

Polling Low Paid Workers Living in Low Income Households

Survation for the Joseph Rowntree Foundation

Contents

| | |
|---|----|
| 1. Executive Summary | 2 |
| 2. Methodology..... | 6 |
| 3. Demographics, Contract Type and Unionisation | 7 |
| 4. Pay & Benefits | 10 |
| 5. Hours, Shifts and Predictability..... | 26 |
| 6. Progression..... | 30 |
| 7. Impact of Low Income..... | 33 |
| 8. Life at Work | 34 |
| 9. Care Sector | 36 |
| 10. Retail Sector | 37 |
| 11. Hospitality Sector | 38 |
| 12. Conclusion..... | 39 |
| 13. Appendix | 41 |

1. Executive Summary

Key Findings

- 70% of low income employees rate in-work training highly on a scale of importance (between 7 and 10 on a scale of 0-10) but nearly a fifth (19%) do not receive any such training
- 62% of low income employees rate flexible working as highly important (between 7 and 10) while four in ten¹ say their employer does not offer flexible working.
- Part-time workers are less likely to have an employer that provides each of the benefits we presented to respondents, with the exception of flexible working
- 31% of low income employees who work overtime are not paid for it
- 45% of low income employees say there are no opportunities for promotion with their current employer
- Less than 1 in 3 of low income employees always have enough money to cover household living costs
- Around two thirds (66%) of low income employees are either satisfied or very satisfied with their relationship with their supervisor, line manager or boss
- The majority (87%) of low income employees say they either have full or moderate control over how they perform their everyday tasks at work.
- 41% of low income employees went to work the last time they felt unwell

Introduction

This report outlines the key findings of what is, as far as we are aware, the first polling whose sample population is employees on low pay who are also living in low income households as defined by the Minimum Income Standard (MIS)². Respondents were asked their employment status, pay, yearly household income and household composition (number of adults and children) in order to determine their eligibility.³

5,064 low income employees were polled via online panel across the United Kingdom. Boosters were used to ensure that at least 500 respondents from the care, retail and hospitality & catering sectors were polled. Due to this large sample size and boosters we are able to draw conclusions about different demographic sub-groups of low income employees in this report.

The aim of this unique polling was around two broad themes. The first was to find out low income **employees' experiences at work** and the second was to find out **what policies and benefits employers could provide that would be most useful to employees themselves**. This report is therefore aimed at providing useful information for employers, policymakers and researchers alike.

¹ NB: this figure excludes those who do not know whether or not their employer offers flexible working

² For more detail on the Minimum Income Standard see: <http://www.jrf.org.uk/topic/mis>

³ Further details of the definition of low income used can be found in Chapter Two

This executive summary highlights some of the most striking results around six key themes which are then explored in more detail in the following chapters.

Contract type and Unionisation

One clear finding from the results is a disparity between part-time and full-time low income employees especially when it comes to opportunities for promotion, employer provided benefits and hours.

Part-time low income employees are more likely to say there are no opportunities for promotion at 52% compared to 41% for those who work full time. They are also more likely to say they would not apply for a promotion from their current employer if one were available at 42%, while only 31% of all low income employees said they would not.

Part-time workers are less likely to have an employer that provides each of the benefits we presented to respondents, with the exception of flexible working.

While 65% of part-time workers say they are happy with the number of hours they work, nearly a third (28%) say the number of hours is less than they want. For full-time workers this number is 12%.

Looking again at low income employees as a whole, they are less likely to be trade union members than the general population at 21% compared to national figures of 25% according to the [latest report](#) from the Department of Business, Innovation and Skills (BIS).⁴

Pay and Benefits

Our poll findings suggest a misunderstanding of the living wage among low income employees. When we asked respondents how much they are paid per hour, 43% said they were paid £7.84 or less per hour.⁵ However, 27% of these told us in the section on benefits and policies that their employer provides the living wage as a minimum. Due to this discrepancy, we have not compared those who say their employer does provide the living wage as a minimum to those who say their employer does not. Across all low income employees, whether or not they say their employer pays the living wage as a minimum, three quarters say it is between 7 and 10 on a scale of 0-10 where 10 is an absolutely necessary policy for employers to provide.

After living wage, the next three most important policies or benefits for all low income employees are work-based training (with 70% of low income employees indicating this as between 7 and 10 on the scale of importance), contributions to employee pensions (68%) and flexible working (62%). Among low income care workers, pay for travel time also rated highly with 68% scoring this as between 7 and 10 out of 10 on the scale.

As flexible working is rated as important by so many low income employees, it is interesting to note that 31% say have asked for flexible working and that of these 78% say their request was approved. After excluding those who do not know whether their employer offers flexible working, 60% say their employer does offer it and 40% say their employer does not.

Hours, shifts and predictability

Around four in five (81%) low income employees say they are on permanent contracts, 9% say they are on temporary contracts and 10% have no contract. Of those who have a permanent or temporary contract,

⁴Department for Business, Innovation and Skills (BIS), *Trade Union Membership 2014: Statistical Bulletin*, (June 2014) https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/431564/Trade_Union_Membership_Statistics_2014.pdf

⁵ NB: The living wage is £9.15 per hour in London therefore this figure does not reflect the percentage of employees in low income households who are paid less than the living wage.

92% say it is a fixed hours contract (with a guaranteed number of hours per week) and 8% say it is a zero-hours contract (with no guaranteed number of hours per week).

While 65% of low income employees say the number of hours they work is about right, there is a significant difference here depending on the type of contract low income employees have: for those on a zero hours contract, 16% say the number of hours they work is more than they want, while almost double (31%) say the number of hours they work is less than they want.

Over half (55%) of low income employees work the same shifts each week, while less than a quarter (23%) of those on zero hours contracts do. Interestingly, among those low income employees who say the shifts they work vary week-by-week, seven in ten say they are happy with this. Even among those on zero hours contracts, whose shifts are more likely to significantly vary, around two-thirds (65%) say they are happy with this situation.

We asked low income employees both how many hours they are contracted to work, and how many hours they actually work. Of those who work more hours than they are contracted, around three in ten (31%) say they are not paid at all for this overtime.

Progression

Most low income employees say there either some (46%) or no (45%) opportunities for promotion with their current employer. The remaining 8% say there are lots of opportunities.

Many low income employees would be reluctant to apply for a promotion with their current employer if one were available, with just a quarter saying they would. The remainder – who either said they might apply (43%) or would not apply (31%) – were presented a list of potential reasons not to apply for promotion. The most common reasons are **'I am happy in my current role' (62%)** and **'I would not want the extra responsibility' (51%)**.

Low income employees who work in the retail sector are more likely than the sample average to say there are at least some opportunities for progression at 61%. However, they are less likely to want to apply for a promotion with 42% saying they would not apply for one if it were available. When asked what reasons they would have for not applying for a promotion, retail workers are significantly more likely to say they would not want the extra responsibility (59% compared to 51% for the whole sample) and that extra pay would not make up for the responsibility (at 54% compared to 46%). They are also particularly concerned about changes to shift patterns compared to low income employees as a whole (49% compared to 38%).

Over a third (36%) of low income employees told us they are currently thinking about making the decision to change jobs to go to a different employer. This figure rises to 47% among low income employees aged 18-34, compared to just 28% of those aged 55+.

Impact of Low Income

Less than one third (32%) of low income workers always have enough money to cover their household living costs (housing, food and bills). Of the remainder, 39% have enough most weeks, 17% have enough some weeks and around one in ten (12%) rarely (9%) or never (2%) have enough. Among those who only have enough some weeks, rarely or never, 22% told us their performance at work often suffers as a result.

Life at work

There is a correlation between the frequency of one-to-one meetings and satisfaction with relationships with supervisors, managers or bosses. Around half (49%) of low income employees say they have one-to-one meetings with their immediate supervisor/line manager or boss once a month or more with 28% saying they happen at least weekly. Of those who have these meetings at least once a month, 83% are either satisfied or very satisfied with the relationship with their supervisor, manager or boss. Of those

meeting a few times a year or every 6 months, 61% are satisfied. Among those meeting once a year or less, only 50% are satisfied, whereas of those that never have one-to-one meetings satisfaction is as low as 47%.

A majority of low income employees (87%) say they have either full (42%) or moderate (45%) control over how they perform their everyday tasks at work. Only 3% say they have no control over how they perform their work.

Almost half (48%) of low income employees say they feel under excessive pressure in their job at least once a week. This is significantly higher than the figure for all employees which is 38% according to the **Chartered Institute of Personnel and Development (CIPD)**'s survey of employees⁶.

Just less than two fifths (38%) of all low income employees have scheduled breaks that they always take in full. Of those who have scheduled breaks (whether or not they take them), the split is rather even as to whether they are paid (46%) or unpaid (48%).

As well as not always taking breaks, it seems that low income employees are not always taking sick leave when they should. When asked what they did the last time they felt unwell to the point they felt they **couldn't work**, 41% say they went to work anyway and 39% say they took a day of sick leave. The remaining 20% say they **don't recall feeling unwell to the point they feel they couldn't work**.

These findings are explored in further detail in the following chapters.

⁶ Chartered Institute for Personnel and Development (CIPD), *Employee Outlook: Spring 2015*, <http://www.cipd.co.uk/hr-resources/survey-reports/employee-outlook-spring-2015.aspx>

2. Methodology

Due to their often precarious and unstable employment, low-pay, low-income individuals can be a **difficult group to 'target'**. The method we used for this piece of work is outlined below.

The population sampled were employees in full or part-time employment who live in a household that earns less than the Minimum Income Standard (MIS) as calculated according to Loughborough University's Centre for Research in Social Policy.

Sample size was 5,064. Fieldwork was conducted from 13th May - 10th June 2015.

Data were collected via online panel. Invitations were sent out by email to a random selection of panel members who had previously provided their gross unequivalised household income as being under £55,000 per annum. Screening questions were then asked to eliminate panel members with a gross equivalised household income higher than MIS, for household sizes varying from 1 to 3 adults and from 0 to 3 children under the age of 18.⁷

In order to ensure a large sample of workers from the hospitality and care sectors, additional survey invitations were sent out to respondents who had previously indicated they worked in these sectors. To ensure that these booster samples did not skew the findings, data were weighted to be representative of the sector by sector split of the first 1,000 responses prior to the use of top-up sample.

Respondents were asked to choose their occupational sector from a modified version of the ONS UK Standard Industrial Classification of Economic Activities (SIC) question, adapted for self-coding of responses. Respondents were also asked to give free text responses detailing what the company they work for does, their job title, and what their day to day work involves. Responses were then individually checked and recoded to the correct occupational sector where necessary. However, where a question was only asked to a subset of respondents who work in a specific sector, those responses that required recoding were not asked these questions. As a result sample size for these questions is smaller than the total sample employed in the sectors.

As there is no pre-existing demographic profile of the population being sampled, the data are unweighted, other than the weight to correct for over-sampling of the boosted sectors as detailed above.

Because only a sample of the full population was interviewed, all results are subject to what is known as 'margin of error', meaning that not all differences are statistically significant. For example, in a question where 50% (the worst case scenario as far as margin of error is concerned) gave a particular answer, with a sample of 5,064 it is 95% certain that the 'true' value will fall within the range of 1.4% from the sample result. Subsamples from the cross-breaks will be subject to higher margin of error, conclusions drawn from cross-breaks with very small subsamples should be treated with caution. This report draws out interesting findings from the full-data tables, and particularly focuses on those related to full and part-time employment status, contract type, employer size, employees in the retail, care and hospitality sectors, and hourly pay as either less than or at least the £7.85 (the UK Living Wage level at the time of fieldwork). Where differences between two groups are directly compared those differences are statistically significant. However, there remains a lot which is not covered in this report and can be found in the full table. These as well as margin of error tables for cross breaks can be found in the appendix.

⁷ Calculated according to the 2014 figures, the most recent available at commencement of fieldwork.

