

# **Westminster Women & Equalities Committee**

## **Inquiry: Impact of the rising Cost-of-Living on women (Sept 2023)**

### **1.0 Introduction**

1.1 This response has been written by Siobhán Harding from the Women's Regional Consortium in Northern Ireland, Dr Ciara Fitzpatrick and Dr Alexandra Chapman from Ulster University following a joint research paper 'Women's Experiences of the Cost-of-Living Crisis in Northern Ireland' published in June 2023 (see paragraph 1.4). Elaine Crory from the Women's Policy Group<sup>1</sup> in Northern Ireland has also contributed to this response.

1.2 The Women's Regional Consortium consists of seven established women's sector organisations that are committed to working in partnership with each other, government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion. The seven groups are as follows:

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

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<sup>1</sup> The Women's Policy Group (WPG) is a group of policy experts and practitioners in Northern Ireland who advocate collectively for women and girls by promoting gender equality through an intersectional feminist lens. The WPG challenges systemic injustice and discrimination affecting women and girls by informing society and influencing policy and law. Its work is informed by women and girls' lived experiences and rooted in international human rights law. The WPG is made up of women from trade unions, grassroots women's organisations, women's networks, feminist campaigning organisations, LGBTQ+ organisations, migrant groups, support service providers, NGOs, human rights and equality organisations and individuals.

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- 1.3 The Women's Regional 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.
- 1.4 The Women's Regional Consortium and Ulster University carried out detailed research with women in Northern Ireland on the impact of the Cost-of-Living Crisis on their lives and families. This research was carried out in February and March 2023 with 250 women across Northern Ireland. A research paper summarising the findings was published by the Women's Regional Consortium and Ulster University in June 2023 and a range of resources from the research are available on the Women's Regional Consortium website:
- **Full research paper:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Womens-Experiences-of-the-Cost-of-Living-Crisis-in-NI-2.pdf>
  - **Summary leaflet outlining the main findings and five key priorities:**  
[https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Cost-of-Living-Crisis-NI-Leaflet\\_Ciara-Fitzpatrick-event.pdf](https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Cost-of-Living-Crisis-NI-Leaflet_Ciara-Fitzpatrick-event.pdf)
  - **Topic summaries from the research in the following areas:**
    - **Costs of Education:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/Cost-of-Education-Summary-from-Women-Cost-of-Living-Research.pdf>
    - **Unpaid Care:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/Unpaid-Care-Summary-from-Women-Cost-of-Living-Research.pdf>

- **Mental Health:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/Mental-Health-Summary-from-Women-Cost-of-Living-Research.pdf>
- **Debt & Savings:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/Debt-Savings-Summary-from-Women-Cost-of-Living-Research.pdf>
- **Women's Coping Behaviours:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/Womens-Coping-Behaviours-Summary-from-Women-Cost-of-Living-Research.pdf>
- **What Politicians Should Do:**  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/09/What-Politicians-Should-Do-Summary-from-Women-Cost-of-Living-Research.pdf>

1.5 Throughout this response we have included the voices of women who took part in the research for whom the Cost-of-Living Crisis is having such an impact. We believe it is essential for Government and policy makers to listen to their views and experiences and to take action on the issues raised.

1.6 The Women's Regional Consortium and Ulster University appreciate the opportunity to provide evidence to the Women & Equalities Committee. Our evidence shows the highly negative impacts of the Cost-of-Living Crisis on women's lives, their children and families.

## **2.0 Background**

- 2.1 We are extremely concerned about the impact of the Cost-of-Living Crisis on the lives of everyone in Northern Ireland but most particularly on women and children. Women are more likely to be in receipt of social security benefits, more likely to be in low-paid, part-time and insecure work, more likely to be providing care either for children or other family members which limits their ability to carry out paid work and more likely to have to make up for cuts to public services through unpaid work. All these factors contribute to keeping women's incomes generally lower over their lifetimes and therefore puts them at greater risk of living on a low-income and in poverty.
- 2.2 Low-income households/families are the most vulnerable to the Cost-of-Living Crisis and face a 'poverty premium' where those on the lowest incomes pay more for essential goods and services. This includes paying more for energy through more expensive pre-payment meters used mainly by low-income households, not paying by the cheapest billing method, being forced to use higher-cost credit, etc. Living in poverty also means lacking the resources to take action on the problem, for example, the ability to afford transport to a larger supermarket where goods are cheaper than higher-cost local shops.
- 2.3 Women often bear the brunt of poverty in the home managing household budgets to shield their children from its worst effects. This means that women end up acting as the 'shock absorbers' of poverty going without food, heat or clothes in order to meet the needs of children and/or other family members when money is tight.<sup>2</sup> These actions taken by women are often unseen within the home and given little attention or focus in terms of policy. We therefore welcome the fact that the Committee have opened this Inquiry into the impact of the rising cost of living on women.

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<sup>2</sup> A Female Face, Fabian Society Blog by Mary-Ann Stephenson, Women's Budget Group, February 2019  
<https://fabians.org.uk/a-female-face/>

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- 2.4 These existing gender inequalities have been worsened by the Covid19 pandemic<sup>3</sup>, a decade of welfare reform and austerity policies that have hit women harder and now the Cost-of-Living Crisis is compounding the worsening situation for women. The impact of all these issues coming together has helped to create a perfect storm where those on the lowest incomes are struggling to meet their most basic needs, having to access foodbanks and expensive credit to afford essential items. This raises grave concerns for future generations and the impact on individuals, communities, the economy, education and health.

*Welfare Reform/Austerity Policies and Women*

- 2.5 The social security system has a vital role to play in easing the impact of poverty on people and families. As the Covid19 pandemic has shown, people need to be able to rely on the social security system when times get tough and they are hit by unexpected costs or lost earnings. However, the safety net provided by the social security system has been weakened by a decade of welfare reform changes meaning that many people are unable to meet the costs of essential items such as food, heat and clothing and are unable to cope with unexpected life events such as a washing machine breaking down.
- 2.6 Welfare reform and austerity policies have disproportionately impacted on women. Research by the House of Commons Library shows that 86% of the savings to the Treasury through tax and benefit changes since 2010 will have come from women.<sup>4</sup>
- 2.7 In Northern Ireland an analysis of the impact of the reforms by the Northern Ireland Human Rights Commission (NIHRC)<sup>5</sup> showed that across most

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<sup>3</sup> NI Covid-19 Feminist Recovery Plan: Relaunch One Year On, Women's Policy Group NI, July 2021 <https://wrda.net/wp-content/uploads/2021/07/WPG-COVID-19-Feminist-Recovery-Plan-Relaunch-One-Year-On.pdf>

<sup>4</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>5</sup> Cumulative impact assessment of tax and social security reforms in Northern Ireland, NIHRC, November 2019 [https://www.nihrc.org/uploads/publications/Final\\_CIA\\_report\\_Oct\\_2019.pdf](https://www.nihrc.org/uploads/publications/Final_CIA_report_Oct_2019.pdf)

income levels the overall cash impact of the reforms is more negative for women than for men. Their most striking finding was that households with children experience much larger losses as a result of the reforms than those without children. This is particularly the case for lone parents (who are mostly women) who lose £2,250 on average, equivalent to almost 10% of their net income.

### *Universal Credit and Women*

- 2.8 There is substantial evidence that Universal Credit, and in particular problems with the five-week wait at the start of a Universal Credit claim, are causing widespread financial hardship, debt and increased reliance on food banks. Research by the Trussell Trust<sup>6</sup> has concluded that the minimum five-week wait for Universal Credit has led to acute and immediate financial hardship and worsened households' longer-term financial resilience. This includes destitution, housing insecurity and debt.
- 2.9 Women's Regional Consortium research on the Impact of Universal Credit on Women<sup>7</sup> painted an overwhelmingly negative picture of life for women living on Universal Credit fraught with financial insecurity, worry, debt and in some cases cold and hunger. The research found that almost all of the women reported negative impacts due to the five-week wait for Universal Credit. Many had needed to borrow money from family members/friends (61%) or lenders (25%) to survive. Some had been forced to cut back on food/essentials to make ends meet (53%) and others had resorted to selling their possessions (18%) or using a foodbank (21%).

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<sup>6</sup> #5WeeksTooLong, Why we need to end the wait for Universal Credit, The Trussell Trust, September 2019

[PolicyReport\\_Final\\_ForWeb.pdf \(trusselltrust.org\)](https://trusselltrust.org/wp-content/uploads/2019/09/PolicyReport_Final_ForWeb.pdf)

<sup>7</sup> The Impact of Universal Credit on Women, Women's Regional Consortium, September 2020  
<https://womensregionalconsortiumni.org.uk/wp-content/uploads/2021/04/September-2020-The-Impact-of-Universal-Credit-on-Women.pdf>

- 2.10 The research also found that the personal impacts of the five-week wait were severe with 89% of the women suffering stress/anxiety as a result of the wait and the worry about how they would provide for their families. Others reported getting into debt or further in debt (51%) and getting behind with their bills (42%). Sadly, some of the women reported that the five-week wait had impacted negatively on their children (39%) or that they had felt cold/hungry (30%) due to a lack of money.

### *Discretionary Support and Women*

- 2.11 Changes to the Social Fund as a result of welfare reform have meant that there is less help available through the social security system for those with extreme, exceptional or crisis situations. Since the Social Fund has been replaced by Discretionary Support (DS) there has been a weakening of this safety net for the most vulnerable borrowers meaning that it no longer provides the support it once did.
- 2.12 In addition, funding cuts across Departments as a result of a constrained Budget imposed by the Secretary of State for Northern Ireland has seen further cuts to Discretionary Support. The Budget 2023-24 Equality Impact Assessment (EQIA)<sup>8</sup> outlined a reduction in the funding available for Discretionary Support grants to £20m in 2023-24 from £40.3m in 2022-23. The Department for Communities emphasises that this cut will reduce the number of times and/or circumstances where help can be made available for those suffering financial hardship.
- 2.13 Statistics show that 67% of those in receipt of Discretionary Support Grants are women. Reducing access to this important source of crisis help will therefore be particularly detrimental for women who are already suffering great financial pain as a result of welfare reform and the impact of the Cost-of-Living

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<sup>8</sup> Changes to the Discretionary Support Scheme, Draft Equality Impact Assessment, Department for Communities, July 2023  
<https://www.communities-ni.gov.uk/sites/default/files/consultations/communities/dfc-changes-to-the-discretionary-support-scheme-egia.pdf>

Crisis. It will also mean that those on the lowest incomes and some of the most vulnerable households in Northern Ireland will be driven to expensive and sometimes dangerous forms of lending (see paragraph 2.19).

### *Debt and Women*

- 2.14 Borrowing and debt is far from gender neutral. Women are more likely than men to claim social security benefits, more likely to be in low-paid, part-time and insecure work, more likely to be providing care for children/family members and more likely to have to make up for cuts to services through unpaid work. As women's incomes are generally lower over their lifetimes this leaves them more vulnerable to short-term financial problems or income shocks making them more likely to have to rely on borrowing and debt to make ends meet.
- 2.15 Research by the Women's Regional Consortium<sup>9</sup> on Women Living with Debt in Northern Ireland showed that the majority of the women's borrowing had been to fund essential items or to make ends meet. It also found that many (51%) had resorted to high-cost lending and difficulty meeting their debt repayments was a common problem (60%). Worryingly, there were also examples of borrowing through loan sharks including paramilitaries (6%). The impact of the Cost-of-Living Crisis on women's debts was evident in our most recent research with 60% of the women reporting their debts had been impacted by rising energy prices and 60% also reporting their debts had been impacted by rising food prices.<sup>10</sup>
- 2.16 Single parents are more likely to be impacted by financial hardship and debt. In Northern Ireland Census results show that the majority of single parent households are headed by a woman (93%). Research by the Joseph

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<sup>9</sup> Women Living with Debt, Women's Regional Consortium, September 2022  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>

<sup>10</sup> Women's Experiences of the Cost-of-Living Crisis in Northern Ireland, Women's Regional Consortium & Ulster University, June 2023  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Womens-Experiences-of-the-Cost-of-Living-Crisis-in-NI-2.pdf>



Rowntree Foundation<sup>11</sup> has found that single parents are by far the most likely of any family type to be struggling with poverty. Further research by the Joseph Rowntree Foundation<sup>12</sup> shows that the risk of living in very deep poverty has increased by a third for people in lone-parent families, to reach 19% or 900,000 people.

