

# LIVING WITH UNCERTAINTY

The Social Implications of Precarious Work

> Alicja Bobek, Sinéad Pembroke and James Wickham

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## Foreword

I am delighted to introduce this report on precarious work from TASC. It is, I believe, an important contribution to a key debate in contemporary employment and social policy. The report examines a number of the drivers behind the recent rise in more precarious forms of work and some of the significant ways in which that impacts on individuals and society.

Increasingly, we are seeing that work no longer represents a reliable route out of poverty. Precarious work is usually poorly paid and under-unionised, lacking in important benefits such as pension contributions, sick leave or parental leave. Often, it can leave workers vulnerable to pressure, abuse or exploitation. In its effects on housing, health and family life, precarious work often spills over into precarious lives.

As this report demonstrates, there is a strong ideological dimension to the rise in precarity. Even as the numbers of people facing in-work poverty has grown, Ireland has seen an increasing concentration of wealth at the top. In many cases, the introduction of precarious work was not about hard choices during a difficult recession, rather the recession was seized as an opportunity to erode established norms and remake the employment landscape. Some of the industries with the highest profits during the recession were the most relentless in the roll-out of insecure contracts. On a wider level, a focus on short-term quarterly returns rather than long-term development has favoured practices which allow labour costs to be quickly scaled up or down to achieve a desirable balance-sheet, while political pressure to reduce live register figures may also have encouraged quantity of placements over quality.

There is increasing concern that if we allow these patterns to continue, we will see inequalities spiral further and that is not good for society or the economy. Recent years have seen a somewhat belated revival of the European Social Pillar with wide recognition of the need for concrete counter measures. In 2015, the International Labour Organisation (ILO) adopted a new international labour standard, highlighting the need to transition workers out of the informal economy and enhance standards of security and protection within the workplace. The EU Commission is also currently in the process of developing a new Directive on 'transparent and predictable working conditions'. Meanwhile, in Ireland, legislative proposals are emerging from both opposition and government.

This report looks at some of the global and national trends in order to help shape policy solutions. It identifies and examines different forms of precarious employment and also provides an extremely useful analysis of the specific challenges in different sectors.

This sector by sector approach offers important qualitative and quantitative insights. It shows, for example, how established sectors like retail and hospitality, which in the past, often offered decent conditions and opportunities for progression, have been at the frontline of aggressive casualisation with a steep rise in insecure and if-and-when contracts.

The prevalence of precarious work within emerging growth sectors such as home care and early childhood education is also examined. These are areas of high demand which could offer quality employment right across the country. However, the long and deep undervaluing of the contribution of family carers has been echoed by an undervaluing of formal care-work.

The report offers an interesting chapter on the intersection between precarious work and family formation, which notes security of contract and accessibility and affordability of childcare as key factors for many who are trying to plan a family. However, further issues around care and precarious work also come through when a gender lens is brought to the sectoral analysis. Hospitality, retail, care-work and early education are all areas where women workers tend to predominate and where part-time variable hour contracts prevail. The 'secondary earner' framing which is sometimes invoked in these sectors is unhelpful as it can seem to rationalise poor pay or conditions by suggesting such work is merely supplementary to a supposed 'primary earner'. We have also seen a dangerous reframing of flexibility from its original meaning of work-life balance to the exact opposite, a power imbalance where staff are expected to prove their flexibility by being permanently available, yet never secure. It is therefore important to note, as this report does, a distinction between quality part-time and insecure part-time. The crucial difference of course is predictability and choice. Variable hour contracts tend to be imposed rather than chosen, with women constituting a majority of those who describe themselves as involuntarily underemployed.

Far from accommodating care responsibilities, variable hour contracts in areas like hospitality or retail can sometimes be used to control or punish individuals through hostile scheduling which clashes with those care responsibilities. Previous research in this area has also noted that allocation of hours can often serve as a mechanism of control with changes in hours for those who raise concerns. Interviewees in this report eloquently communicate the stress of competing for insecure shifts and the impact that can have on family life. All these issues are of course even worse for the many workers who are parenting alone.

Another, often underexamined, form of precarious work is bogus self-employment and it is great to see the report shine a light on this practice, which is particularly prevalent in the predominantly male sectors of construction and transport. Currently, the employer holds most of the power to define the basis on which someone has been hired. The individual falsely defined as self-employed has neither the security of a properly recognised employee nor the discretion and freedom of a genuinely self-employed person. They are carrying the risks and costs of a business while only being paid for their own hourly labour. Workers in bogus self-employment also lose entitlement to crucial benefits such as sick leave.

The impact of precarious work on health is something that comes across strongly in the report with many interviewees feeling that they cannot afford to be sick. By penalising early action on health concerns, precarity can contribute to more serious and expensive medical conditions in later life. Examination of the interplay between employment circumstances and social consequence is one of the most important aspects of this TASC report.

For those trapped in precarious work it can feel like the next vital rungs on a ladder of progression are missing and the higher rungs become unreachable. Narrowly defined contracts and unpredictable hours can also make lateral moves more difficult. It can seem hard to plan a career path and that can make it hard to plan other aspects of life. This is not only true in terms of decisions around family formation, it is also reflected in the very serious obstacles which precarious workers face when trying to secure a loan or a mortgage. The chapter on housing also reflects the impossible challenge for renters on insecure incomes, navigating an arena which, in Ireland, has been deeply distorted by market speculation.

As well as all these impacts on individuals and families, precarious work also has many negative impacts on wider society. It can, for example, increase pressure on our social welfare system, both in terms of revenue lost through bogus self-employment and an increasing reliance on in-work supplementary payments to keep families out of poverty. It is therefore important that we bring a joined-up approach to legislative solutions in this area. Legislators are currently debating a range of opposition and government proposals on issues like banded hour contracts, minimum notice periods and standardised definitions of self-employment. We may also want to think about how our procurement policies could be used to drive best practice.

Another message that emerges from this report is the key role of unions and collective bargaining in tackling precarious work. This was clear in the better wages and conditions secured by HSE care workers and in the deterioration which followed the collapse of the Joint Labour Committees in areas like hospitality. The restoration of a tax relief for union membership might, I believe, be one small step forward.

One important final insight from the report is in relation to the spread of precarious work within academia itself. It seems that insecure contracts have become prevalent in the very spaces relied on to analyse and examine the employment landscape. It would certainly be worrying if such practices were ever to chill the intellectual challenge and critique which policy makers such as myself welcome and rely on when shaping new policy solutions. Certainly, TASC and the wide range of academics who have contributed to this important report are to be strongly commended for their contribution to this crucial public debate.

#### Senator Alice-Mary Higgins

### **Executive Summary**

#### Introduction

In this report, we set out to map precarious work in Ireland, and the impact this type of work has on precarious workers' lives. This was investigated through a mixed-methods approach, which included statistical analysis of CSO data and qualitative in-depth interviews with 15 significant informants and 40 precarious workers.

#### **Contextualising precarious work**

For the purpose of this report, we will focus on the employment relationship itself (objective insecurity) rather than on the experience of work (subjective insecurity). Our terms of reference are limited to non-standard employment (also commonly referred to as 'atypical', or 'contingent' employment).

Precarity, we argue, is not just a labour market issue, but the culmination of a broader conservative offensive that began with the neoliberal turn of the 1980s. However, the extent and form of precarious work is also shaped by multiple facilitating factors so that it has varied over time and between countries. Different types of precarious work have grown at different speeds across Europe. These variations are primarily results of socio-political choices made at the national level. Nonetheless, supra-national factors, ranging from policies of the European Union to the strategies of multinational enterprises have also been important influencers.

#### The nature and extent of precarious work in Ireland

We identified three main types of employment in Ireland that are contractually precarious. These are: part-time work with variable hours ('if-and-when' contracts), temporary work and solo self-employment. While the overall percentage of these types of contractual arrangements remain relatively low in Ireland, a number of sectors of the Irish labour market have experienced a surge of non-standard employment. The CSO data shows that all three categories of non-standard employment increased after the economic recession.

Eight NACE sectors were measured. Human health had high levels of part-time work, while transportation and storage scored high on solo self-employment, and education contained high levels of temporary employment. Meanwhile, construction scored high on solo self-employment and temporary work, and retail, accommodation and administration and support had high levels of part-time and temporary work. 'Other NACE sectors', which includes such occupations as hairdressers, sports facilities workers and art workers, was the only sector to score high on all three dimensions.

#### Precarious work, health and access to healthcare services

Precarious working conditions can have a negative effect on physical and mental health. However, what emerged from our interviews was that the majority of participants could not afford to be ill. For precarious workers, the burden of expense is felt in two ways: no paid sick leave, and the expense of paying to see a GP and for medication, tests and follow-up appointments. This can mean having to make hard decisions like whether to first buy food, or pay bills or rent. Medical cards and GP cards are means tested and most precarious workers do not fit the eligibility criteria to obtain them, although they are not able to afford primary care services.

#### Precarious work and precarious housing

It was reported that precarious workers were not left with any other choice but to rent, or if the option was available to them, to live in the family home. With tightening mortgage regulations (which followed the economic crash), and soaring property prices, people working in non-standard employment are unlikely to be approved by any lending bank. At the same time, renting in the private market has also become prohibitively expensive in the last number of years. Even though the issue of rent affordability is experienced at a broader level, precarious workers are in a much more vulnerable position as a consequence of their lack of job and income security.

#### Precarious employment and family formation

The lack of employment stability was highly problematic for those who wanted to start families of their own, especially if their partner was also in a similar work situation. This led to postponement in having children. Maternity leave was challenging for women in precarious employment, as the contract may be shorter than the actual leave. Formal childcare proved to be too expensive for participants who had insecure incomes and alternative arrangements were often necessary. In the most extreme cases, one of the parents had no other choice but to quit their job. This decision was not, however, based on gender, but on employment status.

#### Conclusion

Our report found that the shift towards non-standard employment is no longer exclusive to the service sector of the labour market. It needs to be emphasised, however, that those working in the service economy are still more likely to have a precarious job. This report found that none of our participants chose to be in temporary employment. Much of solo self-employment is also not entered by choice, but people are forced into this as a condition for their employment.

Contract insecurity and wage unpredictability led to workplace insecurity but it also created insecure and unpredictable lives. The lack of independence that precarious work often affords people, leads to forced infantilisation because they are unable to leave the family home and lead an independent life. Most of the Irish state assistance related to pay, access to healthcare, accommodation, and some aspects of family support and childcare are means-tested and often focused on low-income households. Such dualisation of services does not account for those 'in the middle', especially if they do not have standard, traditional employment contracts. From this point of view, state policies should focus on providing legislation that provides more security to precarious workers.

## Acknowledgements

There are a lot of people and organisations that we owe enormous gratitude to. We would like to begin by thanking our co-funders, FEPS (Foundation for European Progressive Studies), without which this project could not have happened. Thank you for partnering with TASC, supporting and funding this really important research.

We would like to thank our participants, without whom this report could not have been written. It was a privilege that you were so open and honest in your interviews. Your words show that behind precarious contracts, there are real people and real lives.

We would also like to extend our gratitude to the members of our user group – James Doorley (NYCI), Brid O'Brien (INOU), Tricia Kielty (SVP), Paul Ginnell (EAPN), Ethel Buckley (SIPTU) and Brian Forbes (Mandate) – who were very generous with their time, their feedback and their overall commitment to this project. We would also like to thank our Scientific Advisory Board members – Dr Michelle O'Sullivan (University of Limerick), Dr Mary Murphy (Maynooth University), Professor Jacqueline O'Reilly (Brighton Business School) and Professor Joan Miquel Verd (Universitat Autònoma of Barcelona). Again, the time that you put into it was incredibly generous and the feedback and comments were invaluable to this report.

We are also incredibly grateful to a lot of organisations and individuals within those organisations who helped recruit for participants. We would like to thank Mandate, SIPTU, Unite, St Vincent de Paul (SVP), the National Youth Council of Ireland (NYCI), the Irish National Organisation of the Unemployed (INOU), the European Anti Poverty Network Ireland (EAPN), the Dublin Tenants Association, Housing Action Now, SPARK (Single Parents Acting for the Rights of our Kids), One Family and Early Childhood Ireland. There were also many people and organisations who helped recruit, who we may not have acknowledged here (as recruitment snow-balled it became difficult to keep account of everyone who helped us), but we are so grateful to everyone. Again without you, we could not have produced this report.

We'd also like to thank TASC staff members John White, Robert Sweeney, and Kirsty Doyle for your support; Brian Lynch for getting it produced and getting it out there; Sylvia Byrne for all your work and support; and Tyler West and Marcos González Hernando for proof reading the report. Thank you to our director Shana Cohen for all the work you have done to ensure the project has remained on schedule, the feedback and the belief in the work we have produced. We would also like to thank the board members for supporting the project until its completion.

# Introduction

CHAPTER 1

# Chapter 1

# Introduction

Ireland, like the rest of Europe, has seen major fluctuations and changes to the labour market in the last ten years. While employment rates are increasing, the question now is about job quality and the types of jobs that are being created. There has been increasing recognition that for many workers in Ireland and Europe, employment has become insecure, with temporary and casual work on the increase. The Irish Congress of Trade Union's (ICTU) report on precarious work points out that 'although insecure employment continues to represent a minority of overall employment, there is growing concern that the traditional standard of secure, certain, regular employment is being replaced by employment that is insecure, uncertain, and unpredictable' (2017:4).

This report maps out the nature and extent of precarious work in Ireland today, as well as its effects on the personal choices and quality of life of those working in various types of precarious employment. The report details who works precariously, in what way and in what sort of occupations. It also provides a detailed analysis of the social implications of precarious employment in Ireland through 40 in-depth interviews with precarious workers between the ages of 18 and 40. Finally, the report explores precarious work's implications for maintaining health and accessing healthcare services, finding housing, having children and accessing childcare services.

Precarious work has affected people of all ages. The rise of insecure employment has had an impact on new entrants to the labour market and young people. The economic recession, along with labour market reforms, has led to a situation where 'young people are far more likely than other groups to be employed in non-standard and insecure jobs, independently from their education and skills'.<sup>1</sup> In addition, a 'precarity trap' (Gash 2008) has become increasingly evident in the job market, whereby more and more people remain in insecure employment for longer periods of time.

Precarious work has also affected workers in a range of occupations. Whereas insecurity was once only associated with unskilled and low wage work, now increasing numbers of highly skilled people are locked into insecure employment. In this respect, the sheer extent of precarious work is of major concern. There is now substantial literature assessing the level of precarious work in Ireland today (O'Sullivan et al. 2015; Cush Report 2016; ICTU report 2017.)

Such 'head-counting', however, raises more questions than answers. To determine the extent to which someone is affected by precarious work, a more holistic view of their lives, including their household situation and access to social supports and services, is needed. As Frase has argued, 'as work becomes more transient, struggles outside of the workplace such as with landlords, can become more significant

<sup>1</sup> Trapped or flexible? Risk transitions and missing policies for young high-skilled workers in Europe: synthesis report, 2012 p. 5

than with employers. Essentially, 'access to affordable housing, education and childcare are just as much "labour issues" as what happens during working hours' (2013:14).

A growing body of research on precarious work looks at its effects on health, including mental health (McGann 2016) and physical health (Benavides et al. 2014), as well as access to healthcare services (Kim et al. 2011). There has also been research conducted on other effects of precarious work on young people, such as its creation of financial dependency and difficulty in moving away from the family home and family formation (Leccardi 2005; Arnold 2013; Carmo et al. 2014; Cairns et al. 2014; Worth 2016).

However, arguably there is a lack of research on the implications precarious work has on the lives of individual men and women in Ireland. While the basis of contractually precarious work might be similar across countries, the experiences differ because of the availability of public services and state subsidies, for example, universal healthcare or childcare. This report focuses on the social implications of precarious work in Ireland, drawing on the perspectives of precarious workers themselves and exploring in depth the effects on health, housing and family formation.

### 1.1. Methodology

There were two phases to this research. The first phase involved contextualising precarious work in Ireland. Drawing on data from the CSO database (QHNS), the research team mapped out the extent of precarious work in Ireland on a sector by sector basis. This statistical analysis was substantiated with fifteen stakeholder interviews with trade union officials who organise and represent workers in these sectors. Trade union officials were interviewed because of the extensive knowledge they have about the workplace and workplace conditions in the sectors they represent.

Shortcomings were encountered while accessing the official statistics related to non-standard employment and precarious work in Ireland. For example, it was difficult to measure the full extent of non-standard employment through CSO statistics alone. The main reason for this is the method of data collection used by the QHNS, where the survey question is related to the respondent's understanding of their employment status, rather than their actual contractual status. Many of those with 'if-and-when' contracts often work more or less than regular weekly hours. If-and-when workers can therefore be classified as either regular part-time or even full-time workers, as the Irish QHNS refers to hours worked rather than what is stated in the contract.<sup>2</sup> These workers' hours, however, are not guaranteed, a fact that makes their jobs precarious. We also encountered a number of individuals who referred to their employment as 'permanent', although it was later revealed that they were on 'roll-on' contracts (e.g. renewed every 12 months).

The second phase involved 40 in-depth, qualitative interviews with men and women who worked or had worked temporary, part-time, or irregular hours and/or on a self-employed basis (see Chapter Two for our definition of precarious work). We recruited until data saturation was achieved, or until the data no longer contributed new information to the analysis. We chose this research method for a number of reasons. First, we wanted an open approach that allowed for more scope. This is because there were areas that we wanted to investigate in which relying on statistics alone would have provided a very limited scope. Such was the case with workers' experiences of accessing health services, housing, their relationships with employers and colleagues, work-life balance, and their physical and mental health. Second, we wanted a research method that gave a voice to precarious workers. As Scraton observed, qualitative critical research 'seeks out, records and champions the view from below, ensuring the voices and experiences of those marginalised...are heard and represented' (2007:10).

#### Recruitment

Selection was based on men and women who:

- Lived in Ireland
- · Worked or had experience working on a temporary, part-time, irregular or self-employed basis
- Were between the ages of 18 to 40.

There were numerous recruitment methods used. Trade union officials from SIPTU, Mandate and Unite contacted their members about the project. Importantly, although trade unions are gate keepers with large databases of workers, many precarious workers are not unionised. Therefore, it proved challenging to recruit via trade union channels. However, there are a number of sectors in which trade unions organise that still experience high levels of precarious work. (e.g. retail or early years education). Within these highly precarious sectors, trade union organisers who contacted their members proved useful. Consequently, we also recruited through NGOs and organisations that have contact with precarious workers. Social media, such as Twitter and Facebook, were also used in the recruitment process. Furthermore, we also used the snowball sampling method in which participants were able to contact other people from their networks who fit the criteria.

It proved quite challenging to recruit precarious workers, which is not out of line with other studies on precarious work that used similar research techniques (see for example Lewchuk et al. 2006:148). There are a number of reasons for this challenge. Many precarious workers would fear losing their job or having their hours cut if they took part in a study of this nature and their employer found out. There are also issues around scheduling. Many precarious workers work long hours and are often informed at the last minute of their work shift. Furthermore, there are many workers who are unaware they are precarious, even though they fit the criteria.

#### The sample

Although we recruited on the basis of people's work situation, their life situations outside of work were also of great importance. Importantly, the discussion of precarious work must differentiate between different experiences of people undertaking the same type of work. For example, Rosenblatt (2016) discusses the motives of Uber drivers in the USA as differentiating between 'hobbyists' who only drive part-time and full-timers for whom driving is their only income source. In reality, these two groups often have different socio-economic and demographic profiles that provide different motivations for working. Therefore, we used a sampling matrix to ensure that recruitment was representative of all life and precarious work situations. While the sample size is too small to generalise for all precarious workers, it is representative of the various work and life situations in the table below.

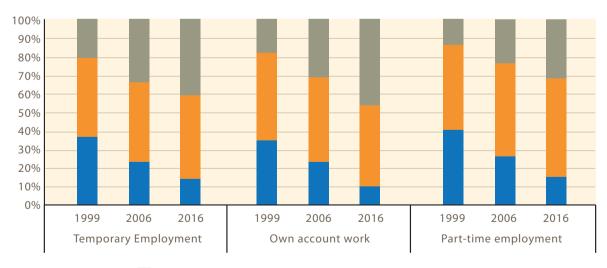
Life situation Work situation	Part time (irregular	Self-employment no emplyees	Temporary contract	More than one type of precarious work
Single				
Single with child/children				
In a relationship				
In a relationship with child/ childeren				

#### TABLE 1.1: SAMPLING MATRIX

As the above sampling matrix shows, our recruitment process focused on work situation (temporary, part-time irregular hours and/or self-employed) and relationship status; these characteristics (along with occupation, gender and age) are listed in Appendix 1. In our sampling procedure, we did not control for gender or occupation; however, we ensured that both men and women were represented and that a variety of occupations were included. Nevertheless, it needs to be noted that, for a variety of reasons, this qualitative sample is not representative of all occupations that demonstrate a higher than average rate of precarious work. This approach did, however, allow us to explore new perspectives and experiences of precarious work, especially among those who are considered 'professionals'.

Women are over-represented in our sample, but it needs to be emphasised that many of the occupations where precarious jobs are more prevalent, employ more women than men. We also did not specifically control for the ethnicity, but we did ensure that migrants were represented in our sample. In addition, some occupations were represented more than others in this sample, while others were not represented at all. One of the possible reasons for this uneven representation is the willingness of precarious workers in these occupations to share their stories; some precarious workers are more agreeable to being interviewed than others. Furthermore, some occupations were difficult to reach out to, such as those working as couriers.

In general, our sample can be characterised by an over-representation of those who had third level qualifications, which ultimately worked to our advantage. Research on precarious work often focuses on low pay and often low skilled work, with a common mismatch of skills and education (e.g. McKay et al., 2012). By including professionals who worked precariously in our study, we were able to reveal that this is not always the case. As will be discussed in this report, precariousness increasingly affects jobs that have traditionally been considered as 'good' or solid employment (e.g. full-time, permanent, and well-paid positions). In other words, precarious work is no longer exclusive to low-skilled workers but is now prevalent amongst professionals. Labour market trends also suggest that the share of people with third level education in non-standard employment has been growing over the past few decades. The following chart illustrates the trend:



#### CHART 1.1: NON-STANDARD EMPLOYMENT AND EDUCATION LEVELS, 1999-2016

**Tertiary education (levels 5-8)** 

Upper secondary and post-secondary non-tertiary education (levels 3 and 4)

Less than primary, primary and lower secondary education (levels 0-2)

Studies on precarious employment in Europe also tend to focus on young workers and new entrants to the labour market (Carmo et al 2014; Cairns et al. 2014). This is especially the case with research conducted in Southern and Eastern Europe, where new entrants to the labour market are affected by the growth of non-standard employment. Such a focus on younger workers may, however, lead to an assumption that precarious work represents a 'stepping stone' to standard employment. Therefore, we decided to extend the age group in our study to include participants up to 40-years-old. This age range allowed us to interview those who were still relatively young, but who had also experienced non-standard employment for a longer period of time. This wider employment spectrum provided us with an additional opportunity to explore how non-standard employment impacts individuals at different stages of their life cycle.

