

Department for Work and Pensions

Research Report No 560

Making decisions about work in one-earner couple households

Sharon Collard and Adele Atkinson

A report of research carried out by the Personal Finance Research Centre,
University of Bristol on behalf of the Department for Work and Pensions

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Summary

The Government has set ambitious targets for reducing the number of children growing up in poverty and has pledged to eradicate child poverty by 2020. Its latest plans for doing this are set out in the March 2008 publication *Ending child poverty: everybody's business* (HM Treasury, 2008a).

Taken together, there are 900,000 children in poverty from two-parent families where one adult works full- or part-time¹, and the other does not work at all. This accounts for 33 per cent of children in poverty. The evidence suggests that these figures could be reduced by encouraging potential second earners into work; within couple families where one parent works full-time and the other does not work, 20 per cent of children are in poverty. Where the second parent works part-time the proportion drops to three per cent, and two per cent if both parents work full-time (DWP, 2008).

Ending child poverty: everybody's business acknowledges the importance of tackling in-work poverty, through encouraging potential second earners in couple families into work where appropriate, and by ensuring that all parents have the support they need to stay in work and progress to higher paid jobs through training and development. This research was designed to improve understanding about two-parent families with children living in poverty where only one parent works, and to focus particularly on the work decisions of the non-working parent.

The research

In total, we conducted 50 in-depth interviews during May and June 2008 in three regions: North Somerset, West Yorkshire and London. Participants were all non-working parents with a partner who worked. They were recruited on the basis that their self-reported household income was below 60 per cent of median income before housing costs, taking into account the number of dependent children living with them. This is the Government's headline indicator of child poverty. In practice, this meant that a parent with two children would only be recruited to the sample if they reported a household income below £360 per week.

¹ Either as an employee or on a self-employed basis. Figures are for 2006/07.

Background information

Participants and their families

We interviewed some participants with pre-school children and others whose youngest child was in school. Some of the participants lived in a household where at least one family member had a health problem that limited their activities or required regular medical attention.

The participants described their typical day and their social networks. As well as carrying out domestic chores, they talked about dedicating a considerable amount of time to activities with their children – both structured activities like homework supervision, and unstructured play. Family was important to some participants for both social contact and for financial and practical support. However, a surprisingly large number of participants had no real social contact, no family support and no network of friends.

Partners' jobs and work patterns

The sample design for the study meant that most working partners worked full-time. They typically had jobs in manual occupations, often in the building trade or as a driver.² Among female working partners, cleaning and care work was common.

The type of work undertaken by the partners included jobs with early starts and long hours as well as shift work. Most had to travel to work. Participants often reported that work patterns made it difficult for partners to share school runs, childcare responsibilities or domestic chores.

Household income

The working partner's earnings often varied from month to month depending on the availability of work generally, and on overtime and bonus payments.

Some participants told us that they did not claim tax credits, either because they felt they did not deserve or need additional financial support from the Government, or because they did not like sharing personal information with HM Revenue and Customs (HMRC). A further group were apparently unaware that they were entitled to any form of financial support (above and beyond Child Benefit).

Making ends meet

When asked to make a subjective assessment of their current financial situation, only a small number of participants said they managed without any difficulties at all. Most participants indicated that they managed to keep up with their household

² As defined in the National Statistics Socio-economic Classification (NS-SEC) method of occupational classifications. Please see <http://www.ons.gov.uk/about-statistics/classifications/current/ns-sec/index.html> for more information.

bills and credit commitments, but that it was either a struggle from time-to-time or a constant struggle. Very few participants reported falling into arrears with household bills and credit commitments, however.

There did not seem to be any clear patterns in terms of regional or other differences in the household financial situations reported by participants. Nor was there any strong pattern between household financial circumstances and the non-working partner's intentions to look for work.

Money management

The responsibility for household money management was unrelated to the work status of the partners. In some households it was a shared responsibility. Where the responsibility lay with just one of them it was generally because both partners considered them to be the better money manager.

With a few exceptions, the general picture from the interview data was that these households tended to manage their money fairly carefully, which perhaps explains why few said they had fallen into arrears. Many participants said they (and their partners) had made conscious decisions to forgo certain purchases or expenses to make ends meet as best they could. In some cases, the changes were relatively minor, while in others families were postponing expenditure on large items until their financial situation improved.

There were participants with savings in all three fieldwork areas; some with significant amounts saved. Savings had sometimes been put aside when families had a higher household income; in other cases savings took the form of a redundancy payment or inheritance.

Employment decisions of non-working partnered parents

Participants' work histories

Almost all the non-working parents we interviewed had some history of work and most had worked since the birth of their eldest child. There was considerable variation in terms of when they had last worked, however, so while some had only stopped work very recently, others had not worked for ten years or more.

Women were more likely to have worked part-time since the birth of their eldest child, in jobs that fitted in with school times such as school meals supervisors and classroom assistants. In contrast, most of the male participants had worked in full-time positions since their eldest child was born. These included a wider variety of roles, including meter reading and IT.

Why were participants currently out of the workforce?

There were a number of reasons why participants were not working at the time of the interview. Among them were redundancy and health issues, including the participants' own health problems and those of a family member which required

regular medical appointments or careful monitoring. Some participants reported that they did not want to work because they wanted to be at home for their children, and this was just as true for participants with older children (aged 11+) as it was for those with pre-school aged children.

Several participants reported a lack of suitable childcare as the reason for not currently working and some mentioned the prohibitive cost of childcare, particularly in school holidays or for more than one child. Other participants (and their partners) had negative views about the general notion of leaving children with other adults, and so for them childcare was not an option.

Why did some participants *not* want to work?

A number of participants in West Yorkshire and North Somerset had no intention of taking paid work in the foreseeable future. This was not the case in London or among any of the male participants who were interviewed. Participants who were not looking for work and had no intention of doing so were all women, ranging in age from 20s to 50s. Most had not worked for at least four years. The main reason they gave for not working and not looking for work was the desire to look after their children.

Some of these participants had made an active choice to stay at home, because of the benefits for their children or because they enjoyed 'being a mum'. Their own experiences of growing up sometimes influenced their views about parenting. Several recognised that there were potential benefits from working, including additional income and independence, but these did not change their decision.

Few of these participants felt their partner's attitude to them working was a major influence on their decisions about work. Neither was the availability or loss of state benefits or tax credits a factor.

Why did some participants *want* to work?

Most participants who were interviewed said they intended to return to work at some point, with financial reasons and personal benefits being the main drivers. Alongside the desire to work, however, was a concern to find the right balance between parenthood and employment.

The main financial reason for wanting to work was to improve the family's overall financial situation and their standard of living. Some female participants aspired to earn their own money, while others wanted to ease the pressure on their working partner by making some contribution, however small, to the family finances. Most participants who wanted to improve their financial situation had talked about finding it a constant struggle to make ends meet; some had fallen behind with bills.

The personal benefits of returning to work included independence and the relief from the boredom of being at home. The idea of being a positive role model for their children was also a consideration for some participants.

When did participants anticipate moving into work?

Participants who were actively looking for work at the time of the interview were mainly in their 30s and in most cases their youngest child was at school. They included most of the men who were interviewed. None of them had been out of work for more than two years and they had generally stopped work because of job loss.

Other participants wanted to work at some point, but not right away. They were largely women under 40, most with at least one pre-school aged child. They had typically not worked for at least three years. Some were planning to look for work in the next few months, but a much larger number did not intend to look for work for at least a year, and this was often linked to their children's key educational milestones.

What types of jobs were participants looking for?

The types of jobs that participants were considering included a number of manual/service occupations (e.g. cleaner, security guard) and clerical intermediate occupations (e.g. care worker, teaching assistant).

While the type of work mattered to some, working hours were the most important factor by far in looking for work. Most participants (mainly women) wanted to work part-time hours so they could do the school run and minimise the need to use paid childcare. The desire to work locally and so cut down on travel to work was the next most commonly mentioned factor. Level of earnings was certainly a consideration for participants, but not mentioned nearly as often as the other two factors.

Looking for work

Participants typically looked for jobs in local papers and through internet-based job search facilities. Other job search activities included signing on with employment agencies and using Jobcentre Plus facilities. Most of the participants who were actively seeking work had either applied for jobs or been offered jobs through an employment agency. Some had been turned down for jobs and a few had turned down job offers.

What support would participants welcome to move into work?

Support services, participants felt, had to be targeted at parents seeking work and tailored to their needs. Participants were uncertain about who should provide it, but most commonly mentioned Government, local councils or employment agencies. Cost was also an important issue in relation to training; several participants were aware of *learndirect* but had been put off by what they considered to be the high cost of courses.³

³ *learndirect* was developed with a remit from Government to provide high-quality post-16 learning. Among other things, it offers free independent careers advice over the phone, online and by email and delivers courses to help adults improve their maths, English and IT skills.

There was a high level of awareness of Jobcentre Plus among participants, and some participants mentioned it as the obvious provider of support services for parents like them who were looking to move back into work. However, participants' views and experiences of Jobcentre Plus were mixed.

Participants identified several support needs:

- Increasing employability and confidence: There seemed to be high demand for support services among active and future jobseekers. Participants were interested in support to help them become job-ready, including help to write a CV or complete a job application form and with job interview skills. They were also keen to access training around basic computer skills, and some wanted help to choose the right course for them.
- Finding appropriate work: Help to find work was the second area where participants wanted support, in order to find family-friendly employers, and to access some form of careers advice, for example to help them find suitable jobs.
- Working out the financial implications: The main needs here were two-fold: first, help to work out whether or not their household would be better-off if they went back to work; and secondly, advice about the financial assistance that might be available to help with childcare costs.
- Arranging childcare: Parents wanted help to find good quality, appropriate and affordable childcare provision.

Conclusions

For the participants (and their partners) in this study, the desire for one parent to be the primary carer for their children was the overriding consideration in making decisions about work. To achieve this, participants and their partners were prepared to accept a lower household income than if both partners worked. Most participants and their families managed to live on a low income through careful budgeting, and in some cases had consciously adjusted their spending patterns to cope on one wage.

While most participants planned to move into work at some time, this tended to be a longer-term plan that was several years off. Without an improvement in their partner's earnings, therefore, their financial situation would be unlikely to change significantly in the short term.

In addition, any move into work was largely contingent on finding a job that fitted around children and family. This typically translated into a part-time job that was local and participants mainly talked about moving into jobs that would be relatively low paid, such as cleaning, security work or care work. This meant that the financial gains of moving from a one-earner to a two-earner household were likely to be fairly small. For some participants, however, the perceived

non-financial benefits of work (such as the social aspects and improved self-esteem) outweighed the financial gains.

Tax credit recipients who planned to move into work were concerned that their overall financial situation would not improve much (if at all) if they got a job, because of the impact of any additional earnings on their tax credit entitlement. This was particularly the case among participants who receive larger amounts of tax credits. The idea of making work pay (or pay more), which is the aim of the In Work Credit (IWC)⁴, might be attractive to these participants.

Finally, there was a high level of interest among participants in targeted support for parents like them to move into work, although there was no consensus about who should provide it. Confidence was a particular issue for women who had been out of the labour market for a long time. Although not mentioned by participants, employers may have a role to play in helping these participants and others like them, for example by offering a phased return to work that incorporates training to update skills.

⁴ IWC is a payment of £40 per week (increased to £60 in London from July 2007), which was extended nationally in April 2008 to all lone parents who have been on benefits for at least a year, during their first year back to work. IWC has also been piloted among couple parents since April 2005, in all but one Jobcentre Plus districts in London. In July 2008 IWC was extended to couple parents in all 11 New Deal Plus for Lone Parent pilot areas, which includes the whole of London.

1 Introduction

This report contains the findings from qualitative research undertaken by the Personal Finance Research Centre on behalf of the Department for Work and Pensions (DWP). This chapter outlines the background and policy context for the research, along with the research aims and objectives and the research methods used.

1.1 Background

The Government has set ambitious targets for reducing the number of children growing up in poverty and has pledged to eradicate child poverty by 2020. Its latest plans for doing this are set out in the March 2008 publication *Ending child poverty: everybody's business* (HM Treasury, 2008a).

Taken together, there are 900,000 children in poverty from two-parent families where one adult works full- or part-time⁵, and the other does not work at all. This accounts for 33 per cent of children in poverty. The evidence suggests that these figures could be reduced by encouraging potential second earners into work; within couple families where one parent works full-time and the other does not work, 20 per cent of children are in poverty. Where the second parent works part-time the proportion drops to three per cent, and two per cent if both parents work full-time (DWP, 2008).

Recent Government policy has, therefore, widened its focus to encourage both parents in couple families back to work. For example, *Ending child poverty: everybody's business* also acknowledges the importance of tackling in-work poverty, through encouraging potential second earners in couple families into work where appropriate, and by ensuring that all parents have the support they need to stay in work and progress to higher paid jobs through training and development. This includes a roll-out of the In Work Credit (IWC) pilots to provide financial incentives for both parents to move into work, as well as providing tailored

⁵ Either as an employee or on a self-employed basis. Figures are for 2006/07.

work-related support.⁶ A range of measures has also been announced to help parents in London to return to work, for example to help overcome the high childcare and transport costs in the capital (HM Treasury, 2008b).

To date, the main target group for Government policy (and the main focus of Government research) in this area has been benefit customers and, latterly, their partners. The DWP commissioned this qualitative research project in order to learn more about the labour market choices and constraints of non-working partnered parents living in low-income households that are not in receipt of any out-of-work benefits from DWP and therefore, not automatically offered support if they wish to enter employment.⁷

1.2 Aims and objectives of the research

Analysis of survey data from the Families and Children Study (FACS) has provided quantitative evidence about the characteristics of workless partners in low-income families and their labour market choices and constraints (see, for example, D'Souza *et al.*, 2008). Other research (both quantitative and qualitative) has looked at the reasons for worklessness among adults with children, including health problems (Dorsett and Kasparova, 2004; Evans, *et al.*, 2004; Casebourne and Britton, 2004) and personal preferences not to work (Atkinson, Finney and McKay, 2007) – although much of this work has focused predominantly on lone parents.

The overall aim of this qualitative research project was to understand the attitudes and behaviours of non-working partnered parents living in low-income households where neither partner is in receipt of out-of-work benefits from DWP, and to explore the factors that might influence decisions about work within their household. The project had three main objectives:

- To explore the labour market choices, constraints and aspirations of non-working partnered parents in low-income households, particularly in terms of any longer-term trade-offs between income through paid work and child caring responsibilities.
- To explore the type of support non-working partnered parents might require in order to make paid employment a realistic option.

⁶ In Work Credit (IWC) is a payment of £40 per week (increased to £60 in London from July 2007), which was extended nationally in April 2008 to all lone parents who have been on benefits for at least a year, during their first year back to work. IWC has also been piloted among couple parents since April 2005, in all but one Jobcentre Plus districts in London. In July 2008 IWC was extended to couple parents in all 11 New Deal Plus for Lone Parent pilot areas, which includes the whole of London.

⁷ Low-income households are defined as those with household income at or below 60 per cent of the median before housing costs. The Government defines children in these households as in poverty.

- To identify how best to reach this group with information, advice and support to move into work.

1.3 Research methods

Qualitative research, in the form of 50 in-depth interviews with non-working partnered parents living in low-income households, was used to meet the objectives of this research.

Quantitative analysis can tell us how many partnered parents are living in single earner households and their characteristics. Analysis of longitudinal data can also tell us how long the situation has lasted for, and what preceded it. The particular value of qualitative research is that, unlike quantitative analysis, it allows us to explore the reasons why something has happened or why individuals behave in certain ways or hold certain views. The strength of depth interviews lies in the ability to explore fully individuals' circumstances, views and experiences. By using a qualitative approach, therefore, this project can add to the existing evidence base by exploring the specific circumstances and experiences that are related to labour market decisions amongst non-working partnered parents living in low-income households.

1.3.1 Topic guide

A topic guide was developed in conjunction with DWP to facilitate the depth interviews and ensure that key topics were covered. The topic guide covered the following broad areas:

- General information about the participant (including family composition, social networks and time use).
- Employment situation of working partner and household financial situation.
- Participant's views and experiences of work.
- Decision-making about work.
- Job search and moving into work.
- Support needs.

The topic guide is provided in Appendix A.

1.3.2 Pilot

A pilot comprising five depth interviews was conducted in April 2008, to check that the topic guide was relevant and appropriate for the target group and that street recruitment was a suitable approach to identify non-working partnered parents for interview (sampling is discussed in Section 1.4).

A number of minor adjustments were made to the topic guide post-pilot, which mainly involved restructuring questions to improve the flow of the interview. Some extra prompts and probes were also added.

The pilot interviews counted towards the total number of interviews, and were analysed alongside the mainstage interviews.

1.3.3 Fieldwork

The main fieldwork (comprising 45 depth interviews) was carried out in May and June 2008 in three locations: North Somerset, West Yorkshire and London. The interviews were held in central locations (rather than participants' homes) and lasted anywhere between 30 and 70 minutes; the average interview length was around 45 minutes. Researchers and research associates from the Personal Finance Research Centre (PFRC) who are trained and experienced in qualitative research methods conducted the interviews. Participants each received £30 as a thank you for taking part in the research.

1.3.4 Analysis

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

1.4 Research design

The focus of the research was non-working partnered parents living in low-income households, whose partner worked as an employee or was self-employed. Participants were recruited on the basis that their self-reported household income fell below 60 per cent of median income before housing costs, taking into account the number of dependent children living with them. The 60 per cent of median income figure is calculated from the median income of couples without children, then adjusted to take into account the ages and number of children in the household.⁸ For recruitment purposes we assumed that all children in the household were aged over 14 which could potentially lead us to include some households with incomes slightly higher than the generally accepted level. However, given that the data we used to calculate the median income was drawn from between April 2005 and March 2006, this potential overestimate will be reduced somewhat.

⁸ The median figure of £362 per week that we used to calculate the income bands used in the recruitment process was taken from the 2005/06 Households Below Average Income data.

