

WORK IN LIFE

How an anti-poverty approach to employment support could be transformational for women

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This discussion paper has been commissioned by Oxfam to evaluate the current employability support available to women, changes in the structure of the labour market, and the shape of current and future funding. It makes five recommendations for programmatic responses to support women into decent work and to contribute to, and develop, the wider policy debate. The findings and questions for further consideration are drawn from experience of delivery; qualitative interviews with programme participants and staff, expert practitioners, academic researchers and philanthropic funders; a literature review and detailed policy analysis.

Oxfam Discussion Papers

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SUMMARY

This discussion paper was commissioned by Oxfam to evaluate the employability support currently available to women in the UK, changes in the structure of the labour market, and the shape of current and future funding. It makes five recommendations for programmatic responses to support women into decent work, and to contribute to, and develop, the wider policy debate. The findings and questions for further consideration are drawn from experience of delivery; qualitative interviews with programme participants and staff, expert practitioners, academic researchers and philanthropic funders; a literature review and detailed policy analysis.

The Women's Retail Volunteer Scheme

Oxfam is delivering a Unilever-funded six-month pilot project, the Women's Retail Volunteer Scheme, in Manchester. The project empowers women with lived experience of poverty to overcome barriers to accessing decent work. The women are from BME backgrounds; some are refugees or seeking asylum, some have suffered domestic abuse, some are claiming Jobseekers Allowance, two are working but in very insecure environments (zero-hours contract and self-employed). The project comprises a six-month placement volunteering in an Oxfam shop (a minimum of two 4-hour weekly shifts); six monthly 90-minute mentoring sessions (plus 'as required' email and phone contact) and additional group training sessions, which have included an induction, media training and assertiveness training. The project is being very well received; it has engaged women who are often 'invisible' in mainstream provision. The experience of participants, Oxfam shop managers, mentors and the project manager has helped inform this paper.

WORK IN LIFE

A Work in Life approach places employment (and employment support) in the wider context of an individual's life. It requires that interventions are designed, and measured, not just on the delivery of job outcomes but also on whether they support a transition out of poverty.

Those who are most disadvantaged in the labour market need specialist support to build and develop their networks to support sustainable routes out of poverty.

Refugees and migrants are assets to our communities and nations. They need opportunities to achieve and support to succeed. This is an investment in our mutual futures.

Work offers women a chance to take control over their lives, BUT not all women experience work in this way. We need a new work contract that benefits workers, employers, customers and taxpayers.

Shared delivery experiences and expertise, and data transparency are needed to develop an evidence base on effectively moving out of poverty.

1 INTRODUCTION

WHAT IS WORK IN LIFE?

Two-thirds of children living in poverty have parents who work. Millions have been spent on employment support programmes, there has been a rise in the working population, and this has been where evaluations and analysis of their effectiveness has focused - on short-term job outcomes. At the same time there has been a transformation in patterns of low income in the UK – the IFS note that the ‘new poor’ tend to live in households where there is someone in work.¹ **We understand how to get people into work – but not how to ensure that work moves people out of poverty.**

Realising the political rhetoric that work is the best route out of poverty requires simultaneously a broader focus (on the context in which work sits – ‘work in life’) and a narrow focus (skilled, specialist support that does not stop at job entry, or first job), a radical change to the way we assess the effectiveness of interventions (prioritizing economic outcomes over job outcomes) and a place at the (policy and delivery) tables for those whose lives are impacted by such interventions. It challenges the structure of benefit, services and the way we evaluate them.

Why Oxfam?

One of Oxfam UK’s three strategic goals (2015-2020) is greater numbers of poor women receiving fair pay for their work and better access to decent work. Oxfam’s international experience shows that empowering and informing women has transformational effects on autonomy and leadership (power to), opening up the possibilities of networks (power with), and increasing self-worth and confidence (power within).

This global strategic approach offers a challenge to mainstream employment support – a vision founded in the reality of women’s lived experiences. **We know that sustainable impact requires acknowledging and building on existing skills and involving women at all stages.**

Why now?

