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## Poor parents? The realities of work-life balance in a low-income neighbourhood

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## **Poor Parents?**

### **The realities of work-life balance in a low-income neighbourhood**

*Hartley Dean*

#### **Abstract**

*The article explores the work-life balance policy agenda as it has emerged in post-industrial societies, such as the UK, and it reports on a small-scale study of the experiences and expectations of work-life balance in a low-income inner-London neighbourhood. From the study certain general issues are identified relating to the inconsistency of employers' practices and the currently fragmented nature of childcare provision. And certain issues of particular relevance for low-earning parents are identified, relating to the implications of the UK's new tax credit schemes and the dearth of effective independent advice provision.*

#### **Background**

What is sometimes called 'work-family reconciliation' has been a European policy objective for over a decade (Council of the European Union, 1992). In the UK, however, the preferred term is 'work-life balance'. The UK government's emphasis has been to make it easier for parents to combine paid employment and family responsibilities (Home Office, 1998; Department for Trade and Industry, 2000), but a specific contextual element of its approach has been the welfare-to-work agenda. Insofar as 'work' is held up to be the best form of welfare (Department of Social Security, 1998) the significance of work-life balance initiatives is that they are supposed to enable poorer parents better to engage with the labour market.

*The 'flexibility' agenda*

Central to work-life balance is the idea of flexibility (Dean, 2002a). But flexibility is a double-edged concept. Its significance within an increasingly polarised labour market can vary. What is more, it can and does mean different things to employers as opposed to employees.

The polarisation of labour markets is a process associated with economic globalisation. In the global information economy, capital is more mobile than labour. Not only does this weaken the power of labour, but it forces national policy makers in developed countries to compete for inward capital investment by maximising the technical expertise of high-skilled 'core' workers in the information economy, while minimising the wage costs of low-skilled 'peripheral' workers in the service sector (Jordan, 1998; Standing, 2002). Flexibility for high-paid core workers is to do with *skills*: they must be able continually to adapt and retrain. Flexibility for low-paid peripheral workers is to do with *time*: they must accommodate themselves to efficient working patterns and the fluctuating demands of the market.

For families, flexibility means something else. As a result of social and demographic changes, the form and the nature of families in developed countries have become more flexible. Parenthood has become increasingly detached from marriage, and the conventions of the male breadwinner household have been largely superseded (Lewis, 2002; 2006; Office for National Statistics, 2007). On the one hand, processes of household formation, dissolution and reformation have become more fluid. On the other, parents - including and particularly mothers - are more likely to seek ways of combining parental responsibilities with labour market participation.

### *Intersecting policy areas*

The response that has been elicited from policy makers is complex and multi-faceted. Work-life balance is situated at the intersection between several overlapping policy areas.

First, in the realms of employment policy there have been attempts to encourage or enable employers to respond flexibly to the needs of working parents. At one level this has been achieved by statutory provision for maternity pay, maternity and paternity leave, parental leave and the right of employees to request time off or a change in their working

hours in order to accommodate their parental or other caring responsibilities. The UK has recently introduced significant improvements in these areas, but in some areas still falls short of the provision made by some of its European partners (Trades Union Congress, 2006). At another level, work-life balance has been promoted by exhorting employers on a voluntary basis to adopt 'family friendly' employment practices; to offer practical ways - such as childcare vouchers - of accommodating the particular needs of working parents (Department for Trade and Industry, 2001).

A second key policy area is that of childcare. Working parents who engage with flexible labour markets require substitute childcare provision. In 1997 the UK introduced a National Childcare Strategy that was aimed at increasing levels of daycare provision, expanding early years education, promoting after-school clubs, providing childcare tax-credits to off-set the cost of private childcare facilities and making special provision for young children and their parents in deprived areas through the 'Sure Start' initiative (an initiative that is now to be rolled out to provide Children's Centres throughout the country) (HM Treasury, 2004). From a low base, the UK has made significant advances in the level of childcare provision but, once again, still lags behind several of its European partners (Reale, 2005).