3. Demographics, Contract Type and Unionisation

Sector

Most low income employees (57%) told us they work in the private sector, around a third (34%) the public sector, 3% the voluntary sector and 6% told us they don't know. The largest sector in which low income employees are employed is retail (16%), while more than 1 in 7 (15%) of low income employees are in health and social care. Education is the third biggest employer of low income employees, with 12% saying they work in this sector, while 9% are employed in hospitality, 8% in other service activities and 7% in manufacturing.

Retail workers are more represented amongst part-time low income employees, with nearly a quarter (23%) of those describing themselves as part-time employed working in retail. 53% of retail workers describe themselves as part-time employees. In contrast, manufacturing workers are less likely to work part-time, comprising only 3% of part-time workers, but 10% of full-time workers.

Length of time at current employer

We asked how long employees have been working for their current employer. Answers to this question were quite evenly distributed between the short (<1 year), short-medium (1-3), medium-long (4-10) and long term (over 10). 24% of low income workers have been working for their employer for over 10 years, with another 28% having been employed for between 4 and 10 years, while 25% have answered 1-3 years, and a combined 22% less than 1 year. Among those who answered less than 1 year, 31% earn less than the UK living wage, while 16% earn the living wage or more.

Those who earn more than the UK living wage (£7.85 per hour) were significantly more likely to say they had been employed for more than ten years at 32%, compared to 14% of those earning less than the living wage. Similarly, 31% of those earning less than the living wage said they had been employed for less than 1 year, compared to only 16% of those earning more than the living wage.

Those living in London were most likely to have been employed for less than one year, at 33%. A short duration of employment is significantly more likely among young people, with 48% of people between 18 and 34 have been employed for less than one year.

Employer size

We asked low income employees how many employees work for their employer in total.⁸ Almost half (46%) of low income workers work for large companies (250+ employees). 41% work for small- and medium-sized enterprises (SMEs – comprising between 11 and 250 employees). The remaining 13% of low income employees work for micro-businesses with 10 employees or fewer.

Large employers are more likely to employ low income workers on fixed-hours contracts, however nearly a third (32%) of employees on zero hours contracts are employed at companies with 250+ employees.

Those with no contract are most likely to be employed in very small companies of 10 or fewer employees, with 35% of those without a contract saying they did so. However the next biggest employer of people in this category are large companies, which employ 24% of those with no contract.

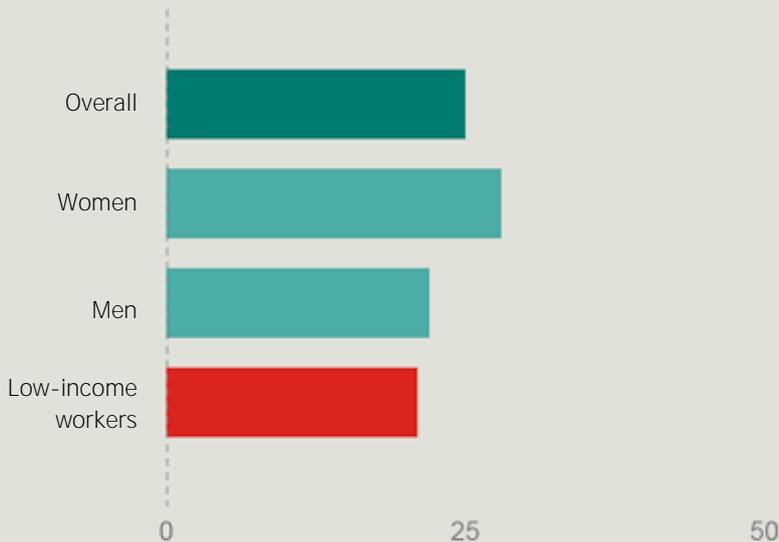
Micro-organisations (10 or fewer employees), are more likely to employ people part-time. 18% of part-time workers are employed at these organisations, compared to 10% of full-time employees.

⁸ Respondents were asked to think about their employer as a whole not just the branch or office where they work. Agency workers were asked to think about the organisation for which they work rather than their agency.

Unionisation

According to 2014 [statistics](#) published by the Department for Business Innovation & Skills (BIS), 25% of employees were trade union members in 2014; 28% of female employees and 22% of male employees.

Union membership by group



Our study shows that among low income employees there is no such gender disparity, and trade union membership is lower than in the general population, at 21% for both sexes. This may be a reflection of the lower levels of educational attainment among low income employees as BIS figures show education to be strongly correlated with trade union membership.

Employees are also more likely to be trade union members in permanent and full time jobs, a statistic echoed in our findings

that only 6% of those with no contract, and 11% of those on a zero hours contract are members of trade unions, compared to 24% of those on fixed hours contracts.

Among low income employees in the private sector, trade union membership matches BIS figures at 14%. However, when compared to average trade union membership for all public sector employees at 54%, far fewer low income public sector employees are members of trade unions at just 36%.

Number of jobs

Around one fifth (22%) of low income employees work more than one job each week. 13% work two jobs, 4% three jobs, while 1% four jobs and 4% of low income employees work five or more jobs each week.

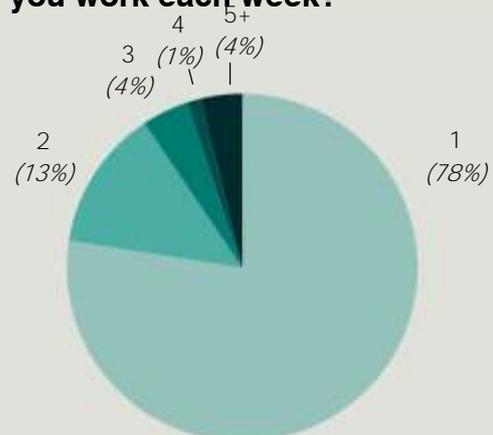
Housing

Almost half (47%) of low income employees are owner/occupiers. This varies significantly by age, with 18% of 18-34s, 46% of 35-54s and 60% of over 55s owning their own home. Home ownership among low income employees is lowest in London, at 28%.

Those working in hospitality and retail are less likely to own their own homes, with only 36% and 39% respectively doing so, while for those working in care the figure is 44%. This compares to the 52% of those who work in all other sectors who own their own home.

The most common housing type for 18-34s on low income is renting from a private landlord, which is the case for 40% of this group, while 23% live with parents/family.

Q46. How many different jobs do you work each week?



Education

The largest group of employees say that GCSEs, NVQs, or other are their highest level of educational qualification. Nearly a third (32%) of low income employees have a degree or professional (e.g. teaching, nursing, accountancy) level qualifications, while for 14% A-Levels or equivalent are their highest level of qualification. 5% say they have no educational qualifications. Low income graduates are most likely to work in education (18%) or health and social care (16%).

Migration and English language

Among the low income employees we polled, one in ten were born outside the UK, though this figure varies strongly by region. In London, the figure is the highest, at 31%, while in Wales it is just 4% and in the North 6%.

People on zero hours contracts are significantly more likely to be born outside the UK, at 18%. Similarly 18% of people working in hospitality were born outside the UK, compared to 11% of people working in care, 7% of people working in retail, and 9% of those working in all other sectors.

Nearly half (48%) of low income workers born outside the UK have been living in the UK continuously for 10 or more years, while 7% answered under 1 year, 22% 1-5 years, and 23% said 5-10 years.

We asked the low income employees we polled whether they speak English as a first language. As the questions were only asked in English, the findings will underrepresent the section of low income employees who speak very little or no English. Around one in twenty (6%) of the low income employees in our poll do not speak English as a first language. As might be expected, given the high proportion of people in London who said they were born outside the UK, the figure for those not speaking English as a first language is also highest there at 15%. 13% of those on zero hours contracts answered no, compared to 5% of those on fixed hours contracts and 7% of those who do not have a contract. There does not appear to be a significant difference in whether those who speak English as a first language are paid the living wage, however, with 7% of those who earn less compared to 6% of those who earn more having answered no.

There was also considerable variance in answers to this question by employment sector, with hospitality workers twice (12%) as likely not to speak English as a first language than the sample average (6%).

4. Pay & Benefits

Two of the key objectives of this research were:

1. To understand what benefits employers are currently providing to low income employees
2. To understand which of these benefits low income employees most value

Low income employees were provided with a list of policies and benefits and asked to indicate for each whether their current employer provides these or not or whether they **don't know**.

They were then presented with the benefits they said their employer **did** provide and asked: "Thinking about the policies and benefits your employer does provide, how important or not are they to you personally?" and presented with a scale from 0 (not important) to 10 (absolutely necessary).

They were then presented with the benefits they said their employer **did not** provide and asked "Thinking about the policies and benefits your employer does not provide, how important or not are they to you personally?" and presented with a scale from 0 (not important) to 10 (absolutely necessary).

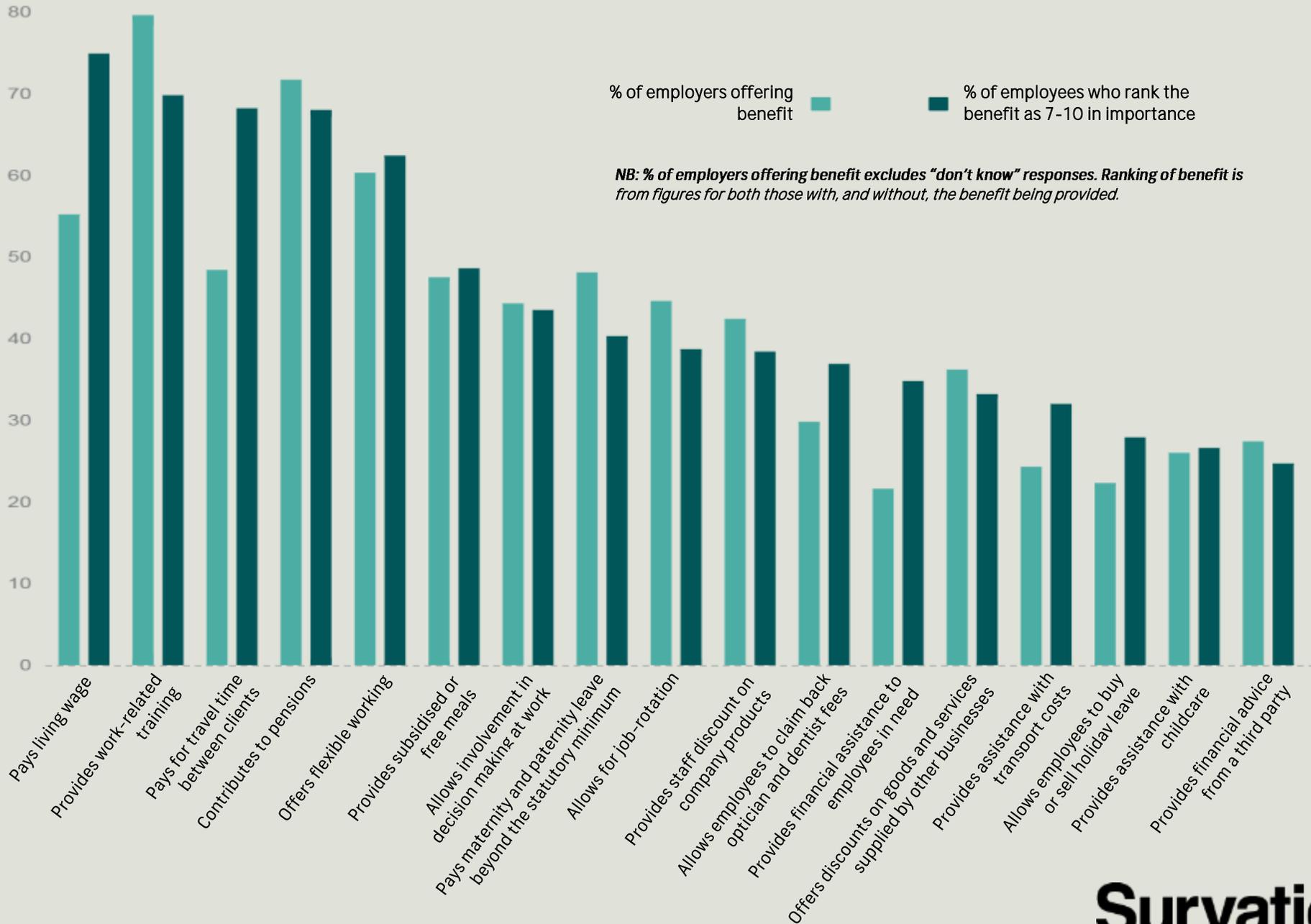
It is worth noting that for every benefit we asked about, those in receipt of the benefit rated its importance more highly than those not in receipt of the benefit.

