

Work-life balance and class: in search of working-class work-lives.

Tracey Warren

5639 Plus 4 figures

INTRODUCTION

If we think about the sort of person who is working hard to achieve a balance between their family, personal and working lives, what type of character tends to spring to mind? Might it be a working mum negotiating the demands of child-care and running a home with those of a paid job? Certainly, any quick perusal of internet images using ‘work-life balance’ (WLB) as a search term throws up multiple familiar visuals of ‘working mothers’. These women are often depicted with babies or young children, sometimes juggling, whilst dressed in smart office wear. There is invariably a laptop computer in the mix. What about men and their work-lives? Well, if we add ‘men’ into our work-life search terms then babies, and laptops and smart suits, again jump from the (fewer) available images. These prevalent depictions of WLB tellingly suggest that WLB is largely a matter for and a topic about women with children, who work in white-collar jobs, and for their male white-collar colleagues, albeit to a lesser degree.

This chapter offers a critique of the ideal-typical worker who stars in work-life balancing narratives: namely a working mum who is employed in a white-collar job, and in particular in a more senior position. This worker type not only dominates widespread WLB visuals but, it will be claimed, forms the bedrock of academic and policy debates on WLB too. It will be argued that dominant academic and policy

interpretations of WLB severely neglect critical social inequalities that shape our everyday work-lives. The chapter focuses specifically upon class. It critiques a disregard of the working-class and a privileging of middle-class troubles in the now extensive multi-disciplinary literature that is devoted to WLB. Middle-class work-life troubles are dominated by time, in particular a work-life imbalance resulting from being time squeezed. The chapter argues that financial hardship is also a route to work-life imbalance but that this route, and its associated class inequalities, have been neglected.

It is imperative to take class inequalities in financial hardship into account in a book that focuses upon a triple agenda for change in times of austerity via supporting employee WLB, workplace effectiveness and social justice. Class and class inequalities had rather fallen out of fashion in the academic sociology that underpins this chapter. The ‘Great recession’ helped to place class divisions firmly back on multiple agendas: popular, political and academic, and class has re-taken its place as a core focus of sociological analysis (Atkinson, 2015; Patton, 2014; Savage, 2015; Skeggs and Loveday, 2012; Tyler, 2015). To strengthen the book’s focus upon employee WLB and social justice in particular, this chapter turns a class lens on WLB in austerity Britain, drawing upon my long-standing research interest in class and work inequalities.

CLASS INEQUALITIES IN AUSTERE TIMES

The deep recession of 2008-9 in the UK and the long period of austerity that followed stimulated discussion over the potentially classed ramifications of the economic crisis. In one early classed interpretation, fuelled by high profile job loss in such sectors as

banking and finance, the recession was predicted to hit middle-class workers hardest. Indeed, it was claimed soon into the crisis that this would be the first ever ‘middle-class recession’ (see Vaitilingam, 2009 for a discussion). In reality, the recession actually impacted the jobs of those workers employed in lower level occupations harder still: leading to their higher levels of unemployment and, a feature of this recession in particular, underemployment too (Warren, 2015). Moreover, the long period of austerity that followed the recessionary period acted to solidify and even widen rather than narrow class gaps in peoples’ working lives and their standards of living (Belfield et al., 2014). As it developed, austerity Britain became defined as less about senior financial workers losing their jobs and less too about the ‘squeezed middle’. It became more about the intensification of precarity and insecurity impacting working-class lives (Piketty, 2014; Standing, 2011) and about deepening levels of deprivation and destitution amongst poorer households including national scandals over growing hunger and food poverty (All-Party Parliamentary Inquiry into Hunger in the United Kingdom, 2014 www.foodpovertyinquiry.org; Dorling, 2015; Purdam et al., 2015).

This chapter was inspired by debates over the classed ramifications of times of austerity in the UK post 2008. It asks about class and WLB. The chapter argues that working-class work-lives have been neglected in the study of WLB. It makes the case that work-life debates are dominated by the work-lives of middle-class workers and their families. Moreover, there is too heavy a focus on the specific time-based work-life challenges facing middle-class lives. Time has framed the way that WLB is defined, and this has resulted in an overly narrow remit in work-life studies. As a result, crucial work-life challenges facing many working-class workers and their

families go unseen or are partially recognised. In particular, financial hardship has dropped off the WLB agenda. In times of austerity, when levels of hardship have intensified, research has largely ignored class inequalities when exploring and developing the concept of WLB.