- 2.17 Low income households are the most vulnerable to debt and increasingly are having to use borrowing to meet everyday expenditure. Research by the Joseph Rowntree Foundation<sup>13</sup> shows that Cost-of-Living increases have hit poorer households the hardest. In the poorest fifth of families 6 in 10 cannot afford an unexpected expense, more than half are in arrears and around a quarter use credit to pay essential bills.
- 2.18 Low-income households are more likely to have to rely on high-cost credit as they are often unable to access cheaper forms of borrowing due to their low-income and/or other debts. Many of these borrowers are forced to use expensive forms of lending to buy essential goods and larger purchases they otherwise could not afford. This leaves these households vulnerable to exploitation through high interest charges, illegal lending and the likelihood of problem debt.

### *Paramilitary Lending*

- 2.19 Some of the most vulnerable borrowers are forced into using illegal lending or 'loan sharking' because of a more urgent need for money. In Northern Ireland illegal lending is often linked with perceived paramilitary activity.<sup>14</sup> Research conducted by Advice NI on behalf of the Consumer Council<sup>15</sup> in Northern

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<sup>11</sup> UK Poverty 2022, Joseph Rowntree Foundation, January 2022

<https://www.jrf.org.uk/report/uk-poverty-2022>

<sup>12</sup> Going without: deepening poverty in the UK, Joseph Rowntree Foundation, July 2022

[Going without: deepening poverty in the UK | JRF](#)

<sup>13</sup> UK Poverty 2023, Joseph Rowntree Foundation, January 2023

[https://www.jrf.org.uk/sites/default/files/jrf/files-research/uk\\_poverty\\_2023 - the essential guide to understanding poverty in the uk 0 0.pdf](https://www.jrf.org.uk/sites/default/files/jrf/files-research/uk_poverty_2023_-_the_essential_guide_to_understanding_poverty_in_the_uk_0_0.pdf)

<sup>14</sup> Expensive Lending in Northern Ireland, Centre for Economic Empowerment, NICVA, May 2013

[https://www.nicva.org/sites/default/files/d7content/attachments-resources/cee\\_expensive\\_lending\\_in\\_northern\\_ireland\\_2013.pdf](https://www.nicva.org/sites/default/files/d7content/attachments-resources/cee_expensive_lending_in_northern_ireland_2013.pdf)

<sup>15</sup> Illegal Lending – The Human Story, Advice NI, September 2019

Ireland has highlighted that one of the themes around illegal lending is low income and lack of access to mainstream credit. Two pieces of research by the Women's Regional Consortium<sup>16</sup> with women in Northern Ireland found examples of borrowing through loan sharks including paramilitaries.

- 2.20 There are a range of external factors which can drive people to use paramilitary illegal lending including lending through paramilitaries. Welfare reform/austerity policies, a constrained Budget for Northern Ireland which has seen cuts to important areas of crisis support including Discretionary Support and the impact of the Cost-of-Living Crisis is driving more people to debt.
- 2.21 Research by the University of Ulster found that Universal Credit was repeatedly described as a driver for illegal lending<sup>17</sup> particularly around the harm caused by the five-week wait and issues with short-term benefits loans that were repaid from future benefits. This ensured that benefit claimants were often short of the funds they needed to support their household leading them to look to other means of getting the money they needed.
- 2.22 An independent Review into Discretionary Support<sup>18</sup> has found that it provides an important source of borrowing for those on the lowest incomes and can help to divert people from illegal lending such as paramilitaries. The Review found that 11% of their survey respondents (19 out of 172) said they managed the impact of not getting a Discretionary Support award by borrowing from a local money lender. While Discretionary Support alone cannot solve the problem of

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<https://www.adviceni.net/policy/publications/illegal-lending-human-story>

<sup>16</sup> Making Ends Meet: Women's Perspectives on Access to Lending, Women's Regional Consortium, February 2020

[Making-Ends-Meet-Womens-Perspectives-on-Access-to-Lending.pdf](https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf)  
([womensregionalconsortiumni.org.uk](https://www.womensregionalconsortiumni.org.uk))

Women Living with Debt, Women's Regional Consortium, September 2022

<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>

<sup>17</sup> Illegal Money Lending and Debt Project, Research Report of Findings, Ulster University and the Consumer Council, March 2020

[Illegal Money Lending Report.PDF](https://www.consumer-council.org.uk/wp-content/uploads/2020/03/Illegal-Money-Lending-Report.pdf) ([consumercouncil.org.uk](https://www.consumer-council.org.uk))

<sup>18</sup> Independent Review of Discretionary Support, Department for Communities, February 2022

<https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-independent-review-of-discretionary-support-22.pdf>

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illegal lending it provides an important source of borrowing for those on the lowest incomes and can help to divert people from illegal lending such as paramilitaries.

- 2.23 In light of all the concerns detailed above we believe the potential for harm is greater particularly for women who are generally on lower-incomes and who may need to access crisis help to make ends meet. This leaves women even more vulnerable to abuse and violence particularly if they are forced into using illegal and paramilitary lenders.

*“I’ve heard of drug dealers lending money locally. They lend people they know are regular customers.”*

*“When you borrow money from these dodgy lenders you will never get it paid off – they know you are vulnerable.”*

*“My friend is a single mother and she was approached by an illegal money lender offering her a job. She was told to approach her friends and family and offer them loans. She offered me a loan but I said no. They will give you £500 and you have to give back £600 but it had to be repaid in a month. I warned her about this as she doesn’t know what will happen if they can’t pay it back. My nerves couldn’t take it.”*

*‘You hear about a lot of people who get loans from paramilitaries they pay £30 on £100. Someone else said they pay £80 on £100 to a paramilitary. Everybody knows somebody that would lend them money.’*

*“It’s usually just done through friends or people you know saying don’t worry I can get you a loan. If you don’t pay them [paramilitary] they just keep putting it up.”*

*“I’ve been to a loan shark – it’s not good. The interest they put on. If you miss a payment they are at your door – you don’t miss those payments.”*

*“I have a debt to a paramilitary lender. On every £100 I pay £30. I pay it back every 2 weeks. On £1,000 I pay £300 interest. I work full time but still have difficulty making ends meet on a low income. You ask these lenders can I borrow £1,000 today and they will leave it round to you that night.”*

*“If you don’t pay back you get your windows put in first. I heard a local woman got her windows put in for not paying back a loan.”*

*“The local paramilitary charges £40 for every £100.”*

*“You get your knees done if you don’t repay – there are so many things they can do.”*

*“If you can’t get a bank loan, a Credit Union loan because you have to have savings, or payday loans then after that it’s paramilitaries.”*

### *Impact of the Cost-of-Living Crisis on Women’s Mental Health*

- 2.24 Problems with mental health are pervasive in NI and research shows that women are often more vulnerable to suffering from poor mental health. The Northern Ireland Health Survey shows that around one in five adults (21%) showed indications of possible mental health problems, based on GHQ124 data. Levels were higher among women (25%), compared with men (16%). In addition, levels in the most deprived areas were around one and a half times those in the least deprived areas (30% compared to 20%).<sup>19</sup> Patrick and Simpson, who worked with ‘UC:Us’ a group of UC claimants from the Greater Belfast Area, emphasised the ‘domino’ effect that living in financial stress can have on your life.<sup>20</sup> The domino has become a spiral effect for too many who find themselves in a dark hole that is increasingly hard to escape from due to the Cost-of-Living Crisis.
- 2.25 The British Psychological Society found that the Cost-of-Living Crisis is having an acute impact on the mental health of women. Research that the Society commissioned YouGov to carry out found that 61% of women said that they were more anxious about paying their bills compared to 47% of men. Women consistently said that they were more anxious about paying their bills, feel depressed about the Cost-of-Living Crisis, and worry about household costs. 30% of women said that worrying about money was making them feel depressed compared to 26% of men and perhaps unsurprisingly, 77% of

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<sup>19</sup> Mental Health Services in Northern Ireland, Northern Ireland Audit Office, May 2023 - GHQ 12 (General Health Questionnaire) is a screening tool which assesses the possibility of psychiatric morbidity in the general population. It is widely used, forming part of the Department of Health’s Health Survey of Northern Ireland and similar surveys in England and Scotland. The questionnaire contains 12 questions about recent general levels of happiness, depression, anxiety and sleep disturbance, with scores of four or more (in a possible range from 0 to 12) indicating possible mental health problems – cited in NI Audit office report

[00293490 - Mental Health Report WEB.pdf \(niauditoffice.gov.uk\)](#)

<sup>20</sup> Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it, Joseph Rowntree Foundation, June 2020

[Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it | JRF](#)

women said they were more concerned about being able to pay bills over the coming year (compared to 65% of men).<sup>21</sup>

- 2.26 Recent research published by the Mental Health Foundation in Northern Ireland communicates similar results at a local level. It found that women are more likely than men to be anxious about paying their bills (39% of women, compared to 29% of men). The research also emphasises that those behaviours that are *'protective of mental health'*, for example, getting enough sleep and maintaining connection with family and friends have been compromised.<sup>22</sup> Women's Regional Consortium research on Women Living with Debt<sup>23</sup> found similar evidence. One woman said: *'You don't get to live your life. You can't even go for lunch with a friend. You feel guilty if you ever do.'* Another woman said: *'I feel guilty if I do go out. I don't want to be included in things. I can't even do a cup of coffee with someone.'*
- 2.27 It has been acknowledged that Northern Ireland faces very specific problems in respect of mental health, as a post-conflict society, including higher rates of suicide. The Mental Health Champion, Professor Siobhán O'Neill, explicitly links austerity, economic crisis and recession with suicidal pain.<sup>24</sup> Professor O'Neill called for a package of measures to alleviate the mental toll of the Cost-of-Living Crisis, including an increase in social security rates, additional payments for people who are disabled and additional support for families to address the harmful impacts of child poverty.

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<sup>21</sup> Cost of living crisis disproportionately impacting women's anxiety, The British Psychological Society, October 2022

<https://www.bps.org.uk/news/cost-living-crisis-disproportionately-impacting-womens-anxiety>

<sup>22</sup> Uncertain Times: The impact of anxiety in Northern Ireland and how to tackle it, Mental Health Foundation Northern Ireland, May 2023

<MHF-NI-Uncertain-times-Anxiety-in-the-UK-and-how-to-tackle-it-MHAW-2023-report.pdf>  
([mentalhealth.org.uk](https://www.mentalhealth.org.uk))

<sup>23</sup> Women Living with Debt, Women's Regional Consortium, September 2022

<Women-Living-with-Debt-1.pdf> ([womensregionalconsortiumni.org.uk](https://www.womensregionalconsortiumni.org.uk))

<sup>24</sup> Letter from the Mental Health Champion to MLAs on the Cost of Living Crisis, September 2022

[MHC-Letter-to MLAs-Cost-of-Living-Crisis 08.09.22.pdf](MHC-Letter-to-MLAs-Cost-of-Living-Crisis-08.09.22.pdf) ([mentalhealthchampion-ni.org.uk](https://www.mentalhealthchampion-ni.org.uk));

The 2008 Global Financial Crisis: effects on mental health and suicide, University of Bristol, March 2015 [PolicyBristol\\_Report\\_3\\_2015\\_Suicide\\_and\\_the\\_recession.pdf](PolicyBristol_Report_3_2015_Suicide_and_the_recession.pdf)

- 2.28 The NI Audit Office outlined the significant cost of mental health for the economy, by pointing to research carried out by the London School of Economics and the Mental Health Foundation who determined that the cost of mental health in NI is £3.4 billion. Despite the significant costs of mental health, the NI Audit Office reports that NI has the lowest level of mental health funding across the United Kingdom and Ireland.