The results for each benefit are explored below.

| Benefit | Does your employer provide this benefit? | | | % of respondents who rated benefit 7-10 importance | | |
|---|--|---------------------------|---------------------------------|--|---------------------------|----------|
| | Employer does provide | Employer does not provide | Don't know if employer provides | Employer provides | Employer does not provide | Combined |
| Pays the living wage as a minimum – currently £9.15 per hour in London and £7.85 in the rest of the UK | 48% | 39% | 14% | 82% | 67% | 75% |
| Provides work-related training | 74% | 19% | 7% | 76% | 46% | 70% |
| Offers job rotation – i.e., allows employees to move between different roles | 38% | 47% | 16% | 56% | 25% | 39% |
| Offers flexible working – where the employee can vary hours and shifts to suit them – for example job sharing, working part-time, or choosing to work hours around caring | 53% | 35% | 12% | 75% | 43% | 62% |
| Provides a discount to staff on goods and/or services offered as part of their business eg. a discount off shopping in store | 37% | 51% | 12% | 60% | 22% | 38% |
| Offers a discount scheme for goods and services supplied by other businesses | 31% | 55% | 13% | 48% | 25% | 33% |

| | | | | | | |
|--|-----|-----|-----|-----|-----|-----|
| e.g. money off shopping at a range of shops or online, discounts on holidays | | | | | | |
| Provides assistance with childcare | 20% | 58% | 22% | 45% | 20% | 27% |
| Provides financial advice from a third party e.g. access to a free confidential information phone line | 21% | 56% | 23% | 43% | 18% | 25% |
| Provides financial assistance to employees in need | 18% | 54% | 28% | 53% | 29% | 35% |
| Provides assistance with transport costs such as a season ticket loan for train or bus | 20% | 64% | 16% | 52% | 26% | 32% |
| Provides an assistance scheme so you can claim back optician and dentist costs | 24% | 57% | 18% | 53% | 30% | 37% |
| Allows employees to buy or sell holiday leave | 18% | 64% | 17% | 45% | 23% | 28% |
| Pays maternity and paternity leave beyond the statutory minimum | 35% | 37% | 28% | 55% | 27% | 40% |
| Contributes to employees' pensions | 64% | 25% | 11% | 77% | 45% | 68% |
| Gives employees involvement in decision making at work e.g. via on line surveys, workplace representatives | 38% | 47% | 15% | 59% | 31% | 43% |
| Provides free or low-cost meals at work (respondents working in hospitality or care) | 43% | 48% | 9% | 65% | 34% | 49% |
| Pays for travel time between clients/service users (respondents working in care) | 42% | 45% | 13% | 86% | 51% | 68% |

Employer-provided benefits, ranked by importance (Qs 3, 4 & 5)



Pays the living wage as a minimum – currently £9.15 per hour in London and £7.85 in the rest of the UK

Responses to this question suggest a misunderstanding of the living wage among low income employees. Whilst 48% of respondents said their employer did provide the living wage as a minimum, 27% of those who themselves earn less than the living wage said this was the case.

However, despite the lack of awareness, having an employer who provides the living wage to all employees is considered the most important of all the benefits we presented to respondents. Even with the overstatement of the number of employers providing it, it is still the factor with the largest gap between the number of respondents who receive the benefit, and the number who rank it as important.

Importance: all low income employees combined

Given the lack of a clear distinction between those whose employers pay the living wage and those whose **don't, we will only** report on the combined figures – importance as reported by all respondents, regardless of whether their employer provides the benefit or not.

As has already been noted, the provision of the living wage is considered the most important of the employer benefits we asked about. Women are particularly likely to rate having a living wage employer highly than men, with 77% of women rating it 7-10, compared to 71% of men.

Members of trade unions are more likely to consider the living wage important, with 80% rating it as 7-10 importance compared to 74% of non-members. Similarly, 80% of low-income employees of large firms (250+ employees) consider the living wage important compared to 71% of those at smaller firms.

Provides work-related training

Nearly 1 in 5 (19%) of low income employees say their employer does not provide work-related training, while around three-quarters (74%) say their employer does, and 7% say they don't know. Training is correlated with contract-type - 59% with no contract and 64% with a zero hours contract say their employer provides work-based training.

79% of employees who are paid more than the UK living wage (£7.85p/h) said their employer provides training, compared to only 69% of those who are paid less than this.

Those working in the care sector are most likely to have an employer who provides work related training (85%), compared to 72% of retail workers, and 68% of hospitality workers. Trade union members are also more likely to have an employer that provides training, at 84%, compared to 72% of non-members. Large companies are also more likely to offer training, with 84% of employees at these saying it is provided, compared to 66% of employees at small companies.

Importance: Those who have an employer who provides work-related training

76% of employees who say their employer provides work-related training rate it as a highly important benefit (7-10), while 20% rate it 4-6, and 4% rate it 0-3.

Those who work in the care sector are more likely to rate this benefit as important, with 86% rating it 7-10, as compared to 72% of workers in both the hospitality and retail sectors.

82% of trade union members rate this benefit as 7-10 on the importance scale, compared to 74% of non-members.

Importance: Those who have an employer who does not provide work-related training

Nearly half (46%) of those whose employer does not provide work related training rate it as a highly important benefit (7-10), while one third (33%) rate it as 4-6, and 21% rate it as 0-3.

Those who work for larger employers are more likely to rate it as highly important, with 57% of those who work for a company that employs more than 250 people rating it 7-10, compared to 42% of those working for smaller companies.

Offers Job rotation. - i.e., allows employees to move between different roles.

38% of low income employees say their employer offers job rotation. This figure varies by age, with those in the 18-34 bracket most likely to say their employer offers job rotation at 48% compared to 38% of 35-54s and 33% of those aged 55+.

Likewise, nearly half (47%) of those working in retail said their employer offered job rotation, higher than the sample average of 38%. 42% of people in hospitality, 37% of people in care, and 35% of people employed in all other sectors said job rotation was offered.

Importance: Those who have an employer who offers job rotation

Over half (56%) of low income employees with an employer who provides job rotation rate it at the top end of the importance scale (7-10), while 34% rate it in the mid-range (4-6) and 10% rate it in the bottom range (0-3).

Younger people are more likely to say that providing job rotation is important, with 59% of 18-34s and of 35-54s rating it 7-10, compared to 51% of those aged 55+.

Those in the care sector are more likely than those in other sectors to view job rotation as an important benefit, with 62% rating it 7-10.

Importance: Those who have an employer who does not offer job rotation

A quarter (25%) of those who say their employer does not offer job rotation rate it as a highly important benefit, while 35% rate it 4-6 and 41% rate it 0-3. 34% of 18-34s rate it as 7-10 as compared to 21% of those aged 55 and over.

Interestingly, 32% of those who say they can rarely meet their living costs rate this benefit as 7-10, while 23% of those who say they can meet their living costs always or most weeks do the same. 29% of those who work for an employer with more than 250 employees rate this benefit as 7-10, compared to 22% of those who work for smaller organisations.

Offers flexible working – where the employee can vary hours and shifts to suit them – for example job sharing, working part-time, or choosing to work hours around caring

Around half (53%) of low income employees say their employer offers flexible working, while over a third (35%) say their employer does not, and 12% say they do not know. Those on zero hours contracts are more likely than those on other types of contract to say their employer provides flexible working at 61%, however 26% say their employer does not allow this. Part-time employees are more likely to say their employer offers flexible working, at 57%, compared to 51% of full-time employees.

Importance: Those who have an employer who offers flexible working

Three quarters (75%) of those with an employer who offers flexible working rate it as highly important (7-10), while 19% rate it as 4-6, and 6% rate it as 0-3. Women are considerably more likely than men to say this benefit is highly important, at 79% and 67% respectively.

There is little difference between the sectors, with 77% of those in hospitality, 75% of those in retail, 77% of those in care, and 74% of those in all other sectors rating this benefit as highly important. Part-time employees are more likely to rate this as a highly important benefit. 80% of those with a part-time position rate flexible working as 7-10 on the importance scale compared to 71% of those who work full-time.

Importance: Those who have an employer who does not offer flexible working

Employees who don't have an employer that offers flexible working are less likely to view it as an important benefit than those whose employer does offer it. 43% of those with an employer that does not offer flexible working rate this benefit as highly important (7-10), while 30% rate its importance as 4-6, and 11% rate it as 0-3.

Again, women are considerably more likely than men to view this benefit as important, with 48% of women rating it as 7-10 while 37% of men say the same. There is also some variation by age, with those aged 55 or over less likely to view this as an important benefit. 38% of those over the age of 55 rate it as 7-10, compared to 49% of those aged both 18-34 and 35-54.

While there is little difference between sectors for people that do have an employer who offers flexible working, hospitality workers with an employer that doesn't offer the benefit see it as less important than workers in other sectors. Just over a third (36%) of hospitality workers rate it as highly important (7-10), while nearly half (48%) of care workers, 44% of retail workers and 43% of workers in all other sectors rate its importance at the top end of the scale.

Those who say they are rarely or never able to meet their living costs are more likely to rate the importance of job rotation highly, with 51% rating it 7-10, while 42% of those who say they can meet their living costs some, most or all weeks say the same.

Provides a discount to staff on goods and/or services offered as part of their business eg. a discount off shopping in store

37% of low income employees say their employer provides this type of discount. The figure is higher among people who are paid less than the living wage, at 44%. Much more noticeable however, is the difference across sectors. 73% of low income workers in retail receive say they receive this discount, while just over half of those in hospitality (51%), 24% of those in care, and 29% of those in all other sectors. This is probably a reflection of retailers having more goods/services on which they can offer an employee discount.

Importance: Those who have an employer who provides a discount on goods and/or services offered as part of their business

60% of those who receive this benefit rate it as highly important (7-10), while 28% rate it as 4-6, and 12% rate it as 0-3. Women are more likely than men to rate receiving discounts on a **business's** own goods or services as important, at 63% and 57% respectively. Discounts are viewed as more valuable by people earning less, with 63% of those earning less than the UK living wage viewing it as highly important, as compared to 58% of those earning more.

Retail workers are more likely to value this benefit highly, with 80% rating it as 7-10, as compared to 52% of hospitality workers, 46% of care workers and 52% of workers in all other sectors. 15% of retail workers rate it as 4-6, while the remaining 4% rate it as 0-3.

Employees of large companies (250+ employees) also appreciate this benefit more, with 65% rating it 7-10, as compared with 54% of employees of small companies.

Importance: Those who have an employer who does not provide a discount on goods and/or services offered as part of their business

23% of those who do not receive this benefit rate it as highly important (7-10), while 32% rate it as 4-6 and 46% rate it as 0-3. Older people are less likely to rate this benefit as important, with 19% of those 55 and over rating it 7-10, compared to 25% of 35-54s and 29% of 18-34s.

Those who earn less than the UK living wage are more likely to view discounts on their employers goods and services as important, with 26% rating it 7-10, compared to 21% of those earning the living wage or more.

36% of retail workers who do not have an employer who offers discount on the business' own goods and services rate this as a highly important benefit (7-10), while 28% of hospitality workers, 22% of care workers and 21% of workers in all other sectors say the same.

Employees who have been at their current workplace for less than a year are more likely to rate this type of discount as highly important, with 30% rating it 7-10, as compared to 23% who have been at their employer for 1-3 years, and 20% who have been at their employer for 4 or more years.

