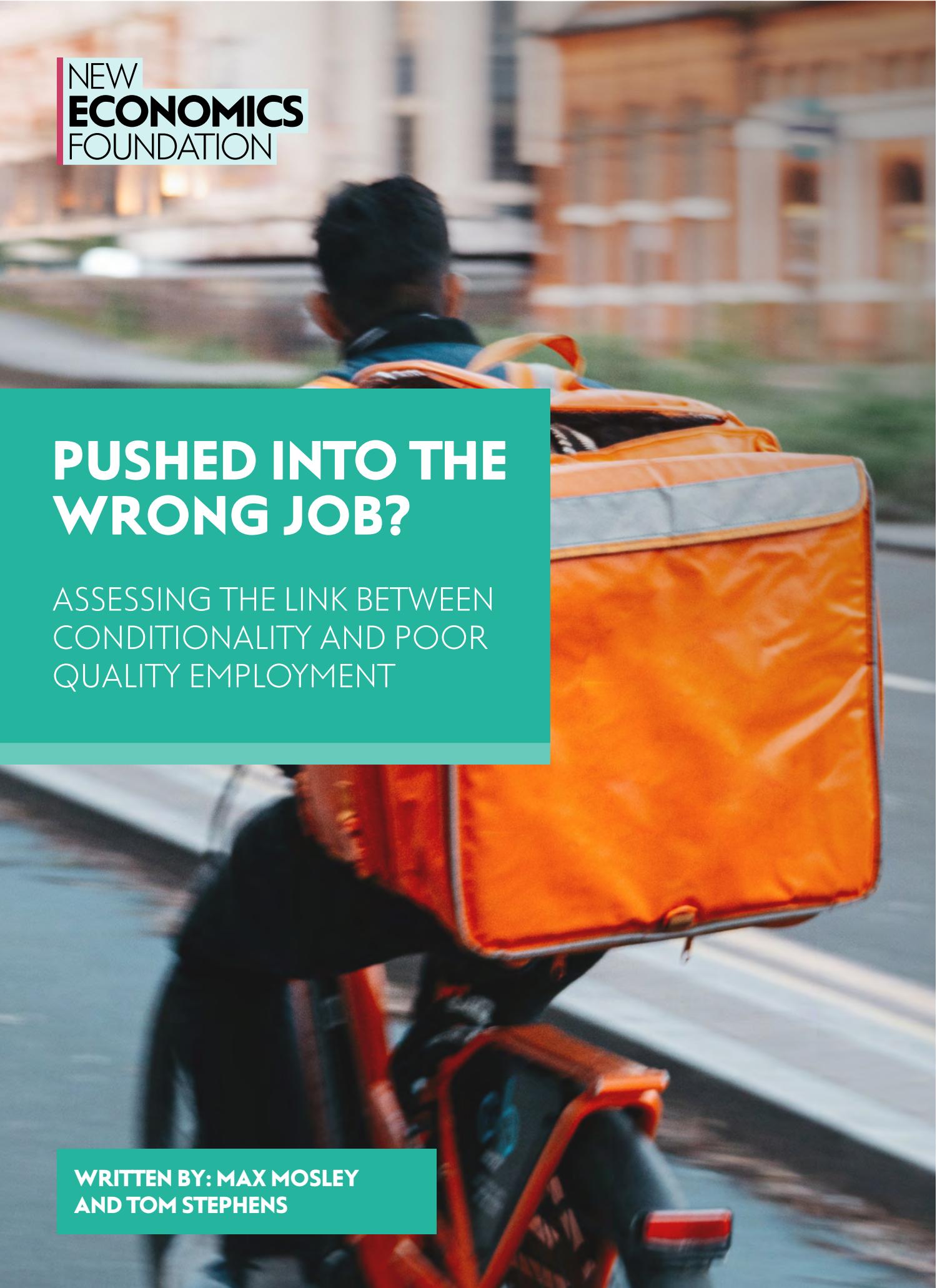
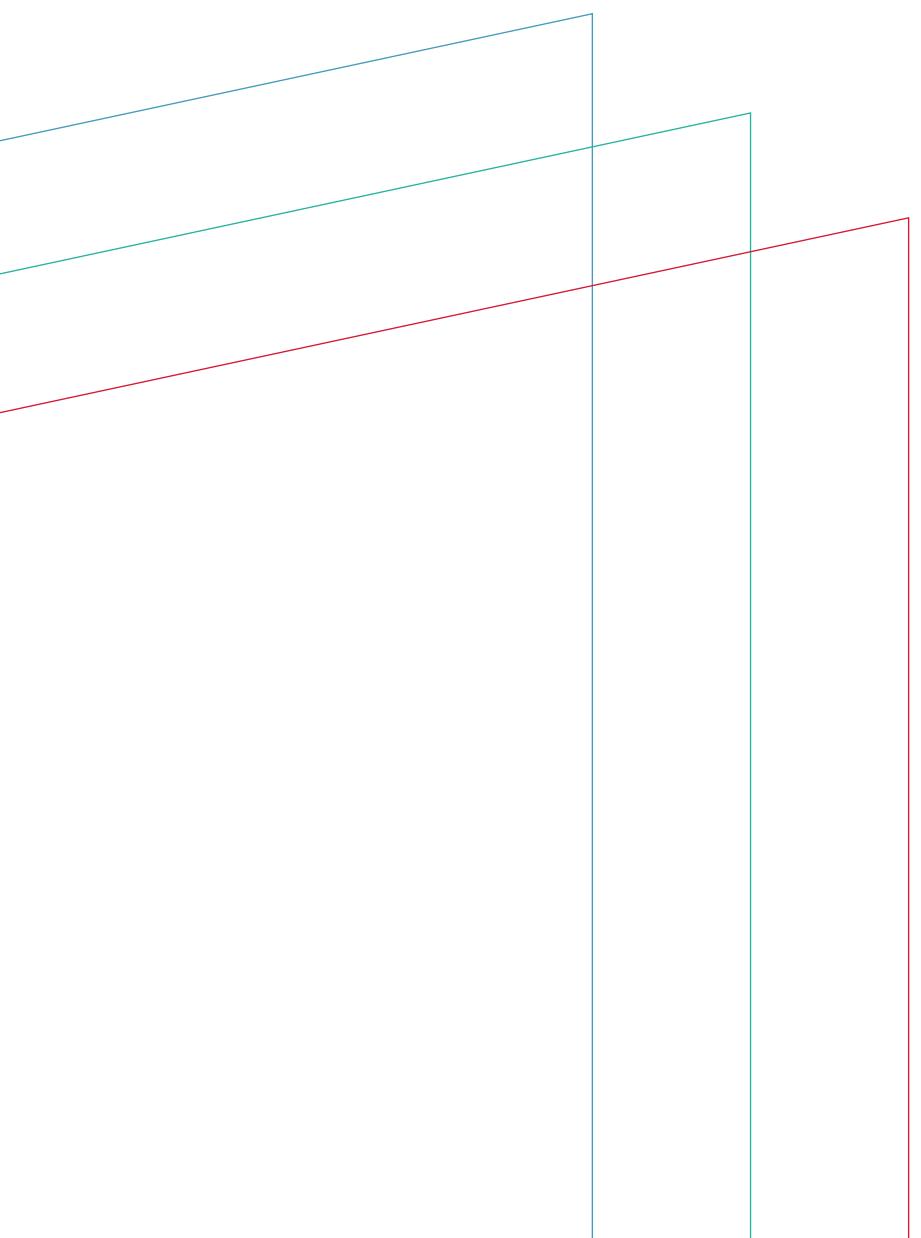


PUSHED INTO THE WRONG JOB?

ASSESSING THE LINK BETWEEN
CONDITIONALITY AND POOR
QUALITY EMPLOYMENT

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EXECUTIVE SUMMARY

The government has made a clear and welcome commitment to delivering “good jobs in every part of the country”. Yet scrutiny by the House of Commons Work and Pensions Committee highlights a fundamental tension between this ambition and the way universal credit is designed.¹ The committee’s report emphasises that universal credit conditionality is overly focused on compliance, often pushing people into jobs that are insecure, poorly matched to their skills, or offer little chance of progression.

Building on these concerns, our analysis provides the first systematic evidence that conditionality does not merely fail to align with the government’s good-jobs agenda; it may actively work against it.

Successive central governments have designed benefit programmes with an increasingly high degree of conditionality, ie they place requirements on claimants to actively look for work to keep accessing social security. While some conditionality is not unusual, the UK has historically had among the most conditional benefit systems in the world, and the degree of conditionality has increased further since the introduction of universal credit.

This has in part been driven by the belief that conditionality will get the claimant into ‘Any job’ first, which will then lead to a ‘Better job’ and then a ‘Career’. This was known as the ABC approach under the previous government. Under the current government, the previous Minister for Employment has stated a desire to end the ABC approach,² but it remains to be seen whether this will be translated into concrete action. The second justification is to simply reduce the benefit bill but push people off support quickly. However, this approach has been argued to be counterproductive to both the goals of promoting employment and reducing the benefits bill.

Conditionality inherently weakens workers’ bargaining power by forcing them to take anything regardless of quality,³ which leads to them being put forward for jobs poorly matched to their interests or skills.⁴ If people are poorly matched into low-quality jobs, their career prospects will be limited and their likelihood of returning to social security increases.

Understanding the access that claimants have to good-quality jobs, and whether they end up working in them, is therefore crucial to determining whether the ABC approach achieves its goal of promoting careers while reducing the social security bill, or if in fact it creates a feedback loop in which poor-quality work is both subsidised and reinforced by the social security system.

In this report, we find that universal credit ranks highly for the strictness of its work search requirements compared to other advanced economies, and also that the labour market is more characterised by low-paid, precarious work, with a greater proportion of jobs being agency or gig economy platform work compared to other advanced economies.

