

# Working lives

Experiences of in-work  
poverty in London

Richard Hyde  
Jake Shepherd

**SMF**

**Social Market  
Foundation**

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Kindly supported by



**Trust for London**

Tackling poverty and inequality

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## ABOUT THIS REPORT

This report draws on 16 semi-structured in-depth interviews with people working in London and living below the poverty line. They were conducted between October 2021 and January 2022.

## EXECUTIVE SUMMARY

### Poverty has a lasting impact on working households and their families

- Poverty is associated with a range of individual, familial and social problems. Those consequences can continue across generations, with the poverty of a family scarring their children's lives. Ultimately, poverty costs the UK £79 billion a year.<sup>1</sup>

### In-work poverty is a significant problem in the capital

- Poverty in general and in-work poverty in particular are higher in the capital than any other region or nation of the UK.
- Despite the importance of work as a route out of poverty, it is not a guaranteed method of escape. In the past decade or so, in-work poverty has been a growing problem.
- In-work poverty is a structural challenge in London. This is because of the nature of many of the jobs available, the wages paid to those working in them and the high cost of living – among a slew of other factors.

### New research highlights the experiences of in-work poverty in London

- In the poverty debate, the human impact of living on low incomes is often lost among a plethora of numbers and abstract terms.
- This report explores workers' experiences of living in in-work poverty, the aspects of their jobs and wider lives that they consider to be important influences on their ability to work and earn, and the consequences of those factors on them and their families. The interviews did not focus too heavily on the drivers associated with poverty that occur outside of the workplace and instead looked primarily to the pivotal position of employers.
- Londoners interviewed about their experiences of in-work poverty reported some common problems and drivers. This included low earnings, insufficient hours, high and rising living costs, and caring responsibilities.
- Interviewees told us about their experiences of working and the challenges they faced in their day-to-day lives, namely inadequate living standards, poor physical and mental health, and strained social relationships.
- They also said that – in some cases – their employers were contributing directly or indirectly to their situations through the provision of poor-quality jobs. Participants felt there was a lack of visibility, respect, and support in the workplace, and that their employers frequently failed to help as much as they could.

### Businesses can – and should – do more to help

- Participants said that businesses could be more understanding, caring, and proactive, particularly towards employees that earn less and are in greater need of support. All participants believed there are steps that employers, as well as the government, can take to help.

- Unsurprisingly, many participants spoke about wanting to be paid more, or wanting to work more hours to increase their total earnings. Workers also cited the need for better benefits such as sick pay.
- Interviewees spoke about the importance of autonomy, flexibility, and work-life balance. The desire to better balance childcare and work was a recurring theme among a number of female participants, for example.
- In-work progression was also valued highly by interviewees, with some reporting they had left or wanted to leave jobs because of a lack of opportunities for learning or avenues for promotion. Many were frustrated by the limited prospects offered by their employers.
- It was felt that appropriate benefits and subsidies provided by employers would make a considerable difference to workers, particularly those struggling the hardest. Possible benefits included and travel subsidies, food vouchers, and wage advances.

### **Setting a new business standard for London**

- The key takeaway from this report is that employees want – and need – their employers to do more to help tackle London’s in-work poverty problem. Via interviewees, we have shown how poor-quality work, low wages, insufficient hours and unsatisfactory working conditions impacts living standards and wellbeing of many of the capital’s workers.
- The SMF is working with Trust for London to establish a business standard, one that encourages London employers to do more help their staff and tackle working poverty.
- A two-year consultation process seeking ideas, observations, and feedback on the design of a new benchmark is already underway, and an expert advisory group consisting of representatives from business, relevant civil society groups, academics, practitioners and others is guiding the project through its next steps.

## CHAPTER ONE – INTRODUCTION

Poverty in the UK is a persistent problem, and it is closely linked to a range of negative consequences for individuals, families and society. As a result, dealing with the effects of poverty costs taxpayers as much as £79 billion each year.<sup>2</sup> Further, poverty is a particularly acute challenge in London.

The Introduction provides an overview of what the wider body of research suggests the impacts of low paid work, insufficient hours and precarious employment and the associated poverty experienced by many have on those in such circumstances, and in-turn their families and wider communities.

Chapter Two highlights the state of poverty and in particular the scale of in-work poverty, in the capital.

Chapter Three delves deeper into the impact that in-work poverty is having on Londoners who are experiencing it, through reporting the findings from in-depth interviews with residents of the capital city that work in low-paid and often precarious jobs. The chapter describes how – among other things – the working poor:

- View their employment situation.
- Balance their home and work lives.
- Deal with their financial predicaments.
- See a role for their employers in helping improve their circumstances.

### **The impact of poverty on individuals, families and society**

#### **Individual and familial problems linked to poverty**

The individual, familial and societal problems that poverty is associated with include family dysfunction (e.g. damaged relationships between parents and their children),<sup>3</sup> low-levels of personal well-being and more specific health problems such as obesity and high blood pressure.

Further, the impact of familial poverty transmits across generations. For example, someone growing up in a family that is in poverty is likely to have their cognitive, social and physical development influenced by it. Likely negative impacts include educational underperformance, damaged employment prospects, lower lifetime earnings and fewer opportunities for social advancement.<sup>4 5</sup>

#### **Societal costs associated with poverty**

Poverty plays a role in increasing and perpetuating crime, although the relationship is more nuanced than often supposed.<sup>6</sup> Poverty has also been linked to polarisation in the labour market, with low pay and precarious work leading to its “social segmentation” along education and skills, age, sex, and ethnicity lines.<sup>7</sup> Other consequences of poverty, it has been argued, include declining fertility rates<sup>8</sup> and lower home ownership.<sup>9</sup>



## Work is not proving to be a route out of poverty for everyone

Work is a key factor in helping working-aged people out of poverty, and especially for families with children.<sup>10</sup> However, recent years have seen substantial growth in the problem of in-work poverty. As the Joseph Rowntree Foundation (JRF) has observed:<sup>11</sup>

*“Work is the most important route out of poverty for working-age people, but not a guaranteed one.”*

Further:

*“...there is a strong degree of persistence in low pay from one year to the next...low-paid workers tend to remain low paid”.*

In addition, the JRF note that it is:

*“More difficult for people to move out of low pay overtime. Thus, not only has wage inequality increased, but the low paid are much less likely to escape from low pay”.*

In-work poverty is a particularly salient problem in London. Employment factors such as low wages, insufficient hours of work, poor quality and precarious jobs along with the cost of living in the capital combine to reduce the “return on working” for people in London.<sup>i</sup> Together they make it more difficult for work to be a route out of poverty for residents of the city.

### **The psychological and physical associated with low pay, poor quality and precarious work**

Those workers who are in low paid occupations, do not work sufficient hours and are employed in poor quality and precarious roles, often suffer psychological detriment as a result. Specifically, those in such circumstances display higher rates of anxiety, depression<sup>12</sup> and distress,<sup>13 14</sup> compared to workers with more secure, better paid and higher quality employment.

