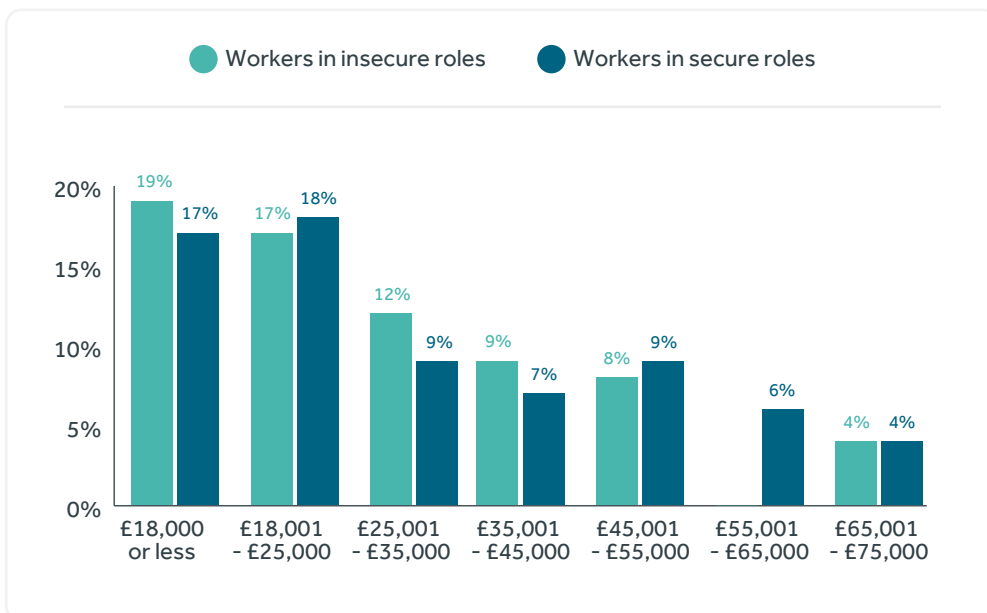
We have found in our survey that for workers in both secure and insecure work, income does have a clear association with better mental wellbeing. However, we know that there are specific factors relating to insecure work which may also undermine mental wellbeing.<sup>27</sup>

Although the general trend around the importance of income holds regardless of the level of security in the job, insecure workers are still more likely to say they generally have poor mental health than secure workers. This suggests that even when secure workers are on low wages, the contractual security or predictability of wages may provide workers with some insulation from the more general effects of low financial wellbeing. Figure 8 shows this relationship between income and mental wellbeing. Using a logistic regression, we find that earning over £25,000 halves the likelihood that the respondents in our sample experience poor mental health.<sup>†</sup>

Insecure workers who earn at middle income level between £25,000 and £45,000 are still more likely than secure workers to say they experience poor mental health. This higher propensity for poor mental wellbeing among insecure workers might be related to unpredictability of wages. Our survey found that one in three insecure workers are uncertain how much they will earn in the next three months, compared with one in five secure workers.

Notably, we find that people are 3.7 times more likely to say they experience poor mental health when they also lack confidence in being able to afford an unexpected expense.<sup>‡</sup> Being unable to afford sudden expenses can increase worry about money, which can lead to stress and anxiety, and in turn may make it harder for people to function or manage commitments suggests that income and mental wellbeing are linked:<sup>28</sup>

Figure 8: Proportion of insecure and secure workers who report 'poor' mental health.



<sup>†</sup> Using a logistic regression on the likelihood of experiencing poor mental health, with controls for age, gender, ethnicity, ages of dependent children, income, and confidence in being able to afford an unexpected expense.

<sup>‡</sup> Same regression as above.

## Tensions between career progression, flexibility and stress

Our survey analysis shows insecure workers are two times more likely than secure workers to experience job related stress 4-6 days a week (26% compared with 13%).

