Low Pay & Housing

Table XI shows the type of housing tenure for different earning groups. It is obvious that the lower payed are more likely to be renting than owner occupiers (26.2% owner occupiers, for under 60% of mean group), while the reverse is true for anyone earning over 120% of the mean. Just over one quarter of low paid rent from the council just over one fifth have private unfurnished accomodation, none (12.3%) get free accomodation* but not enough to make a great deal of difference.

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* Need X tabs of earnings x housing cost as % of net disposable income (not yet available)

Low Payed and Type of Job

1. If we look at rate of pay as associated with different occupational classes (Table XII), then we can see that it is predominantly manual workers who comprise the majority of low paid workers (79.1% for ♂ & 62.3% for ♀) although for women full time employees the routine non-manual category also contributes a substantial amount to low pay (20.3%). In the case of men it is also worth noticing that this 'routine' category has a much narrower wage range for the majority of its workers, almost 90% earning less than 100% of the mean for full time male employees. (68.4% for women)*.

2. The chances of your receiving low pay for a full week are also affected by the area of the country you are working in as is shown in Table XIII. (~~we are making no allowance for the different~~ ~~Predictably the S.E. is the best paid area with only~~ London is probably the best paid area with 4.8% women and 6.5% men earning below 60% of the mean. The proportions of males and females under 60% and 80% of the mean are reproduced overleaf in Table XIII/B and the regions are ordered in terms of ~~the~~ ~~decreasing~~ increasing proportions of low paid males. It can be seen that the rank order for men is not exactly the same as that for women. Thus the S.E. is better than London for men but this is very much the reverse for women, in fact London is the only area where the pay distribution for women (given their own mean) is more egalitarian than that for men (given their own mean). In most cases there is a higher proportion of low payed at both 60% and 80% levels for women, with the exceptions of the 60% level for women in N. Ireland, and the 80% level in Scotland and the North East.

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* Do we need a breakdown in terms of age ~~with~~ x different occupations x sex x earnings, as well?

The notoriously poor position of workers in Scotland and N. Ireland is obvious from these figures.

(Ideally we should be making some allowance for differing costs of living from one region to another)

TABLE XIII/B

Renum

Proportion Earning less than 60% & 80% of Mean of Average Earnings/Week x Region x Sex.

	MALES		FEMALES	
	<60%	<80%	<60%	<80%
1. South East	3.8%	31.4%	17.7%	44.2%
2. Gtr. London	6.5	29.9	4.8	18.1
3. Anglia & E. Midlands	4.6	44.3	8.4	45.9
4. W. Midlands	10.5	34.1	15.9	37.6
5. North West	9.4	42.7	18.2	49.1
6. North East	10.3	45.6	17.8	35.5
7. Wales & S. W.	13.1	42.8	27.6	48.3
8. Scotland	21.0	50.8	25.0	47.7
9. N. Ireland	52.1	58.6	45.0	75.0%
National Average	10.9%	39.7%	16.8%	39.7%

Time at work for Full-Time Employees

Table XVI shows that on the whole the low paid work fewer hours than the other employees, but it is noticeable that women in general work fewer hours than men and this is even more the of low paid women. It is not possible to say whether the lower hours worked are due to choice, lack of overtime, or type of job. It is worth noting, however that the large majority of low paid men still work over 38 hours a week and that their tendency to work lower hours is not as strong as is the case for women.

It certainly cannot be assumed that low hours account for low weekly earnings. As the 1968 New Earnings Survey states (p. 12) "When all the normal occupations are added together, it appears that the overall dispersion of weekly and hourly earnings are very similar - - - - There is a general tendency for the distribution of hourly earnings to be similar to those for weekly earnings in the analysis by industry, agreement and region".

N.E.S. '68 p. 12

As %'s of the median.

	2. Decile	2. Quartile	Median	Uppr. Quartile.	Higher Decile
Men Weekly Engs	67.3	81.0	100.0	122.3	147.8
Hourly Engs.	73.0	84.0	100.0	122.4	148.3
Women					
Weekly Engs.	71.1	83.4	100.0	121.1	148.3
Hourly Engs	73.9	85.6	100.0	118.7	143.1

Time off Work Off Sick 8+ x Sex x Earnings x Manual/Non Manual.

