The conceptualisation and measurement of work-life balance and imbalance: time, money and the dominance of the middle class.

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Abstract

The paper was stimulated by the question of class in work-life debates. The common conclusion from work-life studies is that work-life imbalance is largely a middle class problem. It is argued here that this assertion is a direct outcome of a particular and narrow interpretation of work-life imbalance in which time is seen to be the major cause of difficulty. Labour market time, and too much of it, dominates the conceptualisation of work-life and its measurement too. This heavy focus on a certain type of work-life imbalance: chronometric overstretched temporal imbalance, has rendered largely invisible from dominant work-life debates the types of imbalance that are more likely to impact the working class. Looking at working class employees in the UK, this paper asserts that ‘too few’ hours working also has work-life ramifications. It thus argues for the necessity of analysing economic – and not just temporal - roots of work-life imbalance. The paper concludes that if we are to continue to pursue work-life analysis, the conceptualisation of work-life needs to more full incorporate economic-based imbalance if it is to better represent class inequalities.
Keywords
work-life, time, class, financial security, economic inequalities

Introduction
In her 1990 publication Fear of Falling: The Inner Life of the Middle Class, Barbara Ehrenreich asserted that the professional middle class both ‘star in’ and ‘write the scripts’ that set the terms for academic debate and mainstream politics. This paper proposes that the current state of debate around work-life balance is dominated by the interests of its middle class stars, and that the prevailing work-life script disregards the major work-life challenge experienced by the working class: economic precarity. The paper offers a consideration of work-life balance (WLB) and class. It was stimulated by the dominant focus in studies of work-life (WL) on middle class experiences and, consequently, by the neglected consideration of the working class and their work-lives. Inspired by debates from the sociologies of work and of the working class, the paper identifies two work-related roots to ‘work-life imbalance’ (WLI): the temporal and the economic. It uses this framework to argue for a re-worked analysis of WL that can better incorporate class inequalities. It claims, first, that the temporal concerns of the middle class over-dominate the conceptualisation of WL, limiting the meaning of the concept. Second, the dominance of a certain type of temporal WLI, namely that arising from ‘too many’ work hours, has narrowed our understanding of imbalance further still. The paper makes the case for a more holistic understanding of WLB that would allow us to also give recognition to the types of WLI that are experienced more by the working class. In particular, it proposes that the analysis of economic-based WLI is overdue.
Work-life ‘imbalance’: its temporal and economic roots

Work-time is core in a vast array of WL publications from sociology and many other disciplines including economics, business studies and geography (Dex and Bond 2005; Crompton and Lyonette 2006, 2008; Eikhof et al. 2007; Fagan et al. 2008, 2012; Pedersen and Lewis 2012; Scherer and Steiber 2007; Van der Lippe et al. 2006; Warren 2004; White et al. 2003). This paper was stimulated by the tendency in multiple studies and numerous overviews of WL debates to prioritise working ‘too many’ hours, and their potential negative impact on WLB. So we see for example that: ‘Underpinning the idea of improving work-life balance is the idea of a trade-off between a little less work and a little more life’ (Collins 2007: 417) and ‘the work-life balance debate assumes that individuals have too much rather than too little work’ (Eikhof et al. 2007: 326).

The negative ramifications of spending ‘too long’ in the workplace - for workers, their families and friends, the quality of the work that they perform, and for their local communities, have inspired a long history of academic research (see Veblen 1899; Linder 1970; Schor 1991). Within sociology, these debates have been located variously within and across the sociologies of time, of leisure, of work and of gender but not, as we will return to, of class. From the perspective of the sociology of work and employment, work-life became a popular concept within these work-time debates. Its popularity grew, in part, because WL forced researchers to look outside the paid workplace. WL thus reflects influential developments within the discipline, such as in Pahl’s *Divisions of Labour* (1984), that stress the necessary interconnections between all forms of work, formal and informal, paid and unpaid, undertaken inside and outside the home. Glucksmann’s (2006, 2009) theorisation of the ‘total social organisation of labour’ is a useful recent example since it expressly critiques
the heavy focus in mainstream work sociology only on the paid work that occurs in the public sphere.

