From Precarity to Empowerment

Women and the Future of Work

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Contents

1. Introduction

The RSA Future Work Centre explores the impact of radical technologies on the workers of today and tomorrow. This paper takes our research and couples it with new insights to reflect on the following question: in an age of AI, automation and other epochal technological innovations, how can we ensure a fair future of work for women?

The Women's Budget Group Commission on a Gender Equal Economy ('The Commission') invited the RSA to write this paper to inform The Commission's work. The authors and the Women's Budget Group would like to make it clear that this paper comprises an input to The Commission and does not represent the views of The Commission.

Our recommendations for The Commission to consider are as follows:

1. Support a universal, cross-sector, commitment to deliberation on technological encroachment in the workplace and the wider economy;
2. Urge government and employers to get tough on discrimination by algorithm;
3. Advocate for a 'big push' on recruitment of women into STEM industries and career-paths;
4. Insist on better signposting of support for precarious workers by government and civil society – and lead on drafting a compact for Good Work in the Gig Economy;
5. Agitate for a laser-like focus on lifelong learning;
6. Continue the push on bringing an end to workplace discrimination;
7. Raise the bar for protections for the self-employed.

Acknowledgements

2. Four Challenges for the Present and Future

In this chapter we offer a snapshot of the major challenges posed by radical technologies to today's women in work.

The Gig Economy Challenge

Welcome to the age of the gig economy. This term, though widely recognised, is seldom understood.

Gig economy firms rarely regard themselves as e*mployers*; rather they seem themselves as *intermediaries.* They operate *platform-based* business models that match supply and demand by making connections between users with different, often transitory, needs.[1] Gig work, therefore, commonly comprises shorter-term contracts than those associated with traditional self-employment, often for the completion of a one-off task: for example, the home-delivery of a meal.[2]

Gig work and zero-hours contracts are often confused. A zero-hours contract is a contract between employers and workers where employers are not obliged to provide any minimum working hours, and the worker is not obliged to accept any work offered.[3] Actors within the gig economy may make use of zero-hours contracts, but the two should not be seen as interchangeable.

Perhaps as a result of these definitional issues, the gig economy is sometimes spoken of as an unalloyed bad. However, participation in the gig economy has the potential to improve work-life balance as workers are better able to choose when and how often they partake in work that suits them. Indeed, some studies suggest that gig work, done well, can contribute positively to mental health.[4]

This story, however, tends to unravel when it comes to women and work, for the gig economy is fast-becoming a disproportionately gendered environment. The participation rate in the gig economy is 38 percent lower for women than it is for men.[5] By comparison, female participation in the labour force as a whole is six percent lower for women than it is for men.[6] This issue is compounded by a higher dropout rate of women from

[1] Balaram, B; Warden, J; Wallace-Stephens, F. (2017) *Good Gigs: A Fairer Future for the UK's Gig Economy.* London: RSA
[2] House of Commons Work and Pensions Committee (2017) *Self-employment and the gig economy.* Thirteenth Report of Session 2016-17.
[3] The Advisory, Conciliation and Arbitration Service https://www.acas.org.uk/index.aspx?articleid=4468 [accessed 29/07/2019]
[4] Apouey, B; Stabile, M (2019) *The Effects of Self and Temporary Employment on Mental Health: The Role of the Gig Economy in the UK.* INSEAD Working Paper No.2019/23/EPS
[5] Balaram, B; Warden, J; Wallace-Stephens, F. (2017) *Op cit.*
[6] International Labour Organization, ILOSTAT database. Data retrieved in April 2019.

gig-based work: almost 49 percent of those who have tried gig work subsequently give it up, whereas for men this figure stands at 35 percent. [7]

At the intersections of gender, poverty and disability, the gig economy becomes even more inhospitable. Our conversations with advocates on behalf of disabled women in particular suggest a profoundly negative compound effect when insecure health and insecure economic circumstances combine.[8]

We at the RSA aim to undertake further research into this phenomenon. The evidence so far suggests an even more extreme version of inequality is emerging in the gig economy than in the wider economy: a *participation premium* that prevents many women taking their place in the technology-driven workspaces of the present and future.