THE IDEAL-TYPICAL WORKER IN WLB DEBATES: A MIDDLE-CLASS WORKING MOTHER.

Sociologist Max Weber devised his influential ideal-typical approach so that he could represent a pure concept against which its actuality in everyday life may be measured: an ideal typical bureaucracy, for example, or ideal types of capitalist worker. His methodological development of the ideal-type has been used successfully many times across the study of working lives. Specifically on WLB, Mescher, Benschop and Doorewaard's (2010) study of multinational firms that sought to portray themselves as WLB supporters demonstrated how an ideal-typical WLB worker: mothers with young children, dominated their corporate messages. Ransome also used ideal-types, but to critique WLB studies. He argued that the ideal-typical household that dominates WLB discourse contains "families with dependent (especially infant) children" (Ransome 2007, p.376). Yet we know that this family type represents only a minority of households in the UK (22% in 2006), and this narrowness of its focus limits WLB studies, he claimed. This chapter goes further to propose that the ideal-typical unit of analysis in WLB discourse is classed, narrowing the remit of WLB studies further still.

Looking at the level of the individual, the characteristics of the ideal-typical person who frames much WLB deliberations are undoubtedly gendered: a woman with a paid

job, a mother to and responsible for school age or younger children. Influential work-life scholars have battled to challenge this overly narrow WLB stereotype, putting forward the case that men also have work-lives, as do workers without young children; and that many workers also have elder- and other caring responsibilities as well as commitments to their friends and communities (Eby et al., 2005; Collier, 2013; Lewis et al., 2007; Özbilgin et al., 2011). Nevertheless, the employed-mother WLB ideal-type still persists.

The classed composition of the ideal-typical WLB worker is now ripe for challenge too. The dominance in WLB discourses of the families of women, or more accurately women with children, who work in middle-class occupations has gone without a sustained critique. With notable exceptions, including from contributors to this book (Crompton and Lyonette, 2008; Fagan et al., 2008; Warren et al., 2009), WLB studies too rarely discuss working-class workers. As editor Suzan Lewis stated a decade ago (Lewis et al., 2007), the WLB problems experienced by affluent professional and white collar workers feature instead. This is because middle-class work-lives are routinely depicted as harder, more *difficult*, to balance.

THE WORKING-CLASS: HARDER ‘WORKING LIVES’ BUT EASIER ‘WORK-LIVES’?

It is interesting to reflect on the way that the greater problems experienced by middle-class workers dominate the multi-disciplinary ‘work-life’ literature, and contrast that particular view of class inequalities with the view from the study of ‘working lives’ within sociology. The working lives of the working classes are rarely depicted as *easier* than those of the middle-classes. Since the birth of sociology, the interlinked

overlapping sub-disciplines of the sociologies of class and of work have identified and critiqued the restricted life chances and resultant poorer working conditions and deep economic and labour market precarity that are experienced by the working classes. They have explored too the everyday negative impact on working-class people of the moral significance of class (Sayer, 2005).

One might think then that WLB amongst the working-class would be an intriguing topic for researchers concerned with class inequalities, rather than the neglected one that it is currently. Might work-life be a key area where the working class actually fare as well as, and even do better than, the middle-class, given the combination of heavier work-life problems reported by the middle classes and the multiple class disadvantages that are experienced by the working class in other areas of their working lives? Might this be an area where working-class easier, better-balanced work-lives are even desirable? That would certainly be something of a coup because working-class lives and life-styles are rarely portrayed as something the middle class do, might or indeed should aspire to more generally. Of course, working-class lives have been lauded, perhaps patronised, perhaps romanticised, by the middle-class in many ways: for being more down to earth or simple than middle-class lives for example; more family-centred or communal; or more gritty, edgy or 'authentic' (the latter for men in particular, argued Skeggs, 1997). However, aspirational mobilities *out of not into* the working class, for oneself and/or one's children, are arguably far stronger undercurrents in debates over everyday classed lives.