In order to explore a full range of views and opinions, quotas for the interviews were set on a number of key attributes: gender of the non-working partnered parent; whether the working partner worked full-time (30 or more hours per week) or part-time (less than 30 hours per week); and the age of their children. Full details of the sample design are provided in Appendix B.

Street recruitment (generally in busy shopping areas) was used in the three fieldwork locations to identify eligible participants for the research.⁹ A structured questionnaire was used to recruit people to quota and to gain informed consent. A copy of the screening questionnaire is provided in Appendix C.

1.5 Report structure

The remainder of this report is structured as follows:

- Chapter 2 describes the family circumstances of participants and the type and nature of the working partner's employment.
- Chapter 3 examines the participants' household income and finances, including their subjective assessment of how well their household was managing financially.
- Chapter 4 explores non-working partners' views and experiences of work, and the factors around their decision whether or not to work at the present time.
- Chapter 5 begins by categorising participants according to whether or not they were looking for work. It goes on to consider the views and experiences of participants who were looking for work, or who intended to in the future.
- Chapter 6 focuses mainly on participants who were looking for work or who intended to in the future. It examines their views and experiences of the support needs of non-working partnered parents to look for and move into work, both generally and personally.
- Chapter 7 provides an overview of the key findings from the research, and the policy considerations that arise from them.

Verbatim quotations and case studies are used throughout the report to illustrate particular viewpoints and experiences. These views and experiences are not necessarily representative of all participants. Where quotations are used, attributes are given in the following order: gender, age, location. All participants' names have been changed in the case studies, as have some of their personal or family details.

⁹ The recruitment was carried out on behalf of PFRC by Pro-Tel Fieldwork Limited.

2 Family circumstances

The first part of this chapter looks in detail at the characteristics of the participants and their families, while in the second part we describe their partners' employment. The information is not intended to describe the entire population of partnered parents, only those who took part in the research, and the participants were not purposively sampled to reflect any socio-economic characteristics other than income and work status. Most of the participants who were interviewed were in their 20s and 30s, although the sample also included some older participants in their 40s and 50s.

Summary: Family circumstances

- The participants who were interviewed typically lived with a partner and one or two children. There were also some larger families, comprising three or more children. About half the participants had a youngest child under four years old, the remainder had a youngest child that was in full-time school.
- It was noticeable that participants were generally in longstanding relationships; the oldest couple had been together for 35 years.
- Although most participants and their families were in good health, a number of families included at least one member with a health problem that limited their activities or required regular medical attention. It was unusual for non-working parents to mention caring responsibilities outside the home, and none of the participants reported being a registered carer.
- Participants were typically responsible for all the household chores. They talked about four kinds of domestic responsibilities: cooking, cleaning, basic childcare responsibilities (e.g. school run, bath and bedtime routines), and taxiing children to activities, clubs or to see friends.
- Participants generally described spending considerable amounts of time with their children. This was divided into structured activities such as toddler groups or supervising homework and unstructured time as a family or with friends and relatives.

Continued

- The most important social network for many participants was their family (typically their own parents and siblings), for social contact and for financial and practical support. A surprisingly large number of participants had no real social contact, no family support and no network of friends.

Partner's employment

- The working partners of participants typically had jobs in manual occupations, often in the building trade or as a driver.¹⁰ Among female working partners, cleaning and care work were common.
- The sample design for the study meant that most working partners worked full-time. Many participants reported that their partners had jobs that required early starts, and most had to travel to work. Some worked shifts or long hours. Such work patterns left little flexibility for sharing school runs, childcare or domestic chores if both parents worked.
- Participants generally felt that their partners enjoyed their jobs, although some were looking for alternative employment or planned to do so because they disliked their current job. On the whole, participants were supportive of their partners' work decisions, as long as they were able to provide for their family.

2.1 Family characteristics

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

The number of children is also discussed in this section. Family size is known to be important in studies of child poverty, with larger families suffering increased risk of living in poverty (Department for Work and Pensions (DWP), 2008). Similarly, the health of parents and children are described, as these are also known to be related to parental employment and household income (Atkinson *et al.*, 2007).

The interviews included questions about the ways in which non-working parents used their time and the social networks that they were part of. These provided insights into the structure of each parent's day, the share of household chores and the amount of time that parents might have available to them to move into employment.

¹⁰ As defined in the National Statistics Socio-economic Classification (NS-SEC) method of occupational classifications.

2.1.1 Family types

The participants were all either married or co-habiting and included one male, same-sex couple. The actual type of relationship does not seem to have impacted on the stability of any of the families and was unrelated to job search activities amongst non-working partners.

It should be remembered that the research focused exclusively on partnered parents, and so we would expect most participants to be in fairly stable relationships compared with all families with children.¹¹ However, it is still striking just how longstanding the relationships were, and how few participants or their partners had non-resident children. Even the youngest parent interviewed, aged 19, had been in a relationship with the father of her child since she was at school, and the oldest couple had been together for over 35 years.

Few of the participants or their partners were step-parents. Those who were generally also had children of their own living in the household. It was as unusual for a participant to be looking after step-children as for a working partner to be supporting step-children.

There were only a few families where one parent shared the care of at least one of their children with an ex-partner on an approximately equal basis. Given the small number of participants sharing care, their particular issues in relation to work decisions cannot be meaningfully analysed for this research. However, shared care should be considered when looking at policy responses to child poverty, since there may be specific issues relating to sharing the costs and benefits associated with childcare and working that are beyond the scope of this report. For example, the non-resident parent and the parent with care may have different childcare needs for the period of time that their children are with them, and those with financial child support obligations may be dissuaded from working if they have to pay a proportion of their earnings to the other parent.

2.1.2 Number and age of children

The families typically had one or two dependent children living with them. However, several families had three or more children, and the largest comprised five children. About half of participants had a youngest child under the age of four, and some included a baby under the age of one. The remaining participants had a youngest child who was at school. A few parents were expecting another child at the time of the fieldwork.

The age range of children within a household is particularly relevant when considering the help that parents might need to return to work. Parents with children at different schools or childcare providers may face a range of problems including

¹¹ Given that only a small number of participants were men, and that men are more likely than women to become non-resident parents, it is important to recognise that this observation is at the household level.

co-ordinating drop off and pick up times, and the additional cost of childcare because of being unable to utilise any family discount available for siblings.

Those families with two children generally had gaps of between two and four years between children. However, it is striking that some of the families (particularly those with three or more children) had large gaps between children. In a small number of cases this is because the participant had re-partnered, but as mentioned above, most of the parents we interviewed had been in long-term relationships. A number of participants had just one child, ranging in age from under one year to teenage. It was notable that almost all of the parents with only one child were actively looking for work. Interestingly, those with one child who were not active job-hunters typically also had no intention of looking for work in the future, and this was the case regardless of the age of their child.

In West Yorkshire, parents of older children (aged 11+) were less likely to be job hunters than those with younger children. The same did not appear to be true in London or North Somerset, although most families in those two areas had at least one child aged 11 or under, making comparisons difficult.

A small group of participants had older non-dependent children in addition to at least one dependent child. We have not included them in our discussion of family size above. However, the financial impact of having older children (whether officially dependent or not) should not be overlooked. Adult offspring who were living at home were typically contributing something to the family budget, as were some of the dependent teenagers. Dependent children in full-time education were in receipt of the full amount of Educational Maintenance Allowance (currently £30 per week) and some also had part-time jobs, which meant that they were no longer completely reliant on their parents for money to socialise or buy clothes.

2.1.3 Family health and caring responsibilities

Most participants who were interviewed reported that they and their families were in good health. However, a number of the families included at least one member with a health problem that limited their activities or required regular medical attention. As we go on to discuss in Section 4.2.4, several participants cited their own poor health or that of a family member as a reason why they were not working at the time of the research interview, although they generally intended to return to work at some point in the future.

There were families where the non-working parent had recent or ongoing health problems and others where a working partner had such problems. However, there were important differences. Working partners were more likely to have suffered from serious illnesses in the recent past that had limited their activities (some had been hospitalised) rather than ongoing conditions or physical disabilities. Mental health problems were relatively common amongst non-working partners, but not those in work. Back problems had previously caused some non-working partners to stop work, while some working partners had switched jobs to prevent

further problems with bad backs. Participants also suffered from other medical conditions such as diabetes and arthritis, and this did not seem to be the case amongst their partners.

Some parents reported that one of their children had a health condition that limited them in some way or required regular monitoring. The children had a range of medical and behavioural problems, such as asthma, epilepsy and Attention Deficit Hyperactivity Disorder (ADHD). In some cases non-working parents felt that their child's condition would limit the extent to which they could be available for work, while others had children who seemed to be able to manage their conditions themselves.

In a few cases, more than one member of the family had a limiting health condition, although the difficulties themselves were unrelated. For example, one family included a partner with arthritis, and another with a serious heart complaint, while another household included a child with a disability and a parent with depression.

As noted above, some of the children and working parents with health conditions required careful monitoring or regular hospital visits. However, the non-working parents we spoke to were not registered as carers and did not tend to discuss themselves in those terms.

It was unusual for the non-working parents to have any caring responsibilities for anyone outside the home; for example just one mother was responsible for her mother-in-law's care.

2.1.4 Time use

Participants typically talked about four kinds of domestic responsibilities: cooking, cleaning, basic childcare responsibilities (including breakfast, school runs, bath and bedtime routines) and 'taxiing' (driving children to various activities, friends and clubs). Participants also commented on a number of interactive parenting activities they undertook, such as playing with children and supervising homework. Other regular commitments were rare; few of the non-working parents had hobbies or activities that they undertook on a regular basis. Exceptions included a mother who made regular use of a local gym and a small number who undertook voluntary work.

The non-working parents almost always took responsibility for all of the household chores; consequently, just one participant told us that his partner was responsible for the majority of the household tasks including cooking, and this was in addition to her full-time job. Participants explained their responsibility for household chores in three ways. Some couples had fallen into a habit of taking on the roles of the 'breadwinner' and the 'housewife' out of convenience. Some mothers felt that the main reason they had responsibility for the domestic chores was that their partner was 'old fashioned' or even a 'chauvinist' and expected this division of labour – this was particularly the case amongst the participants in West Yorkshire, much less so in North Somerset (there was no noticeable pattern in London, partly

because of the larger number of male participants). The third group noted that their partner worked long or unsociable hours and that it was not fair to expect them to also take responsibility for the housework.

'So I accept that he's never around in the mornings, which is fine, I never put him into the equation, do you know what I mean.'

(Woman, 30s, London)

Participants generally described spending considerable amounts of time with their children, and clearly distinguished this from time spent on their domestic responsibilities. Time spent with children, typically split into time undertaking structured activities such as attending toddler groups or supervising homework and unstructured time as a family or with friends and relatives playing games or visiting a local park. Whilst many of the working partners were out of the house for long periods, some participants commented on the positive relationship their partners had with their children.

'If he's home on time when it's nice weather they both go outside while I prepare tea...they'll both play on the trampoline or skipping or various other things.'

(Woman, 30s, West Yorkshire)

As mentioned above, a small number of parents undertook voluntary work, and a few others had done so in the recent past. Helping out at school was the most popular, but others worked for the Samaritans, charity shops or church voluntary services. Voluntary work generally consisted of a few hours a week and was a regular commitment.

Participants generally reported being busy throughout the day (just one admitted to allowing herself 'sofa time' in the middle of the day, and she was regularly awake before 5.30am to prepare breakfast). It was unusual for any to suggest that they had long periods with nothing to do, irrespective of the ages of children. Their days were also often long, starting early with breakfast and not finishing until the last child had been collected from evening activities and put to bed.

2.1.5 Social networks

The participants had a range of informal networks that they socialised with and looked to for support. For a great many, family was the most important network. Some looked to their own parents for social contact (as well as help with both financial and practical issues). Others had siblings that they met regularly, while in a few cases the family network was much wider, and included great nieces, grandparents and in-laws.

Some of the older non-working parents had retained strong relationships with their grown-up children; indeed some even went away on holiday together. These parents could provide and request help with childcare from their older offspring.

Another group of participants turned primarily to friends for support. In most cases these were friends that had been made 'at the school gate', rather than friends from before the children were born, although a young care-leaver also had social contact through an agency that provided support for care-leavers and a few stayed in touch with old work colleagues. Some met friends during the day for coffee or shopping trips, while others just chatted on the walk to school. It appears that few met in the evenings or at weekends.

A few families had strong ties to particular groups or clubs (including antenatal groups and the Young Farmers) or (in the case of several recent migrants who were interviewed) held religious beliefs that brought them into contact with like-minded families.

A surprisingly large proportion of the parents interviewed had no real social contact, no family support and no network of friends. This was rarely because of moving house, or leaving work, but more typically seemed to reflect a certain amount of isolation from being at home during the day. It was a situation faced by parents in all three of the fieldwork areas and did not seem to reflect a particular geographical issue. There was also no obvious gender or age patterns.

2.2 Partner's employment

In this section we describe the employment of the working partner, as discussed by participants. We pay particular attention to the types of jobs, hours worked, job stability and whether the partner was working for themselves or employed. We also report the extent to which the participant felt their partner was happy in their work, and the ways in which their partner's work impacted on themselves and their children.

2.2.1 Type of work

The working partners typically worked in manual occupations.¹² Some of these positions required specific job training, but few required post-16 education. It was particularly common for male partners to work in the building trade (builder, plasterer, scaffolder, electrician, etc), or as a driver (including bus and coach drivers, HGV drivers, heavy plant and fork-lift truck drivers). Several partners worked in the catering industry, and some worked in security or as cleaners. It was relatively uncommon for working partners of either gender to be employed in offices or shops.

The working mothers fell into three main employment categories: those working either part-time or as trainees in reasonably well paid jobs (including a legal assistant and an IT specialist), those with low paid work including cleaning and catalogue delivery, and those employed in various aspects of healthcare. Their employment appeared quite gendered, with none of the female working partners working in traditionally male roles such as the building industry.

¹² As defined in the NS-SEC method of occupational classifications.

There were some apparent differences in the types of employment across the fieldwork locations. In particular the types of jobs held by working partners in London were more varied; in contrast with the other two regions, only a small number worked in the building industry.

Women working part-time were not necessarily seen as the main breadwinner for their family despite being the only earner. It seems that they had simply continued in a long-term position while their partner sought alternative employment. This is in contrast with the (small number of) men working part-time, who did appear to be seen as the main breadwinner despite their low earnings.

Some parents described how their partner's employment status had deteriorated in recent times, such as a chef who had been laid off, then rehired on a less favourable contract. Other participants talked about how their working partners were 'employed' through agencies and did not get paid if there was no work.

2.2.2 Working hours

The research was designed to ensure that most participants had partners who worked full-time.¹³ However, when participants discussed the work patterns of their partners it was noticeable that the actual number of hours worked and the work patterns varied considerably.

Many of the partners had jobs that required early starts, and most had to travel to work. This meant that many of the couples were up very early in the morning (5.30 or 6am in some cases), with non-working partners being responsible for getting their partner and children ready for the day ahead. It is clear that such work patterns do not leave much flexibility for sharing school runs and childcare when both parents try to work.

'The hours he works it's impossible to take the kids to school and pick up because it's too unreliable.'

(Woman, 30s, London)

However, some of the partners could finish early and a few were able to be home in time to pick children up from school once or twice a week.

Non-working parents also faced long hours alone when their partners worked unsociable hours, which did not suit all of them. They tended to voice their frustration at being left at home alone while their partner worked shifts, but they generally accepted that it was out of their control, and some acknowledged that it was for the benefit of the household.

¹³ In fact, around three-quarters of children living in poor one-earner couple households have one parent working full-time, and this is usually the male partner in the couple (DWP 2008).

'You know, I don't like it when he works until two in the morning and stuff like that but I don't suppose a lot of people like things that happen sometimes, you just have to get on with it really.'

(Woman, 40s, London)

2.2.3 Qualifications and experience

As described in Section 2.2.1, most working partners had jobs in manual occupations. It was unusual (although not unheard of) for participants to report that their partner was working along a particular career path with a view to promotion.

Some of the working partners had qualifications or experience that could potentially have earned them far more money in another field. In one case, a young father was an experienced prosthetics engineer, but chose to work in a factory because he had found his previous job too distressing. Another parent spent four years undertaking a degree as a (young) mature student, only to return to work in the building industry (his partner commented that at the age of 25 he found it impossible to find work in the media, which had been his degree subject).

2.2.4 Changes in employment

Working partners ranged from those who appeared to change jobs and careers regularly to those who had been with the same organisation for many years. There was also a noticeable movement between self-employment and employment, and vice versa, in both the building trades and driving. In some cases, working partners had tried to set up their own business, but had either failed to make enough money to support their families or the business had folded. Some had chosen self-employment because it appeared more financially rewarding. In others, the arrival of children had made breadwinners look for more secure employment. It does not seem that these changes were instigated or insisted upon by the non-working parent.

A few working partners also changed jobs because of limiting health conditions, in some cases after having been retired on health grounds. For example, one had worked for many years as a bus mechanic but felt unable to continue such physical work and had become a bus driver, while another had been forced to stop selling heavy machinery following heart surgery and had taken up a position in a DIY store.

2.2.5 Satisfaction with work

The participants typically felt that their partner enjoyed working. However, some acknowledged that their partners did not like their current job, and were either job hunting or would look for something else in the near future. It was often mentioned that the working partner had a responsibility to provide for their family, and there appeared to be a sense of achievement from being able to find work relatively easily and being the main breadwinner.

Several parents mentioned that work left their partners very tired. This was particularly the case when they had physical jobs, but also reflected the unsociable hours of some jobs, and the need to work overtime to make ends meet.

'I mean it's very hard and it's very physical and he's finding it, because he's 40 now and you know, I mean he's got more aches and pains than a lot of people who had been inside, but then he was never an office worker.'

(Woman, 30s, London; husband works for a builder's merchant)

2.2.6 Participants' views of their partners work

On the whole, non-working partners were supportive of their partners' work decisions and happy for them to do what they had to in order to provide for their family. Occasionally, participants noted that they would like their partner to get a job with more responsibility or security, but this was unusual. Other complaints made by a few related to the unpredictable nature of their household income (see Section 3.1), and it was noted that arguments sometimes occurred as a result of this lack of financial security.