*Impact of the Cost-of-Living Crisis on Women's Centres*

- 2.29 Community groups have become crucial anchors as the wave of financial pressures increase for individuals and families in Northern Ireland. Women's Centres provide a range of services to low-income women including childcare, access to advice and information, food and foodbank vouchers and help with clothing, furniture and other household goods. The Women's Centres have been recognised as safe spaces and also provide valuable opportunities for friendship and social inclusion, health and wellbeing support including for mental health as well as the chance to share information and access other sources of help/signposting.
- 2.30 The value and centrality of Women's Centre's in the lives of those women affected by the Cost-of-Living Crisis is vividly articulated in the findings of Women's Regional Consortium research.<sup>25</sup> Women placed great importance on the services and support provided by local Women's Centres/groups. It was evident in this research that these trusted, safe spaces were critical to the health and wellbeing of many disadvantaged and rural women. There were numerous examples of women saying that they didn't know where they would be without the help and support provided by the Centre not just in material terms but emotionally also. Many had been able to access support specific to cost of living increases, for example, with food and energy bills, household

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<sup>25</sup> Value of Women's Centres, Summary document taken from Women's Experiences of the Cost-of-Living Crisis in Northern Ireland, Women's Regional Consortium & Ulster University, June 2023 <https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/10/Value-of-Womens-Centres-Summary-from-Women-Cost-of-Living-Research.pdf>

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goods, clothing and help with children's costs as well as signposting for further financial help and support. Many of the women stated that they felt there had never been a greater need for the services provided by Women's Centres as a result of ongoing welfare reform changes and the impact of the Cost-of-Living Crisis.

- 2.31 At the time of writing, the services that Women's Centres in Northern Ireland provide are under significant threat. Some of the Women's Centres have already lost access to funding to provide training and employment programmes through the loss of the European Social Fund. The rise in the cost of utilities and goods due to the Cost-of-Living Crisis has also severely impacted the Women's Centres at a time when demand for services from those most in need has been steadily increasing. The exponential rise in costs could not be met within allocated running costs budgets and although some one-off cost of living payments eased this situation, the Centres have had to rely on their organisational reserves, fund raising and donations to meet these costs.
- 2.32 At a time when statutory services are facing significant funding cuts, as the price of food continues to rise, as access to 'Holiday Hunger payments' (Free School Meal Grants during holiday periods) has ceased, as social security payments continue to be insufficient to meet basic needs, as women face increasing social exclusion and isolation, as the gendered effects of the Cost-of-Living Crisis continue to ravage every community in NI, but particularly those that are most disadvantaged, the case for protecting Women's Centres has never been greater.

#### *International Mechanisms*

- 2.33 The international law framework, including the International Covenant on Economic, Social and Cultural Rights (ICESCR), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Convention on the Rights of the Child (UNCRC), the Convention on the Elimination of All Forms of Racial Discrimination (CERD) and the Convention on the Rights of



People with Disabilities (CRPD), and to some extent the Istanbul Convention, provide a clear mandate for effective strategies to be put in place to protect people with protected characteristics from poverty and social exclusion. Specifically, this framework introduces an obligation on States Parties to these conventions to put in place legislative measures, policies and programmes that ensure all population groups have equitable access to social protection, equal pay for equal work and remedies to ensure they are protected from destitution. In Spring 2023, the Committee on the Rights of the Child expressed concern over the *“large number of children living in poverty, food insecurity and homelessness”*, and in addition to an action plan on child poverty with clear targets and indicators, urged for action on the root causes of poverty and a child rights based approach to all actions aimed at addressing poverty.<sup>26</sup>

- 2.34 The International Covenant on Economic, Social and Cultural Rights (ICESCR) sets out a clear requirement for men and women to have equal access to all of the economic, social and cultural rights set out in the Covenant (Article 3). ICESCR also sets out core conditions for decent living and working conditions (Article 7) and the right of all to an adequate standard of living, with States Parties required to take action in particular to prevent hunger (Article 11), while Article 10 sets out specific protections for women and children, including ensuring protection of maternity and access to adequate social protection for mothers, as well as protection from harmful working conditions for young people.<sup>27</sup> In 2020, the UN Special Rapporteur on extreme poverty and human rights highlighted the disproportionate impact of welfare system changes on women, in particular the conditionality, cap and two child limit introduced in Universal Credit,<sup>28</sup> which continue to affect women across the UK.

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<sup>26</sup> Committee on the Rights of the Child (June 2023) [Concluding observations on the combined sixth and seventh periodic reports of the United Kingdom of Great Britain and Northern Ireland](#)

<sup>27</sup> [International Covenant on Economic, Social and Cultural Rights](#) 1976

<sup>28</sup> UN Special Rapporteur on extreme poverty and human rights (2020) [Visit to the United Kingdom of Great Britain and Northern Ireland: Report of the Special Rapporteur on extreme poverty and human rights](#)

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- 2.35 CEDAW has raised concerns about austerity measures. Following its most recent examination of the UK, the CEDAW Committee raised concerns about the impact of austerity measures on women.<sup>29</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.*” The Committee recommended that the UK government “*undertake a comprehensive assessment on the impact of austerity measures on the rights of women and adopt measures to mitigate and remedy the negative consequences without delay.*”<sup>30</sup>
- 2.36 The CEDAW Committee has also raised the issue of childcare costs specifically in Northern Ireland noting its concern “*that childcare costs remain excessive, particularly in Northern Ireland, which constitutes an obstacle for women to enter and progress in the workplace.*”<sup>31</sup> The Committee recommended that Government should ensure the availability of affordable and accessible childcare particularly in Northern Ireland.<sup>32</sup> The availability of accessible, affordable childcare is a key consideration for women’s equality, the ability to increase their incomes in response to cost of living increases, financial independence, the ability to access education and training and for women’s participation in the economy.

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<sup>29</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 17) [https://tbinternet.ohchr.org/\\_layouts/15/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8%20&Lang=En](https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8%20&Lang=En)

<sup>30</sup> Ibid, para 18

<sup>31</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 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>32</sup> Ibid, para 46

### 3.0 Specific Questions

**1. How are rising food, energy, housing and other costs affecting women compared to men? What are the challenges for women:**

- **In different types of households, for example, households with children; single parents; renters; homeowners; women with other protected characteristics; and**
- **Whether there is any regional disparity in the effects of those costs?**

#### *Impact on Women*

3.1 The impact of the Cost-of-Living Crisis on women is best summarised by the following quote from a woman who took part in a focus group for Women's Regional Consortium and Ulster University research into the impact of the Cost-of-Living Crisis on Women in Northern Ireland.<sup>33</sup>

*"We're not living, we're just existing."*

3.2 Rising prices for the most essential items, such as food, energy, transport and clothing meant that many women saw their household budgets being increasingly squeezed. This left little room to afford anything beyond the bare essentials and in some cases meant that women could not even afford the basics for themselves, their children and families. This took a significant toll on their lives impacting negatively on their health and wellbeing.

3.3 Women are more likely to do the grocery shopping, more likely to be responsible for household budgets and more likely to be responsible for children's costs so they are more affected by cost of living increases which are especially noticeable in essential household items.

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<sup>33</sup> Women's Experiences of the Cost-of-Living Crisis in Northern Ireland, Women's Regional Consortium & Ulster University, June 2023  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Womens-Experiences-of-the-Cost-of-Living-Crisis-in-NI-2.pdf>

*“Women normally run the house and do the grocery shopping. I’m the one buying the kids their clothes and managing the finances. You take on the financial impact of it and the constant thinking about it.”*

*“I don’t think anyone recognises the impact of this Crisis on women especially. We have a high level of responsibility and it’s impacting really badly and Government are not taking enough notice. People are suicidal and feel like a failure. I’m lying in bed at night and getting really bad intrusive thoughts to the point where I look at my daughter and think if something happens to me who will look after her? I asked the person in charge in my hostel to ring me in the morning and check if I’m OK. It’s really, really impacting on people and Government need to be more aware of the impacts of this Crisis.”*

*“Sometimes you struggle between turning the heating on and feeding the children. As a mother you’d go without to make sure the kids have what they need. I’ve made dinner sometimes and there hasn’t been enough for everyone so I’ve lied and said it’s alright I’ve eaten so that I can try and make it stretch.”*

*“Women are the ones who often give up/do without to absorb debt rather than let it impact on their children. I’ll do without spuds and put the spud on the child’s plate. Women are at the frontline of this.”*

3.4 In February and March of 2023 the Women’s Regional Consortium and Ulster University carried out research with 250 women in Northern Ireland on the impact of the Cost-of-Living Crisis on their lives (see paragraph 1.4).<sup>34</sup> The results from this research provide valuable insight in answer to this question and we list the findings below:

- 96% of the women felt their financial situation was worse than it was in the previous year.
- 91% of the women reported difficulty paying their bills as a result of cost of living increases.
- The bills the women were finding it most difficult to pay were:
  - 75% food shopping;
  - energy bills - 73% electricity, 52% gas, 30% home heating oil;
  - 38% travel costs;
  - 34% internet bills;

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<sup>34</sup> Women’s Experiences of the Cost-of-Living Crisis in Northern Ireland, Women’s Regional Consortium & Ulster University, June 2023  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2023/06/Womens-Experiences-of-the-Cost-of-Living-Crisis-in-NI-2.pdf>

- 27% school costs.
- The price increases reported as having the biggest impact on women's household budgets were increases in energy bills (90%) and increases in food bills (89%).
- Just over half of the women reported being in debt (56%) and of these 82% reported they had to borrow as a result of cost of living increases.
- 62% of the women reported they had been unable to save recently and 31% reported their savings had decreased. None of the women reported they had been able to increase their savings.
- 28% of the women were providing unpaid care and noticed the impact of the Cost-of-Living Crisis particularly around energy costs to keep their homes warm/to operate medical equipment, to afford travel costs for medical appointments, to afford activities with the person they care for and increased prices causing stress/anxiety.
- 90% of the women felt that the Cost-of-Living Crisis had impacted on their physical or mental health or both.
- Of the women who had children, 78% felt that cost of living increases had negatively impacted on their children.
- 92% of the women reported that cost of living increases had negatively impacted on their ability to take part in social activities.
- The actions taken by the women to cope with cost of living increases were:
  - 86% buying cheaper items;
  - 81% cutting energy use;
  - 55% using charity shops/second hand websites;
  - 49% reduced the use of their car/public transport;
  - 47% relying on friends/family for help;
  - 43% skipped meals.
- 78% of the women had felt cold or hungry or both as a result of cost of living increases.
- 41% of the women had needed to use a foodbank/other charitable support due to increases in the cost of living.

- Women reported a number of areas that would help them cope better with increases in the cost of living:
  - 87% increased help with energy bills;
  - 53% cheaper public transport/help with fuel costs;
  - 46% increases in the value of social security benefits;
  - 38% increased help with school costs;
  - 36% better paid work;
  - 36% increased help with housing costs;
  - 31% cheaper borrowing for essential items;
  - 22% increased help with childcare.
- Women were frustrated at the lack of functioning Government in Northern Ireland that was preventing action to protect people from cost of living increases. They wanted to see long-term action taken to properly protect those on the lowest incomes rather than one-off payments.
- Many of the women were skipping meals, living in cold homes and going without other necessities such as clothing to protect their children and families from financial hardship and poverty.
- Lack of awareness around existing help through the benefits system meant that some women missed out on financial support that could have significantly helped their household budgets and emotional wellbeing.
- Rural women faced additional issues particularly around transport costs, lack of public transport, reliance on unregulated home heating oil, rising prices/availability of broadband, increased isolation due to cost of living pressures and less choice in terms of price/products when shopping in smaller, local shops.
- Women who were asylum seekers with No Recourse to Public Funds (NRPF) found it really difficult to cope with the rising cost of food (particularly healthy food), transport costs and children's costs. This meant that they often had to rely on charity or borrowing from friends/family to make ends meet.
- Women placed great importance on the services and support provided by local Women's Centres/groups not just in terms of material help but also

with their mental health and wellbeing. Many reported that they would be in a much worse situation if they did not have access to the services provided by their local Women's Centre/group.