We underpin this work with regional analysis within the UK, including the first systematic comparison of job quality across UK regions and local authorities. We find that the regions with the most benefit claimants often have the worst-quality jobs and lowest vacancies, highlighting the limited choices claimants have. We show that the current design of the social security system likely fails to support people into good jobs and instead is pushing people into a local labour market with low numbers of good-quality jobs.

We finish by assessing how job quality varies at the individual level, between claimants and low-income non-claimants. We find that claimants are more likely to be working in routine jobs in sectors with lower quality jobs and have lower life satisfaction compared to low-income non-claimants.

While the government has rightly made an explicit commitment to “good jobs in every part of the country”, our report highlights a risk that a continued commitment to conditionality inherited

from previous governments could undermine the delivery of better jobs by funnelling workers into the same low-quality roles that the policy aims to move beyond.

The Work and Pensions Select Committee report calls for a shift away from a narrow compliance-driven approach and towards employment support that is genuinely enabling. Our findings provide the empirical foundation for that shift: the UK's conditionality regime is not only mismatched to the realities of local labour markets, but it also risks reinforcing cycles of low pay, insecurity, and weak progression, the very problems the government seeks to solve.

Our key findings are as follows:

- **Social security conditionality in the UK is the second harshest among OECD countries.** Claimants face stricter requirements to search for and accept work, with more and stricter sanctions for non-compliance.
- **The UK labour market is more characterised by low-paid gig economy and agency work than other EU countries.** Over 10% of jobs in the UK are insecure, with variable hours, low wages, and limited access to rights and protections, which is higher than in other European nations.
- **Social security claimants are more likely to live in areas with fewer vacancies and lower-quality jobs.** These regions offer fewer opportunities for secure, well-paid work, leaving claimants with limited choices.
- **Claimants are more likely to work in routine occupations than other low-income non-claimants.** This means they are concentrated in roles with low autonomy, limited progression, and more repetitive tasks.
- **People working while claiming universal credit report less life satisfaction than low-income people working and not claiming.** The insecurity and poor conditions of jobs entered through conditionality appear to translate into lower wellbeing.

- **The jobs done by people on universal credit have lower quality on six out of seven measures compared to the general population.** They consistently score worse on pay, security, autonomy, prospects, work-life balance, and representation, with only health and safety broadly equivalent.
- **Compared with comparable groups, people on universal credit have especially poor job progression prospects, hourly wages, and flexibility.** For example, seven in ten have no expectation of a promotion or better job within the next year. This shows the dangers of persisting with an ABC approach.

These findings suggest that to achieve its ambitions on good jobs, growth, and improvements in living standards, the government needs to move beyond a pursuit of social security conditionality. A much broader set of policy interventions is needed to support claimants into genuinely high-quality and sustainable jobs – focused particularly on investment in the most deprived local labour markets, to improve the availability of good work across the country.

The government should harness the opportunity to change the way the social security system currently supports people into work, as it had begun to do with measures set out in its Get Britain Working White Paper – where it recognised that the employment support system is too focused on compliance.⁵ The UK's long-standing approach to conditionality risks disempowering claimants and undermining good jobs. Elsewhere, we have set out the framework for an alternative system, which would maximise genuine engagement from people on universal credit – drawing insights from deliberative workshops with claimants and discussions with local employment professionals. This would be centred on the co-production of employment plans with claimants; locally led engagement with employment providers; and a staged and supportive process, before resorting to conditionality.⁶

1. INTRODUCTION

Successive central governments have designed benefit programmes with high levels of conditionality. The programmes have required claimants to actively look for work, in order to keep accessing social security. While some level of conditionality is not unusual compared to other countries, the UK has generally had one of the most conditional benefit systems in the world. The degree of conditionality has increased further since the introduction of universal credit.

Changes in recent years have had two key motivations. The first is the belief that conditionality will boost employment by getting claimants into 'Any job' first, which will then lead to a 'Better job' and then a 'Career'. The previous government called this the 'ABC' approach. The previous minister for employment in the current government set out a desire to end the ABC approach, but it remains to be seen whether this will translate into concrete action. The second motivation is fiscal: to reduce the benefit bill by pushing people off support more quickly.

Increases in benefits conditionality can sometimes be counterproductive to the goals of promoting employment and reducing the benefits bill. Conditionality inherently weakens workers' bargaining power – by forcing them to take any job regardless of quality or appropriateness – which leads to them taking on jobs that are poorly matched to their interests or skills. If people are matched into jobs that are unsuitable and/or low-quality, their career prospects will be limited and their likelihood of staying on or returning to social security increases.

This report assesses the effectiveness of higher conditionality and the ABC approach, as levers to achieve the goals of higher employment and a lower social security bill. It does this by measuring the extent to which UC claimants have access to good-quality jobs, and whether they end up working in them. It tests an alternative hypothesis for where higher conditionality and the ABC approach may lead: a feedback loop in which poor-quality work is subsidised and reinforced by the social security system.

2. UK SOCIAL SECURITY CONDITIONALITY AND THE LABOUR MARKET FROM AN INTERNATIONAL PERSPECTIVE

Conditionality refers to the behavioural requirements imposed on individuals in exchange for receiving social security support, typically including job search activity, training participation, and availability for work. Among OECD countries, the UK is at the upper end of the conditionality spectrum.

Claimants in the UK typically dedicate *35 hours per week* to job-search activities. This includes applying for multiple jobs, updating CVs, and other work-preparation tasks (generally restricted to positions within a 90-minute commute). New claimants have frequent meetings with a jobcentre work coach, often weekly for the first 13 weeks. Failure to meet these commitments can trigger sanctions of temporary cuts to social security. For example, missing agreed work-search steps (medium-level breach) typically leads to a 4-week (28-day) cut in universal credit. More serious breaches (eg refusing a job offer) can lead to 91–182-day sanctions.

By comparison, Germany's basic unemployment assistance (*Bürgergeld*) also uses conditionality, but more moderately. Claimants must also co-operate with their equivalent of the job centre under a written *Kooperationsplan*, which is an individualised integration plan. While there are sanctions for refusing a job offer, these differ from the UK's version, as they only apply if a job is refused that is part of the individual's personalised plan. This means German claimants can reject job offers not suited to their skills or interests without fear of facing sanctions, unlike in the UK.

Polish jobseekers face relatively light conditionality. To qualify for the unemployment benefit or other subsistence support, claimants must register at a local labour office (PUP) and be available for work. They must keep in touch with the office (typically by confirming availability at least every 90 days⁷). Like Germany, sanctions are only applied if a claimant refuses a referral for a 'suitable job', rather than any job, as in the UK.

The OECD calculates the strength of job search requirements by scoring countries based on both the frequency of job search monitoring and the documentation required to prove job search activities. Countries are then given a score which reflects the strictness of their job search requirements.⁸

The UK ranks as the second strictest country within this measure, with Germany in the middle, and Poland as one of the most lenient (Figure 1).

Understanding the impact of social security conditionality requires more than assessing benefit rules in isolation. To evaluate whether conditionality supports better outcomes for workers, it is essential to consider how it interacts with the broader shape of national labour markets, especially for individuals at the lower end of the income distribution.

2.1 INTERNATIONAL COMPARISON OF SOCIAL SECURITY CONDITIONALITY AND LABOUR MARKET QUALITY

Given Figure 1 shows that the UK has a relatively more conditional social security system, it's important to understand how the quality of the UK's labour market compares, too.

To understand this, we extend our analysis and compare it to international counterparts on a range of indicators of labour market quality, including 1) wages for the lowest earners, 2) the prevalence of agency work, and 3) the size of the gig economy workforce.

In doing so, we are not assessing whether conditionality has a causal relationship with these measures of labour market quality, as these are shaped by wider, largely macroeconomic, factors. Instead, by locating the UK within this international context, we can better understand

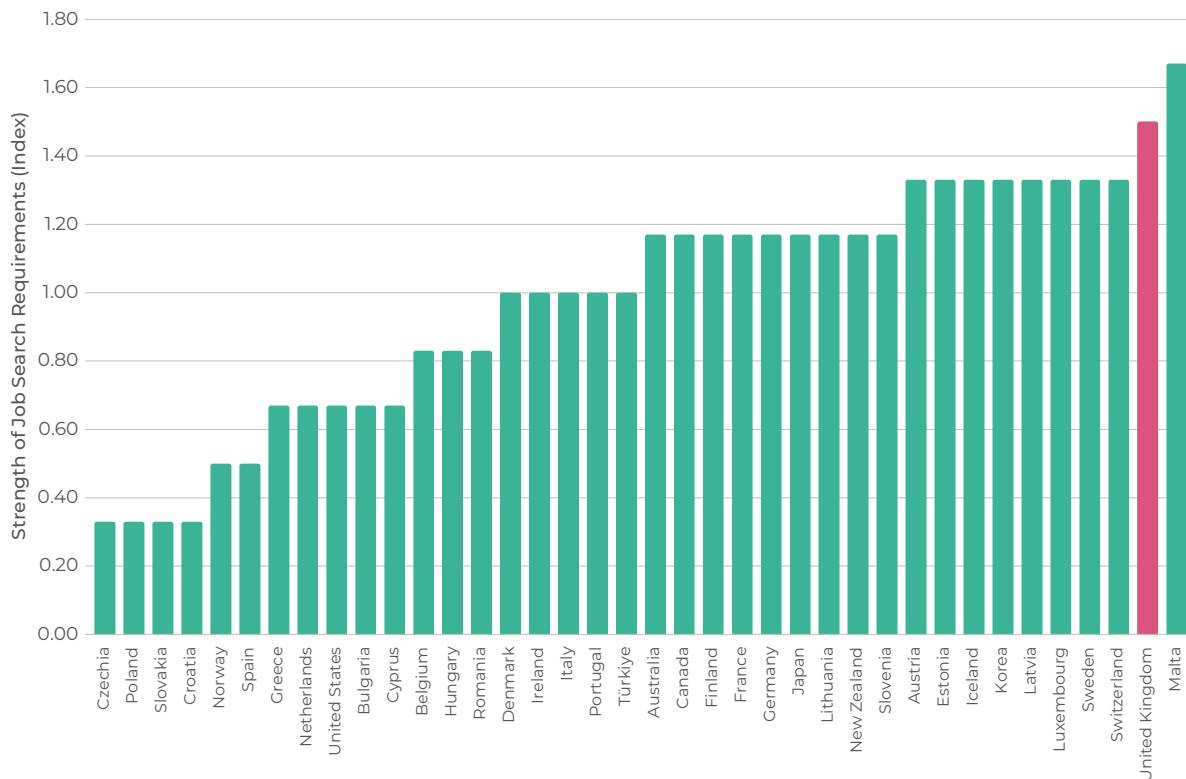
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the kind of labour market that claimants are pushed into.

