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The problems faced by low-income women in the labour market.

Briefing Paper for the *Women's Budget Group's*
'Commission on a Gender-Equal Economy'

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Executive summary

- **Remit**

An overview of the research reported in three articles (Warren 2015a, 2015b, Warren and Lyonette 2018), emphasising their policy implications for low-income working women.

- **Terminology**

This paper reflects on women workers who are framed in income or class terms (low-income and/or working-class).

- **The problematic**

Working-class women perform indispensable work in the UK labour market. Frequently found working in the '5C' jobs of 'cleaning, catering, clerical work, cashiering and care', they clean the nation's buildings, cook and serve food, administer institutions, staff high street shops, and help care for children, sick and frail elderly, all while retaining major responsibility for domestic work and caring within their own homes. In a gender-unequal economy, this vital work is under-valued, the women are under-paid and their opportunities for training and career development limited.

- Main substantive issues addressed in the three articles:

- A. Job quality: some of the poorest quality jobs in the UK labour market are held by low-income women, particularly those in in part-time employment.
- B. Work-life balance (WLB): is core to policies that seek to improve working lives but the time-based needs of middle-class workers dominate the WLB-policy agenda, drowning out the financial complexities shaping the lives of working-class families.
- C. Financial Hardship: the experience of financial hardship, and the genuine fear of it, have long impacted working-class women's everyday lives. These real difficulties intensified for low-income working women in the post-recessionary UK.

- **Policy recommendations. The UK Government must:**

- Time-based policies
 - Establish maximum and minimum (Living) working hours guarantees
 - Legislate for suitable hours schedules for workers
 - Expand the understanding of WLB: move beyond a focus on the time needs of parents and carers to include all workers and financial well-being too.
- Money-based policies
 - Make the (real) Living Wage obligatory.
 - Uprate the value of benefits to meet minimum income standards
 - Introduce a progressive system of taxation (with a levy on wealth)
- Establish class as the 10th 'protected characteristic'

1. What are the problems that low-income women experience in the labour market?

Terminology: This briefing paper reflects on women workers who are framed either in income (**low-income**) or class (**working-class**) terms. The three articles talk about class: a highly charged word which politicians and policy makers are often reluctant to use. Classed inequality is often discussed implicitly, as disparities of 'income', or 'poverty' and 'the poor'¹. The working-class are central to discourses about the 'just about managing', 'ordinary working families', the 'working poor' and the contentious notion of 'left behind' communities². **Class is increasingly recognised** as having enduring significance for describing the distribution and experience of dis/advantage. In her first statement as PM Theresa May said: 'If you're from an *ordinary working-class family*, life is much harder than many people in Westminster realise [...] You can *just about manage* but you worry about the cost of living and getting your kids into a good school' (italics added)³.

Main topics in the 3 papers: The articles stress the importance of taking class into account to obtain a better understanding of women's everyday working lives in the UK. My body of research identifies critical intersections of class with gender: for example there is substantial variation in the quality of jobs facing women working on the top and lower rungs of the occupational ladder; and working- and middle-class women can face different challenges in balancing their work-lives. These three articles do not address ethnicity. There are sizeable differences in women's participation rates by ethnic group, and new figures show that the lowest female earners are Bangladeshi and Pakistani women, the highest earners are Chinese women⁴. I have written before on ethnicity-related work inequalities, and I am leading a proposal for funding to research the work-time experiences of diverse ethnic groups in the contemporary UK. The articles address three major interlinking themes that are emblematic of the workplace challenges facing working-class women in the UK today: **Job quality, Work-life balance, Financial hardship**.

Background: Women's lower incomes in the UK labour market, when compared with men's, are shaped by their heavier responsibilities for caring and unpaid domestic work. Working-class women are more likely to be primary carers than are middle-class women, and more often in a financially-strained household context where (low-waged) male partners work long weeks in precarious jobs. Their caring roles bring **significant interruptions to women's employment** over the life-course, plus **shorter hours when in paid work** in order to manage the 'double shift'. Working a shorter than full-time week is commonly accompanied with low hourly wages amid a well-recognised and persistent **gender wage gap**. Yet **class wage gaps** also divide women. Working-class women are found in low-paying sectors of the labour market and lower down the occupational ladder within those sectors. They are over-concentrated in the so-called '5C' job-areas of cleaning, catering, clerical work, cashiering and caring, and dominate the lower level positions there. The essential work that they do, and their key skills, are under-valued and under-rewarded, and opportunities for training and career development are severely restricted.

