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Pensions



Making decisions about work in low-income couple households

Final report to the Child Poverty Unit

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Contents

Acknowledgements	7
The Authors	8
Executive summary	9
1 Introduction.....	14
1.1 Background	14
1.2 Research aims	14
1.3 Research methods	15
1.3.1 Research design.....	15
1.3.2 Topic guide.....	16
1.3.3 Fieldwork.....	16
1.3.4 Analysis	16
1.4 Report structure.....	17
2 Family circumstances	18
2.1 Family characteristics.....	18
2.1.1 Family types.....	18
2.1.2 Number and age of children	18
2.1.3 Health and well-being	19
2.1.4 Time use	20
2.1.5 Social networks	21
2.2 Employment of main earners	22
2.2.1 Patterns of work within households	22
2.2.2 Type of work.....	22
2.2.3 Working hours.....	23
2.2.4 Changes in employment	23
2.2.5 Views about the main earners' employment	24
3 Household finances	26

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

3.1	Earned income	26
3.2	Tax credits and benefits.....	26
3.2.1	Welfare reform	27
3.3	Financial support from family	28
3.4	Household financial situation.....	28
3.4.1	Managing satisfactorily financially.....	29
3.4.2	A constant struggle	30
3.4.3	Falling behind.....	31
3.5	Standard of living.....	31
3.5.1	Impact of more or less money.....	33
4	Work decisions of second earners	34
4.1	Work history of second earners.....	34
4.2	Types of work undertaken by second earners	35
4.3	Second earners' views and experiences of work	35
4.4	Work decisions in two-earner households.....	36
4.4.1	Household finances and standard of living	36
4.4.2	Tax credits	37
4.4.3	Balancing family and work	37
4.4.4	Labour market conditions.....	40
4.4.5	Personal benefits	41
4.5	Plans to increase work intensity	42
5	Work decisions of potential second earners.....	43
5.1	Work history of potential second earners	43
5.1.1	Women potential second earners who had not returned to work after their first child	44
5.1.2	Women potential second earners who had returned to work after their first child.....	44
5.1.3	Men potential second earners.....	44
5.2	Work decisions of potential second earners.....	45

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

5.2.1	Potential second earners not looking for work at present, but intending to in the future	45
5.2.2	Potential second earners not looking for working at present, and not intending to in the future	47
5.2.3	Potential second earners actively looking for work	48
6	Policy implications	51
6.1	Potential implications for Universal Credit.....	51
6.1.1	To what extent did tax credits shape the work decisions of second earners and potential second earners?.....	51
6.1.2	To what extent would reductions in tax credits or other income result in increased work intensity?	52
6.1.3	To what extent would second earners or potential second earners consider increasing their work intensity?	53
6.2	Other policy implications	53
6.2.1	Work incentives.....	53
6.2.2	Help with childcare.....	54
6.2.3	Employment-related support.....	55
6.2.4	Vocational training.....	55
6.2.5	General help to find work.....	56
6.2.6	Careers advice	56
7	Conclusions	58
7.1	Balancing family and work.....	58
7.2	Age and number of children in the family	59
7.3	Household finances and standard of living	59
7.4	Financial motivations.....	60
7.5	Health and disability	61
7.6	Policy implications	61
Appendix A	Sample design	63
Appendix B	Recruitment questionnaire	64
Appendix C	Topic guide	69
References	78

List of tables

Table A.1 Sample design 63

Acknowledgements

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Executive summary

This qualitative study develops a deeper understanding of the attitudes and behaviours of non-working (or very part-time working) partnered parents living in low-income households, prior to the rollout of Universal Credit (UC). It builds on an earlier qualitative study conducted for the Department for Work and Pensions (DWP) which looked at work decisions in low-income couple households with one earner (Collard and Atkinson, 2009).

The focus of the study was partnered parents in low-income households who did not work or worked part-time (generally 16 hours per week or less), and whose partner worked as an employee or was self-employed. The interviews were conducted with the partner who was not working or worked part-time. Although respondents were asked about the views and work decisions of their partners, the study may underplay the perspective of the main earner. Respondents were recruited on the basis that their self-reported household income fell below approximately 60 per cent of median income before housing costs, taking into account the number of dependent children living in the household. The 50 depth interviews were carried out in May and June 2013 in North Somerset, West Yorkshire and the Greater London area.

Family circumstances

The majority of households in the sample consisted of married or co-habiting partners living with all their children. Some older couples had adult children who had left home. The relationships were notably stable, and even younger couples in their 20s had generally been together for a number of years.

While families in the sample tended to have one or two children in the household, there was also a sizeable group of large households that comprised three or more children; the largest was a family of five. Households that only contained children under four years old were excluded from the study and most of the families did not have any children under four years old.

The study purposely included some households with an adult that had a long-standing illness, disability or impairment. In most cases, the respondent was the household member with a disability. Most respondents with a disability were not working, and were in receipt of disability-related benefits. Their disability often affected their partner's working hours, because they provided some or all of the care that respondents needed.

Patterns of work within households

Most of the one-earner households in the study comprised a full-time earner who, with a few exceptions, was the male partner in the couple. The most common working pattern in two-earner low-income households in the study was for one partner (usually the man) to work full-time and the other partner (usually the woman) to work 16 hours or less. The other common work pattern was for both partners to work part-time. Most of the households with two part-time workers lived in London.

Main earners' employment

The research design meant that most of the main earners worked full-time. This ranged from some who had a traditional 'nine to five' working day, to others (often self-employed) who worked long hours seven days a week.

Main earners either worked in skilled manual jobs (e.g. bus driver, teaching assistant, builder) or in lower managerial, administrative or professional jobs (e.g. office managers, financial advisers, health service workers). These types of job generally required some type of professional or vocational qualifications, such as NVQs. There was also a sizeable group of semi-skilled and unskilled manual workers (e.g. cleaners, supermarket workers, care workers), which would not require any specific vocational training or qualifications. In instances where women were the main earners in the household, they tended to work part-time in the care industry or in education or nursing. They had often become the main breadwinner when their partner lost their (full-time) job or had their hours cut.

The men in the study who worked part-time but were nonetheless the family's main earner tended to work in administrative jobs or in the retail sector. Men in this situation would usually have preferred to work full-time if they had the opportunity. The same was true of several self-employed men whose hours of work had fallen below full-time due to the adverse economic climate.

Household finances

Respondents were recruited on the basis of self-reported low household income and most of them were in receipt of Working Tax Credit and/or Child Tax Credit. For the most part, respondents said their households were managing satisfactorily financially, whether they had one or two earners. Most were able to keep up with bills and commitments, although it was a struggle from time to time. Where families reported a constant struggle to manage or had fallen into financial difficulty, reasons included only having a part-time earner in the household; variable earnings which meant spells with little or no earned income; drops in earnings from employment or self-employment; and loss of tax credits either because of a change in circumstances or changes to tax credit policy.

Although they had self-reported low incomes, respondents were generally fairly satisfied with their current standard of living. Those who were unhappy about their standard of living were either actively looking to increase their earned income or aspired to. Family holidays were the main thing that respondents said they went without or cut back on. There was little evidence that families had to cut back on essentials such as food or heating because of a lack of money. Financial help from parents or other family members undoubtedly helped some families to maintain a reasonable standard of day-to-day living. Regardless of their financial situation or their views about their own standard of living, respondents generally felt they were somewhere 'in the middle' relative to their social circle, or else in a similar position. 'Feeling poor' compared to others was, therefore, not a big influence on their work decisions.

Work decisions of second earners

Most of the respondents classified as second earners were women who had worked full-time before they started a family. Some had gone back to work (usually part-time) after their first child and had worked fairly continuously since then. Others had spent significant periods of time out of the labour market while they were bringing up their family.

The largest group of second earners worked in semi-skilled or unskilled manual jobs which required no particular qualifications, such as shop assistants, carers and cleaners. It was striking that almost all the respondents in manual work had previously been employed in administrative or professional occupations before they had children. Another group of second earners currently worked in administrative or professional occupations, typically as employees. They had mainly been in a similar type of work before they started a family, although not necessarily in the same job. There were also a few skilled manual workers among the second earners who had some type of vocational training or qualification.

Second earners took into account a range of different factors when deciding whether to work and the degree of work intensity. In reality, these factors were inter-dependent (such as working hours, travel to work and childcare) and decisions were often finely balanced.

While having sufficient income to provide a comfortable standard of living was undoubtedly important, respondents (both men and women) felt strongly that one or both parents should devote significant time to bringing up their children – even if it meant managing on a lower income. This was reflected in the work intensity of two-earner households. The idea of both parents working full-time was something that only a few families would consider at the present time.

Broadly speaking, second earners balanced family and work in one of two ways. They either continued in the same or similar work after they had children, but changed from full-time to part-time hours. Or they moved from working full-time to working part-time in a lower-paid, lower-skilled job that was often closer to home as well.

While families in this study benefited from free state-funded childcare provision, on the whole two-earner households had organised their working lives to deliberately avoid or minimise the use of formal childcare. While this was generally on financial grounds, some second earners were not keen for their children to be looked after by people outside their immediate social circle.

Tax credits played an important role in making work pay for second earners. Among second earners in London, the hours they worked were often directly shaped by Working Tax Credit eligibility rules. All of them said they worked no more than 16 hours per week; if they worked more, their tax credits would be reduced by the same amount. This reduction in Working Tax Credit meant that working more hours was not financially worthwhile.

Work decisions of potential second earners

Most potential second earners (i.e. the non-working partner in one-earner households) were women, but they also included six of the eight men who took part in the study. All bar one of the women potential second earners had worked before they started a family.

By and large, the work histories of potential second earners and the factors that shaped their work decisions were very similar to the second earners. This was especially the case among women potential second earners, who were generally out of the labour market because they saw their primary responsibility as caring for (pre-school) children.

Many women potential second earners planned to return to the labour market sooner or later, usually timed to coincide with children entering full-time education or secondary school. In other words, they generally shared the same work trajectory as women second earners, but were simply at an earlier stage on that trajectory. Like second earners, women potential earners typically aspired to return to work part-time in jobs that provided a satisfactory balance between family and work.

Potential second earners comprised most of the large families in the interview sample, however, and most of these large families had at least one pre-school child. Compared with second earners, therefore, they were faced with the prospect of trying to find a way of arranging work around the varying needs of more children.

Potential second earners who were actively looking for work at the time of the study fell into two distinct camps: one where balancing family and work was a priority; the other where job-hunting was the result of recent or anticipated health-related drops in household income. Likewise, potential second earners who had no plans to return to work either wanted to care for their family full-time or were unable to work because of disability.

Among potential second earners, tax credits were not usually mentioned as a significant factor in making work decisions. Those actively looking for work were either motivated by non-financial reasons to return to work, or else they were men looking to become the household's main earner. For those who planned to return to work at some future time, their priority was balancing work and family. Had they been closer to returning to work, they might have given more weight to tax credits.

Policy implications

Previous DWP research showed that the desire for one parent to be the primary child-carer in a family was the main driver of work decisions in one-earner low-income couple households. Similarly, in this study both one and two-earner low-income households expressed a deep-seated preference for at least one parent to devote the majority of their time to bringing up their children. Compared with this, all other considerations were secondary. For these parents, the time invested in their children was far more valuable than the money they could earn from working (or working more) in paid employment.

On the whole, respondents said they would find it difficult to manage on any less money, particularly if they were already struggling or had experienced a recent drop in income. Making up acute shortfalls in household income was a strong motivation for increasing work intensity in both one- and two-earner low-income households. This was the case, for example, among under-employed self-employed partners; partners who had lost their job or experienced cuts to working hours; and those whose disability-related benefits had been or were due to be cut.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

The idea of both parents working full-time was something that very few families in the study would consider at the present time. While second earners often talked about plans to increase their work intensity in the future, these plans were fairly modest and involved working a few more hours in the same or similar job rather than working full-time or finding higher-skilled work. While financial pressures were the main driver for a few, for others maximising the time they spent with children remained their major focus. The impact of clearer work incentives under UC also has to be viewed in this light.

Universal Credit is also one of the ways the Government aims to make childcare more affordable, particularly for 'mini-jobs'. The cost of childcare was undoubtedly a factor in low-income families' work decisions, and a number of mothers would welcome financial support for formal childcare. But the desire to be the main care-provider for children was also a very strong factor that determined mothers' work patterns. So while low-income families would certainly not rule out using more affordable childcare to help them move back to work or work more, there was a limit to how much formal childcare they would be prepared to use.

It was relatively uncommon for respondents to say they wanted or needed the other types of employment-related support that the government can provide, such as vocational training, general help finding work or careers advice. A small number of respondents talked about lack of confidence or deskilling as barriers to moving into work or into a higher-skilled job; on the whole these were not common concerns, however.

1 Introduction

This report contains the findings from qualitative research undertaken by the Personal Finance Research Centre for the Child Poverty Unit. This chapter outlines the background and policy context for the research, along with the research aims and the research methods.

1.1 Background

The majority of children in the UK (over four-fifths) live in a family with at least one adult worker. Despite a lower risk of living in a poor household compared with children in workless families, a large proportion of children in working families, nonetheless, live in relative poverty. They account for two-thirds of children in income poverty, and around half of children who live in families that experience income poverty and material deprivation. Among children in poor couple-led households, two-thirds live in families with at least one adult worker (Department for Work and Pensions (DWP), 2013).

The Government believes that increasing work intensity¹ in couple-led households where both adults do not work full-time is the most effective way to tackle child poverty from an employment perspective (DWP/Department for Education (DfE), 2011).

While barriers to employment are a major cause of low work intensity among low-income couple-led households, parents also choose not to work (or not to work full-time) because they wish to look after their children (Collard and Atkinson, 2009). The 2007 Families and Children Study (FACS) found that over half of non-working parents wished to stay at home to look after their children.

1.2 Research aims

The overall aim of this qualitative research was to develop a deeper understanding of the attitudes and behaviours of non-working (or very part-time working) partnered parents living in low-income households, prior to the rollout of UC. It builds on an earlier qualitative study conducted for DWP which looked at work decisions in low-income couple households with one earner (Collard and Atkinson, 2009).

The Child Poverty Unit was particularly interested to know more about the decision-making process and the factors that influence decisions about work and work intensity within low-income couple households. For example, is caring for children the main factor that explains why potential second earners in couple households are not working at all or working less than full-time? What other factors, such as wage levels, childcare, health and disability, influence their decisions?

¹ The Government defines work intensity as the extent to which a household works to its maximum capability. In a couple-led household, maximum work intensity is defined by the Government as both adults working full time, though the definition is dependent on caring responsibilities and health.

1.3 Research methods

The study comprised 50 in-depth interviews with partnered parents in low-income households. The interviews were conducted with the partner who was not working or worked part-time (generally 16 hours per week or less). Although respondents were asked about the views and work decisions of their partners (see Section 1.3.2), the study may underplay the perspective of the main earner.

The particular value of qualitative research is that it allows us to explore the reasons why something has happened or why individuals behave in certain ways or hold certain views, such as their attitudes to work, family and childcare. The strength of depth interviews lies in the ability to explore fully individuals' circumstances, views and experiences. Unlike quantitative analysis, qualitative research is not intended to measure the prevalence of particular attitudes or work decisions among low-income couple households.

1.3.1 Research design

The focus of the study was partnered parents in low-income households who did not work or worked 16 hours per week or less, and whose partner worked as an employee or was self-employed.

Respondents were recruited on the basis that their self-reported household income fell below approximately 60 per cent of median income before housing costs, taking into account the number of dependent children living in the household. The 60 per cent median income figure was calculated from the median income of couples without children, then adjusted to take into account the ages and number of children in the household.² For recruitment purposes, we assumed there was a mix of children both over and under the age of 14 in the household.

In order to explore a full range of views and opinions, the following criteria were used to ensure the recruitment of a good cross-section of respondents: gender of the non-working partnered parent; whether the main earner worked full-time (30 or more hours per week) or part-time (less than 30 hours per week); children's age. The recruitment aimed to broadly reflect the ethnic mix of the community from which respondents were recruited. Unlike the 2009 DWP study, the study was designed to include some households with a disabled child or adult.³ Full details of the sample design are provided in Appendix A.