Offers a discount scheme for goods and services supplied by other businesses e.g. money off shopping at a range of shops or online, discounts on holidays

Overall, fewer low income employees said they receive this type of discount. Just under a third (31%) of all low income employees said they receive a discount on goods and services supplied by other businesses. In contrast to the discount on a business' own goods and services, here employees earning above the living wage were slightly more likely to say they receive it at 34%. Again this discount was more common among retail workers than the other key sectors studied, at 45%, compared to 32% of those working in hospitality and 30% of those working in care. Full-time workers are more likely to say their employer offers this discount, at 33%, compared to 29% of part-time employees.

Importance: Those who have an employer who offers a discount scheme for goods and services supplied by other businesses

Around half (48%) of those who have an employer that offers this benefit rate it as highly important (7-10), while 35% rate it as 4-6, and 11% rate it as 0-3. Retail workers value this benefit more than low-income workers as a whole, with 58% rating it 7-10, compared to 48% across low-income workers as a whole.

Importance: Those who have an employer who does not offer a discount scheme for goods and services supplied by other businesses

A quarter (25%) of those who do not receive this benefit rate it as highly important (7-10), while 32% rate it 4-6 and 44% rate it as 0-3. Younger people view this benefit as more beneficial, with 32% of 18-34s rating it as 7-10, 27% of 35-54s and 21% of those aged 55 and over rating it as 7-10 on the importance scale. Those in London are most likely to rate it as 7-10, with 34% in that area doing so, while in the Midlands, Northern Ireland, and the South the figure is 23%.

As with discounts on their own employers goods and services, retail workers who do not receive a discount on other business' goods and services are more likely to say they view this as important than those across other sectors. 31% of retail workers rated the importance of this as 7-10, compared to 25% of low-income workers overall.

Workers who have been at their current employer for less than one year are most likely to say they view this as a highly important benefit, with 30% rating it 7-10, while 23% of those who have been there for 1-3 years and 24% who have been there for four or more years say the same.

Employees of small employers are less likely to say that discounts at other businesses are important to them, with 22% rating it 7-10, as compared to 29% of those working for an employer with more than 250 employees.

Provides assistance with childcare

Only one in five low income employees said that their employer does provide assistance with childcare, though it is worth noting that a further 22% said they didn't know, a figure which is relatively high compared to most of the other questions about employer provided benefits. As might be expected, the proportion who said they do not know was lower from respondents with children under 15 in their household, at 17%.

Those in London were more likely to say their employer provided assistance with childcare than in the other regions at 26%, while only 16% of those in Northern Ireland said the same.

Nearly a quarter of employees earning more than the living wage said that their employer provides childcare assistance, compared to 17% of those earning less.

Employees with no employment contract were far less likely to say their employer provides assistance with childcare (9%) than those on zero hours contracts (15%) and fixed hours contracts (22%).

In terms of sectors, only 12% of those working in hospitality said their employer provides childcare assistance, as compared to 19% of those in retail, 20% of those in care, and 22% of those in all other sectors.

A quarter of low income public sector employees have the opportunity to receive assistance with childcare from their employer, compared to 18% of employees in the voluntary and private sectors. Trade union members are much more likely to have an employer who provides assistance with childcare, at 26% compared to 15% of non-members. 23% of those in full-time employment have an employer who offers assistance with childcare, compared to 16% of part-time workers.

Importance: Those who have an employer who provides assistance with childcare

45% of workers with an employer who offers assistance with childcare rate it as highly important, while 26% rate it as 4-6 and 29% rate it as 0-3. Men and women are equally likely to rate it as highly important, though as expected there is variation between age groups. Only 34% of those 55 and over rate assistance with childcare highly, compared to 51% of those aged 18-54. This trend continues at the lower end of the scale, with 21% of 18-54s and 46% of those aged 55 and over rating its importance as 0-3.

Just as those in London are most likely to say their employer provides assistance with childcare, those in London were also most likely to value it highly, with 58% rating it as 7-10.

Importance: Those who have an employer who does not provide assistance with childcare

A clear majority (56%) of those whose employer does not provide assistance with childcare rate it as a not important benefit (0-3), while 26% rate it as 4-6 and 20% rate it as 7-10. However, there is a clear difference by age, with only 11% of those aged 55 and over rating this as an important benefit, in contrast to 29% of those aged 18-54.

London residents are more likely to rate this as an important benefit, with 26% rating it 7-10, as compared to 19% in the Midlands, North, South and Scotland, while in Wales and England as a whole the figure is 20%.

24% of those working in care rated assistance with childcare as important, compared to 19% of those in retail and 16% of those in hospitality and 20% of those in all other sectors.

Provides financial advice from a third party e.g. access to a free confidential information phone line

Around one fifth (21%) of low income employees said their employer provides financial advice. Similarly to childcare, there are a larger than average number of people saying they do not know if their employer provides this service.

Young people are much more likely to say their employer provides financial advice through a third party, with over a quarter (26%) saying so, whilst 23% of 35-54s and 17% of 55+ say such advice was provided.

14% of those working in hospitality say their employer provides this benefit, as compared to 25% of those in retail, 18% of those in care and 22% of those in all other sectors.

31% of low income trade union members say their employer provides this benefit, while for non-trade union members the figure is 18%. 26% of those working in the public sector, 23% of those in the voluntary sector and 19% of those in the private sector have an employer who provides financial advice from a third party. 24% of full-time workers have an employer who provides this benefit, compared to 17% of part-time workers.

Importance: Those who have an employer who provides financial advice from a third party

Less than half (43%) of employees with an employer who provides financial advice from a third party rated this benefit as highly important (7-10), while 39% rated it as 4-6, and 19% rated it as 0-3. People aged 55+ are less likely to view it as with as much importance as others, with only 38% rating it this way, while 22% rated it as 0-3. Those who work at small companies (fewer than 250 employees) were more likely to value this benefit, with 47% rating it 7-10, while only 39% of employees at large companies said the same.

Importance: Those who have an employer who does not provide financial advice from a third party

Nearly one in five (18%) employees who do have an employer who offers financial advice from a third party rate this as a highly important benefit (7-10), while 32% rate it as 4-6 and 50% rate it as 0-3. Those aged 55 and over are least likely to rate this benefit highly, with 15% rating it 7-10, compared to 20% of 35-54 and 21% of those aged 18-34. Those with children under 15 in the household are more likely to say they value this benefit highly, with 22% rating it 7-10, compared to 15% of those with no children in the household.

This benefit is seen as less important by those working in care, with 13% rating it 7-10, compared to 16% of retail workers and 19% of care workers and those in all other sectors. People in part-time work are also

less likely to rate financial advice from a third party as 7-10, with 14% doing so compared to 21% of full-time workers.

Provides financial assistance to employees in need

Less than one fifth (18%) of low income workers say their employer provides financial assistance to employees in need, while 54% say their employer does not provide this and 28% do not know. 20% of those working for small organisations with 250 or fewer employees have an employer who provides this benefit, compared to 15% of those with a large employer. 20% of full-time employees say their employer provides financial assistance to employees in need, compared to 14% of part-time workers.

Importance: Those who have an employer who provides financial assistance to employees in need

53% of those with an employer who provides financial assistance to employees in need say that this benefit is highly important (7-10), while 34% rate it as 4-6, and 14% rate it as 0-3. Those with children under 15 in the household are similarly inclined, with 57% of those living with children rating it 7-10, while only 47% of those with no children in the house rate this benefit the same way.

Importance: Those who have an employer who does not provide financial assistance to employees in need

Nearly three in ten (29%) of those whose employer does not provide financial assistance to employees in need rate it as a highly important benefit (7-10), while 35% rate it 4-6 and 36% rate it 0-3. There is considerable variation by age, with more than one third (36%) of those aged 18-34 rating this as 7-10 on the importance scale, while 31% of 35-54s and 25% of those aged 55 and over rating it the same way. Those in London are much more likely to rate this as an important benefit than those in the other regions, with 40% of Londoners rating it 7-10, compared to 26% of those in the Midlands, Scotland and Wales, 28% of those in the South of England and 30% of those in the North and in England as a whole. Fewer part-time workers rate this benefit as 7-10, with 26% doing so compared to 31% of full-time workers.

Provides assistance with transport costs such as a season ticket loan for train or bus

One fifth of low income workers say they have an employer who provides assistance with transport costs, while 64% say they do not, and 16% do not know.

Those earning more than the living wage were more likely to have an employer providing this benefit, with 24% saying they did, as compared to 17% of people earning less than the living wage. 15% of those working in hospitality, 18% of those working in retail, 19% of those working in care and 22% of those working in all other sectors said their employer does provide this benefit. 24% of full-time employees have an employer who offers assistance with travel costs, compared to 16% of part-time employees.

Importance: Those who have an employer who provides assistance with transport costs

52% of those who have an employer who provides assistance with transport costs rate it as a highly important (7-10), while 28% rate it 4-6, and 20% rate it 0-3.

Interestingly, those who earn more the UK Living Wage are more likely to value this benefit highly, with 56% rating its importance 7-10, while only 46% of those earning less did the same.

Likewise, 60% of those working in the care sector rate this benefit as 7-10, while only 39% of those working in retail say the same.

Employees of small companies are much more likely to rate this benefit as important, with 57% rating it as 7-10, while only 47% of employees of companies with more than 250 employees say the same.

Importance: Those who have an employer who does not provide assistance with transport costs

Slightly more than a quarter (26%) of those who do not have an employer who provides assistance with transport costs rate it as highly important (7-10), including 7% who rate it as 10 (absolutely essential). 28% rate it as 4-6, while 46% rate it as 0-3.

Younger people are much more likely to rate this benefit highly, with 36% of 18-34s rating it as 7-10, compared to 28% of 35-54s and 20% of those aged 55 and over. Those living in London are more likely to value this benefit highly than those in the other regions, with 35% of Londoners rating it as 7-10, compared to 27% of those in the North, 25% of those in the South and in Wales, 23% of those in the Midlands, and 20% of those in Scotland. While for those who have an employer who offers assistance with transport costs there was a disparity between those earning the UK living wage or higher and those earning less, this is barely evident in those whose employer does not provide this assistance. 26% of those earning less than the UK living wage rate is as 7-10 on the importance scale, compared to 25% of those earning the UK living wage or more.

30% of those working in the care sector rate assistance with transport costs as 7-10, compared to 24% of those who work in retail and 25% of those in hospitality and all other sectors. 32% of those who have been employed at their current employer for less than one year rate it as 7-10 on the importance scale, while 26% of those who have been there for 1-3 years and 23% of those who have been there for four years or more say the same. Fewer part-time workers rate assistance with transport costs highly, 22% of those in part-time work rate this benefit 7-10, compared to 28% of full-time workers.

Provides an assistance scheme so you can claim back optician and dentist costs

Nearly a quarter (24%) of low income employees say their employer provides an assistance scheme for optician and dentist costs, while 57% said this is not provided, and 18% said they do not know.

16% of people on zero hours contracts say they have an employer who provides this benefit, compared to 9% of those with no contract and 27% of those with a fixed term contract. Full-time employees are also more likely to say their employer offers this benefit, with 28% saying their employer provides assistance with optician and dental costs compared to 18% of part-time employees.

Importance: Those who have an employer who provides an assistance scheme for optician and dental costs

53% of those with an employer who provides an assistance scheme to claim back optician and dentist costs rate it as very important (7-10) while 33% rate it 4-6, and 14% rate it 0-3.

There is very little variance by age on this topic, with 53% of all three age groups (18-34, 35-54, 55+) rating the importance of this benefit as 7-10. Over 55s are slightly more likely to rate it as of the highest importance within this category however, with 15% rating it 10, compared to 10% of those aged 18-54.

Importance: Those who have an employer who does not provide an assistance scheme for optician and dental costs

Overall views on the importance of assistance with optician and dentist costs are rather evenly split among those whose employer does not provide this benefit. 30% rate it as highly important (7-10), while 31% rate it 4-6, and 39% rate it 0-3.

Those working in the care sector are more likely to rate this as an important benefit than those in other sectors, with 36% rating it as 7-10, compared to 30% of low-income workers as a whole.