### *Food*

- 3.5 Figures from the Food Standards Agency show that approximately 2 in 10 (22%) of Northern Ireland respondents were food insecure.<sup>35</sup> These findings are reflected in the significant rise in foodbank use in Northern Ireland. Recent statistics (March 2023) show that the Trussell Trust network (51 foodbanks) distributed 81,084 emergency food parcels between 1 April 2022 and 31 March 2023, including 35,334 parcels for children. This is the most food parcels that the network in NI has distributed, representing a 29% increase on the number of food parcels delivered in the same period in 2021/22. This is a greater increase than recorded by the network in the first year of the Covid-19 pandemic.<sup>36</sup> Trussell Trust figures show that some groups are significantly overrepresented among those forced to turn to food banks for support and this includes women who make up 66% of those referred to their foodbank network in Northern Ireland.<sup>37</sup>
- 3.6 Research carried out by the Food Standards Agency in NI showed that women are more likely than men to have all or most of the responsibility for cooking or preparing food (62% compared with 27%), with women more likely to bear the responsibility for food shopping than men (66% compared with 24%).<sup>38</sup> This tells us, that the weight of responsibility for accessing and cooking food falls to women in the household. In the case of single income households, we know that women make up approximately 93% of lone

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<sup>35</sup> Food and You 2: Wave 5 Key Findings, Food Standards Agency, March 2023

[Food and You 2 Wave 5](#)

<sup>36</sup> Emergency food parcel distribution in Northern Ireland: April 2022-March 2023, Trussell Trust, Northern Ireland, April 2023

[Microsoft Word - EYS Northern Ireland Factsheet 2022-23 - FINAL \(trusselltrust.org\)](https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf)

<sup>37</sup> Hunger in Northern Ireland, IPSOS and the Trussell Trust, June 2023

<https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

<sup>38</sup> The Food and You Survey, Wave Five, Northern Ireland report, Food Standards Agency, April 2019  
Food and [You survey Wave 5: Northern Ireland report](#)

parents and will assume responsibility for feeding themselves and their children.

- 3.7 Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis found food to be the issue at the forefront of women's minds. The price of food means that women are having to significantly cut back or go without themselves. Furthermore, women are spending a lot more time trying to locate affordable food. This is frustrated by the limited transport options available to women, particularly in rural areas. As community budgets are cut, access to financial support is removed (for example, the Holiday Hunger scheme which provides Free School Meal grants during holiday periods – see paragraph 3.14) and the price of food continues to rise the Crisis will only intensify for those who are most in need.

*“The price of bread I genuinely can't get over it! I would usually try and buy the own brand bread as it's cheaper but they don't always have it. Milk has doubled in price. I go through a thing of milk and a loaf of bread a day with the kids.”*

*“I spent £30 on one bag of shopping which had about 6 items in it. It's shocking. We're all eating chicken strips and chips, that's all we eat for 4 days is chicken strips because I can't afford anything else.”*

*“Fruit and vegetables are really expensive. You can run into Iceland and grab pizzas for cheaper. You're forced to buy more unhealthy food.”*

*“I've had to skip meals to make sure my children eat or I just eat toast.”*

*“I regularly skip meals to make sure everyone else has enough. I don't care about me as long as everyone else has what they need.”*

*“You're eating things that are out of date. I had a quiche that was two days out of date, it was fine. Because it was eggs, I was a bit more worried. I look for things that are reduced with the wee sticker on them.”*

*“I used to spend £60 a week on shopping for me and the three kids. Now it's over £100/week.”*

*“You really notice the price of food – deals that were £1 are now £1.50 and you're paying more for less. I'm going round to other shops to try and find cheaper deals but then you end up paying more in petrol to drive around the shops.”*

*“I’ve started shopping in different shops and just as and when I need rather than doing a big shop. I can’t afford to do a big shop anymore. You used to be able to fill a trolley for £50 but now you can’t do that anymore, it’s got so expensive.”*

### *Energy*

- 3.8 The Consumer Council’s Annual Consumer Insight Survey reported that in the last 12 months the biggest consumer issue faced by 30% of households was the costs of energy bills. This figure increased to 33% for women surveyed, and 38% for those with disabilities.<sup>39</sup>
- 3.9 The Consumer Council’s Review of the Impact of Covid-19 on Fuel Poverty in Northern Ireland (April 2022) reports that 34% of households in Northern Ireland are classed as being in fuel poverty. The report also emphasises that fuel-poor households are more likely to accumulate debt ultimately leading to disconnection from mainstream fuel and electricity supplies, which drives them further into poverty, destitution and social exclusion.<sup>40</sup> Women are indicated as being more worried about fuel costs across the measures included in the survey – for example, women are more likely to say ‘*heating our home is a worry at the moment*’ (57% compared to 51% of men) and are ‘*more likely to want to spend more on heating our home but cannot afford to*’ (56% compared to 48% of men).<sup>41</sup>

*“Gas is really crippling me. I live in a 3-storey single let which is impossible to heat. I’m putting £80 a week in for gas and doing without food to keep the place warm for my toddler. I never thought that I’d be ever in this situation in this day and age.”*

*“I don’t understand them saying inflation is 10% sure the prices have doubled! Everything is going up more than that. Gas is the same it has at least doubled for me, I just can’t get out of the emergency.”*

*“Last week I had no money for gas whatsoever. I had to choose between gas and food. The whole week we had no gas and it was cold. It was shit.”*

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<sup>39</sup> Consumer Insight Survey 2022, YouGov for The Consumer Council, March 2022

[https://www.consumerCouncil.org.uk/sites/default/files/2022-08/Consumer\\_Insight\\_Survey\\_2022.PDF](https://www.consumerCouncil.org.uk/sites/default/files/2022-08/Consumer_Insight_Survey_2022.PDF)

<sup>40</sup> A Review of Fuel Poverty Levels in Northern Ireland, The Consumer Council, May 2022

[2 \(consumerCouncil.org.uk\)](https://www.consumerCouncil.org.uk/2)

<sup>41</sup> Ibid



*“I’ve had to sit in a cold apartment which is causing damp. I’ve had to wash in cold water and go without food.”*

*“I sit in the cold when the kids are in school as I can’t afford the heating.”*

*“I’m only heating the room I’m in which with a new baby isn’t ideal. I’m cutting back and going out places so that I’m not having to use my own electric.”*

*“I don’t put on the gas as much as I normally would have. I have a number of health conditions and I need a certain amount of heat so I do have to put it on. The rest of the time I’m just on the sofa in a blanket with a hot water bottle and socks just to keep the costs down.”*

*“I don’t put the heat on as much. I don’t like a cold house but I maybe just have it on for one hour for when my son is waking up. The living room is very cold. But we have to watch when we put the heat on as we can’t afford it.”*

*“I had to take the heating off the timer and just put it on for shorter periods as I can’t afford to have it on an hour at a time. The rest of the time I’m just putting layers on to try and keep warm.”*

### *Housing*

- 3.10 Maintaining a home is becoming more difficult, particularly for households that are reliant on a single income, such as lone parents. There are not enough social houses to meet the need in Northern Ireland – with almost 44,000 currently on the waiting list.
- 3.11 Ulster University research outlines several warnings, including the impact that inflation is having on household wages. There are greater numbers of tenants who are claiming social security seeking private rentals. There are also increasing landlords leaving the rental market, which subsequently squeezes the availability of properties, and landlords could increasingly pass costs onto tenants.<sup>42</sup> The NI Statistics and Research Agency (NISRA) report that the average weekly rent in the private rental sector is £22 more than the social sector (this does not consider the sharp rise in rental costs). Private rental is almost unattainable for those reliant on Universal Credit. 82% of private

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<sup>42</sup> Performance of the Private Rental Market in Northern Ireland, Ulster University, NIHE & PropertyNews.com, Issue No 19, 2022  
[Ulster University Performance of the Private Rental Market in Northern Ireland, H1 2022, Issue 19 \(nihe.gov.uk\)](https://nihe.gov.uk/ulster-university-performance-of-the-private-rental-market-in-northern-ireland-h1-2022-issue-19)

renters relying on Universal Credit have a shortfall of support they receive from Universal Credit and the amount they owe. The average shortfall is £119 per month.<sup>43</sup>

- 3.12 The Joseph Rowntree Foundation (JRF) found that NI has a greater proportion of homeowners in poverty than the rest of the UK and that twice as many of NI's mortgaged households were behind with their mortgage repayments (14%) compared to the whole of the UK (7%).<sup>44</sup> The continuing rise in interest rates is adding significant pressure for existing mortgage holders and those new to the market. Christians Against Poverty NI have seen an increase from 8% to 18% (between 2021-2022) in the number of people who have availed of their services in respect of mortgage arrears.<sup>45</sup>

#### *Households with Children*

- 3.13 Since March 2023, Northern Ireland Departments have been forced to make significant and bruising cuts to budgets that benefit children. In a letter to the Secretary of State for Northern Ireland, over 200 organisations called for a reversal of recent budget decisions, warning of the severe impact budget cuts will have on the most vulnerable children and young people in our society.<sup>46</sup> The UN Committee on the Rights of the Child examination of the UK Government have published their recommendations, which includes a specific call to withdraw the budget for NI.<sup>47</sup>

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<sup>43</sup> [Written Question AQW 2508/22-27 \(niassembly.gov.uk\)](#)

<sup>44</sup> Home-owners and poverty in Northern Ireland, Joseph Rowntree Foundation Briefing, February 2018 [Home-owners and poverty in Northern Ireland | JRF](#)

<sup>45</sup> Taking on UK poverty, Client report, Christians Against Poverty, May 2023 [Client-report-2023.pdf \(capuk.org\)](#)

<sup>46</sup> Cuts to Services Will Harm a Generation of Children, Children's Law centre, May 2023 - Some of the cuts to Early Years provision were reversed on 1 June. However, many cuts still remain and the Children's Law Centre and other organisations are extremely concerned about their cumulative impact. <https://childrenslawcentre.org.uk/cuts-to-services-will-harm-a-generation-of-children/>.

<sup>47</sup> Concluding observations on the combined sixth and seventh reports of the United Kingdom of Great Britain and Northern Ireland, United Nations Human Rights Treaty Bodies, June 2023 - Recommendation 11(d) [https://tbinternet.ohchr.org/\\_layouts/15/treatybodyexternal/Download.aspx?symbolno=CRC%2FCO%2FGBR%2FCO%2F6-7&Lang=en](https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=CRC%2FCO%2FGBR%2FCO%2F6-7&Lang=en)

- 3.14 The Department for Education announced that the Holiday Hunger Scheme would no longer provide support to families (approx. 96,300) entitled to Free School Meals<sup>48</sup> during holiday periods (£27 per child, every two weeks). This scheme was set up with cross-party support during the pandemic and pioneered a cash-first approach to provide families with extra support during a crisis. Research by Spyreli et al (2021) which studied the impact of Covid-19 on the food decisions of economically disadvantaged families in NI found that the Holiday Hunger Scheme, together with informal support offered through social circles was crucial for parents, particularly lone parents who needed to reduce costs and feed their family with a limited budget.<sup>49</sup>
- 3.15 The 'Extended Schools Programme' which provides support to schools in disadvantaged areas to put in place activities to support children's learning (which included schools running Breakfast Clubs) has also been subject to budget cuts.
- 3.16 It is important to recognise the cumulative impact of the public sector cuts across communities, health, and education on the lives of women and their children. The complete removal of additional opportunities to access food in and out of school, coupled with the likely severe limits placed on the Discretionary Support scheme (see paragraph 2.11), will remove a crucial safety net for women and those at most risk of falling into destitution.
- 3.17 Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis showed that of the women who had children, 78% felt that Cost-of-Living increases had impacted negatively on their children. Some women gave examples of their children offering them money from their own savings/piggy banks because they knew money was tight in the house. Many

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<sup>48</sup> The threshold for entitlement for Free School Meals (FSM) is extremely low at £7,400 per year (after tax and not including benefits)

<sup>49</sup> A qualitative exploration of the impact of COVID-19 on food decisions of economically disadvantaged families in Northern Ireland, BMC Public Health, December 2021  
[A qualitative exploration of the impact of COVID-19 on food decisions of economically disadvantaged families in Northern Ireland | BMC Public Health | Full Text \(biomedcentral.com\)](#)

of the women talked about the negative feelings they had about not being able to give their children what other children had in terms of clothes, toys, treats, activities, holidays. This was especially the case with teenagers who were more likely to want more expensive things, including branded items, which their parents were unable to afford. 22% of the women stated that they did not feel that rises in the Cost-of-Living had impacted on their children but in many of these cases this was because they were going without themselves to make sure their children had what they needed.

