

Unlocking Workforce Potential

The Underemployment Project

underemployment.info



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Executive Summary

Underemployment is a persistent and under-recognised challenge in the UK labour market. It affects millions of workers who are employed but not to their full potential: those working fewer hours than they would like, earning a low or minimal salary, and/or stuck in roles that fail to match their skills and aspirations. This report brings workers' experiences into focus and provides insights into employers', policy makers' and trade unions' perspectives.

The Underemployment Project has investigated the scale and impact of the underemployment phenomenon across the UK and in four cities, combining national survey data with in-depth interviews with workers and employers. The project looked at how the different forms of underemployment individually and in combination take effect. What emerges is a troubling picture: underemployment is not a marginal issue.

The first key finding is that underemployment is widespread, persistent, and deeply embedded in the structure of our economy, but it is also unequally distributed. It affects workers across age groups, ethnicities, and educational backgrounds, but there is intensity in low-wage sectors and among those facing systemic barriers to progression in the workplace. Existing labour market statistics often fail to capture the full extent of underemployment, masking the mismatch between employment status and economic security and labour potential.

Second, underemployment carries significant personal, organisational and social costs. Underemployed workers describe feelings of frustration, stagnation, and invisibility. Many speak of being trapped, unable to progress or plan, and struggling to make ends meet and save for the future despite being employed. The emotional toll is real, and the loss of potential is profound. Underemployment is not only a worker issue but also a threat to employers and organizational success through higher turnover intentions, poorer work relationships, and weaker engagement.

Third, the research shows that change is possible. Workers are clear about what they want: recognition, progression, and fair hours scheduling. Employers report that offering inclusive job design and meaningful development pathways helps improve retention, morale, and productivity. Policymakers have levers to pull through regulation, training access, and better employment classification to ensure that work is not just available, but adequate.

Finally, the report makes the case that we must reframe how underemployment is conceptualised and measured. Underemployment is often conflated with part-time work or temporary contracts, but the reality is more complex.

This report is a call to action. Underemployment is not a temporary inconvenience. It is a structural barrier to equity, growth, and resilience. Addressing it requires coordinated effort across sectors. We invite employers, policymakers and trade unions to get onboard with our recommendations and five-point action plan, to act on the evidence, listen to workers, and build a labour market that works for everyone.

Five-Point Action Plan

1. Rebalance flexibility and security

Ensure that flexibility does not come at the cost of insecurity. Strengthen employment protections towards living-hours, promote transparent contracts, and embed job-quality indicators in procurement and corporate reporting.

2. Redesign work for inclusion

Promote fair pay, predictable scheduling, and recognition/reward of workers' skills and qualifications, ensuring that caring responsibilities or health conditions do not result in precarious hours or low pay.

3. Invest in progression and lifelong learning

Create structured upskilling and internal mobility routes, including recognition of prior and overseas qualifications, to reduce skill wastage and open career pathways.

4. Enable local innovation

Resource councils and regional partnerships to pilot inclusive job design, Real Living Wage adoption, and care-friendly employment models, supporting devolved approaches to fair work.

5. Measure comprehensively

Incorporate combined measures of time, wage, and skills underemployment into national and local labour market statistics.

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Introduction

Before we can address underemployment, we must first understand what it is, and what it is not. In public discourse, underemployment is often conflated with part-time work or temporary contracts. But the reality is more complex and more pervasive. Underemployment reflects a mismatch between people's skills and aspirations at work and the roles they currently occupy. It is about constraint, invisibility, and unrealised potential.

This report is written for those with the power to act: employers, policymakers, and trade unions. It presents evidence, insight, and practical recommendations for building a labour market that recognises and rewards the full potential of its workforce. Underemployment is not just a statistical anomaly, it is a barrier to equity, resilience, and shared prosperity.

The timing of this report is critical. As the UK grapples with post-pandemic recovery, inflationary pressures, and shifting employment patterns, headline job figures often obscure deeper vulnerabilities. Underemployment is one such blind spot, structural rather than cyclical, and shaped by job design, policy, and institutional inertia.

