



WOMEN AND CASUALISATION

Women's experiences of job insecurity



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ACKNOWLEDGEMENTS

The TUC would like to thank Laura Dewar as well as the women who gave their time and shared their experiences for this report.

EXECUTIVE SUMMARY

The UK labour market is changing. While the last few years have brought higher than expected levels of employment, this has been fuelled by a growth in temporary and insecure work.

In sectors like social care, retail, catering, cleaning and hospitality hundreds of thousands of women are employed on contracts that offer little in the way of pay, guaranteed hours or job security. Yet, it is not just women in low paid sectors who are finding it difficult to get permanent contracts with regular hours. Job insecurity is increasingly a feature of many skilled professions such as university lecturers.

This report does not set out to show that women are significantly more likely to find themselves employed on casual contracts but rather that casualised and precarious work pose particular problems for women, partly because of the weaker maternity rights associated with some of these types of contracts and partly due to difficulties reconciling variable hours or job insecurity with caring responsibilities.

The qualitative data in this report is drawn from in depth interviews with twelve women, all of whom have caring responsibilities and have been on or are currently employed on a casual basis.



KEY THEMES ARISING FROM THE INTERVIEWS

PREGNANCY DISCRIMINATION

Poor treatment of women in pregnancy was a strong theme from the interviews and accords with the research findings of the last wide scale investigation into pregnancy discrimination¹ which found that such discrimination was widespread, with some 30,000 women in Britain forced out of work each year because of pregnancy.

Particularly concerning was the use of casual contracts to undermine rights, including maternity pay, and the prevention of mothers returning to work. These issues tended to hit at a particularly vulnerable time, often towards the end of the pregnancy.

Some of the interviewees also expressed concern about whether their very low hours and earnings would disqualify them from Statutory Maternity Pay.

Several of the women interviewed found themselves having to either re-apply for their own jobs after returning from maternity leave or to accept a demotion and a pay cut.

NO SET WORK PATTERN AND LACK OF CONTROL OVER WORKING HOURS: IMPLICATIONS FOR CHILDCARE

The interviews uncovered practical difficulties for all of the women in terms of not having a set pattern of work or having little control over their hours. This lack of control makes it harder for women to plan for the care of their children or to take on other work. The women interviewed were sometimes given very little notice of shifts. One interviewee reported being given "as little as half an hour" advance notice of a shift.

This variation in working hours and working patterns causes particular problems for the women organising childcare. Most childcare fits standard patterns of working hours over set days and these patterns must be booked and paid for well in advance. Many nurseries and other formal childcare settings are unable to accommodate changeable patterns of care as it would make it impossible to plan staffing levels and budget effectively.

The women interviewed who can best manage the flexibility in their working patterns are those who can rely on informal childcare offered by their wider families or the support of friends and neighbours. Without this support many reported they could not hold down their jobs.

LOW AND FLUCTUATING PAY

Although all of the women interviewed earned the National Minimum Wage, the variation in hours had a significant impact on the amount of pay they took home each week. Many were frustrated by not being able to secure more hours or a regular work pattern.

FINANCIAL DIFFICULTIES CAUSED BY THE IMPACT OF FLUCTUATING PAY ON IN-WORK BENEFITS

Some of the women interviewed talked about financial difficulties arising because of the interaction between fluctuating or variable pay and in-work benefits such as tax credits. There is a particular concern about their benefits being too high if they have worked extra shifts and their ability to pay back an overpayment.

LACK OF TRAINING OR PROGRESSION AT WORK

The women interviewed expressed concern about how their lack of job security affected their ability to progress in the workplace or to access training. Casual contracts were shown to have an impact on the women's ability to get the right experience and to progress in work and have the opportunity to earn more in the future. This was particularly relevant to those women in the higher and further education sector but also included one interviewee who worked as a waitress and was keen to progress with more supervisory role shifts.

BARRIERS TO ASSERTING RIGHTS OR COMPLAINING

Most of the women expressed concern that if they were assertive about what they wanted or complained about their treatment they would be offered fewer shifts and less work in the future or they would not get any work at all. Most of the women who were in a union valued the support on offer and some had been able to secure their rights as a result of their union's intervention. However, even where women were made aware of their rights they were fearful of standing up for their rights and the impact that this could have on their work.

LACK OF INFORMATION ABOUT CONTRACT TYPE AND RIGHTS

Several of the women first encountered problems with their contract when either their circumstances changed, such as a pregnancy, or when the contract was altered, such as a reduction of hours.

Some of the women said they did not fully understand the terms of their contract and they were uncertain about their employment status and what they are or are not entitled to ask for as a result.

This report also sets out a series of policy recommendations which address the themes raised in the interviews.

“Where women were made aware of their rights they were fearful of standing up for their rights and the impact that this could have on their work.”



RECOMMENDATIONS

WRITTEN STATEMENT OF TERMS AND CONDITIONS

Many workers on zero-hours and other casual contracts are often uncertain about their basic terms and working conditions. The TUC recommends that all workers - not just employees should have a right to a written statement on the first day of employment setting out terms and conditions, including expected hours of work.

BETTER ACCESS TO PERMANENT SECURE JOBS

In practice, many workers on zero-hours contracts and other contracts work regular working hours. Such workers should have a right to written contracts guaranteeing them these hours on an on-going basis.

REQUIREMENT FOR EMPLOYERS TO PROVIDE NOTICE OF WORK AND CHANGES TO SHIFTS

Employers should be required to provide workers with notice of available work and notice before work is cancelled. Where a shift is cancelled at short notice workers should have the right to be reimbursed by employers for travel costs. Employers should also be required to pay the workers for their scheduled shift. These changes would ensure that workers are not left out of pocket. They would also encourage employers to plan their staffing needs in advance.

A FAIR WAGE

Zero-hours contract workers, agency workers and those on casual contracts who work on an irregular or intermittent basis should be paid an allowance rewarding the flexibility they provide employers.

All agency workers should have rights to equal pay. To this end, the so-called Swedish derogation should be removed from the Agency Worker Regulations to ensure that all agency workers qualify for equal treatment. This would also ensure that employers cannot use agency workers to undercut pay and conditions of other workers.

EMPLOYER SUPPORT FOR CHILDCARE

Given the difficulties that the women interviewed faced in organising, retaining, and paying for childcare when their working hours were so unpredictable, the TUC would like to see the role of employers – particularly large employers which depend on a highly flexible and casualised workforce – in providing or subsidising childcare.

AN EQUAL FLOOR OF RIGHTS

Currently many zero-hours workers lose out on basic workplace rights due to the transient nature of their employment and the uncertain nature of their employment status. The TUC believes that all economically dependent workers, including zero-hours workers, agency workers, freelancers, and home workers should be entitled to the same floor of rights. This should include all family friendly rights, including the right to request to work flexibly, and protection from unfair dismissal.

BETTER ENFORCEMENT OF RIGHTS

There needs to be improved enforcement of statutory rights for all vulnerable workers. For example, increased resources should be devoted to ensuring that zero-hours contract workers are paid at least the National Minimum Wage for travel time. The abolition of employment tribunal fees is vital if women are to have access to justice, for example, in the cases of pregnancy discrimination outlined in the interviews.

EXTENSION OF COLLECTIVE BARGAINING

Vulnerable workers are best protected in the workplace if they are represented by a trade union. The TUC calls for an extension of collective bargaining and steps should be taken to ensure that all vulnerable workers have easy access to trade union representation. There is a need for a revitalised role for trade union collective bargaining.

REMOVE OBLIGATION ON JOB SEEKERS TO ACCEPT ZERO-HOURS CONTRACTS

Under current welfare legislation a jobseeker is able to turn down a job with a zero-hours contract. Under Universal Credit a jobseeker that turns down a job with zero-hours contract can be sanctioned. The TUC calls upon the Department for Work and Pensions to amend guidance so that job seekers are no longer obliged to take an offer of work on a zero-hours contract.

A SOCIAL SECURITY SYSTEM THAT REFLECTS THE REALITY OF CASUALISED WORK

The TUC calls upon the Department for Work and Pensions to ensure that Universal Credit addresses the practical difficulties faced by those combining casual work with caring responsibilities.

MORE WELL PAID, FLEXIBLE AND PART-TIME WORK OPPORTUNITIES

The government should play a more active role in developing flexible working in the public sector and contracted out work. The Civil Service has led on this change but this must be an urgent priority across the public sector including in education. The TUC believes that the right to request flexible working should be a day one right.

The case studies are presented in detail in the final section of this report.

INTRODUCTION

BACKGROUND

Hard-won employment rights are making a real difference to the way families in Britain balance their work life and home life. Legislation protects women from pregnancy discrimination, provides entitlements to maternity leave and a right to request flexible working. Much media attention has been given to the new shared parental leave entitlements coming into force in 2015.

Yet many workers are excluded from these gains and indeed their rights at work seem to be diminishing. They are not in permanent employment but are working on some form of casual contract. Their working patterns and hours are largely dictated by their employer and they have little flexibility or autonomy to plan.

Much of the recent media and political interest in casual work has focused on zero-hours contracts, yet there are other forms of casualised work such as short-hours contracts, agency work, fixed-term contracts and bogus self employment that are equally prevalent and problematic. Tom Clark, lead writer for *The Guardian*, refers to the lack of definitive overall statistics on casual work, as there are "so many different footloose arrangements, and any figures depend on classifying contractual arrangements which workers and firms are frequently hazy about."²



A GENDERED ANALYSIS OF CASUALISED WORK

Casualised work, in all its many guises, is rife across a wide range of sectors and affects an increasing number of workers, both men and women. According to TUC analysis of the Labour Force Survey, over half (52 per cent) of temporary workers are women and women make up the majority (55 per cent) of Britain's growing zero-hours workforce.

