APPG on Ending the Need for Foodbanks

Call for Evidence Submission from

Women's Regional Consortium, Northern Ireland

September 2026

About Us

The Women's Regional Consortium (WRC) in Northern Ireland 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) – Project lead
- Women's Resource and Development Agency (WRDA)
- Women's Support Network (WSN)
- Northern Ireland's Rural Women's Network (NIRWN)
- Women's TEC
- Women's Centre Derry
- Foyle Women's Information Network (FWIN)

Summary

- Current levels of Universal Credit are failing to prevent hunger, hardship and harm to many groups including women, unpaid carers, people with disabilities and those most marginalised in society.
- Inadequate levels of social security cause increasing foodbank use and drive people into debt.
- Poverty disproportionately affects women who are more likely to be in receipt of benefits and in low paid, part-time work – therefore the adequacy of benefits is a gendered issue.
- Financial hardship, poverty and worry over meeting essential costs damages the physical and mental health of people and communities and negatively impacts children's health and wellbeing as well as causing long-term costs across Government including in health, education and justice.
- Specific issues in Northern Ireland make inadequate social security levels a greater problem including lack of progress on Free School Meals provision, the loss of Holiday Hunger payments, inadequate help with school uniform costs, lack of progress in support for unpaid carers, low awareness rates of existing help such as the Healthy Start Scheme and the fact that NI is a low-wage economy.
- The WRC supports the Essentials Guarantee for Universal Credit – calling for an independent process to set Universal Credit which reflects the true cost of essentials.
- The WRC believes that it is vitally important that the independent process must include people with lived experience of living on a low income who can best advise Government on the rates of UC which will allow people to afford the essentials.

Part 1: Impact of the current approach to setting levels of Universal Credit support

The levels of financial support offered by working-age means tested benefits (now primarily Universal Credit) have never been based on any logical calculation or assessment of adequacy. Today's rates are simply the result of years of successive updates to those implemented in the 1940s – below those initially recommended by Beveridge, each shaped by the rate in the year before, inflation, social security cuts and freezes.

1. What impact has this approach had on the subsequent adequacy of support from Universal Credit?

This approach has had significant negative impacts on the adequacy of support from Universal Credit (UC). Without basing the level of support on the cost of essentials it has left many people living in financial hardship and poverty and resulted in increased foodbank use and levels of debt. Adding in the impact of the five-week wait means that many people start their UC journey off in financial hardship/debt further impacting on the ability of UC to support people.

Joseph Rowntree Foundation (JRF) research[1] shows that:

- around 5 in 6 low-income households on UC are currently going without essentials
- support has eroded over decades and the basic rate ('standard allowance') of UC is now at around its lowest ever level as a proportion of average earnings
- 66% of the public think the basic rate of UC is too low
- almost half of households see their payments reduced by deductions and caps. For example, a household can lose 15% of their standard allowance to repay debts to DWP.

[1] Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times, Trussell and Joseph Rowntree Foundation, January 2026 https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the#:~:text=Social%20security-,Guarantee%20our%20Essentials:%20reforming%20Universal%20Credit%20to%20ensure%20we%20can,%2C%20but%20it%20doesn't.&text=When%20life%20events%20such%20as,to%20repay%20debts%20to%20DWP

The WRC supports The Guarantee our Essentials campaign which is calling for a new way of setting UC that reflects the cost of essentials using an independent process.[2]

Structurally women are more likely to have to claim social security benefits due to their concentration in low paid, part-time and insecure work and traditional gender roles which make them more likely to provide care. This contributes to keeping women's incomes generally lower over their lifetimes and therefore puts them at greater risk of poverty.

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, clothes or warmth in order to meet the needs of other family members when money is tight.[3]

The latest available UC statistics in Northern Ireland show that as of May 2026, 42% of UC claimants were male and 58% of UC claimants were female.[4] In terms of family composition, there were 72,140 lone parent households in payment (32%)[5] and in Northern Ireland 93% of lone parent households are headed by women.

Research carried out by the WRC on the Impact of UC on Women[6] highlights a range of issues with UC including inadequacy of the benefit with many women struggling to make ends meet on the benefit and forced to go to foodbanks or get into debt. This was brought to life in the following quotes from the women who took part in the research:

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[2] https://www.trussell.org.uk/support-us/campaign/guarantee-our-essentials

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

[4] Universal Credit quarterly publication - May 2026, Data to 31 May 2026, Department for Communities & NISRA, August 2026
https://datavis.nisra.gov.uk/communities/universal-credit-publication-may-2026.html#Age__Gender

[5] Ibid

[6] The Impact of Universal Credit on Women, Women's Regional Consortium NI, September 2020
https://womensregionalconsortiumni.org.uk/wp-content/uploads/2021/04/September-2020-The-Impact-of-Universal-Credit-on-Women.pdf

"It's been stressful. Checking my bank account daily to see how little money I've got to spend on food and hoping no more bills come out."

