A 'Place based' approach to work and employment: The end of reciprocity, ordinary working families and 'giggers' in a place

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Abstract

We define 'place basing' as the study of work and employment in a particular place where we are interested in understanding the limitations of work opportunities therein and so focus on workers and jobs that are not subject to the threat of off-shoring or re-location elsewhere but which are low paid and insecure. We theorize three contributions to new knowledge that flow from a place-based study of work and employment by demonstrating how precarious flexible often zero hour work eschews reciprocity from employer to employees and workers. We do so by detailing our research on ordinary working families and the 'permissive visibility' of bad work. Our research points to an idealized model of individual and family economic functioning that is able to cope with physical and mental challenges individually without burdening the state. As our material on workers and households demonstrates this ideal is far from the reality they experience.

Introduction

Employers, regulators and the government each claim to be in favour of 'good work'. Indeed Britain's government is committed to deliver the United Nations sustainable development goal and deliver decent work – full and productive employment for all by 2030¹. However, whilst in favour of good work, many employers engage employees and workers who suffer irregular and long working hours, insecure employment status and have little opportunity for participation and voice in the management and organization of their work. Indeed these experiences are common in sectors such as hospitality, retail and distribution, care, the health service, banking and finance and for many employees and workers employers appear to go out of their way to erode or deny the utility of employment as a reciprocal relationship between themselves and those whom they engage. Therefore, whilst some in these sectors are well paid others are not and many are unable to earn a living wage and represent those whom the UN sustainable development goals 'leave behind' at a local level (Stuart and Samman,

¹https://www.un.org/sustainabledevelopment/sustainable-development-goals/.

2017). In 2020 then, the research question we ask is why work and employment as a reciprocal relationship is so hard to achieve? Can we look at the issue in an alternative meaningful and impactful way? In this article, we outline a place-based approach to work and employment.

We define 'place basing' as the study of work and employment in a particular place, in this case Nottingham². We are interested in understanding the limitations of work and employment opportunities therein and so focus on workers and jobs that are not subject to the threat of off-shoring or re-location elsewhere but which are low paid and insecure. Our approach builds on earlier pioneering work that identifies the potential for intra national diversity by sector and region (Crouch et.al 2009). To develop a clear and coherent placed based approach the article divides into five parts. Firstly, we theorize our approach and identify three contributions to new knowledge that flow from a place-based study of work and employment. Secondly, we outline the methodologies that enable us to understand the costs of precarious work for ordinary working families and 'gig' workers in a place by presenting labour market data on Nottingham. In part three we inform the place-based methodologies by demonstrating how precarious flexible often zero hour work eschews the flow of reciprocity from employer to employees and workers. We do so by detailing our research on ordinary working families in Nottingham, the routine nature of the relentless challenges they face as well as the resilience that households show in the face of economic insecurity. In part four we analyse the 'permissive visibility' of bad work in Nottingham and do so by examining the conditions of more precarious and exploitative forms of work. In addition to this, we look at Nottingham as a place based test locality for licencing in specific

² Nottingham is one of the nine core cities beyond London in England, Scotland and Wales the others are Birmingham, Bristol, Cardiff, Glasgow, Manchester, Liverpool, Newcastle and Sheffield. https://www.corecities.com/

sectors where labour exploitation is significant, for example, ride-hailing services and private hire taxi sectors; that is, can the City enact (local) regulation? Part five provides a discussion of and a conclusion on our contributions to new knowledge and place based research.

1, Theorizing a place based approach to work and employment.

Theoretically, a place based approach to work and employment focuses on jobs that are not subject to the threat of off-shoring or re-location elsewhere but those that are low paid and insecure. Therein the theoretical challenge is to emphasise a spatial dimension whereby an inter-disciplinary approach can build new insights from place in social geography, the political economy of industrial relations and the sociology of work. Accordingly, we outline the scope of place basing and its contribution to the generation of new knowledge. Place basing draws on the formation of dialogic networks that generate stakeholder engagement with local problems or events. We approach place not as a fixed space but as fundamentally relational (Amin 2004). Therein place is produced and reproduced through a shifting composite of material relations where work is highly significant. However, ideas and emotions in which a sense of belonging feature strongly complements work but in a context where legal and policy definitions discourage reciprocal relations flowing from employers to employees and workers. For example, business practice but also government policy approaches to regulation, so-called light-touch regulation, centre on de-regulation and flexibility as legal and social norms (Mayer, 2019:131). Collier (2018:8-17) suggests that this is one (accepted) outcome of the corrosion of social democracy where the rhetoric of choice and individualism dominate political dialogue, practice and public policy to render illegitimate economic and subjective experience of financial stress for workers and their families. We can see this clearly in recent contributions to the literature. On the one hand, Gavris and Heyes (2019) suggest that the de-centralization of labour administration enables

the marketization of labour in Britain; this in turn restricts the involvement of social partners in the regulation of employment. However, whilst Britain represents an extreme case of deregulation, flexibility and marketization that pushes back the management of all three to individual workers it is a process that is common across the liberal market economy, coordinated market economy divide. On the other hand, though Manolchev et.al. (2019) suggest that within indigenous precarious workers and precarious migrant workers the effects of precarious working, de-regulation and flexibility in the forms of non-standard work for example in the use of zero hours contracts do not collectivize these workers as an emergent dynamic class. By association, Murgia and Pulignano (2019) suggest that the experience of casualization and the emergence of 'solo' self-employment demonstrates the porosity of definitional boundaries within and beyond the employment relationship to create the potential for new hybridization. Therein subjectively, workers may fell they are self-employed but retain the need for collective representation and voice as their work mimics the characteristics of precarious workers.

1.1 The dissonance between contemporary regulation and workplaces

Contemporary policy proposals for the regulation of work, for example, the Taylor review of modern work practices (2017) and its endorsement by the government, (BEIS, 2018) emphasise 'choice' to promote worker life style preferences in the utility of flexible work (Moore et.al. 2018:404). The ideology of this approach informs a policy formulation that views labour markets as mechanisms to prioritize *choice*. This formulation necessarily ignores spatial constraints embedded 'in place' to make a place-based approach to the study of work and employment imperative for two reasons. Firstly, light touch regulation brushes over a permissiveness in the regulation and enforcement of informalized, uncertain and precarious work that is the antithesis of good, for example, Clark et.al. (2020) demonstrate both a regulatory and consumer tolerance of informalized hand car washes in the UK.