Our analysis suggests that part-time insecure workers are less likely than full-time insecure workers to experience stress 4-6 days a week, or every day (18% of part-time workers experienced stress 4-6 days a week, compared with 34% of insecure full-time workers). Some part-time workers told us about the ways working part-time benefitted them, which included getting sick less often, feeling less tired, and experiencing less stress than their full-time colleagues. This resonates with research from the Resolution Foundation, showing that people appeared to choose part-time work, partly because they want less stress.<sup>29</sup>

In focus groups, Thomas shared that he had become part-time due to childcare needs initially, but even now that his child was older, he wanted to continue on in part-time work because he saw the benefits to his mental health outweighed the cut in pay:

**“And I actually find it a lot less stressful working less hours. I find I don’t get tired. I don’t get sick anywhere near as much... I don’t get sick anywhere near as much as I did when I was working full time. I find it easier to deal with the stress full time people at my place seem to get.”**

**THOMAS, PART-TIME EMPLOYED MAN, 55-64, SOUTH WEST, ENGLAND**

Some disabled people in our research said they had gone part-time to manage their disabilities and health conditions. This aligns with previous research that shows disabled people can end up in precarious forms of work like ‘gig work’ because it allows them to manage physical and mental health conditions.<sup>30</sup> While working part-time provided flexibility to different types of people to better meet their health and family commitments, remaining part-time can have negative impacts on people’s careers long term and makes them more likely to be in poverty. Long-term part-time working reduces earnings and limits workers’ progression opportunities by preventing them from accessing training and development or taking on leadership roles.<sup>31</sup>

We heard from multiple part-time workers who felt that being part-time was hurting their career progression in different ways. Edith, a part-time employee at a council and carer for her son, felt that part-time workers did not always have important information communicated to them equally to the full-time staff:

**“I think people, actually managers, line managers, forget us. Well, you know, forget to tell us things that are going on... changes to working practices, and things like that.”**

**EDITH, PART-TIME EMPLOYED WOMAN, 45-54, EAST MIDLANDS, ENGLAND**

Thomas, the part-time employee from above, felt that especially working the evening shift, he was missing valuable contact time overlapping with managers, which was impacting his progression:

**“I often feel when you’re part time... you sort of feel invisible... And it feels like if you’re not there in the day... when the top managers are there, you almost don’t exist... I feel that it does limit progression a little bit in my case.”**

**THOMAS, PART-TIME EMPLOYED MAN, 55-64, SOUTH WEST**

Additionally, while moving up in a person’s career could be a way of escaping insecure work and possibly facing less unpredictability, focus groups revealed tensions people felt between

accessing opportunities for career progression and taking on greater levels of stress. The value of moving up was especially questioned when people felt that the increased level of pay they would receive would not match the enhanced level of responsibilities. Ava, who worked in libraries, saw a trade-off between accessing slightly more pay but taking on much more stress:

**“I think in a way, it’s about whether or not the pay matches the stress levels because I mean, for a few pounds less per hour, I could go and get a cleaning job... So no, the pay doesn’t reflect what they want from you. The level of responsibility or the level of stress that can come sometimes with the work, and it is just a couple of pounds an hour more than a cleaning job.”**

**AVA, PART-TIME EMPLOYED WOMAN, 45-54 YEARS OLD, LONDON**

Beyond the unpredictability of insecure work contributing to stress, we heard how external factors also increased stress within people’s working environments and hindered progression for insecure workers. In our focus groups, there was discussion about the negative impacts on staff resulting from a lack of funding for public services, difficulties filling staff vacancies, and working with limited resource. This was particularly acute for insecure workers in some public service sectors. While staff at all levels can experience stress due to staff shortages and under-resourcing, it’s likely those already facing forms of insecurity will be impacted the most.

A nurse who was employed on a part-time basis in a prison felt that things had become worse over the years, and he was often asked to do more within the same hours and pay, sometimes even without the resources needed to do his job properly. We also heard about how a man working part-time supporting child development in the non-profit sector had faced ongoing uncertainty at multiple employers about whether his contract would be renewed, with decisions sometimes not being made until the very last moment.