The WL literature has seen enlargements of its own. In Lewis’s (2003) discussion of the growth of WL studies, she notes how its predecessor ‘work-family’ studies (WF), was critiqued for considering only the connections between ‘work’ as paid work and ‘family’ as child-caring. WF studies were also limited because they focused heavily on a certain sub-population (women with dependent children) and because they ignored other important areas of life including leisure and friendships (Humbert and Lewis 2009; Petersen and Lewis 2012). WL was developed in its place. There is, of course, an on-going debate over the use of WL itself. Justifiable criticism is still directed at what is commonly meant by the terms ‘work’ and ‘life’; at the problematic assumption that ‘work’ (‘paid’ still dominates) impacts only negatively on ‘life’; and over whether balance, reconciliation, articulation or many other similar terms should be employed to link these two domains (Macinnes 2008). It has been argued, however, that despite these valid objections, a new, better alternative to ‘work-life something’ has not yet emerged. Furthermore, work-life balance has strong resonance beyond academia: for workers, employers and policy makers (Gregory and Milner 2008; Eikhof et al. 2007; Fagan et al. 2012). Though we use the work-life concept in the paper, we return to it to conclude.

The paper was inspired by the author’s some time reflection on the heavy dominance of time in WL debates, and the relative absence of the economic. This concern was boosted by the deepening severity of the current economic crisis. In particular, by 2011, labour market analysts were pinpointing a growth in ‘work-time underemployment’ and a reduction in ‘over-long’ work-time as direct outcomes of recession (Bell and Blanchflower 2011). These
work-time developments stimulated the paper’s specific questions around the potential impact of ‘too few’ hours on WLB, and the different types of imbalance that result from ‘too long’ versus ‘too short’ working weeks. Two types of work-based WLI are discussed: the first that is predominantly rooted in problems with the temporal sphere and the second that has more of an economic base. ‘Too many’ hours in the workplace have been identified largely as a temporal WL problem for many workers: long-hours workers can be left with ‘too little’ time to dedicate to other areas of their lives, including to families, friendships and communities (see the useful reviews by Fagan et al. 2012; Pereira et al. 2012). Conversely, working in a job that provides ‘too few’ hours is more associated with economic WLI for workers and any dependents and co-dependents: ‘too small’ a wage potentially results in economically precarious lives. There are class dimensions to these two types of imbalance, as we discuss next.

**Work-life ‘imbalance’ and class**

A common conclusion from numerous influential studies of WL has been that imbalance is heavily concentrated among higher-level workers (e.g. Dex and Bond 2005; Ford and Collinson 2011; McGinnity and Calvert 2009). Dual middle class couples, especially dual full-timers and those with dependent children, are a common WL research focus. Temporal WLI emerges as their overriding concern: the lives of these middle-class families, in the UK and elsewhere, have been depicted as time-poor, time-squeezed, time-rushed and harried. Because of multiple competing demands from two sets of often full-time employment, as well as from home and leisure lives, time is identified as the main element that is missing from these families’ WL equations (Hammermesh and Lee 2007; Hochschild 1989; Jacobs and Gerson 1998; Roberts 2007; White et al. 2003). Thus a chronometric overstretched
measure of temporal WLI dominates research into, and accounts from, this particular family type: the absence of ‘enough’ hours that are free from work and work-spillover.

Lewis et al. (2007: 361) lend support to this paper’s depiction of dominant WL debates. They argued that the core group in ‘WL discourses’ are ‘relatively affluent professional and white collar workers – both men and women – especially in the knowledge economy, who have difficulty in finding time for personal life because of the all encompassing nature of many contemporary forms of work’.

Gregg’s (2011) WL-tinged analysis of ‘white, middle class, wealthy and healthy’ workers in time-pressured workplaces supports the depiction further. Indeed, Gregg admits that the respondents to her study ‘summon little sympathy’ when we contrast their lives with the poor.

It is the contention of this paper that the common conclusion from WL studies - that WLI is mostly a middle class concern - is a direct outcome of a particular and narrow interpretation of ‘WLB’ in which balance is a largely time-based concept. Simply put, because chronometric overstretched time is prioritised in the conceptualisation of WLB, and because the ‘time-poor’ in this sense are most likely to be in middle-class occupations, WLI is a de facto middle class phenomenon. An over-focus on the sub-population of middle-class dual-earner couples, especially dual full-timers, cements the limitation of WL studies.

