



## **Consortium for the Regional Support for Women in Disadvantaged and Rural Areas**

### **A Submission to: Joint Inquiry into Welfare Policy in Northern Ireland**

**Issued by: Northern Ireland Affairs Committee and the Work and Pensions Committee**

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Network



# **Women's Regional Consortium: Working to Support Women in Rural Communities and Disadvantaged Urban Areas**

## **1. Introduction**

**1.1** This response has been undertaken collaboratively by the Women's Regional Consortium which is funded by the Department for Communities and the Department of Agriculture, Environment and Rural Affairs.

**1.2** The Women's Regional Consortium (WRC) consists of seven established women's sector organisations working in partnership with government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure women are given the best possible support in the work they do in tackling disadvantage and social exclusion.<sup>1</sup> The groups are as follows:

- ♀ Training for Women Network (TWN) – Project lead
- ♀ Women's Resource and Development Agency (WRDA)
- ♀ Women's Support Network (WSN)
- ♀ Northern Ireland's Rural Women's Network (NIRWN)
- ♀ Women's TEC
- ♀ Women's Centre Derry
- ♀ Foyle Women's Information Network (FWIN)

**1.3** The Consortium is the established link and strategic partner between government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and support. The Consortium ascertains the views, needs and aspirations of women in disadvantaged and rural areas to influence policy development and future government planning.

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<sup>1</sup> Sections 1.2-1.3 represent the official description of the Consortium's work, as agreed and authored by its seven partner organisation

**1.4** The Women's Regional Consortium appreciates the opportunity to respond to the Joint Inquiry into Welfare Policy in Northern Ireland.

## **2. General Comments**

**2.1** Research indicates that women are likely to experience greater impacts from the government's austerity and welfare reform policies than men.<sup>2 3</sup> This is due to a range of societal factors that make women more vulnerable to these policies. Women are more likely to claim social security benefits, more likely to use public services, more likely to be in low-paid, part-time and insecure work, more likely to be caring for children/family members and more likely to have to make up for cuts to services through unpaid work.

**2.2** In particular the design of Universal Credit is likely to hit women harder leaving them much more vulnerable to poverty. Other welfare reform changes including the benefit cap, two-child limit, bedroom tax, the introduction of PIP and the four-year benefit freeze have and continue to have adverse impacts on many women and subsequently on women and children's poverty levels.

**2.3** Women often bear the brunt of poverty in the home managing household budgets and acting as 'shock absorbers' of poverty going without food, clothes or warmth in order to meet the needs of other family members when money is tight.<sup>4</sup>

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<sup>2</sup> Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SN06758, December 2017

<http://researchbriefings.files.parliament.uk/documents/SN06758/SN06758.pdf>

<sup>3</sup> The Impact of Austerity on Women in the UK, UK Women's Budget Group, Sara Reis, February 2018

<https://www.ohchr.org/Documents/Issues/Development/IEDebt/WomenAusterity/WBG.pdf>

<sup>4</sup> A Female Face, Fabian Society Blog by Mary-Ann Stephenson, Women's Budget Group, February 2019

<https://fabians.org.uk/a-female-face/>

**2.4** Research carried out by the Women’s Regional Consortium with women in rural and disadvantaged areas in Northern Ireland <sup>5</sup> showed the overwhelmingly negative impact of austerity/welfare reform on their everyday lives. 78% of the women involved in the research reported they had to make cutbacks in their everyday life or had been impacted by austerity. Many of these women were forced to make difficult decisions and to stretch already tight budgets further and further in order to provide for their children/families. This led to many personal sacrifices by women with resulting impacts on their health and wellbeing.

**2.5** Concerns about the impact of austerity measures on women have been raised by the CEDAW Committee.<sup>6</sup> The Committee has recommended the UK government undertake an assessment of the impact of austerity measures on women and mitigate/remedy the negative consequences without delay.<sup>7</sup> CEDAW also raised concerns about cuts in funding for women’s services.<sup>8</sup>

**2.6** Both the Women’s Regional Consortium and the Women’s Support Network are members of the CliffEdgeNI Coalition campaigning for the extension of welfare reform mitigations in Northern Ireland. Over 60 organisations now belong to this Coalition demonstrating the strength of concern about the potential end of mitigations in Northern Ireland and the negative impact it would have on the people that our organisations represent.