It was interesting that some parents commented that the working environment of their partner was very 'male dominated' and that they could never do the job their partner does. In contrast, others had themselves previously worked in the same profession as their partner (including catering) and recognised the potential difficulties and rewards of such work.

3 Household income and finances

Participants discussed their household income and financial situation in the context of their working partner's earnings from employment, the receipt of benefits and tax credits and other financial support. They also talked about their housing tenure and made a subjective assessment of their financial situation using a showcard prompt. In the final part of this section, we also explored the ways in which families managed their household finances, which partner was mostly responsible for money management, and what sacrifices they may have made to make ends meet from their current household income.

All of the families had their own home, whether rented or bought; nobody was living with other family members or in temporary accommodation. A few of the older parents had finished paying off their mortgage, and so owned their home outright.¹⁴ More commonly, participants were paying a mortgage or rent, although a few received Housing Benefit and Council Tax Benefit to help with housing costs.

It was uncommon for renters to be saving to buy a house, or for homeowners to discuss moving to larger properties. This reflects the trade-offs that parents were making to live on one income (we discuss the ways in which families managed their money below) and the general lack of short-term (financial) aspirations.

¹⁴ Housing costs were not discussed in detail for this study and the inevitable variations would make a difference to the amount of disposable income available to each family. For example, some of the families would have relatively small mortgages given the amount of time they had lived in their home, and some had no mortgage, having used windfalls to pay off the balance. In contrast, those who were renting were presumably paying the market rate unless they received Government help.

Summary: Household income and finances

- Participants were recruited on the basis that their self-reported household income was below 60% median income before housing costs, taking into account the number of dependent children living with them. Children in these households are defined by the Government as living in poverty.
- In many households, income varied from month to month depending on the availability of work generally, and on overtime and bonus payments.

Tax credits and other financial support

- Despite reporting low household incomes, not all the participants told us that they claimed tax credits. Some felt they did not 'deserve' or need additional financial support from the Government. Others did not like sharing personal information with HM Revenue & Customs (HMRC). A further group were unaware that they were entitled to any form of financial support (above and beyond Child Benefit).
- Among tax credit recipients, only a few who received larger awards talked about the money making a noticeable difference to their household income.
- Several participants received financial help from their own parents or their parents-in-law. Such help ranged from relatively large sums of money to help buy a house or repay debts, to help with large child-related purchases such as cots and prams, and more modest day-to-day assistance such as help with an unexpected expense or buying school uniforms.

Savings and money management

- There were participants with savings in all three fieldwork areas, some with significant amounts saved. Savings had sometimes been put aside when families had a higher household income; in other cases savings took the form of a redundancy payment or inheritance. Some participants let money build up in bank accounts for emergencies or planned expenditure such as a holiday. It was rare for participants to talk about having long-term savings goals.
- With a few exceptions, the general picture from the interview data was one of families that tended to manage their money fairly carefully. Households varied according to whether the participant or their partner or both of them were mainly responsible for managing the family budget. Where the responsibility lay with one parent, this was generally because they were deemed to be the better money manager. It did not seem to matter who earned the money as to who took responsibility for the household budget.

Continued

Household financial situation

- Only a small number of participants said they managed without any difficulties at all. Most participants indicated that they managed to keep up with their household bills and credit commitments, but that it was either a struggle from time-to-time or a constant struggle. Very few participants reported falling into arrears with household bills and credit commitments. It is important to bear in mind that these were the perceptions of the participants, which might not be shared by their partners.
- There did not seem to be any clear patterns in terms of regional or other differences in the household financial situations reported by participants. Nor was there any strong pattern between household financial circumstances and the non-working partner's intentions to look for work.
- With families to support, many participants had made conscious decisions to forgo certain purchases or expenses to make ends meet as best they could. In some cases, the changes were relatively minor, while in others families were postponing large items of expenditure until their financial situation improved.

3.1 Household income

As outlined in Section 1.4, participants were recruited on the basis that their self-reported household income at that time fell below 60 per cent of median income before housing costs, taking into account the number of dependent children living with them (see Appendix C). Children in these households are defined by the Government as living in poverty. For a couple with two children, this meant reporting a household income below £360 per week. By way of comparison, it is estimated that a couple with two children in receipt of Income Support would have an income of approximately £225 per week excluding housing costs.¹⁵ There was considerable variation in the length of time that households had been reliant on a single-earner: at one end of the spectrum, some participants had only stopped working in the last few months, while at the other end there were participants who had not worked for ten years or more.¹⁶

During the course of the depth interview, participants were asked about the income, perks and bonuses received by their working partners. Most were able to provide some information, although some were uncertain about the details.

Participants typically told us that the working partner earned around £1,000 a month after tax.¹⁷ The hourly rates varied considerably; some were on minimum wage, while the best paid appeared to be earning over £20 an hour part-time.

¹⁵ Bradshaw *et al.*, 2008.

¹⁶ Participants' employment history is discussed in detail in Chapter 4.

¹⁷ This is earned income, before taking into account Child Benefit and other receipts.

Some households had faced a recent fall in income, either because of falling sales/orders or because of increased competition for jobs.

'...he works incredibly hard for incredibly little money because as the credit crunch is biting people have less to spend.'

(Woman, 40s, London, husband works as a chef)

In many households, earned income varied from month to month depending both on the availability of work in general, and on overtime and bonuses. Some households relied on additional overtime income (which in some cases could double their income), while others budgeted without it, seeing it as an extra that should not be anticipated but could be spent on treats.

'I mean at the moment any overtime money he gets is going towards a holiday.'

(Woman, 40s, London)

A small number of households received bonuses in the form of vouchers; this was not universally welcomed.

'They can be like high street vouchers for various things but that's it, they're never anything great.'

(Woman, 30s, West Yorkshire)

Given the nature of the work typically being undertaken by working parents in this study, it is not surprising that they received little in the way of 'perks'. Exceptions included shop discounts and Christmas bonuses, and some workers had access to a company vehicle to get to and from work, although this was rare. Bus and coach drivers also received free travel for their family, which was welcomed.

Participants did not necessarily feel that all work was financially beneficial. For example, a participant whose husband had returned to work after a period of studying felt considerably worse off with him in work than they had been on benefits.

'We do find it a struggle with money because...I mean but again as soon as he started work it was sort of right, all of a sudden we were getting bills in... when you're on benefits you see it's subsidised, so you don't pay.'

(Woman, 40s, London)

A handful of participants talked about the problems that bonuses or overtime payments had caused with their tax credits. This had resulted in the working partner being reluctant to take on any additional hours.

'...he generally sticks to his hours because if he starts doing overtime and that then it starts mucking up with the [tax credits]...I mean last year I ended up having to pay like I know it's only like £110 or something, but I didn't even know I had this oversight and they didn't tell me, and then one week I went to the bank and they'd took my money, they just took it straight out.'

(Woman, 20s, London)

3.2 Tax credits

HMRC estimates that in 2005/06 about 75 per cent of in-work couples with children who were eligible for tax credits claimed them.¹⁸ The corresponding figure for lone parent families is 95 per cent. Over three million in-work couple families in the UK receive some kind of tax credit; around a quarter of them receive both Working Tax Credit and Child Tax Credit, around three-quarters Child Tax Credit only (HMRC, 2008).

All of the participants for this research had self-reported low household incomes and on this basis would have therefore been eligible for some kind of tax credit, yet a number of respondents told us that they had not claimed them.¹⁹

Non-claimants were spread across all three regions and seemed to have little in common: they were a mix of different ages, their youngest children ranged in age from babies to teenagers, and there was no particular pattern in terms of the length of time they had been one-earner households. There were a number of reasons for the lack of take-up amongst the participants we spoke to. In some cases parents believed that they did not 'deserve' or need additional support from the Government.

'...they may say it's our entitlement but we believe whatever you work for is your entitlement...let them give it to those who cannot afford [to live]...'

(Man, 30s, London)

Other parents did not like sharing personal information such as income and savings with HMRC. A further group were apparently unaware that they were entitled to any form of support, either because they did not know of its existence, or because they assumed that they would not have low enough incomes.²⁰ In at least one case, participants had been advised by staff on HMRC's tax credits helpline that the claim was based on the previous year's income and that they would not qualify for any help²¹.

¹⁸ This information is taken from HMRC (2008) Child Tax Credit and Working Tax Credit Take-up Rates, 2005/06.

¹⁹ All participants were offered up-to-date information about tax credits by interviewers.

²⁰ This group are interesting, in that they show the difficulty in getting parents to update their information – some of them were making assumptions based on information they had received several years back. Similarly, some parents had very outdated ideas about the support available for low income students entering higher education.

²¹ Claimants whose income has fallen in the current year can complete a claim form based on their previous year's income and then inform HMRC about the reduction in income. Their claim will be re-assessed and payment would be made if their reduced income qualifies them for support.

A final small group had got as far as collecting the appropriate forms, but had not completed them.

It is also worth noting that some parents who were claiming tax credits at the time of the interview had only realised relatively recently that they were eligible for any kind of support:

'I said "how can you work and earn money" and they give you money, you know, it never sort of sunk in. So that really did help when we applied for it [Working Tax Credit], yes.'

(Woman, 40s, London)

There were also a number of parents who did not know whether the household received any types of tax credits, and others who knew they got something, but did not know which tax credit they received or how much it was. Of those that felt that they could remember the details, amounts varied from £480 per year to £150 per week.

Given the relatively low awareness and take-up of tax credits amongst this group of parents, it is perhaps not surprising that there was little reliance on them. Very few households commented that tax credits made a noticeable difference to their household income although some in receipt of the full amount did find them immensely helpful and relied heavily on them.

'Oh I get Child Tax Credit, yes... Well I've had them a few years now, with my partner being self-employed, you know, yes I've been getting them a while now... About £150 a week... I do rely on it a lot because at the end of the day sometimes we haven't any more money coming in and we have to manage on that.'

(Woman, 30s, London)

For some participants, typically those in receipt of larger tax credit awards, the money was seen as an important addition to the family finances. This was not the case for those in receipt of smaller amounts.

'I think it's, it's not much, it's about, to be honest I've never even looked, I think it's about £50 [a month] or something like that.'

(Woman, 20s, West Yorkshire)

3.3 Other financial assistance

Very few families told us that they got any financial assistance from the State other than tax credits and Child Benefit (and they were sampled on the basis that they did not receive Jobseeker's Allowance or Income Support). A few said they received help with prescription and dentist fees, claimed free school meals, had financial assistance to buy school uniforms or, as mentioned previously, received Housing Benefit and Council Tax Benefit.

Grandparents (by which we mean the parents or parents in-law of the participant), rather than the State, were an important source of financial help for several households. In some cases, families had received considerable help from grandparents to buy a house or to pay off debts (household and business). Some grandparents had helped families with relatively large purchases, such as weekends away or baby equipment. A few grandparents had provided loans to help participants through difficult times. In other families, more modest forms of assistance were provided as and when needed, such as help with an unexpected bill or replacing worn out school uniforms or shoes.

'Her mum can be helpful at times if we've got a big bill...; she usually gives us some money.'

(Man, 50s, North Somerset)

Some grandparents also provided financial support through employment opportunities. For example one non-working parent was certain that her family's business would employ her if she was ever in need, and a working parent was often passed work by his self-employed father.

Whilst family support was important to some, many parents either did not have family to turn to or had family with similar financial circumstances and children of their own to support. Friends were not mentioned in relation to receiving financial help, although some participants did mention that they had managed to save money by receiving second-hand clothes and equipment from friends with older children.

3.4 Savings

There were participants with savings in all three regions and, as we go on to discuss in Section 3.7, patterns of saving were correlated with participants' subjective assessment of their financial situation. Some participants had a significant amount in savings, making them rather different from typical low-income households. In some cases savings had been put aside when families had higher household incomes, but in others money had come as a result of particular events such as redundancy or through an inheritance. Strikingly, these families appeared to use such money slowly, to provide an additional income, rather than see it as a windfall that could be spent in one go.

Some of the male participants were supplementing their partner's income with money from their own savings. These participants had sufficient savings to last one or two more months at most, and then anticipated returning to work. Just one had money from investments that provided a small additional income.

Savings habits varied across participants. Some made a concerted effort to keep money to one side for emergencies such as a broken down car or planned expenditure such as a holiday or DIY. Such households generally saved by letting money build up in accounts (such as the Post Office Card Account used to receive

Child Benefit) or by paying for things like school trips in instalments. A small number saved into children's accounts or avoided saving, apparently in order to simplify Housing Benefit claims.

A small number of families had long-term goals that they were saving for, such as buying their own home but, as mentioned previously, this was rare. Some also paid into the working partner's pension, although again this was only mentioned infrequently. A few participants told us that they had spent all their savings trying to have children via IVF.²²

3.5 Money management

The interview data presents an overall picture of families that tended to manage their money fairly carefully, with one or both partners ensuring that priority household bills such as mortgage or rent were paid. It did not seem to matter who earned the money as to who took responsibility for making sure that bills were paid. Neither was it the case that only women or only men took responsibility. In some households the non-working partner took responsibility for money management, in others the working partner was responsible. In the remainder the partners made joint decisions.

'I never know what we've got to be honest, I've never looked, it's not that he keeps it secret, just it's never sort of bothered me.'

(Woman, 50s, West Yorkshire)

Often the main reason given for one parent managing the household budget was that the other parent was not very good at money management.

'I'm good at saving but come to like paying the bills I'm ridiculous because I'll forget to pay something, or I'll pay too much on something and it confuses me.'

(Woman, 20s, West Yorkshire)

It was unusual for the working partner to provide the participant with 'housekeeping money' although in a small number of households partners kept some, or all, of their incomes separate. In some, child-related payments such as Child Tax Credit went into a separate account that was managed by the female partner. In others, debt from failed businesses or previous relationships was kept separate from household responsibilities.

Some participants discussed how the fluctuating earnings of their partner could make budgeting and money management more difficult at times. This

²² IVF, or in vitro fertilisation, is a process offered to couples who have difficulty conceiving naturally, and typically costs £4,000 to £8,000 per treatment cycle, although some women can get free treatment on the NHS (source <http://www.nhsdirect.nhs.uk/articles/article.aspx?ArticleId=889#> accessed 24 July 2008).

was particularly the case where the working partner was self-employed or their employment was seasonal. Participants talked about putting money aside during 'good times' to tide them over the bad times or cutting back on food and everyday spending in order to manage.

There was an apparent lack of communication about money issues in some households. Some women who left their partners in charge of money management complained that they were not kept sufficiently informed about the state of the household finances. Conversely, a handful of female participants admitted to having debts that their partner was unaware of, or spending money and then hiding their purchases from their partner.

3.6 Attitudes to money

A number of the parents interviewed told us that at least one partner was an impulsive spender and that, in particular, they liked to spend money on their children. This was true of the female partners more often than the males, but did not appear to be related to how easy or difficult families found it to meet their commitments.

It was clear that some participants held attitudes that did not reflect their behaviour. For example, one participant had a considerable amount in savings despite describing himself as a spender who would rather have fun today than save. Clearly, some parents had been able to rein in their impulsive habits. A few were still spending even when they recognised that this made their financial situation worse than it needed to be.

Some couples had very similar attitudes to money, and tended to work together to manage their finances. Others reported tensions, or indicated that they had to be persuasive to get their own way. Sometimes one parent would find ways to make the other behave differently, for example by taking charge of the budget or taking away credit cards.

In some households, one or the other partner worried a great deal about their financial situation. This did not seem to be related to whether or not they were able to meet their financial commitments, and so can be considered a general attitude rather than a specific response to difficulties.

Some of the parents put great emphasis on saving, even if they found it impossible in their current circumstances. Several also made it clear that they did not use credit, and did not like the idea of borrowing to fund general consumption.

'Trainers are no reason for debt.'

(Woman, 30s, North Somerset)

3.7 Household financial situation

We might expect that single earner households would find it difficult to make ends meet on relatively low incomes and we have seen that most had little in the way of additional financial support. We therefore explored their overall financial situation in two ways. Open-ended questions were used to find out how the non-working parent felt about their financial situation and household income, and a 'showcard' approach was employed to enable straightforward comparisons across participants.²³ It is important to bear in mind that these were the perceptions of the participants, which might not be shared by their partners.

The showcard allowed us to put each family's financial situation into one of five categories as follows:

Subjective views about financial situation: Showcard used to aid discussion

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

Several participants indicated that they straddled two categories (for example responding B/C). Occasionally, parents commented that their financial situation was different from that of their partner or that their circumstance varied depending on the season. However, the categorisation worked well enough for us to consider the variations in responses, as discussed below.

Overall, only a small number of participants reported that their households were managing financially without any difficulties at all. Most said that they struggled to manage, at least from time to time, and for some it was regarded as a constant struggle. There was no strong pattern between participants' subjective assessment of their household financial circumstances and the length of time the household had been reliant on one earner or the employment status of the working partner (whether a part-time or full-time worker, employed or self-employed). The non-working partner's decision to look for work also appeared to be largely unrelated to the household's financial situation. For example, some of the non-working partners in households that were keeping up without difficulty were nevertheless actively seeking work, while some of those facing a constant struggle had no intention of going back to work. However, none of the non-working partners who

²³ The question phrasing replicates the variable QBcommi from the Baseline Survey of Financial Capability. Financial Services Authority (2006) Financial Capability baseline survey: questionnaire.

reported falling behind with commitments were entirely opposed to looking for work in the near future.

3.7.1 Keeping up without difficulty

There was a relatively small group of participants (both men and women) who felt that their household was keeping up without difficulty (category A). They included young parents in their early 20s through to parents in their mid 40s. Some had very young babies, while others had teenagers. The number of children in such households varied, and the households were not limited to a particular region. However, in this group there was a notable lack of parents in the building profession; just one was employed as a scaffolder. Generally this group included those with more unusual employment, including a part-time legal assistant.