Some of the effects of such problems – for businesses and on the economy – are revealed in Health and Safety Executive (HSE) estimates of the number working days lost annually to work-related stress, depression, or anxiety. In 2017-18, the HSE identified that 15.4 million working days were lost because of such conditions.

In addition, there is a negative association between precarious employment specifically and physical wellbeing. Casual workers, for example, experience more workplace injuries and ill-health, fatigue and exhaustion and have higher rates of sickness absence than workers in more secure employment positions.<sup>15 16 17</sup>

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<sup>i</sup> See SMF’s paper “Capital Concerns” for a more extensive exploration of the various factors that contribute to in-work poverty in general and London in particular. Source: Capital-concerns-Jan-2022-1.pdf (smf.co.uk)

**Familial problems linked to low pay, poor quality and precarious employment**

In-work poverty can have significant “knock-on” effects for families. This is, in-part, because of the way that low pay, insufficient hours and poor quality and precarious work negatively affect the work–life balance of those employed in such roles, increasing the tensions between the demands of work and the need to earn sufficient income and those of bringing up a family.<sup>18</sup> High levels of such “work–life conflict” have detrimental consequences for family life.<sup>19</sup>

**Poverty, work and financial distress**

Financial distress e.g. problems managing money, paying bills and keeping “on top” of financial obligations, is a key consequence of poverty. Analysis by the Social Metrics Commission shows that more than quarter of households in poverty (27%) reported “difficulties paying their bills”, compared to only 7% of households not in poverty.<sup>20</sup>

Low-income households are the least well-positioned to build up financial resilience and relieve some of that financial distress,” with 7 in 10 households in poverty having no savings, compared to 38% of households not in poverty saying the same.<sup>21</sup>

Low paid work, uncertainty in hours and the duration of employment, as well as a persistently high cost of living (as London has) does not help reduce financial distress for many. The qualitative evidence presented in Chapter Three will show how financial distress is prevalent among working Londoners. Using the words of those who were interviewed, it illustrates the nature of that financial distress and its impacts.

## CHAPTER TWO – POVERTY IN LONDON

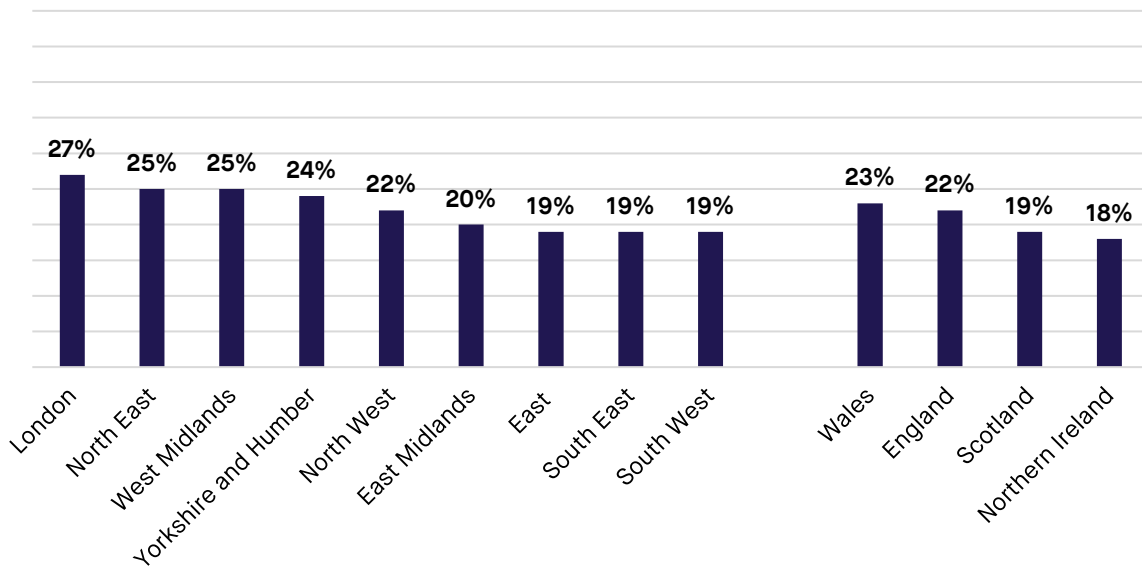
This chapter offers an overview of the poverty situation in London and, in particular, highlights the extent of in-work poverty in the capital. It shows how the problem of people being in poverty despite working, is a persistent one.

### Poverty levels in London compared to the rest of the country

#### Poverty is higher in London than any other nation or region of the UK

London has the highest rate of poverty in the UK after tenure mix and housing costs are taken into consideration. Between 2017 and 2020, the poverty rate in London was 27%.<sup>22</sup> Figure 1 presents a comparative picture of poverty across the UK and within England.

**Figure 1: Poverty levels in UK regions and nations, 2017-20**



Source: JRF (2022)

#### Child poverty is particularly common in London

In 2019-20, London had the highest percentage of children in poverty of any region of England (37%), with child poverty six percentage points higher than the average across England (31%). This high level of child poverty is reflected in the Local Authority (LA) data presented in Table 1, which shows that nine of the top ten LAs in England with the highest child poverty rates are in London.

**Table 1: Ten English LA areas with the highest child poverty levels, 2018-20**

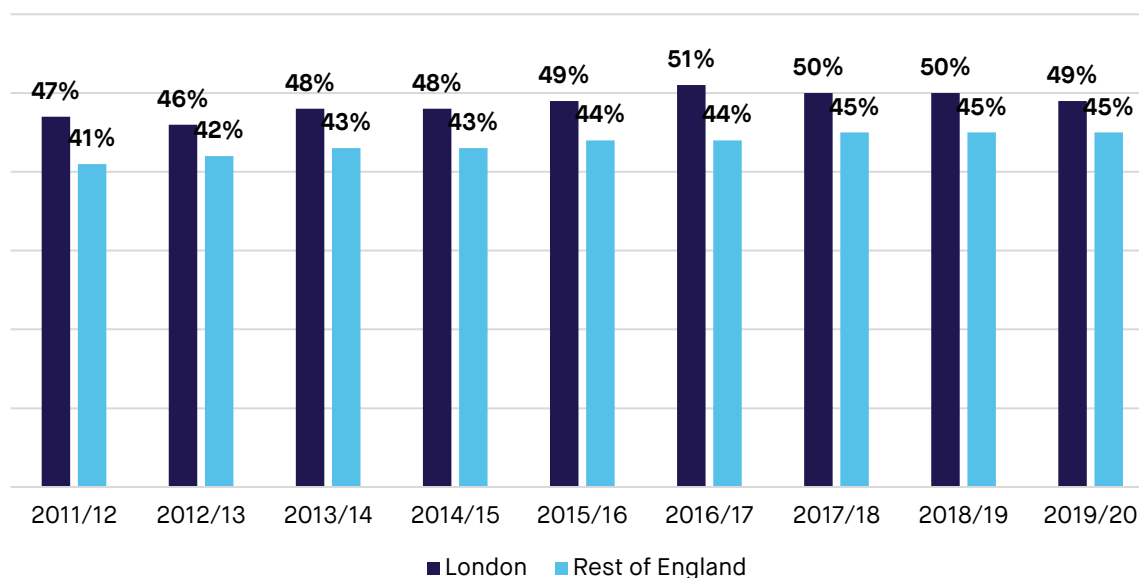
| Local Authority      | 2018-19 | 2019-20 |
|----------------------|---------|---------|
| Tower Hamlets        | 55.4%   | 55.8%   |
| Newham               | 50.9%   | 50%     |
| Barking and Dagenham | 48.8%   | 48.1%   |
| Hackney              | 47.2%   | 47.9%   |
| Waltham Forest       | 46.7%   | 45.3%   |
| Southwark            | 43.2%   | 43.1%   |
| Islington            | 42.3%   | 42.7%   |
| Lambeth              | 41.8%   | 42.6%   |
| Birmingham           | 42.2%   | 42.5%   |
| Greenwich            | 42.6%   | 42%     |