This report does not set out to show that women are significantly more likely to find themselves employed on casual contracts but rather that casualised and precarious work pose particular problems for women, partly because of the weaker maternity rights associated with some of these types of contracts and partly due to difficulties reconciling variable hours or job insecurity with caring responsibilities. The Resolution Foundation notes that "variable hours can make it difficult to plan and manage household expenditure" and that it is hard to "manage family commitments". The problem is particularly acute "for families with young children for whom working variable hours can exacerbate the problem of managing childcare expenditure."³

In reality, it is the casual contract employer who dictates the times and terms of work, often making workers unable to arrange suitable hours and shifts. This poses a particular challenge for women with young children or other caring responsibilities.

A recent report by the charity Gingerbread⁴ examined the increase in casual work among single parents (90 per cent of whom are women) and found a 27 per cent increase in the number of single parents in temporary work – over 11,200 single parents. Gingerbread's report further found that the growth in employment has not necessarily been in jobs that are suitable for single parents in terms of both levels of hourly pay and flexibility to allow them also to care for their children: many single parents reported difficulties in finding jobs that allow them to juggle childcare duties and school hours. As the report says, "Reliant on only one income, single parents are already at a disadvantage in terms of their ability to secure a decent household income for their families."

According to a recent Fawcett Society report⁵, one in eight women is employed on a zero-hours contract, but in London it is nearly one in three women. The report found that 28 per cent of their sample of women said they usually receive fewer hours than they would like – "a particular concern given that these are already women on a low hourly wage". The report also found a growth in the proportion of women on part-time and temporary contracts not through choice but because they were compelled to accept these contracts either as it was the only work available (39.6 per cent) or due to pressure from the company (17.3 per cent) or the Job Centre (7.9 per cent). In May 2014, the Secretary of State for Employment revealed that Job Centres would be able to "mandate zero-hours contracts"⁶, which would mean a job seeker could be issued with sanctions if they were to refuse an offer of employment on a zero-hours contract.

Working Families, the leading work-life balance charity, reports that many parents calling their helpline are on casual contracts and have few rights in the workplace⁷. It has identified that this is a particular issue for families when their personal circumstances change, such as a pregnancy or when they need more time with their children during long school holidays.

"We have seen a real increase in the calls to our helpline from parents on casual contracts. Pregnant women find that if they try to assert rights such as time off for antenatal appointments, they are then given less or no work."

"They also face uncertainty about access to statutory maternity pay. Working parents on casual contracts have to live with uncertainty of hours and the complication of the inter-relationship of claiming benefits with unpredictable hours and trying to organise and pay for childcare. Parents can feel vulnerable and can be worried about standing up for their rights. At the end of the day, parents want to keep their job."

Legal helpline adviser, Working Families

Similarly, the charity Maternity Action, which also runs a helpline, reported⁸ a large volume of calls from women who were experiencing problems when returning to work after childbirth due to their insecure job status.

“Calls to Maternity Action’s helpline suggest that, through the use of zero-hours contracts and other forms of casualised employment, a growing number of employers are creating and then exploiting uncertainty around employment status to deny pregnant women and new parents access to basic workplace rights such as maternity and paternity leave and pay, and flexible working. And they suggest that it is increasingly common for women returning from maternity leave to find that their previous working hours or shift pattern have changed significantly, making it difficult or even impossible to balance work with their new family commitments as they had planned to do.”

Project Officer, Maternity Action



PURPOSE OF THE STUDY

The aim of this study is to look at the impact of casual contracts on women, with a particular focus on how pregnancy, motherhood and women's caring responsibilities relate to casual work. Its purpose is to delve beneath the statistics and look at the practical and sometimes emotional impact that casual work can have on both women and their children. This also includes some reflection on the impact on the whole family, including fathers and extended family.

The experiences of the women who were interviewed show the complexity of the issues involved and some of the broader challenges for mothers in the workforce. The intention is to illustrate the experiences of women who work on casual contracts both on a day-to-day basis and in the longer term.

METHODOLOGY

Between August and September 2014, 12 mothers on casual contracts were interviewed by telephone. The interviewees were drawn from both the TUC and voluntary sector networks.

The interviews involved some semi-structured set questions but also gave an opportunity for the women to talk more broadly about their experiences. Each interviewee was given the opportunity to read and comment on her case study to ensure it was an accurate reflection of their experience.

The interviews revealed the pervasiveness of casual contracts across a range of jobs and the impact on mothers and are presented as 12 case studies in the final section of this report.

ABOUT THE INTERVIEWEES

The women worked in a range of sectors including social care, mail delivery, retail, broadcast media, higher and further education, hospitality and the arts. All were working or had worked on different kinds of casual contracts including temporary and zero- or short-hours contracts and agency work, at different levels of skill and seniority. Three of the women had been pregnant while working on a casual contract. Their children ranged in age from infancy to young adulthood. The women's names have been changed to protect their identity.

1. Isabelle has three children, two at primary school and one at secondary school. She works in social care and talks about her experience on a zero-hours contract.
2. Lucy has a toddler. She works for a mail delivery service through an agency.
3. Ann lives with her son who is in his twenties. He has physical disabilities and relies on the care of his mother, who works on a 21-hour contract in a supermarket.
4. Barbara has two secondary school-aged children. She works on a short hours contract in a shop.
5. Kate has two primary school-aged children. She has worked in radio production on a series of casual contracts.
6. Rachel has two primary school-aged children and is pregnant. She works in a pub restaurant on a short-hours contract.
7. Jessica has a preschool-aged child. She is manager of an arts centre on a zero-hours contract.
8. Maria has three children, two at primary school and one at secondary school. She is a university researcher and occasional lecturer. She has worked on a series of short-hours contracts, the latest being just three hours a week.
9. Ella has a secondary school-aged child. She has taught photography at an adult education college for nine years on a series of short-term contracts.
10. Jenny has a young adopted child. She was a research fellow at a university on a fixed-term contract.
11. Holly has a baby. She worked as a research associate at university on a fixed-term contract.
12. Sarah has a preschool-aged child. She teaches at a university on a temporary contact.

THEMES

THEMES FROM THE INTERVIEWS

By comparing the case studies it was possible to identify seven key themes, which are set out below.

PREGNANCY DISCRIMINATION

The poor treatment of the women in pregnancy was a strong theme from the interviews and accords with the research findings of the last wide scale investigation into pregnancy discrimination⁹ which found that maternity discrimination was widespread, with some 30,000 pregnant women in Britain forced out of work each year.

Particularly concerning was the use of casual contracts to undermine rights, including maternity pay, and the prevention of mothers returning to work. These issues tended to hit at a particularly vulnerable time, often towards the end of the pregnancy.

Some of the interviewees also expressed concern about whether their very low hours and earnings would disqualify them from Statutory Maternity Pay.

Lucy faced uncertainty when she was pregnant, being unclear about her employment rights as an agency worker. She did not know whether she had a right to go back to her job, having been told by the agency that she must re-apply and go through the vetting process. When she resumed work following maternity leave she was put on a lower scale that reduced her hourly pay by £2, and she returned to her original pay only after 12 weeks.



Maria had particular difficulties with her contract during one of her pregnancies. She had worked full-time for over two years but six weeks before she was due to go on maternity leave her hours were cut. She was worried that "they reduced hours on purpose, so that they did not have to pay as much maternity pay".

Holly didn't understand her contract. Despite having discussed her maternity leave with her boss, just two weeks before she was due to finish work she was told she was not entitled to maternity pay. She was given the choice of either leaving the job and someone else being employed to finish her project or coming back for three months after maternity leave on a new contract to finish the work.

Ella's contract provisions changed. Previously the hours she was offered were more predictable and the contract was for 10 months at a time. Following maternity leave the offer has been reduced to a few months at a time, which she feels she has to accept.



NO SET WORK PATTERN AND LACK OF CONTROL OVER WORKING HOURS: IMPLICATIONS FOR CHILDCARE

There were practical difficulties for all the women in terms of either not having a set pattern of work or having little control over their hours. This lack of control makes it harder for women to plan for the care of their children or to take on other work.

The women interviewed were sometimes given very little notice of shifts. Examples include the experiences of Rachel, who is given a week's notice of her shift pattern, and Lucy, who is given her rota just a few days in advance. Barbara can just be told at the end of her morning shift when her next will be, and Ann "as little as half an hour" in advance.

Isabelle described a "patchwork of hours of her working week". Her hours vary between 10 and 36 hours and she has to organise childcare for full-time hours just in case she is offered the work.

Ann needs to support her son, including attending his frequent and vital hospital appointments, which she tries to schedule around the shifts she is offered but she has sometimes had to postpone them. She is worried because there can be a two-month wait for a replacement appointment.

Jessica lets the arts centre know what hours she is available to work but is not necessarily then offered those shifts. She also has shifts cancelled on the day, without pay. It can be hard to plan her other work, including pursuing her freelance work. There have been days when she has turned down freelance opportunities on the expectation of work at the arts centre, which have not materialised.

This variation in working hours and working patterns causes particular problems for the women organising childcare. Most childcare fits standard patterns of working hours over set days and these patterns must be booked and paid for well in advance. Many nurseries and other formal childcare settings are unable to accommodate changeable patterns of care as it would make it impossible to plan staffing levels and budget effectively.

A Resolution Foundation report¹⁰ found that childcare in Britain is one of the most expensive in Europe and that formal childcare is usually available between 8 am and 6 pm, despite changes in working patterns meaning that 75 per cent of families on low to middle incomes now work outside these standard hours. It also found that shift patterns "may change week to week and cannot easily be accommodated by formal childcare providers who require pre-booking and pre-payment".

The women interviewed who can best manage the flexibility in their working patterns are those who can rely on informal childcare offered by their wider families or the support of friends and neighbours. Without this support many reported they could not hold down their jobs.

Isabelle can be offered a short shift of just an hour in the early morning and relies on the goodwill of neighbours to step in. It is difficult for her to find formal childcare for certain shifts.

Lucy relies on informal free childcare from her parents to take account of her varying shifts. She is able to work casually because of the permanent nature of her partner's job.

Barbara's older child (aged 16) looks after her younger when she is offered extra shifts.