Defining underemployment

Underemployment is a condition that affects workers who are employed but unable to work up to their full capacity in terms of hours, wages and/or skills. Despite its prevalence, underemployment remains poorly understood and inadequately measured in national labour statistics. The absence of a coherent and generally accepted definition means that overall underemployment rates are difficult to establish and that findings on underemployment usually cannot be compared as different measurements are utilised. In part this is because only a few underemployment indicators can be measured objectively, e.g. utilising a nominal threshold for wage underemployment, whereas other measurements are subjective, e.g. questions on whether a person would like to work more hours. We define underemployment via the following dimensions, objectively and subjectively, individually or combined:

Time underemployment

- Part-time workers who could not find full-time jobs
- Workers who would like to work longer hours in their current job, including considering how that would affect their income
- Workers seeking a replacement job with more hours

Wage underemployment

- Working below the Real Living Wage
- Work that is remunerated less than similarly skilled jobs (paid 20% less) or less than the same job in other organisations
- The individual's perception that their work is undervalued in terms of wages and/or by customers/users/employers

Skills underemployment

- Working in jobs where skills or qualifications are not fully used or required
- Working in a lower skilled job compared with workers' previous jobs

Project scope and methodology

This report presents the findings of the Underemployment Project, a multi-year investigation into the scale, experience, and consequences of underemployment across the UK. Combining national survey data with in-depth qualitative interviews with workers, employers and other stakeholders, the research explores how underemployment affects individuals, communities, and institutions, and what can be done to address it.

The project focused on four UK cities; Bristol, Glasgow, Nottingham and Greater Manchester; chosen for their diverse labour markets and demographic profiles. It draws on longitudinal data from the Labour Force Survey (LFS), the UK Household Longitudinal Study (UKHLS), and the CIPD's bespoke UK Working Lives Survey, alongside longitudinal interviews with 60 workers navigating roles with inadequate hours, low-wage, and skills mismatch. All the workers interviewed were employed in one of three sectors where underemployment is most common: health and social care, hospitality, or retail and wholesale. Their voices offer a powerful counterpoint to conventional labour market narratives.

We also interviewed 19 employers and 21 local and national policy makers, employment support and employment equality organisations. This dual lens, combining large data with worker and employer voices, allowed the project to capture both the scale and the lived experience of underemployment, offering a more complete picture than conventional metrics alone.

Underemployment and its causes

Underemployment does not arise from individual choices. It is shaped by structural forces, institutional design, and measurement gaps that obscure its true scale. This section explores the underlying causes that sustain underemployment in the UK labour market, drawing on both quantitative patterns and qualitative insights from the Underemployment Project.

Structural drivers: Labour and sectoral inequalities

The persistence and growth of underemployment is fundamentally rooted in complex structural shifts encompassing macroeconomic dynamics, institutional weaknesses, technological transformations, and evolving employer practices. These drivers operate beneath institutional policies, shaping the conditions under which employment is created, distributed, and sustained.

The UK economy is disproportionately reliant on sectors such as retail, hospitality, social care, and food services, which are structurally geared toward flexible, part-time, and low-paid roles. These sectors often prioritise cost efficiency and demand responsiveness over stable employment, leading to widespread underutilisation of labour.

Workers in low-status roles often face structural barriers to progression, including lack of access to training, credential inflation, and rigid job classification systems. This traps many in roles that underuse their skills and offer few pathways to advancement.

Labour market structural inequalities are compounded by broader societal inequalities, which in turn impact capacity to access good quality work. Parents and carers face double penalties in both the challenge of finding adequate employment that affords flexibility and accessing good quality and affordable childcare and social care support.

Structural underemployment is exacerbated by regional disparities in job availability, sectoral diversity, and infrastructure.

Institutional factors: Regulation and Policy

Regulatory emphasis on employment rates over employment quality can mask underemployment. In the UK, employment statistics are a cornerstone of economic policymaking and public discourse. This metric is powerful as employment rates signal economic health, labour market resilience, and policy success. However, its dominance in regulatory framing obscures the quality and adequacy of employment. Moreover, employment support programmes often prioritise job entry over job quality. Regulatory incentives push providers to place people into any job quickly, rather than into roles that match their skills or offer sustainable progression.