Source: Hirsch, D. and Stone, J. (2021)

## The London in-work poverty picture

### The London region has the highest proportion of people in work but in poverty in England

As Figure 2 shows, in 2019-20 just under half (49%) of those in poverty in London were in employment. This was two percentage points up on the position in 2011-12, signalling a worsening situation. As Figure 2 also highlights, the proportion of those in poverty that are working has been consistently higher in London than elsewhere in England.

**Figure 2: Proportion of those in poverty in London that are in employment, 2011 - 2020<sup>ii</sup>**

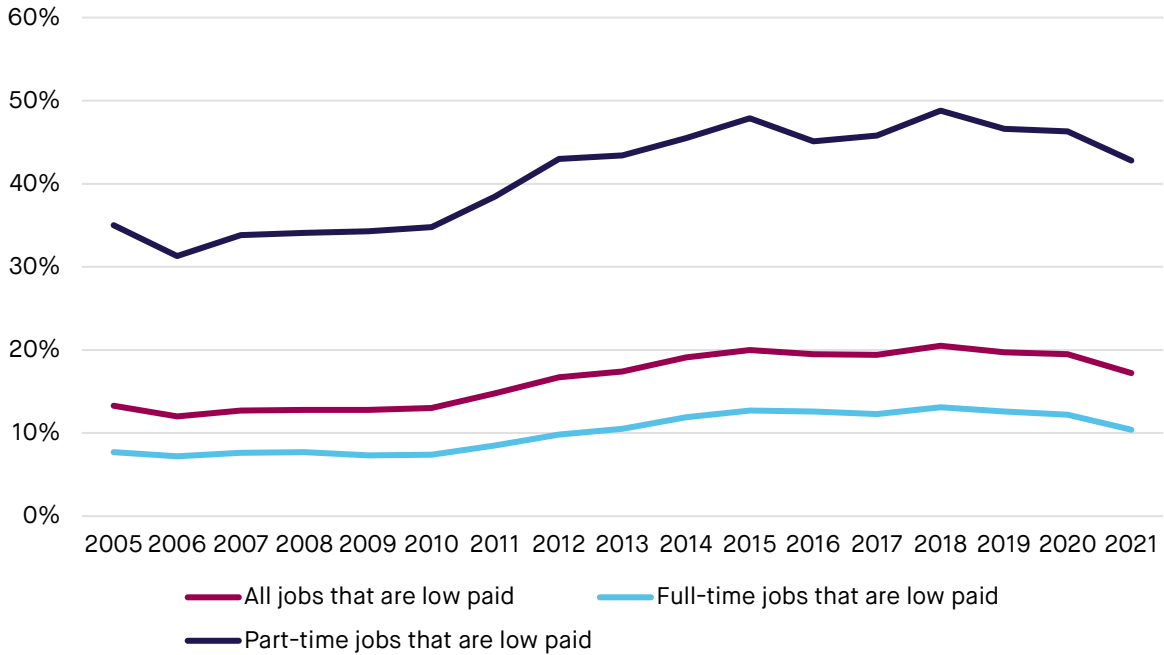
Source: Trust for London and WPI Economics (2021)

<sup>ii</sup> Poverty in Figure 2 is defined as those in work from households where the income is 60% of the median after housing costs. Source: London's Poverty Profile - Latest Poverty & Inequality Data for London | Trust for London

**Low paid jobs in London are prevalent**

Figure 3 demonstrates that just under one-in-five (17%) jobs in London are low-paid (paid at a rate below the London Living Wage - LLW). In addition, Figure 3 breaks down the overall low-paid jobs picture into full-time and part-time categories and reveals that 42% of part-time jobs are low-paid and 10% of full-time roles.

**Figure 3: Employment status of workers in London that are paid below the LLW, 2005 - 2021**

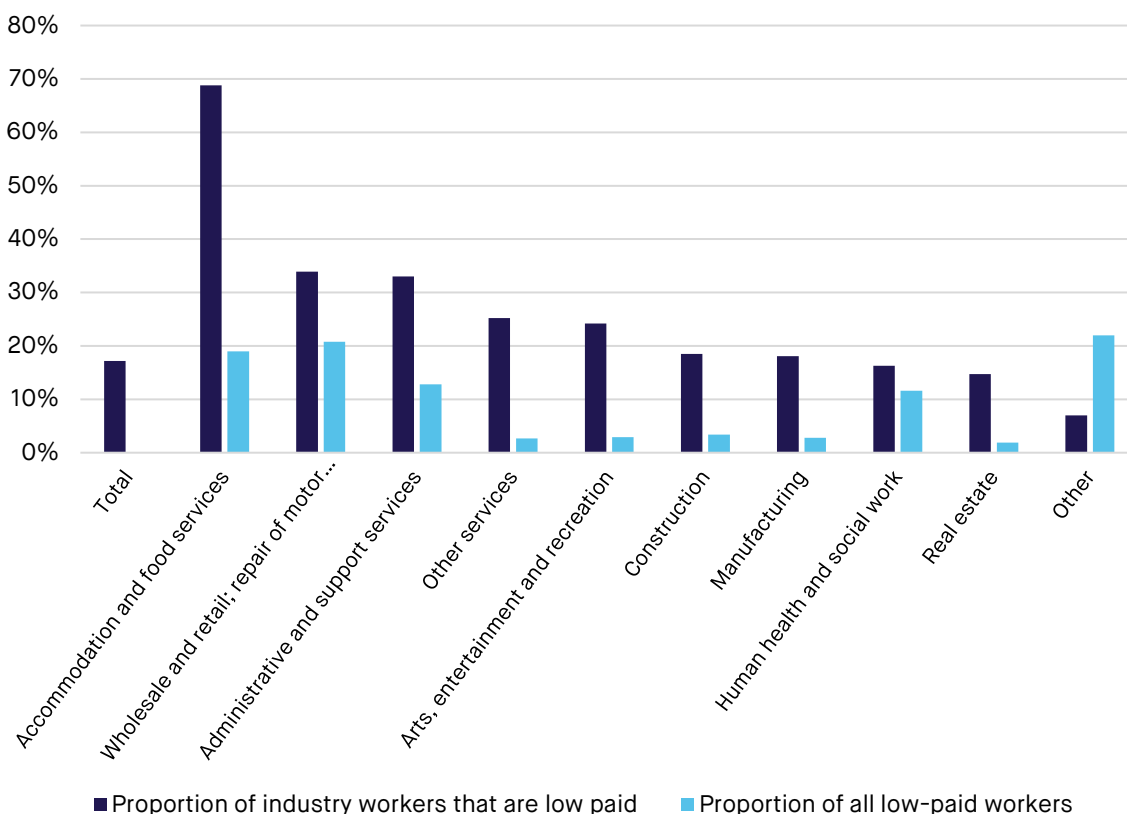


Source: Trust for London and WPI Economics (2021)

**The sectoral structure of the London economy helps drives the proliferation of low paid work**

Figure 4 sets out the distribution of workers in London that are in low-paid roles across industries.

