

# Improving progression opportunities for women in low-paid and low-skill jobs in the UK

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Final report, March 2023



THE  
BEHAVIOURAL  
INSIGHTS  
TEAM

## The Behavioural Insights Team

The Behavioural Insights Team (BIT) is a global social purpose company that generates and applies behavioural insights to inform policy, improve public services and deliver results for citizens and society.

## About this report

This project is supported by JPMorgan Chase as part of their \$350 million, five-year global commitment to prepare people around the world for the future of work. This commitment will focus on creating economic mobility and career pathways for underserved populations and the firm's employees, by collaborating with educational and research institutions to forecast emerging skillsets in the financial services industry and enable new training programs to prepare the firm's workforce for changes in technology and business. While this report has been supported by JPMorgan Chase, the contents and opinions in this paper are those of the authors alone and do not reflect the views of the JPMorgan Chase Foundation, JPMorgan Chase & Co. or any of its affiliates.

## Acknowledgements

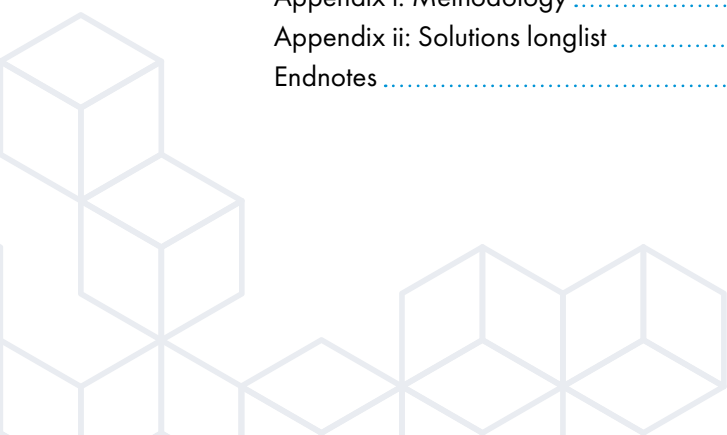
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# Executive Summary

This report presents the findings of a research programme on the barriers faced by women in low-paid and low-skill work in the UK, alongside potential solutions. The research, conducted by the Behavioural Insights Team (BIT), was part of a global research programme focused on the UK, France, Spain, and South Africa. Our work included a review of existing literature, a survey of 2,002 low-paid workers, 6 in-depth interviews with low-paid women, and a co-design workshop that brought together employers and research organisations.

Below is a summary of the barriers we uncovered alongside interventions with the greatest potential.

## Job-related barriers to progression





## Personal barriers to progression





We welcome the opportunity to collaborate with employers and research organisations to:

**1.**



Implement solutions that have already demonstrated proven impact

**2.**



Trial solutions that have high potential

**3.**



Develop new ideas and subsequently test them



# Introduction



# Background

Globally, women are more likely to work in low-paid and low-skill work than men.<sup>1</sup> In the UK, women make up 60% of workers on low hourly pay, rising to 77% when looking at those on low weekly pay.<sup>2</sup> This contributes to the national gender pay gap, reducing women's economic power and putting women at greater financial precarity and risk: more working-age women are in poverty than working-age men.<sup>3</sup>

A major factor driving this inequality is that women are disproportionately responsible for childcare and housework than men, stretching their income and limiting their access to the labour market and opportunities to progress.<sup>4</sup> Supporting women's progression is imperative to gender equality and the economy.<sup>5</sup>

The Behavioural Insights Team (BIT) is carrying out a global research programme to identify and design solutions for women in low-paid and low-skill work in the UK, France, Spain and South Africa, supported by JPMorgan Chase. This programme is the first of its kind to examine and build solutions for the particular barriers faced by low-paid women.

Throughout this programme of work, our focus is on understanding the barriers that low-paid women in low-skill work face and design solutions that employers, charities or public services are in a position to implement. We acknowledge the role of legislation and policy change, but these levers are outside of this programme's control. Similarly, we do not focus on what women can do, since these other partners and channels are typically in a stronger position to create change.

In this report, we present our research findings related to the key barriers that women face in the UK, alongside promising solutions. Our findings are in separate reports for [France](#), [Spain](#) and [South Africa](#).

Our insights are based on the following sources (the full methodology can be found in [Appendix A](#)):

- 1 Literature review**, summarising existing evidence on the barriers women face to progression and possible interventions to address these barriers, including research highlighted by the experts we interviewed.
- 2 Survey** of 2,002 low-paid workers in the UK (70% women, 30% men) to better understand how women prioritise the barriers identified in the literature review and whether this differs to men.
- 3 In-depth interviews** with 6 low-paid women in the UK, to better understand how the most highly prioritised barriers are experienced.

Following this exploratory phase, we then generated realistic solutions through a:

- 4 Co-design workshop**,<sup>6</sup> attended by a range of employers and research organisations, to present our findings and to co-create ideas for possible solutions.





# Definitions

## → Low-paid

Throughout this research programme we have used the OECD definition of “low-pay” work, defined as **workers earning less than two-thirds of median income**.<sup>7</sup>

Low-paid can be defined in terms of two-thirds of **hourly** or **weekly** median income. We used the **weekly** median income threshold as this better represents the impact of income on living standards.<sup>8</sup> In 2021, 26% of employees had low weekly pay.<sup>9</sup> In the UK, “low-paid” equates to earning less than around £340 per week or £17,500 per year, based on 2021 data.<sup>10</sup>

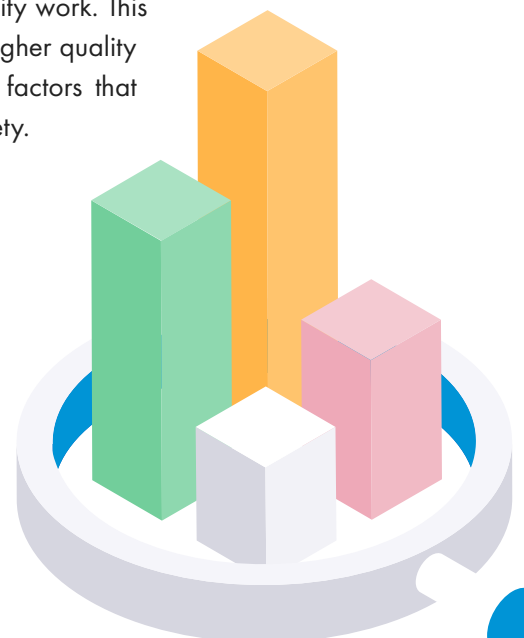
## → Low-skill

While there are multiple ways to define low-skill, in practice, it is usually defined in terms of educational attainment, where low-skill work typically has secondary school education (A-levels) as the highest attainment level.<sup>11, 12</sup>

It is worth noting that the definition of skill can itself be subject to gender bias, where those associated with female-dominated occupations are perceived as lower skilled.<sup>13</sup> Some skills may also not be widely recognised and therefore considered as low-skill when in fact they are skilled.<sup>14</sup>

## → Progression

After an ‘increase in pay’, the low-paid women we surveyed identified ‘a more secure contract’ as the most important defining factor for progression, significantly more so than low-paid men. Rather than focusing on progression as exclusively about increasing pay, we use the term progression to include attaining higher quality work. This acknowledges that increasing pay does not necessarily lead to higher quality work.<sup>15</sup> Increases in pay alone can come at the cost of other factors that contribute to higher quality work, such as job security and job safety.