While the Child Poverty Unit's main interest lies with partnered parents who choose not to work or not to work more, the sample was designed to include partnered parents who were not working or not working more for a range of different reasons, not just through choice.

Street recruitment was used in the three fieldwork locations to identify eligible respondents for the research. A structured questionnaire was used to recruit people according to the study's main criteria and to gain informed consent. The recruitment questionnaire is provided in Appendix B.

² Median equivalised net household income in 2010/11 was £419 per week (DWP, 2012). This was the most recent information available at the time of the fieldwork.

³ The Households Below Average Income (HBAI) definition of disability was used in the recruitment questionnaire: having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life.

1.3.2 Topic guide

A topic guide was developed in conjunction with the Child Poverty Unit to facilitate the depth interviews and ensure that key topics were covered. It was based on the previous DWP study (Collard and Atkinson, 2009), and updated to take account of new research questions. The topic guide covered the following broad areas:

- family composition, health issues, social networks and time use;
- employment situation of the main earner;
- the household's financial situation;
- the views and experiences of the non-working or very part-time working partner about work, including any current employment;
- decision-making about work and work intensity, and the factors that influenced work decisions in the household;
- moving into work or working more hours, and support needs;
- their awareness of welfare reform, whether they thought they would be affected by it.

The topic guide is provided in Appendix C.

1.3.3 Fieldwork

The 50 depth interviews were carried out in May and June 2013 in the same three locations as the previous DWP study (but with different respondents): North Somerset, West Yorkshire and the Greater London area. These locations were selected to provide a good range of views and experiences about factors such as transport and access to childcare, as well as local labour markets.

The interviews were held in central locations (rather than participants' homes) and lasted between 30 and 70 minutes; the average interview length was around 45 minutes. Respondents each received £30 as a thank you for taking part in the research. Skilled and experienced qualitative researchers conducted the interviews. A research briefing for the qualitative interviewers was held before the fieldwork to discuss the aims of the research and the topic guide. A debriefing was conducted following completion of the fieldwork, to discuss emerging findings and possible analytical themes.

1.3.4 Analysis

The interviews were recorded, with the respondents' permission, and fully transcribed to allow for detailed analysis. Information from the transcripts was transferred to thematic grids, forming the basis of the analysis. The thematic grids were informed by the topic guide and notes from the fieldwork debriefing. This approach allows for the rigorous and systematic interpretation of qualitative data. Second tier analytical grids were then produced, to structure the key themes for reporting. This information was used to write the report.

1.4 Report structure

Chapter 2 describes the family circumstances of our sample of low-income partnered parents and the main earners' employment. In Chapter 3, we move on look at households' financial situation: the make-up of their household income; their self-reported financial situation; and their perceptions about their family's standard of living. The next two sections focus on the factors that influence work decisions in low-income couple households. Chapter 4 looks at decisions in two-earner households, as articulated by second earners, while Chapter 5 examines the work decisions of one-earner households, from the perspective of the non-working partner. Chapter 6 examines the policy implications of the research, while Chapter 7 draws together the conclusions of the study.

Throughout the report, we use verbatim quotations from respondents to illustrate key findings. Family case studies are designed to demonstrate the interplay of different factors in families' decisions about work. The names of respondents and some of their family details have been changed.

2 Family circumstances

This chapter first looks at the characteristics of respondents and their families, before going on to describe the main earner's employment. As this is a qualitative study, the information is not intended to describe the whole population of low-income partnered parents, only those who took part in the research.

The interview sample comprised 42 women and eight men who were either not working at all or worked part-time (generally 16 hours a week or less). Most respondents were in their 20s and 30s, but the sample also comprised a fair number of respondents in their 40s and 50s.

2.1 Family characteristics

We begin by describing the relationship between the participant and their partner; whether they were married or cohabiting, and whether the relationship was long-lived or relatively new. We also consider whether they were both biological parents for the children in the house, and whether they had dependent children living elsewhere.

This section also covers family size and health and disability within families; both these factors are linked to child poverty (Department for Work and Pensions (DWP), 2013). The interviews included questions about how respondents used their time and their social networks, to provide insights into the structure of each parent's day, the share of household chores and the amount of time that parents might have available to them to move into employment or (for those already working) to work more hours.

2.1.1 Family types

The majority of households in the sample consisted of married or co-habiting partners living with all their children. Some older couples had adult children who had left home. The relationships were notably stable, and even younger couples in their twenties had generally been together for a number of years.

Other family types were uncommon. A few respondents had step-children living in their household; one or two men had non-resident children that they supported financially. One household consisted of grandparents caring for their school-aged grandchild, and another of the mother and father living together, but no longer as a couple.

2.1.2 Number and age of children

The Child Poverty Unit is particularly interested in low-income couple households with school-aged children. Households that only contained children under four years old were therefore excluded from the study.

While families in the sample tended to have one or two children in the household, there was also a sizeable group of large households that comprised three or more children; the largest was a family of five.

Most of the families in the study did not have any children under four years old. Where children under four were present, they were generally toddlers aged 18 months or older rather than babies. Several families had children under the age of one; and one respondent with pre-school children was expecting another child.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

A few households in the study contained adult children aged 18 or over, as well as younger children. Adult children were typically studying full-time or looking for work and remained largely financially dependent on their parents. In large families, adult children often played a role in caring for their younger siblings.

As we go on to discuss, children's age was one of the factors that influenced work decisions in low-income couple households. Milestones in children's development such as starting primary school full-time and moving to secondary school were often trigger points for considering a move back to work or working more hours.

It was striking that most of the large families in the study were one-earner households; and most large households comprised at least one pre-school child. The small number of two-earner households with large families all had at least one child at secondary school; and none of them had pre-school aged children.

2.1.3 Health and well-being

One-fifth (21 per cent) of children in households with income below the 60 per cent median (before housing costs) live in a family where someone is disabled (DWP, 2013). As the Child Poverty Unit is interested to better understand the effect of disability on work decisions, the study included some households with an adult who had a long-standing illness, disability or impairment that led to a substantial difficulty with one or more areas of the individual's life. In most cases, the respondent was the household member with a disability.

Most respondents who reported a disability or limiting illness were not working at the time they were interviewed for the study, and were in receipt of disability-related benefits. It was often the case that disability also affected their partner's working hours, because they provided some or all of the care that respondents needed.

Respondents with a disability or limiting illness included a small number of men who received Employment and Support Allowance (ESA). Two ESA claimants were actively looking for work at the time they took part in the study, although their disabilities limited the types of work they could undertake. One of these claimants had recently been transferred from Incapacity Benefit (IB) to ESA; the other had moved to ESA following a short period on Jobseeker's Allowance (JSA) after he lost his job for health reasons. A third ESA claimant was unable to work due to long-standing mental health problems; it seems likely that he was in the ESA Support Group category.⁴

The small number of two-earner families with a disabled person in the household comprised one respondent with limited mobility who worked part-time through an employment agency; and another respondent who had cut back her working hours significantly in order to care for an elderly relative who lived in the same household.

A number of other respondents in the study described family health issues that, while not limiting in the same way as a disability or long-standing serious illness, nonetheless influenced their ability to work or the hours they worked. For example, problems with children's development (such as speech) sometimes necessitated frequent doctors' appointments or visits to specialists. These health issues were not necessarily enough to stop respondents working, but they could be a cause for concern when considering the possibility of getting a job. The same was true for other family matters, such as children's slow educational development or troublesome behaviour.

⁴ We do not know for certain from the interviews whether ESA recipients were in the Support Group or the Work-Related Activity Group

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

In addition, there were a few cases where health and disability limited the amount of practical support that couple could expect from their extended family, for example, if grandparents were not well enough to help care for children. We discuss the availability of childcare on work decisions in more detail in Chapters 4 and 5.

2.1.4 Time use

The 50 respondents who took part in this study divided equally into those who undertook some paid work, and those who did not. Those in paid work mainly had regular jobs with set hours. A few worked through employment agencies or were self-employed, which generally meant their patterns of work were less regular.

Aside from any paid work they undertook, respondents' daily routines primarily involved looking after their children; taking children to and from outings and activities; and housework. It was more common for respondents to report a lack of time to do everything rather than be worried about how to fill their days. Very few mentioned spending time on hobbies or pastimes.

For respondents with both pre-school and school-age children, the day tended to revolve around the school run. If their pre-school aged child attended nursery or other early education provision, this could result in four journeys per day to drop off and pick up children.⁵ They often reported making an effort to meet up with friends or take young children to play groups as well.

'We spend time at home and we go to different playgroups, like mums and baby groups and things like that, so we do things like that.'

(Woman, 20s, one-earner household, London)

It was fairly common for respondents whose youngest child was in full-time education to have some paid employment. The main exceptions were in cases of disability or serious illness. Working, for however little time, gave respondents a break from the household chores and from their role as a parent. Those who did not work made an effort to get out and see friends or family when they could; as one woman in her 40s explained, *'You get depressed if you're home all the time'*.

Several potential second earners, typically with school-aged children, described voluntary work that they undertook on a fairly regular basis. This was sometimes linked to membership of a church or mosque and involved activities such as voluntary teaching, raising money for good causes, and cooking for charity events. A few women worked unpaid for their self-employed husbands, and one respondent regularly looked after her sister's child while her sister worked. As well as undertaking paid work, one or two respondents were also volunteer mentors for troubled young people. In addition, a few respondents home-schooled their children (one also worked part-time, the other did not work).

The job of running the household (housework, shopping, and 'admin for the family') tended to mainly be the responsibility of the partner who did not work or worked the least hours – so

⁵ All three- and four-year-olds in England are entitled to 15 hours of free early education each week for 38 weeks of the year. Some 2-year-olds are also eligible (www.gov.uk/free-early-education). Among respondents in this study, free early education was generally accessed as a three-hour session five times a week, or a five-hour session three times a week.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

in our sample this was usually the woman. Running the household generally filled as much or as little time as was available. For example, one woman who worked three days a week described her other days as:

‘Generally running around doing stuff, you know, housework, shopping, paperwork, phone calls, just the usual.’

(Woman, 40s, two-earner household, London)

Only a handful of respondents expressed any real sense of boredom or dissatisfaction with their day-to-day routine, which typically stemmed from not working or not working as many hours as they would have liked, or else adjusting to children being in full-time education.

‘I take the kids to school, so I’d have a shopping day on a Monday I go shopping, a cleaning day and then I work, and then that’s about it really, just boring.’

(Woman, 30s, two-earner household, North Somerset)

Another potential second earner found that, as most of her friends worked, *‘the week is quite lonely’*. We go on to explore the influence of social interaction, self-esteem, confidence on work decisions in Chapters 4 and 5.

2.1.5 Social networks

Social networks can be an important source of support to help people find or move into paid work.

Overall, and particularly in West Yorkshire, family was the mainstay of respondents’ social networks. It was very common for respondents (and their partners) to meet up with family members on a regular basis, sometimes once a week or more if they lived nearby. Quite often, the women in our sample lived close to their own parents and saw them regularly. Socialising with siblings, in-laws and grandparents was also mentioned.

Families could be a source of financial support for low-income households (see Chapter 3). And the free childcare provided by family members was the thing that made work pay for some two-earner households (see Chapter 4). But our respondents also offered support to their families in a range of ways, such as caring for elderly relatives and providing childcare for nephews and nieces.

Friends were another important component of respondents’ social networks, including friendships made with other parents through nursery, school or children’s groups. Many talked about the emotional and practical support they received from friends that they saw regularly. There were quite a few examples of informal childcare arrangements between friends, particularly those with school-age children. Belonging to a church or mosque was also a source of friendship and support for some respondents.

The men who were interviewed for the study were less likely to have an obvious support network than the women. Men were likely to socialise with their friends, but this was generally without their children, or with the family as whole.

As well as respondents with sizeable social networks, there were a number who had little social contact outside their own households. There were a number of different reasons for this: they did not live near their families; they did not have much in the way of an extended family; or they simply did not tend to turn to friends for support. One or two claimed just to prefer keeping to themselves. But there were also some examples of social isolation as a result of poor health or caring responsibilities.

2.2 Employment of main earners

In this section we examine the employment of the main earner in the household. The main earner was usually the partner of the respondent we interviewed. In some two-earner households, the picture was less clear-cut. For example, in a few cases where a partner's working hours had been cut or self-employed work had declined, the respondent was, at least for the time being, the main earner.

We look at the kinds of jobs that were done, the form of employment and the hours usually worked. We also asked about the perceived satisfaction that the main earner got from their work, and the ways in which the main earners work impacted on their partner and their children.

2.2.1 Patterns of work within households

Most of the one-earner households in the study comprised a full-time earner who, with a few exceptions, was the male partner in the couple. The small number of one-earner households with only a part-time worker included both men and women working part-time. Some part-time workers also cared for their ill or disabled partner who was unable to work. Other part-time workers (typically women) had become the sole earner in the household when their partners stopped full-time work because of disability or ill-health.

The most common working pattern in two-earner low-income households in the study was for one partner (usually the man) to work full-time and the other partner (usually the woman) to work 16 hours or less. The other common work pattern was for both partners to work part-time. One partner usually worked at least 16 hours per week, while the other worked less than 16 hours, but often there was relatively little distinction between the 'main' and 'second' earner. Most of the households with two part-time workers lived in London. In addition, a few households (again living in London) comprised a part-time earner and a self-employed worker who was currently under-employed because they were unable to find more work.

The following sections focus on the employment of the main earner in the household. The employment situation of second earners is described in detail in Chapter 4.

2.2.2 Type of work

In most cases, the main earner either worked in skilled manual jobs (e.g. bus driver, teaching assistant, builder) or in lower managerial, administrative or professional jobs (e.g. office managers, financial advisers, health service workers). These types of job generally required some type of professional or vocational qualifications, such as NVQs. There was also a sizeable group of semi-skilled and unskilled manual workers (e.g. cleaners, supermarket workers, care workers), which would not require any specific vocational training or qualifications.

There were some apparent differences in employment type by area. Compared to London and West Yorkshire, in North Somerset the main earner more often worked in semi-skilled and unskilled manual jobs. There was some evidence of under-employment in the building industry and other skilled manual jobs such as painting and decorating, particularly in London, and often in the case of self-employed workers.

In instances where women were the main earners in the household, they tended to work part-time in the care industry or in education or nursing. They had often become the main breadwinner when their partner lost their (full-time) job or had their hours cut.

There were a few examples of main earners who had training or qualifications that they were not using, but these were uncommon. In contrast, one person was studying part-time for a degree while working, with the aim of getting a better paid job once he graduated.

2.2.3 Working hours

The research design meant that most of the main earners worked full-time. This ranged from some who had a traditional 'nine to five' working day, to others (often self-employed) who worked long hours seven days a week. Once travel time was taken into account, which could be up to 90 minutes each way, the reality meant that few working partners were out of the house for less than ten hours a day.

Some main earners in manual jobs worked a shift pattern. One respondent described how her husband, a bus driver, worked a three-week shift pattern, which involved different working hours in each of the three weeks. Other shift workers had late starts and late finishes. Where the main earner worked shifts, childcare was almost invariably primarily the responsibility of the other partner, whether or not they also worked. For at least one potential second earner, variable working hours hampered her own chances of getting work.

'The hours bug me. The fact that it's not set hours is always hard because I would like to get back to work but without having, without him being on set hours I don't know what I can do and what I'm available for, because although we've got family around they all work.'

(Woman, 20s, one-earner household, London)

Other research has similarly highlighted the difficulties for mothers in low-income families to work where their partners work long or unsociable hours (Lawton and Thompson, 2013).

Conversely, in this study there were some male full-time breadwinners who were able to work hours that meant they could spend most of the evening with their family. One man usually turned down overtime for the same reason.

The men in the study who worked part-time but were nonetheless the family's main earner, tended to work in administrative jobs or in the retail sector. Men in this situation would usually have preferred to work full-time if they had the opportunity. Likewise, there were several examples of self-employed men whose hours of work had fallen below full-time due to the adverse economic climate; they would all have preferred more hours if the work was available.