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<sup>5</sup> Impact of Ongoing Austerity: Women’s Perspectives, March 2019, Women’s Regional Consortium  
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

<sup>6</sup> The Committee is concerned about the “*disproportionately negative impact of austerity measures on women, who constitute the vast majority of single parents and are more likely to be engaged in informal, temporary or precarious employment.*”  
Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019, para 16  
[https://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En](https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En)

<sup>7</sup> Ibid, para 17

<sup>8</sup> “*It reiterates its previous concern (CEDAW/C/GBR/CO/7, para.20) that austerity measures have resulted in cuts in funding to organizations that provide social services to women, including those that provide services for women only*” Ibid, para 16

### 3. Specific Questions

- **What has been the impact of the NI Executive social security ‘mitigation package’?**

**3.1** There is no doubt that the mitigation package introduced in Northern Ireland has helped protect many people from the most negative impacts of welfare reform. We welcome and support the allocation of funding for these important protections.

**3.2** However we are concerned about a number of aspects of the current mitigation package:

- Uptake on mitigation payments is below estimates, with £136 million of available funding not utilised in the first two years.<sup>9</sup>
- The Cost of Work Allowance, a supplementary payment recognising employment expenses, has not been implemented.<sup>10</sup> It was recommended that it would have a *“special weighting for lone parents taking account of the cost of childcare.”*<sup>11</sup> This had the potential to help many women as the majority of lone parents are women (91% of lone parent households are headed by a female).<sup>12</sup>
- The largest financial losses to large numbers of individuals and households have arisen from changes to Tax Credits, Child Benefit and a reduction in annual benefit rate uplifts since 2011. These welfare reforms have not been subject to mitigation measures.<sup>13</sup> Women are more likely to

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<sup>9</sup> Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, 17 January 2019  
<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

<sup>10</sup> Ibid

<sup>11</sup> Review of Welfare Mitigation Schemes, Department for Communities, March 2019, Para 4.14  
<https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-review-of-welfare-mitigation-schemes-2019.pdf>

<sup>12</sup> Census 2011 – Key Statistics for Gender, Research and Information Service Research Paper, Ronan Savage and Dr Raymond Russell, Northern Ireland Assembly, 5 September 2014  
<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2015/general/3415.pdf>

<sup>13</sup> Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, 17 January 2019  
<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

be impacted by these financial losses as they are more likely to be in receipt of child-related benefits than men.

- Funding for many of the mitigations and the additional funding for welfare reform advisers will end in March 2020. This is three years before the migration of all working-age claimants to Universal Credit is complete in Northern Ireland. We believe that many people in Northern Ireland, particularly those moving to Universal Credit, will need help beyond March 2020.
- **What would be the likely effects of the mitigation package coming to an end in 2020?**

**3.3** We believe that the end of the mitigation package would result in a ‘cliff edge’ for many claimants. We echo the views of our colleagues in the advice sector that *“the end of mitigations would result in significant financial loss for many claimants and likely result in increased poverty.”*<sup>14</sup>

**3.4** The Comptroller and Auditor General has warned that some claimants may face significant hardships when current mitigation measures come to an end in March 2020.<sup>15</sup> The Department’s own Review of Welfare Mitigation Schemes also notes the end of mitigation funding would present *“significant issues to people who may have benefitted from this financial support.”*<sup>16</sup>

**3.5** Our research found that many women were already being impacted by austerity and welfare reform having to cut back on essentials, getting into debt, going to foodbanks, etc.<sup>17</sup> Many were not aware about mitigations or if

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<sup>14</sup> Welfare Reform: Mitigations on a Cliff Edge, Advice NI, Housing Rights, Law Centre NI, revised December 2018  
[https://lawcentreni.s3.amazonaws.com/Welfare-reform-mitigations-on-a-cliff-edge-\\_revised-Dec-18.pdf](https://lawcentreni.s3.amazonaws.com/Welfare-reform-mitigations-on-a-cliff-edge-_revised-Dec-18.pdf)

<sup>15</sup> <https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Final%20Media%20Release%20WR%202017%20January.pdf>

<sup>16</sup> Review of Welfare Mitigation Schemes, Department for Communities, March 2019, Para 1.3  
<https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-review-of-welfare-mitigation-schemes-2019.pdf>

<sup>17</sup> Impact of Ongoing Austerity: Women’s Perspectives, March 2019, Women’s Regional Consortium  
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

they were receiving them and therefore did not know that these will end. The end of the mitigations package would have significant impacts for many local women undoubtedly pushing them, their children and families into hardship and poverty.