Figure 2 plots the same strictness score defined in terms of job search requirements against the

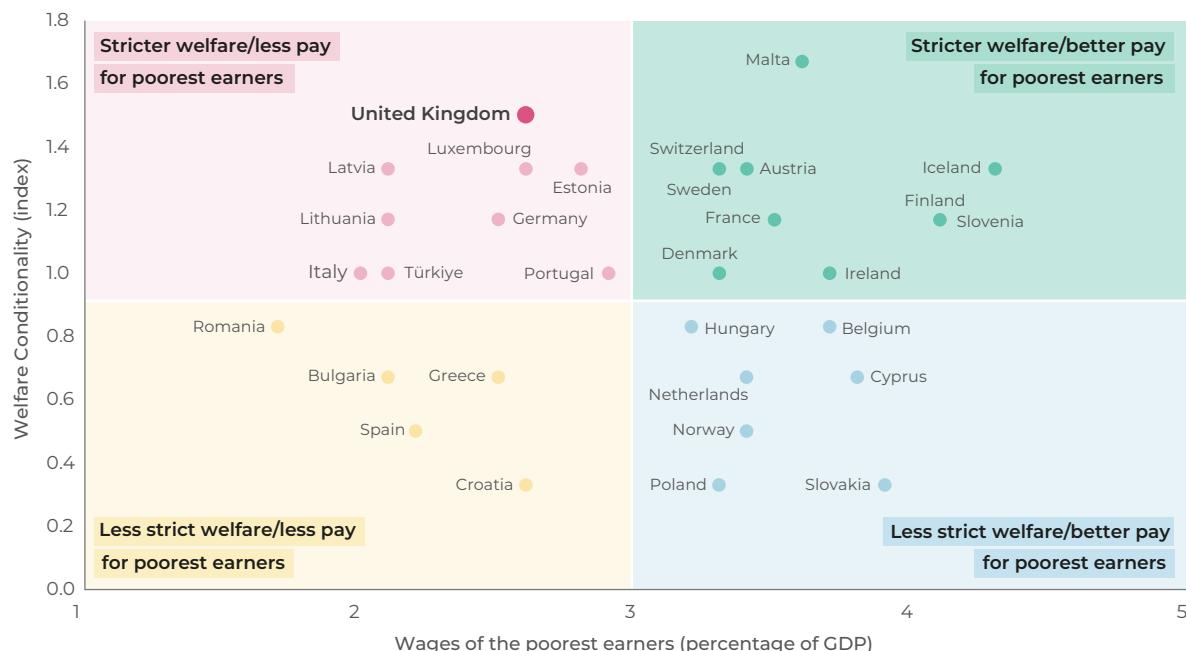
FIGURE 1: STRICTNESS OF JOB SEARCH REQUIREMENTS BY OECD COUNTRY



Notes: The strictness of job search requirements is based on a combination of both the frequency of job search monitoring and the documentation required to prove job search activities.

Source: OECD (2022)⁴²

FIGURE 2: WAGES OF POOREST EARNERS AND SOCIAL SECURITY CONDITIONALITY BY OECD COUNTRY



Source: NEF analysis of OECD (2022)⁴³ and Eurostat (2023)⁴⁴

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wages of the bottom earners of workers in each country. It shows that the UK, by comparison, is in both the high-conditionality (Figure 1) and low-wage quadrant, meaning it is in the group of countries that are outliers compared to other developed economies. It appears likely that current policies are pushing people into poorly paid jobs without shifting the structural conditions that keep wages low.

From the claimant's perspective, they are made to find a job but struggle to find one that pays them well compared to their counterparts in other countries, who are pushed less and have access to a better-paid labour market.

In contrast, Nordic countries combine more active support systems and less conditionality within their benefit programmes, while their labour market is more associated with higher relative earnings for low-paid workers.

Figure 3 adds a further dimension to the analysis by comparing conditionality with the share of employment conducted through temporary work agencies. Agency work is often associated with lower pay, fewer rights, and weaker job security –

features that make it an indicator of a breakdown in the traditional, standard employment model of a formal relationship between a single worker and a worker in a full-time contract towards a more fissured labour market with high levels of non-standard, and often informal, forms of employment relationship.⁹

Again, the UK falls into the quadrant of high conditionality and high reliance on agency work. This reflects a dual weakness: not only does the social security system pressure people into accepting work in a low-paid labour market, but also one where the jobs available are disproportionately in insecure and outsourced forms compared to other countries.

Figure 4 examines the share of the workforce engaged in gig economy jobs – including platform-based work such as food delivery, ride-hailing, and online task-based services – relative to levels of conditionality. Gig economy work is typically informal and insecure, and lacks basic employment protections such as holiday pay, pensions, and sick leave. As with agency work, its prevalence tends to signal a weak floor under the labour market.

FIGURE 3: PREVALENCE OF AGENCY WORK AND SOCIAL SECURITY CONDITIONALITY BY OECD COUNTRY

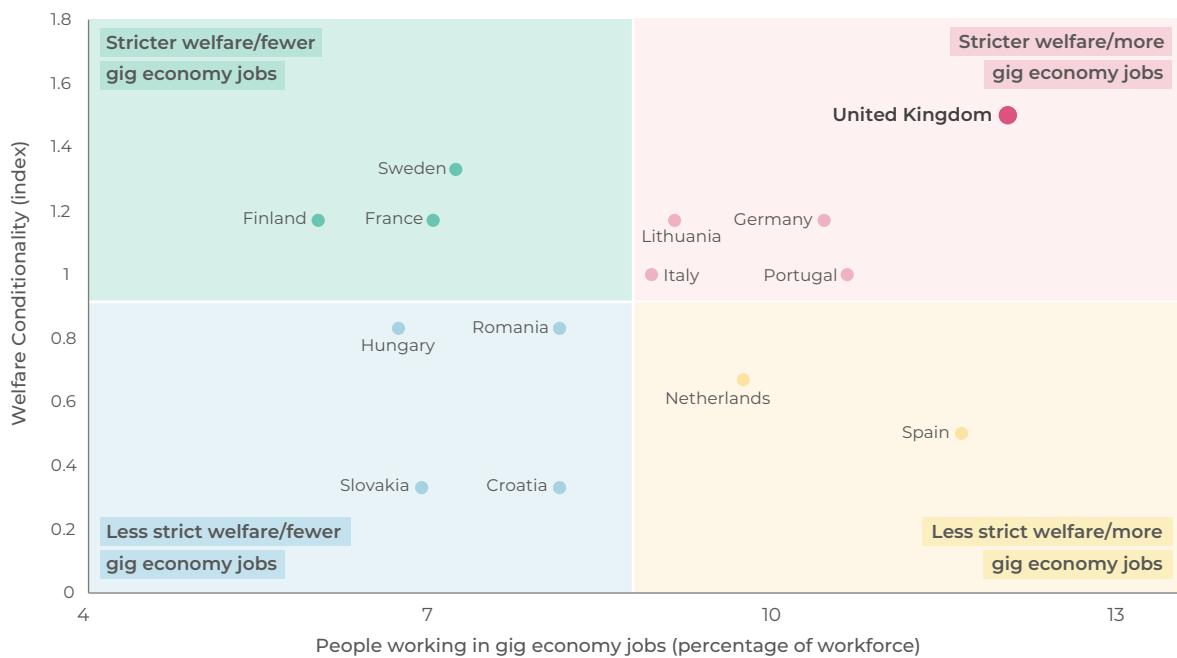


Source: NEF analysis of OECD (2022)¹⁰ and WEC (2020)¹¹

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FIGURE 4: PREVALENCE OF GIG ECONOMY WORK AND SOCIAL SECURITY CONDITIONALITY BY OECD COUNTRY
SOURCE: NEF ANALYSIS OF OECD (2022)¹² AND EUROPEAN COMMISSION (2018)¹³



Source: NEF analysis of OECD (2022)¹⁴ and European Commission (2018)¹⁵

Figure 4 again places the UK in the top-right quadrant, indicating high conditionality and high gig economy reliance. This reinforces the conclusion that social security conditionality in the UK is embedded within a labour market that offers too many low-quality jobs with too few protections. The consequence of an ABC approach to conditionality in this context is that benefit claimants may be being pushed into a labour market that, by international standards, is low paid and is increasingly dominated by insecure agency or gig economy work, creating further dependency on the social security system.

While these measures of poor quality are likely to be driven by wider structural factors, independent of conditionality, there are some arguments that strict benefit rules could be playing a contributing role in this story. Limited labour demand relative to the supply of jobs gives employers greater power in setting terms and conditions. Workers, especially those pressured by conditionality, have less bargaining power to push for higher wages, more secure contracts, or better progression prospects. Therefore, this analysis shows that the UK's comparatively strict social security system is likely pushing people into a comparatively poor labour market, and it may be fundamentally reinforcing poor labour market conditions.

3. SOCIAL SECURITY AND JOB QUALITY ACROSS UK REGIONS

In this chapter, we look within the UK and explore regional labour markets to add further granularity to the findings in Chapter 2. We estimate which areas of the country have the worst quality jobs, to 1) contribute to the process of defining and delivering “good jobs in every part of the country” and 2) to assess whether these areas have higher degrees of social security claimants being required to look for work.