¹ Pattison, J. and Warren, T. (2018) How effectively are class disparities and social inequalities controlled in the UK?. In: Dunleavy, P. et al. eds. *The UK's Changing Democracy: The 2018 Democratic Audit*, LSE.

² <https://www.citymetric.com/politics/why-aren-t-working-class-people-living-cities-also-left-behind-4694>.

³ <https://www.gov.uk/government/speeches/statement-from-the-new-prime-minister-theresa-may>

⁴ ONS (2019) 'Ethnicity pay gaps in Great Britain: 2018'

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/ethnicitypaygapsingreatbritain/2018>

A. Job quality: the poorest quality jobs are held by female part-timers in lower-level occupations.

Whether a job is good quality, bad or somewhere in between can have real impact on the wellbeing of a worker. **Job quality can be measured in many ways**, ranging from a single indicator (e.g. what a job pays) to more refined approaches that adopt multi-dimensional analyses. Warren and Lyonette (2015) examine whether women fare well (or poorly) on various dimensions of the quality of their jobs including wage rates, the opportunity to use one's skills at work, training, career prospects, job security and 'quality work-time' (including avoiding the extremes of very many/very few hours in work, and having some control over one's work schedules).

The article rates the quality of women's jobs compared with men's and identifies diversity among women both by the number of hours worked and occupational class. It finds that there have been some improvements in women's job quality over time in the UK, amid an upward trend for all workers, and an increase in the proportion of female part-timers in senior positions, implying that the demand for better-quality part-time jobs is being met to some extent. Yet **part-time occupational disadvantage persists** among women, with the worst of the 'bad' jobs held by female part-timers in lower-level jobs who face severe, enduring disadvantage.

B. Work-life balance: money is more important than time, but time dominates WLB policies

WLB, how work is reconciled with the rest of life, is core to policies that seek to improve workplaces, but Warren (2015a) argues that the needs of middle-class workers too heavily dominate the WLB agenda, **drowning out working-class concerns**. Policy debates and formulation are founded on a particular and very narrow interpretation of WLB in which too much time in paid work (instead of, for example, underemployment) is seen to be the major cause of difficulty. **Middle-class workers are more likely to report that they work 'too many' hours and would like to reduce them than are the working-class**, while working-class workers, men especially, are more likely than the middle classes to report work-time underemployment: wanting to work extra hours to boost low take-home wages.

There are known negative outcomes of spending too long in a job, for workers, families, friends and communities, but **WLB is also about having enough paid hours**, having good work-time schedules, some autonomy over work-time and predictable schedules that can synchronise with family. Middle-class workers fare far better on these latter measures than do working-class. The article finds that money, not time, is more important for achieving a satisfactory life. Money trumps time yet time dominates WLB policies.

C. Financial hardship: working-class workers are most likely to report financial hardship

Working-class women earn much less in their day-to-day jobs than do men and middle-class women. The **women's low incomes come with heavy financial dependence**, on men and/or state. Low-income women build up weaker security nets over their lives in their own right⁵, in financial savings, housing equity or pensions, and they have fewer opportunities for secure, low-cost borrowing, either from financial organisations or informally from relatives and friends.

Warren (2015b) shows strong links between class inequalities and financial hardship, in a post-recessionary context of classed growth in work-time underemployment characterised by deeper underemployment for working class workers. **The experience of financial hardship, and the fear of**

⁵ On the difficulties in measuring gender wage and assets gaps see Warren, T. et al. (2001) 'Female finances: gender wage gaps, gender assets gaps', *Work, Employment and Society* 15(3): 465-488.

it, have long impacted working-class women's everyday lives, deepening post-recession. One telling example of financially-strained lives is **whether workers can afford a holiday away from home** (for at least one week a year, not staying with relatives at their home). Those workers most likely to be financially-excluded from having just this one break were working-class, especially work-time underemployed women.

Summary: Given the workplace challenges facing working-class women in the UK today, framed here around the inter-linked topics of **Job quality, Work-life balance, Financial hardship**, the next section asks about the UK policy context and how current policies support or undermine low-income women's working lives.

