

31 October 2011

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Dear Professor Howe

### **Research on employment insecurity**

I am writing with regard to my research on employment insecurity over the past five years encompassing two projects:

- A study of disadvantaged women in low paid work for Melbourne Citymission. A key finding was that employment insecurity was as much (or more) a problem for disadvantaged women as low wages.
- A PhD at Monash on the subject of midlife women in precarious employment which again highlighted the pernicious effects of insecurity.

I attach a copy of a paper I presented at the International Social Security Association conference in Luxembourg around twelve months ago which outlines some of the core findings of the studies.

My research is unusual in that it bridges the domains of labour studies and social policy as well as connecting to social developments such as workforce/population ageing. I believe the research has yielded significant new insights into the dynamics of employment insecurity and its social effects.

I have recently completed the PhD and I am currently working on refereed journal articles and a proposal to turn my thesis into a book. (I worked in policy and research in the community sector for many years prior to the PhD. I was a key advocate on older worker issues while at Council on the Ageing).

I am also looking for ways of continuing my research and advocacy on employment insecurity and in this regard, to the possibilities of partnerships with key organizations and individuals with similar interests.

In any case, I would welcome the opportunity to discuss my research with you in more depth.

Yours sincerely



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**THE SOCIAL RISKS OF PRECARIOUS EMPLOYMENT FOR WOMEN**

**Veronica Sheen**

**Paper presented at**

**International Social Security Association**

**International Policy and Research Conference on Social Security**

**Session 2.1 Strengthening the legitimacy of social security in times of crises:  
Between solidarity and dynamic social security.**

**Luxembourg – 29/9/10 – 1/10/10**

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## Summary

The paper reports on two research studies undertaken between 2007 and 2010 involving 80 women working in low paid and precarious jobs in Australia. The studies, using a combination of extended interviews and focus groups, investigated how the women's jobs created or reinforced social disadvantage. The paper examines the growth of precarious jobs in Australia, especially for women, taking account of the Global Financial Crisis, and the lived experience of the 80 women working in precarious jobs. The paper proposes that this experience is not adequately captured in mainstream indicators of social disadvantage such as poverty and social exclusion and hence there is a significant gap in the debate about what constitutes adequate social protection. The paper proposes a much firmer link between objectives of social inclusion and social solidarity with a goal of 'decent work'.

## PART 1: INTRODUCTION

### Policy context

It is an enduring notion in social welfare policy in Australia and many other countries through welfare-to-work/workfare and activation policies that getting a job, any job is the best route of poverty. The extension of the idea is that a low end job is a stepping stone to a better paying job. Indeed, this idea has meant that much of the efforts directed towards poverty alleviation and social inclusion have focused on placing welfare clients in jobs through employment programs and various forms of job preparation assistance. In Australia, social welfare agencies are major providers of such services since divestment of these activities from the national government in the 1990s.

The Australian labour market has been increasingly deregulated to enable high levels of flexibility coupled with active policies of wage restraint, particularly the Federal Minimum Wage. There has been a fundamental reshaping of the institutional devices around wage-setting and the role of unions in collective bargaining. Adequacy of wages, which had been a cornerstone of Australian industrial relations policy for 100 years (Thomson, 2000, p. 82) has been progressively downgraded as an objective in the pursuit of greater labour flexibility and jobs growth. The challenge for those caught by *welfare-to-work* policy is to obtain work which offsets the disadvantages of losing welfare payments just as the pool of well paying, protected jobs is diminishing. It is also a problem for welfare agencies which attaches objectives of poverty alleviation to job placement for their clients.

### About the studies

Two studies involving 80 women in low paid precarious jobs in Australia are considered in this paper. The first study over 2007 and 2008 was undertaken as a consultancy for a large non-government organization, Melbourne Citymission, which dedicates a considerable proportion of its resources and efforts to assist disadvantaged women to improve their social and economic circumstances through developmental activities to help them obtain paid employment. But such efforts, in line with that of many other agencies, had increasingly failed to produce positive outcomes for clients mainly as a result of the poor quality of the jobs that they could find (Sheen and Carter, 2008). The research brief was to undertake an investigation of these women's experience through focus groups and semi-structured interviews. Forty-two women across different age groups participated in the study. The principal research questions were:

Do low paid, precarious jobs lead to better paying, more secure jobs and provide a pathway out of poverty for disadvantaged women?

