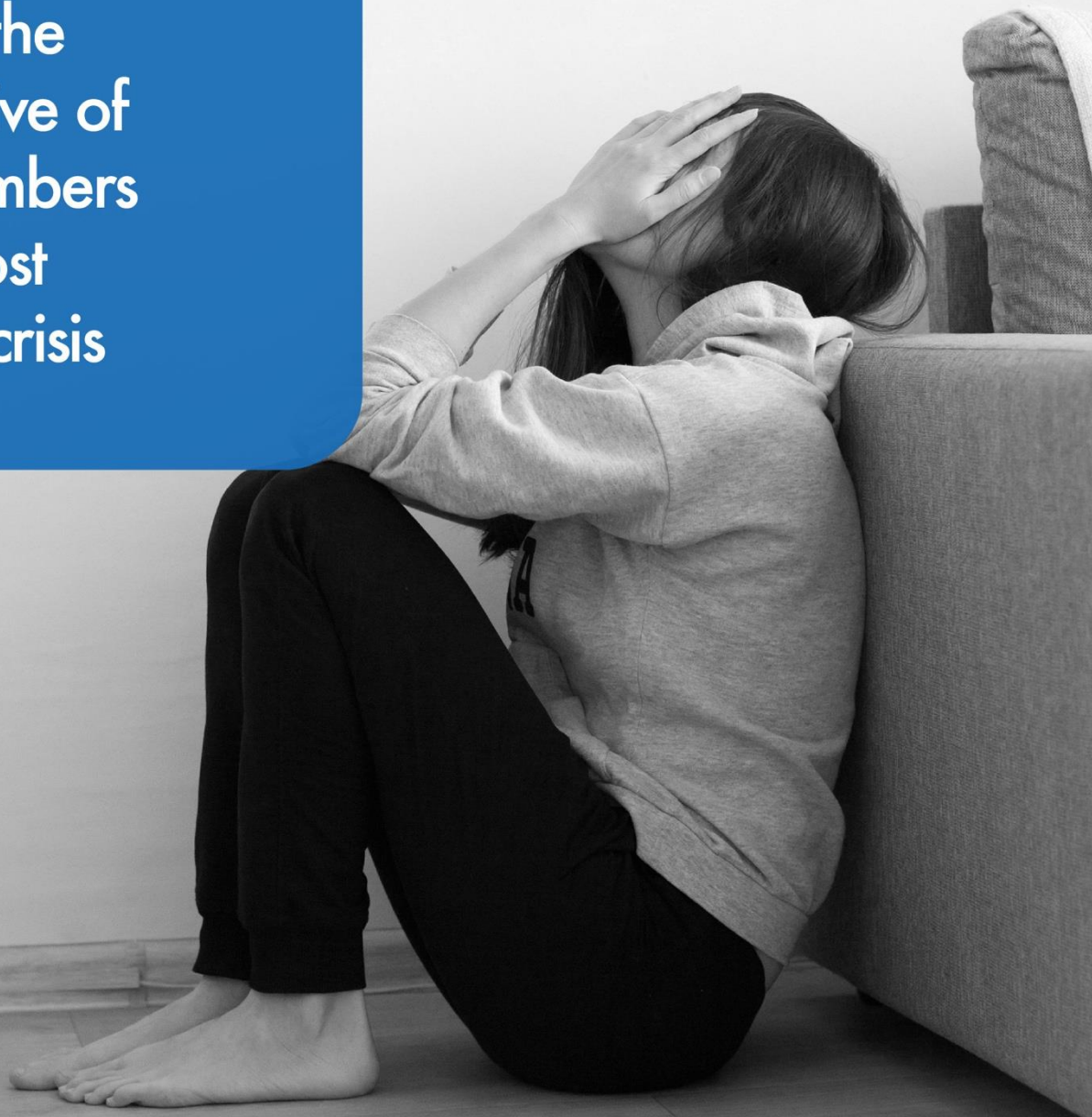


BEYOND BREAKING POINT:

Sharing the
perspective of
SVP Members
on the cost
of living crisis



SVP
NORTHERN
REGION

Mission statement

The Society of St. Vincent de Paul is involved in a diverse range of activities characterised by:

Support and Friendship

Through person-to-person contact, we are committed to respecting the dignity of those we assist and fostering self-respect. We assure confidentiality at all times and endeavour to establish relationships based on trust and friendship.

