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Report on Working Life in York (WLinY) follow-up qualitative interviews*

Project title: “Identifying sustainable pathways out of in-work poverty”

Funded under the Economic and Social Research Council (ESRC) Knowledge Exchange programme with project partners Joseph Rowntree Foundation/Housing Trust (JRF/JRHT), City of York Council (CYC) and York St John University (YSJU)

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Introduction

As part of the ESRC Knowledge Exchange project “Identifying sustainable pathways out of in-work poverty” a qualitative in-depth follow-up survey to the main quantitative poverty survey was undertaken. This follow-up survey sample was drawn from those employees providing quantitative survey responses that might indicate a worker is at risk of ‘in-work’ poverty, were a Living Wage worker and/or experiencing specific challenges relating to the anti-poverty policy objectives of the project partners. This report describes the situation and attitudes of those who might be at risk of ‘in-work’ poverty or have the more limited resources from the quantitative survey (WLinY).

This follow-up survey was conducted as face-to-face semi-structured interviews undertaken by qualitative interviewers from the Centre for Housing Policy, University of York in late 2014 (November & December). Some of these respondents received the Living Wage (or LW supplement) and others not, but all were paid below £10 per hour.

Overview of report

This report summarizes these 30 qualitative survey interviews and covers:

1. Methods and data;
2. The interviewees, their jobs and households,
3. How the Living Wage job and income fit into the household economy;
4. Total sources and levels of household income
5. Total forms and levels of household expenditure
6. The introduction of the Living Wage
7. Other recent changes in income and expenditure
8. Living standards of the interviewees
9. Managing money
10. Managing time
11. Other changes in income and outgoings over the past year
12. Does the living wage policy contribute to a sustainable path out of in-work poverty?
13. What employers could do to improve the working lives and standard of living of their employees?

1. Methods and data

This chapter is based on 30 in-depth qualitative interviews carried out with a sub-sample of the participants in the main WLinY survey. The sub-sample was selected for interview to include a range of jobs types, and a range of household types, rather than a representative sample of those receiving the Living Wage. As a result some household types, for example young people working in Living Wage jobs while still living with their parents, were excluded.

Interviewees were approached for recruitment by the QA research company who carried out the original quantitative survey (Working in Life in York), in total the research team passed the recruiters 40 contact names for the interviews. Of these 40 original WLinY respondents seven were no longer working with one of the project partners (CYC, JRF/JRHT or YSJU) and so the quantitative follow-up survey sample of 30 was recruited from 33 possible contacts.¹

Researchers from the Centre for Housing Policy (CHP), Department of Social Policy and Social Work, University of York undertook the in-depth interviews in November and December 2014.² Interviews lasted about an hour, and were carried out, according to interviewees' preferences either in interviewee's home or at a neutral location (the QA research offices in York).³ Interviewers were audio recorded, where permission was received, and partially transcribed (for full details of the topic guide please see Appendix III).

2. The interviewees, their jobs and their households

The interviewees

Twenty-one of the interviewees were women. Eight were men. In a final case, both male and female members of a couple were interviewed: both were employees of CYC and affected by the Living Wage. Interviewees included people aged from 22 to 64 (for more detail see table in Appendix II).

The interviewees' jobs

Twenty-six of the interviewees were employees of the City of York Council (CYC). Some of those working in schools run by CYC were unclear whether they were employees of the school itself or of CYC. One was an employee of York St John University. Three of the interviewees were employees of the Joseph Rowntree Foundation or Housing Trust. A large number were employed in roles based in primary schools, including midday supervisors, teaching assistants, school clearers, a school caterer and a classroom technician. These jobs all combined short daily hours and term-time only work. Several of those with school-based work combined midday supervisor roles (for about one hour in the middle of the

¹ Of the remaining three contacts for who a survey follow-up interview was not booked, one did not reply to invite, one replied as willing but not available within the survey period and the final one of these three was recruited but an interview no show.

² A number of interviewees referred to winter energy costs and Christmas expenses.

³ Of the 30 interviews, 21 were undertaken in the respondent's home and 9 were undertaken at the Qa Research offices.

day) with teaching assistant jobs (in morning and afternoon sessions), or other roles, including breakfast club supervision and school crossing patrol. For example, a lone parent with two teenage children worked 8.45am to 12am as a teaching assistant, 12am-1pm as a midday supervisor, and then 1-3.30pm as a teaching assistant. These jobs might have different grades and pay. A total of seven were employed as cleaners, including outdoor cleaners, cleaners in schools and at council offices and other sites. Three worked in administration. Three were care workers. Two were estate workers, maintaining council housing estates. One was a housing worker.

Interviewees were almost all paid by the hour. At the time of interview, their hourly pay rates varied between an effective wage rate of £7.65 per hour (with the CYC LW supplement) and £9.42 per hour. Some were in jobs that had received the Living Wage uplift; some were in jobs already paid at or above Living Wages rates. For those respondents with more than one role with their employer or more than one job (with different employers) may well be being paid different rates for each of the jobs.

The majority of interviewees worked part-time. This limited the absolute increase in wages they could obtain from an increase in hourly pay rate through the living wage. In addition, interviewees' standard working hours varied more between interviewees than their pay rates did, and thus differences in hours played a greater role in differences in incomes. Interviewees worked between six and a quarter hours and thirty five hours a week in their living wage job. Several worked 'split shifts' with two periods of work in one day separated by an unpaid break period. For example, a cleaner worked two hours per day in the morning and three hours a day in the evening on two different sites. Some supplemented these hours with occasional paid overtime, which varied from a few hours a week to several hours a day, up to a total of 60 hours per week with regular hours and overtime. Some of those who worked in school-based roles worked only during term-time, for nine months a year, although in all cases they were paid throughout the year.

Some of the interviewees had been in the same job with the same employer for many years, although the nature and conditions of work had changed over time. For example, a school cleaner, aged 57, had been with the school for 26 years. A school technician, in her 60s, had been in various roles in the same school for 16 years. Others had arrived much more recently in their current jobs. For example, a cleaner aged 22 had arrived at his job after the Living Wage had been introduced.

Some interviewees felt secure in their jobs. A school admin worker said, "*I do feel the security of the job*". However, others were insecure. An estate worker said, "*we are all scared of our jobs. Everyone's on tender hooks*"; an admin worker had experienced considerable change and was unsure of his current job title. A care assistant said he was always aware he might lose his job, although he was not too concerned as in any case planned to enter further study shortly. Others were insecure about the hours or overtime they could expect, and thus the total income. A midday supervisor/teaching assistant said her hours were fixed for one year, but might change after that. In contrast, her partner was an agency worker, with hours and pay varying from contract to contract: this offered the potential for more hours, but also the risk of fewer hours or none.

The interviewees' households

Interviewees were selected to include a range of household types, although not a fully representative range, see above. Interviewees included single people, members of couples, lone parents and couples with children. Household size ranged from one person to four people, including interviewees, their partners, and dependent and adult children (see table in Appendix II). There were nine single people. There were four couples with no children. Fifteen interviewees had dependent children living with them, including nine lone parent households and four couple households. Two households had a child aged 18 or over living at home. Some interviewee households had ongoing financial and time commitments to support adult children outside the home, or other caring and support responsibilities for people resident elsewhere. On the other hand, some were receiving financial and other support from other households, including siblings and parents.

3. How the Living Wage job and income fitted into the household economy

The amount and salience of the wage rate (an in some cases living wage job and the introduction of the Living Wages pay rate) depended on how the job and income fitted into the overall household economy. Interviewees were at different phases of their working lives, and had different expectations and needs of pay and other aspects of work.

Some interviewee households, including single, couple and lone parent headed households, had just one earner, and relied on the Living Wage job for earned income. A minority of households, including all the couple households, included two earners. In some cases the interviewee was the main earner, such as the estate worker worked 22 hours a week, while his partner worked 15 hours a week. In other cases, the interviewee was not the main earner. For the lone parent households, however, the Living Wage job was the sole wage to support one or more dependents. The modified OECD expenditure scale used in calculation of the adequacy of household incomes across Europe, assumes that if the first adult (or person aged 14 and over) in a household generates costs of 1.0, the second and subsequent people 14 and over generate additional costs of 0.5, and those under 14 generate costs of 0.3. Using this scale, interviewees' household consumption requirements and the earning available to meet them varied widely. Consumption needs ranged from 1.0 (for one adult, to be met by one earner), 1.5 (for an adult and child, to be met by one earner, or for two adults, to be met by two earners), to 2.3 (for one adult and three children, also to be met by one earner). In addition, interviewees were earning different amounts, through different pay rates and hours, and had varied sources of income.

A group of single people did not have dependents or other costs, such as mortgages. Parents with young children faced growing pressure of expenditure as their children grew up. Lone parent households combined constraints of the need to provide childcare with the pressure of being the only earner. A small number of older single people and members of couples were coming to the end of their working lives, had limited cost of living, and were happy to accept or consider reduced hours and limited pay per hour. In theory, those most likely to recognize the introduction of the Living Wage and/or to receive the greatest effect from it are those for whom it represented the biggest proportionate change (those who were on minimum wage before), those who work the longest hours (so the change means the biggest absolute

increase), and those for whom the Living Wage job was particularly salient in household income (in households with no other earners and little other income from e.g. benefit for pension).

Two single interviewees commented that the Living Wage job pay rate and total wages they were earning were satisfactory for themselves but were not enough to support any dependents. A care assistant who was working 30 hours a week said, “For me as a single guy it is ok, but for people with families – I see some of my colleagues working overtime every weekend, every week.... It is not enough for a family”. A cleaner, who was a single man, was satisfied with his pay, but commented, “I supposed if I had more people to worry about then I’d be more worried”. A lone parent with two children who was working as a midday superiors/teaching assistant relied on the job for the family income. She commented that many of the women who were doing the job were doing it for ‘pocket money’ and either had partners who were the main breadwinner, or were retired and were working to supplement a pension. Another lone parent said that if she was married and her partner was working, she would regard her job as a school cleaner and school catering staff as ‘extra pocket money – but as a single mum with lots of bills, her wages were essential. A school admin worker who had become a lone parent said that providing for the household was all down to her now, whereas before it was more relaxed. A single woman commented that her wage might be ok as a contribution if she was part of a couple. A third lone parent commented that while she had been struggling since her divorce, her ex-partner was alright- he had remarried and now had two earners in his household. A woman in her 60s who was working in school admin after years in better-paid business jobs, described her role as a ‘holding pit’ until she got her pension. A care assistant aged 64, with a retired husband, said, “we don’t have many needs anymore, quite simple needs now”.