How effective are *welfare-to-work* strategies in placing disadvantaged women in employment that alleviates poverty?

The second study for a PhD at Monash University, interrogated two research questions.

How does the 'feminised' and 'ageing' workforce interact with, and shape, a 'precarised' labour market?

How do the interactions between feminisation, ageing and precarisation in the labour market construct new forms of social risks?

For this study, 38 women aged mid-40s to mid-50s and working in precarious jobs, participated in 32 in-depth interviews and one focus group. The average age of women in this study was older than the average age of women in the Melbourne Citymission study and a proportion was somewhat more economically advantaged. However, there was nevertheless a significant congruency of experience between the 2 study groups. It is this overall experience which is the subject for this paper. Data collection for the first study was undertaken in the last months of 2007 before the onset of the Global Financial Crisis and for the second study, 2 years later in the last months of 2009. Both studies drew extensively on a range of secondary sources including published statistics, social theory, and policy and research literature.

## **PART 2. LABOUR MARKET DEVELOPMENTS**

### **Precarisation and feminisation in the labour market: a brief overview**

Long term trends around the feminisation of employment and the growth of precarious forms of employment are well researched and understood, but here we review the current status of these trends in Australia for this paper and briefly consider some of the associated social risks suggested in the research literature.

Work has become more precarious for many people. An increasing proportion of jobs in Australia, consistent with trends in developed countries, do not attract security of tenure, protections against dismissal and occupational benefits in a 'standard employment relationship', described by Vosko (2000, p. 21) as 'a normative model of employment, albeit only one that extended to a narrow group of male workers in core sectors of the economy....largely a product of the post Second World War reconstruction period'. Precarious work can be measured by the increase in casual employment, officially defined in Australia as lacking cumulative paid leave, from 16 per cent to 26 per cent of all jobs in Australia between 1984 and 2009 (Australian Bureau of Statistics/ABS, 2009). However, this is a very narrow definition of precarious work which international scholars have characterized as encompassing:

- High level of uncertainty over the continuity of employment including work routines;
- Low level of workers' individual and collective control over work and exclusion from collective organisations of work regulation, such as unions;
- Low pay and little prospect of career or salary progression;
- Lack of legal, collective or customary protection against unfair dismissal, discrimination and unacceptable working practices (definition derived and expanded from Rodgers, 1989).

The *feminisation* of employment refers to the long term trend of increased labour force participation of women while male labour force participation has been in long term decline (Productivity Commission, 2005, pp. 56-57). On the demand-side these trends are associated with sectoral shifts favouring

occupations in which women are concentrated notably in the service sector, in combination with declining sectors of male employment particularly in manufacturing which has declined dramatically in Australia in the past 20 years. On the supply-side the trend of feminisation of employment can relate to increased levels of women's education and changes in household composition and consumption (Jacobsen, 2007, pp. 108-116). The Australian labour market is highly sex segmented with around 50 per cent of female employees concentrated in just 3 industry sectors: health and social assistance; education and training; and retail trade (Australian Bureau of Statistics, 2006). Preston and Barns (2009, p. 11) show that the trend in women's employment in Australia is increasingly in part-time, casual work with 58 per cent of part-time jobs also casual. They note that in the 15 years between 1991 and 2006, women employed in full time jobs had declined from 59 per cent to 55 per cent with 45 per cent of employed women in part-time jobs compared to 15 per cent of employed men. Altogether, around 30 per cent of employed women are casual employees as opposed to 22 per cent of employed men.

There is a significant gender wage gap in Australia which has increased in recent years. Female earnings in full-time, standard jobs are currently around 83 per cent of male full-time earnings slipping from 85 per cent in 2005 (National Centre for Economic and Social Modelling, 2009, p. 4). The gender wage gap is considerably larger if part-time earnings for women are taken into account or overtime earnings for men.

Of course, the effect of women's lower earnings on individual well-being and economic security depends on overall household income and other assets. The question of social risk arises where there is a long-term effect of reliance on a low income, combined with the effects of precarious work, and not much capacity for improvement. This was the concern of Melbourne Citymission. Poverty alleviation goals were not being met when their clients took up paid employment.

