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The ‘Living Wage’: Cause for Solidarity or Scepticism?

By Fran Bennett and Ruth Lister

Abstract

The ‘living wage’ is an idea with a long history in the UK which is currently enjoying a renaissance. This paper draws on debate at a seminar* and subsequent research to discuss some concerns about the concept of the living wage and its potential implications for who is identified as low paid and what should be done about low pay.

Metcalf (2007) has argued that the living wage is best viewed as a rallying cry to boost the pay of those towards the bottom of the wage league table. There is ample evidence that in the UK it has been used very successfully in this way by campaigners, in particular in London, and through the supply chains of large and reputable employers. Campaigners have proved capable of mobilising groups that trades unions have found it difficult to organise, and calls for a ‘living wage’ seem to have power both to motivate low-paid workers and their allies in communities and to shame employers.

But we will argue that conceptualising the problem of low pay primarily as the failure to pay a ‘living wage’ raises a number of difficult issues. These include: the relationship between low pay and poverty, and between wages and household income; gendered assumptions about the function of wages; and the implications for the ‘social wage’. In other words, the concept of the ‘living wage’ raises important questions about who is identified as low paid and what is to be done about low pay. This paper will grapple with these topical and controversial issues from a sceptical but sympathetic perspective.

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Introduction

This paper discusses the 'living wage'.¹ The living wage is an idea with a long history in the UK (see, for example, Snowden, 1912 and Grover, 2009), which is currently enjoying a renaissance. Several years ago, the then Labour London mayor, Ken Livingstone, declared his commitment to the idea of employers in London paying a 'living wage'; the current (Conservative) mayor, Boris Johnson, has just announced an increase in the London living wage to £7.85 per hour with effect from 9 June (*Financial Times*, 9 June 2010). Several other cities have followed suit, though with lower living wage figures (such as Glasgow City Council, which announced in April 2009 that they would pay the 'Scottish living wage' of £7 per hour to all their staff) (Poverty Alliance, 2009).

In 2008, the City Parochial Foundation awarded a grant of some £850,000 over four years to the organisation London Citizens² to develop the campaign for a living wage in London; this included the setting up of a dedicated team to work on monitoring, compliance and accreditation, and is being accompanied by independent research on the impact and potential benefits to employers and employees. In the most significant recent development, the Joseph Rowntree Foundation has calculated that a living wage of £7.14 per hour would cover the needs of some ninety per cent of the cases illustrated in its work to develop a minimum income standard (MIS) for different households (Hirsch, 2010a and b).

In the run-up to the recent general election, a coalition of unions and NGOs led by the Fair Pay Network called on candidates to sign a 'fairness pledge' which included support for the spread of the 'living wage'. Compass, the left-leaning political pressure group, launched a manifesto of 'popular and progressive' policies which included a living wage (Compass, 2010). And the meeting which London Citizens organised with the party leaders during the pre-election period was perhaps the most galvanising moment in the election campaign. The Green Party supported the living wage; and the Labour Party manifesto committed Labour to paying the living wage in Whitehall departments. David Cameron had claimed it as a Conservative policy because (he said) 'Boris Johnson has already introduced it in London' (*The Guardian*, 9 April 2010).³ Although press reports suggested that a proposal to include a living wage for Whitehall workers in the Conservative manifesto had been defeated (*The Guardian*, 9 March 2010), Cameron said at the London

¹ This paper is adapted from a briefing published by the Fabian Society online at <http://fabians.org.uk/publications/freethinking-papers/living-wage>. It follows a seminar organised by the authors to discuss the 'living wage', held on 3 December 2007, hosted by the Child Poverty Action Group and funded by the Joseph Rowntree Charitable Trust (who also funded the writing of the briefing). We are grateful to them; neither of course bears responsibility for the views expressed, or for any errors. We are also grateful to the seminar participants; this paper draws on the seminar discussions, but puts them in a wider context.

² London Citizens (and formerly TELCO) has been the main drivers behind the idea of the living wage in the UK in recent years.

³ Ken Livingstone corrected David Cameron by reminding him that the London living wage had initially been introduced by him when he was mayor, and had only been continued by Johnson.

Citizens meeting that he would consider the case for it (*Financial Times*, 3 May 2010). And following the election Ed Miliband MP, one of the candidates for the leadership of the Labour Party, has launched a drive to persuade members of local Labour parties around the country to campaign to achieve a 'living wage' for workers in their areas (*The Guardian*, 28 May 2010; also see the blog by Ed Miliband MP, posted on his website on 27 May 2010).

In such a climate, it is difficult, if not impossible, to question whether the 'living wage' is an intellectually coherent concept, and whether it is the most appropriate focus for action by those committed to improving the low pay levels in the UK. Nevertheless, we draw attention in this paper to some concerns about the 'living wage' as a concept and its potential implications for who is identified as low paid and what is to be done about low pay. We acknowledge the power which it seems to have to motivate people and to shame employers. And we do not question the undoubted recent successes of living wage campaigns in raising the wage levels of some of the UK's lowest paid workers, or their successful mobilisation of groups that trades unions have traditionally found it difficult to organise. And we recognise the potential, and success to date, of the tactic of focusing on the supply (contracting) chain⁴ in order to persuade large and well-known employers to take responsibility for their contractors' pay rates as well as their own. We do not want to undermine those in any way. But we do want to explore whether this is the most coherent way to think about who low-paid workers are; to identify the key problems of low pay; and to sustain a successful strategy against low pay in the longer term.

