

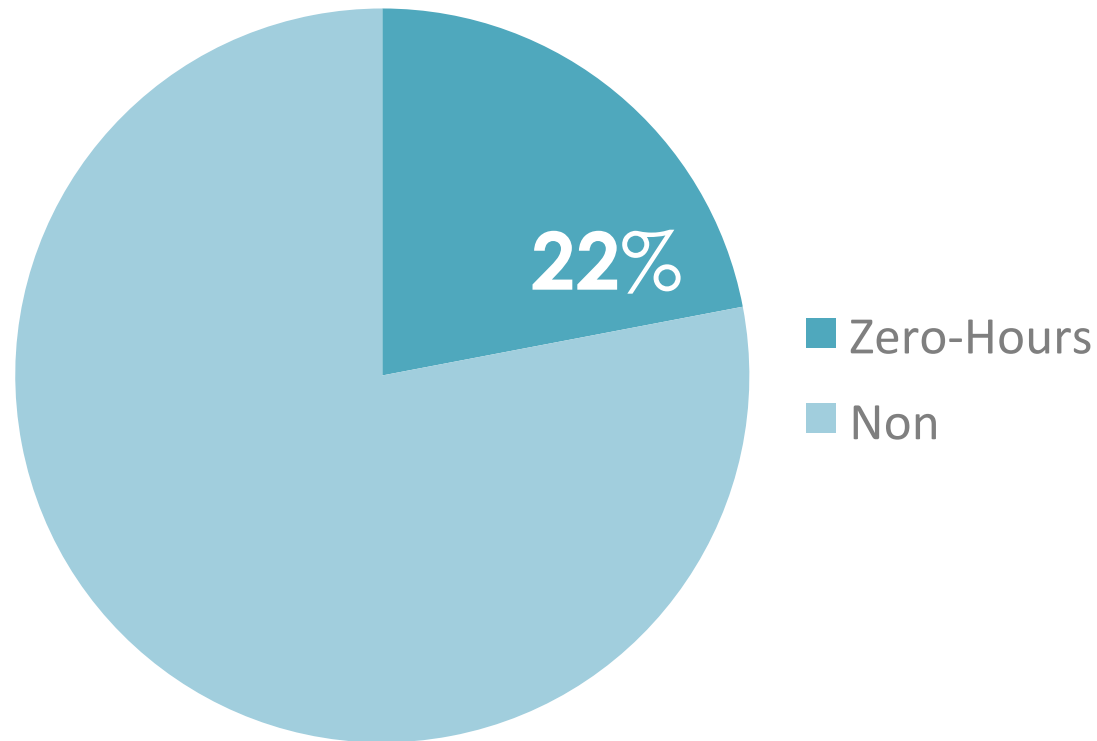
**UniteYou 2013**

# ZERO-HOURS CONTRACTS

The real picture

# Working People – Unite members

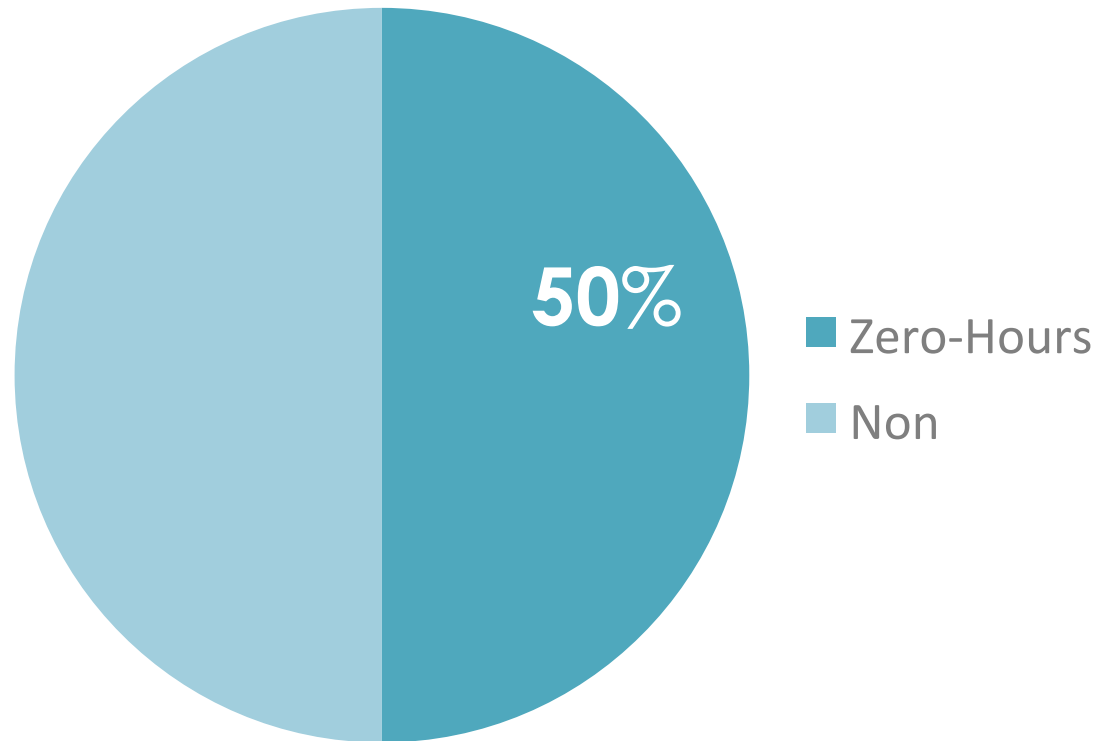
The current UK picture taken across all industries.  
Are you currently on a Zero-Hour contract?