Women's employment patterns across the lifecycle, and the nature of employment in typically lower paid jobs means that retirement incomes (superannuation) accumulation is significantly lower than that of men. In Australia, women across all ages have around half the level of male superannuation savings. In addition there is a significant proportion of women who have very little or no superannuation (Australian Human Rights Commission, 2009, p. 6). This means women are more likely to be reliant on publicly funded age pension and that one in three women on the single age pension live in poverty (Australian Human Rights Commission, 2009, p. 23). While the public financing of retirement incomes of the ageing population is a major concern for government (Commonwealth of Australia, 2010), it seems that there is little recognition of employment insecurity, low wages and low accumulation of superannuation especially for women, in public policy debate, an issue not confined to Australia. Jinn et al (2001, p1) in an international context say, "gender is virtually invisible in the copious literature on pension reform. The different circumstances in which women and men participate in the labour market are rarely considered."

Other social risks from precarious work have been established in the area of health. The Commission on Social Determinants of Health in the World Health Organisation (2008, p. 5) identifies precarious employment as a major factor contributing to health inequalities including mental illness and heart disease. A large Canadian study (Clarke et al, 2007, p. 314) reports that 'For individuals in precarious employment relationships, the frequency of poor health increased with age'. The researchers for this study contend 'precarious work is not sustainable for most workers' (p. 325).

### Effects of the Global Financial Crisis (GFC): evidence from the Australia at Work longitudinal survey

The *Australia at Work* study conducted by the Workplace Research Centre at the University of Sydney is a longitudinal survey involving around 7000 participants with data collected in 2007, 2008 and 2009 on labour market movements and a wide range of experience within jobs. The survey enables the contextualisation of the qualitative studies under consideration in this paper which were undertaken in the same time frame.

The *Australia at Work* survey provides insight into the effect of the GFC on the labour market in Australia described by the researchers (Workplace Research Centre, 2009, p. 87) as “more accurately conceived as a period involving intensification of deeper structural changes evident before the Global Financial Crisis (2009).” This was consistent with the findings of the 2 studies explored in this paper. The main effects of the GFC were reported by a few women in contracted call centre based work where businesses had reduced outgoings for such secondary activities. One business reduced costs by moving its call-centre work to Manila and the other had changed the way it conducted market research by switching from contracted call centres to online customer surveys, and in the third case business had simply contracted. But overall, the women in the 2009 study had not been significantly affected by the GFC, consistent with the finding of the *Australia at Work* study that women appeared to be more insulated against losing their job than men (p. 11). However, the survey finds that women’s relationship with the labour market is complicated:

The economic downturn has not had a widespread impact on Australians’ participation in the labour market, however, the transitions in and out of work continue. These transitions are more common for women. The majority (82 per cent) of men aged 25 to 44 years have experienced continual employment over the last four years, compared to only 67 per cent of women of the same age. This is likely to be the result of women taking on primary care responsibility within the household. The level of women’s attachment to the labour market is also affected. Of women who have had continual employment, only 35 per cent have reported continual **full-time** employment for this period. This has serious implications for women’s financial security and their eventual retirement incomes (Workplace Research Centre, 2009, p. ii)

### Labour market flexibility and precarisation

The experience of the 80 women considered in this paper fills out the picture of the findings of the Australia at Work survey around women’s labour market transitions and the impact of precarious jobs. In particular, we are able to form insight into the nature of the vulnerability of some groups of women and the type of social risks to which they are exposed. In this, there is an inherent paradox in the Australian labour market. In general, workers are not at much risk of losing their jobs as a result of poor economic conditions or because unemployment rates are high and there is a lot of competition for jobs. Rather, precariousness, and its associated risks to workers, is a dimension of labour market flexibility which has resulted from over 20 years of micro-economic reforms including industrial relations reform to make the Australian economy more globally competitive. The Workplace Research Centre (2009, p. 44) notes that ‘in recent years nearly all the net growth in employment has been ‘non-standard’ in nature’.