Promoting self-sufficiency

It is not enough to provide short-term material support. Those we assist are also helped to achieve self-sufficiency in the longer term and the sense of self-worth this provides. When problems are beyond our competence, we enlist the support of specialised help.

Working for social justice

We are committed to identifying the root causes of poverty and social exclusion in Ireland and, in solidarity with people experiencing poverty and disadvantage, to advocate and work for the changes required to create a more just and caring society.

Beyond Breaking Point

Sharing the perspective of SVP Members on the cost of living crisis

Report by SVP Northern Region's Social Justice Committee

November 2023

“

The level of need is escalating and not dissipating at all. Families and individuals are in dire need and poverty levels, I believe, have returned to late 1970s levels.

”

SVP Member Antrim

“

There are weeks I have had to pick electricity over gas and when I do get gas, I only use it to heat the water as I can't afford to put heating on...I feel like I am treading water all the time

”

'Mark' assisted by SVP in 2023

Table of Contents

Foreword	4
Executive summary.....	5
Introduction and background	5
Summary of key findings.....	5
Conclusions and recommendations.....	7
Introduction	8
Structure.....	8
Strand 1: Literature and data review.....	9
Who is in poverty in Northern Ireland?	9
Drivers of poverty in Northern Ireland	13
Conclusion.....	25
Strand 2: Analysis of calls to SVP regional office.....	26
Requests for assistance – trends over time.....	26
Presenting issues.....	26
Profile of those seeking support.....	27
Voices of those seeking SVP’s help	27
Strand 3 – Survey with SVP Members	29
Response rate and profile of Member responses.....	29
Initial contact and profile of households seeking help	30
Key issues as seen by SVP	34
Government response – SVP perspectives.....	41
Strand 4 – Focus groups with SVP Members.....	43
Conclusion and recommendations	46

Foreword

The past number of years have been incredibly difficult for individuals and families struggling to make ends meet while also trying to navigate a pandemic, cost of living crisis and significant social security cuts and changes. The assistance provided by dedicated SVP volunteers during this time is staggering as the calls to the regional office in Belfast more than doubled. Our Members tirelessly work across all communities to support individuals, regardless of their background, who are battling poverty and social exclusion. We are worried about what the winter and the year ahead will bring. It's getting more and more expensive for people to live every day, and households we are supporting are already beyond breaking point.



Working for social justice is one of three key pillars of the Society of St Vincent de Paul's mission and it requires us to challenge the structures that create or perpetuate poverty. Support and direct assistance for people experiencing exclusion are important but we must turn our concern into action by advocating for more socially just policies. The reach of SVP Members across the region allows us to have unique insights into the reality of life on a low income and the daily struggles of individuals and families trying to get by. For the first time, we have brought together the experiences and perspectives of SVP Members on poverty, the cost of living crisis and the key gaps in services for people struggling to make ends meet in Northern Ireland.

Feedback from our Members who are at the coalface of the cost of living crisis shows the depth and breadth of financial difficulties currently being experienced by far too many households. Benefit delays, insecure and unaffordable housing, skyrocketing energy prices, food poverty and in-work poverty are just some of the issues brought to the fore by this report. Worryingly, there is an overwhelming sense of despair for households as it increasingly feels like there is no end in sight while people's mental health is significantly affected. For our Members, there are concerns for their capacity to respond both financially and emotionally.

It is clear that charities should be complementing government assistance, not being the first port of call for those living in poverty. We need leadership, we need the Executive to make provision for people to survive as SVP is bridging a gap for families who are finding it more and more difficult to make ends meet.

The purpose of this report is not only to shine a light on the cost of living crisis and poverty in Northern Ireland from the perspective of SVP, but to also bring our solutions to the table. In this way, the report is a call to action to our policy makers and a blueprint for ending poverty.

We understand the challenges faced by Government but our hope is that this report is the starting point for the changes we need for a more compassionate, caring and just society.

