

**Dorchester, Sherborne & Districts
Citizens Advice Bureau**



The Way We Work

**How low pay and
irregular hours affect
people's lives.**



Dorchester, Sherborne and Districts CAB

Employment survey

1 Introduction

- 1.1 Citizens Advice has increasingly become aware of the negative impact that some current working patterns have on people's lives as pay and conditions have become more insecure and volatile. The combination of low pay and irregular and insecure work means that a lot of people have to make difficult compromises on a regular basis in order to keep their jobs and maintain their families.
- 1.2 Dorchester, Sherborne and Districts carried out a short survey in the summer of 2015, inviting clients and members of the public to complete a questionnaire about their employment situation. The questionnaire was available as a paper document or as an on-line questionnaire on the bureau's website.
- 1.3 The situations of the respondents were all different but some common themes emerged.

2 Analysis of responses

- 2.1 35 forms were returned. 5 of the respondents were unemployed. Although the survey was not aimed at unemployed people their comments were interesting and are reproduced in full in Appendix 1.
- 2.2 60% of employed respondents were women and 33% men (some people didn't specify). 40% of respondents were aged 50-59, with the next highest group being age 30-49.
- 2.3 Respondents worked in a range of occupations. The largest categories were care (27%) and administration (20%) with the rest being fairly evenly divided between cleaning, retail sales, food and drink, tourism, construction, customer services, education, architectural drawing and gardening.
- 2.4 64% of respondents said they worked regular hours for one employer and 10% said they were self-employed. The others fell into one of the following categories:
 - zero hours contract
 - more than one employer and or job
 - temporary /fixed term contract
 - worked on a casual basis

- 2.5 Half of the respondents worked more than 30 hours a week. None of the respondents worked less than 9 hours (one did not say). The breakdown was as follows:

20 – 29 hours per week – 30%
30 – 39 hours per week – 37%
40+ hours per week – 10%
Did not say – 3%

3 Findings

Low Pay and/or fluctuating income

- 3.1 The results of the survey suggest that one of the main problems for local people is low income and/or fluctuating income. One of the questions in the survey invited respondents to tick a statement that they felt described an aspect of their work situation. 50% of respondents ticked one or more of the boxes that said:

- I like my job but I am not paid enough and I struggle to make ends meet.
- I like my job but I would like to work more hours as I am struggling financially.
- I would like to work fewer hours but cannot afford to.
- I have to work a lot of overtime to earn enough to live on.

- 3.2 The people who ticked one or more of these statements included some who, despite feeling their pay was inadequate, were generally happy with their work situation. These were all respondents who worked regular hours for one employer so had some level of job security. However one of these respondents, a single woman aged 50-59, living alone in privately rented accommodation, commented:

“The contract I work under for part of my work is a fixed term contract and there is always concern that the funding will not be continued.”

- 3.3 Most of the respondents who ticked one of the statements listed in paragraph 3.1 did not express overall satisfaction with their work situation. 55% of these worked for one employer. One respondent, a woman aged between 50 and 59, who lives alone in her own home, said she worked 30 hours per week in administration for £21,000 per year and commented:

“I have long term back problems and struggle every day to cope with earning a living and running a home alone. I’m not entitled to any assistance and see no end in sight.”

- 3.4 Another woman respondent, aged between 30 and 49, married and living in privately rented accommodation said she worked 16 hours a week doing cleaning for £550 per month, and commented:

“I have two children: a 19 year old doing a University course for 3 years but she lives at home and travels to Uni to keep her debt down when she qualifies. On our wages we help as much as poss. I also have a 16 year old son who has started an apprenticeship which we also support with travelling to work and normal daily living. Me and my partner are on just above minimal wage but we work as many hours as possible to keep our heads above water. This restricts us to any leisure for ourselves. We get no help at all. Life is a struggle most times.”

- 3.5 The 45% of respondents who ticked one or more of the statements in paragraph 3.1 but who did not work for one employer were either on a zero hours contract, a casual contract, had more than one job or their job did not offer guaranteed hours. In addition there were a number of people who did not tick one of the statements but who indicated through ticking other statements that they were in financial difficulties because they could not be sure of a regular income.
- 3.6 The following case examples demonstrate the difficulties for some of these respondents:

Woman respondent aged between 25 and 29

This respondent works 22 to 24 hours a week in the care sector on a zero hours contract, earning about £850 per month. She is single and lives with family and friends. She said that she would prefer a contract with guaranteed hours because her fluctuating income meant that she had difficulty budgeting. It also meant that she had difficulty claiming in-work benefits and that she couldn't go for cheaper ways of paying bills, for example by setting up direct debits.

Woman respondent aged between 50 and 59

This married respondent said she could not earn enough to live on. She works in Education and earns £21,000 per annum. Her husband had to take early retirement and they lost their home as they were unable to keep up the mortgage repayments. They are now in private rented accommodation and feel insecure. The respondent said:

“I am only paid term time so never have any money in school holidays – hard to pay the bills in August.”

Man respondent aged 16-24

This respondent is single and lives with others in privately rented accommodation. He has more than one job. He said he works for 35 hours a week in the food and drink sector and that it suited him to do this. However he also commented that he would like to work more hours as he was struggling financially and that he did not get paid for travelling time. He earns £12,216 per annum.

