Women, families and work

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

CONTENTS

PREFACE

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

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

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

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

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

Mike Donaldson
Group Director, Strategy and Operations
L&Q

ACKNOWLEDGEMENTS

The authors would like to thank Liz Sealey and Matt Corbett of L&Q who conceived of, managed and supported the project. They would also like to thank Emma Brooker and Amelia Scotter who carried out essential initial contacts with potential interviewees who fitted the sampling criteria. As members of the project steering group, Michael Barnes, Samantha Bartlett, Diane Cameron, Rachel Everington, Steve Moseley, Katy Nicholson, Hakan Nordgren and Fayann Simpson all contributed additional valuable guidance on research design, methods and analysis. Matt Bayliss and Vanessa Denny provided insights into L&Q's employment support work. Thanks are also due to Sharon Telfer and to staff of the Centre for Housing Policy and the Social Policy Research Unit at the University of York for helping to prepare the report.

Above all, the authors would like to thank all resident and staff interviewees for their time and their insights, without which this research would not have been possible.

EXECUTIVE SUMMARY

Introduction

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

Women's rates of employment are lower than men's. Housing association residents' rates of employment are lower than those in other tenures. Thus women housing association tenants have high rates of out-of-work benefit claims and high rates of poverty. It is known that women housing association residents with children face constraints to employment, ranging from their own individual circumstances to shortages of services and problems with the jobs available.

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

Research aims

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

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

It complements 'Real London Lives', another research project carried out by L&Q and its 15 partner housing associations which form the G15 group in London (http://reallondonlives.co.uk)

Research methods and data

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

These interviews were supplemented with desk research on labour markets, a literature review, analysis of basic information on all 52,000 of L&Q's tenants from

the housing association's tenancy database and a small number of interviews with L&Q staff and staff of other employment support organisations working with L&Q.

Women, families and work

Women's rates of employment are lower than men's. When in work, women have higher rates of part-time work than men. Parenthood tends to be associated with lower rates of employment for women. Parents who want to work and have younger children need formal or informal childcare from partners or others to cover periods when they are at work or commuting to work, and when children are not at school. Mothers' employment rates vary according to whether or not they have a partner, and according to the age of the youngest child.

Constraints and supports to employment can be seen in terms of individual factors, household factors, local factors and national factors, with a range of intermediary agencies proving a support role. On average, women face more household and family constraints to employment than men, due to the demands of childcare and other caring responsibilities.

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

L&Q's women residents with children

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

Amongst women household heads recorded as having children, 32% were recorded as being in employment. This compares to 68% of all women aged 16-64 in employment in Great Britain in 2014 and 65%in London. It is lower than the employment rate for non-retired housing association tenants across England, of whom 52% were in paid employment in 2013/14 (DCLG 2015), (although these figures include both men and women, and those with and without children).

The gap between employment rates of women with L&Q tenancies and other women and other mothers in Great Britain and in London may be due to; differences in education, skills or health, the ability to combine caring responsibilities and work, the ability to meet the costs of employment, and other constraints. This study aims to

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

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

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

The interviewees

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

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

A large group had the support of a partner and a wider social network; another group of lone parents had a good support network; a small number were isolated and had few to call on. Six interviewees had no qualifications, seven had a degree, a further four were studying for a degree, and two had postgraduate qualifications. A small group had serious health problems, such as psychiatric disorders, cancer or back problems, which prevented them from working or created other difficulties. Seven had been born abroad and four remained non-UK citizens. Interviewees were ethnically diverse. Several had pre-school children. A small group had large families. Several had extended periods with small children. Some had caring responsibilities in addition to standard childcare.

L&Q's women residents and work

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

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

However, the interviewees faced marked constraints on their ability to work, on their choice of work and their ability to progress. Only twelve out of 35 were working at the time of interview. This reflected the experience of all 14,000 of L&Q's women heads of household with children. Only 32% of them were recorded as being in work.

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

Constraints on and supports to work and progression

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

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

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

- Marginal or out-of-date work experience; this was a particular problem for those who had their first child before establishing a work history and/or those who had an extended period of family formation
- Lack of education and qualifications
- For all those born abroad-difficulties getting recognition for foreign qualifications or carrying out necessary requalification

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

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

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

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

Recommendations

L&Q already offers residents information and advice on training and employment, and access to courses, work experience and job opportunities.

Some of the interviewees had already made use of these services and their reactions were generally enthusiastic.

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

Existing services could be particularly targeted on those facing household constraints. This could include those who are in marginal employment at the time of a child's birth, those who are likely to command no more than low wages, and those who also have weak childcare networks or additional care responsibilities.

Those who have had serious health problems form a group needing special support. In some instances those undergoing relationship breakdown would benefit from support to compensate for the loss of a partner's childcare.

Those on professional employment trajectories may need support in returning to work after a break to raise children. Those in low wage trajectories would value support in shifting to jobs with higher wages and more security of income. Those

born abroad would benefit from assistance in improving English language skills and requalifying if necessary.

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

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

CHAPTER 1: INTRODUCTION

1.1 Research aims

The UK labour market has emerged from recession. Numbers and proportions of people in employment in the UK are high by historical and international standards. Women's employment rates have been growing steadily over the last two decades, from 62% of those aged 16-64 in 1992 to 68% in 2014. Yet women have lower rates of employment than men, of whom 78% were employed in 2014. In addition, social housing residents have markedly lower rates of employment than those in other housing tenures. Women make up a majority of social housing residents, and lone parent-headed households are particularly concentrated in social housing.

Like previous governments, the current UK conservative government sees work as the best route out of poverty. Policy is still developing but the focus on addressing the nature and motivation of potential employees, rather than employers and jobs, appears to be continuing. There is a continued interest in using the social security system to encourage workless people into work and to 'make work pay' by overcoming unemployment traps.

Non-employment is very strongly associated with chronic low income. Out-of-work benefits levels are low compared to average incomes, usually leaving claimants in poverty (below 60% median income), and can only be claimed on fulfilment of increasingly strict conditions and obligations. For example, the particularly high rates of poverty for lone parents headed households compared to other households are due to their high rates of non-employment (Tunstall et al. 2013). Those who are out of work are subject to a programme of welfare reform that has reduced eligibility and the level of benefits, and is likely to do so further. In addition, work has psychological, social and health benefits independently of the income earned. Many, though not all, who are not in paid employment, would like to work in the right circumstances.

L&Q is fortunate to have its homes in London and the South East: the strongest labour market areas in the UK. This should provide residents with good opportunities for employment and for good employment and progression in terms of job status hours and pay. Residents also benefit from a good supply of education opportunities. L&Q also has a substantial and developing record of work to support residents to enter training and employment and wants to develop this further. Nonetheless, evidence from L&Q's tenancy database suggested that a majority of its women residents with children were not working when data were recorded.

However, growing rates of in-work poverty demonstrates that work is not necessarily a route out of poverty. Those in employment may not have higher incomes than those not working. There may be other barriers to finding and taking up work opportunities.

The research on which this report is based had two aims:

1) To better understand the experience of women with children making the transition to work and its impact on family life.
2) To identify a range of practical ways in which L&Q could support women residents to overcome barriers to work.

This research complements 'Real London Lives', another research project carried out by L&Q and its 15 partner housing associations forming the G15 group in London (http://reallondonlives.co.uk).

1.2 Research methods and data

This report uses five data sources:

1) Desk research: We carried out desk research on key local labour market indicators. These data appear in Chapter 2.

2) Quantitative analysis of basic information on all L&Q's tenants: We analysed an anonymised version of L&Q's tenancy database. This contained basic information on 52,086 social rented and shared owner households. This material appears in Chapter 2. It was used to draw up and select a sample of women to be interviewed.

3) 35 in-depth interviews with women with children: These interviews provide the focus of the study. We carried out 35 in-depth interviews with a sample of L&Q women household heads with dependent children and including both those in work and not in work. Evidence from interviews appears in Chapters 3 and 4.

4) Literature review: We carried out a systematic search and rapid evidence assessment of relevant literature. The results appear principally in Chapter 4.

5) Landlord and other 'intermediary organisation' staff interviews: In addition, we carried out a small number of meetings with relevant L&Q and partner organisation staff. This evidence appears in Chapters 4 and 5.

1.3 The structure of the report

Chapter 2 sets out the position of women with families in the labour market across Great Britain, in London and the South East, and housing association residents**.**

Chapter 3 introduces the interviewees, their housing, personal and household characteristics, and support networks.

Chapter 4 describes interviewees' attitudes to work, their current and past employment experience, patterns of progression and plans for the future, putting them into groups.

Chapter 5 explores the constraints and supports to work and progression affecting interviewees, from individual characteristics to structural factors.

Chapter 6 describes the policy changes since the General Election 2015 and sets out a range of practical ways in which L&Q and other organisations can support women residents to overcome barriers to work.

CHAPTER 2: WOMEN, FAMILIES AND WORK IN GREAT BRITAIN

2.1 Women's employment in Great Britain

In comparison with men, women have somewhat lower employment rates, and much higher rates of part-time work. In 2014, 68% of women aged 16-64 were in employment, compared to 78% of men. In 2013, 42% of women aged 16-64 were in part-time employment, compared to 12% of men (DWP 2013a). Women workers are concentrated in particular sectors. In Great Britain, 45% of women in employment were in the 'public administration, education or health' sectors. Distribution (i.e. retail, hotels and restaurants) were one of the next largest sectors of employment for women. The gross weekly pay for female workers in 2014 was 74% of that of all workers in Great Britain. This was partly due to more women working part-time and also due to the fact that women and men were concentrated in different types of jobs.

2.2 Trends in women's employment since the 2008 recession

Across Great Britain and in the local authorities where interviewees were living (Bexley, Hackney, Lewisham, Newham and South Buckinghamshire), female unemployment, like male unemployment, reached a low in 2007. It began to rise in 2008, at the start of the UK recession, following the global financial crisis. Female unemployment peaked in 2011 and then fell back, reaching pre-crisis levels by 2015. Thus interviewees had recently lived through a period of rising and historically high unemployment. From 2011 things improved, although at the start of that period unemployment was still historically high. Those seeking to start out in work or to return to work, at this time, were likely to have faced particular difficulties.

2.3 Employment of housing association residents

Across England, 52% of housing association heads of household (both male and female) were in paid employment in 2013/14. This is compared to 83% of the average across tenures and 96% of those buying with a mortgage (when excluding those who were retired) (DCLG 2015). Higher proportions of housing association tenants, than those in other tenures, were unemployed and actively seeking work. However, the main difference was in the proportions of people who were economically inactive, due to illness or disability, being in education or care responsibilities.

The gap in employment status between housing tenures started developing in the late 1970s (Lupton et al. 2011). Employment rates for heads of households in social housing dropped from 47% in 1981 to 32% in 2006 (Hills, 2007). The gap in employment rates between tenures stopped growing in the 2000s (Tunstall 2011, Aldridge et al. 2012). However, the concentrations of non-working individuals and workless households, particular including lone parent-headed households, have continued to be seen as problematic. The Hills Report argued that the subsidy received by social housing tenants (from lower rents and, in some cases, housing

benefit) might be expected to result in higher employment rates, compared with similar people in other tenures. However, it was unable to find this result after applying some controls intended to account for disadvantage (Hills 2007). High rates of no-employment amongst social renting tenants are of concern in the context of rising national housing benefit costs and on-going programmes of welfare reform (Tunstall 2015, The Conservative Party 2015).

2.4 Women's employment in London and the South East

L&Q's homes and residents are concentrated in London and the South East. The London and South East labour market is distinctive from that of Great Britain in a number of ways: relatively high socio-economic status, high proportions of service jobs, especially professional and professional associated jobs, higher pay and lower proportions of part-time work. Most of these would appear to provide advantages to residents.

Some apparent strengths of the London labour market may act as drawbacks for those with lower skills or other limitations on choice of work. There is enormous choice for those who can travel but much less for those who can only search locally. Higher proportions of full-time work reduce the options for those who seek part-time work. Childcare is more expensive in the region. For example, childcare for the under-fives in London is 28% more expensive than the British average (Rutter and Lugton 2014). In fact, London has slightly lower employment rates for women and for mothers than all other regions in England (ONS 2013b, Speight et al. 2010).

While in general the London and South East labour market is distinctive from the rest of the country, there is substantial internal variety. Amongst the areas which interviewees were selected from, women residents in Newham appear to be the least advantaged in terms of their labour market opportunities and positions. Women in South Buckinghamshire are the most advantaged. If other things are equal, having a housing association tenancy in South Buckinghamshire provides better job opportunities than one in Newham.

2.5 Employment of parents

Parenthood is associated with higher rates of employment for men and lower rates for women (ONS 2013b). However, it is increases in the employment rate of mothers, including lone parents. This has been responsible for increasing female employment rates over the past two decades. About 90% of fathers of dependent children are in employment, whatever the age of their children. Mothers' employment rates vary with the age of their youngest child. 59% of mothers with a child under one were in employment in 2012. Compare this to 56% of those with a one-year-old, 67% of those with a five year old and 75% of those with a seven year old (DWP 2013b). Since 2008, the benefits system has expected that lone parents will be available for work when their youngest child reaches the age of five. Mothers' employment rates also vary according to whether or not they have a partner: lone parents are less likely to work (ONS 2013b).