Mary Waide

SVP Northern Regional President

Executive summary

Introduction and background

The Society of St Vincent de Paul Northern Region has experienced a significant increase in demand for its services across all areas and counties in the past number of years due to the combination of a pandemic, cost of living crisis and social security cuts and changes. In our experience high rates of poverty and the harsh impact of the welfare reform agenda from 2013 onwards is being acutely felt by individuals and families across Northern Ireland. SVP and other voluntary sector organisations have had to step into the gap to help families survive.

Part of SVP's mission is not only providing direct assistance to those in need, but to work for social justice and challenge the injustices our Members see through their work in communities.

For the first time, this report brings together the experiences and perspectives of SVP Members on poverty, the cost of living crisis and the key gaps in services for people struggling to make ends meet in Northern Ireland. **"Beyond Breaking Point"** seeks to shine a light on the reality of life on a low income from the perspective of SVP Members. Above all, Members who took part in the research wanted the report to share and uplift the voices of those they support, who so often go unheard.

The research is divided into four strands: 1) a review of literature and existing data on poverty in Northern Ireland, 2) analysis of calls to the SVP Regional office in Belfast, 3) a survey of SVP Members supporting household across the region and 4) in-depth focus groups with Members on the key barriers and enablers to support people through the cost of living crisis and out of poverty. The report concludes with recommendations for policy makers.

Summary of key findings

Strand 1: Literature review and data analysis

- The review of data and literature shows the extent of poverty in Northern Ireland and the impact of the cost of living crisis on low income households.
- There are 306,000 people living in poverty in Northern Ireland which makes up 16% of the total population. Of these people 163,000 are adults of working age, 97,000 are children, and 47,000 are pensioners.
- In terms of who is at highest risk of living in poverty, lone parents and their children have by far the highest risk – 35% of them experience poverty. This is followed by single pensioners (21%) and couples with children (16%). While work is an important safeguard against poverty, it is not a guarantee against hardship: 13% of people in working families are in poverty.
- In March 2023, food price inflation reached 19.2%, higher than at any point in 45 years. A representative survey showed the different methods households were forced to use to cope with this price shock: 21% of parents had prioritised meals for other family Members, 13% of all respondents had skipped meals, and 3% had used a food bank.
- Over the last decade, austerity policies have had a devastating impact on the incomes of people reliant on social security, with the value of working age rates dropping by 9.6%, and benefit replacement rates for a single adult entering unemployment now the second lowest in the OECD.

Strand 2: Analysis of calls to SVP Belfast office

- The impact of the cost of living crisis is clearly displayed in increased requests to the Belfast office, revealing the hardship being felt by people and the increased demand on SVP Members.
- Between 2020 and 2021, calls to our local offices in Belfast doubled to 25,285, and increased by another 50% the following year with 37,599 calls logged on our system in 2022. Calls in 2023 have remained high with 25,057 calls logged by the end of October.
- Overall, two thirds of calls are for the essentials of food and energy.
- One parent families and people living alone are the household types most likely to seek assistance from SVP.

Strand 3: Survey with SVP Members

- In total, 161 Members responded to the survey which was issued in August 2023. This was a 15% response rate with good geographical spread across all counties.
- The survey illustrated that Members are increasingly supporting households facing multiple difficulties who need assistance in complex circumstances. This includes changes to the benefit system, multiple bills needing to be paid, or supporting refugees and asylum seekers with very little to no income.
- In total, 80% of survey respondents said they are meeting more households with multiple difficulties, with 18% saying they are meeting the same level of difficulty and 2% saying less
- Affordability is the most common concern with regards to housing, followed by furnishing new tenancies. Waiting times to access housing, and quality/maintenance issues were the next most common response.
- Over 77% of survey respondents selected the rising cost of energy as the main reason people are seeking help from SVP. The second most common request for assistance is for food, and over half of responses stated that they had helped with food on all five of their last visits.
- Growing poverty amongst in-work households is a key concern for Members. The most commonly cited factors are unpredictable and zero hours work, followed by low pay, childcare, and the interaction with benefits, which impacts households the most. The cost of travel to work, in particular for people living rurally, is raised as a barrier as well.
- Over 80% of respondents said the five week wait for Universal Credit is the most common challenge impacting households receiving benefits. This is followed by the application process, and the low value of benefits.
- Concerns for people's mental health was an unprompted theme throughout survey responses, especially for young people. Also raised were concerns for people with addiction and people with ill health.
- When asked what change Members would like to see from government, Members clearly stated the need for improvements to the benefit system. The need to get the Executive up and running was a priority. There is a strong sense that without urgent Government intervention, the lives of far too many people in Northern Ireland will be impacted beyond repair and the effects will be felt for years to come.

