

# Women in Multiple Low-paid Employment: Juggling Time and Money 1

## Briefing Paper (Early Findings) - October 2022

This Briefing Paper is of importance and relevance to anyone interested in challenging poverty, women's rights, women's employment, low-paid work, social security, and informal care.

### Headline Findings

- Approximately 3% of working-age women in the UK - over 425,000 - were in multiple low-paid employment (MLPE) according to data from 2019. The real figure is likely to be higher as not all women's paid work will be captured in official data sources.
- Women in MLPE were more likely to be doing elementary or unskilled work compared to all working women.
- Half of working-age women in MLPE were self-employed in at least one of their jobs.
- 20% of women in MLPE worked full time hours (defined as 35hr/wk) across all jobs. There was evidence of women working more than fulltime hours, non-standard hours and protracted working hours. Working in the evening was more common among women in MLPE than among all working adults.
- Zero-hours contracts were more common for women in MLPE. There was evidence of women working in unregulated markets, earning below the minimum wage, and in precarious and unreliable labour.
- A quarter of women in MLPE were materially deprived, and a third could not afford to save £10 a month or have a holiday for a week away from home.
- Women in MLPE were more likely to be in receipt of in-work benefits and more likely to currently be in debt than all working adults.
- Compared to all working women, more women in MLPE had dependant children and/or informal caring responsibilities. Childcare problems related to the unavailability of suitable childcare due to working non-standard hours, irregular and/or unreliable work patterns, and expense. Combining work and caring for children with complex needs was difficult for some.

### Recommendations

1. **Wage Increases to Tackle Low Pay:** We call on the Government to work with the Low Pay Commission to recommit to ending low pay by the middle of the decade.
2. **Labour Market Regulation and Practice to Promote Certainty, Job Security and Safety:** We call on the Government to prioritise the Employment Bill and progress the areas it has already committed to e.g., better protections at work, security over working hours, enforcement and regulation.
3. **A Social Security System that Respects and Supports Families, and Helps to Tackle In-work Poverty:** We call on the Government (Social Security Scotland; DWP) to increase the rate of in-work benefits, and decrease the complexity and stigma associated with the benefits system.
4. **Flexible and Affordable Childcare:** We call on the Government, working with employers and childcare providers, to invest in childcare provision at all levels, with particular focus on women working non-standard hours, single parents, and wraparound provision.
5. **Informal Care is Recognised and Valued:** We call the Government and employers to recognise and value the spectrum and diversity of informal caring in its many forms, and to increase the rate and eligibility criteria for Carers Allowance.

## 1. Background

In May 2022 the then Conservative Minister for Safeguarding, Rachel Maclean, suggested that people struggling with the cost of living could “take on more hours or move to a better-paid job”<sup>[1]</sup>. In the Growth Plan (September 2022) Chancellor Kwasi Kwarteng announced that around 120,000 more people on Universal Credit would be asked to “take active steps to increase their earnings or face having their benefits reduced”<sup>[2]</sup>. While having paid work is sometimes an effective way out of poverty, having one job, more hours, or several jobs, is not always enough. This can be because the jobs do not pay well, people are unable to work enough hours because of their circumstances, they are not supported adequately by the social security system, and/or housing, travel, childcare and energy costs are high. Indeed, the current ‘cost of living crisis’ in the UK exacerbates this situation.

The number of people in in-work poverty in the UK is currently at a record high, as is the number of children in poverty living in a house where at least one adult is in work<sup>[3]</sup>. Women comprise the majority of low paid workers, are often in part-time work, frequently doing “women’s work”, such as cleaning, care and retail - work that is systematically undervalued in the labour market<sup>[4]</sup>. Women also make up a greater percentage of workers in the informal sector and other precarious forms of employment, which tend to lie outside the horizon of labour regulations and are therefore more prone to forms of exploitation.

Working multiple jobs, particularly multiple low paid jobs, is not a new phenomenon but one that has recently gained political and media attention<sup>[5][6]</sup>. There are examples of multiple employment that rest upon a high degree of choice, but many people, mainly women, are working multiple jobs in order to ‘get by’ financially. Here, the implication is that such multiple working is less an option than a force of circumstance, or constrained choice.