*“My daughter used to go swimming, it was £25/month. I’ve had to stop it as I can’t afford it now. She’s always asking me when she can go back and I have to keep telling her I can’t afford it.”*

*“I’m always telling the kids ‘no we can’t afford it, it’s too expensive.’ They shouldn’t have to hear that at their age. The kids have been used to something different the last few years because they’ve been able to go to after school clubs, etc. Now they’re more stuck in the house because we can’t afford to send them.”*

*“I had to greatly reduce the amount of activities my kids can do. There are no more treats like takeaways or day trips out.”*

*“I am now scraping along to provide food and keep a roof over mine and my child’s heads. The cost to survive is atrocious!”*

*“I’m pregnant at the minute so the worry has increased tenfold. I’m really struggling.”*

*“I live off cereal or toast. My son is 17 months old and I’m starting to potty train him early to save money on nappies. You’re having to start to do things earlier because of the price of things.”*

### *Rural Women*

- 3.18 Northern Ireland has a large rural population with 36% of the population living in rural areas.<sup>50</sup> Rural women account for around 20% of the Northern Ireland population. In terms of transport accessibility people in rural Northern Ireland are especially vulnerable to being unable to find suitable transport to meet their everyday needs.

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<sup>50</sup> Mid-Year Population Estimates – Urban/Rural Change, NISRA  
<https://www.daera-ni.gov.uk/publications/mid-year-estimates-population-change>

- 3.19 Research shows that Northern Ireland has the worst transport connectivity in the UK, and internally, there is a stark East-West divide in the presence and quality of transport infrastructure.<sup>51</sup> Northern Ireland is the most car-dependent region of the UK, with over 70% of journeys being made by car and 87% of all journeys of one mile or over made by car. This is partly due to the rural nature of the region but is mainly due to the lack of investment in public transport. A recent consultation by the Department of Infrastructure on the Concessionary Fares Scheme<sup>52</sup> puts forward a proposal to increase the age that people can access a SmartPass for free/cheaper transport. If this goes ahead it will have a disproportionate impact on women and especially on rural women.
- 3.20 A Grant Thornton report recognised that transport links had improved in the Greater Belfast area but that this has not been the case outside of Belfast and the report highlighted the impact of poor public transport on employment and training opportunities across the region.<sup>53</sup>
- 3.21 The situation for rural women in relation to transport has been highlighted by our Consortium partner the Northern Ireland Rural Women's Network (NIRWN): *"Women are much less likely to have access to their own private transport than men. This means that women depend much more on public transport, and are at an economic disadvantage to men. The accessibility of education, training, work and childcare provision and the cost of public transport are factors in determining women's participation, especially in rural areas. The economic disadvantages of lack of access to transport are compounded by the impeded ability to access basic services and social isolation."*

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<sup>51</sup> [Tackling Northern Ireland's Infrastructure Apartheid – Part 1 – The Problem... – Slugger O'Toole \(sluggerotoole.com\)](https://sluggerotoole.com/2019/08/01/tackling-northern-ireland-s-infrastructure-apartheid-part-1-the-problem/)

<sup>52</sup> <https://www.infrastructure-ni.gov.uk/sites/default/files/consultations/infrastructure/nicfc-2023-ni-concessionary-fares-scheme.PDF>

<sup>53</sup> Economic impact of Public Transport in Northern Ireland, Grant Thornton & Translink (NI) Limited, August 2019 [Proposal title this spans across two lines only \(qub.ac.uk\)](https://qub.ac.uk/research/infrastructure/transport/public-transport-economic-impact/)

*Feedback from NIRWN members clearly indicates that transport provision varies greatly across the region depending upon where you live, and often provision is linked to the school terms, resulting in no service during holidays.”<sup>54</sup>*

- 3.22 Women’s Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis showed that 38% of the women who took part in the research reported that they were finding it most difficult to pay travel costs. Rural women were particularly exercised about the increasing costs of travel and how this impacted on their lives in terms of being a key barrier to accessing food, training and education, employment and other public services.
- 3.23 Many of the women reflected a lack of access to public transport and the increased costs of running a car which many believed essential to rural living. They talked about having to do their shopping in smaller, local shops which often do not have the same choice of products including budget products and that often these local shops can be much more expensive. The women also discussed a lack of choice in relation to heating costs with most rural areas reliant on home heating oil which is unregulated with no price protections in place – see paragraph 3.43. They raised issues with access to broadband which is problematic in some rural areas and the increasing price of what is now an essential service.
- 3.24 In addition to the increased costs experienced by rural women some also reported issues with increased isolation. They felt that the squeeze on household budgets due to the Cost-of-Living Crisis and a reduced ability to socialise as a result meant a greater likelihood for women feeling lonely and isolated in their own homes.

*“In this area there’s no such thing as public transport. You need to have a car, so you really notice the rise in fuel prices.”*

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<sup>54</sup> Northern Ireland Rural Women’s Network, Rural Women’s Manifesto, <https://www.nirwn.org/wp-content/uploads/2016/12/NIRWN-Rural-Womens-Manifesto.pdf> p.2

*“I travel to the shop less often for food shopping because of the cost. Travel to the shop is about seven miles away and that’s not necessarily the cheapest shop either.”*

*“Oil is unregulated, there is no choice in the country you have to use oil.”*

*“The cost of diesel is literally killing me – travel to work, dropping the kids to school and to clubs. I have five stops between leaving the house and getting to work.”*

*“I usually buy oil in small tanks of 25 litres every week or second week. I can never buy 500 litres. If you buy more it’s cheaper but you have to have enough money to do that.”*

### *Minority Ethnic Women*

- 3.25 The Cost-of-Living Crisis impacts minority ethnic women and research by the Runnymede Trust found that Black and minority ethnic people are 2.5 times more likely to be in poverty than white people and that racial inequalities were prominent in Northern Ireland.<sup>55</sup> The research also found that as a result of the Cost-of-Living Crisis, many are experiencing higher levels of food insecurity, material deprivation and fuel poverty. In addition, many people are affected by No Recourse to Public Funds (NRPF) which excludes them from accessing financial support from the benefit system, such as Universal Credit, Child Benefit, state pension and disability benefits.
- 3.26 Asylum seekers have no right to work. This is a restrictive policy which limits an individual’s ability to earn money, integrate into new communities and the opportunity to utilise their skills and participate fully in society. The current rate (£45 per week) for Asylum Support has been widely criticised and in 2022, the High Court ruled that it was too little to fulfil the legal obligation to *‘meet the essential living needs of asylum seekers’*.<sup>56</sup> In the midst of the Cost-of-Living

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<sup>55</sup> Falling Faster amidst a Cost-of-Living Crisis: Poverty, Inequality and Ethnicity in the UK, Runnymede Trust, October 2022  
<https://www.runnymedetrust.org/publications/falling-faster-amidst-a-cost-of-living-crisis-poverty-inequality-and-ethnicity-in-the-uk>

<sup>56</sup> <https://www.lawcentres.org.uk/policy/news/news/home-secretary-acting-unlawfully-on-asylum-support-proves-law-centre-legal-challenge>



Crisis, the Government argues that this rate is sufficient to cover ‘average essential living needs’ for Asylum Seekers.<sup>57</sup>

- 3.27 Migrant women who took part in Women’s Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis reported many of the same issues as the other women – struggling with increases in the cost of basics particularly food, energy and transport, increased anxiety because of rising prices and a reduced ability to take part in social activities, including activities with their children, due to a lack of money.
- 3.28 For those women who were asylum seekers with No Recourse to Public Funds (NRPF) the situation was even more acute. While the asylum support payment saw a small uplift, to account for cost of living increases, living on such low levels of income caused these women to really struggle with increasing prices. The impact of rising costs of food, particularly healthy food, was a significant issue for them. They also reported problems meeting transport costs (to attend the Women’s Centre, education and training courses, etc) and children’s costs (school snacks, clothes particularly for teenagers, internet costs and paying for activities for their children). They were unable to take any action to address these financial pressures as they are unable to work/access benefits or Government help with cost of living increases. This meant that they were often reliant on charity or borrowing from family/friends to help make ends meet.

*“We don’t get benefits, we don’t get anything just the £45 for food, that’s all we get. It’s very difficult for asylum seekers.”*

*“The money we get increased by £5 in December. They approved a little increment of £5 but it is not enough to cope with the cost of living increases and with the costs of teenage children.”*

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<sup>57</sup> Report on review of weekly allowances paid to asylum seekers and failed asylum seekers: 2021, Home Office, April 2022  
<https://www.gov.uk/government/publications/report-on-review-of-cash-allowance-paid-to-asylum-seekers/report-on-review-of-weekly-allowances-paid-to-asylum-seekers-and-failed-asylum-seekers-2021>



*“We used to go to Lidl and pick up fruit and vegetables for my girl to take to school. Now I can’t do that any longer. There were fruits she liked but now I have to ignore them and go straight to the basics only – eggs, oil, rice, pasta. It saddens my heart. We used to like these things but we can’t afford them now.”*

*“My daughter said mum can be buy Nutella even if it’s only once every three months. I felt pain when she asked me that.”*

*“I’ve been here for eight years and have four children and I’m not allowed to work as an asylum seeker. I get no help with travel costs it all has to come from the money we get, it leaves you nothing for anything else.”*

### *Unpaid Care*

- 3.29 Caring remains a gendered issue and it is still very much seen to be seen to be “women’s work”. According to the 2021 Census, there are over 220,000 people providing unpaid care in Northern Ireland. The Family Resources Survey shows that 57% of unpaid carers are women and 43% are men in Northern Ireland. A recent consultation by the Department of Health<sup>58</sup> has proposed cuts to domiciliary care packages which means more people, many of them women, may end up acting as unpaid carers for elderly or disabled family members.
- 3.30 Research from Carers NI in 2022 found that a significant number of unpaid carers were experiencing financial pressure and 1 in 6 said they were struggling with the cost of food.<sup>59</sup> Trussell Trust research shows that one in four people (27%) providing unpaid care for sick or disabled loved ones in Northern Ireland are experiencing food insecurity – more than twice the rate of non-carers (12%).<sup>60</sup> A report by the Carer Poverty Commission in Northern Ireland also showed that one in four unpaid carers in Northern Ireland are living in poverty which is significantly higher than the non-carer population (16%) and higher than the carer poverty rate in the rest of the UK (23%).<sup>61</sup> It

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<sup>58</sup> <https://www.health-ni.gov.uk/sites/default/files/consultations/health/doh-budget-eqia-cons.pdf>

<sup>59</sup> State of Caring in Northern Ireland 2022, Carers NI, November 2022  
<https://www.carersuk.org/reports/state-of-caring-in-northern-ireland-2022/>

<sup>60</sup> Hunger in Northern Ireland, Trussell Trust, June 2023  
[2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf](https://www.trusselltrust.org/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf) (trusselltrust.org)

<sup>61</sup> The experiences of poverty among unpaid carers in Northern Ireland, the Carer Poverty Commission in NI, August 2023

showed that carers are being driven to poverty by a combination of the high extra costs of caring for a sick or disabled person, barriers to employment and inadequate support from the social security system. This severe financial pressure is leaving carers struggling to afford the price of food, borrowing money from loan sharks, living in cold homes and relying on charity shops to get by.

- 3.31 Around 28% of the women who took part in Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis provided unpaid care and it was clear that increases in the cost of living had put a strain on them causing them to struggle to make ends meet, to heat their homes adequately, to afford travel costs for medical appointments, impacting on what activities they can do with the person they care for and causing significant anxiety and stress.