Similarly, Silverstone and Brickell, (2017) demonstrate the same for the proliferation of nail bars and Heyes et.al. (2018) demonstrate how precarious and uncertain work spills over into workers' lives away from the workplace to provide a contemporary comparison of the experiences of workers in permanent, fixed-term and casual forms of employment. A second reason why a place-based approach is important follows on from the ways contemporary regulation ignores the likelihood that state intervention in the form of de-regulation and light touch creates the material conditions that support precarious work, rather than mitigating its presence. Rather, than mitigating precarious practice, state intervention to free up and soften regulation enables those employers who are no longer willing to make continuous reciprocal commitments to workers. Clark (2019) for example, illustrates how a combination of permissive regulation and an overzealous approach to investor and shareholder value enabled an explicit programme of managerial 'looting' at the British Home Stores store retail chain that led to the collapse of its pension fund. Part of the 'end of reciprocation' was the refusal of managers to make employer contributions to the pension scheme, a refusal that ultimately undermined the scheme.

A clear and coherent theorization of the absence of reciprocity represents a first contribution to new knowledge. This absence has a spatial dimension to its distributional frailties. Both theoretically and empirically, the dimensions and distribution of this absence make *place* a new forum for grievances, increasing in significance given the government's 'localism' agenda. For a place based approach, the choice, flexibility and light touch credentials inherent to the contemporary regulation of work ignore the emotional, mental and physical costs that precarious work imposes on labour. Similarly, light touch regulation centred on choice and flexibility ignores housing that is a major challenge for those in precarious low-paid work, in terms of both the cost and the uncertainty which irregular and inconsistent remuneration imposes on choice-bound flexible workers. Therein economic insecurity is relentless for these

workers in terms of payday issues and in-work poverty. Therefore, a second contribution to new knowledge derived from our theorization and our empirical research centres on exposing the imposition of real but hidden costs of precarious work on workers. These costs arise in terms of childcare, health and housing. Empirically we derive these costs from the imposition of precarious realities on those who must accept flexible working and the associated dilution of employment regulation that goes with it.

Our argument is clear; not all jobs can be high paid career jobs but what are currently less good to bad jobs are often less good and more bad. Bad jobs result from the configuration of contemporary patterns of ownership and patterns of governance associated with global financialized capitalism (see Streeck, 2014). However, Business school academics too are sometimes part of the problem, particularly how academics analyse HRM, work and employment within an approach that critics refer to as the 'one best way'. For example, Dundon and Rafferty (2018) argue that as an academic field and as a form of professional practice, HRM is at risk of intellectual impoverishment. This is the case because the ideological individualism inherent to HRM encompasses flexibility and marketization that render wider organisational and employee developments and societal imperatives such as reciprocal relationships at work unnecessary. Indeed as we argue, flexibility and marketization impede the utility of reciprocal relationships. Similarly, Cooke (2018) argues that it is necessary to contextualise studies of employment practice for them to retain any utility. Contextualization calls for a more open-minded, inductive, and inclusive approach to research, for example by focussing on ordinary working families. These applications can present very different contexts and move away from the dominant discourses of individualism, de-regulation and flexibility that prevail in much research on employment practice. Our approach connects with a wider critical scholarship on work and employment,

broadly defined, where to retain any problem-solving credentials scholarship must be independent from public policy on the regulation of employment practice. As Brown and Wright (2018:4) argue, in the British context, this must focus on individual employment rights and the inclusive enforcement of these for all workers of all types not how to erode reciprocity in the employment relationship. We examine these issues in relation to ordinary working families in part three of the paper.

A third contribution to new knowledge that our place-based approach to work delivers is to put centre stage those that the regulatory framework excludes from its formulation but who must live with its consequences. For example, part four of the paper focuses on the relegation of particular place based sectors of employment to 'gig' status, casualization or even informalization. Before that though we lay out the data and methodologies we use to understand the imperative of good work for ordinary working people but also lay out the place based limitations of labour market dynamics, work and employment in Nottingham in part two.

2, The dynamics of place and place based limitations for work: Methodologies and data:

Nottingham has a relatively compact physical extent, despite being one of the largest cities in England in terms of population size. For example, Nottingham's Primary Urban Area combines four adjacent local authority boundaries that broadly approximate the city's contiguous physical extent and travel-to-work boundary to give the City the eighth largest population outside London, approximately twice the size of Coventry or Brighton (Lawton et al., 2014). However, recent statistics present the following contradictions. Firstly, The level of wealth attributed to workplaces within the unitary authority boundary administered by Nottingham City Council in terms of Gross Value Added (GVA) per head of resident population, is fourth highest of the eight 'core cities' in England, despite Nottingham having

one of the smallest populations in this group (ONS, 2018). Secondly, current estimates by the Office of National Statistics (ONS) of the level of income attributed to the household sector within the same boundary is currently lower than in any other local authority area in the UK. In 2017, Gross Disposable Household Income in Nottingham was £12,445 compared to £19,514 in the UK (ONS, 2019). Thirdly, Labour force survey estimates based on those residents within the city present a relatively weak picture of labour market performance, with employment numbers falling by 13,600 from 2015 to 2017. However, estimates of the number of people working in workplaces within Nottingham drawn from the Business Register and Employment Survey (a sample survey of employers) present a picture of aboveaverage employment growth for exactly the same period, illustrating the diverging experiences of commuters and locally resident workers. (Lawton et al, 2019). Lastly, median earnings on a workplace-basis (where individuals work) in Nottingham were £13.25 an hour in 2018, £1.64 an hour more than residence-based earnings (based on where individuals *live*). Residence-based earnings in Nottingham in 2018 were the 12th lowest out of the 379 UK local authority areas for which estimates were available (ONS, 2019a). The dynamic flows of commuters, learners, of knowledge and of wealth between these different boundaries, and the differing narratives of socio-economic performance that result from them, also provide a rationale for why place basing our analysis within Nottingham provides a wider academic and policy purpose. For example, statistics for Nottingham that relate to where economic activity takes place present a comparatively favourable aggregate picture. However, where statistics focus on where people live, they present a much less positive picture. There are a few key exceptions, notably labour productivity, which is a workplace measure where Nottingham performs relatively poorly despite its large economy in terms of GVA per head. This suggests that to understand the city's labour market dynamics it is necessary to go beyond commuting effects, where higher paid highly skilled commuters flatter workplacebased measures to obscure the experiences of the city's resident workers. Nottingham's weak productivity points to challenges related to both its industrial and occupational structure and to organisational practices within workplaces, affecting the working lives of both commuters and residents.