**Figure 4: Proportion of workers in industries that are low paid and the distribution of low paid workers across sectors in London, 2020**



Source: Trust for London and WPI Economics (2021)

Across all the industries in London, it is the wholesale, retail and repair sector where most low-paid workers can be found (21%). The accommodation and food services sectors have the highest proportion of low-paid staff working in them. Workers in those industries account for 19% of all low-paid workers in London.

### **The cost of living contributes significantly to in-work poverty in the capital**

In conjunction with the employment factors associated with in-work poverty, the “London cost of living premium” is a key driver of high levels of in-work poverty in the capital city. A challenge which is being compounded by the current inflation problem.

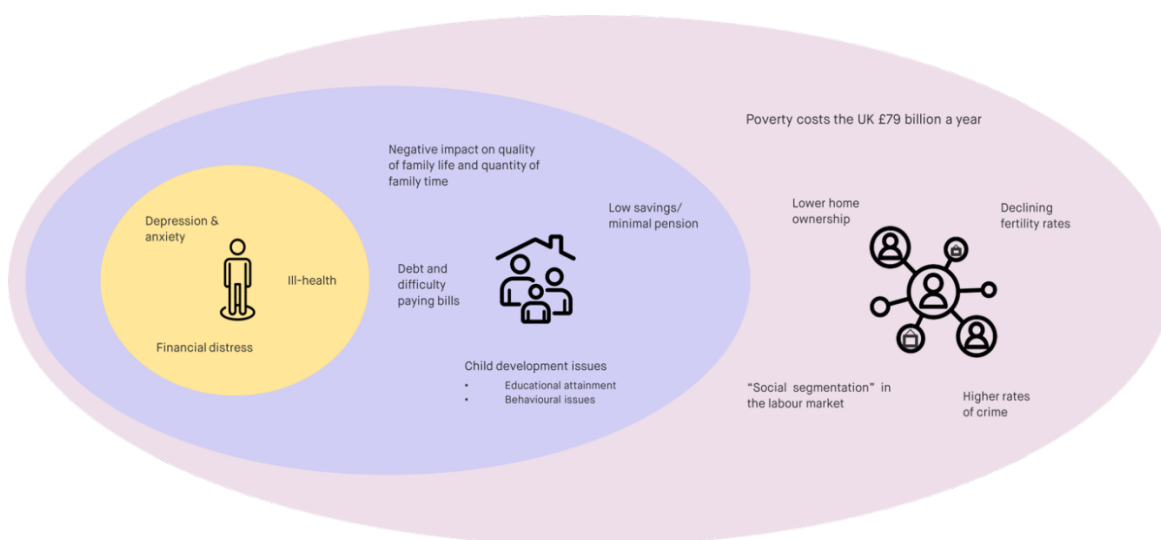
Analysis of the structural differences in the cost of living between the capital and the rest of the UK has suggested that the Minimum Income Standard (MIS) for London, i.e. the minimum needed to have a decent standard of living, is between 14% and 56% higher than other parts of the country.<sup>23</sup> Work by Matt Padley from Loughborough University’s Centre for Research in Social Policy suggested that workers need an “additional uplift” of more than £6,500 a year, to reflect the extra cost of living typically incurred through being a resident of London.<sup>24</sup>

## CHAPTER THREE – EXPERIENCES OF IN-WORK POVERTY IN LONDON

This chapter explores workers’ experiences of living in in-work poverty, the elements of work they consider to be important issues, and the consequences those issues have on them and their families. It also discusses the role employers have in alleviating or contributing to poverty, and ways they could help.

As the SMF has highlighted in previous research looking at London’s in-work poverty problem, poor-quality work, and in particular low wages, can have a significant impact on the material and psychological wellbeing of workers. Aside from the financial difficulties typically associated with hardship, poverty is also linked to family dysfunction, health problems, children’s development, mental health issues, and costs to wider society and the labour market.<sup>25</sup>

**Diagram 1: The impacts of poverty on individuals, families, and communities**



Source: SMF

In this report, we set out to hear about the impacts of living in in-work poverty from workers directly. To build upon literature already published the SMF, we carried out in-depth interviews with 16 people in in-work poverty – people in full-time or part-time employment and whose households were living below the poverty line – between October 2021 and January 2022. Interviewees were sampled to be as representative of the general population as possible, and were identified and selected by an independent research consultancy.

Below are the key themes that emerged from interviews with people experiencing in-work poverty in London.

### Workers experienced some common issues and drivers

Some main issues that relate to poverty and poor-quality work were reported by interviewees. Owing to their varying backgrounds and circumstances – jobs ranged from gardening to care work, delivery driving to first aid – not all concerns were shared mutually, but there were some common problems that were reported frequently.

## Low earnings

The problem discussed most by participants was dissatisfaction with earnings and feelings of financial insecurity. As unsurprising as this may be – respondents were sampled as living on low incomes, given the aims of this report – it was spoken about, explicitly, by all. Low pay affected some more than others, depending on their circumstances.

For example, some reported having no sense of financial distress because they lived with other earners or because of having savings.

*“It’s not very satisfying but I can afford a job near the minimum wage because, financially, I’m OK. I’m careful with my money because I was unemployed for over a decade, I’ve become attuned to saving. I also came into some money recently, financially I’m comfortable.”*

– **Seamus,<sup>iii</sup> gardener**

Others described of living paycheck to paycheck, or of having little to no disposable income.

*“There’s no extra income to splash out on niceties. It’s always very much paying the rent, paying any bills.”*

– **Annie, first aider**

*“We have enough money to meet our needs. It can sometimes be a struggle because it’s a low-paid job, but it does work out fine most months.”*

– **Danielle, supermarket assistant**

*“The pay is really low pay... to be on minimum wage after working all your life just to make ends meet doesn’t feel great.”*

– **Joanne, café waitress**

Some were struggling more severely. One interviewee, an exam invigilator, said their wages had remained static since 2014, earning between £10 and £12 an hour. Another, also an invigilator and with two children, said she “always had to be careful” with money, particularly towards the end of the month. One respondent, a care worker, told us his pay had decreased.

*“I take home about a tenner an hour, after taxes and agency fees.”*

– **Jude, care worker**

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<sup>iii</sup> Pseudonyms have been used to protect participants’ identities.