Women undertake most of the unpaid work in the home<sup>[7]</sup>, including the bulk of caring responsibilities<sup>[8]</sup>. Finding stable, full-time employment with these responsibilities can be challenging, and therefore taking on multiple part-time jobs can allow women to manage both work and other commitments. Women in MLPE with caring responsibilities may lack the support they need to cope with the practical and emotional complexities associated with caring, with implications for themselves and the people they are caring for.

For many women, the vision of a shortened working week, a decent standard of living and a healthy work-life balance, current aspirations of the trade unions for the protection of health and wellbeing, seem far from reality due to the pressures of low-paid work, working multiple jobs, and having caring responsibilities.

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[1] See <https://inews.co.uk/news/ost-of-living-minister-rachel-maclean-struggling-bills-work-more-hours-better-paid-job-1631987>

[2] See <https://www.gov.uk/government/news/chancellor-announces-new-growth-plan-with-biggest-package-of-tax-cuts-in-generations>

[3] See JRF <https://www.jrf.org.uk/data/workers-poverty>

[4] See <https://www.closesthegap.org.uk/>

[5] See <https://www.theguardian.com/lifeandstyle/2021/nov/16/its-the-biggest-open-secret-out-there-the-double-lives-of-white-collar-workers-with-two-jobs>

[6] <https://www.bbc.co.uk/news/business-63036425>

[7] The Deaton Review finds that women undertake 1.8 more hours of unpaid work per day than men <https://ifs.org.uk/inequality/women-and-men-at-work/>

[8] See <https://www.carersuk.org/news-and-campaigns/press-releases/facts-and-figures>

## 2. The Research – Women in Multiple Low-paid Employment: Pathways Between Work, Care and Health

This three-year project (2021-2024) is the first to study the nature and extent of women's multiple low-paid employment (MLPE) in the UK. It examines the relationships between MLPE, caring responsibilities and health and well-being. Using mixed methods, it includes the analysis of three large-scale UK-representative survey datasets (the Family Resources Survey, the Labour Force Survey and Understanding Society), and qualitative analysis of interviews with women who are self-defined as in multiple low-paid employment by their own definition. 75 women in MLPE have participated in an in-depth interview in the qualitative study.

The quantitative findings in this paper are based on analyses taken at a midpoint in the project (September 2022)[9].

*Multiple Low-paid Employment (MLPE) is defined as: individuals with more than one job (including self-employment) whose total weekly earnings are equal to two-thirds or less of the UK median weekly earnings for the year in question.*

*For the qualitative study, women self-define as being in MLPE*

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[9] PREVALENCE AND CHARACTERISTICS OF ADULTS IN MULTIPLE LOW- PAID EMPLOYMENT: Report from the Women in Multiple Low Paid Employment (WiMPLE) Project (Sept 2022)

### 3. Early Findings

The interim findings are largely based on the quantitative analyses. Findings from the qualitative study are used to clarify or reinforce the quantitative findings, and identify areas for further exploration in the next stage of the study.

#### Characteristics

##### *How many women are in MLPE*

- Over the last 10-15 years, between 3% and 5% of working-age<sup>[10]</sup> adults across the UK have been in multiple employment.
- Of all working-age women in employment over the past decade, 5.2% were in multiple employment and 2.8% in MLPE.
- In 2019, 53% of women in multiple employment were in MLPE, compared with 31% of men.
- In 2019 2.8% of working-age women were in MLPE: this equates to approximately 425,000 women being in MLPE in the year before the pandemic.
- While 47% of working-age adults in employment are women, a much higher percentage of those in multiple employment (59%) and MLPE (67%) were women.

##### *Sectors, jobs, employment type*

- The distribution across industrial sectors of the first job for women in MLPE is similar to the distribution for all employed women of working-age. However, the distribution of second jobs for those in MLPE is different, with the proportions working in Hospitality, Arts and Other Services (community, social and personal service activities) doubling, to 16% and 17% respectively. Around twice as many women as men work in Public Services, whether they are single- or multiple-employed.
- In terms of occupation, women in MLPE are almost 50% less likely to work in Managerial, Professional or Administrative jobs, compared with all working women. At the same time, the proportion working in Elementary Occupations, jobs mainly involving routine and/or manual tasks, for which educational qualifications or previous experience are usually not required, triples to around a third for women in MLPE compared with all working women. Women in MLPE are more likely to work in elementary jobs, and less likely to work in highly skilled jobs, than men in MLPE.
- Most women are employees in their main job, with self-employment being much more common among those in multiple employment. Thus, while one-in-ten working women are self-employed in at least one of their jobs, this rises to over one-in-three women in multiple employment and half of women in MLPE.
- Although zero-hours contracts are more common for those in MLPE, for both men and women, such contracts are very much a minority form of engagement in the labour market for those with contracted employment.
- Around three-in-ten women in MLPE work from home, and four-in-ten men.