To do so, we combine universal credit caseloads, job vacancies, and job quality data to expose the interaction between social security and weak labour markets. This analysis is based on a UK Quality of Work Index, built using a representative sample of paid workers in a large-scale UK longitudinal survey (Understanding Society).^{16 a} This is a synthetic index which assigns workers QoW scores by aggregating their job quality across 7 dimensions using 15 indicators:

- **Earnings:** Comprises two indicators, one on workers’ position in the hourly wage distribution, and another on the sufficiency of earnings to meet minimum income standards.¹⁷
- **Insurance:** Whether it contributes to an employer or (if self-employed) personal pension.
- **Security:** Length of continuous service in the job, and perceived job security/chances of losing the job in the next 12 months.
- **Autonomy and voice:** Autonomy over nature, pace, and manner of day-to-day work.

- **Work-life balance:** Number of employee-oriented flexible working opportunities, and whether the employee works above average full-time (FT) worker hours or, worse, above the UK Working Time Directive.

- **Prospects:** Perceived short-term training and promotion prospects (<12 months), long-term occupational growth to 2035 by highest qualification and managerial duties in the job.

- **Health and safety:** Rate of workplace fatalities, accidents, and injuries per 100,000 by industry.

Combining these produces quality of work (QoW) scores, on a 0–100 scale, for each worker with 0 meaning the lowest QoW and 100 meaning the highest.

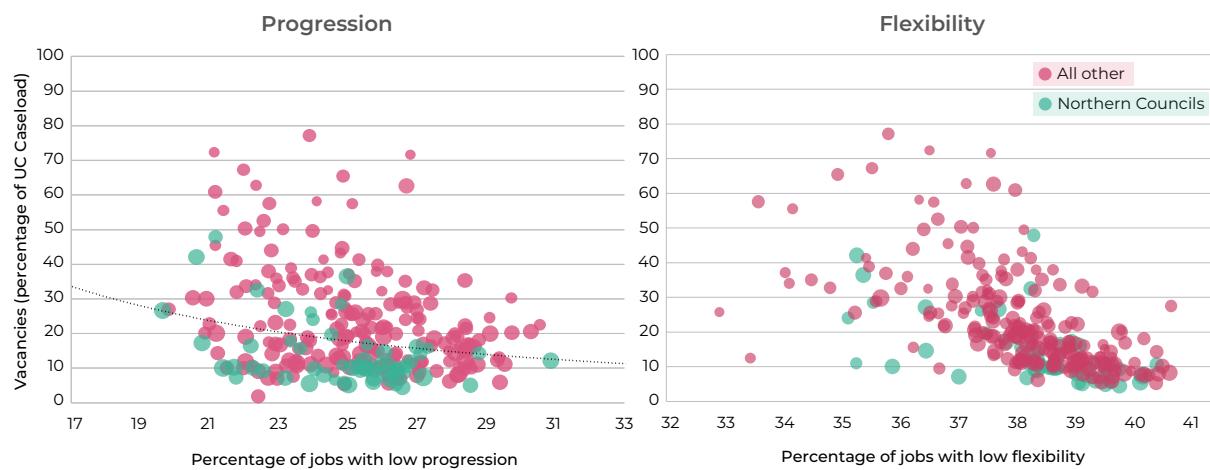
3.1 LOCAL VACANCIES AND JOB QUALITY

We start this analysis by looking at how levels of job quality intersect with the level of regional vacancies. Figure 5 compares local vacancy rates with the share of jobs characterised by poor long-term opportunities for promotion or occupational growth. We find that claimants in areas with fewer vacancies are more likely to end up in jobs where the chance of moving upwards – either within their occupation or into more sustainable roles – is extremely limited. The chart shows a clear negative correlation: as vacancies fall, the proportion of jobs with poor promotion prospects rises.

This relationship is crucial, as claimants are compelled to take any work available within 90 minutes of travel under the threat of sanctions. But in low-vacancy areas, “any work available” risks being systematically tilted towards dead-end jobs. This could lock individuals into positions with little scope for improvement, undermining the very purpose of active labour market policies, which should be to support progression rather than trap people at the bottom.

^a For this NEF report, the index has been updated to include Wave 14 (2022–24) of the survey. Most of the analysis using this index is using the latest wave.

FIGURE 5: RELATIONSHIP BETWEEN VACANCIES AND PROPORTION OF JOBS WITH POOR PROGRESSION/FLEXIBILITY BY LOCAL AUTHORITY IN ENGLAND AND WALES.



Source: Stephens (2025)¹⁸ and ONS (2025).¹⁹ See Appendix A for methodology.

A similar story emerges when looking at flexibility. We also show the relationship between labour demand (defined by the level of vacancies as a percentage of the local population) compared to the proportion of jobs offering little employee-oriented flexible working opportunities. Once again, we see a negative relationship: areas with lower vacancy rates are those where workers are more likely to face rigid jobs with little flexibility.

For individuals on universal credit, this lack of flexibility is particularly damaging. Many claimants face complex personal circumstances – from caring responsibilities to health conditions – which make flexibility essential for sustaining work. Yet the conditional social security regime does not account for this reality. Instead, claimants may be being pressured into roles that cannot accommodate their needs, leading to job instability, cycling in and out of employment, and heightened stress.

One recent study found that women are much more likely than men to be out of the labour market due to caring duties, suggesting that conditionality placing strict work search burdens disproportionately undermines women's ability to find jobs that are compatible with their caregiving roles.²⁰

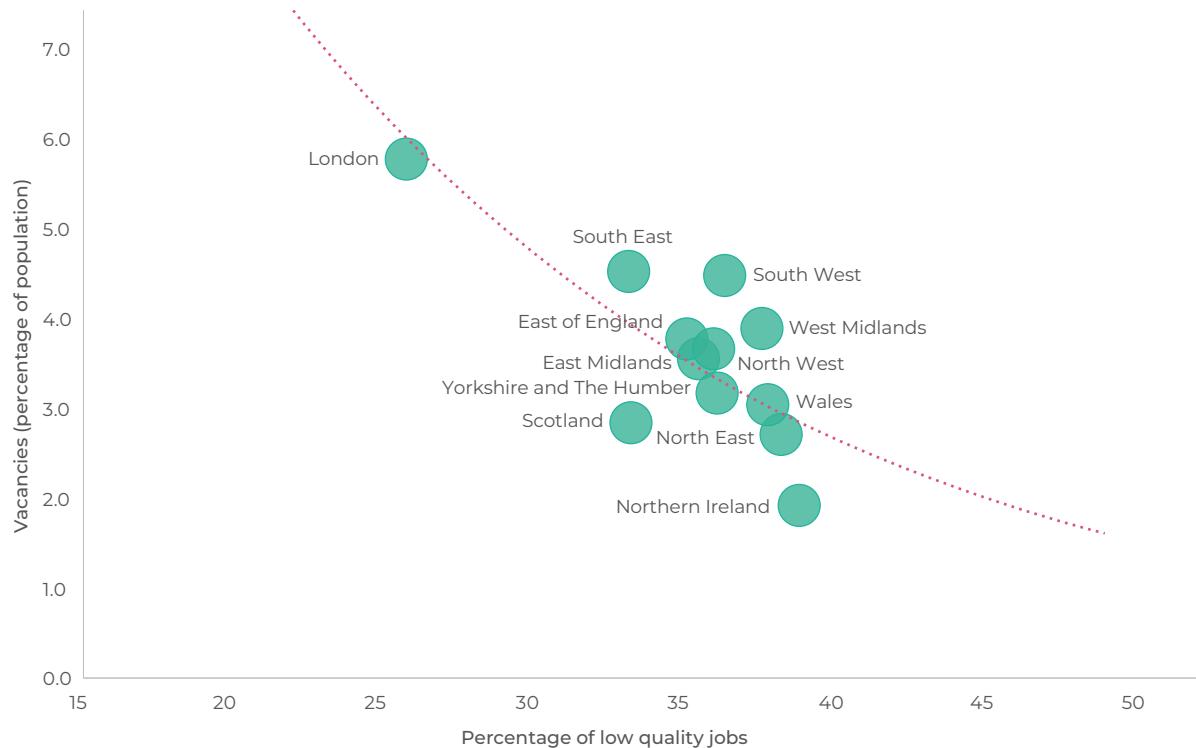
This is likely because limited labour demand relative to supply of jobs gives employers greater power in setting terms and conditions. Where job opportunities are scarce, workers have less bargaining power to push for higher wages, more secure contracts, or better progression prospects; this is especially true, coupled with the decline of trade union membership.²¹ Employers in these areas face less competitive pressure to improve job quality, since workers have fewer alternatives and are more likely to accept low pay, irregular hours, or poor conditions simply to remain employed. Over time, this dynamic entrenches a local labour market where poor-quality jobs dominate, making it harder for individuals to move into more secure or rewarding roles.²²

We find in Figure 6 that the regions that have the lowest vacancies have the lowest quality jobs. For claimants in these regions, the social security system does not just push them into the labour market, it also pushes them into the worst corners of it. This presents a double bind – where good jobs are both rare and scarce – and suggests that simply increasing employment is not enough. Without attention to job quality, more employment in these areas risks reinforcing cycles of low pay and poor progression.