In effect, it is relatively easy to get a job, and you most likely will keep it, although the problems for some in finding work should not be underestimated. But these jobs may not offer a pathway to a job with better conditions. They may also entrench ‘precarisation’ in the employment relationship. Drawing

on ideas emerging in contemporary French social psychology, Deranty (2008, pp. 456-457) offers an explanation for how such precarisation is entrenched:

The affect that arises at work and from work, to subsequently vitiate all social bonds, is fear: the fear of losing one's job; the fear of systematically organised competition with other workers both inside and outside the workplace; the fear of not being able to achieve ever increasing productivity targets; the fear of not coping when the productivity targets and the work organisation are in contradiction; the fear of being caught at fault by the surveillance of management (when using shortcuts is the only way to achieve targets); the fear of not being able to adapt in the face of the systematic compulsion to introduce rapid and constant changes, and so on. (Deranty, 2008, pp. 456-457)

These ideas are echoed by Bourdieu in the famous essay *Job Insecurity is Everywhere Now* (1998, p84), and by Bauman (2000) who links the idea of 'the precariousness of social existence' (p164) with a focus on employment, to the erosion and transience of social bonds. Richard Sennett has extensively explored the territory in the American context in works such as the *Corrosion of Character* (1998) and the *Culture of the New Capitalism* (2005).

*Precarisation* is an emerging concept and social reality with a freight of possible associations in fields crossing social psychology, sociology and social theory as outlined in considerable depth in Deranty's article, and supported in the more generalized writing of social theorists such as Bourdieu, Bauman, Sennett and many others. It focusses on a process, and a pathway, of increasing insecurity in work that encroaches into the lifeworld of individuals, and we might speculate, as do Deranty, Bourdieu, Bauman, and Sennett, into the bedrock of society. This in itself may constitute a major new (or old) form of social risk.

Labour market *precarisation* challenges one of the foundation concepts of the International Labour Organisation, in decent work:

Decent work sums up the aspirations of people in their working lives – their aspirations for opportunity and income; rights, voice and recognition; family stability and personal development; and fairness and gender equality. (ILO website, [www.ilo.org](http://www.ilo.org)).

'Decent work' connects to another of the ILO foundation ideas around labour 'commodification':

In the ILO's declaration of Philadelphia in 1944, the international community recognised that "labour is not a commodity". Indeed, labour is not like an apple or a television set, an inanimate product that can be negotiated for the highest profit or the lowest price. Work is part of everyone's daily life and is crucial to a person's dignity, well-being, and development as a human being. (ILO website, [www.ilo.org](http://www.ilo.org)).

Frade and Damon (2005) argue on the basis of empirical studies of various industries in Germany, Italy, Spain, France and England, that indeed there is a process of '*recommodification*' of labour in train through emerging business models which circumvent labour regulation and also as an unintended consequence of certain types social policies which intend to support workers through labour market transitions. The outcome of this '*recommodification*' process, they say, is precarious work. The boundaries in labour conditions that were set, and fought for, particularly in relation to

commodification, according to Lipietz (1992) in the post-war period have progressively unravelled in the post-industrial era. This unravelling has been described in various ways by scholars. Beck (2000) and Munck (2002) describe the *Brazilianisation* of Western economies and the development of a new 'political economy of insecurity'. Of employment, Beck predicts in *Risk Society* (1992, p. 145), that 'a new division of the labour market is created between a uniform standard industrial society labour market and a flexible, plural risk society market for underemployment, where the second market is quantitatively expanding and increasingly dominating the first'. This is certainly a prediction relevant to the contemporary Australian labour market and in the following section we can gain some perspective of how the 'risk society' is lived out.

### **PART 3. THE CONSTRUCTION OF SOCIAL DISADVANTAGE THROUGH PRECARIOUS JOBS**

The majority of the 80 women across the 2 studies reported that they had little capacity to improve their employment situation by moving out of precarious jobs into better paid and more secure jobs. In addition, most of the women were in jobs which were unsatisfactory across a range of dimensions, and barely if at all, could be found to be consistent with the ILO notion of 'decent work'. First, this section examines how women came to be in precarious jobs, secondly it considers some of the particular stresses that the jobs entailed and thirdly, it takes up the issues for single parents around care and work with special reference to welfare-to-work policies.

#### **Pathways into precarious work**

Three major pathways into precarious jobs were identified amongst the 80 women. Understanding these pathways help to understand the nature of the social risks to which some women are exposed.