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[10] Aged 18-64

- In the qualitative study women identified as being in multiple low-paid work by their own definition. The jobs they do are very varied but are mainly in semi or unskilled occupations. However, several participants were in occupations usually associated with middle income (average pay) jobs such as allied health professions, education and administration: part-time work in these jobs, however, significantly reduces the income from them. See Box 1 for examples of the types of work being done by women in the qualitative sample. Box 2 provides illustrations of the various configurations of MLPE (based on qualitative findings)

**Box 1: Examples of jobs within four types of employment from the qualitative sample**

Contract e.g. permanent, fixed term	Zero-hour (contract or cash)	Agency Work	Self-employed/freelance
<ul style="list-style-type: none"> <li>• Retail worker</li> <li>• Catering assistant/school meals</li> <li>• Social care worker (e.g. local authority)</li> <li>• Cleaner (e.g. NHS, University)</li> <li>• Support worker (e.g. Housing Association, NHS)</li> <li>• Teacher/teaching assistant/lecturer/nursery worker</li> <li>• Allied health professional</li> <li>• Administrator/office worker</li> <li>• Cabin crew</li> <li>• Support worker (e.g. charity, third sector)</li> <li>• Researcher</li> </ul>	<ul style="list-style-type: none"> <li>• Hospitality</li> <li>• Delivery driver</li> <li>• Dog walker</li> <li>• Cleaner</li> <li>• Retail worker</li> <li>• Home care/social care worker (e.g. private; care home)</li> <li>• Healthcare support worker (bank work)</li> <li>• Sessional work (e.g. housing association, social care, charity)</li> <li>• Online TEFL tutor</li> <li>• Tutor</li> <li>• Online micro-tasking</li> </ul>	<ul style="list-style-type: none"> <li>• Steward/bouncer</li> <li>• Hospitality</li> <li>• Social care/home care worker</li> <li>• Cleaner</li> <li>• Interpreter</li> <li>• TV extra</li> </ul>	<ul style="list-style-type: none"> <li>• Musician</li> <li>• Bookkeeper/Auditor</li> <li>• Massage/beauty therapist</li> <li>• Literacy group leader</li> <li>• Actor</li> <li>• Cleaner</li> <li>• Selling online</li> <li>• Fitness/personal trainer/health coach</li> <li>• Seamstress/clothing alterations</li> <li>• Baker</li> <li>• Learning activities for children (franchise holder)</li> </ul>

### Box 2: Configurations of MLPE: Case studies

NB. Names are pseudonyms

#### Two jobs in the unregulated market with no contract

Laura is 42 years old; she is a single parent with a ten-year-old son. She has a degree. Her first job is with an overseas online tutoring agency teaching English as a foreign language to children (for up to 5 hours a day when the work is available). The hours vary: she said she can be expected to work at a minute's notice, and she fears if she turns down work she will be offered less work or will lose her job. Her second job is micro-tasking for a crowdsourcing website which requires completing short online tasks. The micro-tasking can be done in her own time but the pay can be as low as 10p for a ten minute task, not earning much more than 20 dollars a week and a fee is incurred in the transfer from dollars to pounds. She works from home. She is in receipt of Working Tax Credit.

#### Working several part-time jobs and seven days a week

Beverley is 50, her partner recently died, and she has four grown-up children. She has no formal qualifications. She works a split shift every weekday as a school cleaner (6-8am then 3-6pm). After her morning shift she cleans a church for two hours. She worked in a local shop at the weekend (8 hours each day, 2-10pm) for £6.50/hour, and received £96 cash every Sunday night. She recently left the shop job to work in housekeeping at a hotel which offered better hours over the weekend (9am-3pm); although a higher rate of pay (£10/hr) it was fewer hours and taxed, so she ended up being worse off. Beverley is not eligible for in-work benefits.

#### Jobs in the formal and informal sectors

Anji is 26, she has two young children and a partner who works. She has a childcare qualification. She works 30 hours as a Teaching Assistant in a secondary school (9-3 every day). Her second job is a delivery driver for a chip shop, two evenings a week 5-10pm. She gets petrol money and £2 for each delivery so the pay varies depending how many deliveries she makes. She earns an average of £30 a night and gets some free food. She is in receipt of Working Tax Credit and Child tax credits.

