



Working Life on Low Pay in Northern Ireland

Findings from the Working in Ireland Survey, 2025

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Abstract:

This report examines the quality and character of low-paid work in Northern Ireland using data from the Northern Ireland sample of the Working in Ireland Survey (WIIS), 2025. While low pay is commonly understood primarily in terms of earnings, the analysis examines the broader conditions and experiences that characterise low-paid employment across multiple dimensions of job quality.

Drawing on a multidimensional job quality framework, the report examines the conditions of work for low-paid workers across a wide range of extrinsic and intrinsic employment conditions, including pay levels, employment security, working time, access to benefits and training, work intensity, autonomy, workplace relations, organisational support, employee voice, innovation capacity, mental wellbeing and financial strain.

The findings are situated within wider debates concerning job quality, labour market inequality, precarious employment and employment standards in Northern Ireland, including the Department for the Economy's Good Jobs agenda. This report forms one of a pair of companion analyses drawing on the Working in Ireland Survey, with a sister report examining low-paid work in the Republic of Ireland (Wilson et al, 2026). This shared survey instrument provides a basis for future cross-jurisdictional comparison, though the present report confines its analysis to Northern Ireland. In doing so, it seeks to contribute to understanding not simply who is low paid in Northern Ireland, but the contours of life on low pay and the kinds of jobs low-paid workers occupy and the broader conditions under which low-paid work is experienced.

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Glossary of terms and rates

Rates are those in force during the survey fieldwork (May-August 2025) and used throughout the report. Thresholds are rounded; exact values are given in Table 3.

Term	Meaning and value used in this report
National Minimum Wage (NMW)	The statutory hourly floor set by the UK Government on the advice of the Low Pay Commission. From April 2025: £10.00 for workers aged 18-20; £7.55 for those aged 16-17 and for apprentices.
National Living Wage (NLW)	The statutory minimum hourly rate for workers aged 21 and over. £12.21 from April 2025. Introduced in 2016 with a policy target, reached in 2024, of two-thirds of median hourly earnings. Set UK-wide; not devolved.
Real Living Wage (RLW)	A voluntary hourly rate calculated annually by the Living Wage Foundation from the cost of living (the Minimum Income Standard). £13.45 for 2025-26, £1.24 above the NLW. Paid by accredited employers; in Northern Ireland promoted by Living Wage NI.
Low Pay Commission (LPC)	The independent body that recommends minimum wage rates to the UK Government and reports on their effects.
Net weekly earnings	Take-home pay from the main job in a typical week, after income tax, National Insurance and other deductions. The earnings measure used in this report.
Real Living Wage equivalent threshold	The net weekly pay of a full-time (37.5-hour) worker paid £13.45 an hour, after tax, National Insurance and minimum pension contribution: approximately £412. Applied to all employees as a test of whether weekly earnings meet the real living wage standard.
Composition and risk	Composition: the share of the low paid who belong to a group (e.g. women are 69.7% of those below two-thirds of the median). Risk: the share of a group who are low paid (e.g. 31.8% of women). The two answer different questions.
Working in Ireland Survey 2025 (WIIS)	Survey of 4,300 workers on the island of Ireland (1,260 in Northern Ireland), led by UCD with QUB, NERI and Comillas. Fieldwork by Ipsos B&A, May–August 2025. This report uses the 1,072 Northern Ireland employees.
ASHE	Annual Survey of Hours and Earnings: the official employer-reported earnings survey, used by NISRA for the hourly low pay measure.

Report Summary of Findings

1. This report examines the extent, structure, experience and consequences of low-paid employment in Northern Ireland, using the Northern Ireland sample of the Working in Ireland Survey 2025. It begins by assessing the scale and distribution of low-paid employment before examining the characteristics of low-paid workers and jobs. It then moves beyond earnings to examine the quality of low-paid work, its consequences for workers, and the implications for policy. It therefore asks not only what workers are paid, but examines the contours of low paid work and the conditions under which that income is earned, and the consequences for workers and their households.
2. On the conventional hourly measure, low pay in Northern Ireland has fallen sharply, from around one in five employee jobs a decade ago to 3.4% on the latest ASHE data. The National Living Wage has reached two-thirds of median hourly earnings and bites harder in Northern Ireland than in any other UK region, because a floor set against the UK median falls furthest up the distribution where local median pay is lowest.
3. Despite the progress recorded on the hourly measure, low pay in Northern Ireland persists. This report asks a different question of the labour market: not what an hour of work is paid, but what a week of work provides. Measured on net weekly earnings, between 14.1% and 30.3% of employees are low paid, depending on the threshold applied; almost one in four earn less than two-thirds of the median weekly wage, and almost one in three earn less over a week than a full-time job at the Real Living Wage would provide.
4. The shift in the unit of measurement matters because it is the week, not the hour, that people live on. An hourly rate at or above the floor says nothing about whether the hours attached to it add up to an adequate income, and it is that income, from a week's work, which determines whether employment provides a reasonable standard of living.
5. The survey also records the hourly rate of pay of employees who are paid by the hour, which allows workers at or below the National Living Wage (£12.21 an hour in 2025) to be identified. Three-quarters (76.6%) of employees paid at or below the National Living Wage also have low weekly earnings, so the statutory minimum still matters for those on it. But around two-thirds (67.5%) of employees with low weekly earnings are paid an hourly rate above the National Living Wage; their earnings are low because of the hours they work, not the rate. Raising the National Living Wage will therefore help those paid at it, but will not, on its own, reach the majority of the low paid.
6. Low weekly earnings are shaped not only by hourly rates of pay but also by working-time arrangements. The analysis of National Living Wage employment shows that while 76.6% of employees earning at or below the wage floor also fall below two-thirds of median weekly earnings, around two-thirds (67.5%) of those with low weekly earnings have an observed hourly wage above it.

Increasing the hourly wage floor, while important, will not by itself address the full extent of low weekly earnings.

7. Low earnings are not confined to part-time or marginal employment. Among employees working full-time, 6.5% earn less than two-thirds of median net weekly earnings and 14.2% earn less than a full-time job at the Real Living Wage would pay. In other words, roughly one full-time employee in fifteen is low paid on the conventional relative measure, and one in seven earns less than a living wage. Full-time employees make up over a fifth of the low paid on the two-thirds measure and over a third of those below the Real Living Wage threshold.
8. Nor is low pay simply a feature of insecure or atypical work. More than four-fifths of low-paid workers hold permanent contracts, average tenure with the current employer is close to eight years, and around one in five experiences objective employment precarity in the form of non-permanent employment or varying earnings. Low pay is embedded within key sectors of the Northern Ireland economy rather than confined to the margins of the labour market.
9. Working hours are the strongest correlate of low weekly earnings. Among employees working 11 to 24 hours a week, more than four in five fall below two-thirds of median net weekly earnings; among those working 25 to 30 hours, around half do; among those working 31 to 40 hours, fewer than one in twelve. Part-time employees account for 77.9% of those below two-thirds of the median.
10. Women, younger workers, older workers and those without tertiary qualifications face systematically elevated risks of low pay.
11. Low pay is strongly gendered. Women account for around seven in ten of the low-paid workforce on every threshold examined, and face more than twice the risk of low weekly earnings faced by men: 31.8% of women compared with 13.7% of men fall below two-thirds of median weekly earnings, and 42.2% compared with 18.6% fall below the Real Living Wage threshold. Because the National Living Wage has largely eliminated differences in hourly pay at the bottom of the distribution, this gap reflects the amount and organisation of paid work rather than the rate at which it is paid.
12. Age is strongly associated with low pay, following a U-shaped pattern across the working life course. Younger workers aged 16-24 face the highest risk, with 54.1% earning below two-thirds of median weekly earnings and 61.2% falling below the Real Living Wage threshold, and they account for just under one-quarter of the low paid. Risk rises again among older workers: among those aged 65 and over, 52.9% fall below the two-thirds median threshold and 63.6% below the Real Living Wage benchmark. Low pay is therefore not only a feature of labour market entry. As working beyond State Pension age becomes more common, it is also a feature of the work available to those who do so.
13. Tertiary education is the clear dividing line in the relationship between qualifications and low pay. Workers with lower

secondary, upper secondary and post-secondary qualifications face risks of between 31% and 41% on the two-thirds median measure, against 9.3% for those with a degree or above. Low pay is not, however, concentrated among the least qualified: workers with post-secondary and upper secondary qualifications together account for more than two-thirds of the low-paid workforce, and one in seven graduates in employment earns less than a full-time Real Living Wage job would provide.

14. Low pay is unevenly distributed across Northern Ireland. Causeway Coast and Glens, Fermanagh and Omagh, Lisburn and Castlereagh and Derry and Strabane record the highest risks of low weekly earnings, at between one-third and two-fifths of employees below two-thirds of the median and more than half in Causeway Coast and Glens below the Real Living Wage. Belfast contains the largest share of the low paid, at around a quarter, but the risk among workers in the city is comparatively modest, at 17.1%. Where the low paid are found and where a worker is most likely to be low paid are therefore different places.

15. Low pay is largely concentrated within a small number of sectors. More than four-fifths of those below two-thirds of median weekly earnings are employed in four sectors: wholesale and retail trade (29.2%), human health and social work (21.5%), education (19.0%) and accommodation and food services (14.4%). This partly reflects the size of these sectors, but the risk figures show that it is not simply a matter of composition: around 45% of employees

in wholesale and retail and in accommodation and food services fall below two-thirds of the median, as do two in five in education. Caring, leisure and other service occupations, sales and customer service occupations and elementary occupations account for around two-thirds of the low paid, with risks of between 63% and 67%. The low paid are divided almost evenly between the private and the public and non-market sectors.

16. Access to core employment protections is relatively widespread among low-paid workers but far from universal. Nine in ten have paid holidays, but around one-third have no access to occupational sick pay and a similar proportion no employer-contributed pension. Access to supplementary benefits is limited: fewer than one in four have private medical insurance and fewer than one in five have menopausal or menstrual supports at work.
17. Employment uncertainty among low-paid workers extends beyond the prospect of job loss. Around half report anxiety about losing their job, about securing new employment if they did, and about future changes that might reduce their pay, and just under half about unexpected changes to their hours. Insecurity is experienced not only through the possibility of losing work but through uncertainty over the terms of the work that follows.
18. Low-paid employment is characterised by limited autonomy over working time and the organisation of work. Three-fifths of low-paid workers have no say at all over when they start and finish work, more than half have little or no say over the pace or intensity of their

work, and around 45% have little or no say over how their work is organised. Discretion is greater over the organisation of tasks and short-term adjustments for personal matters than over the pace and timing of the working day.

19. Opportunities for progression and development are uneven. Nearly one-third of low-paid workers received no on-the-job training in the past year and more than seven in ten received no off-the-job training; where training is provided, it is typically of a week or less. Opportunities to participate in innovation are also limited: nearly two-thirds report that the use of new digital, automated or robotic technology does not form part of their work, and around two in five say the same of contributing ideas for new products and services.
20. Workplace relationships among low-paid workers are characterised by both strengths and weaknesses. Most report positive relationships with their immediate manager: nine in ten say their manager respects them as a person, and more than three-quarters report receiving praise and recognition, encouragement in their development and support with health-related issues. Broader employee–organisation relationships are more mixed: almost one in five low-paid workers cannot raise the issue of their pay with management, and only three-fifths believe that employees in their organisation trust management.
21. Experiences of workplace bullying, harassment, verbal abuse and violence are not uncommon among low-paid workers. Almost one-quarter (24.1%) report being subjected to verbal abuse or being yelled at

in the past year, more than one in ten (11.8%) report bullying or harassment, 7.7% report threats of physical violence and 6.7% report physical violence or abuse.

22. The strain associated with low-paid work is experienced less as tension during the working day than as depletion at its end. Fewer than one in ten describe their job as very or extremely stressful, and most report feeling irritable or tense, or having trouble concentrating, never or only a little of the time. But six in ten reported feeling physically exhausted at the end of the working day at least some of the time, with more than one-quarter reporting this most or all of the time, and one in five find it hard to recover their energy after work most or all of the time.
23. Despite this, levels of work engagement among low-paid workers are high. Three-quarters feel their work is useful most or all of the time, two-thirds feel they have done a job well and feel a sense of belonging, and three-fifths feel enthusiastic about their job. The exception is energy, which fewer than four in ten experiences having most or all of the time. Northern Ireland's low-paid workers are, for the most part, willing to work hard and with enthusiasm, but are constrained by physically depleting work and by limited opportunities for training, involvement and improvement.
24. The consequences of low-paid employment extend beyond the workplace into health and household financial security. Most low-paid workers report good, very good or excellent health, but around one in five rate their health

as fair or poor. Low-paid workers report appreciably more difficulty making ends meet than employees generally, with one in four reporting difficulty, and the difficulty is greatest among full-time low-paid workers, for whom low pay is likely to be the primary household income. Where a partner is in paid employment, the difference from employees generally largely disappears, indicating that financial strain is concentrated among low-paid workers without a second household earner.

25. On the conventional hourly measure, the wage floor has been a successful intervention. On the weekly measure that corresponds more closely to the Good Jobs objective that employment should provide a reasonable standard of living, a substantial group of employees remains below the threshold, and for most of them the hourly rate is not the binding constraint. The analysis shows that further uprating the wage floor improves the position of those paid at or close to it, but that two-thirds of employees with low weekly earnings are already paid above it. For these workers, what employment provides depends substantially on the number, security and organisation of hours, the sectors and occupations in which those jobs are concentrated, and the conditions under which the work is performed. The policy challenge is therefore not to choose between higher hourly pay and better working time, but to bring both within the scope of the Good Jobs agenda, alongside attention to progression, worker voice and the wider household context in which employment income is received.

26. The Good Jobs agenda already recognises this, and the Good Jobs Employment Rights Bill, with its provisions on certainty of hours, notice of shifts, flexible working and trade union access, is the most significant step towards addressing it in a generation. The findings of this report support its provisions and provide a baseline against which its effects on the working lives of the low paid can be assessed in future waves of the Working in Ireland Survey.

Section 1: Introduction and Context

This report examines life on low pay in Northern Ireland. It asks a simple but broader question than whether workers receive a low hourly wage: what does employment provide to people at the bottom of the earnings distribution, and what are the conditions attached to that employment? This requires looking beyond the hourly price of labour to the income that employment actually generates and the circumstances in which that income is earned. The report therefore does two things. First, it establishes the extent and profile of low earnings using net weekly earnings thresholds, rather than the hourly measures that dominate official statistics. This identifies those receiving the least income from employment and locates them within the wider earnings distribution. Second, it examines the quality of the jobs held by these workers, considering the hours through which their earnings are generated, the security and benefits attached to their employment, and the wider conditions under which they work. The purpose is therefore not simply to establish how many workers are low paid, but to examine the employment position occupied by those earning the least from work.

This distinction is important because workers do not experience their employment as an hourly wage in abstraction. They receive income through regular pay periods, generated through a combination of the rate at which they are paid and the amount of work undertaken. An hourly measure is therefore important for understanding the price of labour and the operation of wage floors, but it tells us less about the income that employment actually provides over a week. A worker may be above a conventional hourly low-pay threshold while still receiving relatively little income from employment over the course of a week. Examining weekly earnings brings this dimension into view.

The analysis then moves beyond the level of earnings to consider the conditions attached to employment. The question is not whether low earnings necessarily imply poor job quality, but whether workers at the bottom of the earnings distribution experience a

distinctive pattern of employment conditions. This includes the organisation of working time, employment security, access to benefits and resources, autonomy and control, training and development, relationships at work, and other dimensions of job quality. In this sense, the report examines not only how much income employment provides, but what kind of employment provides it.

It then turns to the broader issue of job quality, following a growing international consensus that the quality of work cannot be understood through earnings alone (Geary and Wilson, 2023). In Northern Ireland, this agenda has acquired particular policy salience. Job quality has moved to the centre of economic policy through the Department for the Economy's Good Jobs agenda, which places the creation of good jobs alongside productivity, decarbonisation and regional balance among the objectives of its economic vision (Department for Economy, 2024).

Drawing on the Northern Ireland sample of the Working in Ireland Survey (WIIS) 2025, this paper examines the working conditions of the low paid in Northern Ireland through a multidimensional job quality framework. The analysis moves beyond a narrow focus on earnings to examine the broader organisation and experience of low-paid work across a range of extrinsic and intrinsic job quality dimensions. Drawing on concepts developed within job demands-resources approaches and multidimensional job quality research (Karasek, 1979; Bakker and Demerouti, 2007; Green, 2006; Gallie, 2007; Geary and Wilson, forthcoming), the report examines whether low realised earnings are associated not only with lower earnings, but also with broader patterns of less favourable working conditions.

1.1 Low Pay in Northern Ireland: what the existing evidence shows

On the conventional measure low pay in Northern Ireland has fallen dramatically over the last decade. Using the OECD definition adopted by NISRA - jobs paying below two-thirds of UK median hourly earnings - the proportion of low-paid jobs stood at around a quarter for most of the 2000s and was still 26% in 2016. It has since declined in almost every year, to roughly one-fifth in 2020, 11% in 2023 and a record low of 3.4% in 2025 (NISRA, 2025). Northern Ireland nonetheless retains the second highest proportion of low-paid jobs of the twelve UK regions, behind only the Northeast, and on other hourly thresholds for identifying the low paid the decline is far less pronounced: 17.3% of employee jobs paid below the Real Living Wage in 2025, again the

second highest rate in the UK and well above Scotland's 11.3% (NISRA, 2025). Part-time jobs remain ten times more likely than full-time jobs to be low paid even on the compressed hourly measure, and the low pay that remains is concentrated in elementary and sales occupations and in accommodation and food services (NISRA, 2025).

The main driver of this decline has been the increase in the statutory minimum wage. Since the National Living Wage was introduced in 2016, the statutory floor has been raised faster than median pay, with the policy aim of reaching two-thirds of the median (Low Pay Commission, 2026b). Because Northern Ireland's median is among the lowest in the UK, the floor bites harder here than anywhere else, reaching 72% of the local median in 2023 against 66% for the UK (Magennis et al, 2025). Hourly pay at the bottom of the distribution has grown faster than at the middle in almost every year since 2015 (Wilson, 2024a), and by 2025 the National Living Wage of £12.21 stood above the two-thirds threshold of £11.97. This is a genuine achievement of policy. Northern Ireland also has the highest minimum wage coverage in the UK, at 9.0% of employee jobs in 2025 (Low Pay Commission, 2026a) and whatever concern once attached to the employment effects of a high bite has not materialised: it was the only region where payrolled employment continued to rise into 2025 (Low Pay Commission, 2026a).

The higher minimum wage has also affected the distribution of pay above the statutory floor. Pay at the 10th percentile has grown faster than pay at the median in almost every year since 2015 (Wilson, 2024), while by 2023 nearly a third of all jobs in Northern

Ireland paid within 20% of the National Living Wage, almost twice the share in 2015 (Magennis et al, 2025). These changes represent a substantial increase in the earnings of workers at the bottom of the hourly distribution. They also help explain why the conventional measure of low pay has fallen so sharply.

The decline in hourly low pay represents a substantial change in the Northern Ireland labour market. But it does not necessarily mean that low-income employment has ceased to be a significant feature of working life in Northern Ireland. The reason is that hourly low pay and low earnings from employment are not the same thing. The former concerns the price attached to an hour of labour; the latter concerns the income that employment generates over a regular pay period. A worker can therefore be above an hourly low-pay threshold while still receiving relatively little income from employment over the course of a week, particularly where the number of hours worked is limited.

This distinction matters for how the scale of low-paid employment is understood. The conventional hourly measure places only 3.4 per cent of employee jobs in Northern Ireland below the OECD low-pay threshold in 2025. The WIIS 2025 data produce a different picture when employees are ranked according to net weekly earnings: depending on the threshold applied, between 14.1 and 30.3 per cent of employees are located below the corresponding weekly earnings threshold. These figures should not be interpreted as competing estimates of the same phenomenon. They arise because the thresholds are applied to different earnings concepts.

The Real Living Wage provides a different perspective. Unlike the OECD measure, which is relative to median earnings, it is intended to reflect the hourly rate required to achieve a minimum acceptable standard of living, and for 2025–26 it was £13.45, worth more than £2,400 a year above the statutory minimum to a full-time worker (Russell, 2025). Against this benchmark, low pay in Northern Ireland has fallen far less than on the conventional measure. In 2025, 17.3% of employee jobs, around 203,000, paid below the Real Living Wage, the second highest proportion of any UK region or nation, above the UK average of 14.6% and well above Scotland's 11.3% (NISRA, 2025; Living Wage Foundation, 2026).

The incidence was substantially higher among part-time than full-time employees, was concentrated in hospitality and retail, and varied considerably across Northern Ireland, from 12% of jobs in Belfast to 26% in Causeway Coast and Glens (Living Wage Foundation, 2026). The Real Living Wage therefore identifies a substantially larger group of workers as low paid than the two-thirds measure, and the Foundation's accompanying survey research documents the material consequences, with substantial proportions of those below it reporting food bank use, skipped meals and arrears on household bills, findings that echo the Joseph Rowntree Foundation's in-work poverty analysis. Until 2024 Northern Ireland was also the only UK region without

a body promoting Living Wage accreditation; Living Wage NI, launched that year by Advice NI in partnership with the Living Wage Foundation and the Department for Economy, has since roughly doubled the number of accredited employers, though the base

remains small relative to Scotland and Wales.

The distinction matters because an hourly rate does not determine the amount of income that employment provides. Weekly earnings depend not only on the rate of pay but also on the number of hours available and worked. This is particularly important in Northern Ireland, where low-paid employment is concentrated in part-time work and where the availability and regularity of hours can limit the income generated even when hourly pay has increased. The Low Pay Commission notes that the real weekly pay of minimum wage workers has risen substantially since 2016, but that these gains do not translate fully into higher household incomes because of part-time work, household composition and the interaction between earnings, taxes and benefits (Low Pay Commission, 2026a; 2026b). As Wilson (2017; 2024) argues, an adequate hourly rate, including the Real Living Wage, is necessary for an adequate income from work, but is not sufficient to guarantee it.

This distinction is also reflected in the evidence on in-work poverty. The Joseph Rowntree Foundation's analysis of poverty in Northern Ireland has consistently shown that a substantial proportion of people living in poverty are in working households (Joseph Rowntree Foundation, 2022; 2025). Low pay is therefore not simply a question of where an hourly wage sits within the earnings distribution. It is also related to the amount of work available, the composition of the household and the interaction between employment income and the social security system. The Living Wage Foundation's survey evidence similarly records the material pressures experienced by workers paid below the

Real Living Wage, including difficulties meeting household bills and food costs (Living Wage Foundation, 2025).

These issues also feature in the debate over whether minimum wage-setting should be devolved to Northern Ireland. The Ulster University Economic Policy Centre's assessment concluded that there was no clear economic case for devolution at present. With the minimum wage already representing around 70% of median earnings, the case for a substantially higher statutory rate is less clear, while higher rates could create competitiveness risks in sectors with extensive minimum wage coverage (Magennis, et al, 2025). Importantly, however, the analysis does not suggest that the problem of low-paid work has disappeared. Rather, it points towards constraints that cannot be addressed through the hourly wage floor alone, including the number of hours available to workers, the interaction between earnings and benefits, and the wider structure of the Northern Ireland economy.