The interviews took place between March and October 2017. They lasted approximately one hour but on many occasions were longer. All the interviews were recorded, transcribed and analysed by the members of the research team. Any personal identifying information was removed from the interview transcript and pseudonyms are used in this report.

### **1.2.** Outline of the report

This report is structured as follows: chapter two contextualises precarious work both in Ireland and internationally. This chapter begins with a discussion on defining precarious work and explains how we came to define it for this report. This explanation is followed by a historical overview that maps out the shifts towards non-standard employment, and then by a look at the factors that facilitated precarious work in the European context. In chapter three, we focus on the Irish labour market and the nature and the extent of non-standard employment in Ireland. In this chapter, we examine sectors and occupational groups with relatively high levels of precarious employment. This analysis is based on the available statistical data, as well as our expert interviews with trade union representatives and with precarious workers. This section is followed by three chapters that examine the main themes of the report. Chapter four discusses the implications of precarious work on health and healthcare. Here, we focus on the negative impact of nonstandard employment on mental health, the availability of obtaining sick leave and the consequences for precarious workers and access to healthcare in Ireland. In chapter five, we explore the relationship between precarious work and housing. This chapter is focused on the negative psychological effects of not being able to afford to buy a house or to leave the family home, hidden homelessness (e.g. sleeping on friends' couches, a phenomenon that homelessness statistics do not cover), and evictions. Chapter six examines issues related to non-standard employment, family formation and childcare. In particular, the section examines issues surrounding the financial barriers of having children, the childcare conundrum and issues related to maternity leave legislation for temporary workers. The report concludes with chapter seven and an overview of the relationship between non-standard employment, working lives, and the possibility of the precarisation of the life course.

# **Contextualising precarious work**

CHAPTER 2

# Chapter 2

# Contextualising precarious work

Initially precarious work was only the concern of labour market experts, academics, and trade union activists. However, the phenomenon is now accepted as a major social problem in advanced, market-based societies. While labour market flexibility is still seen by many commentators as self-evidently desirable, in Ireland as is in the UK, negative aspects of irregular part-time or self-employment in the gig economy are widely acknowledged. In other parts of the EU, for example in Southern, Central and Eastern European countries, precarious work is posing serious concerns in relation to youth employment and transitions to adulthood<sup>3</sup> (Carmo et al. 2014).

This chapter will contextualise precarious work by first detailing how we defined it, and then exploring its growth within historical and international contexts. Precarity, we argue, is not just a labour market issue but the culmination of a broader conservative offensive that began with the neo-liberal turn of the 1980s. However, the extent and form of precarious work is also shaped by multiple facilitating factors so that it has varied over time and between countries. These variations are primarily results of socio-political choices made at the national level. Nonetheless, supra-national factors, ranging from policies of the European Union to the strategies of multinational enterprises have also been important influencers. Finally, we briefly examine the role of regulation in facilitating precarious work within a European context.

# 2.1. Defining precarious work

The concept of precarious work became prominent in Europe in the 1970s with the emergence of fixedterm contracts. Consequently, this concept was initially associated with employment that lacked security (Barbier 2002:4). There are numerous terms associated with precarious work; 'precarisation' implies the process of becoming precarious and 'precarity' the collective identity of this group of people. The 'Precariat' is an amalgam of precarity and proletariat, and was 'adopted by French labour activists as a rhetorical and mobilising phrase in the 1980s, Italian trade unionists and Spanish social movements in the 1990s, and the Global Justice Movement in the early 2000s' (Jorgensen 2016:961).

The ILO reported: 'There are no agreed official definitions of what constitutes precarious employment' (ILO 2012: 29). Most authors associate precarious work with non-standard employment, such as part-time work, temporary work or self-employment. However, there are other authors, such as Standing (2011) who offer a broader conceptualisation of the term, arguing that, 'to be precarious is to be subject to pressures and experiences that lead to a precariat existence, of living in the present, without a secure identity or

3 Eurostat, Labour Force Survey, 1992-2013

sense of development achieved through work and lifestyle' (2011:16). This elevation of precarity to the new normal is simplistic, however. Certainly, the assumption that all employment is now short-term is problematic. At least until the early 2000s, the proportion of workers who were in long-term employment (defined as the same employment for at least 10 years) was rising both in the UK and in most European countries (Doogan 2001; Doogan 2005).

These findings suggest that it is important to differentiate between 'subjective insecurity', or the extent to which workers worry that they may lose their jobs, and 'objective insecurity', which is contractual temporariness. In the case of the former, just because the employer can dismiss an employee does not of course mean that this necessarily happens. Thus, perceived job insecurity increases in tight labour markets where unemployment is high, and this will cause even those with legally-secure jobs to worry.

Therefore, for the purpose of this report, we will focus on the employment relationship itself rather than on the experience of work (otherwise known as subjective insecurity). Our terms of reference are limited to non-standard employment (also commonly referred to as 'atypical', or 'contingent' employment). Non-standard employment refers to employment relations that 'deviate from full-time, open-ended wage employment' (De Grip et al., 1997). It is often characterised by short or long-term irregularity, unpredictability of current or future income (Quinlan, 2012), and/or 'objective' insecurity related to the fixed-term nature of a contract.

Numerous types of non-standard employment have been identified, which include part-time work, oncall contracts, min-max contracts, fixed-term contracts, seasonal work, agency work, home-based work, telework, apprenticeship contracts, freelancers, self-employment and informal work (Delsen, 1991:123). It can be argued that non-standard employment is a way for companies to divide their workforce into what Atkinson (1984) defined as 'core' and 'periphery'. The core is comprised of permanent workers valued for their commitment and skills ('functional flexibility'), while the periphery is comprised of workers valued only for the precise amount of labour time they contribute. There are two main categories of peripheral workers: 'contingent employees' (part-time and short-term) and those who can be characterised as having 'alternative arrangements' (self-employed, freelancers, interns etc.) (e.g. Galagher and Sverke, 2005). Peripheral employment allows employers flexibility to vary labour costs according to their immediate shortterm needs (also known as 'numerical flexibility').

Part-time work has been identified as one type of non-standard employment. The early debate on flexibility (for review see Pollert, 1988) occurred in parallel to the growth in part-time employment, especially amongst women. Much of this part-time work was low-paid and occupationally segregated, but nonetheless it was regular and open-ended. Such employment may be non-standard in that it deviates from the full-time norm, but it is not necessarily precarious. However, where part-time work is short-term or, as appears to be increasingly the case, involves hours that vary at the employers' discretion, then it is precarious. These can be described as 'secondary part-time jobs' (Tilly, 1996) and are characterised by contracts in which working hours are only assigned if and when an employee is needed to perform certain tasks. Such employment arrangements are often referred to as 'zero-hours work' or in the Irish context, 'if-and-when' contracts (O'Sullivan et al., 2017).

The other type of non-standard employment is the short-term contract, or contracts outlined for a specific purpose for a fixed-term. Historically speaking, short-term contracts were associated with unemployment and underemployment as 'employment' referred to a situation in which an individual had a regular job for a continuous period of time (Nenhueser, 2005). These arrangements were also predominantly found in industries that only provided seasonal work, such as agriculture. White-collar short-term work existed mainly to replace permanent personnel, such as covers for sick or holiday leave (De Grip et al, 1997). Since the early 1970s, however, with the ongoing flexibilisation of the labour market, temporary work started

to penetrate into the high end of the labour market. The shift towards professional temporary work can be linked to the concept of the 'boundaryless career' (Arthur and Rouseau, 1996) or 'intelligent career' (Arthur et al. 1995). At the core of this concept is an assumption that highly-skilled professionals no longer desire a 'job for life' but increasingly change their employment because doing so is beneficial for their careers (Briscoe and Hall, 2006), Eby et al., 2003). However, those who counter this concept about the changing nature of temporary employment argue that it in fact derives from companies' need for flexibility (Kallebberg, 2000) and their desire to match workers with workload demands (Nollen and Axel, 1996; Reilly, 1998; Sparrow, 1998).

In recent decades, there has been an increase in employers hiring people on a self-employed basis. This arrangement enables employers to avoid the costs associated with direct employment, such as paying PRSI and contributing to a pension scheme. This reality was presaged by the expansion of pseudo self-employment through various forms of outsourcing. In these cases, even though the worker is defined as self-employed by Revenue, they are directed by one employer. Such 'bogus' self-employment has long been widespread in sectors such as construction (e.g. Wickham and Bobek, 2016), but it has now reached its apogee in the gig or portal economy. This phenomenon is best illustrated by Uber's reliance on electronic surveillance to mobilise and direct its 'self-employed' taxi-drivers.

A great deal of traditional self-employment occurs where the worker has numerous clients or customers and generates a regular income on the basis of fairly predictable hours. By contrast, 'bogus' self-employment, (of which the gig economy is only one sub-set) is comparatively even more precarious because the hours are determined by the employer and because of the absence of employee social protection. It needs to be noted that some authors view these forms of employment in a positive light, arguing that they promote entrepreneurship and liberate workers from organisational constraints (e.g. Greenwald, 2012; Baltimore et al., 2016). Those who counter this view argue that such work can often be low-paid (Freedman, 2014), that the incomes are highly unpredictable (Berg, 2016), and that the self-employment status weakens social protection for own-account workers in most countries (Dokko et al., 2015).

Finally, the international debate often links precarious employment with low-paid work. Nearly all countries now have some form of statutory minimum wage, usually in the form of an hourly minimum wage. This has been fuelled by the growing awareness of the continuation and expansion of low-wage work. Low wage work and precarious work often overlap, but the former in itself is neither atypical, meaning it does not deviate from the normal employment relationship, nor is it precarious because hours and earnings can be predictable and the jobs are open-ended. Conversely, precarious work, as in the case of some forms of consultancy, can be well-paid.

The following table illustrates these different scenarios and explains how we derived our definition of precarious work for the purpose of this report:

	Employed	Non-standard	Precarious
Low-paid employment	Y	Ν	Ν
Temporary contract	Y	Y	Y
Regular part-time	Y	Y	Ν
Irregular part-time	Y	Y	Y
Regular self-employed	Ν	Y	Y
Bogus self-employed	Ν	Y	Y
Portal economy	N	Y	Y

#### TABLE 2.1 DELIMITING PRECARIOUS WORK

It should be noted that the boundaries between the different employment scenarios can be quite fluid. This is particularly the case between regular self-employment and 'bogus' self-employment. Furthermore, individuals may not only move through the different employment scenarios over the course of their working life, but may well hold different jobs with different statuses simultaneously.

## 2.2. Historical context: emergence of precarity

The growing precarity of work is often related to the recent economic crash. However, non-standard employment and precarious work in particular have existed for much longer. It has been noted, for example, that non-standard contractual arrangements were common in the early stages of industrialisation (e.g. Capelli, 1999). Irregular seasonal and casual employment, alongside unpredictable income was associated with groups such as dockworkers, construction labourers, agricultural labourers or 'temporary' government labourers. There were also home-working arrangements, most notably amongst women and children in the clothing trades. The regulation of labour markets in developed countries in the twentieth century, however, gradually shifted such jobs away from precarity.

During the so-called 'Golden Age' (Marglin and Shor, 1991) of capitalism (1945-1971) most workers had regular employment with predictable hours and incomes. This was especially the case within the male breadwinner model, where a male had a full-time, permanent job, while females were homemakers and looked after the children (Coltrane, 1996; Lewis, 2001). As married women gradually entered the workforce (Cunningham, 1998), the volume of part-time jobs started to grow. With traditional gender roles still strong in Europe and Northern America at this time, women who entered the workforce were working part-time to be able to take care of their duties at home (Kelleberg, 2000). While non-standard in terms of hours, their contracts were hardly precarious, as shifts and incomes remained stable. Non-standard employment was mostly a feature of the secondary labour market dominated by low-skilled workers and migrants (Baudouin et al., 1978; Bruegel, 1979; Beck, 2000).

This relationship started to change from the early 1970s with the shift towards the 'flexibilisation' of work. There were several factors behind this shift. From the companies' point of view, globalisation and the move of production to the less-developed countries, as well as the Oil Crisis of 1973, resulted in fierce competition, which pushed them to reduce their operating costs (Rubin, 1995, Cappelli, 1999). These cuts were often made by lowering the cost of employment. More fundamentally the putative need for more flexible employment was seen by contemporary commentators as the necessary outcome of the shift from Fordist production to post-Fordist 'flexible specialisation' and, while not the same thing, from industrial to post-industrial society.<sup>4</sup>

This trend emerged alongside the 'revolt against work', which initially meant a revolt against the factorycentred work of Fordism (Ross, 2008). Workers increasingly started to demand more autonomy, and the flexibilisation of employment relationships was one of the answers to such demands. Self-employment also became fashionable as the entrepreneurial attitude started to be perceived as 'superior' and more adaptable to a changing business environment (Henwood, 2001). All these changes certainly gave some of the workers more freedom, as they 'broke away from the organizational cage' (Pink, 2001).

Non-standard employment was no longer a feature of those located at the bottom of the labour market, and the expectation of 'flexibility' increasingly penetrated higher-skilled sectors of the economy (Ross, 2008). The growing importance of the 'knowledge economy' further strengthened this trend through the 'projectification of work' (Ekstedt, 2009). Skill development within one organisation was less relevant and more and more workers were expected to engage in a 'boundaryless career' (Tremblay, 2004) and to bring outside knowledge into the organisation (Sherer, 1996).

4 For an analytical discussion see Wickham (2016: Chapter 2).

This career model, similar to other forms of flexible work, is often presented as desirable for the individual who does not want a 'job for life'. However, as will be discussed further, all the flexibility associated with such work models comes at a price: job and income security are no longer guaranteed, and neither are benefits provided by the company, such as pensions (Pink, 2001). In most cases, such flexibility was enforced to suit the business needs of the employer (Alund and Likic-Brboric, 2014).

The growth of precarious employment cannot, however, be reduced to either organisational or cultural changes. Since the 1980s, neoliberal ideology has come to dominate much of the globalised world. It is under this condition that precarious work has become prominently used to describe non-standard, flexible working conditions that were adopted vigorously during this time by both political and business elites around the world. Not only have workers' rights to secure employment eroded, work practices have become informalised through outsourcing, sub-contracting and temporary contracts (Alund and Likic-Brboric, 2014).

As a consequence, what distinguishes precarious work during the 'neoliberal era' are the social movements and activists that have organised around the notion of precarity. These mechanisms have widened the scope of precarity to include social as well as work precarity. As Murgia (2014) explained, 'precarity which depends on features that are specific to the world of work, widens then to become precariousness, which refers instead to an ongoing and developing social phenomenon'. The San Precario network, born out of the May-day precarious bloc in Milan in 2001, which brought together many precarious workers and made the 'complexity of individuals' lives' a central issue rather than to separate work life from 'other existential trajectories and activities, needs and interests of men and women in so far as they are considered workers' (Murgia 2014). The next section examines in more detail how state policies in European countries have facilitated precarity.

# 2.3. Facilitating precarity in Europe

As discussed at the start of this chapter, precarious work has many guises. Furthermore, different types of precarious work have proliferated at different speeds across Europe. For example, part-time work dominates in continental Europe, the Nordic countries and the United Kingdom; solo self-employment is most prevalent in Romania, Greece and the Czech Republic; and fixed-term contracts are popular in Spain, Portugal, Poland and Slovenia (Allmendiner et al., 2013).

There are numerous factors that can be attributed to the recent historical rise of precarious work in Europe. One such factor is the shareholder value model, which infers that the measure of a company's success is the extent to which it enriches shareholders. Now enshrined in accounting practices and corporate law, this model has resulted in businesses having no intrinsic connection to any particular activity, location, customers or employees. Consequently, to lower labour costs businesses engage in a number of practices that drive precarity, including defining staff as either 'core' or 'periphery' (Atkinson 1984) and outsourcing. Stressing the changed employment strategies of firms, however, can detract from the importance of changes made at state policy level.

State policy has also increased the extent of precarious work in a number of ways. The first increase came through changes to social welfare and social insurance. An example of this is the Active Labour Market Policies (ALMPs) that emerged as a result of neoliberalism, where subsequent reforms to the welfare state model played a significant role in 'intensifying market discipline within the workforce' (Greer 2016: 165). Today, 'workfare', an ALMP model that originated from welfare reforms in the USA in the 1990s, defines labour activation policy. Welfare is no longer seen as an entitlement, but a conditional support that is enforced through sanctions that push job seeking rather than training (Peck 2001). As a consequence, 'workfare' schemes have intensified the rise in precariousness.

Second, labour market policies have also shifted from 'passive' (i.e. simply supporting the unemployed) to 'active' (i.e. supporting the search for work). In particular, 'punitive' as opposed to 'supportive' (Eichhorst and Kole-Seidl, 2008) active labour market policies push recipients into taking any job, however temporary, short-term or part-time. The growth of such jobs is one reason for the increasing importance of in-work benefits in ensuring that the welfare system does not support the unemployed but subsidises low-paid employment. Ironically, this arrangement echoes the wage subsidies of the English Speenhamland system of the early 19th century.

The clearest case was the introduction of the 'Hartz IV' reforms in Germany (Hassel and Schiller 2010). In one respect, these reforms reduced the entitlement to pay-related unemployment benefit, which pressured the unemployed to take on lower-quality employment. From another perspective, changes in employment law allowed the creation of 'mini-jobs' and 'ein Euro jobs'. Hartz IV ensured that, for the first time, Germany had a low-wage service sector in which precarious employment was central (Dörre et al 2013).

Third, European member states were also responsible for bringing in changes to employment law that facilitated precarious work practices. These changes largely occurred in the 1980s and 1990s against a backdrop of rising unemployment rates and a desire by governments to see these decrease. The clearest examples of this can be seen from Portugal, Italy and Spain. Following Portugal's Carnation Revolution in 1974, unemployment rates increased alongside a growing public sector deficit. This led to Portugal accepting a number of IMF loans in the late 1970s and again in the 1980s. It was against this backdrop that the law introducing short-term employment contracts was introduced in 1976. By 1988, the highest rate of job growth was in 'atypical forms of employment' (Matos 2012: 227).

After the flexibilisation of Italy's labour market began in the 1980s, work-and-training contracts were introduced, followed by the erosion of rules pertaining to fixed-term contracts. These changes led to more accessibility for firms to hire people using sub-contracting, new forms of self-employment, and also bogus self-employment. However, further labour reforms in 1997 brought the biggest change to the Italian labour market. For example, the introduction of the Treu Law sought to 'increase employment by introducing agency work, liberalising the job placement market and extending other forms of atypical work' (Pulignano et al. 2016:42).

A similar deregulation story occurred in Spain. In 1982, the centre-left government (Partido Socialista Obrero Español) was keen to create more jobs at a time of high unemployment. The PSOE believed the way to achieve this goal was to make employment more flexible. The PSOE focused on reducing costs relating to dismissal, which was seen as an obstacle to creating more jobs. In 1984, following heavy negotiations with the two main trade union confederations and the employer's association, the first labour market reform entered into law. Subsequently, fixed-term contracts became a permanent fixture in the labour market and continued to gain popularity.

Furthermore, changes to employment practices within the public sector also encouraged precarious work practices in Europe. In the social democratic 'high noon of the trente glorieuses', the state was assumed to be a model employer, if not in terms of wages, then in terms of employment conditions. Critiques of the first flexibility thesis (e.g. Pollert 1988) pointed out that changes in employment were coming not so much from leading-edge manufacturing on which researchers such as Atkinson (1984) had focused on, but from the service sector and from state employment. Firstly, state enterprises and then state services have become privatised and out-sourced in many parts of the European Union. Despite some protection through EU regulations (TUPE), this has generally led to a decline in working conditions and in particular to various forms of precarious employment. For example, in Spain during the late nineties, the

public sector increased its use of temporary contracts (from 16 to 24 per cent) (Pulignano et al. 2016: 43-44). Meanwhile, while this scenario may not be characteristic of the public sector in Ireland, the following chapter will reveal who precarious contracts have increased in higher education, which falls under the public sector remit.

The rise of precarious work is both cause and effect of the decline of trade union membership in Europe. O'Sullivan et al. (2018) point out the fact that trade union membership in Europe is at its lowest since 1950. A clear example of this decline is Ireland's collective bargaining legislation; there is no compulsory union recognition law. In Ireland, even though people have a right to join a union, employers can refuse to negotiate with unions. Historically, Joint Labour Committees provided some room for trade unions to negotiate with employers on wages and working conditions in a number of sectors including hotels, catering, security retail and contract cleaning. However, a legal action against the system resulted in its suspension in 2011. It was then re-instated in 2012 and is now known as an Employment Regulation Order with reduced powers. It should be noted that employers can refuse to engage with the order, which has been the case for hotels and catering. O'Sullivan et al. (2018) highlight through their interviews with trade union representatives that the suspension of the JLC encouraged employers in these sectors to hire people on if-and-when contracts and at lower pay rates.

In this chapter, we have defined and contextualised precarious work in a European and a historical context. However, a comprehensive picture of precarious work landscape in Ireland is needed. Therefore, the next chapter will examine precarious work, (as we have come to define it in this chapter), within the Irish context.



CHAPT

ER 3

# Chapter 3

# The nature and extent of precarious work in Ireland

This chapter provides a quantitative and qualitative analysis of occupational and sectoral precariousness in Ireland. First, we examine the overall levels of non-standard employment in the Irish labour market, followed by a more detailed analysis conducted at a sectoral level. Here, we focus on sectors with relatively high levels of precarious work (one type or more). Within each sector, we identify occupational groups that have been particularly affected by the flexibilisation of employment relations, and under each sectoral heading, we describe these in more detail as individual case studies.

This chapter will draw on data from the Central Statistics Office (CSO) database (QHNS), and the occupational case studies will be based on expert interviews with trade union officials and interviews with people who are working in these sectors. It should be noted that the data collected by the CSO allows for the analysis of temporary work and solo self-employment. However, it does not differentiate between regular part-time and if-and-when contracts. Therefore, for the purpose of this report it is only possible to analyse the part-time work category as a whole.