# Current context in the UK

In recent years, increases in the minimum wage have helped low-paid workers, however a gender gap persists, with 21% of female employees in low-paid work compared to 14% of male employees.<sup>16</sup>

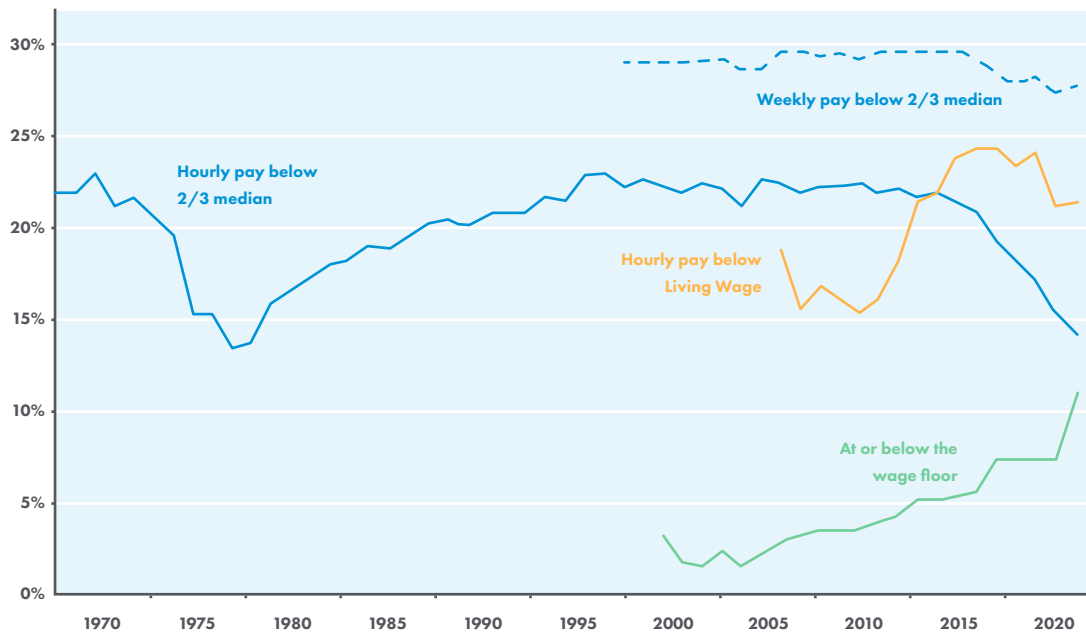


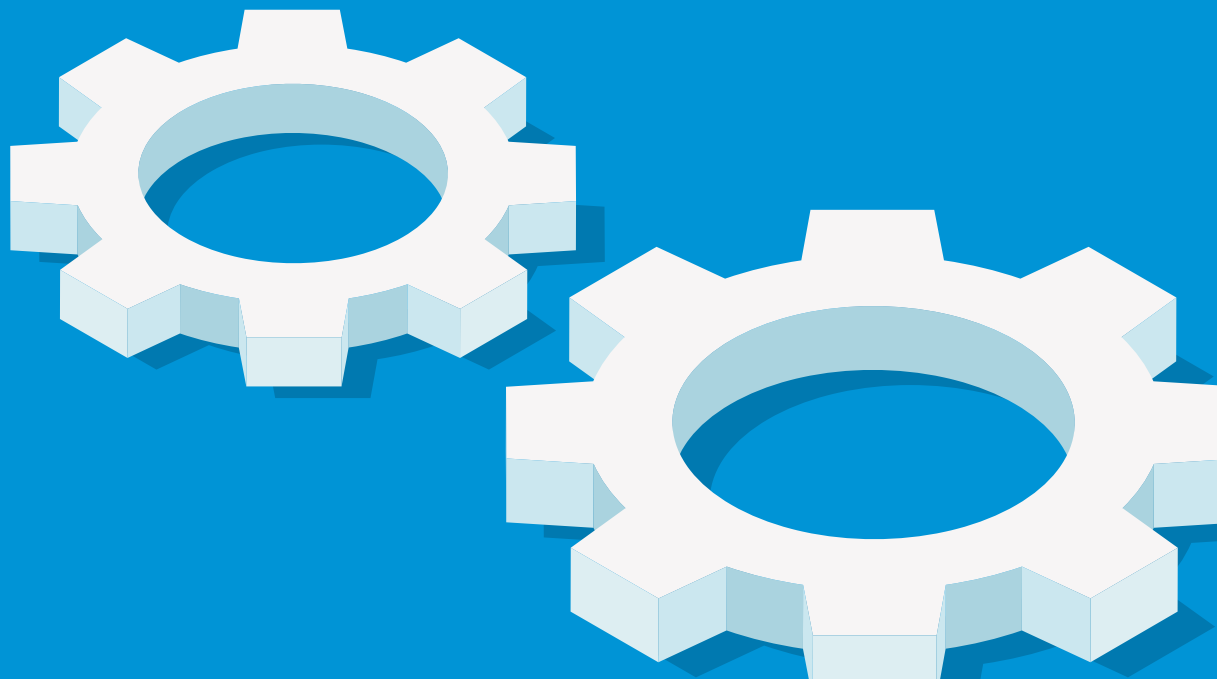
Figure 1: UK trends in the proportion of employees in low-pay work<sup>17</sup>

People in low-paid work tend to be evenly distributed across ages, more likely to work in wholesale & retail, administrative & support services, and hotels & restaurants.<sup>18</sup> The most common sectors for women’s employment in the UK are health and social work, the wholesale and retail trade and education.<sup>19</sup> Women account for 78% of all jobs in the health and social work sector, and 70% of all jobs in the education sector.

Low-paid roles are more likely to be part-time or flexible jobs, and women are three times more likely than men to work part-time.<sup>20, 21</sup>



# Barriers & interventions



In this section we discuss the barriers faced by women and possible solutions to address these barriers. We have categorised these barriers into job-related barriers, which relate to the job itself, and personal barriers, which relate to the individual. We are primarily interested in what wider actors like employers, charities or public services can do, rather than central government or individual action.

The solutions presented include those already evaluated, alongside new solutions which have not been tested. Therefore, while we provide high-level thoughts on impact and feasibility for each solution, in most cases further research should be conducted. We also provide suggestions and concerns with solutions that were gathered from the workshops we held. The full list of solutions considered can be found at [.](#)

# Job-related barriers to progression

Job-related factors are those that relate to the job itself: flexibility and predictability, safety, job security, organisational processes and the commute.

## Increasing flexibility and predictability

### Why is lack of flexibility and predictability a barrier?

#### Flexibility

Women are disproportionately responsible for unpaid care work compared to men.<sup>22</sup> Thus, flexible working arrangements are critical for women to participate in the labour market to manage both paid work and unpaid care work.

Flexible working arrangements are typically less well paid per hour than non-flexible arrangements for similar roles, as workers pay a “penalty” to work flexibly.<sup>23</sup> Additionally, low-paid flexible roles are more likely to be on more insecure contracts, whereas high-paid and high-skill jobs are typically offered on a permanent contract.<sup>24</sup>

Timewise (a UK flexible working consultancy) finds that flexible working access is highest (28%) for the lowest paid roles, but then drops to the lowest access (20%) for roles paid £20,000 to £34,000.<sup>25</sup> They suggest that this creates a “pinch point” where low-paid workers may not be able to progress as they cannot access the same flexible working arrangements in the next pay band.



The low-paid women we surveyed identified factors relating to low **time** flexibility as important barriers: inconvenient working times (32%), poor work-life balance (29%), no say in working times (21%) or number of hours (20%) and roles only available full-time (14%).