> **The Participation Premium** *reflects the additional labour and effort women need to expend in order to participate in the increasingly gendered environment of today's gig economy.*

The STEM Challenge

The Science, Technology, Engineering, Mathematics (STEM) community severely lacks gender diversity – and this is almost certainly contributing to the above problem.

Women make up just 17 percent of IT professionals and only 16 percent of new graduates from IT related courses, compared with 44 percent of new graduates as a whole.[9] This divide is even starker in coding and programming roles, with just one in twenty new jobs going to women.[10]

Racial diversity at the higher levels of STEM is also a concern: in 16 of the UK's top tech companies, only four out of 152 board positions are filled by individuals from a Black, Asian, Minority Ethnic (BAME) background.[11] Useful data to analyse the intersections of gender and race in STEM are currently unavailable, which itself is telling.

Demand for STEM industries is expected to grow in the coming years, raising the potential for an even greater participation gap.

Entrenched ideas around traditional gender roles are likely compounding this issue; they highlight the need for positive role models and concerted, collective action among businesses, government and civil society.

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[7] Balaram, B; Warden, J; Wallace-Stephens, F. (2017) *Op cit.*
[8] Sayce, L; Harvey, B (2019) Interviewed by Sarah Darrall. *The Intersection of Gender, Disability and the Future of Work*
[9] Dellot, B; Wallace-Stephens, F (2017). *The Age of Automation.* London: RSA
[10] Dellot, B; Mason, R; Wallace-Stephens, F (2019) *The Four Futures of Work.* London: RSA
[11] Diversity in Tech (2019) *The Lack of BAME in Tech. www.diversityintech.co.uk (accessed 29/07/2019)*

The Algorithms Challenge

Algorithms are mathematical formulae used by coders to improve or augment certain tasks. Algorithms are an increasingly important part of our lives, as millions of preferences are mapped, not by people, but by programme.

But algorithms, as well as solving problems, also create them. For example, in 2018 Amazon had to terminate its hiring algorithm after it was revealed to penalise CVs that contained the word 'women.'[12] A Carnegie Mellon study found that men were significantly more likely than women to be shown algorithm-driven advertisements for highly paid jobs when browsing Google's internet search engine.[13]

It is tempting to extrapolate and suggest that the insufficient representation of women in key STEM jobs identified above may, in part, be driven by just this sort of algorithmic bias. That is to say that women who are completing job searches online may not be able to view the same opportunities as men who complete the same search, as a result of a pre-determined algorithm which unintentionally classifies such jobs as 'male' in character, thus creating additional barriers to entry.

The fact that some algorithms are designed to teach themselves to become progressively more efficient over time - a process known as 'machine learning' - creates yet another, ever-more complex challenge for those looking to level the playing field. Machine learning is a black box: this means the results of the algorithm can only be seen, not understood or accounted for, making oversight even more difficult.

While we must not allow such speculation to lead to fatalism, allowing ourselves to think imaginatively about the future is important if we are to prepare for it, and this forms part of this paper's methodology (chapter 3).

The Automation Challenge

The fourth challenge is automation. Automation is where technology completes tasks or changes who is responsible for undertaking them, for example driverless vehicles or self-service checkouts, respectively.[14]

A great many jobs that are often conducted by people at the lowest income levels are vulnerable to automation. And while it is impossible to accurately predict numbers - for technological progress is inevitably uneven - speculating on the number of jobs that might be lost has become a regular feature of media reporting.

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[12] Dastin, J. (2018) Amazon scraps secret AI recruiting tool that showed bias against women [article] Reuters.
[13] Spice, B. (2015) *Questioning the Fairness of Targeting Ads Online.* Pittsburgh: Carnegie Mellon University
[14] Dellot. B; Mason, R; Wallace-Stephens, F (2019) *Op cit.*

We at the RSA are sceptical of such predictions, but certain principles can, and indeed should, be discerned if we are to make policy for the future grounded in present reality. A large number of these jobs - like waitressing or secretarial work - are, for a variety of reasons, currently more likely to be occupied by women than men,[15] and thus women in turn are likely to be hit harder by the technological transition (see also chapter 4).