Rachel relies on informal childcare from a relative so is able to some degree to adapt to her changing shifts; however, "The relative who helps me out has her own life and it is difficult especially where they give short notice of shifts".

Jessica says her unpredictable working pattern requires a lot of flexibility, which is not something she could do without "such a great supportive partner" and she "would certainly not be able to do this without the support of parents who live nearby".

Ella has a child at secondary school and she has the support of her partner who has steady employment.

Some women have to rely on paid childcare providers being flexible about their own working pattern and pay, which in some cases means passing the problem of arranging childcare around variable working patterns onto another working mother.

Isabelle has a childminder for her younger children in case she is offered social care work on any day of the week. Her childminder is flexible and Isabelle pays her a daily retainer in case she needs her services. In effect, her childminder "is on call, just like I am". The wide variety in hours Isabelle is offered also makes it difficult to share childcare responsibilities with her partner, something she was able to do with a previous job where her hours were set.

Kate does some evening shifts in her radio production work. She also relies on the flexibility of a child minder whom she pays a retainer for a couple of evenings a week. If Kate does not get further work in the week the carer also has to take the financial hit of less work. When this carer left because she was herself having a child Kate couldn't find another who could be as flexible. Her husband gave up his freelance work to care for their children, despite their joint income being low.

Protecting the wellbeing of their children is an issue for the women, as well as the ability to find childcare while they are at work.

"The women interviewed who can best manage the flexibility in their working patterns are those who can rely on informal childcare offered by their wider families or the support of friends and neighbours."

Ann finds that when she is given late shifts it is hard for her to prepare an evening meal for her physically disabled adult son who is not able to make his own meals. She discovered that he was relying on junk food on the evenings she was working and she felt this was affecting his health.

Kate said: "Family life is very important to me. The way that work was set up really challenged that and having to say 'no' a lot at home... I never felt secure, like I could ask for normal things like go to school sports days or commit to school plays... You can't be seen as unreliable."

Jenny finds that her insecure contract makes it difficult to plan her life outside work and think about her future. Jenny and her husband knew that they wanted to adopt a child but did not feel comfortable or able to go through the adoption process because of the insecurity and stress of her contract.

Sarah pointed out the difficulty for older women with caring responsibilities: "When you are older and a woman it becomes more difficult. I have double caring responsibilities – my life also involves being with my son, taking him to the park and giving him a positive time, and providing elder care for my father."

LOW AND FLUCTUATING PAY

All of the women interviewed are paid at least the national minimum wage¹¹. However, the variation in hours has a significant impact on the amount of pay they take home each week. The women can be frustrated by not being able to secure more hours or a regular work pattern.

Barbara struggles to pay bills and finds it hard when she just gets her basic eight hours a week. When she took a week's holiday she was paid just £50 because this reflected her basic contracted hours, even though in the time leading up to her break she had worked a substantial number of extra hours each week.

Isabelle finds it hard to have money "to do anything", and the insecurity of hours makes it difficult to plan ahead. Before she started her job she had to do a week's compulsory training, which was unpaid, and had to pay for her own uniform (£20) and her Disclosure and Barring Service (DBS) check (£54). The training and DBS check are compulsory for anyone wanting to work in social care.

Rachel has noticed a drop in the hours she is offered since telling her employer she is pregnant. Her rota now includes fewer supervisory shifts and shorter shifts. "Because my work is half an hour's drive away from my home, two and four hour shifts really aren't worth my costs of petrol."

Lucy said: "Without a predictable income it is difficult to save up a deposit and hard to get a mortgage. Temporary contracts also mean you cannot get loans." Lucy, her partner and child currently live with her parents.

Even where the women are in skilled jobs that pay a higher hourly rate, the lack or insecurity of hours is an issue in getting a weekly wage that can sustain their family.

Kate is on a good hourly rate as a radio producer but still finds the lack of hours means she can be faced with not being able to afford basics, and she sometimes has to rely on housing benefit.

Maria has been offered only a three hours a week teaching contract for a period from October to June – "These are the only hours on offer."

Ella is increasingly finding she is paid part-time hours for a full-time hours' commitment to the college: "The pay is ridiculous compared to the hours." The income level and unpredictability of the contracts make it less financially viable to teach: "For younger mums it is really difficult if you do not have the financial support from a partner." More and more mothers are leaving teaching at the college: "All my colleagues in the department that I work in are either men or women who do not have children. I am the last mother standing!"



FINANCIAL DIFFICULTIES CAUSED BY THE IMPACT OF FLUCTUATING PAY ON IN-WORK BENEFITS

Some of the women interviewed talked about financial difficulties arising because of the interaction between fluctuating or variable pay and in-work benefits such as tax credits. There is a particular concern about their benefits being too high if they have worked extra shifts and their ability to pay back an overpayment.

Ann raised the issue of overpayment with the housing benefit office but was told not to worry. She then received a letter claiming that she had been overpaid £60, a sum that she finds impossible to repay. "The wording of the letter got my stress levels hitting the ceiling as the words 'benefit fraud' were not the best thing to read after a very hectic nine hours split shift... I try to make ends meet by doing everything right... Makes me think 'is overtime worth it?'. But I won't have a chance of being made full-time if I don't."

Kate's financial insecurity has meant that she must rely on housing benefit and tax credits. Her fluctuating income means she is concerned about being overpaid benefits when she has more work and then be faced with a bill later: "How on earth would I pay that back?"

Rachel has worked extra shifts and built up overtime in the last year. This has an impact on her Working Tax Credits and Childcare Tax Credits for this year and this is difficult now she is offered less work. "I have faced the double blow in the reduction in my hours with less pay each week and the level of my tax credits due to my higher income last year". Rachel is also worried that recent cuts to her hours will mean she will not qualify for statutory maternity pay.

LACK OF TRAINING OR PROGRESSION AT WORK

Some women talked about a casual contract meaning they could not progress in their work. Casual contracts were shown to have an impact on the women's ability to get the right experience and to progress in work and have the opportunity to earn more in the future. This was particularly relevant to those women in the higher and further education sector but also included Rachel, who worked as a waitress and was keen to progress with more supervisory role shifts.

Maria is keen to carry on learning and developing but feels this is hard to do. She says: "A lot of the events that would be beneficial for my development, including contacts with key people and networking, are in the evening but I cannot attend because my children do not have regular childcare" and she would not be paid to attend.

Jenny thought that her university was less interested in the development of researchers on fixed-term contracts, even though her contract was for three years, and they were not given the same development opportunities as permanent staff. For instance, she was not given supervision of students, which is a prerequisite for career development in academia. She was told that this would not be fair on the students because "I will be out of here in a few years". On the other hand, permanent lecturers who were near retirement would still be offered supervision duties. Jenny felt that her contract meant she was seen as "dispensable" and not someone to invest in.

Holly was ambitious for the future and committed to her career. However, everything about how she was treated changed when she told her boss she was pregnant – “his face dropped”. Her boss had secured funding for her area of work before she left for maternity leave but she was not invited to apply. “It was obvious that my boss did not want to consider me for the job. I had served my useful purpose. As someone who was going to have a young child I was less attractive to the department.” The person who got the research job in the department while she was on maternity leave was a student whom she had trained. Holly is starting a new job in a different department at the university: she will work as a research technician and has dropped two pay grades. The job is another fixed-term contract but on part-time hours. Holly’s experience has left her “feeling different about work. I used to think that women could have it all but they can’t.”

Sarah does not get the same benefits as staff on permanent contracts, including a position on the pay scale, spine points and opportunities for development and promotion. She also feels she has no opportunity “to go on sabbaticals and to undertake research work... The longer you are on a temporary contact with insecure hours the worse it is for your prospects. Your career is over.”

BARRIERS TO ASSERTING RIGHTS OR COMPLAINING

Most of the women expressed concern that if they were assertive about what they wanted or complained about their treatment they would be offered fewer shifts and less work in the future or they would not get any work at all. Most of the women who were in a union valued the support on offer and some had been able to secure their rights as a result of their union’s intervention. However, even where women were made aware of their rights they were fearful of standing up for their rights and the impact that this could have on their work.

Ann was worried that if she turned down a shift her employer would put her “to the bottom of the list of people to ask for overtime”. She also wanted to impress her managers, especially as the shop where she works is going through a restructure so she does not want to ‘shoot herself in the foot’ and “be seen as difficult”.

Kate was “worried that if I complained that I would never work again”. Kate had a “fantastic union representative who supported workers like me on casual contracts” but she felt that managers just found new ways to get around things, including making contracts even shorter so that people like her could not be considered as employees. Ultimately the company just stopped giving Kate a contract altogether.

Maria reported having “good support from the trade union”. It offered help over her cut in maternity pay, though by this time she was heavily pregnant and did not have the energy to fight. The union also helped with contract changes that the university tried to impose, and with getting her rolling contracts that gave her more rights than those the employers proposed.



Jenny tried to stand up for her rights and had the support of her union. She valued this support and one of the lessons she learned from her experience at the university was the "need for a union and its value... this was a big education for me". However, Jenny was worried about being seen as a troublemaker by her bosses.

Holly said her union representative was "fantastic" and he ensured she "secured fully paid maternity leave with the university", though she did not have the energy when she was heavily pregnant to fight the university further about not being offered the opportunity for future work in her department. Her battle also meant the relationship with her boss "sourred and it became quite awkward". Holly has not been offered further work with the department.

"Holly said her union representative was "fantastic" and he ensured she secured fully paid maternity leave with the university."

Sarah has been in contact with her union about her contract. She thinks that after four years working at the university she should have a permanent contract. The union has been supportive, however, the HR department just ignores her requests and she is worried about getting the union involved more formally: "I don't want to rock the boat...The bottom line is that I have earned £6,000 this year from teaching, which is a drop from last year [£10,000] but it is something." Sarah has in the past thought about becoming a union representative but "it is really hard for a person in my position to challenge, they can get rid of me really easily, it is hard politically to change the situation, it encourages people on these contracts to become a 'yes' person".