The existing evidence therefore presents a more complex picture than the conventional low-pay statistic suggests. The statutory minimum wage has substantially increased hourly earnings at the bottom of the distribution and, as a result, the proportion of jobs classified as low-paid on the OECD measure has fallen to an historic low. Yet a considerably larger share of jobs remains below the Real Living Wage, while evidence on hours, take-home income and in-work poverty indicates that the hourly rate does not capture the full economic position of workers. What remains less well understood is what employment provides for those earning the least from their work: the income they realise, the hours through which it is

generated, and the employment circumstances attached to it. This report addresses that gap by measuring low earnings using net weekly earnings and examining the contours of employment associated with being at the bottom of the earnings distribution.

1.2 Job Quality and the ‘Good Jobs’ Agenda in Northern Ireland

The focus on job quality has developed alongside a broader shift in labour market research and policy away from the number of jobs created towards the conditions attached to those jobs. Since the emergence of the European Employment Strategy and the Lisbon Agenda, policymakers and researchers have placed increasing emphasis not only on employment creation but on the creation of “better jobs” (European Commission, 2004). This has been accompanied by a substantial literature showing that the quality of work cannot be understood through earnings alone. Pay is an important attribute of a job, but workers’ experience of employment is also shaped by employment security, working time, the organisation and intensity of work, opportunities to develop and progress, autonomy, workplace relationships, employee voice and work-life balance (Green, 2006; Gallie, 2007; Warhurst et al., 2017; Eurofound and ILO, 2019; Geary and Wilson, 2023).

The resulting approaches to job quality are multidimensional. The OECD framework, for example, brings together earnings quality, labour market security and the quality of the working environment (OECD, 2016), while the Carnegie UK Trust and RSA framework developed for the UK identifies seven dimensions: terms of employment; pay and benefits; health,

safety and psychological wellbeing; job design and the nature of work; social support and cohesion; voice and representation; and work-life balance (Irvine, White and Diffley, 2018). These frameworks reflect an important point for the analysis of low-paid work: jobs can differ in quality across several dimensions at the same time. Low pay may be accompanied by insecure employment, inadequate or unpredictable hours, limited opportunities for development and progression, or high work intensity, but it need not be. The relationship between pay and the wider conditions of employment is therefore an empirical question.

Northern Ireland has its own history of research and policy attention to these issues. Wilson (2016) examined the divisions in job quality in Northern Ireland using the OECD framework, bringing together earnings, labour market security and the quality of the working environment. The analysis demonstrated substantial differences in job quality across the workforce and considered their implications for workers’ health and wellbeing. It provided an account of the quality of employment in Northern Ireland at a time when policy discussion remained focused more heavily on employment levels. Slightly more than one in three adults in paid employment were experiencing poverty, insecure employment or a poor-quality working environment, with the risk of poor conditions consistently higher among groups including younger workers, those in part-time employment, the self-employed, lone parents and those in routine and semi-routine occupations.

The quality of employment also needs to be understood in the context of the wider structure of the Northern Ireland economy. A related strand of research

has characterised Northern Ireland as having features of a low-skills equilibrium, in which low pay, low productivity and limited employer demand for skills reinforce one another (Mac Flynn, 2017). This provides a structural explanation for the persistence of low-paid and low-skilled employment and highlights the connection between the quality of jobs, the demand for skills and the productive capacity of the economy.

A parallel strand of research has examined the consequences of low pay for living standards. The Joseph Rowntree Foundation has monitored poverty in Northern Ireland for two decades (Kenway et al., 2006; Joseph Rowntree Foundation, 2022), consistently identifying working households as an important part of the poverty picture. Their more recent workplaces in-work poverty at the centre of the analysis, examining who becomes stuck in low-paid employment and the extent to which workers move out of low-paid work (Joseph Rowntree Foundation, 2025). Low pay is therefore established in the Northern Ireland evidence not only as a feature of the labour market, but as an important determinant of the resources available to working households and their ability to achieve a reasonable standard of living.

The recognition of job quality in Northern Ireland's policy agenda came early but has been slow to be acted upon. Wilson (2024b) traces the aspiration for better jobs through successive political agreements and programmes for government. The New Economics Foundation's 2015 report for the Executive Office argued for a reorientation of economic policy around jobs offering decent wages and decent work (New Economic Foundation, 2015). The 2016 draft Programme for

Government subsequently made "more people working in better jobs" one of its outcomes and defined a better job as one offering a decent income, job security, opportunities for progression, work in the right quantities, satisfying work that uses and develops skills, an employee voice and decent conditions (OFMDFM, 2016). New Decade New Approach in 2020 repeated this definition, while the 2021 draft outcomes framework identified job security, wages, flexibility, voice and zero-hours contracts as priorities. The 10x Economy strategy in 2022 likewise committed to better jobs with better wages.

There was consequently considerable continuity in the way Northern Ireland's governments described a good job. Across this period, the emphasis was on a combination of adequate income, sufficient and appropriate hours, security, opportunities for progression, skills development, voice and decent working conditions. These are closely aligned with the dimensions identified in the wider job quality literature. What was less consistent was the capacity to turn this policy commitment into a sustained programme of measurement and action. Successive Executives collapsed or failed to progress their programmes; the Better Jobs Index proposed in 2016 and the Good Jobs Index proposed in 2018 were not constructed; and NISRA's work quality indicators, which began to emerge from 2020, developed in the absence of an agreed overarching definition of good jobs (Wilson, 2024).

The policy position changed in 2024. The Department for the Economy's economic vision made increasing the share of working-age people in good jobs one of its four priorities, on the basis that employment should provide people with a reasonable

standard of living rather than simply constitute employment in a statistical sense (Department for the Economy, 2024). The Department adopted the Carnegie UK Trust and RSA framework as its definition of a good job and commissioned NISRA to develop measures against it. The framework provides a multidimensional basis for the policy agenda, covering terms of employment; pay and benefits; health, safety and psychological wellbeing; job design and the nature of work; social support and cohesion; voice and representation; and work-life balance (Irvine, White and Diffley, 2018).

The 2024 policy developments also provided a legislative vehicle through the proposed *Good Jobs* Employment Rights Bill. The consultation covered four of the seven dimensions of the Carnegie framework and proposed changes to employment rights intended to improve the terms and conditions of work. The combination of an explicit definition, a developing measurement framework and proposed legislation marked a significant change from the preceding decade, when the aspiration for better jobs had repeatedly been stated but had not been accompanied by a sustained mechanism for measuring or improving job quality.

The importance attached to this agenda is also reflected in the current Programme for Government 2024-27, *Our Plan: Doing What Matters Most*, agreed by the Executive in February 2025. Its nine priorities include growing a globally competitive and sustainable economy, within which Good Jobs is identified as a specific area of action. The Programme commits to a new Skills Fund and targeted skills initiatives but also proposes new employment rights legislation and a Good

Work Charter “to ensure better quality jobs and promote a healthy work-life balance”. This places job quality within the Executive’s wider economic strategy rather than as a standalone labour market initiative, linking the quality of employment to skills, productivity, wages and the ability of the economy to generate opportunities that benefit workers.

The measurement of job quality has developed alongside this policy commitment. NISRA’s *Work Quality in Northern Ireland* statistics, drawing on the Labour Force Survey and the Annual Survey of Hours and Earnings, track a set of headline indicators spanning employment security, skills matching, participation in decision-making, flexible working and earnings relative to the Real Living Wage. Several indicators are available from 2020, permitting analysis of change over time. In March 2025, job satisfaction was removed as a measure of job quality and is now reported as contextual information, reflecting concerns in the research literature about using satisfaction as an indicator of the quality of jobs themselves (Geary and Wilson, 2023; Wilson, 2024).

Alongside these indicators, NISRA’s *Good Jobs in Northern Ireland* measure provides a more limited headline measure based on three criteria: a permanent contract, a non-zero-hours contract and earnings at or above the Real Living Wage. In 2025, 69% of employee jobs met all three criteria, compared with a peak of 70.9% in 2022. The measure provides a straightforward indication of the share of jobs meeting these three conditions, while the wider *Work Quality in Northern Ireland* statistics provide information on individual dimensions of working life.

The evidence base has also been strengthened by the *Skills and Employment Survey 2024*, which included a dedicated Northern Ireland sample funded by the Department for the Economy - the survey's first coverage of Northern Ireland since 2006. Its findings, published as *Going Beyond Pay: Job Quality in Northern Ireland* (Davies and Felstead, 2025), provide a detailed account of the non-pay dimensions of working life in Northern Ireland, benchmarked against the rest of the United Kingdom. The survey provides evidence on areas including skills, autonomy, work intensity, employment security, voice and wellbeing.

There remains, however, a gap between this evidence on job quality and the evidence on low pay. The *Skills and Employment Survey* excludes pay from its assessment of job quality on the grounds that official sources provide more robust measures of earnings. Its analysis examines differences in working conditions by characteristics such as gender, age, occupation, sector and industry, rather than by workers' position in the earnings distribution. The NISRA *Good Jobs* measure incorporates earnings, but only as one of three binary criteria. The existing evidence therefore tells us considerably more about the quality of jobs across different groups of workers than it does about the quality of the jobs occupied by those at the bottom of the earnings distribution.

This distinction is important to the Good Jobs agenda. Wilson (2024b) argues that improving job quality cannot rest on job creation or the expansion of favoured sectors on the assumption that good jobs will follow. It requires improvement in the quality of the existing stock of jobs across the economy. If that is the objective,

understanding where poor job quality is concentrated becomes important. In particular, it raises the question of whether low-paid employment represents a distinct part of the Northern Ireland labour market in which disadvantages in pay are accompanied by differences in other aspects of working life, or whether low pay is found across a wider range of job-quality conditions.

This paper addresses that question using the Northern Ireland sample of the Working in Ireland Survey (WIIS) 2025. It examines life on low pay through a multidimensional job quality framework, considering the conditions under which low-paid work is organised and experienced across a range of extrinsic and intrinsic dimensions. Drawing on concepts developed within job demands-resources approaches and multidimensional job quality research (Karasek, 1979; Bakker and Demerouti, 2007; Green, 2006; Gallie, 2007; Geary and Wilson, forthcoming), the analysis brings the low-pay and job-quality literatures together to examine what employment looks like for those at the bottom of the earnings distribution. It asks whether low realised earnings are associated with a broader pattern of less favourable working conditions, and in doing so provides an account of the contours of life on low pay in Northern Ireland.

Section 2: Concepts and Measurement

2.1 Measurement of Earnings

The measurement of earnings is central to the analysis of low pay. Earnings can be measured over different periods and on either a gross or net basis, with each approach capturing a different aspect of workers' economic position. The choice of measure therefore needs to reflect what the analysis is seeking to understand.

In most official statistics and comparative labour market research, low pay is measured using gross hourly earnings, typically operationalised as earnings below a threshold such as two-thirds of median hourly pay. This approach underpins standard OECD and Eurostat practice and is widely used in monitoring wage distributions and statutory wage floors. By expressing earnings per hour, it isolates the price attached to an hour of labour and allows workers with different working-time arrangements to be compared on a common basis.

Hourly earnings are therefore appropriate where the question concerns the price of labour: the distribution of wages, wage inequality, wage-setting or the incidence of low hourly remuneration. They are also essential for assessing statutory wage floors, which establish a minimum rate for an hour of work. However, an hourly measure abstracts from the amount of work through which that wage is realised.

This report asks a somewhat different question. Rather than examining only the wage attached to an hour of work, it is concerned with what low-paid employment actually provides workers in terms of income. The central

question is what life is like for workers earning the least from employment. That requires attention to the income that employment actually provides, as well as to the conditions under which that income is earned.

For this reason, the analysis uses weekly earnings as its primary earnings measure. Weekly earnings capture the income generated through employment over a regular pay period, reflecting both the rate of pay and the amount of work undertaken. Two workers may receive the same hourly wage while having substantially different weekly incomes because they work different numbers of hours. A focus on weekly earnings therefore brings into view differences in the material returns generated by employment that an hourly measure would standardise away.

This approach is important to the report's broader analysis of the contours of low-paid employment. The concern is not simply to locate workers below a particular wage threshold, but to examine the employment position associated with being towards the bottom of the earnings distribution: the income employment provides, the hours through which it is generated, the security of that employment, the benefits and resources attached to it, and the wider experience of work. Hours are consequently treated as part of the employment position being examined rather than as a characteristic to be removed from the measure of earnings. In this sense, hourly earnings capture the price of labour, while weekly earnings capture the income generated through employment. Neither measure replaces the other; they answer different questions.

This also means that the measure used here should not be interpreted as an alternative estimate of conventional hourly low pay. Low weekly earnings can arise from a combination of low hourly pay and the amount of work undertaken. Observed hours do not, in themselves, establish whether workers would prefer to work more or fewer hours, or whether the hours reflect constraints or the work available to them. The analysis therefore makes no assumption about the reasons for observed working hours. It focuses on the income actually generated through employment and examines the employment circumstances associated with being at that level of realised earnings.

A further choice concerns whether earnings are measured on a gross or net basis. The analysis uses net weekly earnings, capturing the pay received by workers after deductions made through payroll. Net earnings therefore provide a closer measure of the income workers actually receive from employment than gross earnings, while remaining an individual employment-based measure.

This distinction also separates the measure used here from household income. Equivalised disposable household income is more appropriate for assessing household living standards and poverty because it incorporates household income from employment and other sources, taxes, transfers and household composition. The purpose here is narrower: to examine the economic return generated by an individual's employment and the circumstances associated with being towards the bottom of the employment earnings distribution.

The analysis is restricted to employees only (N = 1,072). Self-employment

is excluded because income from self-employment is conceptually distinct from the wage income received through dependent employment and is not directly comparable with the measure used here.

Measuring earnings precisely in survey data presents well-established challenges. The Working in Ireland survey was not designed as a specialist earnings survey, but as a broader study of working conditions, job quality and employment experiences. Respondents were therefore asked to report net earnings from their main job in banded form, with the option of providing earnings on a weekly, monthly or annual basis. Responses were subsequently harmonised to a common weekly basis.

The earnings question used a two-stage banding structure. Respondents first selected a broad earnings band and were then routed to narrower follow-up bands within that category. To derive a continuous earnings variable, the midpoint of the most detailed income band available was assigned. Where follow-up information was available, the midpoint of the detailed sub-band was used; otherwise, the midpoint of the broader band was assigned.

This approach makes use of the available information while retaining observations that would otherwise be lost through listwise deletion. As with any banded income measure, midpoint assignment introduces some approximation and compresses variation within each band. Given the structure of the survey, however, it provides a transparent and consistent basis for estimating weekly earnings.

Accordingly, all subsequent analyses define low earnings on the basis of

individual net weekly earnings from employment, using the midpoint-converted survey earnings measure and thresholds within the net weekly earnings distribution. The measure is deliberately focused on low realised earnings from employment. It provides the basis for moving beyond the question of who receives a low hourly wage to examine the contours of low-paid employment and what the working conditions of those who earn the least from their work are like.

2.2 Measurement of Job Quality

A substantial body of job quality research therefore argues that the quality of work is inherently multidimensional and cannot be reduced to pay alone (Green, 2006; Gallie, 2007; Eurofound, 2012). Research in Ireland similarly emphasises that workers' experiences of employment are shaped not only by earnings, but by the broader organisation and experience of work itself (Geary and Wilson, forthcoming).

The analysis in this study draws on this broader multidimensional approach to job quality by examining both extrinsic and intrinsic dimensions of employment. While this does not constitute a complete or exhaustive model of job quality, it captures many of the core dimensions consistently identified within contemporary job quality research as shaping worker wellbeing, organisational attachment, labour market inequality, and employment experience (Gallie, 2013; Eurofound, 2021). In particular, the framework adopted here is informed by research emphasising the relationship between job demands and job resources within the labour process (Karasek and Theorell, 1990; Bakker and Demerouti, 2007).

Extrinsic job quality refers to the contractual and material conditions attached to employment. These dimensions capture the extent to which employment provides economic security, predictability, and access to organisational protections and benefits. In this study, extrinsic job quality is measured using indicators relating to working-time arrangements, employment precarity, multiple jobholding, and access to employment-related benefits and protections including pensions, paid sick leave, paid holidays, and private medical insurance. Previous research has consistently shown that insecure contractual arrangements, unstable working hours, and weaker access to employment protections are associated with poorer job quality and heightened labour market vulnerability (Kalleberg, 2009; Rubery et al., 2018). Research on job quality in Ireland similarly identifies security, contractual stability, and access to organisational resources as key dimensions differentiating higher- and lower-quality employment (Geary and Wilson, forthcoming).

Intrinsic job quality refers to the substantive experience of work itself and the extent to which jobs provide workers with autonomy, support, participation, manageable demands, and opportunities for development and skill utilisation. The analysis, therefore, examines dimensions including job autonomy, work-related strain, work engagement, employee-organisation relations, managerial support, workplace harassment and abuse, training and development, and opportunities for innovative participation and continuous improvement. These dimensions capture both the demands placed upon workers and the resources available to them within the labour process. Research

has consistently shown that jobs characterised by greater autonomy, organisational support, participation, and developmental opportunities are associated with higher wellbeing, stronger organisational commitment, and improved work outcomes, while highly constrained and resource-poor forms of work are associated with poorer health and wellbeing outcomes (Karasek and Theorell, 1990; Green, 2006; Felstead et al., 2019).

The framework adopted here is also informed by job demands–resources approaches, which emphasise the interaction between pressures associated with work and the resources available to workers in managing those demands (Bakker and Demerouti, 2007). Job demands include factors such as work intensity, strain, insecurity, and emotional or cognitive pressures, while job resources include autonomy, support, participation, training opportunities, and access to organisational protections. From this perspective, job quality reflects not simply the presence or absence of individual job characteristics, but the broader balance and interaction between demands and resources within the organisation of work.

The two elements of the analysis are therefore related but conceptually distinct. Low earnings identify workers according to the income generated through their employment, while job quality captures the wider conditions under which that employment is undertaken. The purpose of bringing the two together is not to assume that low earnings necessarily imply poor job quality, but to examine the employment conditions experienced by those at the bottom of the earnings distribution.

Low earnings provide the basis for identifying the group; the job-quality analysis then examines the employment circumstances associated with being in that position.

Section 3: The Working in Ireland Survey 2025

The Working in Ireland Survey 2025 (WIIS 2025) surveys people's work and employment on the island of Ireland. It is the most significant and comprehensive survey of its kind, covering a wide range of topics including skills and training, employee involvement and autonomy, the use of artificial intelligence, remote working, trade union allegiance, health and wellbeing, job churn and intention to quit, low pay, and job quality.

The breadth of the WIIS questionnaire is particularly important for the present analysis because the survey collects information on both earnings and a wide range of employment conditions. This allows the position of workers within the earnings distribution to be examined alongside the characteristics and experiences of the jobs they occupy. The analysis therefore uses the survey not only to identify low earnings, but to examine the wider employment circumstances associated with being towards the bottom of the earnings distribution.

Fieldwork for the survey was conducted between May 15th and August 28th, 2025. A total of 3,040 interviews were conducted in Republic of Ireland and 1,260 interviews in Northern Ireland. The survey fieldwork was undertaken by Ipsos B&A in both jurisdictions.

To ensure a nationally representative sample of working people aged 16 years and over, the data were weighted for age, gender, region and economic sector to agree with the then most recent population estimates as derived from the Republic of Ireland's Central Statistics Office's Labour Force Survey (LFS) Q1 2025, and in Northern Ireland, the Northern Ireland Statistics Research Agency's Labour Force Survey June-Aug 2025

and the Business Register and Employment Survey (BRES), Northern Ireland, September 2022. All the analyses in this report use the weighted sample.

The Working in Ireland Survey 2025 is the second survey in the WIIS series. The first survey, conducted between May and August in 2021, was confined to the Republic of Ireland. It had a sample size of 2,046. It also drew from a representative sample of people of working age in paid employment and was conducted by the same means as WIIS 2025.

A mobile telephone only sample approach was used. In the Republic of Ireland, the approach used was Random Digit Dial (RDD) whereby a sample was randomly generated using known mobile stems as provided by the Commission for Communications Regulation. RDD is not an appropriate methodology for NI, as the use of mobile stems could result in calls being made to individuals across the United Kingdom. Instead, a sample comprising only NI mobile numbers was acquired for the research.

Respondents underwent a series of screening questions to confirm their eligibility for inclusion in the study, including inquiries about their age and employment status. The research was

confined to working people, employed and self-employed, of over 16 years of age who were at work for at least one hour producing goods and providing services for pay or for profit in the week prior to the survey.

All interviewers attended a training/briefing webinar convened by an Ipsos B&A project manager and which was attended by all call centre supervisors and the WIIS's principal investigator, John Geary. Interviewers had the opportunity to ask questions to all team members. Directly after the webinar, all interviewers logged on to the test script to familiarise themselves with the questionnaire and the routing of questions, and to address any queries they might have had before administering the survey in the field.

A pilot survey was also conducted to ensure that respondents understood

the questions asked and were able to provide clear answers, as well as to ensure that the routing of questions was appropriate and that the questionnaire was not too long as to make unreasonable demands on respondents. New questions in the questionnaire were cognitively tested, first by members of the research team and second by the survey agency. Lessons were then shared and the questions adapted as required. The reformatted questions were then tested again during the pilot survey. Several methods were employed to monitor the quality of interviewing, including a proportion of all interviews being monitored by supervisory staff from the start to the end of an interview. For the WIIS 2025, interviewees were dialled a minimum of three times, over various time periods such as afternoons, evenings and weekends.

Section 4: The extent of low pay as identified in the Working in Ireland Survey 2025

4.1 Distribution of weekly net earnings by employment status

Before examining low earnings against specific thresholds, it is useful to establish what employment actually generates in weekly net income across the earnings distribution. This provides a more concrete indication of the financial returns to employment and allows the position of those towards the bottom of the distribution to be understood in relation to the earnings of employees more generally. The analysis is therefore concerned not only with whether workers fall below a particular low-pay threshold, but with the amount of income that employment provides at different points in the earnings distribution.

Table 1 presents the distribution of weekly net earnings across all employees, full-time employees and part-time employees. The distribution

shows substantial variation in the income generated through employment and a pronounced relationship between weekly earnings and working time.

Across all employees, net weekly earnings are concentrated in the lower-to middle-income bands. The largest share of employees (26.0%) report weekly net earnings of £450-£599. A further 20.7% earn between £600 and £799, while 19.6% earn between £300 and £449. At the lower end of the distribution, 5.7% of employees earn less than £150 net per week, while a further 12.5% earn between £150 and £299. Taken together, 18.2% of all employees earn below £300 net per week, while 37.8% earn below £450. At the upper end of the distribution, 7.0% earn between £800 and £999, 5.2% earn between £1,000 and £1,299, and 3.3% earn £1,300 or more.