The third policy area relates to social security provision. On the one hand, policy makers need to maximise labour market participation and in the UK this has been pursued through New Deal programmes and welfare reforms intended to enable, encourage or compel unemployed people, lone parents and disabled people to seek employment. On the other hand, it is necessary to 'make work pay'. Promoting a flexible labour supply within a low-wage economy can be achieved by setting minimum wages and/or by subsidising or subventing low wages. The UK has attempted both. A modestly-set national Minimum Wage was introduced in 1998 and this has been complemented by an extensive development of in-work benefits support. In place of existing provision two new benefits have been introduced: the Working Tax Credit - a means-tested benefit paid to low-income families in which one or more adult is in full-time work; and Child Tax Credit which is targeted at middle and low-income households with children. The UK strategy therefore leans more heavily than those of its European partners on means-tested provision, albeit that the reframing of the old benefits top-ups as 'tax credits'

(administered by the tax authorities, not the social security system) is intended to make the strategy more attractive to claimants.

*Not for the poorest?*

The question to be addressed in this article is whether this complex array of policies is likely to benefit poorer parents?

From an employer's perspective there is a 'business case' for work-life balance if it gets the best out of the work force (see, for example, <http://www.employersforwork-lifebalance.org.uk/business/benefits.htm>). Employers will favour management strategies that enable them to retain the services of working parents in whose specialist training they have already invested or whose technical skills may be much in demand elsewhere. However, work-life balance policies that have been developed with a view, for example, to enticing valued technical experts or head-office staff to return after maternity leave may have little impact down at branch or routine operational level where workers may be expendable (Dean and Shah, 2002). Nonetheless, in a competitive economic environment employers will want these more expendable workers to be plentiful and, ideally, to be tolerant of irregular or anti-social working hours. Employers may therefore welcome government expenditure on childcare provision and tax credits that enable people who might not otherwise have been able to work to do so.

This suggests that from the perspective of the high-income professional employee, work-life balance is likely to mean something quite different than that of a lower-income less-skilled worker.

## **The study**

With this in mind, the author has recently undertaken a small-scale qualitative study of the perceptions and expectations of work-life balance among working parents in a low-income inner-London neighbourhood<sup>1</sup>.

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*Outline of the research*

The study was based on in-depth interviews with 42 economically active working-age parents (for fuller accounts, see Dean and Coulter, 2006; Dean, 2007). The sample was purposively drawn, with initial assistance from neighbourhood organisations, so as to include mainly mothers (with just seven fathers) from an equal mix of lone-parent and two-parent households. The number and ages of the children in these households covered a wide spectrum, but a third of the households included at least one child under school age. Reflecting the nature of the neighbourhood from which it was drawn a majority of the sample were from black or other minority ethnic backgrounds and a majority were social sector housing tenants.

The interviews explored the parents' experiences of work, benefits (including the new tax credit system), childcare provision and other policy measures, but also their views on the importance and effectiveness of these things and the ways in which they might be improved. The initial findings were fed back and discussed with the parents at a meeting within the neighbourhood. Parents supported the idea of work-life balance, but were sceptical by and large as to whether it could be achieved in practice. Stress and long hours were thought to be unavoidable in some jobs, or else income and prospects had to be forgone in order to achieve anything approach 'family-friendly' working conditions. Predictably, perhaps, what local parents wanted was more job opportunities and better pay; better and more consistent managers; more accessible and reliable childcare (especially in the early mornings and during school holidays); more efficient benefits and tax credit administration; more extensive and effective advice and information provision in relation both to employment and benefits rights.

A detailed analysis of the interview transcripts disclosed wider issues. Some of these related to issues with which working parents in general must grapple: concerning management on the one hand and childcare on the other.

*Management and corporate responsibility*

Standards of management among the parents' employers were inconsistent. Reflecting the particular nature of the local labour market, two-thirds of the parents currently in employment worked either in the public or the voluntary/community sectors and the other third in the private sector. It became evident that variations in management practice were considerable - not just between employers but even between different departments within the same employing organisation (cf. Bond et al., 2002). Parents needed their bosses to be flexible so as to accommodate the complex routines associated with childcare arrangements or the unexpected demands associated with children's illnesses. What made a difference so far as the parents were concerned were not simply the policies officially subscribed to by their employers but the degree of 'understanding' exhibited by line managers. Whether such understanding could be relied upon was a very 'hit and miss' affair. It was often suggested that much depended on whether managers had had experience of bringing up children themselves. The culture in some employing organisations and the attitude of certain line-managers was conducive to a satisfactory work-life balance, but this was not the norm. Other managers could be insensitive or even bullying, especially when workers needed time off work because of their own or their children's sickness. Of particular concern were employers - including public and voluntary/community sector employers - who subscribed to work-life balance ideals in principle, but whose ethos at the everyday operational level demanded maximum personal commitment. Parents who were contractually entitled to flexibility in their working hours could find it extremely difficult or be made to feel guilty when, for example, they sought to take time off in lieu of contractual hours already worked. The long hours worked by some parents did not necessarily result from the Gradgrind attitudes of employers, so much as subtle pressures and unthinking hypocrisy on the part of managers.