> *"As socialist feminism usefully highlights, capitalism is dedicated to ensuring that as much vital labour as possible goes unseen and uncompensated. Fauxtomation must be seen as part of that essential and longstanding tendency."* Astra Taylor, *A Field Guide to the Future of Work.*[16]

It is not just job *losses* that comprise the automation challenge; it is also about job *quality.* American author Astra Taylor refers to 'fauxtomation': a phenomenon whereby automation leads to a transition of labour from corporation to end user that disguises the continued importance of human effort in completing a task.[17]

So, for example, an automated checkout at a supermarket has not reduced the scale of the task to be completed (paying for food), it has simply enabled the supermarket to stop paying for the labour once expended by the shop assistant and transfer that labour to the customer.

This development is an extension of one of the key challenges faced by many in the economy today: productive labour remains unrecognised by economists, employers and wider society if it exists outside of the domain of waged work.

This issue disproportionately affects women. The Women's' Budget Group found that over 6.6m family members and friends provide unpaid care in the UK, of which 58 percent are women.[18] Fauxtomation, when taken from self-service checkouts to more pernicious extremes, has the potential to further enlarge the domain of unacknowledged labour.

Crafting a proper conversation about the role of workers of all backgrounds in a future of technological challenges – is one of the most urgent tasks of contemporary political, civic and business leadership.

[15] ONS (2019) *The probability of automation in England: 2011 and 2017.*
[16] Taylor, A. (2019) *The faux-bot revolution.* A Field Guide to the Future of Work. London: RSA
[17] Taylor, A. (2019) *Ibid.*
[18] Land, H.; Quilter, I. (2018) *Social Care: A system in crisis.* London: Women's Budget Group

3. The Four Futures of Work

In this chapter we conduct a series of thought experiments around the challenges faced by today and tomorrow's women.

Four Futures

We cannot predict the future – but we can prepare for it. The RSA report *The Four Futures of Work* (2019) outlined a methodology to enable workers to adapt to the challenges coming their way as a result of the rise of radical technologies. Using a technique known as morphological analysis, in concert with a group of global technologists, futurologists and employers, we outlined four detailed snapshots or 'scenarios' of what our labour market could look like in 2035.[19] The four scenarios paint an outer-limits picture of a near-future labour market.

They are as follows.

The Big Tech Economy describes a world where most technologies develop at a rapid pace, from self-driving cars to additive manufacturing. A new machine age delivers significant improvements in the quality of products and public services, while the cost of everyday goods including transport and energy, plummets. However, unemployment and economic insecurity creep upwards, and the spoils of growth are offshored and concentrated in a handful of US and Chinese tech behemoths. The dizzying pace of change takes workers and unions by surprise, leaving them largely incapable of responding.

The Empathy Economy envisages a future of responsible stewardship. Technology advances at pace, but so too does public awareness of its dangers. Tech companies self-regulate to stem concerns and work hand in hand with external stakeholders to create new products that work on everyone's terms. Automation takes places at a modest scale but is carefully managed in partnership with workers and unions. Disposable income, kept aloft by high employment, flows into 'empathy sectors', such as education, care and entertainment. This trend is broadly welcomed but brings with it a new challenge of emotional labour, defined as managing one's emotions, even suppressing them, to meet the needs of others.

The Exodus Economy is characterised by an economic slowdown. A crash on the scale of 2008 dries up funding for innovation and keeps the UK trapped in a low skilled, low productivity and low pay paradigm. Faced with another bout of austerity, workers lose faith in the ability of capitalism to

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[19] Dellot, B; Mason, R; Wallace-Stephens, F (2019) *Op cit.*

improve their lives, and alternative economic models gather interest. Cooperatives and mutuals emerge in large numbers to serve people's core economic needs in food, energy and banking. While some workers struggle on poverty wages, others discover ways to live more self-sufficiently, including by moving away from urban areas.

The Precision Economy portrays a future of hyper surveillance. Technological progress is moderate, but a proliferation of sensors allows firms to create value by capturing and analysing more information on objects, people and the environment. Gig platforms take on more prominence and rating systems become pervasive in the workplace. While some lament these trends as invasive, removing agency from workers and creating overly competitive workplace cultures, others believe they have ushered in a more meritocratic society where effort is more generously rewarded. A hyper connected society also leads to wider positive spill overs, with less waste as fewer resources are left idle.

Experimenting with scenarios

While the scenarios are not exhaustive portrayals of the future, each highlights a set of challenges and opportunities that the future might hold.

