

Millions of working people in the UK can't pay an unexpected £300 bill, new study finds

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Millions of insecure workers in the U.K. are living in fear that they will lose their jobs and that an unexpected bill could put them in the red, according to a new in-depth analysis from the Work Foundation at

Lancaster University and the Chartered Management Institute (CMI).

The new research, which polled 3,000 workers in insecure work and 1,000 U.K. managers, found that approximately one in three workers in insecure work (30%) expect to lose their jobs in the next 12 months, and almost (49%) couldn't personally pay an unexpected bill of £300 if it was due within the next seven days.

It comes just as firms across the U.K. rush to recruit seasonal workers ahead of the holiday season, potentially swelling the numbers of working people affected by the realities of precarious, insecure work.

Just under 1 in 5 U.K. workers—6.2 million—are now in "insecure jobs," defined as low pay, temporary or part-time roles with contractual insecurity and very limited access to workers' rights. These roles are particularly prominent in the hospitality, agriculture, and transport sectors. The analysis shows that women, young people, ethnic minority workers, and disabled workers are also disproportionately likely to be in an insecure job.

Facing unpredictable work patterns amid a cost-of-living crisis, the research reveals the challenges facing those in insecure work. More than 1 in 3 (34%) workers reported having at least one of their shifts cancelled with less than two days' notice in the past month. Worryingly, half of workers surveyed (51%) say their mental well-being is affected by sudden changes to their work, schedule, or weekly hours.

The research finds workers and managers are crying out for more autonomy. Almost 3 in 5 (57%) of the insecure workers surveyed want more predictable hours, and that 1 in 5 respondents (21%) have spoken to their manager about the issue without success. Managers surveyed reported that they are often not in a position to resolve issues with working hours, with nearly half (46%) stating that others set their teams'

hours.

Interestingly, the analysis also found that managers in insecure work settings often face the same challenges as their colleagues. Half of the managers we spoke to expressed a desire for more predictable hours, and almost 1 in 10 (8%) expected to lose their job in the next 12 months.

Managers can play a significant role in providing their colleagues with the right balance of stability, predictable hours, and flexibility—and the new findings suggest this is something U.K. managers want to do. Around three-quarters of managers surveyed said they would be willing to provide more [flexible working](#) arrangements to a direct report who requested them due to caring responsibilities (74%), personal well-being (73%), or for disability or health reasons (77%).

Over the last few years, the Commons has implemented critical legislation to help address some of these problems. Theresa May's 2018 Good Work Plan introduced necessary workplace reforms, including the right to a payslip for all workers. The Employment Relations (Flexible Working) Act, brought forward by the Labor MP Yasmin Qureshi this year, means that employees will now be entitled to request flexible working arrangements from day one in their job. The Conservative MP Virginia Crosbie's Bill to require hospitality businesses to "fairly" allocate 100% of tips to workers also received Royal Assent this year.

Yet, the Work Foundation and Chartered Management Institute have argued that while individual policy changes are essential, this pick-and-mix approach to insecure work needs to look at the bigger picture, and the scale of the challenge requires bolder ambition.

The new report from the two organizations —[Managing Insecurity: The role of good management](#)—makes several policy recommendations, including supporting the improvement of management practices across

sectors. Key recommendations include:

- Supporting the development of management capability in providing secure and predictable working arrangements, including a focus on SMEs who may lack in-house resources and capabilities to undertake this work.
- Building on programs of support for managers such as the apprenticeship scheme and Help to Grow: Management to ensure inclusive practice is emphasized within existing training for supervisors and managers.
- Introducing new employment laws and regulations to strengthen labor rights and contractual security to all workers.
- Building management capability into local/ regional skills programs for sectors where insecure work is prevalent.

In response to the report, Ben Harrison, Director of the Work Foundation at Lancaster University, said, "This new analysis brings into focus the precarity facing millions of U.K. workers in insecure jobs as we head towards winter, with many living in fear of losing their job and half unable to meet unexpected costs such as food and energy bills.

"Workers in more secure employment are better able to weather economic turbulence, but this isn't the case for the millions of workers in this country trapped in severely insecure work. They are already struggling, and it isn't just impacting on their pockets—it's affecting their mental health, too. We urgently need to see Government action to curtail insecure work and strengthen employment rights and protections to give these people more security.

"But we also need to see more support for managers in these circumstances too. The choices managers make—whether it is providing flexible working options, offering predictable shift patterns, or providing support in relation to financial well-being—can have a massive impact

on workers' experience of insecure jobs—even helping to mitigating some of the worst aspects of it.

"So alongside legislative change to boost job security, we also need a renewed focus on building management capability across the country, especially in those sectors where insecure work is most prevalent such as hospitality and care."

Daisy Hooper, the Chartered Management Institute's Head of Policy, said, "The scale of insecure work in the U.K. isn't just a setback for workers, it's a central problem for businesses and the wider economy as we continue to waste talent, just when we need it most. With 1 in 5 of our workforce in insecure jobs, often without a free choice, it's little surprise that the U.K. faces low productivity and stagnant growth.

"Managers have a critical role in supporting employees in insecure work by defending workers' contractual security, increasing their team's autonomy at work, prioritizing flexible working options, relentlessly developing their teams and better understanding ways to improve job satisfaction.

"Yet, fundamentally, managers can only do what's in their gift to improve the situation—and we can see that managers themselves feel constrained to do what's right. So there is an even more significant role for employers and the Government to encourage and expect them to do the right thing.

"As we head into the next election, it's time for a united effort from employers and the main political parties to prioritize secure jobs, empower workers, and foster a culture of inclusivity and fairness that truly makes work pay."

More information: [Managing Insecurity: The role of good](#)

management. [www.lancaster.ac.uk/media/lanc ... nagingInsecurity.pdf](http://www.lancaster.ac.uk/media/lanc...nagingInsecurity.pdf)

Provided by Lancaster University

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