Table XV does show that there is a tendency for the low paid male manual worker to have more time off work, principally because of sickness.

For female workers there is little difference between manual and non-manual in the proportion having 8+ weeks off for different reasons, and their proportions are about the same as that of non-manual male employees. Neither do the low paid females appear to have more time off than others.

Time in Present Job.

Table XIV shows the proportions of men in particular earnings brackets and at particular ages who have been in their jobs less than 5 years. Obviously the overall number of this proportion decreases as you go ~~down~~ up the age scale, but it is also noticeable that the lower wage & salary earners have a tendency to be more recently arrived in their jobs. Suggesting that they are more mobile than other workers either by choice or by necessity eg. redundancy, sickness, accident etc.

Table XIVA shows that there is a tendency for non-manual males to be most steady in their jobs and to suffer less from redundancy. Manual males suffer most from redundancy but this does not seem to be exacerbated by their being low paid or not. The least permanent job holders are ~~non~~ manual women who show some uncertainty about reasons for ~~not~~ changing jobs, they also have other non ~~sickness~~ health reasons for changing jobs (in proportion to their overall numbers) than do other groups. [It should be noted that only 720 full time employees have coded replies to this question which suggests an unusually low response rate for some reason and may be introducing unseen bias into the figures presented.]

How got Present Job. (Table XIVB.)

We only have 590 replies to work on here owing to the low rate of coded replies to this question. Assuming this has not introduced any consistent bias it would appear that low payed jobs ~~they~~ are not found by any different means than other jobs but for the fact that manual jobs, which are more likely to be low payed do seem to be found more often through personal inquiry or contact (eg. through friend) rather than through advertisements which is the most common way for non-manual work. Women manual workers do tend to use advertisements to quite a large extent, however.

It is worth noting that the labour exchange accounts for the finding of few jobs altogether but the proportion is particularly low for non-manual workers.

Previous Earnings History

Table 81A-D (Earnings Tabs. folder) suggest that the low paid manual or non-manual, male or female, is not more likely to owe to having had a fall in earnings in the past. It is noticeable, however, that women are less likely to say that they have experienced such than are men.

The proportions (total, for all earnings groups) saying that they have experienced a fall in earnings are:-

for non manual men	(100% = 428)	— 15.0%
manual men	(100% = 754)	— 18.2%
non-manual women	(100% = 261)	— 6.5%
manual women	(100% = 232)	— 6.0%

Nor does the information in Tables 82 (A-D) suggest that there is any tendency for those who do experience fall in pay to experience larger or smaller ones if they are low paid. (But the number of individuals in each cell are so small as to make the tables difficult to use).

Table XVII shows us that male employees wages are more likely to vary than are those of female employees and that for males at least the wages of the low paid are less likely to vary than are those of other male employees.

Table XIX analyses those who say their earnings do vary in terms of the reason given for that variation and their earnings. It does not seem to demonstrate an unusual reason for variation of earnings among the low paid with the possible exception of that caused by ~~one~~ recent job change.

Characteristics of the Work Situation

One of the important characteristics which has been associated with low pay is lack of union or professional organisation. Table XX suggests that the low payed manual worker is less likely to belong to a trade union, but this is less true of low payed non-manual male employees where the average level of unionisation (or professional association) is 57.2%.

The figures for women are again difficult to analyse because of the small number in each cell but there is a generally lower level of organisation for women and it does not seem to be any lower for either low payed manual or non-manual.

It is obvious then that unionisation does not ensure decent wage rates because over 40% of the low payed (<60% mean) male employees are in fact unionised. At the same time there is no +ve association between wage rates & unionisation.

Place of Work.

Table XXI shows that the low paid do not occur in any particular type of workplace but are distributed more or less according to the overall distribution of the workforce. Thus almost half the low paid work in one main indoor area (amongst male employees anyway), but this is also the most common place of work for the majority of men.