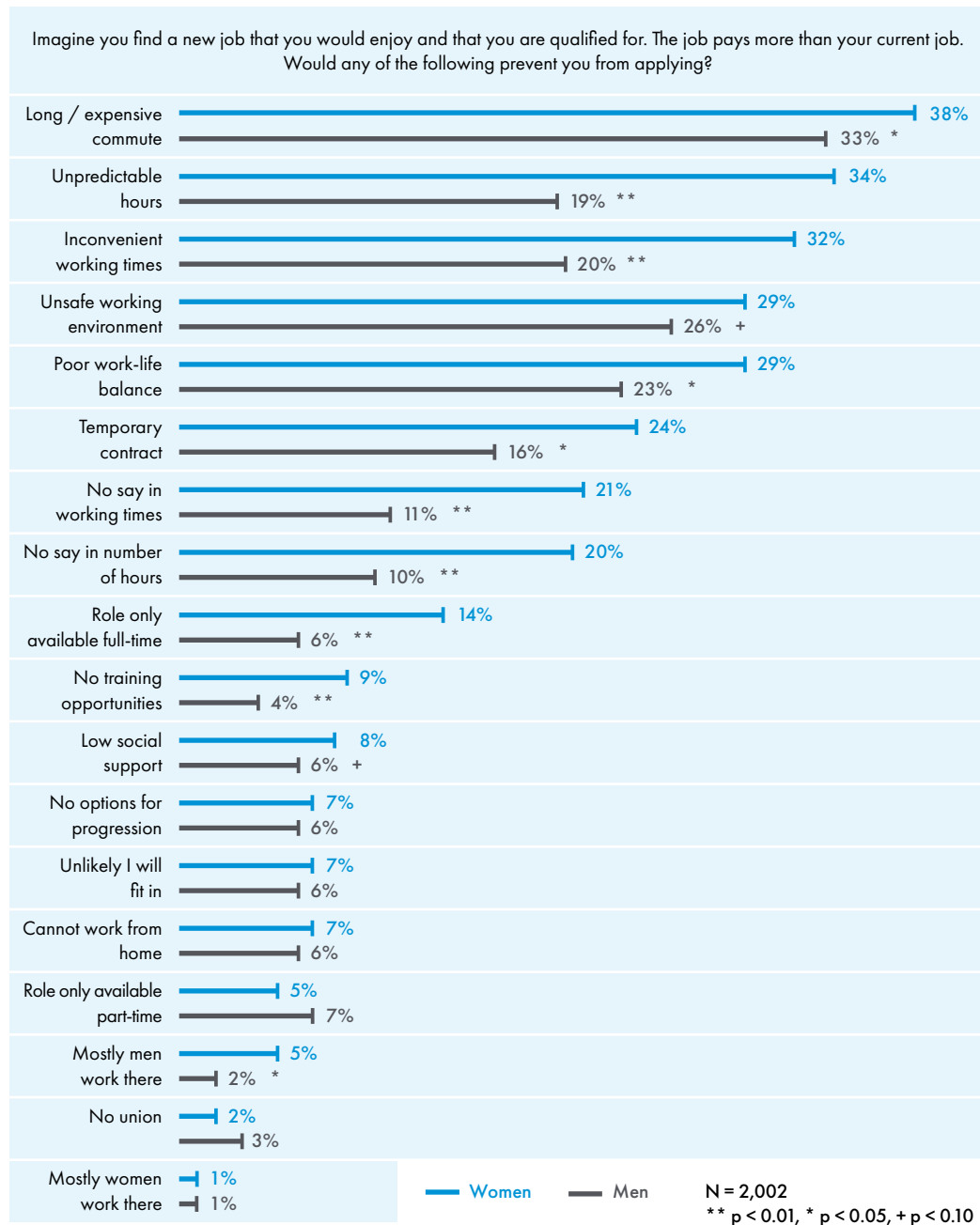


Figure 2. Proportion of women and men saying that a given barrier means they could not work in the role regardless of pay

Both women and men ranked choosing **when** they work their hours as more important than choosing how many hours they work or being able to change the location they work. While the COVID-19 pandemic saw great increases in working from home, these effects have not been felt to the same extent by low-paid workers. One study, conducted in September 2021, found that 37% of low-paid workers reported working from home at least some of the time, compared to 73% of high-paid workers.<sup>26</sup> Lower paid jobs are less likely to be possible to work remotely.<sup>27</sup>

The low-paid women we interviewed discussed how lack of flexibility inhibits their ability to study or undertake additional external training. One woman said it would be helpful if her employer arranged for cover for her learning days so that she could attend training. Other benefits highlighted were that flexibility allows them to better plan their family and social life, and to manage their finances and childcare responsibilities.

### Predictability

An often overlooked challenge for low-paid workers is predictability. A shockingly high proportion of low-paid workers have very little notice of their working hours. The Living Wage Foundation, an independent organisation that accredits employers paying above the living wage, found that 50% of workers earning below the real Living Wage are given less than a week's notice of their shifts.<sup>28</sup>

Low-paid women we surveyed identified unpredictable hours as the second highest barrier to progression after a long/expensive commute. In interviews, low-paid women told us about how important it was to know their hours in advance and have greater control over their shift patterns. For example, one woman wanted a steady shift pattern because she lives far away from her place of work and, therefore, needs to plan her route in advance.

## INTERVENTION 1: Default jobs to be advertised with flexible working options

### What is it?

Set a default that all jobs must be advertised with flexible working options available. Making it the default means that instead of managers having to remember to include flexible working, it is advertised without individuals needing to take action. If managers feel a role cannot be performed flexibly, this has to be explained to HR. For this to be especially effective, the flexible working options should be specific, e.g. part-time, job share, compressed hours.

### What does the evidence say?

#### Evidence it increases applications from women.

BIT has tested this intervention in trials with the John Lewis Partnership (JLP) and Zurich Insurance UK, specifically focused on including job share and part-time work options by default.<sup>29,30</sup> The proportion of store management jobs advertising job share and part-time roles increased to 100% at JLP and across all roles to 78% at Zurich. The proportion of women applying to store management positions at JLP increased by 35%. The proportion of women applying increased by 16% at Zurich, and 19% to senior roles.

#### Specific flexible arrangements are more effective.

Employers should avoid generic statements such as 'flexible working available' and instead provide specific examples of the flexibility on offer.<sup>31</sup> An online experiment by BIT found that both men and women are more interested in applying to jobs with specific statements on flexibility rather than generic statements.<sup>32</sup> Women were most interested in jobs specifying flexible working options if that included part-time work.



### What did employers and researchers think?

- **Employer:** Hiring managers need to be given information about what sort of flexibility is available
- **Employer:** This solution may not work for some employers (particularly small and medium-sized enterprises; SMEs) who may not be able to accommodate flexible working

### Behavioural insights

- Introduces **defaults** to make it easier to include flexible working options on job adverts and to signal that flexible working is normative
- **Removes friction** for hiring managers in the process of setting up job adverts
- Improves **transparency** and reduces **ambiguity aversion** for candidates about the different types of flexibility that are available

### Channels and key partners

Employers and job sites

## INTERVENTION 2: Shift swapping & scheduling

### What is it?

This intervention is two-tiered. Firstly, advance scheduling provides women with greater certainty over their working patterns. For example, one woman we interviewed wanted to work somewhere where she would be given her schedule a month in advance in order to see her friends and family.

Secondly, technology-enabled shift swapping allows workers to swap their shifts with other workers without requiring manager approval. Thus, last-minute emergencies, such as illness of a child, can be managed.

### What does the evidence say?

**Evidence it increases predictability.** A US study specific to the retail industry implemented a randomised controlled trial (RCT) to evaluate increasing schedule stability and shift swapping.<sup>33</sup> The study found that tech-enabled shift swapping increased the consistency of shifts, both in terms of start and end times and in terms of the time of day, with 71% of respondents stating they could easily anticipate their working hours compared to 63% in the control group.

A similar study found that increasing schedule predictability resulted in employees with children working fewer days per week but more hours per day.<sup>34</sup> This may be beneficial to women who may find childcare arrangements easier and cheaper if they are required for fewer days. Additionally, the study found that the parents had less difficulty sleeping.

### **Evidence it can be positive for the employer.**

The effects of stable scheduling also appear positive for the employer. The US retail study found that worker input increased, store sales rose and labour productivity increased by 5%.<sup>35</sup> One review finds that “when blue-collar employees describe their schedules as predictable, they are less likely to quit. Having a predictable schedule is six times more powerful in predicting front-line employee retention than having a flexible schedule.”<sup>36</sup>



### What did employers and researchers think?

- **Researcher:** It is worth considering the circumstances in which shift swapping can occur, anecdotally it relies upon trust and reciprocity between employees
- **Employer:** There need to be safeguards in place to prevent people from overworking or for some employees to be pushed to work shifts they don't want to
- **Employer:** Technology adoption comes with a period of change management

### Behavioural insights

- Reduces **friction** by enabling decision-making directly between peers rather than via a manager
- Draws on feelings of **reciprocity**, for example if an employee asks for a shift swap on one occasion, they may be more likely to accept a shift swap request from a colleague on another occasion

### Channels and key partners

Employers, organisations offering shift swapping technology

## Increasing safety in the workplace

### Why is lack of safety in the workplace a barrier?

Studies have shown that harassment and stereotyping in some male-dominated environments can isolate women and act as a barrier to progression.<sup>37</sup> Increased sexual harassment is associated with fewer women in managerial positions.<sup>38</sup>

In the surveys, women (30%) were more likely than men (26%) to say that an unsafe working environment would prevent them from taking a new role, even if it paid more. The low-paid women we interviewed appeared equally concerned about physical safety (e.g. working with chemicals) and psychological safety (e.g. verbal harassment). Women were concerned about working in both overcrowded spaces or working alone. For example, one woman referred to her time working in a crowded pub and having to engage with male customers who were drunk and could take their anger out on her. Another, working in retail, said she felt unsafe when having to lock up the shop alone at night.