"I'm always borrowing from my Nan, from friends etc. I'm constantly juggling, borrowing from A to pay B, then from C to pay D. I'm never out of debt. I was looking at PayDay loans as I'm struggling and I rang Discretionary Support but they won't help as I've hit my maximum."

"Universal Credit has put me into debt. At no point before this was I without electric, wondering how I was going to feed my kids for the next few days and sitting with no heat, but now with Universal Credit I am."

"With just Universal Credit it's no life to live. We can't have the heating on just when it's really cold because we can't afford the gas, we had to have just hot water bottles at night. Thank God for food banks otherwise eating would have been much worse. I'm glad my little one is only small and doesn't seem to pick up on trends and knows we don't have much money so she doesn't ask for much because I can never afford it."

(Quotes taken from WRC *Research on the Impact of Universal Credit on Women, September 2020)*

The £20 weekly uplift to UC paid to help claimants during the Covid19 pandemic provided a much-needed boost to the value of UC. WRC research found that the uplift made a significant difference to claimants and called for the £20 increase to the standard allowance to be made permanent to protect claimants from poverty and ensure that they can meet their basic living expenses.[7]

The Cost-of-Living Crisis is bringing the inadequacy of social security benefits into sharper focus, increasing the numbers of people impacted by poverty. JRF survey results found that 62% of respondents have not been able to afford at least one essential item in the last six months.[8] Households that are most likely to be unable to afford essentials include those in receipt of UC. For those in receipt of UC who also have a deduction applied, the proportion going without essentials is more than 90%, while almost every household (95%) in receipt of a UC advance payment have had to go without an essential

[7] https://womensregionalconsortiumni.org.uk/wp-content/uploads/2021/04/Womens-Regional-Consortium-response-to-APPG-on-Poverty-UC-uplift-call-for-evidence.pdf

[8] Record numbers cannot afford the essentials: JRF's cost of living tracker, summer 2026, Joseph Rowntree Foundation, July 2026 https://www.jrf.org.uk/cost-of-living/jrfs-cost-of-living-tracker-summer-2026

item. WRC's own research with Ulster University on the Impact of the Cost-of-Living Crisis on Women[9] highlighted significant levels of food insecurity and that 91% of the women who took part in the research said they had difficulty paying their bills as a result of cost-of-living increases.

2. Can you share any insights on the impact of this subsequent adequacy on:

- **the system's ability to enable households to avoid financial crisis and the government's commitment to end the mass dependence on emergency food parcels?**

Current UC levels simply do not enable households to avoid financial crisis and this situation is exacerbated where people are living with a disability and ethnic minority households. We have outlined in our answer to the previous question how inadequate levels of UC cause financial hardship and poverty.

Trussell statistics show that 75% of people who use foodbanks are on UC which is a clear indication that the levels at which it is set are insufficient to meet basic needs and protect people from poverty.

- **communities and public services?**

Charities and community groups have become crucial anchors as the wave of financial pressures increase including Women's Centres who are under increasing pressure to provide help with food and foodbank vouchers, clothing, furniture and other household goods.

Research has highlighted the long-term impacts of living in poverty and financial hardship including the impacts on both physical and mental health, educational attainment and interactions with the justice system. Therefore, the inability to

[9] 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; See also, Ciara Fitzpatrick, Alexandra Chapman and Siobhán Harding, Social policy in a political vacuum: Women's experiences of hunger during the Cost-of-Living Crisis in Northern Ireland (2025). *Social Policy & Administration*, 59(2), 221–236. **https://doi.org/10.1111/spol.13063**

effectively address poverty and financial hardship has long-term negative consequences for wider public services including health, education and justice. The WRC believes that an investment in the social security system is needed to ensure that it provides the safety net of support that people can rely on and in the long term reduces pressure on communities and other public services.

- **the system's ability to support households to stay in or progress in employment? Or to recover from work limiting ill-health?**

JRF research[10] highlights how inadequate income can act as a barrier to employment. It can make it more difficult to afford the transport needed to job-hunt or get to work, it can create difficulties in affording the costs associated with work including clothing and food and it can make it harder to afford the training/education needed to support employment. In addition, poor mental health associated with living on a low income can affect a person's ability to look for work or remain in work.