The distribution for full-time employees is shifted upwards relative to the

Table 1: Distribution of weekly net earnings by employment status (all employees, full-time and part-time)

	All Employees		Full-time employees		Part-time employees	
	%	N	%	N	%	N
Under £150	5.7	49	-	-	24.2	48
£150-£299	12.5	107	2.9	19	44.4	58
£300-£449	19.6	168	20.2	134	17.7	35
£450-£599	26	224	31.1	206	9.1	18
£600-£799	20.7	178	26.4	175	-	-
£800-£999	7	60	8.7	58	-	-
£1000-£1299	5.2	45	6.2	41	-	-
£1300 or more	3.3	29	4.4	29	-	-

Cannot be reported owing to small sample size

employee population, reflecting the stronger earnings profile associated with greater working hours. Among full-time employees, the modal category is £450-£599, accounting for 31.1% of workers. A further 26.4% earn between £600 and £799, while 20.2% earn between £300 and £449. Higher earnings categories are also more prevalent among full-time workers, with 8.7% earning between £800 and £999, 6.2% earning between £1,000 and £1,299, and 4.4% earning £1,300 or more. Only 2.9% of full-time employees earn between £150 and £299, while no full-time employees in the sample report net weekly earnings below £150.

Despite this upward shift, relatively low net weekly earnings are not confined to part-time employment. Among full-time employees, 23.1% receive less than £450 net per week, while a further 31.1% receive £450-£599. More than half (54.2%) therefore receive less than £600 net per week. These figures are important because they demonstrate that low realised weekly income cannot be understood simply as the consequence of working very few hours. Full-time employment is associated with higher weekly earnings on average, but a substantial proportion of full-time employees remain towards the lower end of the weekly earnings distribution.

In contrast, the distribution for part-time employees is heavily concentrated at the lower end of

the earnings distribution. Among part-time workers, 24.2% earn less than £150 net per week, while a further 44.4% earn between £150 and £299. This means that 68.6% of part-time employees earn below £300 net per week. A further 17.7% earn between £300 and £449, while 9.1% earn between £450 and £599. The remaining 4.6% of part-time employees earn £600 or more.

The contrast between full-time and part-time employees is therefore pronounced. While 23.1% of full-time employees earn below £450 net weekly, this rises to 86.3% among part-time employees. Similarly, almost seven in ten part-time employees earn below £300 per week, compared with just 2.9% of full-time employees. These findings demonstrate the strong relationship between working time and weekly earnings, with part-time employment associated with substantially lower realised weekly income.

The analysis first places low pay within the wider distribution of net weekly earnings. As shown in Table 2, median net weekly earnings across all employees were £517.84. Earnings were substantially lower among those at the bottom of the distribution, with workers in the lowest earnings quintile recording median weekly net earnings of £325.84, equivalent to 62.9% of the overall median. The gap narrowed considerably for workers in the second

Table 2: Median weekly net earnings by earnings quintile and relative position to overall median

	Median net weekly earnings (£)	As % of overall median
All employees	517.84	100
Bottom quintile (lowest 20% of earners)	325.84	62.9
Second quintile (lowest 40% of earners)	475	91.7

quintile, whose median net weekly earnings were £475.00, representing 91.7% of the overall median. This indicates a relatively sharp concentration of low earnings at the bottom of the distribution. Those in the second quintile were relatively close to the overall median

Table 3 sets out the proportion of employees falling below a range of relative and living-wage thresholds based on net weekly earnings. Using two-thirds of median earnings as the threshold, 22.6% of employees had net weekly earnings below £345.22.

This fell to 18.2% at 60% of median earnings, equivalent to £310.70, and to 14.1% at 50% of median earnings, or £258.92. The progressive reduction in the proportion identified reflects the increasingly restrictive position of these thresholds within the earnings distribution.

The Real Living Wage threshold identifies a different, and broader, group of employees. Using a net weekly threshold of £412, 30.3% of all employees fell below this level, compared with 14.2% of full-time employees. The higher incidence

Table 3: Proportion of Employees Below Selected Net Weekly Earnings Adequacy Thresholds

	£ net weekly employee earnings	%	N
Below two-thirds median net weekly earnings (all workers)	345.22	22.6	195
Below 60% median net weekly earnings (all workers)	310.70	18.2	157
Below 50% median net weekly earnings (all workers)	258.92	14.1	122
Below Real Living Wage (net, all workers)*	412	30.3	261
Below Real Living Wage (net, ft workers only)	412	14.2	94
Below two-thirds mean net weekly earnings (all workers)	375.08	26.9	231

* For 2025, the UK Real Living Wage of £13.45 per hour corresponds to approximately £412 in net weekly earnings for a full-time worker working 37.5 hours per week, after income tax, National Insurance and the assumed minimum employee pension contribution. The Real Living Wage itself is derived from calculations for 17 representative household types, with the final hourly rate calculated as a population-weighted average of the wage requirements for these different households. The net weekly earnings threshold associated with the 2025 UK Real Living Wage is derived from the cost of a basket of goods and services representing a minimum acceptable standard of living. The basket is based primarily on the Minimum Income Standard (MIS), which is developed through research with members of the public and covers essential expenditure including food, clothing, household bills and social participation. The calculation also incorporates household-specific costs including housing, Council Tax and transport. The resulting weekly budget represents the net income required to achieve the specified living standard. The methodology then works backwards through the UK tax and benefit system to determine the gross earnings required to generate this level of disposable income, assuming full-time employment of 37.5 hours per week.

among all employees reflects the inclusion of part-time workers, for whom weekly earnings are affected not only by hourly rates of pay but also by the number of hours worked. A further relative measure, based on two-thirds of mean net weekly earnings (£375.08), placed 26.9% of employees below the threshold.

These differences are important because the measures are not simply alternative ways of identifying the same group of workers. The median-based thresholds locate workers in relation to the prevailing distribution of earnings and therefore capture their relative position within the workforce. The Real Living Wage, by contrast, is intended to assess whether earnings are sufficient to meet a defined minimum standard of living. The fact that the latter identifies a larger share of employees shows that a substantial group sit above conventional relative low-pay thresholds while still falling short of a real living-wage standard.

4.2 Where and when do the low paid work?

This section examines who is represented among employees with low net weekly earnings, and which groups face the greatest risk of falling below the different low-pay thresholds. This distinction is important because the characteristics of the low-paid workforce do not necessarily mirror the characteristics associated with a higher probability of low pay. Composition shows who makes up the low-paid workforce; risk shows which workers are most likely to experience low net weekly earnings. Considering both provides a fuller picture of the distribution of low pay and helps identify where it is concentrated within the labour market. To ensure

that estimates are sufficiently reliable, only cells with adequate sample sizes are reported; results based on small cell sizes are suppressed.

The composition of low-paid employees is strongly shaped by their position in the labour market (Table 4). Part-time workers account for the clear majority of those below each threshold, representing 77.9% of those below two-thirds of median net weekly earnings and rising to 87.3% below 60% of the median. They comprise 64.0% of those below the Real Living Wage and 69.4% of those below two-thirds of mean earnings. The corresponding risk figures are considerably higher for part-time than full-time workers. More than three-quarters (76.8%) of part-time workers fall below two-thirds of median net weekly earnings, compared with 6.5% of full-time workers. The gap is similarly pronounced under the Real Living Wage, with 84.3% of part-time workers below the threshold compared with 14.2% of full-time workers.

Working hours provide a more graduated picture of this relationship. Among workers below two-thirds of median net weekly earnings, those working 17–24 hours account for 33.0%, followed by those working 11–16 hours (21.6%), 31–40 hours (20.1%) and 25–30 hours (19.1%). The risk estimates make the relationship with hours more apparent. Among those working 11–16 hours, 85.7% fall below two-thirds of median net weekly earnings, compared with 82.1% of those working 17–24 hours and 51.4% of those working 25–30 hours. The risk falls sharply among those working 31–40 hours, to 8.5%. A similar pattern is evident against the Real Living Wage, although the risk remains high among those working 25–30 hours, at 68.1% earning below the threshold.

Importantly, the distribution shows that low realised earnings are strongly associated with shorter working hours but are not confined to workers undertaking only marginal amounts of employment. Full-time employees account for more than one-fifth (22.1%) of those below two-thirds of median net weekly earnings and for over one-third (36.0%) of those below the Real Living Wage threshold.

Low weekly earnings are also not synonymous with temporary employment. Although non-permanent workers face a substantially greater risk of falling below the weekly earnings thresholds, the majority of workers identified as low earning are in permanent employment. Permanent employees constitute the majority of the low-paid workforce: 82.6% of those below two-thirds of median earnings and 84.7% of those below the Real Living Wage. This largely reflects their greater prevalence in the workforce. The risk measures, however, point in the opposite direction: 60.7% of non-permanent employees fall below two-thirds of median net weekly earnings, compared with 20.0% of permanent employees. The corresponding figures for the Real Living Wage are 71.4% and 27.5%.

There is much less difference by broad employment sector. Employees in the private sector account for between 52.7% and 55.6% of those below the four thresholds, with those in the public/non-market sector accounting for the remainder. The risk of low pay is also relatively similar, although public/non-market employees have a somewhat higher risk across the measures. For example, 24.7% fall below two-thirds of median net weekly earnings compared with 20.2% of private-sector employees. The difference is not statistically significant on three of the four measures.

The composition of the low-paid workforce varies across council areas, although no single location dominates. Belfast accounts for the largest share, comprising 22.6% of workers below two-thirds of median net weekly earnings and 25.2% of those below the Real Living Wage. Lisburn and Castlereagh accounts for a further 10.2% under the two-thirds median measure, while most other council areas account for between around 4% and 10% of the low-paid workforce. The composition is broadly similar across the four measures.

The risk figures, however, reveal a rather different pattern (Table 5). Workers in Causeway Coast and Glens face the highest risk of falling below two-thirds of median net weekly earnings, at 37.8%, rising to 51.4% when the Real Living Wage is used. Derry and Strabane, Fermanagh and Omagh and Lisburn and Castlereagh also record relatively high risks, with 33.3%, 34.1% and 34.5% respectively below two-thirds of the median, and 42.2%, 40.9% and 36.4% below the Real Living Wage. At the other end of the distribution, the risk is considerably lower in Ards and North Down, at 15.6% and 23.9% respectively, and in Armagh City, Banbridge and Craigavon, at 15.8% and 22.1%.

Belfast illustrates particularly clearly the difference between composition and risk. It contains the largest share of workers with low net weekly earnings, but the risk of low pay among workers in the city is comparatively modest: 17.1% fall below two-thirds of median earnings and 25.5% below the Real Living Wage. Conversely, Causeway Coast and Glens accounts for only 7.6% of those below the Real Living Wage, but more than half of workers in the area fall below that threshold.

Table 4: Composition of those paid below various low paid thresholds by job characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Working status	N = 195	N = 156	N = 261	N = 231
Full-time	22.1	12.7	36	30.6
Part-time	77.9	87.3	64	69.4
Working hours	N = 195	N = 155	N = 258	N = 230
1-6	-	-	-	-
7-10	-	-	-	-
11-16	21.6	27.1	16.3	18.3
17-24	33	35.5	27.5	29.6
25-30	19.1	17.4	19	19.6
31-40	20.1	14.2	29.1	24.3
41-48	-	-	-	-
49+	-	-	-	-
Contract type	N = 195	N = 156	N = 261	N = 231
Permanent	82.6	82.7	84.7	84.8
Non-permanent	17.4	17.3	15.3	15.2
Sector of employment	N = 182	N = 150	N = 242	N = 216
Private	53.8	52.7	53.7	55.6
Public/Non-market	46.2	47.3	46.3	44.4
Working location	N = 141	N = 103	N = 204	N = 176
Antrim and Newtownabbey	7.5	6.8	7.6	7.7
Ards and North Down	3.8	4.1	4.4	4.4
Armagh City, Banbridge, and Craigavon	8.1	7.5	8.4	9.1
Belfast	22.6	23.1	25.2	23.2
Causeway Coast and Glens	7.5	9.5	7.6	6.8
Derry and Strabane	8.1	9.5	7.6	8.6
Fermanagh and Omagh	8.1	4.8	7.2	7.3
Lisburn and Castlereagh	10.2	11.6	8	8.6
Mid and East Antrim	8.6	8.8	6.4	7.3
Mid Ulster	7.5	8.2	9.6	10
Newry, Mourne and Down	8.1	6.1	8	7.3
Sector	N = 148	N = 109	N = 213	N = 183
Agriculture, forestry and fishing	-	-	-	-
Utilities and extractive industries	-	-	-	-
Manufacturing	-	-	-	-

Construction	-	-	-	-
Wholesale and retail trade	29.2	29.3	26.1	26.8
Transportation and storage	-	-	-	-
Accommodation and food services	14.4	16.6	11.5	12.1
Information and communication	-	-	-	-
Financial and insurance activities	-	-	-	-
Professional, real estate and technical services	-	-	-	-
Administrative and support services	5.6	7	4.6	5.2
Public administration and defence	-	-	5	3.5
Education	19	19.1	16.5	16.9
Human health and social work	21.5	19.7	22.6	22.1
Arts, entertainment and recreation	-	-	-	-
Other services	-	-	-	-
Occupations	N = 143	N = 106	N = 202	N = 173
Managers, Directors & Senior Officials	-	-	-	-
Professionals	5.3	-	9.2	7.3
Technicians & Associate Professionals	5.8	-	7.2	7.3
Administrative & Secretarial Occupations	10	7.8	14	12.3
Skilled Trades	6.3	-	5.2	5.9
Caring, Leisure & Other Service	24.2	24.2	21.6	22.3
Sales & Customer Service	25.3	26.1	22	23.2
Process, Plant & Machine Operatives	-	-	-	-
Elementary Occupations	17.4	18.3	14.8	15.5

Note: N = raw unweighted sample size.

The sectoral composition of low-paid employees is concentrated in a relatively small number of industries. Among those reported, wholesale and retail accounts for 29.2% of workers below two-thirds of median net weekly earnings, while human health and social work and education account for 21.5% and 19.0%, respectively. Accom-

modation and food services contribute a further 14.4%. The pattern is broadly similar across the alternative thresholds. The risk estimates show why these sectors feature prominently: 43.8% of workers in wholesale and retail fall below two-thirds of median net weekly earnings, as do 45.2% of those in accommodation and food

Table 5: Risk of low-pay below various low paid thresholds by job characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Working status	***	***	***	***
Full-time	6.5	3	14.2	10.7
Part-time	76.8	68.8	84.3	80.9
Working hours	***	***	***	***
1-6	-	-	-	-
7-10	-	-	-	-
11-16	85.7	85.7	87.5	85.7
17-24	82.1	71.4	92.2	87.2
25-30	51.4	37.5	68.1	62.5
31-40	8.5	4.8	16.4	12.2
41-48	-	-	-	-
49+	-	-	-	-
Contract type	***	***	***	***
Permanent	20	16	27.5	24.4
Non-permanent	60.7	48.2	71.4	62.5
Sector of employment	ns	ns	*	ns
Private	20.2	16.3	26.8	24.7
Public/non-market	24.7	20.9	32.9	28.2
Working Location	**	***	**	**
Antrim and Newtownabbey	21.2	15.2	28.8	25.8
Ards and North Down	15.6	13.3	23.9	20
Armagh City, Banbridge, and Craigavon	15.8	11.6	22.1	21.3
Belfast	17.1	13.8	25.5	20.7
Causeway Coast and Glens	37.8	37.8	51.4	40.5
Derry and Strabane	33.3	31.8	42.2	42.2
Fermanagh and Omagh	34.1	16.3	40.9	37.2
Lisburn and Castlereagh	34.5	30.9	36.4	34.5
Mid and East Antrim	24.2	20	24.2	24.2
Mid Ulster	22.6	19.4	38.7	35.5
Newry, Mourne and Down	27.3	16.4	36.4	29.1
Sector	***	***	***	***
Agriculture, forestry and fishing	-	-	-	-
Utilities and extractive industries	-	-	-	-
Manufacturing	-	-	-	-

Construction	-	-	-	-
Wholesale and retail trade	43.8	35.4	52.3	48.1
Transportation and storage	-	-	-	-
Accommodation and food services	45.2	41.3	48.4	45.2
Information and communication	-	-	-	-
Financial and insurance activities	-	-	-	-
Professional, real estate and technical services	-	-	-	-
Administrative and support services	26.8	26.8	29.3	29.3
Public administration and defence	-	-	19.7	12.1
Education	40.7	33	47.3	42.4
Human health and social work	26.9	19.9	37.8	32.5
Arts, entertainment and recreation	-	-	-	-
Other services	-	-	-	-
Occupations	***	***	***	***
Managers, Directors & Senior Officials	-	-	-	-
Professionals	4.5	-	10.4	7.3
Technicians & Associate Professionals	12.2	-	20	17.8
Administrative & Secretarial Occupations	18.1	11.5	33.7	26
Skilled Trades	16.4	-	17.8	17.8
Caring, Leisure & Other Service	63.9	51.4	75	68.1
Sales & Customer Service	66.7	55.6	76.4	70.8
Process, Plant & Machine Operatives	-	-	-	-
Elementary Occupations	63.5	54.9	71.2	66.7

services. The corresponding risks under the Real Living Wage are 52.3% and 48.4%, respectively. Education also has a relatively high risk, with 40.7% of employees below two-thirds of the median and 47.3% falling below the Real Living Wage.

Among the occupations for which estimates can be reported reliably,

caring, leisure and other service occupations, sales and customer service occupations, and elementary occupations account for the largest shares of the low-paid workforce. Together, they represent around two-thirds of those below two-thirds of median net weekly earnings. Their risks of low net weekly earnings are also high. Almost two-thirds of workers in caring, leisure

and other service occupations (63.9%) and in sales and customer service occupations (66.7%) fall below two-thirds of median net weekly earnings. These proportions rise to 75.0% and 76.4%, respectively, when the Real Living Wage is used as the benchmark. Elementary occupations also show consistently high exposure, with 63.5% below two-thirds of median earnings and 71.2% below the Real Living Wage.

4.3 Who are the low paid?

Table 6 examines the composition of workers falling below alternative low-pay thresholds, while Table 7 presents the corresponding risk of low pay. The results show clear differences in the prevalence of low pay by gender, age and educational attainment.

Women account for the majority of low-paid workers across all four measures. They comprise 69.7% of those below two-thirds of median earnings and 67.9% of those below 60% of median earnings. Women also account for 69.2% of those below the Real Living Wage and 69.7% of those below two-thirds of mean earnings. This reflects their higher exposure to low pay: as shown in Table 7, 31.8% of female employees fall below two-thirds of median earnings compared with 13.7% of men, rising to 42.2% and 18.6%, respectively, under the Real Living Wage measure. Women are therefore more than twice as likely as men to have low net weekly earnings on every threshold examined.

The age profile is similarly uneven. Young workers aged 16-24 account for just under one-quarter (23.6%) of those below two-thirds of median earnings and 28.7% of those below 60% of the median, and they face the highest risk of low pay of any age

group: 54.1% fall below two-thirds of median earnings and 61.2% below the Real Living Wage. The risk is lowest among prime-age workers, at between 13.6% and 17.1% for those aged 25 to 54 on the two-thirds median measure, before increasing again among older workers, to 26.0% among those aged 55-64. Among those aged 65 and over, 52.9% fall below two-thirds of median earnings and 63.6% below the Real Living Wage, a risk comparable to that facing the youngest workers, although they account for a smaller share of the low paid (9.2% and 8.1% respectively). Low pay is therefore concentrated disproportionately among workers at both ends of the age distribution.

The educational profile is more nuanced. Workers with post-secondary qualifications, including apprenticeships and diplomas, constitute the largest group among those below the two median-based thresholds, accounting for 35.4% of those below two-thirds of median earnings, followed closely by those with upper secondary qualifications (32.3%). Tertiary-educated workers account for around one-fifth of the low paid on each measure (20.8% below two-thirds of the median and 24.4% below the Real Living Wage), a share that is small relative to their presence within the wider workforce. In terms of risk, lower educational attainment is associated with a greater likelihood of low pay, although the relationship is not strictly monotonic: the risk is highest among those with upper secondary qualifications, 41.1% of whom fall below two-thirds of median earnings and 58.3% below the Real Living Wage, and somewhat lower among those with post-secondary (34.0% and 41.3%) and lower secondary or below (31.0% and 33.8%) qualifications. Tertiary education is associated with a markedly lower risk but does not

Table 6: Characteristics of low paid based on worker characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Gender	N = 148	N = 109	N = 213	N = 183
Male	30.3	32.1	30.8	30.3
Female	69.7	67.9	69.2	69.7
Age Category	N = 148	N = 109	N = 213	N = 183
16-24	23.6	28.7	20	22.5
25-34	14.4	14	17.3	15.6
35-44	19	18.5	19.2	17.7
45-54	16.4	10.8	18.8	19.5
55-64	17.4	17.8	16.5	15.6
65+	9.2	10.2	8.1	9.1
Educational Qualifications	N = 144	N = 105	N = 209	N = 179
Low (Lower secondary or below)	11.5	11	9.3	10.1
Upper secondary	32.3	32.5	34.1	34.6
Post-secondary (incl. apprenticeship/diploma)	35.4	37	32.2	34.2
Tertiary (Bachelor's or above)	20.8	19.5	24.4	21.1

Note: N = raw unweighted sample size.

Table 7: Risk of being low paid based on worker characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Gender	***	***	***	***
Male	13.7	11.6	18.6	16.2
Female	31.8	24.8	42.2	37.7
Age Category	***	***	***	***
16-24	54.1	52.3	61.2	61.2
25-34	13.6	10.7	21.8	17.4
35-44	17.1	13.4	23.1	18.9
45-54	17	9	26.1	23.9
55-64	26	21.4	32.8	27.5
65+	52.9	47.1	63.6	63.6
Educational Qualifications	***	***	***	***
Low (Lower secondary or below)	31	24.3	33.8	32.4
Upper secondary	41.1	32.9	58.3	52.3
Post-secondary (incl. apprenticeship/diploma)	34	28.4	41.3	39
Tertiary (Bachelor's or above)	9.3	6.9	14.6	11.1

Table 8: Characteristics of low paid based on household characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Marital Status	N = 147	N = 109	N = 211	N = 182
Single	42.3	42	41.9	46.3
Married/Living together as a couple	45.9	49	46.9	41.5
Divorced/Separated/Widowed	11.9	8.9	11.2	12.2
Employment status of partner/spouse	N = 77	N = 55	N = 112	N = 96
In paid employment	75.3	71.2	79.3	78.3
Not in paid employment	24.7	28.8	20.7	21.7
Financially dependent children	N = 147	N = 109	N = 212	N = 182
Has financially dependent children	35.1	31.8	33.8	34.9
Does not have financially dependent children	64.9	68.2	66.2	65.1
Number of financially dependent children	N = 56	N = 38	N = 78	N = 69
1	28.8	-	26.4	26.3
2	51.5	57.9	48.3	47.5
3+	19.7	-	25.3	26.3

Note: N = raw unweighted sample size.

eliminate it: 9.3% of tertiary-educated workers fall below two-thirds of median earnings, while 14.6% fall below the Real Living Wage. Thus, although the risk of low pay declines sharply with tertiary qualifications, one in seven graduates nevertheless experiences relatively low weekly earnings.