- **What, if anything, should replace the mitigation package from 2020?**

**3.6** We are very concerned about the end of the mitigations package and also about the new challenges that households in Northern Ireland are likely to face, such as Universal Credit. We believe that action must be taken to protect the most vulnerable from the ongoing negative effects of these reforms.

**3.7** We agree with the recommendation made by our colleagues in the advice sector that the existing mitigations package should continue and be re-profiled to provide protections for evolving welfare reforms.<sup>18</sup> This must include some mitigation for Universal Credit whether through the implementation of the Cost of Work Allowance and/or the consideration of new mitigations to help with the issues around the initial 5-week wait and with upfront childcare costs.

**3.8** Women's Regional Consortium research with local women<sup>19</sup> also highlighted issues with working poverty. Some of the research participants discussed the lack of support for working families on low incomes who struggle with increased costs of living, lack of affordable childcare and unexpected bills. A mitigation payment for those in receipt of tax credits has the potential to help many low-income women and their children struggling with in-work poverty.

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<sup>18</sup> Welfare Reform: Mitigations on a Cliff Edge, Advice NI, Housing Rights, Law Centre NI, revised December 2018  
<https://lawcentreni.s3.amazonaws.com/Welfare-reform-mitigations-on-a-cliff-edge-revised-Dec-18.pdf>

<sup>19</sup> Impact of Ongoing Austerity: Women's Perspectives, March 2019, Women's Regional Consortium  
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

**3.9** Our research with local women found a great deal of confusion about the benefits system, welfare reform changes and mitigations. The NI Audit Office also found *“the benefits system to be even more complex than it was before welfare reforms were introduced.”*<sup>20</sup> This shows the continuing need for independent advice to ensure that people receive their rightful entitlements. This advice is often best provided in trusted local spaces such as women’s centres and advice agencies, etc. The location of these spaces in local communities means they can better reach those who need help the most and in the ways best suited to their needs.

**3.10** It also highlights the need to explore new ways of reaching the most vulnerable and marginalised including those with mental health issues. Government needs to consider that digital methods such as email, online and telephony-based systems do not work for everyone. While face-to-face information/advice is more expensive it is also, sometimes, the best way of reaching and helping the most vulnerable and must be adequately resourced.

**3.11** The Department’s Review of Welfare Mitigation Schemes seems to favour the continuation of mitigations in respect of the Bedroom Tax and the Benefit Cap.<sup>21</sup> While we welcome any extension to the mitigations package we would be concerned if it was limited to just these two areas given the likely impact of Universal Credit here.

- **What are the effects of having higher levels of welfare entitlement in Northern Ireland? Is it feasible for Northern Ireland to have differing levels of welfare entitlement in the long term?**

**3.12** Our ongoing research with local women in disadvantaged and rural areas of Northern Ireland continues to highlight that Northern Ireland should

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<sup>20</sup> Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, 17 January 2019 <https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

<sup>21</sup> Review of Welfare Mitigation Schemes, Department for Communities, March 2019, Para 1.3 <https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-review-of-welfare-mitigation-schemes-2019.pdf>



be treated differently than other areas because of the ongoing legacy of the Troubles and the socio-economic conditions which exist here.

**3.13** The impact of the conflict in Northern Ireland is far-reaching and has the potential to affect many people's lives both directly and indirectly. A population survey for the Commission for Victims and Survivors showed that 26% of respondents said they were affected by the conflict in Northern Ireland.<sup>22</sup> This equates to one in four of the population.