*"My child has a heart condition and his immune system is low. I need to be able to keep the house warm for him and I also notice the costs of transport and food shopping for his care."*

*"I care for my mother who is 84 and immobile. Her heating has had to be on more and it is taking way more money for gas than it used to trying to keep her warm enough. She has a hospital bed (she needs it because it's adjustable), a hoist, an electric cushion to stop her getting bedsores. All these extra electric things are running as well all day every day. Her electricity has really soared as well not just in terms of how much it is used but in the cost of it as well which is crazy. I'm trying to take her out an odd time for a wee break and change of scene but the money's just not there for it anymore."*

*"My son has a serious brain condition, he's in a wheelchair and has spinal, brain and kidney problems. We're filling our car up two or three times a week to travel to his hospital and care appointments. That broke things for us, the first time we have ever been in debt. It destroyed us. Nobody recognises this and we don't get any help for any of it. We have him every other weekend and the heat in the house has to be on 24/7 it's not easy. As far as food we only eat off the bargain shelves that's it."*

### *Regional disparity*

- 3.32 There is no Northern Ireland Assembly/Executive to develop local solutions to help people in Northern Ireland deal with this Crisis. Since devolution was enacted in 1998, the NI Assembly has been operational for 60% of the time. Long periods of no government has resulted in Northern Ireland falling behind in terms of introducing Strategies, policies and legislation which exist in other parts of the UK. It has also resulted in a huge accountability gap which means that citizens and civil society are unable to seek answers on policy failures and local responses to crises like the Cost-of-Living Crisis.
- 3.33 The significant and wide-ranging cuts to public services which have resulted from a 'sub-optimal' Budget introduced by the NI Secretary of State have made a bad situation even worse.<sup>62</sup> The cuts have been made by Permanent Secretaries in NI Departments. These officials are not elected and arguably should not be making decisions that will have a significant and detrimental impact on those people who are at the end of the cuts especially on groups with protected characteristics, including women and children.<sup>63</sup>
- 3.34 This budgetary situation in Northern Ireland is unlikely to improve, as Departments brace themselves for a similar budget in 2024. Any additional funds that are allocated to Northern Ireland via the Barnett consequential will be committed to repaying our debt to the Treasury. This means that Northern Ireland will not benefit from any additional investment in public services.<sup>64</sup> We have already seen this happen with the Community Organisations Cost of Living Fund which was launched in 2022 to provide grants to voluntary, community and social enterprise initiatives to help vulnerable people cope with the Cost-of-Living Crisis. Northern Ireland received a share of this Fund

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<sup>62</sup> DfC Permanent Secretary Colum Boyle comment on the Final Budget Allocation, 21 June 2023. Available at: [Department outlines final budget allocations | Department for Communities \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/department-outlines-final-budget-allocations)

<sup>63</sup> C. Fitzpatrick, R. Loader, S. McCartney, B. McConnell, J. McMullen, C. Murray, K. Orr, N. Purdy and V. Simms, The Consequences of the Cuts to Education for Children and Young People in NI, June, 2023 [The-Consequences-of-the-Cuts-to-Education-for-Children-and-Young-People-in-Northern-Ireland-Final.pdf \(stran.ac.uk\)](https://www.stran.ac.uk/the-consequences-of-the-cuts-to-education-for-children-and-young-people-in-northern-ireland-final.pdf)

<sup>64</sup> BBC News, Stormont Budget: NI Secretary denies setting out Punishment Budget, April 2023, [Stormont budget: NI secretary denies setting out 'punishment budget' - BBC News](https://www.bbc.com/news/northern-ireland-62884444)

however the funding allocated was used to repay the Stormont overspend rather than help those in need despite appeals to make an exception.<sup>65</sup>

- 3.35 Councils in Northern Ireland have attempted to provide some localised help by introducing schemes to mitigate Cost-of-Living pressures. However, with very limited budget (around £1m in the largest councils, Belfast City Council and Derry and Strabane District Council) these schemes have failed to meet the significant need that exists and have compromised people's dignity and wellbeing. A scheme introduced by Belfast City Council in Winter 2022 resulted in people queuing outside a building to obtain support, as the funding worked on a first come first served basis and was quickly exhausted.<sup>66</sup> Improvements have been made to the grant this year but it is trying to reach more people with roughly the same budget. Arguably this help should be being provided by central Government across all Council areas.
- 3.36 As previously mentioned paramilitary lending is a distinct regional risk for women in Northern Ireland – see paragraph 2.19. Paramilitary activity is shrouded in secrecy, which is often maintained by threats of violence, which means that convictions are rare. There is no doubt that paramilitary linked loan sharks will see the Cost-of-Living Crisis as an opportunity to exploit desperate women who are unable to afford the essentials.<sup>67</sup> It can be a prolonged process seeking to borrow from a high street lender or Credit Union, that necessitates paperwork and appropriate identification, whereas money from a paramilitary lender can be accessed immediately. Recent cuts to the Discretionary Support scheme, which provides emergency payments to individuals in crisis have the potential to push more women towards paramilitary lending. If a woman is in a position where she is unable to repay

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<sup>65</sup> <https://www.belfasttelegraph.co.uk/news/politics/cost-of-living-crisis-funding-will-instead-pay-off-stormont-overspend/a400196217.html>

<sup>66</sup> Audit Office probing Belfast City Council processed after concerns over £100 fuel poverty vouchers, January 2023, <https://www.belfastlive.co.uk/news/northern-ireland/audit-office-probing-belfast-city-25997739>

<sup>67</sup> Claire Simpson, 'A culture of fear and secrecy.' How paramilitary-linked illegal lenders are exploiting the cost-of-living crisis' December 2022 '[A culture of fear and secrecy.' How paramilitary-linked illegal lenders are exploiting the cost of living crisis - Investigations & Analysis - Northern Ireland from The Detail](#)

the debt, she could be pushed into transporting stolen/illegal goods and prostitution.

- 3.37 The New Decade, New Approach Agreement commits to tackling paramilitarism in Northern Ireland but unless we address the lack of affordable credit for those on low incomes, the inadequacy of social security benefit levels and the limitations to emergency support for the most disadvantaged communities, tackling paramilitary activity will be impossible.
- 3.38 Research by the Northern Ireland Human Rights Commission outlined that larger family sizes are more common in Northern Ireland. ONS statistics show that 21.4% of families in Northern Ireland have three or more children, compared to 14.7% of families in the UK as a whole.<sup>68</sup> In very simple terms, this means that many households in Northern Ireland have more mouths to feed, and will more acutely feel the pressure of high food inflation.
- 3.39 As time goes on, the two-child limit is likely to have a disproportionate impact on families in Northern Ireland. The Department for Communities has estimated that the average number of monthly recipients on Universal Credit and Child Tax Credit affected by the policy will be 14,000 in 2022/23, rising to 16,000 in 2023/24 and 19,000 in 2024/25.<sup>69</sup> Households that are impacted by the two-child limit lose £270 per month per child. Figures from the Department for Communities show that nearly one in six children in Northern Ireland are living in absolute poverty (68,000 children) meaning they cannot meet their basic needs.<sup>70</sup> As outlined throughout this response, women will be absorbing the impact of this policy by missing meals, living in cold conditions and going without other essentials. The policy is also having a devastating

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<sup>68</sup> Cumulative impact of tax and social security reforms in Northern Ireland, NI Human Rights Commission, November 2019, [Final CIA report Oct 2019.pdf \(qub.ac.uk\)](https://www.qub.ac.uk/~qubac/~/media/Files/NIHRC/Final_CIA_report_Oct_2019.pdf)

<sup>69</sup> Welfare Mitigations Review, Independent Advisory Panel Report, October 2022 <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-welfare-mitigations-review-independent-advisory-panel-report-2022.pdf>

<sup>70</sup> [Cost of Living Crisis: 68,000 Northern Ireland children are living in absolute poverty, report finds | BelfastTelegraph.co.uk](https://www.belfasttelegraph.co.uk/news/ni/cost-of-living-crisis-68000-northern-ireland-children-are-living-in-absolute-poverty-report-finds-12368612.html)

impact on the children who are subject to it – all of whom are aged 6 and under.

- 3.40 Northern Ireland has no Childcare Strategy. Parents are unable to access the up to 30 hours of free childcare that is available in other parts of the UK. The additional money that has been allocated in the Barnett Consequential has not been invested into childcare infrastructure due to a lack of local government. As a consequence, parents in Northern Ireland face some of the costliest childcare in Europe, with one study suggesting that parents are spending an average of £2,058 for two children in full-time childcare.<sup>71</sup> Lack of affordable childcare provision is precluding women from the labour market as well as from education, training and skills opportunities.
- 3.41 Northern Ireland has the worst NHS waiting lists in the UK, with people waiting 2+ years to see a consultant for the first time. 122,267 patients are on waiting lists in the inpatient and day case categories with 66,302 of these people waiting more than a year for their surgeries. This is more than half of those on the waiting lists with 6,000 waiting five years or more.<sup>72</sup> Women who are unable to access private care due to low income and financial constraints are therefore more likely to suffer from longer term health problems.
- 3.42 Carers in Northern Ireland are more likely to be in poverty than carers in the rest of the UK. More than one in four carers in Northern Ireland (28.3%) live in poverty compared to 23.6% in the rest of the UK and considerably higher than poverty rates among adults in Northern Ireland who do not have caring roles (17.4%).<sup>73</sup> We know that women are more likely to provide unpaid care – see paragraph 3.29.

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<sup>71</sup> Irish News, Childcare costs in north among the highest in Europe, new study suggests, September 2023, [Childcare costs in north among the highest in Europe, new study suggests - The Irish News](#)

<sup>72</sup> Belfast Live, Northern Ireland has worst health waiting list in the UK as staff vacancies increase, March 2023, [Northern Ireland has worst health waiting list in the UK as staff vacancies increase - Belfast Live](#)

<sup>73</sup> Policy measures to tackle poverty among unpaid carers in Northern Ireland, Carer Poverty Commission NI, October 2023  
<https://www.carersuk.org/media/vpala4ts/policy-measures-to-tackle-poverty-among-unpaid-carers-in-northern-ireland.pdf>

- 3.43 A further regional disparity is that more households in Northern Ireland are reliant on home heating oil. A recent Fuel Poverty Coalition report highlights that: *“Around 68% of households in Northern Ireland are reliant on home heating oil to heat their homes, an unregulated fuel in terms of price and consumer protection. In 2023 home heating oil prices are 30% higher than pre-pandemic prices.”*<sup>74</sup> Being reliant on home heating oil necessitates having a lump sum of money to be able to access an economical fill of oil. For low-income households this is impossible and therefore those in poverty are disadvantaged as they pay more for smaller amounts of fuel.
- 3.44 There is a lack of specific data on levels of personal debt in Northern Ireland but the data which does exist has shown that personal debt in Northern Ireland (excluding mortgages) is higher than any other part of the UK. Research by the Financial Conduct Authority (FCA)<sup>75</sup> shows adults in Northern Ireland owe £3,990 on average and adults with debts owe £10,730 on average. This compares to £3,320 and £9,570, respectively, for all UK adults. The research found that well over half (54%) of adults in Northern Ireland have either no cash savings, or savings of less than £2,000; compared with 46% in Wales, 45% in England and 43% in Scotland. These figures are likely to have increased with the impact of the pandemic, the Cost-of-Living Crisis, and other pressures. As we have previously stated borrowing and debt are far from gender neutral (see paragraph 2.14). As women’s incomes are generally lower over their lifetimes they are more likely to have to rely on borrowing or debt to make ends meet.

## **2. What long-term effects will the rise in the cost-of-living have on equalities for women?**

- 3.45 The impact that the Cost-of-Living Crisis is having on mental health is significant. Many women, particularly those on the lowest incomes, can’t think

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<sup>74</sup> A New Fuel Poverty Strategy for Northern Ireland, Fuel Poverty Coalition, October 2023  
<https://fuelpovertyni.org/wp-content/uploads/Fuel-Poverty-Strategy-for-NI-Report-Final.pdf>

<sup>75</sup> The financial lives of consumers across the UK, Key findings from the FCA’s Financial Lives Survey 2017, Financial Conduct Authority, June 2018 Updated January 2020  
<https://www.fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf>



beyond putting food on the table, heating their homes and meeting their family's needs. They don't have the energy nor the capacity to consider how they can improve their prospects through education, training or accessing a job with a decent wage. Navigating poverty and the out workings of it absorb all of their time and energy limiting their lives and opportunities.