But we nonetheless discuss several issues which arise if the problem of low pay is conceptualised primarily as the failure to pay a 'living wage'. These include the framing of low pay in terms of poverty, rather than unequal rewards in the labour market; and the assumption that, as long as a worker in a family is earning enough, the financial dependence of another adult on the wage-earner is not a problem. In addition, calls for a 'living wage' may potentially downgrade demands for a 'social wage' (collective benefits and services outside the wage relationship) from the government, in favour of calls for employers to meet the needs of individual workers and their families instead. Conversely, 'if creating a living wage is seen as primarily or largely a government responsibility, then a wider array of policy tools are available' (Weldon and Targ, 2004, p. 90). More technically, the number of assumptions that need to be made in order to translate a wage – an hourly rate of gross pay for an individual worker - into a weekly rate of disposable income for an individual or family, in order to arrive at a 'living wage' figure, mean that the resulting amount will be unlikely to match any individual worker's actual circumstances and thus will not provide a 'living wage' as it is claimed.

This paper does not set out to examine the economic or other arguments for (or against) higher pay levels for low-paid workers in general terms; that is not the issue here. This means that we do not discuss the negative arguments

⁴ This means the way in which some companies have contracted out parts of their operation to others (eg different elements of a production process, cleaning and catering services etc.).

about the potential impact of higher wages on affordability, competitiveness, unemployment etc., as they apply to other strategies to improve low pay levels as much as they do to campaigns for a living wage. Neither do we discuss the claims for the positive effects of achieving living wage levels of pay (e.g. on self-esteem for employees, and productivity, recruitment and retention etc. for employers), as these could also apply to other strategies to improve low pay levels as much as they do to campaigns for a living wage.

Instead, the paper is intended to provide material for debates about the advantages and disadvantages of conceptualising a key part of the solution to low pay in terms of the achievement of a 'living wage'. It therefore presents and discusses both sides of the argument. It first sets out the history of the 'living wage' and what it is before discussing some of the main issues.

The structure of the rest of the paper is as follows :

- a description of living wage campaigns, especially in the UK;
- the focus of demands for a living wage;
- different ideas about what wages are for;
- the make-up of the low-paid workforce;
- the relationship between low pay and family needs;
- the relative roles of employers and government;
- geographical variation in 'living wage' figures; and
- the final section draws some conclusions.

The 'living wage': campaigns

Several international human rights conventions include clauses which could be seen as referring implicitly to a 'living wage'. Article 23 (3) of the UN Declaration of Human Rights (1948), for example, states that everyone who works has a right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection. Articles 7 (a) (ii) and 11 of the International Covenant of Economic, Social and Cultural Rights (1966) refer to providing all workers with an adequate standard of living. On the other hand, the Community Charter of Fundamental Social Rights (1989) instead refers to 'a decent wage', and argues for all employment to be 'fairly remunerated' (Clause 8).

The 'living wage' has a long history in the UK (eg see Snowden, 1912 and Grover, 2009),⁵ and was supported by different political parties in the past. Recent interest in the 'living wage' seems, however, to have been sparked by local campaigns in the United States (US) which have succeeded in particular in achieving higher wages for employees of companies subcontracted to work

⁵ Hilary Land (Emeritus Professor, University of Bristol) delivered an account of the history of the idea of the 'living wage' in the UK at the seminar on the living wage organised in 2007. The Independent Labour Party's policy on the living wage in the 1920s, for example, had three components: a minimum wage, family allowances and the social ownership of some economic activities (Grover, 2009).

for public authorities. These authorities have been called upon to ensure that all those working in their supply (contract) chains were earning a 'living wage', which is much higher than the US minimum wage level. The typical family used in the arguments for a living wage is a two-parent, two-child family (ACORN, 2003). The campaigns are often grassroots, with many including churches and other faith groups, and have frequently involved the mobilisation of local communities as well as groups of low-paid workers. There are links between these groups and similar ones in the UK such as London Citizens.

In the UK, the London Living Wage Campaign started in 2001 (then organised by TELCO),⁶ with a figure for an hourly living wage based on the 'low cost but acceptable' income standard developed by the Family Budget Unit.⁷ Following key successes with banks and NHS trusts, it succeeded in persuading the mayor of London to promote the 'London living wage'. The Greater London Authority set up the Living Wage Unit, which now researches and produces a recommended figure for a London living wage each year. London Citizens states that it has channelled over £30 million to low-wage workers and lifted 25,000 people out of poverty (Neil Jameson, *The Guardian*, 24 March 2010).⁸

Campaigns in other areas have started more recently, though none is yet as developed as that in London; the Fair Pay Network⁹ has information on these. Some national bodies have also undertaken to pay their staff at least at a 'living wage' level; these include some of the churches, some NGOs and other organisations, and most recently the (then) Department for Children, Schools and Families.

The London Citizens' living wage campaign describes its goal as a situation in which 'everyone in work is paid enough to provide adequately for themselves and their family. The Living Wage campaign aims to make poverty wages history'. Ed Miliband MP put this clearly in a speech on 28 May 2010: 'We just know it's wrong when we look at the cleaner in the government department or in a bank in the City and we believe deep in our soul that when they are working every hour that God sends they should be paid enough to live on'.

