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**Disability and in-work poverty in an advanced industrial nation: The lived experience of multiple disadvantage in the UK**

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**Disability and in-work poverty in an advanced industrial nation: The lived experience of multiple disadvantage in the UK**

**ABSTRACT**

In-work poverty (IWP) is an increasing feature of advanced industrial nations, including the UK. IWP disproportionately impacts on marginalised groups, such as the disabled. Current research interest is overly atheoretical, revealing little about the lived experience of disability and IWP. To address such issues, life history interviews were conducted with disabled people in IWP. The findings were analysed using the social model of disability. Government policies, employment experiences and managing household finances impacted greatly on disabled employees lived experience of IWP, suggesting governments and employers needing to do far more to tackle barriers associated with disability and IWP. More longitudinal research is required, especially from countries and contexts reporting lower incidences of IWP.

**Key words:** Disability; in-work poverty; UK; social model of disability

Disability in relation to work and employment is an increasing feature of HRM research. Such literature tends to portray an improving, yet broadly negative experience of work and employment for disabled employees (e.g. Fevre et al., 2013). More recent research, however, looks at the rising trend of employees, particular from marginalised groups such as the disabled, who work for a living, yet are variously caught in what is increasingly referred to as “in-work poverty” (or IWP) (e.g. Gardiner and Millar, 2006). Disability and employment research has struggled to keep up with such trends and as such represents the main over-arching theme of this article. The more specific aims of this article revolve around answering the following research questions: what is the lived experience of being disabled and active in the labour market, yet remaining at or below the poverty line; what barriers and disadvantages do disabled employees face on a day-to-day basis; how do barriers and disadvantages related to poverty-level pay impact on both the working and non-working life of disabled employees; and, how can exploring disability, employment and poverty develop theories associated with societal and organisational disabling processes?

To achieve such aims the article takes on the following structure. In the first section, employment, poverty and disability are discussed. Following on, research methodology, including the theoretical approach adopted for this research article, are outlined and discussed. In the third section the findings are presented, followed by a final discussion and conclusions section.

## **LITERATURE REVIEW**

There are no set of indicators entirely perfect in researching poverty, yet it is important to be clear about what indicators are to be used and not be reliant on income indicators of poverty (Mabughi and Selim, 2006). The European Union (Eurostat, 2016) sets out three indicators of poverty and social exclusion, including earning less or up to 60 per cent of a nation's national median income; material deprivation, or economic strain leading to difficulties affording durables and housing; and, very low work intensity, or where adults in the household unit work no more than 20 per cent of their potential during the past year. Further indicators include lacking a capacity to take part in society (Abe and Pantazis, 2014), access employment markets (Rowlands, 2002), an inability to access adequate diet and housing (Albelda, 1999; Deeming, 2009) and an inability to pursue well-being through educational systems, health services and housing markets (Leaman, 2008).

Further research suggests neighbourhoods as shapers of situations where individuals and families fail to have their basic needs met (Robinson, 2011), as well how a lack of social and financial capital as buffers, necessary for a sustainable livelihood, are typically absent in poverty-related studies (Mabughi and Salim, 2006). Further, studies suggest poverty is caused by a negative mindset (Leaman, 2008) and in some cases people in poverty denying they are in poverty (Shildrick and MacDonald, 2013). In the case of disability, further contending indicators of poverty include lacking resources needed to fulfil basic needs and participation in community life (Buettegen, 2012), higher living costs compared to the non-disabled (She and Livermore, 2007) and discrimination emanating from three levels of society: institutional, environmental and attitudinal (Yeo, 2003).

Based on Eurostat's (2016) view that poverty relates to incomes equivalent or below 60 per cent of the nation's median income, poverty in the UK equates to an income of £272 (A\$484) or below per week. There are provisions made by the UK government for low pay, including means tested in-work benefits, such as Working Tax Credits (WTCs). The threshold for WTCs

varies according to the nature of the household unit, ending for single people living alone at £250/week (A\$445) and £350/week (A\$623) for a couple living together (see GOV.UK, 2016).