- 3.46 Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis showed clear links between increases in the cost of living and poor health issues. 91% of the women who took part in the research felt that cost of living increases had impacted on their physical or mental health or both. There were very obvious mental health impacts with many of the women feeling high levels of stress and anxiety over meeting their bills. They felt unable to escape from worries about their financial situation which took a toll on them both physically and mentally. They discussed a range of issues including increased sleeplessness, panic attacks, high blood pressure, worsening depression and issues connected to poor diet due to living on cheaper, less nutritional food.

*"The Cost-of-Living Crisis has definitely made my mental health issues worse. You're literally worrying about all the bills, having to pay for heating, just everything. Then I'm not sleeping at night. My anxiety and depression would be bad anyway, it had got a bit better but now it's worse because everything is going up in price now."*

*"It's just constantly all talk about the Cost-of-Living Crisis – it has impacts on your mental health too. No matter what conversations you're having it's all about the cost of things. You know your moneys coming in and it's all going straight out again."*

*"It has increased my sleeplessness, stress, panic attacks, anxiety pains. My weight has increased as my food intake has changed as I can't afford to buy healthier food. It just feels like its constant stress piling on, my anxiety is through the roof, panic attacks, eating unhealthy food because it's cheaper."*

*"Beforehand people were getting stressed at times but now we're living in a constant state of stress. I'm constantly watching my money and it's a constant state of stress. I'm not sleeping and grinding my teeth at night with the stress."*

*"Anxiety, sleeplessness, stress, panic attacks. Due to constantly having the thought in your head about the next meal and worrying if the gas or electric is going to run out."*



*“Because of the impact of the Cost-of-Living Crisis I just cannot afford to take part in social activities which is leaving me isolated, affecting my mental health more.”*

*“I had to cancel my gym membership – there’s a social aspect and a mental health aspect to it. I can’t afford £45/month. I can’t afford to go for a drink or have a meal if it costs £50. The first things to go are the things that benefit your mental health and keep you sane. Your priority has to be the kids.”*

- 3.47 With social security measures specifically impacting women (particularly lone parents) including the two-child limit, the benefit cap, severe welfare conditionality and an inadequate level of Carers Allowance, it is contributing to widening the inequality gap between men and women. The Government maintain that such policies are gender neutral, but they have a real, detrimental and long-lasting impact on women’s ability to participate in society. As we have highlighted throughout this response the Cost-of-Living Crisis has exacerbated this impact due to increased financial hardship, poverty, debt, social isolation as well as mental and physical health issues.
- 3.48 Research shows that trauma caused by living in persistent poverty has an impact on women’s ability to exercise parenting skills. This creates transgenerational trauma which can be passed from parents to children.<sup>76</sup> Recent research has shown that children whose household has used a foodbank are less likely to perform well at school.<sup>77</sup> Indeed, Child Poverty Action Group estimate that poverty is costing the economy £39bn per year, related to children’s long term employment prospects and additional pressure on public services.<sup>78</sup>
- 3.49 Rising debt levels as a result of increases in the cost of living are concerning and women are more likely to need to borrow – see paragraph 2.14. The impact of long term increases in debt levels leads to mental health issues, increased vulnerability to exploitation including paramilitary lending (see

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<sup>76</sup> Towards A Better Future: The Trans-generational Impact of the Troubles on Mental Health, Ulster University, March 2015 [Layout 1 \(cvsni.org\)](https://cvsni.org/layout/1)

<sup>77</sup> Briefing No.6 – Financial Inequalities and the Pandemic, COSMO, May 2023

[Briefing No. 6 - Financial Inequalities and the Pandemic | COSMO \(cosmostudy.uk\)](#)

<sup>78</sup> CPAG, The Cost of Child Poverty in 2023, March 2023 [Cost of child poverty 2023.pdf \(cpag.org.uk\)](https://cpag.org.uk/cost-of-child-poverty-2023.pdf)

paragraph 2.19) and increased vulnerability to destitution. We are concerned about the potential for increases in expensive forms of lending including credit cards, doorstep lending, Buy Now Pay Later products as well as illegal lending.

*“I have to use Clearpay and Klarna – they allow me to afford to get the kids clothes and without them I wouldn’t be able to. I’m not really able to manage the repayments at the minute, I’m still struggling with a big bill from Christmas.”*

*“I’m having to borrow for the way I normally live. I used to have a certain amount of money to cover my ordinary bills but that’s not there anymore. I’ll have another week until I get paid so I’ll use my credit card to get whatever I need. It’s all essential stuff, it’s just for living.”*

*“I’m a single mum and I don’t have anyone to mind my child and I only have what I get in – all the bills are on me. There is no one to help me out, I’m in debt and my credit cards are maxxed out, my PayPal is maxxed out, ClearPay is maxxed out just to put clothes on my child’s back.”*

*“I have loans just to cover loans, one borrowed to pay another. So I’m not actually getting anywhere I’m constantly paying loans. I feel like it will go on for ever and ever. You get it down a bit and then something happens and you need to borrow again.”*

*“The money I had to cover weekly shopping no longer covers it. I find myself using credit cards to pay for weekly food, extra fuel in the car and unexpected bills.”*

*“I had to get a credit card, it was supposed to be for emergencies but I’ve had to use it a lot for day to day things. They offered me a credit increase that I would rather have declined but I ended up having to take it as I’d ran out of credit and needed money for food, gas, etc.”*

3.50 Poverty is one of the main risk factors for violence against women and girls and with the social security system increasingly not providing a reliable safety net and the impact of the Cost-of-Living Crisis, women’s vulnerability to violence is heightened. Poverty is a significant factor in allowing paramilitaries to thrive (see paragraph 2.19) meaning they can step in and meet the needs of desperate people in desperate times.<sup>79</sup>

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<sup>79</sup> Far From Post Conflict, A Gendered Analysis of Paramilitary Coercive Control in Northern Ireland, May 2022  
[Hughes-FINAL-POLICY-BRIEF.pdf \(cooperationireland.org\)](#)

- 3.51 Women and girls who live in poverty are more likely to live in areas which are unsafe, are less likely to be able to access education to enhance their job prospects and are more likely to work in low-paid, low-quality jobs which can increase their risk of being subjected to abuse and violence. Poverty can also undermine their voice in being able to challenge this violence at work and in wider society.

### **3. How effectively is the Government's cost-of-living response helping women to meet the costs of essentials?**

- 3.52 As demonstrated by Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis, the Government's cost-of-living response is simply not working. One off payments ease people's financial burdens for a short period of time, but are not a long-term solution to chronic poverty. Short-term help will not advance gender equality as one-off payments and underfunding of public services will not support women.
- 3.53 What is needed is a long-term co-ordinated approach across Government departments including increasing investment in the social security system and addressing issues around low pay. It is crucial that benefit levels are adequate to cover peoples essential needs, as called for by the Guarantee Our Essentials campaign from JRF and the Trussell Trust.<sup>80</sup> This would help to enable people to live decent, healthy lives and provide for their children and families. Without investment in our social infrastructure, public services and income adequacy we will be unable to tackle gender inequality and poverty.
- 3.54 Political instability is severely encroaching on social progress in Northern Ireland, particularly for women. Winter 2023/24 provides a very bleak outlook particularly as there will be no help forthcoming from the Energy Bills Support Scheme (£600 in Northern Ireland) or the Energy Price Guarantee scheme which ended in June 2023. This is despite the cost of energy remaining

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<sup>80</sup> JRF and Trussell Trust, Guarantee our Essentials Campaign  
<https://www.jrf.org.uk/report/guarantee-our-essentials>

around twice what it was before the Cost-of-Living Crisis began to bite in 2022.

- 3.55 The significant and wide reaching cuts as a result of the budget handed down by the Secretary of State will have a long-term impact on women's ability to afford the essentials and is adding to the misery of the Cost-of-Living Crisis in Northern Ireland. This includes the end of 'Holiday Hunger' Payments which provided women with £27/fortnight per child during school holiday periods, cuts to the Discretionary Support Scheme (emergency payments for people in crisis) and a reduction in the time period that tenants in the private rented sector can claim Discretionary Housing Payments (despite a backdrop where private rental prices in Northern Ireland have increased by 9.3% in the last year to July 2023).<sup>81</sup>
- 3.56 The Government's response to food insecurity for families and children is inadequate. Aside from Free School Meals (for those who are eligible) the other source of help is the 'Healthy Start' scheme.<sup>82</sup> This scheme provides families with a payment card to buy milk, fruit, and vegetables. Those eligible are entitled to £4.25 each week of pregnancy from the 10<sup>th</sup> week onwards, £8.50 per week for children from birth to 1-year-old and £4.25 for each child aged between 1 and 4. Despite the rising cost of food the Government has not adjusted the level of support in line with inflation. In addition, uptake levels for the scheme are poor particularly in Northern Ireland which has the worst uptake rate of just 55%<sup>83</sup> meaning just under half of those eligible for this help are missing out.

*"Our Government need to get back up on the hill [Stormont] to do more for people. Their people are struggling, on their knees, starving, cold. Why are they not up there fighting our corner? Why are they drawing a salary and expenses for not doing their jobs?"*

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<sup>81</sup>

<https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/september2023>

<sup>82</sup> [Get help to buy food and milk \(Healthy Start\)](#)

<sup>83</sup> The Food Foundation, Children's Right2Food Dashboard  
<https://foodfoundation.org.uk/childrens-right2food-dashboard>

*“One-off payments are not the answer, it’s stupid. The £600 they’re giving, as much as it was a great help, there’s more that could be done in the long term than trying to buy us off – stop the price rises instead of saying here’s a wee treat for you.”*

*“I can’t understand why they’re giving £600 to everyone. Why don’t they sort out the energy companies instead of having to give us this money?”*

*“They need to stop giving out wee bits of help and cap the costs of energy and food instead.”*

*“The £600 is long gone, it went very quick, it came in one hand and out the other, all on essentials.”*

*“Benefits are not rising in line with the cost of living. It used to cost me £40/week to feed my 3 kids now it costs £100 – part of that is because they are getting bigger but it’s also about the rising cost of food. Benefits are not going up but rent is going up, food is going up, electricity is going up.”*

*“I didn’t realise about Healthy Start. I was entitled from early in my pregnancy but I can’t get it backdated now. No one told me I could have been getting extra money.”*

*“The price of formula milk for babies. You used to get two for £16 and now it’s £10.50 a tin. The Healthy Start card isn’t enough. £17 doesn’t cover what you need. In some places a tub of Aptamil formula milk is £17.50.”*

*“You can use the Healthy Start vouchers to buy fruit and vegetables but how much does £17 buy you, not very much.”*

#### **4. What could the Government Equalities Office do to ensure the Government’s cost-of-living measures respond to any inequalities women face?**

3.57 The Government Equalities Office should audit social security policies that are having a disproportionate impact on women (see CEDAW recommendation at paragraph 2.35) to ameliorate growing gender inequality, for example, the two-child limit, the Benefit Cap, the Universal Credit Childcare Support and severe welfare conditionality for parents of young children.

3.58 The social security system needs to provide adequate payments to support the women and children who rely on it so that they can afford the essentials of life and live dignified, healthy lives. The Government Equalities Office should

advocate for social security benefits to be set at a level which at least covers life's essentials including food and bills as called for by the Guarantee Our Essentials campaign from the Joseph Rowntree Foundation and the Trussell Trust.<sup>84</sup>

- 3.59 The Government Equalities Office should review the impact that debt deductions from Universal Credit are having on women. Research by the Trussell Trust<sup>85</sup> shows that two in five (41%) people referred to food banks in the Trussell Trust network in Northern Ireland are currently experiencing their benefit income capped or reduced, for instance by debt deductions or sanctions.
- 3.60 The Government Equalities Office should ensure that any cost-of-living measures introduced by Government recognise the extra, inescapable costs associated with care, that women are more likely to provide unpaid care and that carers are more likely to live in poverty especially in Northern Ireland.<sup>86</sup> The Government Equalities Office should recognise and promote the value of unpaid care to the economy and society.
- 3.61 The Government's Equalities Office should promote Gender Budgeting across all Departments. Gender Budgeting requires government departments to analyse the different impact of a budget on people of different genders, starting as early in the budget cycle as possible. The aim of gender budgeting is to ensure that the distribution of resources creates more gender equal outcomes. Over time, gender analysis should become embedded at all stages of the budget process. Women's intersecting identities are also included in

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<sup>84</sup> <https://www.jrf.org.uk/report/guarantee-our-essentials>

<sup>85</sup> Hunger in Northern Ireland, Trussell Trust NI, IPSOS and the Trussell Trust, June 2023  
<https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

<sup>86</sup> Policy measures to tackle poverty among unpaid carers in Northern Ireland, Carer Poverty Commission NI, October 2023  
<https://www.carersuk.org/media/vpala4ts/policy-measures-to-tackle-poverty-among-unpaid-carers-in-northern-ireland.pdf>

this analysis and policy-makers are expected to promote these areas of equality also.