#### Two secure permanent jobs

Lorraine is 49, a kinship carer, and single. She is a cleaner at a local authority community centre (15 hrs/week, 8-11am) and is a local authority nursery catering assistant (15 hrs/week; 11.30-2.30am). She has a college qualification. She says she earns the minimum wage in both jobs. She is in receipt of Working Tax Credits.

#### Four jobs – freelance (2), agency work and cash-in-hand

Heidi is 38 and lives with her partner who works. She is trained in drama and acting and currently works three or four days a week in theatre administration (freelance). In her second job she teaches drama to children on a Saturday (9.30-5). She is a delivery driver two nights a week (two 7hr shifts) for a restaurant earning petrol money and £2 per delivery (cash in hand). Her fourth job is agency work through a Crowd Management agency, where she does occasional stewarding at concerts and sport venues. She tries not to work on Sunday. She says her annual salary is £17/18k. She is not entitled to in-work benefits. She cares for her mother.

### ***Socio-demographics***

- **Age:** The peak age group for women in multiple employment was 46-55 years, reflecting the age distribution of all working women: 6.0% of women in this age group were in multiple employment and 3.1% in MLPE. The lowest prevalence of multiple employment and MLPE for women was found in the 26-35 age group.
- **Education:** 53% of working women had a degree, but this rose to 58% for women in multiple employment then dropped to 49% for women in MLPE. Approximately one third of the qualitative sample had degree level education or equivalent.
- **Ethnicity:** There were few differences in the prevalence of multiple employment or MLPE by ethnicity. However, women of Asian background were less likely to be in multiple employment or MLPE compared with their presence in the working adult population.
- **Health:** Those in MLPE were more likely to report poor health or the presence of a long-standing illness than all working adults, with the differences being slightly greater for men than women.
- **Children:** 43% of women in MLPE had dependent children, as compared to 39% for all working women. Average family size was also larger for women in MLPE, with a mean of 0.74 children in the household as compared to 0.64 children per household for all working women. But women in MLPE were a third less likely to live in households with children under 5 years of age.
- **Care:** Women in all categories of employment were more likely to provide informal care than men. The highest rate of informal caring is 14.6 percent among women in MLPE.
- **Relationship status:** For both men and women, there were more previously married adults in MLPE than among working adults in general.

## Poverty and Multiple Low-paid Employment

Poverty can be defined as when a person's resources are well below what is enough to meet their minimum needs, including taking part in society. Poverty constrains a person's ability to afford to buy what they need and participate in the activities routinely undertaken by others<sup>[11]</sup>. When people cannot afford items commonly available to the population, this is termed material deprivation.

Box 3 provides quotes from the qualitative sample about women's experiences of managing multiple jobs on low incomes.

- **Material deprivation<sup>[12]</sup>:** A quarter of women in MLPE are materially deprived, and a third cannot afford to save £10 a month or have a holiday for a week away from home. Thus, multiple employment does not reduce the prevalence of material deprivation among women or men. Women in MLPE are also notably less able than all working women to afford to keep their home in a decent state of decoration, to replace worn out furniture, or to spend some money on themselves each week.
- **Hours worked:** Around a quarter of those in MLPE would prefer to work more hours, while one-in-seven women in MLPE would rather work fewer hours. The greater demand for more hours over fewer hours among those in MLPE is a reversal of the situation among all working adults, indicating the potential inadequacy of incomes from multiple employment.
- **Debt:** Just over one-in-ten women and men in MLPE have been in debt in the past twelve months, increasing to a third or more of those in MLPE and experiencing multiple deprivation. Multiple employment does not serve to reduce the incidence of debt among workers. Reflecting the general finding, few participants in the qualitative sample reported being in debt. There was evidence of cutting back on items such as new clothes and takeaway food, employing budgeting strategies, and managing on little to make ends meet rather than spending beyond means or borrowing money from external sources.