Strand 4: Focus groups with SVP Members

- In September 2023, 13 Members took part in two online focus groups. The purpose of the focus groups was to gain a deeper insight into the perspectives of SVP Members.
- Members discussed the connection between growing complexity of needs that is being asked of them in their roles as Members, a broken support system, policies that don't support or empower people and the current challenging political landscape.

- The discussions focused on the pressure of low incomes from social security and work, the chronic and acute difficulties facing the housing system, the rising costs in food and energy, and the extreme challenges facing some groups, including one parent families, households with a disabled family Member and/or caring responsibilities, and people seeking asylum. Increasingly, the cost of living is also pulling households into difficulty who may not have struggled before.
- There was a strong desire for change and the continuing and growing need for SVP to shine a light of the lived experiences of those in poverty and fight for social justice.

Conclusions and recommendations

This report has displayed the breadth and depth of poverty being experienced by households in Northern Ireland. Through their home visitation work SVP Members witness the real lives and people behind the statistics, with all evidence pointing to growing need, complexity and urgency amongst people seeking support. The weight of financial pressure on people who are trying to afford the essentials is pushing people beyond breaking point, and Members are seeking to help people through what can seem like impossible situations.

It is clear from data showing the high rates of hardship persistently experienced by some groups, the wealth of evidence from SVP Members, and the voices of people themselves, that the safety net – there for all of us in times of need – is fraying. We must act while it can still be repaired.

Therefore, our overarching and fundamental recommendations are:

There is an urgent need for political leadership to protect people in poverty as they face challenges on many fronts: a functioning Executive is essential to prevent further hardship.

The need for an Anti-Poverty Strategy has never been more profound. We urge all relevant government departments, led by the Department for Communities, to ensure that, when there is a functioning Executive, this strategy is ready to be immediately implemented. This is required under Section 28a of the Northern Ireland Act 1998.

Based on the feedback from Members these key elements must be actioned:

1. **Everyone must have the income needed to meet their essential needs** – increase benefits in line with the Minimum Income Standard, improve adequacy and accessibility of Discretionary Support, and remove the five week wait for Universal Credit.
2. **One parent families must be supported to escape poverty**- increase affordable childcare options, and improve the quality of work available.
3. **Support for Refugees and Asylum Seekers must be adequate** – increase direct support, and end the practices of using hotels for long term accommodation needs.
4. **Address poor mental health by funding essential services** – full funding must be allocated to implement the Strategy upon the advice of the Mental Health Champion.
5. **Develop and implement a new strategy to end energy poverty.**
6. **Make housing affordable** – increase the provision of social housing, reassess policies on furnishings in new homes, and improve standards and affordability in the private rented sector.
7. **Poverty proof the school day** - all early intervention and prevention programmes focused on child poverty, such as ‘holiday hunger’ initiatives, must be guaranteed and school uniforms must be as affordable as possible.

Introduction

The Society of St Vincent de Paul Northern Region responds to thousands of requests each year from people experiencing poverty and exclusion. Through its core work of home visitation, SVP Members provide essential support in the form of direct financial assistance, for much needed essentials such as food, fuel and household goods as well as signposting to other support services and providing emotional support.

This work allows SVP Members a unique insight into the difficulties facing people living below the poverty line. At this time, SVP Members are witnessing the hardships caused by the rising cost of living, which is exacerbating a rate of poverty that was always unacceptable.

In our experience high rates of poverty and the harsh impact of the welfare reform agenda from 2013 onwards is being acutely felt by individuals and families across Northern Ireland. SVP and other voluntary sector organisations have had to step into the gap to help individuals and families survive.