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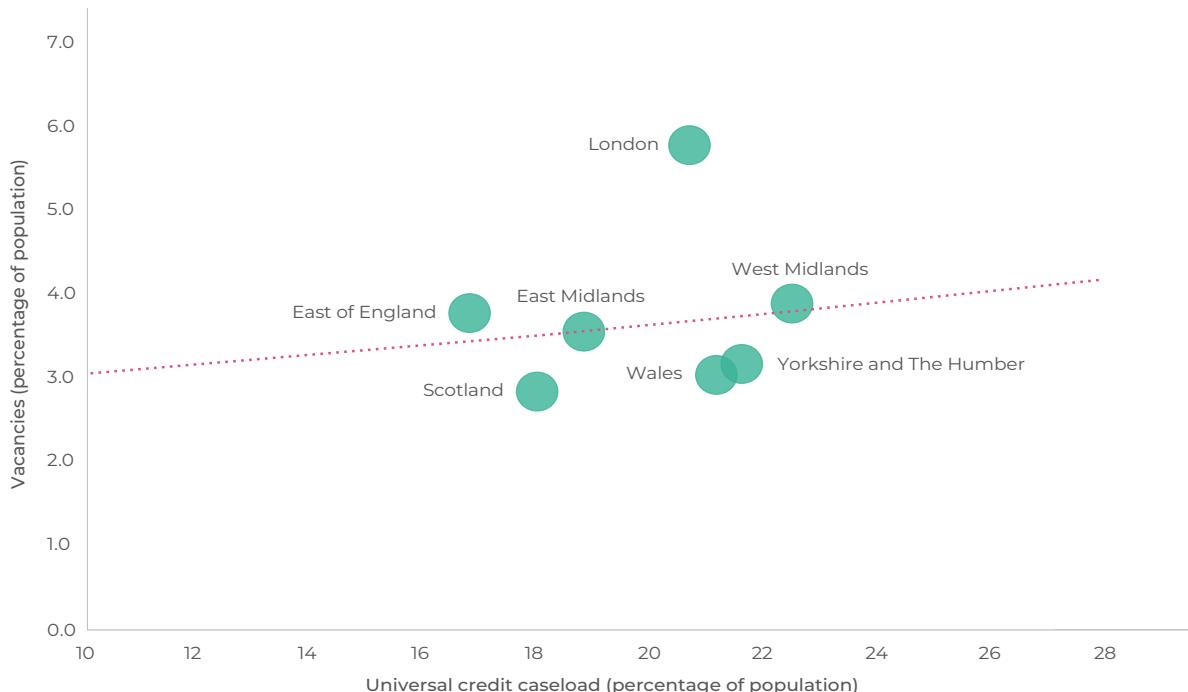
FIGURE 6: RELATIONSHIP BETWEEN NATIONAL AND REGIONAL JOB QUALITY AND VACANCIES



Notes: Regional work quality estimated by taking the jobs in the bottom 40% of the quality of work index. Higher percentages denote greater prevalence of poor-quality jobs. Vacancies are calculated as a percentage of the regional working age population.

Source: NEF analysis of ONS (2025)²³ and DWP (2025).²⁴ See Appendix A for methodology.

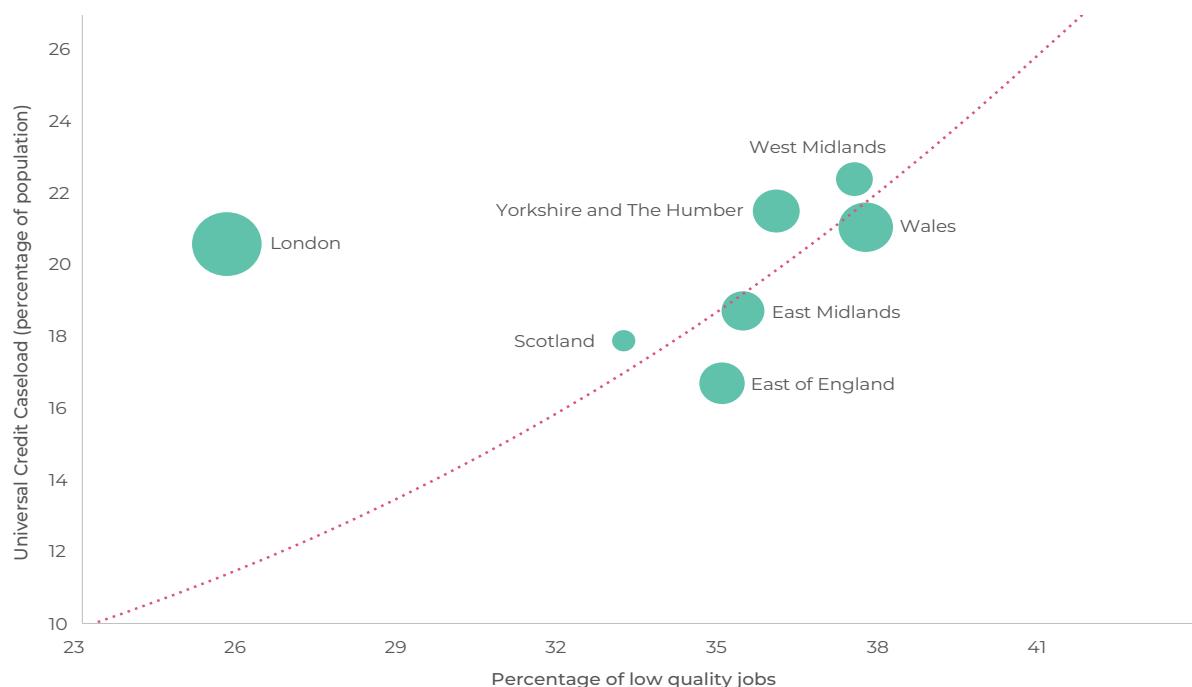
FIGURE 7: RELATIONSHIP BETWEEN NATIONAL AND REGIONAL UNIVERSAL CREDIT CASELOADS AND VACANCIES



Notes: Vacancies are calculated as a percentage of the regional working age population.

Source: NEF analysis of ONS (2025)²⁵ and DWP (2025).²⁶ See Appendix A for methodology.

FIGURE 8: RELATIONSHIP BETWEEN NATIONAL AND REGIONAL JOB QUALITY AND UNIVERSAL CREDIT CASELOAD



Notes: Regional work quality is estimated by taking the jobs in the bottom 40% of the quality of work index. Higher percentages denote a greater prevalence of poor-quality jobs. Trendline excludes London.

Source: Stephens (2025)²⁷ and ONS (2025).²⁸

Given that job quality and labour demand are negatively associated with each other, it is crucial to estimate whether claimants are more or less likely to live in regions with these low vacancies, and therefore a lower proportion of good quality jobs. Using this data, we assess the relationship between areas with high universal credit caseloads and vacancies in Figure 7. This shows us that areas of the country, such as the south-east, have the highest proportion of people on universal credit being made to look for work but the lowest vacancies and the lowest quality jobs.

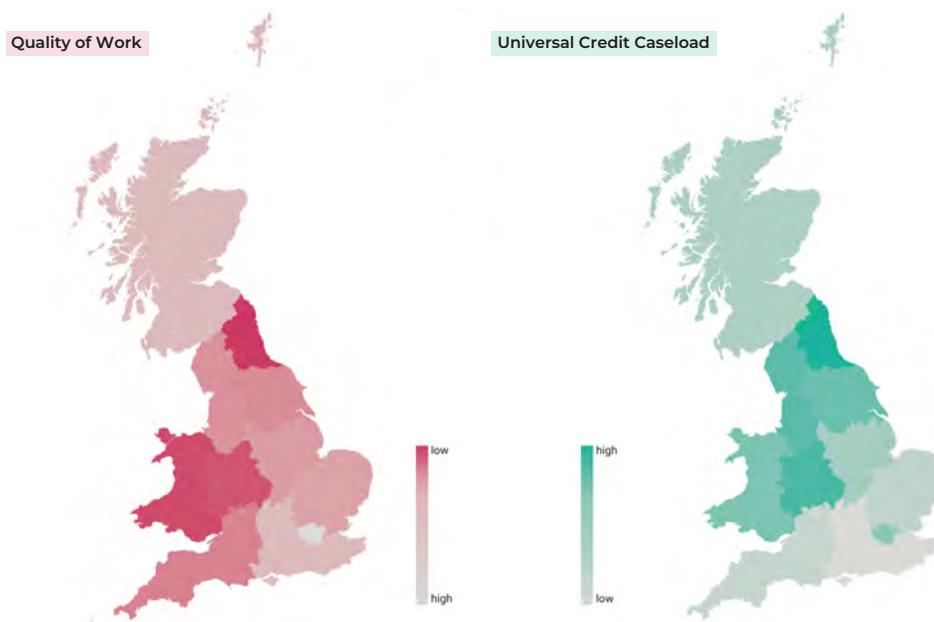
This presents a fundamental challenge to the assumptions underpinning social security conditionality. In regions where work is scarce, pressuring claimants to find employment not only leads to churn and frustration but also undermines the credibility of the system itself. A high caseload is not a failure of claimant motivation – it's likely a reflection of poor local labour market conditions, which will not be solved by forcing claimants to participate in it.

3.2 JOB QUALITY AND UNIVERSAL CREDIT

Putting these findings together, we can see in Figure 8 that the regions with the highest universal credit caseloads have the worst quality jobs. Confirming our findings that the people being pushed into work live in areas with the fewest number of vacancies and the highest proportions of low-quality jobs.

When poor-quality work fails to provide sufficient income, hours, or stability, individuals remain reliant on universal credit to top up wages or fill the gaps between inconsistent jobs. In this way, the social security system becomes a de facto subsidy for low-quality employment, particularly in regions where better alternatives are not available (Figure 9).