The risk estimates highlight substantial differences across worker groups (Table 9). Women consistently face a higher risk of low pay than men, while the relationship with age is U-shaped, with particularly high risks among workers aged 16–24 and those aged 65 and over. Educational attainment also matters, with the risk of low pay markedly lower among those with tertiary qualifications than among all other groups. However, the relationship is not one of complete protection. One in seven tertiary-educated workers (14.6%) fall below the Real Living Wage threshold, while 11.1% fall below two-thirds of mean earnings.

This indicates that low realised weekly earnings extend beyond workers with low levels of formal education.

Tables 8 and 9 examine the household characteristics of workers with low net weekly earnings, using the four thresholds. They show both the composition of the low-paid workforce and the risk of falling below each threshold.

Among workers earning below two-thirds of median net weekly earnings, 42.3% were single, while 45.9% were married or living with a partner. A further 11.9% were divorced, separated or widowed. The composition is broadly similar across the other measures of low pay. For example, among those below the Real Living Wage, 41.9% were single, 46.9% were married or living with a partner and 11.2% were divorced, separated or widowed.

The risk estimates show that marital status is strongly associated with low

Table 9: Risk of being low paid based on household characteristics

	Below two-thirds median	Below 60% median	Below Real Living Wage	Below two-thirds mean
Marital Status	***	***	***	***
Single	34.7	32.6	45.8	40.3
Married/Living together as a couple	16.2	12	22	19.2
Divorced/Separated/Widowed	33.3	20.6	42.6	41.2
Employment status of partner/spouse	***	***	***	***
In paid employment	14	9.8	20	17.3
Not in paid employment	31	26.8	35.2	32.4
Financially dependent children	ns	**	***	*
Has financially dependent children	19.5	14.3	25.2	23
Does not have financially dependent children	24.7	21	33.7	29.3
Number of financially dependent children	ns	ns	ns	ns
1	18.6	10.8	22.5	20.6
2	21.5	13.2	26.4	23.9
3 +	15.1	-	25.3	24.1

net weekly earnings. Single workers had the highest risk of falling below two-thirds of median net weekly earnings, at 34.7%, rising to 45.8% against the Real Living Wage, and workers who were divorced, separated or widowed faced a similar risk, at 33.3% and 42.6% respectively. Workers who were married or living with a partner were markedly less exposed on every measure, with 16.2% below two-thirds of the median and 22.0% below the Real Living Wage. The pattern holds against two-thirds of mean net weekly earnings, where the risk was 40.3% for single workers, 41.2% for those divorced, separated or widowed and 19.2% for those married or living with a partner. Married and cohabiting workers therefore make up close to half of the low paid because they make up the larger part of the workforce, not because they are more likely to be low paid.

The employment status of a partner or spouse is more consistently associated with the risk of low net weekly earnings. Around three-quarters of low-paid workers with a partner or spouse had a partner who was in paid employment. However, the risk of low pay was substantially higher where the partner was not in paid employment. For example, 31.0% of workers whose partner was not in paid employment fell below two-thirds of median net weekly earnings, compared with 14.0% of those whose partner was in paid employment. The difference remains when the Real Living Wage is used as the threshold: the corresponding figures are 35.2% and 20.0%.

Workers without financially dependent children account for the larger share of those with low net weekly earnings. They represented 64.9% of those below two-thirds of median earnings and 66.2% of those below the Real

Living Wage. The risk figures point in the same direction. Workers without financially dependent children had a higher risk of falling below two-thirds of median earnings (24.7%) than those with children (19.5%), although the difference is not statistically significant on that measure. The difference was somewhat larger, and significant, against the Real Living Wage, where the respective risks were 33.7% and 25.2%.

Among workers with dependent children, there is no clear relationship between the number of children and the risk of low net weekly earnings. For example, the risk of falling below the Real Living Wage was 22.5% for those with one child, 26.4% for those with two children and 25.3% for those with three or more, and none of the differences is statistically significant.

4.4 Minimum Wage Employment

In addition to the analysis of low pay based on net weekly earnings, the survey includes a self-reported measure of hourly pay among employees who reported being paid a fixed hourly rate for their main hours of work. Respondents who answered affirmatively were asked to report their gross hourly rate of pay, including any shift payments, fees, bonuses, commission or benefits in kind. This enables the identification of employees with an observed hourly wage at or below the statutory wage floor. From April 2025 the National Living Wage stood at £12.21 per hour for workers aged 21 and over, with lower National Minimum Wage rates applying to younger workers and apprentices. Employees reporting a gross hourly wage of £12.21 or less are classified here as earning at or below the National Living Wage, a category that therefore also encompasses those lawfully paid at

the sub-minimum youth and apprentice rates. On this basis, an estimated 6.3% of employees earn at or below the wage floor.

Payment by fixed hourly rate is far from universal, and its incidence is strongly graded by earnings. Of the 820 employees for whom the question is available, 58.0% reported being paid a fixed hourly rate. At the bottom of the net weekly earnings distribution, hourly payment is the dominant mode: hourly-paid employees account for 93.5% of those earning under £150 net per week and 85.3% of those earning £150-£299, with the proportion falling steadily as earnings rise to 25.8% of those earning £1,300 or more. Being paid by the hour is, in itself, a feature of low-paid work in Northern Ireland. It also bears on the reliability of the wage-floor estimate. Employees whose hourly rate cannot be observed are concentrated further up the earnings distribution: among the 344 employees who did not report a fixed hourly rate, only 13 fell within the two lowest weekly earnings bands (below £300 net per week). Very few salaried employees therefore occupy the part of the distribution where sub-minimum implied hourly rates would most plausibly be found. The check is indicative rather than exact, since net weekly earnings reflect hours, taxation and deductions as well as hourly pay, and a salaried employee working long hours could have an implied hourly rate at or below the wage floor while earning above these bands. Subject to that caveat, the exclusion of workers without observed hourly rates is unlikely to substantially alter the estimated prevalence of employees earning at or below the National Living Wage, and the estimate should be interpreted as referring to employees with directly observed hourly wage information. Sample sizes reported here are unweighted counts.

Table 10: The relationship between National Minimum Wage employment and low weekly earnings

	N	% of employees
At/below NLW and below two-thirds median weekly earnings (MWE)	49	12.4
At/below NLW and above two-thirds median weekly earnings (MWE)	15	3.8
Above NLW and below two-thirds median weekly earnings (MWE)	102	25.8
Above NLW and above two-thirds median weekly earnings (MWE)	229	58

The analysis that follows compares the characteristics of employees earning at or below the National Living Wage with those identified as low paid using net weekly earnings. Although the two measures capture related aspects of low pay, they identify different groups of workers. Gross hourly pay reflects the wage received per hour worked, whereas net weekly earnings capture the income workers ultimately receive from employment over a typical week after accounting for differences in working hours and the operation of the tax and social insurance system. Comparing these measures provides insight into the extent to which minimum wage employment overlaps with, and differs from, the broader population of workers experiencing low realised weekly earnings.

The comparison between employees earning at or below the National Living Wage and those identified as

low paid using the two-thirds median weekly earnings threshold highlights the different dimensions captured by these measures. While the two groups overlap substantially, they are not equivalent. Among employees earning at or below the National Living Wage, 76.6 per cent are also below two-thirds of median weekly earnings, indicating that increases in the hourly wage floor are likely to improve the earnings position of a substantial proportion of workers experiencing low weekly earnings. However, around two-thirds (67.5 per cent) of employees identified as low paid using the weekly earnings measure have an observed hourly wage above the wage floor. This indicates that low weekly earnings are not solely a consequence of low hourly pay. They reflect the number, stability and organisation of hours worked, together with the deductions - income tax, National Insurance and pension contributions - that separate a gross hourly rate

Table 11: National Living Wage age and Low Weekly Earnings Overlap

At or Below NLW		
	N	% of Employees
Below Two Thirds MWE	49	76.6
Above Two Thirds MWE	15	23.4
Total	64	100
Below Two Thirds MWE		
	N	% of Employees
At or Below NLW	49	32.5
Above NLW	102	67.5
Total	151	100

from realised take-home earnings. At the earnings levels in question, direct tax liabilities are modest and hours are likely to be the principal driver, but deductions compound the shortfall for workers whose gross earnings are already constrained.

This distinction bears directly on the current direction of minimum wage policy. The National Living Wage has now reached the Government's target of two-thirds of median hourly earnings, and the Low Pay Commission's remit confirms that this benchmark will remain the key reference point for future rates (Low Pay Commission, 2026). The wage floor, in other words, has arrived at the level that conventional hourly measures use to define low pay, and Northern Ireland — where the floor bites harder than in any other UK region - has felt its effects most fully. The findings here indicate what that policy can and cannot achieve. For workers on the floor, further uprating improves weekly earnings directly, and just over three-quarters of them are indeed among the weekly low paid. But for two-thirds of Northern Ireland's weekly low paid, the rate is not the binding constraint: their hourly pay already exceeds it, and their low weekly earnings arise principally from the number, stability and organisation of the hours attached to their jobs, compounded by the deductions that separate a gross hourly rate from take-home pay. The Low Pay Commission's evidence illustrates both mechanisms: it finds that the substantial real-terms gains in the weekly pay of minimum wage workers since 2016 have fed through only partially into household incomes, in large part because so many minimum wage jobs are part-time and because gains are partly offset through the tax and benefit system, and its modelling shows that, with tax thresholds frozen, the 4.1 per cent increase in the National Living

Wage in April 2026 delivers a 3.3 per cent rise in take-home pay for a single full-time worker (Low Pay Commission, 2026).

The Ulster University Economic Policy Centre's assessment for the Department for the Economy of whether minimum wage setting should be devolved to Northern Ireland - a step for which there is political agreement under New Decade, New Approach - points in the same direction. Magennis et al. (2025) document the distinctive position of the wage floor in Northern Ireland: a bite that reached 72 per cent of the local median in 2023, against 66 per cent for the UK, and consistently the highest minimum wage coverage of any UK region. On that basis they find no clear economic case for devolution at present: with the bite already around 70 per cent, it is difficult to argue that the rate is set too low for Northern Ireland's labour market, while a higher local rate would carry competitiveness risks in sectors where coverage is already extensive. Importantly for present purposes, they observe that low pay and low weekly or annual incomes may persist in Northern Ireland owing to a lack of hours, and conclude that the policy focus should now shift from the adequacy of the hourly rate towards working conditions and job security, identifying sectoral wage-setting arrangements, promotion of the Real Living Wage and the reform of employment legislation as the instruments most likely to improve the position of low-paid workers in the immediate term. The present findings provide evidence for that judgement: improving low weekly earnings in Northern Ireland will require measures that address insufficient hours for those who are underemployed, unpredictable working arrangements and access to secure employment, alongside the maintenance of the wage floor.

Section 5: The Entry Point: Structural Conditions of Low Paid Work

The first entry point into the experience of low-paid work is its extrinsic structure: the set of conditions that exist prior to and outside the immediate job tasks but fundamentally shape the nature of work. Rather than being incidental features of employment, extrinsic conditions define the basic institutional and contractual architecture within which work takes place.

Focusing on extrinsic conditions is essential because they define the baseline terms of participation in the labour market: the degree of security attached to employment, the extent of protection and non-wage rewards, the organisation of working time, and the perceptions of certainty around future work prospects.

Examining these conditions among the low paid allows the analysis to move beyond wages as a summary indicator of job quality. Section 4 established how many employees in Northern Ireland earn little from their employment and who they are. It did not establish what that employment consists of. Low weekly earnings may be attached to secure, protected, regular jobs, or to jobs that are insecure, thinly protected and organised around fragmented hours; the earnings figure alone cannot tell us which. This section therefore examines the terms on which low-paid workers enter and remain within their employment relationships.

The analysis is descriptive of the low paid as a group. It does not set low-paid workers against higher-paid workers, and it makes no claim that the conditions reported here are distinctive to low pay. Its purpose is narrower: to establish the structural conditions that accompany low

earnings in Northern Ireland, so that the income documented in Section 4 can be read alongside the security, protections and working time attached to it.

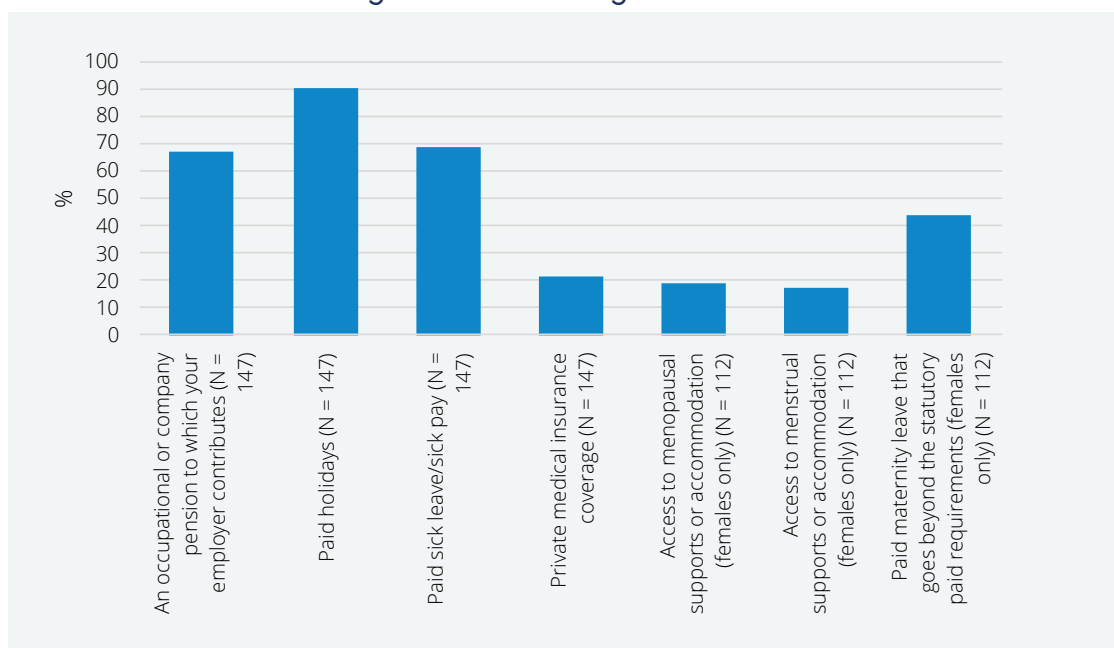
The following sections examine this extrinsic structure across four domains: access to non-wage benefits, working time, employment security and perceived future prospects, and labour market mobility. Together they provide an account of the structural conditions that define the entry point into low-paid work in Northern Ireland.

5.1 Access to non-wage benefits among low paid

Chart 1 presents access to non-wage benefits and workplace supports among low-paid employees. The findings indicate considerable variation in access across different forms of employment-related benefits and workplace support, highlighting that the experience of low-paid work extends beyond earnings alone to encompass broader dimensions of employment quality.

Access to core employment-related benefits was relatively widespread for some forms of provision. Paid holidays were available to 90.2% of low-paid employees, while 68.7% reported access to paid sick leave or sick pay. A similar proportion, 67%, reported access to an

Chart 1: Access to Non-Wage Benefits Among Low-Paid



occupational or company pension to which their employer contributes.

Access to supplementary benefits and workplace supports was considerably more limited. Just 21.5% of low-paid employees reported access to private medical insurance, while 43.7% reported access to paid maternity leave beyond statutory paid requirements. Workplace supports relating to gender-specific health needs were also relatively uncommon. Only 19.1% of low-paid employees reported access to menopausal supports or accommodation, while 17.6% reported access to menstrual supports or accommodation.

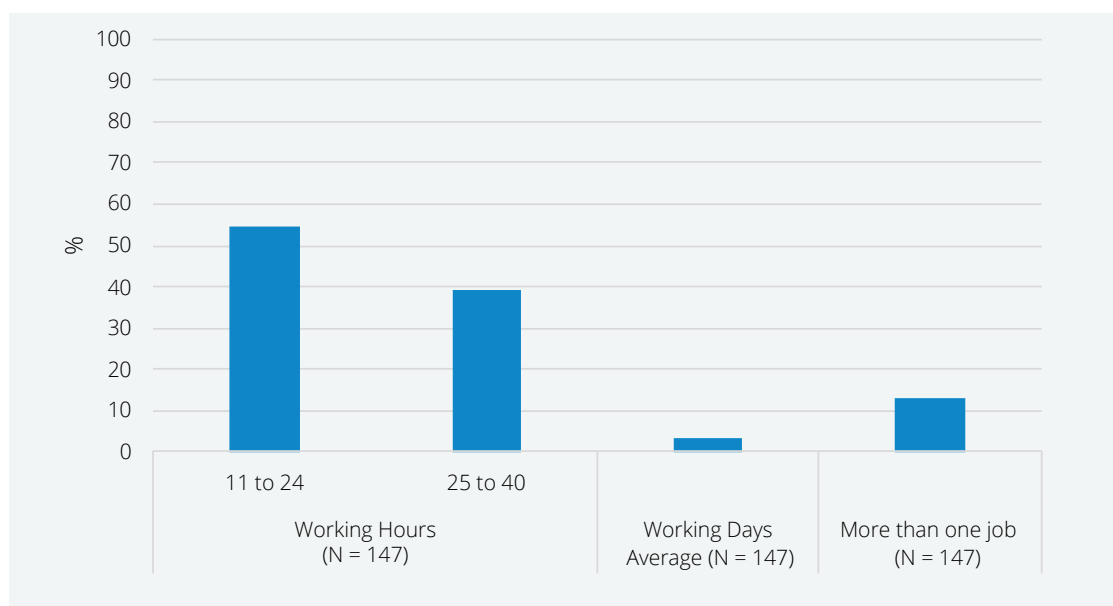
5.2 Working Time

The organisation of working time represents another key dimension of employment quality because working hours, scheduling patterns, and labour market attachment shape both income security and life outside work.

Chart 2 presents patterns of working time among low-paid employees. The findings indicate considerable diversity in working-hour arrangements, reflecting different forms of labour market attachment within low-paid employment. The sample size does not permit reliable analysis of employees working 1–10 hours or 41 hours or more per week, and these categories are therefore not considered separately.

Among the categories that can be reported reliably, the majority of low-paid employees (54.6%) work between 11 and 24 hours per week, while 39.2% work between 25 and 40 hours. This indicates that part-time working is a prominent feature of low-paid employment, although there is also a substantial group working hours closer to a conventional full-time working week. A further 12.8% of low-paid workers hold more than one job, indicating that working time in the main job may not capture the full extent of their paid work.

Chart 2: Working Time



5.3 Employment Security and Future Prospects

Alongside earnings and working time, employment security constitutes an important dimension of job quality because it shapes workers' ability to maintain stable incomes, plan for the future, and exercise predictability over working life. Low pay and employment insecurity are analytically distinct labour market conditions: many low-paid workers occupy relatively stable employment, while some higher-paid workers may also experience forms of insecurity or uncertainty. However, previous research has frequently suggested that low pay and insecure employment conditions may cluster together within particular segments of the labour market (Geary and Wilson, 2023). Examining both objective forms of precarity and workers' subjective perceptions of future employment uncertainty, therefore, provides insight into the extent to which low-paid workers in Ireland are exposed to insecure employment conditions and instability beyond earnings alone.

Table 12 presents data on objective forms of employment precarity among low-paid workers, measured through non-permanent employment and varying earnings. The findings indicate that 18.9 per cent of low-paid workers experience at least one of these forms of precarity, while 4.1 per cent experience both. This suggests that employment insecurity is a significant feature of low-paid work, extending beyond the level of wages themselves to the stability and predictability of employment and income.

The most common form is experiencing either non-permanent employment or varying earnings, affecting almost one in five low-paid workers. A smaller but particularly vulnerable group experience both non-permanent employment and varying earnings (4.1 per cent). For these workers, low pay is compounded by uncertainty over the continuity of employment and the amount of income received from one period to the next. Such overlapping forms of insecurity may make it more difficult to plan household finances,

Table 12: Employment Precarity

	Low Paid (N = 148)
Non-permanent OR varying earnings	18.9
Non-permanent AND varying earnings	4.1

manage unexpected costs and sustain a predictable standard of living.

However, employment security is not only shaped by workers' current contractual arrangements or earnings patterns. Perceptions of future employment prospects also represent an important dimension of job quality. Within the Job Demands-Resources model, perceived employment insecurity can be understood as a job demand that may generate anticipatory strain through uncertainty about future income, hours, and employment continuity, even where workers are not currently experiencing immediate contractual instability.

To capture this dimension of employment security, the analysis develops a Future Employment Uncertainty Index measuring workers' perceived uncertainty regarding their future employment situation. The index consists of five items capturing anxiety about: losing one's job or source of work; securing new employment or alternative work if current employment is lost; future changes that may reduce pay; unexpected changes to working hours; and future changes that may make it more difficult to use skills and abilities effectively.

Together, these items capture different dimensions of perceived future employment uncertainty, including concerns about employment continuity, income security, working-time stability, and future labour market opportunities. Responses were combined into a composite Future Employment

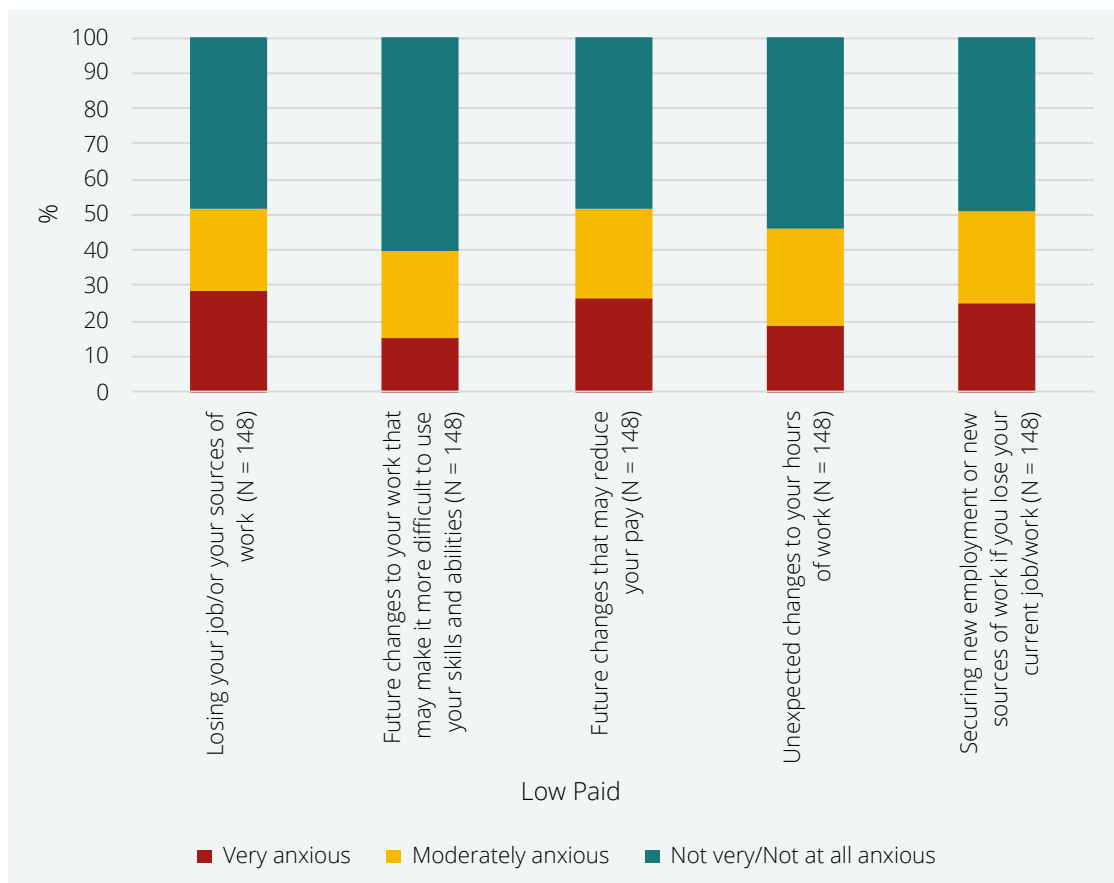
Uncertainty Index scored from 0 to 2, with lower scores indicating greater anxiety and higher scores indicating lower anxiety and greater perceived security regarding future employment conditions. The five items demonstrated good internal consistency (Cronbach's $\alpha = 0.895$), indicating that they capture a coherent underlying dimension of perceived employment insecurity. Exploratory factor analysis further supported the construction of the index, with all five items loading onto a single factor with an eigenvalue of 3.52.