Part of SVP's mission is not only providing direct assistance to those in need, but to work for social justice and challenge the injustices our Members see through their work in communities. In 2021, the Northern Region Social Justice Committee was established to gather the experiences of SVP Members in the region and advocate for social justice with the aim of bringing about positive changes in the lives of people we assist.

For the first time, this report brings together the experiences and perspectives of SVP Members on poverty, the cost of living crisis and the key gaps in services for people struggling to make ends meet in Northern Ireland. **"Beyond Breaking Point"** seeks to shine a light the reality of life on a low income from the perspective of SVP Members.

Above all, Members who took part in the research wanted the report to share and uplift the voices of those they support, who so often go unheard.

Structure

This report is structured in four parts: the first looks at existing data and research to examine what we know about poverty in Northern Ireland, including who is living below the poverty line, and some of the factors currently driving trends and shaping people's experiences.

The findings from our research with SVP Members has three strands: an examination of our database of requests for assistance from the public; analysis of an online survey of SVP Members in NI carried out in August 2023; and follow up discussions that took place in two online focus groups with Members in September 2023.

We present our conclusions and recommendations at the end of the report.

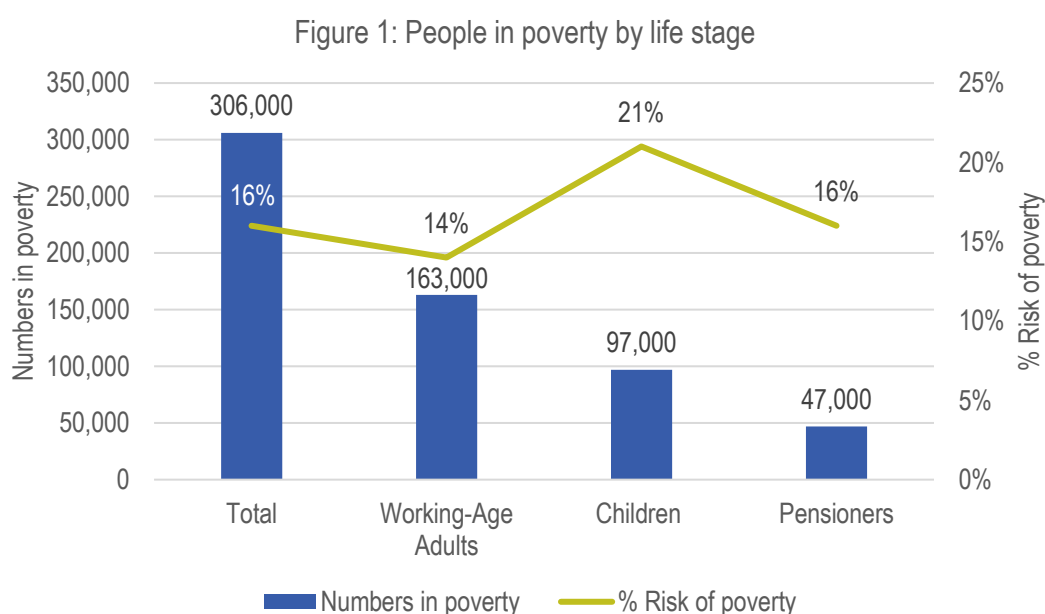
Strand 1: Literature and data review

In order to provide context to the survey findings of SVP Members in Northern Ireland, the first step was to analysis existing data and research to understand the trends in poverty and deprivation in Northern Ireland and the key drivers of financial difficulties for households in recent years.

Who is in poverty in Northern Ireland?

This section of the report will examine who is in poverty in Northern Ireland, and which groups have the highest risks of living in poverty.ⁱ

Life stage



Source: C1 - Headline Poverty Figures 2021-22 - <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

There are 306,000 people living in poverty in Northern Ireland which makes up 16% of the total population. Of these people 163,000 are adults of working age, 97,000 are children, and 47,000 are pensioners.