Many workers find themselves in working poverty particularly in NI where there is a heavy reliance on low-paid work. Northern Ireland is one of the regions with the highest proportion of jobs paid below the Real Living Wage at 17.3% second in the list behind the North East (18.8%) and the East Midlands (17.2%).[11] Women continue to be disproportionately affected by low pay, with 58.6% of all jobs paid below the real Living Wage in 2025 held by women.

- **the standard of living and financial security enjoyed by recipients?**

As we have previously highlighted the current levels of UC simply do not allow recipients to live dignified, healthy lives and cause many to suffer financial hardship and poverty.

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[10] Inadequate Universal Credit and barriers to work, Joseph Rowntree Foundation, July 2023 https://www.jrf.org.uk/social-security/inadequate-universal-credit-and-barriers-to-work
[11] Employee jobs paid below the real Living Wage: 2025, Living Wage Foundation, February 2026 https://www.livingwage.org.uk/sites/default/files/2026-05/Employee%20Jobs%20Paid%20Below%20the%20Real%20Living%20Wage%202025%20-%20Living%20Wage%20Foundation%20Research%202026.pdf

Inadequate benefit levels and the impact of the Cost-of-Living Crisis have raised concerns over increasing debt levels. Of particular concern in NI, is the potential for increases in paramilitary lending.[12] Research by the University of Ulster found that UC was repeatedly described as a driver for illegal lending[13] 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.

- **other elements of the UK's social security system?**

The poverty rate for carers in Northern Ireland is 28.3% – a rate which is higher than the poverty rate for carers in the rest of the UK (23.6%).[14] The inadequacy of both Carer's Allowance and UC exacerbates the poverty that unpaid carers in NI experience.

There are a number of other payments which are outside of the social security system where there are specific NI issues which put further strain on UC awards for families:

- NI is the only UK nation without universal Free School Meal (FSM) provision. The removal of the Holiday Hunger Scheme in 2023 further exacerbated poverty during school breaks.
- NI has the lowest levels of uptake and awareness of the Healthy Start Scheme across the UK.[15]
- NI also provides less help with the costs of school uniforms than Scotland and Wales with no cap on school uniform costs.

[12] https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/05/Womens-Regional-Consortium-response-to-NI-Affairs-Committee-Call-for-Evidence-on-Paramilitaries.pdf
[13] Illegal Money Lending and Debt Project, Research Report of Findings, Ulster University and the Consumer Council, March 2020
Illegal_Money_Lending_Report.PDF (consumercouncil.org.uk)
[14] Policy measures to tackle poverty among unpaid carers in Northern Ireland, A WPI Economics report for the Carer Poverty Commission NI, October 2023
https://wpieconomics.com/wp-content/uploads/2023/10/CPC-Report-Web.pdf
[15] Healthy Start scheme in Northern Ireland, ARK Policy Brief, June 2024
https://www.ark.ac.uk/ARK/sites/default/files/2024-06/policybrief28.pdf

Part 2: Potential role of independent advice to determine the levels of financial support offered by Universal Credit

This section explores the feasibility and potential merits of using independent advice in the process of determining the financial support offered by Universal Credit.

3. What role, if any, should independent advice or independent processes play in helping to determine the levels of financial support offered by Universal Credit?

To ensure a robust and reliable process for setting UC levels the WRC believes that independent advice is vitally important in determining the levels of financial support offered by UC.

We support the recommendation from the Joseph Rowntree Foundation[16] which calls on the Government to implement an independent, evidence-based advisory process to recommend minimum rates that reflect the cost of essentials. The Work and Pensions Committee[17] has also recommended that Government should use independent research to support decisions on benefit adequacy.

Critically, we believe that this independent process must include people with lived experience of living on a low income who can best advise Government on the rates of UC which will allow people to afford the essentials.

4. If the government were to implement an advisory process:

a. How should it be designed and who should be involved? Should people with lived experience be involved and, if so, how?

[16] Independent process to ensure Universal Credit covers essential costs, Joseph Rowntree Foundation, January 2026
https://www.jrf.org.uk/social-security/independent-process-to-ensure-universal-credit-covers-essential-costs
[17] Benefit Levels in the UK, House of Commons Work and Pensions Committee, March 2024
https://committees.parliament.uk/publications/43979/documents/217876/default/

As we have previously stated we believe that the Government should implement an advisory process and that it **<u>must</u>** include people with lived experience of living on a low income. Involving those with lived experience will help to ensure that UC will be fit for purpose, provide a proper safety net and meet the needs of claimants.