## 6. IMPROVING INSECURE WORK AND ENHANCING ACCESS TO SECURE WORK

Our research found that too many people opt into insecure work because their job options are limited. Workers indicated they were constrained in their choices by a lack of good quality, flexible job opportunities in their local areas, and the cost and availability of transportation and (child)care. Often, workers cannot simply 'get a better job', or work more hours in order to meet their needs.

In particular, as long as **women** continue to bear the largest share of childcaring and household responsibilities, a lack of available and affordable childcare will exacerbate wider gender inequality in the labour market. Although the gender employment gap has narrowed over recent decades, we have often found that women are more likely to work in low-paid, insecure jobs.<sup>32</sup> Previous research by the Institute for Fiscal Studies has found that women were more likely to work for lower productivity firms that required less commuting time,<sup>33</sup> providing them with the ability to meet household responsibilities or do school runs.

Similarly, **workers who have caring responsibilities** for relatives or neighbours can be highly constrained in their ability to pursue other options. The Census 2021 found that approximately 2.7% of the UK population provides more than 50 hours of unpaid care per week. An additional 1.8% provides unpaid care for 20 to 49 hours per week.<sup>34</sup> The amount of time spent caring, as well as the needs of the person being cared for, sometimes requires particular schedules, or specific forms of flexibility. Particularly carers from underrepresented groups or ethnic minority backgrounds may require specific support, such as help accessing other services.<sup>35</sup>

Our previous work found that it is harder for **disabled workers** to obtain a job, and when they are in work, they are more likely than non-disabled people to be in insecure work.<sup>36</sup> This new research emphasises that some disabled persons had opted into insecure work because they required the flexibility to work from home, or to just be sick without feeling like a burden. Some were making it work, others were struggling, but all of them were objectively in a more precarious situation due to their jobs. If disabled workers in an insecure job experience a change in their health, too few are entitled to Statutory Sick Pay that will buffer the impact on their finances and livelihoods. Additionally, many of these workers struggle to access important forms of Government support, such as Access to Work.

When we face economic crises it is workers in insecure jobs that are most likely to be worst impacted.

There is much that needs to be done to prevent people from being pushed into and trapped in insecure work. It is imperative that we capitalise on the gains realised through the pandemic in relation to flexible and remote working,<sup>37</sup> and ensure that important forms of flexibility are offered in all jobs from day one. It is key particularly that secure, well-paid jobs are made more flexible, to make them accessible to workers with particular needs, such as women, disabled workers and carers.

At the same time, we urge Government to fully implement the improvements to employment standards and rights recommended by the Taylor Review of Modern Working Practices. Following the initial launch of the Government's Good Work Plan in 2018, only small improvements have been implemented, with the largest, potentially most impactful interventions languishing alongside a now shelved Employment Bill. Whoever wins the next General Election, it is vital that we see much-needed reforms in the next Parliament that can improve access to secure jobs, strengthen protections for those in insecure work and ensure workers no longer feel the pressure to choose between job security and flexibility in the future.

## Recommendations

### Improving access to secure work

**1. Open up flexibility to all workers:** Accessing flexibility should not come at the expense of job security, and we should ensure that options for two-sided flexibility are embedded in all roles. Although a Private Member's Bill called the Employment Relations (Flexible Working) Bill is currently in its third reading at the House of Lords,<sup>38</sup> it only aims to reduce the waiting time for workers to request flexibility in their roles. But a right to request flexibility is not a right to have it. This means that too many people will remain stuck in often insecure forms of work because they don't know if they will be able to get the flexibility they need in a new and more secure job.