While the UK government and many employers argue for work-life balance on the basis of the 'business case' (because it may enhance economic productivity), these findings - together with those from other sources (e.g. Bloom et al., 2006) - suggest that work-life balance might be better regarded as an end in itself. In the same way that some leading UK employers have come to accept that provision for the needs of disabled workers is a corporate social responsibility issue (see, for example,

<http://www.employers-forum.co.uk>), so should provision at the local branch and operational level for the work-life balance needs of *all* workers, including those who are lower-skilled and lower-paid.

### *Fragmented childcare*

Policies to promote childcare provision reflect potentially competing objectives: promoting parental employment on the one hand and enhancing child development on the other (Moss, 2000). There was a confusing variety of childcare options in the neighbourhood. Parents did not always find them accessible or affordable and feelings about the standards of provision were mixed. There was a local Sure Start centre and a range of childminders, nurseries (including privately run nurseries), after-school clubs and holiday play schemes. Despite this, the most commonly used and the most valued form of childcare was unpaid informal care from family and friends.

Formal childcare provision was not meeting the needs of every parent. The UK government seeks to promote choice and diversity in childcare (Department for Education and Employment, 1998), but choice itself can be problematic. Organising childcare is time-consuming and stressful for parents (Wheelock and Jones, 2002). Working parents are not only grappling with practical issues of affordability and accessibility, but with moral considerations about what is right for their children (Duncan and Irwin, 2004). There were competing views about what constitutes 'good quality' childcare. Different parents had different priorities with regard to provision for children's emotional needs on the one hand or their developmental needs on the other. It was clear that, for many, informal (i.e. 'unregistered') childcare was and would remain a critical and valued part of their coping strategy. Where formal childcare provision is available parents seek certainty as much as choice. The fluidity and perceived impermanence of formal childcare arrangements in the neighbourhood was problematic and undermined people's confidence in what was available. Some childcare providers were regarded not just as expensive, but as exploitative.

While recent promises of further enhancements to the UK government's childcare strategy are welcome, the findings from this study leave room to suspect that the



spectrum of early education and childcare provision and the mixture of funding mechanisms that are envisaged will still be too fragmentary to command the trust of all parents (cf. Daycare Trust, 2004). There is a case for moving further towards the kind of integrated and integrative forms of early years' childcare and education that exists, for example, in countries such as Sweden or New Zealand (Moss, 2005).

### **Poor parents?**

Emerging from the interviews there was then another set of issues of particular pertinence for low-income parents: relating to income maintenance issues on the one hand and advice and assistance on the other.

#### *The new Speenhamland*

None of the parents, when asked, considered that they were being paid what they were worth and all lived in households in receipt of some kind of state income maintenance - whether social security 'benefits' or 'tax credits'. All parents (or their partners) were receiving the universal child benefit (or, as some still call it, 'family allowance'). Most were receiving some other form of means-tested income maintenance though some who clearly were entitled to additional assistance - for example, through the child tax credit - were not claiming it, often through ignorance though sometimes through choice.

Some parents, despite their earnings, were heavily dependent on state income maintenance:

'I wouldn't be able to survive without benefits, not on the wages I get. If I didn't have the working tax [credit] and the child tax [credit] and my family allowance I'd be stuck.' [lone mother with one school-age child]

But, the parents' notably lacked awareness of their rights to income maintenance. The level of their confusion was extraordinary. Parents felt powerless in the face of the benefits/tax credits system. Almost all expressed uncertainty, if not bafflement, as to the rules and terminology attaching to the array of benefits/credits provided for low-income

working households, let alone the basis on which they might be entitled to them. Additionally, most of those who had claimed the new child and working tax credits had had adverse experiences, often entailing overpayment and subsequent recovery proceedings, and this was enough to discourage some from claiming:

'I mean when it says it [child tax credit] was awarded, I was like "ooh! I'm getting loads of money. I'm really cool. We're really much better off" and then they sent me a letter to say they'd overpaid me and I had to pay it back. .... And then after a year I got another letter saying that I'll be getting £8 per week. [laughs] It went from like a hundred and something pounds a week to £8, yeah. .... [Question: *Do you think you're getting everything you're entitled to?*] I haven't got a clue.' [lone-mother with three children]