Government need to consider how they are going to integrate the experiences of people living on a low income throughout the process including in design, implementation, monitoring and evaluation. Government must ensure that those with lived experience are equal partners in this process and that their involvement is not tokenistic or simply a 'tick-box' exercise.

Government must consider carefully how to recruit those with lived experience to ensure diverse participation and good representation across claimant types including those who are the most marginalised. We also believe that it is vitally important that this participation should be remunerated in some way to recognise the importance of their time and experience. This would help to ensure inclusivity, sustainability and fairness in the process. Those with lived experience must also be involved in evaluation and feedback to help identify what is working well and what needs to be improved.

We highlight the following models of integrating lived experience into policy making.

The Scottish Experience

'Social Security Experience Panels' were established in Scotland in 2017. The aim of the Experience Panels was to design the new Scottish social security system with direct input from people with lived experience of the previous UK system.

The panels ran for six years, with more than 2,400 people participating in interviews, focus groups, workshops and surveys. Panel members contributed to the research about specific benefits previously delivered by the UK Government, as well as some new ones. The Experience Panels formally closed at the end of March 2024 because the migration to Social Security Scotland was complete.

‘Client Panels’ were launched in 2020 in recognition of the need for engaging people with lived experience for ongoing development and improvement of Social Security Scotland.

Findings from research about the impact of the experience panels included:

- 82% of respondents said that it was clear how Experience Panels research was used to inform the design of the new social security system in Scotland.
- 81% said that they felt being part of the Experience Panels had allowed them to shape the new social security system.
- 87% said that the Experience Panels were a good way to ensure people with lived experience helped to design the new social security system.
- 91% of respondents said that they had enjoyed taking part in the Experience Panels.
- 81% of respondents said that they had felt listened to.[18]

Northern Ireland Examples:

In 2006, the Northern Ireland Anti-Poverty Network (NIAPN) facilitated lived experience focus groups and workshops as part of the **Get Heard** project, which was a UK wide project working through a range of Anti-Poverty Groups and other partners. It aimed to spread awareness on the National Action Plans (NAP) for Social Inclusion, which was a European Union anti-poverty policy that placed a requirement on all EU states to produce action plans every two years on how they aim to tackle poverty in their country. It was supported by the European Commission and the Department for Work & Pensions.

The women’s sector in Northern Ireland has many years’ experience of consulting with women. Guidance produced by Women’s Regional Consortium members, the Women’s Resource and Development Agency (WRDA) contains important tips in promoting women’s participation in public policy making. These include the need to work together

[18] https://www.gov.scot/publications/social-security-experience-panels-legacy-report/

with the women's community and voluntary sector, making time for accessible face to face engagement, keeping language accessible and relevant, listening to the stories from women and making women visible in the product as well as the process.

These are just a number of examples, but there is an urgent need to go beyond soundbites and tick box consultation processes. Those with lived experience know best what needs to change in order to make improvements in their lives, in their families and communities.

b. What principles or benchmarks should be used in its decisions?

The WRC believes that decisions must be based on evidence-based calculations which use realistic assessments of actual living costs. Rates should be set according to the changing costs of essential items including food, utilities, necessary household goods and transport. And as we have previously stated we believe that decisions must incorporate evidence from those with lived experience of living on a low income.

We believe that any independent body should review and recommend rate adjustments annually to properly reflect changes in the economy. We also believe that there should be legislated protection for decisions on the rates so that the standard allowance cannot legally fall below the calculated minimum.

c. To what extent would it support the government's ambition for Universal Credit to 'make work pay and tackle poverty' and their commitment to 'end the mass dependence on emergency food parcels'?

The WRC believes that implementing an advisory process, integrating lived experience of people living on a low income, would support the Government's ambition for UC to make work pay, tackle poverty and end the mass dependence on emergency food parcels.

5. What can be learnt from UK or international uses of independent processes or advice for relevant decision-making?

We point the Inquiry to the paper published by the Joseph Rowntree Foundation[19] which outlines how an independent, evidence-led advisory process would help to ensure that UC covers essential costs. This paper explores a range of UK and international examples that help inform potential models for an independent process to advise on UC rates.

6. What alternatives to independent advice could ensure a robust and credible process in setting Universal Credit levels?

We believe that independent advice, integrating lived experience from people with direct experience of living on a low income would best ensure a robust and credible process in setting UC levels as outlined above.

[19] Independent process to ensure Universal Credit covers essential costs, Joseph Rowntree Foundation, January 2026 https://www.jrf.org.uk/social-security/independent-process-to-ensure-universal-credit-covers-essential-costs