A clear premise in narratives of class and mobilities is the presumption of a directional desire to move up, not down, class categories, to 'better' (not 'worsen')

oneself. The urge to ‘escape’ a working-class background, to get out, ‘against the odds’ (to borrow the title of the 1997 book by Marshall et al.), is assumed to be a given for those who have the ability: the so-called ‘bright’ working-class kids. We can summarise this prevailing classist narrative as follows: a select few ‘bright’ working-class kids are able to escape the working-class destiny that their less capable classmates are doomed to endure: a destiny marked by failing working-class schools; inferior working-class jobs; sub-standard working-class houses; working-class ‘sink’ estates and ‘no-go’ working-class localities; and ‘low-brow’ working-class culture.

Whilst a presumed aspirational upward mobility runs through discourses of working-class lives, a keen fear of downward mobility into the working class has long underpinned the intensive class practices that many middle-class parents actively engage in on behalf of their children, such as paying for private tutoring whilst coordinating packed after-school programmes of enrichment (and academically-enhancing) activities (Devine, 2004; Reay, 2005). Moreover, and reflecting the moral dimensions of class, a middle-class fear of working-class *people* is permeated with disgust at, not admiration for, multiple aspects of working-class life-styles, the (wrong) values and (bad) taste of members of the working class, as Lawler (2005) has argued. Indeed, middle-class actors who are compelled to live in working-class localities have been shown to evolve distinction strategies to set themselves apart, to distance themselves, from the working-class (Southerton, 2002). For example, in Cappellini et al’s (2015) study of academics living in ‘Brodon’, the fictional name given to the locality of their university town, the respondents were keen to distance themselves both from the area and its local people (“a depressing working class area

with nothing in it”, “a shit place”, “Oh god, I’m not from round here”, (p 10); “the problem with Brodon people” (p. 12)).

In many ways, then, research does not portray the working-class as having particularly desirable lives, and certainly not ones that middle-class workers aspire towards themselves nor strategize for their children. So the study of WLB is intriguing because, against all this, it depicts middle- not working-class work-lives as being most difficult: harder to balance, and in most urgent need of support from dedicated WLB policies. For example, “If the government wishes to affect the work–life balance of employees in Britain, the single most important change needed is to reduce long weekly working hours, and especially in the higher grade occupations” (Dex and Bond 2005; p.60).

The inequalities that impact working class ‘working lives’ and the belittlement of working class life-styles inspired this chapter’s focus upon working class ‘work-lives’. It asks: are working-class work-lives easier, or better balanced, than middle-class? Is WLB an area where the more usual picture of class disadvantage in working lives is turned on its head? Are working-class work-lives something to desire and aspire to? This chapter addresses these key questions by exploring the work-lives of those employed in working class occupations. It demonstrates that many in working-class jobs do indeed fare better in WLB terms when we use the dominant conceptualization of imbalance as working too many hours. However, rather than signal an ‘easier’ work-life, it is argued that this result is largely an artefact of the classed way that WLB has been understood. The particular and partial way in which imbalance is conceptualised is rooted in a privileging of middle-class anxieties about

time and its squeeze. The favouring of the temporal troubles that beset middle-class work-lives has meant that the type of work challenges facing many working-class workers and their families, that we know exist from any reading of a critical analysis of class and work, have been only partially recognised or gone unseen in the study of WLB. We look to the problems of financial insecurity in particular in this chapter. First, we discuss the dominance of time, not money, in work-life studies.