### Box 3: Poverty and Multiple Low-paid Employment: Women's Experiences

NB. Names are pseudonyms

*"I don't earn a living wage...anything not essential has to be thought about, do I need it, can I get it cheaper..."*  
(Rena, fulltime admin worker and self-employed health coach, working 40+ hrs/week)

*"I've actually had to take my daughter out of nursery. She used to go to nursery five days a week, three were funded and two we were paying for. But we've actually had to take her out one day because it was just costing too much money....we feel bad because he's [partner] kind of in his room working and she's sort of just sat in front of the TV for one day a week"* (Anji, teaching assistant and delivery driver (40hr/week), 2 children, Working Tax Credit and Child Tax Credit)

*"You just get one bill paid, another one comes in; my daughters are always needing new things... money can help you make better choices and I could give my girls a better environment if I had money, feed them better, lots of things. We could go on proper holidays. So there's always compromises on everything"* (Kim, agency cleaner and private cleaner (33hr/week), single parent, 2 children, Universal Credit)

[11] See [file:///C:/Users/ljl1e/Downloads/uk\\_poverty\\_2022.pdf](file:///C:/Users/ljl1e/Downloads/uk_poverty_2022.pdf)

[12] More details of the material deprivation measure are given in this DWP report:

<https://www.gov.uk/government/statistics/combined-working-age-absolute-low-income-and-material-deprivation-estimates-fye-2011-to-fye-2021/quality-and-methodology-information-report>



- Social security and in-work benefits (e.g., Universal Credit, Working Tax Credit, Work-related Employment and Support Allowance): Those in MLPE are more likely to be in receipt of in-work benefits and more likely to currently be in debt than all working adults, suggesting that in-work benefits may not be protective against debt, even for those working multiple jobs. Approximately one third of the qualitative sample were in receipt of in-work benefits. Some women thought they were either eligible or on the cusp of eligibility; others reported not bothering making a claim even though they might be eligible due to the 'hassle' and bureaucracy of the system. Some women reported working for cash to supplement their income as to declare it would mean a cut in benefit sometimes rendering them worse off.
- Over half of the women in the qualitative sample (n=40) were sole earners in their households. Of this group nearly half (n=18) were in receipt of in-work benefits.
- Carer's Allowance (CA): Four participants in the qualitative sample were in receipt of CA as they provided 35 hours of care to a family member who met the eligibility criteria. CA pays £69.70 a week to the designated carer who cannot earn more than £132 (after tax) a week (currently under review in Scotland). Those in receipt of this benefit talked about its constraints in wanting to work more, especially around their care responsibilities, but were unable to do so as they would lose the benefit.
- The qualitative research found that the majority of women in MLPE said that they 'get by' on what they earned in terms of paying their bills and affording essential items such as food, toiletries, clothes and transport costs. One participant said if she had £10 in her purse at the end of the month then she felt she had done well. There were examples of families adopting daily or weekly budgeting strategies to keep track of where their money goes. Some reported cutting back on essentials such as pre-school care, buying cheaper food, and walking instead of using the car when possible. Examples of cutting back on 'luxuries' included subscriptions, takeaways meals and coffee. Some struggled to pay for things such as vet bills, car maintenance, replacement of appliances that broke down, and worried about buying new school uniform and children's shoes. A small number of women had used foodbanks in the past and some relied on financial support from extended family members.

### Box 3: Poverty and Multiple Low-paid Employment: Women's Experiences cont...

*"They can get rid of you at a moment's notice if they want to. They can also give you a pay cut very quickly. They did that to me...during lockdown, they cut my pay"* (Jane, GP receptionist and online tutor (40hr), single parent, 2 children, WTC and CTC)

*"If I went on Universal Credit, I'd get, like, £2 off it, or something like that, a month. ...it's so ridiculously low... because having a zero hours contract, sometimes I can earn more or less, and I was like, do you know, it's actually more effort than it's worth. ... some weeks I wouldn't be eligible for it. And I'd have to declare it, then they stop it, then restart it, it just wouldn't be worth it at all... really it's so borderline"* (Wendy, Support worker and sessional worker, approx. 30 hours/week, partner and child)

*"I was the worst mum ever because I didn't buy any good cereal... there's always like Weetabix and porridge... there's always those things but if you're wanting things like Frosties or Coco-Pops that gets bought once a month so when you eat it all in the first few days it's gone"* (Cathy, support worker and carer (18hr/week), single parent, 2 children with additional needs, WTC and CTC)

## Time and Multiple Low-paid Employment

A large chunk of time is spent in employment: women are more likely to be in part-time work compared to men but working several part-time jobs (or fulltime and part-time jobs) has implications for how time is used. Women generally spend more time than men taking responsibility for the household, childcare and other care responsibilities. Managing work, home, and care responsibilities is sometimes referred to as a “juggling act”.