22% of workforce represents 5.5m

# Working People – Unite members

The most currently affected group are the under 30's

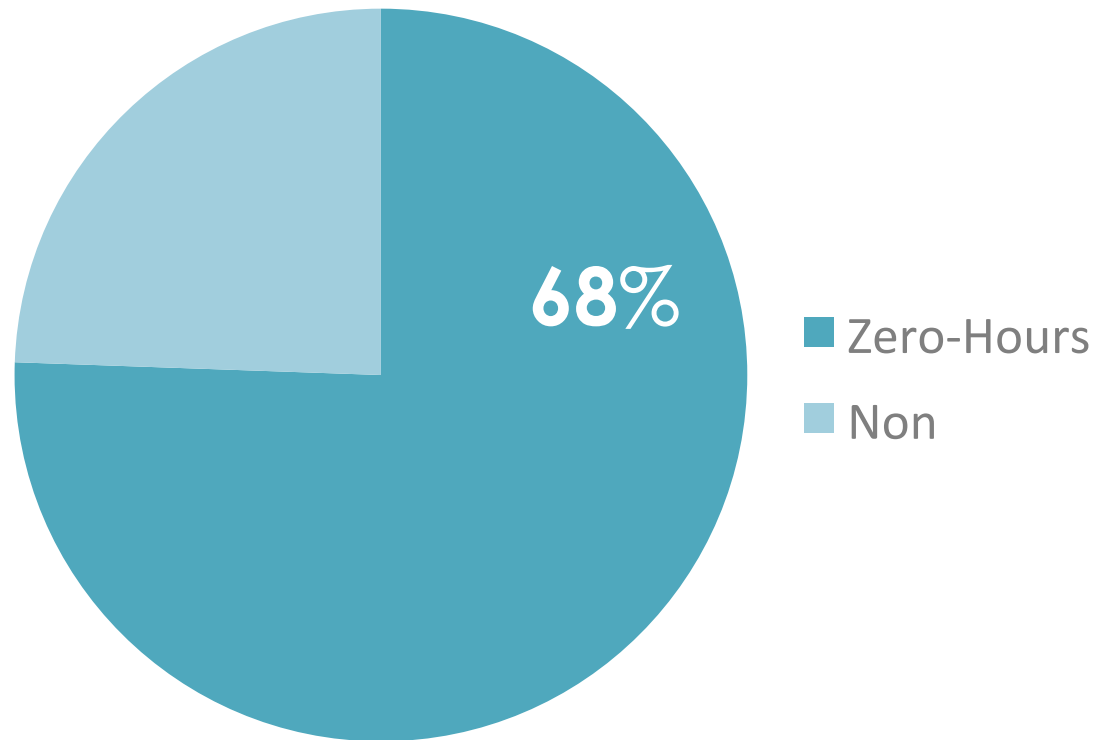


A study by The Resolution Foundation found 16-24's on Zero-Hours has doubled since the start of the economic downturn