# 3.1. Non-standard employment in Ireland: general trends

In Ireland, there are three main forms of non-standard employment: part-time with variable hours, temporary contracts and solo self-employment. The first category refers to employment arrangements known as 'if-and-when' contracts, where workers do not have guaranteed hours (O'Sullivan et al., 2015). These contracts are similar to 'zero-hours' contracts used, for example, in the United Kingdom. The main difference is that under the 'if-and-when' arrangement, contrary to 'zero-hours', workers may refuse any additional shifts<sup>5</sup>. However, while legally not obliged to accept any hours available from the employer, workers with 'if-and-when' contracts are often pressured to take on any shifts offered to them (sometimes with very little notice). As a result, they are 'on-call' without being compensated for the hours not worked. Temporary employment in Ireland includes 'fixed-term' contracts, (where the employment terminates on a fixed date), and contracts that are subject to renewal, otherwise known as a 'rolling contract'. Self-employment is divided into two sub-categories: those who employ other paid workers, and those who do not (solo self-employed). The latter category includes consultants, freelancers or trade workers.

While the overall percentage of these types of contractual arrangements remain relatively low in Ireland, several sectors of the Irish labour market have experienced a surge of non-standard employment. The CSO data shows that all three categories of non-standard employment increased after the economic recession.

<sup>5</sup> It needs to be emphasised that the 'zero-hour' contracts are legislated for in Ireland and, unlike in the UK, employers need to compensate workers for some of the 'on-call' hours. However, it has been argued that, because of the need for compensation, these contracts are not used in Ireland.

The share of part-time work remained stable (around 17 per cent of total employment) between 1998 and 2007. It increased during the recession and reached its peak of 24 per cent of the total working population in 2013. By the first quarter of 2017, 21.5 per cent of workers were employed part-time. Temporary employment also increased during the recession and reached its highest level, more than 10 per cent, in 2012. It fell to seven per cent in 2017. The rate of self-employment (with and without paid employees) has remained steady since 1998 when it stood at 19 per cent. For example, in the first quarter of 2017, 15 per cent of workers were self-employed. However, solo self-employment (self-employment without employees) as a proportion of overall self-employment increased from 67 per cent in 2010 (same as in 1998) to 70 per cent in the first quarter of 2017. The following charts illustrate the change in the rate of non-standard employment before, during and after the recession:

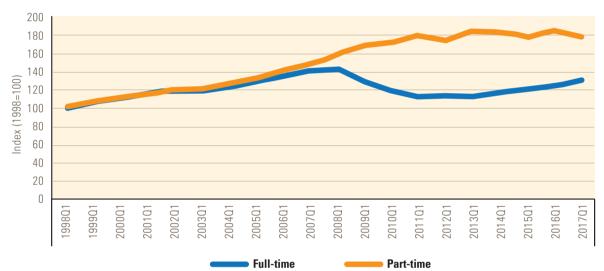
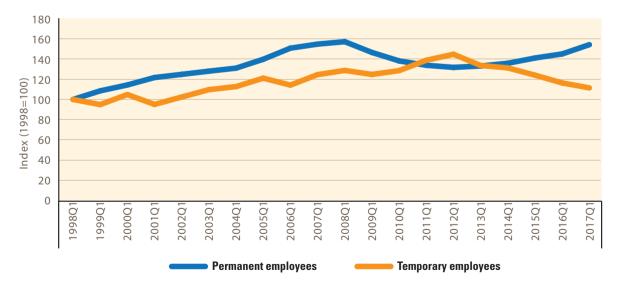
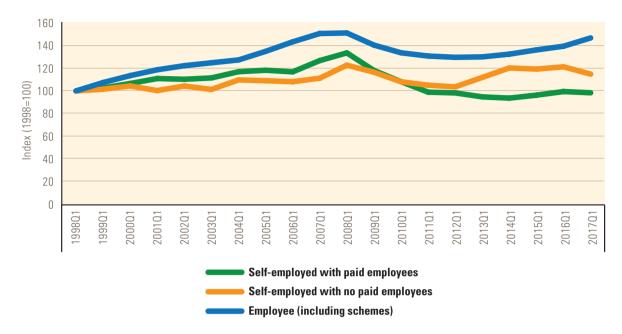


CHART 3.1: FULL-TIME AND PART-TIME EMPLOYMENT IN IRELAND 1998-20176

CHART 3.2: PERMANENT AND TEMPORARY EMPLOYMENT IN IRELAND 1998-2017



6 All charts are based on the CSO QHNS database (own calculations)



#### CHART 3.3: EMPLOYMENT AND SELF-EMPLOYMENT IN IRELAND 1998-2017

While part-time work grew relatively rapidly during the economic recession, the other two types of nonstandard employment were less affected. It should be noted that these charts do not allow us to fully analyse the extent of precarious work in Ireland. As the following section will reveal, while the overall general trends in non-standard employment might seem to be decreasing, when analysed on a sectoral basis it is evident that some sectors have experienced surges in non-standard employment to above the national average.

### 3.2. Sectoral analysis

A more detailed analysis of non-standard employment in Ireland reveals that a number of sectors<sup>7</sup> of the Irish labour market have a more significant share of precarious work than others. The table below reveals that four sectors scored higher than the national average in at least one dimension of non-standard employment: transportation and storage, human health and education. Transportation had high levels of solo self-employment, human health was characterised by a high level of part-time work, and education had a high level of temporary work. The remaining sectors (construction, wholesale and retail, accommodation and administration and support) had two or more dimensions of precarious work at relatively high levels. Other NACE sectors, which include occupations such as hairdressers, sports facilities workers and artists, scored high on all three dimensions.

<sup>7</sup> For the purpose of this analysis, we are using the CSO Standard Classification of Industrial Activity (NACE), which is the classification developed by the European Community. For a detailed explanation of this classification please see: http://www.cso.ie/en/methods/ classifications/classificationofindustrialactivity/

	Part-time	Temp	Solo self-employment (as a proportion of overall self-employment)	Overall self- employment
Construction	16.30%	11.50%	72%	35%
Wholesale and retail	33.30%	8%	42%	12%
Accommodation	38.50%	11.20%	35%	11%
Transportation and storage	15.50%	4.80%	80%	15%
Admin and support	35.20%	9.20%	72%	12%
Human health	32.30%	7.20%	65%	5%
Education	23.50%	12%	81%	5%
Other	38.70%	11.30%	76%	26%
National average	24%	7.7%	72%	16%

#### TABLE 3.1. NON-STANDARD EMPLOYMENT IN SELECTED NACE SECTORS

Source: CSO, QHNS Database (own calculations)

Note: highlighted cells indicate rate of non-standard employment that is higher than the national average, with darker shades assigned to cells with very high rates

#### 3.2.1. High rates of part-time work: Human health

The human health sector has high rates of part-time work. Generally speaking, employment in this sector has grown steadily since the late 1990s; in 1998 there were 111,400 people employed in human health and social work activities. By the third quarter of 2016, that number had more than doubled, reaching 253,700 people. Currently, it is the second largest sector of employment in Ireland. The percentage of part-time work in human health also grew steadily, increasing from 29.8 per cent in 1998 to its peak of 35.4 per cent in 2011. Since 2011, part-time work fell slightly to 30 per cent at the beginning of 2017. Significantly, the volume of part-time employment grew faster than full-time, which is illustrated in the following graph:

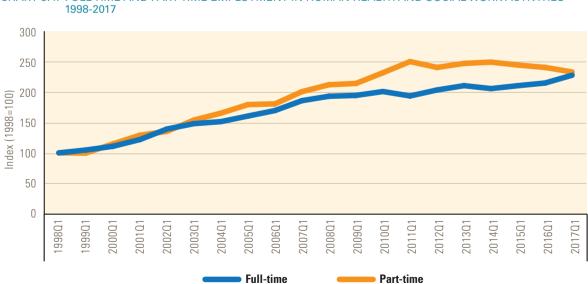


CHART 3.4: FULL-TIME AND PART-TIME EMPLOYMENT IN HUMAN HEALTH AND SOCIAL WORK ACTIVITIES

While not all part-time work in this sector is precarious, our investigations yielded the sub-sector of homecare is significantly so. Private companies providing homecare have increasingly relied on non-standard employment. As care work becomes marketised, service providers require an increasingly flexible workforce (Shutes and Chiatti, 2012). As the following case study reveals, the ongoing marketisation of homecare services in Ireland (and especially in Dublin) also leads to increased precarisation of care work.

#### Occupational case study: the homecare sector

Homecare in Ireland is provided by three types of employers: the public sector (HSE), the voluntary sector and private providers. The private sector has grown substantially in the last ten years. The HSE-run services have more secure working conditions. Compared to the private sector, the average rate of pay at HSE-run services is €15 per hour and workers have guaranteed hours negotiated into their contracts, meaning they must be paid for a set period of time. These workers also have pensions of which they can avail. Public sector carers also get paid for going from one client to the next. Their union, SIPTU, negotiated the terms and conditions listed above.

However, if-and-when contracts are the norm in the growing private homecare sector, according to the relevant trade union organisers. The average rate of pay is  $\in$ 10.50 an hour. Additionally, not only do homecare workers in the private sector lack secure hours, but there is a significant amount of unpaid work, including travel time. Homecare workers in the private sector are also not entitled to sick leave and annual leave is up to the discretion of the employer. One of our interviewees, Noel, works as a homecare assistant and is paid  $\in$ 10.10 per hour. He revealed that:

My contract is a typical zero-hour contract; basically, you have an hourly rate of pay, there is no basic pay, there's no amount that you're going to be paid unless you're at work. You also don't get sick leave, there's no such thing as sick leave or any sort of cover like that...

I asked for time off, I think it was for a wedding or something, and it was months in advance; I asked something like five months in advance for a weekend off. Basically what happened then, they said, 'we can't find a replacement for you, you can't not work those days'. So, I had to work...

I don't even know what I earn minus petrol going from home to home – they were all over the city. You're driving around, sometimes you could drive for 20 minutes somewhere and then 20 minutes back, so an extra 40 minutes for the half hour you're going there to work for. And they don't pay you an hours pay for a half-hour call, they pay you half of the hour. So, it just wasn't worth it.

#### 3.2.2. High rates of temporary work: education

Employment in this sector grew steadily since 1998; however, growth was slower than in the health sector. Employment in education peaked at 154,700 in 2008 and then declined in 2013, (following the economic crash) to 147,500. By the third quarter of 2017, employment in education had risen slightly to 150,600. Temporary work in this sector has similarly fluctuated; in 1998, it stood at 12.9 per cent and by 2007, reached its lowest level of 11.3 per cent. Since the economic crash, however, this figure increased dramatically to 18.2 per cent in 2011, which was almost double the national average. Subsequently, at the beginning of 2017 temporary work in education fell to 11 per cent. The following graph illustrates these changing trends in temporary and permanent employment in this sector:

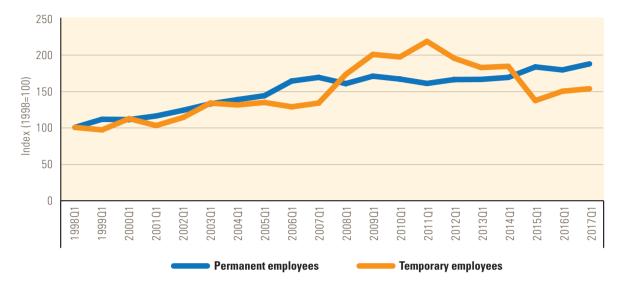


CHART 3.5: PERMANENT AND TEMPORARY EMPLOYMENT IN EDUCATION 1998-2017

There are five sub-categories of occupations within this sector: primary, secondary, pre-primary, higher education and other education and educational support activities. Primary education employs the highest number of people (53,652), followed by secondary education (41,275) and higher education (29,725). Other education and educational support activities employed 29,226 people in 2016. Pre-primary education has the lowest share of the total employment in this sector. However it has grown at the fastest rate in the last five years. In 2011, there were 16,650 people working in pre-primary education; this number increased to 22,997 in 2016.

According to our investigations, three sub-sectors within education are particularly exposed to precarious work: pre-primary education, higher education and English language schools (included in education and educational support activities). Below we will look at these sub-sectors in more detail.

#### Occupational case study: the pre-primary education sector

The pre-primary education sector is completely privatised and government funding takes the form of schemes that formal childcare facilities can avail of (for more information refer to chapter six). There are approximately 4,500 childcare providers in Ireland; a third of the services are community providers and about two-thirds are for-profit providers. There are a number of childcare chains, but they only constitute a small share of the for-profit providers; the majority are small businesses.

The Early Childhood and Care Education scheme (ECCE), also known as the free pre-school year, was first introduced by the Irish government in January 2010. According to relevant trade union representatives, growing numbers of childcare providers have been availing of this scheme, which employs thousands of workers in the sector on 38-week, fixed-term contracts, working part-time, three hours per day. It should be noted that there is also a lot of unpaid work in this sub-sector, and that employees do not get paid sick leave. To add to the precariousness, the early years educators working on these contracts have to apply for social welfare during the summer months. Although these contracts may be renewed after the summer (for another fixed-term period), such renewal is not guaranteed. Mary, an early years' educator revealed:

When I first started I was only on  $\in$  10 an hour – I only had FETAC level five in Montessori and childcare, because my degree is not connected to childcare. So I was on a really bad salary, and the fact that I had 14 years' experience in childcare didn't matter... Like sometimes, I'm like, 'I can't wait to get paid!' And then you get paid and you're like, 'Oh is that it?!' What was I waiting for?! It's so crap! I get 300 quid a week now! It's so ridiculous! It seems very unfair because I come home and I do my planning; we have to put things together every day.

You have to have this 'non-contact' time but it's next to impossible for my boss to give us noncontact time. She tries, she comes in and she'll take over my class and I'll get to do some noncontact time, but it's never generally enough. Only because I'm in the pre-school at the time, it's not extra pay. So, then I always come home and have to finish things up as well. At the end of the year we have to make these books, and I remember one year, my manager told us to write down all the hours that we spent on these books. So, at the end of it I had over 100 hours spent on these books. And she said, 'I can't pay for all of that.' So, she gave me 40 of those over 100 hours...

We are the same as the primary school with the same holidays, so whenever they close, we close too but don't get paid. We have to go on the dole, and you often don't get the dole because if the school just closes for a day (which it often does), or two days, or if it's a mid-term break, you just don't get paid. Now, we get paid for bank holidays, but that's it. And then your contract ends in June basically and you might get re-employed come September.

#### Occupational case study: the higher education sector

Higher education, which includes universities, institutes of technology and other higher education institutions, is a sector that was traditionally associated with well-paid and secure contracts. However, this has changed in the last decade and the sector has become more temporary. There have always been casually employed lecturers in the sector doing occasional lecturing and tutoring, but these numbers have increased exponentially in recent years. The Cush Report (2016) revealed that 45 per cent of the total of Irish university lecturing staff have non-standard employment contracts (including temporary and various types of part-time contracts).<sup>8</sup> Among institutes of technology, 25 per cent of core staff and 97 per cent of non-core staff are in non-standard employment.

This scenario arose as a result of the recession and the employment control framework that the government imposed on the public sector in Ireland. Consequently, the worldwide standard model of the tenured academic is disappearing, a system in which lecturers traditionally allocate 40 per cent of their time to teaching, 40 per cent to research and 20 per cent to service (including pro-bono research or serving on university committees, interview panels etc.). It also needs to be emphasised that precarisation of the third-level employment in Ireland is part of a trend affecting higher education at the international level. As discussed by international research conducted on higher education, universities are now becoming more entrepreneurial (Nikunen, 2012) or neoliberal (Gill, 2009), resulting in the growth of non-standard contracts for lecturers and researchers (Brechelmacher et al., 2015).

With the advent of more precarious contracts in the sector, there are now more people employed on temporary, specific-purpose contracts. For example, there are people employed on teaching contracts only, and people employed on a specific research project for a fixed term. Likewise, there are teaching staff hired on part-time hourly basis that do not have a written contract other than a slip on which they record in the hours they taught. Lecturers and tutors hired on a part-time, hourly basis are paid for the hours they teach but not for preparatory work. Contractual arrangements for hourly paid lecturers are often very insecure, as hours are only guaranteed for one academic teaching term. The hourly rates also differ depending on the third-level institution and department. Furthermore, teaching staff hired on part-time

<sup>8</sup> It needs to be emphasised that, in relation to part-time employment, the Cush Report only accounts for those who are employed part-time on an involuntary basis. Those who opted to work part-time voluntary are classified as full time.

hourly basis are not entitled to pension schemes or sick pay. Many employees who work on such a basis are also supplemented by social welfare payments (if they can get their hours to fit the part-time work supplement criteria).

Rosie, a teaching fellow in a university on a fixed-term contract, who also worked on a part-time hourly basis, revealed:

So, the teaching fellow is just teaching—teaching and supervision. But obviously I do more; I do more not because I've been asked to do more, but as a researcher you don't want to drop off from research completely. So it's rather doing teaching to fulfil the roles here and doing research to fulfil my own role and my own career...

The reason I still have my outside lecturing work is because even though it's part-time, it is guaranteed work; I know I will get it for as long as I want. There are other admin responsibilities you're given along with teaching. So you're not just going along and standing up in front of a class and teaching, you have to mark exam papers and you have to respond to student emails—all this you don't get paid for because it's hourly. Even with the lecturing in the other third-level institution, I only get paid to do the one and a half hours that I'm teaching, but the two hours I'm responding to emails I don't get paid for that...

Here, my contract ends in October; I have no idea whether they're going to renew it or not. So, I am not letting go of the part-time work until I know that they're going to give me some sort of permanent job, which I know is unlikely. I keep talking to my boss, and she says she wants to keep me next year, but she doesn't know if she can. I was like, if you don't know if you can, who knows?

#### Occupational case study: English language schools

There are over 100 English language schools in Ireland that employ over 1,000 teachers. Students pay over €1,500 (fee is dependent on each school) for a six-month, part-time course. Unlike higher education, enrolment takes place at different times throughout the year. In 2014, a number of English language schools closed<sup>9</sup> across the country, which left students without fee reimbursements and staff members without pay or redundancy payments. This event gave exposure to the precarious working conditions of staff working in these schools. As a consequence, the government set up a body called Quality and Qualifications Ireland (QQI) that has regulatory powers over English language schools. However, this body does not monitor working conditions in the sector.

Temporary, fixed-term contracts are widespread in the sector. In some cases, such contracts are offered on a 'roll-on' basis. In other words, the managers indicate that they intend to employ an individual on a long-term basis, however the actual contract is only offered for a specific period of time. After the contract expires, an employee may be offered a renewal, although of this there is no guarantee. Unite, the union that represents English language teachers, has identified the practice of solo self-employment in the sector as a one of growing concern<sup>10</sup>. They are not entitled to sick pay or pension schemes. It should also be noted that the precarious nature of English language teachers' work is not unique to Ireland, as nonstandard employment is quite common amongst second language teachers in other countries (O'Connor, 2011; Seifert et al., 2007).

One of our interviewees, Andrew, who worked on a temporary contract as an English language teacher, described his experience:

<sup>9</sup> http://www.thejournal.ie/english-language-college-closures-ireland-2085691-May2015/

<sup>10</sup> Source: https://www.dublininquirer.com/2017/09/25/at-english-language-schools-teachers-organise-for-better-treatment

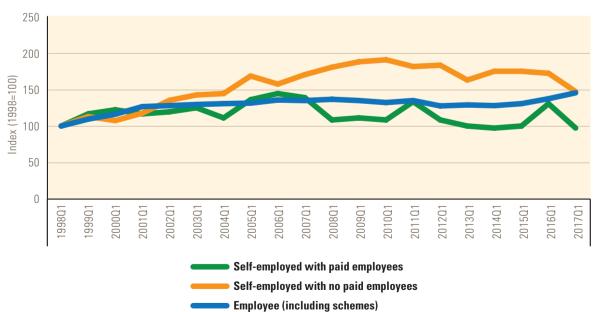
I had a relatively short interview with the assistant director of studies and I was told that there was a class next week that they would like covered as someone was on holiday. And I didn't have a contract. Then eventually, I think I ended up after about a month, they said, 'well look, we have a new cycle of classes opening and we'd like to hire you permanently.' Well it wasn't permanently – they give you a three-month trial contract. Then, at the end of that, I got to sign a year-long. So it's year-long rolling contracts; that is how it works there...

One such practice common in some English language schools is to give teachers 11-month contracts in January, letting them go just before Christmas and offering another 11-month contract the following January. And at Christmas they generally will give you a letter to go up to the dole office, so you can sign on...

You generally tend to get a contract if and when the regulatory body for English Language comes around and they need to see all the contracts. So you hastily get asked to sign a contract and it's generally backdated to when you first started working, and that's the first time you see a contract. But then, at the same time, I've been made redundant or laid off when the work dries up, so the contract doesn't tend to be worth anything.

#### 3.2.3. High rates of self-employment: transport and storage

Transportation and storage has a relatively high level of solo self-employment. Overall the number of people working in this sector grew from 66,900 in 1998 to 95,400 in 2017. Twenty per cent of those employed in transportation and storage are self-employed. There has been no drastic change in the rate of self-employment since 1998, when overall self-employment in transportation and storage was 22 per cent. However, the percentage of those working in solo self-employment has grown. It was at its highest level at 84 per cent of total self-employment from 2009-2010, and 2014-2015. This number has fallen to 81 per cent in 2017. The following chart illustrates the change in rates of self-employment in this sector:





Postal and courier activities constitute the largest group in this sector (15,136 people) followed by freight transport by road (14,899) and taxi operation (10,083). As became evident from our expert interviews, workers in the first occupational category (courier drivers) are increasingly more likely to be solo self-employed. The following case study will take a closer look at the postal and courier sector, and the type of non-standard employment that is common in courier companies in Ireland.

#### Occupational case study: postal and courier sector

The postal sector was deregulated in 1998, with 30 per cent of the postal services open to private companies. Consequently, numerous private companies entered the postal market, including FEDEX, UPS, DPD and Nightline. An Post, the State owned postal service, still operates a universal postal service. However, it is also amongst the private companies that have precarious working conditions. Similar to other sectors discussed in this chapter, such a shift is not unique to Ireland. International research done in this area has also examined how liberalisation and deregulation of postal markets affect employment relationships within the sector abroad (Haidinger, 2015).

Drivers in many of these (often international) courier companies work as solo self-employed. The drivers are defined as 'owner drivers'. As a result, there is no employer/employee relationship, except for when the work is directed. The courier drivers are paid per delivery, making the nature of their employment piecework; they are given a certain volume of packages to deliver in their own van and are paid for each item delivered. The per-item payment rates vary from company to company. Alarmingly, The Organisational Working Time Act does not apply to self-employed workers; therefore, workers in this section have no workings hours. They work when they can and are not entitled to paid annual or sick leave.

#### 3.2.4. High solo self-employment and temporary work: construction

Construction suffered the most dramatic fall in employment after the economic downturn. It was also the sector that grew significantly before the crash. In 1998, there were 118,100 people working in the industry and by 2004 this number had grown to 188,300. Employment reached its peak in 2007 when 273,900 people were working in construction. After the economic crash, employment fell to 182,300 in 2009 and continued to decline throughout the following years. Employment in construction reached its lowest point in 2013, when there were only 96,300 people working in this sector. Employment in construction has been recovering slowly, and by the third quarter of 2016 it grew to 136,700.