**3.14** Recent research from Ulster University<sup>23</sup> shows the impact of childhood adversities on mental health and suicidal behaviour in Northern Ireland given our experience of the Troubles: *“exposure to childhood adversities and violence can impact on mental wellbeing, not only of the person who experienced them, but also on their offspring, resulting in a transgenerational cycle which may affect subsequent generations.”*

**3.15** Northern Ireland has a higher incidence of mental health conditions per head of the population than GB.<sup>24</sup> Psychiatric conditions are the main disabling condition for PIP and ESA claims (40% and 47% respectively).<sup>25</sup> <sup>26</sup>

**3.16** The socio-economic conditions in Northern Ireland are such that there are likely to be greater impacts here not least due to the legacy of the Troubles, significantly higher levels of economic inactivity and higher rates of

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<sup>22</sup> NISRA (2017) Commission for Victims and Survivors Module of the September 2017 Northern Ireland Omnibus Survey, Belfast: NISRA

<sup>23</sup> Childhood adversities in Northern Ireland: the impact on mental health and suicidal behaviour, Dr Margaret McLafferty & Professor Siobhan O'Neill, Ulster University, April 2019 [https://docs.wixstatic.com/ugd/198ed6\\_f5d6a964d595490f8bd9bc842036d1d0.pdf](https://docs.wixstatic.com/ugd/198ed6_f5d6a964d595490f8bd9bc842036d1d0.pdf)

<sup>24</sup> Mental Health in Northern Ireland, Northern Ireland Assembly Research and Information Service, NIAR 412-16, 24 January 2017

<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2016-2021/2017/health/0817.pdf>

<sup>25</sup> Personal Independence Payment Statistics November 2018, Department for Communities, February 2019

<https://www.communities-ni.gov.uk/system/files/publications/communities/personal-independence-payment-statistical-bulletin-nov-2018.pdf>

<sup>26</sup> Northern Ireland Benefits Statistics November 2018, Department for Communities, February 2019

<https://www.communities-ni.gov.uk/system/files/publications/communities/benefit-statistics-summary-nov-2018.pdf>

sickness/disability benefit recipients.<sup>27</sup> Not only are people from Northern Ireland likely to feel greater impacts from welfare reform but women in Northern Ireland are arguably likely to feel it worst given their vulnerability to these policies.

**3.17** It is also worth noting that in its Concluding Observations the CEDAW Committee expressed its concern about childcare costs in Northern Ireland.<sup>28</sup> The Committee recommended that government should ensure the availability of affordable and accessible childcare particularly in Northern Ireland.<sup>29</sup>

**3.18** These factors necessitate that Northern Ireland needs to have differing levels of welfare entitlement in the long term.

- **How well is Universal Credit working in Northern Ireland? Are there issues with Universal Credit that are specific to Northern Ireland compared to the rest of the UK?**

**3.19** Our research noted that the impact of Universal Credit has yet to be widely felt by many of the research participants as the rollout has only recently completed in Northern Ireland. Of those that had been impacted by Universal Credit the main problem reported was the initial 5-week wait (claimants usually reported waiting longer than 5 weeks) and getting into debt and rent arrears because of this. Some women reported having to go to foodbanks and charities for help during this initial wait.

**3.20** Northern Ireland has a number of economic and social features which could potentially have greater implications for Universal Credit than the rest of the UK. Northern Ireland has a higher incidence of mental health conditions,

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<sup>27</sup> An anatomy of economic inactivity in Northern Ireland, Working Paper, Ulster University Economic Policy Centre, November 2016

[https://www.ulster.ac.uk/\\_data/assets/pdf\\_file/0004/181435/UUEPC-Inactivity-Discussion-Paper-Final-Report.pdf](https://www.ulster.ac.uk/_data/assets/pdf_file/0004/181435/UUEPC-Inactivity-Discussion-Paper-Final-Report.pdf)

<sup>28</sup> “the Committee is concerned that childcare costs remain excessive, in particular in Northern Ireland, which constitutes an obstacle for women in entering into and progressing in the workplace.”

Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019, para 45

[https://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En](https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En)

<sup>29</sup> Ibid, para 46

relatively high levels of economic inactivity and disability, lower average earnings and larger average family size compared to the rest of the UK.

- **Do people in Northern Ireland benefit from the flexibility to have Universal Credit paid at a different frequency or with split payments?**

**3.21** We welcome the fact that flexibilities, agreed by local politicians, including twice-monthly payments of Universal Credit and direct payments of housing costs to landlords have been introduced in Northern Ireland. We believe that these will help alleviate some of the problems reported with the benefit in other parts of the UK.

**3.22** The women's sector in Northern Ireland expressed concerns about the default position of single payments of Universal Credit particularly in respect of domestic violence cases. We argued that those most vulnerable to abuse are the least likely to be in a position to ask for split payments due to stigma and fear of repercussions from their abuser. Lobbying on this issue secured that in Northern Ireland a range of payments options would be available including split payments.