2.2.4 Changes in employment

For the most part, main earners in both one and two-earner households had been in stable employment for several years. Some had been in the same job or worked for the same company for well over ten years. Conversely, there were a few cases where main earners had recently moved into work following a period of unemployment; this meant their household now had one earner rather than none. Similarly, one or two households had recently moved from having one earner to two earners.

There were several examples, among both one and two-earner families, where couples had made conscious decisions to reduce the amount of time they spent at work or travelling to work in order to spend more time with their family. This typically meant cutting back long working hours or changing job in order to be nearer home or to avoid having to work away from home. In some cases, this change related to the main earner; in others it related to

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

both partners in work. These changes tended to be made around the time when couples first started a family or when their youngest child was a toddler (see Case studies).

There were one or two instances where the main earner had moved from employment to self-employment in the last few years, sometimes following redundancy. Where self-employed earners had been adversely affected by the economic climate, one or two of them were now considering a move back to employment.

Case studies: Child-related changes in main earners' employment

Before they started a family, both Hilary and Ben had worked full-time in senior management jobs and enjoyed a high standard of living.⁶ Shortly after having their first child four years ago, Hilary was made redundant. This prompted them to review their situation and make major changes to their lifestyle. They agreed that Hilary should look after the family full-time; they also relocated to be nearer their parents; and Ben took a lower-paid, less senior job in order to spend more time with his family.

'... we kind of just sat back and we'd just got a young family, we don't need to go down that avenue, we won't remember a big flash car, we'll remember time with our children... I think we went through a real process of reflection and just what's important. So we struggle now and things are very tight but we can manage as long as you make sure you're very strict with things.'

(Woman, 30s, one-earner household, West Yorkshire)

Robyn and Chris have three children aged seven, four and three. Chris had been a long-distance driver for many years, which meant being away from home a good deal. He had very recently changed jobs to become a delivery driver in their local area so that he could spend more time at home more with their children and also because of concerns about the effect of his previous long working hours on his health.

'We wanted him there for the children as well because our youngest one every time he would go out the door was getting upset because sometimes he'd be gone for five days ... He was exhausted, you know, his patience was very low and you know, with the kids, you need patience.'

(Woman, 30s, one-earner household, North Somerset)

2.2.5 Views about the main earners' employment

For the most part, main earners were generally reported to be happy (or at least not unhappy) in their work. Causes of dissatisfaction, where mentioned, included long working hours, shift work, a long commute to work, or lack of career progression.

'It's not a career it's just a J.O.B, fair enough ... a job is a job at the end of the day, you earn money, you need money to survive to do everything in life so you just get on with it really.'

(Woman, 20s, two-earner household, London)

Partners of self-employed main earners were most likely to express concern or dissatisfaction about their partner's work, citing long working hours, job insecurity, and low or variable earnings.

⁶ Names and some details have been changed.

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

'I sometimes wish he wasn't self-employed ... it's not good, it's quite stressful ... it doesn't seem to faze him, but I'm the one that's juggling the direct debits to make sure there's enough to pay this, this and this.'

(Woman, 30s, two-earner household, West Yorkshire)

As noted before, main earners who were on short time through lack of work would have preferred to work more hours to increase their household income. Those who chose to work fewer hours were generally happy with their balance of work, home life and living standards.

3 Household finances

The respondents in this research had self-reported household incomes below approximately 60 per cent of median income before housing costs, taking into account the number of children in the household. Children in these households are defined by the Government as living in relative poverty.

The depth interviews explored in some detail households' finances, including their sources of income, other financial support they received (such as regular help from family), their subjective views about their household financial situation and their standard of living.

Most of the families in the research were either buying their home with a mortgage or rented their home from a social or private landlord. Several tenants received Housing Benefit to help pay their rent. A few couples owned their home outright, for example, because they had paid off their mortgage using an inheritance or because their parents had bought the home for them.

3.1 Earned income

As well as one-earner couple households, the research was designed to include two-earner families where the second earner worked part-time. Of the 50 respondents, around half lived in a household with two earners. Most of the second earners had 'mini jobs' of 16 hours per week or less. We discuss second earners in more detail in Chapter 4.

A sizeable number of the two-earner households in the research received some of their earned income from self-employment, zero-hours contracts or agency work, which meant their hours of work and earnings could be variable. It was uncommon for working partners to regularly work overtime or receive a bonus. A few working partners had use of a company van or car.

Case study: Two-earner low-income household with variable earnings (West Yorkshire)

Sadia is a married woman in her 40s, with three teenage children.⁷ Her husband, a self-employed facilities manager, has seen his earnings decline over the past few years as he lost several of his regular clients due to the economic downturn. At the moment he is under-employed and earns about £700 per month.

Sadia is also finding it harder to get work as a self-employed translator. Whereas before she regularly worked several days every week, she's now only working three or four hours per month and earns £100 per month at most.

3.2 Tax credits and benefits

Entitlement to tax credits is based on age, income, hours worked, number and age of children, childcare costs and disabilities. Working Tax Credit provides in-work support for people on low incomes, with or without children. With some exceptions, couples with

⁷ Names and some details have been changed.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

children are eligible for Working Tax Credit if they jointly work 24 hours or more per week, and one adult works at least 16 hours per week. Families in and out of work can claim Child Tax Credit.

Figures for 1 April 2013 show that 4.8 million families, containing 7.9 million children, were tax credit recipients or received the equivalent child support through benefits. Seven in ten families in receipt of tax credits (69 per cent) were in work, the other 31 per cent were out-of-work families (Her Majesty's Revenue & Customs (HMRC), 2013). Tax credit take-up is high: in 2010-11, 76 per cent of eligible couples with children took up their tax credit entitlement; the equivalent figure for lone parents was 95 per cent (HMRC, 2012).

Most of the families interviewed for this study were in receipt of Working Tax Credit and/or Child Tax Credit. One or two were in the process of making a tax credit application at the time of the research. Among families not in receipt of tax credits, some had previously claimed but were not eligible in the present tax year. They may have been affected by tax credit policy changes implemented in April 2012 or else experienced a change in circumstances that meant they were no longer entitled (such as an increase in earned income).⁸

It was uncommon for families to receive social security benefits other than Child Benefit. Several tenants received Housing Benefit to help cover their housing costs. There was a small group of respondents who reported a household member with a disability or limiting illness, typically one of the partners in the couple. In most cases they received health-related benefits (Employment Support Allowance (ESA) or Disability Living Allowance(DLA)).⁹

We discuss the impact of benefits and tax credits on couples' decisions about work in Chapters 4 and 5.

3.2.1 Welfare reform

The introduction of Universal Credit (UC) from 2013 replaces many of the existing in and out of work benefits and tax credits with a single working-age benefit. Whereas many benefits have been paid to claimants on a fortnightly basis and tax credits paid on a weekly or four-weekly basis, UC will be paid monthly.

Other welfare reforms already implemented at the time of this research included changes to tax credit entitlement from April 2012 (see footnote 1) and to Child Benefit entitlement for higher earners from January 2013.

Respondents in this study were asked about their awareness of proposed changes to benefits and tax credits.¹⁰

⁸ For details of tax credit eligibility from April 2012 see: www.hmrc.gov.uk/manuals/tcmanual/tcm0114120.htm

⁹ We do not know for certain from the interviews whether ESA recipients were in the Support Group or the Work-Related Activity Group.

¹⁰ The fieldwork for this study was not carried out in any of the Universal Credit Pathfinder areas.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

Among those who were in receipt of benefits or tax credits at the time they were interviewed, about half had not heard of Universal Credit and did not know anything about the proposed changes (although their partner may have done). The rest had some general awareness about welfare reform, because they had seen reports in the media or heard people talking about it. The sorts of things they mentioned were the reduction or possible abolition of tax credits; cuts to benefits rates; the benefit cap; and the size criteria for Housing Benefit (commonly referred to as the 'bedroom tax'). A few respondents in receipt of disability-related benefits had been personally affected by benefit changes or expected to be. One respondent, for example, had been moved from Incapacity Benefit (IB) to ESA. None of the respondents seemed aware of the proposed extension of work-related requirements to claimants in work.

The small number of respondents who did not receive any benefits or tax credits generally knew little or nothing about the planned welfare reform changes. For some, the changes simply were not relevant to them because they were not entitled to help and did not expect this to change.

3.3 Financial support from family

The other source of financial support mentioned by respondents was from family members, usually their parents and/or their partner's parents. Some respondents received regular financial assistance from their family, for example to pay for school dinners, nursery fees or private tuition for children. More often, respondents got occasional or one-off financial assistance or borrowed from family to pay for things like the cost of a house move, household bills, holidays, or in an emergency. Family also provided help-in-kind, such as babysitting or buying clothes, shoes or nappies for children.

Not all respondents had family members they could turn to, however, or their family were not in a position to help them out financially.

3.4 Household financial situation

We assessed how low-income working families felt about their household's financial situation through open-ended questions and by asking them to say which of the following statements best described their current situation:

- A Keeping up with all bills and commitments without any difficulties.
- B Keeping up with all bills and commitments, but it is a struggle from time to time.
- C Keeping up with all bills and commitments, but it is a constant struggle.
- D Falling behind with some bills or credit commitments.
- E Having real financial difficulties and have fallen behind with many bills and credit commitments.

It is important to bear in mind that these were the perceptions of respondents, which may not have been shared by their partners.

Most respondents agreed with statement A or B. In a few cases, they said they could keep up with bills and commitments without any difficulties at all. More often, they felt it was

a struggle from time to time. Another group of respondents said they found it a constant struggle to keep up with their bills and commitments, although they had not (yet) fallen into arrears. A small number of respondents were in financial difficulty, as they had fallen behind with at least some bills or credit commitments. We describe each of these three groups in the following sections.

There was no strong pattern between respondents' subjective assessment of their financial situation and whether they were a one-earner or two-earner household. And while the household's financial situation could be an important factor in shaping decisions about work, it was by no means the only factor, as we go on to explore in Chapters 4 and 5.

3.4.1 Managing satisfactorily financially

A large group of low-income working families seemed to be managing satisfactorily financially. Most were able to keep up with bills and commitments, although it was a struggle from time to time. A few respondents said they kept up without any difficulty at all. Some households had had to adjust to a drop in income in the last year or so, such as a reduction or cessation of tax credits, redundancy or less self-employed work.

Families in this group comprised a range of different household types from across the three fieldwork locations. The main wage earner was quite often in white-collar work, for example recruitment consultancy, financial advice or physiotherapy. And this group contained most of the homeowners that took part in the study.

While some had savings or redundancy payments to draw on, for the most part their household finances were finely balanced with little leeway to deal with unexpected expenses such as car repairs or larger-than-expected household bills. Respondents talked about budgeting carefully; cutting back when necessary; and planning ahead for larger expenses such as attending a family wedding or paying for Christmas. Discussion about consumer credit use was notably absent.

Case study: Managing satisfactorily financially (London)

Kim is in her late 30s and lives with her husband David and their two children aged 10 and 16. They live in outer London in a mortgaged house. Kim is a part-time learning support assistant in a local school. David used to work as an engineer but *'... he wanted to come out of that because he did long hours and stuff... He just got sick of it.'*

For the last few years he has worked as a self-employed decorator.

Kim and David can keep up with their bills and commitments by budgeting carefully, but find it a struggle from time to time. They have a small pot of savings, which they only draw on if they really have to. Kim's mum helps them out financially, including paying for their annual holiday.

Things have become more difficult recently because David has not been able to find much work. He is now looking to move back into engineering. Kim also hopes to increase her hours come the new school year.

Several respondents who were managing satisfactorily financially had plans in train to increase their household's earnings from work in the near future: by working more hours in an existing job, moving to a better paid job, or setting up a small business.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

Most, however, anticipated few changes to their household finances in the short-term. It was common for second earners and potential second earners to plan to move into work or to work more hours once their younger children were in school full-time or in secondary school, but this was generally some years away. A few expected their household income to increase in the medium to long term once they or their partner finished vocational training or through career progression.

3.4.2 A constant struggle

Another group of low-income families were managing to keep up with their bills and commitments, but found it a constant struggle. They had not, however, fallen into arrears. They included one-earner and two-earner families from across the three fieldwork locations and families with different numbers and ages of children. More of them owned their homes than rented; two owned their homes outright, a result of parental help in one case and an inheritance in the other.

There were a number of factors that helped explain why these families were struggling to manage. In some families, the main wage earner was self-employed and had experienced a drop in earnings over recent years as a result of the economic downturn. Others had seen their household incomes fall for other reasons, such as a spell out of work for the main wage earner followed by a move into a lower-paid job; the loss of a second job; and the loss of tax credits. As well as the general rise in the cost of living, a few households had high housing costs or financially dependent adult children living at home which put added pressure on their finances.

A small number of households in this group (notably all two-earner households) had some savings they could draw on, although these were generally reserved for emergencies. One or two families were receiving regular financial help from their families.

Only a few respondents (or their partners) were looking for other work as a way of trying to improve their financial situation. Others thought they might look in the future, typically, once their younger children were in school full-time or secondary school. This tended to be some years off.

Case study: A constant struggle (London)

Marsha is in her early 50s and is the main wage earner in her family. She works 16 hours a week as a care assistant through an employment agency. For the last two years, her husband Paul has only been able to work six hours a week because of poor health. Their two children (aged 18 and 20) live with them and are financially dependent on them. The younger one is at college full-time; the older one is out of work.

Although their mortgage is paid off, they find it difficult to manage but have so far avoided falling into arrears. Their central heating hasn't worked properly for several years, but they cannot afford to have it fixed. Marsha recently applied for Working Tax Credit and expects to receive £62 per week. At the same time, she will soon lose £81 per month Child Benefit when her son leaves college.

'I think well when the Child Benefit ends in September, well whenever it ends ... I'll be really in trouble. Well we are in trouble.'

Marsha is very worried about the state of their finances and is considering working nights to bring in more money.

3.4.3 Falling behind

A small group of low-income families in the study were in financial difficulty, having fallen behind with some or many of their bills or credit commitments. They included both one- and two-earner households across the three fieldwork locations. All but one of these families rented their home; none of them had any savings to draw on.

It was notable that only one of these households had a full-time earner at the time they took part in the research, and even then the earnings were variable. Some had experienced a recent drop in income which resulted in a worsening of their financial situation. For example, a few families had seen cuts to their disability-related benefits; one or two were working less hours due to lack of work or ill-health.

In contrast, one or two families had recently seen a non-working partner move back into employment. This meant an increase in earned income, but potentially a corresponding reduction in tax credits. The financial difficulties these families faced were largely a hangover from managing on a lower income.

Some families who were in financial difficulty were looking to increase their household incomes through work. Others were not, largely due to having pre-school aged children, poor health or other caring responsibilities.

Case study: Falling behind (North Somerset)

Sharron is in her early 50s. She lives with her husband Phil and two teenage children in a rented home. Her husband Phil works 18 hours a week in a large supermarket. Sharron has not worked for about ten years due to health problems.

In the last 12 months, Sharron and Phil have fallen into arrears. This followed a period when Sharron's higher rate DLA was stopped for several months while it was reviewed and then reinstated at the lower rate. Their oldest child also left home, which meant they lost his financial contribution to the household.

During this time, they fell behind with payments on their credit commitments and some household bills. They are now repaying what they owe by means of an Individual Voluntary Arrangement. Sharron tries not to dwell too much on their financial situation, saying *'if you stopped and thought about it it's depressing, so you don't'*. Their options seem limited: she is unable to work and when he is not working, Phil is Sharron's main carer so it would be difficult for him to increase his hours. He is not eligible for Working Tax Credit either, because he works less than 24 hours per week.

3.5 Standard of living

If low-income families are unhappy about their standard of living, consider themselves to be poor or feel they are worse off than others in their social circle, this may help shape their decisions about work. As we saw in Chapter 2, some parents had made conscious decisions to work fewer hours in order to spend more time with their children, even if this meant a somewhat lower standard of living.