We also learned in previous work how important it is for gender equality that men increasingly gain access to flexible working, to reduce the burden on women as primary carers. Therefore, it is key that flexible work is accessible to anyone who needs it and that we reduce the stigma associated with it.<sup>39</sup>

#### The Department for Business and Trade should:

- Oblige employers to embed flexibility in all roles and make it available to both men and women from their first day at work
- Work with employers and employer bodies to actively promote flexible working, for all employees.

**2. Scale up Access to Work support:** Tailored support for disabled workers is key to their ability to obtain work and remain in work, but the Access to Work scheme needs more resources if we are to see waiting lists cleared and this crucial employment support utilised by more workers and employers.

#### The Department for Work and Pensions should:

- Intensify its outreach efforts to make sure employers and disabled people are aware of the scheme
- Ensure that the scheme is properly resourced to reduce the current waiting list
- Expand the trials of the Access to Work Adjustment Passports to disabled people who are looking for work.

### 3. Ensure smooth implementation of increased childcare provision and bolster the sector:

The Government announced plans earlier this year to enhance the childcare offer in the UK and to provide an increase in free hours for children as young as nine months by 2025. However, this phased approach will mean that gaps could remain for some parents until the full provision in 2025, which will most likely hit parents with young children who are on low incomes. There are also risks for the childcare sector in ramping up provision, with issues around staff pay and retention posing challenges.<sup>40</sup>

The Department for Education should therefore develop a workforce strategy and Government should produce a long-term funding plan for the sector. In addition to already planned improvements to childcare provision, parental leave – and paternity leave in particular – should be reviewed, to ensure that parents are entitled to the right levels of leave and fewer mothers face having to choose flexibility over security.

#### The Department for Education should:

- Monitor the implementation of increased childcare provision within the sector and develop a clear long-term workforce strategy, working with Government to develop long-term funding plans to ensure the sector can manage increased demand.

#### The Department for Business and Trade and the Government Office for Equalities should:

- Lead a review and consultation process with employers and parents on maternity, paternity and parental leave to ensure legislation is lining up with parents' ambitions
- Increase the rate of income-replacement for maternity, paternity and parental leave.

## Improving the quality of insecure jobs

- 4. Enhance the predictability of working arrangements:** Earlier this year, Government backed a Private Member's Bill by Blackpool South MP Scott Benton, called the Workers (Predictable Terms and Conditions) Bill.<sup>41</sup> This policy, which is not yet written into legislation, will grant workers who have worked for their employer for 26 weeks or more the right to request more predictable working patterns, and will cover all workers and employees. However, employers do have the option to refuse a request on the grounds of cost, or there being insufficient work.<sup>42</sup>

It therefore remains to be seen what impact this Bill will have on insecure worker's lives. The 26 week wait period can be detrimental to people's ability to stay in work, particularly for those with children or caring responsibilities who struggle to balance unpredictable work demands against other responsibilities. Furthermore, we know that arranging last-minute care or transportation can be accompanied by a cost premium.<sup>43</sup>

#### The Department for Business and Trade should:

- Adapt the right to request predictable working patterns to start from day one on the job
- Narrow the reasons employers may give for refusal, to make it easier for workers to challenge unfavourable decisions.



**5. Make Statutory Sick Pay and disability leave more accessible for disabled and low paid workers:** Too many insecure workers are excluded from accessing Statutory Sick Pay due to not meeting the earnings threshold. Freelancers and other self-employed workers miss out because of their employment status. Although Government has responded to its review on reforming sick pay by saying that now is not the time for reform, the pandemic has shown that reducing the waiting time can be incredibly useful in improving access to such an important support. Ultimately however, the rate of payment of Statutory Sick Pay of around £109 per week is among the lowest in the OECD and is inadequate in providing a decent living standard.

**The Department for Work and Pensions should:**

- Eliminate the lower earnings threshold for Statutory Sick Pay
- Remove the waiting period of four consecutive days to receive sick pay
- Statutory Sick Pay rates should be raised to the equivalent of the National Minimum Wage pro-rated by the usual number of hours worked
- Strengthen the right to disability leave for all disabled workers.