Regulations often focus on minimum thresholds (e.g. minimum wage, minimum hours) rather than average or living wages and hours, leaving workers underutilised even when technically employed at or above the minima. These thresholds are designed to protect workers from exploitation. But while they serve an essential function, they also create a regulatory ceiling. In sectors like retail, hospitality, and social care, contracts that meet legal minima but fall short of economic viability are common.

The widespread use of highly flexible contracts is a key regulatory driver of underemployment in the UK. Policy choices leading to the weakening of the permanent and full-time employment model and the growth of the contingent and part-time workforce contribute to structural insecurity. The regulatory failure lies in the absence of institutional policies or legal frameworks mandating guaranteed hours or predictability, forcing workers into situations of perpetual competition for scarce work hours and contracts. From a regulatory standpoint, this underutilisation is invisible. The system does not require employers to report average hours worked, nor does it incentivise the provision of stable, sufficient hours.

Measurement gaps: What labour statistics miss

Underemployment is poorly captured by existing labour market metrics. Official statistics tend to focus on hours worked or employment status, overlooking skill mismatch, income adequacy, and job satisfaction. In the UK, the Office for National Statistics (ONS) tracks time-related underemployment but does not systematically capture all its complexity nor does it cover skills mismatch or stagnant roles with no development prospects.

This narrow lens makes underemployment difficult to identify and track, let alone address. As a result, regulatory bodies and policymakers may celebrate rising employment rates while overlooking the growing cohort of workers stuck in precarious jobs. Emerging approaches, including AI-driven skill mapping and real-time job quality assessment, offer new possibilities for identifying underemployment more precisely.

Underemployment is widespread and systemic

Who is affected

Women, younger workers, workers with lower qualification levels and those from ethnic minorities are most affected by underemployment (see Figure 1 for a comparison between male and female employees). Working fewer hours than desired especially impacts younger workers and workers from minority ethnic groups, as well as people employed in part-time jobs, routine/semi-routine occupations and on precarious contracts. Possessing higher levels of skills

than the job requires is most prevalent among younger workers, minority ethnic workers and precarious workers, as well as those with degrees, employed in intermediate occupations or in hospitality, alongside slightly more women than men. Wage-underemployment affects over a fifth of working men and almost a third of working women. It impacts most heavily the youngest workers, people working in accommodation and food service industries, and managers and professionals.

Patterns across regions and sectors

Wage-related underemployment is highest in the East Midlands, North West and South West of England, with Scotland showing slightly lower levels. Regions of the UK face similar levels of workers wanting to work more hours. The regional gap in overqualified workers is narrow, with Scotland having a slightly higher proportion and the East Midlands slightly less. These regional levels and variations fluctuate greatly over time.

Figure 2 shows that time underemployment is most pervasive in hospitality (the accommodation and food service sector), with employees in education, wholesale and retail, and human health and social work also affected. Hospitality is also the sector with most skills-related underemployment.

Figure 1: Who is affected
Employees between 18 and 64 years old (April-June 2025)