Despite self-reported low incomes, respondents were generally fairly satisfied with their standard of living. Typical comments from respondents were *'you can't complain'* and *'I don't think we have a bad life'*. That said, families often aspired to a better standard of living in the future.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

The main thing that respondents said they went without or cut back on was family holidays. It was common for families not to have had a holiday together for several years, or in a few cases, ever. Others were only able to go on holiday because their parents paid for the holiday and sometimes went with them. A few children went on holiday with their grandparents. Family outings (for example a trip to the cinema or a meal out) were another area where families cut back spending.

Although respondents often budgeted carefully for everyday expenses such as groceries and household bills, there was little evidence that families had to cut back on essentials such as food or heating because of a lack of money. Financial help from parents or other family members undoubtedly helped some families to maintain a reasonable standard of day-to-day living.

Uppermost in parents' minds was providing their children with a decent standard of living. This ranged from nutritious meals, clothes and shoes, to toys and gadgets. A few parents had saved up or borrowed from friends or family so their children could participate in school trips abroad.

'There's food on the table, gas and electric and water and kids have got their teddies ... As long as my kids are happy, I'm happy.'

(Man, 20s, one-earner household, North Somerset)

'They [children] have lovely clothes, they have nice shoes, they do nice things, they eat nice food, there's nothing underprivileged about them at all.'

(Woman, 40s, one-earner household, West Yorkshire)

For parents of teenagers, it was not always possible to provide the expensive branded clothes or the latest smart phone that their children wanted.

Where respondents expressed dissatisfaction with their standard of living, they tended to be constantly struggling to manage financially or had fallen behind with bills and payments.

'Every job I've ever had I've worked ridiculously hard and put in ridiculous amounts of hours, when my partner was working she was exactly the same, and yet we always seem to be skint. It's not fair ... you don't get anywhere.'

(Man, 20s, one-earner household, North Somerset)

Many of those who were unhappy about their standard of living were either actively looking to increase their earned income or aspired to.

Regardless of their financial situation or their views about their own standard of living, respondents generally felt they were somewhere 'in the middle' relative to their social circle, or else in a similar position. They recognised that some friends or family were better-off, perhaps because they had two full-time earners or better-paid jobs. But equally they knew others who were worse off.

Only a small number of respondents felt they were appreciably worse off than others in their social circle or considered themselves to be poor (as opposed to on a low income). One respondent, for example, felt worse off than friends who owned their own homes with a mortgage or had well-paid jobs.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

'They have got nice houses, nice cars, a better standard of living, better furniture, better everything ... I feel disillusioned.'

(Woman, 40s, two-earner household, North Somerset)

There are a number of possible reasons why most respondents did not feel themselves to be poor. They may, for example, have had household incomes that were just below 60 per cent median income. Compared to them, people on income-related state benefits would be significantly worse off. In addition, some respondents had been better off in the past, and their material standard of living might still reflect this. As noted earlier, financial support from family was also a factor for some families.

3.5.1 Impact of more or less money

The depth interviews asked about the impact of having more or less money on their standard of living, and how much money would make a difference either way.

On the whole, respondents felt they would find it difficult to manage on any less money, particularly if they were already struggling or had experienced a recent drop in income. Even those who were managing satisfactorily financially felt there was little or no scope for them to cut back further on their spending, at least without a considerable reduction in their standard of living.

When asked about the impact of more money, a small group of respondents (mainly one-earner families) considered that even relatively small amounts of extra money – in the region of £20-30 per week – would make a noticeable difference. This extra cash would make it easier to manage, 'a stress relief', and for some would make it possible to move to better rented accommodation.

More often, however, respondents felt that it would take a larger sum of money to impact positively on their standard of living – in the region of £50 to £100 per week. This extra money would help buy the things that families said they did without, such as family holidays and outings, or to buy better quality clothes and shoes. Not having to worry about money and being able to save were also mentioned. Several respondents talked about being able to get a foot on the housing ladder with an increase in income of this size.

A third group of respondents had been considerably better off in the past, and really wanted to get back to that position again. This generally meant getting back to a situation where there were two full-time earners in the household or, for self-employed partners, their business returning to the levels they had enjoyed pre-recession. The sums of money discussed by these respondents were typically in excess of £250 per week.

4 Work decisions of second earners

In this chapter we explore the work decisions of second earners in two-earner low-income households. Second earners comprised about half of the respondents we interviewed. They were recruited to the study on the basis that they worked part-time; most worked 16 hours a week or less. Previous research for the Department for Work and Pensions (DWP) indicates that working between one and 16 hours per week ('mini jobs') can be a step in increasing participation in paid work by mothers, particularly in two-parent households (Hales, Tipping and Lyon, 2007).

The other half of respondents we interviewed were not working, although most had worked in the past. Non-working partners are discussed in Chapter 5.

4.1 Work history of second earners

Most of the respondents classified as second earners were women who had worked full-time before they started a family. There were two main work histories among these women since they had children. First, there was a group of women who had gone back to work (usually part-time) after their first child and had worked fairly continuously since then. Most had more than one child and continued to combine work and parenting as their family grew. Work stability was a notable feature among this group: most had been in the same job or similar work since they had their first child.

In addition, there were several cases of women who had returned to work after their first child, but subsequently had spells out of work, usually following redundancy.

The second common work history comprised women with two or three children who had significant periods of time out of the labour market while they were bringing up their family. Typically, they described gaps of several years when they did not work following the birth of their first child. Some had returned to work after their second child, usually once the older child was in full-time education. A few had not worked for 10 years or more, only returning to work once their children were in secondary school. It was common for women in this group to have moved from higher-skilled, better-paid jobs before they had children to lower-skilled, lower-paid jobs.

Regardless of when they went back to work, it was rare for women to experience problems finding work. They either went back to their previous jobs or took lower-skilled, lower-paid work. Only one respondent had not been able to return to work after her first child even though she wanted to. This was because her fixed-term employment contract came to an end and she was not able to find any other work in her chosen profession.

For the two men second earners we interviewed, the picture was rather different. Both were self-employed, as were their partners. One man continued to work full-time for two years after his child was born. Both he and his partner then cut back to work part-time to spend more time as a family. The other described how he and his partner cut back their working hours several years ago when they became the full-time carers for their school-aged grandchild.

4.2 Types of work undertaken by second earners

At the time of the study, the largest group of second earners worked in semi-skilled or unskilled manual jobs which required no particular qualifications, such as shop assistants, carers and cleaners. While the shop workers were paid employees, several other respondents worked through employment agencies and one respondent (a cleaner) was self-employed.

It was striking that almost all the respondents in manual work had previously been employed in administrative or professional occupations before they had children, including banking, clerical and office work, pub management and childcare – jobs that required particular skills and expertise and, in some cases, vocational qualifications. In other words, these respondents had returned to work in lower-skilled jobs that were very likely to offer lower wages.

Another group of second earners that we interviewed currently worked in administrative or professional occupations, typically as employees. They included teaching assistants, health and safety officers and office workers. On the whole, these respondents had been in a similar type of work before they started a family, although not necessarily in the same job. One or two women had gained vocational qualifications in the time since they had children.

There were also a few skilled manual workers among the second earners who had some type of vocational training or qualification, including painter decorators and beauticians. They had generally been in the same profession for most of their lives (including before they had children in the case of women respondents) and tended to be self-employed.

4.3 Second earners' views and experiences of work

Second earners generally viewed their current employment in very positive terms. To a large extent, this reflects the fact that most of them had managed to achieve a satisfactory balance between family and work.

Second earners talked about the value of adult social interaction; the mental stimulation provided by work; and the sense of self-worth and personal achievement they got from work. As we go on to discuss in Section 4.4, many second earners described how the personal benefits of working were often as important, if not more important, than financial motivations for returning to work.

There was very little discussion among second earners about any downsides to their current job or work in general. Where downsides were mentioned, they were minor and certainly not enough to make second earners consider giving up work or reducing their hours. One or two second earners felt somewhat guilty about leaving their children for any period of time; a few reported that their school-aged children did not like them working. One woman was still finding her feet in terms of managing work, home and family, having recently moved back into work after a break of many years.

I've realised since I've been working I did a bit too much ... They've [children] become a little bit dependent on me, that's why we're shouting, "Get your own drink!".'

(Woman, 40s, two-earner household, North Somerset)

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

A handful of respondents who had moved to lower-skilled work after they had children missed their old jobs, particularly the social side.

4.4 Work decisions in two-earner households

In this section we analyse the various considerations that shaped the work decisions of second earners. Parents took into account a range of different factors when deciding whether to work and the degree of work intensity. In reality, these factors were inter-dependent (such as working hours, travel to work and childcare) and decisions were often finely balanced.

As we go on to discuss, for all the respondents who took part in the study (one-earners and two-earners), their primary concern was to achieve a satisfactory and workable balance between children, home and work. Although achieving this balance was generally discussed and agreed jointly between partners, the work intensity of second earners was often at least partly determined by circumstances, such as the working hours of their partner, the availability of work, and access to free childcare from family or friends. In a few cases, both couples in the household had made changes to their work intensity in order to spend more time as a family.

4.4.1 Household finances and standard of living

While providing a comfortable standard of living was undoubtedly important, respondents (both men and women) felt strongly that one or both parents should devote significant time to bringing up their children – even if it meant managing on a lower income. This was reflected in the work intensity of two-earner households in the study. The idea of both parents working full-time was something that only a few families would consider at the present time, and these tended to be families with older children.

That said, household finances were nonetheless an important reason why second earners were in work. In some cases, the extra income meant that families could have a better quality of life.

‘... if I didn’t have no money we wouldn’t be able to do nothing and I think it would be very, very depressing.’

(Woman, 40s, two-earner household, London)

In other cases, it was because families were struggling financially or had fallen behind with bills and commitments. These tended to be households with two part-time earners or where the main earner was under-employed. Second earners had either gone back to work to help alleviate financial difficulties, or else needed to continue working because their partner’s earnings had decreased.

Some second earners had moved in and out of work since starting a family, or had worked more or less hours. Their work intensity was often dictated by the ebb and flow of the household’s financial situation: they worked (or worked more) when money was tight, and stopped work (or worked less) when household finances were in better shape. In a few cases, it had not been financially worthwhile for second earners to continue at a higher degree of work intensity due to the costs of formal childcare.

4.4.2 Tax credits

Almost all the two-earner families in the study received tax credits; a few received state help with their housing costs or disability-related benefits. As respondents were recruited on the basis of self-reported low household income, it is not surprising that a fair number of tax credit awards were in excess of £250 per month.

Tax credits played an important role in making work pay for second earners. For one group of respondents (mainly living in London), the hours they worked were directly shaped by Working Tax Credit eligibility rules.¹¹ All of them said they worked no more than 16 hours per week. This was based on their understanding that if they worked more than 16 hours per week, their tax credits would be reduced by the same amount. This reduction in Working Tax Credit meant that working more hours was not financially worthwhile.

'I don't really get how it all works, it's just really stupid how it all works, but I was told something about if I did work more than 16 hours I probably wouldn't be better off.'

(Woman, 30s, two-earner household, London)

In a few cases, second earners had received income-related state benefits when they were out of work. For one respondent, who had been out of the labour market for over ten years, uncertainty about the impact of work on her benefit entitlement and concerns that her family would be worse off if she worked, had prevented her returning to work sooner.

For other second earners, tax credits did not play a big part in their decisions about work. Either they wanted to work for largely non-financial reasons, or they reported that tax credits were not a significant part of their household income.

4.4.3 Balancing family and work

Financial considerations aside, most second earners' decisions about work were primarily shaped around their children. For respondents with younger children, there was a strong desire for one or both parents to be at home with children for the majority of time.

'My son, as long as I spend quality time with him, everything else can kind of work around. Because I don't want to be working all day and he just sees me to say goodnight.'

(Woman, 30s, two-earner household, West Yorkshire)

For mothers especially, it was important to be present for 'firsts' and other childhood moments, rather than experience them second-hand. And although older children could be left alone for periods of time, parents were nonetheless concerned to be around for teenagers during these formative and sometimes difficult years.

'Even though they're quite self-sufficient, my [teenage] daughters, I actually think that this is quite very important ages, you know, they still need you around.'

(Woman, 50s, two-earner household, London)

The desire to achieve a satisfactory work/life balance was most notable in relation to the type of jobs that second earners had; their working hours; and their childcare arrangements.

¹¹ Some respondents did not distinguish between Working Tax Credit and Child Tax Credit, but simply referred to 'tax credits'.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

Type of work and working hours

The UK has a much higher proportion of women in part-time employment (39 per cent), compared with the average across OECD countries (25 per cent) and countries like Sweden (18 per cent) (OECD, 2012).

Broadly speaking, second earners balanced family and work in one of two ways. They either continued in the same or similar work after they had children, but changed from full-time to part-time hours. Or they moved from working full-time to working part-time in a lower-paid, lower-skilled job that was often closer to home as well.

Most of the second earners worked regular, fixed hours every week, typically two or three short days that fitted around the 'school run' or one or two longer days. This was the case for most agency workers as well as employees. One or two agency workers did not work regular or fixed hours, instead taking occasional weekend work when it was offered, an arrangement that they were happy with.

Only a small number of women second earners had worked full-time at any point since starting a family. A few had returned to full-time jobs after maternity leave. They had stayed in full-time work for a period but had either been made redundant or changed to a different lower-skilled part-time job due to a combination of childcare costs, to reduce travel-to-work time or because they wanted to spend more time looking after their family. One or two others had spells of working full-time when their children were older, but again either chose to cut back to part-time work or were made redundant and subsequently moved into part-time work.

It was unusual for women second earners to have increased their working hours at all since they had been back in work – although as we see in Section 4.5, some planned or aspired to do so. A few respondents (and in some cases, their partners as well) had cut back their working hours to spend more time with their children, notably after a second or third child.

Case study: Balancing family and work

Helena and her husband Martin are in their early 50s with two teenage children. Martin has always worked as a labourer but for the past few months has been working short hours due to the adverse economic climate. Before she had children, Helena worked full-time as an administrative assistant. She returned to work full-time after she had her first child, but after a while the long commute into Central London each day and the costs of childcare took their toll.

'I loved that job, absolutely and it broke my heart really when I had to leave, but I just physically could not cope with that commute, two hours ... but then also having to get off the train, run to the nursery ... Also they were young as well and I just, the emotional tie I didn't, as much as I loved that job I didn't want to leave them.'

Helena subsequently got another part-time office job much closer to home. Made redundant from that job eight years ago, she had been unable to find a similar part-time job in her local area and so she now works as a self-employed cleaner. Although their finances are stretched, Helena does not want to increase her working hours because of the tax credits she would lose.

Childcare

Cross-national studies of European Member States show that levels of work intensity among working mothers is linked to the availability of state-subsidised childcare for children aged under three. As a result, work intensity among working mothers tends to be higher in countries like Sweden that have the most generous childcare support, and lower in countries such as the UK and Germany (Keck and Saraceno, 2013; Gash, 2009). Quantitative analysis for DWP found that, among families reporting they wanted to work more, not being able to afford formal childcare was the second most common reason given (by 33 per cent of respondents), after difficulty finding work with suitable hours (57 per cent). The same analysis showed that 70 per cent of households already using formal childcare were willing to use more childcare to increase their working hours, provided the Government covered the extra cost (Borg and Stocks, 2013).

While families in this study benefited from free state-funded childcare provision, on the whole two-earner households had organised their working lives to deliberately avoid or minimise the use of formal childcare. This was generally on financial grounds, combined with the desire to be the main care-provider, rather than any fundamental objection to using formal childcare.

‘... we looked for how much, what’s the cost of a nursery and it’s about £50 a day ... it means that I have to pay, to give my salary to pay his nursery, which doesn’t make sense.’

(Woman, 30s, two-earner household, London)

In fact, a good many second earners had used formal childcare in the past, even if they were not at the time of the interview. Some second earners, however, were not keen for their children to be looked after by people outside their immediate social circle.

Some second earners avoided or minimised the use of formal childcare because they had only returned to work when their youngest child was in full-time school or, in a few cases, when children were all in secondary school. There were also cases where parents were able to share childcare because of the complementary hours they have chosen to work.

Very often, second earners had jobs that fitted more or less around school hours and meant that one parent was usually at home with the children. Some respondents consciously chose to work in professions such as teaching or learning support for this reason. Others were able to move from full-time work to ‘school hours’ when they returned from maternity leave. Several had changed jobs after they started a family in order to ensure that their working day fitted around the school day.