While safety in client or customer interactions is a concern, so are interactions with other staff. One woman considered safety in the context of workplace relationships, stating that an unsafe workplace could arise where colleagues don't get on with each other as it would make bullying and harassment more likely.

In addition to interactions with others, the cleanliness of the working environment was also important. For example, one low-paid woman we interviewed identified messy or harsh chemicals as contributing to an unsafe working environment:

*“Sometimes [when cleaning] I can find drugs and I don't want to be touching that”.*





For some of the interviewees, safety was an important consideration even before applying for a job, with one woman reporting she would not apply for a role if she thought it was unsafe. Another stated that she always read reviews about the workplace or the agency on Google before applying.

## INTERVENTION 1: Safety checks or reviews of an organisation by an external reviewer

### What is it?

External review of an organisation can help women to know in advance whether a location is safe and may encourage the organisation to improve if they score poorly.

This could work in a number of different ways. For example, an employer could commission reviews of people's homes for a cleaning or caring role. Alternatively, an agency could commission a review of an organisation before an agent starts work there. The agency could notify organisations that any inappropriate behaviour will be reported via the review platform which may lead to the organisation being banned.

### What did employers and researchers think?

- **Employer:** This solution would only work if employees knew about it and safety checks were coupled with adequate staffing levels

### What does the evidence say?

This was a new solution that came from an interview with a low-paid woman, who primarily does casual work such as temporary customer service work, and who stated they always read reviews on Google about a workplace or an agency. As such, this is not a tested solution.

Having said this, evidence from other areas suggests that measures to introduce transparency could be promising. For example, voluntary certification standards can help reduce information barriers for consumers and help people make purchasing decisions in line with their preferences and values.<sup>39</sup> Also, there is evidence that sustainability certification programmes can have a positive impact on quality.<sup>40</sup>

### Behavioural insights

- Improves **transparency** for prospective employees
- Reduces **frictions** for people trying to find out how safe an organisation is and for reporting inappropriate behaviour

### Channels and key partners

External reviewer, employers, job sites



## Increasing job security

### Why is lack of job security a barrier?

#### Temporary contracts and seasonal labour

Labour market insecurity may act as a barrier to progression for women in low-paid and low-skill work. Short-term work, temporary contracts and seasonal labour increase precarity. Even where workers return to the same employer following fixed-term work, they do not gain the same employment rights as permanent staff and thus have less job security.<sup>41</sup> In the survey, 24% of low-paid women said that having a temporary contract would mean they would not take a new role, even if it paid more, and they said this to a greater extent than men (16%).

#### Ancillary services

An Oxfam report into low-paid women further identifies how company structures create divides between different types of work. Ancillary services, such as cleaning, are often outsourced to agencies.<sup>42</sup> This means that those services, and, therefore, the individuals working within those services, become disconnected from the company and viewed as outside the company's development and progression structure. A UK study on the effects of individuals moving from public sector employment to outsourced private sector employment notes the lack of progression routes in outsourced employment.<sup>43</sup> Looking at agency nurses in the UK, one study finds that these nurses are excluded from progression due to their "fleeting involvement with any single organisation and confinement to limited responsibility job roles".<sup>44</sup>

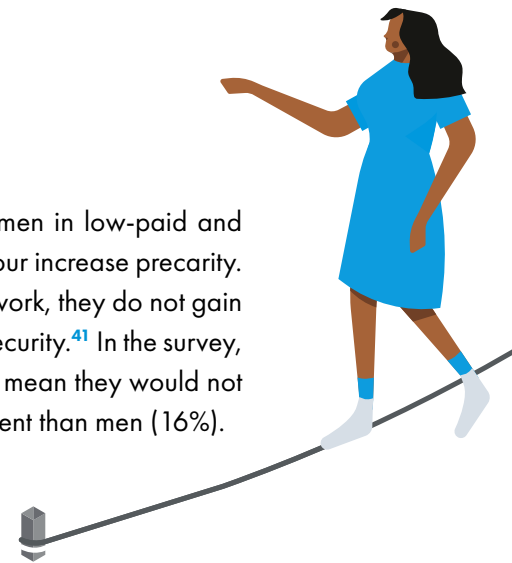
In our research, we did not identify any high potential interventions relating to job security that were either employer or public services focused and sufficiently developed.

## Improving organisational processes

### Why are organisational processes a barrier?

Low-paid and low-skill jobs are characterised by issues with career mobility and promotion practices with limited opportunities for development, making it difficult for individuals to progress once they enter these roles.<sup>45, 46</sup> Progression by changing job roles may be difficult when recruitment practices create barriers for women. The Equality and Human Rights Commission found that informal recruitment methods are used more in low-paid industries than high-paid industries, such as using 'word of mouth' and informal networks to find applicants.<sup>47</sup> They suggest that these practices may entrench existing demographics within the workforce, making it difficult for women to enter male-dominated industries.

One field study found that over three quarters (76%) of the promotion gap between men and women is explained by women being less likely to put themselves forward for promotion.<sup>48</sup> Other research finds that with a standard opt-in system women are less likely to participate in leadership selection than men, even when told they are the group's top performer.



One review found evidence of discriminatory practices stemming from a requirement by recruiters to have a continuous employment history with no gaps.<sup>49</sup> Where individuals, from varying organisations and sectors, did not have a consistent work history they were immediately screened out from the application. The majority of individuals that have left the workforce for caring responsibilities (and wish to return) are women, and, in particular, women with dependent children.<sup>50</sup>

## INTERVENTION 1: Increasing transparency in recruitment decision-making

### What is it?

Increasing transparency in recruitment decision-making involves reducing bias in the selection process, considering the sifting, interview and assessment, evaluation, and post-offer processes. The UK's Chartered Institute of Personnel and Development's (CIPD) guide to inclusive recruitment, written by BIT, suggests the following:<sup>51</sup>

- **Sifting:** reduce bias in automated sifting and include more marginalised candidates in the shortlist
- **Interviews and assessments:** use structured interviews and use skill-based assessment tasks
- **Evaluation:** make decisions in batches and use calibrations for hiring decisions
- **Post-offer:** share and collect feedback from all candidates, and encourage candidates to reapply

### What does the evidence say?

Evidence it improves recruitment decision-making. Studies have shown that there are no gendered differences in scores between candidates when structured interviews and skills-based assessments are used.<sup>52, 53, 54</sup> Studies also show that making decisions about candidates in batches can reduce stereotyping.<sup>55</sup>

### Behavioural insights

- **Reduces bias** by involving multiple perspectives in recruitment decisions rather than relying on one individual
- Makes it **easy** for hiring managers to compare performance on objective measures

### Channels and key partners

Employers

## INTERVENTION 2: Default employees into applying for promotions

### What is it?

Where employees have demonstrated that they are ready for promotion against set criteria, they are automatically put forward in the next promotion cycle, without having to apply or be nominated. This measure does not result in automatically getting promoted. Rather, it seeks to redress the imbalance in promotion applications between women and men.

### What does the evidence say?

#### Evidence it increases promotions for women.

One study found that when all participants were considered for leadership roles, women were significantly more likely to be selected.<sup>56, 57</sup>

### What did employers and researchers think?

- **Research organisation:** The promotion itself also needs to be considered. In some organisations a promotion can come with a lot of added responsibility, and in some cases more hours, for very little increase in pay
- **Employer:** May only be used by employers where the default matches the workforce plan and where business performance allows new promotions
- It is worth noting that these comments are focused on the promotion itself rather than on defaulting applications for promotion

### Behavioural insights

- Introduces **defaults**, making application for promotion easier
- Reduces **similarity bias**, where managers may encourage those that are similar to them to apply for promotion
- Overcomes **risk and ambiguity aversion**, where employees may not apply for a job as they feel that it is a risk or they are unsure if they are suitable

### Channels and key partners

Employers

## INTERVENTION 3: Listing experience on CVs in terms of years, not dates

### What is it?

This means presenting previous roles on a CV in terms of years of experience (e.g. 'four years') rather than chronological dates (e.g. '2016–2020').