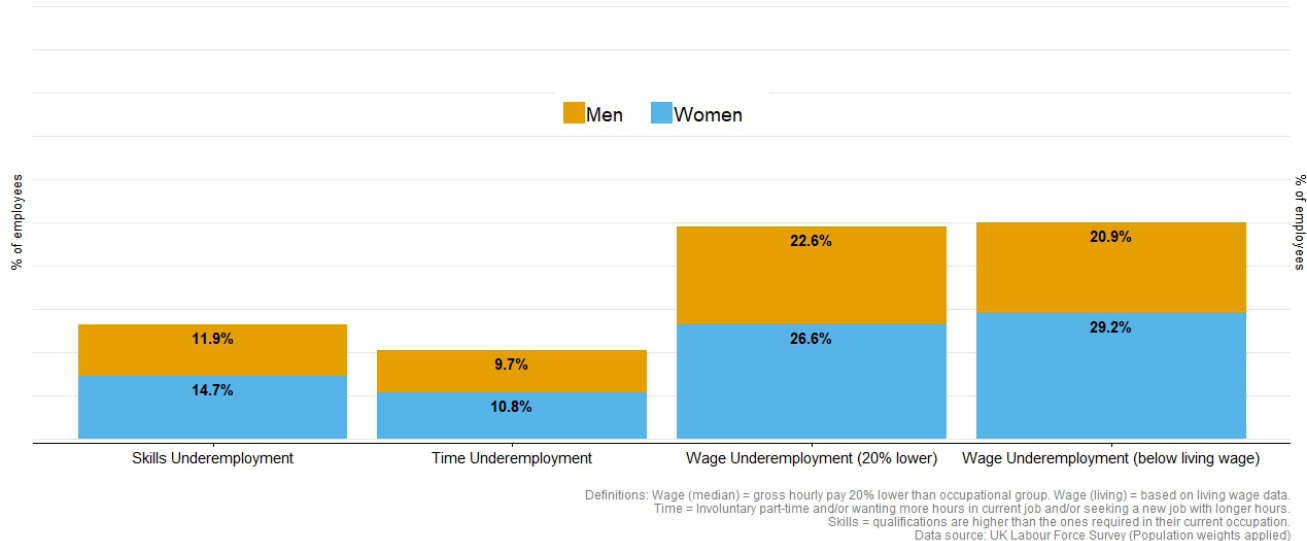
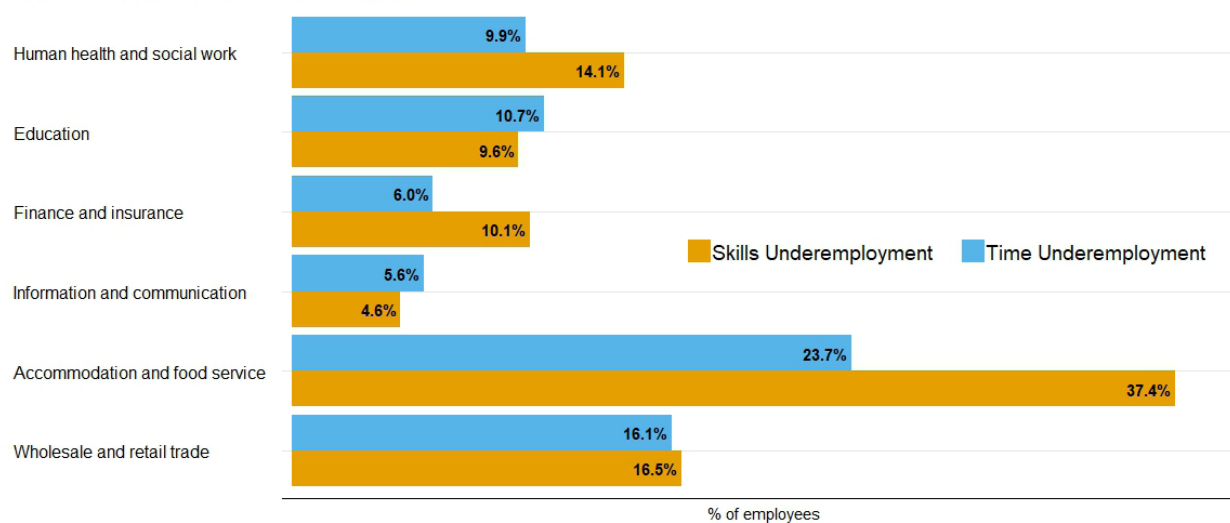


Figure 2: Time and skills underemployment across industries

Employees between 18 and 64 years old (April-June 2025)



Definitions: Time = Involuntary part-time and/or wanting more hours in current job and/or seeking a new job with longer hours.
Skills = qualifications are higher than the ones required in their current occupation.
Data source: UK Labour Force Survey (Population weights applied)

Persistence over time and complexity of underemployment

There has been a steady increase in the number of workers employed in jobs for which they are over skilled or over-qualified (see Figure 3).