**3.75m under 30's on Zero-Hour contracts. [That's more than double the workforce of the NHS](#)**

## Working People – Friends & Family

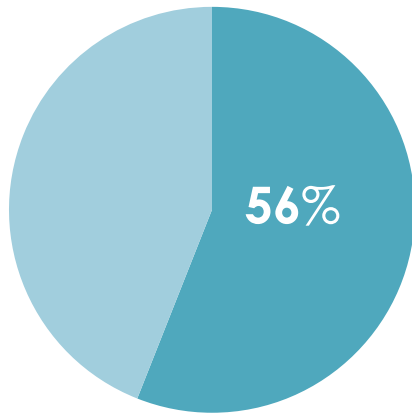
When asked if they had any friends & family on Zero-Hours contracts.



# Creating a subclass of employment

# Zero-Hour People – What's their situation?

An average overview

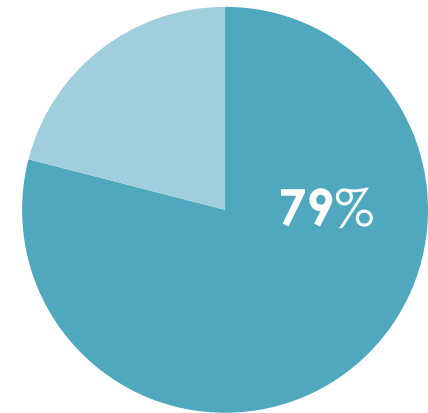


**£6-£8/hour**

The Resolution Foundation found that standard contracted employees average out at £15/hour

**£500/  
month**

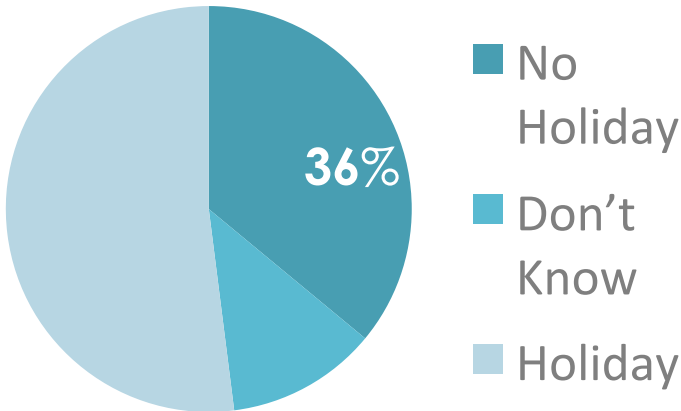
Below the NI  
threshold of  
£149/week



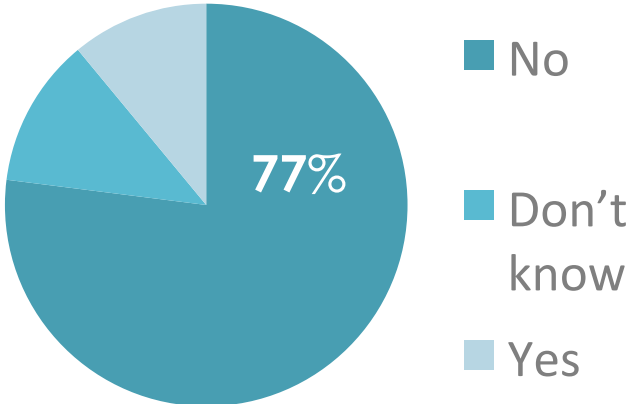
Are given their  
hours most of  
the time