In contrast to the type of temporal-WLI reported by middle-class dual-breadwinner couples, economic-WLI appears far more pertinent for the analysis of other couple types: including
male-breadwinner/female carers and male-breadwinner/female part-time carers. It is noteworthy that these couples account for the majority of families with dependent children in the UK, especially amongst the working class (Crompton and Lyonette 2008; Charles and Harris 2007; Fagan and Norman 2012). It is remarkable that dual-earner couples, and especially dual full-timers, who are such a minority family type in the UK (27% of working age couples were dual full-timers in 2010-11) nevertheless dominate our understanding of WL and WLI to such an extent. According to Bonney (2005), these full-timers dominate WLB policies too (and see Gregg 2011).

Turning our attention to the working class, though these individuals and their families might well experience time problems in their lives, and we return to this below, a small number of WL studies that are influenced by class inequalities have shown that the struggle to make ends meet amid worries over financial security seems to be more of a working class WL concern than is temporal imbalance. For example, in Fagan et al.’s (2008) multi-disciplinary analysis of WL and class, manual employees were far more likely to mention financial concerns in their lives, such as working to meet housing costs and to be able to afford a holiday, than were the middle class respondents. Crompton and Lyonette carry out sociological WL studies that are influenced by their interests in inequalities of both gender and class. In their 2008 analysis of mothers working full-time, we can see the importance of economic necessity within working class WL accounts: ‘if I could afford to go part time today, I would’ (2008: 229). Warren et al.’s (2009) WL research that focused upon working class mothers and their male partners in England found that the fathers prioritised financial necessities when they discussed their own families’ WL. Similarly, Lautsch and Scully’s (2007) US-based WL study interviewed working class employees in the context of organizational work-time change. They found that impending work-time cuts were causing...
real financial anxiety amongst the workers about working ‘too few’ hours, and they highlighted the workers’ economic dependence on long hours working (and see Lyness et al. 2012).

We can also see a fundamental anxiety about economic in/security for the working class in a rather different sociological source. The next excerpts are from two respondents in Skeggs and Loveday’s (2012: 482) recent research into the struggles for value that are experienced by the working class. Located within the sociology of class, the paper and its interviewees do not use ‘WL’ language as such but the quotations below depict powerfully the negative impact of economic insecurity on the routine lives of the working class respondents:

‘Yeah, not worrying if there’ll be enough food on the table, it controlled my life and me mams before me, like avoiding the rent man. It may not sound like much now, but my God it intervened in every minute of your life. We struggled to just get by. I don’t think other people understand that’.

‘I personally cannot imagine what it must feel like to live without worrying all the time, to afford everything, not thinking if the car breaks down I’m really buggered. In my life if one thing went wrong it could set off a chain reaction and many other things would follow. It’s like living on a knife-edge, just hoping things aren’t going to go wrong’.

Indeed, we see clearly across much of Skeggs’ influential body of research on and with working class people that, unlike the middle class, the working class are unable to ‘disregard’ money in their everyday lives, as Skeggs puts it. In 2011 Skeggs reflected back on her many research projects as follows: ‘For all my research participants (from the 1980s to the present)
the spectre of precarity was ever present’ (2011: 506). Skeggs is thus critical of Goldthorpe et al’s (1968) prominent theory of the affluent working class. Drawing on historical research into working class finances by Todd (2008) to support her, Skeggs proposes instead: ‘Since the 1960s, it is not affluence but insecurity… that has shaped the precarious lives of the working-class in Britain’ (2011: 504). We can see the persistence of the powerful impact of economic insecurity on working class lives in contemporary Britain in a recent anthropological study by Harrison (2013). In her critique of the unproblematic praise of ‘resilience’ in these times of economic hardship, Harrison quotes a mother of three children whose male partner had lost his factory job:

‘Well after he left the factory he was working … it wasn’t too bad, we had a bit of money then. It’s just that was only for two months, so he sort of ended at Christmas… And you sit there and worry, and just think, Oh my god …’.