Those who say they can rarely meet their living costs are also more likely to say they value this benefit highly, with 42% rating it 7-10, compared to 32% of those who say they meet their living costs some weeks, and 28% of those who say they can meet their living costs always or most weeks.

Allows employees to buy or sell holiday leave

Just under one in five (18%) of employees say they have an employer who allows them to buy or sell holiday leave, while 64% said this is not available, and 17% say they do not know.

23% of trade union members say their employer provides this benefit while only 17% of non-trade union members say the same. Only 14% of part-time workers have an employer who allows them to buy and sell holiday leave, compared to 21% of full-time employees.

Importance: Those who have an employer who allows employees to buy or sell holiday leave

45% of those with an employer who provides this benefit rated it as highly important (7-10), while 35% rated it 4-6, and 20% rated it 0-3.

Importance: Those who have an employer who does not allow employees to buy or sell holiday leave

23% of those whose employer does not allow employees to buy or sell holiday leave rated this as a highly important benefit (7-10), while 28% rated it 4-6 and 49% rated it 0-3. There is considerable variation by age in views on the importance of this benefit, with 29% of 18-54s rating it 0-7, and just 18% of those aged 55 and over doing the same. Those who have children aged under 15 in the household are more likely to rate this as an important benefit, with more than a quarter (26%) rating it 7-10, compared to 21% of those with no children aged 15 and under in the household.

Those in the care sector are more likely to value this benefit highly, with 27% rating it 7-10, compared to 20% of those in the retail sector and 23% of those in the hospitality sector and all other sectors.

Those who say they can rarely or some weeks meet their living costs value the ability to buy and sell holiday leave more highly than those who can meet their living costs more frequently. 30% of those who say they can never, or rarely, meet their living costs rate this benefit as 7-10, compared to 22% of those who can sometimes, or always, meet their living costs.

Pays maternity and paternity leave beyond the statutory minimum

More than a third of low income employees say their employer provides this benefit, while 37% says their employer does not and 28% say they do not know. Figures vary strongly by age, with 40% of 18-34s and 35-54s saying their employer provides this benefit, compared to only 29% of over 55s.

While just over a quarter (27%) of those paid less than the living wage have an employer who pays more than the statutory minimum, among those paid more than the living wage the figure rises sharply to 43%.

25% of hospitality workers say their employer pays more than the statutory minimum, while 34% of those in retail, 35% of those in care and 36% of people in all other sectors say the same.

Public sector workers are far more likely to have an employer who provides this benefit (46%), than those in the private (29%) or voluntary (30%) sectors. While 37% of full-time employees have an employer who pays parental leave beyond the statutory minimum, only 30% of part-time employees say the same.

Importance: Those who have an employer who pays parental leave beyond the minimum

55% of those with an employer who pays parental leave above the statutory minimum rate it is as a highly important benefit (7-10), while 26% rate it 4-6 and 19% rate it 0-3.

Having an employer who offers this benefit is seen as more important for younger people, with 62% of 18-43s and 61% of 35-54s rating it 7-10, while only 44% of those aged 55 and over say the same.

Unsurprisingly, those with a child in the household under the age of 15 were also more likely to rate this benefit as 7-10, though it is worth remarking that 44% of those with no children in the household still rate this benefit as highly important.

Importance: Those who have an employer who does not pay parental leave beyond the minimum

Just over a quarter (27%) of those whose employer does not provide parental leave beyond the statutory minimum rate this as a highly important benefit (7-10), while 29% rate it as 4-6 and 44% rate it as 0-3.

The provision of this benefit is seen as much more important by younger people, with 43% of those aged 18-34 rating it as 7-10, compared to 15% of those aged 55 and over.

Those who are able to meet their living costs less frequently are more likely to rate additional parental leave as an important benefit. 25% of those who say they can meet their living costs always or most weeks rate the importance as 7-10, while for those who can meet their living costs some weeks the figure is 33%, and for those who can rarely meet their living costs it is 35%.

Employees who have a child under the age of 15 in the household are much more likely to rate the importance of parental leave highly, with 36% rating it 7-10, while only 19% of those with no children in the household rate it the same way.

Contributes to employees' pensions

Just under two thirds (64%) of low income employees say their employer contributes to employees' pensions, while 25% say they do not and 11% say they don't know.

Men are more likely to say their employer provides pension contributions at 66% than women at 62%.

45% of those on zero hours contracts have employers who contribute to their pensions, compared to 69% of those with fixed hours contracts.

Part of the difference may be explained by employer size. Large organisations are significantly more likely to contribute - 82% of low income workers at large companies said their employer contributed - and those on fixed-hours contracts are substantially more likely to be employed by large firms. Large firms have also been the first to be affected by auto-enrolment on employer-contributed pension schemes. Full-time employees are also more likely to have an employer who contributes to their pensions, with 69% saying this is the case, compared to only 56% of part-time employees.

73% of those working 30 or more hours a week say their employer provides this benefit, while only 62% of those who work less than 30 hours a week say the same.

Workers in the hospitality sector appear particularly poorly provided for in terms of employer contributions to pensions, with only 51% saying their employer does. Figures for retail, care and all other sectors hover around the average for all employees of 64%.

Importance: Those who have an employer who contributes to employees' pensions

Employer contribution to pensions is seen as very important by a large number of employees who have an employer who does so, with 77% rating it as highly important (7-10), while 17% rate it 4-6, and 6% rate it 0-3. There is little variation by gender, with 76% of men and 78% of women rating it 7-10, however variation by age is much more marked. 67% of 18-34s rate it as 7-10, compared to 78% of 35-54s and 81% of those aged 55 and over. Those earning more than the UK living wage of £7.85 an hour are much more likely to rate it highly than those earning below, at 83% and 67% respectively.

There is also considerable variation by sector, with 82% of those working in care rating pension employer contributions as 7-10, compared to 72% of those in retail and 67% of those working in retail. 79% of those working in all other sectors give it this rating. 82% of those who work in the public sector rated employer contributions to pensions 7-10, compared to 75% of those in the private sector.

Those who have been working for their employer for longer are more likely to view pension contributions as important, with 82% of those who have been there for 4 years or longer rating it as 7-10, compared to 74% of those who have been there between one and three years, and 67% of those who have been employed at the same company for less than one year.

Importance: Those who have an employer who does not contribute to employees' pensions

45% of those who say their employer does not contribute to employee pensions say that this is a highly important benefit (7-10). This includes 14% of low income employees who do not receive pension contributions but who rate it at the very top of the scale - absolutely necessary. Meanwhile, 28% rate it as 4-6 and 27% rate it as 0-3.

Trade union members are also more likely to rate this as an important benefit, with 58% rating it 7-10, as compared to 43% of non-members.

Employees of larger organisations rate the benefit more highly. 53% of those employed by a company with more than 250 employees rate it 7-10, while 43% of those employed by smaller companies do the same.

Gives employees involvement in decision making at work e.g. via on line surveys, workplace representatives

38% of low income employees say their employer provides this benefit, while 47% say their employer does not and 15% say they don't know.

Older employees are less likely to have an employer that provides this, with 35% of over 55s saying it was provided in their workplace. Comparatively, 43% of 18-34s say this is provided.

While 40% of those on fixed hours contracts say their employer provides this benefit, only 28% of those on zero hours contracts and 24% of those without a contract say the same. It appears that large companies are also more likely to offer this, with 47% of those working for a company with over 250 employees saying it is available at their workplace, compared to only 31% of those at smaller organisations. Workers who are employed full-time are more likely to be given involvement in decision making by their employer, 39% say this is available at their workplace. For part-time workers the figure is 35%.

Importance: Those who have an employer who gives employees involvement in decision making at work

Nearly 6 in 10 employees who receive this benefit rate it as highly important (7-10) on the importance scale, while a third (33%) rate it as 4-6 and 7% rate it as 0-3.

Women value the opportunity to participate in decision making more highly than men, with 62% of women and 56% of men rating its importance as 7-10. Those who are paid more also value this benefit more highly, with 63% of those earning the UK living wage or more rating it as 7-10, compared to only 55% of those earning less.

Those employed in the care sector are more likely to view involvement in decision making as a highly important benefit, with 63% rating it as 7-10, compared to 59% of those in the retail sector, 56% of those in the hospitality sector and 59% of those employed in all other sectors.

Importance: Those who have an employer who does not give employees involvement in decision making at work

Nearly one third (31%) of employees who say their employer does not give employees in decision making at work say it is a highly important benefit, while 36% rate it as 4-6 and 33% rate it 0-3.

Younger people are more likely to rate this benefit as more important, with 36% of 18-34s and 32% of 35-54s rating it 7-10, compared to 29% of those aged 55 and over. Those who work in the care sector also rate it more highly, with 38% rating it 7-10, while 28% of those in hospitality and 30% of those in retail and all other sectors rating it in this range.

Four in ten (40%) of those who say they can rarely meet their living costs rate the importance of employers involving their employees in decision making as 7-10, while 36% rate it 4-6, and 33% rate it 0-3. Trade union members are also more likely to rate the importance of this benefit as 7-10, with 41% rating it this way compared to 29% of non-members. 37% of employees of companies that employ more than 250 people rate this benefit as 7-10, compared to 27% of employees of smaller companies.

Provides free or low-cost meals at work

This was asked only to respondents working in the care or hospitality sectors.

43% of those in the care and hospitality sectors say their employer provides free or low cost meals at work, with 48% saying their employer does not provide this benefit, and 9% saying they don't know. People with zero hours contracts are much less likely to receive this benefit, with only 36% saying it is available, compared to 44% with fixed hours contracts and no contract.

Those working in hospitality are much more likely to receive this benefit than those in care, 58% of hospitality workers say it is provided by their employer, compared to only 30% of care workers.

Whether their employer provides them or not, those who work in hospitality are much more likely to consider free or low cost meals at work highly important, with 59% rating it 7-10, compared to 40% of those working in care.

Importance: Those who have an employer who provides free or low-cost meals at work

65% of workers in the care and hospitality sectors who have an employer who provides free or low cost meals at work rate it as a highly important benefit (7-10), while 22% rate it 4-6, and 13% rate it 0-3.

Importance: Those who have an employer who does not provide free or low-cost meals at work

34% of those who do not have an employer who provides free or low cost meals at work say rate this as a highly important benefit (7-10), while 26% rate it as 4-6, and 40% rate it as 0-3. Those who earn less than the UK living wage are more likely to rate it as 7-10, with 38% doing so, as compared to 25% of those earning the living wage or more.

Pays for travel time between clients/service users

This was asked only to those working in care.

42% of low income employees working in care say their employer pays for travel time between clients/service users, while 45% say they do not, and 13% don't know.

This appears to be a very important benefit to those who receive it. 86% of this working in care who have an employer that pays for travel time between service users say this is a highly important benefit (7-10), while 11% rate it 4-6 and 3% rate it 0-3.

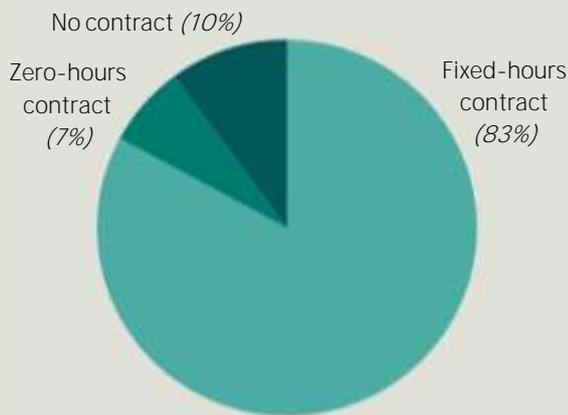
Over half (51%) of workers in the care sector who say their employer does not pay for travel time between service users rate this as a highly important benefit (7-10), while 12% rate it 4-6 and 37% rate it (0-3).

5. Hours, Shifts and Predictability

Contract type

Around four-fifths (81%) of low income employees are on permanent contracts (no set end date), 9% are on a temporary contract (with a set end date) and 10% have no contract.