These comments and observations highlight the importance of what is a ‘Living Wage’ rate – clearly the amount a family with two children and one worker needs is distinct from a working couple with no children (see Donald Hirsh et al as part of the on-going JRF funded Minimum Income Standard (MIS) research project)⁴. The next section describes sources and levels of household income and types of expenditure in more detail.

4. Total sources and levels of household income

Living Wage income played a different role in different households. For some, it was the sole income. In a number of households the Living Wage income was supplemented by earnings from other household members, benefits and tax credits, as well as other income sources including pensions, gifts and informal credit and commercial credit.

⁴ See Hirsch, D. (2015) Minimum Income Standards 2015, York: Joseph Rowntree Foundation <https://www.jrf.org.uk/report/minimum-income-standard-uk-2015>.

Second jobs for the Living Wage worker

In addition to the eight interviewees who had two different jobs with the same living wage employer, a further three further interviewees had a living wage job and one or more additional employers: other cleaning jobs with private sector organisations, a role as a school music teacher, and a role in retail.

Earnings from other household members

Six interviewees lived in households with partners, and all most of these partners were additional earners. One midday supervisor/teaching assistant has a partner who had been unemployed for three years. In others, adult or teenaged children had some earnings. For one midday supervisor/teaching assistant, her partner's income was generally higher than her own, but it was unreliable agency work and her income provided a steady contribution. Lone parent/46 commented that many women doing school roles were 2nd earners in their families, or people supplementing a pension. Another midday supervisors/teaching assistant had children aged 15 and 17 who both had part-time jobs so they could buy the things they wanted. A third midday supervisor also had a teenage child with a part-time job that she used to pay for the car she needed to get to college.

Benefits and tax credits

About half of interviewees were working more than sixteen hours a week at the time of interview. Thus they were not eligible for JSA but were eligible for Working Tax Credits. At least seven interviewees were claiming working tax credits or child tax credits or both, including a midday supervisor, a teaching assistant, a school cleaner, two admin workers, and a school cleaner/catering worker. A midday supervisor/teaching assistant whose partner was the main breadwinner was claiming working tax credits and child tax credits; the amount varied according to her partners' earnings. The teaching assistant described tax credits as "*very helpful*". A dinner lady was not eligible for tax credits because she was working fewer than 16 hours a week; she wanted to increase her hours partly to make her eligible.

Another interviewee was in a household receiving Job Seekers' Allowance, which went to her unemployed partner. A school crossing patrol office/midday supervisor (aged 64) was receiving pension credit. All of the households with children were receiving Child benefit. Several of the tenant households were claiming partial housing benefit.

The midday supervisor/teaching assistant who was claiming tax credits noted that claiming was not straightforward: "*when you have to be on the phone for heaven knows how long it can be very frustrating*". A housing worker had recently started receiving personal independence payments, after an application process that took a year. Several noted payment errors (see below). Some of the interviewees may have not been claiming all they were eligible for. A dinner lady contrasted herself with others, '*people who claim benefits know benefits...*' and were able to maximize their income. She had not been aware her son could get free school meals until recently. A school crossing patrol officer/midday supervisor had been advised by her daughter to look into tax credits. As part of the research, where interviewees agreed, anonymised information from the first quantitative interviews was passed on to the York Welfare Benefit Unit for review. This revealed that some participants were eligible for benefits and tax credits that they were not claiming. An admin worker who was in the qualitative interviews found out

that she could make a tax credit claim, and she received £30 additional income a week, which made a significant difference to her finances.

Pension

A school technician in her 60s who had been widowed received an employer pension from her husband, which supplemented income from her 20 hours a week work. The school crossing patrol office/midday supervisor was receiving a state pension.

Spending savings

Several interviewees supplemented their current work income from savings. A care assistant had savings that were helping support him prior to study. A CYC cleaner had built up savings, which she used when she broke her wrist, to make up for income lost from her second job that had no sick cover. The couple interviewed together had savings which they could use, for example, when they needed a new vacuum cleaner. A school admin worker was struggling to make her income last through the month, but was very reluctant to break into her savings.

Credit/support from family and friends

A number of interviewees referred to the use or potential use of informal credit from family and friends in providing for unexpected expenses. For example, a dinner lady had received a computer from her brother, which would help her improve her skills to progress at work. Another cleaner said that he could ask family to “*bail me out*” if need be. Family assistance continued throughout the life course. A housing worker in her 60s said she could get financial support from her mother, who must have been in her 80s, if need be. A cleaner said that if she was “*struggling*”, her 89-year old mum would lend her money. She had indeed received money from her mother when she broke her wrist and received no sick pay from her second job. A school admin worker who was an outright homeowner had no savings to cover repairs but would be able to turn to her family who were in the building trade. Several interviewees received help with food costs. A midday supervisor went to her mum's house for tea a few days a week, partly because she didn't like cooking but also for cost reasons. A school cleaner/catering worker sometimes had to rely on her mum for food; her mum might come round with fish and chips; when her boyfriend came to visits he would fill up the cupboards. She had run a car, which family members might contribute to petrol for shared trips. A midday supervisor said the partner she was recently reconciled with helped her with things like Christmas presents and clothes for her child. Her mum had bought her a bike. A midday supervisor/teaching assistant hoped that Christmas expenses would be “*ok*” with support from her family. An admin assistant received maintenance for her two boys from her ex-partner. A number of lone parents, however, commented that they and their children did not receive any regular support from the children's fathers.

Commercial credit

A number of interviewees made use of credit cards, and a small number referred to the use of other forms of commercial credit. A midday supervisor/relief teaching assistant and her husband took out a bank loan last year, and said, “*that seems to be alright, it hasn't made me go arghh!*”. A lone parent working in admin said that she was “*always overdrawn*”, and that she had credit card debts which she was trying to pay off. A midday supervisor had had a five-year loan that had just been paid off, but still had credit card

debts. The couple interviewed together had got into difficulties with credit cards, and a family member had helped them set up direct debits to manage finances. The school cleaner/catering worker had experienced debts that had been run up by her ex-husband, and was two years into a five-year repayment plan.

Several, however, expressed concern about the risks of taking on commercial credit, and had a household policy not to do so. For example, a dinner lady said she had no credit cards and avoided credit “*like the plague... if you can't afford it, don't have it*”. A midday supervisor said she didn't dare to have credit cards.

Other forms of income generation

A number of interviewees had additional strategies for raising income or substituting for income. One admin worker raised extra income through selling second hand goods on *ebay* and at car boot sales. The couple interviewed together supplemented their earnings by growing their own vegetables. A lone parent in her 40s had trained to be a self-employment as nail technician to supplement her wages, but got very little income from it. A dinner lady had considered being a foster carer or respite carer, but felt she didn't have the confidence. An admin worker, living alone in his mortgaged home, had considered getting a lodger, but after problems finding the right person he had decided to economise instead to make ends meet. The couple interviewed together sometimes had school children on exchanges for paying stays, for extra income.

Help from employers

A number of interviewees working in schools mentioned that they got free food at work. One interviewee was in tied housing. A care assistant noted that in the past she had received advances on pay that were useful. Other employer benefits are discussed in more detail below.

Help from charity

After advice from the Citizen's Advice Bureau, a dinner lady got a charity grant for a year's free broadband, which would mean she and her son could do homework and improve their IT skills without having to visits the library. A school crossing patrol office/midday supervisor had been lent £500 by her church to help her pay for her heating oil. She was going to be able to pay back interested free, as she said she did a lot for the church and had also agreed to deliver the church magazine.

5. Total forms and levels of household expenditure

Earned income and other household income had to cover a range of different essential costs in different households. Housing costs varied substantially. All households had to pay for food, utilities, clothes and durables; some had additional costs including travel costs, support to friends and relatives, savings and credit.

Housing costs

A care assistant said, *“the cost of housing, in York, is difficult”*. However a large group of interviewees were not paying full market prices for their housing, whether rented or owned.⁵ Thus, several interviewees had higher incomes relative to the national means and to poverty standard after housing costs were taken into account than they did before, and were likely to have a higher residual income. Six interviewees, including some of the older interviewees, had no rent or mortgage costs to pay as they had paid off mortgages or were getting free housing from friends or relations. A classroom technician in her 60s lived in her own home for which the mortgage was paid off. A school admin assistant in her 60s was in the same position, having used an inheritance to fulfill her ambition to be mortgage-free by age 60. She said, *“if I had any rent or mortgage I would be totally lost”*. An estate worker and his wife had paid off their mortgage. A dinner lady aged 49 had inherited money from her mother that she had used to buy her home. She said: *“I don’t know how people survive if they have rent or mortgage”*; she said she would be at her *“wits’ end”* if she had to manage these costs. A teaching assistant said, *“I am in the fortunate position that I don’t have to pay any housing costs as the house belongs to my brother”*. The couple who were interviewed together were living rent-free in a home owned by his sibling: they said things would be harder if they had housing costs, and they thought council tenants had it hard because they had to pay rent.

In another case, the interviewee and new partner had both owned a mortgaged home and had been able to pool their assets and consolidate the debt by selling one home when they moved in together. A 50-year-old admin worked commented that he was fortunate because although he still had a mortgage, it was not high-cost. A midday supervisor/ teaching assistant was looking forward to paying off the mortgage. A number were in social housing and thus had lower rents. A cleaner and her partner and son paid a total of £96 a month for their council home, after housing benefit. Another cleaner described when he and his partner got a council house as *“a stroke of luck”*. A cleaner was a private tenant and shared his flat with another person, which meant lower costs.

It is worth noting that even those with no mortgage or rent to pay or in social housing had some other housing costs. A teaching assistant paid no rent to her brother who owned her house, but said, *“I do pay the bills, council tax, and anything that needs fixing”*. A school cleaner who was an outright owner said that her principal financial worry was anticipating work needed on her house, which had a damp problem. Council tenants also talked about using their own money to improve their homes. For example, a cleaner was preparing to spend money on redecorating her council house, after the council had dealt with damp.

Food, utilities, clothes, durables and other living costs

All interviewees faced food, utilities including telecoms and TV license, insurance, clothes, durables, council tax and other costs. A midday supervisor shopped around for food. The male admin worker aged 50 shopped around for better utilities deals. A midday supervisor/teaching assistant said that her family was on a gas and electric meter (which costs more per unit than other forms, although it facilitates short-term budgeting). Others on meters included a cleaner. A school cleaner/catering worker was using

⁵ Indeed this was a point noted from the Working Life in York survey data of 491 respondents where the incidence of households with below 60% median (equivalised) after housing costs were smaller than before housing costs.

prepayment cards for the same reason. A number of interviewees mentioned life insurance, and contents insurance. A school crossing patrol office/midday supervisor made use of charity shops for clothing.