IWP is an increasing feature of the UK economy (MacInnes et al., 2015). Official statistics indicate 8 per cent, or 2.4 million UK employees, are in IWP, yet other research suggests IWP levels in the UK is nearer 17 per cent of the workforce and involving 5.25 million employees (Markit, 2013). IWP is least common in south east England (12 per cent) and highest in Northern Ireland (20 per cent) (McGuinness 2015). Further, IWP is increasingly seen as a major drain on the UK economy, costing £11 billion (A\$19.6 billion) per year in subsidies to low paying employers (Citizens UK, 2015). IWP raises further economy-related concerns as many millions of employees and their families cannot afford a wide-range of goods and services (Poinasamy, 2011).

Research indicate trades union interest in low pay. However, their current and ongoing marginal societal status mitigates against their potential impact on such issues (Parker, 2008). However, more recent research suggests low pay can represent new opportunities for trade unions and the growth of collective bargaining (Prowse and Fells, 2016).

Low pay is an issue emergent in the more mainstream HRM literature. Rizov, Croucher and Lange (2016, Online early), for example, provide evidence that UK governmental attempts to raise the NMW since the late 1990s has had a positive impact on organisational productivity. Further literature in this area paints a less optimistic picture of low pay in organisations. For example, concerns are raised related to the prevalence of jobs that allow employees to escape low pay (Lindsay, 2005; Burgess and Connell, 2008). In a wider sense, further research shines a light on the external stresses of low and poverty-level pay. For example, research in this area suggests financial stresses of IWP have a detrimental effect on employee well-being and organisational performance (Bapuji, 2015). Pfau-Effinger's study (2009), moreover, reveals how the powerlessness of low and poverty-level employment increasingly leads to employees resorting to undeclared work, moonlighting and work in exchange for payments in kind.

Research suggests disabled people, along with women and some ethnic minority groups, are at the greatest risk of being unable to make ends meet through paid employment (Gardiner and Millar, 2006). Further key statistics paint a rather grim picture of disability, employment and IWP. Statistical studies indicate households with a disabled adult are nearly twice as likely to experience poverty compared to a household that has no disabled adults (Schmuecker, 2014).

Further statistics reveal the disabled to have the lowest employment rates compared to other groups with protected characteristics and represent the group most likely to be covered by the NMW (Low Pay Commission, 2016). Further financial hardship is also apparent in terms of working adults in families with at least one disabled member, with disabled people 77 per cent more likely to be getting by on a low income when compared to households with no disabled members (Department for Work and Pensions, 2015). As such, disabled employees in IWP are more likely to have difficulties paying bills, budgeting for food and having limited or no money for “treats”, such as holidays or nights out (Ray et al., 2010).

The literature also indicates a range of particular disadvantages for disabled employees. For instance, recent government attempts to get more disabled people into employment have performed poorly (Schmuecker, 2014) and disabled employees have less social capital, critical in employment situations, than the non-disabled (Ansari, Munir and Gregg, 2012).

## **METHODOLOGY**

A qualitative approach was deemed appropriate for the study, in terms of compatibility with the nature of the data required to answer research questions. At the heart of the article is the lived experience of being employed and disabled and thus requiring a means to bring out the many hidden and nuanced details of disability and IWP (Gilbert, 2008).

Life history interviews were adopted for the study. Life history interviews are particularly suited to disability research because they give history back to people and also help people plan the future (Thompson, 1988). Further, life history interviews also provide a powerful counter-narrative against negative stereotypes about disabled people (Stefánsdóttir and Traustadóttir, 2015).

To qualify for the study participants needed to have a long-term or lifelong condition causing substantially adverse effects on ability to carry out normal day-to-day activities. Income levels was also a critical defining feature of the recruitment process. In this instance, participants were recruited on the basis of appealing to people who self-identify as having experiences of earning NMW, claiming in-work benefits and a sense of “struggling to make ends meet”.

Participants were recruited through disability civil society organisations, with requests to such organisations to pass on details of the study via social media and email lists. Participants were

also recruited via disability groups and organisations set up by local authorities. A small number of participants were recruited through details sent to local newspapers requesting brief study details to be included in readers' letters pages. All participants self-selected themselves for the study. Details of all eventual participants that met both disability and low pay criteria can be found in Table One.