Case study: Keeping up without difficulty

Paula is 35 years old with four children aged between five and 15, one of whom has a health condition that requires frequent checks. She lives with her husband, who works in an administrative position in a nearby hospital. Paula was made redundant about six months ago. She has always enjoyed shopping for clothes for herself and her children, but stopped doing so since leaving her office job. She has also stopped buying take-aways. She and her husband had been saving to go on holiday, and they still intend to go abroad despite the cost of travelling with a large family and the fact that they will then have no savings left at all.

'I'd say 'A' really because we're not, we do manage to pay things. It's not as if we've got loads at the end of it but we pay the actual main [things].'

Most of the families who said that they paid their bills without difficulties also had savings. Some were actively saving, while others were relying on pre-existing savings to tide them over until both partners were working. Two of the households with no savings relied on regular bonus payments or overtime to pay for large expenses such as Christmas or a family holiday.

3.7.2 Struggling occasionally

More than 20 participants in this study indicated that they kept up with their commitments but that it was a struggle from time to time (category B).²⁴

'We're not flush at the moment but we're not skint.'

(Man, 30s, London)

This group included the youngest and oldest parents interviewed and again reflected a range of families with differing numbers and ages of children. There was no typical pattern of employment amongst working partners in the families that faced an occasional struggle and these families lived in all regions.

²⁴ We include in this group three participants who suggested that they were in A/B.

Some of the families who faced an occasional struggle paying bills had some savings, although fewer were active savers and these savings were almost exclusively earmarked for holidays. By contrast, those with some existing savings who were no longer active savers were more likely to intend drawing on the money for household or work-related expenses (such as boilers or a training course). In one household, savings were being used to cover expensive orthodontic treatment for one of the children.

3.7.3 A constant struggle

It was more common for participants to face a constant financial struggle than to meet their commitments without difficulty. Families facing a constant struggle reflected the variations in the sample as a whole in terms of number and age of children, region and the nature of the working partner's employment. These parents talked about 'robbing Peter to pay Paul' and making sacrifices to make ends meet.

'Sometimes you've got to go without a hell of a lot to pay the bills.'

(Woman, 30s, North Somerset)

Savings were uncommon amongst those facing a constant struggle to meet their financial commitments. Only one family had existing savings to draw on, and these were rapidly decreasing. Active savers either saved 'coppers' or bought savings stamps to meet 'lumpy' expenses.

Case study: Constant struggle

Corrine has three children under the age of ten. One of her children is asthmatic, and another has behavioural problems. Her husband is a self-employed decorator, and finds it difficult to find enough work to keep going in the winter months. The family is going to have to move in the near future, as their rented home is no longer suitable for their needs. They would like to buy a house, but they cannot afford to at the moment.

Corrine's children take part in a wide range of activities, which can be expensive. The family also recently made the decision to take the children on a luxury holiday in term time and faced a large fine on their return. Corrine feels that keeping up with the financial commitments is a constant struggle, but also recognises that she is partly responsible for their stressful financial situation.

'I mean I suppose when you've sort of paid all your bills you've kind of got that relief, but as soon as you've paid them you've got another one through and you just never seem to be able to sort of pay them and then have a free week of not having to pay anything else, it is a constant, I suppose constant struggle. But in a sense I'm one of these that I don't think we would struggle as much if I said "no" more to the children.'

3.7.4 Falling behind

Just two participants indicated that category D best reflected their household's financial situation, and a similarly small group felt that they fell between C and D. Nobody reported falling into the final category (falling behind with many bills and commitments). The working partners in families who were in or approaching category D were self-employed or had been through periods of either self-employment or unemployment in the previous year or so. Some intended to solve the problems by becoming two-earner households in the near future, and one was depending on additional overtime. One family was looking to sell their home and move into rented accommodation to improve their circumstances.

Case study: Falling behind with bills and commitments

Danielle is married to a self-employed computer engineer. She has two children, and the youngest will start school in September. Both she and her partner are reasonably careful with their money. They both agree that you have to keep up with the bills but she identifies with category D on the showcard because they are currently in debt despite their best efforts. Danielle also comments that they are unable to afford a holiday and have stopped paying into pensions.

Danielle feels that they have lost their security because her partner is self-employed. They have decided to sell their home and rent a house in order to pay back the money they owe and reduce their outgoings.

Not surprisingly, families who were falling behind (category D) also found it impossible to save. One household was able to use existing rainy day savings to help with their current situation, although they seemed reluctant to do so.

3.8 Standard of living

There are two related aspects to consider when describing the standard of living of the participants: First, the extent to which some participants lacked certain items because they were living on a low income. Secondly, whether families had to cut back on expenditure because of their level of income.

Younger families and those who had been single earner households for many years were most likely to lack particular items while those where both partners had worked up until relatively recently were more likely to comment on the ways in which they had adjusted their spending to accommodate their reduced incomes.

The extent to which participants lacked larger material possessions depended on their previous circumstances. Some households had already acquired many of the material possessions that they wanted, such as cars and electrical goods and so they did not have to forgo such items despite their current financial situation. However, others, and particularly the younger families were postponing expenditure on large-ticket items until their financial situation improved.

A family holiday can also be a large expense, and many of the families had either gone without a holiday, or replaced relatively expensive holidays with cheaper options. Indeed, some families had never had a holiday together.

'...especially now we're hearing about people going away on holiday, we can't do that, we just don't have money for holidays and probably the best we get would be a day out somewhere.'

(Woman, 40s, London)

In some cases holidays were simply something that they could not consider for anyone in the household. Other families holidayed separately, sending their children on holiday with grandparents or going away by themselves while their children stayed with a non-resident parent.

Whilst some families postponed larger purchases and went without holidays, some also missed out on smaller things that others might take for granted because of their relatively low incomes. For example, one participant did not have spare cash to pay for her son to go to the cinema with his friend, and others could not socialise as a couple or enjoy family days together. Home computers were also out of reach for some, which meant children staying in school after hours to complete 'homework'. Several parents told us that they would like to improve their standard of living, and be able to enjoy a few 'luxuries', rather than living 'hand-to-mouth', although others were happy to cut back in order to enjoy the non-economic benefits.

'...but it's worth it. I'm glad to be home even if it means sacrifices.'

(Woman, 30s, North Somerset)

In a few cases where families had to cut back on expenditure, they were making cuts by reducing or postponing everyday transport costs – some parents were waiting to learn to drive or to buy a car, others had sold their second car when they dropped down to a single earner.

The small group of participants who reported that they were able to meet their financial commitments without difficulty were making only minor adjustments to their expenditure, or were making decisions about which of two expensive choices they would prefer (such as a holiday or a new kitchen). These parents tended to have become more sensible spenders in order to adjust to a single income – cutting back on impulse purchases for example – and felt a sense of achievement from their own more responsible attitude.

'Don't...fritter money away like I used to.'

(Woman, 30s, North Somerset)

'I budget, but now I've got addicted to that, like doing my food shopping, I quite like it now. ...you know, the stuff I used to throw away...'

(Woman, 30s, North Somerset)

The large number of participants who said they faced an occasional struggle to meet their commitments were most likely to discuss cutting back in terms of the compromises they had to make when booking holidays – either opting for less expensive options, or going less frequently than they were used to. However, some had found it necessary to cut back on more basic expenditure, including food and everyday shopping and social activities. In addition, one participant talked about switching to a prepayment meter to pay for electricity, so that the cost could be spread over time and a large quarterly bill avoided; they bought stamps to pay for their council tax for the same reason. None of this group appeared to be finding it difficult to buy the things their children needed, although some had received help from family.

Those families facing a constant struggle or falling behind with bills and commitments discussed three levels of adjustment to their money management: First, some families were struggling but did not seem to be adjusting their expenditure at all. Neither the children nor the adults appeared to be missing out on either 'needs' or 'wants'. It is possible that these would face less of a struggle if they tightened their belts. Secondly, a few families had cut back on less essential items, including holidays and social activities or home improvements. Finally, some families were cutting back on basics and were still struggling. Whilst all the parents tried to put their children first, some children in families who found it difficult to meet their financial commitments were facing deprivation. A few participants were unable to afford brand new, basic items of clothing and shoes for their children. They talked about buying clothes second-hand or receiving hand-downs or financial help from their wider family.

'If we get stuck his mum or dad will say "oh well we've got some money here that we were going to give you".'

(Woman, 30s, North Somerset)

Whilst participants told us various ways in which they had adjusted their standard of living to match their household income, a few participants told us that they had been on very expensive holidays (including a safari and a cruise) in the last 12 months, despite struggling occasionally, or constantly, to keep up with bills and commitments (category B or C above). Indeed, one household was subsequently cutting back on heating and food to improve their situation.

Finally, although families were reported to be making sacrifices to live on one income, it is also worth noting that some participants commented that they recognised how lucky they were. This was particularly the case when they compared themselves to single parents. They reflected the benefit of having a partner for emotional support and the advantage of being able to stay at home when the children were young as well as the financial security provided by the working partner.

4 Employment decisions of non-working partnered parents

In this chapter we start by exploring the non-working partner's experience of work, including their previous work experience and whether or not they had skills and qualifications. We move on to explore the reasons why these parents were not in employment at the time of the interview. We note that, in particular, parents were staying at home with their children because of firmly held beliefs about the age at which a child could be left, assumptions about access to appropriate childcare, and limiting health conditions of the participant or family members. The last section distinguishes two groups of participants: parents who did want to move into work, and those who did not. This feeds into Chapter 5, where we pay particular attention to those parents who wanted to move into work.

We might assume that one of the major influences on the decision to work is the flexibility of the working partner to help with childcare and domestic chores. Surprisingly then, there does not seem to be any relationship between the type of work done by a partner and the decision of the non-working parent to seek work. Amongst those parents discussed in the following sections who were not looking for work, partners had a variety of jobs including scaffolding and driving heavy plant. Some were self-employed while others had permanent, full-time employment contracts. Similarly, those who were actively seeking work included the partners of gardeners, gas engineers and cleaners, some of whom worked part-time or were self-employed, and others who had regular, full-time work.

Summary: Employment decisions of non-working partnered parents

- Almost all the non-working parents who were interviewed had some history of work. There was considerable variation in terms of when they had last worked, however, so while some had only stopped work very recently, others had not worked for ten years or more.

Continued

- Some women participants had worked before starting a family and then stopped work entirely; most participants had, however, worked since the birth of their eldest child – with women tending to work part-time and men full-time.
- Participants had worked in a range of types of employment, mainly but not exclusively unskilled or low-skilled work. Most had some form of qualification, although a small number had no qualifications at all, including some with low levels of literacy and numeracy.
- Participants reported largely positive experiences of work. Some had, however, found work stressful, particularly those who had tried to juggle work with childcare responsibilities.

Reasons for not working at the present time

- Participants gave various reasons for not working at the present time. These included job loss and redundancy and participants' own health problems, or those of a family member which required regular medical appointments or careful monitoring.
- Some participants wanted to be with their children, and this was just as true for participants with older children (aged 11+) as it was for those with pre-school aged children. Others had made an active decision to give up work in order to look after their children, mainly driven by a desire to be there for important milestones in their child's early development.
- Participants also mentioned a perceived lack of suitable childcare and the prohibitive cost of childcare, particularly in school holidays or for more than one child. It was not uncommon for participants (and their partners) to have negative views about leaving children with other adults.

Why do some participants *not* want to work?

- A number of participants in West Yorkshire and North Somerset had no intention of taking paid work in the foreseeable future. This was not the case in London or among any of the male participants who were interviewed.
- Some of these participants had made an active choice to stay at home, because of the benefits for their children or because they enjoyed 'being a mum'. Their own experiences of growing up sometimes influenced their views about parenting.
- Few of these participants felt their partner's attitude to them working was a major influence on their decisions about work. The availability or loss of State benefits or tax credits was also not a factor.
- Even though they had no desire to work, several participants could list potential benefits from working, such as additional income and independence.

Continued

Why do some participants want to work?

- Financial reasons and personal benefits were the main drivers for participants wanting to return to work. Alongside the desire to work, however, was a concern to find the right balance between parenthood and employment.
- The most commonly cited financial reason for returning to work was the need to improve the household's financial situation by having two earners. Most participants who mentioned this talked about finding it a constant struggle to make ends meet; some had fallen behind with bills. Some female participants aspired to earn their own money, while others wanted to ease the pressure on their working partner by making some contribution, however small, to the family finances.
- The personal benefits of returning to work mentioned by participants were independence, relief from the boredom of being at home, and the opportunity to have a sense of identity away from home. The idea of being a positive role model for their children was also a consideration for some participants.

4.1 Work history

Almost all the non-working parents had some history of work. There was considerable variation in terms of when they had last worked, however. At one end of the spectrum, some participants had only stopped work very recently, while at the other end of the spectrum, others had not worked for ten years or more.

Some participants had worked before starting a family and then stopped work entirely; others had worked after having one or more children. Some of those who had worked after their first child was born had given up work for the second or a subsequent child. This decision was driven by either a desire to raise their children or practical childcare issues.

The London participants had the most recent work history; most had worked in the last two years. This was not the case in North Somerset or West Yorkshire. This can, in part, be explained by the number of men spoken to in each region, but may also reflect other differences amongst parents living in the Capital.

It was not uncommon for parents to have had held full-time positions before they started a family. They had experience of a range of employment types, including sales and health care. However, in some cases parents had not been in employment for ten or more years which had led to loss of confidence and recognition that some of their skills would be outdated.

Non-working parents had generally worked since the birth of their eldest child. Female participants had often had part-time jobs that fitted in with school times, such as school meals supervisors and classroom assistants. In contrast, most of the male participants had worked in full-time positions since their eldest child was born. These included a wider variety of roles, including meter reading and IT.

The non-working parents who had been out of employment since their first child was born were typically still looking after a child under the age of six when we interviewed them. Perhaps unsurprisingly, male participants with children under the age of six were more likely than female participants to have worked since their youngest was born.

It is striking how few of the non-working partners had ever been self-employed. Interestingly those who lived with a self-employed partner rarely discussed their contribution to the family business as 'work', although when probed some did reflect that they had responsibility for some aspect of the business, such as paperwork or accounts.

'[I] do the housework, do everything that needs doing, do errands or whatever [my partner] needs doing for him.'

(Woman, 30s, North Somerset)

Whilst some non-working parents had limited experience of work, others had worked in various roles. Some had made frequent job changes, moving from one type of unskilled work to another – such as cleaning and bar work. Others had made very decisive career changes such as switching from being an administrator to a prison officer. Whilst not everyone told us why they had switched jobs (mainly because it had happened a long time previously), the reasons mentioned included family or the company moving, resulting in a long commute and boredom or lack of enjoyment with the role.

Parents in London were most likely to have told us that they had switched jobs several times since starting work, but this may reflect that they were also more likely to have been working relatively recently.

4.1.1 Enjoyment of work

Respondents had largely positive memories of work. However, some had been in roles where they had been bullied or victimised. This had not put anyone off working completely, and the problem did not seem to be related to any particular type of work. Nevertheless, it is important to note that in each case participants responded to the stress by looking for alternative work in a different field.

Some previous jobs were described as boring or unrewarding, while other positions were seen as valuable, providing the participants with freedom and social contact outside the home. Independence and the ability to earn additional money were also seen as positive aspects amongst a number of those who had worked.

Some of the non-working parents commented that they had found work excessively stressful, even if they enjoyed certain elements. This appeared to be a particular problem amongst those who had tried to juggle work with childcare responsibilities. In some cases the stress had been caused by the responsibility and expectations of the role, while in others the dual roles of parent and employee were simply exhausting, leaving little time for eating or sleeping.

A few parents had experience of working shifts for a range of employers, including supermarkets and care homes. Shift work brought with it both benefits and disadvantages. For example, it was seen as an advantage to have free time during the day while still earning money. However, shift work (and working away from home) had caused friction in some couples and was subsequently seen as difficult to combine with family life.

Some of the female participants had enjoyed working with children either before or after having their own (we did not speak to any men who had worked with children). Some were keen to move back into this kind of work, but for others the experience of motherhood had left them eager to work in a more adult environment in the future.

4.1.2 Training and qualifications

Most participants had some type of qualification. The most common was an NVQ level 2 which is approximately equal to four GCSEs at grade C or above. Parents gained these vocational qualifications to be teaching assistants, nursery nurses and beauty therapists. Other vocation qualifications related to customer services and project management. Qualifications of a similar level were also held in catering and hairdressing.

A small number of the non-working parents that we spoke to were highly qualified. They had studied for degrees in a variety of subjects including psychology, engineering and youth work. Most had completed their education before having children; a few had dropped out of their degree course before the end. Graduates included a small group of participants who were fairly recent immigrants (including participants from Nigeria and Poland). These parents were not working in their chosen field either because of a lack of experience or the need to convert their qualifications in order to work in the UK.

It is less easy to classify the vocational qualifications and experiences gained by some of the non-working parents. A number were vocationally qualified (such as nurses) or highly experienced in their field (including credit control and call centre management). As with the graduates, they were safe in the knowledge that they had saleable skills, should they decide to return to work.

A small group of participants had no qualifications. This included some with low levels of literacy and numeracy. Some of the older parents had left school when they were 15 and others had dropped out of school or vocational training because of pregnancy. Those who had dropped out of courses midway through were (perhaps overly) optimistic that they would be able to pick up the course at a later date.

Some participants felt that they had underachieved at school (even if they had achieved some qualifications), and hoped to catch up on their education in the future.

However, the cost of courses made this difficult in the short-term.

4.2 Reasons for not working at the present time

Participants discussed their work history and the reasons that they were currently jobless. One of the women was pregnant, and another had a newborn baby, which clearly limited their current availability for work.²⁵ However, there were several other, often interrelated, reasons for the families to be single-earner households, and we explore these below. It is important to keep in mind that the reason for having stopped work may not be the main reason for having no current employment. For example, a mother may have stopped work because she wanted to be at home with her new baby, but then realised that she could not find suitable childcare to return to her previous job.