Where childcare was used, it tended to be informally provided free-of-charge by family, or by friends on a reciprocal basis. Second earners were heavily reliant on this informal childcare to make work possible (and to make it pay).

‘Do you know what, if I didn’t have my mum I don’t know what I’d do.’

(Woman, 30s, two-earner household, London)

Use of formal childcare was relatively rare, and was mainly used during school holidays or for pre-school children who had siblings in full-time education. It was fairly common for second earners with school-aged children to have used formal childcare in the past, when their children were pre-school aged. They had generally stopped paying for childcare once their children started school and they were able to change their work pattern to fit around the

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

school day or use informal childcare. There were a few examples of second earners leaving the labour market for periods of time or changing job because the cost of childcare meant it was not financially worthwhile for them to work, especially if the household was managing financially in any case.

Health and disability

For the most part, health and disability were not considerations for the two-earner families in the study. As we go on to discuss in Chapter 5, it was more a concern among one-earner households.

There were a few examples where health issues affected the work intensity of second earners. One second earner had a disability that limited the work she could do and the number of hours she could work, because her mobility problems left her physically tired.

'I've noticed as I've got older it's just, I'm not able to cope as much ... Yes even though my mind is ready but you know when, physically, you've just got to be realistic.'

(Woman, 30s, two-earner household, London)

She also chose to work through an employment agency because in her younger years she had been bullied when she worked as an employee.

Another respondent (whose husband worked part-time) was very anxious to work more hours to improve their difficult financial situation. Her current employer could not offer her any more hours, however, and her previous experience of workplace bullying made her reluctant to look elsewhere. In addition, she suffered from depression which made a return to full-time work very unlikely; the same was true of another second earner as well.

Poor health in the family affected the work decisions of a number of other respondents. One, who was self-employed, had cut back her working hours significantly in the last few years to look after a seriously ill relative who required round-the-clock care. She had tried to combine more work hours with caring for her relative, but paying for carers while she worked was simply not financially worthwhile. She was currently able to work some hours through a combination of formal care and fitting her work around her husband's full-time job.

Conversely, a few others had moved from not working into part-time work for reasons of financial necessity, when the main earner became unable to work through ill-health. In one case, the main earner had subsequently returned to full-time work; in the other, health problems meant the main earner was only able to work a few hours a week.

4.4.4 Labour market conditions

As noted earlier, it was relatively rare for women second earners to report any particular difficulties finding the type and hours of work they wanted at any time since they had returned to the labour market.

There were, however, several second earners who had been made redundant at some point since returning to the labour market. In cases where mothers were made redundant when they had pre-school children, this tended to result in them leaving the labour market for a period of time – ranging from ten months in one case to over ten years in another. When they did return to work, it was typically in lower-paid work or in similar work but fewer hours.

Some self-employed main and second earners had been adversely affected by the recent economic downturn. This served to put pressure on household finances and could be an impetus for second earners to look for more work. Other self-employed respondents had fared better.

4.4.5 Personal benefits

For many women second earners, working was associated with making a positive financial contribution to the household or having some degree of financial independence.

'I earn my own money, whether it's part-time or not it's still my own money that I've earned and it's nothing to do with him ... It goes on the house anyway but I like to say that it is my money.'

(Woman, 30s, two-earner household, London)

Alongside financial benefits, women second earners were often motivated by the personal benefits that work brought. They talked about their wish to work outside the home, to do something 'for themselves'.

'After you've made the cottage pie, that's done, well what else was I going to do?'

(Woman, 40s, two-earner household, North Somerset)

'The key reason, the top reason is the money. And the second reason is because I want to feel good about myself. Not that a stay-at-home mum doesn't feel good but for me ... For me personally I want to be able to think well, if I've bought something that I've worked hard for it.'

(Woman, 50s, two-earner household, London)

They welcomed the social interaction and social side of work, and often felt that work was an important aspect of self-esteem. Some second earners, who tended to have higher-skilled jobs, took a great deal of pride in employing their skills and qualifications.

Social pressure to work was also in evidence. Several second earners felt strongly that they should work because the Government expected people to work; because all their immediate family worked, because most of their friends worked, or because they wanted to provide a positive role model for their children.

'I think I am just scared of failure and disappointing my son and my family...just letting people like my family down ... I need to set a good example because my parents have always worked and my brother and sister have both been employed, so it's like they've already set a precedent for the family.'

(Woman, 30s, two-earner household, West Yorkshire)

On the whole, lack of confidence or self-esteem was not a major factor in second earners' work decisions. One woman, who had been out of the labour market for over ten years, had taken a short work-related college course to gain confidence and skills before she looked for work. For one or two others, previous experiences of workplace bullying influenced the type of work they undertook.

Similarly, their partners' views were generally not a significant influence on second earners' work decisions. Partners were either supportive of them working or recognised the financial

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

value or necessity of them being in work. In a few cases, there was an expectation among couples that second earners would increase their work intensity once children were older.

4.5 Plans to increase work intensity

It was common for second earners to talk about plans to increase their work intensity in the future. On the whole, these plans were fairly modest and involved working a few more hours in the same or similar job rather than working full-time or finding higher-skilled work. While short-term financial pressures were the main driver for a few second earners to increase their work intensity, for others maximising the time they spent with children remained the major focus of their decision-making. None of the respondents mentioned longer-term financial considerations, such as building up individual pension provision, as a motivation for increasing their work intensity. However, as we saw in Section 3.5, both two-earner and one-earner families often aspired to a better standard of living in the future.

A small number of second earners wanted to work more hours (but not full-time) in their current role, but the hours were not available at the present time.

'I've asked and I've asked and I've asked and I've asked and they can't give me more hours so I want to work more, so I'm kind of stuck.'

(Woman, 40s, two-earner household, London)

All lived in London and were struggling to manage financially. Two employees were looking elsewhere for work, while an agency worker had enlisted with more employment agencies.

A second larger group of respondents planned to work more in their current line of employment within the next two years or so. For two employees working in education, this change was imminent, as they planned to increase their hours (one to full-time work) from the new school year. It also included several self-employed respondents who were either working fewer hours than they wanted or else intended to increase their work intensity once their children were in full-time school or they no longer had to care for poorly relatives.

A third group of respondents thought they would increase their work intensity in the future but generally did not have any firm plans. At most, they had been *'putting feelers out'*. The timeframe for these changes was longer-term: generally three or more years in the future when all their children were in full-time school or secondary school.

To the extent they had given any thought at all, increased work intensity for this last group generally meant finding another similar job with some more hours or possibly moving back to the higher-skilled work they had done in the past. Only one respondent was considering a return to full-time work; the rest envisaged remaining part-time. One woman worried about her ability to return to her old professional role, because she had lost confidence since working in a lower-skilled, lower-paid work for childcare reasons.

'I think it might be a confidence thing as well for me, because I've been doing part-time in something that's not what I was doing before and it, I don't know, I just don't know, I don't think I'd have the confidence to sort of go.'

(Woman, 30s, two-earner household, London)

Otherwise, confidence, self-esteem and the risk of becoming deskilled (among those who had moved from higher to lower skilled work) were not articulated as major concerns.

5 Work decisions of potential second earners

Potential second earners who were not currently in work comprised half the 50 interviews we carried out. Most potential second earners were women, but they also included six of the eight men who took part in the study.

By and large, the work histories of potential second earners and the factors that shaped their work decisions were very similar to the second earners described in Chapter 4. This was especially the case among women potential second earners, who were generally out of the labour market because they saw their primary responsibility as caring for (pre-school) children.

Many women potential second earners planned to return to the labour market sooner or later, usually timed to coincide with children entering full-time education or secondary school. In other words, they generally shared the same work trajectory as women second earners, but were simply at an earlier stage on that trajectory. Like second earners, women potential earners typically aspired to return to work part-time in jobs that provided a satisfactory balance between family and work.

Potential second earners comprised most of the large families in the interview sample, however, and most of these large families had at least one pre-school child. Compared with second earners, therefore, they were faced with the prospect of trying to find a way of arranging work around the varying needs of more children.

5.1 Work history of potential second earners

All bar one of the women potential second earners had worked before they started a family. The exception was a woman in her 30s, who had married young and started a family in her late teens. Since then, she had looked after her two children (now in their teens) and also cared for members of her extended family. She had little formal education and no skills or training. Her only experience of work was to occasionally help her self-employed husband in his retail business.

Most of the non-working men had been in work since they became fathers. In one or two cases, men had been out of the labour market for longer, for reasons of ill-health. Both men and women who had previously worked were generally positive about the value of work: for financial reasons, but also because of the social and personal benefits that it could bring.

Potential second earners fell into three groups in terms of their previous work history: women who had not returned to work after their first child; women who had returned to work after their first child; and men who were not working at the time of the study. Like their working counterparts, some potential second earners had moved in and out of work since having children, depending on their circumstances.

5.1.1 Women potential second earners who had not returned to work after their first child

A small group of women potential second earners worked before they had children but had not returned to work at all since the birth of their first child. These were mainly women in their 20s and 30s who had both pre-school and school-aged children. Several had started a family in their late teens or early 20s, and had little prior work experience. While looking after a family full-time was a conscious choice, health and difficulties organising childcare were also cited as reasons for not returning to work. A few others (in their 30s) had worked in skilled or professional jobs before settling down, and chosen to stop working once they had children (in one case prompted by redundancy while on maternity leave). In addition, one older woman with teenage children had stopped work before she started a family due to disability and had not been able to return to work.

5.1.2 Women potential second earners who had returned to work after their first child

A larger group of women potential second earners had returned to work since having children, but were not working at the time of the study. All of them had been out of the labour market for at least two years, in some cases much longer. Their work histories spanned lower-level manual jobs (such as shop work) to higher-level administrative and professional roles. While a few had spells of working full-time since having children, they were more likely to have worked part-time.

There were three main reasons why they had stopped working. One group had stopped working mainly for practical reasons. They generally had two or three children and had either been unable to arrange suitable (free) childcare; or the costs of formal childcare meant that working was not financially worthwhile; or their employer had required them to work more hours than they wanted when they returned to work after a second or third child. In addition, several of these respondents mentioned the stressful nature of trying to combine work and bringing up several children, which was a contributory factor in their decision to stop working, if not the main factor.

A second group of women potential earners had stopped work because they wanted to care full-time for pre-school aged children. These women tended to have had children relatively young, to have worked after the birth of their first child and to have stopped working when they had a second child. Other contributory factors were poor health and being able to manage on one income.

Thirdly, there were a few women who had stopped work for health reasons or because of a difficult family situation that required time and energy to resolve.

5.1.3 Men potential second earners

For the most part, men who were not working had been the family's main earner at some point in the past. A few men had only recently left the labour market, while others had been out of work for five or more years. One or two had not been in work since before they become fathers.

Unlike the women potential second earners, redundancy and ill-health or disability (and in one case a combination of the two) were the primary reasons why these men were not in work. As a result, their role in bringing up children was often the result of circumstances

rather than a planned or conscious choice. Most of them were looking for work at the time of the study, although several had criminal records that made this more challenging.

5.2 Work decisions of potential second earners

Like the previous similar study conducted for the Department for Work and Pensions (DWP) (Collard and Atkinson, 2009), in 2013 most potential second earners were some distance from the labour market. They generally either planned to return to work, but only in the longer term; or had no plans to return to work largely on health grounds. Only a relatively small group of potential second earners was actively looking for work at the time of the study.

5.2.1 Potential second earners not looking for work at present, but intending to in the future

The potential earners not looking for work at present but intending to do so in the future were comprised almost entirely of women. This group contained most of the large families (of three or more children) in the interview sample. They tended to have younger children than the second earners described in Chapter 4 as well: all of them had pre-school and/or pre-secondary school aged children in the household. Almost all of them had partners that worked full-time.

Most of these non-working mothers anticipated a return to work in several years' time, once their children were older. This typically meant when their youngest child was in full-time school or secondary school. As a result, they were still some distance from taking concrete steps towards seeking employment.

Although they often had worked since having their first child, most mothers had not returned to work after having subsequent children. This was sometimes because the working patterns and hours offered by their employers meant that a reasonable balance could not be struck between working and looking after several children. One or two had been made redundant and either decided to stay at home with their young children or could not find alternative employment to fit round their children and their partner's full-time employment. A few had left the labour market because they found it stressful to juggle work and family; poor health or troublesome children were sometimes contributory factors as well.

For the most part, a strong desire to care for their children, particularly during the early years, was the primary reason why potential second earners were not seeking work at the present time. Some respondents were very committed to the belief that at least one parent should be there for the children, a view shared by their partner.

Others felt that the small financial gain from a part-time second income was simply not worth the trade-off of losing those early years with their children, which could not be recaptured.

'I need to be with my kids, I need to be there ... when they do this, when they do that ... they are more important than having a job.'

(Woman, 30s, one-earner household, North Somerset)

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Parents should do it [look after children] in my eyes and his eyes because that's your job as a mum.'

(Woman, 20s, one-earner household, North Somerset)

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

While often mentioned by respondents as a barrier to work, childcare costs largely reinforced parents' preference to look after their children themselves, rather than constituting a major reason for not working in their own right. Sometimes their views about childcare costs were based solely on friends' experiences, rather than their own experience or any estimates they had calculated. Just one respondent said that childcare costs were the main reason she was not in work; in fact, she had stopped work because the cost of childcare for two young children exceeded her full-time earnings.

'I was paying more in childcare than what I was earning, because my job, I used to get a basic pay and then I used to rely on commission on top, so my basic pay would basically pay for my child-minder and then I'd be left with nothing.'

(Woman, 20s, one-earner household, London)

Other quantitative analysis indicates that, among couple families that do not have two full-time earners, those more likely to cite formal childcare costs as a reason for not increasing their work intensity include families with two or more children and those with a youngest child aged under five (Borg and Stocks, 2013), characteristics common among the potential second earners in this group.

Other factors that might influence work decisions were generally not important considerations for this group of potential second earners. As was the case among most couples, it was generally important to both partners that any return to employment should strike the right balance between work and family life, and also fit around the main earner's employment. Although they missed the social aspect of work and 'adult conversation', non-working mothers felt this was a small sacrifice in the short-term for the time they spent bringing up their children.

Most of the respondents said they were managing financially, so although money was certainly a motivating factor it was not the most important consideration. Nor were tax credits something that affected their decision-making to any great extent, even though most received them. Had they been closer to returning to work, they might have given more weight to the impact of work on tax credits. Longer-term financial considerations, such as building up individual pension provision, were not mentioned as reasons for moving back into work.

The situation for the one man in this group was rather different. He had assumed primary responsibility for looking after the home and family because his criminal record was a significant (and seemingly insurmountable) barrier to employment. As his partner worked full-time, circumstances meant that it made good sense for him to stay at home, at least for the time being.

Case study: Potential earners not looking for work at present, but planning to return to work in the future

Gill is in her late 20s, with four children, the youngest aged one, the oldest aged ten. For a year or so after having her second child, she worked part-time in a local supermarket several evenings a week. Her husband (who works full-time) looked after the children. She stopped work when she had her third child, primarily because she wanted to look after her children.

Gill intends to go back to work part-time when her youngest child is in full-time school - which is several years off still. She would like to work to earn some money, even £30 or £40 per week, but also to get out of the house and do something different. Her options are limited by her lack of work experience and qualifications, which in turn means she's not very confident about applying for jobs.

'... because I don't have any qualifications so I wouldn't try if it was something, I don't know, working on a till ... I've never done that, I wouldn't even try.'

(Woman, 20s, one-earner household, North Somerset)

Her longer-term aspiration is to train to become a teaching assistant, and perhaps a teacher.

As far as they had given it any thought at all, most potential earners anticipated a return to the sort of lower-skilled or administrative work they had done before. A few respondents mentioned lack of confidence as a potential stumbling block to moving back into work. They had been in their late teens when they started their family, and what work experience they had was in low-skilled work. As a result, they wanted to gain qualifications in order to move into higher-skilled work.