The government's www.gov.uk website recommends that most children under twelve should not be left without adult supervision for a long period of time (such as to go to work). Also babies, toddlers and very young children should never be left alone. Thus, parents who want to work and have children under twelve need formal or informal childcare from partners or others. This covers periods when they are at work or commuting to work, and when children are not at school. Standard primary school hours are generally 9am to 3pm.

Until 1997, there was little state provision of care or education for under-fives in the UK. Parents made use of patchy voluntary care and education services and costly private alternatives. The Labour Governments (1997-2010) introduced part-time free nursery provision for four- year-olds. Later it was extended to three year olds (Speight et al. 2010). By 2015, aall three- and four-year-olds in England were entitled to 15 hours each week for 38 weeks of the year. Parents could complete this provision with extra paid-for hours.

By 2012, 37% of children in England, aged from birth to two, were making use of formal childcare (child-minders, full day-care providers, primary schools with nursery and reception classes, and nursery schools). 88% of children aged three and four were doing so. Just over half of these were using services at primary schools, with small numbers at playgroups and day nurseries. 56% of children aged five to seven were making use of formal childcare of the forms described above, or in addition, after-school clubs and holiday schemes, as were 53% of those aged eight to eleven, and 38% of those aged twelve to fourteen (Stewart and Oboloneksaya 2015).

Children from workless and low-income families were more likely to be among the small group not making use of early years education, and the childcare it offers, compared to others. Children in London were the least likely of all reasons to use early year's education. The main reasons for non-use by parents were lack of awareness and lack of access (Speight et al. 2010, Butler and Rutter 2015).

2.6 The employment rate for L&Q's women households with children

According to its tenancy database, L&Q has 27,000 women household heads. Of these, 14,000 were recorded as having dependent children[1].

Amongst women household heads with dependent children, 32% were recorded as being in employment (the reminder were not employed or there was no data). This employment rate for L&Q's women tenants with children is considerably lower than the proportion of all women aged 16-64 (with and without children) in Great Britain, which was 68% in 2014. In London it was 65%. It is lower than the average employment rate for mothers of children of any age. In fact, 59% of mothers with a child under one were in employment in 2012 (DWP 2013b). It is also lower than the employment rate for housing association tenants across England, of whom 52% were in paid employment in 2013/14 (when excluding those who were retired)

[1] Some of the data in the tenancy database was not up to date when extracted in late 2014. Some had been recorded at the point of tenancy sign-up and may not have been updated since that point. The median tenancy was set up six years before analysis.

(DCLG 2015), although these figures include both men and women, and those with and without children.

The gap between employment rates of women with L&Q tenancies and other women and other mothers in Great Britain and in London, may be accounted for by; different levels of interest in work, different constraints upon work (education, skills, health, ability to combine caring responsibilities and work) and meeting the costs of employment.

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

The employment rate of L&Q women household heads with children and those without was exactly the same (when those who recorded their status as 'retired' were excluded). Thus, having children it was not a barrier to employment for women tenants, although it might act as a constraint. In addition, those without children may also face constraints to higher employment rates due to health, caring responsibilities or other factors.

Just under one-fifth of the group of mothers were not seeking work, due to a constraint not directly related to parenthood. They were long term sick (in standard definitions, with a condition that had persisted for a year) or disabled.

L&Q women household heads with children were considerably more likely to be in part-time work than L&Q women household heads without children (16% compared to 11% of the total). Women in households known to have children were more likely not to be seeking work than other women household heads (23% compared to 13%). This could either be because they were frustrated workers who could not find work compatible with childcare or because they preferred to be fulltime carers. They were also more likely to be job seekers (13% compared to 9%), who are clearly frustrated workers.

CHAPTER 3: INTRODUCTION TO THE 35 INTERVIEWEES

3.1 Identifying and interviewing the 35 women L&Q women household heads with children

L&Q staff contacted individual residents who fitted the sample, to see if they would be willing to take part in research, and to have their contact details passed on to researchers.

The 35 women who agreed to be part of the research were selected from this group of 14,346 women household heads, in households recorded in the database as having dependent children, who lived in L&Q's social rented or affordable rented housing. All lived in one of the five local authorities selected to reflect the diversity of L&Q's housing stock - Hackney, Lewisham, Bexley, Newham and South Buckinghamshire.

Not all those approached for an interview were eligible for interview. Some were no longer L&Q tenants. Not all were willing to participate in the research and able to commit to an appointment with researchers within the required time. Therefore, those interviewed may differ from the overall population of L&Q women residents with children. For example, in terms of organisation, resilience, mental health and availability of spare time-aspects which might be important for employment.

In-depth qualitative interviews are intended to provide insights rather than generalisable statistics. Nonetheless, the 35 women who agreed to take part in interviews formed a broadly representative sample of all L&Q's women household heads with dependent children. This is according to details available in the tenancy database[2]. Twelve were in paid employment at the time of interview and 23 were not working. However, beyond these facts, the women's educational, family, home and work experiences were remarkably varied. Interviews were carried out in early 2015. They were semi-structured, carried out face-to-face and over the phone and took about sixty minutes. Interviews were recorded, transcribed and analysed using thematic grids. The interviewees' identities are kept confidential but each is referred to throughout this report by a code (for example, 'W1').

3.2 Housing

All but two of the interviewees were living in L&Q's social rented housing. Two of the more recent tenants were in affordable rented housing. The majority of interviewees had assured tenancies, the main type provided by housing associations. This provides similar security to the secure tenancies of council tenants. One was on a starter tenancy, a temporary trial tenancy introduced in the 2000's. This is offered for

[2] They showed a similar mix in terms of household type, whether a secondary tenant was recorded, economic status, ethnicity, housing tenure, tenancy type, housing benefit claims and home size. Interviewees were also a fairly representative sample in terms of age and religion and location in the five selected local authorities.

a year and then usually converted into an assured tenancy at the end of the period. Four were on fixed term tenancies, a new form introduced under the Localism Act 2011, which lasts usually for five years but can then be renewed.

3.3 Location

Four interviewees lived in inner London in Hackney. Four lived in Newham, seven in Lewisham, and fifteen in Bexley. Five lived in outside London in the mixed urban and rural areas of South Buckinghamshire.

3.4 Age

Six of the interviewees were in their twenties at the time of interview. Eighteen were in their thirties and eight were in their forties. Two were in their fifties and one was aged 60. Thus some interviewees were only a few years' away from the end of compulsory education and the potential start of full-time work, marriage and childbearing at age 16, while others had been over 16 for four decades. Women had left school in every decade since the 1970s and so had different experiences in terms of education and the start to their working and family lives. Each had different social norms, economic situations and policy environments.

Not only were the interviewees diverse in age but they had also taken diverse routes in terms of education and training, partnering, having children and employment. They had different starting times and patterns of progress, breaks or interruption and switches to new paths.

3.5 Nationality, ethnicity and religion

Seven of the interviewees had been born abroad. Four women, of Angolan, Sudanese, Sierra Leonean and Bangladeshi origin, had become naturalised as UK citizens. Three more remained foreign citizens. One had been born in Brazil but had Portuguese citizenship. Another was French, of French Algerian ethnicity. One had been born in Serbia and, although she did not have British citizenship, she had been granted indefinite leave to remain in the UK.

Sixteen of the interviewees described themselves (in the tenancy database) as of White British ethnicity and two as White Other. A total of eleven were of Black ethnicity. Two described themselves as Black African, four described themselves as Black Caribbean and five described their origin as Black Other. Those who described their origin as Asian included one of Asian-Chinese origin, one of Asian-Indian origin and one of Asian Pakistani origin. The interviewees, who described their origin as mixed, included one of White-Black African and one of White-Black Caribbean origin.

Nineteen of the interviewees either refused to answer a question on their religion or no data was recorded for them in the tenancy database. Amongst those with a recorded answer, the biggest group were Christian, followed by those who said they

had no religion. In interviews, it emerged that at least four of the interviewees were from Muslim family backgrounds

3.6 Education and qualifications

No qualifications: Six interviewees had no qualifications, including most of those who had left school at 16. The great majority had some qualifications. For three, GCSEs or the equivalent were their highest qualifications. Six had a combination of GSCEs and vocational qualifications. Five had vocational qualifications alone. Two had A levels.

Graduates*:* Seven had a degree and a further four were studying for a degree, while two had postgraduate qualifications. This suggests that most interviewees were making active use of the good training and education opportunities London and the south east offers.

Overall, the interviewees were at least as well-qualified as the average for adults in England and Wales (although this average includes older people who generally have fewer qualifications). In England and Wales in 2011, 23% of those over 16 had no qualifications, 29% had GCSEs or equivalent, 12% had A levels and only 27% had a degree. Women, people aged under 50 and those living in London had higher rates of qualifications than the national average (ONS 2014). Amongst women in employment in 2013, 44% had a degree or higher qualification (ONS 2013).

Qualifications had been acquired at school or directly afterwards in colleges and universities but also as mature students after intervals of work, childcare or other time outside the labour market. About a quarter of interviewees were currently studying. A number of others had plans or aspirations for further study.

Most post-16 education and qualifications had been obtained for free. Others involved support from employers, parents or self-funding. Like work, study required time and childcare support, and placed some families under some strain. Some interviewees wanted to obtain certain qualifications but were prevented from doing so because of the costs.

3.7 Health

A small group of interviewees, of various ages, had serious physical or mental health problems that had affected their lives and constrained their ability to look for and carry out work.

Physical health problems*:* Three had serious back problems. In all these cases, the women either remained in work or were anticipating a return to work in the medium term when their condition stabilised. Two further women had more serious medical conditions that had only recently been diagnosed. Both were considering their employment options in the light of the effectiveness of treatment that had yet to begin.

Mental health problems: Three of the women had mental health problems that meant they were depressed or anxious and found it difficult to function outside the family home. One interviewee was under the care of a community psychiatric team. Another could not cope with new people or crowds and so was reliant on her teenage daughter to do all the shopping and take on other responsibilities.

It was not the intention of the interviews to seek very personal information. It was evident that some women in the survey had experienced domestic violence and had been hospitalised in the past as a consequence of injuries. Other women had experienced homelessness. W25 had been thrown out of the parental home at the age of 16 years. W35 had left the city where she was born to escape gang-related violence, ending up in a homeless hostel. In both cases, these experiences had had an impact on the interviewees' mental health.

3.8 Children

Six interviewees had at least one child aged two and under, for whom there is currently no universal childcare provision. Just under half the interviewees had a child aged five or younger. The vast majority of interviewees had a child aged twelve or under, generally requiring supervision. The total number of children in each woman's family ranged from one to seven. The gap between the oldest and youngest child ranged from one year old to 24 years old.

Interviewees were all recorded in the tenancy database as having dependent children. In practice, 32 had children who were aged 16 or under or aged 18 or under and in full-time education, because the tenancy database used for sampling was somewhat out of date. W6 had a child aged 22 and W3 had a child aged 40. In both cases, however, both children were living with their mothers. W1 also had two adult daughters.

The ages and number of children at the time of the interview were important in terms of the caring demands, which posed a constraint on employment at any one point. However, the chronology of family formation posed more or less extended periods of constraint over time.

Protracted family formation: The spacing of children varied, so the total time spent with younger children varied even between those who had the same number of children in total. So, for example, W28 had had her first child at the age of 20, and had moved from work in a bank to part-time work at a local supermarket, sharing childcare with her husband. However her next child was born just as the first started school, and two following children also came at four-year intervals. In total, she had been out of the labour market for over twenty years. Protracted family formation also affected informal childcare. For example, W26 had five children, and was generally able to leave her two oldest children (aged eleven and thirteen) with her mother, but the mother was less able to care for the other three children who were all under the age of six.

'Second' families: Some women had 'two' families, in the sense that an earlier relationship with a first partner which had produced children had come to an end, and after a period they have had children with a second partner.

Young mothers: A handful of women in the sample had their first child when they were very young. One woman had her first child at the age of 15 and a further thirteen had children when they were still teenagers

Mothers who are in paid work are those who are most likely to have had their children relatively late; late motherhood tends to be associated with higher formal qualifications and employment rates (Hansen et al., 2009). However, having children early did not necessarily preclude women from pursuing work when their children were older or even at the point when sufficient support was available. Of the twelve women who were in work at the time of the interview, seven had had children before they had reached the age of 20. In some instances, individuals had been or were currently able to combine taking care of their small children with continuing their education, up to degree level.

Older mothers: A small number of women in the sample had their children in their thirties. It was generally the case that these women had a firm foundation in either a career or in the job market and so could secure employer-paid maternity leave. However, in some instances, having children had a detrimental impact on their working lives. This was because they were unsuccessful in securing a return to existing jobs or work that was part-time or that could accommodate childcare. Older mothers were also less likely to be able to draw on the children's grandparents for support with childcare, because grandparents were more likely to be elderly and themselves in need of support.

