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# Women, families and work

How to help L&Q's women residents into  
work and tackle the barriers they face

**Executive summary**

# Preface

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I am delighted to introduce this report by the University of York's Centre for Housing Policy and the University of Warwick's Institute for Employment Research and Centre for Rights, Equality and Diversity. It provides valuable insights into the often complex socio-economic constraints that can stop women in social housing achieving their aspirations.

The report makes practical recommendations of how we, as a charitable housing association, can act to help women in our homes adapt to changing economic and policy circumstances. It complements the longitudinal research we are doing as part of the G15 known as Real London Lives <http://reallondonlives.co.uk/>.

This report starts from the premise that it is in the interests of housing associations to help their tenants who are able to work, get the opportunity to do so. The link between employment and housing was a founding principle of social housing and passionately championed by one of the sector's pioneers, Octavia Hill.

Welfare reform changes are once again making successful tenancies and work far more inter-dependent. Women have always made up the majority of our tenants and they are now working, some for the first time, at unprecedented levels.

At L&Q, we have responded to these changes positively by developing innovative ways to help our tenants make successful transitions to the new arrangements. For us, we need to continue developing these interventions in a proportionate and cost-effective manner. We need to increase our understanding of the socio-economic circumstances of our tenants and this research helps us do just that.

## **Mike Donaldson**

Group Director, Strategy and Operations

L&Q



# Introduction

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All main political parties acknowledge high rates of in-work poverty. Reforms to tax credits are now reducing in-work support. With the introduction of Universal Credit, there is greater emphasis on benefit claimants securing more income from employment. Nonetheless, all main parties continue to see work, work at living wages and progression in work as the main route out of poverty. Out-of-work incomes are under continued pressure from welfare reforms. For households who rely on out-of-work benefits and the organisations that support them, such as housing associations, the future appears increasingly difficult.

Women's rates of employment are lower than men's. Housing association residents' rates of employment are lower than those in other tenures. Thus women housing association tenants have high rates of out-of-work benefit claims and high rates of poverty.

It is known that women housing association residents with children face constraints to employment. These range from their own individual circumstances to shortages of services and problems with the jobs available.

In this context, housing associations, including L&Q, have increasingly become involved in providing information, support and training to help their residents both to get work and also to progress in it.

The research aimed to better understand the constraints felt by L&Q's women residents with children to make the transition into work, and the supports that could they make and sustain the transition.

It also aimed to identify a range of practical ways in which L&Q could support women residents to overcome barriers to work.

It complements Real London Lives, another research project carried out by L&Q and its 14 partner housing associations which form the G15 group in London (<http://reallondonlives.co.uk>)

The main source of information for the research was 35 in-depth interviews with L&Q women residents with children, both in work and not working at the time of interview.

These interviews were supplemented with:

- Analysis of basic information on all 52,000 of L&Q's tenants from the housing association's tenancy database
- A small number of interviews with L&Q staff and staff of other employment support organisations working with L&Q
- Desk research on labour markets
- A literature review

