

THE GENDER GAP: INSECURE WORK IN THE UK

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The Work Foundation is a think tank focused on improving working lives across the UK through applied research and new ideas. For over a century, we have worked to break down the barriers individuals and communities face in accessing good work.

We believe everyone should have access to secure, rewarding and high-quality work. By engaging directly with workers, employers, policymakers and leading academics, we deliver rigorous applied research to tackle structural inequalities in the labour market and improve working lives across the UK.

We are part of Lancaster University's Management School, and work with a range of partners and organisations across our research programmes.

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EXECUTIVE SUMMARY

Women's increased participation in the UK labour market is a historic success story. Since the post-war era, we have seen a sharp rise in the proportion of women in work, from 52.7% in 1971 to 72.1% in $2022.^1$

But despite this progress, women continue to face structural disadvantages in the types of jobs they do. The Work Foundation's <u>UK Insecure Work Index 2022</u> found that women are more likely to be in insecure work than men. This briefing is a deep dive into that issue, looking at the drivers behind it, and the ways insecurity affects different groups of women.

The gender insecurity gap

This new analysis has found that **working women are 1.8 times more likely to be in severely insecure work than men**; severe insecurity affects 3.9 million women across the UK.

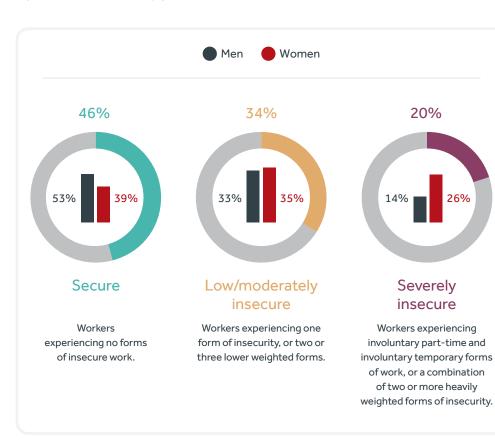


Figure 1: Gender insecurity gap, 2022

Source: Work Foundation calculations of the Office for National Statistics Labour Force Survey – April-June 2022.

This means women are more likely than men to be missing out on essential rights and protections at work, including sick pay, redundancy pay and protection from dismissal. This insecurity can have negative long-term impacts on women's careers, their financial security and their health and wellbeing.

Mothers face an additional parenthood penalty

Our analysis found that working mothers of children aged 9 or under were 2.7 times more likely than fathers to experience severely insecure work (30.4% compared with 11.2%). These mothers of dependent children were 5.7 percentage points more likely than women without children to experience severely insecure work (30.4% compared with 24.7%).

Women also experience ethnicity and disability insecurity gaps

Our analysis finds that groups of women who face structural barriers to entering and staying in work are also disproportionately more likely to be in insecure roles. It exposes:

- Ethnicity insecurity gaps, with black women 1.4 times more likely to experience severely insecure work than black men (30.3% compared with 21.8%), and 4.8 percentage points more likely than white women (30.3% compared with 25.5%)
- Disability insecurity gaps, with disabled women 5.2 percentage points more likely than non-disabled women to experience severely insecure work (30.2% compared with 25.0%).

Delivering change

Informed by the new evidence outlined in this briefing, we set out ideas for delivering transformative change, along with a series of shorter-term policy proposals to provide immediate support to the women at greatest risk through the cost of living crisis.

Improving transparency on inequalities at work

Efforts to achieve equality in the labour market have centred on increasing representation of women in senior roles. But this approach has not been sufficient to tackle the structural inequalities that women continue to face. Efforts should be reinforced with an improved approach to corporate reporting on gender pay gaps which takes account of gendered differences in access to essential rights and protections at work.

Women in insecure work need support through the cost of living crisis

Against the backdrop of high inflation, falling real wages and an impending recession, these are very challenging times for those in low paid, insecure jobs who are struggling to make ends meet.