**6. Improve enforcement of labour market regulation:** Improving workers' rights and protections will only be worthwhile if they are properly enforced. The UK's lack of enforcement of even existing rights and protections undermines workers' living standards, with nearly one-third of workers earning around the wage floor being underpaid the minimum wage.<sup>44</sup> Furthermore, a lack of consequences gives non-compliant employers an unfair advantage over compliant ones.<sup>45</sup>

**UK Government should:**

- Create a single body for labour market enforcement, bringing together HMRC's Minimum Wage Team, the Employment Agency Standards and the Gangmasters and Labour Abuse Authority under the remit of the Director for Labour Market Enforcement
- Increase resourcing for labour market enforcement and at least double the number of inspectors per worker, according to the International Labour Organisation benchmark
- Review consequences for non-compliance with labour market regulation.

**7. Prioritise lowest paid workers for support:** Despite concerns from the Bank of England and some MPs that continued wage growth is fuelling inflation, many economists feel it is more likely to be driven by the rise in energy prices related to the war in Ukraine, the impacts of Brexit and the rising cost of food. Furthermore, wage growth is being largely driven by specific sectors such as finance, which suggests increasing pressure on low income workers will do little to bring inflation down.

**The Low Pay Commission should:**

- Recommend raising the national minimum wage in April 2024 in line, or beyond inflation, to ensure that those who are lowest paid are best supported through the cost of living crisis.

## METHODOLOGY

This new research aimed to explore a gap in the evidence around the experiences of people in insecure work, namely, to what extent do insecure workers have a choice in decisions they make to engage, or remain in, insecure work?

In large national surveys such as the UK Labour Force Survey, people who work part-time or in temporary jobs are asked why they hold these roles. This allows us to identify that nearly a quarter of temporary workers would prefer a permanent job, but was unable to obtain this. Similarly, although we know that part-time work can offer important flexibility for some people, others are engaging in this involuntarily, meaning they would have preferred, or need, a full-time job, but are unable to obtain this. However, zero-hour contract workers, or self-employed workers are not asked these questions.

This new research fills this gap by exploring the constraints insecure workers experience in decisions they make about work. To do so, we conducted a two-part mixed methods analysis.

Firstly, we compared the experiences of insecure workers to those of secure workers. We ran two consecutive surveys which roughly approximated the UK working population through the polling agency Censuswide, of 2,000 secure workers and 2,032 insecure workers, from 17 – 27 March 2023.

Secure workers were selected based on having none of the indicators of insecurity. Insecure workers were selected using indicators that are mapped to the theoretical framework for understanding insecurity in the labour market.<sup>46</sup>

- Temporary work, particularly involuntary temporary work
- Involuntary part-time work, meaning that people want to work full-time but are unable to obtain this
- Zero-hours, seasonal, casual or on-call work
- Having low pay (below £343 per week)
- Having unpredictable pay
- Being solo self-employed as a freelancer or contractor, without employees

The data was analysed using descriptive statistics and regressions in Stata. All figures reported were found to be statistically significant.

The second phase of the research involved focus groups with insecure workers based in the UK. Four focus groups were held online between the 18<sup>th</sup> May and 1<sup>st</sup> June 2023, two with UNISON members and two with non-members. In total, 18 workers participated in discussions about factors that impact their decisions about work, their experiences in their roles, how secure they felt in their jobs, their working conditions, and what would improve their jobs and make them better meet their needs.

Participants were recruited through networks including the Work Foundation's newsletter, Disability Rights UK, SCOPE's public forum, UNISON membership, and Entitledto's benefits calculator. Effort was made to assemble groups that represented a range of contract types, sectors, geographic locations, genders, ages, ethnic backgrounds, caring and parental needs, and disabilities. Facilitation was conducted by the project team, the transcription software Otter.ai transcribed the sessions, and thematic analysis was conducted in Word.

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