# Zero-Hour People – Why is this a bad deal for employees?

An overview



Huge saving to the employer, not to the employee

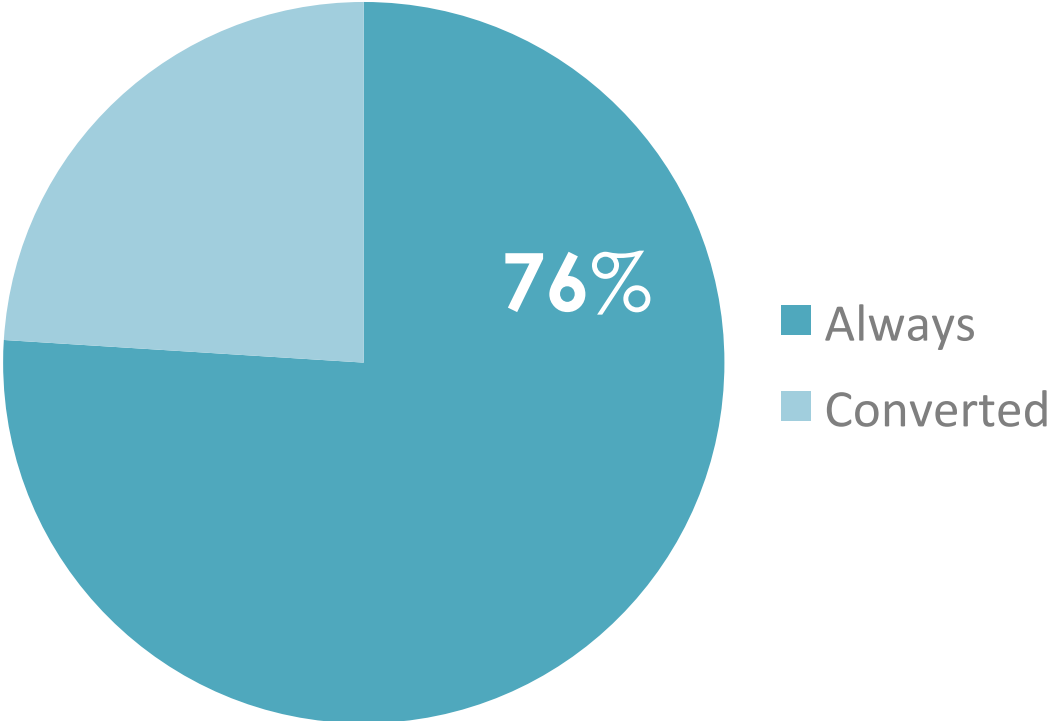


Sick pay - are you entitled to it?  
Again large benefit to the employer



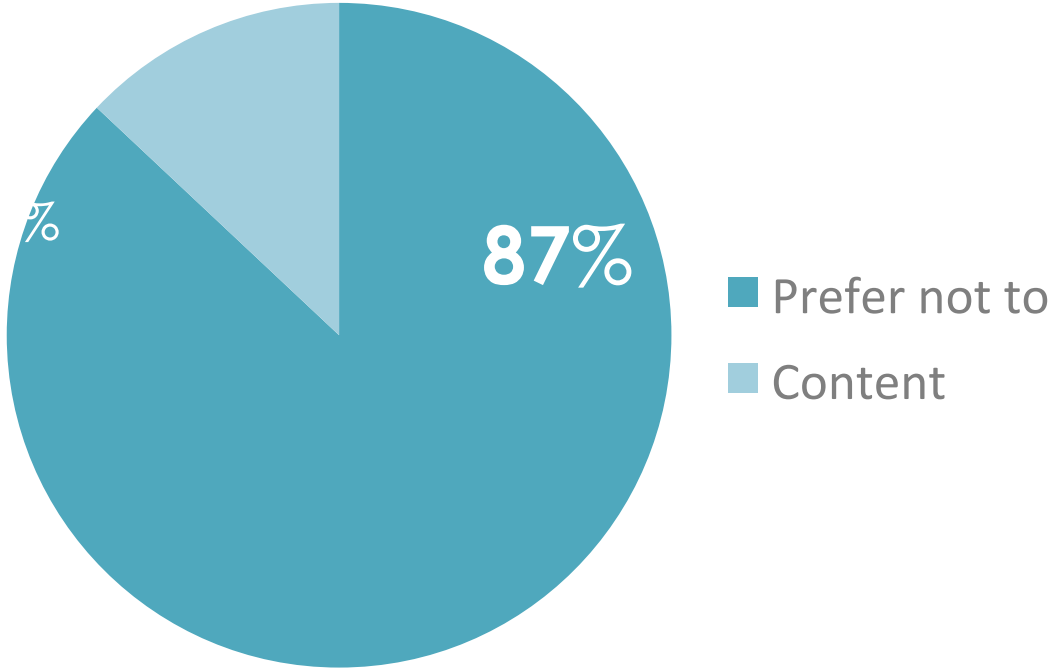
# Zero-Hour People – Why is this a bad deal for employees?

Have you always been on Zero-Hours since you were at your current place of work?