Living wage campaigns also often include in their concept of a 'living wage' not just an hourly wage level but also improvements in terms and conditions, such as pensions, sick pay and holidays, and access to bargaining (trade union representation). 'Living' is being used here in a way which means something broader than just income.

The 'living wage': focus

⁶ The East London Communities Organisation, part of London Citizens, which practises 'broad-based community organising'.

⁷ The Family Budget Unit, comprising academics and others, was founded in 1987 to carry out and publicise research into family budgets.

⁸ In *The Independent* (11 February 2010), the director of press at London Citizens claimed that the London living wage had lifted some 5,000 families out of working poverty since 2001.

⁹ <http://www.fairpaynetwork.org>

Living wage supporters may focus on different demands. Some direct these demands at the government, and call (as in a petition on the 10 Downing Street website)¹⁰ for the national minimum wage to be raised to the level of a 'living wage' - though in this example, producing official regional living wage figures (as called for in the petition) would presumably result in different levels of statutory minimum wage in each region, rather than a national minimum wage.

Others do not call for changes in government policy on the national minimum wage. (Ed Miliband MP, in launching his living wage campaign on 28 May, for example, said clearly that 'the minimum wage will always be the legal floor. But we believe in a society where people do more than the legal minimum.')

Instead, the London Living Wage campaign and others focus on the role of employers – including the government, but also private sector companies – and aim to hold them accountable for payment of wages above a certain threshold by the employers in their supply (contract) chain as well as themselves. (This is similar to the Ethical Trading Initiative's (ETI's) actions in terms of supply chains in developing countries; a clause in the ETI's 'base code' calls on companies to pay a 'living wage'.)

However, the phrase 'living wage' is also widely used in a looser way. In general, it is probably understood by many people as just a slogan calling for higher pay levels for the low paid. The 'living wage' idea, it is argued, can shame employers and motivate the public in a way which demands for 'fair pay' or a 'decent wage' have been unable to do. In 2007, the Archbishop of York, John Sentamu, also called for a 'living wage' for people who stay at home to bring up children.

But though they may be different, all these demands (except the last) are premised on arguments for higher pay on the basis that workers cannot reach a certain income level (at a minimum income standard level, and/or at or above a poverty threshold) on current wage levels. That is, these approaches conceptualise low pay as

'... pay that is too low to allow a worker and their dependants to be free of poverty [and some would add] without means-tested support'
(Howarth and Kenway, 2004, p 2)

This is very different from the idea of low pay as rates of remuneration which are too low in relation to the pay of other workers, which is a common alternative conceptualisation of low pay, and is more likely to be expressed as pay below a certain proportion of the average, or median, pay level.¹¹ It is

¹⁰ This was the catalyst for the seminar on the living wage. It was posted on the No. 10 website in 2007 and called for the national minimum wage to be replaced with 'a living wage based on the level of pay and conditions that enables a full-time worker to make ends meet for themselves and their family', and for official regional living wage figures to be announced. The wording of the petition raised some concerns for Ruth Lister and Fran Bennett, who therefore organised the seminar to discuss these.

¹¹ The Green Party's website appears on the surface at least to confuse the two: 'Support a National Minimum Wage that is a living wage, at 60% of net national average earnings (currently this would mean a minimum wage of £8.10 per hour).'
(http://www.greenparty.org.uk/policies/jobs_2010/jobs_detail.html, accessed 22 May 2010).

also very different from the approach taken by the Low Pay Commission, which is required to have regard to the economy of the UK and to competitiveness, but not to 'what is actually required to live' (Wills, 2009, p. 38).

Different figures for the living wage may be demanded in practice. Some supporters believe that (full-time) workers should be able to earn sufficient to support themselves and their families without recourse to (means-tested) in-work benefits and tax credits, although they do take into account the effect of tax allowances and child benefit on the level of resources needed (for example UNISON, and originally TELCO in 2001).¹² The Fair Pay Network website includes a section on 'the business case for fair pay' which states that 'paying people wages at a level that provides sufficient income to secure an adequate living standard without recourse to in-work benefits is a central means of ensuring that many households remain free from poverty'.

Others, when calculating the hourly wage necessary to meet the 'living wage' level, assume that the individual/family takes up any in-work benefits and tax credits to which they are entitled (for example, GLA Economics for the London Living Wage Campaign). Grover (2008) argues that this means that what is being demanded is in fact a 'living income' rather than a 'living wage'. These two approaches produce different hourly figures for the 'living wage', because of the different calculations being used.

Different kinds of family unit, containing different numbers of earners, may also be used to support the 'living wage' calculation, and will also produce different living wage figures. Seebohm Rowntree in 1918 called for a wage sufficient to support a one-earner couple and three children. Some supporters now use a 'typical' or 'average' family composed of a couple and two children, usually assuming one full-time earner; this is similar to the 'family wage' model which was used for wage bargaining in some cases by trades unions in the UK (see below). This can result in the use of phrases which imply that it is families rather than individuals who earn wages:

'It takes 70 hours work at the minimum wage for a family to earn enough to cross the poverty line.'