Interestingly, the non-working parents in West Yorkshire were more likely than those in London (and a little more likely than those in North Somerset) to say that they had made a conscious decision to become a stay-at-home parent. In London, while some parents valued their time with their children, they suggested that confounding factors such as childcare had played a part in their choice.

4.2.1 Age of child

We might assume that parents with pre-school aged children would be more likely to stay at home than those whose children were in school because they wanted to be with their children. However, this was not necessarily the case. It was certainly true that some parents with pre-schoolers were not working for this reason, but so too were parents of much older children (aged 11+). In fact two things were clear from the interview data: firstly, the age at which a parent is comfortable leaving a child varies widely, from a few months to teenage; secondly, once parents get used to being there for their children, some find it hard to imagine them coping alone at any age (they seem to encourage a higher level of dependency); this can lead to them staying home for many years. There is also a sense of inertia, with parents seeming to become accustomed to their role of homemaker, and doing little to change this.

'...we sort of said "well I'd stay at home" and then as time's gone on I seem to have sort of, be[come] a permanent fixture in the house now.'

(Woman, 40s, West Yorkshire)

As mentioned previously, a few parents had older children in addition to at least one dependent child. Most of these adult offspring had moved away from home, but still lived close to their parents, and appeared to provide both moral and financial support. This may further explain the lack of job hunting amongst some of the parents with older children.

²⁵ It was established by the interviewers that these mothers were economically inactive; they were not on maternity leave.

4.2.2 Missing out on childhood moments

Some parents had returned to work after the birth of one or more of their children, but felt that they had missed out. When they were expecting a subsequent child, they had therefore made an active decision to change their work habits so that they could enjoy the time with their youngest children as they grew up.

'You just live according to your means, and if you can manage I think it's wonderful to be at home with them.'

(Woman, 40s, West Yorkshire)

It was much more likely for women than men to have given up work voluntarily in order to bring up their children. In contrast, male participants were more likely to be at home following job loss. However, the reasons for losing their jobs varied and were similar to the reasons cited by the handful of mothers who had lost jobs. They included dismissal, voluntary redundancy and the end of a contract.

4.2.3 Job loss

Some of the parents had lost jobs relatively recently and were actively seeking work. Others were either retraining or waiting for the right contract to come up and some were taking their time to move back into work simply because they were appreciating the break.

'I'm not [looking] right at the moment because I've been working, because I have worked for quite a long time.'

(Woman, 30s, London)

4.2.4 Health limitations

The health of various family members impacted on several non-working parents' decisions to find work. As discussed in Section 2.1.3, some non-working parents were responsible for children with health or behavioural problems, while others had health issues of their own that limited their ability to work. Most of these participants, however, planned to return to work at some time in the future. One had taken time out of work to nurse her husband, although she looked unlikely to return even though he was back at work as her own health was also poor.

Despite finding it difficult to imagine themselves in paid work, some non-working partners with physically limiting health conditions nevertheless lived active lives, undertaking voluntary work or continuing with domestic chores such as gardening. Other non-workers suffered from mental health problems and had days when they felt well enough to work, but also recognised that they needed to be cautious of returning to work too soon.

It was uncommon for healthy non-working parents to state that they were too busy or too tired to work. Occasionally parents noted that their children still woke in the night, and that this would make things more difficult, but it did not appear to be a major factor in their decision to stay at home.

4.2.5 Childcare

Parents who suggested that the main reason that they had not returned to work was because of childcare mentioned a number of issues. Some did not believe that there was suitable childcare available to them, either because of the hours that they would need or the ages of their children. For example, one woman was trained as a nurse, and discussed the difficulty with booking regular childcare for changing shift patterns. Another had worked as a dinner lady, and while she did not want to return to work imminently, she did point out that she would need almost two hours childcare to cover an hour's low paid work, and that this was not economically viable. Children aged eight or over caused particular logistical problems because of the perceived lack of care available and the unwillingness of parents to let them go home alone after school.

There was a fairly widespread belief that the cost of childcare was prohibitive.

'For us to send her to nursery full-time it would be the equivalent of what I could probably earn if I went to work, so it just wouldn't be worth it.'

(Woman, 20s, West Yorkshire)

The higher cost of childcare in school holidays put some off working. Furthermore, some parents were under the impression that they could not receive help with childcare costs until their child reached three years of age or once their child reached 11. Three is the age at which parents receive help with playgroup or pre-school costs, but tax credits can provide support for younger children.

'Yes, if I could get a job that paid enough and it would allow me to have someone to look after my younger two in the six weeks holidays and the holidays fair enough, but I can't get a job that pays enough to do that and you don't get help with childcare allowances once the children get to the age of 11 I think it is²⁶, but I still don't think 11, that they're old enough to be left on their own for six weeks in the holidays, so.'

(Woman, 40s, London)

Some parents had very negative views about leaving children with other adults. Some felt that children should be brought up exclusively by their parents, at least until they started school. Other family members (such as grandparents) were seen as an acceptable alternative in some cases, although a few parents commented that they did not feel it was fair to expect their own parents to care for their children. Some grandparents had in fact made it clear that they were not available for childcare and others had proved unreliable in the past.

²⁶ This is a misunderstanding. The childcare element can be claimed up to the age of 15 (or 16 for children who are disabled or registered blind).

4.3 Why do some participants not want to work?

In Section 4.2 we discussed the main reasons for parents being out of the job market, looking at the historical and current factors that led to them being non-working parents. In this and the next section (Section 4.4) we focus separately on those who are happy with the status quo and those who would like to move into work. Inevitably there are some overlaps between the reasons for not working and the reasons for not wanting to work, but it should be remembered that the discussion in this section refers to only a subset of the parents discussed in Section 4.2.

Of the parents who did not want to work, some had definite reasons for making an active choice to stay at home, while most of the rest either expressed disinterest in (returning to) work or were nervous of the prospect. A further small group of parents with older children were participating in voluntary work.

4.3.1 Regional variations

We found that a number of the female participants living in North Somerset and West Yorkshire had no intention of taking paid work in the foreseeable future. This was not the case in London, or amongst any of the men we spoke to.

4.3.2 Child-related reasons

The female participants who had made a choice to stay at home gave reasons related to their feelings about what a child needed. These parents were aged early 20s through to 40s and while some had pre-school aged children others were not looking after any children below the age of 14. A few parents with children at school (including one woman with a teenage daughter) did not like the idea of their children coming home to an empty house or having to go into after-school childcare.

'If I wasn't there for him after school it would mean all the years I've been at home have been wasted.'

(Woman, 30s, North Somerset)

Those parents who were disinterested in returning to work tended to talk about how they enjoyed 'being a mum' rather than how it benefited their children. They also talked about the convenience of having one parent at home to take the children to after-school activities and so on, and how they were the natural choice for this role, since their partner could earn more or had unpredictable hours.

4.3.3 Influence of partner's views

Whether or not non-working parents were at home because they believed it was important, it was common for them to have a number of reasons to justify their decision. Some women who wanted to be at home told us that their partner also liked them to be home to look after the children. However, participants sometimes tempered such statements with indications that their partner was not entirely convinced of the merits.

'I mean he's happy [with me staying at home] but as I say, I mean the money issues do crop up, I mean they crop up all the time you know.'

(Woman, 30s, London)

Few of the participants felt that their partner's attitude to them working was a major influence. An older female participant discussed how her partner did not like her working, but this had not stopped her doing so in the past. He had very particular views about being the breadwinner, and would not allow her previous earnings to be used in the household budget, although they could be used for extras such as holidays.

4.3.4 Impact of respondent's own childhood

We asked participants whether their own parents had worked, and what impact or influence this had had on their own behaviour in terms of seeking work. Amongst those parents who were disinterested in returning to work, some had grown up in a family where both parents were out at work, or a single parent working long hours; in each case this had been a negative experience. Conversely, several of the participants who firmly believed that they needed to be home for their children had appreciated having their own mothers at home when they were children, while a female participant who was working in the voluntary sector had been brought up to have a strong work ethic by her working mother.

4.3.5 Changes to benefits, tax credits and household income

The availability or loss of State benefits and tax credits did not seem to influence non-working parents' decisions to stay at home. Participants had little idea whether or how any future work might impact on their entitlement and did not seem overly concerned.

Even amongst parents with no desire to work, several could list potential benefits from working, such as independence and additional income. Whilst these did not outweigh the benefits of remaining at home in the short term, some parents did recognise that the financial rewards might tempt them back to work in the future, although they had no concrete plans to do so. For example, one parent recognised that having an extra income would help once her child started at university, and another believed that the family could benefit from additional money for family outings.

4.4 Why do some participants want to work?

In this section we consider the reasons why some of the non-working parents wanted to move into work. We discuss both those who had a plan to move into work over the next three or four years and those who were looking for work at the time of the interview. In Chapter 5 we look at those two groups separately and in more detail.

There were two main reasons for parents wanting to (return to) work: for financial reasons and personal benefit. Male participants also felt that they were expected to work to support their family. However, both men and women noted that alongside their desire to work were concerns about finding a balance between parenthood and employment. As we go on to discuss in the next chapter, this typically translated into trying to find work that fitted around children and minimised the need for childcare.

It is striking that in London, where nobody intended to stay away from the labour market for long, there were parents who wanted to return to work for their own benefit, and those who were prepared to work to improve the financial situation of the household. In other words, it was apparently not the case that all parents in London were feeling under pressure to increase their household income. This is in stark contrast to North Somerset where all the participants who planned to move into work had primarily financial reasons for doing so. In West Yorkshire, most parents wanted to work for personal reasons, although family finances also influenced some decisions. All of the non-working parents with larger families intended to return to work at some point. This was sometimes for financial reasons, but not always.

4.4.1 Financial reasons

The most commonly cited financial reason for returning to work was the need to improve the household's financial situation by having two earners. Most of the participants who mentioned this had subjectively assessed their household financial situation as a constant struggle to make ends meet, and some were falling behind with household bills or credit commitments.

'...we just couldn't afford it with just the one wage, I think it's going to be a real problem in a couple of years with everything going sort of sky high in prices and everything, I think that would be a crucial part of it as well... the money issues do crop up, I mean they crop up all the time you know, especially when the kids say "We haven't got a computer so we can't do our homework", and it's like maybe if I was working we could.'

(Woman, 30s, London)

As noted in Section 3.7, some of those participants who reported facing a constant struggle to manage nonetheless had no intention of going back to work.

Other financial reasons were mentioned far less often. Some non-working parents (notably all women) aspired to earn their own money, while others were concerned to contribute financially to the household (even if only a small amount) in order to ease the pressure on their working partner.

'I want to go back now because I think I don't want to keep leaving the burden on him to pay things...I want to have my own bit of money in my bank account every month so at least I can say to him, "I'll tell you what I'll pay this bill this month and then you haven't got to worry about it".'

(Woman, 30s, London)

A few non-working parents expressed the desire to provide a good standard of living for children as they got older, particularly as clothes and shoes became more expensive. Working in order to be able to save was also mentioned.

'I'll just have a little bit more [money]...I should be able to save some of it instead of being hand to mouth all the time just making ends meet if you know what I mean, sometimes they don't meet...it should be able to enable me to save up to be able to take the children on holiday and have some of the nice luxuries in life rather than just the necessities all the time.'

(Woman, 40s, West Yorkshire)

4.4.2 Personal benefit

Parents who felt the need to work for their own benefit told us how they felt bored or lazy at home. They wanted the feeling of independence and social aspects of work and felt they could be a better parent by having a break from childcare responsibilities. Some particularly disliked the daytime social activities available to them while they stayed at home.

'And I'm not one of these people really to go to schools or go around each others houses and have a tea, that's not me, you know.'

(Woman, 30s, London)

'You get to a point where you just need to go and do something, rather than being a mum all the time.'

(Woman, 20s, North Somerset)

Working was also seen as something that could provide a sense of identity that was separate from the role of parent, and that would still be there when their children had left home.

'In nursing you're known as yourself whereas in a playground most people if they don't know you, know you as "so and so's mum". You completely lose your identity when you first become a mum.'

(Woman, 30s, West Yorkshire)

For a few participants, working and earning a wage was important in terms of distinguishing themselves clearly from benefit recipients.

'I think it's a sense of pride as well when you sort of, you know, you get your wages at the end of the month and you think "well I've worked all month for this..." when I go to the Post Office, I went there the other day to go and pay some bills and I saw them all queueing up and I think "you're all getting your Income Support..." and I look at them and think "I don't want to be like that, I want to be working..."'

(Woman, 30s, London)

There were various ways in which parents felt that children would benefit from them working, beyond financial considerations. Parents of younger children felt that there was some benefit from attending a nursery because of the educational element and the opportunity to mix with other children. Some parents also liked the idea of being positive working role models for their children, and felt that they were setting a bad example by being at home (men and women made this comment). However, older children were often seen as the ones who would suffer most, as they would spend more time alone, and be less likely to have meals prepared for them.

4.4.3 The views of working partners

Female participants who wanted to work felt that their partners were largely supportive of their decision. However, there was some sense that this was on the basis that the household financial situation would improve, rather than for the personal development of the non-working partner. It was unusual for parents to comment that their partner liked them to have outside interests or independence; one mother commented that her partner would like her to return to work because he wanted her to be 'more of an equal'.

In a small number of cases, women noted that their partner would like to be in a position to support his family as the sole earner, but that their financial situation was not secure enough. Their partners wanted someone to be home for the children, but also appreciated the need for additional income.

The working partners of non-working male participants were split into those who were very keen to get the household finances back onto an even keel by having two incomes, and those who were supportive of their partner's break from employment (at least one of whom was enjoying the additional help with the housework).

5 Moving into work

The earlier chapters of the report looked in detail at the characteristics of non-working partnered parents, and explored their reasons for not working and whether or not they wanted to work. This chapter begins by classifying participants into those who were looking for work and those who were not. It then moves on to focus mainly on those who were looking for work at the time of the fieldwork in May-June 2008, to consider their views and experiences of looking for work, and the preparations they might need to make to move into work.

Summary: Moving into work

- Most participants who were interviewed were either actively looking for work at the time of the research or planned to do so in the future. Some participants had no plans to move into work, however.
- Participants who were actively looking for work were mainly in their 30s and in most cases their youngest child was at school. They included most of the men who were interviewed. None of them had been out of work for more than two years and had generally stopped work because of job loss.
- The largest group of participants were not actively looking for work, but planned to do so in the future. They were largely women under 40, most with at least one pre-school aged child. They had typically not worked for at least three years. Some were planning to look for work in the next few months, but a much larger number did not intend to look for work for at least a year, and this was often linked to their children's key educational milestones.
- Participants who were not looking for work and not intending to do so were all women, ranging in age from 20s to 50s. All of them lived outside London and most had not worked for at least four years. The main reason they gave for not working and not looking for work was the desire to look after their children.

Continued

What types of work were participants looking for?

- Some participants who were looking for work, or intended to do so in the future, had an idea of the type of job they were looking for and this tended to be in manual/service occupations (e.g. cleaner, security guard) or clerical intermediate occupations (e.g. care worker, teaching assistant). Others were primarily concerned about finding any job with working hours that fitted around their children.
- Working hours were the most important factor by far in looking for work and most participants (predominantly women) wanted to work part-time hours that fitted around the school day, so they could do the school run and minimise the need to use paid childcare. The desire to work locally and so cut down on travel to work was the next most commonly mentioned factor. Level of earnings was certainly a consideration for participants, but not mentioned nearly as often as the other two factors.

Job search activities

- The most commonly cited job search activities were looking in local papers and searching the internet. Other activities included signing on with employment agencies and using Jobcentre Plus facilities.
- Most of the participants who were actively seeking work had either applied for jobs or been offered jobs through an employment agency. Some had been turned down for jobs and a few had turned down job offers.

Preparing to move into work

- Active jobseekers did not generally envisage needing to make any particular preparations to move into work. A few participants with children under three talked about the need to arrange childcare and some other participants were considering undertaking training (typically basic computer skills) to increase their job prospects and improve their confidence.
- Tax credit recipients who planned to go back to work in the future were not always sure how this would impact on their tax credit entitlement. They identified this as something they would have to find out, in order to assess whether or not it was financially worthwhile moving back into work.

5.1 Looking for work

Most of the participants who were interviewed were either looking for work or planned to do so in the future. Some, however, did not have any plans to move into work. Participants divided into three groups in terms of looking for work:

- Those who were actively looking for work at the time of the interview.
- Those who were not actively looking for work at present, but intended to look for work in the future.
- Those who were not looking for work and did not intend to do so.

These groups are described in the following sections. It is important to note that, in almost all cases where participants were looking for work, or planned to do so in the future, the intention was to become a two-earner household. The one exception to this was a man who was interviewed, who had given up work to look after their first child, but planned to return to work imminently when his wife started maternity leave prior to the birth of their second child.

5.1.1 Group 1: Actively looking for work

This group mainly comprised participants in their 30s. In most cases their youngest child was at school, although a few had pre-school aged children. Notably, it included most of the men who were interviewed.

Case study: Actively looking for work

Graham is a married man in his late 30s, with a son aged eight.²⁷ His wife works part-time as a cleaner. Graham previously worked as a security guard for eight years but gave up his job over a year ago due to health problems. He recently completed a course in CCTV monitoring which he paid for from his savings, and is now looking for this type of work. Initially at least, he wants to work part-time to ease himself back into work but also to minimise the disruption to his family life. He has signed up to a number of employment agencies and had several offers of potential jobs which he has turned down, mainly because they were full-time posts.

None of these participants had been out of work for more than two years. Some had only been out of work for a matter of months; rather more had been out of work for somewhere between a year and two years. These participants had stopped work for a variety of reasons, most commonly because of job loss due to a downturn in business, or the end of a contract. One man had taken voluntary redundancy; another had been sacked. Several participants had left their jobs out of choice; one or two women had stopped work following the birth of their youngest child.

5.1.2 Group 2: Not actively looking for work at present, but intending to do so in the future

This was the largest group, which mainly comprised women in their 20s and 30s, with some in their 40s. Most had at least one pre-school aged child. The remaining participants generally had a youngest child at primary school.