#### *Parenting*

Single and married mothers were particularly dependent on jobs with suitable hours for their children including dependent children 16 years and over at school or university. This greatly constrained their employment options and was a significant factor in compelling women to take on part-time and casual jobs (consistent with the findings of the *Australia at Work* survey as reported above). Amongst the single mothers, there were workforce participation requirements contingent on receiving social welfare payments. In Australian social welfare, single parents are required to look for part-time work when their youngest child turns 6.

While it would be expected that over time as parenting responsibility receded, career or job progression may have been facilitated. But for many of the women in the Monash study who were an older group, there had not been any such progression. Many reported that they had been working in precarious jobs over many years and were not able to affect changes to their situations. Maureen and Stella (pseudonyms are used in this paper) typified this:

Maureen, 51, is a single parent with a 16 year old at school. She is a former bank manager reporting that she cannot find even lower level jobs now. She has been working on a casual basis for a community organisation driving a bus for elderly clients and doing a little administrative work for the past 9 years on a part time basis, and receiving welfare payments. While there has been no change in the nature of her job for all those years, the organization has continuously refused to make her position a permanent one, denying her the benefits of paid



leave and a modicum of security which are important to her. Maureen's circumstances are quite 'precarious', she has some health problems now, and is very worried about her situation.

Sharon, 52 is married with kids at university, and has a science degree. She returned to work some years ago after a period outside the workforce while parenting, and has been working in university administration now for 5 years. She did have an annual contract with leave entitlements, but this had recently been replaced by an hourly 'casual' arrangement. She is very pessimistic about her prospects of moving to permanent, secure employment.

#### *Losing or leaving a job*

In the Monash study, there were many examples of mature age women in a variety of situations who had left or lost jobs in the recent past and found it difficult to find secure, well-paid jobs again regardless of levels of education or past experience. A strong finding of the study is that there are diminishing returns from education and experience associated with age and a strong likelihood of downward occupational and economic mobility. The stories of Margot and Laura provide insight into this.

Margot, 55, is a single woman with two degrees and a professional background in project management. Her last job was working on a production line in a factory and she has been unable to find a 'decent' job commensurate with her abilities. She has significant concerns for her future and at this stage of her life says she needs full-time, permanent work.

Laura, 55, another single woman had left a secure public service job three years earlier because of the increasing difficulty of meeting job targets. She describes the misery of the job she left.

We were monitored on an hourly basis against performance benchmarks and if we did not reach them you would receive an email so there was a lot of pressure. They were always watching over you. There were productivity bonuses for the office, they called it team work, but it was a real pressure cooker. In 9 years the individual benchmarks were doubled. Most people really struggled on a daily basis to make it.

Laura had been unemployed and receiving welfare payments for most of the past 3 years. She had applied for hundreds of jobs as part of 'mutual obligation' requirements in Australian social welfare policy. She had obtained 2 of these jobs but had not been able to progress past the probation stage, in one case again due to not being able to meet hourly performance targets. Her confidence and self-esteem were seriously eroded and she had concerns for her mental health.

#### *Later life divorce*

Some women in the Monash study of older women had divorced in the last 5 years and this had meant that there was an unexpected necessity to support themselves through paid employment. For women with limited education and previous employment experience, there were limited employment options and some of these women were very disadvantaged.

Bernadette, 52, with 2 teenage children, had left husband (reasons not specified) and lives in a rooming house which in Melbourne is a very poor quality form of accommodation because she cannot get a lease for a flat without regular job. She works on a casual basis as a cleaner. At the time of interview, she had effectively no personal resources.

Eliza, 55, 2 older children still at home was divorced 3 years ago. She lost a long term job in a call-centre recently due to industry changes, is looking for low to semi-skilled work and competing in the youth labour market.

Janine, 52, has 5 adult children, recently divorced, works as a cleaner, the only job she can obtain, to keep mortgage going despite having a wrist injury as a result of working in her former husband's business.

### **Work stress**

The jobs that the women described in interviews and focus groups were usually difficult in various ways. But there were 2 notable aspects of precarious jobs that were particularly stressful for the women: job demands and variable hours and shifts.