The new Government's focus on extended welfare conditionality could make things harder for women in insecure work. Increasing the earnings threshold in Universal Credit will mean some people who need to work part-time are pressured to increase their working hours, and risk losing their financial support if they don't. As this research illustrates, for many women insecure work is the only way to manage caring or parental responsibilities.

Government should instead resource affordable childcare and protect and enhance Universal Credit, reviewing rates and extending work allowances so that all parents can make meaningful choices about working alongside caring for their children.

Transforming the labour market and opening up secure work

We need an ambitious plan to tackle the gender insecurity gap.

Only through transformative changes in working conditions for all jobs, with consistent access to flexibility, will it be possible to truly tackle inequalities in the labour market. To that end, we include recommendations for longer term change in job quality and working patterns.

RECOMMENDATIONS

Transformative, long term change:

1. Increase job security across the labour market: Government should set an ambition to improve contractual and financial security across the UK.

Government should ensure that all workers have access to employment rights and protections through:

- requiring that Statutory Sick Pay is paid from the first day of absence, and removing earnings thresholds so that it is available to all workers. Statutory Sick Pay rates should be raised to the equivalent of the National Minimum Wage pro-rated by the usual number of hours worked
- strengthening the tests for employment status and shifting the onus to organisations to prove a worker's status. Progress in this area has slowed, but without a proactive approach from Government, access to crucial rights and protections is uneven, being determined through Employment Tribunals.
- 2. Open up flexible working to all workers: Flexibility and security should not be trade-offs.

The Department for Business, Energy and Industrial Strategy should:

- oblige employers to embed flexibility in all roles and make it available to both men and women from their first day at work
- run a campaign with employers to actively promote flexible working, especially targeting take-up among men.

Short-term, practical proposals:

3. Improve corporate reporting on inequality: Corporate reporting has real potential to reduce disparities.

The Government Equalities Office should:

- Pay gap reporting should be extended to report on pay differences by ethnicity and disability, including that of outsourced roles
- strengthen gender pay reporting with a required action plan component, obliging employers and organisations to set out how they are planning to tackle their pay gaps
- oblige employers with more than 250 staff to deliver an internal breakdown of the types of employment contracts used within the organisation, such as agency, fixed-term and zero-hours, to provide transparency to staff.

4. Protect and enhance Universal Credit, and reduce pressures on women on low incomes:

The Department for Work and Pensions should:

- reform Universal Credit to include a work allowance for all claimants, ensuring that individuals receiving UC continue to receive financial support as they move in to work
- use economic forecasting to provide more timely uprating to Universal Credit in line with inflation
- review Universal Credit rates to provide decent living standards.

5. Widen access to free or low-cost childcare and improve paid leave for parents:

The Department for Education should:

• improve and increase provision of affordable childcare in the UK, including increasing funding for part and full-time childcare for parents and carers and reducing barriers to accessing full-time care, especially for those with children under five years old.

The Department for Work and Pensions should:

• cover childcare costs in full and pay them up front, for parents on Universal Credit.

The Department for Business, Energy and Industrial Strategy and the Government Office for Equalities should:

- lead a review and consultation process with employers and parents on maternity, paternity and parental leave to ensure legislation is lining up with parents' preferences and ambitions
- increase the rate of income replacement for maternity, paternity and parental leave.

1.INTRODUCTION

More women are working now than in the past, and women's participation in the labour market is higher in the UK than average across the OECD. But women still earn less than men and this new analysis finds that they are more likely than men to be in low paid, insecure work. This means women are at the sharp end of the cost of living crisis.

In recent years, the Government has attempted to address gender inequalities in the labour market by focussing on women's progression into, and representation in senior management roles.² For example, mandatory corporate reporting on organisational gender pay gaps serves to expose pay disparities arising from women being under-represented in higher paid roles. Our analysis, however, shows that women in senior roles are still twice as likely as men to experience severely insecure work. Furthermore, there are limits to what this reporting can tell us about the distinct disadvantages experienced by black and minority ethnic women, or the potential role of flexible work in opening up higher paid, more secure work.