The context for the study is Scotland where 14 per cent of the workforce is said to be in IWP (Scottish Government, 2015). A total of 22 disabled employees were interviewed between March and July 2015. The participants were located in a range of cities, towns and villages in Scotland. Approximately half of the participants live in urban locations and half lived in rural locations. Participants were aged between 30 and 58 years of age, with an average age of 43 years. 18 participants were female and 4 were male. Impairments reported can be viewed in Table One.

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**INSERT TABLE ONE HERE**

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Interviews mainly took place in participants' homes, with some conducted in cafes at the request of participants. Interviews lasted 37 hours in total and averaged out at 106 minutes each. Interviews were transcribed verbatim resulting in transcripts totalling 367,000 words. Following transcription, life history data was manually coded, using a range of both priori and ad-hoc codes, and analysed using template analysis (King, 2004) The analysis led to the emergence of a small range of global themes, which form the basis for the subsequent findings section.

The theoretical approach adopted for this paper involves the social model of disability (SMD) (Oliver, 1983). This is because it is anticipated that the main reason behind high level of IWP for disabled employees is a complex range of organisational and wider societal barriers. The SMD has been used in a wide-range of employment-related studies looking to provide coherent and consistent understandings of disabled employee experiences of employment (e.g. MacDonald, 2009; O'Neill and Urquhart, 2010; Richards and Sang, 2016). The SMD is adept for the purpose of the article as it useful for teasing out a range of barriers for a range of disabled people in the workplace (Duff and Ferguson, 2011), helps bring out the undertones of management attitudes to disabled employees (O'Neill and Urquhart, 2011) and plays a big part in separating out how the organisation of work disables employees (Duckett, 2000). The SMD has further advantages in that it is adept for considering how disabled employees cope and

overcome many of the problems associated with IWP (Poirá, Reichel and Brandt, 2011), as well as being an efficient means to allow disabled employees to share their stories of employment-related hardship (Naraine and Lindsay, 2011).

## **THE LIVED EXPERIENCE OF DISABILITY AND IN-WORK POVERTY**

In this section of the article the findings from the interviews with disabled employees in IWP are presented. This section of the article is based on global themes emergent from the data analysis process.

### **Government policy barriers, disability and in-work poverty**

A widely reported experience (21 out of 22 participants) of the participants involved matters surrounding claiming in-work benefits (see Table One), such as Working Tax Credits (WTCs), Child Tax Credits<sup>1</sup> (CTCs) or disability-related benefits, including Disability Living Allowance<sup>2</sup> (DLA) and Disability Working Tax Credits<sup>3</sup> (DWTCs). In several instances (6), household income was so low participants claimed Housing Benefit<sup>4</sup> (HB). Despite a marginal entitlement to benefits, three participants did not claim any kind of benefit due to bad previous experiences of the benefit systems. Negative experiences of participants in the benefit systems included unexpected repayment of overpayments, long waiting times for speaking to benefit agencies and time spent keeping records of employment/self-employment due to fluctuating working hours and income. However, disability-specific problems emerged too, including difficulties completing claim forms due to severe dyslexia and prohibitive procedures relating to what the government constitutes as being unfit to work: ‘I struggle with [claiming in-work benefits] because of the filling out of the forms and what not and it is really difficult’ (Female, 40s, Cleaner, dyslexia).

You know there's so many rules and regulations for - I mean I can walk, if I can walk, then I don't need according to Westminster any Disability Living Allowance or entitlement at all (Female, 50s, Care Worker, chronic condition).

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<sup>1</sup> A benefit paid to working adults with the extra cost of bringing up children.

<sup>2</sup> A non-means tested and tax free benefit to help with the extra living costs of disabled people.

<sup>3</sup> An in-work benefit that provides additional support for disabled employees or people with long-term health problems.

<sup>4</sup> A benefit to help pay rent if on a low income.



The impact of government policy also extended to healthcare. Most participants reported few negative experiences of general access to healthcare, yet healthcare in relation to an impairment was widely discussed in interviews. The fact that participants had hidden impairments (see Table One) seemed to play a significant part in such experiences, with many reporting inadequate service provision, unsympathetic health practitioners and availability of only basic treatments. Perhaps most telling of such experiences involved all hearing impaired participants recalling an unsuccessful battle to acquire a higher specification hearing aid than typically available on the NHS. Further, as the quote below exemplifies, purchasing a hearing aid unavailable on the NHS contributes to both current and ongoing financial hardship.