(Polly Toynbee, 'Tough talk rings hollow as long as work pays a pittance', *The Guardian*, 29 May 2010)

Some use a single person: for example, Church Action on Poverty has cited the figure calculated by researchers for the Joseph Rowntree Foundation (Bradshaw *et al.*, 2008) as the wage level needed by a single person who is renting their accommodation and working full-time (37.5 hours) to meet a 'minimum income standard'. (More recently, however, they have used the figures provided by the minimum income standard for 'a typical couple

Patrick Harvie (Green MSP), in a recent debate in the Scottish Parliament, also declared that if the principle were agreed, 'we will need to look at ... whether we should change it to a proportion of the average income' (debate, 29 April 2010).

¹² The Resolution Foundation has recently been set up to investigate the situation of 'low earning households' – those 'living on below median income but independently of state support' (Resolution Foundation press release, 8 March 2010).

working full-time, with two children in paid childcare', both of whom need to be paid the 'living wage' – see below.)¹³ In 2001, TELCO used a couple with two young children, with one full-time and one part-time earner, as the model.

Perhaps the most widely known figure to date has been the London living wage figure calculated by GLA Economics. It arrives at this by using a formula which includes a variety of family types, with different assumptions about number of earners and working hours (38.5 hours per week for full-time workers and 17 for part-time), and then weights the results according to the proportion of such families in the population. (GLA Economics also used to calculate a young person's living wage, which was at a lower level than the adult living wage, but no longer does so now.)

Labour Behind the Label has recently identified a 'living wage' for Asia, by calculating what it would cost to provide a certain number of calories in daily meals for a family of two adults and two children, and then averaging the amounts over different countries.¹⁴ But the Ethical Trading Initiative says that ideas of what 'the family' is vary in different developing countries – and, interestingly, that often if a family becomes entitled to additional resources the number of people considered to be part of the family for the purposes of sharing those resources may expand.

Although low pay is often colloquially called 'poverty pay',¹⁵ a series of steps is necessary in practice in order to move back from a weekly disposable income for an individual or family/household sufficient to raise them above a poverty threshold to a calculation of the amount of gross hourly pay which an individual would need to earn in order to arrive at that income. At each stage, various assumptions must be made – about, for example, who someone lives with (or not), including children; how many hours they work; what their housing costs are; whether they have to pay childcare costs (and if so how much) etc. - as well as how many earners there are in the family, and how many hours they each work.

What are wages for?

Debates about a 'living wage' raise issues about the purpose(s) of wages and how their level should be (or is) determined. It could be argued that, instead of others deciding for them, low-paid people themselves should be asked what they think wages are for. However, we do not currently know of any such exercises having been carried out. Figart *et al.* (2002) argue that three ideas about wages are present in wage bargaining. One is of wages as a living (as in the idea of a 'living wage') – what someone needs to live on; the second is about wages as a contribution to production (i.e. a price) – for example, Howarth and Kenway (2004) argue that in the long term a job cannot be paid more than the value of what it produces; and the third is to do with wages as

¹³ See 'The Living Wage: a briefing for churches':
<http://www.church-poverty.org.uk/campaigns/livingwage>

¹⁴ See <http://news.bbc.co.uk/1/hi/business/8294531.stm>

¹⁵ See, for example, 'The Case for a Living Wage' on the website of Ed Miliband MP (accessed on 29 May 2010); <http://livingwage.edmiliband.org/thecaseforalivingwage/>.

reflecting class, gender and 'race' – in other words, translating social values and prejudices into differential rewards. Figart *et al.* argue that each of these functions is present in the determination of wage levels, and that each may come to the fore at different periods or in different situations.

Wages as subsistence, or as a living, has been a common theme underlying bargaining for workers over time - although the 'living wage' idea has moved from being applied to skilled workers originally to being used by and on behalf of those at the bottom of the labour market. But wages as a price for the value of someone's work has also often been influential (in attempts by trades unions and others to achieve 'equal pay for equal work', the 'rate for the job' etc.).

It could be argued that campaigns to increase wages for low-paid workers have also often challenged traditional ideas of wages as an indicator of social inequalities, in (for example) arguing that everyone should be paid at least half, or two-thirds, of the median wage. Sometimes the median male wage was used, rather than the median of men's and women's wages, in order not to reflect the traditional under-valuing of women's work; similarly, the median of full-time wages rather than all wages might be used (see, for example, European Foundation for the Improvement of Living and Working Conditions, 2010). These targets have often been put forward by trades unions. The Council of Europe also uses a percentage of median earnings as a 'decency threshold'. These are targets based on relative rewards in the labour market, which focus on inequality of wages, rather than on subsistence incomes or household poverty.¹⁶

Who are the low-paid workers?

As noted earlier, debates about the 'living wage' raise issues about who low-paid workers are; the reasons why they are low paid; and what should be done about it.

'In-work poverty' is often used to describe a situation in which a family/household is living in poverty and also contains one or more earners.¹⁷ This does not necessarily imply that such a household contains a worker who is low paid on an hourly basis. Neither do all low-paid workers live in households in poverty. As the European Foundation for the Improvement of Living and Working Conditions (2010, p. 2) put it:

'The "working poor" ... concept combines two levels of analysis: the working status of individuals (individual level) and the income status of the household in which they live, which is below the

¹⁶ GLA Economics, in its 2006 report on the London living wage, stated that the poverty threshold, with a 15 per cent addition as a margin, is slightly below a level of two-thirds of median earnings in London, thus bringing the two approaches to low pay targets together.