Q37. Which of the following best describes the contract you are on?



Of those who have a contract, 92% say it is a fixed hours contract (with a guaranteed number of hours per week) and 8% say it is a zero-hours contract (with no guaranteed number of hours per week). This compares to national figures published by [Full Fact](#) which estimate around 2.5% of employees are on zero hours contracts for workers as a whole.

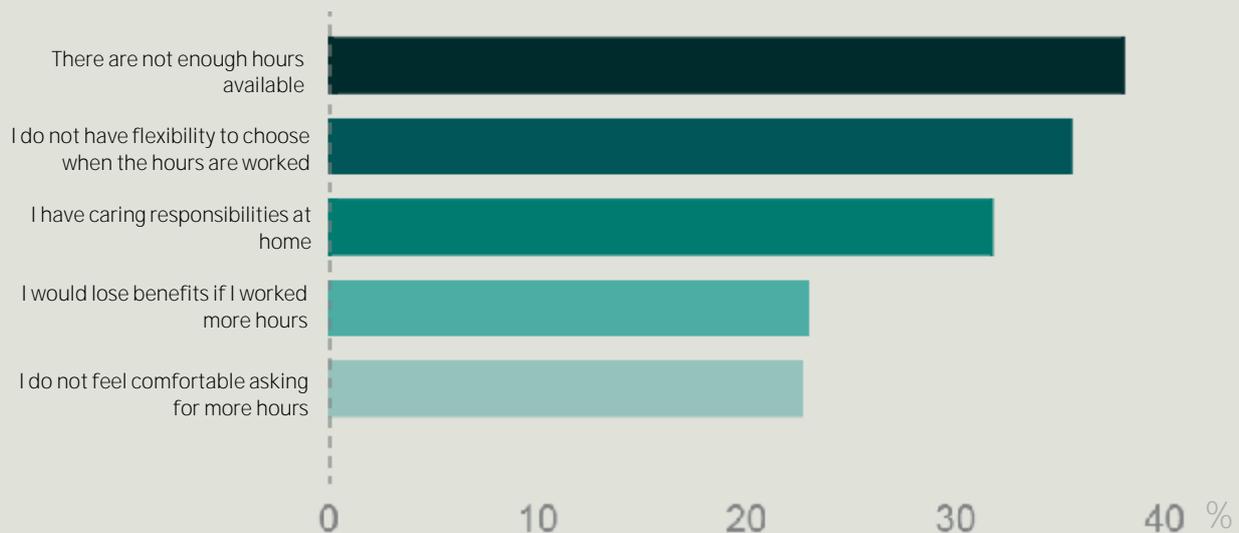
Hours worked

Around two thirds (65%) of low income employees say the number of hours they work is about right. 16% say their hours are more than they want, 18% say less. There is a significant difference here depending on the type of contract low income employees have. For those on a zero hours contract, 16% say the number of hours they work is more than they want, while almost

double (31%) say the number of hours they work is less than they want.⁹ While 65% of part-time workers say they are happy with the number of hours they work, nearly a three in ten (28%) say the number of hours is less than they want. For full-time workers this number is 12%.

The most common reasons low income employees stated for not working more hours were not enough hours available (38%) and not having the flexibility to choose when the hours are worked (36%). For retail employees the effect of a lack of availability of hours is particularly strong, with 47% saying this stops

Q9. Which of the following do or do not stop you from working more hours in your current job?



⁹ NB: the sample size of low income employees on zero hours contracts is 365 which we calculate as having a margin of error of 5.1 percentage points 95% of the time for 50/50 questions. For questions that are not 50/50, the margin of error will be less than this.

them from working more. For part-time workers this figure is particularly high, with 43% saying a lack of hours stops them from working more.

Around a third (32%) of low income employees say that caring responsibilities at home stop them from working more hours, which rises to 40% among those aged 35-54, and 38% among those who say they can meet their living costs rarely. This figure is even higher among part-time workers, 37% of whom say caring responsibilities prevent them from working more hours, compared to 29% of full-time workers.

23% of low income employees say that they are stopped from working more hours because they would lose benefits. Among those who say they can rarely meet their living costs, the figure is 34%, compared to 20% of those who say they can meet their living costs always or most weeks. Those with children in the household are more likely to say they are stopped from working more hours because they would lose benefits, at 30% compared to 17% of those with no children under 15 in the house. Part-time workers are **more likely to say this is a reason they don't work more hours, at 26% compared to 21% of full-time workers.**

Nearly a quarter (23%) say that they are stopped from working more hours because they do not feel comfortable asking for them. This is more common among younger employees, 29% of whom say this compared to 20% of those aged 55 and over. Nearly one third (31%) of those who say they can meet their living costs rarely say this is a reason they do not work more hours compared to 21% of those who say they can meet their living costs always or most weeks.

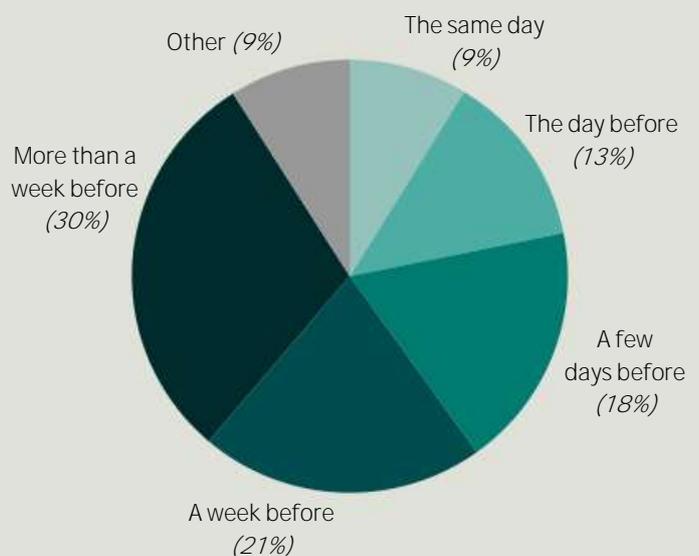
Shift predictability

Over half (55%) of low income employees say they work the same shifts each week. Again, there is significant variation depending on whether low income employees are on zero hours or fixed hours contracts. While 60% of low income employees on fixed hours contracts work the same shifts each week, less than a quarter (23%) of those on zero hours contracts do. While it is most common for low income employees on zero hours contracts to say their shifts vary slightly (46%), around three in ten (31%) say the shifts they work each week vary significantly. Those who earn the UK living wage or more are much more likely to say they work the same shifts each week at 61%, compared to 46% of those who earn less.

Regularity also varies by sector. Of those working in hospitality just 36% say they work the same shifts each week, with care and retail also below average at 45% and 47% respectively.

Interestingly, among those who say the shifts they work vary week-by-week, seven in ten low income employees say they are happy with this. Even among those on zero hours contracts, whose shifts are more likely to significantly vary, around two-thirds (65%) say they are happy with this situation. 73% of those aged 55 and over say they are happy that their shifts vary while for 18-34 year olds the figure is 65%. Pay also appears to be a factor. 37% of those who are paid less than the UK living wage say they are unhappy with shift

Q12. On average, how long before your shift starts does your employer tell you which shifts you are working?



variations, compared to 24% of those who earn more. 34% of those who have been employed at their company for less than a year or 1-3 years say they are unhappy with shift variations, while for those who have been with their employer for four or more years say the same.

Almost one in ten of those low income employees whose shifts vary say on average their employer tells them that day which shifts they are working. There is not a significant variation between whether these employees are on a zero hours or a fixed hours contract. Around half of low income employees hear at least a week before their shift starts which shifts they are working. This figure goes down to 37% among those on a zero hours contract.

Although those working in "other" sectors are the most likely to work regular shifts week-by-week, when plans do change they are given the least notice. 28% are generally told by the day before (compared to 22% for the sample as a whole).

There is a significant difference in attitudes to shifts between those who have been at their company for 4+ years and those that haven't.

Long-term employees (4+ yrs) are more likely to work regular shifts, with 61% saying they work the same shifts each week, compared to 48% who have been with their company less than 4 years. Of those that do see their shifts change though, long term employees are happier with the arrangement, with only 26% unhappy that their shifts change, compared to 34% who have been with their company less than 4 years.

This satisfaction with shifts extends to their quantity. Only 13% of long-term employees say they are working fewer hours than they would like, compared to 22% of those employed for 1-3 years, and 26% of those employed less than a year. 70% of long-term employees say the number of hours they work is about right, compared to 60% of those with their company less than 4 years. They are also less likely to be restricted by the number of hours available - only 35% of long-term employees said this was a factor, vs. 41% of those with their company for less than 4 years. Short-term employees (<1 year) are the most likely to say they don't feel confident asking for more hours. 28% said this was a factor in not having as many hours as they would like, compared to 21% of those who had been with their employer over a year.

Flexible working

As discussed in chapter five, just over half (53%) of low income employees say their employer offers flexible working as a policy and 62% say this is an important policy for employers to offer. We asked low income employees if they have ever asked for flexible working. This was defined as follows:

Flexible working is when working hours, instead of being repetitive and fixed, can involve changes and variations that suit you.

For example job sharing, working part-time, or choosing to work hours around caring responsibilities.

31% of low income employees told us they have asked for flexible working. Women on low incomes are more likely to ask for flexible working (34% compared to 27% for men) as are those with children under 15 in their household (among whom, 40% have asked for flexible working). Of those who have requested flexible working, the majority (78%) say their request was approved. This varies slightly by employer size, with those who have requested flexible working at larger organisations (more than 250 employees) slightly more likely to say the request was accepted than those at smaller organisations (fewer than 250 employees) at 81% and 75% respectively.

Those working in care were the most likely to have requested flexible working, with 39% having done so. This is not necessarily because employers were more accommodating - they were no more likely to have

their request approved than low income workers across other sectors. Part-time workers are more likely to say they have asked for flexible working, at 84% compared to 73% of full-time workers.

Overtime pay

We asked those who work additional hours beyond their contracted hours whether they are paid for these additional hours including time off in lieu. 58% say they get paid in full for these, 11% say they get paid partially and 31% say they are not paid at all.

6. Progression

Across all low income employees, just 8% told us there are lots of opportunities for promotion with their current employer. 46% told us there are some opportunities while 45% told us there are no opportunities for promotion with their current employer.

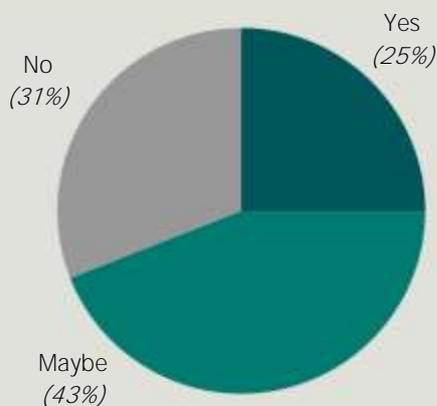
Part-time workers are more likely to say there are no opportunities for promotion at 52% compared to 41% for those who work full time. There was also a significant gap depending on employer size. 52% of those whose workplace employs 250 or fewer people say there are no opportunities for promotion compared to 37% of those working for large employers.

We then asked low income employees:

Would you apply for a promotion from your current employer if one were available?

A quarter (25%) said they would definitely apply for a promotion with their current employer if one were available. 43% said they might apply for a promotion, and 31% said they would not apply for a promotion

Q14. Would you apply for a promotion from your current employer if one were



from their current employer if one were available. This figure was much higher among part-time workers, 42% of whom said they would not apply for a promotion if one were available.