This is a time of significant instability – Brexit has heightened tensions around immigration and refugees. **It is important to amplify women’s voices** to challenge some of the practices that leave vulnerable people more marginalized in the labour market and ensure a stronger floor of rights for all workers.

WOMEN AND WORK

‘Let’s make this clear – this is work that starts low paid, and for four out of five people is still low paid ten years later’²

Over the last 20 years work has been placed at the centre of the fight against poverty.

While unemployment is often correlated with poverty, increasingly the experience of many, particularly women, and more specifically women from Black and Minority Ethnic (BME) groups,³ is that part-time work, low hourly pay, temporary or precarious employment are not enough to provide financial stability for an individual or family. Indeed, casualised and precarious work pose particular problems for women, due in part to weaker maternity rights, and difficulties in reconciling variable hours with caring responsibilities.⁴

A 'work in life' approach understands the importance of context - 'the ways people relate to work and to other sources of meaning in their lives'.⁵ This is vital to ensuring labour markets are sustainable for those who work in the most precarious jobs within them, and whose lives may at times be overwhelming. Policy discussions on automation, robots, aspiration or skills gaps can sideline the logistics of work – local economies, schools, childcare or travel. Addressing the latter can tangibly improve the lives of working people and are an essential part of ensuring work is a route out of poverty.

2 WORK IN LIFE

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Active Labour Market Programmes have been an important area of focus of employment policy over the past two decades and there is a large international evidence base on their effects. However, this analysis has focused on (short-term) job outcomes rather than impact on poverty.⁶ A long-recognised area of weakness for UK programmes and their evaluation is an inadequate emphasis on the quality and sustainability of employment and wage progression.

There has also been little analysis of the impact of gender on programme outcomes. A Europe-wide 2007 literature review identified that skill-training programmes were more effective for women than men.⁷ Maximising the use of skills or expertise in the search for work can lead to better economic outcomes. However, irregular work schedules can make access to training more difficult. There has recently been an increasing emphasis on the need for quality flexible work at the point of hiring to help drive opportunities that provide routes out of poverty.⁸

Intervention by the UK government has had a significant impact on women working, and particularly lone parents. The last decade has seen the proportion rise from 55.8% to 64.4% of lone parents in work.⁹ However, recent analysis of the Work Programme has shown that **this group has missed out on many work-related positive gains**, as jobs secured have been poorly paid, unsustainable, with little or no opportunities for career development.¹⁰ Additionally, post-employment programmes have been unable to make significant in-roads on in-work poverty reduction; any pay rises secured have been insufficient to have much impact on poverty levels.¹¹

Would an explicit anti-poverty focus drive different interventions?

There is significant evidence showing that job mobility is key to progression from low-paid work.¹² Qualitative research with women shows that motivation and an appetite for progression is tempered by a need for stability. Often the amount of money attached to a promotion is too small to outweigh the (perceived) negatives.¹³ However, as in-work financial incentives are reduced, pay rises at the lower end may have more impact on family finances. To be effective a programme needs to look beyond first jobs, although it must start with them:

*' Women want the 'right' job but are not in a position to get it right away – they have to start somewhere, and it doesn't matter what you do, you just have to do stuff, that is what builds confidence.'*¹⁴

A transition to a career rather than a 'next job' focus will require information and challenge at the initial job search stage and ongoing support to encourage mobility.

There has been much coverage of the future of work: casualisation, automation, zero-hour contracts and in-work conditionality, and the predicted impact on workers. However, these discussions need to be contextualised by the experience of work – and why it doesn't work – as it exists today. Lone parents (and others with multiple needs) are known to cycle in and out of work.¹⁵ In-work support for this group is critical, particularly to help manage challenges around childcare and delays between starting work and getting paid.¹⁶

Viewed from an anti-poverty perspective, it is clear that the old employment services model is no longer viable. What is less clear is whether there is a plan for a new one. Organisations have grown better at responding to changing funding requirements than changes in labour markets or client need.¹⁷

Women require information, skills and confidence to have more control over their own lives. Expert practitioners speak of the value of groups when working with women on the margins of the labour market; of getting different women with a shared agenda together to problem solve cooperatively. **The transition from benevolence to facilitated problem solving has played an increasingly important role in international development, but is not currently associated with mainstream work-focused projects in the UK.** Oxfam is interested in sharing best practice to establish how these approaches could work effectively in the UK.