¹⁷ The European Commission includes a breakdown of its 'at risk of poverty' indicator which measures the 'work intensity' of the adults in a household (see Bardone and Guio, 2005, for detail); this seeks to convey how much (paid) work is being carried out in a household which is living below 60 per cent of median equivalent disposable household income, and is a step on the way to investigating 'in-work poverty' in more detail. See also the report by TARKI (2010), in which this approach is applied to investigating child poverty across the EU.

poverty threshold (collective level).’

There is some overlap between low pay and household poverty; and Millar and Gardiner (2004) conclude that the overlap grew significantly between the 1970s/80s and 2000/01, from 3-4 to 14 per cent of employees. But Cooke and Lawton (2008) argue that the overlap had decreased again by 2004/05, to an estimated 7.2 per cent;¹⁸ they suggest that (as well as the possible impact of using a different data source) this reduction may be due to changes in policy since 2000/01. Both studies use the household as the unit of analysis. A household may just be an individual or a nuclear family; but it may also be wider (for example, young adults living with their parents). This assumes (as these authors all note) that household resources, including pay, are shared equally, which may not always be the case.

Brewer, May and Phillips (2009) found that minimum wage workers tended to be female, aged under 25, less educated, disabled, a member of an ethnic minority (particularly Bangladeshi or Pakistani), and living in social housing and/or in the north of England, Wales or Northern Ireland; they also tended to be part time. They found that families with workers on the minimum wage were unlikely to be at the bottom of the working age income distribution, but were more likely to be towards the middle – although for three-fifths of families with a minimum wage earner the minimum wage was the main source of earned income, and the families were towards the bottom of the distribution.

These analyses are based on snapshots of pay and income. But having a low wage is not only important if that low-paid worker also lives in a poor family/ household, but also because of the risk of poverty over their lifetime, even if their wage is not the main source of income coming into the household at any one time. For example, low pay now may mean that someone is not earning substantial rights to national insurance benefits, especially state retirement pension. In addition, they may be at risk of poverty if their relationship breaks down and they have no assets or savings of their own. This is more likely to be true of women than men; and it may be true not just for low-paid people in households living on incomes below the poverty line, but also for some of those in households living above this level.

On the other hand, living wage campaigners could argue that it is also the case that many low-paid workers are migrants, who may look as though they are single and/or childless, but who may have families abroad whom they are supporting financially out of their wages – and who, because of their immigration status, may have limited or no access to state benefits.

However, as Cooke and Lawton themselves argue:

‘There is not a straightforward relationship between earning a low wage and living in poverty. This is because different family types need different amounts of money to enjoy a similar

¹⁸ Cooke and Lawton (2008) use incomes before housing costs, as did Millar and Gardiner (2004). However, housing costs can be a significant variable in explaining the relationship between low pay and household poverty (if poverty is examined after housing costs rather than before).

standard of living and because an individual's own wages are only one source of income on which a household can draw to escape poverty' (Cooke and Lawton, 2008, p. 42).

This insight is rarely drawn upon in campaigns for the 'living wage'.

What is the relationship between low pay and family needs?

The argument for a 'living wage' is that wages of a sufficient amount are needed in order for a worker to support themselves and their family at a minimum income standard, or above the poverty level. Earlier, we showed how the various sizes and types of families used to prove this have often differed in practice. But when this case was argued in the 1920s, Eleanor Rathbone (1924) pointed out that the family model used by Seebohm Rowntree in 1918 (a man, wife and three children) meant that, even if such a 'living wage' were achieved, it would still leave larger families unable to meet their needs, whilst providing for millions of 'phantom children' who did not exist. This was the basis of her argument for family allowances (now child benefit) to be paid outside the wages system.

The problem is not solved, however, by using a variety of family models and averaging out the amounts arrived at. Unless wages are varied in amount in order to meet the needs of different kinds of families, calling for a living wage based on average family needs is always going to mean that some workers will find it insufficient to meet their own and their family's needs. So some workers will not in practice receive a 'living wage', whatever the level that is achieved. GLA Economics, in calculating the living wage for London, for example, does not include any families with more than two children, or with older children. If they did so, the average living wage amounts calculated as a result would be different.

As Grover (2008, p 77) argues:

'The problem with this is that it is at odds with the idea that the GLA's [Greater London Authority's] approach is responsive to need, for there are some household types with particular working patterns whose needs, even if they are claiming the available tax credits, will not be met according to the GLA's figures.'

The calculations of a minimum income standard for different types of family have now been used by the Joseph Rowntree Foundation to promote the living wage (Hirsch, 2010a). Hirsch argues that

'while it makes a nice slogan, a "living wage" can only thrive in the long term if people are convinced that it's what it says on the box – that is, what people genuinely need as a minimum to live on'.

His argument is that recent research by the Centre for Research in Social Policy at Loughborough University into a minimum income living standard achieves this (Hirsch, 2010b).