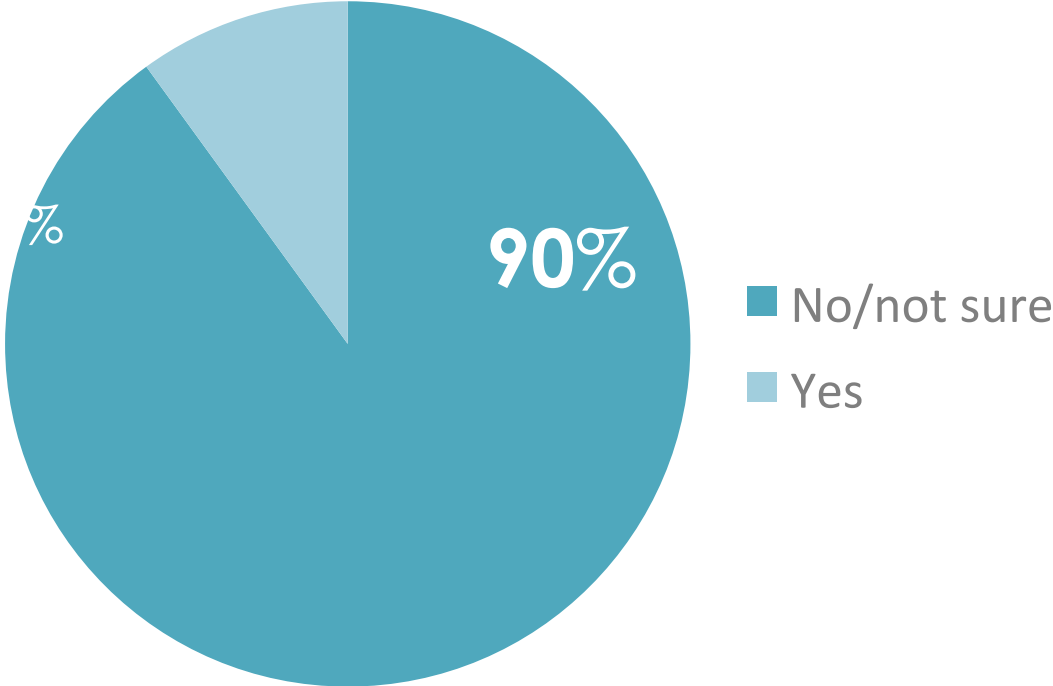
# Zero-Hour People – Why is this a bad deal for employees?

Would you like to stay on the Zero-Hours contract?



# Zero-Hour People – Why is this a bad deal for employees?

Are you offered basic employment or redundancy rights?



# Payday Lending

# BORROWING

How much are you borrowing per month?

March  
2012



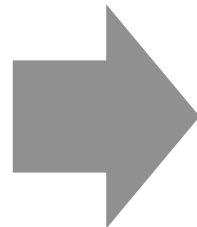
£200

Sep 2012





£328

Sep 2013



£660


# When do members run out of money?

  Credit cards & loans

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## Wonga pushes up typical APR to 5,853 per cent - but says that means borrowers pay less for payday loans