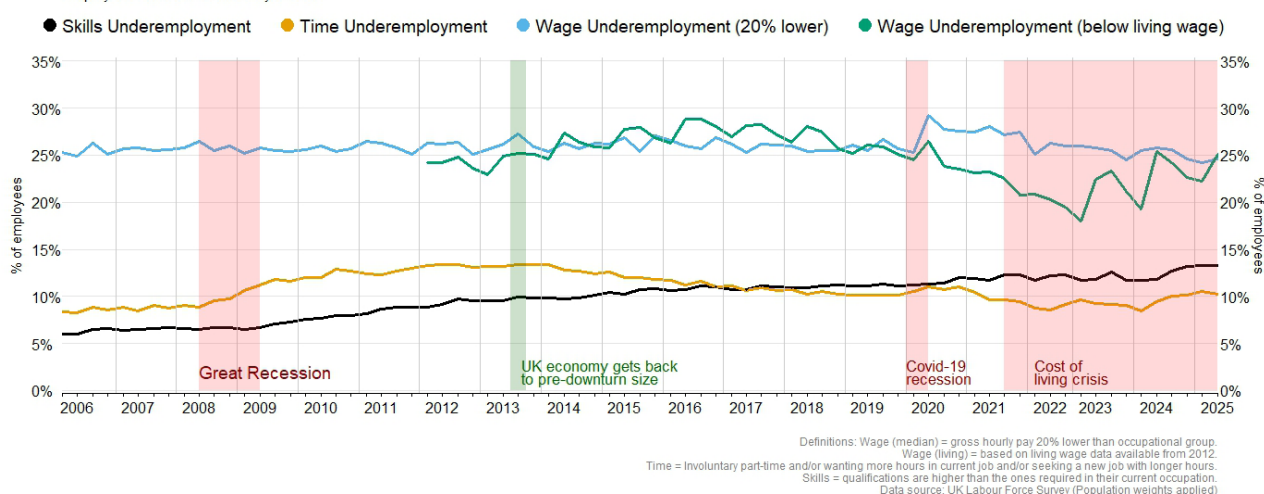
Underemployed workers find it challenging to move out of underemployment. In our interviews, we followed 60 underemployed workers for two years, finding many remaining in similar employment over time, while others became unemployed or left the labour market largely due to health reasons (see Figure 4). Underemployment not only seems difficult to overcome, but it can have career scarring effects, disrupting progression and resulting in financial losses in terms of wages and benefits such as pensions.

It is a bit like treading water. Right now you're keeping your head above water, you are ensuring everything's happening, you're not sinking but you're not necessarily going anywhere.
(Female, Retail and Wholesale worker)

Among the underemployed participants we spoke too, most were experiencing multiple dimensions of underemployment, which often made moving into good quality work more challenging. This can be seen in Figure 4 where fewer of those underemployed in three dimensions move out of underemployment compared to those underemployed in two dimensions. Multi-dimensional underemployment also impacted their performance at work and took a toll on their financial security and health.