Two interviewees, both lone parents made explicit reference to reduced food consumption. The first noted that if the children were out that she would have something light for tea, as she would have had a meal and pudding at her school at lunchtime. The second interviewee noted that she often has toast for dinner and for tea although she makes reference sure the children eat well. A further interviewee, a third noted in her main WLinY survey that she had made use of a Food Bank in York.⁶

Childcare

Only a few of the 16 interviewees who were parents with dependent children referred to the use of paid childcare. A dinner lady used a school Breakfast Club, for which fees were payable. (Another interviewee was employed as a breakfast club worker). A cleaner whose girlfriend was a full-time student used a paid nursery for their 17-month old. A lone parent midday supervisor made full use of their 15 free hours available for under 5s. Others relied on family and friends and work that matched school hours. (An estate worker and his wife had no children but paid for a dog sitter when they were both at work).

Travel costs

It was notable that most interviewees avoided work travel costs by working close to home and by walking to cycling to work. Many commented that this gave them exercise, but it also appeared to be a money-saving tactic. A school admin worker who had a car said she tried to save on petrol by cycle to school. Six interviewees (two admin workers, one MSA, one MSA/teaching assistant, a care assistant, a cleaner and his girlfriend) had working cars, as did the teenage daughter of a MSA. The absence of a driving license and/or car and the wish to avoid bus fares might restrict choice of work. One midday supervisor/teaching assistant commented that if her partner could regain his driving license, and get a car, it would be another expense, but would open up more opportunities for him to get jobs offering more hours. Another midday supervisor was trying to save for driving lessons, as her job was five miles from home that meant two buses, took forever and cost quite a lot.

Credit/support to family and friends

A few interviewees had expenses through providing credit or other financial support to family and friends. For example, the estate worker provided financial support as well as childcare for his adult daughter. As he put it, *“you need two wages, especially when you’ve got kids and grandkids”*

Debt repayments

A number of interviewees were making repayments of commercial loans or experienced benefits overpayments, and were having to repay money (see above for detail on use of credit). A school crossing patrol office/midday supervisor had two loans that she was having to pay back at £30 a week: *“I was desperate so I needed them”*. An admin worker had a car; he had just finished paying off the loan used to buy it which made a big difference to his finances. A care assistant had applied for an on-line loan which

⁶ The WLinY survey recorded seven out of the 491 respondents employed by CYC, JRF/JRHT and YSJU reporting that they or a member of their household had used a food bank in the last 12 months.

had led to theft from his account and created debt. He was also repaying housing benefit overpayments. Notably, several interviewees were managing debts due to administrative errors. A school crossing patrol officer/midday supervisor had been overpaid pension credit, which she had to pay back from her pension. The family of a midday supervisor had been overpaid child tax credit after her son started at college. A cleaner had been overpaid working tax credit, and now had to repay a significant sum, which was “*a bit of a shock*”. He and his girlfriend also owed £100 in rent, and he had a debt he incurred when he was homeless, which was costing £30 a month.

Contributions to savings

A number of interviewees were making regular additional savings. An admin worker (who was a homeowner) aimed to save £100 a month for emergencies, including housing maintenance, and was managing to do this. The midday supervisor/teaching assistant had a direct debit into her savings account. Another midday supervisor had what she called an ‘emergency fund’. A midday supervisor was trying to save for driving lessons. However, a higher number wanted not make savings but were not able to do so.

Savings took different forms. Housing equity provided a practical and psychological cushion for some. An estate worker aged 60 was an outright home owner, and this asset affected his view of the future: “*I’ve become complacent in my old age... if push came to shove we could always sell the house and move somewhere smaller*”. A care assistant planned to sell her home after her teenaged daughters were settled, which would produce equity. An estate worker who had been a homeowners, had been forced to sell his home after his wife died, but still retained some equity from it, which he was going to invest in his council home; they would when it was used up. A midday supervisor/relief teaching assistant said that having a pension through CYC meant, “*there is a bit of security there*”. A cleaner said she always slightly overpaid the rent by rounding it up each month, and also overpaid utilities bills in order to build up credit to cover higher winter costs. A cleaner was trying to save to pay for his wedding. Another cleaner mentioned he might be due a tax rebate, which would act as a form of saving.

6. The introduction of the Living Wage

At all three project partner organisations had introduced the national Living Wage at the time of this qualitative survey. JRF/JRHT introduced the Living Wage in January 2013, CYC in April 2013 and YSJU in the summer of 2012. Few of the interviewees were fully aware that they had received a pay rise or wage supplement over the last year in their hourly rate which brought them up to the level known as the ‘Living Wage’.

Many interviewees appeared not be unsure of the exact amount they were paid per hour. For example, an estate worker didn’t know how much he earned; two midday supervisors were also unsure. A cleaner thought he got about £8. A school cleaner also didn’t know how much he was paid. A teaching assistant was unclear of her rate, although she had changed jobs recently. Many interviewees did not have much awareness of the Living Wage. A school cleaner, who was originally from Lithuania, asked if the Living Wage was higher than the minimum wage. An estate worker said “*I assume I get the living wage*”. An admin worker said she was not sure about the living wage as an idea, and that she didn’t know much about it.

However, a minority were aware of the concept or the policy. For example, a midday supervisor/relief teaching assistant was aware of the concept of the Living Wage, and its introduction by her employer: *"I know the council make up our wages to coincide with that"*. She was pleased with it, although it was not very important to her: *"I just see it on the wage slip and think, 'oh thank you'"*. A school cleaner said the living wage was good, and that everyone should receive it. A cleaner was also aware of the principal of the Living Wage., and said that h thought people should earn enough to live on. He thought that having the Living Wage was *"amazing"*. An admin worker said it was a great idea. Another cleaner said the Living Wage was a good thing: *"brilliant"*. She was aware of how the Living Wage operated, and was hoping the rate would go up in April.

She noted, however, that before a recent pay freeze, cleaners had received regular annual pay rises, and the Living Wage was in effect only a compensation for this change. An estate worker said the living wage was good, but pointed out that there had been more pay rises in the past. He also commented that given increases in the cost of living, *"the living wage isn't a living wage anymore"*. A midday supervisor said she thought the living wage should be £10 an hour. She said that is she did more hours, she would feel more benefit. A school cleaner/catering staff member was unsure how long the council would continue to pay the living wage: *"they've got a bad habit of starting stuff and then stopping it"*.

Impact of the Living Wage on household earnings

One Midday supervisor/teaching assistant was being paid the supplement just n the midday supervisor art of her job, which was just 45minutes a day, or just under 4 hours a week. She said, *"It's not the main part of my wage. But it does make a difference because every little but helps. And if I didn't have it I would probably notice it"*. Another in the same roles noted that as she worked part-time (17.5 hours), the Living Wage supplement amounted to just £3 a month.

A care assistant working 16 hours a week said that although he thought his pay was too low, hours were the bigger issue. A cleaner who worked a basic 20 hours at 7.65, but often worked overtime, and when his hours went over 37 he received £10 an hour, well over the Living Wage.

A care assistant said the Living wage *"has made quite a bit of difference, that has been quite positive really"*. A cleaner thought the Living wage had made quite a difference to people (although he did not include himself in this), and may have helped people afford to work.

A school crossing patrol officer/midday supervisor said she thought the Living Wage would make no difference, because of benefit clawback. A school admin worker said although it was nice to have the living wage, she had *"no particular strong opinions"* about it.

A midday supervisor's family had experienced increased hours but increased outgoing due to a repaying tax credit overpayment, with a neutral effect overall.

Matching in summary data here from the WLinY survey for the CYC LW workers that receive the LW supplement (rather than a formally altered wage rate) shows the gross LW supplement to run from £1.95 per calendar month to a maximum of £186.5 per calendar month (mean £51.55 and median £13.72). The

figures showing the importance of the number working hours to the LW benefit e.g. an earnings rather than wage rate effect.

Satisfaction with current pay rate

While some interviewees were unsure of their pay rate, most appeared to be relatively satisfied with their current pay rate, which incorporated the living wage uprating. However, there had not been any marked changes in satisfaction in response to the living wage. For example, a care assistant said that his pay was “*really good*” compared to what he had received from a private sector employer for similar work. A midday supervisor/teaching assistant thought the rate of pay was fair. A dinner lady thought her pay was very good. A cleaner said, “*I think I’m well paid... for what I do, I think it’s quite good for cleaning*”. A cleaner said he didn’t know how much he was paid and “*I don’t pay attention to this... because it is enough for me*”. He did say he would like more stability in income (he relied on overtime but it was not always available).

Interviewees’ satisfaction with their job and pay seemed to be mainly relative to own past experience and plans. For example, the care assistant had a place for PhD study and for him the job was a temporary phase in the development of his career. A cleaner thought his pay for cleaning compared well to his past pay as a warehouseman, particularly considering that the former job was much more boring. A school cleaner thought her pay was fair, and she got more than her brother who worked in care, even though he had numerous qualifications. A care assistant said her pay with JRHT was more than she had got in the past for similar work. The admin worker aged 50 found it hard to say if he was well-paid for the job. In his experience, mainly in banking, there was little correspondence between pay rates and the difficulty or quality of work. A midday supervisor/teaching assistant said she wasn’t sure if her pay was good as she didn’t know what other people earned. She enjoyed her job so much, though, that she said, “*to get paid is a bonus*”.

There were some exceptions to satisfaction with pay. A care assistant said he thought his wage was too low. A cleaner said she didn’t get enough for the work, and what she was supposed to do, for example cleaning 120 desks in four hours every night at council offices [watch out this may identify her]. She also commented that she always worked her full hours, while others did not and left when they had completed the tasks. The couple interviewed together who were both school cleaners, thought they were not paid enough for what they had to do. A midday supervisor said she thought the pay “could be a bit more” because it “*wasn’t the pleasantest of jobs*”. A 60-year-old classroom technician thought her pay was low given the responsibility she had for helping children progress, despite the living wage her wage rate and increased by only 1.50 in ten years, and was lower than what she received for similar work in another EU country: kids get more in pocket money than she gets in an hour. A 50-year-old man in admin support said he had experienced a huge pay cut when he started at CYC after being made redundant, and described his current pay as a “*pittance*”. A woman doing school admin who had previously worked in business was appalled at her current hourly rate.