The mean score on the Future Employment Uncertainty Index among low-paid workers in Northern Ireland is 1.28, indicating a moderate level of perceived security overall, but one that masks substantial anxiety on individual items. Examining the components of the index provides greater insight into the specific forms of uncertainty experienced by low-paid workers.

Chart 3 presents the individual indicators included within the perceived future employment uncertainty Index and examines the extent to which low-paid employees report anxiety regarding different aspects of their future employment situation. The results indicate that concerns about future employment are relatively widespread, although the extent of anxiety varies across the different indicators considered.

The greatest concern relates to losing one's job or source of work, with 51.6% of low-paid employees reporting that

Chart 3: Perceived future employment uncertainty among Low Paid



they are either very or moderately anxious about this possibility. A similar proportion (51.8%) express anxiety about future changes that may reduce their pay. Around half (50.7%) are anxious about securing new employment or other sources of work if they lose their current job.

Concerns about working time and the use of skills are somewhat less pronounced. Just under half (46.2%) report anxiety about unexpected changes to their hours of work, while 40.0% are anxious about future changes that may make it more difficult to use their skills and abilities.

Overall, the results indicate that employment uncertainty among low-paid workers extends beyond the prospect of job loss. Pay, access to future employment and working-time arrangements are all significant sources of concern, suggesting that insecurity is experienced not only through the possibility of losing work but also through uncertainty over the terms and conditions of work that may follow.

Section 6: Job Mobility and Retention

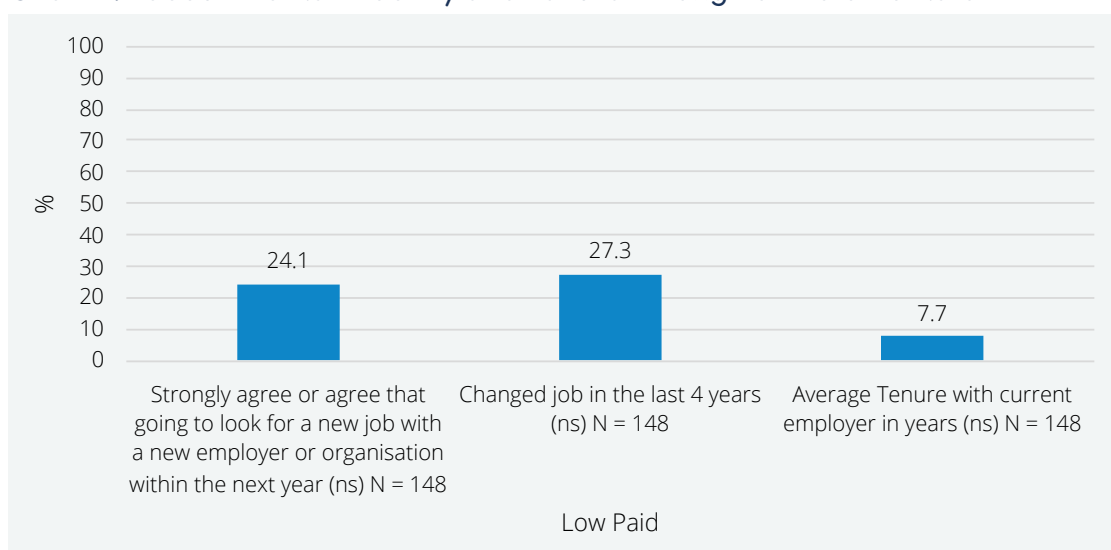
The extent to which employment allows for stable attachment and progression over time is an important attribute of job quality. Labour market mobility is often interpreted as a potential mechanism through which workers can improve their employment outcomes by moving between jobs.

Chart 4 examines labour market mobility and tenure among low-paid workers. Just under one-quarter (24.1 per cent) reported that they agreed or strongly agreed that they were likely to look for a new job with a different employer or organisation within the following year.

The observed level of job mobility is broadly consistent with this picture.

Just over one-quarter (27.3 per cent) of workers reported having changed jobs within the previous four years. At the same time, the average tenure with the current employer was 7.7 years, indicating that low-paid employment should not be equated with uniformly short-term or highly transient employment.

Chart 4: Labour Market Mobility and Tenure Among Low-Paid workers



Section 7: Work Experiences in Low-Paid Employment

The previous sections examined the structural conditions associated with low-paid employment in Northern Ireland, including earnings adequacy, employment security, working time, and labour market mobility. This section turns to the experience of work itself, examining how low-paid employment is organised and experienced within work. It considers the extent of workers' control over their tasks and schedules, the demands and pressures they encounter during the working day, the quality of workplace relationships, opportunities for development and progression, and the extent to which work provides security, dignity, participation, and a sense of value.

Drawing broadly on job demands–resources, and job control frameworks, this section examines how low-paid work in Northern Ireland is organised and experienced across several interconnected dimensions of intrinsic job quality. The analysis focuses on several interconnected dimensions of intrinsic job quality, including autonomy and control over work, managerial and organisational relations, workplace bullying and harassment, access to training and development, work intensity and strain, work engagement, and opportunities for participation and innovation. Together, these indicators provide an account of the day-to-day organisation and experience of low-paid work.

7.1 Job Autonomy and Control

A central dimension of job quality concerns the degree of control workers exercise over how, when, and under what conditions work is performed. Job autonomy has long been identified as an important component of job quality and employee wellbeing because it shapes workers' capacity to exercise discretion over work tasks, working time, pace of work, and the management

of competing demands inside and outside employment. Research on job quality has consistently shown that low levels of control over work are associated with poorer wellbeing outcomes, greater work strain, and reduced capacity to manage work-life pressures (Leka *et al*, 2010). Equally, autonomy is often unevenly distributed across the labour market, with workers in lower-paid and lower-status occupations tending to experience more routinised work, tighter supervision, and weaker control over working conditions.

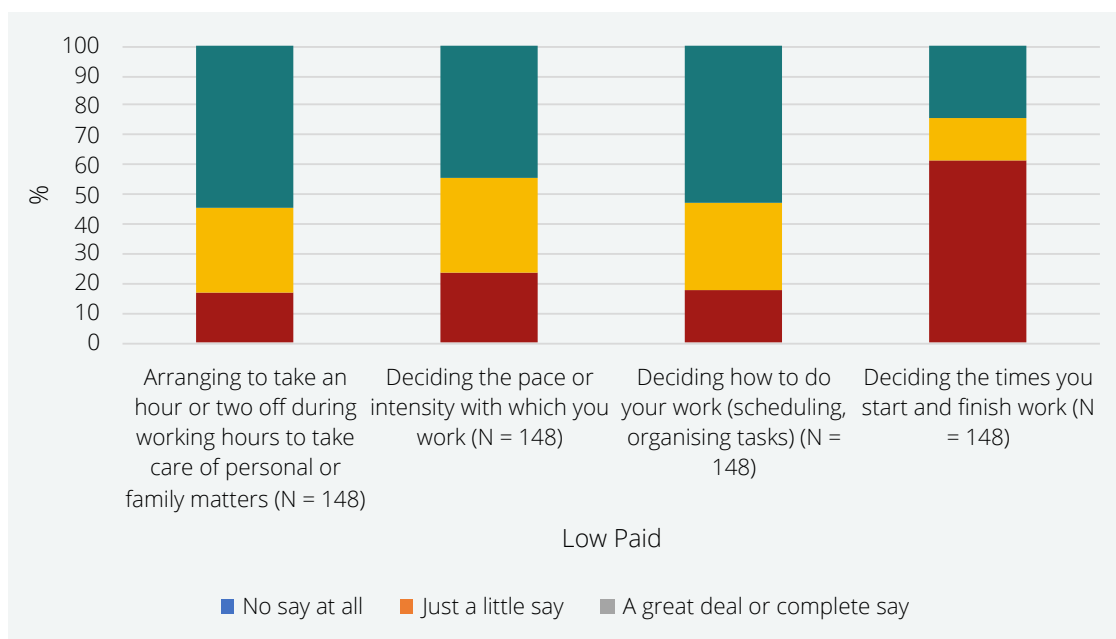
Control over work is particularly important because it influences not only workers' experience of flexibility and dignity at work, but also their ability to cope with work demands and work intensity. Where workers are required to work at high speed, meet tight deadlines, or sustain effort over prolonged periods while having limited control over how work is organised, the negative effects of work demands are often intensified. Previous Irish research on job quality has similarly highlighted the importance of autonomy and discretion in shaping workers' experience of work and their broader wellbeing (Geary and Wilson, forthcoming).

Job autonomy and work control were measured using four items capturing employees' perceived influence over key aspects of their day-to-day work organisation and working time. Respondents were asked how much say they had over: arranging to take time off during working hours for personal or family matters; deciding the pace or intensity of work; deciding how work is carried out, including scheduling and organising tasks; and deciding start and finish times. Responses were recorded on a four-point scale ranging from "a lot of say" to "no say at all". The four items demonstrated acceptable internal consistency (Cronbach Alpha 0.81) and loaded onto a common underlying dimension of work autonomy (Eigenvalue of 2.531), supporting construction of a composite Job Autonomy Index. The index was calculated as the mean score across the four items, with lower scores indicating lower levels of perceived control and autonomy over work tasks and working time.

The composite Job Autonomy Index, derived from the four indicators described above, has a mean score of 1.39 among low-paid workers, indicating relatively limited levels of autonomy and control over key aspects of work organisation and working time. Looking at specific dimensions of autonomy, substantial proportions of low-paid workers report having little or no say over important aspects of their work.

Chart 5 shows the distribution of responses across the four items. Substantial proportions report having a great deal or complete say over aspects of how their work is organised, this is not shared by all workers. Around 45 per cent have no say or only a little say over how they organise their work, rising to 56 per cent in relation to the pace or intensity of work. Autonomy over working time is particularly limited: three-fifths (61.3 per cent) have no say at all over when

Chart 5: Differences in Job Autonomy and Work Control Among Low Paid workers



they start and finish work, with only 24.2 per cent reporting a great deal or complete say.

Some low-paid workers exercise considerable discretion over particular aspects of their work, but many others have little influence over these decisions. Moreover, the scope for discretion varies according to what is being decided. Workers are more likely to have a say in the organisation of their tasks or in making short-term adjustments for personal or family matters than in determining the pace of work or, most notably, the timing of their working day.

7.2 Employee Relations and Organisational Relations

A further dimension of intrinsic job quality concerns the quality of workers' relationships with management, colleagues, and the organisation more broadly. Employment relationships shape not only how work is coordinated and supervised, but also how workers experience fairness, support, voice, recognition, and inclusion within the workplace. Research on job quality and employment relations has consistently shown that supportive organisational environments are associated with higher levels of wellbeing, organisational commitment, trust, and job satisfaction, while poorer workplace relations are linked to disengagement, weaker attachment to employers, and greater intentions to leave employment.

Employee–organisation relations are important because they reflect the extent to which workers are incorporated into workplace decision-making and organisational life beyond the immediate performance of tasks. Opportunities to express concerns,

raise grievances, contribute ideas, and feel supported by managers and colleagues all shape workers' broader experience of dignity, reciprocity, and participation at work. Equally, perceptions of fairness, organisational trust, and managerial support provide insight into whether employment relationships are experienced as supportive and developmental or as more distant and transactional.

These issues may be particularly significant within low-paid employment, where work is often characterised by tighter supervision, more standardised forms of organisation, and more limited opportunities for voice and participation. Examining managerial support and broader employee–organisation relationship quality, therefore, helps assess how low-paid workers experience different forms of workplace social relations.

To examine these dimensions, the analysis distinguishes between two related but conceptually distinct aspects of workplace relations. The first captures perceptions of direct managerial support, including whether managers provide respect, recognition, encouragement, and support in dealing with health-related issues. The second examines broader employee–organisation relationship quality, including perceptions of organisational fairness and trust, ability to express views and raise concerns, willingness to contribute to organisational improvement, support from colleagues, and attachment to the organisation itself.

7.2.1 Managerial Support and Supervisory Relations

Direct managerial support forms an important component of job quality because managers often mediate workers' immediate experience of work. To examine perceptions of managerial support, a composite measure was developed based on four items: whether a manager respects you as a person, gives praise and recognition when you do a good job, encourages and supports your development, and supports you when dealing with health-related issues. Responses were recorded on a 5-point Likert scale ranging from strongly agree to strongly disagree.

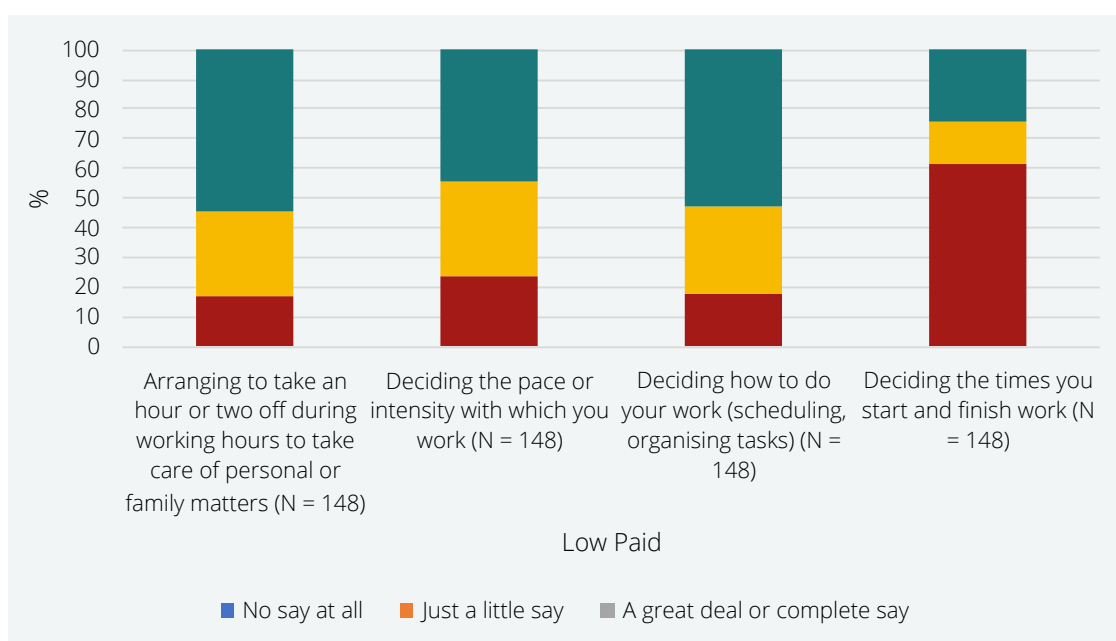
The internal consistency of these items was assessed using Cronbach's alpha, which demonstrated good reliability ($\alpha = 0.926$). Factor analysis further indicated a single dominant underlying dimension, with one component exceeding an eigenvalue of 1 (3.299). The remaining components all had eigenvalues below 1 and explained

relatively small proportions of variance, supporting the unidimensional structure of the scale. On this basis, an index of perceived managerial support was constructed by calculating the mean score across the four items.

Overall, perceptions of managerial support among low-paid workers were positive. The mean score on the managerial support index was 1.91, indicating generally favourable assessments of managerial relationships and support within the workplace.

Individual item results are presented in Chart 6 below. A high proportion of low-paid workers agreed or strongly agreed that their manager respects them as a person (90.3%). Similarly, over three-quarters reported receiving praise and recognition when they do a good job (76.9%), while 84.6% felt that their manager encourages and supports their development. Support from managers when dealing with health-related issues was also widely reported, with 86.1% agreeing or strongly agreeing that such support was available.

Chart 6: Perceptions of Managerial Support Among Low Paid



7.2.2 Employee-organisation relationship quality

Beyond immediate supervisory relations, job quality is also shaped by workers' broader relationship with the organisation itself. This includes whether employees feel trusted, treated fairly, able to express concerns, contribute ideas, and participate meaningfully within organisational life. These dimensions are important because they capture the extent to which workers are incorporated into workplace decision-making and organisational processes beyond the immediate performance of tasks.

Research on employee voice and organisational participation has consistently shown that opportunities to express views, raise grievances, contribute suggestions, and participate in organisational improvement are associated with stronger organisational commitment, higher job satisfaction, and improved workplace outcomes. Conversely, weaker opportunities for participation and voice may contribute to more distant or transactional employment relationships characterised by lower levels of trust and organisational attachment.

Employee-organisation relationship quality was measured using a nine-item scale designed to capture employees' overall perception of their relationship with the organisation. The items assessed perceptions of support from colleagues, ability to express views to management, ease of raising grievances, willingness to make suggestions for improving work processes, willingness to exert extra effort for organisational success, the extent to which the organisation inspires high performance, and intention to seek alternative employment within the next year.

All items were measured using a 5-point Likert scale ranging from strongly disagree to strongly agree. The item measuring intention to look for a new job was reverse coded prior to analysis so that higher scores consistently reflected a more positive employee-organisation relationship.

Exploratory factor analysis indicated that all items loaded onto a single factor, supporting the unidimensionality of the scale. The scale demonstrated good internal consistency, with a Cronbach's alpha of 0.881. Factor analysis further indicated a single dominant underlying dimension, with one component exceeding an eigenvalue of 1 (4.872) and accounting for 54% of total variance. The remaining components all had eigenvalues below 1 and explained relatively small proportions of variance, supporting the unidimensional structure of the scale and the measurement of a single underlying construct of employee-organisation relationship quality. On this basis a composite index was constructed as the mean score across the nine items, with lower scores indicating a more positive employee-organisation relationship. The mean score among low-paid workers was 2.11 on the five-point scale, indicating a broadly positive relationship overall.

Chart 7 details the results for the individual items and shows that perceptions of the wider organisational relationship among low-paid workers are broadly positive, but there are a number of notable areas where it is lacking, and they are less uniform than perceptions of direct managerial support.

Trust is the weakest item. Only three-fifths (60.0%) of low-paid workers agree that employees in their organi-

sation trust management, with 17.9% neither agreeing nor disagreeing and more than one in five (22.1%) disagreeing. Fair treatment fares better: 82.0% agree that, for the most part, the organisation treats its employees fairly. Support from colleagues is the most widely reported item of all, with 90.8% satisfied with the help and support they receive.

Almost nine in ten (87.2%) agree that they are able to approach management if they have a grievance or concern at work. Two-thirds (67.2%) feel able to express their views to management about their pay, while 14.4% are unsure and almost one in five (18.5%) do not. Low-paid workers are far more likely to feel they can take a concern to management than

to feel they can talk to management about what they are paid.

Willingness to contribute is widespread. More than four in five (84.6%) are willing to make suggestions to improve the efficiency with which work is carried out, and 80.0% are willing to work harder than they have to in order to help the organisation succeed. Whether the organisation reciprocates that disposition is less clear: 72.8% agree that it really inspires the very best in them in the way of job performance, and 15.4% disagree. Just under one-quarter (24.2%) of low-paid workers agree that they are likely to look for a new job with a different employer within the next year.

Chart 7: Employee-Organisation Relationship Quality among Low Paid

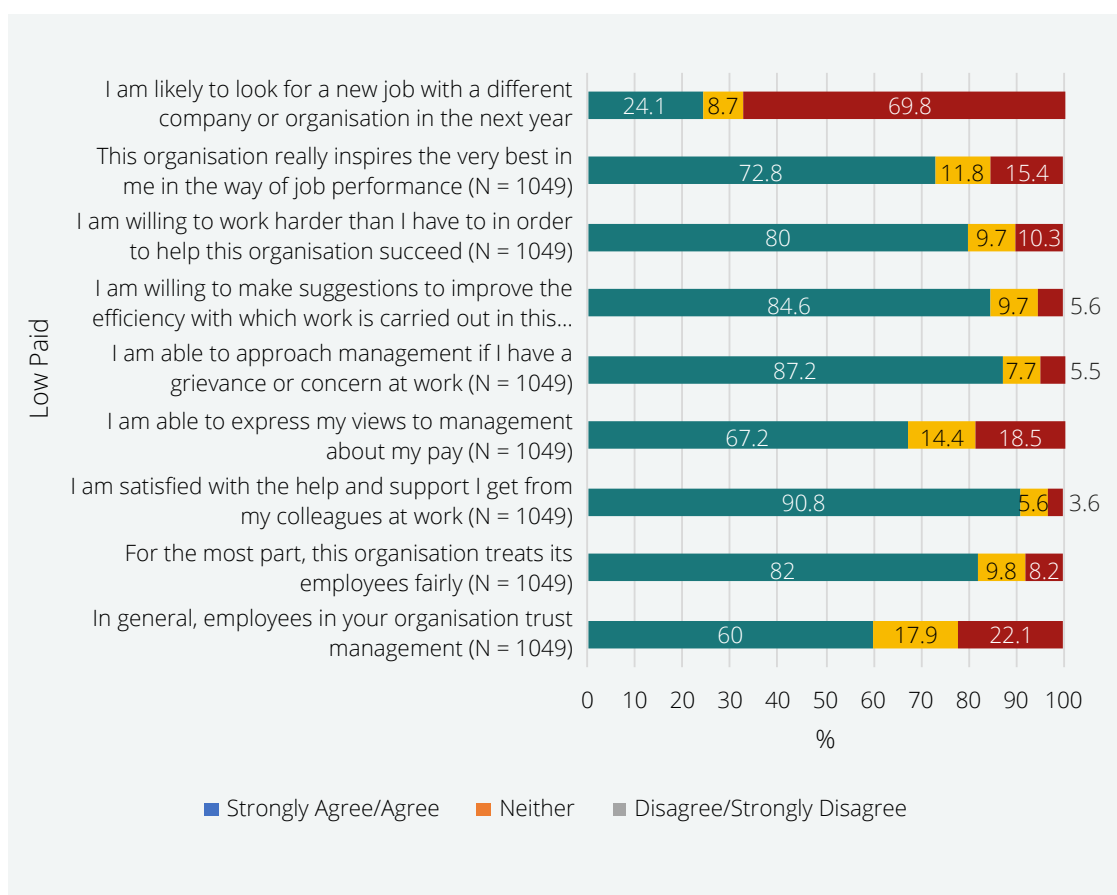
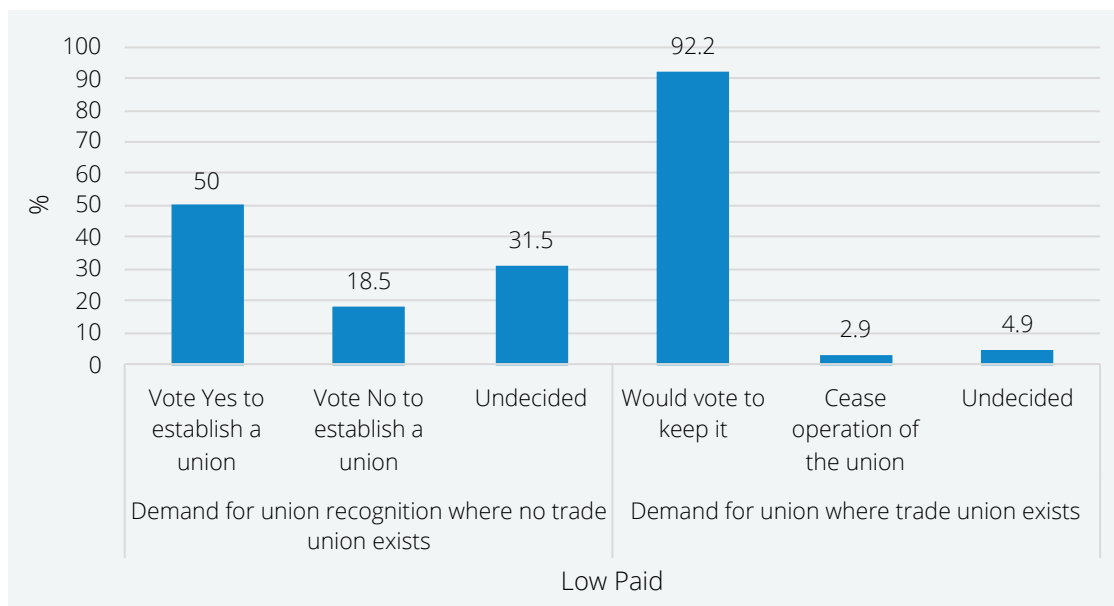


Chart 8: Demand for Trade Union Recognition among Low-Paid Workers



7.2.3 Employee Representation

Among low-paid workers, 27% were members of a trade union, while 52.3% reported that their pay and/or working conditions were collectively negotiated. The latter figure is notably higher than the proportion reporting trade union membership, indicating that the prevalence of collective bargaining extends beyond individual union membership.