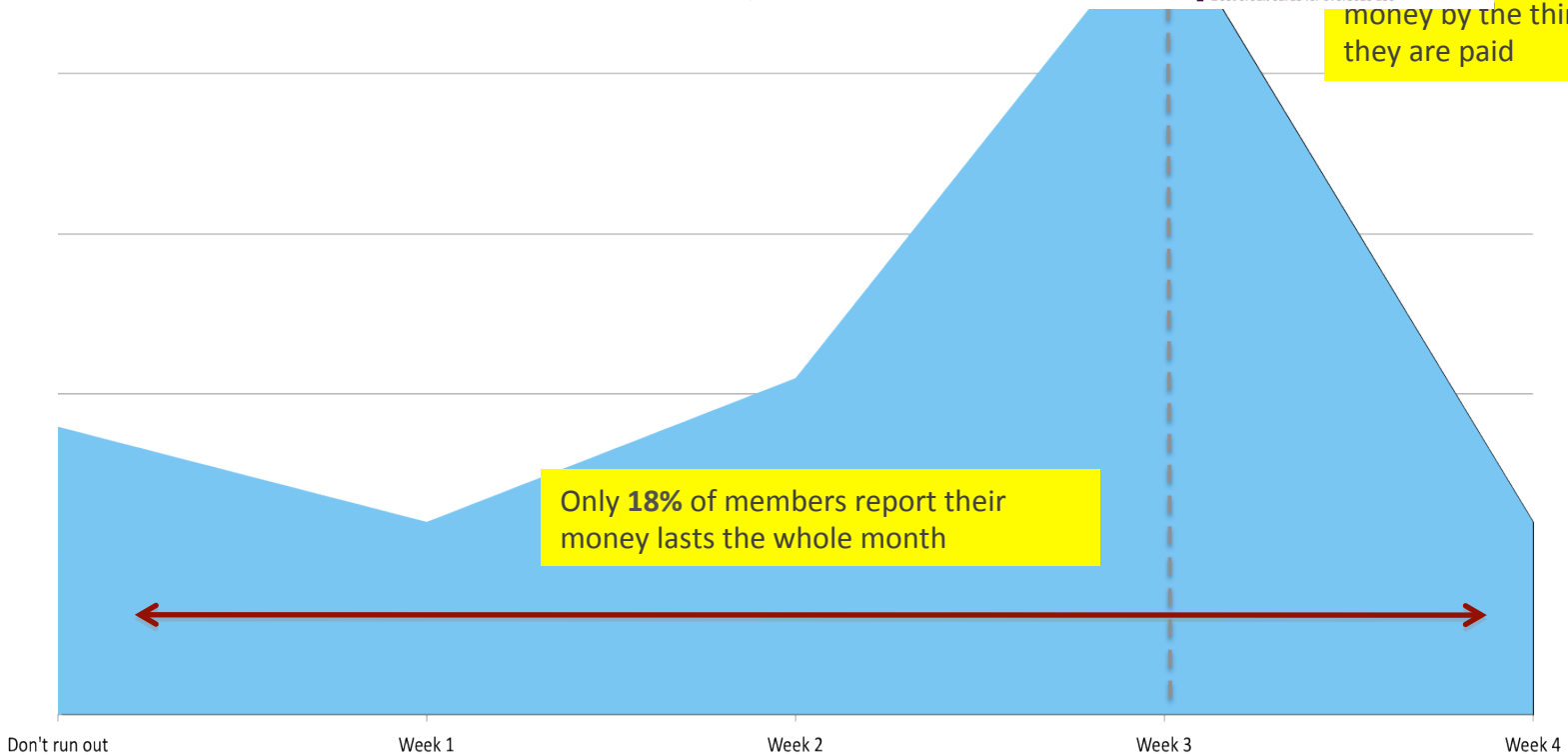
By TARA EVANS  
PUBLISHED: 12:32, 21 June 2013 | UPDATED: 09:17, 24 June 2013

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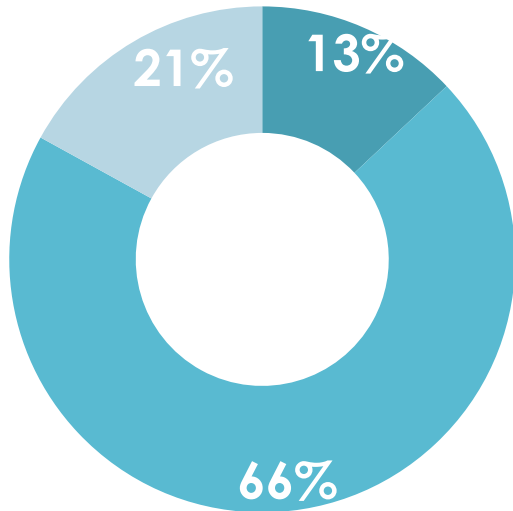
- ### CREDIT CARDS: OUR TOP PICKS
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  - Best credit cards for overseas use

Members run out of money by the third week after they are paid



# Disposable Income

# DROP IN DISPOSABLE INCOME



■ Gone Up

■ Gone Down



**£129**  
**/month**



# DROP IN DISPOSABLE INCOME – Across the country

If this was replicated across every worker in Britain the loss to the economy in disposable income spend would be:



**£3.9bn**/month

On average, Unite members estimate they have lost £129 per month in disposable income in the last six months . This is calculated, as are all other findings, from a global sample of 3,940.

Figures are calculated from ONS data

# Disposable Income

Proportions that say their disposable income has risen and fallen over the last six months (General Membership)