FIGURE 9: REGIONAL JOB QUALITY AND UNIVERSAL CREDIT CASELOAD



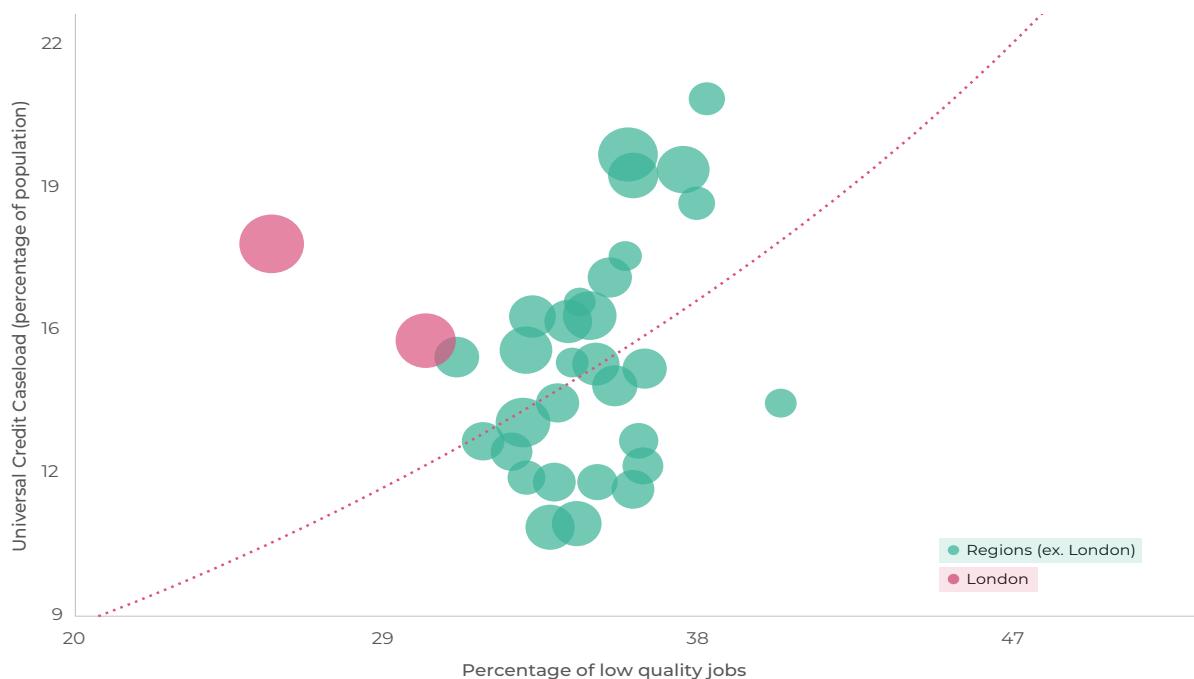
Notes: Regional work quality is estimated by taking the jobs in the bottom 40% of the quality of work index. Higher percentages denote a greater prevalence of poor-quality jobs.

Source: Stephens (2025)²⁹ and ONS (2025)³⁰

To assess whether this trend is consistent over time, we extend this analysis to incorporate more years of data. We find in Figure 10 that from 2018 to 2024, the regions with the lowest job quality

have consistently had the highest universal credit caseloads. This is not a one-off effect of Covid-19 or local downturns; it reflects long-term structural weaknesses in regional labour markets.

FIGURE 10: REGIONAL JOB QUALITY AND UNIVERSAL CREDIT CASELOAD, 2018–2024



Notes: Regional work quality is estimated by taking the bottom 40% of quality jobs. Higher percentages denote a greater prevalence of poor-quality jobs. Trendline excludes London.

Source: Stephens (2025)³¹ and ONS (2025).³²

4. THE INDIVIDUAL EXPERIENCE OF WORK ON UNIVERSAL CREDIT

The earlier chapters of this report examined job quality and labour market trends at the international and regional levels. In this final chapter, we drill down to the individual level to estimate what claimants themselves face when navigating the labour market and assess whether the overall job quality for those working while claiming universal credit differs from the national average.

To do so, we extend our analysis first by looking at measures of job quality within the Wealth and Assets Survey (WAS). We create two samples: one comprising those working while claiming universal credit, and a counterfactual sample of low-income people working while not claiming universal credit, defined as those earning less than 60% of the

median hourly wage. We chose this because it is similar to the Department of Work and Pensions' (DWP) definition of low pay in the *Get Britain Working* white paper,³³ which is below two-thirds of the median income. This latter sample allows us to create a more plausible comparison group than the national average, as people working on universal credit should have more similar backgrounds and face similar challenges to those on low incomes. As a robustness check, in supplementary analysis (Appendix B), we also compare with other comparable sub-groups on universal credit on similar incomes using another survey (Understanding Society) and control for individual assets, age, and gender in the WAS comparisons (Appendix C).

We first assess whether these two groups differ in terms of the occupational levels they work in. We find in Figure 11 that people working on universal credit are more likely to be working in more routine occupations than low-income people working while not on universal credit. Nearly 40% of universal credit claimants are employed in *routine occupations* — jobs at the very bottom of the occupational hierarchy, typically involving repetitive tasks, low autonomy, and minimal scope for advancement. For low-income workers outside of universal credit, the equivalent figure is around one-quarter.

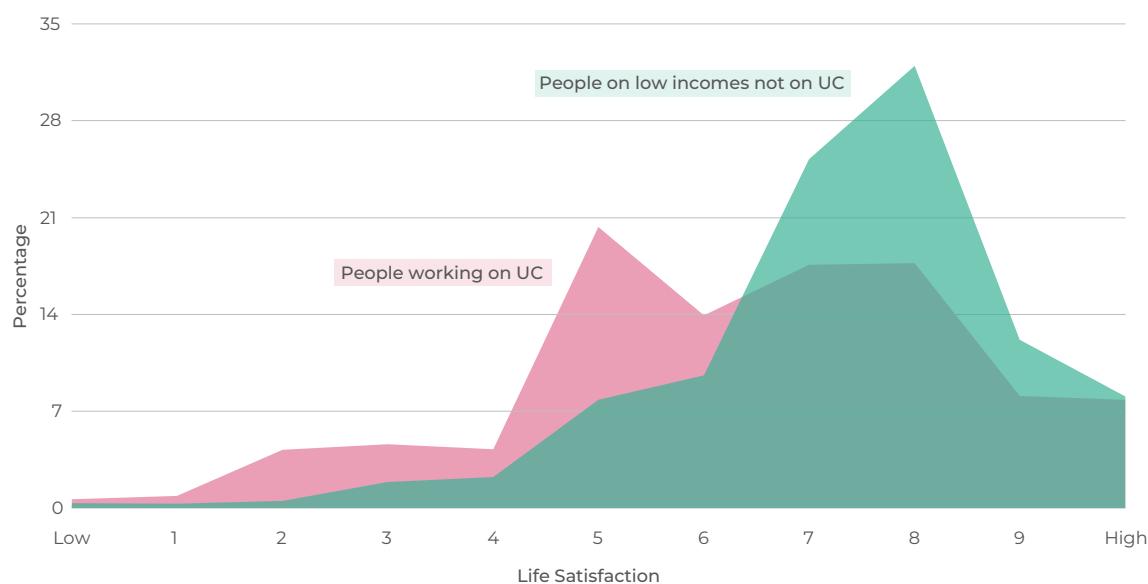
FIGURE 11: OCCUPATIONAL DISTRIBUTION OF PEOPLE WORKING ON UNIVERSAL CREDIT VS NON-UNIVERSAL CREDIT LOW-INCOME



Note: Excluding semi-routine and lower supervisory occupations, which have similar proportions of people working in those roles for both groups.

Source: NEF analysis of ONS (2022)³⁴

FIGURE 12: LIFE SATISFACTION FOR PEOPLE WORKING ON UNIVERSAL CREDIT AND LOW-INCOME PEOPLE WORKING NOT ON UNIVERSAL CREDIT



Source: NEF analysis of ONS (2022)³⁵

The reverse is true for higher socio-economic classifications of work, as low-income people not claiming universal credit tend to work more in managerial occupations compared to those working while claiming social security. Only around 10% of universal credit claimants work in lower managerial roles, compared to substantially higher proportions among their low-income but non-claimant counterparts.

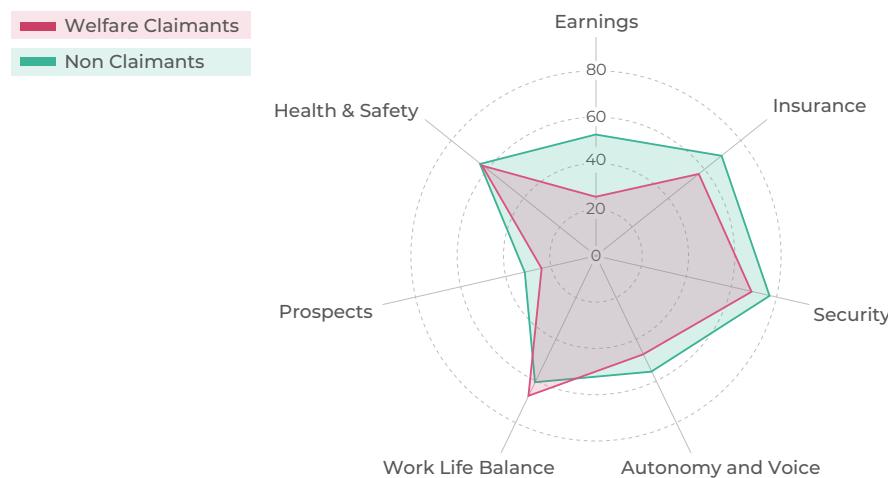
The occupational disadvantage faced by universal credit claimants is mirrored in their reported wellbeing. Figure 12 compares life satisfaction scores between people working while on universal credit and low-income workers who are not. We confirm that other factors, such as overall household income/wealth, do not influence our results in Appendix C.

Among low-income non-claimants, the distribution of life satisfaction is skewed towards the higher end, with peaks at scores of 7 and 8 out of 10. By contrast, universal credit claimants are more likely to report middling or low satisfaction, with a significant proportion clustered around scores of five or below.

This pattern highlights the broader consequences of conditionality. It is not simply that claimants are in worse jobs; their overall sense of wellbeing is also lower, likely as a consequence. Previous NEF research found that 63% of claimants said the threat of sanctions had a negative impact on their mental health, rising to 73% for those living with a health condition/disability.³⁶ Being compelled into routine, low-quality work without flexibility or prospects has tangible effects on life satisfaction. Work, in these circumstances, does not provide stability or fulfilment. Instead, it contributes to stress, insecurity, and a diminished quality of life.

The overlap between the two groups shows that some claimants do experience moderate or high satisfaction. But the overall distribution leaves little doubt: people working on universal credit are systematically less satisfied with their lives than comparable low-income workers outside the system. This suggests that universal credit conditionality itself, and the types of jobs it channels people into, are contributing factors to lower wellbeing.