2.1 Methodologies and data

To contextualize and supplement our primary data a range of secondary data sources enables us to generate a quantitative, 'birds eye' view of place-based characteristics that underpin the subsequent stages of our qualitative research. To establish the socio-economic and geographical evidence base to support our place based approach we underpin our primary research with a workable definition of 'economic insecurity' and 'ordinary working families' through data on Nottingham and its surrounding areas. We then explore the role of the local structure of employment in determining job quality in Nottingham, patterns of labour utilization, associated productivity and the wellbeing of its residents.

To define our research terms, including 'ordinary working families', 'economic insecurity', 'job quality' and 'good work' creates a range of challenges with the data, as they include a mix of household, individual and employee characteristics, earnings, income, work and employment. For example, those referred to as 'ordinary working families' or the 'just about managing' class include middle and lower-middle income households with incomes ranging from £12,000 to £34,000 (Finch, 2016, Resolution Foundation, 2016). These households may include at least one working adult but where a family remains vulnerable to objective or perceived income insecurity (Black et al, 2017; and Lawton 2019). Understanding how the quality of work impacts on actual or perceived income security of these households, and how insecurity is affected by place, requires investigation of data on (individual) earnings from paid employment as well as (household) income at a relatively small geographical level.

To do so we first analysed trends at a macroeconomic level. Here we found that national estimates of household income showed relatively weak growth in the period following the 2008 recession where the removal of retired households significantly reinforces the trend. This is the case because ONS estimates of equivalent disposable household earnings show a 1.2% growth in the income of working households from 2007/08 to 2015/16 compared to 13% growth for retired households (ONS, 2016). In Nottingham, Gross Disposable Household Income (GDHI) per head grew more slowly than the national average in the years prior to 2008. Similarly, GDHI recovered significantly more slowly following the recession, falling from 76-78% of the UK average prior to the recession to 68.9% in 2008 and then to 66.9% by 2015 (see Lawton et al, 2017:11). The components of the ONS GDHI estimates indicate that trends in earnings from paid employment are the main reason for variations between GDHI estimates for Nottingham. In combination, this data focussed our attention on working-age households and on earnings from work. Earnings estimates from the Annual Survey of Hours and Earnings (ASHE) are available on a workplace and a residence-basis (as summarised earlier), and each indicate challenges for job quality and economic insecurity in Nottingham. Our later analysis of indicators relevant to the quality of work in Nottingham showed that residence-based earnings were very significantly lower than the national average and increased significantly more slowly (by just £1.21 per hour from 2008 to 2018, or 11.6% before inflation, compared to an increase of £2.39 per hour in the UK, or 19.9% before inflation). This has led to a widening gap with the national average and with surrounding districts in the County of Nottinghamshire (where residence-based earnings were close to the national average).

The average earnings of those working in Nottingham (but potentially living elsewhere) are greater than for residents of Nottingham, at £13.25 per hour compared to £11.61 per hour.

(The national average on both a workplace and residence-basis was a median £14.37 for full-

time workers in 2018). However, notably, even pay growth on a workplace basis in Nottingham has been slower than nationally. This slowing points to a place based 'Nottingham penalty' (compared to both the UK and the surrounding County of Nottinghamshire) experienced even by more highly skilled commuters that has worsened with the wider weakening of the city's labour market in recent years (Lawton et al., 2019).

2.2 Place based labour market penalties

To explore the place-based reasons for the lower levels of earnings and therefore income of working households we investigated the city's occupational characteristics. We looked at the jobs individuals do based on skill level and skill specialisation, on a residence-basis (using the Labour Force Survey), and industry and sector on a workplace basis (using the Business Register and Employment Survey). This approach revealed several important factors of difference. Firstly, the structure of employment for residents in Nottingham witnesses a relative under representation of managerial and professional jobs but demonstrates parity with the UK average in associate professional and technical jobs. However, elementary occupations dominate the employment structure of the city. These occupations require very little skill, training or formal education, and are associated in cities like Nottingham with routine activities in the service sector, for example, catering and office cleaning. Secondly, the sectoral structure of the local economy stands out in a particular way. There is an over representation of employment in the 'business administration and support services' sector, which includes 'back office' service activities such as call centres, other support services and recruitment agency employment, much of which tends to be temporary and lower paid. Almost a quarter of workplace-based employment was in this sector, significantly exceeding 'those left behind' in similar-sized core cities such as Leeds, Liverpool and Newcastle. As we suggest, in accordance with a place-based theorization the embeddedness of precarious low paid jobs means they are unlikely to be off-shored. For

Nottingham, this demonstrates the arguments of recent studies that highlight the role of sector in explaining within-country variation in labour market performance (Lloyd and Payne, 2016:43).

On the supply-side, estimates from the labour force survey suggests residents in Nottingham experience significant levels of up-skilling. For example, the proportion of employed, working-age residents with qualifications equivalent to a NVQ Level 4 (in-line with the first year of an Undergraduate degree) increased significantly over the decade 2007 to 2017. In addition to this, the proportion lacking qualifications up to a NVQ Level 2 (equivalent to 5 GCSEs at grades C and above) fell significantly over the decade. For both features, only Bristol of the other eight English Core Cities witnessed a greater improvement in the skills of employed residents. Our analysis suggests that the numbers and proportions of residents with skills and qualifications at given levels reached near parity with the number of residents in occupations associated with equivalent skill levels, providing little indication of significant skills mismatch at an aggregate level. This suggests that Nottingham's challenges in job quality and earnings are more likely to be demand-side and are therefore placed based and associated with factors such as the city's post-industrial structure, staff deployment and the organisation of workplaces rather than the supply side (Lawton et al, 2019)

Finally, our analysis indicates the potential economic and social cost of this structure of work and employment, with weak performance for Nottingham City in both labour productivity and resident wellbeing. GVA per hour worked estimates for Nottingham are amongst the lowest in the UK, with workers in the city producing just £25.20 per hour in 2017, compared to £33.65 per hour in the UK overall. This was lower than any other core English core city. Only 'seaside' towns and cities reliant on seasonal employment (Cornwall and the Isles of Scilly, Blackpool and Torbay) had lower labour productivity estimates for the same period. The ONS also provide estimates of wellbeing, happiness and anxiety from their 'Personal

Wellbeing' questions within the Annual Population Survey component of the Labour Force Survey. This data shows that not only do residents in Nottingham (aged 16+) have lower scores (based on 0-10 scale ratings of respondents own sense of their well-being, life-satisfaction, happiness and anxiety), but that a number of these indices appear to have been deteriorating in Nottingham whilst improving in the UK overall and in the surrounding County of Nottinghamshire. Moreover, the minority of people in Nottingham who give both their happiness and life-satisfaction the lowest ratings (0-4, or 'poor') has increased whilst it has fallen in the UK, whereas those who rate their anxiety as "very high" (scores of 6-10) have also increased in Nottingham but has fallen in the UK. This material is essential in providing a full contextual picture of the scope and dynamics of work in Nottingham.