### What does the evidence say?

#### Evidence it increases gender equity in recruitment.

Evidence suggests that listing experience in terms of years rather than dates can reduce bias against women returning to work. For example, one RCT found that positioning experience in terms of years rather than dates on a CV increased callback rates from employers by 15% for women returning to work after a break to care for children.<sup>58</sup>

### Behavioural insights

- Makes the applicant's job experience **salient**<sup>59</sup>
- Makes it **easy** for the hiring manager to calculate total experience

### Channels and key partners

Employers, job sites

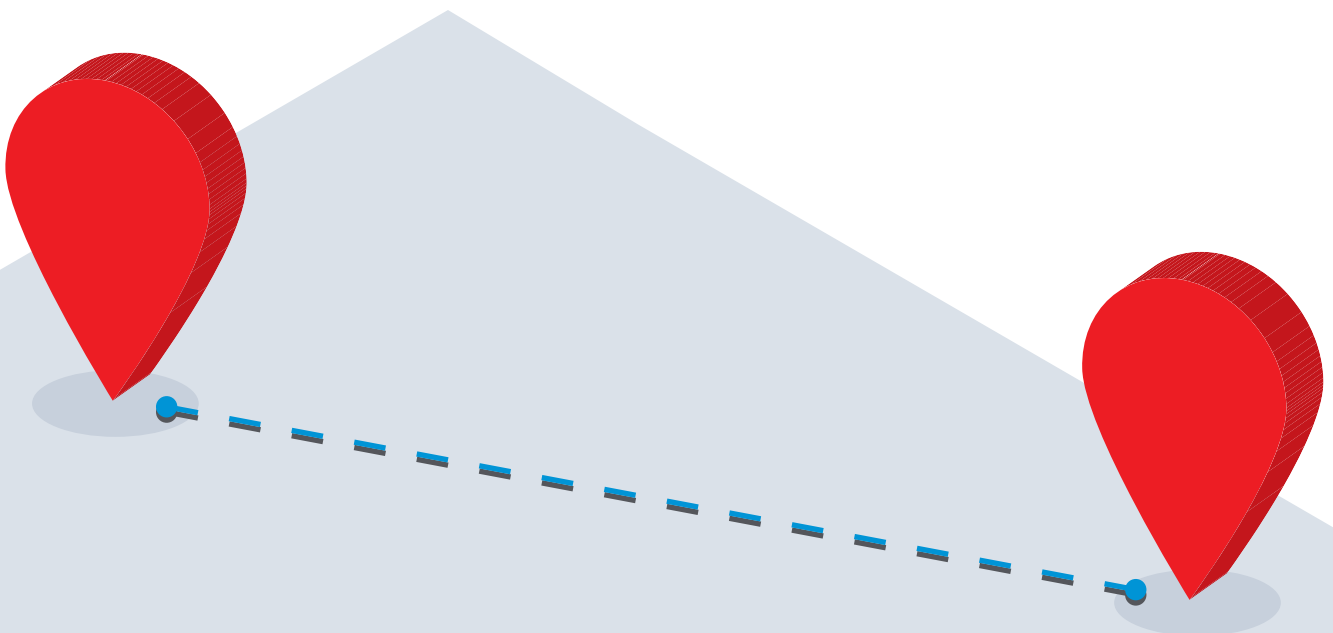
## Improving commutes

Women may favour roles with a smaller commute over higher-paying roles in order to be closer to home to carry out domestic responsibilities.<sup>60</sup> Women, and particularly women working part-time, are also more likely to “trip-chain”, wherein they combine journeys to work with other purposes such as dropping children at school.<sup>61</sup> Historically, transport planning has not taken into account this gendered difference in travel, meaning women may face longer journeys.<sup>62</sup> Men, conversely, have fewer domestic responsibilities and are therefore able to commute further and along routes designed for commuting, allowing them quicker commutes and subsequently access to higher earnings.<sup>63</sup>

Low-paid women we surveyed identified a long and/or expensive commute as the highest ranked factor that would prevent them from applying to a new role, even if it paid more. Women were also more likely to say this was a barrier (38%) than men (33%). Low-paid women we interviewed identified both the cost and the length of commutes as a barrier. One woman, for example, stated that there were better jobs available in the city, but she could not afford to travel there. Another, who lives in the Midlands and has a son, stated that she could not travel far due to her childcare commitments.

Commutes also have issues of safety. Women fear using public transport due to experiences of harassment, particularly at night, and low-paid and low-skill jobs are more likely to involve night-time work.<sup>64</sup> This limits the progression routes available for women, who, for example, may not take an opportunity if it is accompanied by late night travel.<sup>65</sup>

While long or expensive commutes are a key barrier for women, many solutions require non-behavioural or more structural solutions, such as in town and city planning, public transport infrastructure and business incentives to operate in different geographic locations. Therefore, we did not focus on this in the workshops.



# Personal barriers to progression

Personal factors are those relating to the individual: financial stress, skills and training, and domestic responsibilities.

## Reducing financial stress

### Why is financial stress a barrier?

Coupled with care commitments, women in low-paid work often have to manage financial stress as they are seen as “primarily responsible for seeing to it that the everyday needs of the home and the children are met”.<sup>66</sup> One woman we interviewed, who is currently unemployed, said she would be willing to take on any job, even undesirable work, in order to be paid. Evidence suggests that financial stress can inhibit job performance, thereby acting as a further barrier to progression.<sup>67</sup>

Low-paid roles are more likely to be associated with irregular hours, and, thus, irregular pay.<sup>68</sup> Scarcity research suggests that instability in pay increases uncertainty, meaning individuals have reduced capacity to think about progression opportunities as their focus is on managing their financial commitments.<sup>69</sup>

For the low-paid workers we surveyed, reduced stress about current finances was the top selected factor that both women and men thought would help them prepare to progress at work:

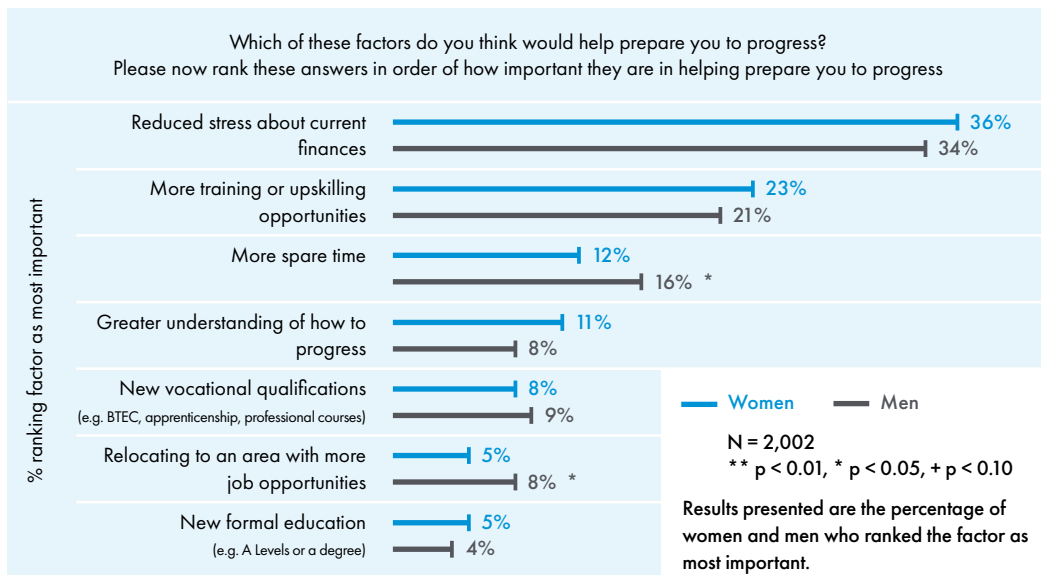


Figure 3. The percentage of women and men who ranked the factor as most important.

## INTERVENTION 1: Increasing pay frequency

### What is it?

Splitting pay into smaller and more frequent payments, for example, paying fortnightly rather than monthly.

This intervention aims to give individuals greater financial security, thereby reducing the cognitive load and financial stress associated with infrequent pay.

Of those we surveyed (both women and men), 40% wanted to be paid more frequently, suggesting there is sufficient appetite for this solution. One woman we interviewed also suggested that receiving pay more frequently would help her as she tends to struggle towards the end of the month before payday and that more frequent pay may give her more space to focus on work and progression.