Hirsch recognises that 'identifying what wage is required to reach the minimum income standard is ... far from straightforward' (2010b, p. 2), and lists the key issues of what kind of household it should support; how many

hours adults should work; and what should be done about important variable costs. However, he argues that

‘while there is no single answer to any of these questions, this does not prevent us from seeking to identify a central figure for a living wage that comes as close as possible to meeting the minimum needs of most workers.’

(Donald Hirsch, 2010, p. 3)

And he finds that ‘£7.14 [per hour] is enough, with the help of tax credit support, to cover the estimated minimum in over 90% of cases’ (Hirsch, 2010a). This figure is now going to be used in living wage campaigns across the country, following a stakeholder meeting in January 2010.

However, as he notes, the examples are (as with the GLA’s) a sample of cases with certain assumptions about family sizes and working patterns. For example, every adult is assumed to work a 37.5 hour week; and the family types covered are single people, couples and families with one or two children.¹⁹ Nine household types in total are covered in the MIS examples given; the calculations demonstrate what percentage of working age families are of each type²⁰ – but, unlike the GLA’s formula, do not weight the resulting wage figures proportionately. The figure of £7.14 per hour leaves one in ten working-age working age families for whom this rate will be insufficient – including couples with more than two children, and lone parents with more than one child. And this is only on the assumptions that are being used (e.g. certain ages of children, indicative costs of child care, council house rent in Loughborough rather than private rent or mortgage etc.). The MIS calculator (<http://www.minimumincome.org.uk>) explains how to adjust the figure for variations in local rent and council tax, but not childcare costs.

The living wage campaign would probably argue that, whilst there will never be a perfect figure, the campaign needs to have a wage level that it can broadly defend; employers do not tend to query it; and the key imperative is to improve wages for all. But the problem of averaging out family needs was one of the reasons why the Ethical Trading Initiative decided that, instead of supporting a formulaic approach to the calculation of a living wage, it was preferable that the level should be negotiated locally by the workers affected. (This alternative is not of course a solution to the problem, but merely delegates its resolution to a lower level.)

As noted, the GLA formula averages out family needs using several different family types to arrive at a living wage. But in practice in some other formulations the living wage is a ‘family wage’ in the traditional sense; in other

¹⁹ The cost of living is acknowledged to be different in certain areas, although £7.14 per hour is put forward as a national figure; the minimum income standard calculator is able to show a local living wage with different assumptions about rent and council tax. The potential variations ‘can be considerable’.

²⁰ The minimum income standard (MIS) only covers households containing one family unit (some 84% of UK households). As is made clear in Hirsch, 2010b (Table 1, p. 4), the claim that 90% of families are covered by the £7.14 per hour ‘living wage’ figure refers to 90% (approximately) of the family units covered by the MIS, not all family units. Thus, people with grown-up children living with them are not covered by the MIS or the living wage calculations, for example. Overall, MIS produces budgets for 79% of households (including pensioners).

words, it is based on a couple - usually with children - with only one full-time earner. (And, whether in the GLA or family wage formulation, the dependent adult in a couple in the examples given never seems to be assumed to have any alternative income of their own, such as maternity allowance, incapacity benefit or pension etc.)

The struggle against the 'family wage' by feminists in and outside trades unions in the 1980s (see Family Wage Group, 1982) was based on the idea that, even though in theory the 'family wage' was gender-neutral, in practice it was based on a 'male breadwinner' model. So, if the main earner had a wage that was seen as sufficient to maintain their family, it would be acceptable either for the other adult to be out of the labour market, without an independent income of their own, or for them to be paid 'pin money' if they did have a job. Grover (2005) argues that the idea of need in connection with the living wage is problematic because of the association with the family wage (i.e. the male breadwinner model) – though he also argues that clearly the hourly pay that women get could be substantially boosted if a living wage were achieved in practice.

The family wage approach to wage bargaining did not treat the economic dependence of one adult on another as problematic, or ask whether it was better for that adult to have access to independent income of their own in particular situations (parental leave etc.), rather than having to depend on their partner's wage. And this approach also laid itself open to attack by employers, who only had to show that their workers were not typically male breadwinners, but that instead they were virtually all part-time married women, for the efficacy of the family wage formula to be successfully undermined. So basing wage demands on family responsibilities did not succeed in the past to help certain groups to raise their pay. Figart *et al.* (2002) argue that there is now a widespread acceptance that women as well as men support dependants, so that the living wage demand is for a *gender-neutral* family-sustaining wage. But, whether or not this is the case, it still does not seem to deal adequately with the issue of economic dependence within the family.

In the living wage calculations based on the minimum income standard (Hirsch, 2010b), we are not told how many working age families conform to any other assumptions beyond the demographic ones. Clearly, one key assumption made for families with and without children is that both adults work full time. This means that the living wage figure is not based on any assumptions of adult dependence, thus avoiding the accusation that this is a 'family wage'. The converse of this advantage is pointed out by Hirsch (2010b, p. 6), however – i.e. that it specifies a working pattern that many families with young children 'do not adopt and [he argues] would not want to accept'. Again, this differs from the GLA's practice; and the figures (given by Hirsch, but not used in choosing the target living wage figure) show what a difference this would make, with (for example) a single wage-earner in a couple with two children needing a wage of £14.13 per hour for the family to meet the minimum income standard.