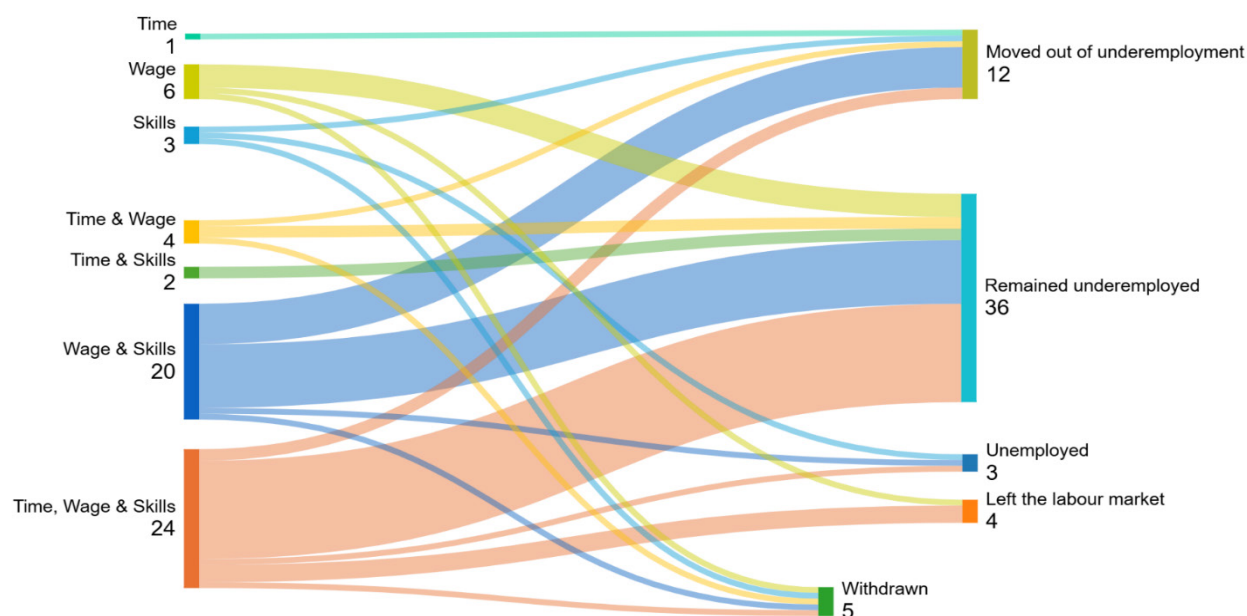
Figure 3: Underemployment over time

Employees between 18 and 64 years old



Definitions: Wage (median) = gross hourly pay 20% lower than occupational group.
Wage (living) = based on living wage data available from 2012.
Time = Involuntary part-time and/or wanting more hours in current job and/or seeking a new job with longer hours.
Skills = qualifications are higher than the ones required in their current occupation.
Data source: UK Labour Force Survey (Population weights applied)

Figure 4: Trajectory of 60 underemployed participants 2023-2025



Made at SankeyMATIC.com

Yes, my job impacts my health because like I said, 'cause I'm not able to execute that job that's got the good money and the good hours, I feel exhausted most of the time.
(Female, Health and Social Care worker)

Why underemployment matters to employers?

Employers interviewed for the project suggested that underemployment was not a major issue for them. With time underemployment, for example, the flexibility it entailed was seen as beneficial to both themselves and their employees, in their view. Yet many employers reported facing challenges in recruiting and retention, especially where jobs are perceived as stressful or boring and conditions poor (e.g. low pay). Findings from the CIPD UK Working Lives Survey (2023) also show that skills underemployment directly impacts employers, highlighting four key risks:

Higher risk of turnover

Workers whose skills are underused are significantly more likely to leave their jobs than are those whose roles match their qualifications. Almost three in ten employees who are both overqualified and feel over-skilled (29%) say they are likely to quit within the next year, compared to 15% of non-underemployed workers. Skills-related underemployment remains a strong, independent predictor of workers voluntary quitting, even after accounting for job and personal characteristics.

Reasons for leaving

Underemployed workers leave for different reasons: wanting to move into different kinds of work, to escape poor senior leadership, or to seek promotion and greater job security elsewhere. Individuals who are both objectively and subjectively underemployed stand out: almost four in ten (38%) say they want to leave to do different work, compared with a quarter of other workers.

As much as I didn't want to leave the post that I was in, it was just trying to decide what was best, it was either struggle and get worse as a family, or move to another job and then it's a bit better and we can breathe a bit better.
(Male, Health and Social Care worker)

Employers said in interviews that paying at or above the real living wage may be beneficial but is unsustainable, especially alongside national insurance increases.

Relationships in work

Workers who report having more skills than their work requires are less likely to say that they have good relationships with their colleagues and manager, that their manager recognises their contribution or supports them, and more likely to say that others in the workplace undermine their efforts.

Impact on workers' wellbeing and engagement

Underemployment undermines not only retention but also wellbeing and engagement. Workers whose roles match their skills report higher job and life satisfaction, more positive emotions, and greater enthusiasm for their tasks. By contrast, skills-underemployed workers are more likely to see their job as "just a way of earning money" and to report feeling lonely, miserable, and disengaged. They are also the least likely to feel energetic, immersed, or enthusiastic at work.

It makes me like less likely to do things [...], because I feel like a responsibility to show them this is what you get for what you're spending on staff, like this is the reality of it. (Female Health and Social Care worker)

Impact of underemployment on wellbeing and opportunity

Living below potential

Being underemployed brings serious negative ramifications for workers and their families as they try to make ends meet amid cost-of-living pressures, and try to combine work, home life, and care responsibilities in a way that meets their employment expectations and allows them to spend meaningful time with family and friends. Underemployed parents and carers were often

required to make trade-offs between work and care responsibilities, due to a lack of suitable jobs that match care needs, or lack of suitable care options that match job requirements. In many cases, underemployment left families with limited options, challenging financial situations, and bringing career and wellbeing implications.