At the RSA we have used *The Four Futures* to bootstrap our conversations, workshops and policy design processes in concert with the private sector and policymakers all over the world, as we consider our responses to the changing world of work.

In a similar vein, we conducted a design-process on *The Four Futures* as part of this paper to understand what they might hold for women in work.

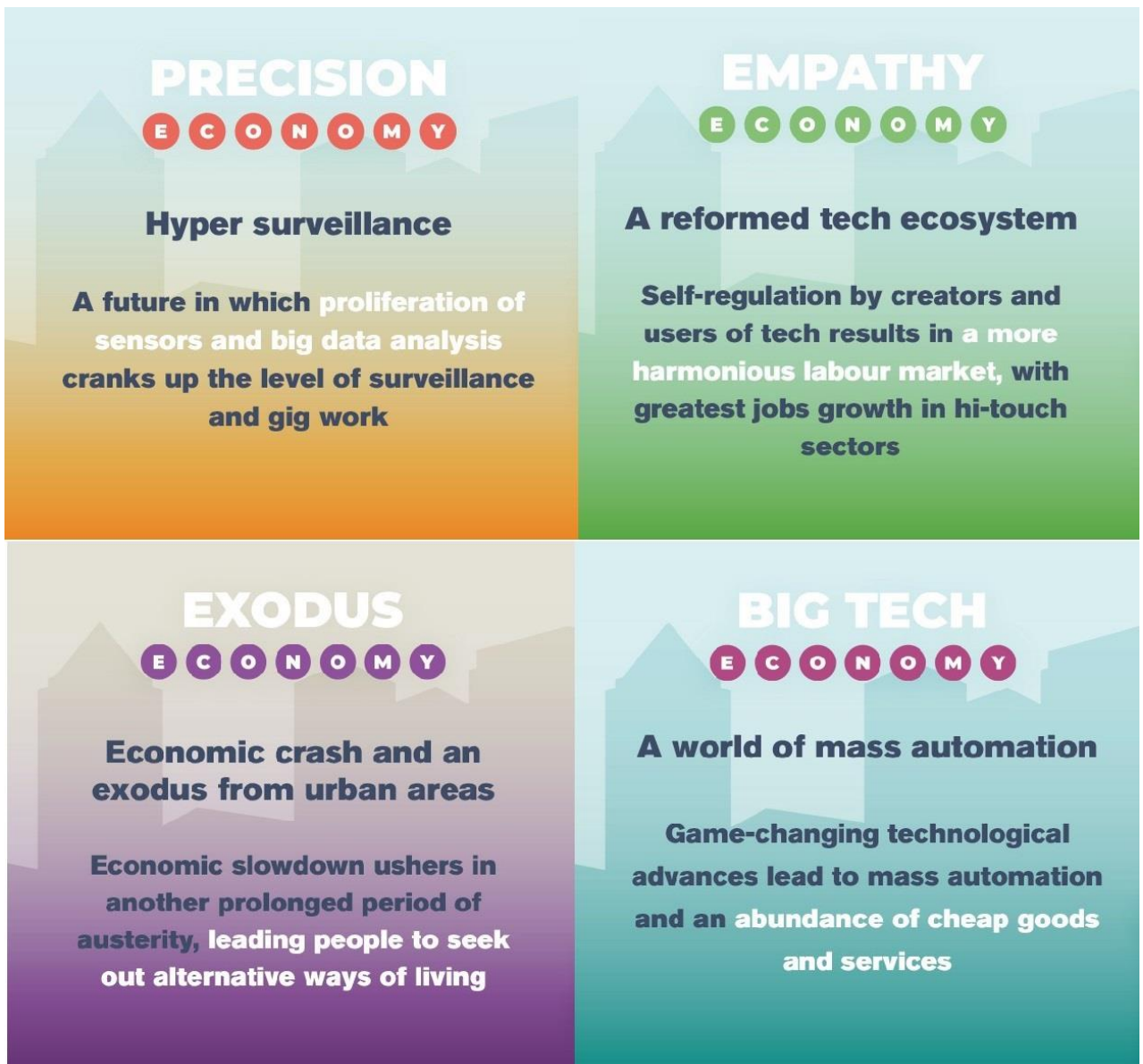Below we reproduce a snapshot of our thinking:

Future	Potential Challenges	Potential Opportunities
The Big Tech Economy	• This future could be detrimental for women if current societal perceptions persist and female under-representation in tech continues. • The Big Tech economy may be detrimental to worker voice given the omnipotence of tech firms. Their dominance in the economy could allow them to set unfavourable working conditions and cause women's voices to be ever more marginalised through the erosion of worker rights and astroturfing by ever more sophisticated CSR programmes.	• Innovation means products and services improve in quality and value. The current status quo is that women are slightly more likely to live in poverty than men and are more likely to be responsible for purchasing food and essential household items.[20] If goods are cheaper, this could potentially benefit women.
The Empathy Economy	• Work may become emotionally exhausting, with empathy becoming increasingly commodified and manufactured. This may lead to women being leaned on and exploited – in increasingly Orwellian ways - as 'natural empaths' in the empathy economy.	• A market for empathy could be financially beneficial to women if traditional gender stereotypes hold true. There could be potential for real wage growth in the empathy sector. It is unclear how well the stereotype matches the reality.
The Exodus Economy	• Job losses will be felt most profoundly in industries underpinned by disposable spending, such as retail and hospitality - sectors highly populated by women. This could lead to mass female unemployment.	• The Exodus Economy with its pursuit of an alternative, post-neoliberal economic model, allows more time for leisure and caring for loved ones as work intensity drops across the board (e.g. four-day working weeks). This could lead to men being more active in the care space and 'sharing the burden'.
The Precision Economy	• Precision affects all. Rights could be abused in gathering data, disproportionately affecting those with least voice • Hard data can also be a cause of inequality; for example, if a woman has taken a long career break to have and look after children, the hard data highlights that she has less	• Precision means that employment decisions might be more likely to be evidence-based rather than personality-based, with less room for gendered assumptions.

[20] Reis, S. (2018) *The Female Face of Poverty.* London: Women's Budget Group

	experience in the paid labour market. Data collection methods may emphasise gender stereotypes.	

Scenario planning and scenario-based design are open-ended processes. They are the stimulus for conversation, not its end. We encourage the Commission, in concert with businesses, policymakers and civil society, to continue this process and reflect on the *Four Futures* in more detail as we attempt to shift the narrative around the future of women in work. Fig.1 is a stimulus designed to provoke and guide this further discussion.

Fig.1: The Four Futures – stimulus notes

PRECISION E C O N O M Y

Hyper surveillance

A future in which proliferation of sensors and big data analysis cranks up the level of surveillance and gig work

EMPATHY E C O N O M Y

A reformed tech ecosystem

Self-regulation by creators and users of tech results in a more harmonious labour market, with greatest jobs growth in hi-touch sectors

EXODUS E C O N O M Y

Economic crash and an exodus from urban areas

Economic slowdown ushers in another prolonged period of austerity, leading people to seek out alternative ways of living

BIG TECH E C O N O M Y

A world of mass automation

Game-changing technological advances lead to mass automation and an abundance of cheap goods and services

4. Original Insights: Polling, Statistics and Design Principles

In this chapter we share original data-driven insights from the field as an aid to The Commission's policy-design process.

Polling: women and economic insecurity in work

As part of the RSA's ongoing research into the future of work, we commissioned original polling by Populus of a representative sample of GB workers to uncover insights into their attitudes to the challenges and changes outlined above.[21] Detailed insights from the research can be found in the forthcoming RSA paper based on this polling data. We record key findings of relevance to the work of The Commission below.

Many workers in the UK today recognise the growing scale of the changes wrought by radical technologies on their working lives, and the contribution this making towards a wider sense of economic insecurity.

Within this picture, there are specific challenges for women who already suffer due to their participation premium in the ever-changing labour market, and feel it beginning to bite. 38 percent of women surveyed did not feel their job provided them with enough income to maintain a decent standard of living (compared to 24 percent of men). Women are more likely to feel that they don't have scope to progress in their careers (42 percent, compared to 34 percent of men).

While the women polled were slightly less likely to experience problems with income volatility (22 percent, compared to 27 percent of men), they were more likely to lack both short- and long-term savings.

A lack of assets tends to exacerbate the vicissitudes of gig work and casual employment. 43 percent of women report that they would struggle to pay an unexpected bill of £100 (compared to 30 percent of men).