Among low-paid workers in organisations where a trade union was not currently present, 50.0% indicated that they would vote to establish a union if a vote were held at the time of the survey. A further 31.5% were undecided, while only 18.5% would vote against establishing a union. The results therefore indicate a substantial level of potential demand for collective representation among low-paid workers. Indeed, more than four-fifths (81.5%) either expressed support for establishing a union or had not ruled out doing so.

The findings are also notable where a trade union was already present. Among low-paid workers in organisations with

an existing union, 92.2% stated that they would vote to retain the union, compared with just 2.9% who would vote for it to cease operating. A further 4.9% were undecided.

The findings point to strong support for collective representation among low-paid workers, both where union representation is absent and where it is already established. The distinction between the two situations is important. Where a union is absent, the findings suggest considerable potential demand for union recognition, with half of low-paid workers indicating that they would vote to establish one. Where a union is already present, support for its continuation is substantially stronger, with more than nine in ten low-paid workers favouring its retention. The findings therefore provide evidence of a potentially important representation gap between workers' access to collective representation and their stated willingness to establish such representation where it does not currently exist.

7.3 Experiences of Bullying, Harassment and Violence in the Workplace

A strong body of research shows that exposure to workplace bullying, harassment, verbal abuse, and violence is associated with poorer mental health outcomes, higher levels of stress and emotional exhaustion, reduced job satisfaction, lower organisational commitment, and increased intentions to leave employment (Einarsen et al., 2020; Hogh et al., 2011; Nielsen and Einarsen, 2012). These experiences also generate wider economic and societal costs, including increased sickness absence, reduced productivity through absenteeism and presenteeism, higher staff turnover, and additional costs associated with healthcare provision and organisational responses (Hassard et al., 2018; Hassard et al., 2019). The burden of workplace aggression therefore extends beyond individual workers and employers, with implications for labour market participation, organisational performance, and wider social and economic wellbeing. Studies have also shown that workers occupying lower-status, customer-facing, or more precarious forms of employment may face elevated exposure to emotional labour and interpersonal hostility (Korczyński, 2003; Grandey et al., 2007; Eurofound, 2021). These risks may be particularly pronounced where workers have limited autonomy, weaker employment protections, or fewer mechanisms through which to challenge inappropriate behaviour, highlighting the importance of considering exposure to workplace aggression as a key dimension of job quality.

The WIIS measured exposure to workplace bullying, harassment, verbal abuse, and violence by asking respon-

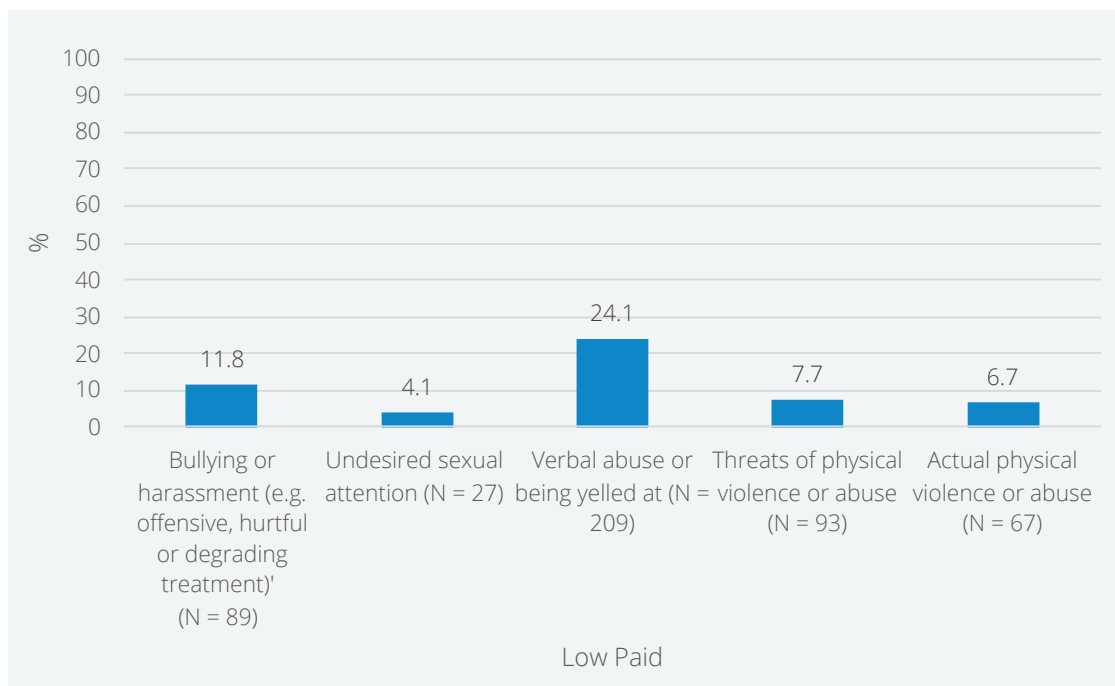
dents how often, during the previous 12 months, they had personally experienced a range of negative behaviours while in or through their work. Respondents were asked about experiences of bullying or harassment, cyberbullying, undesired sexual attention, verbal abuse or being yelled at, threats of physical violence or abuse, and actual physical violence or abuse. Responses were recorded on a five-point frequency scale ranging from “daily or almost daily” to “never”. For the purposes of analysis, the measures presented below capture employees reporting any exposure to these behaviours, ranging from a few times in the year to daily occurrence.

The findings indicate that experiences of workplace mistreatment are not uncommon among low-paid workers. Over one in ten low-paid employees (11.8%) reported experiencing bullying or harassment, including offensive, hurtful, or degrading treatment. Experiences of undesired sexual attention were less common, reported by 4.1% of low-paid employees, while almost one-quarter (24.1%) reported having been subjected to verbal abuse or being yelled at in the workplace.

Exposure to threats and acts of physical violence was less common, although still reported by a notable minority of workers. Threats of physical violence or abuse were reported by 7.7% of low-paid employees, while 6.7% reported experiencing physical violence or abuse.

These findings highlight that protecting workers from bullying, harassment and violence should form an important component of efforts to improve job quality. While these experiences are not shared by the majority of low-paid workers, they remain a reality for a significant minority of employees,

Chart 9: Workplace Harassment and Abuse in the last year among Low Paid



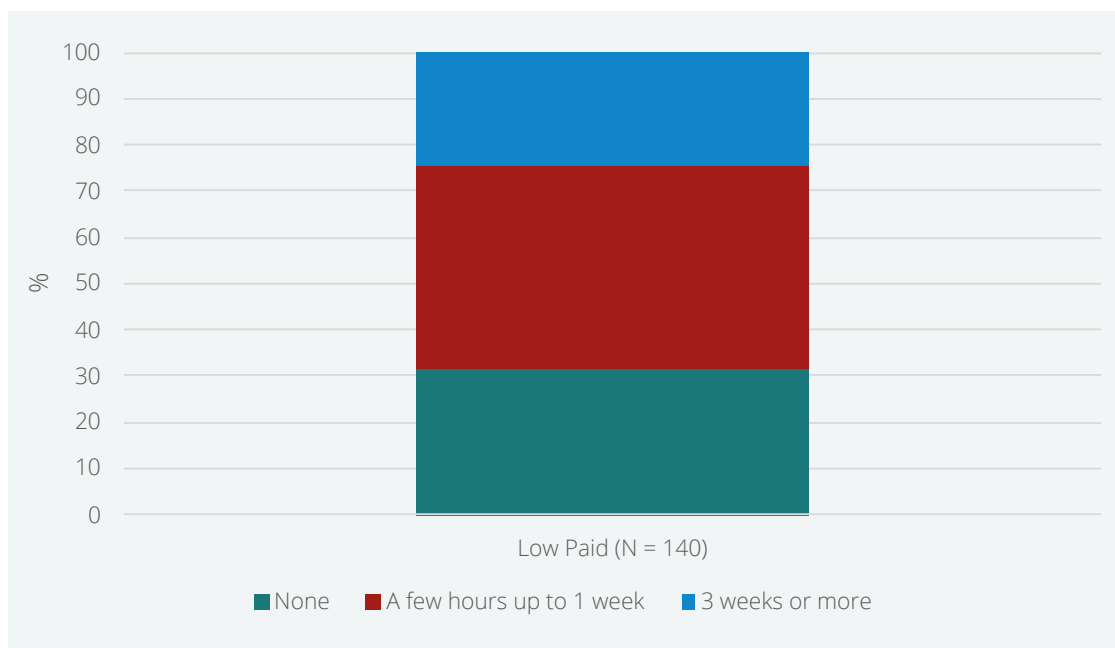
particularly in relation to verbal abuse, with almost one-quarter reporting such experiences in the workplace.

7.4 Training and Development

Access to training and development

opportunities represents a key organisational resource within contemporary labour markets. Training shapes workers' opportunities for skill acquisition, progression, adaptability, and longer-term labour market mobility. Unequal access to training may

Chart 10: On-the-Job-Training Among Low Paid



therefore contribute not only to current inequalities in job quality, but also to the longer-term reproduction of labour market inequality over time. From a job quality perspective, training is important because it reflects the extent to which employers invest in the development and future skills of workers.

For on-the-job training, 31.5% of low-paid workers reported receiving no training. The largest group (44.0%) had received between a few hours and one week of training, while 24.4% had received three weeks or more. Thus, while exposure to on-the-job training is relatively widespread, the duration of training varies, with training lasting between a few hours and one week the most common experience.

Participation was considerably lower for off-the-job training. More than seven in ten low-paid workers (71.1%) reported receiving no off-the-job training. A further 22.5% had received between a few hours and one week, while only 6.4% had undertaken three weeks or more of off-the-job training.

Across the two forms of training,

longer-duration training is relatively uncommon. The principal difference lies in the greater prevalence of on-the-job training: low-paid workers are considerably more likely to receive training as part of their workplace than to undertake training away from it. In both settings, however, training experiences are concentrated among shorter periods, with relatively few workers reporting more sustained periods of training.

7.5 Work-related Stress, Strain and Engagement

A further dimension of intrinsic job quality concerns the balance between work demands and the personal and organisational resources available to workers. The survey first captures this through a global assessment of work-related stress, in which respondents are asked to evaluate how stressful they consider their job to be overall. This measure provides a broad indicator of perceived work-related stress, reflecting respondents' overall appraisal of the extent to which their work is experienced as stressful. While this summary measure captures the

Chart 11: Off-the-Job-Training Among Low Paid

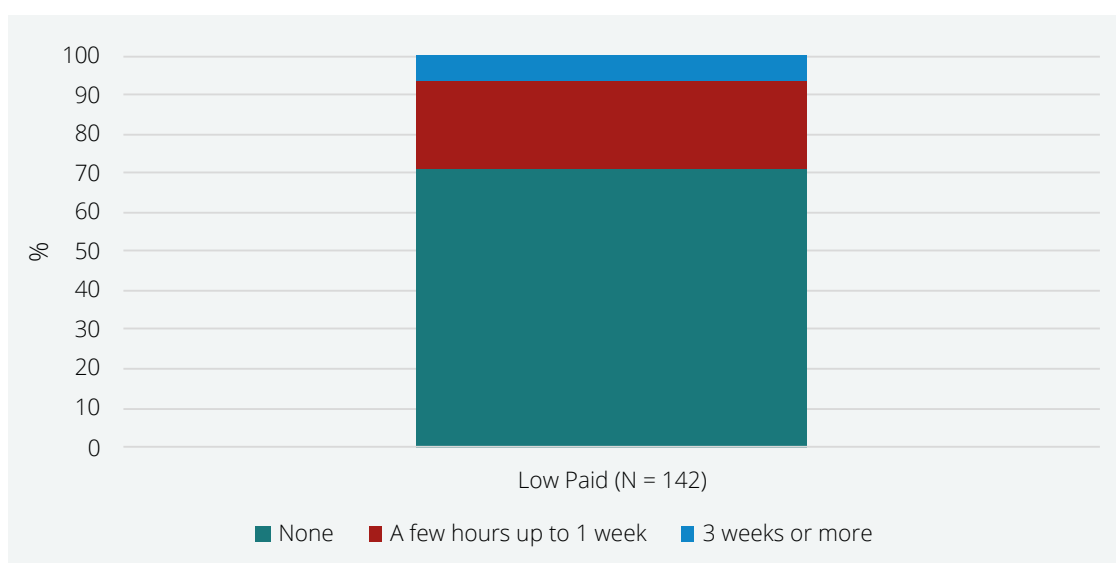
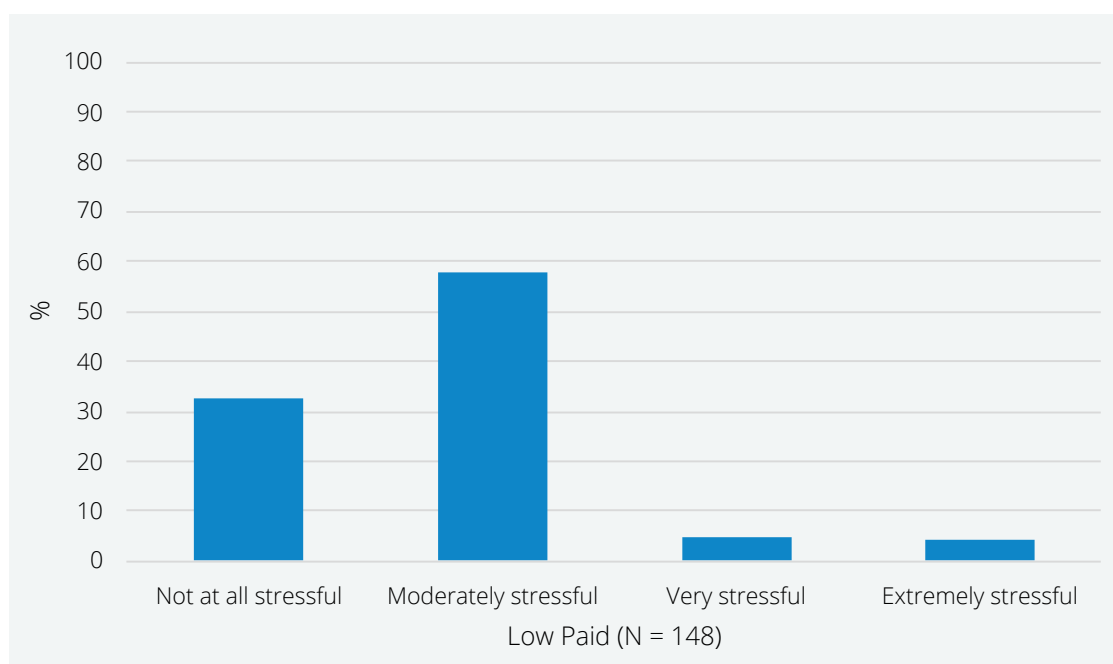


Chart 12: Work-related Stress among Low Paid workers



overall level of stress associated with work, it does not identify the specific features of the job or working environment that may contribute to this experience, such as workload demands, lack of autonomy, insecure employment conditions, or limited support from colleagues and managers.

Building on this broad measure of work-related stress, we next examine more specific indicators of stress-related responses to work. Work-related strain captures the extent to which workers experience fatigue, tension, concentration difficulties, and energy depletion in the course of employment, while work-related engagement captures positive forms of attachment, enthusiasm, meaning, and involvement in work.

Taken together, these measures provide a more complete picture of work-related stress by combining an overall measure of perceived stress with more specific indicators of work-related strain and engagement. We begin by examining patterns of

reported work-related stress before turning to more detailed indicators of strain and engagement.

Chart 12 presents low-paid employees' reported levels of work-related stress. The findings indicate that experiences of stress vary across the low-paid workforce, although the large majority of workers report either no stress or moderate levels of stress in their jobs, with only a small minority reporting more severe experiences.

Almost one-third of low-paid employees (32.8%) described their job as not at all stressful. The majority (57.9%) reported their work as moderately stressful. Higher levels of stress were reported by fewer than one in ten low-paid workers: 5.1% described their job as very stressful, and a further 4.1% reported that it was extremely stressful, giving a combined figure of 9.2% at the upper end of the scale.

These findings suggest that, while work-related stress is present within

low-paid employment, severe levels of reported stress are relatively uncommon. Nonetheless, around two-thirds of low-paid workers (67.1%) report at least some degree of stress in their job, indicating that managing workplace demands remains a routine feature of working life for the majority of the low paid.

Work-related strain was measured using four items asking respondents how often they felt irritable or tense at work, had trouble concentrating at work, found it hard to recover their energy after work, and felt physically exhausted at the end of the working day. Each was asked on a five-point scale ranging from “never” to “all of the time”. For analysis, responses were collapsed into three categories: “never” or “a little of the time” (scored 0), “some of the time” (scored 1), and “most” or “all of the time” (scored 2), so that higher scores indicate more frequent

experience of strain. Before combining the items into a single measure, two checks were carried out to confirm that they capture a common underlying dimension. Exploratory factor analysis returned a single factor with an eigenvalue of 2.029, accounting for around half of the variation across the four items, with each loading positively and substantially on it (loadings from 0.65 to 0.85). Internal consistency, assessed using Cronbach’s alpha, was 0.67, marginally below the conventional 0.7 threshold but within the range generally regarded as acceptable for a short four-item scale. On the basis of these results, a composite strain index was constructed as the mean score across the four items, ranging from 0 to 2. Among low-paid employees the index has a mean of 0.64 (SD = 0.51), placing the typical low-paid worker towards the lower end of the scale, though with sufficient variation to indicate that a minority experience these demands

Chart 13: Work-related strain among low paid workers

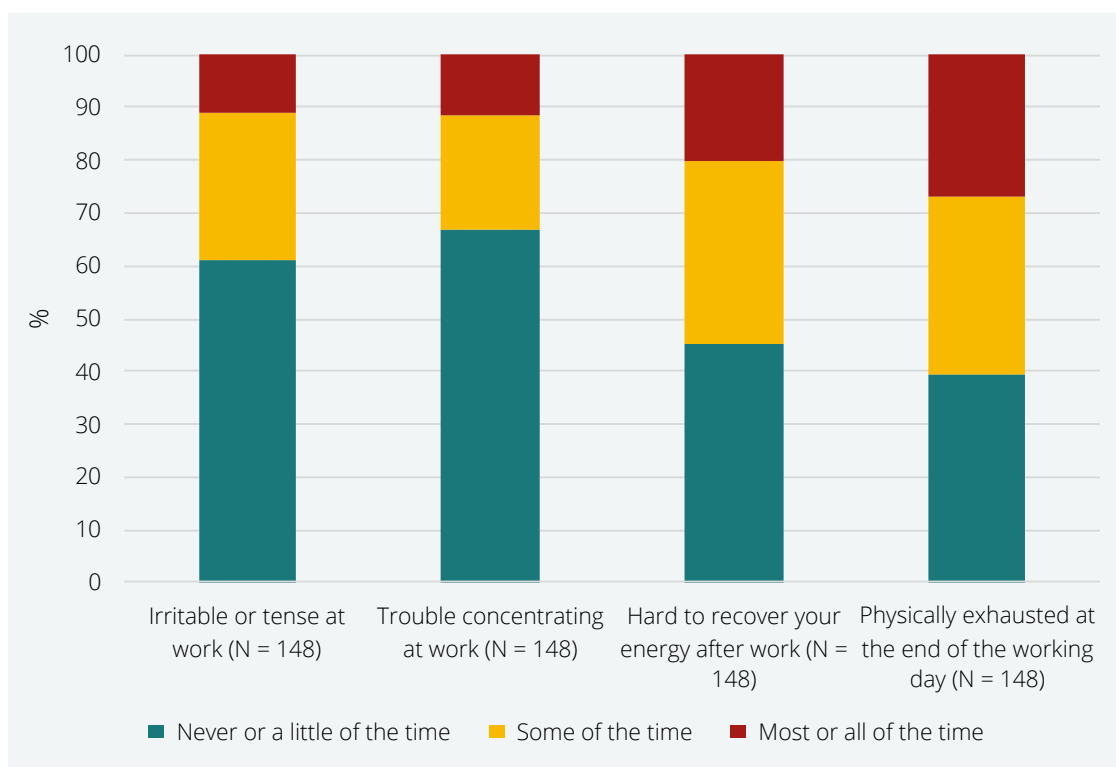
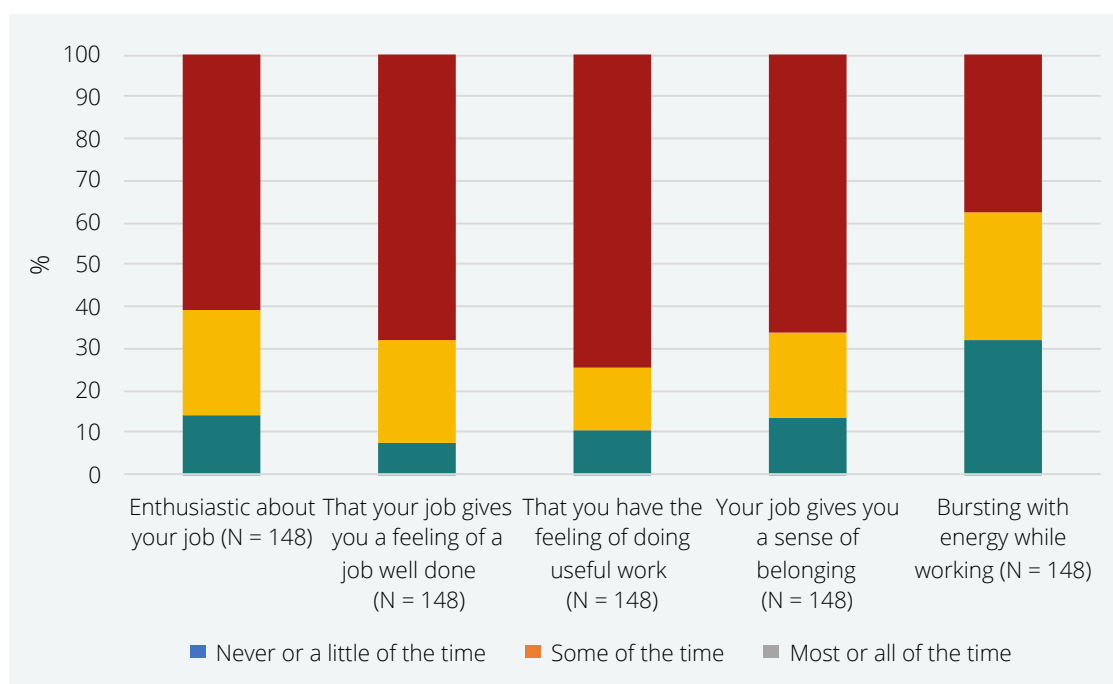


Chart 14: Work related engagement Among Low Paid



considerably more frequently. Chart 13 examines the four individual indicators in turn.