You want to make sure the kids have got warm clothes, you want to make sure you pay for heating, you also want to make the kids experience the society they live in, you know, like take [...] them on a train or a bus and show them places. (Male, Health and Social Care worker)

Financial strain

Being unable to work enough hours to earn a decent income impacts workers' ability to cover basic needs. This is not just a short-term issue. Working fewer hours and earning less money also makes it hard to save money for unexpected expenses and for retirement. In the UK Household Longitudinal Study (UKHLS, Wave 13), the time-underemployed were by far the lowest waged of workers, earning 58% on average of the overall mean for all working age employees, and they were far less likely to be saving. Fewer time-underemployed workers assessed their current financial situations as 'living comfortably'. Many of the underemployed earn below the real living wage while doing challenging jobs and providing essential services.

No matter how much we get, it all goes out. There is just not enough support to help people like us who are trying our best to work, raising kids and we still don't earn enough to cover our bills and just basic things. It's just, well what's the point? (Female, Health and Social Care worker)

The emotional and health toll

Underemployment takes a toll on workers' emotional, mental and physical health. Feeling undervalued financially and because of unrecognised skills can lead to significant health issues, including stress, low confidence, and mental health complications. Asked to rate satisfaction with life overall, the time-underemployed in the UKHLS were far less likely to be satisfied than were the non-underemployed.

Some days, I can deal with this and there's other days when I feel quite depressed. I feel quite down about it. I think my mental health suffers [...] as an impact of how and where I was, to what I'm doing

now. (Female, Health and Social Care worker)

Additionally, inflexible or inadequate hours and challenging schedules impacted physical and mental health, which in turn resulted in worker absences. Time underemployed women workers (in the UKHLS) were the group most likely to report that their health was impacting their daily activities including work and social lives.

Inequalities in access to benefits

Significant numbers of underemployed workers rely on social security payments to get by. There are complex interactions between underemployment and benefits. Some underemployed workers need benefits to support their wages or caring responsibilities but are negatively impacted by the hours they can feasibly work and restricted in their career advancement.

They have gradually each year, they raise the benefits slightly. But because your hands are tied on how much you can earn independently, it makes it really difficult overall to survive basically. (Male, Retail and Wholesale worker)

Findings from the CIPD UK Working Lives Survey (2023) show that workers experiencing skills-related underemployment are also disadvantaged in access to in-work benefits. Compared with employees whose qualifications match their jobs, they are less likely to have pensions, healthcare, financial assistance, wellbeing, or career development benefits.

Bargaining power and career mobility

Where jobs are perceived as poor and undervalued, underemployed workers who have been undertaking these jobs, often for years or even decades, feel stuck and unable to move on, let alone consider their employment in terms of a career. Long-term underemployment can lead to a de-skilling of the labour force and shapes how much power workers feel they have in the labour market. The CIPD UK Working Lives Survey (2023) shows that employees who are, and also think that they are, overqualified are the least likely to feel they have strong bargaining power. Many workers who feel overqualified report that they would like to quit but believe they have too few options available to them to do so.

I just feel like I've lost my confidence. [...] I think I would really struggle to complete a job application now, do a supporting information, and do an interview. I've lost my confidence. (Female, Health and Social Care worker)

Policies: Labour's reforms, are they enough?

The Labour Government's Make Work Pay plan and their flagship Employment Rights Bill due to become law late in 2025 with most reforms phased in from 2026 to 2027, have been welcomed by trade unions and campaigners. However, criticisms have been raised over whether the Bill goes far enough, while business groups have stressed potential negative effects on employers.

Importantly, details of these reforms will determine whether the intended outcomes for UK workers materialise. Many of the proposals in the 'Make Work Pay' plan rely on secondary legislation and, given that the Employment Rights Bill is still making its way through parliament at the point of writing this report, potential changes are a long way off and it is difficult to ascertain the final impact of the Act. The wider fiscal situation is a pressing concern for Labour: with low growth and an election commitment to not raise taxes under pressure, investment to support reforms feels unlikely.