Our analysis suggests that gender differences in job security are not just underpinned by women's over-representation in the lower rungs of the organisational ladder, but persist all the way to the top. This highlights that it is key to improve conditions and working standards in all roles to truly foster gender equality in the labour market.

In May 2022, we published the <u>UK Insecure Work Index</u>, which showed that insecure work has been a defining feature of the UK labour market since the turn of the 21st century, and we found that women are more likely than men to experience insecure work. This briefing explores this gender insecurity gap in more depth.



Figure 1: The gender insecurity gap, 2022

Source: Work Foundation calculations of the Office for National Statistics Labour Force Survey – April-June 2022.

There are many reasons for these differences between men and women's experience of severely insecure work, alongside long-standing inequalities in the labour market, including differences in the types of jobs that people tend to do, as well as the trade-offs made between job reward and flexibility.³

It is our firm belief that flexibility and security should not be trade-offs. Flexibility should be embedded in all jobs and available to both men and women from the first day in employment, and buttressed by strengthening employment rights for all. Meaningful progress on the gender insecurity gap will also hinge on improving the availability and affordability of childcare, with many women having to stop work or take on insecure jobs to care for their children. Beyond these first steps, this briefing emphasises the need to improve job standards in roles where insecure work is concentrated and drive up job quality across the UK.



The Work Foundation defines insecure work through a single holistic measure which combines:

- contractual insecurity, where people are not guaranteed future hours or future work
- financial insecurity, where people have unpredictable pay or their pay is simply too low to get by
- lack of access to employment rights and protections.

Some people experience more than one form of insecurity simultaneously. Using a Principal Component Analysis, our <u>UK Insecure Work Index</u> assigns weights to different working practices, and categorises work in the UK into three groups.^{*} As a result:

- secure work refers to jobs where we do not see any indicators of insecurity
- low to moderately insecure work reflects where one or more forms of lower weighted
 insecurity come together
- severely insecure work refers to situations where two or more heavily weighted forms of
 insecure work come together, or where people are in part-time or temporary work while they
 want, or need, to work full-time or in a permanent role (also called 'involuntary' temporary or
 involuntary part-time work).

For some people, these forms of work may have a negative impact on health and wellbeing, their ability to obtain secure work in the future and broader employment outcomes.⁴

In the first half of 2022, an estimated 19.9% (6.25 million) of the UK workforce experienced severely insecure work. However, insecurity is experienced to a greater degree by specific worker groups. This briefing adds new evidence that in addition to the well-established participation, pay and progression gaps — women also experience a substantial insecurity gap. In 2022, working women were 1.8 times more likely than working men to experience severely insecure work (26% compared with 14%).

Figure 2: The relative contribution of each job characteristic in the UK Insecure Work Index to overall levels of insecurity, average between 2000-2022

R	Temporary work
\$	Variable pay
	Less than 2 years with current employer
순순	Having a second job
A	Solo self-employed
Ě	Underemployment
\odot	Involuntary part-time or involuntary temporary work
Ċ	Low pay
Ġ	Part-time work

* For the full methodology, please see the UK Insecure Work Index: Technical Annex, available here: https://www.lancaster. ac.uk/work-foundation/publications/the-uk-insecure-work-index

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3. THE GENDER INSECURITY GAP: THE ROLE OF SECTORAL AND OCCUPATIONAL SEGREGATION

We know that men and women have structurally different outcomes in the labour market. Even though the employment gap has narrowed over the past decade, women still experience a labour market participation gap of 6.6 percentage points compared with men (72.3% compared with 78.9%).⁵