WORK-LIFE BALANCE AND TIME

The dominant understanding of class inequalities in WLB is time based. Study after work-life study demonstrates how the work-lives of middle-class women and their families are strained by the challenges involved in balancing time-greedy professional and managerial careers whilst bringing up dependent children. In the UK, one way that women in mixed-sex couples with dependent children manage work-life challenges, for themselves and their families, is by working reduced hours, at least until the children are older. This reduced-hours WLB strategy can ease the time-squeeze when it is at one of its most intense over the life-course. Nevertheless, the strategy has been criticised for reinforcing gendered roles within the home, and for trapping women in part-time jobs where, in the UK at least, there are few opportunities for advancement and it is difficult to negotiate increased hours if desired (Fagan et al., 2012). The part-time WLB strategy is far more common amongst women employed in working- than middle-class occupations, as is giving up a paid job altogether to look after a child (Warren and Lyonette, 2015). Hence dual earner, often dual full-time, middle-class couples feature far more commonly in WLB studies that are focused on time pressures and strains.

So-called chronometric temporal-based work-life imbalance is based on the actual number of hours worked (Warren, 2003), and this form of imbalance is certainly a reality for many middle-class families. This chapter is not seeking to deny nor discount the negative impact that juggling too many balls for too many hours can have on everyday work-lives, to return to those internet images of juggling working mothers. Indeed, the UK's long-hours culture creates the conditions for particularly intense time poverty amongst senior workers and hence for their temporally unbalanced work-lives.

If we look at data from *Understanding Society* (U_Soc; McFall, 2012), the largest household survey in the UK (which followed on from and incorporated the *British Household Panel Survey*, the BHPS), we can see work-time by standard occupational class amongst employees in the very large sample (100,000 individuals in 40,000 nationally representative households). The most recent data available were collected 2012-13 (U_Soc Wave D).

Figure 1 shows how hours of labour market work (hours in first and second jobs and any over-time, paid or unpaid) varied by occupational class (amongst employees of working age). Around a third of men in senior Managerial positions were working very long weeks in their jobs (more than 48 hours), as were a quarter of men in Professional and in Process/Plant/Machine occupations. Part-time working (fewer than 30 hours a week) was more prevalent in lower level jobs, for women in particular.

Because these data come from household surveys, we can also see how hours build up for dual-employed couples. Due to sample size constraints, mixed-sex couples are the focus. The couples with the longest weeks in the labour market were those in which both partners worked in a non-manual job: 58% worked a combined seventy or more hour week (compared with 40% of dual manual couples).

INSERT FIGURE 1 AROUND HERE

As stated, this chapter is not seeking to deny the time squeeze that can result from such long weeks in the labour market that impact many middle-class work-lives. Yet it does contend that time, and in particular this very long hours chronometric measure, dominates the understanding of WLB to such an extent that the existence of other forms of work-life imbalance have been over-shadowed (see Chatzitheochari and Arber, 2012; Warren, 2003, 2015 on short hours, time scheduling, class and WLB). In particular, the importance of the juggling ball of financial security for a balanced work-life has fallen almost completely outside research and policy that are badged under the work-life agenda. Incorporating different types of work-life imbalance into the work-life framework can provide a more holistic picture of work-life, applicable to a wider section of the population.

**THE CASE FOR A FINANCIAL FOUNDATION TO A BALANCED WORK-
LIFE**

Outside the dedicated WLB literature, influential scholars have discussed the crucial significance of financial security in the daily lives of workers and their families. From the study of political lives, for example, Hacker et al. note: “From voting to revolting, from support for the welfare state to antagonism toward ethnic and racial minorities, economic instabilities have long been thought to shape the most fundamental aspects of political life” (Hacker et al. 2013, p.41). For WLB, research from the study of time, leisure, personal finances, and of life quality and wellbeing have all shaped the premise of this chapter: that financial security is surely a fundamental requirement for any work-life if it is to be deemed properly ‘balanced’. The financial is key amongst the life domains that dominate the quality of life literature because it has critical ramifications for all other aspects of wellbeing.

Surprisingly then, given its significance elsewhere, it is rare for research specifically into WLB to pay much, if any, attention to the financial situations of workers and their families. Reflecting back on my own pre-recession work on WLB and class, in 2005-6 I co-led a mixed methods project that asked about policies to support work-life reconciliation among low-waged women in England. The project drew upon analysis of the BHPS and also collected in-depth interview material from female and male partners in 35 mixed-sex couples in England, all of whom had at least one child aged 7 or younger. We showed how women employed in low waged jobs, and who had young children, were constrained in their work-life choices by limited and fragmentary social policies such as piecemeal provision of pre-school child-care and the limited parental leave that is available in Britain (when we compare the length of leave and the level of wage compensation on offer for leave-takers with that available in other European countries). We also identified innovative policies available in the

international arena around parental leave for fathers, child-care, and work-time that could promote WLB. We went on to ask whether these policies were attractive and could meet the needs of working-class women and their partners in reconciling paid work and family lives.