Man respondent aged 30-39

This respondent is married with a partner in work and lives in privately rented accommodation. He said he was employed in more than one job on a zero hours contract. Although he said that that suited him because it fitted with his lifestyle he also said that he would like to work fewer hours but could not afford to. He commented –

“The principal problem is the salary, it is very low and you need to adapt quickly to new situations. The contract is a non-easy situation, you need to be flexible and self sufficient If something happen to you is completely up to you, no-one else is going to help you”.

Man respondent aged 50-59

This self –employed respondent is married with a partner who works and lives in his own house, which they are buying with a mortgage. He works in care earning £25,000 per annum but said he had to do more than one job to make ends meet, that he rarely saw friends or socialised and that he works about 55-60 hours a week. He commented:

“Constantly trying to juggle several casual/zero hours jobs – usually too worried about losing work so don’t turn down work resulting in long hours often seven days a week”

Man respondent aged between 50 and 59

This respondent was made redundant 9 years ago. He was unable to find another full time job, but still had a mortgage to pay and a family to support. He started taking on part time work, mostly zero hours and paying less than £10 per hour. At present he has 5 jobs on the go, and earns approximately £25,000 per year.

One of his jobs involves working with families. The jobs can be short, one to three hours, but this can make it difficult to fit in other work. The job sometimes involves travelling long distances but he is not paid for the first 5 miles. He was not paid for his initial training and does not get paid for his writing up time.

He has a similar job with another organisation, which involves a regular two hour session, but he can be asked to do more. He also works for a Trust as a supervisor, taking groups of young offenders to work sites. This can be demanding work with very long days. He has some regular sessions but they can change, and he is only paid when he is doing a session. In addition he works for a free newspaper as a freelance. His pay is capped at 21 hours, though he is often under pressure to do more. His fifth current job is to produce a magazine for an organisation which takes about a week's work per year.

The main reason for taking on so many jobs was a need to pay the mortgage and household expenses, and also to help his family and his grandchildren. All the jobs are insecure and he feels he needs to keep going in case they stop. He found finding work difficult and is therefore not confident that he could find other work. There is a pressure to take work when offered in case, if he refuses, he is not asked again. He says the main problems are juggling all the jobs, having either no or restricted pay for travelling time and not knowing how much money he will have each month. He has little social life and cannot remember the last time he read a book or socialised with friends. He sometimes feels depressed but says he can cope with this style of working though it would have been impossible when he had a young family. It would have made it difficult to get a mortgage to budget or to have holidays.

Other issues

- 3.7 Although low pay was the most significant finding, the survey identified a number of other issues of concern. For example, one respondent (who did not give personal details) who described him/herself as working for one employer in retail/sales but with low guaranteed hours did not mention finance as an issue. However s/he commented that s/he rarely saw friends or socialised because s/he didn't have regular hours and that a job might come up at any time. S/he did weekend working, not set days in the week, and therefore could not make plans.

- 3.8 A further issue was that 17% of respondents said that they had been discriminated against or bullied at work. One respondent, a woman aged 50-59, reported a very unhappy situation. She said that she did not have a contract of employment, that she wasn't paid for travel time, that her workplace was not family friendly, that she couldn't work as much as she would like to because of the availability of childcare, and that she had been both bullied and discriminated against at work. Another respondent reported a situation where he felt he was always blamed for mistakes, as most of the employees at his place of work were close friends of the employer.

4 Summary

- 4.1 The results demonstrate that low pay is an issue for local people and that life can be a struggle because of it.
- 4.2 Life is particularly difficult for those who are on low incomes combined with irregular hours.
- 4.3 Those on zero hours or casual contracts have uncertain income, which causes difficulty in budgeting and claiming benefits. This can lead to debt and health problems such as stress and anxiety.
- 4.4 A number of respondents were juggling several jobs with irregular hours. They felt they could not turn down work because there was no security, which meant working long hours, in some cases as much as 60 hours per week. This left no time for family or leisure.
- 4.5 Those who said they were happy with their work situation generally worked regular hours with one employer.

Appendix 1: Comments from unemployed respondents	
Female, age 16 – 24, single currently homeless	I am 20 weeks and 5 days pregnant and lost my job due to it not being suitable while pregnant. I left full-time education 3 months ago. I was studying equine management; however I cannot get a job in the industry at the moment due to being pregnant and the health and safety, and there not being many available jobs in the Dorchester area.
Female, age 16-24, single, living alone, renting from HA	Not enough jobs other than care work in this area. Constantly being told I am not experienced enough but no one gives me the chance to gain that experience.
Male, age 16-24, married/cohabiting with partner who does not have paid employment. Lives in a caravan.	My current work situation is that I am unemployed. This has had a huge impact on my life, a lot more stress not just for myself but also for my partner.
Female, age 25-29, single, living with others, renting from a private landlord, 2 dependent children.	I am a single parent and my childcare is nearly £100 per day and I just cannot afford to work as my earnings are not enough.
Female, 50-59, married/cohabiting with a partner who is retired and has part time paid work, owns own home outright.	I am registered with several agencies and have been applying for work. To date I have not worked since 6 May, but do have 2 months lined up to start next week. I had not imagined I would find it difficult to find work, having only had 5 interviews in my life up to the date of my resignation and 4 jobs out of these: times have certainly changed.