To look at the effects of these aggregate data for ordinary working families in our primary research we undertook 20 interviews with 22 individuals where gross household income falls within one decile above (£37,114) and four below (£18,538) the national income average. These participants (5 male, 17 female) ranged from 28 to 56 years of age, have one or more dependants (most with children, one having recently supported a younger sibling) and are working or have a working partner. Six were single, three were black or mixed-race heritage, four were born in another country. Their education ranged from GCSE to PhD and six owned their own house with the remainder renting. We deliberately selected a range of individuals from across the employment spectrum and have individuals (or their partners) working in education, community, retail, leisure, transport and public service sectors. We also have individuals in part-time and full-time employment, self-employed, on permanent contracts and zero hour contracts as well as those in part-time and full-time education.

Our methodology employed an in-depth, participant-centred interview approach to lead a person's narrative of their life course (Kvale, 2008). This covered place and family of origin, educational history, employment history, family history, financial challenges and future

aspirations. Within each topic, we probe interviewees about their experiences, with particular attention to how their use of government services and support affected their lives. Interviews lasted between 65 and 130 minutes. The data were analysed through an in-depth engagement with the interviews, summarising the material from each interview relevant to the lived experience of financial insecurity. From this the key elements of commonality and variability of experience across the dataset were identified to derive a 'thick description' (Lincoln & Guba, 1985) of ordinary working family experience of financial insecurity.

3, The unseen costs of precarious work for Ordinary Working Families

Over the past four decades, a substantial body of work attests to the negative impact of financial stress on families and their members (Voydanoff, 1990; Conger et al., 2010). This research establishes that objective economic factors give rise to subjective experiences of economic stress among family members. For example, both changing patterns of employment and personal loss of earnings are significant predictors of subjective financial uncertainty and strain in parents (Voydannoff, 1990). Specifically, this uncertainty includes reduced income, high debt to asset ratio, unstable work, and an inability to pay bills where each contributes to feelings of 'economic pressure'. In turn, this strain serves to undermine the mental health of adult family members. Such undermining contributes to negative family interactions and exacerbates tension and disagreements over financial issues. In the longer term, these impoverished dynamics can contribute to poor health and relationship breakdown. Effects on children are no less severe, with impacts observed on psychological well-being and future aspirations. Financial insecurity at work is associated with a range of recognisable and distinct impacts on the health and wellbeing of family members where these effects are manifest beyond the workplace (Fonesca Cunha, Crespo, & Relvas, 2016).

This research has done much to specify the generic psychological dynamics underpinning the harm caused to families by financial insecurity. However, it typically overlooks the range of local sociological, economic and spatial factors that shape family experiences in a particular location. Our approach locates the experiences of families within the specifics of their neighbourhoods, extended family networks and place. This achieves an appreciation of how place based economic and social dynamics buffer or exacerbate the effects of financial insecurity on family dynamics. As part of a broader programme of work on ordinary working families,³ our study aimed to reveal these experiences in Nottingham to explore the specific needs and challenges of this participant group.

3.1 Results. We report our results under five headings; characteristics of ordinary working families, the experience of job insecurity, the educational trajectories of the participants, the housing challenges they face and the community services and supports they utilize.

Characteristics of Ordinary Working Families: The background characteristics of those in our study are very diverse. Some were from affluent backgrounds, educated, upwardly mobile and transitioning through a period of relatively low income. Others were born into abject poverty where they overcame difficult or traumatic childhoods and associated adversity and prejudice to achieve a modest standard of living. All struggled financially, but some had substantial personal resources or extensive family support that significantly reduced the stress of coping. Others suffered in isolation, accumulating substantial debt to cope with unforeseen costs or endured severe cutbacks to their basic living expenditure. This variety illustrates that ordinary working families are not a single social or psychological 'group' and the variety of their circumstances enabled them to cope more or less effectively with the challenges they face.

³ Managed within Nottingham Civic Exchange, the research on ordinary working families is funded by a grant from the Family Holiday Association https://www.familyholidayassociation.org.uk/

Despite this variability, our participants report a common pattern of financial stress with recognisably similar impacts upon their health and wellbeing. The impact is greater among families that are more vulnerable but are present in different forms for all participants. Financial concerns take up a considerable amount of time and effort in their daily lives simply to make ends meet. For most participants this was not only a simple struggle to pay bills, but a fear of being unable to cope with unforeseen costs — in other words, financial insecurity contributed to stress over and above a household income level associated with precarious employment.

Interview 18 (female, 31, stay at home mother)

P: I find it very stressful. I worry. I check the bank every day, go on-line every day and check what's come in, what's gone out. Not much goes in but try and work out where we could save.... Like I've said, we've never been in debt, and we never go overdrawn, so we do manage, but I do worry a lot about it.

We found a high degree of mental and physical health complaints between both adults and children in these families (see also Stack & Meredith, 2019). While some of these complaints may have contributed to their current economic status, it is likely that high stress levels exacerbate them. We also found a high level of relationship breakdown and, for some participants, domestic violence leading to forced relocation. Conversely, family cohesion was recognisably one of the most important resources available to participants. The ability to rely on partners and extended family members provided individuals with support and reassurance to cope with the range of financial challenges they face. As interviewee 15 (female, 31, stay at home mother) put it

"neither of the sets of grandparents would just let us be destitute. So, that's also a big security bracket"

A well-functioning family unit can manage flexible childcare and even support the return of one parent to education or training. In addition, external family members with the financial resources to help in times of crisis provide reassurance. Further, the presence or the availability of grandparents or other family who can provide childcare enables an added flexibility in the working lives of parents.