We were heavily influenced by the dominance of time in the study of WLB. Time features throughout our published articles (Fox et al., 2009; Warren et al., 2010, 2009) but these articles underplay the findings on financial hardship that were clearly present in the interviews. When the fathers were asked about the use of and attraction of parental leave, for example, financial calculation underpinned the responses of the working-class men:

For 90% of this population it is a financial decision yes, most people have got bills to pay and if they're struggling they've got to do the work (Luke, manual worker, manufacturing).

I'd use it [parental leave] if it were supported by the Government...I mean, if you were still getting 80% of your wages and everything, I mean you wouldn't have your travel costs, would you? (Gary, manual worker, manufacturing).

In addition, when asked about the potential of reducing their hours to ease work-life balancing, whether to a short full-time model (like the then French 35 hour week) or longer part-time hours (as in the Dutch Combination scenario), money concerns were cited by the men employed in manual jobs:

Errm, I would, (like a 35 hour week) but obviously I wouldn't be able to make the money that I need. So unless obviously my hourly rate was more to make up for the loss, but I mean otherwise not really no, because it wouldn't really work (Adam, welder, construction industry).

These men's assessments of the feasibility of any alternatives to their current work-life arrangements were clearly shaped by financial considerations, but our conclusions did not accentuate just how imperative financial security is for achieving a balanced work-life. The women interviewed also asserted the importance of finances, and of men's earnings in particular, when reflecting on the potential of policies to improve their families' work-lives:

If he (partner) could only work a certain amount of hours we'd struggle, we'd really struggle (Hayley, beauty therapist, low waged, P/T).

Finances certainly framed how those working class couples understood work-life balance. The data were collected during years of economic growth in the UK (2005-6) and so the significance of financial in/security for working class lives is likely to have intensified since then. As stated earlier, the recession and the subsequent period of austerity in the UK led to heightened hardship for the working class in particular. Such insidious developments as the growth in work-time underemployment including via 'zero-hours' job contracts (that do not guarantee workers any paid work at all), and the introduction of the 'bedroom tax' that cut benefit payments to those residents of social housing who had a spare bedroom, hit working class families hardest, amidst severe cuts to welfare benefits and service provision (Atkinson et al. 2012). Later in the chapter, we look to see whether financial worries deepened during this time

period. Even in 2005-6, money worries were undoubtedly denting the appeal for working class families of innovative policies for work-life balance.

There is even more abundant evidence in the study of class and work inequalities that characteristics of the working lives of many working-class people can create economically precarious lives and/or generate severe anxieties about economic insecurity, in the short and longer terms (see Atkinson, 2013; Fagan et al., 2008; Skeggs and Loveday, 2012). Just getting by day-to-day can be a stressful challenge if jobs are low waged, hard to come by and hard to keep. Post-recession, Shildrick et al. (2012) demonstrated the strong links between poverty and insecurity that intensified in austerity Britain, especially amongst those who experience churning in the labour market: moving in and out of short-term jobs. Recurrent patterns of low paid insecure jobs and unemployment led to the normalisation of everyday hardship in ‘low-pay, no-pay’ Britain. The financial relief of getting a job often did little to ease the longer-term build up of economic hardship. Shildrick et al. noted, in terms that will be very familiar to WLB scholars: day-to-day life was a juggling act for their informants. Familiar to WLB researchers again, that juggling act impacted most heavily on the women in poor households, as studies show it had in previous periods of economic crisis (Hutson and Jenkins, 1989). It was the women who talked most about ‘financial strain’ in interviews: about managing, and worrying about family spending and debts and having a constantly empty purse. The women spoke longingly about the (unlikely) possibility of a holiday away from home. They recounted the hardships involved in everyday living and caring for families without the benefit of a heated home or affordable hot water. Women’s management of finances and of family

emotions in economically-constrained homes adds substantial burdens to their unpaid workloads (Goode, 2009; Hall, 2015; Vogler, 1994).