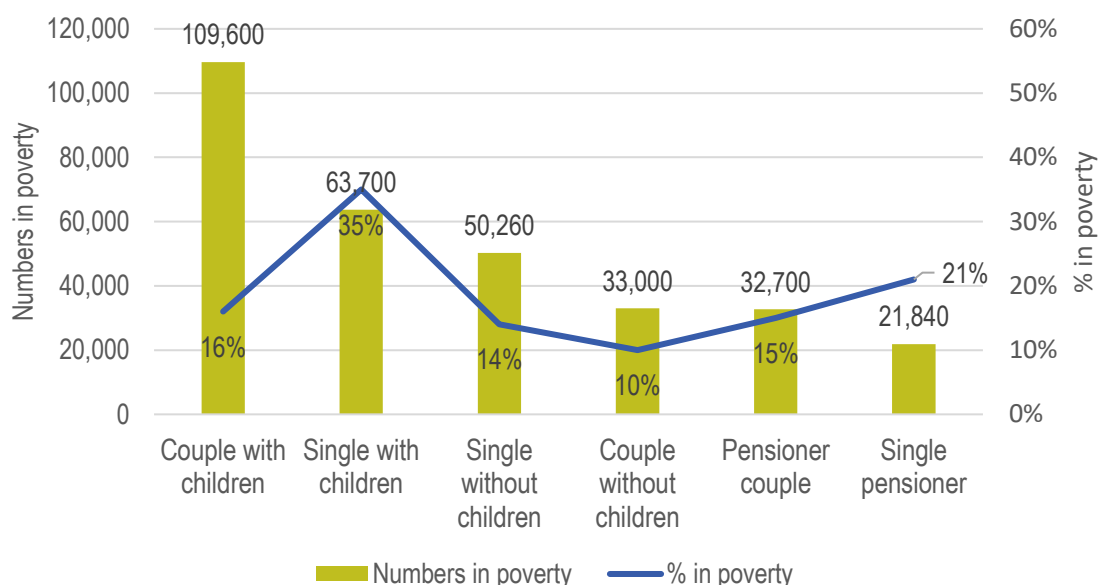
The risk of living in poverty is highest for children (21% of whom live in poverty), followed by pensioners (16% of whom live in poverty), with 14% of working age adults living in poverty. Of the 97,000 children in income poverty, 32,000 children are growing up both in income poverty and in material deprivation.¹

¹ C3 Children Poverty 21 22 <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

Across the UK and ROI, children have a higher rate of poverty than the working-age population and pensioners. In NI, there are higher rates of poverty amongst pensioners than ROI and the UK.²

Family type

Figure 2: Family types of people in poverty



Source: C2 Whole Population Poverty 2021-22 <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

Of people living in poverty, the largest number live in households made up of a couple with children, with 109,600 individuals in these households. This is followed by people living in households headed by one adult with children, with 63,700 individuals.

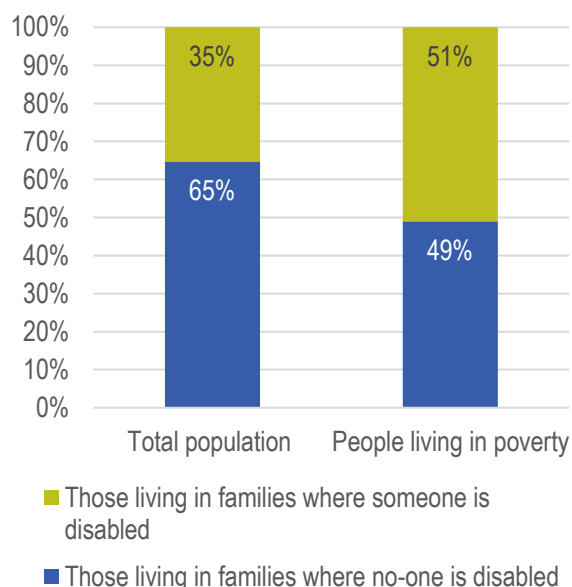
Single adults without children form the third largest group, with 50,260 individuals in poverty, followed by couples without children (33,000 people), and pensioner households.

In terms of who is at highest risk of living in poverty, lone parents and their children have by far the highest risk – 35% of them experience poverty. This is followed by single pensioners (21%) and couples with children (16%).