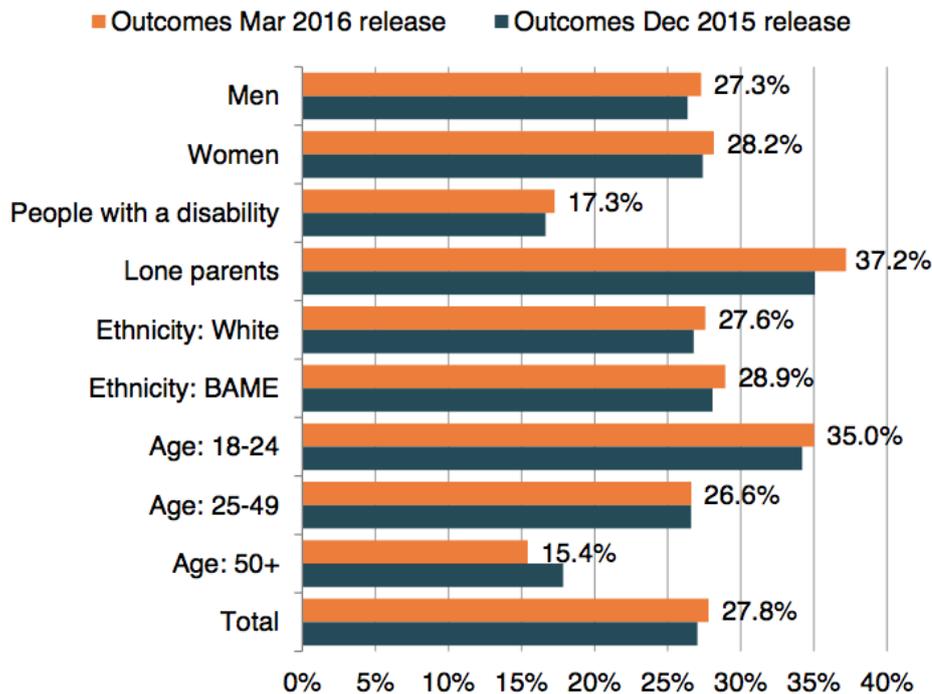
3 SUSTAINABLE ROUTES OUT OF POVERTY

Those who are most disadvantaged in the labour market need specialist support to build and develop their networks to support sustainable routes out of poverty.

The UK system of benefits and mainstream services for jobseekers appears largely gender neutral. Women and men are eligible for the same benefits on the same terms; however, in reality they have different experiences of seeking work. Women may find it hard to engage in the way the system expects, and their position in the labour market is different.¹⁸ There are established markers of labour market disadvantage,¹⁹ and a growing argument that these should be taken into account when designing services.²⁰

Figure 1 shows Work Programme job outcomes by participant characteristics. It has not been possible to analyse the impact of being in multiple 'groups' concurrently. Women represent 36% of Work Programme referrals and have slightly higher job outcome rates in comparison with men (28.2% vs 27.3%). This is likely to be the impact of the performance of lone parents, benefiting from evidence-based (specialised) support and in-work financial incentives.²¹ Current safeguards (there are 12) that protect and accommodate lone parents (for example, allowing flexibility), are not always applied consistently. Under Universal Credit these have been reduced to guidance, which will affect the consistency of implementation. The impact of these changes on poverty levels is yet to be seen.

Figure 1: Job Outcomes as a proportion of referrals by participant characteristics (June 2011 to Dec 2015)²²



Source: DWP: Information, Governance and Security Directorate; Learning and Work calculations.