I've had to pay for a private aid because the aid the NHS gave me it just, I just couldn't cope with it, so I had to pay, about five years ago, I had to pay about £2,000 (A\$3560) for this aid from a private hearing aid shop... My main concern is, you know, what happens when this hearing aid gives up... (Female, 40s, Cook, mental health condition).

Another government-led impact on disability and IWP relates to how employment markets create a further layer of disadvantage for disabled employees. While a handful of participants were not actively looking for alternative employment at the time of the study, more than half (13/22) reported difficulties with employment markets. Many of the participants lived in rural locations and as such reported a lack of suitable jobs, in terms of matching skills and academic achievements with jobs available (see Table One), as well as reasonably expected levels of pay and contracted hours. Even in urban settings, participants were dissatisfied with the lack of “living wage” jobs and supply of full-time jobs. A further key issue concerned a reluctance to consider a new job because of the perceived difficulties of securing reasonable adjustments in the new work setting.

I would leave very soon if I could but... there are very limited alternatives at the moment... But then there's a lot of security with [my] job and then thinking about my health... (Female, 30s, Psychological Therapist, chronic condition).

As such, government policies on benefits, healthcare and employment markets appeared to impact significantly on the lived experiences of disabled employees, with more than three-quarters of participants (17/22) reporting a negative impact on well-being. Much of the impact on well-being centred on a range of worries related to finances and how such worries translated into ongoing or never-ending stress and anxiety. Financial worries, moreover, were of

particular concern to participants already trying to cope with and seek help for a mental health condition.

It's the constant, right, can we do that, can we do this, when can we do this, when can we fix the shower, when can we finish the living room, when can we finish the drive. It's that constant at the back of your head strain... (Female, 30s, Creative Learning Co-ordinator, mental health condition).

Many disabled participants, as expected, internalised their difficulties in attempting to escape IWP, with more than half (13/22) expressing a sense of shame with their situation. In the case of participants with children living at home, expressing shame related to not being able to provide children with the latest fashions or technological gadgets. Importantly, stigma impacted on well-being and sense of self-worth.

I shouldn't be having to rely on my mother who's an old age pensioner, because she's become widowed. I shouldn't have to stress out with any of this... You feel like crap because you're not doing anything, you're not achieving very much and all your friends are kind of moving on and you're like where, right, where's my life going? (Female, 30s, Learning Support Worker, mental health condition).

In many cases, however, participants retained a positive outlook on a precarious existence set against a context of problematic benefit systems, inadequate healthcare provisions and discriminatory employment markets. The sense of hope included the prospect of children growing up, allowing more career freedom and lessening financial burdens related to childcare, to a blind faith in how things can only get better. However, despite living on or below the poverty line, many participants believed things could be worse.

So, yeah, it is frustrating [having no money], but I understand that there's a lot of folk with a lot less than me. So you have to be realistic and no chuck your dummy out the pram [laughs] (Female, 40s, Handicraft worker, chronic and mental health conditions).

Government policies and experiences of government policies set an important context to the lived experience of disability and IWP. However, employment in itself also acts as a specific or more micro context to the lived experience of disability and IWP.

### **Employment barriers, disability and in-work poverty**

Employment in this instance provides further evidence for employment being a double-edge sword for disabled people. For instance, a large majority of the participants (17/22) reported discriminatory practices in relation to employment. Discrimination typically related to

management failure to grant adequate reasonable adjustments, as well as long histories of patronising and insensitive comments from managers and colleagues. Several participants, particularly those with a mental health condition, often refused to disclose because of previous poor experiences of employment. A further notable barrier involved a sense that disabled employees, especially if impaired by an invisible condition, needed to be seen to be capable of doing the job as well as anyone else or face being replaced.

I'm like an old man... I struggle to get up off the sofa, struggle to get out of bed in the morning... [The owner/manager] just wants the job done... And if you're not fit to do the job there's plenty other people. He's got a stack of CVs waiting to be interviewed and if you're not able to do your job he'll find somebody else who can (Male, 40s, Butcher, chronic and mental health conditions).

