‘Multiple generations out of work’ were not in evidence in a qualitative study of London housing association tenants. Employment played a central role in most households in the study, and almost all derived some income from paid work. The commitment to work was strong, and parents actively sought to instil a work ethic in their children. For some tenants on low incomes, there were real financial disincentives to being employed but being in work was regarded as preferable to being wholly dependent on benefits.

In 2013, g15 commissioned Real London Lives, a major three-year longitudinal study by the Centre for Housing Policy at the University of York. Qualitative interviews took place with 54 households in 2013/14. This latest report presents findings from the second annual qualitative interviews which took place over 2014/15, and included 42 of the Round 1 households. At this second round of interviews, the households contained 71 working-age tenants.

**Key findings**

- The respondents were all at various stages in their working lives, and it would be too simplistic to consider their employment circumstances as being ‘employed’, ‘unemployed’ or in part-time work.

- Some respondents were in settled jobs with a reasonable chance of progression, and in a couple of cases were approaching retirement age. Others had managed to hold down jobs for an extended period in industries generally considered to be erratic, such as care work or cleaning.

- However, for many respondents who were in jobs rather than careers, under-employment was the biggest problem. More respondents had their working hours reduced between the two interview rounds. Almost everyone in part-time work was looking for additional hours.

- Where respondents had two jobs, they were often working at what was effectively below minimum wage rates, taking into account transport costs and job agency fees.

- Respondents tended not to be passive in their experience of unemployment. Indeed, intensive obligatory jobsearch activity was regarded by some as a distraction from more effective methods of looking for work.

- For respondents with physical and mental health problems, there was mixed experience of assessment for Employment Support Allowance (ESA). Respondents with mental health problems tended to find the process confusing and traumatic. Two respondents with mental health problems have been re-assigned as fit for work, and are particularly vulnerable to Jobseekers Allowance sanctions.
Lives in work

This research echoes the first qualitative report on housing circumstances, and takes a ‘lifecourse’ approach to understanding tenant experiences. The value of a longitudinal qualitative approach has started to emerge. Tenants’ lives are often very complex, and a succession of visits allows for clarification of narratives, particularly as they relate to complex life histories, and difficult-to-explain stories around claiming for and receiving benefit.

Taking a ‘life course’ approach also underlines the need to regard work status in more nuanced terms. ‘Employed’, ‘unemployed’ or ‘part-time working’ do not represent adequately the degree of engagement with the labour market, or ongoing trajectories.

Within this study, people were at different stages of their working lives, where there were different expectations with regard to their being in work. A period out of work for early mothers is expected and even supported in the benefit system; as older people approach pension credit age, then pressure to get into work declines, particularly if the individual is in poor health or is caring for partner. Mr K.L. was out of work at both interview rounds, but he was in his fifties, and had worked for over twenty years after retiring through ill-health.

At Round 1, Ms Z.B., who was in her thirties, had been unemployed for some years. She had attempted to upscale her skills through getting an MA but found that she had mistakenly taken a course not well suited to the administrative jobs she was looking for. However, at Round 1 she had just started work as a secretary in a small, local firm. At Round 2 she was again out of work as a consequence of redundancy. However, on this occasion she anticipated being out of a job for no more than a couple of months: she now had a CV with demonstrable experience in various aspects of secretarial work and had secured a number of interviews. This experience of unemployment was very different from the first, and was evidently a precursor to what was likely to be a steady career.

At the margins of the labour market

For the majority of respondents in work, their employment placed them at the margins. For some, the position in the labour market was precarious. Ill health or maternity created gaps in their CV which were difficult to explain if they became protracted.

Getting back into work after maternity leave was easier for some mothers than for others, and depended largely on the availability of informal unpaid support or affordable childcare. Many women had returned to work only part-time or in less-well-paid jobs.

For the majority of respondents in work, the biggest problem was a combination of under-employment and poor pay. It was less common for respondents to lose their jobs between each research round than their experiencing a reduction in work hours. In some cases this had reduced income from a full-time to a part-time wage, but in many others, already part-time hours had been pared away further to leave erratic shifts at odd times.

Almost everyone who was in part-time work wanted to increase their working hours. Some were combining two part-time jobs, absorbing the additional consequent travel time and costs which drove their earnings down further. It was not unusual for respondents to be earning below minimum wage; working via agencies was deemed to be particularly problematic.