Looking further down the line, 54 percent of women didn't feel they would have enough in savings to maintain a decent standard

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of living in retirement (compared to 37 per cent of men). Women are increasingly imperilled by the economic and technological forces affecting the workplace and are, in turn, an increasingly imperilled part of what we refer to as a 'New Precariat'.

The 'double whammy'

Ally the increasing number of women in the New Precariat with challenges around under-participation and representation of women in the wider STEM community, and the shape of the participation premium problem begins to emerge.

We analysed government data around job losses and job entrants in today's fast-changing workplace. Women have simultaneously borne the brunt of austerity measures - which have resulted in cuts and hiring freezes and rises in the marginal costs of key items - while losing out on the best-paid new jobs in the labour market, which is an extension of the STEM challenge outlined above.

Women account for 112 percent[22] of the job losses in teaching assistants, 81 percent in social service managers, and 74 percent in administration occupations in central government.[23] By contrast, women's share of job growth for programmers and software development professionals stands at just 6.4 percent, and 8.7 percent for IT and telecommunications directors.[24]

Losing out, twice over, is the substance of what we refer to as the 'double whammy' effect on women in the workplaces of today and tomorrow.

Self-employment as a double-edged sword

We should not be too quick to dismiss the gig economy and self-employment more generally as a desirable status for many workers. Self-employment often brings greater flexibility and training opportunities. Self-employed women are nearly twice as likely as men to have had access to training in the past year, with 27 percent and 17 percent saying so respectively, in response to an RSA survey.[25] There are a multitude of benefits to receiving training, including, amongst others, greater job satisfaction and increased capacity to adopt new technologies and methods.

It remains the case that self-employment can have negative consequences for individual economic security and wellbeing. This is especially so when self-employment is enforced; there is a tangible tension between women wanting flexible working and enforced self-employment. For an increasing percentage of women, self-employment is not a choice but rather a necessity in

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[22] Figures higher than 100 percent mean that job losses among women amount to more than the net job losses for that occupation, with job gains for men making up the difference.
[23] Dellot, B; Mason, R; Wallace-Stephens, F (2019) *op cit.*
[24] RSA press release (2018) Women bearing the brunt of job losses as age of automation takes hold.
[25] Dellot, B; Reed, H. (2015) *Boosting the Living Standards of the Self-Employed.* London: RSA

the face of various economic forces, such as the rising age of retirement.[26]

The disparity in asset accumulation among the self-employed between genders suggested by the polling surfaces in the flesh. Median pension wealth for a self-employed man is £43,000, compared to £29,000 for a self-employed woman.[27]

Assets are a barrier against economic insecurity and precariousness. We need to work harder to encourage asset-building and acquisition among all groups, especially among women, to mitigate the effects of precarity, poverty and under-participation.

One-sided flexibility

RSA Chief Executive Matthew Taylor's 2017 report into modern working practices highlighted that 40 percent of women state that flexible working is 'very important' to them, in comparison to 23 percent of men.[28] Similarly, 42 percent of those with caring responsibilities said flexible working was important in comparison to 29 percent of those without caring responsibilities.[29]

Today's working environments are ever more flexible, allowing workers greater autonomy over when, where and how often they work. Older workers, those with disabilities, and carers, the majority of whom are women, are more likely to place a greater importance on flexibility. However, it is important that this flexibility is 'two-sided' not 'one-sided': that the risk is shared by employer and employee, not simply transferred to an increasingly precarious, economically insecure workforce. Augmenting flexibility to support women should be a key goal of public policy and civic action.

> *"One-sided flexibility is when employers seek to transfer all risk on to the shoulders of workers in ways which make people more insecure and make their lives harder to manage…*
>
> *Two-way flexibility is great, it can enable more people to work in the way they want across their lifecycle."*
>
> *Matthew Taylor, CEO RSA*

[26] Watson, E; Pearson, R (2016) *Here to Stay: Women's self-employment in a (post) austerity era.* London: Women's Budget Group.
[27] Dellot, B; Wallace-Stephens, F. (2018) *Venturing to Retire: Boosting the long-term savings and retirement security of the self-employed.* London: RSA
[28] Taylor, M. (2017) *Good Work: The Taylor Review of Modern Working Practices.* London
[29] Taylor, M. (2017) *Ibid.*

5. Policy Recommendations: From Precarity to Empowerment for Women in Work

In this chapter we outline a series of recommendations to overcome the increasing precarity and under-participation of women in our fast-changing labour market.