Interview 12 (male, 41, part-time teacher)

A: Yeah, they're great, they come over and they help out, just playing with the kids for an hour or two, just so I can clean or do something at home, just takes the pressure off, you know, so it makes it easy to cook meals and prepare stuff, you know, that sort of thing.

However, family can also be burdensome. Many participants had difficult upbringings that shaped their life trajectories and relationships going forward in various ways. Some had dependent parents or siblings or financial obligations to other external family members. In addition, financial stress often put extreme pressures on a household. Our participants revealed that relationship break-up was a significant economic disruption to their lives. Separation results in the doubling of accommodation costs and often a dramatic reduction in levels of financial support for children. Acrimonious break-ups were particularly disruptive to the economic as well as mental well-being of families and often contribute substantially to current financial difficulties.

Interview 5 (female, 30, full-time charity worker)

P: and then I got made redundant in the August but also, I split up with my partner in the June. So, I started the year with a £25,000 a year job and a partner and a house and I came to the end of the year with a one-year-old, no job and no partner. I was basically a single parent on benefits, living in [area], so things went a bit downhill, to be honest with you. I think I wasn't doing so good.

Job insecurities: For the majority of participants job insecurity - the absence of reciprocity in workplace relations - was the main source of stress. Some participants were in low paid, peripheral part-time work as this was all that they could obtain. Others were on zero-hour

contracts which added to their economic uncertainty and stress as they were unsure of being able to pay rent or bills, much less plan for the future.

Interview 4 (female, 32, student/part-time support worker)

P: They have been trying to make me sign a new contract but it's a zero hours contract and she has said to me I need to go to the office because I know she's going to tell me if I don't sign it then they can't employ me anymore. So, I'm now going to have to sign this zero hours contract and then I'm not guaranteed my hours and then it affects your rent and its affects life.

Even participants with permanent jobs could experience financial insecurity due to changes in working conditions or in their own personal circumstances. The demand side characteristics of Nottingham as a place mean that many participants receive benefits while in work, most frequently working tax credits. Our participants acknowledged that this support enabled them to stay in work and was essential to provide a basic standard of living for their families. However, some reported that this support prevented them from seeking higher paid work or more hours as this would entail the loss of these credits. Others, especially those caring for disabled children, reported facing similar issues whereby increasing their working hours would incur prohibitive expense.

Interview 10 (female, 54, part-time nurse)

- P: I used to get £200 a month child tax credits, but now I've started doing the odd Sunday to get a bit of extra money but now the child tax credits go down, so I'd have to do fulltime and then an odd Sunday, I want to see her.
- I: Have there been any other benefit changes?
- P: Well, I don't get that much benefit, as I say, so once you've earnt over 15,000, you don't get your free healthcare and free this, free that, you don't get cheap entry into the swimming baths because you don't get working tax credits. So, you don't get anything, you pay full price for everything but not getting a full price job.

Low quality work and insecure employment often left participants vulnerable to unexpected life changes. Several reported that unexpected illness or pregnancy contributed directly or indirectly to the termination of their employment. For others, working part-time left them financially dependent upon their partners and especially vulnerable if their relationships broke down resulting in the need for additional income. The sector where participants work also affects the experience of job security. Low-paid work in service industries, for example, care work is more likely to be temporary or 'zero-hour', but is more readily available. Jobs within the community sector are more rewarding and often better tailored to family needs, but are increasingly competitive. As **interviewee 5 (female, 30, full-time charity worker)** said in relation to her previous job at Sure Start 8 years before

"I mean it's unheard of now ... I just wouldn't have got it".

Moving to better employment was not an easy solution for interviewees because as our data on Nottingham demonstrates there are few secure options available in the city. For those fortunate enough to be in full-time permanent employment, the fear of being unable to secure an equivalent contract prevented them from trying to better their income or working conditions even though they recognised these as unsatisfactory.

Interview 2 (female, 33, full time contract, housing association)

- I: Does it feel like a fairly secure workplace, jobwise?
- P: Definitely, yes, I think that's why I've stayed there so long. I've become a bit scared to leave actually because I think to myself, the way things are currently, going to another job it's like, "oh, first one in ... sorry, no, yes, last one in, first one out" kind of thing.

Where moves were possible, this sometimes came at a cost, such as lower salary for a position with better long-term prospects. Some participants had relocated because their partner secured a better position, but had then needed to compromise the quality of their own

work as a result. In sum, changing jobs was rarely a feasible or unproblematic alternative to insecure or low paid employment.

Educational trajectories: While educational attainment frequently links to better employment prospects, it was notable that this was often a challenging path. For most participants the educational histories of their parents provided role models for them, for example, parental economic deprivation meant that some had worked part-time or left school early to contribute to family income. Indeed, having a steady source of income at an early age could position a young person as financially responsible for the welfare of other family members and thus prevent further education or employment opportunities.

Interview 8 (female, 28, part-time contract at casino)

P: For the second year I spent a lot of it looking after my mum. So, my grades just kind of slid. And then Uni, I thought I'd missed out on Uni, in hindsight I probably should have realised that I couldn't, kind of. But my dad was talking about retirement, so at the time, I thought well if he retires when I hit second year, that will be alright, I can just squeeze it. But he didn't kind of get the redundancy and retirement, it didn't work out

As adults, our participants often aimed to compensate for these setbacks by re-engaging with higher education. This was a significant challenge as the absence of financial assistance represented a major hindrance to many. It was notable that disruption to a successful return to education often followed on from changing personal financial or family circumstances that prevented completion. At the other end of the socio-economic spectrum, PhD students and trainee medical doctors with young families also faced financial hardship. However, this was within longer-term public sector employment contexts centred on reciprocal relations between employer and employee (rather than the diminution of these) that assured good economic returns for their educational investment.

Housing challenges: Directly shaped by the range and affordability of the housing stock in Nottingham accommodation is a key difficulty for all participants. Most could not afford to save and so were realistically unlikely to be in a position to buy their own homes.

Interview 7 (female, 51, student, part-time teaching contract)

P: And some of the rents even now in Nottingham, I'm astounded. Do you know, if we were evicted from our house, we'd end up the four of us having to live in a one-bed flat because we could not afford anywhere else to live, because of the rent. I mean there's a house come for rent on our drive and I nearly fell of me chair when I found out how much it was. £700.