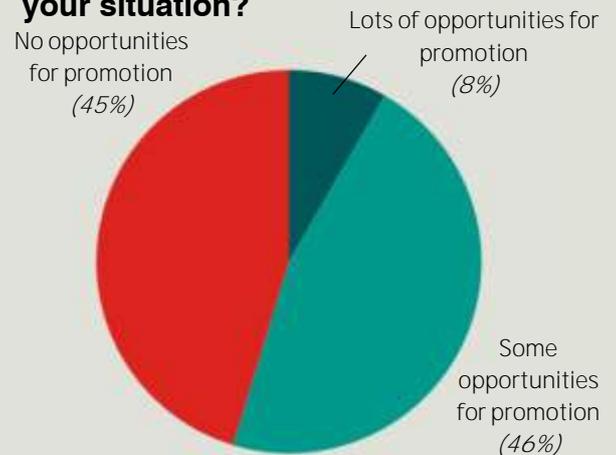
Those who said they might or would not apply for a promotion with their current employer were presented with a list of possible reasons not to apply for a promotion and asked to say whether they were or were not reasons why they would not apply for one. The most common reasons selected were 'I am happy in my current role' (62%) and 'I would not want the extra responsibility' (51%). 46% said 'The increase in pay would not make up for the extra responsibility' is a reason they would not apply for a promotion with their current employer.

This combined with the fact that the vast majority of low income employees (92%) told us there are either only some opportunities or none at all suggests that many low income employees do not see their current employers as places in which to develop a career progression.

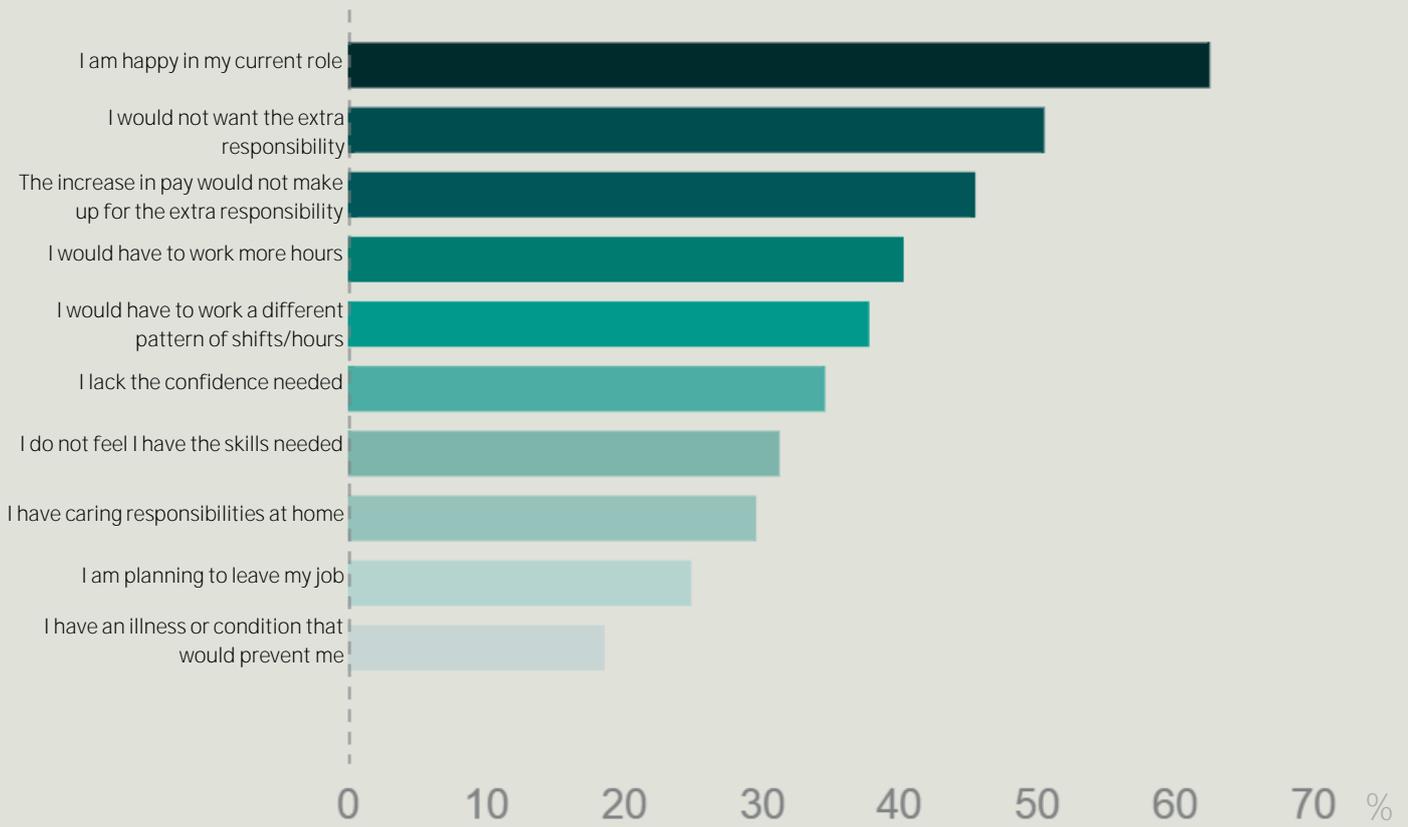
Age

Older respondents were generally more pessimistic about opportunities for promotion, with 52% of 55+ respondents saying there were no opportunities for promotion, compared to only 35% of those aged 18 - 34. However, the desire for a promotion also decreases with age, amongst 55+ respondents 43% said they would not apply for a promotion, and only 18% saying they definitely would. It seems to come from a positive place though, with older respondents significantly more likely to say being happy in their current role was the reason to not apply for a promotion - 68% said this was the case.

Q13. Which of the following statements most closely describes your situation?



Q15. Which of the following are reasons why you would not apply for a promotion with your current employer?



In general, reasons varied substantially by age. Young respondents were the most likely to lack confidence, with 47% of 18-34s citing this as a reason, compared to just 29% of those aged 55+. This is also reflected in the fact that 18-34s are the most likely to say they don't feel they have the skills needed, with 41% citing this as a reason compared to only 27% of those aged 55+.

Those in the middle age bracket (35-54) are more likely to cite caring responsibilities (41% vs. 30% for the total sample) and slightly more likely to worry about working more hours (44% vs. 40% for the sample as a whole).

Sector

Those working in hospitality are more pessimistic about promotion possibilities than those working in retail and care, with half saying there were no opportunities for promotion. However, it is retail workers who are the least likely to apply for promotion, with 42% saying they wouldn't (vs. 31% for the whole sample).

Their reasons for doing so also differ, with responsibility and hours featuring higher in **retail workers'** reasons than for other sectors. 59% said they would not want the additional responsibility (vs. 51% for the whole sample) and 54% say that the pay would not make up for the additional responsibility (vs. 46%). Working hours also seem to play a large role. 49% cite having to work different hours (vs. 38%) and 46% cite having to work more hours (vs. 40%) as reasons for not wanting to apply for a promotion.

Length of time at employer

Long term employees are the most pessimistic about the possibilities for promotion. 49% of those with their company for over 4 years said there were no opportunities for promotion, compared to 45% who had been with their company for 1-3 years and just 37% of those with their company for less than a year.

However, they were also the least likely to want a promotion. 38% said they would not apply for a promotion even if it were available, compared to 28% of those employed for 1-3 years and 21% of those employed for under a year.

Long-term employees are more likely to say they don't want a promotion because they are happy in their job, with 65% citing this as a reason, compared to 59% of those with their employer for less than 4 years. Those employed for less than a year were more likely to cite lack of confidence as a reason for not wanting to take a promotion.

Changing jobs

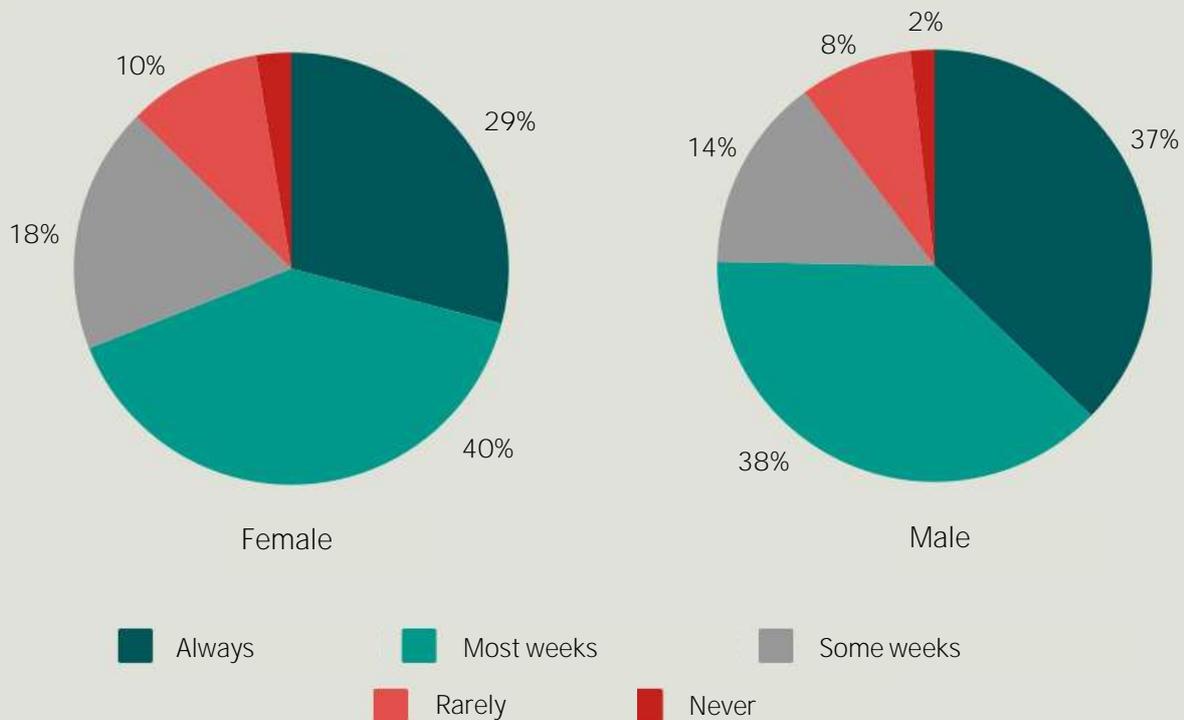
Over a third (36%) of low income employees told us they are currently thinking about making the decision to change jobs to go to a different employer. This figure rises to 47% among low income employees aged 18-34, compared to just 28% of those aged 55+.

7. Impact of Low Income

Less than one third (32%) of low income workers always have enough money to cover their household living costs (housing, food and bills) , while 39% say they have enough most weeks and 17% say they have enough some weeks. Around one in ten (12%) of low income employees told us they rarely (9%) or never (2%) have enough money to cover their household living costs. There is a clear gender difference in this question as male low income employees were more likely to tell us they always have enough money to meet household living costs at 37% compared to 29% for female low income employees.

Those who said they only have enough money to cover household living costs some weeks, rarely or never were then asked to select from three options related to their performance at work. 22% told us their **performance at work often suffers when they don't have enough money to meet their household living costs**, 41% said it sometimes suffers and 37% said it rarely suffers. This suggests that there may be an impact on productivity due to a discrepancy between pay and living costs for low income workers.

Q6. Do you have enough money to cover your household living costs (housing, food and bills)?



8. Life at Work

Colleagues and working relationships

Around four-fifths (79%) of low income employees say they have the same colleagues for over six months at a time. 12% say their colleagues change month by month, 3% week by week and 3% say they have different colleagues each day.

The majority of low income employees are either satisfied (39%) or very satisfied (27%) with their relationship with their immediate supervisor, line manager or boss. This combined figure of satisfaction (66%) is similar to that of employees as a whole (64%) as found by research conducted by the Chartered Institute for Personnel and Development (CIPD). 13% say they are either dissatisfied or very dissatisfied with their relationship¹⁰.

Around half (49%) of low income employees say they have one-to-one meetings with their immediate supervisor/line manager or boss once a month or more with 28% saying they happen at least weekly. Of the 51% that have meetings less than once a month, 15% say they never have them, and a further 10% say they have them once a year or less. Part-time workers are significantly more likely to say they never have these meetings, at 20% compared to 12% for full-time employees.