# Women, families and work

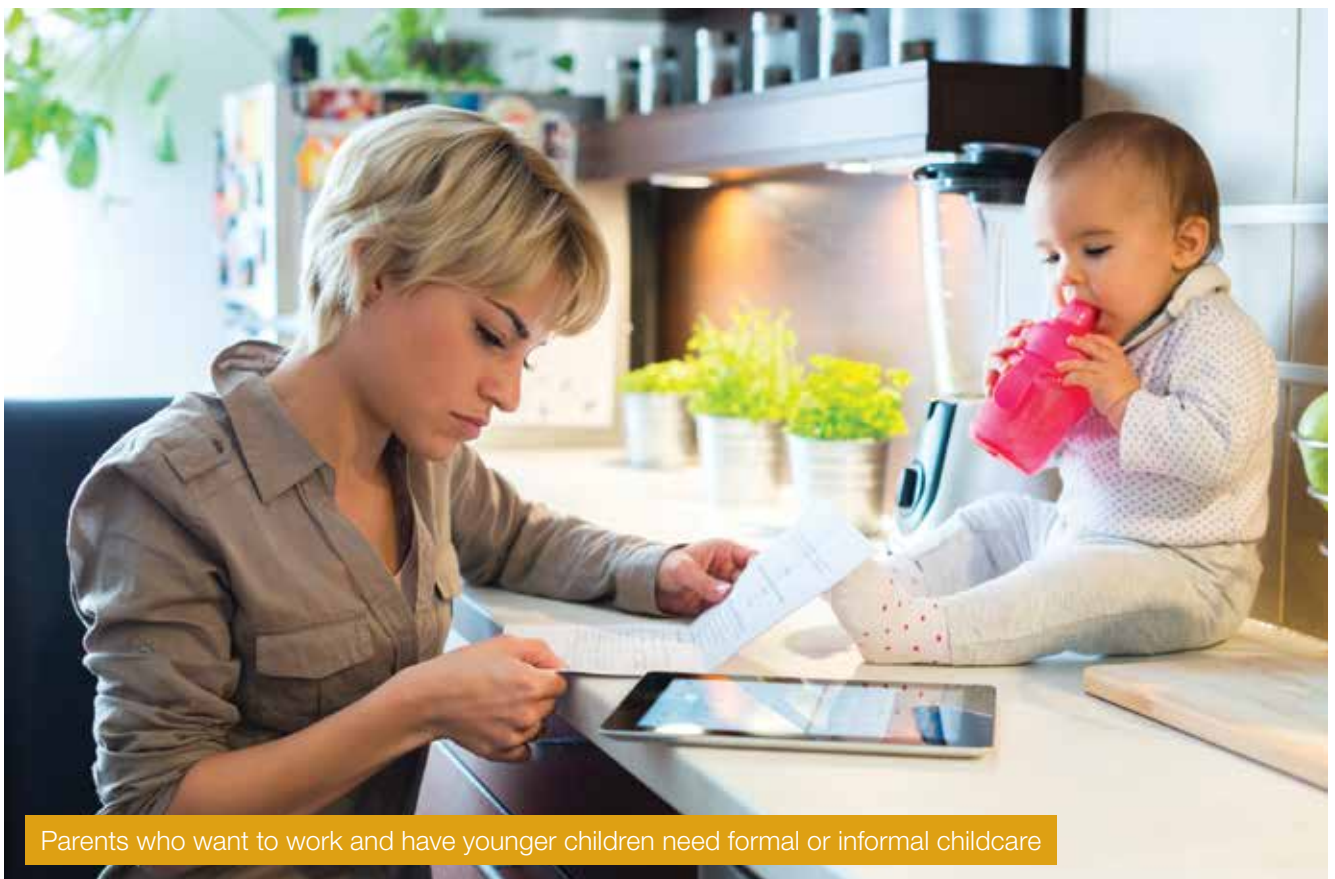
Women's rates of employment are lower than men's. When in work, women have higher rates of part-time work than men. Parenthood tends to be associated with lower rates of employment for women. Parents who want to work and have younger children need formal or informal childcare. This can come from partners or others and covers periods when they are at work, commuting to work and when children are not at school.

Mothers' employment rates vary according to whether or not they have a partner, and according to the age of the youngest child.

Constraints and supports to employment can be seen in terms of individual factors, household factors,

local factors and national factors, with a range of intermediary agencies providing a support role. On average, women face more household and family constraints to employment than men, due to the demands of childcare and other caring responsibilities.

L&Q's homes and residents are concentrated in London and the South East. The labour markets in these areas have high proportions of better-paid jobs compared to the national average. However, higher-paid jobs are not all open to those with less education or experience and they may require longer commutes. The costs of work, including travel and childcare, are higher in London and the South East. The proportion of part-time jobs and the proportion of mothers working are lower than the national average.



Parents who want to work and have younger children need formal or informal childcare

# L&Q's women residents with children

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L&Q's administrative records show 27,000 women are heads of household, making up 61% of all heads of household. Of these women, 14,000 have children.

Among women household heads recorded as having children, 32% were recorded as being in employment. This compares to 68% of all women aged 16-64 in employment in Great Britain in 2014 and 65% in London. It is lower than the employment rate for non-retired housing association tenants across England. Department of Communities and Local Government figures show that 52% of these were in paid employment in 2013/14, although these figures include both men and women, and those with and without children.

The gap between employment rates of women with L&Q tenancies and other women and other mothers in Great Britain and in London may be due to:

- Differences in education, skills or health
- The ability to combine caring responsibilities and work
- The ability to meet the costs of employment
- Other constraints

This study aims to explore explanations for this gap, the nature of constraints on employment and whether any of them are avoidable.

The employment rate of L&Q women household heads with children and those without was the same. This suggests that having children was not a barrier to employment in itself for L&Q women tenants, although it might act as a constraint. In addition, those without children may also face constraints to higher employment rates, due to health, caring responsibilities or other factors.