**Box 1: Jude's story**

Jude is 44 years old and lives in South London, though he was born in Ghana. He is in a relationship with his partner who currently lives abroad. He has no children.

As a care worker, Jude looks after people with different kinds of needs, but mostly works with the elderly. He works for an agency who used to provide him with a set number of hours each week, but he has recently been placed on a zero-hours contract.

*“At some stage of my life someone used to look after me, so it feels good to give something back.”*

There are aspects of the job Jude enjoys, particularly caring for others – his “extended family” – and travelling around, which is unlike the office jobs he has worked previously. But he is finding his decreasing hours difficult, as this affects his pay and ability to plan his days. The precarity of his situation is testing the job satisfaction he receives at work, and he does not always have the money he needs to meet his basic needs. For Jude, the rising cost of living, together with poor pay and a lack of in-work progression, gives him little hope for the future.

*“I don't eat at restaurants and fine dining and all that kind of stuff.”*

*“As humans we're survivors, there's always a cheaper option. But it would be good to have options.”*

*“Everything gets tighter and tighter every six months now it seems. When will it reach a point when one can't match the other? That's the scary thing.”*

**Insufficient hours**

Some participants said they were not working as many hours as they would like. This stood out as a significant issue among workers, particularly those that had their hours cut by employers or were placed on zero-hours contracts.

*“I would like to go full-time to make me properly comfortable, but my employer has cut overtime. I think that is really bad, because some people are only contracted for 12 to 15 hours per week. I'm one of the lucky ones.”*

– **Danielle, supermarket assistant**

*“The company that I work for had a leak in the basement, which is where they prepare all the food. For that two weeks, obviously I'm on a zero hours contract, so I didn't get paid any money at all. Things like that can be really tricky.”*

– **Samuel, delivery driver**

*“I used to do 30-40 hours a week, sometimes overtime. I got put on zero hours, which to me is like pay as you go. Sometimes you get regular hours, sometimes you get none at all. Sometimes it is hard to plan your months, with fluctuating income. That’s been very difficult.”*

– **Jude, care worker**

The impact of having inadequate hours affects workers in different ways. One respondent said he must work two jobs because of what is offered by his employers.

*“I work in two phases. One of them is the leisure centre and the other one is a privately owned gym, a members’ club. So, one of them is 16 hours [per week], the other one is 24 hours.”*

– **Genaro, leisure centre and gym worker**

Some workers said they had turned to taking out loans due to their unpredictable hours and wages, while others worked long hours to earn enough to cover bills and other costs. One person described mostly working nights so he could earn a higher wage, which in turn was difficult for his family life.

*“The reason why I work nights is because it is extra paid... If it paid well, I wouldn’t have to work nights.”*

– **David, warehouse worker**

The problem of missing out on work opportunities and more working hours because of zero-hour obligations to other employers was raised by two participants. They noted that they had had several experiences where they ended up “wasting large swathes of a day”, with little or no work, missing out chances to work full, or at least fuller, days elsewhere, with consequences for their total earnings.

*“I have to make myself available for certain work on certain days, which can then only end up being an hour and a half or two hours work.”*

– **Emily, exams invigilator**

### **Rising living costs**

The cost of living was frequently cited as a major driver of financial difficulty among interviewees, including the general expensiveness of living in London. Broadly, living costs were seen as insufficient to matching wages, particularly rising energy prices. As interviews were carried out from October 2021 to January 2022, before the intensification of the cost-of-living crisis, it is likely these concerns have become both more acute and generalised across spending.

*“Bills are going up, it’s on your mind all the time.”*

– **Sunee, restaurant waiter**

*“The bills are pretty challenging, electricity, Council Tax, et cetera. And they’re going up all the time.”*

– **Catherine, supermarket worker**

*“Living in London is ridiculous. I don’t think anyone should earn less than £15 an hour.”*

– **Maisie, sports service staff**

There were some additional costs that participants spoke about, especially with regard to getting to and from work. One respondent said that travel "ate up" large amounts of her earnings. Another, a property manager, said it "hit hard", especially when needing to travel to multiple sites per day. One person was forced to sell their car, as running it had simply become unaffordable.

*"I could run it before. But the cost of running it – insurance, MOT, road tax – I decided to sell and clear some bills. Yeah, I don't think I will be able to run a car."*

– **Gino, leisure centre and gym worker**

### **Caring responsibilities**

Due to difficulties around childcare and caring for others, some women we spoke to described how they were forced into a particular situation or job or as seeing less in-work progression.

For example, one participant spoke about having to get a new, lower-paying job when she became pregnant as she wasn't offered part-time work. She said this has affected her progression over time. Another respondent said she was working part-time in order to look after her young child, was earning less money as a result, and that she would be doing so for some time. Someone else mentioned the difficulty of finding suitable hours when having to look after her elderly mother. All of them noted that the cost of caring made it harder to balance family obligations and take opportunities to increase work hours.

*"Once my daughter is older, I'll go back to full-time work. But I need to work a certain amount [of hours] to make it beneficial."*

– **Maisie, sports service staff**

*"I think with my circumstances, having my daughter, it's harder for me to commit to overtime. I'm basically stuck even when there are days where I could, especially when [work] is a lot busier... I feel like I'm in a catch 22."*

– **Tracy, property manager**

*"I would like to do more hours, but that never seemed to be an option. Every time I asked, they're really unsuitable. They can't fit with what I need to help look after my mum."*

– **Catherine, supermarket worker**

## Box 2: Shanti's story

Shanti is in her early 30s, is a single mum of two, and works in the airline industry at Heathrow airport, in a customer-facing role. She works part-time to try and balance work with parenting duties. She described her arrangement in the following way.

*"A full-time employee will do six days in, and maybe two or three days off, right out. Whereas I would do five days in and three or four days off."*

Shanti has always found it difficult to balance being a single mum and working to bring an income in as, she observed, is the case with a number of her peer group. Shanti currently relies on benefits to top-up her monthly income, so that she can afford to bring up her two children.

*"It's been increasingly hard. A big handful of my friends and family are going through the same thing. Everyone's struggling."*

*"They [benefits] pay my rent. That's the main thing. I can't afford it with the wage I'm getting at the moment."*

*"I find it hard to balance work and you know, being a mum."*

The challenges experienced by Shanti have been compounded by the fall-out from the pandemic. Staff at her company were required to take a 10% pay cut after returning from furlough, a sacrifice not shared by the management. The increases in the cost of living in the previous twelve months have made the situation even worse. Ultimately, though, Shanti was optimistic for the future, arguing that as a mum she had to be upbeat.

*"I just hope for better days, and I hope that things get better for me. All I could do is pray on that."*

## Poor-quality work has a significant impact on workers' lives

Interviewees said that the problems they face at work have a significant impact on their everyday lives and on the lives of their families. As well as material difficulties, challenges included tense relationships, poorer mental health, and missing out on necessities and important opportunities.