The battle-lines for women in the work place are clear: a participation premium to enter new labour markets, prejudice by algorithm and technological change, an unholy alliance of poverty and precarity, and self-employment leading to one-sided flexibility. It is almost certainly the case that while these problems affect all workers, they affect women and many minorities disproportionately.

That is why the seven key recommendations we outline in this chapter are important for all workers – but they especially apply if we are to ensure a fair future for women in work.

1. A commitment to deliberation about an empowering future of work for women in an age of radical technologies

Women are especially at risk from the unchecked sweep of technology. And so, business, government and civil society need to actively involve women workers in a deliberative conversation about the impact of radical technologies on their future working lives.

Using the RSA *Four Futures* framework, among other stimuli, The Commission, business, government and civil society should work in concert to ensure that voices are heard, and solutions developed to ensure that women especially do not lose out from phenomena like the participation premium, the double whammy, algorithmic prejudice, or new precarity.

Employers and government must commit to convening debate, discussion and action, in service of this happening. As a guide, the RSA's *Forum for Ethical AI* enshrines a process of citizen deliberation to explore the rise of automated decision systems and processes.[30]

Deliberation is directly connected to stronger unions. We encourage unions and employers to work together as technology hits both business models and worker wellbeing. One model is to

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[30] Balaram, B; Greenham, T; Leonard, J (2018) *Artificial Intelligence: Real Public Engagement.* London: RSA

use 'technology agreements' that outline the commitment of all parties to the rights and wellbeing of workers, as technological change proceeds at a clip.

2. Getting tough on discrimination by algorithm

Discrimination by algorithm needs to be recognised as a significant potential social injustice. 'Algorithmic disenfranchisement' must not be allowed to become a new 'giant' of modern poverty.

The Centre for Data Ethics and Innovation, established by the Government, is already looking into the sweep of new technologies and its intersection with our lives. A significant portion of its core programme must be dedicated to impacts on women and minorities and the issues highlighted in this paper.

In time, firms using recruitment algorithms or similar technological innovations that discriminate against candidates, based on any of the protected characteristics defined in the Equality Act 2010, should be subject to rigorous censure, including a system of warnings and fines.[31]

3. A big push on women in STEM

One of the key recommendations of this paper is supporting more women into tech roles to bridge the gap in the STEM workforce.

We urge campaign groups, government and civil society leaders to coordinate a 'big push', bringing together existing programmes and initiatives, from both within the UK and globally, that work towards achieving this goal.

Good practice: *Girls in Tech is a global network of groups which aims to boost the visibility of women in tech jobs by hosting events and providing employment resources. At their sixth annual catalyst conference, 76% of respondents said that the conference had helped increase their confidence as a tech professional and 74% said the conference helped them identify new ways or approaches to advance their career.[32]*

4. Better signposting of support for precarious workers by government and civil society institutions, and a Compact for Good Work in the gig economy

A new generation of financial service support is emerging to support precarious workers. Organisations such as Trezeo and Dinghy have worked directly with the RSA as part of our economic security accelerator initiative to push the boundaries on how fintech can collectively support economic security.

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[31] Age, disability, gender reassignment, marriage and civil partnership, race, religion or belief, sex, sexual orientation.
[32] Girls in Tech (2018) *Catalyst Conference Impact Report.*

Government needs to get involved in this conversation. A start would be to signpost precarious workers in the welfare system, via Jobcentre Plus, to appropriate sources of information and support in civil society and the fintech world. We urge government to work with these organisations to improve the quality of information available to all would-be gig workers, especially those whose participation rates are variable.

Underpinning this should be a set of principles, or compact, between civil society and government that advances the idea of what Good Work looks like for gig economy workers. We urge the Commission to consider the RSA's previous work with Carnegie UK Trust[33], which identifies potential Good Work metrics, when compiling this compact.