In addition, one woman, who had been made redundant from a fairly senior nursing post, had firm plans to pick up her career again once her children were in full-time school. In the meantime she was studying for a work-related postgraduate qualification to keep up her professional knowledge and skills.

5.2.2 Potential second earners not looking for working at present, and not intending to in the future

A relatively small group of potential earners were not looking for work at the time of the study and had no plans to do so. They were mostly women but otherwise they had little in common. They included households that were managing satisfactorily financially and others that were in financial difficulty. Some had younger children, others had children who were all in secondary school. Their working partners were a mix of self-employed people, full-time employees and part-time employees.

They broadly fell into two categories in terms of labour market engagement. In the first category were several respondents who were unable to work because of long-term ill-health or disability. They were in receipt, or in the process of applying for, disability-related benefits. In a few cases, their care needs also limited their partners' work intensity to very part-time hours (typically less than 20 hours per week).

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

The other category of respondents was mainly not looking for work primarily because they and their partners had a strong preference for one parent to look after their children full-time.

'I remember when I was a child having my mum home, like when I came home from school and how much it meant to me ... that she was there and I wanted to be able to do that for our children.'

(Woman, 30s, one-earner household, North Somerset)

These respondents were all women, and most had not done any paid work since they had children (one had never gone out to work). That said, as well as looking after their family, two women worked unpaid to help their self-employed husbands, one fairly regularly, the other only occasionally. Another respondent was seriously considering becoming a foster parent, which she talked about as a 'job'. One other woman in this category had been looking around for work but stopped when she recently found out she was pregnant. She hoped to get some voluntary work to fit around her two young children; she might also look for work again in the future when her children are older, but this was clearly a good few years away.

Given their work history since having children, it is not surprising that women in this group had negligible experience of using formal childcare. While it was not uncommon for them to mention the costs of childcare or the trade-off between tax credits and work as considerations, these were largely incidental to their decision to look after their home and family.

5.2.3 Potential second earners actively looking for work

Potential earners actively looking for work comprised both men and women with two or more children, drawn from across the three fieldwork locations. They fell into two distinct camps: one where balancing family and work was a priority; the other where job-hunting was the result of recent or anticipated health-related drops in household income.

Balancing family and work

Several respondents who were now looking for work had chosen to be full-time parents because it made practical and financial sense in the context of their household circumstances.

The women in this situation had partners working full-time, in some cases working long hours or spending periods away from home. As mothers with pre-school children, it was challenging to find part-time work that fitted around a partner's employment, which was also financially worthwhile after any childcare costs were taken into account, and which still meant they could spend a significant amount of time bringing up their pre-school children.

'I probably would do part-time [but] for the simple fact of, you know, the kids are already losing their dad to work, then they won't have no time with me either.'

(Woman, 30s, one-earner household, London)

Unable to achieve a reasonable balance between children and work had resulted in mothers not returning to work after their first or subsequent child. For one man who was looking for work, becoming a 'house husband' had come about when he was made redundant several years ago from a stressful job he did not enjoy. He took this opportunity to spend time looking after his children while his wife worked full-time.

Balancing work and family remained the primary concern for women with children who were looking for work now their children were older. Their main goal was to find part-time work with a local employer that fitted around the school and nursery day and ideally was term-time

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

only (to minimise the need to use formal childcare, particularly during the school summer holiday). The type of work was largely a secondary consideration. This echoes recent quantitative analysis, which showed that finding work with suitable hours was the most commonly-cited barrier to increasing work intensity among families that wanted to work more (Borg and Stocks, 2013).

The same was true of wage levels. Although money was undoubtedly an important motivation in these women's return to work – to contribute to the household's finances and share the financial burden with partners – none of these respondents said they were struggling to manage financially.

Their partners were generally supportive of their plans to find work that accommodated children and family life and these decisions tended to be made jointly by couples. It was striking that all these women talked about the personal benefits of returning to work in very similar terms: *'having something for me'*, *'getting a bit of me back'* and *'to do a bit of something for me'*.

For the 'house husband', the situation was rather different. He planned to return to his previous profession, however long that took, and would not compromise by taking a lower-skilled job, not least because there was no pressing financial need for him to do so. His children were in full-time education and he envisaged finding work that fitted in with after-school provision. While he admitted feeling *'left out'* of the world of work, he seemed rather ambivalent about wanting to return to work.

Tax credits were clearly not a significant factor in these job-seekers' work decisions, because they did not receive them or they were not an important part of the household's income. Only one respondent mentioned the potential impact of work on the tax credits and Child Benefit her family received. This was not a major influence, however, as she *'would rather not have to depend on the Government'*.

The sorts of job search activities described by these respondents included networking through children's schools and among other mums at the school gates; and online employment websites. Given the very specific job criteria that respondents had, it is difficult to say whether or not labour market conditions were a barrier to moving into work. One or two had certainly seen and applied for suitable vacancies. Having attended a number of job interviews and worried that her lack of self-confidence was an issue, one respondent was in the process of setting up her own small business.

Health-related drops in income

For a few jobseekers (all men), the picture was very different. They had stopped work because of ill-health or disability – one several years ago, the other two much more recently.

Unlike the other jobseekers described above, these respondents all had (female) partners who worked part-time. In addition, part of their income comprised health-related benefits: Employment Support Allowance (ESA) in two cases and Disability Living Allowance (DLA) in the other, as well as Child Tax Credit.

Two of them anticipated their financial situations worsening in the near future: one because his redundancy payout would soon be exhausted, the other because his ESA was due to cease in the near future. As a result they were very actively looking for work at the time of the study – more so than the others described above – largely from financial necessity. In contrast, another respondent (who had only just stopped working in the last few months) was

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

mainly motivated by his strong desire to be the family bread winner.

'I have felt a little bit down since I've lost work because I was always "Come on, let's go shopping or let's go and do this" and we can't do it no more ... I do feel that I have sort of let my family down a little bit.'

(Man, 20s, one-earner family, North Somerset)

The imperative to improve their household's financial circumstances, coupled with the fact that their (female) partners worked part-time, meant that childcare was not a major consideration for any of these respondents. One respondent was unsure of the impact of moving back to work on his family's Housing Benefit, but otherwise the potential trade-off between work and benefits or tax credits was not mentioned.

Respondents in this situation were regularly searching employment websites, applying for vacancies and were in contact with Work Programme or other government job advisors. Their employment options were limited by their disabilities, however, as were their perceived chances of gaining employment.

'... I'm not able to fully converse on the telephone, especially with strangers or where it's fast paced, so that's another addition to not being able to get a job at the moment ... it's not money, it's more getting the job in the first place.'

(Man, 40s, one-earner household, West Yorkshire)

They were all exploring options for further training to increase their employment chances. One respondent was in the process of gaining qualifications that would allow him to become a licensed security officer – a profession in which he was fairly sure he could get work. Another was keen to do the same, but could only undertake the training once his criminal record was spent, in about a year's time. The third was also looking into re-training, to expand his skills beyond the administrative work that he had always done but that his disability now made increasingly difficult.

6 Policy implications

The purpose of this research was to develop a deeper understanding of the attitudes and behaviours of non-working or part-time working partnered parents living in low-income households.

In this chapter, we use the qualitative research evidence to assess the potential impact of Government policies to encourage greater work intensity and to make sure that work pays.

6.1 Potential implications for Universal Credit

Universal Credit was rolled out in a number of Pathfinder areas from April 2013. The fieldwork for this study, which took place in May and June 2013, was not undertaken in any of the Pathfinder areas.

Respondents were asked about their general awareness of changes to benefits and tax credits. Among those who were in receipt of benefits or tax credits, about half had not heard of Universal Credit and did not know anything the proposed changes (although their partner may have done). The rest had some general awareness about welfare reform, because they had seen reports in the media or heard people talking about it. A few respondents in receipt of disability-related benefits had been personally affected by benefit changes or expected to be.

The following sections consider the extent to which tax credits shaped work decisions; whether reductions in tax credits or other income might result in increased work intensity; and the extent to which low-income couple households might increase their work intensity.

6.1.1 To what extent did tax credits shape the work decisions of second earners and potential second earners?

Most respondents in this study lived in households that received Working Tax Credit and/or Child Tax Credit. Tax credits played an important role in making work pay for second earners. A sizeable number of respondents, who mainly lived in London, reported that their working hours were directly shaped by Working Tax Credit eligibility rules. All of them said they worked no more than 16 hours per week because their understanding was that if they worked more, their tax credits would be reduced by the same amount. Consequently, they did not see increasing their part-time working hours as financially worthwhile. Working full-time was something they would not consider at the present time.

For some other second earners, tax credits did not play a big part in their decisions about work. Either they wanted to work for largely non-financial reasons, or they reported that tax credits were not a significant part of their household income.

Among potential second earners, tax credits were not usually mentioned as a significant factor in making work decisions. Those actively looking for work were either motivated by non-financial reasons to return to work, or else they were looking to become the household's main earner. For those who planned to return to work at some future time, their priority was balancing work and family. Had they been closer to returning to work, they might have given more weight to tax credits.

6.1.2 To what extent would reductions in tax credits or other income result in increased work intensity?

On the whole, respondents said they would find it difficult to manage on any less money, particularly if they were already struggling or had experienced a recent drop in income. Even those who were managing satisfactorily financially felt there was little or no scope for them to cut back further on their spending, at least without a considerable reduction in their standard of living.

A small number of respondents reported a recent decrease in tax credits (for example £20 or £45 per month), either because the main earners' income had increased or because of tax credit policy changes. Although these changes had not directly impacted their work decisions, all of those affected were actively looking for work (in the case of non-working partners) or planned to look for more work when their children were older (in the case of second earners). In one case, the amount lost in tax credits had been more or less made up by financial help from the respondents' parents.

In addition, a small number of respondents with disabilities reported recent decreases in tax credits or disability-related benefits. In two cases, potential second earners were not able to work because of their disability and their partners could not increase their work intensity either because they combined part-time work with being the main or primary care-giver or because they already worked full-time. A third non-working respondent was actively looking for full-time work since he had been moved from Incapacity Benefit to time-limited Employment Support Allowance (ESA). His partner had recently reduced her part-time working hours for health reasons.

6.1.3 To what extent would second earners or potential second earners consider increasing their work intensity?

The idea of both parents working full-time was something that very few families would consider at the present time. In fact, there were several examples, among both one- and two-earner families, where couples had made conscious decisions to reduce the amount of time they spent at work or travelling to work in order to spend more time with their family, even if this meant a somewhat reduced income.

Only a small number of women second earners in the sample had worked full-time at any point since starting a family. They had either cut back to part-time work because of redundancy or out of choice. It was also unusual for women second earners to have increased their working hours at all since they had been back in work. Several second earners, all of whom lived in London and were struggling to manage financially, would have worked more part-time hours in their current jobs if they had been able, however.

Some second earners and potential second earners had moved in and out of work since starting a family, or had worked more or less hours. Their work intensity was often dictated by the ebb and flow of the household's financial situation: they worked (or worked more) when money was tight, and stopped work (or worked less) when household finances were in better shape. In a few cases, it had not been financially worthwhile for them to continue at a higher degree of work intensity due to the costs of formal childcare.

It was common for second earners to talk about plans to increase their work intensity in the future. On the whole, these plans were fairly modest and involved working a few more hours in the same or similar job rather than working full-time or finding higher-skilled work. While

financial pressures were the main driver for a few, for others maximising the time they spent with children remained their major focus.

6.2 Other policy implications

The Coalition Government has introduced a range of policies to get people into work, promote greater work intensity among low earners and to make work pay. These include increasing the personal tax allowance to £10,000, to enable workers to keep more of the money they earn; more targeted enforcement of the National Minimum Wage; and participation in the Work Programme for people at risk of long-term unemployment.

The findings from this qualitative study provide insights into the potential implications of Government policies for low-income, low work-intensity couple households in relation to work incentives; help with childcare; and employment-related support.

6.2.1 Work incentives

For second earners and potential second earners in this study, making even a small contribution to the household budget or having some money to call their own were powerful financial motivations for working. The financial benefits of work (or more work) were finely balanced, however. This meant it was often difficult for potential second earners to see how they could make work pay if they had lower-skilled, low-paid jobs; very part-time hours; any increase in household income was offset by a reduction in tax credits; and they had to pay for childcare for one or more children. For at least one respondent, uncertainty about the financial impact of moving from welfare benefits into work had prevented her returning to work for many years.

This suggests that clear work incentives, combined with help with childcare costs (see Section 6.2.2), could have a positive impact on potential second earners' work decisions. Set against this, however, was the very strong desire among second earners and potential second earners to achieve a satisfactory balance between work and bringing up their family. Finding a suitable work pattern that fitted around children was a primary consideration, something echoed in quantitative analysis (Borg and Stocks, 2013).

At the moment, it can be very complex to work out whether going back to work is financially worthwhile, once childcare costs and tax credits are taken into account. This indicates that, in order to be effective, particularly for mothers, work incentives have to be considered in the context of childcare options and costs. One or two mothers in the study talked about using calculators on the Government's direct.gov.uk website to explore the financial benefits of returning to work, or speaking to Jobcentre Plus advisers.

6.2.2 Help with childcare

Under UC, the Government aims to make childcare more affordable for working parents and to increase free childcare coverage for disadvantaged families.

Families in this study benefited from free state-funded childcare provision and for the most part respondents did not seem to have any fundamental objection to using formal childcare. Indeed, it was not uncommon for women respondents to have used formal childcare at some point in their work history, for example if they had previously worked full-time.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

On the whole, however, two-earner households had organised their current working lives to deliberately avoid or minimise the use of formal childcare. The cost of childcare was undoubtedly a factor, especially in the context of the low-skilled, part-time work that mothers often undertook. But the desire to be the main care-provider was also a very strong driver. This echoes quantitative analysis, which showed that finding work with suitable hours was the most commonly-cited barrier to increasing work intensity among families that wanted to work more; the cost of childcare was the second more important barrier (Borg and Stocks, 2013).

Whether or not they were actively looking for work at the moment, a number of mothers said they would welcome either financial support or practical help and information in relation to childcare.

‘That should be covered, there should be available a full time [state provided] position from an earlier age for the child.’

(Woman, 30s, one-earner household, London)

Some mothers also talked about a ‘chicken-and-egg’ situation, where it was difficult for them to work out whether it was financially viable to return to work (once any childcare costs were taken into account), without knowing specifically what childcare they would require before they applied for a job.

‘... although they say you get help with childcare, it’s not clear ... if you could speak to someone now about childcare, who could help and go through it with you, then it would be great.’

(Woman, 30s, one-earner household, North Somerset)

6.2.3 Employment-related support

It was relatively uncommon for respondents to say they wanted or needed employment-related support. Where this type of help was mentioned, it was often by potential second earners, as we might expect. The types of support mentioned fell into three broad categories:

- vocational training;
- general help to find work e.g. interviewing skills or writing a CV; and
- one-to-one careers advice.

The type of support respondents wanted depended on their situation, in particular how well formed their ideas were about the sort of employment they were looking for. Those actively seeking work among the potential second earners generally had the clearest ideas about what employment-related support might benefit them.

6.2.4 Vocational training

Government initiatives to deliver work-related training include apprenticeships and the Work Programme for people at risk of long-term unemployment. There was some appetite for this type of training among potential second earners. One or two respondents had experience of the Work Programme (such as Weston Works in North Somerset).

Several respondents talked about their experiences of seeking vocational training. For one, the cost of qualifying for a Security Industry Authority licence had prevented him seeking work sooner. Since moving to ESA, however, he was able to access the training free-of-charge (see the case study).

Others – who tended to be better qualified, had substantial work experience, or who were looking for a higher-level job – were disappointed that free-of-charge training tended to focus on basic skills or general help with jobseeking. The more advanced training they would have liked was sometimes prohibitively expensive, however.

One mother with young children, who was actively job seeking, had hoped to undertake vocational training part-time to fit with her young family. Having got through the application process, she was disappointed to find out the course was no longer available part-time. She felt the cost of childcare would be too expensive to make it possible for her to study full-time.

‘I got offered a place, but they no longer did part-time, only full-time, so it was three and a half days a week and I couldn’t afford the childcare for it.’