The findings show a clear distinction between the two items concerned with the emotional and cognitive experience of work itself and the two concerned with its physical aftermath, with the latter reported considerably more frequently.

Feeling irritable or tense at work and having trouble concentrating are experienced infrequently by most low-paid workers. Around three-fifths (61.0%) report feeling irritable or tense never or only a little of the time, and two-thirds (66.8%) say the same of trouble concentrating. Just over one-quarter (28.2%) report feeling irritable or tense some of the time, and just over one-fifth (21.9%) report trouble concentrating some of the time, while around one in ten low-paid workers (10.8% and 11.2% respectively) experience these most or all of the time.

The pattern is markedly different for the two items capturing recovery and exhaustion. Fewer than half of low-paid workers (45.1%) report that it is never or only a little of the time hard to recover their energy after work, and fewer still (39.5%) say the same of feeling physically exhausted at the end of the working day. Around one-third report each of these some of the time (34.9% and 33.8% respectively), and a substantial minority report them most or all of the time: one in five (20.0%) for difficulty recovering energy and more than one in four (26.7%) for physical exhaustion.

These findings suggest that the strain associated with low-paid work is experienced less as tension or difficulty concentrating during the working day than as depletion at its end. Physical exhaustion is the most frequently reported of the four indicators, and it is notable that six in ten low-paid workers (60.5%) report experiencing it at least some of the time, with over a quarter doing so most or all of the time.

We turn next to the positive dimension of work-related wellbeing: engagement. Work-related engagement was measured using five items asking respondents how often they felt bursting with energy at work, felt enthusiastic about their job, felt they had done a job well, felt their work was useful, and felt a sense of belonging at work. As with the strain items, each was asked on a five-point scale ranging from “never” to “all of the time”, and responses were collapsed into three categories for analysis: “never” or “a little of the time” (scored 0), “some of the time” (scored 1), and “most” or “all of the time” (scored 2), so that higher scores indicate more frequent experience of engagement. Before combining the items, the same two checks were applied. Exploratory factor analysis returned a single factor with an eigenvalue of 3.084, accounting for around three-fifths of the variation across the five items, with each item loading positively on it (loadings from 0.48 to 0.85, all above the conventional 0.4 threshold for retention). Internal consistency, assessed using Cronbach’s alpha, was 0.827, comfortably above the conventional 0.7 threshold and indicating that the items hang together well. On the basis of these results, a composite engagement index was constructed as the mean score across the five items, ranging from 0 to 2. Among low-paid employees the index has a mean of 1.46 (SD = 0.54) and a median of 1.60, placing the typical low-paid worker well towards the upper end of the scale and indicating that positive experiences of work are reported considerably more frequently than experiences of strain.

Chart 14 presents the five individual indicators of work-related engagement among low-paid employees. The

findings show that positive experiences of work are widely reported, with clear majorities experiencing four of the five indicators most or all of the time. The exception is feeling bursting with energy while working, which stands apart from the other items and is reported far less frequently.

The two items concerned with the meaning and quality of work are the most frequently experienced. Three-quarters of low-paid workers (74.6%) report having the feeling of doing useful work most or all of the time, with a further 15.0% reporting it some of the time and only one in ten (10.4%) never or a little of the time. Just over two-thirds (68.2%) report that their job gives them a feeling of a job well done most or all of the time, around one-quarter (24.2%) experience this some of the time, and fewer than one in ten (7.7%) never or a little of the time. Enthusiasm for the job and a sense of belonging are reported somewhat less often but remain widespread. Three-fifths of low-paid workers (61.0%) feel enthusiastic about their job most or all of the time, one-quarter (24.6%) some of the time, and 14.4% never or a little of the time. Two-thirds (66.2%) report that their job gives them a sense of belonging most or all of the time, one-fifth (20.0%) some of the time, and 13.8% never or a little of the time.

Feeling bursting with energy while working presents a markedly different picture. Fewer than four in ten low-paid workers (37.4%) report this most or all of the time, and almost one-third (31.8%) report it never or only a little of the time, with the remainder (30.8%) experiencing it some of the time. Responses on this item are spread almost evenly across the three categories, in contrast to the

strong concentration at the upper end observed for the other four.

These findings indicate that low-paid workers report a strong sense of purpose, accomplishment and attachment in relation to their work, with the large majority experiencing these positive states most or all of the time. Where engagement is weaker is in its energetic dimension. This is consistent with the pattern observed in Chart 13, where difficulty recovering energy after work and physical exhaustion at the end of the working day were the most frequently reported forms of strain. The two sets of results together suggest that while low-paid workers find their work meaningful and worthwhile, a substantial proportion experience it as physically depleting.

7.6 Innovation and Participation

Opportunities to contribute ideas, participate in workplace improvement, and engage with new technologies constitute an important dimension of intrinsic job quality because they reflect the extent to which workers are incorporated as active participants within the labour process rather than confined to narrowly prescribed or routinised forms of work. Research has consistently shown that participation at work is associated not only with higher levels of employee well-being, organisational commitment, and job satisfaction, but also with improved organisational performance and innovation outcomes (Gallie et al., 2017b; Avgoustaki and Frankort, 2018; Felstead et al., 2020). The involvement of employees in decisions affecting how work is organised therefore represents an important mechanism through which both job quality and productive capacity can be enhanced.

From a job quality perspective, these forms of participation are significant because they capture whether workers have opportunities to exercise discretion, utilise skills, contribute knowledge, and influence workplace practices. Jobs that provide scope for participation and innovation tend to involve higher levels of autonomy, skill utilisation, and organisational trust, whereas jobs characterised by tightly constrained or routinised task structures may offer fewer opportunities for discretionary input or developmental engagement.

The WIIS captures these dimensions through measures of workers' perceived capacity to contribute to workplace improvement, engage with digital and automated technologies, and participate in the development of new products and services. Examining these indicators provides insight into whether low-paid workers are positioned as active contributors within organisational processes of learning and innovation or are concentrated in forms of work organisation characterised by more limited participation and constrained opportunities for skill utilisation.

Turning to innovative participation, across the three measures examined - improving the organisation of work, using new automatic, robotic or digital technologies, and contributing ideas for new products and services - a substantial proportion of low-paid workers report that the activity in question does not form part of their job, and this share varies considerably across these questions.

Engagement is most widespread in relation to identifying new ways to improve how work is organised and performed. Just over two-thirds of

low-paid workers (67.3%) report being very well or moderately well equipped to do so. A minority of 8.7% describe themselves as poorly or very poorly equipped, while roughly one-quarter (24.0%) indicate that the task does not apply to their job.

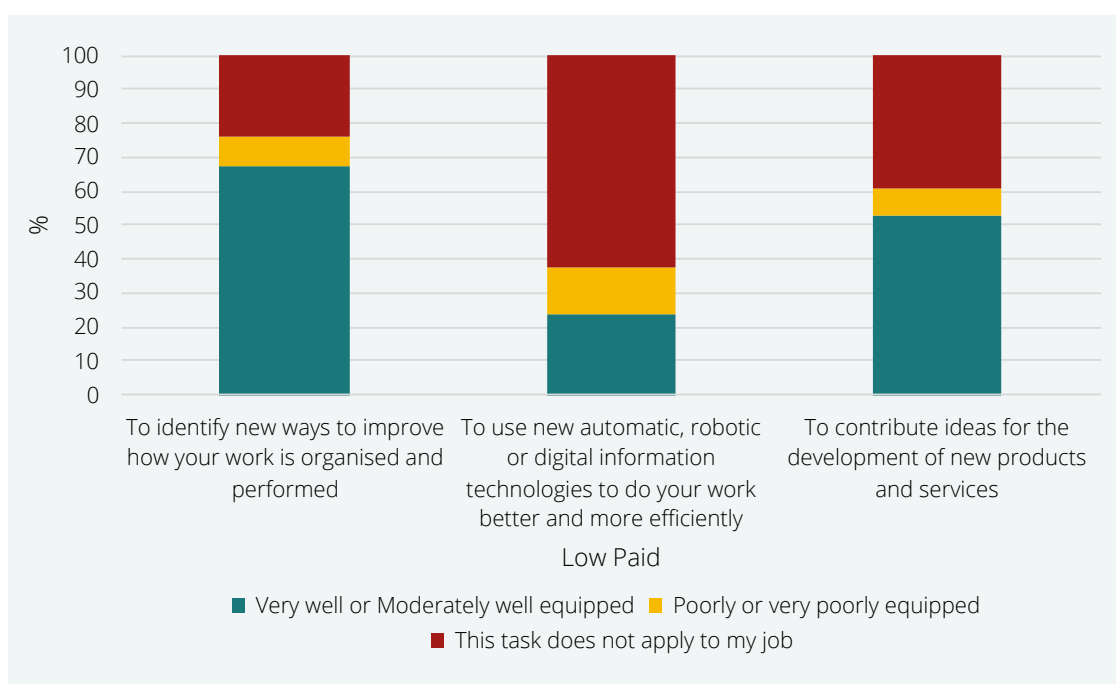
The pattern is markedly more constrained in relation to the use of new automatic, robotic or digital information technologies. Fewer than one in four low-paid workers (23.6%) report being well equipped to use such technologies to do their work better and more efficiently, and a further 14.2% report being poorly or very poorly equipped - the highest such figure across the three measures. Nearly two-thirds (62.2%) state that the task does not apply to their job.

Contributing ideas for the development of new products and services occupies an intermediate position. Just over half of low-paid workers (53.0%)

report being well equipped to do so, with 7.9% reporting that they are poorly equipped. Almost four in ten (39.1%) indicate that the activity does not apply to their job.

Overall, the scope for innovative participation among the low paid is unevenly distributed across tasks. Across all three measures the proportion reporting themselves poorly equipped is comparatively small, ranging from 7.9% to 14.2%. The main source of variation lies in the proportion reporting that the task does not apply to their job, which rises from around one-quarter for improving work organisation to nearly two-thirds for the use of new technologies. It is this category, rather than self-reported lack of capability, that accounts for most of the difference in participation between the three activities.

Chart 15: Innovative Participation/Continuous improvement capacity among Low Paid



Section 8: Consequences of Low Paid Work

As the previous sections showed, a substantial share of low-paid workers in Northern Ireland report limited say over their working time and the pace of work, little or no off-the-job training, few opportunities to engage with new technology, and exposure to verbal abuse and other mistreatment. The consequences of low-paid employment extend beyond earnings alone and are increasingly understood within the broader job quality and occupational health literature as reflecting the cumulative effects of material insecurity, adverse working conditions, constrained job resources, and unequal exposure to workplace demands. Research across occupational health psychology, labour process theory, and the sociology of work has consistently demonstrated that employment conditions characterised by high work demands, limited autonomy, low organisational support, insecurity, and restricted access to developmental resources are associated with poorer physical and psychological health outcomes (Karasek, 1979; Siegrist, 1996; Bakker and Demerouti, 2007). Importantly, the health consequences of work are shaped not simply by the presence of demands themselves, but by the balance between demands and the resources available to workers to manage and recover from them.

Within this literature, low-paid work is often understood as a potential site of cumulative disadvantage because workers in lower-paid employment are disproportionately concentrated in jobs characterised by weaker autonomy, reduced control over working time, greater work intensity, more routinised forms of labour, and fewer opportunities for participation and progression. As the previous sections showed, a substantial share of low-paid workers in Northern Ireland report limited autonomy over working time, little or no off-the-job training, and exposure to verbal abuse and other mistreatment. Research has shown that sustained exposure to these forms of work organisation may negatively affect both physical health and psychological wellbeing over time, contributing to fatigue, stress-related symptoms, poorer self-rated health, burnout, and increased risk of clinically low mental wellbeing (Marmot et al.,

2020; Benach et al., 2014; Eurofound, 2021).

At the same time, the consequences of low pay are not confined to experiences within the workplace itself. Low earnings may also shape workers' wider living conditions through increased financial strain, reduced household resilience, and greater difficulty meeting costs. The consequences of low pay therefore operate simultaneously through both the organisation of work and the material conditions of life.

Against this background, this section examines whether low-paid employment in Northern Ireland is associated with broader differences in workers' health, wellbeing, and household financial security. The analysis focuses on three interconnected dimensions: self-reported general health, subjective mental wellbeing measured using the

WHO-5 Wellbeing Index, and indicators of household financial wellbeing and financial strain. Together, these measures provide insight into the extent to which the disadvantages associated with low-paid employment extend beyond earnings inequality to encompass wider consequences for wellbeing, health, and material living standards.

8.1 Self-reported health

Self-reported health provides a broad summary indicator of physical wellbeing and is widely used in population health research as a strong predictor of longer-term morbidity and mortality outcomes. It therefore offers an important initial measure of potential health differences associated with low-paid employment.

Chart 16 presents the distribution of self-rated general health among low-paid workers. The findings indicate a broadly positive health profile, with the majority of workers reporting either excellent or very good health, although a notable minority report lower levels of self-rated health and

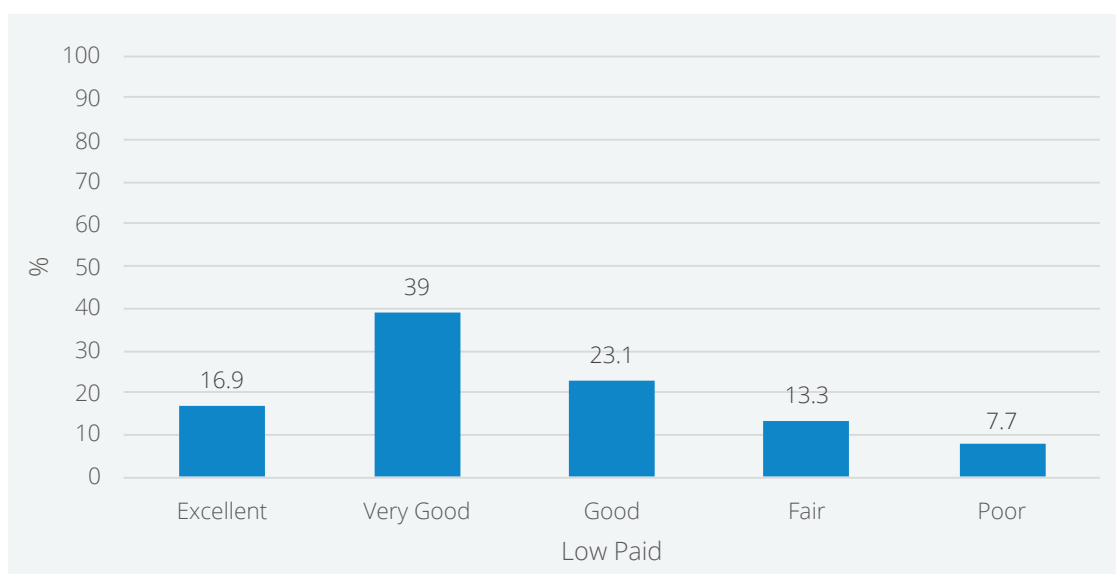
the distribution is somewhat more spread than a wholly favourable picture would suggest.

Very good health is the single most common category, reported by 39.0% of low-paid workers. A further 16.9% report excellent health, meaning that together, well over half (55.9%) place themselves in the two highest categories. Just under one-quarter (23.1%) describe their health as good. At the lower end of the distribution, 13.3% of low-paid workers report fair health, while 7.7% report poor health. Together, around one in five low-paid workers (21.0%) rate their general health as either fair or poor.

8.2 Psychological Wellbeing

Psychological wellbeing was measured using the WHO-5 Well-Being Index (World Health Organization, 2024). This five-item scale asks respondents to indicate how often they have experienced different facets of positive psychological wellbeing over the previous two weeks. The items capture whether respondents have felt cheerful and in good spirits, calm

Chart 16: Self-reported health among Low Paid workers



and relaxed, active and vigorous, fresh and rested when waking, and that their daily life has been filled with things that interest them.

For the purposes of this survey, the response scale was adapted to a five-point format ranging from 1 (“never”) to 5 (“all of the time”). This adaptation was made to ensure consistency with other survey items and maintain a common response format across the questionnaire. Items were recoded where necessary so that higher scores consistently reflect more positive psychological wellbeing, and an average score was then calculated across the five items, producing a scale ranging from 1 to 5. Given this adapted scoring approach, the index is used here to examine relative differences in subjective wellbeing across workers rather than applying the original WHO-5 threshold classification.

Before combining the five items into a single score, two checks were carried out to confirm that they could reasonably be treated as measuring the same underlying construct. The first assessed internal consistency using Cronbach’s alpha, a statistic that indicates the extent to which responses to a set of items move together. The five items produced an alpha of 0.792, indicating that respondents who scored highly on one item tended to score highly on the others, and that the composite score can be regarded as a reliable summary of the five responses. The second check used factor analysis, a technique that examines whether a set of items reflects one underlying dimension or several. The analysis returned a single factor with an eigenvalue of 2.790, accounting for approximately 56% of the variation across the five items, with no further factor meeting the

conventional threshold for retention. This confirms that the items capture a single dimension of psychological wellbeing rather than a mixture of distinct aspects and supports their use as a combined scale in the analysis that follows.

Across all respondents, the mean wellbeing score for low paid workers was 3.45 (SD = 0.76; median = 3.40), indicating moderate levels of subjective wellbeing overall. On average, workers reported experiencing positive wellbeing states between “some of the time” and “most of the time” over the previous two weeks. Among workers below the two-thirds median earnings threshold, 31.3% recorded a psychological well-being score below 3, placing almost one in three towards the lower end of the wellbeing scale.

8.3 Household Financial Well-being

Life on low pay extends beyond the workplace itself, shaping the material conditions under which households manage life. Here we consider how low earnings translate into broader financial security at the household level. This section focuses on household financial well-being, examining how workers report their ability to make ends meet and how they assess their household’s financial position compared to last year. Table 13 presents the results for all employees and for low-paid employees and then disaggregates the low-paid group by working time and by whether a partner is in paid employment. Where cells are blank, the figure has been suppressed because the number of respondents falls below the threshold for reliable reporting; the sub-groups combining low pay with full-time work are small, and the

figures that are reported for them should be read with corresponding caution.

Table 13 shows clear differences in household financial wellbeing between low-paid and other workers. Across all employees, 63.4% report that they make ends meet easily or very easily, while 18.3% report doing so with difficulty or great difficulty. Among employees earning below 66% of median net weekly earnings, the position is markedly less favourable. Just over half (52.1%) report making ends meet easily, some eleven percentage points below the all-employee

figure, while the proportion reporting difficulty rises to 25.3%. A larger share of the low paid (22.7%) also place themselves in the intermediate category, neither easily nor with difficulty. The pattern is consistent with the expectation that position within the lower-paid segment of the labour market translates into reduced material security at the household level, although it is notable that even among the low paid a majority report managing without difficulty.

Within the low-paid group, financial strain varies with working time. Full-time low-paid workers are more

Table 13: Low Pay and Household Financial Wellbeing: The Role of Working Time and Partner Employment

	All employees	Below 66% median net weekly	Below 66% median net weekly + working full-time	Below 66% median net weekly + working part-time	All employees + partner in paid employment	Below 66% median net weekly + partner in paid employment	Below 66% median net weekly + working full-time + partner in paid employment	Below 66% median net weekly + working part-time + partner in paid employment
Ability to make ends meet	N = 838	N = 148	N = 37	N = 111	N = 480	N = 56	N = 13	N = 43
Very easily/easily	63.4	52.1	-	51.3	69.8	73.1	83.3	69.4
Neither easily nor with difficulty	18.3	22.7	-	25.7	17.5	-	-	-
With difficulty/with great difficulty	18.3	25.3	34.1	23	12.7	-	-	-
Overall financial position of household compared to last year	N = 1013	N = 148	N = 37	N = 111	N = 504	N = 56	N = 13	N = 43
Better off	28.8	25.1	-	27.6	28	27.3	-	30.6
The same	46.2	48.7	57.1	46.1	46.3	50	-	42.9
Worse off	25	26.2	-	26.3	25.7	22.7	-	26.5

likely to report difficulty making ends meet (34.1%) than their part-time counterparts (23.0%), and part-time low-paid workers are correspondingly more likely to report making ends meet easily (51.3%). The full-time group is small, however, and the corresponding figure for making ends meet easily cannot be reported. One possible reading is that this reflects differences in the role that low-paid earnings play within the household. Full-time low-paid employment may more often constitute the household's principal source of income, whereas part-time low-paid work may more frequently sit alongside other earnings. The survey does not measure the composition of household income directly, however, and this explanation should be treated as suggestive rather than established.