The economic is plainly key for understanding working class everyday lives and so, we might presume, for the analysis of how paid work fits with their ‘rest of life’ (Lewis 2003). But the economic does not stand out in the WL literature because, this paper is arguing, the emphasis on time, and ‘too many’ labour market hours, is so pronounced. Returning to temporal WL debates, when the working class are discussed, their temporal-WLI is seen not as having a chronometric root but rather as arising from their lack of ‘time sovereignty’ and their poorly ‘time-synchronised’ lives (Chatzitheochari and Arber 2012; Fagan et al. 2008; Warren 2003). Long working weeks are known to impact the lives of many working class male employees in the UK, though not so many working class women, but these men are far less likely than their middle class peers to express preferences for reducing their working hours (Fagan et al. 2012; AUTHOR EXCLUDED). We return to hours’ preferences below.
Chronometric ‘too little’ paid time has garnered less attention than ‘too much’, but it can also be a genuine WL concern, particularly for the low-waged and hourly-paid who need to secure enough hours to earn a living wage (see Lautsch and Scully; Fagan et al. 2008). Indeed Aguiar and Hurst (2007) and Gregg and Wadsworth (1996) have pointed to the class-based polarisation between those families with too many and too few paid hours: between ‘income poor/time rich’ working class and ‘income rich/time poor’ middle class families, in the US and UK. The number of UK households without any paid work at all increased by 302,000 between 2007 and 2009 (Howell et al. 2010: 19).

The UK has also witnessed a post-recessionary growth in ‘work-time underemployment’ (ILO 2013) amongst those in paid work, and this growth is over-concentrated amongst the working class. The proportion of workers expressing a preference for longer working weeks grew by 1 million, 2008-2012. This growth saw the overall under-employment rate rise to 10.5% by 2012, with the rate much higher amongst lower waged workers (for example, at 30% for workers in ‘elementary’ occupations. Labour Force Survey. ONS 2012a). These ‘too few’ hours figures might seem low, since the majority of working class workers still report that they would prefer to continue or increase their hours, but Lautsch and Scully warn:

‘The fact that more working-class employees report a preference for working the same or longer hours may reflect difficult trade-offs among managing financial burdens, attending to home needs, and wishing to work fewer hours’ (2007: 721-722).

This section is arguing for a greater incorporation of the economic within the conceptualisation and analysis of WLI in order to better take class inequalities into account, but it is important to end by emphasising that the temporal and economic are linked. Hours worked in the labour market are driven in part by the economic domain (Becker 1991),
plainly so for the working class families cited above, and work-time has consequences for the economic domain. Schor’s (1991) classic critique of long working hours in the USA highlighted the strong inter-connections between the temporal and the economic, between paid work, free time and economic well-being, plainly again for the working class. She argued that ‘only when the poorest make a living wage can their right to free time be realized’ (Schor, 1991, p. 150). Chatzitheochari and Arber’s recent article (2012) on class, gender and time poverty concluded with a call for research that merges the temporal with the economic, noting that only then will we be able to see, for example, at which point changes to income or to time mean that ‘income poverty’ is replaced by ‘time poverty’, and vice versa.

Such linkages between the temporal and the economic were apparent in those WL studies, cited above, that did incorporate class (and see Charles and Harris 2007). Both Crompton and Lyonette (2008) and Fagan et al. (2008) considered class as well as gender inequalities in their interviews with dual-earner interviewees. Crompton and Lyonette (2008: 228), for example, noted that women with good salaries reported that they had ‘the capacity to choose a lower level of work intensity without necessarily facing economic hardship’. Similarly, in Fagan, Lyonette et al’s comprehensive WL literature review (2012: 21) they argue that, though middle class dual full-time households face ‘some of the most acute time pressures’, ‘they have a higher level of material resources to draw on to improve their work-life balance compared with dual full-time low-income couples’. Steiber’s (2009) study of dual-earner couples across Europe also touched upon the economic and not just the temporal when, albeit briefly, she considered how respondents viewed their income. Steiber found that ‘subjective income insufficiency’ was associated with WL conflict (2009: 479).
In summary, the dominant conclusion across WL studies is that WLI is concentrated largely among middle class workers. However, this paper contends that this prevalent argument has arisen because of an over-heavy emphasis in WL theorising and empirical research on, first, the temporal and, second, on ‘too many’ hours within the temporal. This prioritisation of what are, in effect, middle class families’ WL concerns has served to narrow our conceptualisation of WLR and, at the same time, render largely invisible from dominant WL debates the types of WL imbalance that are experienced more by working class families. By drawing on a small number of innovative WL studies that have incorporated class and by also looking to the centrality of financial in/security in sociological research with working class respondents, this section has affirmed the significance of the economic in these peoples’ discussions of their work-lives.