LACK OF INFORMATION ABOUT CONTRACT TYPE AND RIGHTS

Several of the women first encountered problems with their contract when either their circumstances changed, such as a pregnancy, or when the contract was altered, such as a reduction of hours.

Some of the women said they did not fully understand the terms of their contract and they were uncertain about their employment status and what they are or are not entitled to.

The women's experiences chime with the findings of a report by the Chartered Institute for Personnel and Development¹², which found that neither workers nor employers fully understood the employment status of workers on zero-hours contracts and that led to confusion about their rights. For example, the CIPD survey found that only four in ten employers believe their zero-hours workers are eligible for statutory maternity, paternity and adoption leave and pay – all of which are legally available to all employees.

Most of the women were keen to keep their job despite the precarious nature of the terms offered. They reported wanting to stay even when they felt they have been treated unfairly. Many of the women expressed anxiety about not wanting to upset their employer or to "rock the boat" for fear of negative repercussions. All of the women expressed the wish for a better contract.



SECTION TWO

RECOMMENDATIONS

All the women interviewed wanted some change to their contract. They wanted some predictability in their hours and patterns of work. They needed to plan for their children as well as their work and needed greater consistency including in their working patterns over a longer period of time.

WRITTEN STATEMENT OF TERMS AND CONDITIONS

Many workers on zero-hours and other casual contracts are often uncertain about their basic terms and working conditions. The TUC recommends that all workers – not just employees should have a right to a written statement on the first day of employment setting out terms and conditions, including expected hours of work.

BETTER ACCESS TO PERMANENT SECURE JOBS

In practice, many workers on zero-hours contracts and other contracts work regular working hours. Such workers should have a right to written contracts guaranteeing them these hours on an on-going basis.



REQUIREMENT FOR EMPLOYERS TO PROVIDE NOTICE OF WORK AND CHANGES TO SHIFTS

Employers should be required to provide workers with notice of available work and notice before work is cancelled. Where a shift is cancelled at short notice workers should have the right to be reimbursed by employers for travel costs. Employers should also be required to pay the workers for their scheduled shift. Workers like Ann and Barbara, who are sometimes given less than a day's notice of shifts, would benefit from this measure. These changes would ensure that workers are not left out of pocket. They would also encourage employers to plan their staffing needs in advance.

A FAIR WAGE

Zero-hours contract workers, agency workers and those on casual contracts who work on an irregular or intermittent basis should be paid an allowance rewarding the flexibility they provide employers.

Many of the women interviewed struggled to get by on their low and fluctuating rates of pay and several raised concerns about the impact of their low pay and hours on their eligibility for Statutory Maternity Pay as well as the impact of short hours on their holiday pay¹³ and on their ability to pay for travel to work.

All agency workers should have rights to equal pay. To this end, the so-called Swedish derogation should be removed from the Agency Worker Regulations to ensure that all agency workers qualify for equal treatment. This would also ensure that employers cannot use agency workers to undercut pay and conditions of other workers.

EMPLOYER SUPPORT FOR CHILDCARE

Given the difficulties that the women interviewed faced in organising, retaining, and paying for childcare when their working hours were so unpredictable, the TUC would like to see the role of employers – particularly large employers which depend on a highly flexible and casualised workforce – in providing or subsidising childcare. Some large employers such as hospitals, universities and the Royal Mail offer workplace nurseries offering high quality subsidised childcare to their employees. Such on-site nurseries are a huge benefit to employees who work unusual shift patterns or variable hours and the TUC would like to see more support for workplace nurseries and for access to existing workplace nurseries to be extended to all workers, including those on casualised contracts such as agency workers.

AN EQUAL FLOOR OF RIGHTS

Currently many zero-hours workers lose out on basic workplace right due to the transient nature of their employment and the uncertain nature their employment status. The TUC believes that all economically dependent workers, including zero-hours workers, agency workers, freelancers, and home workers should be entitled to the same floor of rights. This should include all family friendly rights, including the right to request to work flexibly, and protection from unfair dismissal.

BETTER ENFORCEMENT OF RIGHTS

There needs to be improved enforcement of statutory rights for all vulnerable workers. For example, increased resources should be devoted to ensuring that zero-hours contract workers are paid at least the National Minimum Wage for travel time. The abolition of employment tribunal fees is vital if women are to have access to justice, for example, in the cases of pregnancy discrimination outlined in the interviews.

EXTENSION OF COLLECTIVE BARGAINING

The women interviewed were all members of trade unions and therefore not representative of the wider working population. All of the women spoke positively about the ways in which their union representatives had helped them understand their contracts and in some instances enforce their rights and improve their terms.

Vulnerable workers are best protected in the workplace if they are represented by a trade union. The TUC calls for an extension of collective bargaining and steps should be taken to ensure that all vulnerable workers have easy access to trade union representation. There is a need for a revitalised role for trade union collective bargaining.



REMOVE OBLIGATION ON JOB SEEKERS TO ACCEPT ZERO-HOURS CONTRACTS

Under current welfare legislation a jobseeker is able to turn down a job with a zero-hours contract. Under Universal Credit a jobseeker that turns down a job with zero-hours contract can be sanctioned. Jobseekers like the women interviewed will, in effect, have little choice but to accept these jobs in spite of the difficulties organising childcare when working hours are unpredictable. The TUC calls upon the Department for Work and Pensions to amend guidance so that job seekers are no longer obliged to take an offer of work on a zero-hours contract.

The Department for Work and Pensions should ensure that jobs advertised through Universal Jobmatch clearly state the type of contract on the advertisement. Job coaches at Jobcentres and on the Work Programme should also receive training to help them to explain the terms of contracts to jobseekers. This should be reflected in the conditions of their Jobseekers Agreement (or Claimant Commitment).

A SOCIAL SECURITY SYSTEM WHICH REFLECTS THE REALITY OF CASUALISED WORK

It is hopeful that Universal Credit will offer some improvements for people on casual contracts by smoothing the distinction between in and out of work benefits. With real time information and a frequent updating of their hours of work, Universal Credit may help with some of the financial difficulties faced by parents with varying hours of work for instance in terms of child care costs but there remain features of the social security which currently disadvantage women in precarious or unpredictable work. For example, one welcome feature of Universal Credit is that it will remove the requirement that a worker must work 16 hours per week in order to qualify for Working Tax Credits. However, in the meantime, the government has increased the minimum number of hours worked to 24 hours per week which has resulted in tens of thousands of workers losing their Working Tax Credits. This is an issue which has been raised as a concern by unions representing members who have been disadvantaged by this policy.

Women who are moving in and out of fixed term contracts or freelance work may also be disadvantaged by regulations prepared by the government which will mean that surplus earnings from the previous six month period will be taken into account if someone moves back into Universal Credit after a period of work.

Furthermore, women whose income fluctuates significantly will be disadvantaged by a change in how the Department for Work and Pensions recalculates tax credits. Whereas recipients of tax credits could have their tax credits recalculated if their income fell by any amount. If a recipient's income rose by less than £25,000 in a year, this was not taken into account until the following year's assessment. However, the government introduced a new limit of £2,500 for either an increase or a decrease in income. Therefore, some of the women interviewed whose incomes vary significantly from year to year will not be able to have their tax credits recalculated in the same way that they could previously.

The TUC calls upon the Department for Work and Pensions to ensure that the social security system recognises and responds to the practical difficulties faced by those juggling casualised work with caring responsibilities.

MORE WELL PAID, FLEXIBLE AND PART-TIME WORK OPPORTUNITIES

All of the women interviewed talked about the lack of jobs available to them. This was a particular issue where the women interviewed wanted to work part-time. The interviewees from the education sector particularly talked about the correlation between permanent contracts and full-time hours.

Advertised part-time work is rare and tends to be lower skilled and more poorly paid than full-time employment. A study¹⁴ by the Joseph Rowntree Foundation and the Timewise Foundation found that although a quarter of jobs were advertised as part-time roles they were much less likely to pay at a reasonable level. They found that for every one part-time job vacancy paying £20k full-time equivalent there were 18 full-time vacancies at this level.

However, not all the women interviewed wanted to work part-time, particularly those working on a lower hourly rate, they wanted to work full-time hours but have some flexibility in how these hours were worked. They wanted to earn a decent wage but also to have time to provide care to their children.

The Government should play a more active role in developing flexible working in the public sector and contracted out work. The Civil Service has led on this change but this must be an urgent priority across the public sector including in education. The TUC believes that the right to request flexible working should be a day one right.

“The TUC calls upon the Department for Work and Pensions to ensure that the social security system recognises and responds to the practical difficulties faced by those juggling casualised work with caring responsibilities.”

CASE STUDIES

1. ISABELLE

Isabelle is a married mother in her thirties with three children – two at primary school and one at secondary school – and lives in Newcastle. Isabelle has worked in domiciliary social care all her working life. She has a passion for social care work and enjoys working with clients to help them live independently. Originally Isabelle worked for the local council (for eight years) providing social care, but in recent years as services have been contracted out she has worked for a number of private firms that deliver social care in Newcastle.

She has been with her current employer, a private company, for seven weeks. Isabelle is also registered with an agency to try to secure more hours of work. Isabelle spoke predominately about her current role but also drew on her experience of working for a number of private companies delivering social care. Isabelle found her current role through word of mouth; she worked with her present manager (who recruited her) previously when she was at the local council. She is on a written zero-hours contract that allows her to accrue some annual leave and, if she were to become unwell, after three days she would receive statutory sick pay.