The picture for women is similar in that the low paid follow the majority pattern but in this case that means an ~~ov~~ overwhelming majority (93.2%) of the total working indoors in one place.

~~Conditions of Work - Indoors~~

Satisfaction with Job etc..

Table XXII

Among all employees the lower paid are more likely to be dissatisfied with pay than others earnings groups, yet it is true to say that even among the most badly paid the majority claim to be either neutral or satisfied. Certainly women are more likely to be satisfied than men despite their generally lower earnings for full-time jobs. The level of dissatisfaction does not seem to be very different for manual & non-manual workers, although the relationship between rate of pay and rate of satisfaction with pay is more consistent for manual males than non-manual.

Table XXIII When asked if satisfied with facilities there is less tendency for the response to be related to the rate of earnings. A majority of all types of employees considered her would appear to be satisfied with facilities with a tendency for manual male employees to be less so than the other groups considered, this is true of highly paid manual as well as low paid manual workers.

Table XXIV shows the same story in relation to the satisfaction with security. The general level of satisfaction is high with no relation to rates of earnings and a tendency for male manual workers in general to be slightly less satisfied than the other groups.

Table XV looks at the proportions giving varying responses to a question about satisfaction with the job itself. There does not seem to be any significant difference in satisfaction between manual and non-manual jobs, females seem somewhat more satisfied than men, but the overall level of satisfaction is (surprisingly?) high.

Rate of pay does not seem to effect this satisfaction significantly.

Conditions of Work. (This is taken from X-tabulations done by Hazel, then note that although the earnings distributions are similar they are not exactly the same because her 'average weekly' wage is the average given by respondents, my 'average weekly' is calculated as previously mentioned)

1. Weekly/Monthly Paid Table XVI There is a strong tendency for both male and female employees to be weekly paid if low earners and monthly paid if high earners. This reflects the different status of wage and salaried staff and would reflect intra-sex differences if it were broken into manual/non-manual categories.

2. Length of notice Table XVII Length of notice is quite often associated with the pay period so it is not surprising to see some relationship between length of notice and earnings. This table gives the figures for the lower end of the earnings distributions for male & female employees with the average figures for all male employees and female employees. Certainly the lower paid do get shorter notice than the higher paid but ~~this is~~ women in general get shorter notice than men.

3.

R

Conditions of Work

Table XIX It is noticeable that the low paid also suffer by having fewer or lower fringe benefits than other workers. For example although a small majority of the low paid do get sick pay the proportion doing so is lower than the average for all workers (53·7% as against 65·7%, see L.S.E. Table 6 included here). The position for female employees is the same in average terms (64·8% getting sick pay rights), but the low paid females are relatively worse off in that a majority (62·8%) do not get sick pay rights.

T. XXX If we look at rights involving claims for work expenses then we see that the large majority (80·2%) are not entitled to work expenses but this is even more true of the low paid worker (90·6%). Again women in general have poorer conditions in this area (96·0%) and none of the female low paid were entitled to work expenses.

Table XVII The difference between male and female rights to holiday pay is not so large but still shows an overall advantage to male employees. In both cases the low paid workers do worse than their respective averages. In all cases however the majority of workers do get at least some holiday pay although we have not considered the relative levels of pay here.

T. XXXI As one might expect when you consider the occupational careers of men and women the latter being more intermittent than the other, there is likely to be some difference in occupational pension facilities. In our survey 59·6% of women full-time employees had no such pension rights while only 40·5% of the men did not. Among the low paid these figures are 88·7% for women and 61·1% for men.

E.P. x Hhld type x no. of income earners
E.P. x sex x head/hhd x N.P.T as % S B

Type of Household

We have seen that a man can be payed an average wage and yet still be on the border of poverty (Table VIII & p. 15). It was implied that this may be caused by the fact of whole families being totally dependant on one wage-earner. Table XXXII shows us household type cross-tabulated against average weekly gross earnings as a % of mean for men and women, heads and non-heads of households separately. If we look at the table for male heads of household then it is obvious that they are mainly heads of families with wife and probably children and/or another adult. The proportion of low pay among such families heads is above average for the non-wife family (and for the other + children category) possibly because this will include many young married newly started on their careers and at the bottom of the pay scale, but for the other heads of families with children the proportion of low pay is approximately average. Nevertheless the majority of low paid male heads are family men, very few live on their own or in childless households.