² NESc (2021) Shared Island: Projects, Progress and Policy. Sharing Knowledge and Lessons in Combatting Poverty. Available at: http://files.nesc.ie/nesc_secretariat_papers/sec_28_si_poverty.pdf and JRF (2023) UK Poverty 2023. Available at: https://www.jrf.org.uk/sites/default/files/jrf/uk_poverty_2023_-_the_essential_guide_to_understanding_poverty_in_the_uk_0_0.pdf

Health, disability and caring

Figure 3: People living in families where someone has a disability



Source: C2 Whole Population Poverty 2122
<https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

Of people who live in poverty, 51% are in households where a family member is a disabled person. This is an over-representation against the total population, where 35% live in a family with a disabled member. Families with a person living with disability in fact experience almost double the risk of living in poverty: 12% are in poverty when no-one is disabled, and 23% where at least one family member is disabled.

Low employment rates for people living with a disability – the lowest across the UK, at just over a third – is likely to influence high poverty rates.³

In addition, people with disabilities can face significant extra costs that are not reflected in income-based poverty figures, with research showing that the average figure is an additional £538 per month.⁴

Carers in NI have the highest poverty rates in the UK, at 25% of carers in poverty, or 55,000 people.⁵

Employment

While work is an important safeguard against poverty, it is not a guarantee against hardship: 13% of people in working families are in poverty.⁶

We know that the risk of a child being in poverty is much higher for households where no one is working, but in fact most children growing up in poverty are in a family that has at least one person in work: just under two thirds of children in poverty are in working families.⁷

Many children growing up in poverty are in families with high work intensity, with 35% of children in poverty having all parents in work – an increase from 17% ten years ago.⁸

The risks of being in work and in poverty are particularly high for one parent families. JRF note that, despite having the highest increase in employment rates of the family types, there has been a 3 percentage point increase in poverty for single-parent families in work since 2009-12,

³ JRF (2022) Poverty in Northern Ireland. Available at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>

⁴ APPG on Poverty (2023) "Enough to be able to live, not just survive." Available at: <http://www.appgpoverty.org.uk/wp-content/uploads/2023/07/APPG-on-Poverty-Social-Security-Report.pdf>

⁵ Carers Poverty Commission NI (2023) 'The experiences of poverty among unpaid carers in Northern Ireland' Available at: <https://www.carersuk.org/media/1b0ah2xh/the-experiences-of-poverty-among-unpaid-carers-in-northern-ireland.pdf>

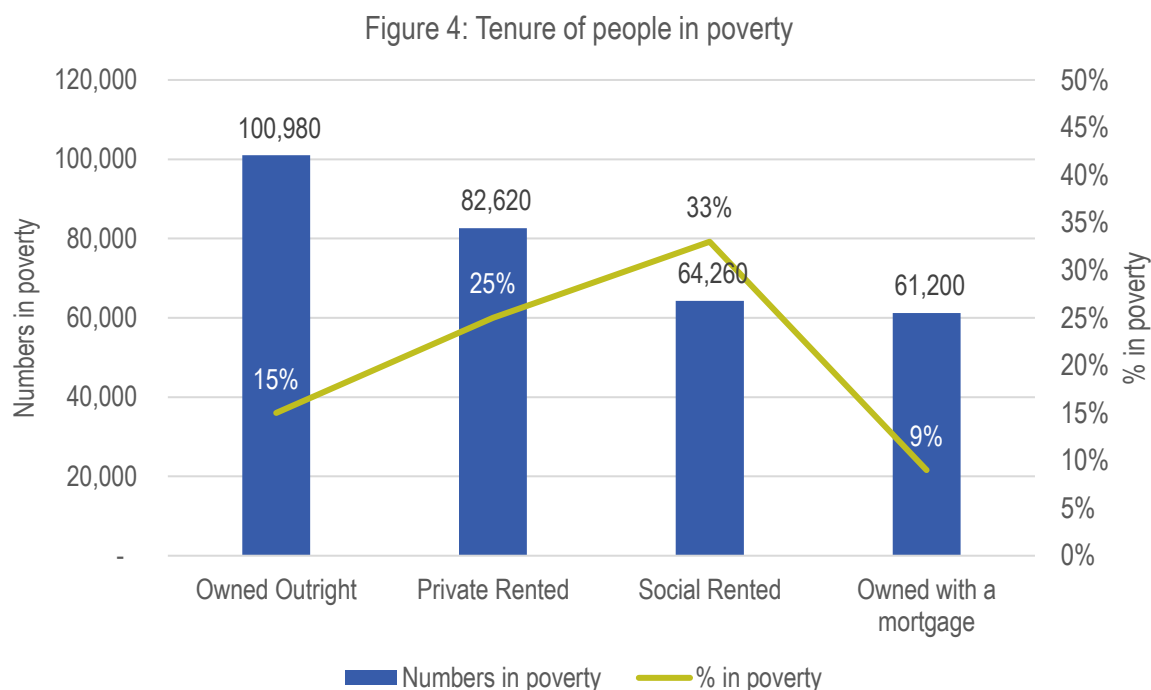
⁶ JRF (2022) Poverty in Northern Ireland. Available at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>