Grandmothers: Some women in the sample, who had had their first children very early, were in a position where they had responsibilities as a grandmother. They were themselves now taking some responsibility for childcare, to support their adult children. W28 was 43, and had her oldest daughter at the age of 20. This daughter had now left home and had a son and W28 helped with childcare, whilst her daughter studied to become a nurse.

3.9 Presence of partners

Sixteen out of 35 interviewees lived with a husband or male partner. Nineteen lived as lone parent households. One had gained a partner since records were made in the tenancy database. The number of adult residents affects the potential for there to be other earners in the household. In addition to the woman household heads, there could be potential benefits and other non-employment income. One of those in a lone parent household had a partner she wanted to live with. However, due to benefit rules, moving in together would have meant lower household income unless she waited until she was off out-of-work benefits. The number of adults also affects the potential for provision of in-home child care and other support.

3.10 Caring responsibilities in addition to the usual demands of childcare

Many interviewees had caring responsibilities in addition to the usual demands of childcare.

Children with disabilities: Four women had children with disabilities. In the majority of cases, the children were able to attend school with appropriate support, or attend a specialist facility. For example, W4 was only 19 when her daughter was born with abnormalities in her joints. Her daughter had now started at school, and W4 was studying GCSE Maths and English. However, their children's needs did mean that it became difficult to find appropriate pre- and after-school placements, especially for children with conditions on the autistic spectrum.

Home-schooling: Two women in the sample were home-schooling their children. W24 was home-schooling her four- and six-year old as a consequence of her own experience of formal education. W20 was home-schooling all seven of her children although at the time of the interview, her two oldest children were about to leave to start college. Home-schooling places heavy demands on parental time.

Other children: In some instances, the interviewee also took care of other people's children in addition to their own. For example, W33 had two children aged one and six and also helped looking after her young nephew.

Partners with care needs: Several interviewees had partners with care needs and were their principal carer. W6's husband developed a form of epilepsy; this meant that he was unable to be left alone and she herself had to give up full-time work to. However, as his condition improved and he returned to work, she herself had an accident at work and was now classed as disabled.

Parents with care needs: Many of the interviewees had elderly parents who had some regular support, if not heavy care needs, for example for help with shopping and paying the bills.

3.11 Support networks

Interviewees had a range of sources they could draw on for informal childcare and other support, including money and services, to support work and other plans, and to cover the unexpected.

Partners: Of the sixteen interviewees who lived with their husband or partner, almost all received substantial support with childcare from them. Generally, one parent would drop the children at school and another would pick them up. W7's husband dealt with the school run before and after work – he finished at 2pm – whilst she looked after their pre-schooler. Partners were not always able to help: their ability to contribute depended very much on their work situations. For example, W26's partner worked twelve-hour shifts in a bakery. W28's husband worked away from home for months at a time. W8's partner started his working day at 7am, and often worked at weekends.

The remainder of interviewees had been in relationships, but when relationships broke down, this generally meant an end to significant sharing of childcare. For example, the father of W23's oldest son had paid for him to go to nursery. She was able to take up retail and bar work and also to volunteer. Her second partner also picked up the children from school when necessary. However, when each relationship ended, the help ended. There were a few cases where ex-partners continued to play a role. However, some interviewees avoided ex-partners for a

variety of reasons including a history of domestic violence, or because their ex-partner had addiction problems, or because they were simply unreliable.

Parents and siblings: Parents and siblings could also contribute to childcare. Mothers and sisters were most involved but W12 had intensive support from her father. In some cases the support to the interviewee might compromise not only parents' and siblings' free time, but also their own employment and incomes. Several interviewees received financial support from their parents, for example to pay for training.

Friends and neighbours: The most effective support did not always come from the family. W30 relied on a neighbour whose children went to the same school, and who was happy for W30's two older children to come home with her where necessary. W5 could not walk her children to school because of her medical condition. Her husband had variable hours in the building trade but a family friend walked the children to school. One, who had moved from Brazil with young child, had no relations in the UK but found support from others in her flat share.

Limited support: Only a small handful of interviewees indicated that they had no supportive networks to call on, to help with childcare. This could reflect the age at which women had their children: for younger parents, their own parents were often still in employment and more constrained in providing informal childcare. For some older parents, their own parents were not active enough to provide much care. This was the case with W24, who had both her children in her late thirties. W25 had been abused at home when she was a child and was cut off from her parents. The interviewees who had migrated to the UK were at some disadvantage.

CHAPTER 4: THE INTERVIEWEES AND WORK

4.1 Women's employment status

At the time of interview, six interviewees were working full-time and six were working part-time, making a total of twelve in employment. This reflects the pattern across all L&Q's women residents, with or without children, of whom 32% were working. Some interviewees were hard to categorise. One of the 'part-time workers' was on an unpaid two-week break from her zero-hours care job at the time of interview. One was just starting up in self-employment, and one other was self-employed; neither of these were earning enough to live on.

Four fulfilled the requirements to be actively seeking work that made them eligible for Job Seekers' Allowance (JSA). Five had disabilities and health problems that had been recognised to some extent by the benefits system, through the provision of Employment and Support Allowance (ESA), Disability Living Allowance (DLA), and Personal Independence Payments (PIP). One was a full-time student. A further three were studying for a degree part-time and some were studying for other qualifications alongside other activities.

The remainder were economically inactive, in terms of official definitions, and were principally occupied by care of children and in some cases, care of others. One of these, who was not claiming JSA, was actively seeking work through sending out applications.

4.2 Changes in work status over time

The employment status of the interviewees was also recorded in the tenancy database before the interview, presumably at the point when residents first rented their current L&Q home. At tenancy sign-up, only four of the interviewees were recorded as being in employment, while by 2015 the number was twelve. To some extent, this may be due to differences in implied definitions of terms or to recording problems. However, this does suggest some change over time. It suggests that changes in circumstances after the house move (the stability provided by the housing itself, the children growing up, or other factors) supported a move into employment.

4.3 General attitudes to work

We asked all interviewees about the role of work in life. All interviewees, both those working and those not currently working, had markedly positive views of the role that work could and should play in life, and alongside family life.

All those not currently working voiced the socially normative support for work in general, and all said they wanted to work in future.

W10, who was currently not working, said, "If I'm honest, it's easy to sit back and not do anything and get paid. But no, I'm not like that, I want to work". W22, who was not working, said, "I'd love to be back at work". W18, who was working at the time of

interview, voiced criticism of people who were not working, "the government should be strict… those who work have it hard, those who don't have it easy".

4.4 The benefits of work

Almost all the interviewees identified some benefits of work in the course of discussions. This includes those not currently working, who drew on past experience or expectations. W7 and W9 summed up these views, when they said that working was better for them and better for their families than not working.

Income: About half the interviewees referred to the advantages of having an income higher than benefits levels, if this was possible from the work available. W1 said working meant, "earning enough to pay the bills, to afford the things we need". She said that when she was working, "I have money, so I am happy". W23 said that working income meant there was enough to do pleasurable things as a family, like going to the cinema or on holiday. These are the sort of activities that research suggests more than half the population sees as necessities, but which are not affordable on out-of-work benefits (Davis et al. 2014). W23 continued that when she was unemployed, "it was horrible, because I couldn't do the things I wanted to do". W17, who is of French-Algerian origin, wanted enough income to be able to maintain links with family in France. W5 wanted to work because she planned to move out of her L&Q home and to buy a house eventually. W? wanted to work because she was currently unable to live with her boyfriend. If they moved in together, they would become a single 'benefits unit', resulting in lower income for her and her children. W6 said that being on benefits was more stressful, from people being at home together a lot but potentially due to money issues too and that working meant less tension in the family.

For a handful, work was not enjoyable and had only instrumental benefits. W8, working as a chambermaid and with a seven-year old daughter, said that if she and her partner didn't need the money, "I'd settle for being at home all day". However, most said explicitly that work had other advantages in addition to income. It should also be noted, that many who were currently working or who had worked in the past had not earned high or average salaries (tables 2-5). Therefore, the financial rewards were not much greater than benefits levels. W14, who was not working, specified only that a future job should not leave her any worse off. Even an interviewee on a professional salary, such as a mental health manager, said that given the long hours she had to work, "you can't just do it for the money" (W15).

Sense of independence and avoidance of stigmatised status: A large group said they liked work because of the autonomy it gave them. W31 and W18 referred to autonomy in contrast to a sense of being dependent on the state or of being seen as dependent by others. W24 referred to being free of job search obligations linked to claiming JSA. A few interviewees, who were not working, made somewhat defensive statements about their motives and status. This suggests the social norm of working status and the widespread stigmatization of benefits claimants, put them under some psychological pressure. Lone parents appeared to feel this most acutely. For example, W25 said, "I'm not working now and I know the reason why, and it's ok even if you don't think it's ok". W27 said, "they look down on us – 'oh, bloody single

mums on benefits'." W29 said, "you can become depressed if you are not providing for you family. It's shocking in this day and age but there's still a lot of stigma towards lone parents". W25 said, "at least I know who I am, with or without a job". Others said that work gave them autonomy from their roles as mothers. W2 said, "Being a mum is satisfying, but you need to do something for yourself". W33 said she thought it was good for a mother to be away from her children some of the time.

Social contacts and confidence: About a third said that working, meeting people and performing a role outside the home gave them confidence. They appeared to value this in its own right, as well as a means to an end (such as promotion). Conversely, being unemployed or on benefits eroded confidence and affected wellbeing. W12, who had last worked four years ago, said, "Being unemployed for so long, it does affect your confidence". W23 said that when she was unemployed, "I have been the lowest I have been, it was horrible". W7 said that when she was working, she simply "felt better about life" in general. Nine interviewees mentioned the social benefits of work, meeting new people and developing a network of friends. W18 said, "It's very lonely being a single mum". W15 referred to the enjoyment that work brought. W30 said, "I hated being unemployed, I was bored all the time". On the other hand, a few interviewees had had or currently had jobs they found boring. Several said that work in general gave them a sense of purpose, and several referred to the self-worth they felt from their particular jobs, often in caring roles. For example, W18 who was a nurse, said it was "very satisfying".

Role models for children: Nine interviewees referred in some way to work as proving a good model for their children to see and follow. W4 wanted to set "a good example". W29 wanted to show her daughters that "you can strive and achieve things". W14 had an explicitly feminist viewpoint - she didn't want her daughters to think that women's roles were purely domestic. W27, who was not working, was concerned that her children were aware of their friends' parents' jobs and wondered if her children worried that she was unemployed.

4.5 The costs of work

We asked those working what the monetary and non-monetary costs of work were. All but two interviewees identified costs of work. These were not enough, however, to deter any of them from working, or from seeking work or planning to do so at some stage in the future.

Lost benefit income: Seven interviewees mentioned potential lost benefit income as a potential or real cost of work. For those on low wages and/or working part-time, this might result in having in-work income a little better than or even worse than out-of-work income. For example, W24 said, "You have to be earning quite a lot for you to be actually making anything out of it". As earnings from work start, and the higher they are, the more means tested out-of-work benefit is clawed back. Currently, housing benefit claimants only get to keep net 35p for each group #1 of extra gross earnings. This makes it more difficult to make work pay, when taken together with the extra costs of work such as childcare and travel (Tunstall et al. 2013). Other means-tested benefits are also affected, compounding the problem. Most of the interviewees were claiming housing benefit. 76% of all L&Q women household heads in households with children, recorded as not in employment, were claiming

housing benefit in late 2014. Other means-tested benefits will also be affected, compounding the problem. An interviewee who had started work, described the impact, “I had childcare costs, afterschool clubs and I have to pay for school meals and stuff and healthcare. Things like that that I hadn’t had to deal with before… it was a culture shock”. W31, a lone parent affected by the reduction in eligibility for lone parent benefits as children get older said, “It hits you, instead of building you up for it, they slam you”. She was afraid that losing housing benefit might mean getting into rent arrears. These fears were justified for some. W25 had almost been evicted from the family home after she started work, came off housing benefit and built up arrears. She said, “I was trying to work in order to do better, not to be throwing out of my home, so that was hard”. Another issue was that income from work might be variable, creating periodic worry.

The rent due from all L&Q women household heads recorded as not working and recorded as having children, averaged £137 a week in late 2014. The small minority in affordable rented homes had rents averaging £168. Both these figures are well below private rented sector rate. We did not explicitly investigate the role that low social housing rents played in the benefits and costs of work, but, other things being equal, sub-market rents will always make it easier for tenants to achieve higher incomes in work, than out of work.

Childcare availability and cost: Finding and organising child care that matched with work and travel times was a “huge problem” (W34). In fact the financial cost of paid childcare appeared to be such a constraint, given interviewees’ pay rates, that few attempted it. Only one interviewee was currently using paid-for childcare. The others had used it in the past or used school holiday provision, for which there was a charge. W9 and her partner had been paying £160 a week, 20% of household income, until her partner was able to change shifts and take over. W2 had used a child minder in the past. Most interviewees were relying on school to cover care from 9am to 3pm for their children aged over five. They collected children either themselves or through their own networks, in some cases making use of after-school clubs.