FIGURE 13: RADAR PLOT OF JOB QUALITY (RANGE OF MEASURES) FOR THOSE CLAIMING AND NOT CLAIMING UNIVERSAL CREDIT



Source: NEF analysis of a representative sample of people on universal credit in paid employment from a large-scale survey (Understanding Society) compared with the rest of the workforce. See Appendix B for comparisons with other sub-groups, as a sensitivity test.

Low life satisfaction is not just an indicator of wellbeing; it is strongly predictive of poorer physical health over time. For instance, a large prospective cohort study in Ontario found that adults with low life satisfaction were significantly more likely to be hospitalised for ambulatory care-sensitive conditions.³⁷

These health risks carry a real danger of reversing any gains in employment: individuals whose health deteriorates are more likely to reduce hours, exit the labour force, or require more support from the benefit systems. For example, those leaving work for health reasons often face barriers to re-entry and tend to re-enter at lower wages or in lower-quality jobs.³⁸

To understand more fully the disadvantages faced by universal credit claimants, we turn to multidimensional measures of job quality. Figure 13 presents a radar plot comparing job quality scores across several dimensions between universal credit claimants and the rest of the workforce. We do this by estimating the mean job quality scores by industry (using the Standard Industrial Classification) based on the UK QoW Index in the Understanding Society data presented earlier. This allows us to estimate QoW scores for individuals both claiming and not claiming universal credit, based on the industry they work in.

Figure 13 presents a radar chart of different dimensions of job quality, comparing those in paid work while claiming universal credit (or its legacy equivalents) with the rest of the workforce. The differences are stark. On almost every indicator, claimants score lower than non-claimants.

For earnings, universal credit claimants are disproportionately concentrated in the lowest-paid segments of the labour market, with average earnings lagging significantly. With Insurance and Security, the jobs taken by claimants are more likely to be insecure, with weaker protections and fewer entitlements. This reflects a broader trend of universal credit workers being channelled into temporary or part-time roles. For autonomy and voice, claimants report lower levels of influence over their work, with limited scope to negotiate hours, conditions, or workload. Only within work-life balance do claimants fare better than non-claimants, likely reflecting the need to work within sectors that are able to meet more challenging needs requirements and/or caring commitments. Lastly, perhaps most concerning, jobs held by universal credit claimants are markedly weaker in terms of long-term career prospects, confirming the earlier findings on vacancy distributions.

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This evidence underscores the reality that the universal credit system does not simply fail to lift people out of low-quality work; it actively channels them into jobs that are worse across multiple dimensions. The consequence is not just lower earnings, but systematically poorer conditions, weaker security, and reduced opportunities for advancement.

5. CONCLUSION

The current design of the social security system presents a fundamental obstacle to the government's stated commitment to delivering "good jobs in every part of the country". This report finds that the UK maintains one of the most highly conditional benefit systems in the world, placing claimants under strict requirements to search for and accept work, often under the threat of sanctions. This high-pressure environment is predicated on the 'Any job, Better job, Career' (ABC) approach.

However, our analysis suggests that this approach is counterproductive to promoting career progression and reducing the social security bill. By forcing claimants to take any job regardless of quality, conditionality inherently weakens their bargaining power and funnels workers into the same low-quality roles the policy aims to move beyond. We find that the UK's high conditionality is embedded within – and may be actively reinforcing – a national labour market characterised by high rates of low pay, insecure agency, and gig economy work compared to other developed economies.

We find claimants are disproportionately concentrated in regions with the fewest vacancies and the worst-quality jobs. At the individual level, this results in claimants being channelled into jobs that score systematically lower across dimensions such as pay, security, autonomy, and prospects, leading to lower reported life satisfaction compared to low-income non-claimants. In this context, the social security system risks becoming a de facto subsidy for low-quality employment.

To address this double bind – where good jobs are both rare and scarce – a comprehensive policy shift is required, moving away from systems built purely on strict compliance and punitive conditionality towards ones centred on supportive, quality engagement, playing an active role in supporting people into good-quality jobs. In addition, government action is also needed to help drive up job quality across every part of the country. As a crucial first step in doing this, the government

should implement and enforce the provisions of the employment rights bill.

A crucial pathway to achieving better outcomes involves increasing voluntary engagement with employment support, building trust, and moving away from punitive requirements. The findings from a collaborative test and learn project between NEF and Camden Council offer actionable insights into how this shift can be achieved³⁹. Lessons from this pilot highlighted that engagement was enabled through appropriate framing and tone, and that prioritising connection helped to widen the discussion beyond simple job searches. Critically, the project found that a person's readiness (to work) fluctuates, and in those cases, easy reconnection is key. Confusing rules and structural barriers limit a claimant's ability to act, demonstrating the limitations of simply increasing pressure.

Therefore, national and local government efforts should build on the lessons from the Camden pilot by testing key aspects of proactive outreach and coordinating learning. This experimentation should fundamentally inform thinking about how and whether conditionality is applied to vulnerable groups, promoting a more nuanced system where individuals are matched to suitable jobs – as seen in comparative systems like Germany and Poland – rather than being forced to accept any job. By moving towards models that accommodate complex needs (such as the need for flexibility due to caring responsibilities) and focus on long-term progression, the system can better support people into good jobs, rather than trapping them at the bottom of the labour market.

Finally, while this report has established that claimants are channelled into low-quality work (which is often routine and lacks autonomy), a critical area for future investigation concerns the economic impact of this outcome. Further research should focus explicitly on the productivity angle, assessing whether the jobs claimants are being pushed into are, in fact, more or less productive for the UK economy. This assessment is necessary to determine whether the high-conditionality system is merely displacing costs and reinforcing cycles of low pay, or genuinely contributing to overall output, providing an essential lens through which to judge the true cost and effectiveness of the current approach.

APPENDIX A: METHODOLOGY FOR PRODUCING LOCAL AUTHORITY AND REGIONAL JOB QUALITY ESTIMATES.

We created our local-level estimates of job quality using data from a large-scale representative household survey (*Understanding Society*), which has already been used to create an index of multidimensional job quality (see Chapter 3 for information on the index).

To create estimates of local-authority-level job quality, we cross-referenced this with data from the *Business Register and Employment Survey* (BRES) – a detailed annual register of employees across the country, broken down by industry (Standard Industrial Classification (SIC) 2007) and geography (down to neighbourhood). To build local estimates of job quality, we followed a three-stage process:

- Using BRES, we built a local-level profile of the number of jobs in each SIC 2007 category.
- Using the latest wave of the *Understanding Society* survey, we generated a matrix of mean QoW by SIC 2007 of the respondent's main job. We merged small values (<50 respondents) with similar SICs.
- By multiplying average QoW in each industry by the number of employees employed in those industries, we developed estimates of local-level QoW.

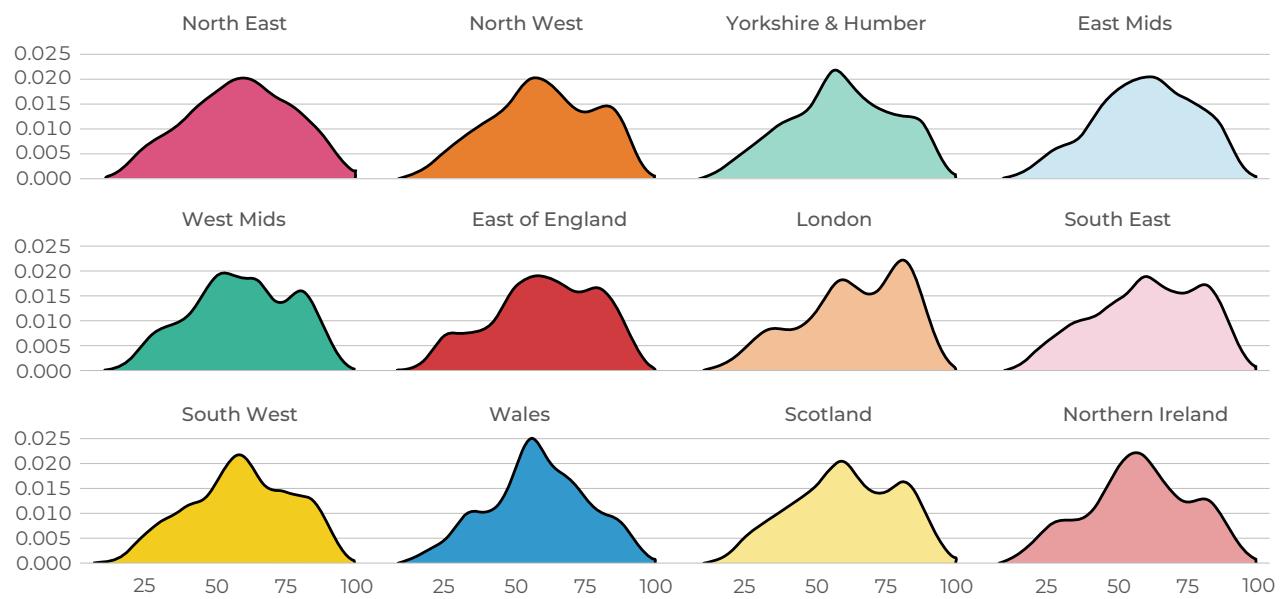
It is important to stress that these are only estimates of *average* job quality across local authorities, based on the industrial composition of these areas. They do not capture any differences in job quality that are not industrial classification: people in the same industries, but with markedly different job quality, will be. These estimates are also only useful for employee job quality, since the self-employed are mostly excluded from BRES datasets. As BRES is also a business-level dataset, these profiles are also only useful for understanding job quality of businesses in these localities, rather than residents in these areas. For our purposes, a business-level dataset is actually quite useful; it gives a sense of the jobs available in the local labour market, which someone subject to social security conditionality might be pushed into (people on universal credit are expected to look for jobs within a 90-minute travel time as part of their work requirements, so the location of the employer is important for these purposes). This also makes the dataset more relevant for many policymakers in the sector, such as local authority job brokerage services.