This is not so in the case of adult male non-heads of households who are likely to be living in purely adult households ~~with~~ of 3 or 4 people. They have a higher proportion of low paid than the male heads (21.5% cf. 9.1% below 60%) but we have already seen in table VIII they are less likely to be in poor households. We can imagine that these larger households are mostly grown-up or semi-grown up families. ~~[illegible]~~

The absolute number of female heads of households is quite small and half of these live alone. Although the family commitment of such women may not be high they are still more likely to be in poverty than are male heads and this is probably explained by the higher proportion of low paid, 16.0% below 60% of female employees mean cf. with 9.1% for males below their mean. The divergence between these

figures would be far greater if we used a joint mean as we could quite legitimately do considering that we are comparing heads of households.

The female non-head workers suffer from even higher proportion of low paid (20.4% below 60% of females mean), but they are predominantly from adult households most frequently the other adult being their husband. We can imagine that these women are often not the mainstay of family finance and their low pay may not be contributing to poverty as much as that of heads of households.

Table XXXIII. Certainly the rate of pay to females does not appear to be as closely related to household size, and therefore financial need, as is that of male employees. This is presumably because fewer women are heads of households and mainstays of finance. For men the proportion of low paid tends to decrease with size of household (although the same may not be said for poverty). With women the tendency is for the proportion of low paid in ~~large~~ households to increase maybe this is because the better paid are single women who have pursued a career of some kind while the poorer paid are members of larger families that have claimed some period of their working life.

~~We may conclude that type of households in which low pay effects causes most hardship are those of female heads of households and, most likely single women~~

We must conclude that the contribution low pay makes to poverty varies with the situation of the low paid earner in his household, certainly the importance of low paid heads of households is likely to be more crucial than that of non-heads.

We have seen that the number of individuals in the income unit of the low payed is likely to be large in general (although this is not necessarily the case for particular types of household). There is also some evidence (Table XXXIV) that the number of income units in the household containing a low payed male full-time worker (i.e. under £14/week) is on average greater than that for households belonging to other minority groups or those belonging to no minority groups. However, so the modal group of households with low-payed males (43.8%) still have only one income unit

We also have evidence that households with a problem of low pay are also likely to be more highly associated with membership of other minority groups. The table below demonstrates that membership of the low payed male minority group is associated with membership of other minority groups more than is the average case. The list below gives the % of low paid male households having membership of other minority groups and comparing this to those households not having low paid male earners.

% having	of HHds with low paid males	of hhds. w/o. low paid males
i) 4+ dependant children	8.41%	3.81%
ii) an adult. unemployed	9.35	4.18
iii) adult ill/injured 8+ weeks	17.76	8.32
iv) disabled adult under 65	19.63	9.32
v) borderline disabled adult	27.1	18.4
vi) disabled or handicapped child	2.8	1.2
vii) having ill/bedfast 65+ yr. old	6.5	7.3
viii) no earners over £12/week	11.2	3.5
ix) a non-white person in hhd.	4.7	2.1
x) Irish in household	2.8	2.4.

Although there is a general tendency for the low paid male group to have a higher proportion in all minority groups the

difference is particularly significant in those cases suggesting a limitation on working capacity eg. disablement, illness or injury; unemployment. There is less tendency to be over-represented in minority groups which effect working ability indirectly eg. having a handicapped child, special ethnicity.

Individual Characteristics of the Low paid

To some extent we can expect the low paid to have certain personal characteristics which mark them out as less competitive in the labour market. It is not always easy to determine to what extent characteristics such as sickness or disability are causes or consequences of doing lowly paid jobs. This is also true of items like education which may be determined by over social situation rather than innate potential. There is a tendency to explain rates of pay in terms of personal characteristics rather than structural-institutional forces in association with preference for right and left wing policies, there is no necessity in this association however and both should be considered free from existing political preconceptions.