Quite a few interviewees made comments statements about justice and fairness in work, e.g. in pay rate between works or different jobs, amongst a work team for access to overtime hours. Despite being in relatively low-paid jobs by national standards, and in many cases on part-time hours and in households

with relatively low incomes, several commented they were willing to contribute to fairness by ‘giving others a go’ and better jobs or additional hours. An estate worker noted that his wife reduced her hours at work in favour of someone else, “*someone wanted more ours – someone younger who probably needed the money more*”. A cleaner said he did not want any extra hours because he had enough income and also there were lots of people who needed it more than he did. A dinner lady who volunteered at her own school worried that this might mean she was taking a job from someone. An estate worker commented that access to overtime was not fair and depended on who were the supervisors ‘favorites’. *Several felt that commitment to work, such as working full hours, should be rewarded above those who “just plod on and just get by”, according to a dinner lady.*

Questions about pay also provoked comments on other aspects of the value of work. A care assistant said that he was not paid for all the hours he worked. He also felt that care workers were undervalued in general. A cleaner said he now had a manager who took an interest and say when he had done a good job, which was important.

7. The living standards of interviewees

Despite the fact that many of the interviewees were generally satisfied with their pay rates, many households were living in poverty and experiencing material deprivation.

Poverty

Individuals or households are said to be in poverty if their equivalised income is 60% or less of the national median for the 30 interviewees 19 reported earnings, income etc. such their equivalised before household income (BHC) was at or less than 60% of the median (2012/13). In terms of after housing costs income the incidence of those reporting below 60% of the median dropped to 13 out of 30

Material deprivation

Individuals or households are said to be ‘materially deprived’ if they cannot to afford particular goods and activities that are typical in society at a given point in time, irrespective of whether they would choose to have these items, even if they could afford them (DWP 2014). A list of items deemed necessities has been developed for use in the Family Resources Survey (see Box 1).

The qualitative interviews were not designed to elicit information on these items, but in discussion, several participants spontaneously revealed that they did not have certain consensual necessities, because they could not afford them. For example, the 58-year-old estate worker and his partner couldn’t afford to go on holiday, and commented that it had been “*like that*” all his working life. They usually could go out once a month, but sometimes couldn’t afford that. A midday supervisor said she couldn’t afford to take her children on holiday, which “*racks me with guilt*”, and never went out herself in order to protect money for school trips. A school crossing s patrol officer/midday supervisor said, “*I daren’t put that electric fire on, and on a night when I come in I don’t out the lights on... I was frozen last winter; I don’t think I could do another winter like that*”. She had no landline, computer or Internet. She continued, “*There is nothing left for myself... my granddaughter cuts my hair. Sometimes I feel like I need a bit of TLC for myself and then I have to go to charity shops... I feel like throwing in the towel sometimes*”. One respondent said he

could cover his food and rent, and made some savings, but he would have liked to be able to save more than he did at present. A mid-day supervisor/teaching assistant said she and her partner wanted to save so that they could get married, but they were often not able to make any payments. A school cleaner/school catering worker could not afford to make savings. A dinner lady had no savings, and no money for repairs or maintenance on the home she owned outright. An admin worker home-owner who had a flat roof over his kitchen extension which ‘desperately’ needed repairing, but he was waiting to do anything about it on cost grounds. A lone parent working in admin who was a home owner said the bathroom in her home had not been updated since the home was built, and that there was a leaking radiator, but these were both “waiting to be fixed”. A cleaner noted that her home had damp and needed redecoration, but that she and her partner and son could not afford to do anything about it. A midday supervisor said she would really like to be able to take her son for swimming lessons, but she could not afford it. Her rented house was cold, damp and mouldy. A number of interviewees mentioned home contents insurance, but many appeared to lack it. A lone parent dinner lady said the picture on her TV was poor, but she was putting off doing anything until she could afford it. An admin worker aged 50 went out for meals but at places where you could take your own alcohol, to reduce costs, and had had put off repairs to his home on grounds of cost. A school cleaner/catering worker had a car that had failed the MOT but could not afford to repair or scrap it.

Thus at least half of the interviewees were experiencing material deprivation at least at certain points - which in relation to adult items would be defined as lacking one or more item.

Box 1: Items adults should be able to afford to avoid material deprivation

Keep your home adequately warm Two pairs of all-weather shoes for each adult Enough money to keep your home in a decent state of repair A holiday away from home for one week a year, not staying with relatives Replace any worn out furniture A small amount of money to spend each week on yourself, not on your family Regular savings (of £10 a month) for rainy days or retirement Insurance of contents of dwelling Have friends or family for a drink or meal at least once a month A hobby or leisure activity Replace or repair broken electrical goods such as refrigerator or washing machine

Source: Poverty and Social Exclusion Survey 2010 <http://www.poverty.ac.uk/>

The standard list of items used in measurement of material deprivation does not include health-related expenses. However, a few interviewees mentioned how constrained income had affected their health or health care (for services or items not provided free via the NHS) For example, a lone parent in her 40s had delayed physiotherapy. A woman working in school admin had put off dental work of £300 that she couldn’t afford. A school crossing supervisor/midday supervisor had not been to the dentist for two years, because she couldn’t afford it, and needed some new glasses but had not been able to buy any. A cleaner had had to give up weekend walking and charity runs and swims because of the impact of shift work on her free time.

Other interviewees were making decisions to save money which were not part of the standard definition of material deprivation, but which many others might deem a form of hardship. For example, one woman commuted for three hours per day on foot, in order to reach her split work shifts; she had stopped using buses largely on grounds of cost. A care assistant shared a one-bedroom home and its one bed with his pregnant girlfriend and three-year old child. A school cleaner/school catering worker said she often had toast for dinner and tea, although she made sure her children ate well. A midday supervisor said that if her kids were out, she would have a tin of soup for dinner; she was able to get a meal at school during the day.

A few interviewees had elements of more luxurious expenditure and consumption. An estate worker aged 60, pointed out that as well as owning their own home, he and his wife had a timeshare in Portugal, which had recently been upgraded: *“that’s how bad things are”*. A dinner lady who ran a car had thought about giving it up, but decided it was the one area of her life where she needed *“a bit of luxury”*. It meant, for example that she could take her son to the seaside. However, most interviewees had pared down expenditure to low cost essentials, and had little scope for spending on their own leisure, or for managing unexpected costs. An admin worker had stopped gym membership, going running and cycling instead, had pay-as-you-go mobile and electricity meter, which are more expensive per unit but enable budgeting, stopped takeaway, had focused his social life on very local activities, and the only ‘luxury’ he was left with was a Sky television subscription. A cleaner noted that the cost of living had risen, and she had to compensate by shopping more often, stopping using her bus and cancelling the newspaper. An admin worker said, *“I can’t afford to go out – I can’t remember the last time I went into town – I don’t drink, I don’t smoke, I don’t go to the gym, I don’t do anything really”*. She would like to be able to get her children more expensive presents, such as an iPad, but *“it’s just not going to happen”*. A school cleaner/catering worker said she felt depressed: *“it’s not easy running on nothing”*. There had been times when the freezer was empty and she and her children were just living off the tins in the cupboard.

8. Income, employment and time goals

Most interviewees would have liked to have earned more in total, but they thought their current pay rate was not unreasonable, and faced constraints on additional hours or switching to a high-paid role, through the demands of childcare and travel, concerns about the impact on benefits and overall income, or physical capacity to carry out sometimes demanding work, or the absence of opportunities for extra work.

A lone parent working in admin said, that it would *“just be nice to have more money”*. However, she was already working 35 hours, and up to 40 hours with unpaid overtime. She rejected the idea of earning more through a second job on top of her current one: *“why should I go out and get a second job, like a student, because I’m not [one]”*. The only route to higher income would be different jobs, but it was hard to find one that would fit with childcare. A dinner lady said she couldn’t look at vacancies in areas such as retail because she had no living parents to provide informal childcare, and would need to pay for childcare to cover hours, which might be unaffordable. A cleaner, who was single, was unusual as explicitly willing to ‘up sticks’ out of York in search of opportunities; another, a single man originally from Lithuania, mentioned that he was willing to seek work elsewhere in Europe or even in another continent. A male admin worker thought he could get higher wages in Leeds, but preferred not to have to commute. However, most interviewees appeared not to have considered working outside the city as a real option. For example, a cleaner commented she didn’t drive and so was restricted to jobs in York itself.

A midday supervisor/teaching assistant working 17.5 hours felt she couldn't take on more hours as it would affect her housing benefit and overall income. She was also cautious about whether she and her partner, currently unemployed, would be better off if he got a job. An admin worker was affected by the interaction between tax credits and eligibility for free school meals. A school patrol officer/midday supervisor had increased her hours from one to four a week, but had lost in it a benefit claw-back. A midday supervisor mentioned that she had not told the tax credit agency about an increase in hours yet as it would mean a claw-back. An estate worker said that both he and his partner were dyslexic, which constrained their work options. Another estate worker said he would carry on working until prevented from doing so by injury or old age, but that at his age he wouldn't want to take on any more responsibility. A housing worker was limited in working extra hours by health problems. The partner of a midday supervisor was limited in hours he could work while waiting for an operation.

A number of the interviewees wanted to work more hours on a regular basis, in order to increase income, but were unable to get them from their current employer. A lone parent working as a dinner lady said, "*it would be nice if I had a few extra hours to be able to do things and not think about it*". A care assistant with JRHT was frustrated that her employers considered 30 hours to be full-time work. Although she often worked 50 or 60 hours including overtime, she would have preferred a regular 40 hours a week. A school admin worker wanted more than her 22 hours. A cleaner wanted to work full-time rather than his current 20 hours (albeit with regular overtime). He had come to the UK from abroad and the reason he was in the UK was to work. A breakfast club assistant working ten hours a week and overtime wanted more hours so that she could take over the mortgage following divorce. The dinner lady, working nine hours a week, said she would happily work full-time, because although she had a young child, he had a place at Breakfast Club which he loved.

Some interviewees had at least some options to work more hours or to seek higher rates of pay, which they were not pursuing them. They preferred more free time to more hours, or a less stressful life to more hours or more responsibility. For example, an estate worker in his 60s said, "*I've become complacent in my old age*". Some were actively trying to work fewer hours. A care assistant working thirty hours a week said more hours were available but he had only recently increased his hours from 20 per week, and didn't want to work anymore. His main motivation for work was gaining experience before higher qualifications.

There were also some examples of people knowingly working when it made them worse off, or where there was little financial benefit. A midday supervisor/relief teaching assistant said as her hours were currently only 6.5 per week, she would be better off not working, but "*I couldn't sit here all day doing nothing*". This suggests they were receiving non-monetary benefit from work. Several mentioned doing unpaid overtime at work, necessary in order to get the job done properly and to support other staff members. The lone parent working in admin said, "*I do a lot more than what I get paid for*". One interviewee was willing to work for free in order to develop his career as a gigging musician (although not in his Living Wage job); also unpaid acting up/overtime lone parent admin CYC. A cleaner appeared to have a reserve income he required from his cleaning and music teaching job while working on developing his performing career. He said, "*the cleaning keeps me safe*".