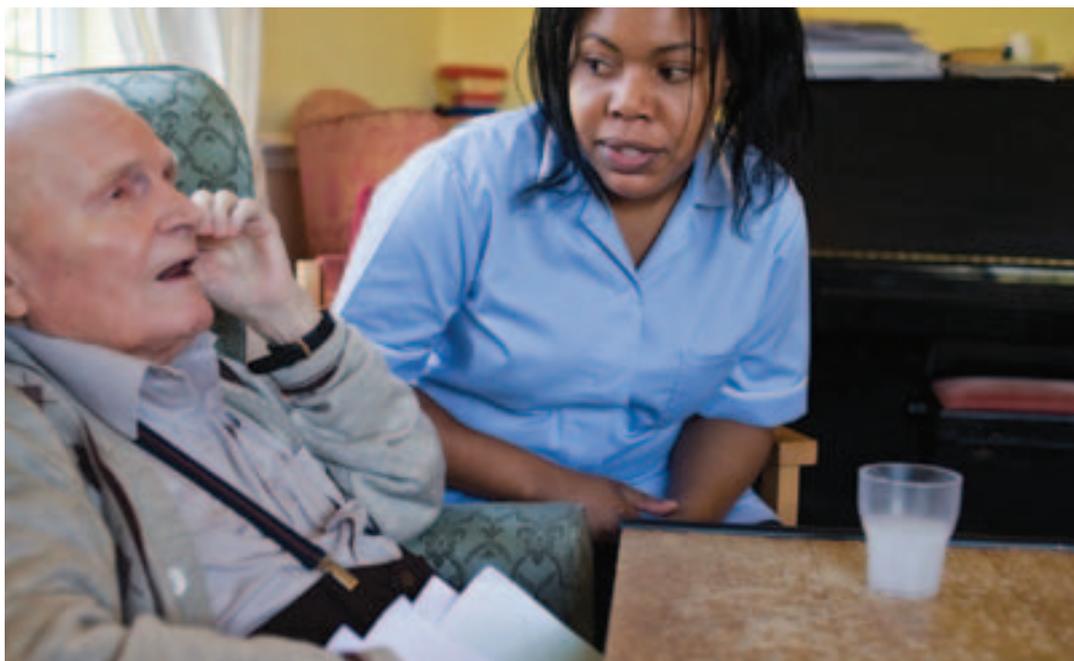
When Isabelle started her current job she did a week's training that is a pre-requisite for working in social care; it covers issues such as first aid, safeguarding and infection control. Isabelle was not paid for the week's training. She also had to pay for her own uniform (£20) and her Disclosure and Barring Service (DBS) check (£54). Isabelle said she thought that workers paying for the required training, uniform and DBS check was standard practice with private sector companies across the social care sector.

Isabelle receives the national minimum wage but is not paid for the journey time between clients. She receives 25 pence a mile for the journey in her car between clients to cover costs for petrol and use of her own vehicle. In her last job she received just 15 pence per mile and was aware of colleagues who received no mileage costs at all. In her previous job she did not always receive the national minimum wage and in this employment she also thought there was insufficient time with each client, which "affected the quality of care that workers like me could provide".

Isabelle would like to work full-time and makes herself available for these hours each week. However, there is no set pattern to the work that she is offered or the number of hours per week. Since working for the current company she has worked between 10 and 36 hours a week. She is told a month in advance what hours she will be offered (an improvement from the last company, where she knew her hours only a few days in advance). The "patchwork of hours" of her working week has an impact on her wages and also on her family in practical ways. Isabelle needs to have a childminder for her younger children in case she is offered work on any day of the week. Her childminder is flexible and she has an agreement with her to pay a daily retainer of £6 per day for each child in case she needs her to look after her children. In effect, her childminder "is on call, just like I am". The childminder is also not able to rely on given hours each week and, like Isabelle, takes a financial hit if the hours are not offered. Isabelle also thought that it was unusual to be able to find a childminder who was flexible like hers. For any early shifts, which can often be just for an hour (before school), she finds it too expensive and impractical to employ someone to look after her children so she relies on informal childcare and the goodwill of neighbours to

NOTE

In some cases the names of the women in these case studies have been changed. The accompanying pictures are stock images, not pictures of the subjects themselves.



help out. A further difficulty is the complication that this causes for Isabelle's childcare tax credit levels, leaving her confused as to her entitlement and worried that she is being overpaid.

Isabelle's fluctuating income and insecure hours give her little freedom. She finds it hard to put aside enough money "to do anything" and the insecurity of hours makes it difficult to plan ahead and share childcare responsibilities with her husband, something she was able to do when she had security and predictability in her hours. In her previous job it was even more challenging, being given minimal notice of shifts and, on occasion, being turned away from a visit without pay when she arrived for a job. Isabelle did complain about her treatment in her previous job but thought it led to no improvement. She also felt that when she complained, which she did to both her own manager and senior managers in the company, this had an impact on the shifts she was subsequently offered and ultimately meant she was given less work.

“Isabelle thinks that the low wages, poor conditions and insecure hours have a personal cost to the people like her that provide social care.”

Isabelle thinks that the low wages, poor conditions and insecure hours have a personal cost to the people like her that provide social care. She also thinks it affects the quality of care offered to some of the most vulnerable people in the community, who often have very complex needs. The poor conditions, including low pay, mean a high turnover of staff and an attitude that anyone can do the work. Minimal standards mean that "in a matter of days someone can go from flipping burgers at a fast food chain to being responsible for administering an elderly person's vital medication".

Isabelle believes there needs to be more investment in social care to allow for better training and conditions for staff, including guaranteeing set hours of work. She believes this "would improve the standards of care and better reward people who do this important work". Isabelle wants to work full-time and to know the pattern of her working week so that she can have time for her family and earn a reasonable wage.

2. LUCY

Lucy is in her twenties, lives with her partner and has a child aged 14 months. They live in Wolverhampton with her parents. Lucy has an NVQ level 3 in business administration. When she left college she applied for numerous office jobs but could not find work. She started casual work, through an agency, with Royal Mail and has been there for three years. She works in the warehouse sorting letters and parcels for distribution.

The workload at Royal Mail is very seasonal. For example, the Christmas period can involve working full-time, usually eight-hour shifts over five days. It can also involve being asked to work on a Saturday. However, other times of year can be very quiet and the shifts on offer are less frequent and for just four hours. There is often as little as one day's notice of shifts. Originally shifts and details of the work pattern were agreed with managers at Royal Mail but in recent months this has been decided directly with the agency. Lucy is unclear about her contract, as are a number of other agency staff, and this has caused her some difficulty on return from her maternity leave. The agency was unclear how to deal with an agency worker on return from maternity leave.

When Lucy was pregnant she was treated well by Royal Mail, which took care of her needs including undertaking a risk assessment and making sure she was doing work that was right for her during pregnancy. She was told by the agency that she could return to work when she felt ready.

Lucy had her baby in the early summer of 2013. However, in October 2013 when she wanted to return to work, she was told that she would need to re-apply for her job and go through the vetting process. This took a number of months and she ended up being offered work only from the following January and she felt she missed out on the busy Christmas period when she could have worked long shifts. Lucy kept "worrying whether I would have a job to return to". Her pay per hour had risen over the period that she worked for the Royal Mail but when she returned after maternity leave she was put back to the beginning of the pay scale, which reduced her pay by £2 per hour as she was treated as being new to the job. She was able to return to her previous pay level only after 12 weeks, which is the period that someone must work in order to progress up the pay scale.

Lucy mostly does later shifts in the day from either 2 pm or 5 pm into the evening. She is able to work casually without using formal childcare as her partner has a permanent job and is mostly able to fit his work around her shifts and in addition, as she and her family live with her parents, Lucy is able to rely on her parents to provide free, flexible childcare if she is offered an additional or later shift at short notice.

Lucy finds it difficult, as do her fellow agency colleagues, to build up sufficient paid holiday, which is dependent on the shifts she works. So when she does take leave she has to take a financial hit, which is hard to afford. Although Lucy can turn down shifts, she does not like to do so because she needs to make the most of when work is available. She also feels that although she can turn down shifts this may not go down well with managers and worries that this could stop her being offered shifts in the future. For instance, she needed to turn down some Saturday shifts because her partner could not look after their child and she believes this is why she was not then offered other Saturday shifts when they came up.

Lucy and her partner would love to have a place of their own but this is proving difficult to achieve. "Without a predictable income it is difficult to save up a deposit, and hard to get a mortgage. Temporary contracts also mean you cannot get loans." They have been on the waiting list for a council home for over a year and not one property has come up. Lucy would "love a permanent job with the Royal Mail". She would like a predictable income to make plans for the future. Working in the way she currently does means "you can't plan anything; you save as much as you can, but you are stuck in an insecure situation".

3. ANN

Ann is in her forties and lives in Northumberland with her son who is in his twenties. He has cerebral palsy and is deaf. Ann has a boyfriend but he doesn't live with them. Ann has worked in a supermarket for the last year and a half and has a 21 hours per week contract. She finds it hard to manage on her pay and when she can take on overtime shifts. She would prefer to be able to work full-time and have more predictability. Ann claims housing benefit and receives the lower rate of Disability Living Allowance for her son. Due to his physical disabilities it is likely that Ann will need to continue to provide care for her son and for him to live with her. Ann receives no outside practical help to care for her son.

Ann found her work at the supermarket through the Job Centre. She accepted the part-time hours because she "needed to take what was offered to me", though she would like to work full-time. She is generally happy with her job but if she had full-time hours with a set pattern it would give her stability of income and an ability to plan her week better to care for her son. However, she could not do a night shift because of her son's needs. Ann receives just above the minimum wage, is entitled to both sick and holiday pay and receives a staff discount.

Extra shifts are sometimes offered at busy periods. However, during the quieter periods for the supermarket there is not much overtime on offer and this can leave Ann short of money and make it difficult to pay bills. Some extra shifts might be offered as the result of staff sickness. For these extra shifts Ann can be given as little as half an hour's notice. Although she can turn down a shift, she needs the money and also wants to "keep in" with the supermarket. Ann is worried that turning down a shift might be held against her and that "they put you to the bottom of the list of people to ask for overtime". Ann also wants to show the supermarket supervisors that she is keen to take on work in the hope that in the future she will be offered a full-time contract. She also does not want to make a fuss as the supermarket is going through a restructuring process and she does not want to 'shoot herself in the foot' and "be seen as difficult".