This is the only sector with both high levels of solo self-employment and temporary work. As the latter category only applies to employees, these two dimensions of precarious work are usually mutually exclusive (i.e. a person will not be counted as a temporary worker if he/she is self-employed). In this sense, construction is a sector with a high proportion of precarious work; especially considering that more than a quarter of workers are self-employed with no paid employees and that 11 per cent of direct employment is temporary.

Overall, 35 per cent of the total construction workforce (46,600 construction workers) is self-employed. Among those, 72 per cent do not employ any paid employees. Solo self-employment is therefore relatively high in this sector. It is important to emphasise that the percentage of solo self-employment rose dramatically after the economic crash: prior to 2009 this was never higher than 59 per cent.



#### CHART 3.7: EMPLOYMENT AND SELF-EMPLOYMENT IN CONSTRUCTION 1998-2017

This graph clearly shows that solo self-employment fell at a much slower rate than the other two categories immediately after the crisis. Currently, solo self-employment is growing at a rate similar to the 'employees' category. The increase in solo self-employment can be explained by the growth in 'bogus self-employment', a situation where workers are pushed by larger contractors to become self-employed to save costs.

This sector also scored higher than the national average for temporary work. This is related to the economic downturn but it also needs to be noted that the construction sector had some levels of temporary work already prevalent prior to the economic downturn. Temporary employees accounted for 9.3 per cent of construction employment in 1998, and by 2007 this number fell to 5.2 per cent. The rate of temporary employees then rose gradually until 2012, when it reached a peak of 13.4 per cent. By the first quarter of 2016, temporary work in this sector fell slightly to 11.6 per cent.

'Construction of buildings' is the largest industrial category in this sector (41,239 people in 2016), followed by 'Building completion and finishing' (20,483). This suggests that a high proportion of trade workers (e.g. bricklayers, electricians, plumbers) and general operatives are involved in this sector. Due to the nature of work in this industry, which is often characterised by high levels of subcontracting and lengthy subcontracting 'chains', companies frequently engage in non-standard employment. Typical arrangements involve hiring general operatives through agencies and offering work for tradesmen on self-employment basis (REFS). As the following case study illustrates, this is also the case with construction workers in Ireland.

#### Occupational case study: construction of buildings (general operatives and trade workers)

At its peak in 2006/2007, the construction sector went from being a highly significant employer in the Irish jobs market, to having the highest unemployment rate during and directly after the financial crisis. Not only did the construction sector experience a sudden dip in employment, but the Employment Regulations Order (ERO) for the industry (underpinned by part three of the 1946 Industrial Relations Act) was deemed unconstitutional in 2011. This ruling posited a further blow to working conditions in the construction sector

because it meant that construction workers' minimal terms and conditions set out in the ERO were no longer legally enforceable. The Registered Employment Agreement included a mandatory pension scheme, ten weeks of sick pay, a death-in-service benefit and rates of pay that were widely regarded as basic.

Before the economic downturn, large construction companies had high levels of direct employment. Although the industry had been moving away from this type of employment during the 'boom' years, the financial crash exacerbated the trend. Currently, the predominant path for employment amongst technical operative grades is through agencies that employ them on a temporary basis. Additionally, trade workers are hired on a solo self-employed basis. Moreover, as a result of the collapse of the Registered Employment Agreement, the rate of pay is no longer based on a recognised standard of basic rates. At present, rates of pay depend on the level of activity in the geographical area. For example, pay can be higher in the Greater Dublin area due to the high demand for workers there. Travel time is also unpaid, unless the site is well regulated. Agency workers are also seldom offered a mandatory pension scheme to which the employer contributes. While there is a statutory entitlement of 21 days of holidays, often it is at the discretion of the employer as to when they can take these.

Among the trades, solo self-employment is prevalent. It should be noted, however, that solo selfemployment is also found in the general operative grades. According to the relevant trade union representatives, solo self-employment in the craft trades is also often forced on the workers. In such cases, companies inform the workers that they are required to register as self-employed or another worker would be offered the job. These workers have very limited protection of the employment regulations because they are self-employed.

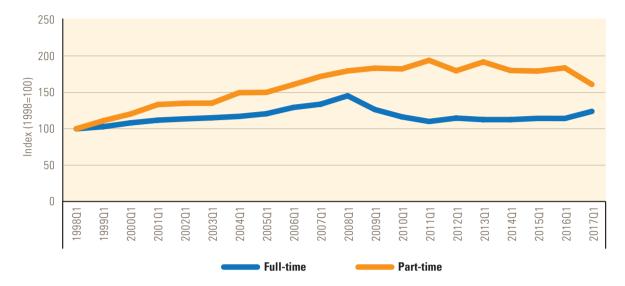
#### 3.2.5. High part-time work and temporary employment

There are three sectors that can be characterised by high levels of part-time work and temporary employment: wholesale and retail, accommodation and food services and administration and support. These three sectors also constitute a significant part of the Irish labour market, or nearly a quarter of the workforce.

#### Wholesale and retail

There were 276,500 people employed in the wholesale and retail sector at the beginning of 2017. Employment in this sector has grown gradually since 1998, when there were 208,100 employees in wholesale and retail. Employment reached its peak in 2008, with 319,600 workers and then fell to its lowest level of 268,200 in 2014. Nearly 30 per cent of wholesale and retail workers are employed on a part-time basis. This proportion has also been rising gradually since 1998, when the share of part-time employment was at 24.1 per cent. There was no real decline of part-time jobs during the 'boom', as they constituted approximately 29 per cent of all employment in this sector. The highest level was reached in 2011, when part-time work constituted 35.9 per cent of the total.

The following graph illustrates the trends in growth of part and full-time employment in this sector:



#### CHART 3.8: FULL-TIME AND PART-TIME EMPLOYMENT IN WHOLESALE AND RETAIL

The share of temporary work in this sector is also slightly higher than the national average, registering it eight per cent in the first quarter of 2016. Interestingly, this was higher during the 'boom' and then fell after the economic downturn. Between 1998 and 2015, the rate usually stayed around nine to ten per cent, with the exception of 2011 when temporary work reached 11.3 per cent.

The majority of people working in this sector are employed in different types of retail stores. As our fieldwork revealed, retail companies operating in Ireland have been increasingly reliant on flexible employment. The following case study will discuss how retail stores in Ireland engage with part-time work, or work that often organised on the 'if-and-when' or 'hybrid' basis. As we will explore, these arrangements adversely affect the working conditions and job quality experienced by those in this sector.

#### Occupational case study: retail

According to the trade union representatives we interviewed, before the mid-80s, a job in retail was regarded as good employment. Companies invested in their employees and many people were hired on an apprenticeship model to learn the drapery trade. There were also full-time positions and it was common for employers to have a ratio in place that controlled for the number of part-time employees for every full-time employee. Entitlements such as pensions were also common, and people working in large department stores considered those jobs for life. However, from the mid-eighties onwards the profession was deskilled and qualifications in the drapery trade was no longer deemed necessary.

The majority of employees in the retail sector are on part-time contracts, with either guaranteed or no guaranteed hours. As explained by a trade union representative from Mandate, the if-and-when contracts are prevalent in the non-unionised part of the sector. The number of weekly hours vary between the retailers as contracts can be as low as four hours per week. Furthermore, some companies require their employees to be 'on call' seven days a week, which prevents them from accessing another part-time job. Such flexible arrangements are an example of 'hybrid if and when' contracts (O'Sullivan et al. 2017). Studies conducted in other countries, including Poland, Estonia and Slovenia (Mrozowicki et al., 2013), Canada (Zeytinoglu et al., 2005) and the United Kingdom (Perrons, 2000; Wood, 2016) documented similar shifts at the international level.

Employees in the retail sector are almost entirely low-paid; even the highest paid employees have premium retail rates of €14.60/14.89 per hour. The majority of workers are often working for minimum wage and paid overtime is rare. A key development in the industry since 2006 is that is that if employees are awarded a pay increase, the company reduces their hours and hires new staff to do the same work on a new-entrant pay scale. Commonly, retail workers also claim Family Income Supplement (FIS) if they have children, as well as part-time Job Seekers Allowance to supplement their pay. Irregular hours of work are potentially an obstacle for getting supplemental social welfare payments. Louise, a single parent who works in retail on an if-and-when basis described her working conditions:

I'm ten years in retail and I started off on an eight-hour contract, went up to a 12 and then up to a 16. I have three children, and it was difficult when they were small, trying to work around the hours, because you never know from week to week what hours you're in, you're always in different hours on different days. Sometimes four hours, sometimes six hours. But you had to be 100 per cent flexible, that's just the way it was. Started off on  $\in$ 9.25 an hour, and now, because I was in the company before 2007 when all the changes came in, I'm now on  $\in$ 13 an hour, so I'm a lot luckier compared to some people.

They put it up on the board so that you can see it when you walk into the canteen: eight hour or twelve hours, whichever the case may be, is available. 'Speak to the manager and ask for an application form'. So you go, and you say, 'I have a 16, can I go for that eight on top of it?' And they just laugh at you. 'Oh no, you can drop your 16 and you can go for the eight, but you cannot have both'. So you can't put the eight hours on top of your 16 and have a better contract.

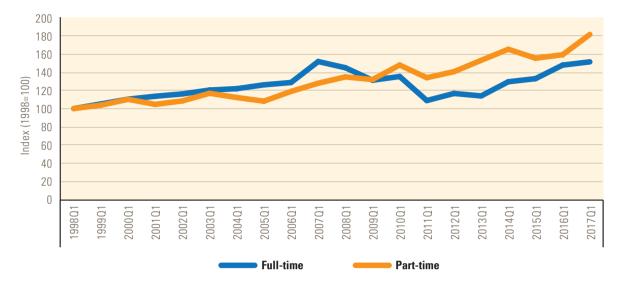
When it comes to welfare payments and stuff like that, I'm only allowed to work 23 hours. If I work any more than 23 hours, it will stop  $\in$  122 a week. So it's difficult because you're not allowed to refuse the hours because it is part of your contract. And if you do them, then you're actually at a loss because you lose a full week's payment. So it can be quite difficult sometimes to say the least.

I want to work full-time. There is nothing I would love more than not to have to go near the welfare system. I don't like it. I feel like I'm begging all the time because you have to actually really fight for what you get. I don't want to be on a contract where I've four extra hours, so that's an extra couple of hundred euro a month and then all of a sudden, it's gone. You get used to that money, even if it's only for a few short weeks.

#### Accommodation and food services

In 1998, there were 93,700 people employed in accommodation and food; by 2007, this number rose to 139,000. Then, after the economic downturn, sector employment reached its lowest point at 110,700 people. Employment has recovered in recent years and reached 152,200 by the first quarter of 2017. However, this growth could be the result of more part-time and low hours employment (O'Sullivan et al. 2017).

Part-time work has been a feature of this sector for quite some time. In 1998, 36.9 per cent of employment in the accommodation and food sector was employed on a part-time basis. The level remained at around 35 per cent during the years before the recession (with the lowest point in 2008 at 33 per cent), but it increased following the economic downturn. In the first quarter of 2013, part-time work accounted for 44 per cent of all employment in the accommodation and food sector. It has since fallen slightly, and in the first quarter of 2017, part-time work stood at 41 per cent.



#### CHART 3.9: FULL-TIME AND PART-TIME EMPLOYMENT IN ACCOMMODATION AND FOOD SERVICES 1998-2017

This sector is also characterised by a higher than average share of temporary work. This can be related to the seasonal character of the industry, especially in the areas that rely on tourism. In the first quarter of 2016, 11.2 per cent of people were employed on a temporary basis. Interestingly, the share of temporary work has been gradually falling during the previous two decades (with an exception of a slight growth after the economic downturn). In 1998, 18.4 per cent of accommodation and food employees had temporary contracts, which fell to 12.9 per cent in 2007 and then rose moderately to reach a peak of 16.8 per cent in 2012. This figure has since fallen, however, and is now at a lower level than during the pre-recession years. This decrease can be partially explained by the changing nature of employment relationships in this sector, which is increasingly shifting towards if-and-when contracts. If they engage hospitality workers on this basis, they can reduce (or increase) their hours depending on their (the employers') needs.

Most people employed in this sector are employed in restaurants (450,030 people) followed by hotels (40,482 people) and beverage-serving activities (20,314 people). Similar to the retail sector, Irish companies in hospitality tend to employ workers on an 'if-and-when' and 'hybrid' basis. The following case study takes a close look at the experience of non-standard employment in the bar and hotel sub-sectors.

#### Occupational case study: bar and hotel work

According to the trade union representatives we interviewed, before the mid-80s, a job in the hospitality sector, including bar, restaurant and hotel work, was regarded as good employment. For example, those working in bars were placed on apprenticeship schemes. The same opportunities for career progression were also available in hotels. This model has changed alongside deteriorating employment standards and the casualization of work (Wickham and Bobek, 2016). This trend is quite common throughout Europe and results in low pay and unfavourable working conditions (Baum, 2007; Klein Hasselik et al., 2003; McNamara et al., 2010).

In Ireland, there are a number of reasons for this increasing precariousness. First, the hospitality sector has experienced a de-skilling of staff, which has further encouraged more non-standard employment in the sector. Second, the collapse of the Joint Labour Committees in 2011 further cemented precarious working conditions. Similar to the construction sector, the collapses allowed trade unions to negotiate

collective agreements with employers. Finally, working conditions in this sector also worsened throughout the recession, due to the global financial crisis and falling numbers of international tourists visiting Ireland. While the sector has since recovered, flexible employment arrangements remain in many hotels, bars and restaurants in the country.

In the bar sector, many do not have a formal contract and some are hired based on informal connections. According to a recent survey conducted by Mandate Trade Union of 783 bar workers, 37.22 per cent of respondents reported that they did not have a contract. Furthermore, Mandate's survey revealed that 21 per cent of its respondents had fixed-term contracts, while 50 per cent were employed on an 'if-and-when' basis. The majority of the Mandate survey respondents (92 per cent) were not on a pay scale, so they were paid a flat hourly rate (minimum wage in most cases). Forty-eight per cent of those surveyed performed work that they were not paid for, such as working beyond their rostered hours. Split shifts are also common in the field, which means an employee could be in work for only a few hours and then have to return later to complete the remainder of their shift. According to Mandate's survey of bar workers, 50 per cent of those who answered do not get enough advanced notice of their working hours and 61 per cent do split shifts. Such was the case with one of our respondents, Mari, who worked as a waitress and in a restaurant. When Mari was asked about a contract, her response was:

I don't have a contract. I'm sure they have some kind of record of what I'm doing, but especially because I started off very casually, and then when I came back it was a case where they said, 'we're short-staffed so do you mind working for a little while?' So I was working there 'cash-in-hand' and then suddenly I am now the oldest employee they've had there. So I never signed anything, but I work.

My hours would vary from nine or ten hours to 33 or 35. So, there is like a 20-hour margin in the middle, which is quite considerable. And what's the worst thing about is, some days they'll say, 'oh I rostered you in for tomorrow' without telling you, or asking you first; and like that's probably the most annoying thing that happens. Because you think you have a day off and then you don't. If you're sick, you have to have a doctor's note. And you don't get paid for the day, or for the hours that you didn't work.

Hotel employees are predominantly employed on an if-and-when basis. There is considerable ambiguity over contracts. Most hotel workers, especially in housekeeping, are paid the minimum hourly rates. One of our interviewees, Alana gave her account of working in a hotel in housekeeping:

I sort of went for the interview and I got the job and I was there like, I was working sometimes seven days a week. Coming into the wintertime where there weren't many people around you, your hours would lessen down and then whatever days then you aren't working then you have to contact social welfare.

Everyone is entitled to; I think a week or two annual leave. And the woman that was over me, she would make sure she would get her holidays. But there was a time where I had picked out that I wanted this certain week for holidays and it didn't suit her and I had to actually change it around and take a different week off.

I was working before I was pregnant as a housekeeper for a hotel but I had to actually finish up work because you couldn't be lifting heavy stuff; you know; it was very heavy at times like that. Which they should have gotten me a job in the hotel that was lighter but they didn't, so what they did was they sort of lessened my days down in the roster so I ended up finishing with them myself because they were giving me less and less days you know.

#### Administration and support

Employment in administration and support grew during the pre-recession years but was significantly impacted by the economic downturn. In 1998, the sector employed 39,800 people. This number more than doubled by 2008 to 83,100 and then decreased to 68,200 in 2009, finally reaching its lowest level of 58,000 in 2013. As of 2017, there were 72,200 people working in this sector.

Part-time work in administration and support fell from 29.6 per cent in 1998 to 22.1 per cent in 2005. The rate then gradually increased, reaching 37 per cent in the first quarter of 2013. Since then, the rate has fluctuated. In 2014, it fell to 31.7 per cent but increased again to 32.6 per cent in the first quarter of 2017. Administration and support also has temporary work at a level that is higher than the national average. The proportion of temporary work in the sector also varied over the years. In 1998, the rate was 9.2 per cent, falling to 7.3 per cent in 2002, but increasing again to nearly ten per cent in 2005. Temporary work in this sector reached its peak in 2012 at 11.6 per cent. Here again, the level decreased to 8.3 per cent in 2015 and subsequently increased to 9.2 per cent in 2016.

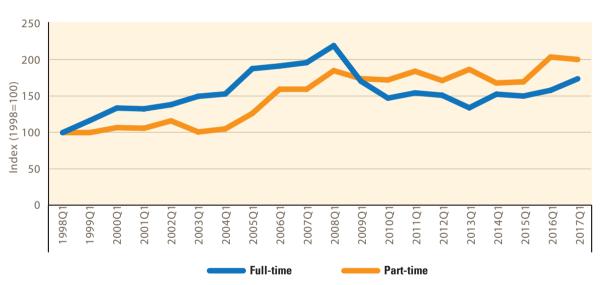


CHART 3.10: FULL-TIME AND PART-TIME EMPLOYMENT IN ADMINISTRATION AND SUPPORT 1998-2017

Although the title of 'administration' suggests this sector is predominantly made up of white-collar workers, this is not the case. The largest employed group within this sector is 'services to buildings and landscape activities' (25,893 people), which includes cleaning and other contract services. Similar to retail and accommodation, this type of employment can also be linked to providing services on-demand and engaging with an increasingly flexible workforce.

#### Occupational case study: contract services sector

The contract services sector often passes under the radar because it is not public facing. Here, the employer is a contractor and the client is, for example, a hospital. In this scenario, the hospital would put their cleaning services out to tender and contractors compete to fill the contract. As documented by international studies, such practices are quite common among companies that provide contract services in other countries. For example, contract cleaning in Australia is characterised by short and irregularly-paid hours (Campbell and Peters, 2008), while in Germany, a high proportion of so-called 'mini-jobs' falls within

the contract cleaning sector (Schulten and Schulze-Buschoff, 2015). This phenomenon is also related to the shift towards subcontracting and changing employment relationships in the services economy (Rees and Fiedler, 1992).

According to the trade union representatives in this sector, there are many workers across the three contract services (cleaning, security and catering) who do not have formal employment contracts. Gradually, these workers may get regular hours, but their contractual situation often will not change. Amongst those who do have a contract, many are hired on an if-and-when basis.

The most precarious working conditions in the sector exist in contract cleaning and catering (excluding where there is trade union representation). Contract cleaning is typically low-paid and low-hours. Many of these employees have to work for a number of different employers to secure sufficient incomes. The minimum rate of pay is €10.05 per hour, an increase that resulted from the Employment Regulation Order (ERO) that was established at the end of 2016. The majority of cleaners are paid this minimum rate. There is a sick pay scheme for contract cleaners, but use is quite low because of difficulty in affordability. Finally, in contract catering, work is often organised on a zero-hour basis. Hours can therefore vary between zero and 39 hours. People working in contract catering are also low-paid; the hourly rate of pay can vary, but the majority are on the minimum wage.

### 3.3. Concluding comments

In summary, eight NACE sectors were measured in relation to three dimensions of precarious work: part-time, temporary and self-employment. Human health had high levels of part-time work, while transportation and storage scored high on solo self-employment, and education contained high levels of temporary employment. Meanwhile, construction scored high on solo self-employment and temporary work, and wholesale and retail and accommodation and administration and support had high levels of part-time and temporary work. 'Other NACE sectors', which includes such occupations as hairdressers, sports facilities workers and art workers, was the only sector to score high on all three dimensions.

Consequently, when it comes to understanding the nature and extent of precarious work in Ireland, it needs to be understood on a sectoral basis because each sector experiences different dimensions of precarious work. Furthermore, there are varying makeups of precarious work by sector. Some sectors experience more temporary work, while others have higher levels of part-time work. Our expert interviews established that irregular part-time jobs, which are usually dominated by if-and-when and zero-hour work, tend to occur predominantly in hospitality, retail, contract services and home care work sectors. Higher education, English language schools and early years education are impacted by temporary contracts. An overarching theme we discovered was that companies in the construction, courier, and postal industries often rely on self-employed workers.

There are also sectors that traditionally offered more secure employment that are increasingly relying on precarious workers. For example, the reality of the education sector shows that precarious work is not reserved solely for de-skilled occupations such as retail and accommodation. Consequently, groups such as tertiary educated, middle class, non-migrants have realised that they are also becoming precarious. In fact, more and more tertiary educated people are becoming precarious workers.

All of the forms of precarious work discussed in this chapter have adverse financial effects. While not always low-paid, these non-standard contracts are characterised by income unpredictability, which can have both short and long-term consequences. First, a lack of security may induce anxiety and stress, which is exacerbated by the fact that accessing health services is potentially an issue for those who cannot afford private insurance. Non-standard employment can also be an obstacle for accessing mortgages and for homeownership in general. The alternative, renting on the private market, may also compound financial insecurity. Finally, the lack of clear future labour market prospects can prevent some precarious workers from starting their own families. These issues will be discussed in more detail in the following three chapters.

Precarious work, health and access to healthcare services

CHAPT

4

# Chapter 4

# Precarious work, health and access to healthcare

Ireland's two-tier health system has been scrutinised for more than a decade for failing to address health inequalities, particularly in terms of access to healthcare services and needed reforms (Wren 2003; Burke and Pentony 2011). More recently, health has been in the spotlight for the 'trolley crisis'<sup>11</sup> and for public sector hospital waiting lists growing exponentially<sup>12</sup>. This 'crisis'<sup>13</sup> in our health system follows severe cuts to public spending during the economic recession, and even though Ireland is longer in recession, the crisis in our hospital system continues to grow. While health inequalities and limited access to healthcare services affects many people of different backgrounds, those who have precarious jobs are in especially difficult situations. As this chapter will reveal, precarious workers exist as part of a third category of people who are not entitled to a medical/GP visits card. Moreover, they are most often unable to afford private healthcare insurance. In addition, many precarious workers are not entitled to sick leave, and this results in illness becoming unaffordable.