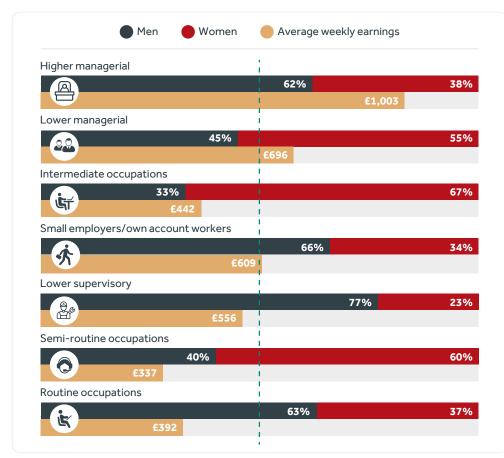
When women are in employment, they tend to work in some of the lowest paid sectors and jobs,⁶ which drives the gender pay gap.⁷ Women's hourly wages are 7.9 percentage points lower than men's.⁸ This gap continues to impact women's financial security long after they have stopped working, with lower incomes and gaps in lifetime earnings, meaning that in retirement, women are generally worse off than men.

Even in sectors where women are over-represented, senior roles tend to be dominated by men,⁹ and women experience limited progression opportunities compared with men.¹⁰

The figure below illustrates that women are under-represented in more senior occupations, with 62% of those in 'higher managerial occupations' being men compared to just 38% women. This includes highly paid, skilled roles such as managers, directors and senior officials.

In contrast, women are over-represented in other categories, such as lower managerial roles (which includes professionals) intermediate roles (which includes clerks and secretaries and lab technicians) and semi-routine occupations (which includes sales assistants and beauticians). This distribution drives the gender pay gap.





Source: Work Foundation calculations of the Office for National Statistics Labour Force Survey – April-June 2022. This figure shows the percentage of men and women and average gross weekly pay in specific occupational categories. The wider labour market is composed of 52.3% men and 47.7% women, which is reflected in the dotted, vertical line.

 † Hourly wages are median figures for full-time earnings for 2021, which is the latest available data.

Sectoral and occupational segregation make it more likely that women experience severely insecure work

The most severely insecure jobs are largely concentrated in specific sectors, such as hospitality, services, domestic household services[‡] and retail. Workers in these sectors are more likely to be on low pay, temporary and casual contracts and to be underemployed – that is, not working as many hours as they would like.

They are also less likely to be eligible for some employment protections, such as redundancy pay, which requires employees to have worked for the same employer for more than two years. Women tend to be over-represented in these sectors, which means that on average, women tend to be more likely than men to experience severely insecure work.

However, we see the strongest differences in the experience of insecure work in the kinds of jobs people do. More secure roles are concentrated in higher and lower managerial positions, and higher levels of severely insecure work tend to be found in a category which combines self-employed workers and small employers, as well as among those in semi-routine and routine occupations.

3.1 Women in senior roles are not always protected from insecure work

Even in higher managerial occupations, nearly one in ten women experience severely insecure work. Although this falls far below the average of more than a quarter of working women (26%) overall, it still makes women in these jobs twice as likely as men to experience severely insecure work (9.2% compared with 4.5%).

This may seem unexpected, but it is largely driven by women working at this level being more likely than men to hold involuntarily temporary roles – that is, they would prefer to have permanent employment if they could. Interestingly, women in this group were also more likely than men to be self-employed and working part-time in professional roles such as psychotherapists, management consultants and public relations professionals. This warrants further exploration, but may suggest that to some extent a need for flexible working arrangements means that women experience differential working conditions even at the highest occupational levels.

3.2 The parental insecurity gap

Many women are forced to make trade-offs when they become parents that can impact their job quality and future career progression.¹¹ This new analysis reveals the extent of that trade off, with mothers more likely than both other women and fathers to be in severely insecure work. High childcare fees coupled with limited places at childcare settings in many areas can also prevent some parents from working. Some mothers told us in previous research that they looked for roles that would let them stay close to their children's schools and work hours to fit around available childcare,¹² and recent research found that two-parent households on the lowest incomes spend a larger share of their income on childcare compared with higher income households.¹³ It is perhaps unsurprising in this context to find that women experience a motherhood penalty: mothers of young children are 6 percentage points more likely to experience severely insecure work than women without young children (30.4% compared with 24.7%).[§]

⁺ The sector of domestic household services includes jobs such as housekeepers, care workers and home carers, nannies and au pairs, gardeners and childminders among others.