The variation in hours of work causes difficulties in relation to Ann's benefits. Her housing benefit is calculated on her contracted hours but in the last year she has worked many extra shifts and is worried she has been overpaid benefits. She has raised this with the office that administers her housing benefit and was "told not to worry" and that a bill calculating how much she must repay would be sent to her at the end of the year. Ann had little idea as to how much this would be and whether she would be able to pay and this caused her stress. Subsequently, out of the blue she received a letter saying she owed £60.

"I received my letter of overpayment, not sure if they will take this out my bank in one payment. The wording of the letter got my stress levels hitting the ceiling, as the words "benefit fraud" weren't the best thing to read after a very hectic nine hours' split shift, without having a lunch time as I was on two different departments so wasn't entitled to a lunch hour. On another note of stress, I currently claim for help with dentists, opticians and prescriptions because I am considered on a low wage, so I am now stressing and waiting for the fraud department to say I owe them money, which I know is a £100 fine. I have never been in any trouble with the police in my life... I try and make ends meet by doing everything right, to end up now looking at being done for benefit fraud. Makes me think is overtime worth it? But I won't have any chance of being made full-time if I don't. But will my employer still want me to work there if I am charged with fraud? I wish I had shares in Paracetamol, because I am eating them like Smarties at the minute."

"I am now stressing and waiting for the fraud department to say I owe them money, which I know is a £100 fine. I have never been in any trouble with the police in my life."

Ann's son finds it difficult to carry out some day-to-day tasks including washing and cooking for himself. Ann provides care for her son and wants to make sure her work schedule also allows this. He needs frequent hospital visits, including help with his hearing aids. Ann tries to schedule hospital appointments to fit around the work shifts she is offered but has sometimes had to postpone them. She worries because there can be a two-month wait for a rescheduled appointment.

Last year Ann became concerned about the late shifts that she was offered. If unable to prepare her son's dinner because she is working he relies on junk food and she thinks this affects his health and he puts on weight. She has felt torn and worried for a number of months about whether she could continue with her job. However, this was eventually resolved with her supervisor, who allowed her to access more daytime and late afternoon shifts.

4. BARBARA

Barbara is in her forties, lives with her partner and has two children aged 11 and 16. They live in Glasgow. Barbara suffered for many years with depression and anxiety and has been unemployed. In October 2013 she moved from the Work Programme into a short-term contract for 16 hours a week with a pound shop, initially to cover the busy Christmas period. After Christmas Barbara was pleased to be offered a new contract for eight hours a week.

Barbara's partner has a permanent job that helps with her low guaranteed hours. However, there have been times of the year when they have had difficulties, including when Barbara's partner was unwell and he was receiving just statutory sick pay. The Commonwealth Games in Glasgow over the summer of 2014 meant she had plenty of extra hours' work, though the early months of the year, particularly January and February, were difficult with only the basic hours offered. They can find it a struggle to pay bills and hard when Barbara receives just her basic hours. Barbara earns the national minimum wage, which is currently £6.50 per



hour. When Barbara works the minimum eight hours for a week this is broken up into two shifts of four hours each. The return train fare is £8, so this leaves very little money from a shift. The financial implications of her minimum hours' contract also make taking family holidays difficult as she receives only eight hours' holiday pay for the weeks she does not work.

Although Barbara struggles financially, she feels more fortunate than some other families because they pay relatively low rent on a council house and they do not need to pay for childcare. Barbara's older child is able to look after her younger child and this also means that she is able to take on extra shifts at short notice as she does not need to organise and pay for formal childcare. There is usually little notice given for extra hours – sometimes she is just told to stay on after her morning shift – but she is keen to take on as many hours as are offered. Barbara is going to make a claim for Working Tax Credit because her partner's hours also fluctuate and they are left with insufficient money.

Barbara is keen to secure a contract with longer hours and wants to prove herself to managers so she is "first in line". She had hoped that when colleagues on longer hours' contracts left recently for new jobs their contracts might be offered to workers like her. However, despite the busyness of the shop over the summer there has been no change in her contracted hours.

“There is usually little notice given for extra hours – sometimes she is just told to stay on after her morning shift – but she is keen to take on as many hours as are offered.”

5. KATE

Kate is in her forties, married and has two primary school-age children. She lives in London. Kate is university educated and has worked in the arts and in broadcast media. Kate talked about her current work and also the experience of working on a series of casual contracts over a number of years. Insecure employment has had financial consequences and also had negative consequences for her family life.

At the time of having her first child she decided to retrain in broadcast media and moved into radio production. She hoped this would give her a more steady working life to balance with having children. Kate got work as a radio producer for a broadcaster but was then offered just a series of fixed-term and casual contracts that varied in length from six months to odd days at a time. Over a six-year period in effect Kate worked for the same broadcaster on casual contracts, with gaps of around only four months in total.

Many of Kate's colleagues had secured permanent contracts. The lack of work security meant she thought she "had no time to relax and was constantly having to prove my worth and be flexible, which was something I felt more permanent staff did not need to do". She felt "the biggest challenge was living in a state of constant precariousness". Without a permanent contract she said "you have always got to be available, to be seen to be there all the time". Kate found this both in the financial impact of insecurity of income but also in terms of the commitment to her family she felt she had to sacrifice. "Your first commitment has to be to work – that is how you bring money in. I wouldn't choose to do that, family life is very important to me. The way that work was set up really challenged that and having to say 'no' a lot at home." The work insecurity "made it difficult to assert your needs and to put your family first".



Kate's work in radio production involved unpredictable hours with no set pattern, including working into the evening. Kate felt fortunate to find a childminder who was willing to vary her own hours to fit in with this unpredictability. However, it was still hard to plan childcare week to week. Kate guaranteed to pay the carer for two school pick-ups every week and this arrangement worked for a couple of years. If Kate did not get further work in the week, however, the carer also had to take the financial hit of less work.

Kate's husband was also freelance at the time. However, when the carer left to have a child, Kate and her husband could not find anyone else to look after their children who offered the necessary flexibility. Kate's husband then gave up most of his freelance work to care for their children, despite their joint income being low. Both parents trying to work in this unpredictable way and manage family life proved impossible because of being unable to plan what childcare was needed and whether it would be possible to pay for it.

Kate's temporary contracts meant she could not make demands or ask for time off: "I never felt secure, that I could ask to do normal things like go to school sports days or commit to school plays or trips, even though those days would be unpaid – you can't be seen to be 'unreliable'." In financial terms it was difficult to plan or commit to things, especially when over time the contracts were for fewer hours over a shorter period of time. It was hard to let the children sign up for after-school clubs or music lessons in case the money was not there and for the children to engage with the same school activities as their peers whose parents worked more predictably.

The temporary contracts also make it difficult to plan in the longer term: Kate and her husband rent a property and have never been able to afford to buy somewhere to live in London. Kate feels it would be "too much of a worry" to buy anywhere because her income is so unpredictable – "renting has become a necessity". Kate also has to rely on housing benefit and tax credits. Her fluctuating income means she is concerned about being overpaid benefits when she has more work and then be faced with a bill. "How on earth would I pay that back?"

During Kate's years working for a broadcaster the couple went through times when they ran out of money, when they had to think how they were going to have money to buy food and pay bills. Kate was not in a minimum wage job and did not think that with her qualifications, skills and level of responsibility she could be faced with the situation of not affording the basics. In some ways she feels she is living in the same way she did when she left university years ago, "only now I have responsibilities to children, you can't live like that with a family. In your early twenties if no work comes in you are in a better position to manage your situation, even though it might be difficult – you might be able to stay with friends. If you have children you need to be able to keep things more predictable."

Kate recognises that she has legal rights but she fears that asserting her rights could lead to losing work. "I was worried that if I complained I would never work again." Kate had a really good union representative who supported workers on casual contracts so they were aware of their rights, including their potential classification as an 'employee'. However, this just meant that her company made sure of gaps between contracts to avoid someone like Kate being considered an employee in the legal sense. Employees have the protection of a range of employment rights including unfair dismissal, redundancy rights and a right to request flexible working.

In the end, Kate's company stopped giving her temporary contracts, or indeed any contract to work.

Kate now works freelance and is "scrabbling work together". In some ways she has more freedom to choose when she works but it is still insecure and it is difficult "to build up clients from scratch when you have been committed to one company for so long".

6. RACHEL

Rachel is in her thirties and lives in the Midlands. She has two primary school-aged children and she is 12 weeks pregnant. Rachel has a partner but they do not live together. Rachel has worked for the last five years in a pub that is part of a larger chain of pubs. She carries out general bar duties, works in the restaurant and also has a supervisory role as a team leader and carries out administrative duties "on the business side of running the pub" in the office.

When Rachel started her job she understood she was on a minimum of 17 hours a week contract and thought she had signed a contract that included this stipulation. For most of her time in her job she has worked between 18 and 22 hours a week. She has often been offered extra hours to cover holidays and sickness. More were offered when Rachel took on the team leader role. The rota for her and her colleagues used to be decided three weeks in advance but in the last three months as little as one week's notice has been given.

Sally, a relative, provides informal childcare for Rachel. Rachel is able to be adaptable, to some degree, about varying her hours because of her childcare arrangements, but finds short-notice periods a problem. Sally is flexible but has her own commitments including, for instance, wanting to be able to plan her holidays: "She has her own life and it is a difficulty especially where they give short notice of shifts. This can mean Sally cannot look after the children and I must try to find someone else to step in."

Since notifying her employers about her pregnancy at five weeks, she has noticed a drop in the hours offered to her each week. Her rota includes fewer and shorter shifts, some as little as two hours. She is also being offered fewer supervisory shifts and at the same time a number of colleagues are being trained to take on a supervisory role. Her employer considers that Rachel's minimum hours of work are 12 hours. Rachel is in dispute with them about this.



Rachel claims both Working Tax Credit and Childcare Tax Credit and she earns a little over the minimum wage. Last year Rachel was offered and undertook an increasing number of shifts and built up a lot of overtime. This had an impact on her tax credits for this year, which is difficult as she is now being offered much less work. She says: "I have faced the double blow in the reduction to my hours with less pay each week and the level of my tax credits due to my high income last year."