Some interviewees had made progress to get into their current positions. There appeared to be a fairly well-worn path through roles in schools, from volunteer to midday supervisor to teaching assistant and

potentially teacher. For example, a woman had gone from being a volunteer in her children's school to being a midday supervisor and teaching assistant, nearly a full-time job.

A relatively small number of interviewees spoke about plans for and expectations of further progression. A care assistant in his 20s planned to train as a paramedic; in the meantime he hoped to move from a sixteen-hour contract with overtime to a thirty-seven hour contract which would mean more pay and more reliable extra hours. Another young worker, aged 22, said, *"I don't plan on being a cleaner forever"*. His partner was a law student and planned to be a lawyer. An admin worker (aged 50) hoped to be able to progress in his CYC role, but said there were no career paths made available for people in his sections, and he was also aware that job cuts and role reorganization would limit the scope for this. There did not appear to be any links between the introduction of the living wage and ideas about progression. Problems getting access to training, and wakens of on-the-job training inhibited scope for progression. A midday supervisor/teaching assistant, with a youngest child aged 8, said she might seek another job with longer hours when her children were in their teens, but until then was constrained by the demands of childcare. A woman working as a dinner lady wanted to progress with her career so she had taken on a 14-week course, which cost her one day's pay for 14 weeks plus extra fees for Breakfast Club for her son: *"It was a lot of money for me... totally out of my comfort zone"*, but she kept going, partly to act as a good role model for her son. She wanted to move into a teaching assistant role, and had a job interview at her own school, but was unsuccessful partly due to inexperience with computer tasks. Another midday supervisor wanted to progress to a teaching assistant position, and felt this would be feasible. Another one wanted to get into work with children with special needs but wasn't sure there would be vacancies. She said, *"I just want someone to help me get on the right path sort of thing"*. A school cleaned and catering worker wanted to leave her catering job because of the lack of respect she felt, and wanted to move into care work instead. Another midday supervisor planned to set up her own baking business when her youngest child was at secondary school, building on her past experience as a chef. She had had her opportunity to go on a teaching assistant course, but didn't take it up because of her children's health needs; she also held back from a cleaning job in order to be there when her children came home from school. The women working in admins was always on the lookout for new jobs that were closer to home or which offered higher pay. She had applied for a university place although she was unsuccessful, and interested in any training opportunities that were available. An estate worker complained, *"the council keep talking about training and development, but then they say there's no money"*. A cleaner was planning a career in music: *"In my head I'm not thinking of cleaning as a career"*. He pointed out, however, that there was little room for progression in cleaning roles: *"I suppose you could train to become a supervisor"*.

Some commented that they either did not want or did not expect progression. In some cases, older workers thought they had reached their peak in terms of earnings and responsibility. For example, a cleaner aged 57 had another eight years to go before her pension, and thought she would just *"hang on"*. A school technician, in her 60s, had held a very responsible position at a large hotel, but after being widowed, lost confidence, was happy with a less demanding position, and had declined opportunities for promotion. Now in her 60s, said she was increasingly thinking, *"it's time to throw in the towel"*. Another woman in her 60s, had worked in business for many years, and received a salary around the national average as well as perks, but took redundancy, and then got a part-time job in school admin, a job that was not stressful and which she could do *"with her eyes closed"*. A 46-year-old midday supervisor/teaching assistant felt that if had her time again, she would have train as a teacher, but it was

too late to take that on now. At just 47, another cleaner felt there weren't any other work options available to her at her stage in life. Another cleaner lacked the confidence to go into supervision: *"I couldn't dare to be a supervisor or a boss, I wouldn't dare to tell them to do anything, I'd end up doing it myself"*.

9. Managing money

One interviewee said that she thought she was *"terrible"* as a money manager; she appeared to be atypical. Several interviewees described their money management practices in detail, indicating the care and restraint that was needed to avoid running out of money or getting into debt, and the stress caused by the effort. A cleaner described a tight budget management regime; she said she couldn't sleep if she was in debt. She buys groceries day-by-day and no longer has the cupboards always full of groceries. She had stopped using the bus and taking a newspaper. A dinner lady said she was a *"born worrier"*. She described her money management in detail, which annual and monthly planning, and paying off once-off bills as soon as they come in: *"like household insurance, once a year, pay it and struggle, it's done"*. She had two years' worth of budget records to hand when the interviewer came round. A school cleaner/catering worker knew the dates of her direct debits by heart. Different sources of income arriving at different times of the month were used to pay for different outgoings. Another midday supervisor kept a book for everything that went in and out. The admin worker said he found managing money 'a challenge'. He had made a series of economies, including on food, utilities, and there was not much scope for more. A midday supervisor/relief teaching assistant said that she and her husband managed day to day and didn't really struggle, *"but we don't eat takeaways every night"*. A woman cleaner aged 47 said that she and her husband were not extravagant with money, but were still just getting by. A midday supervisor/teaching assistant said she was a much disciplined money manager. Several interviews commented that they preferred cash or over the counter payments to direct debits, and the use of utility meters, because although this meant higher charges, these payment methods aided regular budgeting. A midday supervisor said the meter really helped as she had run up a bill before). A school cleaner commented that monthly pay made budgeting more difficult.

Many interviewees referred to the pressure of managing their budget. The school crossing patrol officer/midday supervisor said, *"I'm just hitting my head against a brick wall. I feel like... I really could cry, I'm doing my best, as you can see I don't waste any money, I think what can I do next? I'm not in a good place"*. A care assistant with debts and a pregnant girlfriend said, *"things can get stressful"*. A school cleaner said, *"I get a bit down mid-month, you think, 'oh God, there's another 15 days before we get paid'... you think, 'I'll never get through this month', but you do"*. Several of those in term-time only roles were glad they were paid pro rate through the year, as this helped budgeting. A school admin worker said her finances made her anxious. She didn't like getting to the middle of the month and finding there was no salary left. Her approach was to stop buying food and to live on what was in the freezer. She said that everything took money, going to the cinema, or meeting a friend: *"you find your world gets smaller"*.

Several interviewees referred to some relatively modest and predictable irregular expenses that could create problems for their budgeting, indicating how little spare capacity they had. For example, the male admin worker aged 50 noted that he had just filled up his car with petrol to prepare for a Christmas visits to his family, which cost £50; and that this relatively modest local expense had blown his monthly budget. A midday supervisor/teaching assistant said she couldn't always make savings payments that she would

like to, because *“certain things happen throughout the year, like the girls will need new uniforms”*. She said, *“we don’t have a lot of spare money. We are comfortable, we can do what we need to do, but it can be hard... like a while ago the washing machine broke... we had to juggle and make sure we didn’t spend too much on food”*. A dinner lady said that this year her 7 year old son had asked for a Christmas present that cost £140; *“there was no way I could afford that”*; however, the son’s estranged father made a rare contribution at the at point. A midday supervisor had an ‘emergency fund’ which she used in cases *“anything major goes wrong – like a fuel bill”*. A midday supervisor/teaching assistant said that she and her unemployed partner had enough to cover the basic - gas, electric, food and phones - but any extras caused an issue. She said shoes caused worry. She was also worried about car tax, Christmas and birthdays over the next few months, and noted that if the car need any repairs that would be a problem. She said, *“every now and then I think it would be nice not to have to count the pennies so much”*. Another midday supervisor said that she had been under pressure because her part and son’s birthdays had come close together and Christmas was coming up. Her son’s school had required parents to buy an iPad, which was costing her £14 a week. She said she would have felt *“jollier”* at another time of year. A care assistant was worried about her daughter’s birthday and about Christmas. A breakfast club assistant had cancelled her life insurance following divorce, and told her family to expect only token Christmas presents. A lone parent working in admin said she never had any money spare.

10. Managing time

Earning strategies were linked in to time strategies, balancing earning and travel time against required care time and time for other activities. Some households had complex schedules, in order to accommodate one or more jobs with non-typical hours, or to allow two adults to cover childcare and to participate in work. For example, an estate worker worked 7am-3pm five days a week, while his partner worked (as a cleaner) five days a week 5-8pm. She was hoping to get a day job so that they could spend more time together. However, the current schedule means that his partner can take his grandchild to school. A woman who worked as a cleaner had split shifts: firstly as a morning cleaner and then in the evening from 5pm-9pm. She walked to and from both jobs, and returned home in between for a few hours. She said she found it very stressful, and couldn’t get much done at home between her shifts. Since her pattern left for work at 8am, and then because of her evening work they didn’t meet up until 10pm, and delayed their evening meal to this point to have some time together. As she now needed to use the weekends for looking after her home and household, she had had to give up the charity work and walking that she used to do at weekends. Another midday supervisor with split shifts said it meant her work feel like it took all day. . Households with school-aged children were able to afford little or no paid for childcare. One midday supervisor/teaching assistant said one child was at the school where she worked, and another was nearby, and she was able to deliver and collect her children and meet her working hours: she was *“really lucky”*. Her parents and siblings were able to provide emergency cover if need be. She said, *“an ordinary 9-5 job in an office... would have been much more complicated”*. Another midday supervisor wanted to give up her second weekend job in retail so she could see more of her child.

Lone parents described the pressure they felt in combining work and childcare, and in particular covering for emergencies. A lone parent working as a dinner lady said, *“sometimes you beat yourself up getting the balance right – if my son is under the weather do you send him to school because you need to work?”*

Many interviewees were trading off time with their family against time at work and income. The lone parent with a nine-year-old son said in her former job it was hard managing on eight and three quarters hours a week, although she enjoyed having the time with her son. He is now old enough to cope with being in childcare before and after school so she was able to take up a 30-hours a week opportunity; if he had been any younger this schedule might have affected his schooling. The new hours bring tax credits. She has less time with her son but more money means they can do more interesting things. A midday supervisor/relief teaching assistant wanted to do more hours in her midday supervisors/school support assistant role, but thought it was important to be at home to see her children off to and returning from school. A cleaner was very unhappy with her hours and split shifts, and would have preferred to work twenty hours rather than thirty, if this was available. She said the current schedule was affecting her quality of life, and the time she could spend with her partner, and life was too short to be working all the time. A lone parent working in admin said she would keep working school-compatible hours until her youngest was seventeen, and that *“it’s nice to have some chilled out days”*. Another working as a dinner lady rejected other jobs that would require paid childcare, because it would mean little net gain in income, and also because she and her son could *“have our quality time, and they are only young once”*. A midday supervisor/teaching assistant also aspired to work fulltime, but was still enjoying having holidays to spend with her teenage children. An admin employee traded off the time and cost of different work travel arrangements. Walking to work took 50-55minutes; to save time he tended to cycle or drive partway, using free parking; he occasionally took the bus but this was the most expensive at £3.80 a day. He thought he could have a better paid job in Leeds, but traded the extra income against the quality of life of not having a longer regular commute. One dinner lady volunteered at her own school but had cut down this formal volunteering in order to provide informal care for a sick uncle. A cleaner would have liked more hours in his second job, as a music teacher, but noted that *“doing it full time would drive me nuts”*.