Only a handful of these participants had worked in the last year. Most of them had not worked for at least three years; indeed, some in their 30s and 40s had not worked for over ten years. Overall, those who had not worked at all since having children slightly outnumbered those who had.

²⁷ All participants' names have been changed, as have some of their personal or family details.

Female participants who had been working mothers in the past had generally given up work because of the costs of childcare or because they felt it was having a detrimental impact on their family life (or a combination of both).

'Two children, a house and a full-time job...Financially it wasn't worth me killing myself and missing out, somebody had to be there for the children. By the time I came home I was exhausted, the children were missing out, I had no energy left to do things with them. They needed help with homework, dinner, bath, bed. We were having no quality time as a family. So we weighed up all the pros and cons and we decided that I would stop work.'

(Woman, 40s, London)

Of the two men in the group, one had made a deliberate decision to stop work to be the primary carer for his two young children; the other had come to the end of his employment contract.

In terms of returning to work, some participants were planning to look for work in the next few months. A much larger group did not intend to look for work for at least a year and in most cases for at least two or three years – while this was their expressed intention at the time of the research, it is impossible to know whether or not these rather distant plans would come to fruition.

Regardless of the timescales involved, participants' decisions about returning to work were largely linked to key educational milestones – most commonly they talked about looking for work when their youngest child started full-time schooling at the age of four or five, or when the youngest child started secondary school at the age of 11.

Case study: Not actively looking for work at present, but intending to do so in the future

A married woman aged 25, Abbie has two children aged three and four. Her husband has a full-time job in engineering. Since leaving school at 15, Abbie worked in telesales, latterly as a manager. She stopped working when she had her first child four years ago – a joint decision with her husband based on his greater earning power - and has not worked since. She plans to return to work in two years time or so, when her youngest child starts full-time education. When she starts looking for work, her main concern will be to find a job with working hours that fit round her children – which rules out her previous job.

A small number of participants whose youngest children had started secondary school fairly recently wanted to defer looking for work until they felt their children were settled at school or old enough to be left on their own (typically when they reached 13 or 14). Finally, two parents with very young children intended to look for work once they felt their children were old enough to go to nursery (which in one case was six months old and in the other case two or three years old). In

neither case was the cost of childcare cited as a reason for not going back to work before that time.

5.1.3 Group 3: Not looking for work, and not intending to do so

This group solely comprised women, most in their 20s and 30s but including some in their 40s and 50s. Some had at least one pre-school aged child, others had older children. Notably, all of them lived outside London. Most participants in this group had not worked for at least four years and included one young mum who had never worked, along with some older women who had not worked for over ten years.

A small number of women in their 50s in this group had older children aged 16 or over, who were still in full-time education and living at home. These women had all returned to work at some point since having their children. They were not working at the present time either through choice or because they had health problems that severely limited their ability to work even though they would have liked to.

Case study: Group 3: Not looking for work, and not intending to do so

Shona is in her mid-30s, married with two children aged eight and ten. Her husband works full-time as a supervisor at a local factory. Before she married, Shona worked as a full-time nurse, a job that she found stressful and demanding. She has not worked for over ten years, since having her first child and has no intentions of returning to work. She enjoys being a full-time mum, and both she and her husband are against the idea of putting their children into childcare – the trade-off being a lower household income which they are happy to accept.

The remaining participants had generally given up work completely when they had children. A few had gone back to work since having their first child, but stopped working when they had a second child. The main reason these participants gave for not working, and not looking for work, was the desire to look after their children. Several expressed strong views about the importance of parental involvement in a child's upbringing, and not wanting to miss out on their child's development. As discussed in Chapter 4, parents' own upbringing was often an important influence on their attitude to the idea of combining childrearing with work. The prohibitive cost of childcare for two pre-school age children was also a consideration for one participant.

While these participants were not planning to look for work, they did not completely rule out considering a return to work, for example if their household financial situation necessitated it. This was not, however, something they anticipated happening in the near future. Even so, it was not unusual for these participants to say they looked through the job section of the local papers, to see what type of work was available.

5.2 What types of work were parents looking for?

The participants who were actively looking for work at the time of the research (Group 1 in Section 5.1.1) generally had some idea of the type of job they were looking for, and the same was true of those (in Group 2) who intended to look for work in the near future. The picture was more mixed among the remaining participants in Group 2 who planned to look for work, but not for a year or so: some had a clear idea of the type of job they would look for, while others were primarily concerned about finding a job with working hours that fitted around their children, whatever that might be.

Among those with some idea about the type of job they wanted, most were looking for work in either manual/service occupations (e.g. security guard, cleaner, dinner lady, receptionist) or clerical/intermediate occupations (e.g. care worker, administrative worker, teaching assistant).²⁸ A relatively small number of participants were looking for work in professional occupations (e.g. nurse, solicitor, police officer).

There seemed to be some distinct differences by geographical location in the types of jobs participants were looking for. Very few of the participants in London were looking for work in manual/service occupations; most were looking for work either in clerical/intermediate or professional occupations. In contrast, most of the jobseekers in West Yorkshire were looking for work in manual/service occupations. The picture was less clear-cut in North Somerset – several participants had no firm ideas about the type of work they were looking for, others were looking for work either in manual/service or clerical/intermediate occupations.

Perhaps not surprisingly, most participants were looking for the same or similar jobs as they had done in the past. Some, however, were seeking to change direction in their employment, which often involved an element of training and development. This included three of the men who were interviewed, who were seeking to develop a new career. One of them had previously worked in customer service, and was planning an imminent move into project management once he had taken a professional examination. Having taken voluntary redundancy from his managerial position, another had recently applied to join the police force. A third man was about to start training as a driving instructor, having lost his job as a bus driver some months before. In addition, one woman (a trained chef) intended to retrain in a new profession within the food industry, and was considering her options. All four of these participants lived in London.

²⁸ These occupational classifications are broadly based on the occupation question used in the National Statistics Socio-economic Classification (NS-SEC) self-coded method of classification. See www.statistics.gov.uk for further details.

In addition, several women participants were looking to move from manual or service work into clerical/intermediate occupations. One woman in her 40s, for example, who had worked as a cashier many years ago was keen to find administrative work that would utilise her newly-acquired IT skills. Another participant in her 20s who had previously worked behind a bar intended to train as a support worker in the future, and was already exploring possible training courses.

In contrast, one woman was looking for different, and less demanding work. She had provided book-keeping and administrative support for the family business which had recently gone into receivership. She was now looking for work either as a school meals supervisor or a shop assistant.

'...it knocks your confidence, you just think "oh no, no, no" and I suppose it's easy, I think at the end of the day I don't care if it's just a dinner lady, I can go, sort it out, easy, no responsibility, I'm scared of the responsibility thing again now...'

(Woman, 30s, North Somerset)

There was a small group of parents who, although not sure what they wanted to do in the future, did not want to return to the type of work they had been in before. Sometimes this was because they had not enjoyed it, while for others it was because they did not believe that the work would easily fit into family life. One woman was a trained dental nurse but had not worked in this occupation for over 20 years and did not want to go back to it. Similarly, another woman rejected a return to psychiatric nursing, which she had found very stressful. A male participant had given up an engineering job that involved considerable time away from home in order to look after his children, and had ruled out returning to this job in the future.

5.3 Working hours and other factors

Three criteria were most important to participants who were looking for work, or planning to do so in the future: working hours, travel to work and level of earnings. Of these, working hours seemed to be the most important by far. It was not uncommon for participants to talk about looking for any type of work as long as it offered the part-time hours they wanted and was convenient to get to. Very few participants were prepared to compromise on these issues.

5.3.1 Working hours

A relatively small number of jobseekers expressed a preference for full-time employment, and most of these were men. For the remainder (predominantly women), the ability to fit work around children was often the most important

consideration in looking for a job.²⁹ Indeed, moving into work was generally contingent on them finding a job with suitable hours. A few non-working mothers said they would possibly consider full-time work if they found out that part-time work was not financially worthwhile or if it was a job they really wanted.

Participants generally wanted to work part-time hours that fitted around the school day. Some were no more specific than this, others had clear ideas about the sorts of hours they wanted to work, for example stipulating that they only wanted to work three or four days per week, or only for a few hours a day, or that any job they took had to start no earlier than 9.30am and finish no later than 3.30pm.

'I wouldn't want to work everyday of the week, Monday to Friday because I don't think there's any point in having children, personally, I wanted to have children to be there for them. So I think it's finding a balance.'

(Woman, 30s, London)

Working part-time meant that participants could do the school run in the morning and afternoon. As noted in Chapter 2, working partners were often unable to help out with dropping off and picking up children because of their working hours, even if they would have liked to.

'...the hardest thing you find with part-time jobs is finding somewhere that fits in with the school hours and that type of thing. You know, a lot of these jobs are full 3 days or every, do you know what I mean, and I need somewhere that I can get home to pick the children up.'

(Woman, 30s, London)

A major consideration for some non-working parents in seeking part-time work was to minimise the need to pay for childcare, which would otherwise make part-time work financially not worthwhile.

Several participants expressed a preference for term-time only work, again to preclude the need for childcare during school holidays. There was little appetite for working in the evening or at weekends, which were regarded as family times.

'I don't want to work evenings because it is our time and our time's important and with the children, you know, I like being there to put them to bed.'

(Woman, 30s, North Somerset)

That said, one or two participants were looking for weekend or evening work to avoid the costs of paying for childcare, which could be provided by their partner or family members.

²⁹ In Great Britain, 20 per cent of mothers with children under five work full-time, and 35 per cent part-time. This increases to 28 per cent full-time and 43 part-time among mothers whose youngest child is between five and ten years old. In contrast, 86 per cent of fathers with children under ten work full-time, and only four per cent part-time (Equal Opportunities Commission, 2006).

5.3.2 Travel to work

Travel to work was the next most commonly mentioned factor in looking for work, and was mentioned more often by participants living in London than elsewhere. In order to combine employment with the school run, participants were keen to minimise their travel to and from work by seeking employment locally. Some also mentioned that they wanted to be near at hand in case of emergencies, or they did not want to spend time and money commuting. A few participants were limited by their inability to drive.

There seemed to be some variations by geographical area in terms of views about travel to work. Among participants living in London, there was a general desire to work in their local vicinity.³⁰ Indeed, some were not prepared to consider a journey time of more than ten or 15 minutes each way, because they wanted to be very close at hand for their children, because they could not drive and were reliant on either walking or using public transport, or simply because they only had a limited number of hours to work between looking after their children. For this reason, any idea of commuting to central London for work was completely ruled out.

'It would have to be local, I can't be commuting, I've got six hours [available between school runs], I can't commute for half an hour, I can't.'

(Woman, 30s, London)

A few participants in London were, however, willing to consider commuting to work, either to central London or within the M25 area. All of these participants were men who, in all likelihood, would be the main breadwinners in their households once they returned to work.

Outside London, participants also expressed strong preferences for local employment that involved relatively short journeys. One or two participants outside London who had tried Jobcentre Plus as a means of job hunting talked about the difficulties of finding work locally, with many of the advertised positions being further away than they were prepared to travel.

In North Somerset, among participants living in the main town, this generally meant looking for work within the town. Those who lived in the villages around the main town tended to confine their job hunting to their own village and those around it. None of the participants in North Somerset mentioned looking for work further afield, for example in the town of Clevedon or the city of Bristol (which are around ten and 20 miles away from the main town respectively). This is hardly surprising, given their preferences for part-time work which would probably be fairly low paid.

There was a similar picture in West Yorkshire, with participants looking for work in and around the town where most of them tended to live. Several participants could not drive, and so talked about looking for work that could be reached by

³⁰ Fieldwork recruitment in London was conducted in three boroughs: Newham, Enfield and Sutton.

bus or, ideally, on foot. One or two participants lived in the villages around the town, which tended to mark the boundary of their job search activities.

5.3.3 Level of earnings

As we saw in Chapter 4, financial considerations were a factor in non-working parents' decisions around work – but by no means the only factor. And while level of earnings was the third criteria that participants considered when looking for work, it was not mentioned nearly as often as the other two factors outlined above.

Some participants (who had left the labour market fairly recently) were looking for jobs that paid a similar or better wage than their last job. Others said they would only consider jobs that were 'financially worthwhile', which could mean more than the minimum wage or wages that made a significant contribution to the household income – in excess of £10 or £20 per week extra were cited. In some cases it meant sufficient earnings to offset any loss of benefits and/or tax credits (see Section 5.6 for further discussion of tax credits). As mentioned above, some participants were looking for a career change, and this generally implied the potential for higher earnings over the longer term.

5.4 Job search activities

Participants who were actively job-seeking at the time of the research (Group 1) had generally been looking for work for five or six months at most; several of them had just started to look for work in the last month or so. Of the participants who were planning to move into work in the near future (Group 2), some had started to look tentatively for jobs, while others had done little beyond thinking about their possible options.

The most commonly cited job search activities were looking in local papers and looking on the internet (websites such as Jobserve and Monster were mentioned). Other activities included signing on with commercial employment agencies, visiting Jobcentre Plus offices to use the job search facilities there or speaking to advisers on the telephone about current vacancies. Participants' views and experiences of Jobcentre Plus are discussed in the next chapter. One or two people had circulated their CV to local employers. For a few of the male participants, word-of-mouth was another potential avenue for finding work – they talked about having friends or acquaintances who would almost certainly be able to offer them work if they could not find anything else, such as building or decorating work.

'A friend of mine could get me a job tomorrow...the money is all right but the conditions are horrible. It's shift work, which I've said I don't mind some shift work, but it's in like a freezer place so you're cold permanently.'

(Man, 50s, North Somerset)

Most of the participants who were actively seeking work at the time of the research (Group 1) had either applied for jobs or been offered jobs through an employment agency. Some participants had only applied for one job to date; others had applied for three or four. Those who had not applied for any jobs had generally only started looking for work very recently.

Among those who had applied for jobs, several were awaiting the outcomes of their applications. Three participants had each applied for one job to date but had been turned down without being offered an interview. A further two participants had been for job interviews: one woman had been unsuccessful at the interview stage because of her lack of experience for the care assistant post she had applied for. Another woman had been for two job interviews (also as a care assistant): in one case she was unsuccessful and she had turned the other job down because of the working hours, which would have meant giving up her voluntary work. She had a third job interview lined up.

Some active jobseekers had signed up with employment agencies. Two of them (both men) had turned down potential jobs through an agency – one man described how the security guard positions he had been offered by an agency were too low paid and were all full-time, whereas he wanted part-time work. The other (who worked in the IT sector) had also turned down positions mainly because of the level of pay.

5.5 Preparing to move into work

For the most part, participants who were actively looking for work did not envisage needing to make any particular preparations for the move into work. This is perhaps not surprising, given that they were generally looking for part-time work in the local vicinity that would fit around their children's needs. In addition, some participants had left the job market fairly recently, so things like buying work clothes were not a particular issue. Others were looking for low-skilled work which did not require any preparation of this sort. That said, a considerable number of participants felt that they would benefit from external support and help to look for and move into work, and this is discussed in detail in the following chapter.

Two issues were raised by small numbers of participants in terms of preparing to move into work: childcare arrangements and training to move into work. A few participants, all with children aged under three, talked about the need to arrange childcare. They had either already looked into this or planned to do so. This could involve sorting out nursery places and/or arranging for partners or other family members to care for children. It is worth noting that, among participants who planned to look for work that fitted around their children, there were still some concerns about how they would cope as a working parent with unexpected events, such as a child being taken ill.

'Now I'd have to find childcare for [my daughter] and the other two I know I would probably be able to get them to school but we'd need somebody to pick them up, and also if they were ill at school, that's probably a main worry.'

(Woman, 20s, North Somerset)

As discussed already, some participants were seeking a change of career, which typically involved an element of training or retraining. In all cases, this process was underway – participants had either applied for what they wanted to do (e.g. to join the police, to train as a driving instructor) or were considering their options. One man had been studying for a professional qualification for some time, and was about to sit his examination.

Other participants were considering the option of undertaking some form of training in order to increase their job prospects and often to improve their confidence as well (see the case study below). They included participants who were currently looking for work and some who planned to do so in the future. They were all women who had typically worked in low-skilled jobs in the past (e.g. cashier, bar work, delivering meals on wheels); some had been out of the labour market for several years.

The type of training most commonly mentioned was basic computing skills, and participants had often started to look at what courses were available at their local further education college or from *learnirect*.³¹ None of them, however, had gone as far as booking a place on a course.

Case study: Training to prepare to move into work

Gina is a married woman in her early 40s, with two children aged nine and 14. She worked as a secretary in the past, but not since her children were born. She regularly looked through the local paper for jobs, but felt unqualified to apply for any. Her long period out of the labour market, combined with her low confidence meant that she felt daunted at the prospect of moving into work. She was therefore thinking about doing a short course in computer skills, possibly at her local further education college.

...it's very scary when you haven't worked for a while, it's very scary. So I'll definitely look into courses I think first...I mean I know how to work a computer but I'm quite nervous, I'm not a very confident person I suppose, so I think I need that backup of maybe a course in computers...I think I'd be a little bit more confident if I've gone for a course or something for a few weeks and then I can go in and think okay I know exactly what to do, you know.

Like any job she applied for, a course would have to fit in around her children's school hours.

³¹ *learnirect* was developed with a remit from Government to provide high quality post-16 learning. Among other things, it offers free independent careers advice over the phone, online and by email and delivers courses to help adults improve their maths, English and IT skills.

In addition, some female participants mentioned that their partners or children would need to help out more around the home when they moved into work. None of these participants reported that this would involve any major changes in the division of responsibilities within their family, however.

5.6 Financial implications of moving into work

As we saw in Chapter 4, money was not always the primary motivator in participants' decisions about whether or not to move into work. And, as outlined above, most participants were looking for part-time employment.

In keeping with this, participants tended not to have particularly strong views about the financial implications of them returning to work. Where they expressed an opinion, participants generally felt their earnings would help improve the household's standard of living, so they would be able to afford things like holidays, going out for a meal or family days out. Some regarded their return to work as an opportunity to save for the future.