Resisting poor treatment by employers was also discussed in the interviews. No participants reported support from a civil society organisation and despite a fairly high number of participants working in unionised public and third sector organisations (see Table One), trade unions had a fairly minimal impact on the lived experience of disabled employees. Indeed, out of the 22 participants, five belonged to a trade union, 10 were ex-members and 7 had never been a member of a trade union. The following interview quote reflects how trade unions struggled to protect the disabled employees who took part in this study.

I have been [a member] in the past. I had a particularly bad experience in my last employment and I didn't find the, the workers' union any help to me whatsoever (Female, 30s, Family Support Worker, dyslexia).

Social capital was a key feature of interviews, yet interviews revealed limited access to employment-enhancing social networks. Indeed, social networks were often related to limited family and friendship connections, with family and friends often in similarly difficult financial situations. Many participants (10) (see Table One) reported high levels of educational achievement, but contacts with fellow alumni were typically severed at some point in time because of diverging life and employment experiences. Financial hardship also put significant strains on even the closest of friendship ties. However, as the following quote implies, impairment can also act as a barrier to the creation and extension of social capital in the first place.

... [B]ecause of my hearing I tend, [at university and then work] I tended to maybe have a couple of good friendships. You know, it's easier for me to talk to a person individually than in a group of people (Female, 50s, Clerical Assistant, hearing impairment).

Employment also created a range of similar and inter-linked disadvantages for disabled employees. For instance, approximately 40 per cent of the participants (9/22) had been unable to escape from low skilled work, with many participants working in low quality/opportunity jobs for several decades. Often the reason for continuation in low paid jobs was due to losing confidence and giving up on aspirations to achieve more from employment.

It's a job. As I said to you I need the money, so I do whatever I need to because I don't have qualifications, like an accountant... So the best thing I can do here is supermarkets or cleaning... (Female, 40s, Cleaner, chronic condition).

Yet in a similar number of situations a lack of qualifications was not the main reason to be stuck in a low paid, often part-time role. Indeed, more than half of the participants (12/22) believed they were in jobs some way below both their educational and employment achievements, with achievements on both fronts not translating into better employment prospects.

I've checked out other third sector organisations and they're paying their staff like... a completely different scale. I think that the job I actually do is more than being an administrative role. I think it's more like a co-ordinator's role and... expecting me to do in three days (Female, 30s, Administration and Information Officer, eczema).

As previously noted, a sense of limited opportunities in external employment markets figured highly for disabled employees in IWP. However, such barriers are further compounded by the less than ideal health of disabled employees, with approximately half of all participants working less than full-time hours (see Table One), despite opportunities to work more.

I work 23 and half hours per week... There are more hours available but my health doesn't allow me to do it (Male, 40s, Craftsperson, chronic condition).

[I work] roughly about 13 hours a week, but it can vary depending on how I'm feeling, sometimes it's less, sometimes it's more (Female, 40s, Handicraft workers, chronic and mental health condition).

Low work intensity for all but one participant was significantly above 20 per cent (see Table One). However, low work intensity by job design or based on personal capability, acted as a barrier to escaping IWP. That said, the lived experience of disability and IWP is far from complete and attention is now given to less visible barriers to disabled employees escaping IWP.

### **Household financial barriers, disability and in-work poverty**

Personal and household debt was an issue discussed at length by all participants, even though more than half of the participants (13/22) had little or no debt. Where debt existed it typically related to credit cards and bank loans, with only one historical incident of using high street loan companies reported during interviews. Moreover, many participants were very proud of how they managed their finances in difficult times and talked at length about financial coping strategies, such as bargain hunting in supermarkets, selling off possessions or re-gifting presents. However, for the rest of the participants, debt was a very real feature of everyday life, causing, as previously noted, a significant amount of stress. For instance, three participants had recently been declared bankrupt and therefore had heavily restricting access to modest and affordable financial credit. Five participants reported loan payments from around £100 (A\$178) to £300 (A\$534) per month, putting significant pressure on wider household budgeting. However, the key issue of most concern was how very difficult, if not impossible, it is to break out of debt when in IWP.

I think the problem is I feel that we got to the point where we were in debt and now we're sort of clawing our way out of it or trying to and then you just get another big bill (Male, 40s, Bank Clerk, mental health condition and diabetes).