Laura's story about why she left a secure public sector job above echoes the observations of many women across both studies who reported on the demanding performance targets in different industries. In warehouses, for example, orders have to be stocked from a fast moving conveyor belt requiring a high level of speed and accuracy. Or in nursing homes, some women reported having to rapidly feed large groups of frail, elderly people. But there were also reports of high intensity work regimes in administration where turnover of documents is monitored on an hourly basis and in call centres where there are targets for sales, for responses to research, or dealing with customer inquiries or complaints.

Work stress also emanated from lack of certainty around work routines. Two women, single parents under compulsion to find work as part of welfare-to-work requirements, describe the stressful experience of working under these conditions:

You're never guaranteed an any length of time job. A few of the agencies – I worked for (labour hire company)... one week at (clothing manufacturer) then the next week I worked 2 days at (company) all through the same agency - then they had no more work.

Another woman in a similar situation said....

With casual employment, you can be driving down the highway and get a call and told it has been cancelled....You can be called at the drop of a hat.... You could be sleeping .... And get a call to come in.... just part and parcel of what you have to do these days...a lot of pressure on your family ... you have to 'be there in an hour'...run out the door and go...

### **Care and work**

There was much discussion in the interviews and focus groups of both studies about the compromises and difficulties of balancing care requirements with paid employment particularly for single parents. One single mother with three children in the Melbourne Citymission focus groups, put the problem succinctly:

The thing is you want to do the right thing...if you have kids you should be there for them... not other people. That's what I was brought up to believe. You can't win. At 6 or 7 they are still babies, they need you.

Mothers in both studies were anxious about being adequate parents and felt that work requirements in social welfare compromised this. The flow on effects to children of the requirement for single mothers to work was of great concern and a number of women felt that their kids were suffering as a result

through lack of care, support, help with homework and disruption to a stable family environment. Many of the women noted that they had little extended family support to help with child care. Child care was inadequate and expensive.

Many of the women felt that in taking a job, they were in a catch 22 situation due to possible losses in fringe benefits and withdrawal of social security payments. In addition, costs of child care made working hardly worthwhile and potentially made women worse off as the following typical comment showed:

If you don't have a big family network you end up chewing up all your money on child care.

There were significant problems in managing shift work also:

If you have to take time off for children they put you to the bottom of the roster and someone will take your place. .. you won't hear from them again... (Focus group participant, mother with children)

Many women reported on logistical difficulties in taking certain types of casual jobs. A number of women reported that the types of jobs they could get, such as in cleaning, manufacturing or warehouse process work, care work and retail, were hostile to demands of family and caring due to changing shifts and family-unfriendly hours. Child care could not be organised around these conditions.

#### Comment

The greater level of social and economic risks created by requirements to take up low paid, precarious jobs were in evidence in the women's reports of stress and distress because of the poor quality of the jobs in which they work, combined with an overload of care and work responsibilities; a sense of subjugation and powerlessness; insecurity across many dimensions of their lives; a strong feeling of being morally compromised around their care responsibilities; and a sense of anxiety and hopelessness about the future.

These experiences are reported in other research. Loxton (2005, p 42) found in focus groups of single mothers as part of the Australian Longitudinal Study on Women's Health that *hopelessness and insecurity* about the future was a significant feature of their feelings especially in relation to their financial situation. Another Australian study (Cook and Majoribanks, 2005) of low income women identified *scrutiny, marginalisation, surveillance and stigma* (p18) as integral to their negative experiences of social policy especially as it was delivered through the public welfare payment and social policy delivery agency, Centrelink. In the UK, a qualitative study of low income working families highlighted the issue of *moral compromise* for women in regard to caring responsibilities and work (Dean, 2001, p. 275). In that study, as in these studies, women experienced a real tension between their innate desire to prioritise their care responsibilities and the policy or economic requirements to participate in paid work.

These aspects of the *lived experience* constitute an important dimension of the outcomes of social policy and need to be accorded greater weight in evaluating and developing social policy. In the case of contemporary *welfare-to-work* policy in Australia and other countries, it appears to have crossed a line as a sustainable and humane policy formula for disadvantaged women when precarious employment is the main employment option.