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[33] Irvine, G; White, D; Diffley, M (2018) *Measuring Good Work: The final report of the Measuring Job Quality Working Group.* London: Carnegie UK Trust

Fig.2: A set of metrics designed to capture the dimensions which contribute to job quality, developed by the RSA-Carnegie Trust Measuring Job Quality Working Group

Job quality dimensions

Terms of employment
Job security
Minimum guaranteed hours
Underemployment

Pay and benefits
Pay (actual)
Satisfaction with pay

Health, safety and psychosocial wellbeing
Physical injury
Mental health

Job design and nature of work
Use of skills
Control
Opportunities for progression
Sense of purpose

Social support and cohesion
Peer support
Line manager relationship

Voice and Representation
Trade union membership
Employee information
Employee involvement

Work-life balance
Over-employment
Overtime (paid and unpaid)

5. A laser-like focus on lifelong learning

Lifelong learning is key to cracking the upskilling and reskilling challenge in an epoch of radical technologies.

There are many aspects to this approach. Government should pilot Personal Learning Accounts (PLAs) to help workers keep pace with changes brought about by technology and be agile with respect to variable work environments. PLAs offer every worker a modest budget to spend on training courses, typically accredited by the government or trade unions.

The policy could be founded on the existing architecture of the Apprenticeship Levy, drawing on the same funding sources. PLAs would, however, empower workers rather than employers to decide on training needs and would be open to the self-employed as well as employees.

The potential for fraud and error with PLAs is a real challenge, however, digital technology can be harnessed to overcome this risk and enhance this offer.

One way of using this is being pioneered by the RSA in its Cities of Learning programme. A framework of digital badges that recognises soft skill development and accredits individuals for skills that may have previously not been acknowledged, is shared via a transparent online interface.[34] These micro-credentials of achievement, both formal and informal, offer a portable portrait of people's abilities and ensure that a woman's workplace value is fully appreciated. Badges can be awarded for anything from participation and attendance, through to demonstration of particular skills, behaviours or dispositions, as well as formal achievements, such as degrees or certificates.[35]

Other alternative approaches – for example using blockchain – could be used to verify the provenance of training courses and make the personal learning account an airtight proposition.

6. Continue the push on bringing an end to workplace parental discrimination

The Taylor Review was clear on the need for government to go further and faster on maternity pay and parental leave. Government should continuously review parental leave legislation to bring clarity to both employees and employers, with a view to continuing to drive a change in culture.

Only 2% of new parents across the UK have taken up the Government's Shared Parental Leave scheme (SPL) since it was launched in April 2015.[36] If the Government is serious about a

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[34] Painter, A; Bamfield, L (2015) *The New Digital Learning Age.* London: RSA
[35] Painter, A; Shafique, A (2017) *Cities of Learning in the UK Prospectus.* London: RSA
[36] Department for Business, Energy and Industrial Strategy press release (2018) '*Share the joy' campaign promotes shared parental leave rights for parents.*

system that promotes gender equality, a period of paternity leave which operates on a 'use it or lose it' basis is crucial.

Good practice: In Iceland, a country which frequently tops gender equality leader-boards, mothers and fathers receive three months of leave each, paid at 80% of average earnings, with a further three months of leave to be allocated between them. The introduction of specific periods for each parent has led to a substantial increase of fathers taking their allocated parental leave from around three percent to 34 percent in 2008.[37]

7. Raise the bar on protection for the self-employed with a series of key policy changes

Self-employment should be seen as an empowering choice - where appropriate – not a double-edged sword or exclusion zone. As self-employment grows, the participation premium women pay to enter should reduce to zero.

Under this banner a few policy changes can make a considerable difference. In particular the following[38]:

- **Equalise the treatment of employees and the self-employed for National Insurance contributions.** The differential is a driver of bogus self-employment and delays progress in extending more rights to business owners.
- **Establish a Paternity Allowance and an Adoption Allowance for self-employed parents.** The government should use proceeds from an increase in Class 4 NICs to fund this.
- **Protect the self-employed against dips in income caused by illness and injury**
  - Consider the scope for a collective income protection insurance scheme, in the same mould as Nest.[39]
  - Open up all elements of the new Fit for Work service to the self-employed.
- **Transform the Lifetime ISA into a suitable savings gateway for the self-employed.** In order to build assets which are a bulwark against precarity.

To find out more about our research, please contact Asheem Singh, Director of the RSA Economy team, at asheem.singh@rsa.org.uk

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