Partly to test the accuracy of these estimates, we also used the *Understanding Society* survey to create regional-level data on job quality and compared this with the local-authority-level BRES data. To do this, we took the average QoW score in each region and compared it with data on social security and vacancies within the same region. Because these are only averages, they do not fully capture important differences in the distribution of QoW by region (Figure A.1). Despite this, they give a good general overview of job quality and regional labour markets. Importantly, we found the same general relationship in this regional data as in the local authority data. In future analyses, we intend to test this relationship further and explore other methods of analysis – including building profiles by Travel to Work Area.

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FIGURE A.1: DENSITY PLOT OF THE QOW DISTRIBUTION BY REGION.



Source: NEF analysis [ISER \(2023\)](#)⁴⁰

APPENDIX B: THE QUALITY OF WORK OF PEOPLE ON DIFFERENT CONDITIONALITY REGIMES OF UNIVERSAL CREDIT COMPARED WITH THOSE NOT ON UNIVERSAL CREDIT IN THE SAME EARNINGS THRESHOLDS – UNDERSTANDING SOCIETY SURVEY ANALYSIS.

The strongest comparator is with the third group. The analysis shows that when compared with other low earners, people on universal credit continue to perform significantly worse across key measures of job quality: hourly wages, limited access to flexible working opportunities, managerial duties, and job promotion and progression prospects. This analysis is not intended to be causal, but it points to some important ways in which those on the most conditional forms of universal credit will struggle to progress into better jobs. Appendix C tests the validity of these claims using the Wealth and Assets Survey (WAS), with some controls for family assets and characteristics.

Tables B1–B.3 provide a more in-depth picture of the indicator-level Quality of Work (QoW) of people on three distinct conditionality regimes on universal credit, compared with workers not on credit below the same earnings thresholds, in Wave 14 (2022–25) of the Understanding Society survey. This is designed to capture three different degrees of conditionality:

- Everyone in work on universal credit, versus the rest of the workforce. Many of these workers will not be subject to conditionality.
- Those in work and on universal credit who do not meet the criteria for being in a less conditional group (eg limited capability for work and work-related activity), and who earn below their default conditionality earnings threshold (CET). For most respondents, this is less than the national minimum wage for 35 hours a week. This group comprises not only workers subject to the most severe conditionality, but also those subject to 'light touch' conditionality.
- Those in work on universal credit who do not meet the criteria for being in a less conditional group, and who earn below the lower administrative earnings threshold (AET). These workers are subject to the most intensive form of conditionality and are expected to either progress to higher earnings in their current job or find a better job.

TABLE B.1: PROPORTION OF ALL UNIVERSAL CREDIT CLAIMANTS IN WORK SCORING WORST ON EACH QOW INDICATOR, VERSUS THE REST OF THE WORKFORCE.

Asterisks show whether the difference between the two groups is statistically significant at the 0.05 (*), 0.01 (**) and 0.001 (***) levels.

Indicator	UC (all)	Rest of Workforce	Difference (significance)
Below single person MIS (Earnings sufficiency)	94.8%	71.7%	-23.1%***
Bottom 20% of hourly wage distribution (Earnings equity)	40.1%	21.6%	-18.5%***
No occupational pension (Pension)	35.7%	21.3%	-14.4%***
Continuously employed <1 year (Continuous employment)	29.6%	22.3%	-7.3%***
Temporary or perceives 'likely' to lose job (Job security)	24.9%	16.5%	-8.4%***
Low autonomy over nature, pace, and manner of work (Autonomy)	15.3%	9.9%	-5.4%***
No union or collective representation in workplace (Collective voice)	75.0%	61.5%	-13.5%***
No access to flexible working arrangements (Employee flexibility)	25.9%	24.0%	-1.9%
Works over the UK working time directive (excessive hours)	4.8%	13.9%	9.1%***
Solo self-employed or no employee managerial duties (Managerial duties)	84.3%	67.6%	-16.7%***
Doesn't expect a better job, training or promotion within 1 year (Short-term prospects)	53.5%	52.5%	-1.0%
Low occupational growth prospects to 2035, given skill level (bottom 20%) (long-term prospects)	6.5%	8.7%	2.2%*
High fatality rate in the industry (top 20%) (Work fatalities)	5.7%	10.4%	4.7%***
High accident rate in the industry (top 20%) (Work accidents)	4.2%	4.6%	0.4%
High illness rate in industry (top 20%) (Work illnesses)	26.4%	44.7%	-18.3%***
N (raw sample size)	846	17,760	-

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TABLE B.2: PROPORTION OF ALL UNIVERSAL CREDIT CLAIMANTS IN WORK EARNING BELOW THEIR DEFAULT CET SCORING WORST ON EACH QOW INDICATOR, VERSUS THE REST OF THE WORKFORCE EARNING BELOW THE CET.

Uses family (benefit unit) level earnings for couples/cohabitantes, and accounts for how the ages of the youngest children affect the default CET.

Indicator	UC (below CET)	No UC but below CET	Difference (significance)
Below single person MIS (Earnings sufficiency)	100.0%	100.0%	0.0%
Bottom 20% of hourly wage distribution (Earnings equity)	59.9%	61.9%	2.0%
No occupational pension (Pension)	52.1%	51.2%	-0.9%
Continuously employed <1 year (Continuous employment)	37.1%	41.9%	4.8%
Temporary or perceives 'like-ly' to lose job (Job security)	31.2%	27.9%	-3.3%
Low autonomy over nature, pace, and manner of work (Autonomy)	17.0%	14.8%	-2.2%
No union or collective representation in workplace (Collective voice)	82.4%	75.8%	-6.6%***
No access to flexible working arrangements (Employee flexibility)	22.9%	20.2%	-2.7%
Works over the UK working time directive (Excessive hours)	1.8%	5.1%	3.3%***
Solo self-employed or no employee managerial duties (Managerial duties)	91.7%	88.2%	-3.5%*
Doesn't expect a better job, training or promotion within 1 year (Short-term prospects)	61.1%	62.9%	1.8%
Low occupational growth prospects to 2035, given skill level (bottom 20%) (Long-term prospects)	3.6%	4.8%	1.2%
High fatality rate in the industry (top 20%) (Work fatalities)	2.7%	3.8%	1.1%
High accident rate in the industry (top 20%) (Work accidents)	3.3%	4.4%	1.1%
High illness rate in the industry (top 20%) (Work illnesses)	15.6%	17.1%	-1.5%
N (raw sample size)	410	4,488	-

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TABLE B.3: PROPORTION OF ALL UNIVERSAL CREDIT CLAIMANTS IN WORK EARNING BELOW THE AET SCORING WORST ON EACH QOW INDICATOR, VERSUS THE REST OF THE WORKFORCE EARNING BELOW THE AET.

Uses family (benefit unit) level earnings for couples/cohabitantes, and accounts for changes in the AET over time in legislation based on the data.

Indicator	UC (below AET)	No UC but below AET	Difference (significance)
Below single person MIS (Earnings sufficiency)	100.0%	100.0%	0.0%
Bottom 20% of hourly wage distribution (Earnings equity)	80.7%	71.8%	-8.9%*
No occupational pension (Pension)	68.5%	73.3%	4.8%
Continuously employed <1 year (Continuous employment)	52.1%	62.4%	10.3%*
Temporary or perceives 'likely' to lose job (Job security)	38.6%	42.5%	3.9%
Low autonomy over nature, pace, and manner of work (Autonomy)	15.8%	15.5%	-0.3%
No union or collective representation in the workplace (Collective voice)	87.8%	87.1%	-0.7%
No access to flexible working arrangements (Employee flexibility)	28.4%	18.0%	-10.4%**
Works over the UK working time directive (Excessive hours)	3.6%	4.9%	1.3%
Solo self-employed or no employee managerial duties (Managerial duties)	96.6%	93.0%	-3.6%*
Doesn't expect a better job, training or promotion within 1 year (Short-term prospects)	70.6%	62.1%	-8.5%*
Low occupational growth prospects to 2035, given skill level (bottom 20%) (Long-term prospects)	1.1%	1.7%	0.6%
High fatality rate in the industry (top 20%) (Work fatalities)	0.5%	1.2%	0.7%
High accident rate in the industry (top 20%) (Work accidents)	1.4%	2.3%	0.9%
High illness rate in industry (top 20%) (Work illnesses)	8.0%	6.1%	-1.9%
N (raw sample size)	139	1,236	-

APPENDIX C: THE JOB CHARACTERISTICS AND SUBJECTIVE WELLBEING OF PEOPLE ON UNIVERSAL CREDIT, WITH CONTROLS FOR ASSETS AND OTHER CHARACTERISTICS - WEALTH AND ASSETS SURVEY ANALYSIS.

We performed robustness checks on our two samples mentioned in Appendices A and B, as it could be reasonably argued that the reason the low-income group has a higher life satisfaction is because they chose to work in lower-paid vocational occupations, given they live in a household with higher overall income/wealth.

TABLE C.1: FIXED EFFECTS REGRESSION SHOWING THE RELATIONSHIP BETWEEN BEING A LOW-INCOME WORKING PERSON VS A WORKING UNIVERSAL CREDIT CLAIMANT AND LIFE SATISFACTION SCORES.

	Model 1	Model 2
Working non-claimant	0.839*** (-10.05)	0.948*** (-3.9)
_cons	5.661*** (-37.54)	5.453*** (-13.08)
N	2605	2901

t statistics in parentheses * p<0.05, ** p<0.01, *** p<0.001

Source: NEF analysis of [ONS \(2022\)](#)⁴¹

To estimate whether factors like this could be biasing our results, we performed regressions on our findings, this time including controls for compounding factors. Model 1 absorbs the household's socio-economic status as a compounding variable, and Model 2 absorbs the total household wealth as a compounding variable.

Both models find a statistically significant positive relationship between being in the low-income working non-claimant group and life satisfaction, after controlling for the relevant factors. This means that the relationship we observed, between our two samples, holds even after controlling for these other potential compounding factors.

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