11. Other changes in income and outgoings over the past year

Most interviewees had experienced some change to their household incomes, outgoings or other circumstances between their first and second interview. Some of these changes related to changes instigated by employers; there were other changes at work and other alterations to household income and outgoings. Fewer people appeared to feel that changes had been positive than those appeared to feel that things had got more difficult. However, these changes appeared to be bigger in size and bigger in impact than the introduction of the living wage.

Changes in income

All interviewees had the same employers as at the previous interview, but several people had experienced changes in their job title, hours, conditions and pay, in addition to the introduction of the living wage rate. A woman who had been a midday supervisor/relief teaching assistant had changed to being a midday supervisor/school support assistant, at the same school, partly as her son had started at primary schools. Another midday supervisor had gone up from 7 hours a week to 10 hours. One admin worker was still in the same job, the same pay, but her two colleagues had moved on, and she was covering their roles without extra hours or pay: *“I’m running around like a headless chicken”*. One midday supervisor/teaching assistant said that her partner had picked up more hours of agency work, and at a slightly better rate, although this couldn’t be relied on. This was a form of progression, albeit potentially

short-lived and unreliable as a pathway to better living standards. An estate worker's wife had chosen to reduce her hours, meaning a loss in income of about £60 a month (although he and his wife also saved on the cost of work as needed to pay the dog sitter for one less day).

A small number of interviewees had experienced noticeable increases in income over the period, which meant changes in consumption and wellbeing, and illustrate the potential benefits of ore work and higher income. However, these increases were not due to the living wage but due to her recently taking on taken on more hours. For example, a lone parent with a nine-year old son had changed from eight and three quarter hours a week as a midday care assistant to thirty-five hours as a teaching assistant, although she remained with the same employer (CYC) and at the same site (the same school). She said, "*it's much less stressful*"; she could also afford "*nicer things rather than supermarket own brands*". She was also more likely to use the heating than in the past. Extra money also meant less worry about unexpected expenses: "*if the washing machine was to conk out, I'd have money to replace it... rather than having to panic*". She has also started to think about life insurance, because as a lone mother she wants to make provision for her child.

Another group of interviewees had experienced drops in working hours and income, which created stress and hardship. Again this demonstrates the potential impact of income change, although not the direct effect of the Living Wages. All the living wage employees were employed on contracts that meant they received sick pay. However, in most cases other household jobs - their second jobs or partners' jobs - were not covered. One midday supervisor/teaching assistant had a partner working on contract work via an agency, and said, "*at the moment, he's off ill and there's no sick pay... the situation at the minute is not especially brilliant*". When he was off work for a while, "*we do struggle*". A CYC cleaner did not receive sick pay in her second job when she broke her wrist and was off work for ten weeks, and she spent all her savings in this period. Another woman working two jobs in one school, for CYC as a school cleaner and for a private firm in school catering, did not receive sick pay for the catering jobs. She had a frozen shoulder and couldn't work: this meant her income had halved, and she was having to get by on child benefit, tax credits and her cleaning pay. In the past, an estate worker had had to sell his house and get a rented home and, more recently, a council rented home after his wife died, which had led to first her and then him losing their former jobs.

Changes in outgoings

Only one of the interviewees had experiences a permanent change in household size. A care assistant had taken in his pregnant girlfriend and their three year old daughter after her landlord sold her home. He felt he needed more hours of work as there were now "*more mouths to feed*". Another care assistant noted that household expenses fluctuated according to whether her university student daughter was at home. A few more had had recent changes just prior to the first interview; due to adult children leaving home and relationship breakdown). An estate worker noted that food and fuel bills had reduced since his son left home.

However, other changes linked to children have effects on outgoings. A midday supervisor/relief teaching assistant noted that her costs of living had gone up because her son had had a growth spurt, and her daughter also needed new clothes. Another in the same job noted that her growing son had recently

needed new clothes and shoes several times. An admin worker noted that one son had just gone to secondary school and uniforms were more expensive, and her other son would shortly have to pay for travel.

Many interviewees commented that they felt that even if their needs had not changed, the cost of living was increasing, with higher utilities and food bills in particular. Many described this processes in the context of economies they had made (see below). For example, a cleaner noted that the cost of living had risen, and she had to compensate by shopping more often, stopping using the bus and cancelling the newspaper. On the other hand, several interviewees felt that changes in retail allowed them to mitigate or even avoid cost increases. A dinner lady noted that the arrival *Lidl* and *Aldi* had kept the cost of food down. A midday supervisor/relief teaching assistant noted that the family had started shopping at *Aldi* at the start of the year, which had saved them up to £30 a week on shopping. A school cleaner had started shopping at *Aldi* and *Iceland*, and shopping twice a week, and said it made a difference. The couple interviewed together also used *Iceland*. An admin worker took advantage of BOGF deals and other bulk purchase offers and used vouchers. Expenses changed in other ways. An admin worker had paid off a car loan and so had £160 a month more than previously.

12. Does the living wage policy contribute to a sustainable path out of in-work poverty?

Most interviewees were supportive of the Living Wages policy, although not all were fully aware of it. Some interviewees felt the introduction of the Living Wage had made a difference to them, and their households, or that it might do so for others who had received it. It increased incomes for those who had similar working hours before and after the change.

Although we cannot say here how many interviewee households experienced poverty before the introduction of the Living Wage it is certainly the case that the introduction of the Living Wage did not prevent some interviewee households from experiencing poverty and material deprivation of some widely-accepted necessities. The extent and impact of in-work poverty amongst these admin workers, estate workers and primary school employees is marked. The impact on their lives, through material deprivation and the pressure of money management was also marked.

Interviewees were well aware of and thought hard about tradeoffs between work time and time for family and other activities. However, the increase in absolute income from the introduction for the living wage was not enough to be responsible for any interviewees seeking fewer working hours. Several were keen to have more hours even after the new wage but this did not appear to have been due to the change in rate increasing returns to hours, rather instead due to continued insufficient total pay.

There were two main reasons that the Living Wage did not mean that households in poverty moved out of poverty. Firstly, some households were well below the poverty threshold beforehand, particularly where the household had only one earner and several dependents. Secondly, in many cases, the total impact of the change in pay rate on absolute total income was muted by the fact that the employee worked limited hours before and after the introduction of the Living wage. Many employees were constrained from working more hours, because extra hours were not on offer from employers, or because they did not have childcare.

Other households were not in poverty before the introduction of the living wage, due to the interviewee working long hours or due to the contribution of income from partners or other household members.

In addition, the introduction of the Living Wage appeared to loom less large in interviewees' accounts of their income and expenditure than other changes in income, particularly due to changes in hours, including both increases and decreases and both chosen and involuntary changes. It also appeared to be less salient than changes in outgoings including increases in expenditure and other the cost of living, such as cheaper food at discounters, or unexpected expenses. These other changes to income and outgoings might present a threat to sustainable pathways out of poverty or at lets into higher income. Some interviewees commented that a one-off move to Living Wage rates should be set in the context of expectations of increments that had been experience in former jobs, or current jobs in former times (particularly before austerity).

However, the interviewees showed that other characteristics of the Living Wage job in addition to the pay rate, were valued by employee, and it is these features that ensure that the jobs would be more sustainable as routes out of poverty than the Living Wage policy alone might. These included basic hours (even if employees wanted extra hours or sought overtime), and sick pay. The Living wage also appeared in many cases to contribute to a generally favorable attitude of employees to employers. One view of those introducing the living wage was that it might have some quantifiable benefits for employers, in reduced employee absence or turnover, improved enthusiasm or other types of improved productivity. The interviews did not explore this question in detail, and did not reveal any evidence for this directly.

It is important to note that the introduction of the Living Wage makes a contribution to sustainable pathways out of deeper poverty, even if not over the poverty threshold per se, given that other opportunities available to interviewees for increasing total income, by increasing hours or moving to different jobs, were constrained in most cases, by the supply or work childcare, travel and opportunities for progression, and not necessarily to be relied on, or required waiting (for example for children to reach crucial ages).

13. What employers could do to improve the working lives and standard of living of their employees?

This final chapter considers what other approaches to supporting their employees might be taken by the project partners in an attempt to improve working lives and living standards of their employees. There is also a consideration of what other actors (e.g. the state) could do to improve the working lives and standard of living for these employees as well.

Communication & access to employer benefit schemes

All of the three project partners offer a 'benefits' package to their employees. These benefits cover for example discounts at stores, support with purchasing bicycles, money advice etc. Employees access these benefits virtually. In the survey interviews the 30 respondents were asked about these benefits and the effectiveness of communication from the employee on this and other matters.

One of the MSAs at CYC thought communication via the post would be better rather than the internet *“that makes me feel like a dinosaur because everybody’s all email and things like that now”*. Others had no internet access, and one, a cleaner at CYC suggested *“they could make a little leaflet every month that you could flick through”*. Another, a classroom technician thought that there used to be a booklet but that CYC weren’t doing it anymore because *“... that was one of the cutbacks.”*

One teaching assistant thought that if someone came and talked to them about the benefits then they might be more inclined to take them up. One school cleaner notes that there is information but it needs better explanation *“it’s in plain English, but it’s not in my English”*.

Others noted that accessing what is on offer is difficult if not working in the central project office (e.g. CYC at West Offices) and if with limited or no internet, and that they had not been properly made aware of the benefits on offer. One teaching assistant/MSA noted *“if someone were to come and talk to the employees then people may be more inclined to sign up as easy to ignore written communication”*

One method of written communication that was repeatedly referred to as being a positive way to communicate though was via the payslip. One administrative assistant suggested putting messages on the wage slips (as they had in her previous job), one MSA suggested using the wage slips for communication *“... as University of York do”* and another CYC employee who held a number of roles at a local school, thought the wage slip is something that people tend to scrutinize.