Innovative approaches have been most effective with groups not covered by mandatory requirements and not well served by mainstream provision.²³ Successive governments have outlined a desire for full employment. This can only be achieved by engaging populations that are currently economically inactive.²⁴ There are very high numbers of economically inactive women in particular ethnic groups (c.60% for Arab, Bangladeshi and Pakistani women), yet Oxfam’s previous programme experience shows that many of these women do not chose to be economically inactive and would like to have an income of their own.²⁵

The experience of delivering to inactive groups in London is that costs rise as it becomes more difficult to secure job entries. Programme costs for parents are increased by childcare support, and those for BME women are higher due to need for ESOL, ‘issues related to cultural barriers to work’ and outreach.²⁶ In Manchester the emphasis Oxfam placed on the latter paid dividends in the cohort attracted to the programme: **‘This has worked at drawing out invisible women’**.²⁷

There is considerable evidence showing that specialist support does a better job of reaching people as well as helping them to move into work in ways that are much better tailored to their individual situation. In a report on improving employment services for people with disabilities and health conditions, the Work Foundation identifies the loss of disability specialists within Jobcentre Plus as a reason for decreasing levels of service for those with disabilities and health conditions.²⁸ Nesta notes that the Individual Placement & Support (IPS) model has been shown to dramatically improve employment results for people with mental health conditions.²⁹

The experience in London was that programmes for refugees and asylum seekers were low performing in terms of job outcomes. Across eight projects for this group, the average job entry rate was 12%. The average for other projects working with the ‘hardest to help’ was 17%.³⁰ It is not clear from the analysis why this group secured such low outcomes.

There is a need for more and better in-work support. The benefits of this to lone parents were seen in the Employment Retention and Advancement demonstration project in the early 2000s.³¹ The current plans from the Department for Work and Pensions (DWP), centred around

In Work Conditionality, are ill-suited to the labour market, individuals in low-paid work or employers. There needs to be a more developed offer, designed to support a sustainable transition out of poverty.

Some experts talk of the need to be more radical: *‘To hell with the programme...how does “programme” make people feel? How would you like to be “harder to reach”?’*³² They describe instead a process that would work alongside participants to increase social capital and the ability to create and use networks. This participative approach is used increasingly in development work,³³ and there are (mostly small) organisations in the UK which are trying to develop employment networks based on community organising principles. Some disability organisations have also championed user-led and co-production approaches. A network-based approach can be effective in enabling communities to build in support over long time periods, as can be seen in the US by the work of the [Family Independence Initiative](#).

Oxfam is exploring, through its own employability programmes, the scope for participants to be involved in developing their own and future support; for them to buddy with peers; and for ‘graduates’ to mentor new participants. As the policy learning from the projects is disseminated there is scope to enable women to be involved in the research process, through, for example, managing data capture, participatory research, and presenting their lived experiences.

4 INVESTING IN REFUGEE AND MIGRANT WOMEN

Refugees and migrants are assets to our communities and nations. They need opportunities to achieve and support to succeed. This is an investment in our mutual futures.

*‘The unspeakable became not only speakable, but commonplace.’*³⁴

The 2016 EU referendum debate and the rise in anti-immigrant protest and violence following the result³⁵ have highlighted the importance of ensuring that positive messages about migrants and refugees are heard. There is overwhelming evidence that migration has been beneficial to the UK economy, with little if any negative impact on wages and jobs for people already here. However, the language used in the media and by politicians has been negative, often ill-informed, indeed described as ‘post-fact’. Challenging this orthodoxy needs narrative, shared personal experiences and a focus on meeting the needs of the areas in which people live.

Recent research by OPEN has shown the financial benefits to the host country of investing in support to help refugees work. For every €1 invested in refugees, there is a yield of €2 of economic benefits. In order to maximise benefits, the first priority needs to be ‘jobs quickly’. This will involve skills assessment, language support, and a move to cut the ‘red tape’ that stifles enterprise.³⁶ Those interviewed for this paper identified a number of issues, specific to refugees, which make it harder for them to work. These include: increasing levels of difficulty in attaining refugee status; delays in obtaining a National Insurance number even after refugee status is granted; access to ESOL class due to reductions in funding and/or access issues for those with children; issues about mobility and stability as people are moved and lack of family support for the idea of working.