Box 4 provides quotes from the qualitative sample about their experiences of juggling time in the context of MLPE.

- Hours: Both women and men in MLPE worked fewer total hours per week than all working adults, or those in multiple employment. In both cases, however, more women and men in MLPE self-reported that they worked full-time in their main job as compared to a definition of 35 hours per week as full-time-equivalent. Twenty percent of women in MLPE worked full time hours across all jobs, based on this latter definition, representing less than half as many as those who worked full-time hours across all workers.
- Evening and weekend: Working in the evening was more common among those in MLPE than among all working adults, while working at night-time was less common for those in MLPE. Nearly a quarter of working women worked at the weekend, whether in single or multiple employment.
- Long hours: Some of the qualitative sample worked longer than a full-time equivalent job, or worked a five-, six- or seven-day week e.g. a fulltime NHS support worker did ‘bank’ work<sup>[13]</sup> at the weekend, often nightshifts, so she worked over 45 hours/week; a fulltime admin officer also worked as a forecourt assistant over the weekend, an extra 15 hours on top of a 35 hour week.
- Shorter hours: A small number of participants in the qualitative sample worked shorter hours/weeks than they would like to due to care commitments, rules about benefit eligibility, and/or other life circumstances e.g., one participant worked in the school breakfast club and as a lunchtime supervisor (total of 13.5hr/week). She wanted to work more hours but was unable to as she would lose her benefit: “if I earn 5p more than what I’m allowed, they’ll take the whole £62 off me”.

### Box 4: Time and Multiple Low-paid Employment: Women’s Experiences

NB. Names are pseudonyms

*“It’s non-stop, my day is non-stop ...this is why I don’t think I’ve been able to pursue my career, there’s no space in my brain to do that, there is space only to get the things done today that need to be done today” (Jane, works 40hr/week, single parent)*

*“I’m my mum’s full-time carer. She’s got pulmonary heart disease... And my brother, who’s got autism, I take care of him as well... So I need to go to my mum’s, make sure she’s alright. Or phone her, get her shopping list, see exactly what she needs... take the bags of washing to my house and do the washing for them, things like that, silly things. I do all the shopping, I cook the meals” (Isla, works 35 hrs/week, parent and carer)*

*“During the week I’m usually up about half past four. My partner, he works two nights a week nightshift so if he’s not at home my brother thankfully lives two doors down from me so he comes and sits with the kids and gets them ready for school. ... I think they really look forward to, you know, a Saturday afternoon when we’re both...myself especially and my partner is off, both at home (Carol, 2 cleaning jobs with early start and late finish 40hr/week incl. Saturday morning, 2 young children)*

*“I was working seven days a week and I’d worked seven days of week for a year and a half and I thought, I’m tired, I’m absolutely done in. I’m up at half past four every morning for school [job] and then I was getting no time at all for myself” (Lorraine, 2 cleaning jobs and hotel housekeeping, 44hrs/week)*

[13] Bank staff are from a pool of people that an employer may call on when they need to cover shifts, holidays or just need extra staff as and when.

- Protracted working days: Some women in the qualitative sample had protracted working days e.g., one participant had two cleaning shifts every weekday (6-10am then 5-8pm) and a further shift on a Saturday morning. Her bus journey added on an extra hour at each end of the day. Another participant who was a homecare worker worked an early morning shift (6-9am, so she got a bus at 5.30am), a twilight shift, and a retail job in-between. The cost and timing of public transport will be explored further in the next stage of this study.
- School hours: In the qualitative sample it was common for women with school-age children to prefer work within school hours to suit their childcare needs and to get the school holiday off. This meant they were more limited regarding job prospects and fitting work into a small window. One participant had four jobs (breakfast club worker, lunchtime supervisor, one-to-one teaching assistant, and after-school club assistant) in the primary school her children attended so she did not need to find childcare.
- Childcare: Some participants described caring for their children difficult to organise when working hours were non-standard, job patterns irregular, and work sometimes unreliable. Most participants relied on family (siblings or extended family) and friends to accommodate childcare needs. Some reported 'patchwork' or 'hotchpotch' arrangements. One participant who worked two social care shifts with an early start said childcare required "a lot of organisation. A lot of pre-organisation".
- Complex needs: Several participants in the qualitative sample (n=8) had children with complex health issues or additional needs. Factoring this into their working lives required more time and planning in managing their daily and weekly routines such as early starts and building in time for administering medicines, applying bandages, dealing with behavioural issues, and taking leave for hospital/doctor visits and unexpected events.
- Approximately a quarter of the qualitative sample (n=18) reported doing some form of care work for family members (other than childcare). Four participants were in receipt of Carer's Allowance: they provided at least 35 hours of care for a family member whilst also working multiple jobs. The qualitative sample illustrates the various degrees of caring from checking in on a family member once or twice a week, to providing care on a regular basis including personal care, shopping, cooking, cleaning, and administering medicines.