Employment rates recorded in the database were similar for those with and without children. However, L&Q women household heads with children were considerably more likely to be in part-time work than those without (16% compared to 11% of the total). Women in households known to have children were more likely not to be seeking work than other women household heads (23% compared to 13%). This could either be because they were frustrated workers who could not find work compatible with childcare, or because they preferred to be full-time carers.

# The interviewees

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The 35 interviewees were selected as they are representative of all L&Q women residents with children. They were representative in terms of household type, whether a secondary tenant was recorded, economic status, ethnicity, housing tenure, tenancy type, housing benefit claim and home size. Interviewees were also fairly representative in terms of age and religion. They all lived in one of five selected local authorities where L&Q has large numbers of homes: the London boroughs of Bexley, Hackney, Lewisham and Newham, and South Buckinghamshire.

Otherwise, they were a diverse group. They ranged in age from their 20s to their early 60s. They were at different stages in the development of working and family life and on different pathways. They also had different patterns of constraints on and support to employment.

A large group had the support of a partner and a wider social network; another group of lone parents had a good support network; a small number were isolated and had few to call on. Six interviewees had no qualifications. Seven had a degree, a further four were studying for a degree, and two had postgraduate qualifications. A small group had serious health problems, such as psychiatric disorders, cancer or back problems, which prevented them from working or created other difficulties.

Seven had been born abroad and four remained non-UK citizens. Interviewees were ethnically diverse. Several had pre-school children. A small group had large families. Several had extended periods with small children. Some had caring responsibilities in addition to standard childcare.



# L&Q's women residents and work

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Nearly all interviewees had positive attitudes to work, and most described several benefits from work.

All but one of the interviewees had been in paid employment at some point and many had had substantial work experience. The current and most recent employment included professional jobs, such as nurse or midwife, as well as low-paid jobs, such as catering, cleaning and care, and marginal employment (with low pay, short hours and little security). Most of those not currently working wanted to and expected to work again at some point in the future.

However, the interviewees did face constraints on their ability to work, on their choice of work and their ability to progress. Only 12 out of 35 were working at the

time of the interview. This reflected the experience of all 14,000 of L&Q's women heads of household with children. Only 32% of them were recorded as being in work.

Amongst interviewees, some of those not working did not want to be in work immediately. They felt they were putting children first, by waiting until children reached crucial milestones. However, some simply felt it was not realistic to try to get work because of the problems finding and paying for childcare before their children reached school age. Some would have liked shorter career breaks for childcare than in fact occurred. Some of those in employment were still making compromises. They would have liked better progression in work and jobs with better hours or pay.







# Case study

## Akeisha Hoo-Fong

**A free makeover gave Akeisha Hoo-Fong more than just make-up tips – it proved the start of a new career in education, with help from L&Q.**

When Akeisha turned up at an L&Q event expecting a makeover, she got more than she bargained for. She heard about the Let's Go to School programme, which helps L&Q residents in Bexley, Greenwich and Lewisham to gain an award in Support Work in Schools.

She realised it could be just the opportunity she needed. "I couldn't go back to full-time work as a payroll clerk after having my daughter, Timarie – looking after her was my job," Akeisha says. "But once she started at nursery, things changed."

Working in a school would be perfect, Akeisha realised – she would be getting a wage again and still be available to take Timarie to and from school.

She soon found herself speeding through the 11 units of a course leading to a level two award. "It was a great introduction to becoming a teaching assistant," Akeisha says. "I thought of it as a stepping stone."

Her next step was a level two certificate. This involved plenty of practical work experience – which came in handy when Akeisha saw a job advertised at a primary school just round the corner from her home in Catford, south-east London.



"I used some of the pictures and information from my work experience for my presentation at the school. I had to help ten children improve their punctuation – all with the deputy head and another teacher looking on."

She was invited for an interview later the same day. Then came the news she'd waited five years to hear: the job was hers.

She started work as a teaching assistant. "Working with children is demanding – but it's so rewarding," Akeisha says. "When you get an opportunity like I have had, you've got to grab it."