Self-employment is an important option for refugees and migrants. In Britain migrants are nearly twice as likely as locals to start a business. The data on incomes (see Figure 2) shows that the right support and information need to be in place – self-employed people are twice as likely to be in poverty as employees, with self-employed women earning least and income levels falling.³⁷ This is happening as self-employment for women is growing: now up to one in ten working women are registered as self-employed. However, there are considerable issues with the reality of some of that self-employment as some employers encourage workers to become ‘contractors’ to avoid paying the National Living Wage, or holiday and sick pay. There have been recent calls for the government to review HMRC criteria on allowing employers to class employees as contractors.

Figure 2: Estimated median annual earnings from self-employment (£) and total annual income from all sources (£) of all self-employed men and women from 2011/12 to 2013/14

Annual earnings from self-employment (£)			Total annual income (£)		Sample size (self-employed only)
Year	Men	Women	Men	Women	
2011/12	15,128	7,141	19,226	12,641	2,652
2012/13	14,737	6,404	18,907	12,572	2,568
2013/14	13,200	7,821	16,800	12,580	2,672

Source: Family Resources Survey

Programmes for refugees are not well funded. Total income for the sector was £97m last year (split between 900 organisations).³⁸ Very few are employment-focused; most cover housing and basic needs, mental health, settling in and language. The latter is a real issue, as funding in this area has been substantially reduced: from £210m in 2008 to £130m in 2013. **Women with existing vocational and professional skills would benefit from access to higher-level ESOL support or re-certification enabling them to move into higher skilled and better paid jobs.**

The rules around work are complicated and organisations may be reluctant to get involved in this area. The Refugee Council notes that employment providers rarely have refugee support specialists in their supply chains and do not track refugee outcomes separately.³⁹ There has, however, been some success in helping mainstream services better meet the needs refugees – the Employability Forum in London worked with Jobcentre Plus, DWP and employers to improve interactions with refugees and migrants.

Refugee and migrant women represent one of the most deprived cohorts in the UK. They are vulnerable to being ignored or parked by mainstream employment provision, and see an increasingly hostile country portrayed in the media. The need for support is clear. Among Oxfam’s wider goals is the objective to train poor ‘at-risk’ women to understand their rights and building their capacity to lead and influence decision making.⁴⁰ **Working, learning and volunteering are important ways for marginalised women to reclaim time and identity for themselves.** However, understanding the context of work – of each job, and of work itself, in women’s lives is key to delivering more than is currently widely available. Placing work in context supports a drive to address poverty as well as worklessness, and, critically helps keep the focus on autonomy, community and networks rather than services and activities.

5 A NEW WORK CONTRACT

Work offers women a chance to take control over their lives, BUT not all women experience work in this way. We need a new work contract that benefits workers, employers, customers and taxpayers.

*'For many low wage working parents, the conditions of their jobs effectively set them up to fail: meeting both their work and family obligations becomes an impossible juggling act.'*⁴¹

For women in insecure or low-wage work it can be hard to find the time or resources to train to improve job prospects and the nature of part-time and casual work can mean being overlooked for promotions. Over the last ten years people in managerial jobs have felt their autonomy at work increase, while those in semi-routine and routine occupations have experienced an increase in employer control.⁴² Reforms to in-work benefits through the Universal Credit and the introduction of in-work conditionality are based on a labour market vision which does not exist.