Researching WLI: the dominance of time

It was stated above that time dominates both the conceptualisation of WL and its measurement. In this section, we show that time is key to how WL has been operationalised in surveys and survey-based studies. The focus is on surveys because the methods employed in such quantitative studies are routinely discussed in detail in publications and, importantly, the wording of actual survey questions is commonly available. How central is time within the surveys and questions that have been used to research WL?

We start with Dex and Bond (2005) because they provide an explicit discussion of their measurement of WLB (Table 1). They used ten questions to operationalise WLI: seven made reference, directly or indirectly, to time and specifically to working long hours (see Table 1). These questions included: ‘At the moment, because the job demands it, I usually work long hours’ and ‘I often work late or at weekends to deal with paperwork without interruptions’.
Given the temporal focus in the paper’s conceptualisation of WLI, it is perhaps no surprise to see in its conclusion that: ‘weekly hours of work was a very important determinant of employees’ WLB’ (2005: 60).

Another useful illustrative example of the centrality of the temporal within WL analysis is seen in the battery of subjective questions in the ‘Work, family, and well-being’ module that were fielded in the European Social Survey (Rounds 2 and 5). Steiber (2009) analysed WL using Round 2. Time, and ‘too many’ hours, is explicit or implicit. On WLB overall, for example, respondents were asked ‘how satisfied are you with the balance between the time you spend on your paid work and the time you spend on other aspects of your life?’ Asked about the pressures on their paid work, respondents score the extent to which they: ‘never seem to have enough time to get everything done in my job’. Asked about pressures from paid work, they rate how far they ‘find that your job prevents you from giving the time you want to your partner or family’. The question: ‘How often do you feel too tired after work to enjoy the things you would like to do at home?’ taps into strain-based work-life imbalance. MacInnes (2005: 281) explored similar questions, on time and strain dimensions of WLI, using data from the 2002 British Social Attitudes Survey (Table 1), stating:

‘In order to produce a comprehensive measure of work–life balance, respondents’ answers to seven questions about time pressures and stress at work and at home, coming home tired, time at work interfering with family responsibilities and family responsibilities interfering with work’.
A search of the on-line ‘Survey Question Bank’ (co-ordinated by the UK Data Archive at the University of Essex), using variations around ‘work life’ as the search terms, revealed that time also appears in WL questions within the ONS Opinions Survey ‘Well-Being’ Module of 2011 and in the Scottish Health Survey of 2009. Both asked ‘How satisfied are you with the balance between the time you spend on your paid work and the time you spend on other aspects of your life?’ The Establishment Survey on Working Time and Work-Life Balance 2004-2005 focused, as we would expect, upon working time in its WLB questions. It asked respondents about favourable work-time initiatives for better WLB as follows: ‘Which of these initiatives would you consider most important for improving the work-life balance of the workforce in your establishment?’ There are ten options to select from. Being able to work ‘more hours’ is not one of them.

Given the complexities of the WL concept and debates over its usefulness, it was intriguing to see if and how ‘WL’ is explained to survey respondents. The ONS Opinions Survey offered a guiding definition. It regularly asks the question: ‘Thinking about your current situation, how often do you have the support and flexibility you need at work to manage your work/life balance?’ Its explanation of what it means by WL is the rather unhelpful: ‘By work/life balance we mean the balance between work and the rest of your life’.

The economic was absent from all of these WL-focused surveys and questions. Work ‘strain’ is apparent (Table 1) but economic and financial strain did not feature. ‘Understanding Society’ (US) is the largest household survey in the UK today, tracking 100,000 individuals in 40,000 nationally representative households (McFall 2012). It incorporates and replaces the ‘British Household Panel Survey’ that ran from 1991. The two studies field a battery of questions including on economic security. Their data affirm the qualitative findings that were
cited earlier on the financial anxieties reported by the working class. The large-scale data reveal the extent of class inequalities in reported feelings of economic in/security in contemporary Britain, and show too the growth in subjective financial insecurity as the economic crisis deepened. Figure 1 presents results on financial in/security by occupational class, using the standard occupational classification. When asked ‘How well would you say you are managing financially these days?’ the proportion of employees reporting ‘just about getting by/finding it difficult’ rose substantially between 2005-6 and 2010-11. In 2010-11, the male employees most likely to report financial problems were working in lower level jobs (elementary, plant/machine, personal/protective, sales, clerical). Over a third of these men reported being in financial difficulties compared with around a fifth of male managers and professionals. The patterns were a little different for women employees but overall female professional workers were least beset by financial worries. Women in lower level occupations (elementary, sales, personal/protective, craft, plant/machine) were far more likely to report difficulties, and their problems had deepened by 2010-11.