#### Box 4: Time and Multiple Low-paid Employment: Women's Experiences cont...

*"I do get upset a bit sometimes, but I just think me and my husband never get time together we're just constantly...we always say life's a rat race because we're just always either working or running late for something or running from one place to another" (Anji, teaching assistant and chippy delivery driver, 40hr/week, parent and carer)*

*"..she's [daughter] quite complicated, has a lot of appointments [due to Asperger's and ADHD]. To work Monday to Friday for me just isn't possible just now. ...I couldn't afford to live on 25 hours but I can't work full-time. Previous to that it was pretty much intolerable because it was meltdowns and, you know, lots of stress and anxiety and screaming matches [every morning]" (Tara, support worker and project facilitator reduced her working hours by 14, currently working 32 hours, Universal Credit, single parent to children with complex needs)*

- Consequences: Many participants reported feeling tired and exhausted with their working lives. Some reported finding it difficult to get time for themselves, to arrange things like haircuts, doctors' appointments, visits to family and friends and going out for a coffee. However, it is worth noting that several women in the qualitative sample were studying, doing voluntary work, and had hobbies and interests.

## 4. Recommendations

The findings from this study show that approximately 3% of working-age women - over 425,000 in 2019 - were in MLPE in the UK. This figure is likely to be higher as not all women's paid work will be captured in official data sources. Evidence from this study highlights that many women in MLPE are working long hours on low pay, are materially deprived, in receipt of in-work benefits, and have care responsibilities. This adds to the wealth of evidence in related fields – for example, women's rights, low paid employment, social security, informal care - that supports change in a range of policy areas, and highlights the need to take a gender-focused and intersectional approach in the planning and delivery of policies.

Drawing on these findings we make the recommended calls to action:

### 1. *Wage Increases to Tackle Low Pay*

- The Government/policymakers to work with the Low Pay Commission to recommit to ending low pay by the middle of the decade and increasing the Minimum Wage (NMW) and National Living Wage (NLW). Rates of NMW and NLW are based on recommendations by the Low Pay Commission which recognises that increases in the minimum wage floor alone are not sufficient to improve the living standards of households. This is because the number of hours worked are also an important determinant of total income, as well as other income sources in the household, and the impact of tax and benefits.
- Employers to pay the real Living Wage<sup>[14]</sup> and become accredited Living Wage employers. The rate is currently £10.90/hr outside of London (compared to top rate of NLW at £9.50/hr outside London) and is calculated annually by The Resolution Foundation on an analysis of the wage that employees need to earn to afford the basket of goods required for a decent standard of living.

### 2. *Labour Market Regulation and Practice to Promote Certainty, Job Security and Safety*

- The Government to prioritise the Employment Bill and progress the areas it has already committed to, particularly regarding job security and labour market regulation:
- - On job security, the Employment Bill should introduce a right to regular hours that reflects workers' normal hours worked, and minimum notice periods of the shifts or the hours they will work, along with compensation for late changes.
- - Better protections for women in self-employment. Self-employment is common amongst women in multiple employment yet is mostly outside the scope of regulation applying to traditional employment contracts and are usually not covered by certain employment rights, such as holiday pay, unfair dismissal protection, minimum wage regulation and social insurance provision.
- - Commit to providing sufficient resources for labour market enforcement via its creation of a Single Enforcement Body with increased powers to bear down on the infringement of what should be basic rights including holiday pay entitlement, statutory sick pay and enrolments on pension schemes.
- Employers to sign up to the Living Hours accreditation programme<sup>[15]</sup>. We welcome and support Living Hours, a programme to tackle insecurity over hours and provide workers with

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[14] See [Real Living Wage increases to £10.90 in UK and £11.95 in London as the cost-of-living rises | Living Wage Foundation](#)

[15] See <https://www.livingwage.org.uk/living-hours>

control over their lives. The scheme requires employers to pay the real Living Wage and commit to provide workers with at least four weeks' notice of shifts, a contract that accurately reflects hours worked, and a contract with a guaranteed minimum of 16 hours a week work.