The wider concept of 'decent work' was pioneered by the ILO⁴³ and the promotion of 'decent work for all' is one of the Sustainable Development Goals adopted by 193 countries at the United Nations in 2015.⁴⁴ Oxfam's participatory research project in Scotland sought to understand what matters to low-paid workers in relation to decent work. The top five factors, in order of importance to those consulted in the focus groups, were: sufficient pay to cover basic needs, job security, paid holidays and sick leave; a safe working environment; and a supportive line manager.⁴⁵

A key question for employment support services is how to encourage the job mobility required for progression, while meeting individuals' needs for stability. This comes in part from embedding conversations about working lives, rather than just next jobs, in early interactions. It also comes from providing ongoing support, formally through an adult careers service, but also through creating and facilitating networks. Women who are best able to manage flexibility in working patterns are those who can rely on informal childcare offered by wider families, or the support of friends and neighbours.⁴⁶ Effective networks offer support, have clear objectives and hold members to account. Organisations such as Family Independence Initiative in the US have demonstrated the impact that facilitated community networks can have in opening opportunities, changing behaviours and supporting change. There is much to learn from this approach.

Skills development can lead to better paid, more secure jobs. However, changes in skills funding, with an increasing emphasis on apprenticeships, are less likely to help those requiring flexible working hours. While certification, including apprenticeships, can make a significant difference to pay levels, there is a gendered aspect to this. The qualifications that return the highest wage are in male dominated fields. Young women take apprenticeships in a far narrower range of sectors than men. Almost two-thirds of female apprentices are employed in just five areas, mostly low paid, for example, health and social care.⁴⁷ Over a quarter of applications for apprenticeships come from BME applicants, but they represent only 9.5% of starters. Neither policy nor process are working for everybody.

Employers are a central part of effective programmes. Fostering links with good quality employers (with higher wages and progression opportunities) and making individualised work placements have also been shown to be effective.⁴⁸ There are different ways in which employers can be engaged: from offering guaranteed interviews, mock interviews or other delivery support to provision of premises for training. Setting up as many encounters in a work setting as possible, with people in (any) jobs provides participants with confidence and access to networks relevant to the real world of work.⁴⁹

Oxfam has experience in advocating for employers to develop better working practices. Three of the seven issues that underpin the Behind the Brands campaign⁵⁰ relate directly to wages, workers' rights and working conditions in the agricultural supply chains of ten of the world's largest food and beverage companies. In the US, the influential Lives on the Line research paper⁵¹ was published in 2015, detailing the horrors of working on production lines in poultry factories. The recommendations to employers include fair compensation, a healthy and safe workplace and improving worker voice and empowerment. The evidence-based report, with its creative use of public-private partnerships to deliver solutions has been well received. **There are opportunities in the UK for Oxfam to work more closely with employers of significant numbers of female migrant workers and the agencies that supply their workers, to help implement better working conditions.**

6 THE REAL SHARING ECONOMY

Shared delivery experiences and expertise, and data transparency are needed to develop an evidence base on effectively moving out of poverty.

There is a need for better evidence on what works to move people out of poverty. We need to think differently about measuring impact and funding that enables focused risk taking, and a strategy of learning and growing. Julia Unwin has spoken of philanthropy as 'activist investing', and this approach requires activist investors who want to see people and communities engaged in working their way out of poverty.

One of the difficulties for organisations seeking social investment has been capturing savings to the public purse and channelling them back into delivery – particularly when those savings accrue across siloed departments, or appear as an absence of spending. **It is difficult for potentially innovative providers to fully understand how competitive their approaches are within a value-for-money context, given the absence of information on costs and savings.** When organisations have tried to do this they have found it difficult to get the savings authenticated.⁵² Toolkits have been produced to assess impact but they are complex, and possibly off-putting to delivery organisations with small budgets. NPC is currently developing a simpler impact assessment tool.

There is increasing emphasis on the importance of relationships and networks, but a lack of clarity and informed evidence on how to capture and measure impact in this area. The rationale is sound:

*'Relationships are the great hidden opportunity for public services. We would like to see public service systems that build upon people's social networks, that acknowledge the importance of those networks and use those networks to effect change in people's lives, recognizing how significant they are to that family's resilience and the outcomes they will achieve.'*⁵³

But there is a real question about how to do this in a way that appeals to funders. There is a need to work with philanthropists to develop opportunities to try different models of support and funding.