This chapter begins by giving a brief overview of international literature related to non-standard employment and its implications on health, followed by an overview of the Irish healthcare system. The remainder of this chapter is focussed on the findings. First, we will explore the impact of precarious work on mental health, followed by physical health and the impact of not being entitled to paid sick leave. Next, we will look at access to healthcare services, with a focus on primary care services. Finally, dependency on family and social networks is explored, as well as the consequences for those who have lack the support of a social network.

## 4.1. Research on precarious work and health

Interest in precarious employment in public health research has grown in the last decade. According to Benach et al., 'precarious employment is now considered a social determinant of health and an employment condition affecting the health of workers, families and communities' (2014:230). There have been numerous notable studies conducted around precarious work and health. However, this research tends to focus on the effect that this type of work has on the physical and psychological health of workers (e.g. Benavides et al., 2006; Clarke et al., 2007; Thorley and Cook, 2017; Lewchuk et al., 2008).

For instance, much of the literature on non-standard employment and health tends to focus on certain working conditions that expose workers to physical health hazards. Benavides et al., who examined 'the relations between various types of employment and six health-related indicators for all 15 member states

<sup>11</sup> Source: https://www.irishtimes.com/news/health/trolley-crisis-record-677-people-awaiting-a-hospital-bed-nurses-say-1.3343788

<sup>12</sup> Source: https://www.rte.ie/news/health/2018/0112/932764-trolley-figures/

<sup>13</sup> Source: https://www.irishexaminer.com/breakingnews/ireland/687000-patients-on-waiting-lists-crisis-should-be-declared-801252.html

of the European Union' (2000: 494), found that fatigue, backache and muscular pains were positively associated with precarious employment. Furthermore, Benach et al. found that people working in non-standard, precarious employment:

Work more often in painful and tiring positions, are more exposed to intense noise, perform more often repetitive movements, have less freedom to choose when to take personal leave and are far more less likely to be represented on health and safety committees (2002: 405–6).

Benavides et al. (2006) have also highlighted the reasons behind the increased risk of occupational injuries when doing temporary work, which is due in part to shorter job contracts and a consequential lack of experience compared to permanent employees. Clarke at al. (2007) have also written about material health hazards associated with precarious work, where it was found that workers concealed injuries that occurred at work in fear of having their hours cut or losing their jobs.

Research on the psychological health effects of precarious work is another prominent focus in the area of public health. Research findings on mental illness, mental health and precarious work are mixed. However, evidence from these studies largely points to the increased likelihood of psychological ill health when job insecurity is greatest (Artazcoz et al. 2005). D'Souza et al. (2003) found that high job insecurity in Australia was associated with poor self-rated health, depression and anxiety. Similarly, Virtanen et al. (2005) found that stable employment was associated with decreased psychological distress and that jobs with less security were associated with poorer general health. More recently, Thorley and Cook (2017) released a report for the UK-based Institute for Public Policy Research (IPPR), which looked at the effect of temporary, zero-hour and self-employed work on millennials' mental health. The report found that 'those in temporary jobs are 29 per cent more likely to experience mental health problems, compared to those in permanent jobs (22 per cent compared to 17 per cent).' It also found that 'those on zero-hours contracts are 13 percentage points more likely than those in other forms of work to experience mental health problems' (2017:7).

Some studies have focused on the causes of mental illness for precarious workers (Benach and Muntaner, 2007; Lewchuk et al. 2008; Canivet et al. 2016). Marmot (2004:134) argued that the relationship between job insecurity and the fear of losing control over short and long-term future plans, along with preoccupations with ones' finances, has established the link between job insecurity and ill health. Furthermore, they found that this subjective job insecurity may prompt people to attend work while sick or undermine their health conditions (ibid.)

Studies related to sickness absenteeism have found that the rates tend to be lower for temporary workers in comparison to those with permanent contracts. This has been linked to 'sickness presenteeism, where workers still show up to work even though they are ill. Virtanen et al. (2003) attribute this to several causes, namely short-term contracts and job insecurity, which results in a fear job loss and no sick leave pay. Consequently, sickness presenteeism has been found to cause negative health consequences, as it impacts negatively on illness recovery (Bergstrom et al. 2009).

An emerging body of literature on health focuses on health inequalities and their effects on individuals, but also on society in general. The World Health Organisation (WHO) sees factors such as where a person lives and works as influencing population health (Marmot et al. 2008). Not only do factors such as wealth and education play a role in a person's health, so do psychosocial factors such as stress, social support, ability to socialise and more generally, a person's happiness. Consequently, government policy also influences these factors, particularly in how it distributes wealth to ensure a more equal society in all

domains, including health. As Wilkinson and Pickett argued, 'the evidence shows that reducing inequality is the best way of improving the quality of the social environment and so the real quality of life for all of us' (2009:29).

With this in mind, TASC's report on health inequalities in Ireland described the Irish health system as 'a complicated mix of public, private and voluntary care providers with unfair, unclear and complex routes in and through the system for the patients and users of health services.' As a result, the authors of the report concluded that:

The structural inequality in access to the Irish healthcare system compounds existing inequalities in the health status of the Irish population. Successive governments have reinforced the fundamental fault-line in the Irish health system (Burke and Pentony 2011:21).

Ireland's lack of universal access to healthcare that is free at the point of delivery (at odds with many other European countries such as the UK, France and Germany) is held up as the cause of this structural inequality. The Report of the Expert Group on Resource Allocation and Financing in the Health Sector highlighted a number of health policies that reinforce the two-tier health system and inequalities in access to healthcare in Ireland. These factors include:

- Over two-thirds of patients pay for GP and many community-based services on a pay-as-you-go basis, which takes no account of their ability to pay.
- Individuals who can afford private health insurance gain access to some hospital services quicker than those with equivalent health needs who do not have insurance.
- High pay-as-you-go GP charges are known to deter use of care, increasing the risk of later detection of medical problems, with the likelihood of higher costs in terms of health care in the longer term (2010: xi).

Burke and Pentony (2011:22) identified three main groups who access the Irish health system: those with medical cards, those with private health insurance and those who have neither. The latter are the people who fare the worst as they are faced with all the costs of accessing primary care services in addition to emergency hospital services.

The only systematic study that has looked at flexible employment, welfare states and health is from Kim et al. (2012). This study stratified studies on job insecurity and precarious employment into six welfare state typologies that included Scandinavian, Bismarckian (e.g. German), Southern European, Anglo-Saxon, Eastern European, and East Asian welfare states. The study found that 'welfare state regimes may be important mediating factors determining the health of precarious workers' (2012:102). They also found that, 'although globalisation may be facilitating the growing precariousness of employment and deeply affecting relations between employers and employees, egalitarian welfare employment policies (such as those in Scandinavian countries), seem to buffer these effects,' because 'the combined effect of comprehensive employment welfare policies, high female labour participation rates, generally low unemployment rates, and universal health care systems have shaped a more positive environment for the health of precarious workers' (2012:113). It will be interesting to see how Ireland's healthcare system measures up in terms of this study.

# 4.2. The healthcare system in Ireland

Healthcare in Ireland is a two-tiered system consisting of a public and a private sector. Ireland's public healthcare system is governed by the Health Act 2004, which established the Health Service Executive as a new body responsible for providing services to anyone living in Ireland. The HSE is comprised of four administrative areas (Dublin Mid-Leinster, North-East, South and West) and there are 32 Local Health Offices.

People residing in Ireland are either entitled to full access (category 1) or limited access (category 2) to the public health system. Category 1 includes people who are entitled to medical cards. Medical card holders are entitled to a wide range of health services and medicines free of charge, which includes:

- Free GP services
- Prescribed drugs and medicines (subject to a charge for each item)
- Public hospital services
- Dental and optical services
- Maternity and infant care services
- · Community care and personal social services

According to the HSE, by April 2017, 34.4 per cent of the population had a medical card. The medical card<sup>14</sup> is means-tested and is available to those who fit the eligibility criteria, namely those receiving welfare payments, low-income earners, and people with long-term or severe illnesses. There is also the GP Visit Card, which is also means-tested and entitles the holder to free GP appointments only. Those not entitled to a medical or a GP card can still access community and hospital health services, however, a number of them must be paid for. Such chargers include:

- Out-patient charges/ Emergency Department charges This is €100 and must be paid if a person attends Accident and Emergency without a GP referral or without a medical card.
- Daily in-patient charges This is €80 per night up to a maximum of €800 in one year.
- Long-term stay charges This is up to a maximum of €175 per week. The regulations provide for different charging arrangements that depend on the level of care provided, for example whether a nurse is needed or not (where a nurse is not needed, the charge is €130 per week).

The Irish health system can be described as 'two-tiered' as individuals can also avail of private health insurance. Currently, almost 46 per cent of the population have private health insurance in Ireland.<sup>15</sup> However, even if we assume that the percentage of those with medical card and the percentage of those who have private insurance are exclusive, there is still a significant number of those who are not covered by either. Considering this gap in coverage, it could be argued that the health system in Ireland is in fact 'three-tiered'.

Primary healthcare in Ireland is mostly provided by general practitioners who operate as sole traders or in health centres with other GPs and health professionals. For those who do not have a medical or GP card, the cost of a GP consultation can be up to €60. Some private health insurance companies, depending on the plan, partially or fully refund the cost of a GP visit. The HSE also runs its own health centres that provide a range of primary care services throughout Ireland, including GP services, nurses, social work and child protection services, disability services, older people services, physiotherapy, psychiatric services and home help.

15 Source: https://www.hia.ie/publication/market-statistics/

<sup>14</sup> Source: http://health.gov.ie/wp-content/uploads/2018/01/Key-Trends.pdf

According to the OECD's Health Report (2013), Ireland has reduced its spending on healthcare by 6.6 per cent since the onset of the Global Financial Crisis. The Euro Health Consumer Index (2015) revealed that Ireland was the worst performer in Europe in terms of waiting times for emergency treatment, minor operations and CT scans. Therefore, as a result of its funding deficit, Ireland's public health system is no longer adequate for the current demand. In cases where waits are long, those who have financial means often decide to pay for their procedure privately. However, those who do not sufficient incomes, who need to await their procedures for long periods, may face further health deterioration. The following findings will now explore the experience of accessing the healthcare system in Ireland as a precarious worker.

# 4.3. Findings

#### 4.3.1. The effect of precarious work on mental health

The majority of our participants stated that their insecure working conditions had a negative effect on their mental health. During the course of the interviews, many described how they suffered depression and anxiety as a consequence of wage insecurity, which led to material deprivation and their contractual insecurity, as they were unable to plan for the short-term and long-term future. Not everyone who experienced this was formally diagnosed, largely due to not being able to afford to visit a GP, which is often the first step before being referred for treatment, and long waiting lists for mental health services in the public sector. Linda revealed that:

I had terrible mental health issues, like awful, really, really bad! And it was all work related. Like, very, very bad anxiety. It's the mental health that does it worst, and you're just going to crack a lot of the time and depression really hits. And you wouldn't expect work to have that effect on you, but it really did, and the stress of not knowing. All my friends who are precarious, you can see it in their mental health. They have very bad anxiety, a lot of them are exhausted and depression is a big thing. You can't plan in advance; you can't plan your life; and the worst feeling is knowing that your whole life is in someone's hands or someone's control.

Like Linda, Barbara who is a lecturer on a fixed-term contract, also spoke about experiencing stress. She revealed that:

If my career continues the way it is on fixed-term contracts, I won't be able to have a child, I won't be able to buy a house. So that creates worry – I'm at a really pivotal time in my life; I'm 35 years of age. If I want to have a child I need to make that decision soon. If I want to begin to get a mortgage, because when you get older it's harder to get a mortgage too, but you can't make any decisions. So that causes a lot of worry and stress also; actually what am I going to do with my life?

Anxiety was also experienced as a result of income insecurity. Sara, a commercial archaeologist who has always been working on a temporary or on an if-and-when basis revealed:

You might have a good pay cheque coming in, but you know that you're only so many pay cheques from not being able to pay your rent, especially when doing precarious work. There were a few times where I just got really anxious about it, it was really starting to take control of me.

Leanne elaborated further on the tough financial decisions she had to make and their repercussions for her mental health:

It's the inability to plan. Again, you've no idea what's going on; what happens if you happen to get a bumper electricity bill next month and you can't guarantee how much cash you're going to have at the end of the week, never mind what happens further down the line. It creates a really anxious environment and everything is really stressful. Like going in and getting the shopping done and you have to sit down and plan all of the food for the week, and I know I have  $\in 20$  in my pocket, but I also have to buy phone credit, and I don't know what's happening next week. It doesn't matter what it is, the fact is, when you don't know how much cash you're going to have coming in, it sends everything into a spiral.

Participants who had children, were further compounded by anxiety and stress because their children's livelihood also relied on them having contractual and income security. Mark, a postdoctoral researcher on a fixed-term contract in a university revealed that:

I think precariousness has had a massive impact on my mental health and particularly my stress levels with family. You're worried about, like going for jobs in particular, and even building my wife's hopes up. We've imagined lives that you'd have if you had a permanent job, where you'd be able to plan things. It's constant stress. It makes you angry, then you get angry with your family; you're not there and you're not present as much as you could be because you're thinking about applying for jobs.

Our participants also commonly reported social isolation as a consequence of their employment situation; their lack of income and job security often meant that they could not socialise. Social isolation had further negative consequences on their mental health. For Noel, a homecare assistant with a young family, he could not afford to meet people and socialise and attributed this, along with his employment situation, for being diagnosed with depression:

I don't really see anybody to be honest. I've lost a lot of friends, which is also hard because I have no support socially. And I think that's fed into my depression, and I was only diagnosed a year ago and have been on medication ever since. And I think a lot of that is due to our situation, and not being able to afford to go and do things with people, let alone time. But I can't afford to go and do something; it's a huge treat every few months to be able to go to the cinema with my partner.

Consequently, it remains evident that precarious working conditions also lead to precarious lives, causing stress, depression and anxiety for many of those we interviewed. However, it was even more alarming to hear the difficulties our participants faced when it came to seeking mental health services. Firstly, GPs are the first port of call for treatment. However, for people working in non-standard employment who are not entitled to a medical card, they cannot afford to access a GP, nor to pay for anti-depressants. Leanne recounted her experience of seeking medical help for depression while she was working in a fast food restaurant on an if-and-when basis:

The thing is, if you don't have a medical card or a GP card, but you're still earning bad money, to go into a GP first off and say I actually need help, is really, really hard. You take into account you have to pay money you can't afford to then be told, 'I'm sorry you're not hanging out of a tree at the moment, there's not a huge amount we can do for you.

Mental health services provided by the HSE are already overburdened and people are put on long waiting lists. Furthermore, charities like Pieta House who provide free mental health services are also overburdened as a result of the public system waiting list. Therefore, this leaves people experiencing a mental health emergency with no option but to access private services for treatment. However, accessing private services is only possible if a person can afford it, and for our participants this was the case. For example, counselling services along cost approximately €40-60 per session. Such a scenario is detrimental to a person's mental health and has serious consequences.

#### 4.3.2. Sickness is not an option

Non-standard employment also had a negative effect on our participants' physical health. The majority of our participants spoke about coming into work when they were ill, which often prolonged their illnesses. Many precarious workers do not get paid sick leave and therefore cannot afford to take time off work. Claire, a retail worker employed on an if-and-when basis explained:

If you had a sick day, on average your wages would be down about 70 or 80 quid depending on the length of the shift you worked that day. So, it's a pretty big chunk of change to be missing from your weekly wages.

Numerous participants also described occasions where they or others were injured at work and continued working or came back in the next day. Leanne revealed that when she worked in a fast-food restaurant on an if-and-when basis:

You would come in when you were sick, and there were days when people should not have been there; like one guy had a massive burn from the grill and he should have gone home and gone to the doctor, but they literally just rubbed burn cream and put cling film around it and he finished the shift. He was handling raw meat on the grill! I'm not even sure the grill was sanitised after he burned himself because it was probably really busy. But of course he stayed for the shift and he was back in the next day.

It is not just the loss of wages, but the cost of seeking medical treatment that creates a situation where illness is a major financial burden. Elaine, a commercial archaeologist working on a temporary basis, revealed that the last time she was ill, 'between the doctor's appointment, the antibiotics and the four days off work, it was approaching  $\in$ 600 that I will never see back again.'

Even for temporary workers we interviewed who do get paid sick leave, many still came into work. Often the fear of losing their jobs, having their hours reduced or not having their contracts renewed was so great that they still came in when they were ill. For example, Linda, who was involved in an accident on her bicycle when she worked on a temporary basis revealed that she didn't take time off work because 'I didn't want to annoy people; I wanted to keep my job. So I went into work anyway even though I was concussed.' Virtanen et al. (2003) use the phrase 'Sickness presenteeism' to explain the phenomenon of temporary workers coming in when they are ill.

#### 4.3.3. Can't afford primary care services

Primary care is the first port of call when accessing healthcare services. For the majority of our participants, there was a financial barrier to accessing GP, dental and other primary care services. While there are means-tested medical cards and GP cards that do give access to a number of primary care services for free, most precarious workers fall outside of the eligibility criteria. This ineligibility means that they have to pay the GP fee and the cost of any medication or treatment that they need, which can be very costly.

For many of those working in non-standard employment, budgeting forms an essential part of their daily lives. Consequently, a sudden bout of ill health can impact their finances. The majority of our participants admitted that they avoided going to the doctor out of financial concern. For those who avoided going to the GP, this often resulted in their health deteriorating further. For example, Ciara revealed that:

I've also been in situations where I put off going to the doctor, and I remember in one situation starting off with a cold and 2 weeks later it was a chest infection and I got really sick, and I had to take some days off and eventually had to pay some money.

Participants also described avoiding the dentist. Mark revealed that, 'I haven't gone to the dentist for many number of years for that reason, the expense of it! Similar to accessing GP services, there are also times when it is a necessity to go to the dentist and this cannot be avoided. Andrew explained the last time he went to a dentist was 'a year and a half ago, and that was because I was feeling pain. So I went and I got a filling and I got a cleaning, and then I just leave it until it's an absolute necessity again'.

A notable response from those who had not gone to the GP or the dentist in a long time, was that they were 'lucky' that they have not had to access the Irish healthcare system. Sara revealed that, 'I'm very lucky in that I've been very healthy, but sometimes if I think about it I find it a bit scary just because I remember I had to go to the doctor about something, and I was in there for five minutes and it was  $\in 60'$ . Dorothy felt 'lucky' because, 'I've always had free GP visits because of my cousin, and I could just text her and tell her there was something going on. Again, luck that I've had that resource there.'

However, when someone experiences a health issue that requires urgent treatment, there is nothing that luck can do. For our participants, times like these were extremely difficult on their finances. Leanne recounted her experience of not being able to afford to go to see the doctor:

I had a really bad ear infection when I was working in one of the fast food places and it was really bad, and I held off for weeks and weeks and weeks, but I ended up going to the doctor. And it was the most embarrassing thing I ever had to do; I was like, 'I don't have the money to pay you now, but I really need to get this looked at. Can I pay you later?'

And when a person on a precarious contract has a recurring or chronic health condition, then accessing healthcare services becomes a long-term financial burden that cannot be avoided. Often participants with chronic conditions such as asthma recounted the difficult decisions they had to make in order to afford medical treatment. Barbara was one such participant who revealed:

I remember the feeling of, 'shit what am I going to do, I don't have enough money to do me for the next week?!' I didn't even have  $\in$ 40 a week to buy food; my limit was  $\in$ 40 a week. It would have had to come down to one or the other: food or inhaler.

Asthma was one such chronic health condition that came up numerous times during the course of the interviews. Agnes, an asthma sufferer and early years educator on a temporary contract recounted:

I have asthma and I regularly have to get that prescription, so I know that's going to be  $\in$ 20 every time I have to get that prescription. And then the inhalers themselves cost  $\in$ 37 so that's a huge expense as well.

It was also evident that financial barriers to accessing primary healthcare services had serious consequences for female reproductive health. Paula, an early years educator working on a temporary contract, revealed that 'I used to be on the pill but you have to go back every six months to see your doctor again, which is €60. So I've come off that. That's since I started part-time'. Leanne similarly recounted:

Everything to do with contraception went out the window as well because I was like, no not spending money on any of this, just have to work it out, it'll be fine! And obviously there are a whole lot of different reasons for going on contraception, like if you have really bad periods, but even just the really basic thing that it is contraception and it is the most effective form, and if things go wrong you're not going to get the morning after pill for free either.

Therefore, the majority of our participants reported avoiding primary care services, as they did not qualify for a medical card and could not afford to pay the fee. This often had serious consequences for their health as their condition deteriorated further to the point where it was not possible to avoid going to the GP. For those with a chronic health condition, avoidance was not an option. Not having access to a universal health service that is free at the point of entry has detrimental consequences for the health of those working in non-standard employment as they are not covered by the public system, nor can they afford private health insurance.

#### 4.3.4. Private health insurance privileges those with intergenerational dependency

The majority of participants relied on a network of people, such as parents or a partner for financial support. This was particularly pertinent when it came to accessing healthcare services. Paula, an early years' educator working on a temporary basis revealed that she asked her boyfriend for financial help in paying for the dentist and other necessary health expenses because she couldn't afford to:

I have to go to the dentist next month, and I just don't have the money for that, it just doesn't exist. So I'm going to have to ask him (partner) for a loan and pay that back... If I had to get a bunch of antibiotics again, I'd have to ask him (partner) for a loan. Participants described numerous incidences where they were forced to pay for private healthcare services, such as tests, because the symptoms of their condition became too acute to wait for public services. Claire, working on an if-and-when basis in retail, revealed that she has a health issue that needed to be treated by a consultant. Due to the over-burdened public health system and the urgency relating to her symptoms, she had no option but to go private, something her father encouraged and offered to pay for:

I have this stomach problem, and I was on a waiting list for a year-and-a-half to see a specialist who I finally got to see last week. I got a letter today with an appointment for the tests that need to be done for next year! So my dad is saying to me to go private and that he'll pay for it. I don't have the money to pay for it privately, but thankfully I can get the money from family, but that shouldn't be the case.

Barbara, who suffered chronic back problems, similarly recounted that:

They told me if I wanted to get an MRI scan I would be waiting three months. So I had a really low income and I had to get a lend of money from my parents to get an MRI scan, (I think it was  $\in$ 150-200) and I had to travel to another county. I was in absolute agony.