2. How do the problems experienced by low-income working women intersect with other policy areas?

Low-income women's experiences in the UK labour market are undermined by severe policy weaknesses. These are reviewed below, grouped into policies formulated for people with caring responsibilities and policies impacting the living standards of low-income workers.

A. The problems with current policies to support caring

Childcare: Access to **good, affordable and convenient childcare** is a key way to support working-class women into better quality work, but formal childcare has been prohibitively expensive for many. There are significant class gaps in how parents in paid work care for young children. Formal mechanisms (such as nurseries and childminders) are used far more by middle-class families, while **informal care (often by grandparents), patchworked with state-funded provision**, remains dominant for working-class working parents. Universal Credit (see below) recipients are now eligible for support with up to 85% of childcare costs, but costs remain capped at £175 a week (for one child). In 94% of local authorities, a full-time nursery place exceeds the cap. Average full-time nursery fees are £240 a week⁶.

Paternity and shared parental leaves: **enabling and encouraging working-class men to take an increased role in caring for their young children is important for men and children**. It is also a key mechanism to support working-class women into and within jobs. 2015 saw Shared Parental Leave introduced, but with very little uptake among men, resulting in a consultation on how to improve the system (launched 19-7-19⁷). Research shows a range of reasons for this failure, including (though not only) financial. In 2019/20, Statutory Shared Parental Pay stands at only £148.68 a week (or 90% of average weekly earnings, whichever is lower). There is **strong class diversity in uptake rates** of paternity and parental leaves, to the advantage of middle-class families⁸. The employers of middle-class fathers are more likely to offer enhanced workplace policies that top up basic provision.

Other caring: Working-class people are far less likely to be able to pay for care for the long-term sick and frail elderly. **Austerity politics and cuts to social care services** translate to an increased burden on primary caregivers who are disproportionately women, with low-income women facing more difficulties⁹. *Carers UK*¹⁰ criticised the government consultation on parental leave for failing to include paid leave for carers of older and disabled relatives.

⁶ Hirsh (2019) *A Minimum Income Standard for the United Kingdom in 2019*, <https://www.jrf.org.uk/report/minimum-income-standard-uk-2019>

⁷ *Good Work Plan: Proposals to support families* <https://www.gov.uk/government/consultations/good-work-plan-proposals-to-support-families>

⁸ WESC (2018), *Fathers and the workplace*, Women and Equalities Committee.

<https://publications.parliament.uk/pa/cm201719/cmselect/cmwomeq/358/358.pdf>

⁹ CPAG (2019) 'All Kids Count: The impact of the two-child limit after two years'. June.

http://www.cpag.org.uk/sites/default/files/uploads/All%20Kids%20Count%20report%20FINAL_0.pdf

¹⁰ <https://www.carersuk.org/news-and-campaigns/press-releases/carers-uk-responds-to-prime-minister-s-launch-of-consultation-on-leave-entitlements>

B. The problems with current policies that impact living standards

The environment for working-class women in the contemporary UK is one of working poverty, rising costs of living, benefit freezes and cuts, and the extensions of 'conditionality' (with harsh sanctions) to low-paid workers in insecure jobs.

Benefits changes: Recent changes to the benefit system have worsened low-income working women's lives. The Universal Credit (UC), designed to replace six working-age benefits, targets those in paid work on a low income and with few savings (as well as those out of work). UC was devised with multiple aims: to make work pay, to increase take-up of some benefits, to simplify the benefits system, and to reduce fraud and error. Numerous problems have been cited with inefficiencies in its delivery¹¹. Because benefits are now paid monthly, and in arrears, there are **serious concerns about how people can get by** in the long period before a first UC payment, with ramifications for those who are in a 'low-pay/no-pay' cycle caused by insecure jobs.

Queries have also been raised about UC's imposition of monthly household budgeting on those low-income households who operated weekly accounting before UC. UC's founding assumptions are divorced from what we know about **life for those in low-waged and often insecure employment**. The United Nations Special Rapporteur on extreme poverty and human rights noted that 'there are far too many instances in which Universal Credit is being implemented in ways that negatively impact many claimants' mental health, finances, and work prospects'¹². These changes **affect low-income women** most because they are commonly responsible for budgeting, shopping and feeding families.