These participants suffered the economic insecurities of renting, with the possibility of eviction following the sale of the property where they live. Those who had to relocate suffered repeated imposition of estate agent fees and loss of rental deposits as well as significant disruption to their social networks and children's schooling. Others reported the insecurity associated with unsatisfactory rental arrangements:

Interview 18 (female, 31, stay at home mother)

P: We've got damp which we've had for three years, four years, and it's just not getting sorted, and the landlord is not dealing with it...They wanted ninety pounds renewal fees, and [husband] said we're not paying that when we've been asking for three years for this damp to be sorted. He wanted to put the rent up as well. So, because we were in a process of a complaint, and there are issues that the landlord hasn't sorted, legally, unless we break our contract, he can't ask us to leave, but we can still lose. So, we're in a rolling contract now, so rather than tied in for six or twelve months.

Others were in a position to consider buying, but were frequently priced out of their local market and had to countenance relocating to a less desirable area with fewer amenities and poorer-performing schools.

Community services and supports: Local communities often appear as a source of emotional and practical support for families. However, of note across the interviews was the high level of sensitivity around issues of financial distress. Respondents often viewed the inability to provide properly for their children as a personal failing or at least as a major deficit in their

parenting role. Making this public was embarrassing and participants often reported being unwilling to ask friends and neighbours for support.

This embarrassment often extended to community services such as the Citizen's Advice

Bureau and local support groups, inhibiting the degree to which participants used these
services. Overall, this meant that participants were more often only willing to rely on family,
even when they knew that family gave bad advice or had little to offer by way of support.

Interview 11 (female, 39, part-time casino worker)

- I: And you wouldn't be able to ask friends, there's no?
- A: Well, maybe but I'm not sure if they would have some, you know, I don't think anybody's got, they are not rich, none of them so I don't think they will have it at disposable, like ok, I can maybe, maybe one or two I could ask for not a big amount of money, I never did, I never asked money, I think it's still a bit tricky.
- I: You mean embarrassing or just?
- A: I'd say yes, probably a little bit embarrassing and probably there is one I could ask, one or two I could ask if it was very, but I never did, I never did.

Moreover, local austerity cuts to community support and services meant a decline in the availability of these resources in some local communities. Cuts to council funding has resulted in widespread closure of community amenities and youth activities in particular. These amenities are of crucial importance to families who depend upon them for their quality of life and that of their children.

Interview 4 (female, 32, student)

P: there used to be the youth centres, there was a Friday night disco that used to open at the Salvation, local Salvation Army, there's nothing for them no more. And people are just pushing their nose up at it more, you know, they're out on the streets, where else do you want them to go, their mum and dads don't want them all in the house so they're kicking about on the street. They're all kind of congregating together, then the police are coming, it's just taking more money that's being spent, why don't you just leave the youth club open and let them stay in there, don't you think you spent more money on your dispersal orders?

To summarise in our study ordinary working families encompasses a wide range of demographics, personal histories and compositions. However, they all share a common exposure to in-work financial insecurity and the attendant pressures, strains and negative impacts on family members. Family itself can provide some support to buffer the effects of economic insecurity, but in the main, we found long-term financial insecurity creates a range of negative outcomes on health and wellbeing. The core factors that affect the financial insecurity experienced by ordinary working families are precarious employment, associated precarious education opportunities and housing. Our material so far concentrates on the dynamics that support and inform a permissive visibility of low quality work whereas our primary research on work associated with platforms and the gig economy aims to give voice to Uber drivers in Nottingham. The experiences revealed to us by private hire and taxi drivers in Nottingham demonstrates the potential for a global digital platform to operate in conjunction with national and local place regulation and street level enforcement to produce permissive precarious working conditions.

4, On the periphery of the regulatory framework: No reciprocation as a new normal?

Previous periods of capitalist crisis in 1992 and 2000 witnessed a dramatic rise in unemployment. In contrast, what followed in the wake of the 2007 crisis was an accelerated shift to various forms of insecure and low-waged work both in and beyond employment. These new work forms enabled by digital technologies, often referred to as the 'gig economy', typified by courier and transport platforms operated by Deliveroo and Uber employ over a million people (Shafique, 2018). Half of the new jobs created following the recession were formally 'self-employed', and from 2008 to 2016 average wages for self-employment fell 22%, to £207 per week, less than half the average for their employed

equivalents (Cotton, 2016). Many forms of labour in the gig economy represent piecework where workers receive payment for completed work rather than via a wage. In addition to piece rates, these jobs demonstrate little reciprocation between employer and employee and afford fewer protections where workers assume responsibility for maintaining both work materials and their own labour power (De Stefano, 2016). In other cases work is 'put out', with payment for completed work to an individual who then employs a team on wages or informalized sub-contract fees, prevalent in sectors such as construction, care, food and parcel delivery and private hire driving (Bloodworth, 2018).

As regulators celebrate it, technological development drives the pace of change in (the form of) job creation in the British economy (Taylor, 2017:6). These developments diffuse new business models that in turn stimulate casualized employment practices such as zero hour contracts through to so-called 'gigging' controlled by faceless platform 'providers'. Whilst the 'dynamic pricing' and transformational 'consumer empowering' aspects of Uber have been praised by some (Meyer, 2016; Chen, 2016), many have raised concerns about the aggressive tactics that the platform employs. Since early 2018 and as recently as May 2019, Uber drivers in cities throughout the world have staged multiple protests over poor pay and working conditions (Fernández Campbell, 2019). In the UK, workers in Nottingham joined those in other core cities (Birmingham, London, Glasgow) to coordinate efforts to arrange joint strikes aimed at improving conditions that they consider insufficient to sustain a livelihood (Butler, 2019).