[§] We have used a series of logistic regression models to test the robustness and significance of this finding. We found that when we control for gender, age, ethnicity and occupational category and add an interaction term for gender and having a child aged nine or under, we find that women generally are 2.4 times more likely than men to experience severely insecure work. In addition to this, women with dependent children are nearly twice (1.9) more likely than male parents to experience severely insecure work. These findings are significant at the 0.000 probability level.

Factors such as childcare costs and limited flexible work continue to disproportionately affect mothers rather than fathers. Our analysis found that mothers of children aged 9 or under were 2.7 times more likely than fathers to experience severely insecure work (30.4% compared with 11.2%).

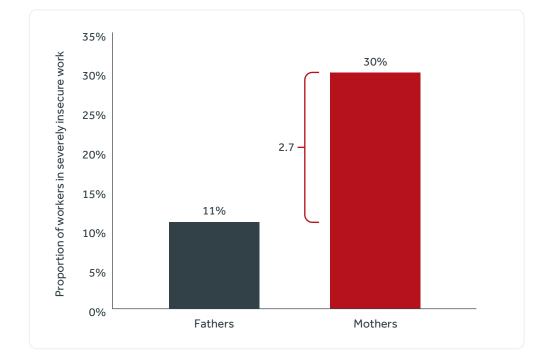


Figure 4: Mothers are 2.7 times more likely than fathers to experience severely insecure work

Source: Work Foundation calculations of ONS Labour Force Survey April-June 2022. The figure expresses the percentage point difference between fathers and mothers of young dependent children. The odds difference can be interpreted to mean that mothers of dependent children are 2.7 times more likely than their male counterparts to experience severely insecure work.

These differences are partly related to mothers being more likely than fathers to work part-time. This underscores the need for roles at all levels to explicitly include access to flexible and parttime hours to prevent women being limited to specific roles and occupation levels where these arrangements are known to be available. Even though our research has shown that men are now just as likely as women to want to work remotely,¹⁴ there is stigma attached to flexible working for men, leading to a risk of negative employment outcomes.¹⁵ Flexible work is important to ensure that men are able to take on an equal share of household and caring responsibilities which would greatly contribute to reducing gender differences. It is therefore key that take-up of flexible working among men is improved and normalised.

But the parental insecurity gap is also driven by mothers being more likely than fathers to experience involuntary temporary work, underemployment and low pay. This suggests that after becoming a parent, mothers' working lives are affected in more profound ways than fathers, and that mothers are more likely to be in working patterns they would rather not be. While parents can choose to take Shared Parental Leave, apportioning the entitlement to protected leave between them, in practice this has failed to address these stark inequalities. Fathers are only entitled to two weeks of paid parental leave, and this, coupled with the fact that fathers are still the higher earner in most couples, means that take-up of the scheme has been very low.

3.3 The intersections of gender, ethnicity and disability

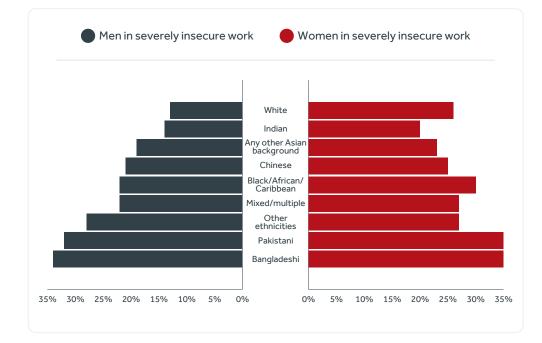
Labour market inequalities –both between men and women and among women – can be compounded when they intersect with disability and ethnic minority background.