W2 pointed out that to keep her and her partner in work, they had to rely on family members making themselves available for free. In fact, in several cases interviewees told us there was a trade-off between their own ability to work and that of their older, but still working age parents, or other relations. W23, who was not working, noted that her mother was working full-time so could not help her out. W12 stopped work after her own mother started work and was no longer able to care for her grandchild. In these cases, informal childcare was not only provided at some cost to family members but also may be a zero-sum game in terms of employment rates, especially for women.

Travel to work time and cost: A few interviewees walked to their current or past jobs, but most had longer journeys and referred to the financial and time costs of the journey to work. W1 reported travelling from Hackney to a job in Golders Green by bus, leaving at 7am and arriving home between 5pm and 6pm. This cost her £50 per week. She thought, “It does not make sense to travel so much and so far”. W8 and her partner had purchased a new car. This cost repayment costs of £150 per month and fuel costs, to reach her workplace and her daughter’s school. W2 travelled one hour to work by car on the M25 to work as a teaching assistant. She had looked for

jobs close to her home, but had not been successful. She spent £180-£200 per month on petrol, amounting to 14% of her gross pay. The means she could be considered to be in 'transport poverty' (spending more than 10% of her gross income on transport, RAC Foundation 2012). W3, the oldest interviewee, had been spending £21 a week or 13% of her gross income on bus fares, but had just become eligible for a Freedom Pass, which allows older people free use of public transport in London. Travel to work also had a cost in time, which might also mean additional childcare costs.

Stress: Several interviewees referred to the challenges of juggling and difficulties getting a work-life balance. This affected not only themselves, but their children and networks. W23 said that working meant less time with her child. W15 said her job meant, "Long hours for myself and my daughter". W30 said that working meant, "rushing about to get everyone where they are meant to be", and the scheduling meant her kids got tired. Many interviewees referred to the potential or actual stress of work itself. W15 described her work as a chambermaid as very stressful, lonely and unrewarding. W23 and W27 mentioned having to get on with people at work, a less positive reflection on work social life. W27 referred to stress from commuting. W13 said that work had taken a toll on her health.

4.6 The jobs of those currently employed

Interviewees' pay and the security and stability of their income varied widely. They can be divided into three groups. Firstly, there was a professional group with permanent full- or part-time contracts. They were earning up to or above the average annual salary, such as a full-time mental health manager receiving £40,000 a year. Secondly, there was a group of hourly-paid workers, earning roughly between the National Minimum Wage (of £6.50 an hour) and the London Living Wage (of £9.15 an hour). They generally had low total weekly earnings due to part-time and sometimes uncertain hours. These included two part-time chambermaids working at minimum wage, who would have earned less than £10,000 a year. In terms of the minimum weekly income women could be sure of, this group overlapped with a third group of very marginally self-employed women (see Table 2 for details).

Table 2: The jobs, pay and conditions of the interviewees currently employed

Job title	Hours	Employment type	Pay	Income indication – means tested benefits?	Interviewee
Professional careers					
Mental health manager	Full-time	Permanent	£40,000 per year	Yes	W15
Psychology support in schools	Full-time	Permanent	£25,000 per year	Yes	W1
Nurse	Full-time	Permanent	£20,000 per year	No	W18
Support worker in special school	Full-time	Fixed-term contact (1 year)	£17,000 per year	No	W2
Community midwife	Part-time	Permanent	c£22,000 per year pro rata	Yes	W9
Low-paid work					
Primary school teaching assistant	Full-time	Permanent	£12,000 per year after tax	No	W17
Primary school catering assistant	Part-time (18 hrs/wk)	Permanent	£9.50/hr	Yes	W31
Home care worker	Zero-hours contract (part-time)	Permanent	£7.50/hr	Yes	W7
Hotel chambermaid	Part-time (25 hrs or more)	Permanent	£6.50/hr	Yes	W3
Hotel chambermaid	Zero-hours contract (usually 30 hrs/wk)	Permanent	£6.50/hr	Yes	W8
Marginal employment					
Holistic therapy business	Part-time	Self employed	Very limited	Yes	W12
Setting up a mobile hairdressing business	Part-time	Self employed	0	Yes	W10

Source: Interviews

Five of those working also had working spouses or partners, taking the household total up to £20-50,000. Only in three cases, however, did a male partner earn more than the interviewee. W6's husband had a professional job as a local authority translator. W18's husband earned £22,000 as an agricultural contractor. W2's partner earned £30,000 in local government admin. W3 had had a partner at various points over her long career as a chambermaid. She had varied her working hours according to whether she had a partner and the income they were bringing in. She saw her work as a means to supplement household income to an adequate minimum.

So, in nine cases, the woman's earnings were either the main or only income for their families. W12's partner was a cab driver but his sporadic earning meant her £12,000 salary was the main one. As a midwife, W9 appeared to earn more than her husband, who earned £15,000. The other seven employees had no partner at the time of interview, due to widowhood or separation, and none were receiving child support.

In a few cases, individual and household incomes were at or above the national average. However, only three of the twelve employed women were in households which were not receiving some form of means-tested benefits (including housing benefit, working or child tax credits, and council tax reductions). They were only eligible for this support due to relatively low total income. All of those not working also were in receipt of means-tested benefits. Thus, work was not a reliable route out of low income for these residents.

The sub-market rent social housing provided by L&Q constituted a form of benefit too, which, given household incomes, appeared to be well-targeted. Even some of the best-paid interviewees would struggle to pay private rents for the two- and three-bedroomed homes they required for their families

Service industries and caring roles particularly dominate in each group. Seven interviewees were employed in the public sector, four in schools, three in health-related work and two in hotels. Therefore, the incomes of interviewees were affected by wage rates and structures in these organisations and professions.

Most of those employed were on permanent contracts. However, the sense of security people felt varied considerably within this. W3 had worked for 26 years as a chambermaid, for the same hotel which is part of a national chain. When she had breast cancer, she had six months away from work and received full sick pay. Others on non-permanent contracts would not have had this protection.

Only three of those in work had their youngest child under primary school age, and all worked part-time. One managed childcare herself (W10). Two others managed it with a partner (W7, W9). Five more had primary aged children. Two were able to work full-time (W2, W17), with the help of a spouse, and one was able to take on a two hour commute as well but this involved night shifts as a nurse (W18). Two of those with primary school-aged children had no support with childcare, but managed by working part-time and had long commutes (W8, W10). Two more had children at secondary school and two had non-dependent children. Several had additional care duties.

4.7 The work experience of those not currently working

All but one of the interviewees not currently working had worked in the past. Almost half had had a job in the past five years. However, half had not had a job in the past ten years or more. Most of these had both teenage and much younger children, including some still in primary school. Many interviewees had had a number of jobs in their working lives. A small group had had short careers in casual or part-time work before they had their first child.

Almost all had stopped their last work in order to care for a new child (not necessarily their first child). For those without paid maternity leave from work, in casual work, on

short-term contracts or employed for less than two years, pregnancy in practice had meant redundancy. Returning to work would require finding a new job. Others took maternity leave, but then did not return to their jobs. For example, W22 became depressed after the birth of the child, and then got back problems. Returning to work would mean finding a new job and making childcare arrangements to match. A small group had been in work again after the birth of one or more of their children, but had to stop work when the job changed or childcare arrangements fell through. W6, who had a 22-year-old child, had stopped work due to the need to care for her partner, and two others had stopped due to mental health and drugs problems.

The length of these career breaks ranged from six months to 22 years, to date, with a median of seven years. Interviewees who were currently in work, had also taken breaks from work when their children were young,, However, their breaks were, on average, slightly shorter and they had, on average, fewer children.

Those not currently working can be split into the same three groups as those in work, on grounds of their employment capacity: professional work, low-paid work, and marginal employment (see Appendix 1 for details). While the first group had achieved professional employment and salaries up to, or beyond, average levels, in addition to the constraints of care for pre-school and primary school aged children, they also faced particular individual constraints on work from health conditions. A second group were in low-paid work when they were last working, which was a matter of no more than a few years ago. One of these women had a serious health problem and one had a very young child. The others did not face substantial constraints on employment. They were all involved in work-oriented study. A third group had been in marginal employment when they had last worked. In several cases, the most recent experience of work had been at least a decade ago. This would have been at the point when their first child was born or another point in the middle of protracted family formation. One had not worked at all. Half had pre-school children and almost all had children of primary school age. Three faced the additional constraint of serious health problems, recognised by the benefits system. Several had participated in volunteering.

4.8 The plans to work of those not working

All those who were not working had plans to seek work in the future. However, the timescales had not been envisaged and the degree of confidence which interviewees felt varied. Three of those not working were claiming JSA and fulfilling its requirement to be actively seeking work. One other was regularly sending in applications, although not claiming JSA. The rest had more protracted plans.

Several of those who had been in low-paid jobs, were part-way through degrees. They hoped to use their qualifications to get better jobs when they graduated in one or two years' time. Others planned to wait until their children reached certain stages in their development or education. Some of these women might have been able to move into work sooner with more information, support and childcare. W20 planned to start work in three years' time when her youngest child, currently aged eight, reached secondary school age. This would be after 21 years outside paid work. W28's youngest was eleven and her other two children were at secondary school. However, she did not want to work until her children "grow up and leave home". This

would be another seven years at least, when she would be aged 50, after 29 years outside paid work. In her view, work would mean “going to work all day, then coming home and then working with the children, no rest, so much… exhausting, tiring”.

W13, W19 and W22 were claiming Employment and Support Allowance, a benefit for those who are currently prevented from working by illness or disability. In each case their prognosis was unclear. W11’s youngest child was aged nine but after eleven years out of paid work, she lacked confidence. She did not have very clear plans to search.

4.9 Employment careers and progression

Interviewees, currently working or not, had had very diverse employment and career experiences. Their careers included starts and stops, rise and falls in work seniority and switches in field. Some interviewees had been able to move from low-paid to professional trajectories and to swap between different professional trajectories. Others had moved from professional to low paid pathways or were facing challenges rejoining former pathways, after time not working.

A large number had got their first work experience while they were at school, doing Saturday jobs, for example in retail. A large group left school at 16, some with no qualifications and some with GSCEs, and went straight to work. W6 went straight to work on a market stall, aged 16. W8 had started work at 16 at the local riding stables.

A large group of the interviewees who were in work, had started their current job when their youngest child reached primary school age (table 2). However, individuals had different views about at what stage of the development of a single child or family, it was appropriate to go into work. Some also reduced or stopped work as their family grew.

At one extreme, W3 had a low-paid career with no progression at all for 26 years, as a chambermaid earning the minimum wage. She commented, “I’m not very good with change to be honest... it suited me and it’s local and convenient… I’m not really an ambitious person you know”. Some had experienced blockages and some had experienced a downward progression in status and pay. Having children could be responsible for this but significant care responsibilities, for a disabled child or partner for example, or problems with their own health, were more important. Employer’s actions and the availability of opportunities at work were also significant. For example, W6 left school at 16 with no qualifications but started work immediately. She stopped work when she had her first child at 18. She started work part-time in her mid-20s in retail, and stayed there for 10 years with no progression. When her hours were reduced by her employer, she sought another retail job and was rapidly promoted to deputy manager, earning £18,000 per year. A few years later, her child had reached adulthood but her partner became ill and she resigned to become his carer. When her partner’s health improved, she returned to her old employer part-time. At the age of 39 she then injured her back and had to resign because her employer was unable to offer her a seated role. At the time of interview, she was attending hospital, doing on-line training at home and seeking work. This is a career in which education and qualifications were not important. Individual ability and drive

were; but were overshadowed by the lack of opportunities for progression in work and the constraint of illness. Some interviewees had missed or rejected opportunities for progression because of constraints. For example, W8 was offered work as a supervisor in the hotel where she was a chambermaid, but refused the job. This is because it would involve weekend working; her partner already worked at weekends and there would be no-one to look after their seven-year old daughter.

However, others had experienced progression in their working lives. In many cases, as a result of active planning and the ability to overcome constraints. Those with professional jobs (table 2) had generally achieved them through something other than the standard path of university study between 18 and 21 and immediate transition into professional work, with its more protected patterns of education and promotion. W9 had a series of Saturday jobs as a teenager, but wanted to be a midwife. She became pregnant while doing her A levels. She then focused on her family, with further children born five, six and eight years later. She had a number of part time jobs, which she described as, “unmemorable… bits and pieces really, to make a little money”. However, with persistence, she was able to progress from a low paid job to a professional trajectory. She started an access course when her youngest child was a baby, combining it with a health care assistant job which she took to get a feel for shift work. She moved into a midwifery degree at 27, graduating successfully about ten years after the initially expected date. She did the compulsory year of hospital midwifery and then moved to the community setting for more flexible hours, as she has four children aged four to twelve. This progression was facilitated by free study, her husband helping with childcare and his employer being flexible about hours.

Some had made changes between types of careers, to improve opportunities, to fit with family responsibilities or to find something enjoyable. Starting a family created constraints, but could also suggest new avenues. W2 had given up her dream of a fashion career after having children. She had realised that, “Fashion is not a job, it’s more of a lifestyle”. Enjoying being with children, she found work as a teaching assistant and got specialist training for residential childcare work. She was later promoted, moving from low pay to a professional path. This sort of career change could result in at least a period on lower wages during training and the early stages of getting experience.