Our interviews revealed that drivers are and sometimes feel quintessentially itinerant, mobile and free to choose how to and when to work and which jobs to accept. However, our interviews with drivers and several driver organisations also found the work of their membership was highly precarious, with drivers having to navigate between the demands of

the operator, the local authority, and customers, these embody contradictory logics of mobility. For example, in Nottingham Uber requires drivers to wait at least five minutes for a passenger in order to optimise fairs, despite drivers reporting expectations from local authority enforcement officers that they should move on after three minutes, as an interviewee from a driver organisation describes:

"I park up ... I'm on double yellow [lines] ... I'm two minutes in, CPO (community protection officer) ...walks over. First question, 'What are you doing here?' It's not 'Hello, how are you doing' ...there's no niceties, it's 'What are you doing here?' [I respond] 'I have a pre-booked job. I'm on Uber. Now it's an assist job, which is ... a disabled passenger'. [The CPO says], 'Right, how long have you been parked here because I've noticed you've been here for three minutes. Right, you need to move off'." (DWPE04, private hire drivers' organisation)

An interviewee from the City Council denied that this is a rigid expectation:

"There is a misconception that we put a time limit on how long they can park; it's parking on double yellow lines. The legislation for them is the same as [for] everybody else: a driver is allowed to stop on double yellow lines, if it's safe to do so for a period of time to allow them to pick up and drop off customers or passengers. There is no specific time; it's a reasonable amount of time. So that can vary, if you've got one of your students who's getting in, they're going to get in a lot quicker than somebody who's in a wheelchair.... So, there isn't a three-minute time limit. There may be a time which the civil enforcement officers wait before they issue a ticket, but that's trying to be fair rather [than] what the law says." (DWPE06, individual from City Council)

This emphasises the importance of subjective judgements by street level officials who enforce locally governed recruitment, training and accountability policies that again illustrate the importance of place. The local authority prioritises the safety of customers in the nighttime economy, using Community Protection Officers (CPO's) to police driver activities and restrict pick-up zones that impose on the limitations and pressure points in the local built environment. There are only four dedicated taxi CPOs for Nottingham, leading to repeat interactions with the same individuals. Whereas some local authorities in England organise a

panel to hear appeals by drivers against enforcement action, in Nottingham a single council officer hears appeals, who also oversees the activity of the CPOs.

The UPHD (United Private Hire Drivers) union has more than 100 driver members in Nottingham, and described Uber as 'faceless', for example, it manages relations via an app that requires submission of worker appeals to a geographically distant office in Amsterdam. This combines with reports from some drivers that within street level interactions the approach of some CPOs is needlessly punitive and aggressive. Customers, on the other hand, demand convenience and often show a disregard for regulations – for example, expecting drivers to pick them up or let them out while stopped at traffic lights. The following example illustrates these conflicting demands:-

"what's happened with this case is ... he's an Uber driver, he's at the club, he's at the traffic lights, he's actually waiting at the traffic lights so he can park past the club on the double yellow; it's only double yellow so he wants to park on the double yellow. He's at the traffic lights waiting. The riders have seen him. They've gone, '[car make], that's the reg.' They've ran over. They've gone for his doors. Unfortunately his doors are unlocked. He's at the traffic lights. Doors are open. He can't move. He's gone, 'Guys, hang on a minute, hang on, let me park round the corner' [but the customer says], 'No, we're in now, we're in now.' A CPO officer has stood on the side; he's actually walked right in front of him and said 'Stop your vehicle, what are you doing?', [the driver responds] 'I'm on a pre-booking, but I'm at the traffic lights. I'm trying to get round the corner'. [Then the CPO says] 'No, you've picked up your passengers in an unsafe manner'. [And the driver says] 'But I wasn't. I'm trying to get round the corner'. [The CPO says] 'No, it's unsafe, right, so can I have your badge please?' [and he] gives him the DIPPS." (DWPE04, private hire drivers' organisation)

Drivers must use 'mobility power' – control over their mobility – to navigate between these logics. Drivers report that infringement of any one logic can threaten their livelihood, but they are often incompatible.

Precarity or one-sided flexibility percolates through the interaction of digitised multinational employment practices, local regulation, street-level interactions and customer demands. The absence of reciprocity in the working lives of Uber drivers is further shaped by local labour

markets, with a perceived lack of alternative demand for labour in Nottingham leaving drivers feeling 'trapped' and unable to escape their conditions through job mobility.

"So, we do have a high proportion of people who come to the country as migrants and see taxi driving as a good opportunity for a job. We do tend to see sometimes that people who can't get jobs in other areas because they have criminal records seem to think that's a good place to go as a last resort... it isn't a job of last resort; it is actually quite a responsible job. But people do come with that mindset,' I've tried everywhere else, you're my last hope." (DWPE06, individual from City Council)

Another participant in the study described turning to private hire driving as a buffer when a regular job became more precarious:

"about three years ago my job position changed somewhat ... my 9-5 job was looking a bit precarious, to be honest. And then having a relatively older family to support, mortgage and kids and bills etc, it then got to a position where, 'You know what, if I do lose my job, I've got to be in a position where I've got a Plan B.' So, I decided to reapply and get my badge.... And [now some drivers are] becoming disillusioned, they're saying, 'Well how do I get out?' and that's the problem. For some of these guys, it's the only line of work they'll know, and it's their career." (DWPE04, private hire drivers' organisation)

Our research found that drivers have responded in a way that is both rooted in place and moves beyond it. Drivers first organized through a community WhatsApp group and then connected this to a national union in the form of the UPHD, as a 'territory-spanning network and organization that anchors local struggles':

"there was a WhatsApp group, which had taxi drivers on and members of the community; so they were not all taxi drivers. It was a general WhatsApp group. I was invited by a friend ... and there were a number of drivers on there who were becoming very vocal about how they were being treated. And obviously I was listening to all this, and there's always two sides to a story, but you could see the anger that was starting to develop. So, I had some conversations with some fellow drivers about doing a protest initially outside the licensing office.... So, I said, 'Look, it's great talking about it, but until we start doing something about it, nothing's going to change. If we want to do something to make a change, we need to be able to highlight those points and have dialogue, and the only way we can do that initially is by giving our voices and the best way to do that is, let's do a protest.'

So there was probably about 30 of us, last November [2017], [who] decided we were going to take a stand and do a protest outside Byron House, (City Council Licensing HQ) and tell the Council that it was affecting our livelihoods, and many drivers were

being affected, and we wanted to open dialogue... the taxi drivers, they get representation through Unite the union, and really there was nothing for private hire drivers. And ... we thought to ourselves, you know what, let's just see if we can get dialogue opened. And ... during that protest on that Sunday evening [we] were having a chat between ourselves about how we could look at progressing forward.... And somebody had mentioned that there was a dedicated trade union, and so I went, 'Okay, we'll do a bit of research' ... and we came across what we now know is the dedicated private hire trade union, which is the United Private Hire Drivers trade union, the UPHD. So, I got in touch with them.... So, we then formed the union and we've grown stronger and stronger." (DWPE04, private hire drivers' organisation)

Drivers are now undertaking local alliance building to establish dialogue about policies and with student unions to influence consumer knowledge and behaviour. These place based approaches work alongside support for the union's legal battles in London that recently established the employee status of drivers working there for Uber (Hyman and Gumbrell-McCormick, 2017:549).