Despite Government attention on narrowing the disability employment gap over recent years, disabled people still encounter barriers in getting into, and remaining in work.¹⁶ This analysis finds that disabled women are more likely than non-disabled women to experience severely insecure work (30.2% compared with 25%). This appears to be driven by involuntary temporary work, low paid work, and self-employment being more common among disabled than non-disabled women. Previous research has found that the higher rates of self-employment are related to barriers to entry to the wider labour market.¹⁷

We also see that women from ethnic minority backgrounds are more likely to experience severely insecure work than white women — particularly Black women (30.5%) and women from Pakistani (34.4%) and Bangladeshi (34.9%) backgrounds. Unlike white men, men from Bangladeshi and Pakistani backgrounds experience comparable levels of severely insecure work to women from the same ethnic groups.

Minority ethnic workers are disproportionately concentrated in lower paid roles.¹⁸ Existing evidence suggests that potentially exclusionary informal workplace practices and limited access to training can serve to trap minority ethnic workers in low paid work.¹⁹ Research has found that in addition to a glass ceiling for women in general, some women face barriers to progression that are linked to their ethnicity or religion.²⁰ Limited access to workplace networks, opaque promotion opportunities, and racism and discrimination are among the most prevalent barriers.²¹

Figure 5: Women from ethnic minority backgrounds are more likely to experience severely insecure work: Insecurity gap by gender and ethnicity, 2021-22



Source: Source: Work Foundation calculations of the ONS Labour Force Survey – Pooled sample of April-June 2021/22. This figure shows the percentage of men and women of different ethnic backgrounds who experienced different levels of insecure work in 2021 and 2022 as estimated using the Work Foundation's Insecure Work Index.

The overall ethnicity insecurity gaps are sizeable, but there is considerable variation with grade and seniority. For example, in higher managerial roles, these ethnicity insecurity gaps for women, where the sample sizes allow us to estimate them, are relatively small.^{**} However, they are larger among lower paid roles and among small employers and freelancers. This suggests there is a need for more detailed corporate reporting on the experiences of different worker groups.

^{**} To create sample sizes large enough for an analysis of the experience of severely insecure work of women from different ethnic backgrounds in higher managerial roles, we pooled five years of the Labour Force Survey, quarters April-June of 2018-2022.

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4. DELIVERING CHANGE TO ADDRESS THE GENDER INSECURITY GAP

Since the post-war era, we have seen women increasingly joining the labour market, but although the participation gap has narrowed, women are still less likely to hold senior level jobs and still earn less than men. We have developed a series of short-term proposals, as well as two transformative ideas to tackle this gender insecurity gap.

Women in severely insecure work will be facing acute difficulties this winter, with rising energy costs evidenced to have the greatest impact on low income households. Additional targeted support through our social security system will be essential to protecting individuals in these circumstances from the worst effects of the cost of living crisis.

The new evidence outlined in this briefing shows there is a persistent gender insecurity gap, which is compounded for women from ethnic minority backgrounds, disabled women and mothers of young children. We should focus on improving existing policy levers to tackle these inequalities, strengthening corporate reporting on gender to build a more granular and intersectional view of insecurity gaps. To tackle the additional disadvantage experienced by working mothers, it is essential that we improve the provision of affordable childcare.

Beyond this, to truly move towards a more equal labour market, we should improve contractual and financial security in insecure jobs and make sure that a wider range of workers are eligible for important employment protections.

1. Increase job security across the labour market: In the longer term, it is key that we improve contractual and financial security across the labour market and make sure that a wider range of workers are eligible for important employment protections. This should include widening eligibility for Statutory Sick Pay, reviewing Universal Credit rates to provide decent living standards and revising the legal tests that determine employment status.

While it is unlikely that this parliament will see a reform of Statutory Sick Pay or the legal tests that determine employment status,²² that makes it all the more important to ensure that there is a concrete action plan in place for next parliament. Improving job security and closing the gender insecurity gap will play an important role in achieving gender equality in the labour market.

Government should set an ambition to improve contractual and financial security across the labour market and ensure that all workers have access to employment rights and protections through:

- requiring that Statutory Sick Pay is paid from the first day of absence, and removing earnings thresholds so that it is available to all workers. Statutory Sick Pay rates should be raised to the equivalent of the National Minimum Wage pro-rated by the usual number of hours worked
- strengthening the tests for employment status and shifting the onus to organisations to prove a worker's status. Progress in this area has slowed, but without a proactive approach from Government, access to crucial rights and protections is uneven, being determined through Employment Tribunals.