### Poor living standards

Under difficult financial circumstances, many workers spoke about experiencing poor living standards. Whether this meant cutting back on food shopping, foregoing holidays and social occasions, or taking their vehicles off the road, participants said they were unable to lead the lives they wanted. Again, it is likely these problems have worsened because of rising living costs.<sup>26</sup>

*"When it comes to food, you don't go shopping in Waitrose and you can go to Aldi, for cheaper prices. If you go at 7.00/7.30 in the evening, everything is reduced, and you can put meat in the freezer."*

– **Jude, care worker**

*“The past year and a half have been quite a stressful financially. I haven't really been going out much, I've just been cutting corners as much as I can and spending a lot of time indoors. I'm definitely not living life the way I'd like to be living.”*

– **Samuel, delivery driver**

*“I find it quite frustrating because I'm living in a city with so much going on. I'm curtailed by my income.”*

– **Annie, first aider**

Some participants said they were dipping into their savings in order to make ends meet and that the income they earn, either individually or as a household, is inadequate. But people who experience poverty often lack financial resources such as savings and wealth.<sup>27</sup> If savings are to eventually get spent or if they simply weren't available in the first place, the consequences could be significant – for example cutting back on essentials or getting into debt to pay for them.

*“The only way I'm surviving is living on savings. Because I get a wage which is less than £10 an hour, I'm actually going into my savings now. I use it to supplement my meagre income.”*

– **Catherine, supermarket worker**

*“It's been very – I mean, very, very – difficult to save money now. When the pandemic hit, I had to take the majority of my savings out and now I don't have any savings. It's very hard to pick yourself up and pay bills now.”*

– **Shanti, airport worker**

For some interviewees, additional costs not usually factored into their budgets presented extra difficulties. This included costly seasonal expenditure like birthdays and unexpected emergencies such as home maintenance.

*“My house and car repairs are neglected and only done when absolutely necessary.”*

– **Catherine, supermarket worker**

## **Health impacts**

For many participants, distressing financial circumstances had resulted in feelings of uncertainty and stress. This included the knock-on impact upon loved ones and participants' physical health.

*“It makes me feel like a failure, mental health-wise. But there's no end in sight, even though I have a pension. It's ongoing.”*

– **Joanne, café waitress**

*“I feel a little bit beaten up. The pressures and stresses of life get on top of you sometimes, especially when you're struggling.”*

– **Samuel, delivery driver**

*“I do have very high anxiety about spending money, there's a lingering worry. When you have something and you can't put it off any longer, it's a major sense of anxiety. I get very anxious about spending money. It does have an impact on my overall mental health.”*

– **Catherine, supermarket worker**

One respondent said her working situation amounted to “very stressful times”, which in turn led to anxiety-driven sleeplessness and episodes of breathlessness.

*“I wasn't sleeping well, I didn't really know what was happening one day to the next. I was trying to juggle it with other jobs that I had and keep up with all the admin as well. I started finding I was getting quite short of breath. I realised I was incredibly anxious all the time... I think the anxiety stems right back from always having to be careful with money and having stressful jobs.”*

– **Rachel, exam invigilator, education support worker, and TV and film extra**

Another interviewee, a waiter who regularly worked 45-hour weeks and often as many as 60, said he had visibly aged as a result of the stress associated with his job.

*“It's a never ending. It's like I'm stuck in a wheel, going round and around. Because I'm always thinking about the next bill coming in, its psychological and physical...because I'm worried all the time and a light sleeper, it's aged me for sure.”*

– **Sunee, restaurant waiter**

One person described the impact that living under difficult circumstances had upon the rest of her family, particularly her young daughter.

*“It impacts us all. It's had a huge impact on our lives. My daughter has depression and anxiety, from the whole situation. It has impacted on the family quite extensively, my daughter particularly struggles, which can be quite tough.”*

– **Catherine, supermarket worker**

### **Strained relationships**

Poor quality work can also affect workers' social lives. Whether that means finding there is less time to balance work with family duties, planning for birthdays and Christmas, or struggling to maintain a healthy dynamic with their partners, interviewees spoke of having strained relationships because of the difficulties they faced in their jobs.

*“My family have nice jobs, but they all have children. I try to plan for their birthdays and Christmas, but I can't help them as much as I want to.”*

– **Joanne, café waitress**

*“She's very understanding and a good woman, but I want to provide more. It's been tough. She's basically been the breadwinner of the household.”*

– **Samuel, delivery driver**

*“With my partner, it can cause tension from time to time. Especially because he's only working part time himself at the moment. There's a lack of overall finance.”*

– **Annie, first aider**

**Box 3: Sunee's story**

Sunee is in his late 40s and is married with one daughter. He has been working in the hospitality sector for many years. His current role is a minimum wage waiter position at a high-end restaurant in the centre of London. He is contracted to work 45 hours per week, however he often does more.

*"[I usually work] about 60 hours per week. I start at 10 o'clock, finish at three, come back at five. I don't finish until midnight sometimes."*

Split shifts are a part of life for Sunee in his job, which he said are very disruptive. In addition, he and his colleagues bear the cost of cleaning their staff uniforms. He says he works under management informally pressures staff to comply with long hours by operating a high turnover workforce where one member of staff can be quickly replaced by a new one, if they fail to work the hours the management want. Sunee felt he had little choice but to put up with it because he needed the work to keep his family.

*"Because I need the job and I need the money, I'll do it. If you say no, he kind of makes you feel guilty, but you've got to watch it because maybe next week, we'll get more staff and then other people are getting pushed out".*

According to Sunee, sickness among staff is treated unsympathetically and managers make it difficult for people to have time off to recover from illness. Sunee pointed out that his job takes a considerable toll on his wellbeing, and he attempts to shield his family from it as much as possible.

*"I'm worried all the time... but I find that I don't speak to my wife or family about it. It's just never ending".*

**Businesses are contributing to poor-quality work**

With regard to employers and the role they have in alleviating poverty, many workers feel that businesses do not always help as much as they should. While interviewees were on occasion sympathetic to firms – particularly smaller ones – the general mood was that they believed they received unsatisfactory levels of support and respect. When asked about businesses' roles in their working lives and how responsible they think they are, very few responded positively.

**Profits over people**

Some participants spoke about the corporate nature of work, and how profits are sought after over the wellbeing of staff. They did also acknowledge that running a business and trying to keep it afloat can be difficult, however, especially small firms. In the words of one respondent, "it's all about the bottom line".

*"It's tough, I get that a business has overheads, and they do it for a reason, but you shouldn't forget about the people that keep your business running."*

– **Jude, care worker**



*“It’s quite hard to do more, give people more than zero-hour contracts, and give everyone holiday pay and sick pay you might end up losing money because you’re not a big corporation bringing in millions of pounds. Sometimes you’re you’ve got razor sharp margin.”*

– **Samuel, delivery driver**

*“Nowadays, it’s the bottom line, they have budgets, pay structure, and you can’t do much to change that.”*

– **Jack, van driver**

Respondents also suggested the apathy workers experience at the hands of their employers may be attributed to pervasive corporate cultures, complex operating models, and a top-down pressure to perform, particularly among larger companies, with line managers being unable to offer help – even if they wanted to. Such processes are described as institutionalising indifference, making it difficult to support or advocate for change internally.