(Woman, 30s, one-earner household, West Yorkshire)

Case study: Employment-related support

Mike is in his 40s and lives with his partner and four children. Ten years ago an injury at work left him with permanent damage to his sight and he was unable to return to his work as a driver. He has recently been designated 'fit to work' having been moved from Incapacity Benefit and reassessed for ESA.

Mike has been looking for work for a good few years, but feels his disability is a big barrier to even getting a job interview. He previously approached Jobcentre Plus for training to get other work, but found he wasn't eligible for free training: *'I didn't have the certificates and there was no way of me getting it because it costs money'*.

Since being reassessed for ESA, Mike qualifies for free training. He has found a training organisation that will fund the qualifications that he needs. He is confident that he will find work as soon as his training is complete.

'I've already been told that I'm in work, they said get your certificate, as soon as you get your certificate let us know, there's work.'

(Man, 40s, one-earner household, North Somerset)

Mike is looking forward to working again, and believes his family's financial position will improve once this happens.

6.2.5 General help to find work

Jobcentre Plus personal advisers help claimants with employment-related activities such as job search, skills provision, volunteering and help to set up their own business.

For mothers who were not actively looking for work at the moment, but intended to look in the future, their main interest related to the sorts of general employability skills that Jobcentre Plus personal advisers might provide, such as interview techniques or help to write their CV. Underlying this was often a lack of confidence because they had been out of the labour market for some time.

'I think it's rusty, not absolutely knackered and forget it, chuck it in the scrapheap ... But more along the lines of just a bit of a polish and shine on general, you know, on things as it were.'

(Woman, 30s, one-earner household, North Somerset)

Some women second earners had benefited from similar training before returning to work (such as 'back to work' courses), although there were mixed feelings about their usefulness. Generally, the more actively this support had been sought out, the higher it was rated. Other second earners thought this type of help might help them get a better job in the future. For the same reason, a few second earners were interested in some form of re-training, particularly in business skills.

6.2.6 Careers advice

Advice and guidance for adults on career and work opportunities is available from the National Careers Service and Jobcentre Plus. From their experiences, it seemed that several respondents would have welcomed this type of help.

Where respondents had previously used Jobcentre Plus to look for work, their main criticism was that it offered general help rather than the tailored or personalised support they wanted (and that might be offered by a careers adviser).

‘All the jobcentres could be more particular to the individual and the problem is like, a lot of things, a lot of British institutions, they are covering, these people, this range of people and this range of people and everyone else just slips through the gaps, you know. So you go there and you tell them about your skill set and they don’t know what the hell you’re talking about.’

(Man, 40s, one-earner household, London)

For non-working partners who were thinking about a return to work but not actively looking for work, the focus of Jobcentre Plus on benefit claimants (rather than jobseekers more generally) and the perception that staff were keen to help jobseekers find any job could be off-putting.

‘They didn’t really give me the help I required to maybe get myself back into work slowly, do you see what I mean, they’re just like “well get a job, there’s a job, apply for it, okay” and that’s it.’

(Man, 30s, one-earner household, North Somerset)

7 Conclusions

The Government believes that increasing work intensity is the most effective way to tackle child poverty from an employment perspective.

The purpose of this qualitative research was to develop a deeper understanding of the attitudes and behaviours of second earners and potential second earners living in low-income households, prior to the rollout of UC. The study builds on earlier qualitative research conducted for the Department for Work and Pensions (DWP) which looked at work decisions in low-income couple households with one earner (Collard and Atkinson, 2009).

Like the 2009 study, respondents were recruited to this research on the basis that their household income before housing costs was below approximately 60 per cent median income, taking into account the number of dependent children in the family, reflecting the measure of relative poverty. This final section draws together the main conclusions of the research.

7.1 Balancing family and work

Previous DWP research showed that the desire for one parent to be the primary child-carer in a family was the main driver of work decisions in one-earner low-income couple households. Any move into work by potential second earners was largely contingent on finding a job that fitted around children and family. This typically meant moving into part-time, lower-skilled work that was relatively low paid (Collard and Atkinson, 2009).

The scope of this study included part-time second earners in low-income couple households as well as non-working partners. Even so, the findings of this research closely mirror the 2009 DWP study. Both one and two-earner low-income households expressed a deep-seated preference for at least one parent to devote the majority of their time to bringing up their children. Compared with this, all other considerations were secondary. For these parents, the time invested in their children was far more valuable than the money they could earn from working (or working more) in paid employment.

Particularly for mothers with pre-school children, but also for those with older children, it was challenging to find part-time work that fitted around a partner's employment, which was also financially worthwhile after any childcare costs and loss of tax credits were taken into account, and which still meant they could spend a significant amount of time bringing up their children.

Women second earners in the study had generally overcome this challenge by returning to their previous job part-time or moving to lower-paid, lower-skilled part-time work that offered the pattern of working hours they wanted. In a few cases, mothers had moved job after having children because they did not want to work the number of hours their employer stipulated.

Most women second earners worked regular, fixed hours every week, typically two or three short days that fitted around the 'school run' or one or two longer days. They and their partner organised their working lives to minimise the time that children spent being looked after by other people, be that formal childcare or childcare provided free-of-charge by friends or family.

In one-earner households, balancing work and family generally meant one partner (usually the man) was in paid work while the other partner (usually the woman) looked after the home and cared for children and family. While often mentioned as a barrier to work, childcare costs largely reinforced mothers' preference to look after their children themselves, rather than constituting a major reason for not working.

The situation among men potential second earners was quite different. They were usually out of the labour market for health reasons or because they had been made redundant. Those who had been the main wage earner in the past tended to be actively looking for work. They were strongly financially motivated, while childcare considerations were less of a concern. For several non-working men, having a criminal record was a major challenge to moving back into work.

7.2 Age and number of children in the family

As the earlier DWP research highlighted, children's age was an important factor in parents' decisions about balancing family and work. Milestones in children's development such as starting primary school full-time and moving to secondary school were often trigger points for considering a move back to work or working more hours. The current study also shows that the interaction between age and number of children is a major influence on parents' work decisions.

This study only included families where at least one child was aged four or over. One-earner households in our sample typically had both pre-school age and school-aged children. Mothers with pre-school children only envisaged a return to work once their youngest child was in full-time education (at the earliest). In contrast, in two-earner families in our sample the youngest child was often at secondary school.

Large families with three or more children have a higher risk of child poverty than those with fewer children. Our interview sample contained a sizeable group of large households; the largest was a family of five. Most of these large families were one-earner households; and many had at least one pre-school child. The small number of two-earner households with large families all had at least one child at secondary school; and none of them had pre-school aged children.

As a result, although non-working partners had broadly similar work trajectories to second earners, their work decisions were often complicated by the fact that they had larger families that contained pre-school as well as older children. Some potential second earners had stopped work after their second or third child largely because of the challenges of running a household and looking after a large family while both parents worked.

7.3 Household finances and standard of living

The potential to increase the household income through paid work may help shape work decisions, for example, if low-income families find it difficult to manage financially, are unhappy about their standard of living, or feel they are worse off than others in their social circle.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

For the most part, low-income working families in the study said they were managing satisfactorily financially, whether they had one or two earners. Most were able to keep up with bills and commitments, although it was a struggle from time to time. Where families reported a constant struggle to manage or had fallen into financial difficulty, this was clearly work-related: reasons included only having a part-time earner in the household; variable earnings which meant spells with little or no earned income; drops in earnings from employment or self-employment; and loss of tax credits. In these situations, it was common for couples to be looking for ways to increase their work intensity. Examples included under-employed self-employed partners looking to move back into employment, or second earners looking to increase their working hours.

Although they had self-reported low incomes, respondents were generally fairly satisfied with their current standard of living. Those who were unhappy about their standard of living were either actively looking to increase their earned income or aspired to. Family holidays were the main thing that respondents said they went without or cut back on. There was little evidence that families had to cut back on essentials such as food or heating because of a lack of money. Financial help from parents or other family members undoubtedly helped some families to maintain a reasonable standard of day-to-day living.

Regardless of their financial situation or their views about their own standard of living, respondents generally felt they were somewhere 'in the middle' relative to their social circle, or else in a similar position. 'Feeling poor' compared to others was, therefore, not a big influence on their work decisions.

7.4 Financial motivations

Making up acute shortfalls in household income was a strong motivation for increasing work intensity in both one and two-earner low-income households. This was the case, for example, among under-employed self-employed partners; partners who had lost their job or experienced cuts to working hours; and those whose disability-related benefits had been, or were due to be, cut.

For second earners and potential second earners, making even a small contribution to the household budget or having some money to call their own were also powerful financial motivations for working. The financial benefits of work (or more work) were finely balanced, however. This meant it was often difficult for potential second earners to see how they could make work pay if they had lower-skilled, low-paid jobs; very part-time hours; any increase in household income was partially offset by a reduction in tax credits; and they had to pay for childcare for one or more children.

Consequently, although respondents considered that relatively small amounts of extra money could make a positive impact on their standard of living (ranging from £20-£30 to £50-100 per week), this was probably beyond their reach if they were also to achieve the sort of balance between family and work they wanted. Longer-term financial considerations, such as building up individual pension provision, were not mentioned by respondents as a motivation for increasing their work intensity.

7.5 Health and disability

Unlike the earlier DWP research (Collard and Atkinson, 2009), this study was designed to include some households with a disabled child or adult. In practice, the household members in the sample who had serious ill-health or disability were all adults, in most cases either the respondent or their partner. All of them were in receipt of disability-related benefits or in the process of applying.

Although not the main focus of this study, our analysis nonetheless indicates a number of ways in which serious ill-health or disability affected low-income households' work intensity. Some respondents in one-earner households were not working because of ill-health or disability, and were unlikely to ever return to work. Where their partner provided some or all of the care they required, this had a knock-on effect on the amount of paid work that the partner undertook. In turn, because partners often worked in lower-paid jobs, paying for care in order to work more hours was not financially viable, particularly if any increase in earned income was likely to be offset by a reduction in tax credits.

In a few cases, respondents with disabilities were in work or actively looking for work. Their disability affected the type of work they could undertake and sometimes the number of hours they could physically work: for example because their disability caused fatigue or made it difficult to travel to and from work in the dark.

7.6 Policy implications

This study showed that while tax credits often shaped the work patterns of second earners, it was less of a consideration for non-working partners (at least for the time being).

On the whole, respondents said they would find it difficult to manage on any less money, particularly if they were already struggling or had experienced a recent drop in income. Making up acute shortfalls in household income was a strong motivation for increasing work intensity in both one and two-earner low-income households. This was the case, for example, among under-employed self-employed partners; partners who had lost their job or experienced cuts to working hours; and those whose disability-related benefits had been or were due to be cut.

The idea of both parents working full-time was something that very few families in the study would consider at the present time. While second earners often talked about plans to increase their work intensity in the future, these plans were fairly modest and involved working a few more hours in the same or similar job rather than working full-time or finding higher-skilled work. While financial pressures were the main driver for a few, for others maximising the time they spent with children remained their major focus.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

Universal Credit is also one of the ways in which the Government aims to make childcare more affordable, particularly for 'mini jobs'. The cost of childcare was undoubtedly a factor in low-income families' work decisions, and a number of mothers would welcome financial support for formal childcare. But the desire to be the main care-provider for children was also a very strong factor that determined mothers' work patterns. So while low-income families would certainly not rule out using more affordable childcare to help them move back to work or work more, there was a limit to how much formal childcare they would be prepared to use.

It was relatively uncommon for respondents to say they wanted or needed the other types of employment-related support that the Government can provide, such as vocational training, general help finding work or careers advice. A small number of respondents talked about lack of confidence or deskilling as barriers to moving into work or into a higher-skilled job; on the whole these were not common concerns, however.

Appendix A

Sample design

Table A.1 Sample design

	Number of participants
Location	
West Yorkshire	16
South West	15
London	19
Sex of respondent	
Male	8
Female	42
Age of respondent	
Under 30	10
30–39	21
40–49	15
50–59	4
Employment status of respondent	
Doing some work	25
Not working at all	25
Employment status of partner	
Full time (30+ hours per week)	33
Part time	17
Ethnicity	
White	36
Non white	14
Disability or long-term illness	
With disability or long-term illness	11
No disability or long-term illness	39

Appendix B

Recruitment questionnaire

Making decisions about work within households Draft screening questionnaire

Good morning/afternoon/evening. I'm from Droy Fieldwork [show ID], an independent market research organisation working on behalf of the University of Bristol.

We are inviting people to take part in a one-to-one interview to discuss how decisions about work are made within their household and the sorts of factors that influence those decisions. The University of Bristol has been asked by the Department for Work and Pensions to carry out this work to find out about the types of support that parents might need and how this support could best be delivered.

The interview will take place on [DATE] at [LOCATION] and will last about an hour. To say thank you for your time, we would like to offer you £30 in cash, which you will receive at the interview. Everything you discuss during the interview will be confidential. This means that the information cannot be traced back to you, and your name will not be revealed to anyone else.

Before I go any further I would like to assure you that absolutely no selling is involved, this is purely a research exercise. Droy Fieldwork and the University of Bristol are totally independent from the Department for Work and Pensions. Whether or not you participate in the research will in no way affect any dealings you have with the Department. The findings from the research will be anonymised before being passed to them.

We need to interview a mix of different types of people, therefore I would like to ask you some questions about yourself. All information collected will be anonymised.

NOTE TO INTERVIEWER: Shaded area indicates that the respondent falls outside the scope of the research and therefore that the recruitment can be wrapped up.

Q1. Would you be interested in taking part?

A	Yes	1	CONTINUE
B	No	2	CLOSE

Q2. Have you participated in a depth interview or focus group discussion in the last 6 months?

A	Yes	1	CONTINUE
B	No	2	CLOSE

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

Q3. SHOWCARD Can I check, do you currently receive any of the following benefits?

A	Income Support	1	
B	Jobseeker's Allowance	2	
G	Employment and support allowance	3	CLOSE
	None of these	4	RECRUIT

Q4. SHOWCARD Which of these best describes your current situation?

A	Working full-time (30+ hours per week)	1	CLOSE
B	Working part-time (16 - 30 hours per week)	2	
	Working very part time (under 16 hours / irregular hours)	3	RECRUIT TO QUOTA
C	Unemployed – seeking work	4	
D	Unemployed – not seeking work	5	
E	Stay at home to look after house/family	6	
F	In full-time education	7	CLOSE
G	Retired	8	
H	Don't know	9	

Q5. SHOWCARD And which of these best describes your husband/wife/partner's current situation?

A	Working full-time (30+ hours per week)	1	RECRUIT TO QUOTA
B	Working part-time (under 30 hours per week)	2	
	Working very part time (under 16 hours / irregular hours)	3	CLOSE
C	Unemployed – seeking work	4	
D	Unemployed – not seeking work	5	
E	Stay at home to look after house/family	6	
F	In full-time education	7	
G	Retired	8	
H	Don't know	9	

Q6. SHOWCARD How would you describe the composition of your household?
Please just read out the letter that applies (single code only)

A	Single, no children	1	CLOSE
B	Couple, no children	2	
C	One-parent family	3	
D	Two-parent family, at least one child under 16	4	RECRUIT TO QUOTA
E	Two-parent family, at least one child aged 16-18 who is still at school or college	5	

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

Q7. And can I just check how many children you have living in your household....

A	under 4		1	CLOSE (IF ONLY UNDER 4s)
B	Aged 4 - 10		2	RECRUIT MIX
	Aged 11 - 15		3	
	Aged 16-18 and still at school or college		4	
	RECORD TOTAL		5	

Q8. SHOWCARDS Can you please tell if your total household income is above or below the amount shown on this card? (Please include take home pay from paid work or self-employment, social security benefits including Child Benefit, tax credits or any other regular income.)

	TOTAL AT Q7			
A	One child	£330 per week £1,450 per month	1	BELOW – RECRUIT ABOVE – CLOSE
B	Two children	£400 per week £1,700 per month	2	BELOW – RECRUIT ABOVE – CLOSE
C	Three children	£460 per week £2,000 per month	3	BELOW – RECRUIT ABOVE – CLOSE
D	Four children	£530 per week £2,300 per month	4	BELOW – RECRUIT ABOVE – CLOSE
E	Five children	£600 per week £2,600 per month	5	BELOW – RECRUIT ABOVE – CLOSE
F	Six children	£675 per week £2,900 per month	6	BELOW – RECRUIT ABOVE – CLOSE
G		Don't know/Refused	7	CLOSE

Q9. Can I just ask how old you are? WRITE IN

.....