Rachel feels well in her pregnancy apart from being tired. She has not needed to take sick leave, has not missed a shift and has received no notification from her GP or midwife that she needs to change her number of working hours so she says "there is no medical reason to do less hours or shifts". Rachel's manager undertook a risk assessment of her work and she was deemed able to do the majority of tasks that her job entails apart from heavy lifting, which is something she rarely has to do in her day-to-day work. The manager stated in her risk assessment that Rachel should be put on short-hours duties. This was added afterwards without her agreement and Rachel has not signed. She is worried about the cuts to her hours and

is concerned that this will mean she will not qualify for statutory maternity pay. For the week following her interview, for instance, she has been offered 12 hours' work, including one shift of just two hours, and has been offered fewer supervisory role shifts. Rachel finds the short-hours shifts difficult "because my work is a half an hour drive away from my home, so two and four hour shifts really aren't worth my costs of petrol". This is causing Rachel stress and worry.

Rachel just wants to have the hours and shifts that she had before she notified her employer that she was pregnant. She says she feels "quite capable of doing the 18 to 22 hours I used to do and six-hour shifts are fine even when I am reaching the latter stages of my pregnancy. I really want to be able to have regular shifts and enough pay. I really want to do this work including being able to qualify for maternity pay."

7. JESSICA

Jessica is in her thirties, is married and has a three-year-old child. She lives in London and works as an arts centre, theatre and music event manager. She combines freelance work with employment as a duty manager at an arts centre on a zero-hours contract. Jessica is positive about some aspects of her zero-hours contract, though she has some reservations, particularly about trying to combine uncertain hours with family life.

Jessica works on average two shifts a week at the arts centre – each shift is six hours long. Jessica says she loves working at the arts centre.

Over the summer senior managers at the arts centre allowed her to take over two months' leave from her role in order for her to concentrate on a busy freelance period. These senior managers respect that she also does freelance work. She tells them in advance her availability for work and they then say what shifts are available. She is given two weeks' notice of the shifts for the following month. However, this does require some commitment of her time and she will not necessarily then be offered the shifts. On occasions this has meant that she has turned down freelance work because of shifts that she hoped she would be offered at the arts centre. Shifts can also be offered at very short notice if, for instance, a colleague is off sick. There have been occasions when a shift that she has been offered is then cancelled, including on the day she is due to be working. This means that Jessica has days when she has no work and has turned down freelance opportunities.

Jessica thinks that she has some control in being able to turn down shifts and has been able to block out periods when she chooses not to work at the centre. She says she does not feel they hold her to ransom. However, she is still keen to be able to secure shifts and worries whether these will be so available when she has turned down work in a period. For example, she is concerned that duty managers who have worked over the summer will be "on the top of the list" when it comes to allocating shifts in the forthcoming period. This is a particular worry for Jessica during the winter months when she has much less freelance work to rely on. The lack of shifts is a greater problem for

some of her colleagues. For instance, some front of house staff at the arts centre have moved into this work from being on unemployment benefit, but are then offered very restricted shifts and struggle financially. Jessica thinks as a manager you are given greater control and can call the shots more about what hours you would like. Jessica's freelance work also gives her some cushion of work so she does not totally have to rely on the arts centre for work as some of her colleagues do.

Jessica appreciates that her working life is a juggling act. Some of this is because of the nature of working in a sector that requires some unsociable hours and peaks and troughs of work at certain times of the year. She loves her time with her child and believes that "family should come before work".

Her work requires a lot of flexibility, which she feels is not something that she could combine with having a child without a supportive partner and extended family nearby. Until recently her child was in a nursery that offered some stability of hours and operated throughout the year. This, along with her parents stepping in to help with childcare when needed, allowed Jessica to work unpredictable hours. However, Jessica has now enrolled her child in a preschool in preparation for starting school. The hours are only 9:00-12:00, five days a week during term time. She is currently unclear how this new childcare setting will work with her unpredictable hours or what she will do during school half terms and other holidays. She does not think that the preschool system is helpful in supporting people in work. She asks: "What job can I do during three hours a day?"

Jessica has a written zero-hours contract. She says she receives no direct sick or holiday pay. She thinks that there may be some account of holiday pay through her hourly rate of pay but is unsure. She is not paid for shifts if she is unwell and unable to attend.



8. MARIA

Maria is in her forties and lives in a northern city. She is a university researcher and occasional lecturer with a degree and a doctorate. She has a partner and three children, two at primary school and one at secondary. She has worked at the same university since the year 2000. During this fourteen year period she has had a total of 10 different contracts for hours ranging from just a few hours a week to full-time. The contracts have varied in length from a few months to one that lasted four years.

Maria's current contract is for just under three hours a week for a period from October 2014 until June 2015 – "these were the only hours on offer" – and any extra hours are worked on an ad hoc basis usually to cover staff absence. These extra hours of work can be at short notice. Her contract means she does not have a stable income. Maria hopes to get more work during the academic year but she relies on the success of unpredictable research bids. The current hours are too low for her to earn a

decent wage. Maria would "like ideally to work three days a week and know that the hours will be predicable for the year". For the first time since 2000, Maria may need to try to find work away from the university. Her partner works full-time so there is some cushion for their family income. Maria was a single parent in the past and needed to have full-time hours to have sufficient money to support her family on her own.

Maria enjoys her work. She has a well-paid hourly rate and a pension. She receives holiday pay but is unclear about sick pay: in the past if she or her children have been unwell she tended to just do additional hours when she returned to work to make up her time. Maria has had three periods of paid maternity leave while working at the university. She thinks her employer can be flexible and her job mostly allows her to carry out her work during school hours. Maria has in the past used nursery and after-school childcare. She does not have formal childcare anymore: if it is needed she relies on friends or her partner. For the last year, now her children are older, she has been offered fewer hours of work and these fluctuations have caused her problems.

Maria experienced particular financial difficulty when, having worked full-time for over two years, her hours were halved six weeks before she was due to go on maternity leave. Maria felt that they "reduced hours on purpose, so they did not have to pay as much maternity pay". She tried to stand up for her rights and says she had good support from her trade union. However, by this time Maria was heavily pregnant and did not have the energy to fight. Her union also helped her in later years with her contract position when the university tried to put her on a series of temporary contracts, including just paying her through expenses despite her having worked for a continuous period of over four years. She was worried about the impact of this change and "did not want among other things for this to impact my pension". The union supported her to get a rolling contract that gave her more rights.

Maria has been able to turn down work in the past, for instance when the university wanted her to work full-time for a short period. Maria did not think it was feasible as this was offered at a time when her children were very young. She does not think that this is held against her, though she says it is difficult to be certain. When full-time hours have been offered more recently in her department they have not been open to her. Maria also feels that when her children were younger and she needed to take time off when they were ill there were comments made and this could make her "feel inadequate", especially if her absence meant that she missed events such as team meetings.

Maria is keen to carry on learning and developing in her job. She also thinks that engaging in development opportunities might help her secure greater work opportunities. Maria thinks that this is harder to do this when you have young children. The university offers seminar sessions and workshops on topics related to her work. "A lot of events that would be beneficial for my development, including contacts with key people and networking, are organised in the evening. These events, which can be held every other week at the university, could help me get more work or research opportunities, but I cannot attend because my children do not have regular childcare that I can call upon and my limited hours would make it hard to pay. I cannot rely on friends on such a regular basis."



9. ELLA

Ella is in her fifties and lives in London with her a partner and a child at secondary school. She teaches digital photography in an applied science department at an adult education college and carries out freelance photography work. She has worked for nine years at the college on a series of contracts.

Ella's treatment by the college has changed over the nine years. At the beginning her contracts were more predictable in the hours she was offered. The college took into account her need to care for her child and allowed her to work during school hours and not in the evenings or on Saturdays. The set pattern of hours also allowed her to plan her freelance work and run a successful photography business.

Ella's conditions of work at the college have "changed a lot since funding cuts two years ago". She was previously offered work for 10 months with two unpaid months but her latest contract is for just two terms up until March 2015. The number of hours offered can vary and this is determined by her manager. Her schedule is dependent on the courses that are run and how many places students take up. If any of her courses are undersubscribed her hours can be cut with two weeks' notice. In her hourly rate she is paid for teaching and some time is allowed for preparing, marking, grading and evaluating her students' work. She is also now expected to do her own administration and to attend many more meetings and she receives a lower rate of pay for these hours. She cannot claim for travel even though some of her meetings at the college are just an hour long. With no allowance for travel time this can reduce her hourly rate substantially. Ella says she is "increasingly finding that I am paid part-time hours for a full-time hours' commitment to the college. The pay is ridiculous compared to the hours." As a result she finds her freelance work almost impossible to combine with her college work. Her freelance work has been sidelined although her college pay is lower: "The time that they demand means that I cannot do much external work."

Ella's child was five when she first worked at the college she thought the conditions and having the school holidays off "were brilliant" and allowed her to combine looking after her child and working. Her child is now at secondary school so finding and paying for childcare is not such an issue for her. She also has the support of her partner, who has a steady freelance job.

Ella thinks that working in the college is becoming more challenging for mothers of young children who are just starting to teach there. The income level and unpredictability of the contracts make it less financially viable. She stated: "For younger mums it is really difficult if you do not have financial support from a partner." Ella has found over time that more and more of these mothers are leaving the college. "My colleagues don't have children," she says. "The mothers have left teaching. All my colleagues in the department that I work in are either men or women who do not have children. I am the last mother standing!"

"The number of hours offered can vary and this is determined by her manager. Her schedule is dependent on the courses that are run and how many places students take up."

10. JENNY

Jenny is in her forties and lives in the Midlands with her husband and young adopted child. She was a research fellow at a university on a three-year fixed-term contract. She was made redundant at the end of the three years. Jenny found the insecurity of her work difficult and it impacted on her family life; it led to her and her husband putting off the adoption process.