There were a number of individuals who had health insurance. Those who did have private health insurance often did so because their parents paid for it or because their partner had a policy that they were on. Orla revealed that:

I feel guilty but my mother pays for my private health insurance. She absolutely insisted on it; it was the only thing she was so adamant that had to be paid and it was so much; it was  $\in$ 3,000 for all of us per year. It was just in case something happened; it didn't cover anything.

For those who didn't have a support network, then it was simple; they didn't have private health insurance. For example, Ciara admitted that 'I can't really afford private health insurance, which is a big issue for me now as I'm 35'. Ciara is referring to the Lifetime Community Rating legislation (2015) that resulted in those aged 35 years and over who do not have health insurance and who decide to take a policy later in life, to pay more for coverage. Therefore, the Lifetime Community Rating is prejudiced against those who cannot afford health insurance.

Ultimately, the privatisation of healthcare services privileged those participants who had access to intergenerational dependency. However, as a consequence of this predicament, those who received financial support for their health expenses admitted they would prefer this not to be the case. Sara revealed:

At the age of 31, having such a low income, you already feel a little bit less successful in the traditional way. So trying to maintain some kind of independence is really important—just for a sense of self-worth.

For Sarah, precarious work created a scenario interpreted as 'forced infantilisation', whereby her ability to live an independent life, something normally associated with being an adult, was severely restricted. Forced infantilisation is not just a factor associated with accessing healthcare services, as we shall see in the following chapter, it occurred in other domains of our participants' lives, such as in accommodation.

### 4.4. Conclusion

Precarious working conditions can have a negative effect on physical and mental health, as previous research has established (Benach et al. 2014), and our findings also confirm such conclusions. However, what emerged from our interviews was that the majority of participants could not afford to be ill. In fact, most interviewees expressed that being ill was not an option for them. For precarious workers, the burden of expense is felt in two ways: no paid sick leave, and the expense of paying to see a GP and for medication, tests and follow up appointments. For this reason, many said they avoided going to the GP. However, in a medical emergency there is no option but to take unpaid sick leave and seek medical attention.

The financial burden of being sick can lead to further material deprivation for people working in nonstandard employment. This can mean having to make hard decisions like whether to first buy food, or pay bills or rent. No one accessing our health system should be faced with these difficult decisions. Participants for this study showed that these tough health and financial decisions are being made on a daily basis.

Medical cards and GP cards are means tested and most precarious workers do not fit the eligibility criteria to obtain them although they are not able to afford primary care services. The majority of our participants fit into the third coverage category that Pentony and Burke (2011) identified: those without a medical card or private health insurance. As these authors concluded, this is this category of people who fare the worst in society because they have no health cover whatsoever.

Furthermore, Ireland's two-tier health system promotes intergenerational dependency amongst people working in non-standard employment because they can only afford private health insurance if a family member pays for it. This reality creates dependency, and our participants were vocal in their dissatisfaction with depending on family members for financial support. In particular, we found that participants' work situations promoted a scenario of forced infantilisation, whereby they lacked the ability to lead independent lives, which is often an indicator of adulthood.

The insecurity associated with precarious work, however, is worse for those who do not have a social support network. What happens to these individuals when they need urgent medical attention but cannot afford to see a doctor or a dentist? What happens if they have a chronic condition like asthma and find themselves not being able to afford inhalers? The way in which the Irish health system is set up is failing people categorised as not being covered by public or private healthcare. Unfortunately, many people in non-standard employment fit into this third category.

If we compare a precarious worker in Ireland to a precarious worker in the UK, there is one fundamental difference: people in the UK have access to universal healthcare that is free at the point of entry and paid for by taxes. In Ireland, we do not have that security. Therefore, not only are the people working in non-standard employment in Ireland faced with contractual precarity, but they are also faced with the same insecurities regarding their health and access to healthcare services. This has major implications for health inequalities in Ireland because it places precarious workers at a disadvantage. As Kim et al. (2012) concluded, welfare states like those found in Scandinavian countries act as a safeguard for precarious workers facing insecurity and/or poverty wages. A safety net such as this does not exist in Ireland.

# Precarious work and precarious housing

CHAPTER 5

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# Precarious work and precarious housing

Despite the ongoing economic recovery following the 2008 global recession, there is an overall agreement that Ireland is now in a housing crisis (Healy and Goldrick-Kelly, 2017; Mullally, 2017). It has been argued that the growing housing inequality in Ireland is the result of both long-term policies and the austerity measures that followed the crash (Hearne, 2017). While it precarious housing situations affect people of various employment statuses, those who have precarious jobs are in especially difficult situations. As this chapter will reveal, precarious workers often experience challenges in securing adequate accommodation. For these workers, the lack of security in the rental market, rising property prices, high rents, a tight supply of social housing and structural exclusion from the private rental market (for those reliant on state private rental subsidies), is reinforced by a lack of employment security and predictable earnings.

This chapter will begin by briefly discussing some theoretical debates around housing and will then provide an overview of Irish housing policy, as well as an analysis of the current national housing situation. The remainder of this chapter will focus on the analysis of the qualitative interviews we gathered in which we examined different types of tenure and issues relating to accommodation.

# 5.1. Research on housing

International literature on housing often refers to tenure as a choice and links types of tenure to different stages of the life cycle. Cultural norms govern the perceptions of accommodation adequacy, such as the emphasis placed on house ownership and the appropriate space needed based on age and gender of household members (Morris et al., 1976). It has been argued, for example, that home ownership in Western countries is closely connected to family formation (Mulder, 2006). Renting, on the other hand is associated with less security and is therefore perceived as short-term and transitional (Power, 2015).

Furthermore, literature related to housing mobility often assumes a traditional family formation model. According to this approach, parents are likely to stay together, while children are supposed to move out at a certain stage (Winstanely, Thorns and Perkins, 2002). From this point of view, residential mobility is a 'normal process' (Rossi, 1955), which is linked to adjustments to housing requirements. Economic rationality, on the other hand, is emphasised by the 'housing career' approach. This term, borrowed from employment studies, focuses on the upward, sequential movements on the housing ladder (Kendig, 1984; Leslie and Richardson, 1984). 'Housing career' can be defined as 'the sequence of the dwellings and housing forms in which a person or household resides during his/her independent life' (Rounavaara,

1998:1). Individuals are also assumed to have an active role in progressing their standards and their quality of housing (Ambrasson et al., 2000).

It has been argued, however, that changing employment relationships accompanied by the de-regulation of housing markets, affects many individuals who no longer participate in linear housing career mobility (Beer et al., 2016). Research conducted in other countries shows that young people are now more likely to stay in rental accommodation for longer (Alakeson, 2011; Blackwell and Park, 2011), sometimes for more than ten years (Wulf and Maher, 1998). It has also emerged from other studies that house ownership is becoming less available to those who have short-term or casual employment (Winter and Stone, 1998). As will be further explored, the Irish housing landscape has also undergone significant changes and has become increasingly precarious, especially for those in non-standard employment.

## 5.2. Ireland and housing: the overall context

Up until recently, Ireland was characterised by a relatively high percentage of home ownership, especially in comparison with other Western European countries. This was partially the result of Irish social housing policies and their focus on home ownership. Such policies were initially prioritised in rural parts of the country and later extended to cities by the 1966 Housing Act. This Act unified the right-to-buy provision across the State. Therefore, the right to purchase properties at discounted prices pre-dates similar schemes in the UK (Norris and Fahey, 2010). This resulted in a relatively even distribution of home ownership across social classes, as 70 per cent of households in the bottom income quintile purchased their homes by the year 2000 (Fahey et al, 2004).

As the economy stagnated in the 1980s, the output of social housing construction slowed down rapidly. The growing economy of the 1990s and the early 2000s, on the other hand, resulted in a rapid expansion of housing units built by private sector construction companies. The following table illustrates these trends:

	1920s	1930s	1940s	1950s	1960s	1970s	1980s	1990s	2000- 2007
Social housing	6,920	38,450	20,768	52,500	29,124	61,953	42,893	20,184	46,926
Private housing	10,910	31,657	37,164	49,188	64,835	176,230	182,203	275,186	468,318
Social housing sold to tenants					64,490	59,566	46,204	17,024	10,649

#### TABLE 5.1: NUMBER OF RESIDENTIAL UNITS COMPLETED BY TYPE, 1920S-2000S

Source: Norris and Fahey, 2010

The rapid growth of the private housing sector resulted in an unprecedented property bubble. For example, in 2006 the number of houses built in the UK was only double the number of houses built in Ireland, even though the population of the UK was 15 times bigger. House prices also increased rapidly as they grew by 292 per cent between 1996 and 2006. Finally, an originator of the Irish housing bubble was the growth of the volume and the size of loans given to individuals who were aiming to climb up the property ladder.

Housing changed drastically after the 2008 financial crash, as the impact of the global recession on the Irish economy led to a dramatic decline in the construction sector. Not only did the private housing market collapse, but the provision of social housing also fell dramatically. As a consequence of austerity measures introduced during this time, funding for new social housing fell by 88.4 per cent between 2008 and 2014. With the falling numbers of social housing units being built, consecutive governments have introduced

different forms of housing assistance payments aimed at those who could not afford to rent (or buy) within the private market. However, while such schemes are aimed to assist low-income families, not all of them guarantee a security of tenure (Hearne and Murphy, 2017).

House ownership reached its peak in the 1990s when around 80 per cent of households purchased their homes (Sirr, 2013). It has since continued to fall, and in 2016 this figure stood at 68 per cent nationwide, while the private rental sector continued to grow. While the house ownership rates in Ireland were historically relatively high compared to European levels, they gradually fell and are now close to the EU average. This trend is illustrated by the following table:

	2006	2011	2016
Owner occupied	73%	70%	68%
Rented from private landlord	10%	19%	18%
Rented from a Local Authority	7%	8%	8%
Rented from a Voluntary Body	3%	1%	1%
Occupied free of rent	1%	2%	2%
Not stated	3%	1%	3%

#### TABLE 5.2: TENURE TYPES, STATE, 2006-2011

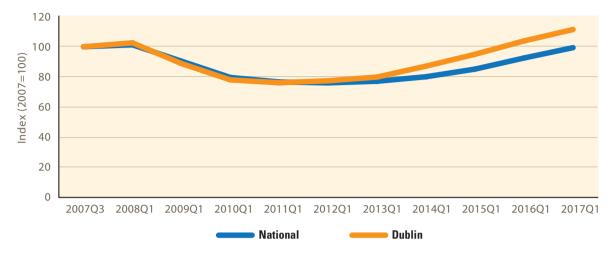
Source: CSO, own calculations

Following the crash, rental prices declined and the same trend applied to sales. For a brief period during the recession, housing became more 'affordable'. Nevertheless, buying a house was only available to those who remained in secure, well-paid employment. Since the recovery, these patterns have completely reversed and rental prices are now almost reaching Celtic Tiger levels (for existing tenancies), or have already exceeded these levels (for newly advertised properties). Sale prices also increased significantly. The following charts illustrate these changes:





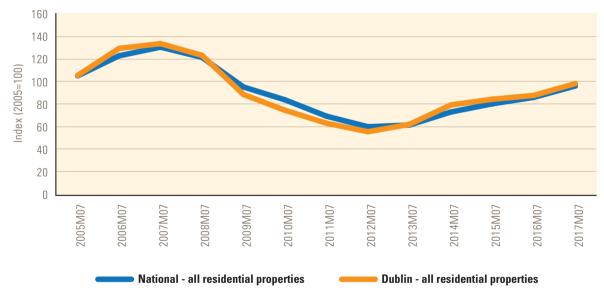
Source: Daft.ie, 2017



#### CHART 5.2: EXISTING RENT PRICES REGISTERED WITH THE RESIDENTIAL TENANCY BOARD, 2007-2017

Source: RTB, 2017

CHART 5.3: SALE PRICES (RESIDENTIAL), 2005-2017



Source: CSO, own calculations

By mid-2017, the average rents in existing residential tenancies across the country reached almost  $\leq 1,000$  per month. However, in Dublin, where a large proportion (38 per cent) of these tenancies were located, rents were much higher, and in the more affluent neighbourhoods exceeded  $\leq 1,500$  a month. (RTB, 2017). At the same time, the supply of newly advertised properties fell to a record-low level of 3,000 units nationwide, while the average rent for the accommodation advertised was  $\leq 1,160$  per month (Daft, 2017).

With falling rates of home ownership, Ireland is now amongst five EU countries that have the lowest proportion of the population owning their homes. Four other countries that had a lower percentage of

ownership were the United Kingdom, Germany, Austria and France. The three continental countries, however, have more legislation pertaining to tenancy security in the private rental sector. The regulation of the private rental sector remains relatively weak in Ireland. As a result, tenants renting in this market-driven environment have much less security than their European counterparts.

The following section will explore the experiences, issues and challenges faced by precarious workers in securing places to live. First we will look at the challenges to home ownership for precarious workers, and then will explore the experiences of renting in the private sector (the reality of most of our sample). Finally, we will look at the concept of the 'housing career' and how this relates to people working precariously.

### 5.3. Findings

At the time when the interviews took place, our participants were in numerous tenure situations. Very few owned their homes and the majority either rented in the private sector or lived with their parents. Low and/ or insecure income and the high cost of accommodation were the main factors behind the type of housing our participants were able to access.

#### 5.3.1. Working precariously and property ownership

Only six of our participants had mortgages and three of them were in a relationship with a partner who had secure employment. This is not surprising, considering that people working precariously are generally excluded from submitting a mortgage application and therefore reliant on purchasing with someone who is in secure employment. Mark, whose wife is in permanent employment, was able to obtain a dual mortgage as his previous employer stated that his contract was of indefinite duration, even though it was not. This is how he explained his circumstances:

We bought in 2010 and we were renting together for four years before that, and we bought when I was working for the community organisation, and we went to buy then because the company I was working for wrote a letter to the bank effectively saying it was a permanent job; that's what they do even when you're on a contract that's two to three years long. So, if I hadn't been in that situation then, of course we wouldn't have been able to get the mortgage we got.

People working precariously are in a much more difficult position in relation to home ownership. First of all, high rents and unstable incomes mean that saving up for the required deposit becomes challenging.<sup>16</sup> Most importantly, banks are very reluctant to offer mortgages to workers with non-standard contracts, as their wages are not secure. Elaine, a 31-year-old commercial archaeologist, was renting a property in Dublin with her boyfriend. As she discussed in the interview, they were planning on getting married the following year and also dreamt of buying a house one day. According to Elaine, however, it was unlikely to become a reality:

The house is really on the long finger; we just can't imagine it. I would never get a mortgage, (and this has happened to friends of mine) because a commercial company in archaeology will not say that you have stable and secure employment with them because they have not given you a permanent position and you are always on a temporary contract. So unless your company is willing to lie and just out of kind-heartedness to say that you are employed forever with them, you might get a mortgage.

<sup>16</sup> Since 2015, Central Bank of Ireland requires 10 per cent deposit for properties costing €220,000 or less. Further 20 per cent is required for any balance above €220,000 (Source: citizens information)

It is important to emphasise that ownership of a house was often not perceived as a 'dream' or 'ambition'. It was rather the contrary, as a long-term mortgage was not desired by some of our interviewees. However, nearly all participants admitted that renting in Ireland was not a sustainable option. When Peter, (an English language teacher) was asked if he was interested in buying, he said:

Yes of course, like most people would. And I'm not against the principle of renting, but I'm pro the principle of renting in a fair country like Germany, but here it's just grossly unfair and it's dangerous the conditions that we're under, and the pressure that we're under is awful.

Others were more explicit and said that they 'do not want to be tied to a mortgage'. Finally, there were others who were looking into alternative arrangements, such as buying cheaper property outside of the main cities or buying with other people. For the majority, however, any plans for home ownership remained either out of reach or far away into the distant future.

#### 5.3.2. Working precariously and renting in the private sector

The majority of our participants were renting in the private sector when we interviewed them. Their experience varied, depending on the household composition, the cost of rent, perceived security of their tenure, and the relationship with their landlord. More generally, a 'hierarchy' of rental accommodation emerged in the interviews.

When determining their preferred living arrangement, life stage was an important factor. Renting as a single household (individually or with a partner) was usually more favourable, especially for older participants and those in a relationship. There was also an overall agreement that renting with unrelated adults was more suitable for younger people and students. This point was raised by Sara, who worked as a commercial archaeologist and was renting a house with friends when we interviewed her:

Well, it's funny because my sister who is two years younger than me, she lives on her own and a lot of her friends would live on their own, and I think they have a sense that when you reach a certain age it's not appropriate to share anymore.

Life stage was also an important factor for Paula, an early years' educator, when it came to sharing a property with other people. Recently she started to rent independently with her boyfriend. They previously shared with other friends but decided to find a place to rent just for themselves. When asked why she decided to move out with her boyfriend, she explained:

It was just getting too much, the group living situation, and it was starting to impact on friendships. And it was time for us to move out, just the two of us, and just start that period of our lives.

Paula's rent was  $\in$  350 a month when she was living in a house with four other people, and shared a room with her boyfriend. Her rent doubled when they started to live by themselves. Paula was only able to make the move because her partner was in permanent, well-paid employment.

Some of our participants had a preference for sharing; however, sharing with friends was more desirable than living with strangers. Sara revealed that:

(...) anytime I was looking for a place in Dublin, it was typically someone I knew or a friend, or a friend of a friend, or somebody who I think is really sound that will have a room going. And since I left my undergraduate, I've also been picky about who I lived with and I always picked who I lived with, and I actively chose to live in a shared household with other people because that's what makes me happy.

However, it should be noted that the majority of those we interviewed who shared rented accommodation, did so because they could not afford to rent independently. Elaine iterated these sentiments when she talked about her living arrangements with her equally precarious partner:

We were sharing with his sister and so that saved us. Sharing with people has always saved us; he's always shared.

Therefore, while a number of participants expressed that they liked living with other people, the majority had no choice in the matter.

Rent was a major financial outgoing for the majority of those renting in the private sector. Some of our participants paid as much as  $\in$ 600 or  $\in$ 700 a month, which was a large proportion of their wages, especially when taking into account the instability associated with their incomes. While the financial burden was eased for those who were sharing, the majority felt that the rents were too high and were increasing exponentially. Martha was renting an apartment with her husband since 2012. When asked about their living situation, she replied:

You wouldn't believe - we've been in this apartment since I started my PhD here, and we started in the place at  $\in$ 700 per month and in the span of six years, we're now on  $\in$ 1,200! And every time that the letting agent tells us they have to revise the rent, we're like ok we have to give it a thought and we're on the spree of looking for places on Daft for a week, and there's not a place that we can find that either looks better or is cheaper. So both this year and the last time it was increased, we've tried to think of changing, but it's a pointless exercise of spending a week crazily looking for a place, which looks better, cheaper, or even if it's priced equally or higher but it's a better apartment, it's just not possible. And then we end up just saying that we'll accept the increase and stay for another year and then we'll see.

Elaine also described her living situation as constantly moving because of unaffordable, rising rents:

Increased rents had a massive effect on me alright. Rent going up the entire time— basically on a yearly basis. I've noticed in the last four years this has happened, but in the last year and a half especially that's definitely gone up.

High-priced and constantly rising rents were very problematic for those participants who were renting with children. Tom, who worked as a lecturer on a fixed-term contract, was renting a small apartment with his partner. As they recently had a baby, he was quite concerned about their future housing situation. This is how he explained their situation:

We are in a tiny, one-bedroom apartment; it's fine even though it's tiny, but we won't be able to be there for more than another nine months or a year. We're really lucky with the rent. And between us, our salaries are pretty decent, but the rent is ridiculous out there.

Mark and his partner were paying €1,000 per month for their one-bedroom flat; however, he felt that the landlord could have charged them as much as €1,500 per month. According to Tom, the only reason why the rent was at this level, was because the landlord 'likes to have people who they know and they can trust'.

Being 'lucky', having a good relationship with the landlord, and having access to accommodation through social networks were common themes amongst those who described having a positive experience in the private rental sector. The accommodation was usually of better quality or better value if it was either availed through friends or family members or if they were lucky enough to have a good landlord. John, who was a self-employed professional working in marketing, found a room through a family member. He too considered himself 'lucky':

It was really jammy that I got it, so I know I'm lucky again and that kind of thing. So it was just through a connection that I got it and I got it at a really good rate because I'm looking at people now moving back from other countries or having to leave their place and find somewhere else, and it is just madness trying to find a place. And you're paying  $\in$ 400 to share a bedroom with three other people or something crazy!

More generally, however, those who were recently looking for a new place to live and who did not have social connections that could help, found their search more difficult. Precarious employment was described as a barrier for those who wanted to rent a property without access to social networks. Landlords preferred to have tenants with secure employment. Elaine commented on this in relation to herself and a friend who has been turned down for rental accommodation based on her temporary contract status:

One of the girls on my site lost the house she was about to move into because the landlord rang the commercial company, the commercial company said, 'No we can't guarantee that she's in permanent employment.' And the landlord said, 'Well then I'm not giving you the house.' And I've had to ask employers to lie for me to get rented accommodation in Dublin.

Along with increasing and high rents, the lack of security was also a major concern for our participants. A number of them, in fact, experienced forced moves and evictions. According to current Irish regulations, the landlords have a right to evict their tenants if they intend to sell the house, plan a major renovation, or if they need the accommodation for their family members. All of the above reasons were given to a number of our participants, who consequently had to search for alternative accommodation. On this subject Aogan said:

I've heard that story from lots of people; they said they were selling it and then they didn't. Or, they said they were moving their nephew in, or their son and daughter, and they turned out not to do it and just rented it again for a higher rent.

For those in precarious work and in receipt of a Housing Assistance Payment (HAP), the private rent market was even more challenging. They often expressed the difficulties associated with finding private rental accommodation. Noel was one such participant. He worked on an 'if-and-when' contract as a homecare assistant and had his rent supplemented through the HAP scheme. He recently had to move with his wife and two children because the landlord was selling the property. His fears regarding the uncertainty of renting through the HAP scheme were made clear:

So, we're having to sign onto the HAP programme, the Housing Assistance Payment. But we couldn't tell the landlord about it or the agency beforehand because we know that there is a bias out there like there always has been with rent allowance. So, we didn't say it initially and what we're going to have to do is in the meantime we're borrowing money from family and the credit union and things like that, and we will introduce the HAP after – for what we understand they have to let you sign up to it, or they have to sign up to it. Once we're already in and everything they can't say, oh there's some other reason we can't let you have the house. But at the same time, we worry that they might not renew the contract after a year.

It could be argued that this type of insecurity, as well as other issues related to the Irish private rental sector, is not unique to precarious workers. However, the effects are amplified for people doing precarious work because of their work and pay insecurities. The lack of security of employment and income may result in problems with paying the rent, which adds an extra layer to already insecure accommodation arrangements. Furthermore, with a supply of rental properties reaching even lower levels in 2017, those who need new accommodation are more likely to compete with permanent workers and therefore will have fewer chances of securing accommodation. Rents of newly advertised properties are also much higher than the average rents for the existing ones, which in some cases would make the move unaffordable. As will be discussed in the following section, a number of participants were not only excluded from property ownership, but had to exit (or never entered) rented accommodation.