Benefit freeze: introduced in April 2016, the freeze on working-age benefits and tax credits will continue until 2020. JRF¹³ calculated that families living in poverty will be left a total of £560 worse off on average (equivalent to three months of food shopping for an average low-income family). Again this impacts low-income women heavily because of their lead roles in **budgeting for their families' everyday needs**.

Conditionality: extending the conditionality of welfare payments, and the use of punitive benefit sanctions against people whose behaviour is judged non-compliant with increasingly prescriptive benefits rules, have adversely impacted the lives of hundreds of thousands of workers in low-paid and insecure jobs¹⁴. UC has **extended conditionality to low-paid workers** in insecure jobs.

Two-child limit: The recently imposed 'two-child limit' has impacted the finances of low-income working women. From April 2017, low-income families having a third or subsequent child lost their entitlement to support for that child through child tax credit and universal credit (£2,780 per child

¹¹ Dwyer, P. and Wright, S. (2014) 'Universal Credit, ubiquitous conditionality and its implications for social citizenship', *Journal of Poverty and Social Justice* 22(1): 27–35.

¹² <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=23881&LangID=E>

¹³ JRF (2019) 'Unjustifiable' benefits freeze means another tough year ahead for low-income families.

<https://www.jrf.org.uk/press/unjustifiable-benefits-freeze-means-another-tough-year-ahead-low-income-families>

¹⁴ Millar, J. and Bennett, F. (2017) 'Universal Credit: Assumptions, Contradictions and Virtual Reality', *Social Policy and Society* 16(2): 169-182

per year). Statistics show that 59 per cent of those affected were working families¹⁵, again with **strong repercussions for mothers' budgeting**.

Brexit: The United Nations Special Rapporteur¹⁶ stated that: 'Whatever happens in the period ahead, we know that deep uncertainty will persist for a long time, that economic growth rates are likely to take a strong hit, and that tax revenues will fall significantly. If current policies towards low-income working people and others living in poverty are maintained in the face of these developments, the **poor will be substantially less well off** than they already are'.

Summary: the policies outlined in this section negatively impact the time and money of low-income working women. The next section takes this time/money categorisation forwards to identify any innovative policies, from the UK and elsewhere, that can better support the women.

¹⁵ CPAG ibid

¹⁶ <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=23881&LangID=E>

3. What policies have attempted to tackle the problems experienced by low-income working women?

There are innovative policies that aim to reduce the problems (identified In Section 1) that impact working-class women's lives. These are recapped below, grouped into **policies concerned with time and money**.

A. Time-based policies to better support low-income working women

Long hours: policies to curtail extremes in hours are critical for **battling wide gender gaps in paid work-time**. The *European Working Time Directive* set maximum weekly work hours, including overtime, of forty-eight. Certain societies, like Denmark, have enacted a shorter full-time week than this (of 37 hours) via strong collective agreements. Men's very long hours in a job are challenged in such a 'work-time regime' while full-time working becomes a more realistic option for women. In the UK, however, the reasons for working long hours in a job often differ for low- and high-income workers. **Shorter paid hours can bring financial hardship to working-class families** if hourly wages are set too low.

Promotion of quality flexible options: In the UK, all employees have the legal right to request flexible working (not just parents and carers) once they have worked for the same employer for 26 weeks¹⁷. Women who work part-time or in other flexible working arrangements can face a '**flexibility stigma**': the assumption that they are weakly committed to their jobs. The Netherlands leads the world in the promotion of better-quality part-time working, with an aim to also encourage men and not just women to spend shorter hours in the labour market. Male part-time employment is higher in the Netherlands than the UK (19% of employed men, compared to 11% in the UK), though a substantial gender gap persists. The impact of the **UK decision to leave the EU** is likely to affect the availability of quality flexible work options: wider and better flexible working policies are largely as a consequence of EU regulations.

Time-based policies specifically for carers

EU WLB Directive adopted 13 June 2019: recommends Paternity leave (at least 10 working days, compensated at least at the level of sick pay); Strengthening the existing right to 4 months of parental leave, by making 2 out of the 4 months non-transferable (to ensure that at least two months is available to each parent exclusively); Carers' leave for workers (5 days per year); Extension of the right to request flexible working arrangements to all working parents of children up to at least 8 years old, and all carers.