### What did employers and researchers think?

- **Employer:** Coupling increased pay frequency with employer-provided independent financial advice could be helpful at reducing stress
- **Employer:** There are administrative costs associated with increasing pay frequency, which inhibits feasibility

### What does the evidence say?

**Evidence it reduces stress.** Research into tax credits found that spreading them into four smaller payments during a year, rather than as a lump sum, increased economic security, reduced reliance on credit, increased ability to pay for childcare and education and reduced stress about finances.<sup>70</sup>

### Evidence it may improve employee retention.

Offering advanced pay (providing wages to employees prior to payday) has been associated with a reduction in turnover of 19%.<sup>71</sup> The study estimated that for each employee paid \$10 per hour, the cost of turnover was \$3,328, thereby, representing a large potential saving for businesses. This may assuage concerns for employers and provide a strong rationale for implementation.

### Behavioural insights

- Reduces **cognitive load**, which is the total amount of mental effort being used in the working memory, through reducing financial stress
- Makes it **easier** for people to manage finances by smoothing out the flow of income

### Channels and key partners

Employers, payroll providers

## INTERVENTION 2: Take-home pay transparency

### What is it?

Providing greater clarity to employees about the amount they would expect to earn if they were to work all their allotted shifts in the upcoming pay period. This could extend to greater clarity on income after tax and any work-related costs, such as for travel to work.

The aim is to enable predictability which better allows women to manage their finances and therefore reduce financial stress.

### What does the evidence say?

The technology for this solution already exists, but it has not been evaluated. We believe that this solution may have a modest impact on reducing stress, through giving low-paid women greater information which they can use to plan their finances or to work out whether they should take on additional shifts.



### What did employers and researchers think?

- **Research organisation:** Would be unlikely to work for those on zero-hours contracts who may not know their upcoming shifts

### Behavioural insights

- Introduces **transparency** for employees
- Improves **mental accounting**, which is the tendency for people to treat money differently depending on its origin and intended use, allowing people to better manage their finances

### Channels and key partners

Employers

## Developing new skills

### Why is lack of skills a barrier?

#### Education

Education is often lauded as a panacea for addressing gender equality, poverty and economic growth, particularly in developing countries.<sup>72</sup> However, in the UK, women are more likely to have higher education than men, suggesting a lack of education may not be the issue.<sup>73</sup>

Higher educational attainment does not necessarily translate to better outcomes in the labour market. Evidence suggests that even where men and women study the same subject, men earn more. Women, thus, need to be more highly educated to achieve similar pay.<sup>74</sup>

#### Type of training

A large-scale quantitative study across 14 European countries, including the UK, found that, overall, training contributed more to increasing wages for women than men for those earning the lowest 10% of income.<sup>75</sup> A further UK study demonstrated a 10% increase in earnings in the medium-term following participation in “lifelong learning”, defined as any learning undertaken as an adult after compulsory education.<sup>76</sup> However, in the surveys, only 23% of low-paid women felt that more training or upskilling opportunities would help them prepare to progress at work.

The type of training offered is also important. In the surveys, most people (72% of women and 66% of men) stated that if free training were provided, they would prefer technical training related to their job rather than soft skills training or training on how to progress.

#### Access to training

The low-paid women we surveyed tended to report ‘I was not personally offered training but my work does offer training’ more than men, suggesting that there is gender inequity within workplaces, with men offered training more regularly than women. Training may need to be offered flexibly to accommodate a wide range of working patterns. Women are more likely





to work part-time and those working part-time are less likely to have access to employer-provided training than those working full-time.<sup>77</sup>

In interviews, one woman felt that she was not considered for training due to her age as she felt her employer would only provide training for those that are younger and were therefore expected to be at the company longer. The cost of training was frequently cited by women as a barrier to accessing training. For example, one woman who is a teaching assistant for children with special needs wanted to undergo more training but said she could not afford to do so as she prefers to set aside money to take her children on holiday. As on-the-job training should be free, the fact that women cited personal costs as a barrier may indicate that they did not feel they received sufficient training at work and would need to organise it independently.

## INTERVENTION 1: Improve workplace training

### What is it?

Improving both the training itself and access to training. A previous BIT report on workplace training for the UK Department for Education made the following recommendations:<sup>78</sup>

- Identify training as a need: employers should focus on making skill gaps visible to managers and provide benchmarks so employees can compare training levels between themselves
- Encourage employees to take part: reduce difficulties for employees accessing training

One way in which to encourage greater participation from women in low-paid and low-skill work may be to encourage employers to cater for those working flexibly. Using online methods of delivery may overcome the barriers women face with transport and childcare constraints.

### What did employers and researchers think?

- **Researcher:** Training should be linked to career pathways
- **Researcher:** Training should be self-service, meaning it doesn't require approval

### What does the evidence say?

While there are some studies, as set out above, that demonstrate the positive impact training can have on progression, other studies report that individuals in the UK are actually overqualified for their current role and, therefore, may not benefit from additional training.<sup>79</sup> Alongside this, there have been no studies that we are aware of that have identified specific targeted training that would help low-paid women. As such, the above recommendations for improving training are not tested.

### Behavioural insights

- Reduces **frictions** for employees in accessing training
- Improves **transparency** of skills in the organisation

### Channels and key partners

Employers, training providers

## Increasing support with domestic responsibilities

### Why are domestic responsibilities a barrier?

#### Share of domestic responsibilities

Domestic responsibilities are closely tied to issues of flexibility and predictability. Women are more likely to require predictable and flexible roles than men due to the disproportionate responsibility they have for housework and childcare. Women carry out, on average, 60% more unpaid work than men.<sup>80</sup> In the surveys, women (27%) were much more likely than men (4%) to say that their partner doing more housework and childcare would help them progress, corroborating evidence regarding the disproportionate imbalance in domestic responsibilities between women and men.

#### The effects of childbirth

Childbirth increases the pay gap between men and women. A UK study finds that the gap widens for each year following childbirth and that by 12 years following childbirth women's pay per hour is 33% lower than men's on average.<sup>81</sup>

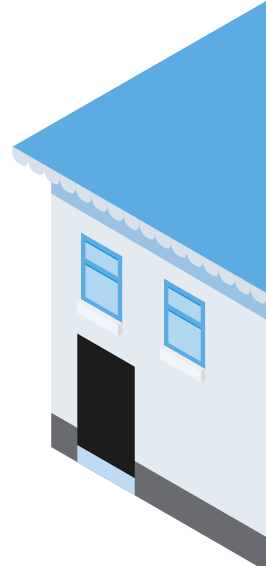
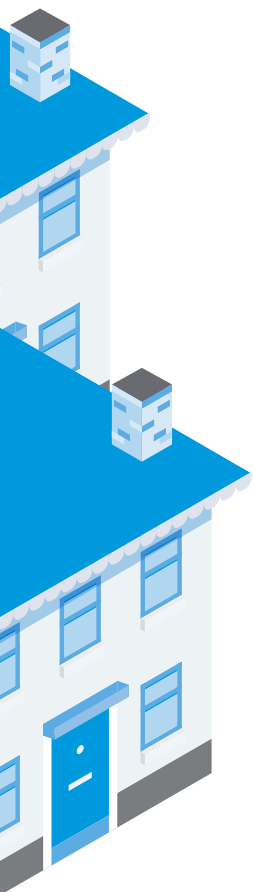
In interviews, one woman mentioned the cost of childcare as an issue for progression, as she cannot afford to pay for childcare that would allow her to take on more hours and progress.

#### Parental leave

In the UK, fathers and non-childbearing parents are eligible to take up to 2 weeks of paternity leave, and up to 50 weeks of Shared Parental Leave (SPL). SPL policy aims to support a more equal division of childcare responsibilities between mothers and fathers, as well as helping women who have had children to return to work faster. However, since the introduction of SPL in 2015, estimates for uptake vary from 0.5% to 8% among eligible fathers.<sup>82</sup> While men are often financially disincentivised from taking longer leave, there are a number of other behavioural barriers, such as the difficulty of making use of the policy and perceived gender and social norms.<sup>83</sup> In the surveys, women (15%) were much more likely than men (3%) to say that their partner taking more time off work when their children were born would have made their return to work easier.

#### Support

Another issue with domestic responsibilities is the lack of access to support. In a survey of 2,000 parents in the UK, 82% reported being unable to access an early years service (such as child education and development programmes) for a child aged between 0-5.<sup>84</sup> The most commonly reported barriers to access were that either the services were not available, it was not clear how to access them, or that they were only available online.