- 3.62 Not only is there an immediate need for gender budgeting in the Cost-of-Living Crisis, but the benefits would help to improve the budgetary process. Gender budgeting is good budgeting; it encourages greater transparency of government processes, more in-depth assessments of how policies and budgets affect constituents and closer cooperation between governmental and non-governmental stakeholders. It encourages a more targeted approach to the spending of public money, which will improve policy outcomes. Implementing gender budgeting mechanisms would provide decision-makers with the tools to recognise and mitigate gendered economic impacts and promote gender equality. Whilst political/economic crises that affect budget processes are outside the control of departmental officials, strategically embedding gender budgeting measures will create a firewall to prevent such disproportionate disadvantages in future.
- 3.63 The Secretary of State for Northern Ireland wrote to Permanent Secretaries of the NI Civil Service departments in September 2023 directing that they launch public consultations on a range of measures to support budget sustainability by raising additional revenue.<sup>87</sup> This includes the introduction of water charges and the introduction of domiciliary care charges. These proposals should be subject to rigorous Equality Impact Assessments and the proposals withdrawn if there are significant impacts on women that the Departments are unable to offer mitigations for.

*“Government need to increase benefits. There needs to be an increase in income whether people are working through a Living Wage and if you can’t work on a benefits system that gives you enough of an income that you’re able to live and not struggle. At the minute anyone on benefits is existing they’re not living.”*

*“I’m so sick of all the energy companies recording record profits – if it’s so expensive to produce why are they recording such high profits – why is the Government allowing them to charge that amount of money? They are just being greedy.”*

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<sup>87</sup> <https://www.finance-ni.gov.uk/articles/revenue-raising-ni-consultations>



*“I think the Government should increase the level of benefits, help with energy bills and provide cheaper public transport.”*

*“They need to help working families. They need to look at Universal Credit and double the work allowance so that you have double the amount before they start taking it off you.”*

*“It would be good if the Government could give people more money in benefits. You are expected to live off what they give you but they couldn’t do it. You have to buy shopping, clothes, gas and electricity with what they give you but you can’t do it. You can’t even afford to get a new pair of shoes, you have to borrow.”*

*“Our politicians and the people who make decisions need to look at all these issues – people living on benefits, in part-time work, the low paid – they don’t know what it’s like, they just don’t care. Politicians don’t understand the realities of people’s lives and just how little they have to live on and the impact of even small rises in costs.”*

**5. What could businesses do to help women cope with increases to the cost-of-living and manage debt? For example, we are interested in hearing about:**

- **The banking and finance sector, including on what measures it could take to identify and support victim-survivors of domestic or financial abuse.**
- **Energy and utilities companies.**
- **Telecoms providers.**
- **Supermarkets.**
- **Other sectors with practical solutions to helping customers and employees most in need (international comparisons are also welcome).**

*The banking and finance sector*

3.64 Women’s Regional Consortium research on Women Living with Debt<sup>88</sup> found that those on the lowest incomes are more likely to be forced into using high-cost credit and face the greatest risk of falling into problem debt. Cheaper more affordable borrowing for those on low-incomes, especially for essential

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<sup>88</sup> Women Living with Debt, Women’s Regional Consortium, September 2022  
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>



items, should be made available. The Women's Regional Consortium recommended the need for greater access to affordable credit for low-income families as a way of reducing reliance on high-cost lending, avoiding problem debt and keeping people from resorting to illegal lenders including paramilitaries.

- 3.65 Banking and finance institutions need to be more supportive of customers who are in problem debt and work with them to provide options for repayment of debts given the inescapable pressures of the Cost-of-Living Crisis. They should consider making products and services more flexible and tailoring them to changing customer needs especially for the most vulnerable customers.
- 3.66 The banking and financial services sector has a huge role to play in tackling economic abuse. A report by Surviving Economic Abuse<sup>89</sup> has made a number of recommendations for Government to work with the financial services sector in the following areas - the role the sector can play in supporting criminal prosecutions of controlling or coercive behaviour, working with the sector to explore how perpetrators can be held to account for economic abuse and work with credit reference agencies to identify ways to re-establish victim-survivors' credit rating to help them rebuild their lives.

#### *Energy and utilities companies*

- 3.67 Paying for energy was one of the bills most commonly reported as being difficult to pay by women who took part in Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis. The government must scrutinise energy companies more closely to ensure that their charges are fair and affordable. The profits of energy companies do not correlate with the narrative that they have had no choice but to significantly increase prices.

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<sup>89</sup> Seen yet sidelined, Surviving Economic Abuse, September 2023  
[Seen-yet-sidelined\\_SEA\\_2023.pdf \(survivingeconomicabuse.org\)](#)

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- 3.68 Low income energy customers face a double burden in relation to energy costs with the rising cost of their energy bills and having to pay more for energy due to the poverty premium. We support the National Energy Action (NEA) call for Government to introduce a new social tariff to lower the cost of bills for low income households.<sup>90</sup> We also support NEA NI's call for price protections for home heating oil customers in Northern Ireland giving the prevalence of this type of heating in NI.
- 3.69 Energy and utility companies should increase their corporate social responsibility actions in this time of economic crisis. They should work to ensure they understand those groups who are having particular difficulty paying their energy bills, including women, those with disabilities and carers, and do much more to ensure they provide help to these groups. This should include working with the voluntary and community sector who can reach the most marginalised to provide additional help and support to these groups.
- 3.70 Energy and utility companies must be more supportive of customers who are struggling with debt and in arrears. They should provide options for the repayment of debts especially for more vulnerable customers.

*"I only recently heard about social tariffs for broadband. If they brought in a social tariff for gas and electricity that would be great. It's not that you don't want to pay for it you just struggle to afford it."*

#### *Telecoms providers*

- 3.71 There is a broad need to recognise that broadband is now an essential service as many interactions are now online, including access to Government services including social security benefit applications. However, there are access issues for people in rural areas, for older and vulnerable people who may not have the necessary skills to cope with online processes and for low income groups who may be unable to afford internet access or lack access to

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<sup>90</sup> Solving the Cost of Living Crisis: the case for a new social tariff in the energy market, National Energy Action (NEA), July 2022  
[2022\\_Solving-the-cost-of-living-crisis\\_v02.pdf \(nea.org.uk\)](https://www.nea.org.uk/2022/Solving-the-cost-of-living-crisis_v02.pdf)

the necessary technology. Telecoms providers must do more to provide access to those groups experiencing barriers.

- 3.72 All telecoms providers should provide social tariffs for broadband for those on the lowest incomes. At present some companies offer a social tariff but the information can be hard to find and much more needs to be done by telecoms providers to be proactive in telling customers about these products and in raising awareness of their existence to ensure that people do not miss out.
- 3.73 Telecoms providers should increase their corporate social responsibility actions in this time of economic crisis. They should work to ensure they understand those groups who are having particular difficulty paying their bills. They should work with the voluntary and community sector who can reach the most marginalised to provide additional help and support to these groups.
- 3.74 Telecoms providers must be more supportive of customers struggling with problems debt and those in arrears. They should provide options for repayment of debts especially for more vulnerable customers.

*“Broadband is an issue too with poor speeds and in some rural areas it’s non-existent. When you’re in a contract sometimes in the middle of it they are putting the prices up – there’s nothing you can do about it and it costs you to come out of the contract too.”*

### *Supermarkets*

- 3.75 Food insecurity was a major finding from Women’s Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis with 75% of the women reporting difficulty paying their food shopping bills. Supermarkets should do more to guarantee lower pricing/availability on non-branded and basic range items to ensure that more people can afford the cost of essential food items.

- 3.76 Supermarkets should work closely with retailers to ensure that essential products such as baby formula and sanitary products are more affordable for women on a low income.
- 3.77 Women's Regional & Ulster University research highlighted how women felt forced to buy cheaper, less healthy food in response to cost of living increases. Many could not afford healthier food including fruit and vegetables which had significantly increased in prices – see paragraph 3.7. Supermarkets should do more to ensure that fresh produce, especially fruit and vegetables, is more affordable for women and families.
- 3.78 Supermarkets should work with Government to do more to support and enhance existing help around the costs of food particularly essential items. We have already discussed issues with the Healthy Start Scheme in particular low levels of uptake and no increase to its value to account for increases in the cost of living – see paragraph 3.56. For example, Sainsbury's has introduced an initiative where they will provide a £2 coupon at the checkout for those women who use Healthy Start.<sup>91</sup> As well as supplementing the government's scheme, this initiative also supports breaking down stigma associated with using the scheme, by actively encouraging those entitled to it, to benefit from the additional support. More supermarkets should follow this example and increase the amount of support they provide.

*Other sectors/international comparisons*

- 3.79 There is inadequate investment and support with public transport in Northern Ireland. Women's Regional Consortium & Ulster University research on the impact of the Cost-of-Living Crisis showed that women struggled with the costs of transport particularly in rural areas where access to public transport is poor. 38% of the women reported struggling with the costs of travel, 49% had

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<sup>91</sup> Grocery Gazette, Sainsbury's helps feed 500,000 pregnant women and children with NHS Healthy Start Card, October 2022, <https://www.grocerygazette.co.uk/2022/10/10/sainsburys-nhs-healthy-start/#:~:text=The%20NHS%20Healthy%20Start%20scheme%20has%20been%20designed,course%20of%20the%20six-month%20period%20to%20April%202023>

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reduced the use of their car/public transport in response to increases in the cost of living and 53% said that cheaper public transport/help with fuel costs would help them cope better with cost of living increases. Problems accessing transport meant that women were isolated and unable to access cheaper goods and services. Other parts of the UK have introduced subsidy schemes to make travelling on public transport more affordable.

3.80 We include some examples of the help that other countries have given to help people as a result of cost of living increases:

- **Ireland** introduced a 20% discount on public transport, cut fuel duty and cut VAT on gas and electricity. They also provided credits of €600 on electricity bills over the winter and further assistance with energy bills to the most vulnerable including a lump sum payment of €400. A sum of €500 was paid to those in receipt of the working family payment, a double child benefit payment worth €140 was made and €500 paid to people in receipt of disability benefits.
- **Scotland** introduced a rent freeze to help people cope with the rising costs of energy and food.
- **Germany** introduced a package of measures to help households cope with the Cost-of-Living Crisis including a tax cut on fuel, reductions in the cost of public transport tickets, a one-off €300 payment to help with the cost of living, a further €100 for each child and another €100 to anybody receiving state benefits.
- **Spain** introduced free train travel and discounts on other forms of public transport as well as cutting VAT on energy bills and capping gas prices. Spain also introduced a cost of living support package for vulnerable people including a rise in pensions by 15%.
- **France** introduced a freeze on gas prices, a cap on electricity prices and a cap on rent increases. They also scrapped their TV licence, introduced a 15% per litre reduction in fuel and increased public sector pay and benefits including giving low-income French households a one-off payment of €100 plus €50 for each child to low-income families on welfare benefits.

- **New Zealand** cut taxes on fuel, halved prices for public transport and took action to ease pressures on low and middle income people through increasing minimum wage levels by 6% and uprating benefits payments with jobseeker support, family tax credits and supported living payments all increasing by 9-16% compared to the previous year.

*“Government need to cap energy bills and provide public transport free or at affordable rates. Spain has just made all public transport free so why can’t we? It’s better for the climate too.”*