The presence of a partner in paid employment is associated with substantially lower financial strain. Among all employees whose partner is in paid work, 69.8% make ends meet easily and 12.7% do so with difficulty, compared with 63.4% and 18.3% respectively for all employees. The association is considerably stronger among the low paid. Among low-paid workers with an employed partner, 73.1% report making ends meet easily, a figure some twenty-one percentage points higher than for the low-paid group as a whole and in line with that for all employees in dual-earner households. The proportion reporting difficulty in this group cannot be reported owing to small numbers, but the size of the "easily" figure implies that it is well below the 25.3% observed among the low paid generally. It would be unwise to read the small excess over the all-employee dual-earner figure as indicating that low-paid workers with

employed partners are better placed than their higher-paid equivalents; with 56 respondents the difference lies well within sampling error. The more defensible conclusion is that, on this measure, partner employment appears largely to offset the financial strain otherwise associated with low pay.

Within dual-earner households, the working-time pattern observed for the low paid as a whole is less clear-cut. Among part-time low-paid workers with an employed partner, 69.4% make ends meet easily. The corresponding figure for full-time low-paid workers with an employed partner is higher, at 83.3%, but this rests on thirteen respondents and should not be given weight.

These results suggest that the financial consequences of low pay are mediated to a considerable degree by household circumstances. Low-paid workers as a group report appreciably more difficulty making ends meet than other employees, but where a partner is in paid work this difference largely disappears. The corollary is that financial strain is likely to be concentrated among low-paid workers who lack a second household earner, a group the present table cannot isolate directly but whose existence is implied by the contrast between the low-paid figures with and without the partner-employment condition.

Turning to respondents' assessment of their household's financial position relative to the previous year, Table 13 shows much more limited variation across groups. Across all employees, 28.8% report being better off, 46.2% report no change and 25.0% report being worse off. Among the low paid the distribution is broadly similar:

25.1% report being better off, 48.7% no change and 26.2% worse off. The differences between the two groups are small, of the order of two to four percentage points, and in the case of the “worse off” category barely register. Nor does the picture alter appreciably when working time or partner employment is taken into account. Part-time low-paid workers report figures (27.6%, 46.1% and 26.3%) almost indistinguishable from those for all employees, while low-paid workers with an employed partner are, if anything, slightly less likely to report being worse off (22.7%) than employees generally. Among full-time low-paid workers a larger share reports no change (57.1%), but the remaining cells for this group cannot be reported.

Section 9: Policy and Recommendations

9.1 Low pay after the wage floor

On the conventional measure, low pay in Northern Ireland has been substantially reduced. The National Living Wage now stands above two-thirds of median hourly earnings, its bite is higher in Northern Ireland than in any other UK region, and the employment effects once anticipated have not materialised. Only 3.4 per cent of employee jobs now pay below the OECD hourly threshold. This is a considerable achievement of policy and nothing in this report detracts from it.

The question this report has asked is a different one, and it should be clear that it is not a redefinition of low pay intended to preserve a problem that policy has resolved. The report applies the same relative benchmark that underpins the conventional measure, two-thirds of the median, along with a range of other thresholds, and applies it to the net weekly earnings that employment generates rather than to the price of an hour of labour. Section 2 set out why the two answer different questions. The hourly measure is the appropriate test of a wage floor, and on that test the UK wage floor has made great achievements, reducing the extent of low pay from around one in five a decade ago to three in every hundred on the latest ASHE data.

The weekly measure, however, is the appropriate test of whether employment provides an adequate income for a decent standard of living. The Department for the Economy's (2024) economic vision has stated that a good job should provide a reasonable standard of living. The Programme for Government 2024-27 commits the

NI Executive as a whole to the same end: it acknowledges that workers in Northern Ireland are paid less than their counterparts elsewhere, sets the objective that everyone, wherever they live, should have access to well-paid and fulfilling jobs, and undertakes to improve the quality of available jobs and to boost employees' wages (Northern Ireland Executive, 2025).

On that measure, a substantial group of employees remains below the thresholds examined. Across all employees, 22.6 per cent fall below two-thirds of median net weekly earnings and 30.3 per cent below the net weekly equivalent of a full-time Real Living Wage job. Around two-thirds of those below two-thirds of median net weekly earnings are paid an hourly rate above the statutory floor. For that group the rate is not the binding constraint; their low earnings arise principally from the number, security and organisation of their hours, compounded by the deductions that separate a gross hourly rate from net pay. The policy implication is therefore not a choice between higher pay and more hours. It is that if the objective of policy is specified in terms of the income employment provides and standards of living, then policy needs to consider not just the wage floor but also working hours, the characteristics of the workers and sectors in which low weekly earnings are concentrated, and the working conditions within low-paid jobs. Sections 9.2 to 9.4 take each in turn before the report returns to the wage floor itself.

9.2 Full-time work, part-time work and working hours

The full-time findings are the appropriate starting point, because they isolate the part of low weekly earnings that hours cannot explain. Among full-time employees, 6.5 per cent fall below two-thirds of median net weekly earnings. This is a small proportion, and it confirms that a full-time job at or above the wage floor generally clears the conventional relative threshold. It is nonetheless roughly double the 3.4 per cent recorded on the official hourly measure, and the reasons for the difference are instructive. The official measure is calculated on gross hourly pay; the weekly measure is calculated on earnings after income tax, National Insurance, pension contributions and other deductions, so it registers the effect of frozen tax thresholds that the hourly measure does not.

The gap widens as the threshold rises. Among full-time employees, 10.7 per cent fall below two-thirds of mean net weekly earnings and 14.2 per cent fall below the net weekly equivalent of a full-time Real Living Wage job, while nearly one-quarter receive less than £450 net per week. The Real Living Wage figure deserves emphasis because it is the threshold that corresponds most closely to the standard-of-living objective set out in Section 9.1: one full-time employee in seven earns less over a week than a full-time job at the Real Living Wage would provide. For this group the hourly rate is the whole of the earnings problem, and the relevant rate is not the statutory minimum but the compressed band immediately above it, in which, as Section 9.5 notes, nearly one-third of all jobs in Northern Ireland are paid.

Full-time employees are, however, the minority of the weekly low paid. Part-time employees account for more than three-quarters of those below two-thirds of median net weekly earnings, and around half of all part-time employees fall below that threshold. The association between working hours and low weekly earnings is the strongest relationship documented in this report. Among employees working between 11 and 24 hours per week, more than four-fifths fall below two-thirds of median net weekly earnings; among those working 25 to 30 hours, around half do; among those working 31 hours or more, one in fifteen. Between 25 and 30 hours a week the risk halves, and between 30 and 31 it falls by a further factor of seven. Low weekly earnings in Northern Ireland are, for most of those experiencing them, a function of hours.

The survey does not establish whether these hours are chosen or constrained, and the analysis has been careful not to assume either. The policy question does not, however, depend on resolving that issue. Where a worker would prefer more hours and is unable to obtain them, the availability of hours is the proximate cause of low earnings. Where hours are chosen, the hourly rate and the adequacy of other household income become the relevant considerations. In either case, a policy framework that treats working hours as lying outside its scope cannot address the circumstances of the majority of the group with which it is concerned.

The proposed Good Jobs Employment Rights Bill addresses one part of this. Its provisions on zero and low-hours contracts are concerned with certainty of hours: with ensuring that the hours

workers can expect are known in advance and reflect the hours they actually work. The survey findings on anxiety about unexpected changes to hours, reported by almost half of low-paid workers, indicate that this certainty is needed, and the findings of this report support the enactment of those provisions within the current Assembly mandate.

Certainty of hours is, however, a distinct question from sufficiency of hours, and the findings in this paper bring the latter to the fore. A worker whose contract specifies twenty hours a week, and who works exactly those hours, has all the certainty that legislation on predictability can offer but also has a better than four in five chance of earning below two-thirds of median net weekly earnings. For this group, provisions on predictability do not bear on the earnings problem, and it is important that their enactment is not taken to have addressed it. One policy measure is therefore to improve access to additional hours where they are wanted. Where an employer requires additional hours to be worked, existing part-time staff who have indicated a wish to work more should be offered those hours before external recruitment takes place. This is the mechanism most directly addressed to underemployment and, where the employer already requires the additional labour, imposes no cost beyond that already incurred in meeting labour requirements.

9.3 Who the low paid are

Low weekly earnings are not evenly distributed across the workforce, and the pattern of their distribution carries its own policy implications. Women account for around seven in ten of the weekly low paid on every

threshold examined, comprising 69.7 per cent of those below two-thirds of median net weekly earnings and 67.9 per cent of those below 60 per cent of the median. This reflects a markedly higher risk: 31.8 per cent of female employees fall below two-thirds of median net weekly earnings compared with 13.7 per cent of men, and 42.2 per cent against 18.6 per cent under the Real Living Wage measure, so that women are more than twice as likely as men to have low weekly earnings. Part of the difference is compositional, since women are more likely to work part-time and to be employed in the sectors and occupations where low weekly earnings are concentrated. A weekly measure makes visible a gendered dimension of low pay that the hourly measure, with its emphasis on the hourly rate, understates: women in Northern Ireland are not, for the most part, paid a lower hourly rate than the wage floor permits, but they are disproportionately in jobs whose hours do not generate an adequate weekly income. Policy on working hours, on the sectors in which women's employment is concentrated, and on childcare is therefore also policy on the gender earnings gap.

The relationship between age and low weekly earnings is U-shaped. The risk of low weekly earnings is highest among younger workers, with around one-third of those below the median-based thresholds aged 16-24. Some of this will reflect the characteristics of early labour-market participation, including education, entry-level employment and lower youth wage rates, and low earnings may therefore be transitional for some younger workers. But the findings do not support treating youth low pay simply as a short-term feature of labour-market entry. Across the low-paid sample,

average job tenure is around seven years, and full-time employment is a feature of low-paid work. Low weekly earnings can therefore persist beyond the initial transition into employment and cannot be understood solely in terms of workers being new to the labour market or working very limited hours. Furthermore, the elevated risk among older workers is less easily explained away. Among employees aged 65 and over, 48.5 per cent fall below two-thirds of median net weekly earnings and 53.0 per cent below the Real Living Wage threshold. These are workers who have remained in or returned to employment beyond State Pension age, and the survey cannot distinguish those who work short hours by choice, supplementing a pension, from those who work because their pension is inadequate. The finding nonetheless indicates that low weekly earnings are not confined to the start of working life, and that the position of older low-paid workers, who are largely absent from the Good Jobs debate, warrants separate attention in an ageing labour market. As working beyond State Pension age becomes more common, the terms on which that work is offered will matter to a growing number of people, and on this evidence it is, for the most part, low paid.

In terms of education, the results show that tertiary qualifications are the clear dividing line. Workers with lower secondary, upper secondary and post-secondary qualifications face risks of low weekly earnings of between 31 and 41 per cent on the two-thirds median measure and between 34 and 58 per cent on the Real Living Wage measure, against 9.3 and 14.6 per cent for those with a degree or above. Two features of the pattern bear on policy. First, the largest groups among

the weekly low paid are not the least qualified. Workers with post-secondary qualifications are the largest single group (35.4 per cent of those below two-thirds of the median), followed by those with upper secondary qualifications (32.3 per cent), and the risk is highest among upper secondary workers rather than among those with lower secondary qualifications or below. Second, tertiary education reduces the risk substantially but does not remove it. One in seven graduates in employment earns less over a week than a full-time Real Living Wage job would provide. The implication for the skills-led framing of the Good Jobs agenda is that raising qualifications is a necessary part of any strategy against low pay, and the findings confirm that a degree is the surest route out of it. But more than half of the weekly low paid already hold post-secondary or upper secondary qualifications, and their low earnings reflect the hours, and the rates attached to the jobs available to them rather than a deficit in their own skills. Skills policy that does not attend to the demand side of the labour market, to the quality of the jobs into which qualified workers are recruited, will not reach them.

In regard to sector and occupation the results show that low weekly earnings are concentrated in a small number of industries. Wholesale and retail accounts for 29.3 per cent of those below two-thirds of median net weekly earnings, human health and social work for 21.5 per cent, education for 19.0 per cent and accommodation and food services for 14.4 per cent: together, more than four-fifths. This partly reflects the size of these sectors, but the risk figures show that it is not simply a matter of composition. Nearly half of all employees in wholesale and retail (43.8 per cent) and in

accommodation and food services (45.2 per cent) fall below two-thirds of median net weekly earnings, and more than half fall below the Real Living Wage threshold. Caring, leisure and other service occupations, sales and customer service occupations and elementary occupations account for around two-thirds of the weekly low paid, with risks of between 63 and 67 per cent on the median measure and above 70 per cent on the Real Living Wage measure.

Low pay in Northern Ireland is to a large extent an issue of particular kinds of jobs, in particular industries. This concentration means that interventions can be targeted with a reasonable degree of precision. The Programme for Government already identifies sectoral partnerships as an instrument for supporting economic development and job quality. The findings here suggest that this approach should also be used where there is a concentration of low-paid employment, bringing employers, workers and government together to address pay, working hours and job quality.

In terms of place, the council areas of Causeway Coast and Glens, Fermanagh and Omagh and Derry and Strabane record the highest risks of low weekly earnings, at 37.8, 34.1 and 33.3 per cent respectively below two-thirds of the median and between 41 and 51 per cent below the Real Living Wage threshold. In Ards and North Down and in Armagh City, Banbridge and Craigavon the risks are less than half those levels. Belfast contains the largest share of the weekly low paid, at around a quarter, but the risk of low weekly earnings among workers in the city is comparatively modest. The distinction between composition and

risk matters for how policy is targeted. Belfast has the largest number of low-paid workers because it has the largest number of workers; the north-west and the western border areas have the highest concentration of low pay within their workforces.

9.4 Working conditions, health and wellbeing within low-paid work

The findings on intrinsic job quality in Section 7 do not lend themselves to a simple characterisation. Low-paid workers report supportive managers, a strong sense that their work is useful and well done, and levels of engagement that are high. Three-quarters feel they are doing useful work most or all of the time, two-thirds feel they have done a job well and feel that they belong, three-fifths are enthusiastic about their job, and fewer than one in ten describe their job as very or extremely stressful. The difficulty is not that low-paid work in Northern Ireland is uniformly demeaning. However, for a substantial share of the low paid it is physically depleting. Six in ten low-paid workers report feeling physically exhausted at the end of the working day at least some of the time, and more than one-quarter report this most or all of the time; one in five find it hard to recover their energy after work most or all of the time. One in four has experienced verbal abuse or being shouted at in the workplace in the preceding year, and around one in nine has experienced bullying or harassment.

Exhaustion of the kind reported here is not addressed by measures directed at pay. The right to reasonable notice of shifts proposed in the Good Jobs Bill is relevant, as is the right to disconnect. Moreover, the enforcement

of existing working time provisions on rest breaks and daily rest in care and hospitality, where the survey suggests they are most likely to be under pressure, is an important consideration.

Nearly one-third have no access to occupational sick pay and depend on the statutory scheme, and low-paid workers as a group report appreciably more difficulty making ends meet than employees generally, with the difficulty greatest among those working full-time on low weekly earnings and those without a second earner in the household. Reforms to statutory sick pay in Great Britain, removing the waiting days and the lower earnings limit, are of particular relevance to workers whose hours place them below that limit are of relevance to this group.

Among low-paid workers in workplaces without a trade union, half indicate that they would vote to establish one and fewer than one in five would vote against. Where a union is present, more than nine in ten would vote to retain it. The Good Jobs Bill's proposals to strengthen trade union access and to reduce the threshold at which the statutory recognition procedure can be enacted need to have this workforce in view.

9.5 The wage floor and pay above it

Thus, in policy terms the first priority remains the maintenance of an effective wage floor. The National Living Wage has reached the Government's target of two-thirds of median hourly earnings, and the Low Pay Commission's remit retains that benchmark as the reference point for future rates. The question that now

arises is what should anchor the floor once a relative target has been met. For full-time employees below the weekly thresholds, the rate of pay is the only lever available, and the gap between the statutory floor and the Real Living Wage illustrates the scale of the hourly earnings increase that would be required to move some workers towards an income consistent with that standard of living. This is the argument the Living Wage Foundation has made since the Real Living Wage was first calculated, and it carries particular weight in Northern Ireland, where the median against which the floor is set is among the lowest in the UK. A floor set at two-thirds of a low median can be high in relative terms and inadequate in absolute terms at the same time. This becomes more acutely the case if the median has been stagnating.

The Real Living Wage is calculated from the cost of a basket of goods and services representing a minimum acceptable standard of living, derived from the Minimum Income Standard, and it moves with that cost rather than with the earnings of other workers. For 2025/26 it stands at £13.45, £1.24 an hour above the statutory rate and worth more than £2,400 a year to a full-time worker. Against it, 17.3 per cent of employee jobs in Northern Ireland, around 203,000, are paid below the rate, the second highest proportion of any UK region or nation. The Living Wage Foundation's survey of workers paid below it records food bank use, skipped meals and arrears on household bills.

The case for the Real Living Wage rests on three propositions: that a wage should be sufficient to meet the cost of living in the place where it is earned; that paying it is afford-

able, with a majority of accredited employers reporting improvements in recruitment, retention, absence and reputation that offset the additional cost; and that a floor anchored to living costs protects low-paid workers from the erosion of real wages that a relative target permits during periods when median earnings lag behind inflation. The findings of this report bear most directly on the first. For full-time employees below the weekly thresholds, the rate of pay is the only lever available, and the distance between the statutory floor and the Real Living Wage is the distance most of them would need to travel.

The aim that the statutory floor should be brought to the level of the Real Living Wage, long advanced by the Living Wage Foundation and by the trade union movement, is therefore one that low pay policy in Northern Ireland has reason to adopt. It is not, however, one that the Northern Ireland Executive can deliver directly while minimum wage setting remains a reserved matter, and the Ulster University Economic Policy Centre's assessment found no clear economic case for devolution at present (Magennis et al, 2025). Two courses of policy action however remain for consideration.

The first is that the NI Executive should use its annual evidence to the Low Pay Commission to make the Northern Ireland case for the floor to be assessed against the cost of living as well as against the median, drawing on the evidence presented here that a relative target reached in the region with the lowest median has left one full-time employee in seven below a real living wage.

The second is procurement-led. Living Wage NI has approximately doubled

the number of accredited employers since 2024, from a low base, and the survey shows that 30 per cent of employees remain below the equivalent net weekly threshold. Payment of the Real Living Wage has been a condition of contract for tenders let by Executive departments and their arm's-length bodies since 2022, but it does not extend across the public sector as a whole. Accreditation might reasonably be made a condition of Invest NI support and of Department for the Economy skills and apprenticeship funding, and the Real Living Wage condition extended to procurement and commissioning across the public sector as a whole.

Beyond the floor itself, policy attention needs to be given to labour market mobility, to opportunities for progression and to the returns to it. The success of the wage floor has compressed the lower part of the hourly distribution: Magennis et al (2025) report that nearly one-third of all jobs in Northern Ireland pay within 20 per cent of the National Living Wage, so that the difference in pay between an entry-level and an experienced worker in a low-paid occupation is frequently small. A wage floor determines the rate at which workers enter employment; it does not create a route beyond that rate. The findings in Section 7.4 show that seven in ten low-paid workers received no off-the-job training in the preceding year, that on-the-job training is concentrated in spells of a week or less, and that three-fifths report that the use of new digital or automated technology does not form part of their job. In policy development surrounding AI readiness the last of these findings deserves particular attention. Where technology is not part of the job, the skills that might support progression out of low pay

are not being acquired at work, and workers are not being prepared for the changes their jobs may undergo. Policy should therefore place greater emphasis on ensuring that workers in low-paid employment have access to meaningful opportunities for skills development. In particular, skills initiatives should not focus solely on people entering employment (Donaldson et al, 2026). They should also provide opportunities for workers already in low-paid employment to acquire skills that can support career progression. In particular, the finding in Section 9.3 that more than half of the weekly low paid already hold post-secondary or upper secondary qualifications is a reminder that progression depends on the availability and provision of good jobs as much as on the acquisition of skills.

The finding that the weekly low paid are divided almost evenly between the private and the public and non-market sectors, and that the risk of low weekly earnings is somewhat higher in the latter, deserves attention in its own right. Human health and social work accounts for around one-fifth of employees below two-thirds of median net weekly earnings and more than a quarter of those below two-thirds of mean earnings, and the risk of falling below the Real Living Wage-equivalent threshold in the sector is close to two in five. Caring occupations carry a comparable risk. This is employment that the state largely funds. Around three-quarters of registered social care workers are employed in the independent sector, delivering services commissioned by the Health and Social Care Trusts (Department of Health, 2026a), and the rates providers are able to pay are conditioned by commissioning that places a strong emphasis on cost efficiency (Joseph

Rowntree Foundation, 2025); providers themselves identify funding as the principal barrier to paying the Real Living Wage (Department of Health, 2026a).

Payment of the Real Living Wage to social care workers in the independent sector has been a stated aim of policy since the Power to People review recommended it in 2017 (Kelly and Kennedy, 2017). The Department of Health's 2025 Reset Plan committed £25 million in 2025–26 to support its introduction, building on £70 million invested in the previous year (Department of Health, 2025a), and an implementation date of 1 September 2025 was announced. It has not been delivered. The pay settlement directed in November 2025 did not include the independent sector, and the Minister for Health has since committed to funding the uplift at the earliest affordable opportunity, as a priority in planning for 2026–27, on a ring-fenced and transparent basis (Department of Health, 2025b; Ulster University Economic Policy Centre, 2026). The findings of this report indicate why this matters more in social care than the hourly framing of the debate suggests. Nearly two in five employees in the sector fall below the weekly threshold that a full-time Real Living Wage job would provide, and for those working full-time or near full-time hours the hourly rate lies within the gift of the Department for Health and can make a significant difference in terms of ensuring adequate living standards. The commitment should be delivered in the 2026–27 financial year and maintained thereafter as a condition of commissioning rather than treated as a one-off uplift.

9.6 Beyond the workplace: taxation and household income

This report has deliberately examined individual earnings from employment rather than household income, and its recommendations are framed accordingly. The findings on household financial wellbeing in Section 8.3 nonetheless indicate that the consequences of low earnings are substantially mediated by household circumstances. Low-paid workers with a partner in paid employment report making ends meet at a rate comparable to employees generally; financial strain is concentrated among those without a second earner. The presence of a second household income, in other words, offsets much of the financial consequence of low pay that policy has not.

In regard to the interplay between minimum wage policy and taxation policy, the Low Pay Commission's finding, discussed in Section 4.4, that increases in the wage floor feed only partially into household incomes applies with particular force in Northern Ireland, where minimum wage coverage is the highest in the UK. Frozen personal allowance and National Insurance thresholds mean that a rising share of each increase in the minimum wage is deducted at source, and further attention needs to be given to the interplay here. Of course, these are reserved matters, but the NI Executive is in a position to make the Northern Ireland-specific case. Its response to the Low Pay Commission's annual consultation, as well as discussions surrounding fiscal devolution and fiscal sustainability in Northern Ireland, should consider the effect of threshold freezes on low-wage households in Northern Ireland.

Beyond this, the survey cannot establish how many low-paid part-time workers are working short hours because childcare is unavailable or unaffordable. The composition of the group, however, means that childcare is a plausible constraint on the hours available to some low-paid workers, particularly given the predominance of women and the concentration of low-paid employment among working-age groups in which parenting is common. The NI Executive's childcare strategy should therefore be regarded as a component of low pay policy and evaluated in part on whether it enables low-paid parents who want to work more hours to do so.

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