## INTERVENTION 1: Increase men's uptake of parental leave

### What is it?

Encourage men to take longer parental leave by tackling the false perception that other male colleagues would disapprove with evidence of true high approval rates among male colleagues and/or managers in their organisation.

Encourage first-time parents to have conversations about how they will divide household responsibilities after having a child. New parents often do not discuss in advance how they will share parental leave, childcare and housework before they have their first child, which makes it more likely they will fall into traditional gendered patterns.<sup>85</sup>

### Behavioural insights

- Reduces **stigma** around men taking parental leave
- Reduces **frictions** in the process of applying for leave
- Creates **implementation intentions** for fairly sharing household work

### What does the evidence say?

**Evidence it increases men's intention to take longer parental leave.** Across two RCTs, BIT showed that providing men with the information that their male colleagues strongly support men taking longer parental leave increased intentions to take longer parental leave compared with men who did not see this information.<sup>86</sup> Importantly, this was in a context where longer parental leave was financially supported by the organisation.

**Evidence it increases men's uptake of parental leave.** In another RCT, BIT targeted first-time mothers reading a parental newsletter and aimed to influence their male partner's (if they had one) uptake of parental leave. The intervention primarily reframed decision-making around domestic care as a shared responsibility and was supported with worksheets that outlined key domestic tasks for couples to assign between themselves. For mothers receiving the intervention, their male partner's intended days of parental leave increased by 10%.<sup>87</sup>

### Channels and key partners

Employers, charities or public services



## INTERVENTION 2: Improve access to child-related financial support

### What is it?

Providing further information to people on how to access child-related financial support. In the survey, both women (97%) and men (93%) said that more information would be most beneficial to help them access child-related financial support.

MDRC, a US-based social policy consultancy, suggests the following behavioural interventions to address access to childcare:<sup>88</sup>

- Automate or remove steps where possible to access support.
- Amend messages to parents to make clearer what they need to do to access support, why they need to do it, and when they need to do it by.
- Break down actions for parents into smaller steps by using checklists.
- Send actionable reminders, emphasising what needs to be done before the deadline.

### Behavioural insights

- Reduces **frictions** in accessing support
- Creates **implementation intentions**, increasing likelihood of following through with the steps required to apply for support
- Makes it **easy** for by breaking down tasks into smaller steps

### What does the evidence say?

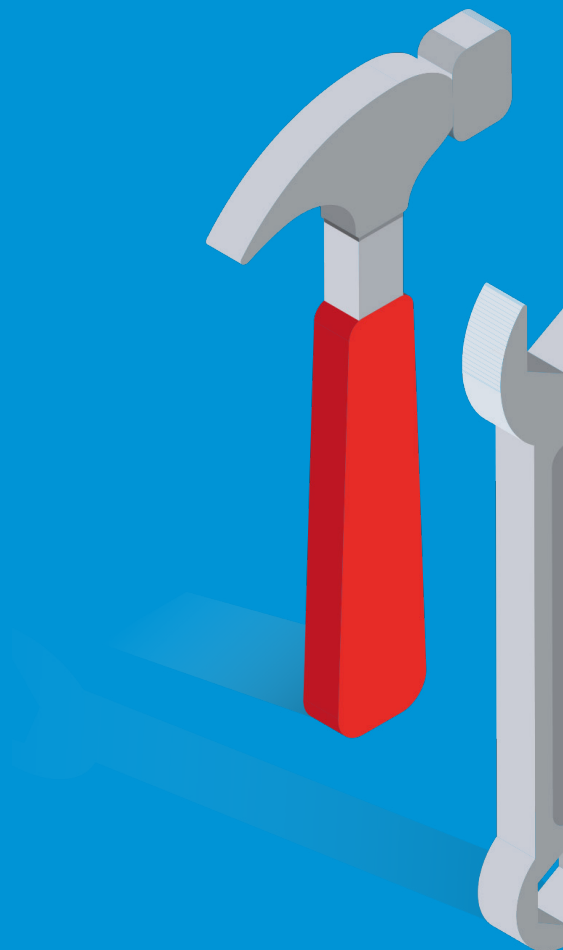
**Evidence (to be confirmed) it improves take-up of support:** BIT conducted an RCT designed to increase uptake of free childcare.<sup>89</sup> An updated letter was sent to parents in the treatment group, including a clear call to action, highlighting the exclusivity of the offer and adding a social norms message that emphasised that parents would be joining thousands of others if they took-up the offer. The letter also included a next steps checklist giving parents clear information on what they need to do to apply. The updated letter saw an increase in the application rate by 3 percentage points, but this was not statistically significant.

### Channels and key partners

Public service organisations



# Solutions summary



In this section, we recap the solutions offered so far. Below, in table 1, we provide an overall rating for each solution presented, considering the strength of the evidence, the potential for impact and an initial assessment on feasibility. This rating is based on our assessment of what is most promising for this programme to take forward, rather than of the idea itself.

Notably, the solutions presented in this report primarily represent those where employers or public services can enact change, rather than legislation or central government policy-level interventions. In [table 1](#), we have listed all solutions considered as part of this programme of work.

SOLUTION	OVERALL RATING	EVIDENCE STRENGTH	HOW THIS COULD HELP WOMEN IN LOW-PAID AND LOW-SKILL ROLES	FEASIBILITY
Default jobs to be advertised with flexible working options	High	Proven impact	Potential to greatly increase the availability of flexible jobs in the labour market beyond low-paid roles, resulting in feasible progression opportunities for women.	May require supporting managers to structure work in a way that enables flexibility. Some organisations, particularly SMEs, may perceive that they are less able to offer flexible work.
Shift swapping & scheduling		Proven impact	Potential to increase predictability of working hours and flexibility, while also improving employee output.	In most cases, it requires technology adoption, alongside safeguards to ensure workers aren't exploited.
Take-home pay transparency		New idea	Potential to reduce financial stress by providing low-paid women with greater clarity on their earnings.	Tools already exist to enable this solution, however, it requires adoption from employers and advanced understanding of hours.
Listing experience on CVs in terms of years, not dates		Proven impact	May increase the number of callbacks women receive for jobs.	Easy and low-cost to implement.
Increasing transparency in recruitment decision-making		Proven impact	Would reduce ambiguity aversion and reduce bias in the selection process.	Requires commitment from employers to being transparent with employees and understanding what kind of transparency makes a difference.
Improve workplace training		Medium	High potential	By improving both the access to and content of training, low-paid women have more readily available progression pathways.
Increasing pay frequency	High potential		Ability to reduce financial stress through reducing time between pay periods, allowing women greater financial security.	There may be some administrative costs in setting up increased pay frequency.



SOLUTION	OVERALL RATING	EVIDENCE STRENGTH	HOW THIS COULD HELP WOMEN IN LOW-PAID AND LOW-SKILL ROLES	FEASIBILITY
Default employees into applying for promotions		High potential	<p>Defaulting people into promotions may be a very effective way of overcoming organisational biases.</p> <p>However, the promotion role needs to be associated with higher quality work in order for this solution to be effective.</p>	<p>The effectiveness of this solution depends on specific employers being able to offer this solution.</p> <p>For some employers, their financial position and workforce plan may restrict opportunities to use this solution.</p>
Improve access to child-related financial support		New idea	<p>Improving access to support, for example, through increasing information available on how to access, can improve the support women receive.</p>	<p>Providing more information on how to access support would be a low-cost solution, however would require either government or a non-governmental organisation to take ownership of this and raise awareness.</p>
Increase men's uptake of parental leave		Proven impact	<p>Potential to increase men's uptake of parental leave which in turn may help women return to work and to manage domestic responsibilities.</p>	<p>May be more beneficial in male-dominated environments.</p>
Safety checks or reviews of an organisation by an external reviewer		New idea	<p>This solution may help low-paid women to seek new work as they can readily identify safe working environments.</p> <p>Reviews may also encourage organisations to improve their safety, if they are shown to be scoring poorly.</p>	<p>Feasibility is constrained by identifying a credible external party to provide the review.</p> <p>It may also be difficult to review working locations in some roles, e.g. people's homes for those working in caring roles.</p>

**Table 1:** New solutions, in order of combined applicability and feasibility<sup>90</sup>



# Conclusion





## Overarching findings

This programme of work has sought not only to understand the issues faced by low-paid women, but also to identify promising opportunities. A particularly novel finding of this research is the prioritisation of importance of different barriers for women, showing that long and/or expensive commutes were the most important barrier, followed by unpredictable hours and inconvenient working times

A persistent finding throughout our research, spanning across the literature, surveys and interviews, is the disproportionate impact of domestic responsibilities on women. Domestic responsibilities explain women's need for flexibility and predictability, job security and local place of work. They also impact personal finances and limit the time available to develop new skills.