**“ Changing career is tough, but thanks to the L&Q Foundation I've been able to do it. I am elated. ”**

# Constraints, support and career progression

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All the interviewees, including those currently working, were affected to some extent by constraints on taking up work or progressing in work, in terms of hours, responsibilities or pay. These common constraints included:

- Accessibility and affordability of formal childcare
- Difficulties organising informal childcare with friends and family
- Accessibility and availability of local work that was compatible with responsibilities for children (allowing travel time to reach childcare and with enough flexibility to allow cover for children's illnesses and school holidays)
- Availability of better-paid jobs which could compensate for the costs of childcare, travel and lost benefits and that made work pay
- Availability of and access to jobs that enabled progression. Residents might be in low-paid jobs and marginal jobs for years or decades with no progression in pay or security

In addition, many were affected by one or more additional constraints:

- Marginal or out-of-date work experience. This was a particular problem for those who had their first child before establishing a work history and/or those who had an extended period of bringing up a family
- Lack of education and qualifications
- For all those born abroad, difficulties getting recognition for foreign qualifications or carrying out necessary re-qualification

- Lack of confidence
- Lack of information on training and job opportunities
- Availability of funding for training. While many residents had funded training themselves or with the help of their family, via employers or the state, the absence of funds frustrated plans for obtaining basic vocational qualifications and pursuing masters degrees
- The need for quick, reliable and affordable transport to work opportunities
- High marginal effective tax rates for those entering work and losing benefits
- Their own or a family member's mental or physical ill health or care needs

While a single constraint might be enough to reduce options for work and the likelihood of work markedly, multiple constraints could have cumulative effects.

Each of these constraints has different implications for support, the agencies that might provide support, and its likelihood of leading to employment or progression in the short term.

The general election and summer budget of 2015 occurred after the fieldwork took place. They have resulted in some additional financial work incentives through benefits reductions, but also place some additional constraints on women residents' work and progression. They do not address many existing constraints, such as the cost and availability of childcare.



# Case study

## Helen Adom

**Author Helen Adom struggled to get back into work. L&Q's JobReady team offered her a lifeline and now she is working and getting on top of her debts.**

When her marriage broke down, Helen Adom found herself looking after four children under the age of six by herself.

"I never expected to get divorced," Helen says. "I had no idea how to cope on my own and I had moved away from my friends and family."

Helen stayed at home while she raised her children but she has sickle cell disease, which causes her to have chronic pain in her joints. Unfortunately, it is an inherited blood disorder and two of her children also suffer from it.

"I had to discover what I could do to improve my health and my children's," says Helen. "It became my passion and I wanted to educate myself."

As her children got older, Helen set up a business in Greenwich Market selling the books she had written. However, Helen also knew she needed to find paid work, as she was getting behind on her rent.

But she found the job market tough. "I had been at home for so long, I felt I had lost direction and didn't fit in anywhere," says Helen. "I needed help to rebuild my confidence and learn how to sell myself."



She turned to L&Q's JobReady team for help. The team helped rewrite her CV and she went on a four-day course to prepare her for interviews.

"I thought nobody would be interested in someone who had not worked for so long but they helped me see I had a lot of transferable skills," Helen says. "Raising the next generation is not irrelevant. I also have a good education and work experience, so I started to see I had a lot to offer an employer."

With the help of JobReady, Helen is about to start delivering family mediation courses and works part time in a call centre.

**“ JobReady helps people to help themselves. It's a good idea to try to get people into work and out of debt. ”**

# Recommendations

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L&Q already offers residents information and advice on training and employment, and access to courses, work experience and job opportunities. Some of the interviewees had already made use of these services and their reactions were generally enthusiastic.

A small group of interviewees had specific suggestions for support. Some of these included:

- Training courses and funding to support training
- Computing courses in particular, including very basic and more advanced ones
- Work experience placements
- Brokering relations between job applicants and employers

All of these suggested supports are already being provided to some extent by L&Q. However, not all potential beneficiaries were aware of the opportunities. Therefore, publicity for what is available would be useful.

There is scope for further support of the same type and also for some new projects.

Existing services could be particularly targeted on women facing household constraints. This could include women who:

- Are in marginal employment at the time of a child's birth
- Are likely to command no more than low wages
- Have weak childcare networks or additional care responsibilities

Women who have had serious health problems form a group needing special support.

In some instances, women undergoing relationship breakdown would benefit from support to compensate for the loss of a partner's childcare.

Women on professional employment trajectories may need support in returning to work after a break to raise children. Those in low-wage trajectories would value support in shifting to jobs with higher wages and more security of income. Those born abroad would benefit from assistance in improving English language skills and re-qualifying if necessary.

Free or affordable childcare provision is nationally and locally insufficient. L&Q may be able to play a role in supporting new provision, which would act both as a source of child-friendly employment as well as a service to parents.

L&Q could do more to target women without children. Parenthood places particular constraints on employment but the tenancy database shows that the employment rate is the same for women heads of household, with and without children.

Finally, L&Q could act to support employment through its role as an employer and also in its role as landlord.

# Women, families and work

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## Executive summary

### Prepared for L&Q

by the Centre for Housing Policy, University of York,  
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**Full report available on our website**



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