There is a strong relationship between the frequency of one-to-one meetings and satisfaction with the relationship. Of those that have meetings at least once a month with their boss, 83% say they are either satisfied or very satisfied with the relationship with their boss. Of those meeting a few times a year or every 6 months, 61% are satisfied. Those meeting once a year or less, only 50% are satisfied, whereas of those that never have one-to-one meetings satisfaction is as low as 47%.

A majority (83%) of low income employees say they would feel either somewhat or very confident in telling their supervisor, line manager or boss if there were a problem at work while 17% say they would feel not very confident or not at all confident.

Pressure at work

Almost half (48%) of low income employees say they feel under excessive pressure in their job either every day or once or twice a week. This is significantly higher than the figure for all employees which is 38% according to the CIPD's research.¹¹

Among low income employees, feeling regularly under excessive pressure is broadly consistent across age brackets and genders, but does vary by job characteristics. 57% of low income workers in the care sector feel under excessive pressure at least once a week, with over a quarter saying they feel under excessive pressure every day. Those that rarely or never had enough money to cover their cost of living were also more likely to feel under pressure at work, with 62% feeling under excessive pressure at least once a week. Full-time employees are more likely than part-time employees to say they feel under excessive pressure at least once a week, at 54%, compared to 39% of part-time workers.

Control over tasks

A majority of low income employees (87%) say they have either full (42%) or moderate (45%) control over how they perform their everyday tasks at work. Only 3% say they have no control over how they perform their work.

¹⁰ CIPD, *Employee Outlook: Spring 2015*, <http://www.cipd.co.uk/hr-resources/survey-reports/employee-outlook-spring-2015.aspx>

¹¹ CIPD, *Employee Outlook: Spring 2015*, <http://www.cipd.co.uk/hr-resources/survey-reports/employee-outlook-spring-2015.aspx>

Breaks

We asked low income employees about their scheduled breaks – 70% say they have them, 28% say not **and 2% don't know**. Less than two thirds (61%) of part-time workers say they have scheduled breaks compared to 75% of full-time workers.

Of those that do have scheduled breaks, 55% say they always take them and in full, 36% sometimes or partly take their breaks, 8% rarely or briefly take their breaks and 2% never take them. This equates to 38% of all low income employees saying they have scheduled breaks that they always take in full.

Of those who do have scheduled breaks, the split is rather even as to whether they are paid (46%) or **unpaid (48%) with 6% telling us they don't know if they are paid or not**. Again, there is a significant difference depending on contract type – 61% of those on zero hours contracts who have scheduled breaks say they are unpaid compared to 47% of those on fixed hours contracts. Those who are part-time are less likely to be paid for their breaks, at 43% compared to 48% of full-time workers.

Sick leave

When asked what they did the last time they felt unwell to the point they felt they couldn't work, 39% say they took a day of sick leave, 41% say they went to work anyway and 20% say they don't recall feeling unwell to the point they feel they couldn't work.

Those who said they went to work anyway the last time they felt unwell were asked 'What was your main reason for going into work on this occasion?' and presented with a list of options. The most common response was 'I didn't want to let people/organisation down' at 42%. This was followed by 'I would not get paid' at 27%. 11% said they were worried what their supervisor, line manager or boss would think / do, 9% said they were worried about losing their job and 7% said they would only receive statutory sick pay but not their normal pay.

9. Care Sector

This section details key findings specific to care workers on breaks, pressure, colleagues and shifts as well as answers to additional questions on travel time asked only to care workers. 916 respondents worked in the health and social care sector. Boosters were used to top-up responses from this sector to ensure a minimum of 500 responses, but these were then weighted down to match their composition of the sample for the first 1,000 responses, before booster invitations were used.

Travel time

Low income care sector employees were asked how much time they spend travelling between appointments in a typical working day. Most journeys are quite short. 29% do not spend time travelling, and a further 27% spend less than 20 minutes. Just 19% spend over an hour travelling between appointments.

Just half of low income care workers are paid for their travel time while 68% rate paying for travel time as between 7-10 on the scale of how important it is as a benefit.

Breaks

Around 56% of low income care workers say they have scheduled breaks. Of those, 44% say they always take them and in full compared to 55% across all sectors. 17% say they rarely or never take their breaks compared to 10% across all sectors.

Pressure

57% of low income care workers say they feel under excessive pressure either every day or once or twice a week.

Colleagues and shifts

7% of low income care workers told us they have different colleagues each day. This is probably because care workers have more irregular shifts than the majority of low-income workers, with only 45% working the same shifts each week (compared to a sample average of 55%).

However, they are generally given clear notice of changes to shifts. Only 12% said they usually were told on the day or the day before compared to 22% for the whole sample. 40% found out more than a week before - the highest rate for any sector (the sample average is 30%).

10. Retail Sector

This section details key findings specific to retail workers on shift patterns, promotion, hours and sick leave as well as answers to additional questions on discounts which were asked only to retail workers. 752 respondents worked in the retail trade.

Discounts

Around three quarters (76%) of low income retail workers receive a discount on goods produced by their employer, but it is much more common amongst large companies. 86% of those working in large (250+) companies receive a discount but only 59% of those in smaller companies do.

46% of those that receive it described the discount as "very useful" with a further 41% saying it was somewhat useful. 10% say it is not very useful while 3% say it is not at all useful. Older employees are more likely to say the discount is very useful, at 53% of those aged 55 and over, as compared to 26% of those aged 18-34. 51% of those who have been employed for four years or longer say it is very useful, while 38% of those who have been employed 1-3 years and 41% of those who have been employed up to a year say the same. It is also seen as more useful by employees of larger companies, with 52% of those employed at a company with more than 250 employees saying it is very useful, compared to 32% of those with fewer.

Nearly half of those who receive a discount use it at least once a week (49%), with a further 23% using theirs between once every month or every few months.

Shift patterns

Retail workers have more irregular shifts than the majority of low-income workers, with only 47% working the same shifts each week (compared to a sample average of 55%)

They are more likely to say they are unhappy about their shifts changing, with 35% saying they are unhappy with the setup, compared to 30% of the total sample.

Promotion

Retail workers are the most likely to feel there are opportunities for promotion with their employer. 61% feel there are at least some opportunities for promotion, compared to 45% for the sample as a whole. However, they are the least likely to want to apply for a promotion with 42% saying they would not apply for one if it were available (compared to 31% for the whole). They are significantly more likely to say they would not want the extra responsibility (59% vs. 51% for whole) and that extra pay would not make up for the responsibility (54% vs 46%). They are also particularly concerned about changes to shift patterns (49% vs. 38%).

Hours

Low income employees in the retail sector were more likely than employees overall to tell us the number of hours they work is less than they want – at 25% compared to 18% for low income employees across all sectors

Sick leave

Workers in retail are more likely to go into work even when they feel too ill. Of those who remember feeling too ill to work, 57% went in anyway, compared to 51% of the sample as a whole. They were more likely to cite loss of pay than those in other sectors.

11. Hospitality Sector

This section details key findings specific to hospitality workers on shift patterns, hours, changing employers and sick leave as well as answers to additional questions on free and low cost meals which were asked just to care and hospitality workers. 555 respondents worked in the hospitality sector. Boosters were used to top-up responses from this sector to ensure a minimum of 500 responses, but these were then weighted down to match their composition of the sample for the first 1,000 responses, before booster invitations were used.

Shift patterns

Hospitality workers have the most unreliable shifts of any of the main sectors - only 36% said they worked the same shifts each week (vs. 55% for whole sample) and 22% said their shifts varied significantly (vs. 14%). They are also more likely to be unhappy with shift variability: 35% say they are not happy that their shifts vary, compared to 30% overall.

Only 23% find out about changes to their shifts more than a week before, compared to 30% of low income employees with shift variability as a whole.

Hours

Low income employees in the hospitality sector were more likely than employees overall to tell us the number of hours they work is less than they want – at 29% compared to 18% for low income employees across all sectors. They are significantly more likely than the average to cite a lack of available hours as the reason for not working more hours (44% vs. 38% for the sample)

Changing employer

Hospitality workers are more likely to be considering changing their jobs. 43% are considering changing jobs to a different employer this compares to 36% across all sectors.

Sick leave

Of hospitality workers who remember feeling too ill to work, 56% went in anyway. They cited loss of pay more than the sample as a whole (34% vs. 27% for the whole sample).

Free or low cost meals

Those who work in hospitality are much more likely to consider an employer providing free or low cost meals at work as a highly important benefit, with 59% rating it 7-10 on the importance scale, compared to 40% of those working in care.

12. Conclusion

This report has aimed to highlight the key statistical differences across different demographics of low income employees based on the unique polling conducted by Survation on behalf of the Joseph Rowntree Foundation. The remaining data can be found in the data tables in the appendix of this report.

Themes

Some key themes that are relevant to wider debates around workers from low income households can be identified:

- This polling has highlighted **flexible working** as a highly valued employer provision, although **four in ten low income employees who are aware of their employer's policies say** they do not provide flexible working. Happily, of the 31% who have asked for flexible working, 78% say their request was approved. This suggests a complex picture of shifts predictability – it may not always be the case that the variation in shifts and hours for low income employees is only suitable to the employer and not the employee. Indeed, 70% of those low income employees whose shifts vary say they are happy with this, including 65% of those on **zero hours contracts**.
- **In-work training is highly valued by low income employees but nearly one in five don't receive it.** This is particularly interesting for care workers given new rules that new care workers must earn a certificate as of March 2015. 11% of care workers in low income households say their employer **doesn't provide in-work training and 4% say they don't know if their employer provides it or not.**
- A clear theme of the research is around **progression**. While not many (8%) low income employees see lots of opportunities for promotion with their employer, an interesting finding is that even if a promotion were available, many low income employees would not apply due to not wanting to take on extra responsibility. This suggests that many low income employees do not see their **current jobs as a 'step on the career ladder'** – particularly for younger age groups.
- Another clear theme is around **relationships and responsibility** with two thirds of low income employees reporting satisfaction with their relationship with their immediate supervisor, line manager or boss, which rises to more than eight in ten of those who have regular meetings (more than once a month). Almost nine in ten low income employees say they have full or moderate control over their everyday tasks – however there may be a flipside of this feeling of ownership in the significant number who feel regularly under excessive pressure and, as seen in the progression theme, do not want to take on more responsibility via a promotion.
- Tying into recent analysis and discussions around in-work poverty and minimum living standards is our finding that less than one in three low income employees say they always have enough money to meet their household **living costs**. This may be affecting productivity as 22% of those who say they only have enough money some weeks, rarely or never say their performance often suffers as a result.
- Another theme is that a significant portion of low income employees are doing **additional work** via unpaid overtime and not taking scheduled breaks. Low income employees are also working **when they shouldn't**, with 51% of those who recently felt unwell to the **point they couldn't work** saying they went to work anyway.

Further analysis

As an additional stage in this research, Survation will conduct further analysis of the findings including regression analyses in order to further explore some of the differences highlighted. This will investigate further the following themes:

- **Opportunities for promotion.** For example, we found that longer term employees were more pessimistic about their opportunities for promotion - it would be interesting to see how this correlates with age.

- **Unpaid work.** For example, estimates of numbers of hours that go unpaid across low income employees as a whole and possibly by sector.
- **Employer size.** There may be some further analysis possible that takes account of employer size, such as the range of benefits provided.
- **Educational attainment.** More analysis of this could tell us how much differences are down to education.

We are happy to take suggestions for other additional analyses.

13. Appendix

Table 1: Margin of error for different sample sizes

| | | | | | | | | | | | | | |
|-----------------|-----|------|------|------|------|------|------|------|------|------|------|------|------|
| Sample size | 100 | 200 | 300 | 500 | 750 | 1000 | 1250 | 1500 | 2000 | 2500 | 3000 | 4000 | 5000 |
| Margin of error | 9.8 | 6.93 | 5.66 | 4.38 | 3.58 | 3.1 | 2.77 | 2.53 | 2.19 | 1.96 | 1.79 | 1.55 | 1.38 |

NB: this assumes a large overall population size. Where the total population a cross-break is taken from is small, the margin of error may be smaller than those presented.