CHAPTER 5: CONSTRAINTS ON AND SUPPORTS TO EMPLOYMENT

5.1 Constraints on and supports to employment

A review of the literature on employment suggests that a range of factors can act as constraints or supports to employment, including:

1. **Individual constraints and supports** – notably individual characteristics shaping employability
2. **Household constraints and supports** – including household and family characteristics and access to resources
3. **Constraints and supports of employer practices** – including recruitment and selection criteria, job schedules, and working practices
4. **Local level contextual constraints and supports** – including local labour market opportunities and local services
5. **National level constraints and supports** – relating to the state of the economy, welfare policy etc. (Green et al. 2013, Graham and McQuaid 2014).

In addition, intermediary agencies such as the public employment service, education and training providers, and jobs and training advice and support agencies, could play a supporting role. Social housing providers, such as L&Q, also form part of these supports (figure 1).

Figure 1: Constraints and supports to employment

Labour market intermediaries which can act as enabling support factors

Labour market intermediaries and support agencies e.g. employment services, trade unions, national and local employer organisations, local authorities, sectorial and professional bodies, educational institutions and training providers, careers guidance providers, social housing providers and other service providers, providing support in pre-employment preparation, finding and applying for training and job opportunities and in-work support including reconciling employment and caring responsibilities, and aiding progression.

Individual	**Household and family**	**Employer practices**	**Local contextual factors**	**National factors**
Demographic characteristics – age, ethnic group, nationality *Health and well-being* – physical, mental *Previous employment history* *employability skills and attributes* – basic skills, formal qualifications, personal competencies, self-confidence, self-efficacy, adaptability, job seeking knowledge.	*Household characteristics* – numbers of adults, number and age of children, caring responsibilities *Access to resources* –social capital,family and friends, financial capital, transport, information and communications technologies.	*Recruitment and selection practices* – recruitment methods, screening practices; potential for discrimination *Working practices* – flexibility, hours, contracts, conditions *Organisation culture* – whether support for training and progression, trade union recognition.	*Local employment opportunities* – quantity of jobs compared to labour supply, sectorial and occupational profile of jobs, characteristics of local jobs, location of jobs compared to homes *Local care provision* – local childcare and other care availability *Availability and cost of transport* – modes, routes.	*Macroeconomic factors* – state of labour market *Labour market regulation* – equalities policy (including family friendly employment), National Minimum Wage, etc. *Welfare regime* – benefits system, sanctions, active labour market policy, in-work benefits *Service provision* – national childcare policy.

Source: Adapted from Green et al. 2013, Graham and McQuaid 2014.

Literature suggests that on average, women face different constraints and supports to men. The most important of these are likely to be household and family factors, due to the greater role that women play in childcare and other informal care.

Almost all the constraints on employment, choice of employment and progression in figure 1 were found amongst the interviewees, including those in employment an those not in employment. Factors which on their own appeared to be able to prevent women from working included:

- their own or family members' ill health and disability,
- lack of confidence or information about applying
- The absence of formal or informal childcare (social networks) and/or jobs that matched school hours and days.

Factors which acted as contributory constraints on work or progression but which might not be enough to prevent or enable work or progression alone, included:

- Education and qualifications and employment history
- Household characteristics and access to resources

- Shortage of jobs that provide hours and pay that 'made work pay', given interaction with benefits system
- Care provision
- Transport

Factors which did not appear to be important to work or progression included:

- Ethnicity and religion
- The state of the national economy (in a good state).

5.2 Individual constraints and supports

Ethnicity, nationality and religion and age: The tenancy database shows that, out of all L&Q's women household heads in households with children, 29% of women of Asian ethnicity were not in employment. This is compared to 14% of mixed ethnicity and 22% of white ethnicity. Women who stated Muslim religion were significantly over-represented amongst those not working, making up 6% of the total not working compared to 3% of the overall total. However, this may be due to patterns of other constraints (e.g. skills and qualification, numbers of children) rather than to ethnicity or religion themselves. Interviewees, who included nineteen of minority ethnicity, made no references to perceived discrimination in employment on grounds of ethnicity or religion. However, some of those born abroad had been held back when their overseas qualifications were not recognised in the UK. W1 who had come to the UK as an asylum seeker said, "I had to do my qualifications all over again". She had subsequently taken a degree while undertaking part-time work, supported by working tax credits. A couple of older interviewees felt that employers might prefer younger candidates, especially if they had more up-to-date skills.

Health and disability: 15% of all L&Q's women household heads with children who were not in employment, were recorded as not currently economically active due to long-term illness or disability at the time of sign-up. Amongst interviewees, W34 had had a difficult upbringing and mental health problems which meant that she could not work for a substantial period. W11 had started on a professional career pathway, but serious physical health problems meant that she had to withdraw from the labour market and impacted on her well-being. W13 said that any work she undertakes has to comply with conditions established by an occupational therapist. W5 found that health problems could also disrupt attempts to undertake training and change career path. It is possible that the stress of juggling work and childcare could itself trigger health problems. W35 returned to work within six months of having her child (although she would have preferred not to do so), paying for child care through tax credits. However, following miscalculations in her benefit entitlements she was faced with a large bill. The composite pressure of debt, working and concerns about the care received by her young child triggered a series of panic attacks, which meant she had to give up work.

Education and qualifications: As noted, the absence of qualifications was not necessarily a bar to employment or progression. In addition, some had gained qualifications as mature students. W32, working as a health care assistant was currently studying to become a nurse, at her employer's expense. W25 found that it was not possible to work part-time and study while raising three children as a lone parent without falling ill, and had given up her paid employment. 11% of all L&Q's

women household heads with children who were not in employment, were recorded as not currently economically active due to being in full-time education. Assuming the courses are completed successfully, participation in education is likely to be a short-term constraint on employment, but a medium-term support to employment and progression.

Overall, there was not a very strong pattern of returns to education in employment for interviewees. Higher qualifications appeared to imply better pay and conditions for those in work (table 2), but five of the interviewees who were not working were degree holders. W32 was in further training to get into nursing. W33 had resigned from work when they had their first (and only) child and was still in a childcare role, although the child was aged seven. Two had left work because of mental health and drugs problems. It is also worth noting that those with vocational qualifications were mostly not currently working in roles directly linked to their study.

Previous employment and experience: has been covered in the previous chapter.

Confidence: Confidence appeared to be important in addition to and, to some extent, independently of education and experience. Lack of recent employment experience was a worry for several interviewees. W28 noted, "It's been such a long time, it's hard and everything's changed. Like computing, it's changed so much." W33 said, "I know I can do a job, I'm well qualified, got enough experience but I don't know where to start! Also… you know when you say you've been at home for seven years looking after children?". However, some interviewees displayed confidence both overtly and implicitly. For example, W25 valued her own soft skills saying, "Communication is communication, manners is always going to be manners. I know how to talk to people, I know how to listen".

5.3 Household and family constraints and supports

Family structure: Just under two thirds of all L&Q women household heads in households recorded as having children and where the woman was recorded as not in employment, were couple households. The remainder were lone parent headed households. This may not reflect past or current actual living arrangements in all cases. This is a higher rate of lone parenthood than found in the general population, and a slightly higher proportion than that found in social housing across England (DCLG 2014). Amongst interviewees, those currently in work had an average of two children; those currently not in work had an average of three children.

Access to resources: Firstly, social support networks may be crucial in women's ability to sustain employment. Many interviewees appeared to get the most possible from their networks, through complex arrangements. W29, a lone mother with children in secondary school, reported that when her partner left she had bid for a social rented home in a location such that she could maintain family support networks. With support from her mother (who took a year out of employment to help her) and siblings, she had managed to get a degree. By relying on family members for childcare (often until well into the evening) she had been in paid part-time employment, alongside continuing with her studies. W18, another lone mother, reported how her mother had moved in with her and her young child while she was taking nursing qualifications, to take over childcare responsibilities. For mothers who

could also rely on a partner for some childcare, the situation could still be complex. W2, who was working shifts, noted that her husband got the children ready for school when she was on an early shift. Her neighbour and members of her family also helped, "Between my mum, my brothers, my neighbour, and dad, we kind of make it work". For some women, networks were important for advice on work. W24, a lone parent looking to become self-employed, mentioned looking for advice from her father and friends about setting up a business. W34 said that her sister managed a care home and that "might be a good way in", when she was ready to move into employment. Secondly, *access to finance* can also constrain or support employment and progression. W12 borrowed £2000 from her grandmother to pay for training. Several interviewees reported wanting to undertake further or higher education or training courses but mentioned that the associated costs precluded them from doing so. For example, W18 was a staff nurse at a London hospital, but could not afford the tuition fees to develop a specialisation. Thirdly, access to transport is a factor in determining where, and the ease with which, individuals can travel to certain locations and affects choice of work. In general, having use of a car enabled access to employment and also care arrangements, but there could still be ongoing concerns about affordability. Fourthly, given developments in job search and recruitment and selection methods, associated with greater use of information technology, access to IT is an increasingly important factor in accessing employment. Several interviewees, both currently working and currently not working, reported using the internet to search for and apply for vacancies. Lack of access to a PC at home, could cause frustration – including in dealing with Jobcentre Plus. W16 and her partner were both on JSA but they did not have a PC at home and only used one at the Jobcentre.

5.4 The constraints and supports of employer practices

Employers were not interviewed for this study. Perspectives on employer practices were taken from the women interviewed and from the experience of L&Q employment support workers who were interviewed.

Recruitment and selection practices: *S*ome interviewees thought that in some circumstances postcode discrimination might affect their employment opportunities. W35 had deliberately moved to a "*new less stigmatised estate*" as part of a strategy to break a cycle of in-work poverty. She had seen it in her own family, back to her grandmother. She was studying for a degree and wanted to be in an environment where she heard about women 'success stories'. W1 felt that some employers were specifying unnecessary qualification and training requirements, "Some institutions have some ridiculous requirements. Sometimes they ask you [to get] a paper for food hygiene or first aid, or something like that. And I'm thinking they actually want to get money off people. By the time you pay registration, and pay for new criminal record check, you know." This highlights the cost imposed on applicants to enter some jobs. W13 was currently claiming ESA and with an on-going health problem felt it was difficult to explain gaps on a CV due to illness, noting, "A lot of people don't really pay attention to your CV, especially if you've got gaps". Another issue raised by a few interviewees was the demoralisation associated with not hearing back from employers about jobs they had applied for. W13 said, "It's kind of like they forget people have feelings".

Work schedules: How work is organised impacts on the numbers and types of jobs available to people with childcare duties. Unless they can access and afford other forms of childcare, parents with school age children need jobs that fit around school hours. This requires short working days, and school holidays, and seasonable working patterns. Several interviewees wanted jobs from 10am-2pm, but as W25 asked, "Where are those jobs?". W26 was working for a major supermarket but could not progress further because of the difficulty of accommodating childcare and extended shifts. W29 had chosen to work in the third sector. "The hours are flexible", she said "but not all the time you get good managers or you get organisations that are willing to work with you being a parent. Employers often feel that single parents may not be reliable". W23, a lone parent on JSA, reported that although she would prefer to work full-time, childcare responsibilities meant that at present she would be restricted to working part-time. However, shifts at a major supermarket nearby sometimes started at 8am or 3pm and this did not fit her needs. At one job interview, she was told that she would need to be able to commit to sometimes staying until 10pm, while in another case weekend working was required. W23 could ask her mother to look after her children every second weekend this was not an option for every weekend. Her lack of flexibility was the key issue for her lack of success with these applications. She was investigating the availability and costs of after-school clubs. When in employment, one interviewee reported how she struggled to get her children to school on time and leaving work earlier was resented by co-workers. She said, "Your work colleagues get kind of, you know, 'how come she's special, how come she gets different treatment?'".

Several interviewees were on zero-hours contracts. W3 said they created uncertainty and worry about income and benefits eligibility. W7 who was working as an auxiliary care worker on a zero-hours contract did not like the variable monthly income that this entailed. However, she welcomed the fact that she could choose to have a *late start* to accommodate her childcare arrangements and also not to work on Saturdays. W6 said one employer she worked for, moved to zero hours contracts and she then she found her weekly hours of work vastly reduced. She bemoaned how "*commonplace*" temporary contracts had become in the retail sector, which she felt led to a lack of commitment between the employer and the employee. So while zero-hours contracts could support mothers' employment by enabling them to select (at least to some extent) their hours of work, uncertainty about income acted as a constraint.