2. Open up flexibility to all workers: In a modern labour market, we should reject the idea that flexibility should come at the expense of job security and we should ensure that options for two-sided flexibility are embedded in all roles.

The Department for Business, Energy and Industrial Strategy should:

- oblige employers to embed flexibility in all roles and make it available to both men and women from their first day at work
- run a campaign with employers to actively promote flexible working, especially targeting take-up among men.

3. Improve corporate reporting on inequality: There are a range of ways in which we can address the gendered differences in access to secure work. Although mandatory pay gap reporting has had a modest impact since its introduction in 2017,²³ it has successfully enhanced awareness of, and the will to address, gender inequality in the labour market. To enable more impact, corporate reporting should be supported by increased transparency at the organisational level, to allow workers to assess and challenge differences in pay and conditions.

The Government Equalities Office should:

- Pay gap reporting should be extended to report on pay differences by ethnicity and disability, including that of outsourced roles
- strengthen gender pay reporting with a required action plan component, obliging employers and organisations to set out how they are planning to tackle their pay gaps
- oblige employers with more than 250 staff to deliver an internal breakdown of the types of employment contracts used within the organisation, such as agency, fixed-term and zero-hours, to provide transparency to staff.

4. Protect and enhance Universal Credit, and reduce pressures on women on low incomes: In the short term, Government should provide immediate support to the women at greatest risk through the cost of living crisis. This should include extending work allowances in Universal Credit to all workers, which will immediately increase take-home pay.

The Department for Work and Pensions should:

- reform Universal Credit to include a work allowance for all claimants, ensuring that
 individuals receiving UC continue to receive financial support as they move in to work.
 This would significantly increase take-home pay, and would be particularly beneficial
 for workers on low incomes who need to work part-time
- use economic forecasting to provide more timely uprating to Universal Credit in line with inflation
- review Universal Credit rates to provide decent living standards.

5. Widen access to affordable childcare and enhance paid leave for parents: To tackle the additional disadvantages experienced by working mothers, it is essential that we improve the provision of affordable childcare, enhance rates for parental leave and improve the interaction of the benefits system with childcare costs and responsibilities.

The Department for Education should:

• improve and increase provision of affordable childcare in the UK, including increasing funding for part and full-time childcare for parents and carers and reducing barriers to accessing full-time care, especially for those with children under five years old.

The Department for Work and Pensions should:

• cover childcare costs in full and pay them up front, for parents on Universal Credit.

The Department for Business, Energy and Industrial Strategy and the Government Office for Equalities should:

- lead a review and consultation process with employers and parents on maternity, paternity and parental leave to ensure legislation is lining up with parents' ambitions
- increase the rate of income-replacement for maternity, paternity and parental leave.

METHODS

For this briefing, we analysed the Office for National Statistics' Labour Force Survey. This nationally representative quarterly survey of around 80,000 individuals forms a robust and highly trusted source of information on the labour market. We used the April-June quarter of 2022 where we could, and pooled the same quarter from different years where we needed to enlarge our sample to obtain meaningful estimates. This is highlighted in the text and in the notes under the graphs.

The Work Foundation <u>UK Insecure Work Index</u> uses three dimensions of labour market insecurity: contractual insecurity, financial insecurity and workers' rights. These dimensions were used to identify indicators in the Office for National Statistics' Labour Force Survey which contribute to overall levels of insecurity. Using Principal Component Analysis (PCA), we determine how the different job characteristics are correlated and summarise these into an index. The score that we derived from this is then divided into three categories: secure work, low/moderately insecure work and severely insecure work. We have termed this 'severe' because we expect that potential negative impacts of insecure work will be concentrated here.

The methodology is set out in more detail in the $\underline{\text{Technical Annex}}$ that accompanies the Index.

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