The difficulty for living wage supporters is that the term appeals to an image of in-work poverty which is much more likely to occur when there is only one wage-earner, or only a part-time worker, in the family; but the target living wage figure based on the MIS is not based on situations such as these, but on situations in which poverty is much less likely. Paradoxically, therefore, concern about in-work poverty requires attention to other remedies than the living wage – in particular, providing an income (via paid employment or by other means) for the second adult in two-parent families with one earner. And concern about those on low pay would need to focus on other workers than those portrayed in the living wage examples, in particular part-time workers. The living wage is a distraction from examination of the key issues involved in in-work poverty and low pay and from discussion of the key solutions.

If a living wage figure aiming for independence from means-tested top-ups is used, it currently works out at over £9 per hour. Many living wage campaigners find this an unrealistic target, and therefore instead use a formula which assumes that families take up any means-tested benefits and tax credits they are entitled to (and, implicitly at least, therefore seem to agree that this is acceptable). Using the GLA Economics calculation, the people who then emerge as requiring the highest hourly pay levels tend in fact to be those without as many family responsibilities. This is because they do not qualify for as much money in in-work benefits and tax credits provided by the government, so they need more to make up their wages to the living wage.

Living wage campaigners might in turn argue that the higher figure needed for those without dependants demonstrates that the living wage is not about family dependence. However, in fact, using the GLA Economics formula, the highest hourly wage figure is for the couple with no children but only one earner, with the other adult economically dependent on the wage earner. The figure chosen by the minimum income standard calculation avoid this problem – and the explanation of the figure given on the MIS website argues that ‘helped by the tax credits system, which gives more to low-income families with higher needs, the minimum requirement is similar enough across most families for an ‘optimal’ living wage to be identified.’ (‘A living wage for a minimum standard of living’, see <http://www.minimumincomestandard.org/livingwage.htm>, p. 1)

Whose responsibility?

Another focus of debate is the use of the ‘living wage’ to suggest that it is the responsibility of employers to maintain workers’ families. This is in part about the respective responsibilities of governments and employers. It is perhaps not surprising that some of the strongest campaigns for a living wage have been waged in the US, where the expectations of government action amongst the public tend to be much lower than in the European Union, including the UK. But in addition, it could be argued that, even if employers should bear some responsibility, it would be more appropriate to lobby them for more targeted provision – such as better-paid maternity, paternity and parental leave, and/or more flexible working patterns, help with childcare costs etc. In

other words, instead of employers being called on to help all workers with their (existent or non-existent) family needs averaged across a variety of different situations, via the payment of a 'living wage', they should be lobbied to support those of their workers who do have family responsibilities (and at specific times in their lives).

Regardless of arguments about what employers' responsibilities should be, the amount of the living wage will in fact inevitably be affected by government action. If income tax is reduced, and/or benefits and tax credits are increased, the level of the living wage required to attain a certain level of income will decrease.²¹ If wages are seen as being about subsistence, rather than relative labour market rewards, this of course makes sense.

But it could be argued that this has several potentially problematic effects. It could be said, for example, to make it more difficult to achieve an increase in income for those at the bottom of the income distribution, because any improvement resulting from government action will be counter-balanced, because of the formula used, by a lower level of living wage. And it could be more difficult to campaign for increases in the 'social wage' (benefits and services outside the paypacket), or reductions in costs of childcare or transport etc. – often particularly important for women (Land, 1992) - since the answer to the lack of an adequate income for families is seen to rest with employers, rather than with the government. This is paradoxical, since, as Weldon and Targ (2004) point out, the achievement of 'wage supports' such as childcare provision make the demands of living wage movements more easily attainable.

Living wage campaigners have in fact pushed for other provision besides a basic living wage figure, which includes 20 days' paid holiday and 10 days' full sick pay per year, as well as access to a trade union (Pattison, 2009) – but this still involves demands on employers. They might make the counter-argument that it is possible to push for a living wage from employers *and* an adequate social wage from the government at the same time; this is because calculations for the living wage demonstrate 'where the shoe pinches', and therefore where action should be taken on excessive costs, such as housing or child care. They also argue that higher wages are particularly important for low-paid migrant workers who have limited or no access to the social wage in the UK (Wills, 2009).

However, it could also be argued that the sensitivity of the living wage figure to changes in government policy make it more difficult to sustain a long-term and coherent pay strategy for low-paid workers, because the hourly pay rate demanded is vulnerable to changes in taxation and benefits policy, rather than being seen in relation to the structure of labour market rewards as a whole.

What about geography?

²¹ (Note that in the formulation above which disregards what can be claimed via in-work means-tested benefits and tax credits, changes in these would clearly not be relevant.)

The living wage campaign has to date been particularly effective in London. This may be in part a result of there being no element of 'London weighting'²² attached to the national minimum wage, even though there is a broad consensus that housing and childcare costs in particular are higher in London. This reinforced the case for a London living wage. (The costs taken into account by GLA Economics in calculating a London living wage, in addition to a basket of goods, are council tax, transport and childcare and housing costs.)

Now that living wage campaigns are being taken up outside London, it is becoming clear what levels of living wage will be put forward in other areas. But it is proving quite difficult for others to replicate the sophisticated and complex calculations done by GLA Economics for other areas in the UK. The minimum income standard (Hirsch, 2010b) used more recently to calculate a 'living wage' figure goes some way to solving this by including the possibility of using local variations in housing costs (rent and council tax) but does not include differences in other costs around the country.