When Jenny took the job she knew that it was advertised as a three-year post but did not fully understand the implications of the contract until she started work. "It came as a big shock to be seen as a lower-class employee." Jenny had assumed that as the post was for three years it would not be that different from someone on a permanent contract; she would be treated on a par with other researchers in the department. Jenny felt she was treated differently from permanent members of staff. It was made clear that the university was not as interested in the development of fixed-term researchers like her and they were not given the same opportunities as permanent staff. For instance, she was not given supervision of students, a vital part of career development in academia, as she was seen "as someone who will be out of here in a few years and so it would not be fair to the students". On the other hand, permanent lecturers who were near retirement were still offered these supervisory roles.

Jenny felt her contract meant she was seen as "dispensable" and not someone the university was going to invest in. It was made clear throughout her three years that she was replaceable as a casual worker and she was not made to feel embedded in the department. It made it difficult for Jenny to plan her life outside work and think about her future. She and her husband knew that they wanted to adopt a child but "did not feel comfortable and able to go through the adoption process because of the stress and insecurity of the contract". She thought the insecurity was not conducive to having a child. In practical terms, it was also difficult because she found that on a temporary contract she would not have access to adoption leave. Jenny's treatment and the practicalities forced Jenny and her husband "to deliberately put off the adoption process". It stopped them having "a normal life and making plans".



Jenny tried to stand up for her rights and had the support of her union representative. However, Jenny felt she was seen as a troublemaker by her bosses and was still made redundant. Jenny valued the support offered by her union and one of her lessons from the experience at the university was the "need for a union and its value, this was a big education for me".

Jenny saw the negative impact that redundancy could have on people – "it can be a serious blow" – and was determined to use the experience as a springboard for something better in her life. Jenny set up her own business and, with her husband, started the adoption process. In the last year since leaving her job Jenny's overall sense of wellbeing has increased, and over the summer she adopted a child. She no longer has the insecurity of her previous fixed-term contract making her feel uneasy about life so she is able to go forward with this significant step of starting a family. She has recently secured a permanent lecturing job with a different university. The terms and conditions of her husband's permanent job mean that he has taken the adoption leave.

11. HOLLY

Holly is in her thirties and lives in a northern city with her partner and baby. She has a degree and a doctorate and worked full-time as a research associate at a university, carrying out research and also some teaching and support to MSc and PhD students. She was employed on a fixed-term contract that was initially to run for eleven months. In practice this was extended on a number of occasions and she worked for the university for four years. Since having her child she has not been re-employed by the same department at the university.

While on her contract Holly received both holiday and sick pay. She was aware that permanent members of staff had more holiday entitlement (25 days or more) than those like her on a fixed-term contract (20 days).

Holly was content in her job and ambitious for the future. However, she felt things really changed for her when she told her boss at the university that she was pregnant: "His face dropped." Holly felt under increased pressure at work, including a higher workload. Her boss kept telling her she urgently needed to finish off much of the project she was working on before she left to have her baby.

During her pregnancy she kept raising the issue of her maternity leave with her boss but felt that this was not addressed for many months. Two weeks before she was due to finish she was told she had no entitlement to paid maternity leave because she was on a fixed-term contract.

"Holly felt 'it was obvious that my boss did not want to consider me for the job. I had served my useful purpose. As someone who was going to have a young child I was less attractive to the department.'"

Her boss, on the advice of the HR department, offered Holly two alternatives for her future – either she left her job and the university employed someone else to finish her project or she agreed to come back for three months after having her baby to finish the work from her research. She was told that if she came back for the three months it would be under a new contract. The boss made it clear that the university's preferred option was for her to leave for good.

Holly felt under increasing stress and sought support from her trade union. She felt that her representative was "fantastic". This rep ensured that Holly secured fully paid maternity leave with the university. However, perhaps unsurprisingly, the battle that she had been through with her boss had a negative impact on their relationship – it "soured" and "became quite awkward".

She learned before she left for maternity leave that her boss had secured more funding for her area of work but she was not invited to apply for the role because she was going on maternity leave. Holly felt that "it was obvious that my boss did not want to consider me for the job. I had served my useful purpose. As someone who was going to have a young child I was less attractive to the department." When Holly returned for the three-month period she found out that the person who got the research job in the department was a student whom she had trained.

The three months at the department were tense. Holly also thought the HR department at the university was not flexible. She had hoped to do the work over a four-day week, using annual leave accrued from her maternity leave entitlement. HR would not allow this and instead she worked a four-day week for four days' pay for the three months. When Holly left at the end of the period she was not paid any of the holiday leave she was owed. She decided not to pursue it as by this point she had lost the energy to fight.

The return for the three months was challenging for her child, who had been settled into a nursery. She did not dare tell the people who ran the nursery that it would be for only three months as she thought she would not secure a place. Her child was there four days a week for the three months and when Holly could no longer afford this the hours were cut to half a day a week. Holly has secured a new job in a different department at the university so she will need to build up the hours for her child again at the nursery. She feels that all the changes have had a disruptive impact on her child.

Holly's qualifications and experience mean she is limited in her work and needs to work for a university. It is not practical to work in a different university as this would involve a very long journey time that would be difficult with a young child.

Holly starts her new job at the university in a few weeks on a fixed-term contract with part-time hours. She has dropped two pay grades and will be a research technician. Holly's experience has left her "feeling different about work. I used to think that women could have it all but they can't." Her priorities have changed because of her treatment and she finds it more difficult to invest in work and a career and will instead "focus on what I have and spend time with my child". Holly thinks that men with children are not treated the same as women with children: "You are treated like crap."

Holly is worried about the future as she is on another fixed-term contract. She is concerned as to what she will do if she decides to have another baby. She is worried that she will be treated badly again, "but this is the risk I just have to take".

12. SARAH

Sarah is in her forties and lives with her husband and four-year-old son. She took her PhD at a university in the north of England and has now worked there for nearly five years on a teaching-only contract. Over a year and a half ago Sarah needed to organise care for her terminally ill mother and she now supports her elderly father in the aftermath of her mother's death.

Sarah has worked on a series of one-year contracts. The contract has been renewed each year, often "just a few days before" the start of the academic year. Sarah has a different contract from that of many of her colleagues in the department, partly because permanent contracts tend to be for people willing to work full-time, something that would be a struggle for Sarah with her young child and caring responsibilities. People who took on the full-time posts in her department (advertised as one year fixed term contracts) have all now been given permanent contracts. There were also five permanent lectureships created at the university. Sarah has been offered fewer hours of work under her part-time one year fixed term contract as permanent and full-time staff are prioritised.

Sarah has liked some of the flexibility that her contract offers. She has been able, for instance, to specify that she wants to teach during school hours so she is able to drop her son at school. When he was younger and in a nursery over three days, the university would bunch her teaching commitments into these days. Now her son has started school she has chosen not to commit to work in the four weeks over Christmas. However, this 'freedom' has come at a high price. She would rather be made permanent, as "the precarious nature of the work is stressful" and the flexibility can be an illusion. For instance, the insecurity of her contract meant that she felt compelled to take on teaching work at a summer school at another university because she did not know whether she would be offered a new yearly contract at her university. As a consequence she worked the whole of the summer, taking time away from her child. She says you have got to "accept what you are given because you don't know what work you might or might not be offered in the future; you do not have the luxury of saying no".

She says she feels "trapped in this temporary contract". As a permanent member of staff her benefits would include a position on the pay scale, spine points and opportunities for development and promotion. She would also have the opportunity to go on sabbaticals and to undertake research. "The longer you are on a temporary contract with insecure hours, the worse your career prospects are. I need to accept that and I would be happier if I did accept this." Sarah thinks it would be good if there were more part-time permanent lectureships: "All I want is a permanent contract. I like teaching, I enjoy teaching."

Sarah has been in touch with her trade union about the contract. She feels after four years at the university she should be made permanent as a legal obligation. The union has been supportive. However, the HR department just ignores her requests about permanency. Sarah has not got the union formally involved: "I don't want to rock the boat...The bottom line is that I have earned £6,000 this year from teaching, which is a drop from last year [£10,000] but it's something."

In the past Sarah has thought about becoming more involved in union work by becoming a union representative but she thought it would be very difficult to do this. "It's really hard for a person in my position to challenge. They can get rid of me really easily. It is hard politically to change the situation. It encourages people on these contracts to become a 'yes' person."

Sarah thinks that increasingly universities are relying on PhD students or newly qualified post doctoral researchers to teach. These often younger people without caring responsibilities are cheaper and can work long hours. "When you are older and a woman it becomes more difficult. I have double caring responsibilities; my life also involves being with my son, taking him to the park and giving him a positive time, and providing elder care for my father." When Sarah's mother was terminally ill she needed to rush around with hospital visits and eventually organising putting her mother in a care home. "It took a lot out of me" – but she still came into work, and she came into work straight after her mother died. No one suggested that she might be given time off to care or to grieve.



"Sarah has a different contract from that of many of her colleagues in the department, partly because permanent contracts tend to be for people willing to work full-time, something that would be a struggle for Sarah with her young child and caring responsibilities."

Sarah thinks that laws on their own might not make an impact: "The law seems to have loopholes." She felt powerless when she raised permanency with the HR department and they ignored her requests. Sarah also thinks any improvement is unlikely: "There are other people in my situation in all sorts of jobs and it might get worse, with fewer permanent jobs and more and more people working on zero-hours contracts."

Sarah has a mortgage with her husband, "but I do not see how people in a similar position to me in the future will be able to get a mortgage because of the insecurity of the contract". Sarah thinks many people consider casual work to be confined to low-skilled work: "They think that it is all about Sports Direct, but it is not. It is across the board, including people who have qualifications and in skilled professions." Sarah thinks that everyone should be on a decent contract whatever their skills or qualifications. In terms of university teaching, Sarah thinks that her students would be "shocked" to learn that the majority of those who teach them are on casual contracts.

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*Published by
Trades Union Congress
Congress House
Great Russell Street
London WC1B 3LS*

www.tuc.org.uk

*January 2015
ISBN 978 1 85006 964 5*

£5 (free to TUC unions)
*Designed by www.design-mill.co.uk
Printed by Precision Print*

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