The interviews revealed some examples of accommodating employers. W35 had secured a job with an "*accommodating*" employer, through a local scheme that provided a wage subsidy to the employer. She was able to leave at 2pm to pick up her child from school and also noted that, when unforeseen problems arose, the employer allowed her to take her child into the office. However, the employer could not afford to keep her on when the wage subsidy ended. An older interviewee who had been in her post as a chambermaid with the same employer for around 30 years noted that her employer had been supportive when she had been ill. However, the work was by its nature "*physical*" and she was not sure how long her health would permit her to continue. W9 reported that it had been her husband's employer that had been accommodating changing working hours to fit the family's work-care schedule. She was working 8.30am-4.30pm, three days per week. Her husband,

having previously taken two years off work to support her by looking after the children when she did a degree course, asked his employer to change his shifts so that he finished at 2pm (rather than 4.30pm). This would enable him to pick up the children after school. With four children, the arrangements still relied on childcare "needing to work like clockwork" and using the interviewee's mother, sister and mother's new partner to "fill in the gaps". She worried about how "fragile" the arrangements were.

5.5 Local contextual constraints and supports

Local job opportunities: Interviewees' awareness of job opportunities available within travelling distance locally was variable. In general, women on a professional track demonstrated a broader awareness of opportunities, and spoke of the need to travel to central London for more specialist jobs with opportunities for progression.

Care provision: It was very notable that interviewees were making very little use of formal childcare, with the partial exception of after-school clubs and holiday provision, and the possible exception of some free hours of care for three- and four-year olds in some cases. Nearly all the childcare parents were using to enable work, study, volunteering and other activities was provided either by schools or through informal care from partners, family and friends. Some parents indicated that they would use formal childcare if it were available and affordable. W18 mentioned that she had approached her local council to find out about subsidised child-minders. She was informed that in her area 80% of mothers were not employed, so there was no need for this type of subsidised provision. However, she was aware that in her area many mothers wanted to work but could not afford childcare. In practice, only those on professional employment trajectories would have been able to afford paid child care at the cost prevailing in London and the South East. In addition, some expressed a distrust of formal care.

Availability and cost of transport: Most interviewees wanted to work close to home – because of the convenience this afforded, the greater ease of making adequate care arrangements and the limitations on costs. W27 had decided to train as a teaching assistant in the hope of obtaining a job at a local school but she had not been successful at interview. Competition was intense given that it was "a rare role that is feasible to single mothers seeking to combine working and childcare very locally". The money and time cost of travel to work meant that some were not able to take advantage of all the opportunities that might be available, within London and the South East. W23 who lived in Newham would have liked to extend her job search to the West End, to enable her to access more jobs of the type she was most interested in. However, the travel time would place limits on hours worked. So Stratford – half an hour on the bus from her home - was her current job search limit because she also had to build in a buffer for the possibility of slow traffic. She clearly found this "restricting". W33, who was considering a return to work after having three children, was prepared to travel 40 minutes by train to reach central London to secure professional job opportunities but was concerned about how she would get back to pick up her children from school. As W30 explained, "You don't want to be too far … it doesn't make sense. The kids are all tired, you are sleepy and you are spending your money on the transport again". Some interviewees travelled further. W18

travelled two hours each way by public transport. Another way of addressing the challenges of travel to work, is to work from home. W24, a lone parent with pre-school children, wanted to develop work as a 'virtual assistant', offering secretarial support, copy editing and proof reading services.

5.6 National constraints and support

Labour market regulation: The key element of labour market regulation affecting the employment experiences and prospects for interviewees, was the national minimum wage (NMW). Several of those in work were earning at the minimum wage level (table 2). Thus regulation acted as a support to employment. There were a handful of instances interviewees mentioned of jobs being offered at rates of pay below the NMW.

Tax credit and benefits rules: The welfare regime has been marked by increasing conditionality since the late 1990s. For instance, the New Deal for Lone Parents and parallel New Labour initiatives, increased financial incentives to work by topping up wages through the in-work tax credit system and offering greater subsidies towards childcare. However, concerns about the loss of benefits formed one of the main drawbacks of work described by interviewees. W31 was in employment, with a child about to reach 18, was seeking more hours of work to make up for an impending reduction in benefits, due to changes to non-dependent allowances. She had made her current employer aware that she was seeking additional hours and was also considering an additional night or weekend job. Another interviewee commented that the welfare regime was not accommodating for households, such as her own, where she had variable income as a result of being on a zero-hours contract. Her partner's income also varied, owing to the nature of his contracting work. Although their joint income might be above the threshold on paper to receive any extra benefit support, she felt they still struggled to meet overall living costs, partly because of variable income.

5.7 Labour market intermediaries

Jobcentre Plus: The interviewees were in near universal agreement in feeling that the shift from a 'social security' to a 'welfare culture' that they had experienced at Jobcentre Plus, had been detrimental for them. Several interviewees mentioned a "lack of understanding" and/ or "empathy" of Jobcentre staff with the circumstances they faced. This was especially the case for lone parents. This could create a sentiment of injustice. W7 was recommended courses finishing at 4.30pm, clashing with picking up children from school. She said, "I don't think they care, it's like: 'well, it's your choice'. No, it's not my choice. I haven't got a choice. If I had a choice do you really think I want to go and sign on every Thursday? No! It's not the life you want". W24 wanted to rid herself of "being at the beck and call of them [i.e. the Jobcentre] whenever they want to call you in, or be rude to you, or whatever it is". Some interviewees felt that the 'Government', via the Jobcentre, "looked down" on single mothers and did not appreciate that they have "a lot more going on" than single people without dependants. As W27 noted, "The dad can run off, have their

life and have their job, we are left trying to get a job with kids in tow; it's a lot more difficult". W19 found meetings at the Jobcentre "confrontational".

Those who reported on them said that services provided by the Jobcentre were by and large "not useful". Some had not got work through this intermediary. W25 felt from experience that "work happens through networks and people telling you about vacancies they know about" and who can "talk to someone for you". W26 had adopted a 'Do It Yourself' approach to job search. Indeed, she had "given up" applying for JSA because the Jobcentre kept sending her vacancies, where the hours of work were not suitable. Instead, she had contacted previous and new employers in retail and hospitality 'on spec', to find out about job opportunities for when she wished to enter the labour market. W2 thought the Jobcentre was "slow" and often that there was "a very poor match of people's skills to the jobs available". She considered a self-help approach or agencies more promising. W10 would sometimes go to the Jobcentre to use the "self-help machines" but preferred to access opportunities using an app on her mobile phone for a specialist agency. W27 reported distributing CVs at shopping centres, as a requirement of her benefit receipt. She had seen a shop assistant throwing her CV in a bin, which damaged her self-confidence. She considered that it would have been more helpful for Jobcentre Plus to identify suitable vacancies for her because she found job search and looking after children at the same time challenging.

L&Q support: L&Q has an Employment Support Team which offers support to residents who want to improve skills and get into or progress in employment. A range of projects are targeted at different groups. They include:

L&Q 'Job Ready'**:** This provides L&Q residents with personalised support to develop their skills and find employment. The service is open to all L&Q residents but it prioritises those most in need of support, such as tenants affected by the benefit cap and those aged under 21. The team is currently made up of six dedicated case workers and a team leader. Three hundred residents have used the service and got into work since being set up in 2014. Residents can sign up for text, email or mail alerts to training and selected job opportunities. L&Q has provided or funded training tailored to identified resident needs and interests, for example confidence, nail technician skills and childcare.

Employment support grants: Where necessary L&Q provides small flexible support grants to its residents who are engaging with its employment support team. These are used to help residents meet the goals of the employment support agreement they have made with L&Q staff and to achieve economic independence. The grants have been used for training courses and renewing accreditations. The grant is paid to training providers directly and not the resident. Paid for provision is only used if there is no alterative which is free to L&Q.

Breakfast clubs: L&Q funds fifteen breakfast clubs in schools. These have high intakes of L&Q tenants' children and have large concentrations of L&Q homes in close proximity to them. These schools are located in some of the most deprived wards in London. The clubs provide free childcare for working tenants and have been used by over one thousand children since being established in 2014.

In Work Plus: The L&Q Foundation, a charity in the L&Q group, has approved funding to deliver a programme of intensive in-work support. This is for one hundred L&Q tenants who are on full or partial housing benefit and receiving low pay (less than London Living Wage of £9.15 per hour). It will be delivered by partner organisations who will work with tenants to progress them into better paid work, above the Universal Credit threshold for at least six months after the intervention.

A group of interviewees were already benefitting from L&Q support. The most common support was information via newsletters or targeted text messages, which were followed with interest by several of the individuals who were most interested in seeking work or changing jobs. W6, who was unemployed and with a few qualifications, reported that both she and her partner had benefited from L&Q in training for NVQs. She had attended an open day to introduce additional units, linked to the NVQ she had completed and was signed up to start these soon. Of those interviewees who had taken part in training courses run by L&Q, or who knew those who had, feedback was overwhelmingly positive. W27 had been on a computer course organised by L&Q which was free and suited to school hours was very useful.

However, when we asked interviewees what they thought L&Q could do to support their employment, most had not used services and most had never considered a role for L&Q in this domain. For example, W29 said, “as far as I am concerned they re-house people”. Some were positive but did not have specific suggestions.

Other support: W12 had her own business and had received finance and advice from Jobcentre Plus and The Prince’s Trust. At the time of the interview, the business was not doing well and she was struggling with variable income and ensuring payment of her benefits. She was completing an access course to enable her to start a business studies degree, which she hoped would help her in making a success of the business. W24, a lone parent on Income Support and with two pre-school age children, mentioned being referred by Jobcentre Plus to small business advisors to support an ambition of self-employment. However, she was unable to take full advantage at the time due to a crisis with a former partner.

5.9 Changes in constraints and supports over time

Interviewees ranged in age from their twenties to their fifties and had started out in working careers in different periods. In some cases, constraints may have increased over time. For example, several interviewees had got jobs straight after leaving school at 16. Several had forged careers due to ability and drive rather than qualifications and several had been able to develop qualifications through attending free courses. Each of these routes is likely to be more difficult for those starting out on careers today than in past decades. On the other hand, the supply of free and paid for childcare provision has increased over time. However, most interviewees were making limited or no use of it.

5.10 The implications of the General Election and Summer Budget 2015

The General Election and Summer Budget 2015 occurred after the fieldwork took place. Policy changes resulted in some additional financial work incentives through benefits reductions, but also placed some additional constraints on women residents’

work and progression. They have not addressed many existing constraints such as the cost and availability of childcare.

During the 2015 general election, the Conservative party campaigned to extend the Coalition's radical policies on the social housing and housing benefit elements of the housing safety net. It promised a review of lifetime social housing tenancies. The benefits cap, a maximum from all sources including housing benefit, was to be changed from £350 a week for single people and £500 a week for other households, to £385 a week for all households, with the exception of £442 a week for all households. Social tenants, with incomes over £30,000 a year (or £40,000 in London), would be charged market or "near market" rents or encouraged to leave. The Right to Buy would be extended to all housing association tenants with the same generous discounts as those for council tenants, even where housing associations were charities. Most people aged 18-21, who were not in work, would no longer be eligible for housing benefit and would have to be accommodated by their families or friends. It also promised, but did not fully specify, £12bn in welfare cuts (Conservative Party 2015). At the general election in May 2015, the Conservative party won a majority and was able to form a single-party government and to put its pledges into action.

In July 2015, a Summer Budget provided detail of welfare changes and other spending (HM Treasury 2015). Most benefits available to people of working age would be frozen. Employment and support allowance rates would be brought down to the level of Job Seekers Allowance. The amount you could earn while claiming tax credits was reduced and child tax credits would only be available for the first two children. The amount of money all housing benefit claimants could earn before affecting their benefit was to be reduced and the rate of claw back was to be increased. Social landlords were required to reduce rents by 1% a year for until 2010, in order to "play their part in reducing the welfare bill" (HM Treasury 2015 p37). This replaced the previous regime agreed in the 2000s and confirmed in 2013, by which social housing rents rose annually by inflation plus 1% (Wilson 2015). Over the 1990s and 2000s, social landlords had borrowed billions to build new homes on the assumption of steady growth in rent income, and this change would disrupt their business plans and make most cautious about new development and other projects.

Some of these measures would have direct impacts on interviewees and those like them, and others would have indirect impacts. One interviewee, who had developed a successful career in mental health, was earning £40,000 a year and thus would be subject to the 'pay to stay' policy (table 2). Others were in households where their and their partners' incomes were at or close to the threshold. This might result in moves out of social housing or moves to part-time work to avoid reaching the threshold. It is likely that some of the interviewees with larger families who were claiming housing benefit would be subject to the extended benefit cap. This might result in moves to cheaper homes or shortfalls between income and expenses. The age restriction on housing benefit would apply only to new claims. All interviewees claiming benefits would be affected by the freeze in values. Others would be affected by the cuts to employment support allowance and tax credits. All interviewees would be affected by the potential withdrawal of lifetime tenancies, which would reduce

security. All would be affected by the extension of the Right to Buy to all housing association tenants, but the large group with low and uncertain incomes would be unlikely to be able to make on even discounted house purchase (table 2). All would be affected by rent reductions, which should result in more income left after paying rent from any level of earnings and would help ‘make work pay’. Those claiming housing benefit would be affected by the change in earnings thresholds and claw back, which would have the opposite effect. The reductions in social landlord rent incomes might mean less money available for employment and training projects.