Q10. What is the occupation of the Chief Income Earner in your household? WRITE IN AND CODE BELOW

.....

Q11. CODE SEX (DO NOT ASK)

A	Male	1	RECRUIT TO QUOTA
B	Female	2	RECRUIT TO QUOTA

Q12. Does anyone in your family (child or adult) have a disability or long standing illness that limits your day-to-day living (e.g. possibly claim DLA/PIP, or Carers Allowance?)

A	Yes	1	RECRUIT TO QUOTA
B	No	2	RECRUIT TO QUOTA

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

Q13. SHOWCARD Which one of the groups on this card do you consider you belong to?

A		British	1	
B	WHITE	Irish	2	
C		Any other white background	3	
D	MIXED	White and Black Caribbean	4	See Below
E		White and Asian	5	
F		Any other mixed background	6	
G	ASIAN OR ASIAN BRITISH	Indian	7	
H		Pakistani	8	Aim to recruit: 1 in Weston 2-3 in Huddersfield 3-4 in London
I		Bangladeshi	9	
J		Any other Asian background	0	
K	BLACK OR BLACK BRITISH	Caribbean	1	Aim to recruit: 1 in Weston 1-2 in Huddersfield 2-3 in London
L		African		
M		Any other Black background		
N	CHINESE OR OTHER ETHNIC GROUP	Chinese	2	Aim to recruit: 1 in Weston 1-2 in Huddersfield 2-3 in London (any non-white: shaded areas)
O		Any other background	3	
		Refused	4	

SUGGESTED QUOTAS FOR EACH LOCATION

AIM TO RECRUIT 17 RESPONDENTS IN TOTAL (16 LONDON)

Q4: AIM TO RECRUIT AT LEAST 4 RESPONDENTS WHO ARE WORKING

Q5: AIM TO RECRUIT 12 RESPONDENTS (11 LONDON) WITH PARTNERS WORKING FULL-TIME

AIM TO RECRUIT 5 RESPONDENTS WITH PARTNERS WORKING PART-TIME

Q11: SEE QUOTAS ABOVE – GOOD ETHNIC MIX OVERALL IS MAIN AIM

Q12: AIM TO RECRUIT FOUR RESPONDENTS IN HOUSEHOLDS WITH SOMEONE WITH A DISABILITY

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

Q13: AIM TO RECRUIT FOUR MALE RESPONDENTS

RECORD RESPONDENT CONTACT DETAILS

Name of respondent		
Address		
Post Code		
Contact number	Home	Mobile
Appointment Date		
Appointment Time		
Appointment Location		

QUALITATIVE RESEARCH -Interviewers Declaration Form

I declare that this is a true record of an interview carried out with the named respondent who is not a friend or relative of mine and was previously unknown to me. It was conducted in accordance with the instructions by the recruitment method ticked below and with the Code of Conduct of the Market Research Society.

INTERVIEWER PRINT _____

INTERVIEWER SIGN _____

DATE OF RECRUITMENT _____

Appendix C

Topic guide

Making decisions about work within households

Topic guide

NOTE FOR INTERVIEWERS

This topic guide is for partnered parents who were sampled as either not working or working very little, and are still in the same position at the time of the interview

The aims of these interviews are:

- To explore the labour market choices, constraints and aspirations of non-working partnered parents in low-income households.
- To explore the types of support that non-working partnered parents might need in order to find and move into work, and how this could best be delivered.

We are particularly interested to understand the thought processes, decision-making and behaviour of non-working parents in relation to job seeking and work, and the extent to which these are shaped by external factors such as the perceived attitudes of other people (such as partners, family and friends).

Where possible, the interviews will be held away at a central location (e.g. a hotel or community centre), away from the partner and child(ren). Where this is not possible, please make a note of anyone who was in the room at the time of the interview.

• INTRODUCTION

- Thank you for agreeing to speak to me.
- I am a researcher from the Personal Finance Research Centre, based at the University of Bristol. We have done a lot of earlier research on decision-making and money management within households.
- We have been asked to carry out this research by the Department for Work and Pensions, who want to know more about:
 - The sorts of factors parents take into account when making decisions about work;
 - The help and advice that parents who want to work might need in order to find and move into a job;
 - How this help and advice might be provided in the future.
- The interview should last around an hour. Everything we discuss during the interview will be confidential. This means that the information cannot be traced back to you, and your name will not be revealed to anyone else. So please be assured that you can be honest and open in talking about your views and experiences.
- As a thank-you for giving up your time to be interviewed, you will receive £30 cash.

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

If it's OK with you I will record the interview, the recording will be destroyed once the project has been completed.

Do you have any questions you'd like to ask before we start?

Remember to switch on recording device and check batteries are working.

Current household composition

- Who lives in the household? Number and ages of children?
 - Any children living outside the household that they/their partner are supporting?
 - Any children in the household being supported by non-resident parents?
- Health and wellbeing of family members, any benefits e.g. Carer's Allowance, Disability Living Allowance/ Personal Independence Payment?
- Any recent changes to composition e.g. stability of current composition?
 - Impact of changes on household?

1. Time use

- What are their main responsibilities in the household?
 - Extent and nature of caring responsibilities (if any), including care provided within and outside the home
- What responsibilities does their partner have? To what extent are responsibilities shared in the household e.g. child care? How flexible?
- What's a typical day like, including children's activities e.g. do they go to nursery, playgroup, school, after school clubs, or regularly spend time with a friend/relative?
 - What things do they like doing most/least?
- Do they have any paid work or jobs that they do from time to time, or jobs for family or friends? Voluntary work?

2. Social networks

- What sorts of social networks (if any) do they have locally, e.g. family/friends, community involvement, faith groups etc.
- What types of support do these networks provide e.g. family support (child care, babysitting), financial support, emotional support?
- Do they use any services like children or family centres, Jobcentres, community centre? What for? How frequently? Views and experiences?

3. Employment situation of working partner

- Type of work, e.g. employed or self-employed, job title, sector, levels of experience and/or responsibility
- Length of time in current job
 - If less than a year, previous employment situation?
 - How often do they typically change jobs?
- Type of contract, hours worked, levels of pay, job security
 - In receipt of any tax credits – Child Tax Credit, Working Tax Credit?
 - Any bonuses or overtime or non-financial perks e.g. company car?
- Any conscious changes to employment as a result of parenthood e.g. changed job, reduced hours, flexible working?
 - If yes, how decided? Impact on household, e.g. financial situation, responsibilities within household?
- Any recent changes to employment?
 - If yes, how came about (e.g. own decision or not)? Impact on household, e.g. financial situation, responsibilities within household?
- How do they feel about their partner working and the type of work they do?
- How does their partner feel about their work, including pay and hours? Has their partner's experiences of work influenced their own views of work?

4. Household financial situation

- **READ OUT SHOWCARD A** How would they describe their current financial situation?
(Ask respondents to read out the letter that best describes their situation)
 - How satisfied with standard of living for self/partner/family?
 - Do they/partner/family have to go without things or make trade-offs?
 - Use/impact of any overtime payments or bonuses or non-financial perks from partner's job?
 - Do they have savings – (if yes) are these increasing or decreasing? What are savings used for e.g. specific events/purchases or making up shortfalls in income?
 - Do they receive any financial help from family, or help in kind (i.e. paying for children's trips, clothes, classes, etc)
- How do they view their financial position compared to friends and families?
 - Reasons for differences, if any
- What effect do they think that more money/ less money would have on their quality of life generally?
 - How big a change would make a difference? (£10 pw, £50pw, £100pw?)
- Has their financial situation changed over the last year, e.g. because of changes to employment, other changes in income, childcare, children starting school?

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

- Have they made any conscious decisions to try and change their current financial situation?
 - How? Why?
 - How were these decisions reached? Trade-offs?
 - Have these decisions been implemented yet? If so, impact on financial situation and on household members?
- Is their financial situation likely to change much in the next year or so? Why/why not?
- In the longer term, do they see their finances changing or not?
 - If so, how? Probe for changes due to changes in employment
 - Are they planning any changes? If yes, what changes, why and how do they plan to achieve them?

5. Respondent's views and experiences of work

If not working at all

- Reasons why not currently working? Own choice or not?
 - Views of others about this e.g. partner, family, friends?
 - How important are these views in shaping their own attitudes and behaviour?
- Have they ever worked?
 - If yes, brief overview of employment history.
 - Probe for: periods of time working, type of work, views and experience of work, reasons for stopping/starting work, whether or not worked since being a parent
 - Do they keep in touch/up to date with work issues and people? Do they miss any aspects of work? Would they like to go back to work or not? Why/why not?
- SHOWCARD B: What qualifications or training do they have?
 - Probe levels/subjects for NVQs and other vocational qualifications
 - What other work-related skills do they feel they have?

If working

- Briefly describe current job/jobs, including employer, hours worked, pay, how long they've been in the job/jobs, views about job/jobs, any plans to change job/jobs
- Reasons for working the number of hours they do? Own choice or not?
 - Views of others about this e.g. partner, family, friends?
 - How important are these views in shaping their own attitudes and behaviour?
 - Perceived benefits and disadvantages of working these hours, would they prefer to work more/fewer hours?

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

- Brief overview of employment history.
 - Probe for: periods of time working, type of work, views and experience of work, reasons for stopping/starting work
- SHOWCARD B: What qualifications or training do they have?
 - Probe levels/subjects for NVQs and other vocational qualifications

What other work-related skills do they feel they have?

6. Making decisions about work

- Which factors influence their decisions about whether or not to work/ hours worked?
Probe for:
 - Impact on household financial situation?
 - Views about earnings potential e.g. more/less than partner?
 - Do they feel they would be any better off or not?
 - Eligibility for/access to benefits and tax credits?
 - Partner's employment situation (e.g. working hours, overtime, shifts)
 - Childcare e.g. cost, availability, ability to match to working hours, willingness/ability of partner to help with childcare, maximum level/type of childcare that they are prepared to use.
 - Quality of childcare available (own experiences and what they've heard)
 - Caring responsibilities
 - Health or disability (self or others)
 - Age of children, want more children
 - Benefits to children of not working/ working
 - Own skills levels, previous experience of work, mobility
 - Local labour market conditions, number of hours they could work/would want to work
 - Flexibility of potential jobs
 - Other factors?
- Which of these are the most/least important factors and why?
- What do they see as the main advantages and disadvantages of working/not working (for self, partner, family)
 - Do they have any attitudes or beliefs that particularly underpin their views about work? E.g. expectations about fe/male roles, whether parents worked, cultural/social expectations
- What do their partners see as the main advantages and disadvantages to the respondent working/ not working?
- To what extent have they discussed working/not working with their partner?
 - Difficult or easy decision

Making decisions about work in low-income couple households: Final report to the Child Poverty Unit

- To what extent do these views and attitudes influence their decisions about work?
 - Do they override other factors like childcare, financial impact of work or not?

7. Looking for work

- Are they looking for [formal] (or more/other) paid work at the moment?
 - IF YES, CONTINUE WITH THIS SECTION.
 - IF NO, SKIP TO SECTION 9
- What are the main reasons for looking for (more/other) work currently?
- How do they feel about going (back) to work?
 - Probe whether nervous or worried, looking forward to it
- How high a priority is it for them to find (more/other) work? Why?
 - Likely consequences if they don't find (more/other) work?
- How long have they been looking for (more/other) work?
- What kinds of work are they looking for, and why?
 - Employment or self-employment?
 - Preferences around type of work, hours, location
 - Levels of pay? Minimum prepared to accept or not?
 - Fixed ideas about what they want, or flexible? Are they prepared to compromise, if so what sorts of compromise would they accept?
 - Any changes over time? Why?
- What sort of job seeking activities have they undertaken?
 - How much time are they willing/able to commit to job hunting?
 - Any advice or help to move back into work e.g. from Jobcentre Plus, training and skills agencies, family/friends/social networks?
 - Views and experiences of advice/help received
 - Number of jobs applied for (if any) since started job hunting?
 - Overall views and experiences of job seeking?
- Outcomes of job search?
 - Any interviews or job offers? If turned down offers, why?
 - Why do they think these have been the outcomes? How do they feel about them?
 - Looking ahead, how do they rate their chances of finding work? Plan to do anything different to find work e.g. look for different types of job, look further afield, consider self-employment, consider training or re-training?

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

- What courses of action will they consider in a few months if they are unsuccessful?
 - Carry on as they are?
 - Give up on job search?
 - Change criteria– hours, pay level, job type?
 - If so, what would make it easiest to accept some a compromise? (Financial incentive? Best type of hours? Better childcare?) i.e. pull factors
- What factor(s) would be most likely to cause them compromise the type of work they are looking for? (Partner losing job? Financial difficulties? Benefit sanctions?)i.e. push factors

8. Moving into work or taking more hours/other work if already in work

- If they were offered a job (more hours/other work), what preparation (if any) would they have to make to move into work? Probe for:
 - Change household routine (inc partner's role in household)
 - Make provision for childcare/caring responsibilities
 - Address skills or training needs (e.g. refresher courses)
 - Make arrangements to get to/from work (e.g. public transport times/costs)
 - Buy work clothes/shoes
 - Sort out tax credits/benefits
- How easy/difficult to make necessary preparations?
- What is the likely impact on the household if they find a job (more hours/other work)?
 - Impact on partner? Children?
 - Positive vs negative impacts?
- Do they know what impact their earnings will have?(taking into account increased income, decreased tax credits, cost of getting to work etc)
 - SKIP TO SECTION 10

9. Not looking for work

- Reasons why not currently looking for work (more hours/other work)? Own choice or not?
 - Probe whether lack of confidence or self-esteem is a barrier to looking for work
 - Are there jobs around that they could do if they chose to?
- Are they likely to look for work (more hours/other work) in the future?
 - If no, why not? Probe for details if not covered in earlier sections
 - If yes:
 - When might this be? Why?
 - How firm a decision is it? What factors influenced decision?

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

- What type of work? Hours?
- Any actions taken or planned around job search, skills training etc?
- What level of compromise would they find it easiest to accept?
- What, if anything, would make them change their minds about looking for work (more hours/other work) currently?
 - Pull factors: Financial incentive? Best type of hours? Better childcare?
 - Push factors: Partner losing job? Financial difficulties? Benefit sanctions?

10. Changes to benefits and tax credits

- Are they aware of changes to benefits and tax credits that are being brought in, particularly the move to Universal Credit and conditionality?
- If aware, do they think this will affect them in any way? Which ways?

11. Support to find and move into work (other work)

- Are there any types of help or support they would like to find/move into work, or to find more/other work?
 - If yes, what types of help/support? E.g. financial help, childcare, help with job search, making applications, writing CVs, interview skills, training/skills development
 - If no, why not?
- How should help/support be delivered? Who should deliver it?
- Overall, what do they think is most likely to get them back into work (working more hours)?
- And what do they think are the biggest barriers to this for them personally?

THANK AND CLOSE

**Making decisions about work in low-income couple households:
Final report to the Child Poverty Unit**

SHOWCARD A

A. Keeping up with all bills and commitments without any difficulties	<input type="checkbox"/>
B. Keeping up with all bills and commitments, but it is a struggle from time to time	<input type="checkbox"/>
C. Keeping up with all bills and commitments, but it is a constant struggle	<input type="checkbox"/>
D. Falling behind with some bills or credit commitments	<input type="checkbox"/>
E. Having real financial problems and have fallen behind with many bills and credit commitments	<input type="checkbox"/>

SHOWCARD B

Masters or PhD

Degree or PGCE

A/AS levels or equivalent

O Level/GCSE or equivalent

CSE or equivalent

Professional qualification at degree level e.g. chartered accountant, surveyor

Nursing qualification

Apprenticeship

NVQ or SVQ

HNC, HND, BTEC or SCOTEC

City and Guilds

Some other qualification – please describe

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