Making work pay was difficult for many
of the respondents who were aiming to achieve a complex balance between part-time work, paying for care and travel costs. The availability of tax credits had a substantial role in encouraging people to take work and stay in work. Nevertheless, it was common for respondents to indicate that the benefits of work were only marginal financially but it was still better to be in employment than to be out of work.

Experiences of unemployment

Long-term unemployment was not common amongst the respondents who were judged by the benefit system to be capable of work. Where there was an extended period out of work, this generally reflected a combination of difficulties which were not readily resolved by formal jobsearch activity.

In total, seven of the 71 working-age adults at Round 2 were in receipt of JSA and formally engaged in jobsearch activity. The majority regarded this process as a tedious waste of time, comprising intensive computer application for up to ten jobs a day irrespective of the quality of the match between their skills and the work on offer. It was felt that time could be better spent in other types of jobsearch activity, including exploring local networks.

Respondents out of work generally responded positively and made active plans to pursue training or education opportunities to increase their chances of securing work. At Round 2, five were engaged in studying further or higher education courses. This strategy could be risky, and some respondents reported being left with substantial student debts but without any demonstrable advantage in the labour market.

Most respondents with problems securing work had difficulties with one or more of a combination of childcare availability and affordability; a shortage of skills often combined with either young or old age; or having a criminal record. All these issues disadvantaged respondents in comparison with others seeking work but without similar encumbrances.

Unable to work?

A small group within the respondents were unable to work, as a consequence of long-term ill health, disability or mental health problems. Eleven individuals fell into this group at Round 2. Three of these were adult children living with their parents, where parents had a care responsibility. Of the remainder, there were some respondents with long-term degenerative conditions, and others who were suffering from a combination of the kind of ailments that become more common as people reach old age. Individuals with mental health problems comprised a distinctive group, and generally had symptoms that made dealing with the authorities particularly stressful.

The majority of respondents who were unemployed through ill health had experienced assessment for the higher or lower level Employment Support Allowance (ESA), which is based on the ability to work. Respondents with mental health problems were more likely to find the assessment difficult, with the potential to exacerbate their depression or anxiety. In two cases respondents were assessed as being capable of work and their claim was shifted from ESA to JSA. Both were
vulnerable to sanctions under the jobsearch regulations.

Having someone within the family with a physical or mental health disability meant that other working adults in the house were generally drawn into a caregiving role, which not only reduced their capacity to work, but also restricted their ability to study.

At Round 1, Ms Z.B., who was in her thirties, had been unemployed for some years. She had attempted to upscale her skills through getting an MA but found that she had mistakenly taken a course not well suited to the administrative jobs she was looking for. However, at Round 1 she had just started work as a secretary in a small, local firm. At Round 2 she was again out of work as a consequence of redundancy. However, on this occasion she anticipated being out of a job for no more than a couple of months: she now had a CV with demonstrable experience in various aspects of secretarial work and had secured a number of interviews. This experience of unemployment was very different from the first, and was evidently a precursor to what was likely to be a steady career.

In conclusion

The research has underlined a strong commitment to work amongst the g15 tenants. For those respondents physically able to work, being in work was preferred even where the financial gain might be marginal.

The commitment to work was transferred between generations, with parents strongly supporting educational attainment for their children. However, higher education could carry risks for those adult children in terms of student debt.

Defining the household as a ‘work unit’ helps to clarify the decisions that are made by partners particularly when it comes to sharing childcare responsibilities.

Many of the tenants who were in work were chronically under-employed. Finding an additional job to supplement earnings from an existing job was extremely difficult: the extra part-time job had to fit around what could often be erratic and odd hours, and also accommodate childcare.

Where respondents did have two ‘jigsaw jobs’, in no case did that work amount to full employment. Often neither job was in itself satisfactory, and two together could create further problems. It was hard to balance travel-to-work costs and the time needed to travel between jobs. These jobs also had to take into account agency fees, since access to care work, cleaning and other manual jobs – the principal options for many respondents – could often only be negotiated through agencies. Taking these issues together, earnings frequently fell to an hourly rate below minimum wage.

Health issues were often central to decisions around employment, and respondents’ experiences demonstrated how the onset of a serious medical condition for one individual could affect the entire household’s working arrangements.