**3.23** In reality this is not happening and officials have confirmed<sup>30</sup> that they are proceeding on the basis that *"the DWP position is identical to the NI position with regard to split payments"* meaning that those seeking split payments have to specifically request them. Latest figures from the DfC confirm that since the rollout of Universal Credit began in Northern Ireland only four split payments have been made.<sup>31</sup> The women's movement is seeking immediate action from the Department for Communities to ensure that Universal Credit is administered in line with the Ministerial Direction agreed in 2013. This direction stated that no default position would be applied but rather a range of payment options would be available including split payments.

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<sup>30</sup> In correspondence with Women's Aid Federation NI in April 2018

<sup>31</sup> Confirmed in an email from the Department for Communities Universal Credit Customer Service to the Women's Support Network, 01/05/19

- **What is the impact of the two-child limit on families in Northern Ireland?**

**3.24** It is likely that Northern Ireland will feel a greater impact from this policy as it has the highest proportion of families with two or more children who would be affected. The average family size in Northern Ireland is the largest within the UK. 21.4% of families in Northern Ireland have three or more children compared to the UK average of 14.7%<sup>32</sup> With twice as many large poor families as Scotland and the South West, Northern Ireland is projected to see a larger increase in poverty as a result of this policy.<sup>33</sup>

**3.25** The two-child policy will undoubtedly affect women more than men. The vast majority of CTC payments are paid to the female parent (be that a female lone parent or a woman within a couple).<sup>34</sup> The Women's Policy Group Northern Ireland raised the impact of this policy on women in their opposition paper on the two-child tax credit cap and rape clause stating that the cap will mostly affect women and was discriminatory on the grounds of sex or gender.<sup>35</sup>

**3.26** The Women's Policy Group Northern Ireland also stated that this policy would disproportionately affect families from specific cultural and religious backgrounds where there is a trend for bigger families or a moral opposition/conscientious objection to contraception, emergency contraception and abortion, such as Orthodox Jews, Catholics or Muslims.<sup>36</sup> Abortion is not available in most circumstances in Northern Ireland therefore Northern Irish

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<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/adhocs/005211familieswithdependentchildrenbynumberofdependentchildrenbyukcountriesandenglishregions2015>

<sup>33</sup> Living standards, poverty and inequality in the UK: 2017–18 to 2021–22, Andrew Hood and Tom Waters, Institute for Fiscal Studies, November 2017

<https://www.ifs.org.uk/uploads/publications/comms/R136.pdf>

<sup>34</sup> Child and Working Tax Credit Statistics: Provisional Awards, HMRC, April 2018

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/720161/CWTC\\_provisional\\_Commentary\\_-\\_main\\_publication.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/720161/CWTC_provisional_Commentary_-_main_publication.pdf)

<sup>35</sup> Opposing the two child tax credit cap and rape clause, Women's Policy Group Northern Ireland, May 2017

<https://www.womensaidni.org/assets/uploads/2017/05/opposing-the-two-child-cap-and-rape-clause.pdf>

<sup>36</sup> Ibid

women are likely to be more severely impacted by the policy than women in England, Wales and Scotland.

**3.27** The two-child limit has not attracted as much attention as other welfare reforms, such as the bedroom tax and the benefit cap, even though its long-term impact will be greater in terms of both the number of families affected and the impact on poverty. Because it only currently applies to children born after April 2017, the impact of the two-child limit will be more gradual, with the full effects not being felt for at least a decade.<sup>37</sup>

**3.28** In its Concluding Observations the CEDAW Committee recommended that government should repeal the two-child tax credit limit.<sup>38</sup>

## **4. Conclusion**

**4.1** Social security has a vital role to play in easing the impact of poverty on families. However social security policy developments since 2010 have tended to reduce the ability of the system to protect against poverty.<sup>39</sup> Women often bear the brunt of this poverty within households and it is essential to ensure that, in the words of Secretary of State for Work and Pensions Amber Rudd, “*we have a benefit system that gets help to people when they need it most.....and has women and children at its heart.*”<sup>40</sup> However our research does not indicate that the existing benefits system has women and children at its heart and indeed many of the welfare reform

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<sup>37</sup> Unhappy Birthday! The two-child limit at one year old, Tom Sefton, The Church of England and Josephine Tucker, CPAG, April 2018