'I'll just have a little bit more, I mean I should have like, my wage what I get should be on top of what we get now, so it's like £40 a week so obviously I should be able to save some of it instead of being hand-to-mouth all the time just making ends meet if you know what I mean, sometimes they don't meet...it should enable me to save up to be able to take the children on holiday and have some of the nice luxuries in life rather than just the necessities all the time.'

(Woman, 30s, West Yorkshire)

The impact of going back to work on tax credit entitlement was raised by some participants. Several felt that their return to work would probably have a relatively small financial benefit for the household, as they expected that their tax credits would be reduced by the same amount.³² Even so, they were still keen to return to work for other reasons.

Others (who were generally planning to look for work in the future) were not entirely sure what the impact of a return to work would be on their tax credit entitlement, although they generally seemed to feel that their overall financial situation would not improve much, if at all. This was identified as something they would need to find out in order to assess whether or not it was financially worthwhile moving back into work and into part-time work in particular. It was notable that these participants tended to have larger tax credit awards (around £100 per week or more), and in some cases they received financial help with their rent and council tax as well.

³² The Tax Credit system allows an increase in income of up to £25,000 in any one year before there is a change to families' entitlement, meaning that second earners entering part-time or relatively low paid work are unlikely to see their entitlement change in the year they do so.

6 Support for moving into work

This chapter explores participants' views and experiences of the support needs of non-working partnered parents to look for and move into work. It draws predominantly on the interviews with participants who were actively seeking work at the time of the research, or who planned to do so in the future.

While some participants had used Jobcentre Plus to search for jobs, experience of other types of help and support was rare. Participants were asked whether they felt this type of support was needed generally, and whether or not they personally would be interested in accessing support. The second part of the chapter examines participants' views about what this support would ideally look like.

Summary: Support for moving into work

- There seemed to be high demand for support services among active and future jobseekers. Participants were interested in support to help them become job-ready, including help to write a CV or complete a job application form and with job interview skills. They were also keen to access training around basic computer skills, and some wanted help to choose the right course for them.
- Help to find work was the second area where participants wanted support, in order to find family-friendly employers, and to access some form of careers advice, for example to help them find suitable jobs.
- The third area of support was help to move into work. The main needs here were two-fold: firstly, help to work out whether or not their household would be better-off if they went back to work; and secondly advice about childcare, typically the financial assistance that might be available to help with childcare costs and how to find and arrange good quality childcare provision.

Continued

Provision of support services

- It was fairly common for active and future jobseekers to cite the internet as a source of information. A small number of female participants, however, expressly stated that they would not want to use the internet to access support. These and other participants stated a preference for face-to-face help and support, and some were equally happy to receive support over the telephone.
- Support services, participants felt, had to be targeted at working parents and tailored to their needs. Cost was also an important issue in relation to training.
- Compared with views about the delivery of help and support, participants had less idea about who should provide it. Most commonly mentioned were Government, local councils and employment agencies.
- There was a high level of awareness of Jobcentre Plus among participants, and some participants mentioned it as the obvious provider of support services for parents like them who were looking to move back into work.
- Participants' views and experiences of Jobcentre Plus were mixed, however. Where participants reported positive experiences, they were generally open to receiving help and support from Jobcentre Plus to move into work.
- Criticisms of Jobcentre Plus (based on experience) focused mainly on staff being unfriendly or unhelpful, or unwilling to help participants because they were not benefit claimants. Even so, some participants said they would still consider accessing support through Jobcentre Plus.
- Other participants ruled out using Jobcentre Plus because of their negative perceptions about it (not based on any particular experience of it), which generally revolved around the types of people it served. A few participants discounted using Jobcentre Plus because they felt it would not offer the types of jobs or the levels of pay they were looking for.
- Several participants were aware of *learnirect* as a source of adult learning. Some had made initial enquiries but been put off by what they considered to be the high cost of courses.

6.1 Support needs of non-working partnered parents

The interview data indicate that there was general backing among participants for the provision of services to help and support parents into work, even if they themselves felt they did not need or want this type of help.

In fact, there seemed to be high demand for support services among those looking for work or planning to do so in the future. Only some of them said they were not personally interested in accessing some form of help and support and these were mainly active jobseekers and included most of the men who were interviewed.

They had generally only been out of the job market for a year or two at most. As a result, they felt they did not need any help because they were confident they could find work themselves.

Most participants who were interested in finding work, however, generally expressed keen interest in accessing help and support. They included active jobseekers as well as those who were planning to look for work in the future. While some had been in work fairly recently, most had not worked for well over two years. They included several women who had been out of the job market for over ten years; for them, overcoming low confidence was often a key issue.

It was not uncommon for participants to express frustration about not knowing where to look or ask for information about the types of help and support that they wanted. Some talked about not knowing what questions to ask. This could delay their attempts to look for work.

'...if you haven't got the confidence behind you...it just holds you back and then more and more time goes by, you know, and maybe if it was out there in your face you'd say "oh great let's go for it". But when you think, "I've got to find where to go" and "what if this" and "what if that", you know, the days and weeks just go, time just goes.'

(Woman, 40s, London)

Participants identified a wide range of services that they felt would be useful to them and other parents, in terms of looking for work and preparing to move into work. These broadly divided into support to become 'job-ready'; help to find work; and help to move into work – although in reality these often overlapped. Of these, there was most interest in support to become job-ready and to move into work. Slightly fewer participants mentioned wanting help to find work. This might be explained by the fact that, as we saw in the previous chapter, participants were already using a range of sources to look for jobs, including local papers, the internet and Jobcentre Plus.

6.1.1 Support to help parents become 'job-ready'

Participants identified three main areas where they would welcome support to become job-ready, namely curriculum vitae (CV) skills, job interview skills and information around training or retraining.

Participants were keen to get help around writing a CV or completing a job application form. In particular, women who had been out of the job market for three years or more wanted to know how to present themselves positively in a CV or on an application form.

'Well I haven't got a clue how to do a CV to be honest, I'm very good at talking and saying what I think but I'm not good at putting it down on paper...so on an application form I find it hard...when it comes to a question, I don't know, "why do you think you'd be good at this job?" I could tell you but I'm not sure how to put it down...'

(Woman, 30s, London)

'...it's just trying to jazz up what isn't there and I don't know how, you know, I think that's going to take a miracle.'

(Woman, 40s, London)

There was also some interest among participants in accessing help with job interview skills and general confidence building, again particularly among those who had not worked for some years.

'I think about how am I ever going to go on an interview? What will I say, what can I say, when there's so much competition out there? Why would they want me when I haven't got that much experience? They might think, "Well she's got children, you know, she might be wanting time off"...'

(Woman, 40s, London)

As discussed in the previous chapter, participants identified training as one aspect of preparing to move into work, particularly training around basic computer skills. For the most part, they favoured short courses that, like the jobs they wanted, had to fit around their families. Participants were interested in accessing information about what types of courses are available; their duration; how much they cost and whether or not there is financial assistance available to pay for training. Some wanted guidance to find the right course for them. For at least one participant, the idea of undertaking a training course was just as daunting as moving into work.

'I'm a bit scared [of going back to college] I think...I think to myself I want to do it and I think am I too old to do it? You know, will there be like young people doing it and I'll be the only [older] person there? I don't know I just feel scared. I think you just get stuck in a rut...'

(Woman, 30s, London)

Bringing all these aspects of becoming job-ready together, one participant raised the idea of a 'back to work' course, which would include CV and interview skills, confidence-building and computer skills.

6.1.2 Help to find work

As discussed in the previous chapter, participants who were job-hunting or planned to do so in the future generally had some idea where to look for jobs, and used a range of sources including local papers and internet sites. A few reported unsatisfactory experiences of trying to use Jobcentre Plus offices to find work, which are described in Section 6.2.2.

Participants identified two main types of support they felt would be useful for them and parents like them in finding work. The first type of support that participants identified was help to find family-friendly employers, for example, a directory of companies that offered jobs within school hours.

The second was some form of 'careers advice': this typically meant being able to talk through their options with someone, for example to help find suitable jobs or to identify the type of training and/or qualifications they might need to undertake to pursue a particular line of work.

'I wouldn't mind someone to be there and answer the questions I have... someone to say, "This would be a good job, yes it's not much pay, but at least you get there"...it just gives you a boost.'

(Woman, 30s, North Somerset)

One participant described this as a service that would lie somewhere between a college and Jobcentre Plus. Linked to this, another participant felt that it would be useful to have 'work experience' for adults to try out new jobs or new industries.

6.1.3 Help to move into work

There were two main support needs mentioned by participants in relation to moving into work. The first was help to work out whether or not their household would be better off if they went back to work. This generally implied doing a better-off calculation to work out the impact of additional earnings on the amount of tax credits (and in a few cases Housing Benefit and Council Tax Benefit) they currently received. There was also clearly a latent need for this type of advice: several participants, while not explicitly identifying this as a support need, had given little thought to how their family's tax credit entitlement might be affected if they moved into work.

The second area was advice about childcare, typically the financial assistance that might be available to help with the costs of childcare; and how to find and arrange good quality childcare provision both in term time and the school holidays. This type of support was of particular interest to participants with pre-school aged children.

Finally, a few participants said they would welcome help and support around the practical issues of combining work and family, for example hearing from other working mums about how they managed to work and look after their family, advice about time management, and information about the legal aspects of flexible working.

6.2 Provision of support services

Discussion around the provision of support services focused on two areas: delivery methods and providers.

6.2.1 Delivery method

About half of the participants who were looking for work, or planned to do so, cited the internet as a source of information – mainly as a means of looking for jobs but also to access other information such as guides to CV writing and information about education and training courses.

A small number of participants (all women) expressly stated that they did not want to use the internet to access support, largely because they were uncomfortable with information technology; interestingly, none of them identified computer skills as a support need. These and several other participants stated a preference for face-to-face (and by extension one-to-one) help and support, particularly in relation to support to become job-ready (such as CV and interview skills) and around careers advice.

'I think maybe a chat one-to-one, like when you go to a bank, you know, like when you go into a bank and you speak to an adviser I think that would probably be a lot more help [than a course], just to have maybe a one-to-one, half an hour meeting or an hour meeting where you could sit and they could say, "What type of thing do you want to do?".'

(Woman, 30s, London)

A few were equally happy to receive support and help over the telephone. Previous research (about advice and support around child support issues) has highlighted the need to provide both telephone and face-to-face services to meet everyone's needs (Atkinson *et al.*, 2006).

Some participants came up with ideas around the provision of printed information for parents looking for, and moving into, work. One suggestion was to send out information along with tax credit leaflets (for example, around training opportunities); another was to include information in Bounty Packs which are available to new parents.³³

'If they sent you leaflets out or something [with Child Tax Credit information], just to make you aware of what choices there are available for you.'

(Woman, 20s, West Yorkshire)

One woman raised the idea of a 'starter' information pack for parents who were interested in moving into work, which would contain things like guidance about looking for jobs and details about training courses.

Support services, participants felt, should be targeted at working parents and tailored to their needs, for example to accommodate parents who could only access support services within school hours. As mentioned already, to be accessible to parents training courses needed to offer part-time or flexible hours. Cost was also an important issue in relation to training as participants were rarely in a position to afford to pay much (if anything) for training courses.

³³ Free to new and expectant parents who are registered, Bounty Packs contain a range of free samples, money off vouchers and information (including claim packs and literature for Child Tax Credit and Child Benefit). They are distributed through ante-natal clinics, midwives and other healthcare professionals and certain retail outlets.

'...if there was a free course then I think I would be tempted, but then they are like hundreds of pounds to do, you know. But if it was a course free, at the end of the day you could at least give it a go...it's always the same, it's always sort of money.'

(Woman, 30s, North Somerset)

6.2.2 Providers

Compared with views about the delivery of help and support, participants had less idea about who should provide these types of help and support. Most commonly mentioned were Government, local councils and commercial employment agencies. A few participants felt strongly that it was the responsibility of Government to provide access to these types of services if they wanted people to move back into work.

'...the ball's probably in the Government's court to have websites or something where they put information up there.'

(Man, 30s, London)

'They [the Government] preach don't they that they want people to work, they don't want people to be on benefits.'

(Woman, 30s, West Yorkshire)

One woman talked about the possible provision of support through Children's Centres. Jobcentre Plus has been involved in working with some Children's Centres to deliver services, and although take-up has been low, feedback from service users has generally been positive (Dench *et al.*, 2008).

Interviewers prompted participants on their views of Jobcentre Plus as a provider of support services to non-claimants. There was a high level of awareness of Jobcentre Plus among participants as a whole: most were aware of it, and about half had some experience of Jobcentre Plus, either personally or because their partner or children had used it. Several participants mentioned it as the obvious provider of support service for parents looking to move into work.

Participants' views and experiences of Jobcentre Plus were mixed, however. Some negative views were based on participants' experience of Jobcentre Plus (either personal experience or that of partners or friends). Their criticisms focused mainly on Jobcentre Plus staff – they reported finding staff unhelpful or unfriendly, or unwilling to help them because they were not benefit claimants.

'Well you know them touch screens I haven't got a clue how to work them... and they're always too busy in there for you to ask someone, all you've got are the security guards that are there...'

(Woman, 30s, London)

While some of these participants dismissed accessing support through Jobcentre Plus, others did not completely rule it out, if, for example, Jobcentre Plus offered the type of help and support they wanted, or if the staff were more helpful.

Other participants had negative perceptions about Jobcentre Plus without having had any particular experience of it, which generally revolved around their views about the types of people it served.

'I'm not posh by any means but I've never thought I'd get anything out of the jobcentre that was worthwhile really...I just think you get a lot of people in there just turn up once a month or whatever it is, collect their benefits and go back to bed, and I just think I don't want to be associated with that.'

(Man, 30s, London)

'I just sort of class jobcentres as more for the sort of younger types that don't have a job...it's more for sort of younger, single type people...or it's the sort of thing that guys would go in...I can't really see, well a woman like sort of in their 30s, 40s maybe with two or three kids trooping into the jobcentre...'

(Woman, 40s, West Yorkshire)

These participants were generally unwilling to consider Jobcentre Plus as a potential source of help and support. Similarly, several participants discounted Jobcentre Plus because they felt it would not offer the types of jobs or levels of pay they were looking for.

'...I always think of those places [Jobcentre Plus] as being a bit more industrial. Perhaps I'm totally wrong, but they always seem to have these builder type people in them...'

(Woman, 40s, London)

Where participants reported more positive views about Jobcentre Plus, this was typically based on their own experience or that of family members. They had generally found Jobcentre Plus staff helpful, for example providing assistance with job hunting or helping with better-off calculations. Perhaps not surprisingly, these participants were generally open to receiving help and support through Jobcentre Plus. A few were currently using Jobcentre Plus computerised job search facilities to look for work; one or two were also in contact with Jobcentre Plus advisers.

'I do sometimes pop in the jobcentre and just go on those machines and have a look, it's interesting to see what's around...I think you can pick area, your wage that you're looking for, the position and it kind of gives you all these options and you select it and you print off the slip with the contact details and you can phone them up yourself...it's all so modern now... because before it wasn't very inviting for you to go over and talk to anyone, whereas now they're friendly desks, it's all bright colours, they've made the jobcentres a bit more hip.'

(Woman, 20s, London)

In relation to adult learning, several participants were aware of *learndirect* as a source of training provision, generally through television adverts or word of mouth from friends. Some participants had made enquiries about courses, but were put off by what they considered to be the high cost. This included one participant who was very keen to follow up her European Computer Driving Licence (completed with *learndirect*) with further courses, but for whom the cost was prohibitive at the current time.

7 Conclusions and policy considerations

The Government has set ambitious targets for reducing the number of children growing up in poverty and has pledged to eradicate child poverty by 2020. Its latest plans for doing this are set out in the March 2008 publication *Ending child poverty: everybody's business* (HM Treasury, 2008a). This includes a commitment to encourage both parents in couple families to work, where appropriate, as evidence suggests this could have a significant impact on reducing child poverty.

The overall aim of this qualitative project was to understand the attitudes and behaviours of non-working partnered parents living in low-income households where neither partner is in receipt of out-of-work benefits from the Department for Work and Pensions (DWP), and to explore the factors that might influence decisions about work within their household. Based on the evidence outlined in the previous chapters, this final chapter presents the overall conclusions and policy considerations from the research.

7.1 Participants lived in relatively stable households with a traditional division of labour

This was a study of one-earner couple households with children, whose self-reported household income was below 60 per cent of median before housing costs, taking into account the number of dependent children living with them. This is the Government's headline child poverty indicator. The relative stability of families was noticeable among the sample: the participants and their partners tended to be in longstanding relationships, and the incidence of step-children within a household was low. Most (but by no means all) participants and their families were in good health. The interview data provides evidence of a traditional division of labour in most of these families, with one partner in paid work and the other largely or wholly responsible for domestic chores and childcare.

7.2 There was a strong desire among participants to stay at home to look after their children

There was a general belief among participants and their partners that a parent should ideally be the primary carer for their children, at least until the children started full-time school and in some cases well beyond this. Participants talked about the desire to be involved fully in their children's lives: as their main influence, so as not to miss out on key developmental milestones of younger children, and to provide emotional support for older children. Some participants had discounted the use of paid childcare on the basis of cost. Others were not willing to leave their children with other adults for long periods of time.

Their children's wellbeing was therefore the primary consideration for these participants (and their partners) when making decisions around work. For some parents this was the main motivation for wanting to stay at home rather than look for work; the enjoyment that participants derived from being a full-time parent was another important factor. The trade-off for having one partner looking after the children full-time was a lower household income than if both partners worked. This means that it may be challenging to move some potential earners into work.

7.3 Families were generally managing on a low income, often through careful budgeting

There was considerable variation in the length of time that households had been reliant on a single earner: at one end of the spectrum, some participants had only stopped working in the last few months, while at the other end there were participants who had not worked for ten years or more. In many households, the working partners' earnings fluctuated from month to month because of the type of manual work they were engaged in or because they were self-employed.