#### 5.3.3. Working precariously and living in the family home

Moving back into the family home, which is sometimes categorised as 'boomeranging' (Stone et al., 2014) is linked to increased economic uncertainty and a delayed transition to adulthood (Furlong and Cartmel, 2007; Mills et al. 2005). Precarious work, periods of unemployment and unpredictable (often low) incomes, were the main drivers for either moving back with their parents or never leaving the parental home. Numerous participants we interviewed lived with their parents; some also previously lived in their parental home at different stages of their adult lives.

Eva, a 29-year-old part-time retail worker lived with her parents on the outskirts of Dublin for her entire life. Even though she wanted to move out, the precarious nature of her job prevented her from doing so. She could not afford to move out because the manager was allocating her very few hours per week. This is how she described her situation:

I'd love to move out. I would have done years ago if I was getting decent money and that, but it just never happened that way... I mean to be able to live – you wouldn't be able to live if you're only working a day or two for  $\notin$  9.15 an hour.

Other participants who moved back home had experienced living independently, in most cases in shared accommodation. Some had done so while enrolled in a third-level institution in a different part of the country and returned home after graduation; other interviewees moved back as a result of a change in employment or income. Christina was 37 when we interviewed her and has lived with her mother for several years. She has been working as an artist and was able to afford rent in Dublin for most of her adult life. As she was a social welfare recipient, her rents were supplemented by the State. During the recession, she left the country for a year and could not find any suitable accommodation when she returned. High increases in rent prices in Dublin meant that there was no rental accommodation that would satisfy the rent allowance criteria. Moving back with her mother was the only option. As she said:

You don't find a place on rent allowance. You don't find places like that. It's horrendous to go back to living with my mother, but I am lucky that I have a place to live. Obviously no adult wants to live with their parents. But actually all adults I know are now living with their parent (...) I've been there now a year-and-a-half [laughing].

She was not the only one who lived with her parents and had conflicting views on this arrangement. Lucy, a 28-year-old commercial archaeologist, considered moving back with her parents as a temporary housing solution. However, this short-term strategy turned into a long-term arrangement. It also started to become an issue for her and her family:

It started off I was going to have to be near home for a couple of months, so I moved home thinking, it's two months and I'll see where I'll go from there. But since then, I've been home now full-time for almost a year. It's a little bit like being 17 again at times, but it does feel as though you're not progressing forward in life. You feel kind of like less of an adult. Petty things become an issue. Like that programme that RTÉ are making about 'Are your adult children living at home?' My mum is always saying, 'Oh I'm going to get ye on that!' because my sister's a year younger than me and she's living at home and so are my brothers; one of them is 20 and the other is 17.

Another participant, Adam, moved back home as he could not afford the rent. After the initial period of feeling 'like a total failure', he rationalised his situation in the following way:

I pay rent at home; I pay a fair amount, it's like my parents compare it, and I would be on the HAP and I would be paying  $\in$  30 a week, which is half of what I'm paying now, but I'd also have to pay for food, heating and electricity and I'd need the supplement, and I probably wouldn't be living somewhere as nice as I've become accustomed to. So again, it's manageable, but I think if you don't have your own place and you're single, moving in with family is the most appropriate option, especially considering that there are families out there with no homes; I'd be at the bottom of the housing list if I put myself on it.

As illustrated in the above quote, Adam recognised a wider social issue associated with not being able to have independent accommodation. At least he had an option to move back with his parents; this option was not always available to other people in a similar situation. Here, again, 'luck' and social connections

played an important role. With nearly half a million adults still living at home in 2016 (CSO, 2016), it could be argued that this arrangement is to a certain extent normalised. While some suggest that young people move back home to save for a deposit to buy a house (e.g. Sweeney, 2017), in reality, many simply cannot afford to live independently (Mullally, 2017).

This could be further related to an understanding of contemporary homelessness in Ireland. While living with parents cannot be classified as 'homeless', it needs to be emphasised that not everyone who is forced out of the rental sector is able to move back to their parental home. This is not, for example, an option for those whose parents live long distances away from the place of work or whose family lives abroad. Such was the case for Linda, who struggled to find a new place to live while she was working in Dublin. She actually described this period of her life as 'being homeless':

Like, I was looking for a house; I was homeless for three months because my last landlord, he wanted to sell the house, so we had to move out. And then I was looking for a house for three months and I just couldn't find one anywhere! I finally got a place, but I'd turn up for viewings and there would be like seven other people in the waiting room, and more and more, like the whole day. Like, I was sleeping in my boyfriend's house and at the weekends I'd go home or stay in another friend's house, just to keep it looking like it was normal. It was massively stressful! Like it's so stressful not knowing what to do and your stuff in bags everywhere!

It needs to be acknowledged that Linda was, in a way, 'lucky' to have the network of friends who provided her with shelter. She would not have been classified as homeless by the CSO or by the Department of Housing as these only account for those in emergency accommodation. It has been, however, noted that individuals sleeping on other people's couches should also be included.<sup>17</sup> In fact, it has been the European Commission's (2007:9) recommendation that one of the categories to be defined as 'homeless' is '(...) people living temporarily in conventional housing with family and friends due to a lack of housing'. If this definition is applied, then moving back with parents, or sleeping on somebody's couch, becomes defined as homelessness. What Linda experienced during the time she didn't have proper accommodation could be described as 'hidden homelessness' (Mayock et al., 2014; Robinson and Coward, 2003). While it would be challenging to measure the true scale of this phenomenon, there is growing evidence that the housing crisis is contributing to the rise of this kind of homelessness (Brophy, 2017).

# 5.4. Conclusion

The housing crisis in Ireland has affected families and individuals with very different backgrounds. However, the difficulties that people in non-standard employment encounter are even more pronounced, as they lack economic stability. This chapter looked at the experiences of our participants in finding accommodation. The difficulties discussed ranged from barriers to purchasing a property and hidden homelessness, to not being able to afford to leave the family home and lead an independent life.

Traditionally understood, a 'housing career' is assumed to take place in a linear progression, which is linked to life course, income, and family formation. Such a path would normally consist of leaving the parental home, renting for a period of time, and then buying a house and starting a family. The first house would usually not be the last one, as people progress through their professional lives and are therefore able to upsize to accommodate a growing family. Finally, as part of this cycle, children are expected to move out and the retired parents may consider downsizing.

<sup>17</sup> http://www.irishexaminer.com/breakingnews/ireland/government-criticised-for-unacceptable-and-tragically-preventable-homelessness-figures-805079.html

Most of our participants moved several times throughout their adult lives. This mobility was often horizontal (or even 'downwards') rather than 'upwards', as people shifted from one shared accommodation to another. Some moved in a reverse direction when they were forced to go back to live with their parents, which happened at different stages of their lives. The move usually happened during times that they were in between jobs, or when renting was no longer affordable. Therefore, a linear progression was not applicable to the majority of our participants. With fluctuating incomes and continuous changes in the average rent, not all are able to progress in this traditional way. These types of nonlinear housing careers represent examples of the overall trend towards a nonlinear life course.

Our participants were not left with any other choice but to rent, or if the option was available to them, to live in the family home. With tightening mortgage regulations, (which followed the economic crash), and soaring property prices, people working in non-standard employment are unlikely to be approved by any lending bank. At the same time, renting in the private market has also become prohibitively expensive in the last number of years. Even though the issue of rent affordability is experienced at a broader level, precarious workers are in a much more vulnerable position as a consequence of their lack of job and income security. Their lack of security also restricts them from finding a property to rent, as many accounts were shared of landlords favouring tenants with secure employment contracts. Furthermore, a large proportion of our interviewees' income was going towards their rent. When there is no security of income, it is even harder to afford to keep up with the rent, let alone with other living expenses. For many participants we interviewed, the level of material deprivation that comes with having no security of income and/or a low income left them with no option but to live in the family home.

Social connections and 'luck' played important roles in securing rental accommodation for our interviewees; these factors are also running themes in our other chapters. However, if people working precariously are dependent on these two factors alone, the question that remains is what happens when they are not 'lucky' enough to find a nice landlord or to have social connections that can provide them with somewhere to live? What happens if there is no family home to return to or couch to sleep on? Our participants often expressed hidden homelessness, and while that is certainly not a situation a person should end up in, it is still the result of being 'lucky' enough to have social connections. In the long-term, hidden homelessness is not a sustainable situation and will have detrimental consequences in terms of material deprivation and potential homelessness.

# Precarious employment and family formation

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# Chapter 6

# Precarious employment and family formation

Labour market insecurity is claimed to be one of the reasons for parenthood postponement in contemporary Europe (Mills and Blossfeld, 2005; Mills et al., 2011). However, it needs to be emphasised that patterns of family formation and family structure in developed countries have undergone significant changes since the Second World War. This transition included increases in singlehood and in cohabitation, delays in leaving the parental home, increases in procreation outside of marital units, as well as the demographic 'baby bust' (Lesthaege, 1998). While there are complex cultural and historical factors behind family formation in Ireland, very little is known of the influence of precarious work.

The following chapter will briefly discuss demographic transitions in developed countries, and will then be followed by an overview of family formation patterns in Ireland. The remainder of this chapter will focus on the main themes that emerged from the interviews: issues related to maternity leave, cost of childcare and childcare arrangements, and putting off plans for having children. Overall, this chapter will be looking at whether precarious work is compatible with family life.

### 6.1. Changing patterns of family formation in Europe

One of the most significant demographic changes in recent decades is the decline in overall fertility rates in most Western countries. This fall has occurred in conjunction with rising female participation in education and the labour market (Miller, 2005; Adsera, 2004). These changes have subsequently resulted in delayed childbearing (van de Kaa, 1987, Goldin, 2006, Kohler et al., 2002; Sobotka, 2004a). It has been argued that these changes are related to the 'ideational shift' (Preston, 1986, Thornton and Camburn, 1987; Mills et al., 2011). At the core of this shift was the departure from traditional ideologies and values, and a move towards a heightened desire for self-fulfilment and personal development (Mills et al., 2011). In addition, having children is now seen as something to be 'carefully planned', as the transition to parenthood is increasingly linked with satisfying individual needs (Liefbroer, 2005; Lestaeghe and Meekers, 1987). This planning has been facilitated by the availability of the contraceptive pill.

The decline in European fertility began in the 1970s from a combination of delayed motherhood and a decline in family size. A new phenomenon, however, is the 'child gap', or the fact that many European women now have fewer children than they would like to. (Bernardi, 2005). It should be noted that those researching childlessness now emphasise the difference between 'intended' and 'involuntary' childlessness, with the latter being quite common in contemporary Europe (e.g. Miettinen et al., 2014; Rijken and Merz, 2014). Much of the literature written on family formation in Europe tends to emphasise

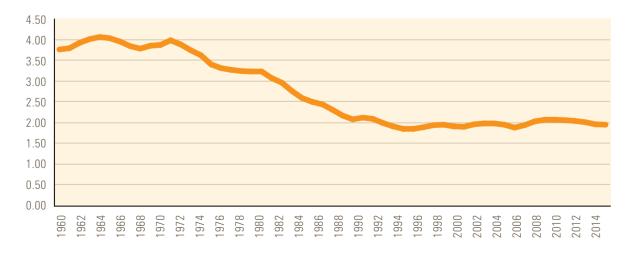
the postponement of parenthood, having smaller families, and the decision not to have children at all, as a choice (Miller, 2005).

More recent studies, however, have shown the role that economic conditions and government-related policies play in decisions on parenthood. It has been argued, for example, that labour market uncertainties, such as unemployment and temporary contracts, can influence domains such as relationship formation or parenthood (Mills and Blossfeld, 2005; Mills et al, 2011, Kreyenfeld et al., 2012; Blossfeld and Hofmeister, 2006). Studies conducted in Eastern and Southern Europe established a positive correlation between unstable employment conditions (in particular, high youth unemployment and the precarious nature of entry-level jobs) and low levels of fertility (e.g. De la Rica and Iza, 2004; Gonzalez and Jurado-Guero, 2006; Ranjan, 1999; Kharkova and Andreeve, 2000). Other studies have discussed the importance of the welfare state for family formation amongst precarious workers; whereas precarious employment has a considerably negative impact on women's fertility in Italy (Vignoli et al 2012), in France, the extensive childcare provisions on offer ensure that precarious employment does not have the same effect (Pailhé and Solaz 2012). It will be interesting to see what impact precarious work has amongst our Irish cohort, and also whether similar issues around welfare supports (or the lack thereof) have a similar effect.

### 6.2. Family formation in Ireland

Similar to other Western countries, Ireland has undergone significant changes in family structure and family formation; however, the pace and the timing of these shifts were different in the Irish context. Households in other modern societies became smaller and more democratic in the twentieth century, whereas Irish families remained large and patriarchal (Seward et al., 2005). In 1960, the European average fertility rate declined to 2.59, however in Ireland it remained at a relatively high level of 3.76 (Canavan, 2012).

As female labour market participation increased from the mid-1970s onwards, total fertility rates in Ireland fell, reaching a low of 1.84 in 1995. The rate has since increased, which can be explained by a possible 'catching up effect' (Bongaarts, 2002; Caldwell and Schindlmayer, 2003; Sobotka, 2004b). The catching up effect assumes that women in employment will initially postpone childbearing, but that the fertility rates will 'catch up' over time. By 2007, the fertility rate exceeded 2.0 and remained at a similar (or marginally lower) level after the economic crash. The following chart illustrates the overall trend:



#### CHART 6.1: IRELAND: TOTAL FERTILITY RATE 1960-2015

Source: OECD Database on Family

Irish mothers are also amongst the oldest in Europe, a phenomenon that increased during the past three decades. In 2008, the mean age of giving birth in Ireland was 28.8; by 2016 this rose to 32.7.<sup>18</sup> In 2016, around 72 per cent of babies were born to women aged 30 years and older, and 35 per cent to women over 35 years old. The following table illustrates that trend:

	2007	2016
15 years and under	0%	0%
Under 20 years	4%	2%
20-24 years	12%	8%
25-29 years	23%	18%
30-34 years	34%	36%
35-39 years	22%	29%
40-44 years	4%	6%
45 years and over	0%	0%

### TABLE 6.1: PERCENTAGE OF BIRTHS BY MOTHER'S AGE GROUP

Source: CSO, own calculations

Furthermore, the age at which women have their first child has also increased. According to the most recent statistics, the mean age is now 31 (Nugent, 2017).

Formal childcare provision in Ireland remained underdeveloped throughout most of the twentieth century. Until Ireland joined the EEC in 1973, taxation and welfare policies were largely influenced by a 'housewife model' (Mahon and Bailey, 2015). An example of such a policy was the 'marriage bar' that was in place until 1973, which prevented married women from being employed in the public sector, as well as some private workplaces (Murray et al., 2016). This was embedded in a Catholic conservative tradition and articulated through the constitution which 'enshrined the values of family life based on marriage, and protected the privacy of family life against state interference' (Mahon, 1994). The low rates of female labour market participation meant that there was 'no need' for extended childcare provisions (Murray et al., 2016).

After the marriage bar was lifted, there was an increase in female labour market participation; in 1971, only seven per cent of married women in Ireland were in paid employment (Murray et al., 2016), but by 1983, this number had increased to 27 per cent. The increase in female employment was followed by an increase in the State's interest in redeveloping family and childcare support policies. In 1992, the Report of the Second Commission on the Status of Women recommended state-supported childcare provisions in order to further increase female labour market participation.

The formal childcare sector has continued to develop, and there was a significant expansion in childcare facilities between 2000 and 2010 (McGinnity et al 2015). In 1999, the National Childcare Strategy was launched to deal with provisions concerning childcare for working parents. This was implemented through the Equal Opportunities Childcare programme (EOCP) 2000-2006 through which €500 million was invested and 40,000 childcare places were created. There has been no planning at a national level, however, as the government has not developed an early years' strategy.

Childcare and early years' education is privatised; the majority of centres are for-profit in addition to community crèches that are privately governed by organisations. Government funding for the sector has developed as schemes that providers can avail of. There are three main funding schemes that the

government operate: the first is the Community Childcare Subvention Programme (CCS), the second is the Training and Employment Childcare (TEC), and the third is the Early Childhood Care and Education (ECCE) scheme (otherwise known as free pre-school). Therefore, the government has been supporting private and community services, rather than developing universal childcare and education services that are managed by the State (Fahey and Russell, 2006; De Henau et al., 2007).

As a consequence, according to the OECD, Ireland invests less in early childhood education as a proportion of gross domestic product than most other OECD countries'.<sup>19</sup> This has led to Ireland also having one of the highest childcare costs in the EU (OECD, 2012). For many working parents, childcare has become unaffordable (IBEC and ICTU, 2005:48; ICTU, 2016). Pobal's report on the early years' sector (2018) revealed that the cost of childcare continues to rise, and the average cost of full-time childcare has increased from €167.03 to €174.16 (4.3 per cent). Pobal also reports that fees are higher in affluent areas than in deprived areas (€205.56 and €153.32), higher in urban areas than rural areas (€182.76 and €158.84) and higher in private services than community services (€181.52 and €154.89).<sup>20</sup> According to the EU commission, informal unpaid care provided by relatives is more commonly availed of, while formal childcare is more common among higher-income families<sup>21</sup>. Childcare, along with childcare policies, will be discussed in relation to precarious workers in Ireland. The following section will look at what implications lack of affordable childcare has on decisions concerning family formation amongst our participants.

### 6.3. Findings

While the majority of the study's participants were in a relationship, only 12 had children.<sup>22</sup> This lack of children was despite the fact that most interviewees were 30 years and over. For those who had children, the main themes explored in the interviews included maternity leave, affordability of having a family, childcare costs, and issues related to job arrangements and caring for children. Interviews with childless participants focused on their plans for having children and obstacles related to starting their own families.

#### 6.3.1. Experience of having children in precarious employment: maternity leave

While maternity leave was availed of by all. Including participants' partners who already had children, there were some issues raised by our participants. In Ireland, all women are entitled to 26 paid and 16 weeks of unpaid leave. Additionally, since September 2016, fathers have been able to avail of up to two weeks' leave following the birth of their child (Murray et al., 2016). Standard statutory maternity benefit allowance pays €235 per week. However, this amount is based on PRSI contributions paid. Therefore, those working on short-term or casual contracts may experience some uncertainty or difficulties relating to this. Furthermore, additional pay (i.e. the difference between the amount received from Social Welfare and the salary) is paid at management's discretion.

Deanna worked on a temporary contract at a university when she was expecting her second child. Even though she got paid maternity leave from her previous employer (an NGO), this time she did not expect anything above the statutory amount paid by the State. She was very surprised when the HR department informed her that the college would pay the difference to match her salary:

This was really weird because my maternity leave from the university was this big protracted palaver, where because I had a contract with the university, (nobody knew this, we just assumed I wasn't going to get paid maternity leave, that I would have the statutory maternity leave from the State), and when I was heading out for maternity leave, I dropped the form to HR to be filled in, and

21 Source: The EU Commission published the European Semester Country Report for Ireland (2017), published by the EU Commission on 22nd February 2017.

<sup>19</sup> Source: http://www.keepeek.com/Digital-Asset-Management/oecd/education/education-at-a-glance-2016/ireland\_eag-2016-62-en#. Wo\_pRWdLEdW

<sup>20</sup> Source: Early years' Sector profile 2016/2017 published by Pobal (2017), p.7

<sup>22</sup> One participant was pregnant with her first child at the time of the interview

the lady said to me, 'you get this in and we will subtract this money from your salary and we'll top up your salary.' And I was like, 'what salary?' And she was like, 'your maternity leave pay.' And I was like, 'what pay?' And it turns out because I was an employee of the university I was entitled to be paid maternity leave. So I was like, 'this is amazing!'

Deanna considered herself 'lucky' to be in such a situation. The scenario that emerged for most other cases was that the issue of maternity leave was especially problematic for those in temporary employment, especially if their contracts were of a shorter duration (e.g. nine or twelve months). 'Topping up' the State payment to match the salary was also an uncommon practice. Mary, who worked as an early years' educator, was concerned about the 'timing' of her maternity leave and how it was related to the structure of the school year. In the end, she considered herself 'lucky' as the 'timing' turned out to be right:

I'm just really lucky the timing, because when I first found out I was due at the end of September, I thought shit! (...) And I rang Citizens Advice and they told me, basically what I would have to do is take the maternity pay from the July; so not go on the dole for the summer, just get maternity pay, and then start back work earlier than I had hoped, which I really didn't want to do because that meant much less time with my baby. And I just thought that was really unfair! I was like, why? It's not my fault I have to be let go in the summer; this is shit! (...) So anyway, turns out that there's a little clause where you can work up to two weeks before you have your baby, if you feel like you're able. (...) So, I'm just really lucky because if it was two weeks earlier I wouldn't get that; I'd have to go and take the maternity leave from July, which I think is just stupid.

For women who had jobs that required continuous professional development, maternity leave posed a significant obstacle. It was especially the case for those in temporary employment, as they were under a constant pressure to 'improve' their CVs. Tom, whose child was three months old at the time of his interview, raised the issue of unequal division of parental leave. He and his partner both worked precariously in academia, however, he felt that it was 'unfair' that they were not able to share the leave more equally:

She (partner) definitely has concerns about her work and worried about getting a permanent position, she has anxiety about that. And that's tied also to having a baby. There's also the gender thing; it really is unfair that both of us are in similar positions in our careers, but I have two weeks' paternity and she has six months' maternity. At this stage it's so competitive; you take six months out, and she's looking to take three months after that on part-time, I mean...it's hard. If we could share it, it would have been a lot better, and I know in Sweden and places you can do shared paternity.

#### 6.3.2. Having children in precarious employment: the financial burden

After maternity leave was finished, childcare affordability and arrangements were most problematic for our participants. There was an overall agreement that the cost of formal childcare in Ireland was too expensive and not all of our participants were able to afford placing their children in full-time childcare. This was an issue even for those who had relatively well-paid temporary jobs. This is how Mark, who was employed on a temporary contract, and whose wife was in permanent employment, described their situation:

I'm almost 40 years of age and I'm on  $\in$ 38,000; for having my experience and background that's absolutely shit and very low. And for the cost of childcare and mortgages, I just about pay for, like my wage pays for probably the mortgage and childcare maybe... no it wouldn't pay for the mortgage and childcare, it pays for monthly mortgage and half of the childcare... It's  $\in$ 1,200 a month. I have two children in crèche, but they're only in three days because I mind them one day a week when I work from home, and so does she. But I do that to save money on the crèche.