The next section reinforces the picture obtained from such qualitative findings by drawing on large-scale data to demonstrate the extent of classed financial hardship in austerity Britain.

FINANCIAL HARDSHIP AND CLASS IN AUSTERITY BRITAIN

The chapter is concerned with financial hardship. It proposes that well recognised classed inequalities in ‘working lives’ and living standards must surely have critical ramifications for the ‘work-lives’ of working-class people and hence that financial security is crucial to a balanced work-life. We look to subjectively reported hardship rather than such objective measures as levels of income, savings and debt because the subjective allows individuals to reflect on their incomings and outgoings. Three waves of cross-sectional survey data are analysed: collected before the downturn began (2005-6, BHPS Wave O); in the midst of the crisis (2009-10, U_Soc Wave A); and the most recent available U_Soc wave (D, 2012-13). The data show that the proportion of employees reporting financial difficulties grew markedly in austerity Britain, with deepening problems for those working in manual jobs in particular.

In Figure 2, in 2005-6 around a quarter of working age employees in ‘Elementary’ jobs (a ‘standard occupational classification’ category that groups together occupations characterised by routine work that does not normally require formal educational qualifications) reported being in financial difficulties (24% of women and 29% of men), compared with 17/18% of Managers/Senior Officials. In 2009-10, in

the midst of the economic crisis, the figures had rocketed up for Elementary workers (to 51/52%), rose substantially for female Managers/Senior Officials (30%), but changed only a little for male Managers/Senior Officials (22%). The class gap in financial hardship had widened substantially in the UK.

INSERT FIGURE 2 AROUND HERE

Between 2009-10 and 2012-13, overall levels of financial difficulties fell again (to a third of women and men employees in hardship by 2012-13), but not to their pre-recession levels and not all occupational groups experienced this reduction. The hardship gap between the most and least financially disadvantaged occupational groups remained wider than it had been before the recession hit. There were still 40% or more of women and men working in Personal service, Sales/Customer Service, Process/Plant/Machine and Elementary (plus women in Skilled trades) jobs reporting financial hardship in 2012-13.

We can also see how a worker's self-reported financial situation compares with any partner. In each of the three years examined, those working age couples least likely to *both* report financial hardship were ones in which both partners were employed in non-manual jobs. Joint financial hardship was most heavily impacting dual-manual couples whilst being in a mixed-class couple provided some buffering to the financial hardship experienced by individual manual workers. What stands out from Figure 3 is the doubling between 2005-6 and 2009-10 of the proportion of dual-manual couples

who both reported financial hardship and, relatively speaking, remarkable stability in the perceived financial positions of dual non-manual couples both as the economic crisis impacted and as it eased.

INSERT FIGURE 3 AROUND HERE

The financial buffering that a partner in a higher-level occupation can provide mirrors the financial cushion that an employed partner can provide someone without a job. The dual-employed fared best amongst the couples, followed by male-breadwinners (Figure 4). If neither partner was in paid work then perceived financial hardship was intense, and deeper still in the midst of the crisis. In 2009-10, in 64% of non (paid) working couples, both partners reported being in difficulties or just about getting by (Figure 4). Of course, the potential financial buffering of a partner is seen too in levels of difficulties reported by workers at different life course stages. In 2012-13, when one third of employees overall were reporting hardship, the figures for lone parents (with a child under 16 years of age) were at 52% for women and 46% for men (figures not shown).

INSERT FIGURE 4 AROUND HERE

DISCUSSION AND CONCLUSIONS

It has been argued in this chapter that middle-class worries dominate debates around WLB to such an extent that the work-lives of the working-class have been drowned out. The study of WLB is, in effect, the study of middle-class mothers and their families. The view that work-life problems impact middle-class families most severely is a result of the particular way that imbalance has been conceptualised, as being largely about time squeeze. Studies of WLB rarely probe deeply into financial security when exploring what balance or imbalance means. Because the focus is largely on relatively affluent middle-class couples, it is not so surprising that finances do not crop up. As the findings in this chapter show, even in the depths of a very deep economic crisis in the UK, in 2009-10 only a small minority (14%) of respondents in dual non-manual couples both reported being in financial hardship. This compared with a large minority (41%) of dual working-class couples.