Parental leave: fathers in the Nordic countries take more parental leave than in any other country, albeit with intra-Nordic diversity in the design of policies. For example, Iceland's scheme is split into 3 parts: three months for mothers, three months' 'daddy leave;' and three months to be divided between the parents (and with a potential increase to 12 months: 5+5+2 system). Norway and Denmark offer the **highest level of compensation for parents**. Compensation is important: in 2015, 81% of fathers in Iceland took a period of leave (paternity and/or parental) yet the number of days used by men fell after the economic crisis, linked to cuts in compensation rates¹⁸.

¹⁷ <https://www.gov.uk/flexible-working>

¹⁸ Eydal, G.B. and Gíslason, I.V. (2018) 'Iceland' in S. Blum et al. (eds.) *International Review of Leave Policies and Research*. http://www.leavenetwork.org/lp_and_r_reports/

Childcare places: Again, a **Nordic model of universal childcare** stands in marked contrast to the UK system. Denmark, for example, has free public provision for low-income families: nurseries, day-care and kindergarten up to the start of school at age 6.

Recent UK Government initiatives have invested in early education and childcare with explicit motives to enable low-income parents (mothers) to work, help with poverty reduction and narrow the class gap in attainment between children. From 2017, low-income working parents of children aged 3-4 became eligible to apply for 30 hours of funded, tax-free childcare per week for 38 weeks a year (double the 15 hours available to all parents in England) in approved childcare places. This scheme targets parents earning or expecting to earn 'the equivalent to 16 hours at national minimum or living wage over the coming three months'. However, rather than favouring working-class families, trials of the free places scheme saw more uptake among middle-class families. A problem with the scheme in general was capacity: **insufficient approved child-care places in suitable locations that offer hours at requisite times**. Low-income women have to **patchwork funded part-time hours with informal arrangements**, rushing children between care settings. Government statistics show that many Sure Start centres, set up by the Labour government to support working-class pre-school children, closed (350 in England in 2010–16, while just eight new ones opened). More than 500 children's centres closed between 2010 and 2018¹⁹.

B. Money-based policies to better support low-income working women

Effective floor for wage rates: The introduction of a National Minimum Wage improved the wages of women in lower-level occupations²⁰. The National Living Wage from 2016 set the obligatory wage rate for workers aged 25 plus at £8.21 per hour (2019-20 rate. Only the National Minimum Wage rates, £7.70 and £6.15, apply to those aged 21-24 and 18-20). The 'Minimum Income Standard 2019' for the UK, which reports on how much income households need to afford an acceptable minimum standard of living, concluded that 'many households with **low incomes both in and out of work are unable to reach a minimum acceptable standard of living**' after a decade of austerity²¹. Even workers with full-time (low) wages may struggle because **in-work benefits have been cut and costs are rising** for child-care, energy bills, transport and so on.

The majority of those officially classified as 'in poverty' live in a household²² where someone is in (low) paid work²³. A Real Living Wage campaign led by the *Living Wage Foundation* seeks to persuade employers to voluntarily pay workers (aged 18+) a minimum of £9.00 an hour (£10.55 in London²⁴). The Real Living Wage is based on actual living costs. Because it is a voluntary and non-statutory approach, only a minority of employers have signed up.

¹⁹ CPAG *ibid.*

²⁰ Low Pay Commission (2016) *National Minimum Wage*. Low Pay Commission Report Autumn 2016. Cm 9272.

²¹ Hirsch (2019: 19) *ibid.*

²² Household Income is not necessarily shared equally between household members. See e.g. Bennett, F. (2013) 'Researching within-household distribution: overview, developments, debates, and methodological challenges', *Journal of Marriage and Family* 75(3): 582-597.

²³ CPAG *ibid.*

²⁴ <https://www.livingwage.org.uk/what-real-living-wage>

Basic income: there is ongoing debate over the pros and cons of establishing an unconditional universal basic income (UBI). Various models are discussed²⁵ but broadly it is a minimum income paid to every individual (adult and children), not dependent on the income of other household members, and not means-tested. UBI is proposed as a **measure to battle poverty** including among those in-work.

Advocates for UBI claim it can provide a safety net for all classes and **empower workers to refuse low-income and precarious work**. There is also some feminist optimism for its potential to support women with caring responsibilities, and **recognise women's unpaid work within the home**²⁶. Conversely, it might have the **unintended consequence** of pulling low-income women out of jobs and back into the home, reinforcing or intensifying the gendered division of labour²⁷. Critics argue too that a basic income can be abused by unscrupulous employers who feel enabled to further casualise work and/or reduce pay²⁸. Trialled in Finland²⁹, and with pilots proposed in Scotland (as the 'Citizen's Basic Income'), the debate continues.