CHAPTER 6: RECOMMENDATIONS

6.1 Further practical ways in which L&Q could support women residents to overcome constraints on work and progression

L&Q's services: Of those interviewees who had taken part in training courses run by L&Q, or who knew those who had, feedback was overwhelmingly positive. Thus, one recommendation to L&Q based on responses for interviewees, is to continue to provide the kinds of services that area already in place, including information about job opportunities, training and support. With on-going reductions in the adult skills budget and an increasing policy emphasis on individuals taking out loans for education and training, funding constraints on accessing relevant education and training courses may become an increasingly prominent issue for those L&Q tenants wanting to progress in work or to change career direction.

Further publicity**:** A small group of interviewees had specific suggestions for support. These included:

- Training courses
- Funds to support training
- Certificated courses in particular
- Computing courses in particular, including very basic and more advanced ones
- Assistance with CV preparation and writing
- Voluntary work experience
- Work experience placements
- Brokering relations between job applicants and employers

All of these suggested supports are already being provided to some extent by L&Q. Interviewees' suggestions indicate they are of value. However, not all potential beneficiaries were aware of opportunities or have been able to use them. Therefore, further publicity for what is available and continued offers of these kinds would be useful.

Work experience and job creation: Some interviewees suggested that L&Q provide access to work experience or part-time or temporary jobs within L&Q itself, for example in administration or customer services. L&Q's developing role in childcare might provide an opportunity. W25 noted that there were numerous caretaking and cleaning tasks and community support activities to be done on estates. These might be organised into "small paid jobs" that could then be included on CVs. Interviewees also suggested that L&Q could lead by example as an employer, in providing jobs with school-friendly schedules.

Partnership with employers: Existing brokering roles with employers could be extended to include specific lobbying for school-hour friendly work, and for parents as employees.

Other additional services: Some interviewees had suggestions from supports which may not yet be provided by L&Q or its partners. These included:

- Hosting informal meetings to share experiences and provide peer support for those with marginal work experience or who had been out of the labour market for long periods
- Holding work fairs to publicise local vacancies and allow employers and residents to meet
- Hosting a virtual or real information hub with information on training, childcare and jobs

Increased scale: L&Q Job Ready has reached three hundred residents. Its breakfast clubs have reached one thousand children in their first year of operation. However, according to its tenancy database, L&Q had 3,816 households with a woman primary resident recorded not being in work and with children. Few of the interviewees had access to formal childcare, so there is considerable scope for expansion. In addition, while some residents will move into employment, others with arrive with new needs.

Targeting those the research suggests have particular constraints: Existing services could be particularly targeted on those facing household constraints, including those who are in marginal employment at the time of a child's birth. Also those who are likely to command no more than low wages, who also have weak childcare networks or additional care responsibilities. Those who have had serious health problems form a group needing special support. Those undergoing a relationship breakdown may benefit from support to compensate for the loss of partner's childcare.

Targeting those on professional employment trajectories: A substantial group of women interviewed, had degrees or were in or aspired to professional work. They may need support in returning to work after a break to raise children and to ensure this happens promptly and to an appropriate skill and salary level.

Targeting those on low wage trajectories: Those in low wage trajectories would value support in shifting to jobs with higher wages and more security of income, through information and assistance with training and applications.

Targeting those born abroad: Many of those born abroad would benefit from assistance in improving English and requalifying if necessary.

Targeting women without children: Parenthood places particular constraints on employment but the tenancy database shows that the employment rate is the same for women heads of household, with and without children. A further 7,590 L&Q households had no children, but a woman resident not in employment.

Targeting fathers: In addition, interviews suggest that male parents experience at least some of the same constraints on employment and progression as female parents. They should be included in plans to provide support and training for women and for parents interested in working or working to the best of their ability. Thus, there is a substantial and changing population that might benefit from practical support of the kinds already being provided.

The landlord role: The potential loss of benefits and difficulty making work pay was a major constraint for many interviewees who were not working. Low rent plays an important role in helping people take up opportunities at the margin. It is possible that more could be done to target affordable rent properties on residents who had

higher incomes. Looking at all L&Q residents on the tenancy database, there was no difference in the tenure patterns of women in households with children of all economic status and those not working, and all households with a woman head of household not working. In addition, security of tenure is likely to provide an important element of stability in lives based on 'juggling'.

6.5 Recommendations for other agencies

Employers: L&Q is an employer and may be able to exert some influence over other employers but clearly there is a major role for other employers themselves. Employers constrain opportunities by providing a narrow selection of opportunities that fit school hours, effectively segmenting mothers in certain roles with worse prospects. Some employers may even be infringing the law.

According to interviewees' comments, the biggest contribution employers could make to improving choice of work would be through scheduling work to fit with childcare. In particular to create a greater number of 9am-3pm term time jobs. One participant suggested governmental financial support to encourage employers to take on lone mothers. Another issue would be making schedules (and income) more reliable, through fewer zero-hours and short hours contracts. A few interviewees mentioned serious issues including age discrimination, illegal pay rates.

Childcare: Free or affordable childcare provision is nationally insufficient and insufficient in London. The fact that no interviewees made regular use of paid childcare or formal childcare outside school-based provision is notable. If employees are required to be flexible, childcare should be too. An emergency childcare system would be of considerable value to provide backup, even to parents who have covered regular needs. More good quality and good value childcare would be of value. However, at least the child collecting and delivering role of women, partners and social networks cannot be fully substituted by state or private services. Its scheduling creates an important constraint. Child care demands and delivery role can be eased by being time shifted, if either employers are more flexible with hours or schools or other childcare providers offer extended days.

The public employment service: Many interviewees said they would have benefitted from more personally tailored support from Jobcentre Plus. Targeting of different services for those on professional, low wage or marginal work trajectories would be of benefit. Also targeting services to mothers at different stages in the development of their families and those seeking career progression or change.

Education and training providers: Continued and extended information about, and convenient and affordable access to, vocational and academic study will allow other women to catch up on educational opportunities missed out earlier in life and to progress in their careers and change careers in the way that many of the women interviewees had done.

APPENDIX 1

Appendix table 1: The last job of those not currently working: Professional careers

Years since left job	Last job	Period in job (years)	Reasons left last job	Current and benefit status	Work-related activities since last job	Age of youngest child	Age of oldest	Interviewee
1	Local authority admin	<1	Fixed term contract, hours changed; could not get childcare	Inactive (childcare)		0	7	W14
5	Nursery teacher	1	ML/Depression/back problems	ESA	Study	5	12	W22
5	LA customer services	<1	Childcare/stress	ESA		7	-	W13
7	Retail management	5	Partner's shift changed (childcare)	Inactive (childcare)		1	13	W26
7	IT manager	6	Pregnancy	Seeking work (no JSA)		1	6	W33
10	Homeless support worker	2	Drugs problem	Inactive (childcare)	Study	4	6	W24

Source: Interviews

Appendix table 2: The last job of those not currently working: Low paid work

Years since left job	Last job	Period in job (years)	Reasons left last job	Current and benefit status	Work-related activities since last job	Age of youngest child	Age of oldest	Interviewee
1	Retail	1	Care for partner	Sick or disabled		22	-	W6
2	Retail (part-time)	2	Childcare	Studying	Study, volunteering	8	11	W25
2	Casual teaching assistant	Not available	Pregnancy (no ML)	Inactive (childcare)	Study	0	11	W30
2	Health care assistant	1	Started nurse training	Studying	Study	12	-	W32
4	Data entry (part-time)	2	Lost informal childcare	Inactive (childcare)	Study	6	-	W12

Source: Interviews

Appendix table 3: The last job of those not currently working: Marginal jobs

Years since left job (years)	Last job	Period in job (years)	Reasons left last job	Current and benefit status	Work-related activities since last job	Age of youngest child	Age of oldest	Interviewee
NA	None	0	Not available	Seeking work (JSA)	Study	3	5	W4
6m	Self-employed beauty therapy	Not available	Work not safe	Seeking work (JSA)		5	12	W23
4	Casual waitress	1	Pregnancy (no ML)	Seeking work (JSA)		4	-	W16
10	Odd jobs	0	Pregnancy (no ML)	ESA		11	16	W19
11	Kumon tutor (casual, part-time)	Not available	Did not enjoy work	Inactive (childcare)	Volunteering	9	24	W11
11	Pub/care/retail	2	Mental illness	Sick or disabled (DLA)		2	-	W12
12	Party organizer	2	Childcare	Sick or disabled (PIP)	Volunteering	4	17	W5
14	Barmaid	1 day	Childcare	Inactive (childcare)	Training, volunteering	0	15	W27
18	Dance teacher (pat-time)	Not available	Pregnancy (no ML)	Inactive (childcare)	Volunteering	8	18	W20

Source: Interviews

Note: ML = maternity leave. JSA = Job Seeker's Allowance. ESA = Employment and Support Allowance. DLA = Disability Living Allowance. 'Training' refers to courses of no more than a few days. 'Study' refers to more substantial, certificated programmes of academic or vocational education.

REFERENCES

Alakeson, V. (2011) *Childcare: failing to meet the needs of working parents*. London: Resolution Foundation.

Aldridge, H., Kenway, P., MacInnes, T. and Parekh, A. (2012) *Monitoring poverty and analysis using the Labour Force Survey.* Manchester: Equality and Human Rights Commission.

and social exclusion 2012 York: Joseph Rowntree Foundation

Baker M (2010) 'Motherhood, employment and the "child penalty", *Women's Studies International Forum* 33, 215-224.

Baxter J and Renda J (2011) 'Lone and couple mothers in the Australian labour market: differences in employment transitions', *Australian Journal of Labour Economics* 14, 103-122.

Bell A, Finch N, La Valle I, Sainsbury R and Skinner C (2005) 'A question of balance: lone parents, childcare and work', *DWP Research Report* 230.

Bond S, McQuaid R and Fuertes V (2009) 'Getting disadvantaged parents into work: The Working for Families Fund in Scotland', *Local Economy* 6-7, 487-501.

Borg I and Stocks A (2013) 'A survey of childcare and work decisions among families with children', *Department of Work and Pensions Working Paper* 114.

Brewer M and Crawford C (2010) 'Starting school and leaving welfare: the impact of public education on lone parents' welfare receipt', *CEE Discussion Paper* 121. London: Centre for the Economics of Education.

Brewer, M., Cattan, S., Crawford, C., and Rabe, B. (2014) *The impact of free, universal pre-school education on maternal labour supply.* London: Institute for Fiscal Studies

Brewer, M., Goodman, A., Muriel, A. and Sibieta, L. (2007) *Poverty and Inequality in the UK: 2007*. London: Institute for Fiscal Studies

Brewer, M., Goodman, A., Muriel, A. and Sibieta, L. (2009) *Poverty and Inequality in the UK: 2009.* London: Institute for Fiscal Studies

Britain Oxford: Oxford University Press

Brown R and Joyce L (2007) 'New Deal for Lone Parents: Non-participation qualitative research', *DWP Research Report* 408.

Bryson J, James S and Keep E (2012) 'Recruitment and selection' in Bach S and Edwards M (eds.) *Managing Human Resources: Human Resource Management in Transition.* London: Wiley, 125-149.

Butler, A and Rutter, J (2015) *Access denied: A report on childcare sufficiency and by age of youngest dependent child in the family unit, April-June 2012*, London: DWP

CASE Report 34, London School of Economics

Casebourne J and Britton L (2004) 'Lone parents, health and work', *DWP Research Report* 214.

Casebourne J, Davies M, Foster S, Lane P, Purvis A and Whitehurst D (2010) 'Lone parent obligations: destinations of lone parents after Income Support eligibility ends', *DWP Research Report* 710.