Oxfam's experience of delivery in Manchester has shown the value of a combination of practical skill-building through work experience in Oxfam shops, and whole-person support through a relationship with an individual mentor and group training sessions. Participants are overwhelmingly positive about this project. Given the significant issues some of the women face, the ability to create an intervention that is valued both for content and its delivery should not be underestimated.

Both mentors and local partners have been impressed at the reach of the project, which has engaged women who have historically been 'invisible'. The referral network has been built over time by the Programme Manager and benefits from Oxfam's local and national reputation and the trust that other organisations place in it.

Partnerships, transparency and sharing are key to success. **Oxfam wants to share its experience – local, national and global; practical and academic – and be part of a wider movement that sees women realising autonomy, building and sustaining networks, and working in jobs that fit into the wider context of their lives and help them move out of poverty.**

7 CONCLUSIONS AND RECOMMENDATIONS

A Work in Life approach places employment (and employment support) in the wider context of an individual's life. It requires that interventions are designed, and measured, not just on the delivery of job outcomes but also on whether they support a transition out of poverty.

Those who are most disadvantaged in the labour market need specialist support to build and develop their networks to support sustainable routes out of poverty.

Refugees and migrants are assets to our communities and nations. They need opportunities to achieve and support to succeed. This is an investment in our mutual futures.

Work offers women a chance to take control over their lives, BUT not all women experience work in this way. We need a new work contract that benefits workers, employers, customers and taxpayers.

Shared delivery experiences and expertise, and data transparency are needed to develop an evidence base on effectively moving out of poverty.

In order for work to 'work' for vulnerable and marginalised women, there is a need to radically review the way we measure success. We need to measure, design and commission for economic outcomes. We need to change the question to 'how can people transition out of poverty as a consequence of working?'

Achieving economic outcomes will require a revolution in support for these groups – away from 'work first' towards 'work in life' (context); away from services and activities towards building and nurturing communities and networks.

Women need to have a central role – including design of the support they access, evaluation and ongoing data collection. This needs to be facilitated by specialist mentors.

Refugee and migrant women are among the most deprived cohorts in the UK. They need investment and support. Sharing success and life stories will be a useful counter-narrative to recent discussions on immigration.

Employers are important partners – they need to be involved in designing and improving conditions for their workers.

Funding models need to be designed to take account of and authenticate savings to the public purse.

Activist investors are needed to support an iterative approach, which aims to build best practice models through shared experiences and open data – the real sharing economy.

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Jane Mansour
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NOTES

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 - 2 Julia Unwin: 'What is the Role of Philanthropy?' Lecture given 28/6/16, London
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 - 6 Ray, K., Sissons, P., Jones, K., Vegeris, S., (2014) Employment, Pay and Poverty: Evidence and Policy Review Joseph Rowntree Foundation
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 - 20 For example, see: Centre for Economic and Social Inclusion (2015) London ESF 2007-13: Programme Report. Priority 1 Extending Employment Opportunities Centre for Economic and Social Inclusion & Dudley, C., McEnhill, L., Steadman, K., (2016) Is Welfare to Work Working Well? Work Foundation
 - 21 The data does not show what proportion of Work Programme Lone Parents are women, but the ONS Families and Households dataset shows that in 2015, 90% of all lone parents with dependent children were lone mother families.
- 14 Work in Life: How an anti-poverty approach to employment support could be transformational for women

- 22 Figure from LWI WP Stats Briefing March 2016
- 23 Dan Finn – lecture at Social Market Foundation, June 2016
- 24 The Resolution Foundation has produced a report on the need to do so, along with policy proposals for groups to ‘target’ – see: <http://www.resolutionfoundation.org/publications/the-road-to-full-employment-what-the-journey-looks-like-and-how-to-make-progress/>
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- 26 Centre for Economic and Social Inclusion (2015) London ESF 2007-13: Programme Report. Priority 1 Extending Employment Opportunities Centre for Economic and Social Inclusion
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- 28 Dudley, C., McEnhill, L., Steadman, K., (2016) Is Welfare to Work Working Well? Work Foundation
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