Mark explained that he was 'doing a five-day week on four days' and the flexibility of his current employment allowed him to do so. Not everyone was in that positon however. This was particularly problematic for those who had part-time irregular jobs with variable hours. Zoe is a lone parent who works part-time in retail. She was obliged to accept any shifts and therefore had difficulties with organising childcare when her children were younger:

I'm ten years there and I have literally never worked the same hours, the same days, week-on, week-off. (...) It has always been different days (...) You could be on two late nights 4:00 to 8:00, or you could be on, you know, 12:30 to 4:30. My children, especially when they were younger (...) you'd have to get somebody to collect them from school and then they'd get their dinner at like 5 o'clock, sometimes they weren't getting it until I'd get home at 9:00, sometimes they weren't getting it at all. That's the way it was. It is like that for a lot of people. It is very, very wrong.

In some instances, participants recounted how they were able to ask their parents (or their partner's parents) to help with some of the childcare duties. This was, however, only possible if they were geographically close. For those who were not able to afford formal childcare facilities, or who did not earn enough to hire a childminder, giving up work was the only option. This was the case for Mary, who did not know if she would be able to go back to work after her maternity leave finished because of the cost of crèches and childminders. Mary was unable to ask her mother to look after her baby. This is how she felt about her future plans:

I really don't know, I haven't even thought about it, and I'm almost scared to think about it, because I just don't know how many options I have, I don't know. I can go back to the pre-school, but even then how will I find someone for the mornings to look after the baby? I just don't know; I really don't know how I will afford it. Like my mam can't do it; I wouldn't even ask her, I don't think it's fair because she'd probably say yes even though I know she wouldn't be able for it at all. And I can't think of any other option to be honest. Like I literally couldn't afford it; it would make more sense for me to stay at home. I don't know.

It needs to be emphasised, however, that it was not always women who were expected to give up work. Gender, in fact, was not the main factor behind this decision; the more important factor determining which parent performed childcare duties was job stability. For example, Peter admitted that he was going to give up work at the end of his wife's maternity leave. He worked precariously as an English language teacher, while his wife was permanently employed in the public sector: When my first one was born I gave up working because it was just cheaper to do it that way. And then when we moved to another country and everything was free, so we didn't have to worry about that. And then when we came back here I worked part-time. So my children did the ECCE and then we paid for an hour every day, and my wages just about covered it. So I just worked parttime in order to pay. My wife is on maternity leave at the moment so I'm back working full-time. I'm working a mix of part-time and full-time; I work three afternoons and then two mornings. Two of my children are in primary education, so there's no childcare anymore, but next January I'll probably have to give up working again to pay because it's just not worth my while; we can't afford it. My wages don't cover childcare.

### 6.3.3. Childrearing plans in precarious employment: the financial barriers of having children

When childless participants spoke about future plans to have children, often they raised issues related to job stability and the high costs associated with childcare as factors against having children. Those in relationships were particularly concerned that if their employment situation did not change to include more contractual and income security, they would not be able to afford to have children. It needs to be emphasised that the issue of professional progression and family formation was not discussed by women who participated in our study. While a large proportion of our participants had white collar jobs, career development did not generally feature as a reason for postponing children.

The 'biological clock' concern was raised by a number of our female participants. As Claire explained, 'It's just different for women because we've got limited time.' Numerous female participants (especially those in their late twenties and early thirties), spoke about there being a 'cut off point' for having children. Barbara, who had a temporary contract at a university, feared that it would soon be 'too late' for her to start a family. At the time of the interview, Barbara was in a relationship for three and a half years. She said that they talked about having children, but the unpredictability of their employment and overall living situation was preventing them from making plans to start a family:

My cousin is a year younger than me, she already has a child, she is trying to have a second child; she was getting IVF for years and she still hasn't got pregnant. So I know from around me and from my family [that] it is very difficult to do that, and yet I think after two years, by the time I'm 37, I just think I probably won't be able to even – I don't know if I can now – I've never been able to consider it. But it's just really challenging because I don't know where I'm going to be in two years' time, and I don't know – if things continue the way they are job wise it means I won't be able to have a child.

Sara, who worked as an archaeologist, discussed this issue in relation to her friends. At the time of the interview Sara was single and did not have any immediate plans to start a family. She said, however, that the nature of her work was not compatible with having children:

I'm 34 now and I have a good few friends who are maybe four or five years older than me, in their late thirties-early forties who have been precarious and maybe who have now gotten to the point where they think 'Fuck it, I'm going to have children,' and they're not really able to have kids because they're at that age where it's really difficult. People who postponed having children because they were broke, they were precarious, they were just not financially in a position to do it; putting off children not because they were climbing up the career ladder, but because they didn't have enough money or stability to do it.

These views were generally shared by other participants. Claire, who was a 31-year-old artist, and who also had an occasional part-time irregular job in the retail sector, thought about having children, but believed that it was not possible given her employment situation. The following quotation illustrates her concerns:

All my friends have started having them now, and when I'm around them I'm like 'oh my God, I want a baby!' But I don't know, I find it difficult to manage my own life, so I don't know if it's a good idea to have a child in such an unstable situation.

Participants felt that either they, or their partner, would have to have secure employment before they could start planning to have children. For Michael, a 33-year-old English language teacher who has been married for three years, a stable job was a pre-condition for having children:

And I suppose these extra securities that I think are essential, are a part of the motivation for getting out of the TEFL industry because I would consider a pension, and health insurance, and life insurance as fundamental aspects of a stable household. Again, my wife is very clear that there is going to be no family situation until we're properly settled. (...) So essentially, I feel... Well, I do have to, if I want to start a family, I have to have a job that has a contract and that pays enough to have a good quality of life and have these securities. That's the basis for me starting a family.

In fact, most of the participants related postponing or not having children to the general instability of their living situation. This instability included job, income, housing situation and the unpredictability of their future location. These issues were intertwined and linked to their precarious working arrangements.

# 6.4. Conclusion

As it emerged from our interviews, having children was often challenging for precarious workers. The lack of employment stability was highly problematic for those who wanted to start families of their own, especially if their partner was also in a similar work situation. While some decided to have children regardless, the majority of our participants continued to postpone childbearing. For those who already had children, maternity leave and childcare were the most important issues that they faced. It became clear through the interviews that maternity leave was challenging for women in precarious employment, especially for those who had temporary contracts. First of all, the contract may be shorter than the actual leave. Likewise, for those who were professionals, maternity leave was a possible obstacle to the continuity of their employment. Furthermore, formal childcare proved to be too expensive for participants who had insecure incomes and alternative arrangements were often necessary. In the most extreme cases, one of the parents had no other choice but to quit their job. This decision was not, however, based on gender, but on employment status.

Female participants were more likely to discuss having children in the interviews, especially if they were in their late twenties and early thirties. Amongst our childless male participants, only a few contemplated having children in the near future. Those who did, however, also felt that having children while working precariously would be extremely difficult. All agreed that if a couple wishes to start a family, at least one of the partners has to be in a secure or permanent position. Most importantly, our interviews provide evidence that postponement of childrearing amongst precarious workers is often not a choice based on individual preference. What is more likely to be the case is that while precarious workers want to have children, their financial insecurity, directly related to their contractual insecurity, prevents them from becoming parents. The consensus that emerges from the interviews is that precarious work is not conducive to having a family.

# Conclusion

CHAPTER 7

# Chapter 7

# Conclusion

In our report, we set out to map precarious work in Ireland and the impact this type of employment has on precarious workers' lives. We investigated precarious work through a mixed-methods approach, which included statistical analysis of CSO data and qualitative in-depth interviews with 15 significant informants and 40 precarious workers.

Similar to levels in the rest of Europe, precarious work is prevalent in Ireland, affecting primarily young people, but increasingly people of all ages as workers become trapped in precarity for longer periods of their careers. Where Ireland differs from many countries in Europe, however, is in its citizens' experience of being a precarious worker. This difference is based on the lack of state services in Ireland, namely access to universal healthcare, universal childcare and adequate social housing. In this report, we described how Ireland's lack of such services has negatively impacted precarious workers. While permanent workers also experience many of the issues identified in each chapter, the insecurity of contracts and unpredictability of wages of precarious workers puts them more at risk of material deprivation.

# 7.1. Non-standard employment in Ireland: precarisation of working conditions

We identified three main types of employment in Ireland that are contractually precarious: part-time work with variable hours ('if-and-when' contracts), temporary work and solo self-employment. While the overall percentage of these types of contractual arrangements remains relatively low in Ireland, a number of sectors of the Irish labour market have experienced a surge in non-standard employment.

Our report found that the shift towards non-standard employment is no longer exclusive to the secondary sector of the labour market. It needs to be emphasised, however, that those working in the service economy are still more likely to have a precarious job. For example, employment in the Irish hospitality sector, as well as in some parts of the retail sector, has is increasingly based on if-and-when working arrangements. If-and-when contracts have also featured in other sectors of the Irish labour market. Most notably, these types of contracts are becoming a feature of private domestic care work, a sector that has become professionalised. If-and-when contracts create a situation where employers, managers and supervisors hold greater control over the workers whereby the allocation of hours may be used as a means of discipline. Workers are also more likely to be paid the minimum wage and usually need to maximise their weekly hours to support their livelihoods. They are therefore more likely to accept any shifts available, even if they do not suit them.

Temporary contracts (fixed-term or rolling contracts) were most prevalent in skilled occupations such as early years educators, lecturers, researchers, commercial archaeologists, and English language teachers. In the Irish context, this shift to precarious employment has resulted from government policy. Fixed-term contracts in higher education, for example, are directly linked to funding-based employment policies and to the recession-driven public sector recruitment ban. Furthermore, the expansion of temporary contracts in the early years' sector was as a result of the introduction of the ECCE Scheme, a framework that required workers to be hired for the school year only (38 weeks). According to the 'boundaryless career' view, highly-skilled workers move between jobs in order to advance their careers. However, in the case of our interviewees, working on a temporary basis was not a matter of choice but was driven by necessity. This report found that none of the participants chose to be in temporary employment. This confirms ICTU's finding that, 'over one in two workers in 2016 said they were in temporary employment because they could not find permanent work – a 179 per cent increase' (2017:14).

Finally, we also explored the nature and the extent of solo self-employment, which is the third type of contractually precarious work. For some, entering into solo self-employment is a choice. However, many solo self-employees are forced into this configuration as a condition for employment. This is the case in the construction and postal and courier sectors and has come to be known as 'bogus self-employment'. And often people working this way are also on low hourly rates.

What all three types of non-standard employment have in common is the lack of security in contractual terms and little or no predictability of wages. We found that this instability resulted in financial difficulties, and were significantly worse for those on if-and-when contracts who work for minimum wage. Temporary employment also engenders unpredictability in terms of earnings, but in a different way. For example, even if temporary workers were relatively well paid, that pay could only be expected for a limited period of time. Unsurprisingly, we found that contract insecurity and wage unpredictability led to workplace insecurity but it also created insecure and unpredictable lives.

# 7.2. Social implications of precarious work: health, housing and family formation

This report found that a combination of unstable employment, financial insecurity, and the inability to plan for the short-term or long-term future had negative social consequences. There were three separate, yet intertwining themes discussed in this analysis: health and access to healthcare, housing, and family formation and childcare.

First, precarious work has had a detrimental impact on health and access to healthcare services, especially mental healthcare. While not always officially diagnosed, many of our participants suffered from mental health disorders such as anxiety and depression. These disorders were directly attributed to precarious working conditions and the unpredictability and financial instability that they entail. In fact, the majority of our participants could not afford to be ill. For precarious workers, the burden of medical expense is felt in two ways: through no paid sick leave, and the requirement of paying to see a GP and for medication. This lack of access to healthcare support often leads to hard decisions like whether to first buy food, or pay bills or rent. Medical cards and GP cards are means-tested and most precarious workers do not fit the eligibility criteria to obtain them, even though they are not able to afford to pay for private health insurance. It was our conclusion that precarious workers fare the worst because they often have no health cover whatsoever.

Second, precarious work negatively impacted finding a place to live. While it is true that the housing crisis in Ireland has affected families and individuals from very different backgrounds, the difficulties that people in non-standard employment encounter are even more pronounced. Most of our participants were barred from house ownership due to their employment status. They thus had to rely on the private rental sector. For many, the level of material deprivation that comes with having no security of income and/or a low income left them with no option but to live in the family home. Most of our participants moved several times throughout their adult lives. This mobility was often horizontal, or even 'downwards' rather than 'upwards', as people shifted from one shared accommodation to another.

Third, precarious work impacted family formation and childcare arrangements. Childless participants discussed the limited possibility of starting their own families while working precariously. There was a common agreement that the lack of stability would be a serious obstacle for having children; these workers' financial insecurity, which is directly related to their contractual insecurity, often prevents them from becoming parents. Moreover, formal childcare proved to be too expensive for participants who had insecure incomes, making alternative arrangements necessary. In the most extreme cases, in two-parent families one of the parents had no other choice but to quit their job. Most importantly, our interviews provided evidence that postponement of childrearing amongst precarious workers is often not a choice based on individual preference. The consensus that emerges from the interviews is that precarious work is not conducive to having a family.

All three aspects of the social implications of precarious work further problematised the 'two-tier' system of social support in Ireland. Most of the Irish state assistance related to pay, access to healthcare, accommodation, and some aspects of family support and childcare are means-tested and often focused on low-income households. Those earning above the threshold are assumed to be able to support themselves through private health insurance, house ownership and mortgage, and private childcare arrangements. Such dualisation of services does not account for those 'in the middle', especially if they do not have standard, traditional employment contracts. These individuals do not qualify for state support but yet are unable to fully access the private market due to their unpredictable (if not low) earnings. As it will be discussed in the next section, these workers often had no other choice but to rely on their family members, social networks, or simply luck.

#### 7.2.1. Dependency, social networks and 'luck'

Those in relationships were quite reluctant to rely on their partners and were determined to contribute to the household budget on either equal or proportional (in relation to their income) basis. Some respondents occasionally obtained a loan from their partners, but also emphasised that such loan either has been or would be paid back.

Dependency on others was an important theme recurring throughout the interviews. Dependency could be seen in their working lives, where they often relied on the goodwill of an employer or manager to not reduce their hours. However, dependency also featured in their private lives. For example, when accessing healthcare services, intergenerational dependency played a major role, as it was the only way in which a number of our participants could access private health insurance. Finally, those who had children often had to rely on their parents to provide childcare, even though this was not their preference. While not talked about in great detail in this report (social welfare will feature in the next report), employers' dependency on social welfare to subsidise precarious work also means that precarious workers are dependent on it to keep afloat. The lack of independence that precarious work often creates leads to forced infantilisation because workers are unable to leave the family home and lead an independent lives. Oftentimes, our participants articulated that their working status meant their families started to view them in an infantilised way.

Quite importantly, the concept of 'luck' or 'being lucky' was also a regular feature in the interviews. Participants repeatedly mentioned luck in relation to most of the aspects of their employment situation and private lives. They often considered themselves, 'lucky' to be in continuous employment, 'lucky' to be on their parent's health policy, or 'luckily' not to get sick. 'Luck' was important for finding accommodation, having relatively low rent or not being evicted. Those renting in the private market especially considered themselves 'lucky' if their landlord appreciated them as tenants and therefore did not seek higher payments.

### 7.3. Precarious work and precarious lives?

Ireland has a 'two-tier' system of social supports. On the one hand, there are those who meet the eligibility criteria to be subsidised by the state, either through a form of financial support, a medical card, or fully-subsidised childcare or a housing provision. Others who do not meet the means-tested eligibility criteria are assumed to be able to afford to live. However, our report reveals this is not the case for precarious workers, and that means testing results in many precarious workers falling through the social support net. Those in non-standard employment do not always have low-paid jobs. Instead, it is the insecurity of their earnings that is the main issue. Therefore, not only were those we interviewed unable to afford to access healthcare services, childcare services or housing, but also would not qualify for the state subsidies. Consequently, not only was their employment precarious, but so were their lives.

The information we gathered raises the question of the future of flexible and precarious employment. Most of our participants expressed a desire to have secure, full-time employment. For those who desired part-time employment, they also wanted secure hours and working conditions. From this point of view, government policy strategies should focus providing more financial and employment security and stability to precarious workers. Legislators and employers must consider the detrimental effects that flexible working conditions may have on an individual level, as well as on society as a whole. The insecurity and poverty associated with precarious work do not just affect one person, but can affect an entire family's well-being because they can lead to child poverty, mental health issues for the parents, and uncertain living arrangements. In short, precarious work can have detrimental consequences on the physical and mental health of all who are dependent on the precarious worker.

It is important to note that acquiring more work hours will only tackle one facet of the precarious work problem. For example, there are also temporary workers whose hours are not the issue but rather security of their contract. While some measures can possibly be taken to legislate for contracts, the state of precarity is not likely to go away. Legislators will have to consider the relevance of universal healthcare and childcare services for this population, as well as increasing the availability of social housing. As we already discussed, means-tested schemes do not always work for precarious workers. These and more policy recommendations will be discussed in the following report.

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# Appendix 1

### Participant demographics

Pseudonym	Occupation	Type of work	Gender	Age	Relationship status	Children
Eva	Retail assistant	Part-time irregular	F	29	In relationship	No
Christina	Artist	Casual	F	37	Single	No
Paula	Early years educator	Part-time and fixed term	F	26	In relationship	No
Mary	Early years educator	Part-time and fixed term	F	35	Married	Yes
Rosie	University teaching fellow	Fixed term	F	25	In relationship	No
Jean	Quality control assistant	Fixed term	F	33	In relationship	No
Adam	CE Scheme	Part-time and fixed term	Μ	30	Single	No
Robert	Unemployed	Casual	Μ	38	Separated	No
Claire	Artist/retail worker	part-time irregular	F	31	in relationship	No
Linda	Legal researcher	Fixed term	F	28	In relationship	No
Daniel	Researcher	Fixed term	Μ	31	In relationship	No
Tom	Lecturer	Fixed term	Μ	33	In relationship	Yes
Mark	Postdoctoral researcher	Fixed term	Μ	37	Married	Yes
Liam	Web developer	Self-employed	Μ	26	In relationship	No
Dorothy	Postdoctoral researcher	Fixed term	F	38	Lone parent	Yes
John	Marketing	Self-employed	Μ	26	Single	No
Martha	Postdoctoral researcher	Fixed term	F	32	Married	No
Sara	Archaeologist	Fixed term, part-time irregular and self- employed	F	34	Single	No
Noel	Homecare assistant	Part-time irregular	Μ	32	In relationship	Yes
Ciara	Postdoctoral researcher	Fixed term/part-time irregular	F	35	Single	No
Barbara	Lecturer	Fixed term/ part-time irregular	F	35	In relationship	No
Deanna	Postdoctoral researcher	Fixed term	F	36	Married	Yes
Peter	English language teacher	part-time irregular	Μ	40	Married	Yes
Zoe	English language teacher	part-time irregular	F	28	Single	No
Michael	English language teacher	Part-time irregular	Μ	33	Married	No
Orla	English language teacher	Fixed term/ Part-time irregular/ self-employed	F	25	In relationship	No
Andrew	English language teacher	Fixed term	Μ	29	In relationship	No
Agnes	Volunteer counsellor	Fixed term	F	40	Single	No
Leanne	Temp administrator/fastfood worker/cleaner	Fixed term/ part-time irregular	F	29	Single	No
Lucy	Commercial archaeologist	Fixed term	F	28	In relationship	No
Elaine	Commercial archaeologist	Fixed term	F	27	In relationship	No

Pseudonym	Occupation	Type of work	Gender	Age	Relationship status	Children
Mari	Waitress	Part-time irregular	F	20	Single	No
Louise	Retail assistant	Part-time irregular	F	37	Single	Yes
Alice	Administration and sales	Self-employed	F	40	Single	Yes
Natasha	Retail assistant	Self-employed	F	36	Single	Yes
Aogan	Waiter	Part-time irregular	Μ	20	Single	No
Emily	Child-minder/early years educator	Fixed term/ part-time irregular	F	25	Single	No
Tania	Legal researcher	Fixed term	F	40	Single	Yes
Alana	Hotel chambermaid	part-time irregular	F	35	Single	Yes
Tamara	Gallery worker	Part-time irregular	F	33	Single	No

# Appendix 2

### Participant demographics

1.	Trade Union official (Health services)	SIPTU
2.	Trade Union official (Early years' Education	SIPTU
3.	Organiser (Hospitality sector)	SIPTU
4.	Organiser (Construction)	SIPTU
5.	Trade Union official (hospitality and accommodation)	SIPTU
6.	Trade Union official (contract services)	SIPTU
7.	Organiser (Agriculture and manufacturing)	SIPTU
8.	Trade Union official (Higher education)	IFUT
9.	Trade Union official (postal and couriers)	CWU
10.	Organiser (call centres)	CWU
11.	Trade Union official (Construction)	Unite
12.	Organiser (English language schools and commercial archaeologists)	Unite
13.	Trade Union official (retail)	Mandate
14.	Trade Union official (retail and bar work)	Mandate
15.	Trade union official (financial services	Financial Services Union

# Appendix 3

### Scientific Advisory Board

The Scientific Advisory Board (SAB) helps to safeguard the scientific quality of the research project. Members have been invited to join on the basis of their expertise in employment studies. Throughout the duration of the project the SAB received updates on the progress of the project. In particular, members have reviewed a first draft of this final report of the project.

#### Members

Professor Jacqueline O'Reilly, Head of the Centre for Research on Management and Employment at Brighton Business School

Dr Michelle O'Sullivan, Senior Lecturer in Industrial Relations, University of Limerick

Dr Mary Murphy, Senior Lecturer in Irish Politics and Society, University of Maynooth

Professor Joan Miquel Verd, Associate Professor at the Universitat Autònoma of Barcelona

### User Group

### Members

Brian Forbes, National Coordinator for organising, campaigning and recruitment, Mandate Ethel Buckley, Deputy General Secretary, SIPTU

Brid O'Brien, Head of policy and media, Irish National Organisation for the Unemployed (INOU)

James Doorley, Deputy Director, National Youth Council of Ireland (NYCI)

Paul Ginnell, Director, European Anti Poverty Network Ireland (EAPN)

Tricia Keilty, Policy officer, St Vincent de Paul (SVP)

For many men and women in Ireland, as well as wider Europe, employment has become increasingly insecure. This report maps out the nature and extent of precarious work in Ireland today, as well as its effects on the personal choices and quality of life of those engaged in the various types of precarious employment.

FEPS (Foundation for European Progressive Studies) works in close collaboration with social democratic organisations, and in particular national foundations and think tanks across Europe, to tackle the challenges that Europe faces today.

TASC (Think tank for Action on Social Change) is an independent progressive think-tank whose core focus is addressing inequality and sustaining democracy.