Having a serious life-long condition was also a key barrier to escaping debt. Indeed, disability can lower an ability to hold down a job and therefore heighten the worry should debt build up as a consequence of disability and IWP.

[Having a serious mental health episode] does make you worry about what if I need help again, and it's another worry on top of the financial worry. And my worry is I'll become unwell to do my job... the last time I became really unwell I had to leave the job. I just left and signed on because I was high and I was, oh, I'll get another job but of course I didn't because I couldn't mobilise myself to (Female, 40s, Employment Support Officer, mental health condition).

Debt and finances conspire to create a further range of barriers for disabled employees in IWP. Such barriers included worries about maintaining a reliable and affordable means of transport to the place of work, especially if living in a rural or suburban location. Indeed, a majority of participants (15/22) expressed a range of concerns related to unaffordable transport, for employment and for wider needs. Interviews revealed a range of problems with keeping a car for work as the following quote exemplifies.

I've got a car... It's on its last legs. [My car] gets me to work [laughs]... I've got about a five-minute journey. I also take my children to school because they go to a country school with no bus route from where we live... It

failed its MOT last time, it probably will fail this time... I don't know what I'll do because when I bought that car I had finance... I was on a permanent contract... I don't think I would get finance again and that will be an issue at some point (Female, 40s, Handicraft worker, chronic and mental health condition).

Keeping a car was evidently a major stressor for many participants, with a fear of an expected or unexpected repair bill, as well as the anxiety of having to finance a replacement at some point in the future.

Indeed, paying for a car, principally to get to and from a place of work, often accounted for a sizeable amount of disposable income, leading to a further major pressure being put on how to pay for other household necessities. Nearly half of all participants (10/22) struggled to buy decent food several days before pay or benefits day, causing a further well-being problem and a further barrier to escaping IWP.

So on some days... I was just having cornflakes... In fact, I'd been ill and in the hospital and I was on a drip and everything, and the doctor kept saying: "are you having the essential things? Are you having all the food groups?", and I was thinking, I don't know what I'm having, I'm just having whatever we can have... (Female, 30s, Clerical Assistant, hearing impairment).

While nearly all participants reported adequate housing conditions (see Table One), interviews revealed a more hidden hardship of not being unable to properly heat their home during cold weather.

We turn our heating off, so we've got that. We don't use our heating; we can't afford to heat [our flat]. So it is cold in winter but we work around it... make sure I've got a certain amount of clothing (Female, Handicraft worker, chronic and mental health conditions).

In this instance, not being able to feel comfortable at home for a significant part of the year, plus a sense of shame of not being able to provide the basics for children, adds to the barriers of escaping IWP.

Finally, the hardship most widely shared by participants related to accessing a wider consumer society, a world beyond paying bills and food. In this instance, all participants reported problems in terms of not having a life beyond the most basic of existences. Terms used to describe this situation included: "constant struggle", "never anything left over", "skint", "working just to hand money over", "confined to barracks" and "up a creek without a paddle".

Of particular note is how severe financial hardship created a very real, yet hidden barrier to escaping IWP, that of adjustment and acceptance of IWP.

Yeah, I don't buy clothes or anything. I mean, luckily for me, I hate shopping anyway, but I tend not to buy clothes unless I really have to. I don't go out or anything so that helps with not meaning to buy clothes or anything because all I do is go to work and walk the dogs really... and I've still got a teeny, weeny, little telly that I've been trying to replace for ages... I can hardly see the thing... (Female, 40s, Care Worker, chronic condition).

Casting aside the many disadvantages and barriers generated by a range of government policies and employer practices, the challenges alone of managing household finances presented a formidable range of barriers and disadvantages for disabled employees in IWP.

## **DISCUSSION AND CONCLUSIONS**

The aim of this research article was to explore, draw out and further conceptualise the many barriers and disadvantages faced by disabled employees living in IWP in an advanced industrial nation. In doing so, it allowed insights into the world of a particular, yet large and significant societal group, subject to a growing trend of increased poverty. A further key aim was to go beyond existing quantitative studies and investigate, through first-hand accounts, the lived experience of disability and IWP.