One of the strongest points of agreement among the stakeholders we interviewed was that an over-supply of private hire drivers was contributing to their precarity, also affecting taxi drivers, because of the level of competition, as illustrated by these quotations from our interviews:

"Well to be honest in Nottingham ... there's too many private hire [drivers], basically. What should I say, and there's no control on numbers. So, to be realistic, there's not the work for them. But, you know, companies will take people on because as far as they're concerned, they're getting their thing and they don't mind what they do. So then, because there's so many private hire [drivers], they're basically acting as Hackney carriages and picking up shall we say fares that haven't been prearranged ... Because there's no restriction on their numbers and they flood the market... it's a free-for-all and we're the ones that have to suffer because effectively they're taking our business." (DWPE07, Hackney drivers' organisation)

"a cap on private hire vehicles again might make it fairer; you're limiting the number of vehicles, there'll be more work for people, [and] more opportunity to probably make a living wage." (DWPE06, individual from City Council)

In Nottingham there are currently 411 licensed Hackney Carriages and over 1,000 licenses issued to private hire vehicles, with only the number of the former being restricted. All drivers hold a dual licence allowing them to drive either Hackney carriages or private hire vehicles with one of 24 private hire companies (operators) licensed within Nottingham. The city council formally acknowledges the 'often vital' services provided by Hackney Carriages (taxis) and Private Hire Vehicles (PHVs) as part of Nottingham's integrated transport system. The council states that its strategy aims to provide an achievable action plan for the taxi and private hire trade over the years leading up to 2022 and beyond, with a heavy focus on passenger safety, and environmental impact (Nottingham City Council, 2017:11-12). Yet, drivers working conditions receive little or no attention (Huddleston 2014).

Drivers are often vulnerable to precarious and economically unpredictable conditions and to make driving less bad consideration of local licencing regimes is necessary to improve compliance with employment, environmental and health and safety standards. Currently, for Private Hire Vehicle, the Deregulation Act, 2015 enables drivers licenced by one local authority to operate anywhere in England, creating major barriers to local enforcement. A regulatory model can centre on mandatory registration by employers and drivers with a regulatory body managed by the local authority, and improved coordination has recently been the subject of a Department of Transport review. Alternatively, building on the recommendations of the Director of Labour Market Enforcement a licencing scheme provided by and enforced by the local state can enforce competencies where compliance and opportunities for employee voice are mandatary (DLME, 2018:93, 100,102). The designation of drivers as self-employed is also critical here, with some driver organisations arguing for the re-classification of drivers as workers:-

"if you look at the definition of self-employed, you control everything. You control pricing, you control invoicing, you control your customers, you control every aspect of the journey, and every aspect of that process, that's the true meaning of self-employed.

Then you've got independent contractors. Now independent contractor, okay, very similar to the position of self-employed, but he doesn't control everything. And then you've got the worker, where we have no control. The only control that we have is where we park up to pick them up from, and even the journey [route] is not up to us." (DWPE04, private hire drivers' organisation)

Interviewees suggested that consultative forums may also play a role (see Bristol City Council, 2019), to improve dialogue, as well as drivers' cooperatives, as an alternative model that has had success elsewhere (Conaty et al 2018).

5, Discussion and conclusion – good work for all?

Theoretically and empirically, a place based approach focuses on jobs that are not subject to the threat of offshoring or re-location elsewhere but those which are low-paid and insecure. Therein, going beyond theorization our first empirical contribution to new knowledge suggests that labour market results for precarious employees, workers and platform workers connect to the erosion of reciprocity between employers and those whom they engage. The experience of financial insecurity is common to ordinary working families and platform workers in our studies. However, whilst the origins of precariousness at work and the diffusion of gig engagements in the platform economy are abstract developments in global capitalism local reflections ground these abstractions as an experience in a place. Similarly, only if we seek to understand the lived experiences of ordinary working families and gig workers can we appreciate the challenges they face where the absence of better quality jobs subsidizes and degrades those opportunities already subject to unreciprocated one-sided flexibility.

In our empirical work we found zero hour contracts do not afford any benefits to employees or workers and indeed add significantly to their levels of economic uncertainty. Better

regulation of this form of employment on a local level could help reduce stress in economically vulnerable households and increase willingness to engage more significantly in paid employment. As our studies found without more coordinated assistance focussed on the high costs of childcare, loss of earnings and course fees (that precede training and advancement by educational attainment) there are limits to the utility of re-training programmes or the aspiration of advancing educational attainment.

This brings our theorization to a second empirical contribution to new knowledge that highlights the real but hidden costs of eroding social democracy and reciprocity at work. Regulators and employers present choice and flexibility as abstract neutral categories. In contrast to this, the experiences of ordinary working families and gig workers ground choice and flexibility. Therein zero hours contracts, employment casualization, worker status and sometimes bogus self-employment status appear as normalized 'reciprocation free' employeremployee relationships. The prevalence of job insecurity and poor-quality work means that for many participants, increasing their hours does not compensate for a loss in tax credits or greater childcare costs. This is not a cynical manipulation of the system – they rely on these tax credits to feed themselves and their families. In addition to improving job security through regulation of poorer quality work the shortage of housing is widely recognised to inflate housing costs and prevent families from buying their own home, where the absence of social and affordable accommodation on a local level reinforces this problem. Wider regulation across the rental sector, building on Nottingham's citywide property owner licencing scheme, could too include estate agent fees and the ability of property owners to claim deposits. These measures may make rented accommodation less precarious for those who cannot afford to buy their own houses. This point is significant because it illustrates how the local state demonstrates less reciprocity than was the case under social democratic rather than neo-liberal inspired leadership models.

Whilst the latter points above are theoretical generalisations, our third empirical contribution grounds new knowledge to place centre stage those workers that the regulatory framework excludes, but who must live with its consequences focused on choice, flexibility and individualism. As our empirical material illustrates these consequences, exclude further employment rights or even a more stringent regime of enforcement or a focus on issues of workplace reciprocity. The absence of these interventions and associated reciprocity is a policy preference fundamentally undermines the economic viability of many households and workers therein. This further reinforces the omnipresence of low quality employment as the norm in Nottingham. Our research points to an idealized model of individual and family economic functioning. A cohesive flexible family with access to appropriate economic, social and governmental supports that is able to cope with physical and mental challenges individually without burdening the state. As our material on workers and households in Nottingham demonstrates this ideal is far from the reality they experience.

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