<http://www.cpag.org.uk/sites/default/files/uploads/Unhappy-birthday-report-on-two-child-limit-final.pdf>

<sup>38</sup> Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019, para 52(b)

[https://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En](https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En)

<sup>39</sup> Protecting dignity, fighting poverty and promoting social inclusion in devolved social security, Dr Mark Simpson, Ulster University, June 2018

[http://www.niassembly.gov.uk/globalassets/documents/raise/knowledge\\_exchange/briefing\\_papers/series7/simpson060618.pdf](http://www.niassembly.gov.uk/globalassets/documents/raise/knowledge_exchange/briefing_papers/series7/simpson060618.pdf)

<sup>40</sup> <https://twitter.com/AmberRuddHR/status/1072472809547489280>

policies have made life even more difficult for women in disadvantaged and rural areas in Northern Ireland. We remain concerned that Universal Credit will only worsen this situation.

**4.2** Complexity within the benefits system, including welfare reforms and welfare mitigations, has led to confusion among claimants and in some cases has meant that vulnerable people have missed out on their rightful entitlements. There is a need for clear, simple and independent advice which is properly resourced and targeted to those who are the most vulnerable and marginalised. The provision of this advice must be cognisant of the high levels of mental health issues that exist in Northern Ireland and the increased support such claimants will need to access their entitlements.

**4.3** Northern Ireland has now been without a functioning local government for over two years leading to a lack of progress on many issues not least women's rights issues. Many households will lose their protection against welfare reforms in March 2020 and without devolved government in Northern Ireland the mitigations package cannot be extended. The protections afforded through the mitigations package are vital to safeguard the most vulnerable against poverty. Given the unique circumstances in Northern Ireland these welfare reform mitigations must continue and be adaptable to meet emerging needs such as Universal Credit.

## **Appendices**

### **Appendix One – Feedback from Women at Focus Group Events in Northern Ireland on the Impact of Austerity/Welfare Reform on their everyday lives**

“Wages need to be brought into line with the cost of living and the cost of childcare reduced to ensure we as women work for purpose.”

“We had to wait 6-7 weeks on the first payment of Universal Credit and it was an absolute nightmare. We really struggled. We had to go to the foodbank and call St Vincent de Paul for help.”

“Better network of support needs to be available for people on low incomes as a lot of people have no one to turn to for help.”

“As long as my two kids are fed and watered, I don’t care if I eat.”

“I’m scared to go to the Post Office and my money isn’t there – how will I feed my son?”

“The system causes more mental health issues – when people come off the phone they are ready to scream.”

“People are so stressed worrying about the changes especially vulnerable people.”

“It’s a disgrace in this day and age that this is happening, we are going back to the 1950s – people can’t afford food or rent, people are becoming homeless because of these changes.”

“Women in families are the ones who pick up the pieces – it is always them who are left to pick up the pieces – always women left to do things.”

“Anyone with children is hit hard. The cost of milk, nappies – I’ve heard of women watering down the milk. There is a ripple effect on children.”

“Need someone with knowledge to help people with the benefits system. It is so complex, the language used confuses people.”

"I get PIP but I don't understand what way it works. A lot of the letters are confusing, it's the way they word things and I don't understand them. I panic and worry about what they mean."

"Waiting 5 weeks on Universal Credit – what are you supposed to do? What if you have kids? What are women supposed to do – how are you going to feed your children? It doesn't make any sense!"

"Living costs are up, the cost of everything is going up but benefits are not. But government just don't care."

"What's the difference in your children? Having three doesn't mean that one means less!"

"Where are all the jobs? No jobs that are flexible for women they are often low paid and 40 hours a week."

"A couple came to the Women's Centre to get foodbank vouchers, both were working and paying for childcare. They just didn't have enough money to live on."

"Northern Ireland is very different to other parts of the UK. There is a lot of trauma and mental health issues here. It is different here."

"I'm frustrated there's no government here, nothing is changing, we're just being left behind."

"Living on benefits is hard – sometimes I've only had a tin of beans and a bit of bread in the house to feed us. I've been sitting with 50p in the meter – the stress of it."

"How do you explain to a 12 year old mummy can't afford to give you any money – it made me feel really, really bad."

"There were weeks I had to choose between gas and electric – I chose electric so we had no heat."

"We never go out, we never get a holiday, we have no social life."

"My wee boy goes to school and I just pray he has no holes in his shoes."