Many findings emerged from the study. Firstly, it was abundantly clear that all participants in the study faced a very wide and complex range of barriers preventing an escape of IWP, correlating well with existing research emphasising the complexity of low pay (Schmuecker, 2014) and how IWP is considerably more than a defined level of income (Thiede et al., 2015). It was possible to present a clearer and theoretical account of the detail and nature of the complexity of IWP. It was evident that many of the barriers were by no means unique to disabled employees, with material deprivation (Eurostat, 2016), inability to access adequate diet (Albelda, 1999; Deeming, 2009), detrimental effect on well-being (Bapuji, 2015), difficulties paying bills (Ray et al., 2010) and recourse to IWP through a range of coping mechanisms (Pfau-Effinger, 2009), widely reported by participants. However, the findings suggest disabled employees come up against a further range of barriers unlikely to be experienced by non-disabled employees. Further barriers included higher living costs, such as hearing aids (MacInnes et al., 2015), discriminatory employment practices (Hudson et al., 2013), less social capital (Ansari et al., 2012), less recognition of educational achievements (Kenning et al., 2013) and shrinking and problematic access to in-work and disability-related

benefits (Ray et al., 2010). Further barriers emerged in that disabled employees can be additionally exasperated by the process of claiming benefits, precluded from the formation of social capital, as well as have pre-existing impairments aggravated by a range of financial and dietary worries. Such findings suggest ways to deal with disability and IWP are likely to require bespoke interventions from governments and employers.

Secondly, the findings emphasised the importance of wider and more micro contexts in disability and IWP situations. For instance, findings squared very much with research that highlights the role of government policies (Rowlands, 2002; Leaman, 2006) and employment discrimination (e.g. Richards, 2012; Fevre et al., 2013; Jones, 2016) in creating and re-enforcing IWP. More specifically, the findings in this respect pointed towards UK governments setting the bar too low in creating conditions that allow disabled employees to escape IWP, as well as producing further support for the view that UK employers are remiss in co-operating with the spirit of equality legislation.

Thirdly, the barriers are multi-layered. Indeed, it was apparent how important an expose of mindset is critical to understanding disability and IWP (Leaman, 2008). Indeed, the findings strengthened the view that people in poverty deny their situation and do so in a wide-range of ways (Shildrick and MacDonald, 2013). However, what the study indicated was how monumental effort taken to cope with disability and IWP seemed central to high levels of acceptance by disabled employees of IWP. This part of the findings perhaps represents the most problematic aspect of disability and IWP, as governments and government policies can be changed if compelled or mandated to do so, employers can also be compelled to comply with new employment laws and pressures from trades union and other third parties, but what people believe is likely to require much more complex and lengthy interventions.

The research article has made a contribution in a range of ways, including the provision of new and novel insights into the hidden life-worlds of a highly fragmented, marginalised, disempowered and stigmatised societal group. As such, the contribution lies in terms of plugging a research gap of going beyond, for example, measuring disability and IWP, to revealing the many, complex and inter-linking disadvantages and barriers faced by disabled employees in IWP. In other words, providing further and wider evidence that attributes the difficulties of disabled in IWP to the work of governments and the behaviour of employers. By doing so, a contribution is further demonstrating the value and importance of the SMD, as well



as extending the SMD as an analytical framework to explore disability, poverty and employment at the same time.

This study, however, comes with a range of limitations. For instance, there is a degree of bias in the way in which participants self-selected themselves for the study. Other qualitative methods, such as focus groups, may have produced different or extra findings. The study, despite involving life history interviews, was time bound and it remains to be seen, for example, what impact the UK leaving the EU may have on government and employer attempts to tackle IWP. The study bias towards a particular range of impairments is a strength in one sense and a limitation in another. By focusing on either a more specific or wider range of impairments is in all probability likely to lead to findings that both compliment and conflict with the findings from this study.

Disability and IWP is an increasing phenomenon in advanced industrial nations and an area of research attracting more and more attention from a wide-range of academic disciplines and sub-disciplines. However, there appears plenty more to go at in terms of exploring disability and IWP. There is a need for more longitudinal, qualitative studies on disability and IWP. That said, more urgent priorities are in terms of the role of research in helping to create a water-tight case to encourage governments and employers do more to tackle issues surrounding disability and IWP. As such, a further priority is to conduct research that helps governments know where to put extra resources in order to better tackle disability and IWP. At the top of this list should be research conducted in countries and micro-contexts where governments and employers have been successful at managing or preventing the many problems associated with disability and IWP.