*“Managers say they have to save hours on labour, and there’s nothing that can be done. They get given orders, and they have to do what their bosses say.”*

– **Danielle, supermarket assistant**

*“Do people care? Line managers do but probably can’t do much about it.”*

– **Jack, van driver**

*“Managers are aware of the impact, but their hands are tied because it’s not up to them. It’s the head office that decides.”*

– **Genaro, leisure centre and gym worker**

Such lack of visibility and poor human resource management, deriving from the absence of caring and observant employers, in the workplace is considered to be a key barrier to better employment conditions, especially in larger companies. Union representation is one way of achieving better visibility from senior staff, for example, with unions acting as a conduit not otherwise available for employees to express their views. Improved bargaining power has been identified as delivering practical benefits such as better sick pay policies and more flexible working patterns.<sup>28</sup>

### **Lack of respect**

Respondents described the ways they felt they were not given the respect or recognition they deserved by their employers, particularly in comparison with staff higher up the pay scale. Some felt their opinions were not valued or listened to by senior staff or management, and that there are not enough opportunities to speak out about their concerns. One interviewee even said they did not always receive a lunch break – and that they are sometimes paid less than what they ought to be.

*“You don’t necessarily get seen and your opinions aren’t valued, or valid, or as important as other people’s.”*

– **Maisie, sports services staff**

*“If they really cared I’d still be getting the same amount of hours per week. But I guess they don’t.”*

– **Jude, care worker**



*We start at 8, which isn't too bad, other jobs start earlier than that, and finish at 5. But sometimes we are doing 9-hour days without a lunch break."*

– **Seamus, gardener**

Some interviewees also spoke about feeling expendable and unappreciated. Because of their perceived lack of authority within their workplace, this sometimes meant workers did not speak out about issues that worry them, out of fear of being replaced. Similar to how difficulties at work can lead to mental health issues, participants said the lack of respect they receive from their employers makes them feel both disposable and powerless.

*"I do feel I'm on the bottom of the pile even though I've been around for longer, it's just a fact. I'm not getting any benefit from working since I was 1. In the place I work, I don't think they have any idea. It's a matter of cannon fodder, getting people in to get things done."*

– **Joanne, café waitress**

*"I don't think they care, unless you had some really compassionate boss. In my experience, they can just replace you."*

– **Maisie, sports services staff**

*"We're getting paid near the minimum wage, but he has a different opinion of how many hours we work. I could talk to him about it, but we're not considered skilled workers. He could find someone else to replace me quite quickly."*

– **Seamus, gardener**

### **Not enough support**

Generally, interviewees believed that businesses are often (but not always) aware that members are struggling, that they don't care to offer the relevant support, and that they don't know how to adequately communicate issues around staff welfare.

*"I think they should offer people the chance to voice their opinions about what they're worried about. We don't have that anymore."*

– **Danielle, supermarket assistant**

*"Our team is quite small, so unless your physically showing signs that you're suffering – not eating, losing weight – I don't think people would know about it."*

– **Maisie, sports services staff**

*"I think this is probably the most understanding employer I've worked with. But I think that comes from them having children themselves. A lot of employers that I've worked with don't have children, or their children are a lot older, so they've never had an issue of childcare."*

– **Tracy, property manager**

Again, employee voice and representation is considered to be a part and parcel of a more empathetic and engaged workplace. It helps to develop positive, trusting relationships between employer and staff, creating greater upward influence and better opportunities for development. It can also lead to success for the employer, namely through increased productivity and organisational improvement.<sup>29</sup>

## CHAPTER FOUR – WHAT CAN BUSINESS DO TO HELP?

This report has aimed to provide a picture of the lived experience of people living and working in poverty. This includes the role of employers and how business practice – not just low wages, but contracted hours, skills and progression, and general support – can either compound or relieve feelings of hardship.

Interviews did not focus too heavily on the drivers associated with poverty that occur outside of the workplace, for example household composition or debt,<sup>30</sup> as they looked primarily to the pivotal position of employers. Along that line of inquiry, participants were also asked what they thought businesses could do more of to help.

### **Businesses can – and should – do more**

There was a sense among workers that businesses should be more understanding, caring, and lenient, particularly towards employees that earn less and are in greater need of support. As it stood, there were some participants who felt uncertain about the future and worried about what it holds – with interviews taking place before the ongoing cost-of-living crisis. All participants believed there is much more employers, as well as the government, can do to help.

*“I feel quite uncertain. Some days I’m definitely more optimistic than others. Other days, I feel like I’m in a hopeless situation and things aren’t really changing, at least for the foreseeable future.”*

– **Samuel, delivery driver**

*“Whatever sector you’re working in, I think employers should care more.”*

– **Annie, first aider**

*“More money always helps. Being more understanding, being more lenient, being more flexible, caring more. We’re humans, not commodities.”*

– **Jude, care worker**

Interviewees also felt that if businesses treated employees better, they would see an improved work ethic among the workforce and ultimately see better returns. Indeed, research shows that the business case for taking on employment practices that challenge poverty is strong, and leads to a number of direct and indirect benefits. For example, increasing pay for low paid workers can help to retain and motivate staff, reducing turnover costs and supporting higher performance.<sup>31</sup> Data also suggests providing less precarious work and work with sufficient hours leads to higher commitment levels among staff,<sup>32</sup> while upskilling and opportunities for progress at work also create commercial gains.<sup>33</sup>

*“The world is starting to see it as a two-way thing, a good healthy workforce for a good healthy business. But I haven’t seen that in practice yet.”*

– **Joanne, café waitress**

*“It’s like the expression, ‘if you look after the pennies and the pounds will look after themselves’. If you look after your employees, your business should look after itself.”*

– **Jude, care worker**

## Better pay and hours

Unsurprisingly, many participants spoke about wanting to be paid more, or wanting to work more hours to receive higher earnings. Workers also cited the need for better sick pay – even for taking sick leave in the first place.

*“I think pay should be more. A couple of pounds more would make a big difference to people’s lives. It would make a big difference to me because I would have some more disposable income, now I don’t have any.”*

– **Danielle, supermarket assistant**

*“I think the government should step in. The living wage should be higher.”*

– **Maisie, sports services staff**

*“Having a guaranteed number of hours would be good. A minimum, so even if I exceed the minimum, I’d have some sort of certainty.”*

– **Annie, first aider**

*“Another issue is with sick pay. Let’s say your child’s ill, that eats into your pay at the end of the month, because you can’t send your child to school. It’s a lot harder when you’re not responsible for a situation that could occur.”*

– **Tracy, property manager**

*“There is a general sense of feeling that it’s difficult to ask for time off. If you’re sick, it’s sort of a bit of an inquisition.”*

– **Catherine, supermarket worker**

As established in this report, poor pay is not the only driver of in-work poverty, but it is the most important. When looking at median hourly pay in the UK, the National Living Wage is between 17% and 23% lower than the amount considered by the Living Wage Foundation as necessary to achieving a socially acceptable standard of living.<sup>34</sup> In other words, a considerable proportion of employers are paying wages that are insufficient to meeting workers’ basic needs.