Table XXXV shows a fairly consistent trend for older men to stand more likelihood of getting low pay at both the 60% and 80% levels. This trend is not true in the teens and twenties when we can assume some men are still on trainee rates. It is worth noting that there is no tendency for ~~fewer~~ smaller proportions of men to be paid the higher rates of pay thus we can assume that decrease of earnings with age is likely to effect some occupations more than others.

For women the situation is the same as that for men at least until the age of 60. Bosanquet & Stephens suggest that some of the reasons for the lower earning power of older workers are declining physical capacity, unwillingness to undertake training or to change jobs (although there

are also likely to be less available to older workers), less general education and training compared to those coming up behind them. It is also noted that they have higher levels of unemployment over 50 years of age.

The ~~feeling~~ physical capacity of low paid workers does appear to be somewhat lower than for other workers as Table XXXVI shows (although we need X-tab. by age to judge whether this is a cause of or caused by low-paid employment). It is still true to say that the large majority of low paid are not suffering from any disability however, so that this cannot take us very far in explaining 'low pay'. It is perhaps surprising that the overall proportion of women having no disability condition is slightly higher than that for men considering the general tendency for women to suffer from more disability than men [?].

Education and Training

Table XXVII deals with two aspects of "education" in the wider sense, generally accepted to have some bearing on job quality, whatever that may be. Young people are advised to study hard at school or "get a trade", one way of doing this being through an apprenticeship, but often people are ~~offering~~ advising from a position of ignorance. This table analyses the incidence according to years in full-time education and years as an apprentice and shows that while there are higher proportions of low-paid workers as either years of education or apprenticeship diminish, there are still examples, both male and female, of people with long years of education remaining ~~amongst~~ amongst the ranks of the low-paid. Similarly years as an apprentice does affect ~~the incidence of~~ proportions of low-paid workers and all categories except zero years are below the overall proportions at 60% level.

Taking a more detailed look at the analysis of years in education, it is interesting to note that there are certain apparent anomalies – notably the relatively high proportion of low-paid at the levels of 10 and 12 years of education. This could be a result of other factors at work, obscuring a natural progression downwards as years of education increase, and ~~perhaps~~ we are hoping that a further cross-classification by age will help to sort this out. The figures for females suffer from this same defect but to a lesser extent.

Table XXXVIII shows the x-tabulation of apprenticeship bearing with age (although we should have filtered of non-normal figures to see the picture more clearly). It shows a gradual increase in the proportion of men not receiving any apprenticeship up till the age of 50 when it levels off and declines a little (at 60). It would seem that even the majority of normal workers do not receive any apprenticeship and that although apprenticeship of any length of time is likely to

Table ~~12~~ XXVII (nb. last year as % of employed workers men only) 9A.

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Education and Training.

Yrs. in full-time education:-	MALE <60%	MALE <80%	FEMALE <60%	FEMALE <80%
up to 8	30.5%	64.2%	44.8%	72.6%
9	8.9%	41.2%	19.6%	52.7%
10	11.7%	44.9%	17.4%	51.0%
11	5.8%	22.5%	10.0%	27.8%
12	12.9%	30.0%	14.6%	29.2%
13	6.2%	31.2%	12.5%	25.0%
14	0	19.0%	(33.0%)	(33.0%)
16	0	14.8%	0	4.5%
All employed	10.9%	39.7%	16.8%	39.7%
Yrs. as an apprentice :-				
0	12.1%	41.9%	—	—
1 - 4	8.9%	44.9%	—	—
5	4.5%	25.7%	—	—
6 or over	3.7%	25.9%	—	—

pull you out of the ranks of the low paid (ie < 60% mean) even a long apprenticeship of 5+ years is not likely to bring you much above the mean wage, in which case heavy family committments could easily cause you problems and put you on the verge of poverty as we have seen.

The vast majority of the lowpaid ie. 118 out of 130 below 60% mean. (90·7%) have received no apprenticeships however so it would suggest that lack of ~~[illegible]~~ skill is a contributor to low pay for an individual worker.