### **3. A Social Security System that Respects and Supports Families, and Helps to Tackle In-work Poverty**

- Gender equality should be embedded as a principle and an objective throughout the social security system, from legislation that enables the transfer of powers and structures established to deliver them, to individual policies and services on the ground.
- The Government (The Department for Work and Pensions; Social Security Scotland) to increase the rate of in-work benefits. More support may be needed for households, notably making the £20 boost to Universal Credit permanent. The current cost of living crisis is set to severely worsen low-income families' ability to afford essentials.
- Scottish Government to ensure it delivers on its commitment to develop a social security system which has dignity, fairness, and respect at its heart, and recognise the potential for this in tackling stigma<sup>[16]</sup>.
- We welcome the Scottish Government's commitment to significantly reduce Child Poverty by 2030, with a view to ultimately eradicating it, and the creation of the new Scottish Child Payment Benefit. Similarly, we welcome the pledge to expand free school meals provision to all primary school pupils. We recommend that universal free school meals be extended to children/young people in nurseries and secondary schools, and to ensuring that there are Holiday Hunger programmes and provisions in place in all of Scotland's local authorities so that all children and young people have access to sufficient food during the school holidays.

### **4. Flexible and Affordable Childcare**

- We endorse the findings from the Nuffield Foundation Review of Early Childhood: 'Empowering choices requires parental leave entitlements and creating family-friendly workplaces, requiring action from both government and employers. It also requires a step change in enabling both mothers and fathers to balance work and care'<sup>[17]</sup>.
- The Government to prioritise central investment in before- and after-school clubs, with schools given adequate funding to pay staff or work with delivery partners, so families have more opportunities to work. Furthermore, we recommend policy solutions to be identified for those working non-standard working hours where there may be particular difficulties and barriers associated with juggling work around the needs of children and other care responsibilities.
- Employers to pro-actively support and enhance work-care balance for parents. This could involve greater availability of flexible working and home working to allow for a move into roles that are better paid or more suited to their skillset.
- The Government and employers to recognise the childcare implications for families with multiple children, and those who have children with complex needs such as neurodevelopmental or physical disabilities, health conditions or complex learning and childcare needs through, for example, the provision of flexible working, paid leave for care-related appointments and unexpected leave.

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[16] See <https://www.gov.scot/policies/social-security/>

[17] See <https://www.nuffieldfoundation.org/news/nuffield-foundation-calls-for-ambitious-early-childhood-strategy#:~:text=Four%20goals%20for%20an%20ambitious%20early%20childhood%20strategy>

- The Scottish Government to review the Early Learning and Childcare (ELC) expansion: to increase the number of hours available or enable greater flexibility in the system. Current entitlement does not meet the needs of many working women such as lack of flexibility and paying top-ups[18].

### **5. Informal Care is Recognised and Valued**

- The Government to increase the Carers Allowance and its eligibility criteria. Carers Allowance is currently £269 per month for 35 hours a week, which works out at roughly £1.92 per hour (under review). In Scotland Carer's Allowance Supplement is an extra payment for people in Scotland who get Carer's Allowance on a particular date.
- The Government and Employers to recognise and value the spectrum and diversity of informal caring in its many forms and the impact this can have on women's employment and opportunities in the labour market, for example the need for flexible working, home working, and paid carers' leave for both men and women.
- We endorse the IFS Deaton Review on women and men at work: 'An accumulation of policies consistently supporting a more equal sharing of responsibilities between parents (or large policy reforms challenging gender roles) may help build up a change in attitudes that leads to permanent change in norms. Given the huge economic costs associated with the status quo, even expensive policies could potentially pay for themselves if they successfully ensure that the talents of both women and men are put to their most productive uses, whether in the labour market or at home'[19].

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[18] In Scotland, the Early Learning and Childcare (ELC) expansion provides all three- and four-year-olds and eligible two year olds to 1140 funded ELC hours a year (which equates to 30 hours a week if taken during school term time). Scottish Women's Budget Group <https://www.swbg.org.uk/news/blog/womens-experiences-of-childcare-shared-through-our-survey/>

[19] See <https://ifs.org.uk/inequality/women-and-men-at-work/>

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