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Table One: Details of participants

Interview	Gender	Age range	Household unit	Job(s)	Employment status and contract	Sector	Impairment	Benefits	Housing	Highest educational achievement
1	F	30s	Single	Learning support worker	Employed - 19/hours, week, temporary	Public	Mental health condition	None	Private rental	HNC
2	F	40s	Lives alone/one child	Cleaner	Employed - 20 hours/week, open-ended	Private	Chronic condition	WTCs/CTCs and HB	Housing association	High school
3	F	40s	Couple/no children	Employment support officer	Employed - 29 hours/week, open-ended	Third	Mental health condition	WTCs/DLA	Local authority	PG degree
4	M	40s	Couple/two children	Bank clerk	Employed - 16 hours/week, open-ended	Private	Mental health condition and diabetes	WTCs/CTCs	Mortgage	Foundation degree
5	F	30s	Couple/one child/four step children	Creative learning co-ordinator	Employed - 17.5 hours/week, open-ended	Public	Mental health condition	WTCs/CTCs	Mortgage	UG degree
6	M	40s	Couple/one child	Resettlement worker	Employed - full-time, open-ended	Third	MHC and chronic condition	WTCs/CTCs/DLA	Local authority	High school
7	F	50s	Couple/two grown up children	Handicraft	Self-employed	Private	Mental health condition and chronic condition	WTCs/HB	Sheltered housing	UG degree
8	F	40s	Lives alone/one child and two grown up children (at home)	Cleaner (two jobs)	Employed - 13 hours/week, open ended and self-employed	Public and private	Dyslexia	WTCs/CTCs/HB	Local authority	FE access course
9	F	40s	Lives alone/no children	Four jobs	Self-employed	Private	Hearing impairment	WTCs	Own outright	PG degrees
10	F	30s	Lives alone/one child	Family support worker	Employed - full-time, yearly fixed term	Third sector	Dyslexia	WTCs	Mortgage	HND
11	F	30s	Lives alone/no children	Psychological therapist	Employed, 17.5 hours per week, yearly fixed term	Public	Chronic condition	None	Own outright	PG degrees
12	M	40s	Couple/one child	Craftsperson	Self-employed	Private	Chronic condition	DWTCs/DLA	Mortgage	HND
13	F	40s	Lives alone/two grown up children (left home)	Customer service adviser	Employed - 23.5 hours per week, open-ended	Public	Chronic condition	DWTCs	Home owner	HNC
14	F	40s	Lives alone/no children	Handicraft	Self-employed	Private	Chronic condition and Mental health condition	DLA	Own outright	SVQ II
15	F	50s	Couple/no children	Cleaner and music industry	Self-employed/self-employed	Private	Chronic condition	WTCs	Private rental	UG degree
16	F	40s	Lives alone/four children (two grown up and left home)	Additional support needs assistant	Employed - school term-time working, yearly fixed term	Public	Chronic condition	WTCs/CTCs	Private rental	SVQ III

17	F	50s	Single	Care worker	Employed - 24 hours per week, open-ended	Public	Chronic condition	DLA/HB	Housing association	UG degree
18	F	40s	Lives alone/two children	Care worker	Employed - full-time, yearly fixed term	Third	Hearing impairment	WTCs/CTCs/HB	Private rental	PG degree
19	F	40s	Single	Cook	Employed - full-time, open-ended	Private	Mental health condition	None	Private rental	UG degree
20	F	30s	Lives alone/one child	Administration and information officer	Employed - 28 hours per week, open-ended	Third	Eczema	WTCs/CTCs/HB	Private rental	UG degree
21	F	50s	Couple/two grown up children (left home)	Clerical assistant	Employed - full-time, open-ended	Public	Hearing impairment	WTCs	Mortgage	Highers
22	M	40s	Couple/three children (one grown up and at home)	Butcher	Employed - full-time, open-ended	Private	Mental health condition and chronic condition	WTCs/CTCs	Local authority	Highers