Finally, communication is not the only point of importance here for the benefit uptake, one employee (general care assistant) noted how he had been looking into the CYC cycle scheme but didn’t understand it (wasn’t sure if you owned the bike at the end) and nor did his manager when he asked for more information on it. In fact the holding and sharing of information and knowledge in relation to these benefits is important. One interviewee noted how despondent her friend had felt when she had phoned up to find out about reductions about a York attraction (the York Dungeon) only to be told by the person on the helpline number that the benefits were *‘common knowledge’*

Value of vouchers

For those employees that were aware of the employer benefit schemes (e.g. discount vouchers etc.) some concerns were raised. For example a care assistant at JRHT noted that she occasionally used the shopping vouchers but it had to be worth it, and was concerned about having so much on a card as they might increase your spending. An administrative assistant at CYC thought *“whatever offers they are, they haven’t necessarily worked out any cheaper than if I’d booked independently maybe ... maybe I need to look into it a bit more ..”*. Another CYC employee, a technical administrator, felt that he couldn’t really afford to take up benefits where he would just be spending more money, such as on goods like TVs etc. because he couldn’t afford those things in the first place – and thought that the vouchers would be good for those on higher grades who can take advantage of these offers, but not so good for the people on the lower grades. A teaching assistant/MSA thought *“if you could get vouchers for things that were more relevant for me, then maybe ...”* as the vouchers weren’t for the things that she uses. One interviewee with various roles at her local school said she could see the benefits of the scheme for gym membership and eating out but thought *“both of those are luxuries”* and that it was encouraging spending money on unnecessary purchases. A further point made by one school cleaner was that *“I’ve always been brought up [to think] that if someone gives you a voucher or something, where’s the catch”*. Indeed the level of

complication of the discount card (where it had to be pre-loaded up) was commented upon too, with a male cleaner noting *“would be better if you could just go and do [the] shopping and get the discount”*. A classroom technician did not see these types of offers as *“... being particularly important – more like a perk than way of supporting employees financially”*.

Career progression

One of the often-suggested pathways out of low pay is progression. This was commented upon by a number of interviewees. One male cleaner said that he would like to stay at the council and switch to another department and thought they could make it easier to swap, he wasn't aware if they circulated opportunities or not but said he didn't have email anyway. Another teaching assistant/MSA thought the council could improve training access and noted how one training opportunity that she was going to take up was moved to an evening which she couldn't do because of childcare constraints. Another CYC employee, a technical administrator, commented that there was a disconnect between the Executive and middle management and gave an example of where the Executive decided that *“... everyone's going to have a personal development review ...”* but then that wasn't what actually happened and he missed out. Another CYC cleaner noted that *“I think there are opportunities if people want them with cleaning – [but] I don't think there is much. I suppose you could train to be a supervisor but there are already four ...”*

Credit

Interviewees were asked about their thoughts on the employer helping them with credit/loans at what would be preferential rates. One female administrative commented, *“If I was in a really difficult way, I don't know if I would want them to know. Not your immediate colleagues. I probably would tell my boss”*. Another school cleaner reflecting on their own financial difficulties in the past, said they would not have gone to their employer about it as it was *“too personal”*. A female MSA thought *“I don't necessarily think that your personal finances need to be involved with work ...”*. One interviewee, care assistant at JRHT noted that she had received an advance on her pay and found that very helpful.

Uniform

One teaching assistant/MSA notes she wears trainers to work due to lifting and handling and *“goes through the trainers like no-body's business”* but gets no help with this. Another interviewee who is a CYC estate worker notes that although CYC supplies most of his working clothes that he is still waiting for some things and has had to *“pay for boots while waiting for the bureaucracy to catch up”*. One care assistant noted that she could wash her uniform at work but did not want to as it was washed with the residents bedding so preferred to do this at home.

Working hours

There was some suggestion that the policies around the allocation of extra/overtime hours could be considered further, one CYC estate worker notes *“... the supervisor knows they will always work overtime so always asks the same people. He isn't bothered but it is not fair – it is the same as any job in the world – the supervisors will have their favourites.”*

Other points raised for consideration

There was also an awareness of two of the project partners (Joseph Rowntree Housing Trust and CYC) not just as employers but also in their other roles, one general care assistant noted his frustration with CYC in its role in administering housing and council tax benefit, another a Housing Scheme Manager at JRHT noted that they wanted JRHT to sort out her front door so as to make the home warmer.

Some of the interviewees had jobs with non-living wage employers. These employers could have introduced the living wage. Some also provided no sick pay and little security on hours or pay rates. Reliable hours and fair access to longer hours or overtime would also be valued.

The majority of interviewees who had received training and education appeared not have received it through their current employers. Higher education and further education providers might be able to make a contribution to progression in work.

Better access to affordable public transport or driving licenses and car ownership would widen the employment horizons of those on low incomes. Interviews revealed some characteristics perhaps local to York. For example, a high proportion of people walked and cycled to work, reflecting local patterns.

Low or no housing costs, from outright home ownership, social housing, or family support, made an important contribution to the living standards of some interviewees and arguably made the wage rates employed on manageable in the York area.

Conclusions and possible next steps for ‘anti-poverty’ employers

The follow-up surveys described in this report have provided examples of the lived experience of low-wage employment in York. Throughout these detailed interviews a number of points have been repeatedly highlighted, these include:

- a clear sense of fear and anxiety around debt and change (e.g. job security, sickness cover) in the workplace, and how this is managed;
- that there is a notable lack of security for families against exogenous shocks e.g. sickness as they are not in position to self-insure against this or manage if it arises (e.g. their second job employers for themselves or for family members may not provide sick pay), and there was even a lack of resources to insure for those events which are unlikely to be unexpected e.g. a car breaking down;
- individuals are exhibiting a highly disciplined and organised approach to household finances to make the limited resources they have meet their families’ needs (and indeed how adults reduce their own consumption to insure their children’s);
- and there appears to be a significant lack of self-confidence within many employees that seems to both hold them back in their own career development in the workplace and in the accessing of employee benefits.

Key points that anti-poverty employers might wish to consider developing include:

- I. Communication – not all employees are Internet connected or confident, there still seems a potential benefit from one-to-one communication e.g. local champions and using different approach for different groups, and for this conversation to be on-going rather than a one-off.
- II. Confidence of the employee in accessing the employer benefit package - until communication is improved there is a real difficulty in presenting the employer benefit package as part of the full remuneration package as some individuals really are not able to access them (e.g. lack of confidence and/or knowledge), or clear how the schemes are actually working even if they do try to engage with them (knowledge needed within the line-managers of employees not just in HR).
- III. Composition of the employer benefit package – a further important point on this is whether the employer benefit package is really giving employees what they want (e.g. composition of the offering) in terms of how the schemes work (pre-loading cards) and the type of places that offers are for?
- IV. Career progression – what does this really mean in relation to lower grade and Living Wage jobs? For larger employers (e.g. CYC) it might be worth considering how employees might move between different sections of the workforce delivering different roles. And further consideration needed on the strategic link up between development strategy at Executive levels and the implementation on the ground was also highlighted.
- V. Uniform – provision (full uniform including shoes) and upkeep e.g. washing the uniform at work – and how this is actually operationalised on a day-to-day basis, so not just providing access to a washing machine but in a way that employees would like e.g. dedicated wash
- VI. Importance of working hours as well as the wage rate – the benefit of LW (or any wage rate) depends on hours worked, there is some evidence from the follow-up interviews that individuals are either constrained in their working hours or are making choices about their time usage and allocation (given their wage rate). The method of allocating additional and overtime hours is clearly central for best practice in an equality framework, as well as allowing all staff access to this valuable additional income stream.
- VII. Access to finance via the employer – this provided mixed comments from respondents some thought this would be helpful but others were less clear that they would want their employer/colleagues to know about their financial situations/challenges. Overall given the potential limited credit available to such employees, if employers are going to engage with such preferential finance/credit schemes then clear information and support to access this would be critical for the scheme to be understood and actually helpful to those employees most credit restricted (returning to points I, II and II above).

Appendix A.1: Summary tables for the 30 interviewees from WLinY

Table A1.1: Tabulation of employer

Employer	Freq.	Percent	Cum.
cyc	26	86.67	86.67
JRF/JRHT	3	10.00	96.67
ysju	1	3.33	100.00
Total	30	100.00	

Table A1.2: Tabulation of gender of respondent

gender	Freq.	Percent	Cum.
1	9	30.00	30.00
2	21	70.00	100.00
Total	30	100.00	

Table A1.3: Tabulation of age of respondent

age	Freq.	Percent	Cum.
22	1	3.33	3.33
23	2	6.67	10.00
28	1	3.33	13.33
32	2	6.67	20.00
33	1	3.33	23.33
35	1	3.33	26.67
38	1	3.33	30.00
39	2	6.67	36.67
40	1	3.33	40.00
41	1	3.33	43.33
43	1	3.33	46.67
44	1	3.33	50.00
45	1	3.33	53.33
46	2	6.67	60.00
47	1	3.33	63.33
48	1	3.33	66.67
50	1	3.33	70.00
53	1	3.33	73.33
54	1	3.33	76.67
56	1	3.33	80.00
57	1	3.33	83.33
58	1	3.33	86.67
60	2	6.67	93.33
64	2	6.67	100.00
Total	30	100.00	

Table A1.4: Tabulation of job title reported by respondent

Q3.3. What is your job title in your current job with [CYC, JRF/JRHT and YSJU]?	Freq.	Percent	Cum.
Admin Assistant	2	6.67	6.67
Care Assistant	2	6.67	13.33
Cleaner	6	20.00	33.33
Estate Worker	2	6.67	40.00
Food and textile technician	1	3.33	43.33
General/Care Assistant	1	3.33	46.67
Heads PA/Admin	1	3.33	50.00
Health Care Assistant	1	3.33	53.33
Housing Scheme Manager	1	3.33	56.67
Lunchtime KSl supervisor	1	3.33	60.00
Midday Supervisor/Relief Teaching Ass..	1	3.33	63.33
Midday Supervisory Assistant	5	16.67	80.00
School Cleaner	1	3.33	83.33
School Crossing Patrol	1	3.33	86.67
Teaching Assistant	3	10.00	96.67
Technical Administrator	1	3.33	100.00
Total	30	100.00	

Table A1.4: Tabulation of gross hourly wage rate (administrative records) at recruitment by employer

recruit	cyc	JRF/JRHT	ysju	Total
6.31	1	0	0	1
6.38	3	0	0	3
6.5	1	0	0	1
6.75	1	0	0	1
6.78	4	0	0	4
7.53	5	0	0	5
7.55	3	0	0	3
7.77	1	0	0	1
7.82	0	0	1	1
8.22	3	1	0	4
8.24	2	0	0	2
8.52	0	1	0	1
8.53	1	0	0	1
9.12	1	0	0	1
9.76	0	1	0	1
Total	26	3	1	30