This chapter challenges the absence of the work-lives of the working-class from academic WLB debates. It thus contributes to the critique of the ideal-typical worker who dominates WLB discourses: the working mother with young children, by adding her class into the analysis. In reality, the ideal typical WLB worker is a mother of younger children, heterosexual in a non-separated couple, white, European, able-bodied, in a middle-class job. Despite the fact that intersectional analysis is well established, the work-life literature has been slow to engage with decades of these debates. Accordingly, as Özbilgin et al. argued (2012: p.12) “the conceptual development in this field has remained stunted in terms of making work-life issues relevant across divisions of social diversity, beyond gender diversity”.

This chapter also challenges more fundamentally the omission of financial matters from our understanding of WLB. Financial problems, that impact working- not middle-class lives more heavily, have somewhere along the line been deemed to fall outside the remit of 'WLB' debates. Indeed, in conferences I have been told that WLB scholars should not be criticised for neglecting financial security because WLB was actually developed to be about time and that finances are 'about something else': hence I am asking WLB to do something it was never designed to. My response is that this disregard of the financial reflects the fact that WLB was devised by middle-class authors about the troubles that they were experiencing: it gave a tag to their 'problem without a name', to re-use Betty Friedan's (1963) identification of the unhappiness expressed by materially-comfortable middle-class housewives. That would be fine if the study of WLB was candid about being centred on and largely about middle-class work-life experiences. But these middle-class understandings of what is crucial to WL-balancing have been extrapolated unmodified to all work-lives. WLB masquerades as an inclusive and holistic approach that aims to promote a better understanding of work-life in general when in reality it is a concept that privileges the work-life worries of the middle-class whilst disregarding those of the working-class.

Despite its neglect in much of the study of WLB, financial security is surely a fundamental requirement for any work-life if it is to be deemed properly 'balanced', not something different to it. Financial wellbeing was measured in this chapter using a self-reported measure. The subjective is seen to be a strong measure of financial wellbeing that is different to but complements such more commonly analysed data as relative income and wage levels. Nevertheless, the chapter has only begun to touch upon the key dimensions of the financial for students of WLB. Drawing upon the

extensive research into economic in/security could provide a valuable way forward in the study of WLB and class. In Hacker et al.'s (2013) research, for example, they identify a number of areas of economic security that, I argue, also underpin a balanced work-life. Hacker et al. explored the 'scope' of economic insecurity: the extent to which respondents had experienced 'economic shocks'. These are grouped under four domains: employment-related financial shocks like job loss, health costs (it was a USA study), family (such as financial shocks due to divorce or bereavement) and wealth (decline in assets and savings). They identify too what they call households' 'capacity to buffer against economic risk' (p.25), by exploring debt levels, financial reserves and the ability to borrow money from family members and friends. They also differentiate respondents' assessments of their own personal financial security from worries about the economy in general.

These elements, and more, of what it is to feel financially secure or at risk of or in hardship provide the economic foundations of our everyday lives and, accordingly, our work-lives. A key objective of this book is to highlight the impacts of austerity and difficult economic times on WLB. Its guiding theme is the triple agenda of supporting employee WLB, workplace effectiveness and social justice in an austerity context. The conclusion from this chapter is that to meet the challenges of this triple agenda for change, the study of WLB now must add the identification of the work-life problems of the working-class and the pursuit of solutions for working-class imbalanced lives to its core interest in middle-class chronometric temporal-based imbalance. Without this, in times of austerity and deepening hardship, we are left unable to state whether class inequalities in financial-based work-life imbalance are

intensifying, and we are left incapable of proposing what policies might be suitable for supporting more balanced working-class, not just middle-class, work-lives.

Acknowledgments

This research was funded by award BR100093 from the British Academy. BHPS and Understanding Society 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.