Conclusion

The major WL concern for the middle class in the WL literature is chronometric overstretched temporal-WLI, or spending ‘too many’ hours in labour market work. Members of the working class have not featured much in WL research, but when they appear, their temporal-WLI is seen to have an ‘autonomy’ rather than a chronometric root. This paper’s interest in the working class and time has returned to the chronometric but it has considered work-time underemployment. Working ‘too few’ labour market hours is important because of
the potential ramifications for economic insecurity. And ‘too few’ hours – and the fear of them - feature in accounts from working class employees.

The main contribution of the paper then is a critique of the middle class bias in the WL literature, as evidenced in the heavy emphasis on the temporal within dominant WL debates. Acute financial anxieties are reported routinely in qualitative research with working class respondents. Large-scale survey data have affirmed that worrying about being able to ‘get by’ financially in the UK is classed, and it is expanding. Yet the economic has been ‘disregarded’ in many WL studies, and, for Skeggs (2011) who draws upon Bourdieu, being able to disregard money is one of the key attributes that differentiates the middle from the working class. The dominance of middle class interests in the WL literature brings us back to Ehrenreich (1990), where the paper began, and her claim that the middle class ‘star in’ and ‘write the scripts’ for academic debate and mainstream politics. Skeggs argues further that the dominance of the middle class and of middle class values within sociology has limited our understanding of working class lives. Indeed she suggests that an epistemology that has ‘developed from understandings situated in entirely different materialities’ (2011: 508) cannot be used to analyse the lives and values of her working class respondents. Equally, this paper contends that because the dominant understanding of WL is built upon an ‘entirely different materiality’, it cannot be used to analyse the WL of the working class.

What then for the study of WL? The concept of WLB is appealing because it has such strong resonance for policy makers, employers, trades unions and workers, but it is already known to be limited and limiting. Influential writers from sociology and from disciplines such as management studies have proposed such alternatives to WL as ‘work and personal life’ (Fagan et al. 2012) and ‘work and the rest of life’ (Lewis 2003) in order to avoid the
problematic establishment of dichotomous and oppositional domains of ‘work’ versus ‘life’, and to circumvent the implication that ‘work’ is not a part of ‘life’. As we saw earlier too, ‘balance’ has been substituted in the WL literature by various descriptors (such as articulation, integration, coordination and reconciliation). This paper has proposed further that the over-stretched temporal so over-dominates the WL concept that the working class remain largely unseen. One improvement to WL studies would be the identification of what are the critical dimensions of economic-WLI so that they can be fully incorporated into the conceptualisation and measurement of WL. Another option would be to abandon WL altogether, and instead embed research that explores work-life issues into broader analyses of, for example, quality of life, life satisfaction or individual wellbeing. These debates are led by disciplines other than sociology, including psychology and social policy (e.g. Hsieh 2003; Phillips 2006. And see ONS 2012b). But the substantive remit of sociology, ranging as it does across the life domains of work and employment, leisure, family, friendships, health and so on, combined with the sociological tradition of critical analysis and questioning the everyday, surely puts our discipline in an ideal position to lead this vital discussion, and to ensure that social inequalities are fundamental to it.

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Notes

i BHPS and US data were made available through the UK Data Archive and were collected by the Institute for Social and Economic Research (University of Essex) and the National Centre for Social Research. Neither the original collectors of the data nor the Archive bear any responsibility for the analyses or interpretations presented here.

ii Gregg 2011 provides another useful critique of the WL concept.

iii Understanding Society Wave 2. Author’s analysis of the data. Full-time is working 30 or more (usual) hours a week.

iv ‘Persons in time-related underemployment are those who during the short reference period, were willing to work additional hours, were available to do so, and had worked less hours than a selected number of hours’.

v The SQB ‘provides access to over 200,000 questions from more than 50 survey series’ http://surveynet.ac.uk/sqb/about/introduction.asp.

vi The most recent wave of the US (2010-11) takes us beyond the first of the recent recessions, though not into the double dip of 2012.