While most participants reported that it was either a struggle from time to time or a constant struggle to manage financially, only a few said they were in arrears with household bills or credit commitments. This reflects the fact that most described themselves (and/or their partners) as careful money managers. It was notable that the non-working partner's decision to look for work appeared to be largely unrelated to the household's financial situation, so that some participants who said they faced a struggle to manage had no intention of going back to work. This suggests that their financial situation was unlikely to improve without an increase in their partner's earnings or a reduction in their household expenditure.

7.4 Some families had consciously adjusted patterns of spending to manage on one wage

Participants and their partners had often adjusted their patterns of spending to make ends meet on one wage, and this was particularly the case where the reduction from two wage earners to one earner had been a conscious decision. Participants clearly felt this was a worthwhile trade-off if it meant their children could be looked after by one of their parents. In some cases, the loss of earned income was partially mitigated by financial support from family (typically participants' parents or parents-in-law).

7.5 Several families had made a deliberate decision not to claim tax credits

Although they were likely to be eligible because of their self-reported low household incomes, a number of participants said they had not claimed tax credits. In some cases this seemed to be due to a lack of awareness. In other cases, however, participants reported a deliberate decision not to apply for tax credits and managed without.

7.6 Moving into work was generally a longer-term plan

Most participants were actively looking for work at the time of the research or planned to do so in the future – often several years in the future, when a youngest child was in full-time education or alternatively when a youngest child had moved to secondary school. The main reasons for wanting to move into work were financial considerations and the personal benefits that participants thought they would gain from employment.

7.7 Any move into work had to fit around children and family

Active and future jobseekers expressed a strong desire to retain as full a role as possible in their children's upbringing even once they moved into work. Participants felt it was imperative that their return to work must not be detrimental to their children's wellbeing, and in some cases this was based on previous unhappy experiences of trying to combine work and family.

Linked to this, female participants typically had sole (or the main) responsibility for looking after their children as well as all the household chores. This was unlikely to change if they moved into work, at least in part because their partners tended to work full-time and would be unable to contribute much more than they did at present. Some working partners had changing shift patterns, a long journey to and from work or worked long hours.

7.8 Most jobseekers were looking for part-time jobs in occupations that tended to be low-paid

The perceived need to fit paid work around children and family meant that working hours were the most important factor by far for those participants who were looking for work. This was particularly true for female participants, who wanted to work part-time hours that fitted around the school day, so they could look after their children and minimise the need to use paid childcare – either because they did not want to use childcare or because the cost would mean that part-time work was not financially viable. This was often coupled with a desire to work locally.

In addition, participants were often looking for jobs in manual/service occupations (e.g. cleaner, security) or intermediate/clerical occupations (care worker, teaching assistant), which would generally be fairly low paid. It was uncommon for participants to be looking for work in professional occupations, or to be interested in career development (at least in the short term).

7.9 As a result, participants mainly anticipated small financial gains from having a second earner

In almost all cases where participants planned to return to work, the aim was to become a two-earner household and so increase the overall household income and improve the family's standard of living. The combination of part-time hours and fairly low-paid work that most jobseekers envisaged, however, meant that the financial gains were likely to be relatively small. In addition, as most jobseekers did not plan to return to work for at least a year or more, any improvement in their household financial situation that resulted from their return to work was some way off.

7.10 The idea of 'making work pay more' might be attractive to participants concerned about loss of tax credits and other benefits

Several non-working parents whose households were in receipt of tax credits felt that their return to work would probably only have a small financial benefit for the family finances, as they expected their tax credits to be reduced by the same amount. Even so, they remained keen to return to work for non-financial reasons.³⁴ Others were more concerned that their overall financial situation would not improve much, if at all, if they returned to work, because of the impact of any

³⁴ In fact, the tax credit system allows an increase in income of up to £25,000 in any one year before there is a change to families' entitlement, meaning that second earners entering part-time or relatively low-paid work are unlikely to see their entitlement change in the year they do so.

additional earnings on their tax credit entitlement. These tended to be participants whose households received larger amounts of tax credits (around £100 per week or more), and in some cases received financial help with rent and council tax as well. They felt they would need to assess whether or not a return to work was financially worthwhile, particularly as they intended to only work part-time. The idea of 'making work pay' (or pay more), which is the basis of the In Work Credit (IWC), might well be attractive to these participants.³⁵

7.11 There was a high level of interest in support to move into work

Apart from a small number of participants who felt they did not need any help, there seemed to be high demand for support services among active and future jobseekers. This fell into three categories: help to become job-ready (e.g. CV and interview skills), help to find work (e.g. family friendly employers, careers advice) and help to move into work (e.g. advice about childcare, help with better-off calculations).

7.12 Employers may have a role to play in overcoming low confidence among women who have been out of the labour market for some time

Women participants who had been out of the labour market for a long time often had very low confidence and low self-esteem, and were keen to access any support that would help overcome this. Although not mentioned by participants, employers may well have a role to play in helping these participants and others like them to return to work, for example by offering some kind of phased return to work that incorporates training opportunities to learn or update skills. This could help overcome the issue of the prohibitive costs of training identified by some participants.

³⁵ IWC is a payment of £40 per week (increased to £60 in London from July 2007), which was extended nationally in April 2008 to all lone parents who have been on benefits for at least a year, during their first year back to work. IWC has also been piloted among couple parents since April 2005, in all but one Jobcentre Plus Districts in London. In July 2008 IWC was extended to couple parents in all 11 New Deal Plus for Lone Parent pilot areas, which includes the whole of London.

7.13 Targeted support to move into work was needed, but there was no consensus about providers

Participants felt that support services had to be targeted at parents seeking work and tailored to their needs. While the internet was a common source of information and help, not everyone had access to a computer and some participants expressed a preference for face-to-face or telephone help, particularly around help to become job-ready. Participants had fewer ideas about who should provide this type of help and support. Some felt that Jobcentre Plus seemed an obvious choice, although action would be needed to counter the negative experiences and perceptions of Jobcentre Plus that many participants had.

Appendix A

Interview topic guide

Making decisions about work within households

NOTE FOR INTERVIEWERS

This topic guide is for partnered parents who were sampled as not working and are still not working at the time of the interview.

The aims of these interviews are:

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

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

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

Thank you for agreeing to speak to me. I am a researcher from the Personal Finance Research Centre, based at the University of Bristol. We have done a lot of earlier research on decision-making and money management within households.

We have been asked to carry out this research by the Department for Work and Pensions, who want to know more about: the sorts of factors parents take into account when making decisions about work; the help and advice that parents who want to work might need in order to find and move into a job; and how this help and advice might be provided in the future.

The interview should last around an hour. Everything we discuss during the interview will be confidential. This means that the information cannot be traced back to you, and your name will not be revealed to anyone else. So please be assured that you can be honest and open in talking about your views and experiences. As a thank-you for giving up your time to be interviewed, you will receive £30 cash.

If it's OK with you I will record the interview, the recording will be destroyed once the project has been completed. Do you have any questions you'd like to ask before we start?

1. Current household composition

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

2. Time use

- What are their main responsibilities in the household?
 - Extent and nature of caring responsibilities (if any), including care provided within and outside the home
- What responsibilities does their partner have? To what extent are responsibilities shared in the household e.g. child care? How flexible?
- How have these roles been shaped, e.g. joint decision, influence of family, social/religious/cultural expectations?
- Is their day structured or unpredictable? Do they feel over-worked/stressed/too busy? Do they ever get bored, restless? Do they see friends during the day?
 - Normal activities of children e.g. do they go to nursery, playgroup, school, after school clubs, or regularly spend time with a friend/relative?
- Do they have any paid work or jobs that they do from time to time, or jobs for family or friends? Voluntary work?

3. Social networks

- What sorts of social networks (if any) do they have locally, e.g. family/friends, community involvement, faith groups etc.
- What types of support do these networks provide e.g. family support (child care, babysitting), financial support, emotional support?

- Do they use any services like children or family centres, Job Centres, community centre? What for? How frequently? Views and experiences?

4. Employment situation of working partner

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

5. Household financial situation

- How would they describe their attitude to money?
 - Partner's attitude to money? How similar/different to theirs?
- READ OUT SHOWCARD A How would they describe their current financial situation? (Ask respondents to read out the letter that best describes their situation)
 - How satisfied with standard of living for self/partner/family?
 - Do they/partner/family have to go without things or make trade-offs?
 - Use/impact of any overtime payments or bonuses or non-financial perks from partner's job?
 - Do they have savings – (if yes) are these increasing or decreasing?
- Has their financial situation changed over the last year, e.g. because of changes to employment, other changes in income, childcare, children starting school?

- Have they made any conscious decisions to try and change their current financial situation?
 - How? Why?
 - How were these decisions reached? Trade-offs?
 - Have these decisions been implemented yet? If so, impact on financial situation and on household members?
- Is their financial situation likely to change much in the next year or so? Why/why not?

6. Respondent's views and experiences of work

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

7. Making decisions about work

- Which factors influence their decisions about whether or not to work? Probe for:
 - Impact on household financial situation?
 - Views about earnings potential e.g. more/less than partner?
 - Do they feel they would be any better off or not?
 - Eligibility for/access to benefits and tax credits?
 - Partner's employment situation (e.g. working hours, overtime, shifts)
 - Childcare e.g. cost, availability, ability to match to working hours, willingness/ability of partner to help with childcare
 - Caring responsibilities
 - Health or disability (self or others)
 - Age of children, want more children
 - Own skills levels, previous experience of work, mobility

- Local labour market conditions, number of hours they could work/would want to work
- Other factors?
- Which of these are the most/least important factors and why?
- Own views about advantages and disadvantages of working/not working (for self, partner, family)
 - Do they have any attitudes or beliefs that particularly underpin their views about work? E.g. expectations about fe/male roles, whether parents worked, cultural/social expectations
- Partner/family views about them working/not working
- To what extent do these views and attitudes influence their decisions about work?
 - Do they override other factors like childcare, financial impact of work or not?

8. Looking for work

- Are they looking for [formal] paid work at the moment?
 - IF YES, CONTINUE WITH THIS SECTION.
 - IF NO, SKIP TO SECTION 10
- How high a priority is it for them to find work? Why?
 - Likely consequences if they don't find work?
- How long have they been looking for work?
- What kinds of work are they looking for, and why?
 - Employment or self-employment?
 - Preferences around type of work, hours, location
 - Levels of pay? Minimum prepared to accept or not?
 - Fixed ideas about what they want, or flexible? Are they prepared to compromise, if so what sorts of compromise would they accept?
 - Any changes over time? Why?
- What sort of job-seeking activities have they undertaken?
 - How much time are they willing/able to commit to job hunting?
 - Any advice or help to move back into work e.g. from Jobcentre Plus, training and skills agencies, family/friends?
 - Views and experiences of advice/help received
 - Number of jobs applied for (if any) since started job hunting?
 - Overall views and experiences of job-seeking?

- Outcomes of job search?
 - Any interviews or job offers? If turned down offers, why?
 - Why do they think these have been the outcomes? How do they feel about them?
 - Looking ahead, how do they rate their chances of finding work? Plan to do anything different to find work e.g. look for different types of job, look further afield, consider self-employment?

9. Moving into work

- If they were offered a job, what preparation (if any) would they have to make to move into work? Probe for:
 - Change household routine (inc partner's role in household)
 - Make provision for childcare/caring responsibilities
 - Address skills or training needs (e.g. refresher courses)
 - Make arrangements to get to/from work (e.g. public transport times/costs)
 - Buy work clothes/shoes
 - Sort out tax credits/benefits
- How easy/difficult to make necessary preparations?
- What is the likely impact on the household if they find a job?
 - Impact on partner? Children?
 - Positive vs negative impacts?
- Do they know what impact their earnings will have? (taking into account increased income, decreased tax credits, cost of getting to work etc)
 - SKIP TO SECTION 11

10. Not looking for work

- Reasons why not currently looking for work? Own choice or not?
 - Are there jobs around that they could do if they chose to?
- Are they likely to look for work in the future?
 - If no, why not? Probe for details if not covered in earlier sections
 - If yes:
 - When might this be? Why?
 - How firm a decision is it? What factors influenced decision?
 - What type of work? Hours?
 - Any actions taken or planned around job search, skills training etc?

11. Support to find and move into work

- Do they think there should be advice or support available to help them (or people like them) find work?
 - If yes, what types of help/support? E.g. help with job search, making applications, writing CVs, interview skills, training/skills development
 - If no, why not?
- How do they think this advice/support should be delivered e.g. location and delivery (face-to-face, phone)?
- Who do they think should provide this type of help and advice? Why? Probe for:
 - Government (e.g. Job Centre Plus, DWP, Benefits Agency)
 - Someone other than government e.g. commercial company, not-for-profit such as CAB
- Would they be interested in accessing advice and support around finding work?
 - If no, why not?
 - If yes, what type of advice and support would be most useful to them? E.g. help with job search, making applications, writing CVs, interview skills, training/skills development or updating, confidence building
 - Personal preferences in terms of provider, location and delivery (e.g. face-to-face, phone), factors that would encourage/deter access
 - Aware of any help/support services like this? If yes, views and experiences. If no, would they know where to find out?
- What about advice and support to help people move into work?
 - If yes, what types of help/support and how should this be delivered? (provider, location, delivery). Aware of any services like this?
 - If no, why not?
- Any other comments?

THANK AND CLOSE

SHOWCARD A

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

Appendix B

Interview sample design

The sample comprised 50 interviews with non-working parents who had working partners and whose household income was at or below 60 per cent of the median before housing costs³⁶. Interviews were conducted in North Somerset, West Yorkshire and three London boroughs (Newham, Enfield and Sutton).

In addition to the nine participants who had partners who worked part-time, several other participants had self-employed partners who experienced peaks and troughs in their employment and earnings over the course of the year.

	Number of participants
Location	
West Yorkshire	15
London	21
North Somerset	14
Sex of respondent	
Male	10
Female	40
Age of respondent	
Under 30	13
30-39	24
40-49	7
50-59	3
Not stated	3
Age of youngest child	
Under 4 (pre-school)	23
Between 4 and 7 (infants school)	7
Between 7 and 11 (junior school)	11
Between 11 and 16 (secondary school)	5
Between 16 and 18 and still at school or college	3
Employment status working partner	
Full-time (30+ hours per week)	41
Part-time (less than 30 hours per week)	9

³⁶ The median value is calculated separately for each possible combination of age and number of children. The screening questionnaire (see Appendix C) therefore had to establish household composition before household income.

Appendix C

Interview screening questionnaire

Making decisions about work within households

Good morning/afternoon/evening. I'm from Pro-tel Fieldwork Limited (show ID), an independent market research organisation working on behalf of the University of Bristol. We are inviting people to take part in a one-to-one interview to discuss how decisions about work are made within their household and the sorts of factors that influence those decisions. The University of Bristol has been asked by the Department for Work and Pensions to carry out this work to find out about the types of support that parents might need and how this support could best be delivered.

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

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

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

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

Q1. Would you be interested in taking part?

A	Yes	1	CONTINUE
B	No	2	CLOSE

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

A	Yes	1	CLOSE
B	No	2	CONTINUE

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

A	Income Support	1	CLOSE
B	Jobseeker's Allowance	2	
G	Incapacity Benefit	3	
	Severe Disablement Allowance	4	
	None of these	5	RECRUIT

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

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

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

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

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

A	Single, no children	1	CLOSE
B	Couple, no children	2	
C	One-parent family	4	
D	Two-parent family, at least one child under 16	5	RECRUIT TO QUOTA
E	Two-parent family, at least one child aged 16-18 who is still at school or college	6	

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

		WRITE IN NUMBER
A	Aged under 16	1
B	Aged 16-18 and still at school or college	2
RECORD TOTAL		3

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

TOTAL AT Q7			
A	One child	£290 per week £1,250 per month	1 BELOW - RECRUIT ABOVE - CLOSE
B	Two children	£360 per week £1,565 per month	2 BELOW - RECRUIT ABOVE - CLOSE
C	Three children	£435 per week £1,875 per month	3 BELOW - RECRUIT ABOVE - CLOSE
D	Four children	£505 per week £2,185 per month	4 BELOW - RECRUIT ABOVE - CLOSE
E	Five children	£575 per week £2,495 per month	5 BELOW - RECRUIT ABOVE - CLOSE
F	Six children	£650 per week £2,805 per month	6 BELOW - RECRUIT ABOVE - CLOSE
G	Don't know/Refused		7 CLOSE

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

.....

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

.....

Q11. CODE SEX (DO NOT ASK)

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

QUOTAS**West Yorkshire**

Q5: AIM TO RECRUIT 12 PEOPLE WITH PARTNERS WORKING FULL-TIME

AIM TO RECRUIT 5 PEOPLE WITH PARTNERS WORKING PART-TIME

Q6: RECRUIT NO MORE THAN 4 PEOPLE WHO ONLY HAVE CHILDREN
AGED 16-18 WHO ARE STILL AT SCHOOL OR COLLEGE

Q11: AIM TO RECRUIT AT LEAST 3 MEN

London

Q5: AIM TO RECRUIT 11 PEOPLE WITH PARTNERS WORKING FULL-TIME
AND 5 PEOPLE WITH PARTNERS WORKING PART-TIME

Q6: RECRUIT NO MORE THAN 4 PEOPLE WHO ONLY HAVE CHILDREN
AGED 16-18 WHO ARE STILL AT SCHOOL OR COLLEGE

Q11: AIM TO RECRUIT AT LEAST 3 MEN

North Somerset

Q5: AIM TO RECRUIT 8 PEOPLE WITH PARTNERS WORKING FULL-TIME
AND 4 PEOPLE WITH PARTNERS WORKING PART-TIME

Q6: RECRUIT NO MORE THAN 4 PEOPLE WHO ONLY HAVE CHILDREN
AGED 16-18 WHO ARE STILL AT SCHOOL OR COLLEGE

Q11: AIM TO RECRUIT AT LEAST 2 MEN.

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