'I heard about this family tax credit and people owing them instead of them giving this nice means of money and it doesn't work out and they have to end up paying all these debts back. I don't think I want to get involved in that, no thanks.' [partnered mother with two school-age children]

While the initial administrative problems of the new tax credit systems (see Griggs and Walker, 2006) may have been a transitory problem<sup>2</sup>, several parents had at some stage in their lives had adverse experiences claiming other means-tested benefits and many expressed the view that they would prefer not to have to rely on state income maintenance payments at all:

'But I prefer to get my full wage than get more tax credit ... that way you don't have to declare anything to anyone ... If I was on housing benefit or council tax [benefit], oh my God, it's just so - they just want to know everything ... Nothing's private. ... When I reduced my hours, yes. I did actually fill out a form and all the rest of it [to claim extra benefit], but then I thought "They're getting all inquisitive again. I can't be arsed with this." I thought "No!" [laughter]' [lone mother with one school-age child]

'I get - I can't remember what it is. I don't get working tax [credit]. I get, is it child tax credit? Yes that's what I get, I think. ... It does make a big difference ... that money helps me to be able to pay the approved carer [*i.e. it includes childcare tax credit, which is in fact an element of the working tax credit*] ... [Question: *Do you think you're getting everything you're entitled to?*] I don't know, I'd prefer

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<sup>2</sup> Though, arguably, it is systemic (see Smithies, R. [2007] 'Making a case for flat tax credits', *Benefits* 15 [1])

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not to get anything. I prefer to work and be paid a good wage.' [partnered mother with school-age child and dependent disabled mother]

The tax credit system, that was supposed to make work pay, perpetuates what would seem for some to be an unwelcome degree of dependency on the state. Official estimates of caseload take-up during 2003-4, the first year of the new system's operation, would suggest that while between 78 and 81 per cent of eligible claimants received their entitlement to child tax credit, only 54 to 58 per cent of eligible claimants received their entitlement to the working tax credit (HM Revenue and Customs, 2006). While child tax credit - which is targeted at both low and middle-income households - appears to be reaching a substantial majority of those who are eligible, the working tax credit - which is targeted more rigorously upon low-income households - is proving less effective. The in-work benefits that preceded the tax credit system - the Working Families Tax Credit (1999-2003), Family Credit (1988-1999) and Family Income Supplement (1973 to 1988) - had been administered as a part of the social security system and take-up levels had always been poor to moderate (Dean, 2002b). The hope had been that re-constituting benefits as 'tax credits' might diminish the stigma that was thought to attach to the receipt of low wage top ups. Neither the official data, nor the qualitative data from our small-scale study would suggest that this has yet happened so far as working tax credit is concerned. Child tax credit and working tax credit are equally complex and, certainly, no less complex than the benefits they replaced. But the fact that child tax credit - paid to support children - is more successful than working tax credit - paid to compensate for inadequate wages - would indicate that it is not only complexity that impairs take up. The clear implication of what parents said was that they would prefer to be paid the full value of their work. Parents were overwhelmingly committed to working and many said they enjoyed or even 'loved' their jobs. But despite the satisfaction they might obtain from working, some implicitly, or even explicitly, acknowledged that they were exploited. As one of the parents said 'I just have to look at myself and value myself for what I'm worth'. Tax credits would not appear to assist in this.

The original precedent for means-tested wage top-ups had been the 'Speenhamland system' of poor relief introduced in parts of England in the late eighteenth century, when beneficent local magistrates used public funds to supplement the starvation

level wages then in payment to local farm labourers. It was a system abhorred at the time by free-market liberals who later contrived to have it swept away under the draconian 1834 Poor Law. That something so like the Speenhamland system should have become ideologically acceptable under post-industrial capitalism is indicative of a supply-side economic orthodoxy that no longer has need of a reserve army of labour in order to keep wages low and which assumes that low-paying employers must be enabled to compete in a global market economy. When a means-tested wage supplement (Family Income Supplement) was first re-introduced a century and a half later by a Conservative government in the 1970s, the justification was that as a solution to a growing problem of in-work poverty, a selective wage supplement was ideologically preferable to an increase in the universal family allowance (Dean, 2002b). The same consideration seems now to apply under the current New Labour government.