"We need more funding on the ground for women's centres and groups in these difficult times."



## **Appendix Two – Case Studies**

### **Case Study – Atlas Women’s Centre, Lisburn**

“I have two children aged 2 and 4. My husband works full time on a low wage. I had to give up work due to the cost of childcare it was just too expensive and it wasn’t worth my while working to pay for childcare. I have no family here so we have little family support and were reliant on childcare.

Apart from tax credits we get no help because my husband works. As a result we are always struggling to make ends meet.

I’m really struggling with the cost of my daughter’s school meals at nursery which are costing £15 a week.

Sometimes I’ve had to borrow from my in-laws or my friend to help pay the bills. I think the government needs to do more to help families who are on low incomes. I think there should be specific help for childcare to make it easier for people to work so that all their wages are not going on childcare.”

### **Case Study – Footprints Women’s Centre, Greater Belfast**

“I was self-employed when I was diagnosed with breast cancer. As I had a 3 year old daughter and was unable to work I was advised that I would need to go on Universal Credit.

I had to wait 8 weeks for my first payment and only received £258 after that wait. In that time I was informed by the Housing Executive that if I didn’t make my rent payment I would be evicted. I had to use a foodbank to get food but they don’t provide fresh food. Poor people should be able to eat fresh, healthy food not just processed, canned food (especially if you are ill).

While waiting on the payment and despite providing a sick note and hospital letters I had to attend work-focused interviews every week. My work coach allowed me to do this over the phone. However I felt that I was stripped of my dignity during a very difficult time. I felt punished for being ill and for being a single parent.

Footprints Women’s Centre have been a good source of support for me. The Food Store has been a lifeline especially for fresh food.”

## **Case Study – Women’s Centre, Derry**

“I am a 25 year old single mum with a baby boy. I was living with my parents but due to overcrowding I moved out into private rented accommodation and had to apply for UC.

I had been getting Tax Credits of £160/week which included some of my childcare costs. I was also getting £20 a week Child Benefit and wages of £120 a week from part-time work. I had to make up some of my childcare costs myself as Tax Credits didn’t cover it all. That left me with around £200 a week to live on once childcare was paid.

I had to wait 7 weeks on my first UC payment. I took an Advance Payment of UC during this time but I have to pay it back. This only covered my rent and some of my childcare leaving me with just my wages to survive on.

After 7 weeks I got my first UC payment of £560. Around £400 of that will go on rent plus they are deducting money for the advance payment. No one told me that I had to upload my childcare invoices to get my childcare paid and that meant that my childcare was not included. I had to pay it out of my wages leaving me with little or nothing to live on. I was so stressed about this with Christmas just around the corner.

I had to ask my mum for help with groceries and I go to her for dinner a couple of days a week. I try to make things last, I buy frozen food and I don’t spend any money on extras. I haven’t seen my friends or done anything since I’ve been on UC because I can’t afford to. I don’t turn the heat on very much and we don’t go anywhere or do anything because I have no money. I’m not sleeping and I’m constantly worried about money and what will happen next month. This Christmas is ruined for me, I’m not looking forward to it at all.

There are so many unanswered questions with UC. Sometimes it can take up to a week for a message on your UC journal to get a reply. It is not clear what you have to do – no one told me I had to upload invoices so I have missed that help with childcare. I’m lucky I have some family support but I don’t know how anyone does it if they have no one.

I think they need to get rid of UC. I had to wait 7 weeks for my first payment and during that time I was entitled to help but they would only give it to me as an advance payment which I have to pay back. It doesn’t make sense to me! I think government need to help people, especially single mothers, with childcare costs – free childcare is needed.

I have a child's birthday party tomorrow and I can't afford to give a present. I have a staff do with work next week but I've no money to go. I rang my mum last night in tears because I was stressing out about money. No day goes by without thinking/stressing about money."

### **Case Study – Ligoniel Improvement Association, Belfast**

A woman who is a lone parent with two children came into the centre for advice. Her youngest child turns 5 in December and she will have to claim Universal Credit. With the 5-week wait she will get no money until 12<sup>th</sup> January.

She asked the adviser: *"What am I going to do?"* The adviser helped her with a Christmas hamper, toys for her children and gave her a food parcel.

The adviser questioned: *"How does this help families? This mother will be starting off the New Year in debt."*