The studies raise important questions as to how we conceive of social disadvantage. Certainly, most of the 80 women were economically disadvantaged but what greatly exacerbated the economic situation was the lack of security and poor quality of the jobs they worked in. It is possible to imagine that a low paid job could be satisfactory if it offered long term security and also some pathways for advancement as a genuine entry level job. It might also be satisfactory if it was a job with moderate expectations in a congenial setting. For some people at certain stages of their lives, such jobs may be perfectly acceptable with the proviso that they have choices and pathways out. But these are low paid jobs where most of the benefits traditionally associated with work have been stripped away so that they are stressful, difficult, unpleasant and unsocial, with limited opportunity for mobility to better quality jobs.

A further question relates to what the women's experiences mean for measures of social inclusion and social solidarity. The women were conforming to the 'economic and social participation' criterion of social inclusion objectives which are heavily embedded in Australian social welfare policies. But this form of 'social inclusion' hardly delivered much improvement to the women's lives or their subjective well-being. In effect, the women's experience falls outside conventional notions of social inclusion and social solidarity. Moreover, the women's jobs were highly likely to condemn them to poverty and social exclusion in old age.

What are missing from how we conceive of social disadvantage are indicators and measures that cut across another set of criteria which relate to 'precariousness'. Based on the experience of the 80 women, some suggestions would be:

- Level of security/insecurity both perceived and actual.
- Stress especially related to work
- Level of choices in relation to care and work
- Capacity to plan for the short and long term future
- Level of occupational mobility
- Adequate provision for retirement consistent with social norms.

#### **PART 4. CONCLUSION: IMPLICATIONS FOR POLICY**

The premise of this paper is that the labour market has evolved to embed social and economic disadvantage for certain groups through precarious jobs. While policy has supported the goal of labour market flexibility as the foundation for jobs growth, it has then served to entrap certain groups in an invidious web of precarious employment from which there are limited exits. The result is a social system in which some groups, such as the women in the studies reported here, have very high exposure to insecurity and risk, as well as low wages and difficult work conditions, compared to others. This most certainly undermines social solidarity.

Public policy and the labour laws it reflects, need to set boundaries around labour market flexibility and employment practices which embed precarious employment as a form of competitive advantage. This is a complex area of policy covering industrial relations *and* economic policy in which small, open economies such as Australia are attempting to maintain competitiveness in global markets while sustaining strong employment growth in the process. Employers need to be bound to a social contract around *decent work* which the International Labour Organisation has expounded as a defining concept for its agenda. Labour law can be more assertive in protecting workers and requiring employers to meet basic obligations without significantly compromising business competitiveness. Clearly the international union movement and bodies such as the International Labour Organisation have important roles in the

strengthening of organised labour and enforcement of labour standards in both emerging and post-industrial economies.

Social policies need to more firmly link to a 'decent work' agenda in order to achieve goals around social inclusion and social solidarity as well as poverty alleviation. There is no point in asserting welfare-to-work policies without 'decent' jobs and without the pathways between low end, entry level jobs and better paid, better quality jobs. More sophisticated remedies to poverty, social exclusion and welfare dependency are needed. In this regard, there has been growing recognition in both the UK and USA of the limitations and failings of *workfare* programs (Bloom et al, 2002, p2) leading to the trial, with control groups, in a number of locations of new generation Employment Retention and Advancement (ERA) programs which focus on the long term prospects of welfare clients in employment.

It may also be the case that for certain groups particularly single mothers, *workfare/welfare-to-work* policies are counterproductive. Reports in the two studies of children falling behind at school, family stability disrupted, and mothers reporting depression and high levels of stress and distress suggested a magnification rather than a reduction of social problems all of which are ultimately a cost to society and governments. These findings are entirely consistent with the experience of *workfare* in the United States (Sheen, 2010, p. 186). Of course, efforts should continue to assist women to find sustainable, well-paid work and in this regard ERA programs which entail more humane and family-friendly approaches are important. However, policy needs to embody choice rather than compulsion for single mothers. Adequate levels of social protection should be afforded to them and their children on the basis of the social contribution embodied in caring work and the raising of children.

If better measures of social disadvantage were developed which took account of the effects of employment precariousness, then there may also be a means of leveraging public policies to achieve a more dynamic social security.

### Acknowledgements

The author thanks Melbourne Citymission for permission to use the material from the study, *Women, Welfare and Low Pay*, for this paper. The opinions expressed in this paper are those of the author only, who takes full responsibility for the paper's content and opinions.

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