At a local level, many councils are facing a challenging financial climate, putting essential services at risk, amid disruption arising from local government reorganisation. It is yet to be seen if Labour's devolution plans, such as devolved funding, will become a reality.

Conclusions and call to action

Underemployment is not a side issue. It is a brake on productivity, a drain on wellbeing, and a waste of human potential. Employers, policymakers and trade unions can act, and the costs of not doing so are too high to ignore.

The rise in underemployment is reframing the nature of work. Workers increasingly bear the risks of employment: they are expected to be permanently available and to work in 'any' jobs, even when these are below their potential or preference in terms of hours, wages and/or skills.

People face multiple barriers in accessing good quality work that reflects their skills, rewards them fairly, and provides them with suitable working hours.

There are structural barriers both within and outside the labour market that make it difficult for underemployed individuals to progress. Barriers outside of the labour market include the availability and affordability of childcare (pre-school, wrap around school, outside term-time), the limited provision of support systems (e.g., health, carers), the characteristics of social security (e.g., support cliff edges), inadequate public transport to/from workplace(s), and stretched key services.

The role of employers is crucial, and the government must take the opportunity to address systemic inequalities in the labour market through wider reform. Together the below actions would transform hidden labour market slack into productive capacity, supporting a fairer, healthier, and more resilient workforce, and a labour market that recognises and rewards the full potential of all workers.

Five-Point Action Plan: policies and practices that can make a difference

1. Rebalance flexibility and security

Ensure that employers' requirement for flexibility does not come at the cost of individual workers' insecurity. Employers and policymakers alike can strengthen employment protections towards living-hours, promote transparent contracts, and embed job-quality indicators in procurement and corporate reporting.

2. Redesign work for inclusion

Nationally and at organisational level, promote fair pay, predictable scheduling, and recognition/reward of workers' skills and qualifications, ensuring that caring responsibilities or health conditions do not result in precarious hours or low pay.

3. Invest in progression and lifelong learning

Create structured upskilling and internal mobility routes in organisations, and ensure national structures are in place to recognise prior and overseas qualifications, to reduce skill wastage and open career pathways.

4. Enable local innovation

Resource councils and regional partnerships to pilot inclusive job design, Real Living Wage adoption, and care-friendly employment models, supporting devolved approaches to fair work.

5. Measure comprehensively

Official statistics need to ensure that measures of time, wage, and skill underemployment are combined into national and local labour market statistics. AI-assisted analytics should be used to enhance the detection of skill mismatch and hidden precarity.

Appendix

1: Project contributors and partners

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Our partners and advisory board were crucial in providing information, support and critical reflection to our work. We are very grateful for their input!

Partners: Anesa Krita and Catriona Mahoney from Bristol City Council; Ruth Boyle of Glasgow's Poverty Alliance; Pete Rogers and Amanda Perkins from Nottingham Citizens UK; Matthew Ainsworth and Angela Arthur from Salford Council.

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2: Methodological notes

Qualitative findings were collected through semi-structured interviews with underemployed workers across four cities, selected for sectoral diversity and demographic variation. Participants were invited to take part in four individual conversations across two years. We also interviewed 19 employers and 21 local and national policy makers, employment support and employment equality organisations. All interviews were anonymised and conducted in accordance with ethical guidelines approved by the University of Bristol Research Ethics Committee.

Quantitative analysis was based on secondary data from the Labour Force Survey (LFS), the UK Household Longitudinal Survey (UKHLS), and the CIPD's bespoke UK Working Lives Survey (2023), focusing on employment status, hours worked, occupational classification, and wage trajectories. The LFS is a study of the employment circumstances of the UK population. It is the largest household study in the UK and provides the official measures of employment and unemployment. The UKHLS, or Understanding Society, is the largest longitudinal household panel study of its kind and provides vital evidence on life changes and stability in the UK in the 21st century. The UK Working Life Survey feeds into the CIPD's Good Work Index: an annual sample of around 5,000 workers is drawn from the gov.uk panel data.



3: Funding and acknowledgements

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The LFS data are distributed by the UK Data Service (safeguarded data version).

4: Further reading and resources

Underemployment Project Website: <https://underemployment.info>