However, if the Speenhamland system had once been regarded as unwarranted interference in the functioning of a free labour market, its contemporary re-incarnation might be regarded as unwarranted state collusion in the exploitation of wage labour or a form of what has been called 'flexploitation' (Gray, 2004). Certainly, by failing to address workplace inequality the policy has at best a limited effect in combating poverty and social exclusion (Palmer et al., 2006). There are alternatives: increasing universal child benefit (Bennett and Dornan, 2006); in conjunction, possibly, with increasing the national minimum wage to something nearer a 'living wage' (Grover, 2005; 2008); and/or, more radically, shifting the burden of selectivity from labour to capital by requiring ailing firms that cannot afford to pay a living wage to apply for remedial support and supervision to enable them to improve the productivity of their existing labour-force (a suggestion once made by Esam et al., 1985).

### *The advocacy deficit*

It has been noted that parents generally had little understanding of their income maintenance entitlements. They were similarly uncertain about the nature and extent of their employment rights. Most were vaguely aware of, or had at least heard about, rights to maternity and even paternity leave, though few had any idea as to the specific details

or conditions attaching to such rights. Few were aware of their statutory rights to parental leave or to request flexible working, though those who had been able to exercise such rights had done so without any understanding as to their statutory basis. The few who were at least partially aware of their rights would often lack the confidence to demand them, since they had no expectation that their requests would be acted upon or because they felt vulnerable.

Nor was there any sense in which the parents shared or held their labour market experiences in common. Very few parents had anything but the vaguest idea about where their neighbours or other members of the community might be working. This was at least partly because of the nature of the labour market in an inner-London neighbourhood, which is more metropolitan than 'local' in the sense that might apply in more traditional communities dominated by one or two local employers. The scale and volatility of such a labour market make it inherently unpredictable. While there was a sense of community in the neighbourhood, with a majority of parents expressing themselves to be happy living there and many reporting engagement in local voluntary activities, there was no awareness among the parents of where the economic foundations of the community might be located. Work-life balance requires that jobs should, so far as possible, be stable and that employment standards are consistent. There needs to be some shared sense in place and time that certain employment norms and practices are customary and a legitimate expectation. This is difficult to achieve in an inner-urban environment especially if the jobs created - for example, by regeneration funding - tend neither to be permanent, nor expertly managed. Some parents were trade union members, but none appeared to have received any clear advice or support from their trade union in relation to work-life balance issues.

The neighbourhood in which the study was conducted was not especially well served by advice services. The nearest Citizen's Advice Bureau, which was generally much respected by the parents, was some distance away and could only be accessed by appointment or, in an emergency, by being prepared to queue. Several of the lone parents in the sample had benefited from advice and support from Job Centre personal advisers. The neighbourhood itself boasted a 'One Stop Shop' offering periodic advice sessions provided by visiting staff from a variety of official agencies, but this was not well used

by residents. Parents tended to rely on information direct from official agencies - often from the internet - when they had problems. It seemed, however, that if the residents of this neighbourhood were to begin to believe in their rights at work and their entitlements to benefits or tax credits, large quantities of indigestible information would not be enough. People's rights need to be simpler. Or when rights cannot be made simple, people need sources of information and advice they can trust.

In the so called 'information age' there is a considerable volume of information available to citizens concerning their rights, but it is implicitly premised upon an expectation that citizens cannot or should not be passive recipients; that responsibility for acting upon information rests with the citizen (Doheny, 2004). At the same time there are increasing constraints on the development of proactive and independent welfare rights and advice agencies, not least because of changes in the community legal services funding regime (e.g. Advice Services Alliance, 1999; 2004; 2006). Arguably, citizens in general and low-earning parents in particular still need independent advocates who can effectively champion their rights (Dean, 2001).

## **Conclusion**

It is argued that the changing dynamics of the household economy will play a key part in shaping the future of post-industrial society (Esping-Andersen, 1999) and, in this context, the work-family reconciliation or work-life balance policy agendas are clearly now a critical feature of social policy. It has even been suggested that the work-life balance policy agenda may open up a space in which to reconsider the ethical basis of social policy (Williams, 2001: 472). Whether this is so will depend on how this emerging agenda is inflected towards the needs of the poorest working parents. Though the evidence from the small-scale study discussed in this article is not decisive, it strongly suggests that present interpretations of work-life balance agenda are tipping the balance in favour of employers' interests, rather than employees; and high-income rather than lower-income earners. In particular, the UK government's insistence on means-tested wage top-ups as an alternative to universal support for families with children opens the door, potentially, to the exploitation rather than the social inclusion of poor parents. And

insofar as the highly complex current policy regime does stand to benefit low-income working families, its effectiveness can be diminished by a shortage of effective independent advice and welfare rights advocacy.

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