Centre for Economic and Social Inclusion (2013) *Targeting employment and skills interventions: A 'what works' evidence review for L&Q by the Centre for Economic*

and Social Inclusion. London: CESI.
Coleman N and Lanceley L (2011) 'Lone Parent Obligations: supporting the journey into work', *DWP Research Report* 736.
Coleman N and Riley T (2012) 'Lone Parent Obligations: following lone parents' journeys from benefits to work', *DWP Research Report* 818.
Conservative Party (2015) The Conservative Party Manifesto 2015: Strong leadership, a clear economic plan, a brighter, more secure future London: The Conservative Party
Crosby D and Hawkes D (2007) 'Cross-national research using contemporary birth cohort studies: a look at early maternal employment in the United Kingdom and the United States', *International Journal of Social Research Methodology* 10, 379-404.
Davis, A; Hirsch, D and Padley, M (2014) *A minimum income standard for the UK* in DCLG
DCLG (2012) *2010 to 2015 government policy: Rented housing sector* London:
Department for Communities and Local Government (2014) *English housing survey 2012/13 household report* London: DCLG
Department for Communities and Local Government (2015) *English housing survey headline report 2013 to 2014* London: DCLG
Department for Work and Pensions (2013a) *Maternal and paternal employment rates*

Department for Work and Pensions (2013b) *Full report: Women in the labour market*, London: DWP

Dutton E, Warhurst C, Nickson D and Lockyer C (2005) 'Lone parents, the New Deal and the opportunities and barriers to retail employment', *Policy Studies* 26, 85-101.
Edwards R and Caballero C (2011) 'Lone mothers of mixed racial and ethnic children in Britain: comparing experiences of social attitudes and support in the 1960s and 2000s', *Women's Studies International Forum* 34, 530-538.
Evans M, Eyre J, Millar J and Sarre S (2003) 'New Deal for Lone Parents: Second Synthesis Report of the National Evaluation', *DWP Research Report* 163.
Family and Childcare Trust (2014) *Family and Childcare Trust Family Report Card 2014.* London: Family and Childcare Trust

Family and Childcare Trust (2014) *Where next for childcare policy? Learning from the 2004 childcare strategy.* London: Family and Childcare Trust

Finch, D., Alakeson, V., and Brewer, M. (2015) *Credit where it's due? Assessing the benefits and risks of Universal Credit.* London: The Resolution Foundation

Finch, D., Corlett, A., and Alakeson, V. (2014) *Universal Credit. A policy under review*. London: The Resolution Foundation

Findings from the first phase of qualitative research on programme delivery. Department for Work and Pensions Research Report, No. 821. Sheffield:
Department for Work and Pensions
Fishwick T, Lane P and Gardiner L (2011) *Future Jobs Fund: An Independent National Evaluation.* London: CESI.
Fok Y K, Jeon S-H, Wilkins R (2013) 'Does part-time employment help or hinder single mothers' movements into full-time employment?', *Oxford Economic Papers* 65, 523-547.
Fritzell S, Vannoni F, Whitehead M, Burstrom B, Costa G, Clayton S and Frtizell J

(2012) 'Does non-employment contribute to the health disadvantage among lone mothers in Britain, Italy and Sweden? Synergy effects and the meaning of family policy', *Health and Place* 18, 199-208.
Gingerbread (2012a) *It's off to work we go? Moving from Income Support to Jobseeker's Allowance for single parents with a child aged five.* London: Gingerbread.
Gingerbread (2012b) *The only way is up? The employment aspirations of single parents.* London: Gingerbread.
Gloster R, Casebourne J, Culshaw S and Marva L (2010) 'Lone Parents Obligations: early findings of implementation as well as experiences of the Income Support and Jobseeker's Allowance regimes', *DWP Research Report* 645.
Grabham E and Smith J (2010) 'From social security to individual responsibility (Part Two): Writing off poor women's work in the Welfare Reform Act 2009', *Journal of Social Welfare and Family Law* 32, 81-93.
Graham H and McQuaid R (2014) *Exploring the impacts of the UK government's welfare reforms on lone parents moving into work – literature review*. Glasgow: Glasgow Centre for Population Health.
Green A E and Owen D (2006) *The Geography of Poor Skills and Access to Work*, York: Joseph Rowntree Foundation
Green A E et al. (2015, in press) *Linking Jobs and Poverty.* Report prepared for the Joseph Rowntree Foundation.
Green A E, Atfield G, Staniewicz T, Baldauf B and Adam D (2014) *Determinants of the composition of the workforce in low skilled sectors of the UK economy: Social care and retail sector*, Report for the Migration Advisory Committee. Coventry: IER, University of Warwick.
Green A E, de Hoyos M, Barnes S-A, Owen D, Baldauf B and Behle H (2013) *Literature Review on Employability, Inclusion and ICT, Report 1: The Concept of Employability with a Specific Focus on Young People, Older Workers and Migrants.* Centeno C, Stewart J (Eds.). JRC Technical Report Series, EUR 25794 EN. Institute for Prospective Technological Studies, Joint Research Centre, European Commission. Available at: http://ipts.jrc.ec.europa.eu/publications/pub.cfm?id=605
Griffiths R (2011) 'Helping more parents move into work: an evaluation of the extension of New Deal Plus for Lone Parents and In Work Credit', *DWP Research Report* 732.
Griggs J, McAllister F and Walker R (2005) *The new tax credits system: knowledge and awareness among recipients.* London: National Council for One Parent Families.
Hales J, Roth W, Barnes M, Millar J, Lessof C, Gloyer M and Shaw A (2000) 'Evaluation of the New Deal for Lone Parents: Early lessons from the Phase 1 Prototype – Findings of Surveys', *DSS Research Report* 109.
Hansen K, Hawkes D and Joshi H (2009) 'The Timing of Motherhood, Mothers' Employment and Child Outcomes', *UPTAP Research Findings.*
Harkins C and Egan J (2013) *The Rise of In-Work Poverty and the Changing Nature of Poverty and Work in Scotland: What are the implications for population health*? Glasgow: Glasgow Centre for Population Health.
Harkness S (2013) *Lone mothers, work and depression.* Bath: Institute for Policy Research, University of Bath.
Harman V (2010) 'Experiences of racism and the changing nature of white privilege among lone white mothers of mixed parentage children in the UK', *Ethnic and Racial Studies* 33, 176-194.
Hasluck C and Green A E (2007) 'What works for whom? A review of evidence and

meta-analysis for the Department for Work and Pensions', *DWP Research Report* 407.
Hasluck C, McKnight A and Elias P (2000) 'Evaluation of the New Deal for Lone Parents: Early lessons from the Phase 1 Prototype – Cost-benefit and economic analysis', *DSS Research Report* 110.
Haux T (2011) 'Activating lone parents: an evidence-based policy appraisal of welfare-to-work reform in Britain', *Social Policy and Society* 11, 1-14.
Higher Education and Skills: Policy, Spending and Outcomes 2010-2015, Social Policy in a Cold Climate WP14 London: CASE, LSE

Hills, J. (2007) *Ends and Means: The Future Roles of Social Housing in England*,
HM Treasury (2015) Summer budget HC 264 July London: HM Treasury
House of Commons Work and Pensions Committee (2013) 'Can the Work Programme work for all user groups?', *First Report of Session 2013-14, HC 162*. London: The Stationery Office.
Inequalities: Social Inclusion and Income Distribution in the European Union
Budapest: TARKI Social Research Institute Ltd
Jenkins, S. P. (2011) *Changing Fortunes: Income Mobility and Poverty Dynamics in*
Joyce, R. (2015) *Child poverty in Britain: recent trends and future prospects.* London: Institute for Fiscal Studies

Kitching J (2006) 'Can small businesses help reduce employment exclusion?', *Environment and Planning C* 24, 869-884.
Lane P, Casebourne J, Lanceley L and Davies M (2011) 'Lone Parent Obligations: work, childcare and the Jobseeker's Allowance regime', *DWP Research Report* 782.
Lloyd, E. and Potter, S. (2014) *Early childhood education and care and poverty: Working paper prepared for the Joseph Rowntree Foundation* Working Paper.
London: University of East London, International Centre for the Study of the Mixed Economy of Childcare

Lupton, R; Unwin, L and Thomson, S (2015) *The Coalition's record on Further and*

market management in England and Wales London: Family and Childcare Trust

Maxwell G A (2005) 'Checks and balances: The role of managers in work-life balance policies and practices', *Journal of Retailing and Consumer Services 12,*
McQuaid R W (2009) 'A model of the travel to work limits of parents', *Research in Transportation Economics* 25, 19-28.
McQuaid R W, Bond S and Fuertes (2009) *Evaluation of Working for Families Fund 2004-2008.* Edinburgh: Scottish Government Social Research.
McQuaid R W, Fuertes V and Richard A (2010) *How can parents escape from recurrent poverty?.* York: Joseph Rowntree Foundation.
Millar J (2008) 'Making work pay, making tax credits work: An assessment with specific reference to lone-parent employment', *International Social Security Review* 61, 21-38.
Millar J and Ridge T (2008) 'Relationships of care: working lone mothers, their children and employment sustainability', *Journal of Social Policy* 38, 103-121.
Millar J and Ridge T (2008) 'Relationships of care: working lone mothers, their children and employment sustainability', *Journal of Social Policy* 38, 103-121.
Newton, B., Meager, N., Bertram, C., Corden, A., George, A., Lalani, M., Metcalf, H., *on health and economic position?* London: ONS

ONS (2013) *Full report - Women in the labour market* London: ONS
ONS (2013b) *Full story: The gender gap in unpaid care provision: is there an impact*
ONS (2014) *2011 Census Analysis, Local Area Analysis of Qualifications Across England and Wales* London: ONS
Platt L (2010) *Ethnicity and Family. Relationships within and between ethnic groups:*

Policy, Spending and Outcomes 2010-2015, Social Policy in a Cold Climate WP12 London: CASE, LSE
pteg (2010) *Transport and social inclusion: Have we made the connections in our cities?* Leeds: pteg.
RAC Foundation (2012) *21 million households in transport poverty*. Press release 29th February, available from http://www.racfoundation.org/media-centre/transport-poverty
Rafferty A and Wiggan J (2011) 'Choice and welfare reform: Lone parents' decision making around paid work and family life', *Journal of Social Policy* 40, 275-293.
Rolfe, H., Sainsbury, R. and Weston, K. (2012) *Work Programme evaluation:*
Rugg, J; Wallace, A and Wilcox, S (2013) *The links between housing and poverty*: *An evidence review* York: JRF

Rutter J., Evans, B., and Singler, R. (2012) *Supporting London local government to deliver free education for disadvantaged two year-olds*, London: London Councils and Daycare Trust.

Rutter, J. (2015) *Childcare Costs Survey 2015.* London: Family and Childcare Trust

Rutter, J., and Lugton, D. (2014) 2014 *London Childcare Report*. London: Family and Childcare Trust

Rutter, J., Hope, A., and Lugton, D. (2014) *The childcare support gap.* London: Family and Childcare Trust

Sefton, T. (2002) *Recent changes in the distribution of the social wage.* CASEpaper
Skinner C and Finch N (2006) 'Lone parents and informal childcare: A Tax Credit childcare subsidy?', *Social Policy and Administration* 40, 807-823.
Smith F (2013) 'Parents and policy under New Labour: a case study of the United Kingdom's New Deal for Lone Parents', *Children's Geographies* 11, 160-172.
Smith F, Barker J, Wainwright E, Marandet E and Buckingham S (2008) 'A new deal for lone parents? Training lone parents for work in West London', *Area* 40, 237-244.
Social Exclusion Unit (2003) *Making the Connections: Final Report on Transport and Social Exclusion.* London: Social Exclusion Unit.
Speak S (2000) 'Barriers to lone parents' employment', *Local Economy* 15, 32-44.
Speight, S and Smith, R with Coshall, C and Lloyd, E (2010) *Towards universal early*
Stewart K (2009) 'Employment and wage trajectories for mothers entering low-skilled work: evidence from the British Lone Parent Cohort', *Social Policy and Administration* 43, 483-507.
Stewart, K and Obolenskaya, P (2015)*The Coalition's record on the under fives:*
The Children's Society (2014) *The Parent Trap: Childcare cuts under Universal Credit.* London: The Childnre's Society

Thompson, S. and Ben-Galim, D. (2014) *Reforming Childcare to Support Mothers into Work.* London: Institute for Public Policy Research

TUC (2014) *Universal Credit: the problem of delay in benefit payments.* London: TUC

Tunstall R., Lupton R., Green A., Watmough S. and Bates K. (2012) *Disadvantaged Young People Looking for Work: A Job in Itself?*, Joseph Rowntree Foundation, York.
Tunstall, R (2015) *The Coalition's record on housing: Policy, spending and outcomes 2010-2015,* Social Policy in a Cold Climate WP18 London: CASE, LSE

Tunstall, R. (2011) *Social housing and social exclusion 2000–2011.* CASEpaper 153. London: CASE, LSE
Tunstall. R; Bevan, M; Bradshaw, J; Croucher, K; Duffy, S; Hunter, C; Jones, A; Waldegrave, H. and Lee, L. (2013) Quality Childcare. Improving early years childcare. The Policy Exchange. ISBN: 978-1-907689-41-3

Waldfogel, J. and Garnham, A. (2008), Eradicating child poverty: the role of key policy areas: Childcare and child poverty. Joseph Rowntree Foundation.

Ward, T., Lekles, O., Sutherland, H. and Toth, I. G. (eds) (2009) *European*
White, C (2013) *2011 Census analysis: Unpaid care in England and Wales, 2011 and comparison with 2001* London: ONS
Whitworth A (2013) 'Lone parents and welfare-to-work in England: A spatial analysis of outcomes and drivers', *Social Policy and Administration* 47, 826-845.
years provision: Analysis of take-up by disadvantaged families from recent annual childcare surveys Report DfE0066 London: DfE

Wilson, W (2015) *Rent setting for social housing tenancies (England) - Commons Library Standard Note 1090 January 2015 Standard notes SN/SP/1090* London: House of Commons Library

Women, families and work

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

Prepared for L&Q
by the Centre for Housing Policy, University of York, and Institute for Employment Research and Centre for Rights, Equality and Diversity, University of Warwick

Rebecca Tunstall, Anne Green, Julie Rugg, Teresa Staniewicz and Katia Attuyer

August 2015

One Kings Hall Mews | Lewisham | London SE13 5JQ
Tel: 0844 406 9000 | Fax: 0800 619 0213
L&Q is an exempt charity

www.lqgroup.org.uk