In addition, trades unionists may be concerned about the impact of different regional levels of living wage on nationally agreed pay levels. London weighting of course has in the past created an exception to the principle of pay rates which do not vary across the country. But it is not clear whether varying regional pay rates for the same jobs would be seen as acceptable.

And in theory, if taken to its logical conclusion, the living wage approach to low pay could mean different pay rates in each city, town or village, not just each region or country in the UK. Yet in practice any variations in local costs outside London may be much less than the differences in needs faced by families of different composition, living in different circumstances, and with different numbers of earners etc. One of the key arguments for the introduction of a national minimum wage was that it would be simple and easy to understand in that it had one rate throughout the country, and this would help with enforcement because it would therefore be widely known.

Living wage campaigners would be likely to respond in a pragmatic way by arguing that local level action is more empowering for participants. This may be one reason why, for example, Ed Miliband MP has suggested that local Labour parties take action on the living wage; it is a cause on which it is possible to mount a local campaign and have a visible impact. In addition, the current more fragmented nature of the labour market could be seen as more suited to local level activity; and employers can be 'named and shamed' more effectively at a local level, where they may not want to be labelled as causing poverty in their local communities by the wage rates that they pay.

The Ethical Trading Initiative would go further than this, however, as it sees the way in which GLA Economics currently calculates the London living wage as a rather 'top-down' approach; this is another reason why it suggests that living wage levels should be negotiated locally by those affected by low pay themselves, rather than derived from such formulae.

²² Additional amounts often added to pay rates to reflect the higher cost of living in London.

Conclusions

Campaigners for the living wage see it as an idea which resonates widely with the public and with employers - indeed, currently 'the only game in town', which appears to be enthusing supporters and gaining some victories. Some people believe instead that its main function could be seen as more limited – attempting to guarantee that contractors in the supply chain pay at least a minimum amount (the effect that Fair Wage Resolutions aimed to have for nearly a century up to the 1980s) (see, for example, Metcalf, 2007 and Coats, 2007).

We would argue that, instead of a living wage approach, campaigns to tackle low pay should be based on arguing for a 'fair wage' or 'decent pay', and on challenging unequal labour market rewards. Living wage supporters might argue that fairness is no less contested an idea than the living wage - and that if strategies to tackle low pay are based on fairness, or on tackling inequalities in labour market rewards, it is more difficult to mobilise supporters or to challenge employers; the idea of 'poverty pay' is more emotive, and has been proved to have traction.

Metcalf (2007, p. 50) concludes that 'essentially ... the living wage is best viewed as a rallying cry to boost the pay of those towards the bottom of the wage league table'. This view echoes the letter of Ada Nield Chew, a working class mother and activist writing in 1894 about underpaid, overworked factory women: 'We cannot be said to "live" – we merely exist ... A living wage! Ours is a lingering dying wage ...'.²³

There is ample evidence that in recent years in the UK it has been highly successful in performing this function. And Sunder Katwala, general secretary of the Fabian Society, in a thoughtful response to the briefing written by the authors of this paper, suggests that the advantages of the living wage campaign include the simplicity of the argument (despite the complexity of the supporting calculations) and the difficulty of opposing it, as well as the style of campaigning it calls for, which makes demands of a range of different actors and therefore makes it easier to secure progress and visible victories (Katwala, 2010). This is an argument focused primarily on tactical issues.

The most important recent intervention in the living wage debate has been that of Hirsch (2010a and b), who identifies a target living wage which claims to bring 90 per cent of households covered by the minimum income standard up to that standard, if all adults in them work full time. In the US, according to Weldon and Targ (2004, p. 88), 'some ordinances do now provide a wage adequate to support a family with two children if both parents work full time. But this still leaves many families ... without enough earned income to meet their basic needs'. They conclude:

'In picking an inadequate threshold, the movement gives up much of its rhetorical strength. The argument is that *all* workers should

²³ Cited by Sheila Rowbotham (*The Guardian*, 21 May 2010); see Rowbotham (2010).

be able to meet their family's basic needs, through work ...'.

In other words, the living wage is not, and cannot be, 'what it says on the box' (Hirsch, 2010a) – an answer to in-work poverty for all workers. 'The problem is the conceptual basis for living wage movements: the idea that one wage amount can be specified that will constitute a living wage for all workers and their families' (Weldon and Targ, 2004, p. 90). Weldon and Targ suggest that the 'living wage' should be reconceptualised as a package of wage and non-wage policies from both employers and the government.²⁴

We would therefore suggest that connecting low pay with family subsistence, and with employers' responsibilities to maintain a worker and their family, may not provide a strategy which is either dynamic or sustainable in the long term. In particular, seeing low pay through the lens of household poverty – whether defined as a minimum income standard, or a relative poverty threshold - can only ever provide a partial solution, because it does not place inadequate wage levels in the context of the unequal structure of labour market rewards and the persistent under-valuation of certain forms of paid (and unpaid) work. Neither does it provide a coherent strategy for meeting the wider needs of workers and other family members which are better met through specific employer provision and/or government policies such as the 'social wage'.

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²⁴ Unfortunately they then label this package 'family wages' which, as noted above, is a phrase with distinct and unhelpful historical connotations.

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