Summary: this section identified policies that can better support low-income women in the labour market, some new to the UK while others would require an upgrade of existing frameworks. The final section makes recommendations for Government action.

²⁵ <https://www.thersa.org/action-and-research/rsa-projects/economy-enterprise-manufacturing-folder/basic-income>

²⁶ Standing G (2017) *Basic Income: And How We Can Make It Happen*. London: Pelican.

²⁷ Smith, M and Shanahan, G. (2018) 'Is a basic income the solution to persistent inequalities faced by women?' <http://theconversation.com/is-a-basic-income-the-solution-to-persistent-inequalities-faced-by-women-92939>

²⁸ Rubery et al. (2018) Challenges and Contradictions in the 'Normalising' of Precarious Work', *Work, Employment and Society*, 32(3): 509-527.

²⁹ Kangas, O. et al. (2019)(eds) *The Basic Income Experiment 2017–2018 in Finland. Preliminary Results*, Helsinki: Ministry of Social Affairs and Health.

4. What are the recommendations for future policy changes to support low income women in the labour market?

The UK government must:

A. Time-based policies to better support low-income working women

1. Ensure the **48-hour maximum working week** is maintained in law post-Brexit, and pursue strategies to further reduce the UK's long full-time working week.
2. Introduce a new **Living Hours guarantee** to set a minimum work-time floor³⁰. The *Living Wage Foundation* recommends at least 16 hours a week (with an opt out clause for those wishing to work fewer)³¹. This threshold was chosen because carers and parents with children over the age of 3 have to be working or looking for part-time work that is at least 16 hours a week or else face sanctions. Parents also need to be working at least 16 hours a week to be entitled to vouchers for free childcare.
3. Introduce legislation to guarantee **suitable work schedules** that includes a 4-week notice period for shifts, and payment for their cancellation, as part of the Living Hours guarantee³². This will support WLB and financial planning for low-income women. The Irish 'Employment (Miscellaneous Provisions) Act 2018' established minimum payments to low paid employees who are called into work and then not given the expected hours, among other key changes.
4. Promote part-time jobs and flexible working beyond working carers. **Flexibility to be the default workplace option**³³ to challenge the 'flexibility stigma' and 'flexibility-scarring' effects on women's working lives.
5. **Adopt and improve the remit of the EU WLB directive**. Ensure that the WLB narrative is not only framed around time and nor is it just about parents and carers: WLB to be mainstreamed for all workers. The raft of measures badged under the WLB-umbrella should also include money-based policies.

B. Money-based policies to better support low-income working women

1. Establish an **effective wage floor** by making the (real) Living Wage obligatory not optional.
2. Lift the benefit freeze and **upgrade benefit levels** to reach a Minimum Income Standard.
3. Legislate for a **progressive system of taxation** (with a levy on wealth) to counteract huge gaps in income and wealth levels.

C. Class must become the 10th protected characteristic

Class upbringing lies outside the list of 'protected characteristics' that are covered by the Equality Act 2010. Current equality legislation does not prevent employers and government departments discriminating, harassing or victimising someone on the basis of their social class. Class intersects with the other characteristics, such as sex and race, to shape the inequalities women experience in their working lives.

³⁰ IIsøe, A. (2016) 'From living wage to living hours', *Labour and Industry*, 26(1): 40-57.

³¹ <https://www.livingwage.org.uk/sites/default/files/Living%20Hours%20Final%20Report%20110619.pdf>

³² <https://www.gov.uk/government/consultations/good-work-plan-one-sided-flexibility-addressing-unfair-flexible-working-practices>

³³ See the *Flexible Working Bill 2017-19*. <https://services.parliament.uk/bills/2017-19/flexibleworking.html>.

The three articles

Warren, T. and C. Lyonette (2018). Good, bad and very bad part-time Jobs for women? Re-examining the Importance of occupational class for job quality since the 'Great Recession' in Britain. *Work, Employment and Society*, 32(4) 747 –767.

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Warren, T. (2015). Work-time underemployment and financial hardship: class inequalities and recession in the UK. *Work, Employment and Society*, 29(2) 191–212.