Predictability is crucial for low-paid women as it provides them with autonomy. Despite other factors being important, they are all secondary to the need for predictability. Without a base level of autonomy, low-paid women are unable to explore other needs in their work. In this part of the labour market, predictability should be prioritised.

## Implications

The summary of solutions, presented above, represents a starting point for next steps. The solutions presented can broadly be categorised into three areas:

- 1 Proven impact.** These are solutions which are already well evidenced and should be more widely adopted. E.g. Default jobs to be advertised with flexible working options.

*We welcome the opportunity to work with employers to implement these solutions.*

- 2 High potential.** These are solutions where we have some evidence of impact, but need further evaluation. E.g. Increasing pay frequency.

*We welcome the opportunity to trial these solutions with employers.*

- 3 New ideas.** These are the sparks of initial ideas where we think there could be potential, but we need to build the evidence-base. E.g. Take-home pay transparency.

*We welcome the opportunity to collaborate with research organisations to further develop these ideas, and with employers to subsequently test them.*

# Appendix i: Methodology

## Literature review & expert interviews

We conducted a literature review, where we identified the barriers and enablers women face to progression, as well as possible interventions. In this review, we drew from the existing academic literature where possible. However, as the literature specific to women in low-paid and low-skill work has gaps, we also drew on grey literature such as think-tank reports.

When reviewing the literature, we critically assessed the robustness of the evidence offered, looking at: the size and representativeness of samples; the experimental design of studies; the appropriateness of outcome measures; statistical significance; and generalisability of results.

To further inform our findings, we also spoke to a range of experts (from academia and policy).

## Surveys

We surveyed 2,002 participants in June to July 2022 using Predictiv, BIT's policy testing lab. All participants were remunerated for completing the survey.

The screening criteria for the survey was as follows:

- **Low-paid:** must be paid two-thirds of the median income for the country or lower.<sup>91</sup>
- **Gender:** we surveyed 77% women and 23% men. While the study is focussed on low-paid women, surveying men allows us to draw comparisons.
- **Employment status:** must be either employed, self-employed or unemployed and seeking work. If unemployed and seeking work, they must have been employed less than 2 years ago. This was to ensure we could capture those who are in work, or have recently been in work and are looking for work.
- **Education:** those with a university degree or professional qualification under the age of 25 were excluded from the survey, as were those under the age of 25 who were currently studying for a university degree. This is because this group is more likely to move out of low pay without requiring intervention.

The questions were categorised as follows:

- 1 Demographic questions: such as gender, age, region and ethnicity
- 2 Definition of progression: how respondents define progression
- 3 Job-related barriers and enablers respondents face to progression
- 4 Personal-related barriers and enablers respondents face to progression
- 5 Domestic work: to understand caring and domestic responsibilities for the low-paid

The surveys were completed online. As such, the sample doesn't capture the digitally excluded, or people not inclined to complete

online surveys. It is also important to consider that people's reported responses in a survey may not reflect how they will act in real life.

Where we state that results are different between women and men, we refer to statistically significant differences at a level of  $p < 0.05$  and  $p < 0.10$ . If not statistically significant, we state 'no difference'. In figures, we use the following annotations: \*\*  $p < 0.01$ , \*  $p < 0.05$ , +  $p < 0.10$

## Interviews

To address our research questions we drew on qualitative data gathered during interviews with low-paid women. We conducted six in-depth semi-structured interviews in September 2022 with low-paid women lasting between 45 minutes and 1 hour.

Participants were recruited through the surveys conducted in June to July 2022, where survey participants had the option to leave their email address if they wanted to participate in an interview. We sampled women using the following criteria:

- **Income** (6 participants earning less than £17,500 a year)
- **Employment status** (5 employed/self-employed, and 1 unemployed)
- **Age** (3 participants over 35, and 3 participants under 35)
- **Dependents** (3 participants with dependents, and 3 participants with no dependents)
- **Industry** (2x education, 2x accommodation services, 1x domestic services)

We conducted light-touch analysis of summary data. During the analytical process, a balance was maintained between deduction (using existing knowledge to guide the analysis) and induction (allowing concepts and ways of interpreting experience to emerge from the data).

These findings represent the views of the 6 people we spoke with and are not necessarily representative of the population of low-paid women in the UK.

## Co-design workshop

We conducted a co-design workshop attended by 20 people from a range of research organisations. Co-design is a collaborative approach to design involving a range of perspectives in the design process. In the workshop we covered the following:

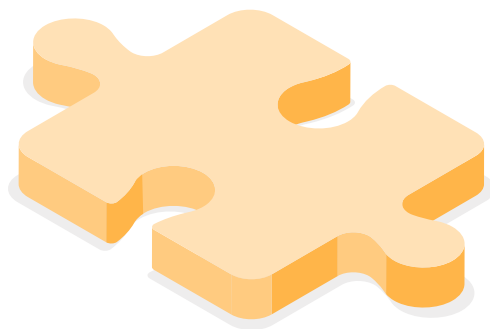
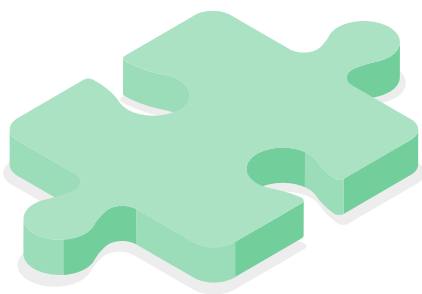
- 1 Presenting our findings from the literature review, surveys & interviews
- 2 We divided attendees into groups and presented them with personas, which were developed based on the women we interviewed and findings from the survey. Attendees initially gave their thoughts on the personas.
- 3 Attendees subsequently reviewed intervention cards we had created, commenting on the applicability of the interventions to the given persona. They also devised their own interventions.
- 4 Finally, attendees discussed the impact and feasibility of the interventions, before voting on the idea they felt was best.

# Appendix ii: Solutions longlist

Barrier	Solution	Description
Job-related		
Flexibility & predictability	Default jobs to be advertised with flexible working options	A default that all jobs must be advertised with flexible working options available
Flexibility & predictability	Shift swapping & scheduling	Providing technologically-enabled shift swapping to allow workers to swap shifts
Safety	Safety checks or reviews of an organisation by an external reviewer	External review of a working location to help women know whether it is safe before they take on a job
Job security	Minimum number of hours	Commitment by an employer to provide a guaranteed number of hours to their employees over a week/month
Organisational processes	Default employees into applying for promotions	Where employees have demonstrated they are ready for promotion, they are automatically put forward without having to apply or be nominated.
Organisational processes	Increasing transparency in recruitment decision-making	Reducing bias in the selection process.
Organisational processes	Listing experience on CVs in terms of years, not dates	This means presenting previous roles on a CV in terms of years of experience (e.g. 'four years') rather than chronological dates (e.g. '2016–2020').
Commute	Subsidised transport	Providing subsidised transport for workers
Personal		
Financial stress	Increasing pay frequency	Splitting pay into smaller and more frequent payments, for example paying fortnightly rather than monthly
Financial stress	Take-home pay transparency	Providing greater clarity to employees about the amount they would expect to earn if they were to work all their allotted shifts in the upcoming pay period
New skills	Improve workplace training	Improving both the training itself and access to training
New skills	Use signalling devices to promote professional qualifications	A signal to potential employers that the worker is a suitable candidate
New skills	Offer effective mentoring	Employer-provided mentoring programmes to women
New skills	Support changing industry	Public services to assist workers with changing industries
Domestic responsibilities	Access to funded childcare in the workplace	Employer-provided childcare that is either free or subsidised
Domestic responsibilities	Improve access to child-related financial support	Public services or employers providing further information on how to access child-related financial support.
Domestic responsibilities	Increase men's uptake of parental leave	Encouraging men to take longer parental leave through removing gendered perceptions of men taking leave.



System change		
System change	Encourage men into female-dominated occupations	Encouraging more men to work in female-dominated occupations
System change	Encourage gender-balanced procurement practices	Updating government procurement to add gender requirements



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