## Increased autonomy and flexibility

Interviewees spoke about the importance of autonomy, flexibility, and work-life balance. As the SMF has found in previous research examining the wants and preferences of workers in the gig economy,<sup>35</sup> they may be the elements of working life, apart from decent pay, that employees value most.

*“I have worked for good companies and bad companies. But I didn’t stay at those jobs long because I left. Those jobs were restrictive in terms of what I could do, and it didn’t suit me. The lack of autonomy was the main reason.”*

– **Jack, van driver**

*“When I was at my old job, I was bored. I felt like I was in autopilot and becoming unemployed gave me other stuff to do. It ended up being a good thing. Now I’m much happier.”*

– **Seamus, gardener**

*“Things are okay. I can fit my hours around childcare, which is good. The flexibility is a good thing, and it’s what keeps me there.”*

– **Maisie, sports services staff**

Common types of flexible working include working at home, taking time off when needed, and changing one's work schedule in order to achieve work-life balance, for example looking after children. Flexible working arrangements can bring improved wellbeing to employees<sup>36</sup> and as, the Department for Work and Pensions' In-Work Progression Commission has pointed out, support progression out of low pay.<sup>37</sup>

### **More training, development, and progression**

In-work progression was also valued highly by interviewees, with some reporting they had left or wanted to leave jobs because of a lack of development, opportunities for learning, or avenues for promotion. In not wanting to become stagnant in their roles or careers, development stood out as a clear source of frustration for some of the workers that we spoke to.

*"I was [at my old job] for a long time and enjoyed it, but in terms of support from the employer or progression, there was none. I had no choice but to leave really... There was no room for staff welfare, progression, or opportunities."*

– **Maisie, sports services worker**

*"There's no progression or promotion. It's just a pay as you go kind of thing. I can't go up to management, it's just not going to happen."*

– **Jude, care worker**

*"Ultimately, I wouldn't want to work in stores forever. I've been there for 8 years, but I would want to go to head office."*

– **Danielle, supermarket assistant**

Not all participants were lacking opportunities, however. Some spoke about the training they receive at work and how pleased they are with those opportunities. Again, this points to the value workers attach to progression and how important it is to feelings of growth.

*"Proper training is welcome. There's opportunity, but it's all related to the business, so I need more hours to be able to look into doing that. It could be one of the things I can do to try to progress and eventually learn in the business and work in different areas."*

– **David, warehouse worker**

### **Better subsidies and benefits**

The idea of receiving in-work benefits was discussed positively by interviewees. It was felt they would make a considerable difference to workers, particularly those struggling the most. Possible benefits and "perks" included and travel subsidies, food vouchers, and wage advances.

*"Subsidising travel would be a good option, because travel costs are so high in London, especially the tube. For people living far away it must cost quite a lot."*

– **Danielle, supermarket assistant**

*"Subsidised travel would be great, food vouchers would also be great, that would take away some of your expenses on a day-to-day basis. That would be amazing. But it's not going to happen."*

– **Jude, care worker**

*“Maybe companies could liaise with the government on things like a reduced meal service. But I’m very sceptical that as soon as the government gets involved then it relieves the pressure on the company, because then the company will use the government as an excuse or offer something through the government scheme and therefore refuse to acknowledge their duties.”*

– **Annie, first aider**

*“Parking is so bad because of all the students and teachers, and you have to pay. Parking permits for staff and travel [support] would help.”*

– **Maisie, sports services staff**

*“Food. You can have a coffee when you want, and you can eat. Employers, especially in catering, making sure employees are fed well. Making sure there’s a proper breakfast. The best thing you can do for someone is feed them well.”*

– **Joanne, café waitress**

However, participants were also wary of the risks potentially associated with such schemes, particularly if it meant having to pay back loans or delaying the inevitability of having to meet financial commitments, effectively “kicking the can down the road”.

*“When they start taking advancements and loans and stuff like that, they just put themselves in a bigger hole.”*

– **Samuel, delivery driver**

*“Not personally, because it’s not an issue for me. But I’m also not sure because they [wage advances] create a vicious cycle.”*

– **Maisie, sports services staff**

*“My husband gets his paid for and gets a yearly travelcard, but if I have to pay it back, I don’t see the point. His travelcard makes a big difference to him, he can use all forms of transport. I wish I had something like that.”*

– **Danielle, supermarket assistant**

### **Use of benchmarks**

One participant highlighted the potential use of benchmarking – comparing best industry practices against others to identify and stimulate competitive growth – to assess and promote companies. He said,

*“Didn’t they used to provide a ‘top 10 companies to work for’ list, giving kudos for who’s good? I think that is one example I could think of [to improve business practice], promoting companies.”*

– **Jack, van driver**

The SMF has already made the case for such a scheme and is working towards a new business standard that encourages firms to take a direct interest in London’s in-work poverty problem, including the adoption of fairer, more ethical business practices.

## Setting a new business standard for London

The key takeaway from this report is that employees want – and need – their employers to do more to help tackle London’s in-work poverty problem. As described to us by interviewees, we have shown how poor-quality work and unsatisfactory working conditions severely impact living standards and wellbeing across the capital. Crucially, we have also highlighted the ways employees think businesses can help.

In terms of what businesses can do to better support their employees, interviewees reported the following:

- Better pay and hours
- Increased autonomy and flexibility
- More training, development, and progression
- Better subsidies and benefits
- Use of benchmarks

This supports previous research which shows that in-work poverty is, at least in-part, the consequences of factors like low pay, precarious hours, and other workplace issues – drivers that employers have direct influence over.<sup>38</sup> As the Joseph Rowntree Foundation has pointed out, employers also have a bearing on the prevalence of in-work poverty among the workforce through contract through contractual forms and work organisation.<sup>39</sup> The Chartered Institute of Personal Development has cited the importance of employee voice in securing job quality.<sup>40 41</sup> These elements are the things workers say they need if working conditions, and all it entails, are to improve.

Businesses in the capital say they want to help. SMF survey data has showed that London firms have some awareness of the extent of poverty in the city and believe they can play an active role in helping alleviate it. But, despite their best intentions, many are not yet acting. The lived experience of in-work poverty, as detailed in this report, is testament to that.<sup>42</sup> In London, the space for a workplace standard is narrow and avenues for support limited, and as such there isn’t always guidance to help employers help their employees. Businesses need the tools and resources to match their ambition.

The SMF is working with Trust for London to establish a business standard, one that encourages London employers to do more help their staff and tackle working poverty. A two-year consultation process seeking ideas, observations, and feedback on the design of a new benchmark is already underway, and an expert advisory group consisting of businesses, relevant civil society groups, academics, practitioners and others is guiding the project through its next steps. We encourage those who are interested in this issue to contact the Social Market Foundation via [director@smf.co.uk](mailto:director@smf.co.uk)

## ENDNOTES

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- <sup>40</sup> <https://www.cipd.co.uk/knowledge/work/trends/goodwork>
- <sup>41</sup> <https://www.cipd.co.uk/knowledge/work/future-voice/employee-experiences>
- <sup>42</sup> <https://www.smf.co.uk/wp-content/uploads/2022/01/Capital-concerns-Jan-2022-1.pdf>