Table A1.4: Tabulation of Living Wage status

Living Wage: admin wage data & recruit update (C3)	Freq.	Percent	Cum.
Above LW £7.65	12	40.00	40.00
Living Wage / LW Supplement	18	60.00	100.00
Total	30	100.00	

Table A1.5: Tabulation of whether equivalised BHC at or below 60% median 2012/13: £264 per week

Equivalised BHC at or below 60% median 2012/13: £264 per week	Freq.	Percent	Cum.
Above 60% median	11	36.67	36.67
At or below 60% median	19	63.33	100.00
Total	30	100.00	

Table A1.5: Tabulation of whether equivalised AHC at or below 60% median 2012/13: £224 per week

Equivalised AHC at or below 60% median 2012/13: £224 per week	Freq.	Percent	Cum.
Above 60% median	9	30.00	30.00
At or below 60% median	21	70.00	100.00
Total	30	100.00	

Table A1.6: Cross-tabulation of whether equivalised BHC at or below 60% median 2012/13 and Living Wage worker

. tab LW3 BelowEBHC60

Living Wage: admin wage data & recruit update (C3)	Equivalised BHC at or below 60% median 2012/13: £264 per week		Total
	Above 60%	At or bel	
Above LW £7.65	4	8	12
Living Wage / LW Supp	7	11	18
Total	11	19	30

Table A1.7: List of gross hourly wage rate and weekly equivalised BHC

1.	6.31	187.7675
2.	6.38	269.0659
3.	6.38	500.5181
4.	6.38	239.1868
5.	6.50	332.889

6.	6.75	341.7682
7.	6.78	196.4117
8.	6.78	306.0826
9.	6.78	232.2738
10.	6.78	170.5706

11.	7.53	202.3234
12.	7.53	295.228
13.	7.53	229.2985
14.	7.53	333.1249
15.	7.53	215.6116

16.	7.55	257.5155
17.	7.55	135.4137
18.	7.55	145.409
19.	7.77	266.6979
20.	7.82	177.1338

21.	8.22	282.2796
22.	8.22	294.2667
23.	8.22	230.8171
24.	8.22	246.5813
25.	8.24	193.6589

26.	8.24	211.4515
27.	8.52	105.1637
28.	8.53	198.9522
29.	9.12	326.6584
30.	9.76	195.4535

Table A1.8: List of those four respondents who are neither below equivalised BHC at or below 60% median OR Living Wage recipients

+-----+		
	C3	EBHC

3.	8.22	294.2667
12.	8.22	282.2796
15.	7.77	266.6979
30.	9.12	326.6584

Appendix II: Follow-up qualitative survey “Working Life in York”

24th November – 19th December 2014

Notes to interviewers

The primary issues that we want to investigate for the respondent and their household are:

- What are the challenges they face?
- What can the respondent do to improve things for themselves and their family?
- What are they unable to do for themselves, and why?
- What might others do to help them e.g. the employer, state or other support?

Time split of the 1 hour will be approximately 20 minutes for the Introduction & Section 1 and 40 minutes for Sections 2 & 3

Background information

- We have surveyed these 30 respondents about themselves and their households previously (summer 2014) as part of the quantitative poverty survey (‘Working Life in York’).
- Each interviewer will have access to the electronic data collected about the respondent and their household prior to the qualitative interview.
- It is the case that each of the respondents will be close to or below the poverty threshold based on equivalised BHC income (assessed from the data collected at the quantitative poverty survey in summer 2014).
- It is worth looking to see any comments recorded by the previous Qa interviewer reported under the questions on page 92 of the Working Life in York survey questionnaire (see variables Q1, Q2A, Q2B and Q3)

Interviewer introduction text:

Last summer you were kind enough to participate in a survey called ‘Working Life in York’ about your and your household’s resources. The interview today is to follow-up that survey to ask in more detail about the challenges that your household might be facing and how your employer might, at least in principle be able to help you meet these challenges

Note to interviewer

The first few questions should establish whether the 'benefit unit' for the respondent has changed. You will need to have made a brief summary of the household structure and activities based on the questions on pages 1-3 of the initial quantitative "Working Life in York" survey.

Introduction to interview

Q1: Could I ask if your family or household has changed in any way since you had the interview in the summer?

Interviewer: prompt to identify whether e.g.

- number of people have changed*
- partner(s) have left/arrived/returned etc.*
- age of children and school changes*
- what might have driven the household changes*

Q2a: Could I now ask about your work, are you still in the same job at JRF/JRHT, CYC or YSJU? YES or NO

Q2b: And which employer is that? JRF/JRHT, CYC or YSJU

Q2c: Could I ask what your current job title is?

Q2d: And what is your current hourly rate of pay or annual salary?

(record grade and level if not sure of wage rate or salary)

Q3: And are you working the same sort of pattern in this or other jobs that you hold as you were at the last interview?

Interviewer: prompt to identify:

- *changes in employment, working hours, second jobs etc.*
- *Important here to not only understand what has driven the changes*
- *e.g. external factors to the household*
- *or changes in need or availability for work (internal household factors).*

Q4: And what about your partner/other household members have he/she/they changed their working pattern/employer or activity etc.?

Interviewer prompt to identify:

- *changes in employment, working hours, second jobs etc.,*
- *again important here to understand the drivers of change (internal and external factors to the household)*
- *and also the interactions between the labour supply of household members e.g. did the partner change his/her labour supply because the respondent did.*

Section 1

Note to interviewer: We have collected detailed information about the household's finances already so the aim of this section is not to re-collect this information in the same level of detail but to instead actually understand the issues faced by the household - essentially a much more in-depth discussion and understanding of the challenges for them and their household.

Interviewer Section 1 introductory text:

I would now like to ask you some questions about your household's finances but before doing this could I ask:

Q5: How do your household decision making and time allocation (paid employment work vs. home production/caring) processes operate, and what is the time scale you think over?

Interviewer: Have a look at variable Q71 in the data (Question 7.1 on page 41 of the Working Life in York survey

Interviewer prompts to include:

- *Do you and your partner jointly decide on both your working hours/employment?*
- *Or do you fit your work around your partner's hours/work?*
- *Or do they fit around you?*
- *Do you think it will be different in a few years e.g. if children grown up, caring responsibilities change?*
- *Or do you think will be worse? e.g. older and less able to work*
- *What sort of timescale do you plan over e.g. what sort of horizon are you working to? Do you expect life to be less challenging than now in the future?*

Q6: Could I now ask if you consider your family's financial situation to have substantially improved since your 'Working Life in York' interview in the summer, or is it much the same or has it got worse? And what has driven any changes?

Q7: Given your answer, what makes it hard for you and your family at this time?

Open answer

Followed by interviewer prompts over following issues if needed:

1. *Incomings to the household re earnings & employment*
2. *Incomings to the household re benefits & other income*
3. *Outgoings e.g. food poverty, fuel poverty, housing, debt, transport*
4. *General lack of resources for living &/or cost of living crisis?*
5. *What really is of the greatest concern(s) here?*

Q8: Do you feel there is a particular area or factor that is a particular risk or worry to you and your family in managing financially from week to week?

Q9: Overall given what you have said what is it like for you and your family at this time?

Section 2

Note to interviewer: have a read of questions on Section 15 of the 'Working Life in York' survey and the data on variables Q156A, Q156B, Q156C and Q156D.

Q10: Following on from that discussion, and thinking about your current CYC, JRF/JRHT or YSJU employer what could they do to be good employer in response to the challenges you face?

Open answer

After initial response and depending how this interviewee responds ask in detail about the issues raised:

E.g.

You mentioned increases in your pay – do you mean your wage rate or your total earnings?

If wage rate:

- *discuss the wage itself, are you well paid for the job you do relative to others or it is just a low paid occupation?*
- *What is your view of the Living Wage?*

If not well paid do you need your employer to support you with skills and training investments? Note to interviewer have a look at Section 14 of the survey e.g. Q145 and Q146

You mentioned about working hours – what is the main issue here?

- *permanency of hours/job*
- *security of expectations on hours*
- *how to get access to extra hours/shifts*
- *want more hours, more regularly*
- *employer processes for sharing these hours*
- *what are the constraints on them taking extra hours e.g childcare, caring*

Q11: Your employer has a number of initiatives around pay e.g. “additional benefits” offered such as vouchers, cycle schemes etc. In your earlier interview you mentioned you didn’t take up a number of these benefits (*Note to interviewer: check that this is the case, see answers on Section 11 of the main survey*) Why do you think that is?

Q12: How could your employer let you know about initiatives in a way that might be more useful to you?

Interviewer prompts to ask about:

- *How could they improve that?*
- *Do you have access to the internet?*
- *Is the discussion too complicated e.g. simplify, make more straightforward?*

Q13: Thinking more generally about the sector that you work in (*see job title at question Q2c*) what would make for a good employer, in your opinion in your type of work?

Open answer

Then suggest:

- *What about the costs of working e.g. travel costs, uniform etc?*

- *What about career progression with the employer or greater training/development?*
-
- *What about access via the workplace to cheaper loans e.g. credit unions and information on how to manage finances better?*
- *What about access to benefit entitlement information at/within the workplace*

On these last two ask if they think this is really within the role of the employer – do they want their employer to know this about them (e.g. issues of information and trust between employer and employee)?

Section 3

Interviewer Section 3 introductory text:

Thank you for those comments, could I now bring you back to you household's finances and ask:

Q14: Do you see current financial situation as temporary or permanent?

Q15: And what do you think could make things better for you in the future?

Open answer

Interviewer prompts if needed or are appropriate

- *could you work more e.g. more hours in existing jobs?*
- *could you work more e.g. additional jobs?*
- *If not, why not? e.g. are you limited with working due to benefit claw-back, or with dependent caring etc.*
- *Do you need to re-consider you skills and training investments?*
- *If not you, how about your partner and their employment? (Consider each of these points in relation to the benefit unit as a whole)*

Q16: Who else could help/support you with this?

Open answer

Interviewer prompts

- role for the state e.g. more flexible/responsive benefit system

- do they think a trade union could help with some of these points e.g. representing them better with their employer and/or explaining/supporting work/pay benefit?

- other support/voluntary groups? e.g. Citizens Advice Bureau (CAB)

- or family/friends?

Close to the interview

Thank the respondent for their time and contribution to the project.