⁷ Save the Children (2021) 'Ten Years Too Long: A decade of child poverty in Northern Ireland' Available at: https://www.savethechildren.org.uk/content/dam/gb/reports/ten_years_too_long_a_decade_of_child_poverty_in_northern_ireland.pdf

⁸ Ibid.

reaching 20% of one parent families – the only family type that saw an increase in working poverty.⁹

Tenure



Source: C1 - Headline Poverty Figures 2122 - <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

The highest number of people living in poverty live in a home they own outright (100,980), followed by people living in the private rented sector (82,620). 64,260 people in poverty live in social rented housing, and slightly lower numbers of people who own their home with a mortgage, at 61,200.

However, people living in social rented housing are at the highest risk of living in poverty: 33% of people in this sector live in poverty, and 25% of private renters live in poverty. The lowest risks are experienced by owners: 15% of outright owners are in poverty, and 9% of owners with a mortgage.

Overall, the profile of those in poverty based on representative data broadly matches those who more regularly seek assistance from SVP. SVP data is presented in strand 2 of this report.

⁹ JRF (2022) Poverty in Northern Ireland. Available at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>

Drivers of poverty in Northern Ireland

This section will discuss the impacts of the current policy and economic context on people in poverty in Northern Ireland.

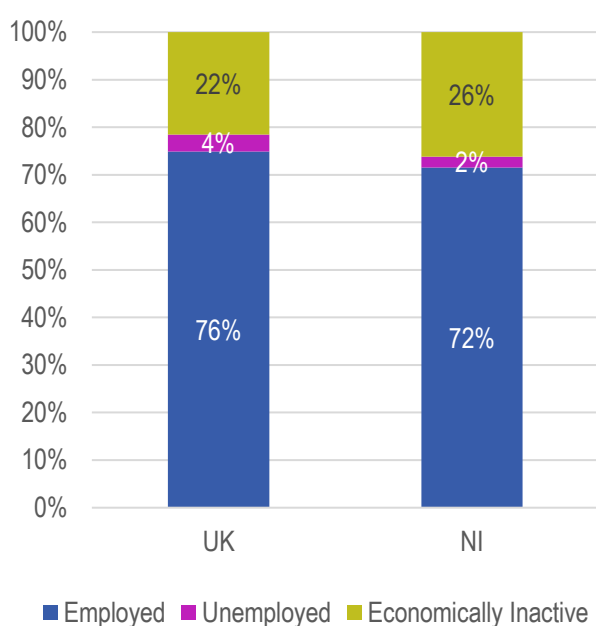
Recent years have brought significant changes to Northern Ireland that have impacted households in poverty and on low incomes: austerity, the uncertainty caused by Brexit, the pandemic, non-functioning Executive, and now a period of extraordinary inflation.

This year, severe and sweeping budget cuts are being rolled out by Departments in the absence of the Executive, while the full transition to Universal Credit will also be increasingly felt by households on low-incomes in coming years.

This section will look at how, cumulatively, these changes are impacting households in poverty. First we will examine changes in people's incomes, and then will look thematically at how increasing costs have impacted people's ability to afford the essentials – focusing on energy, housing and food.

Incomes

Figure 5: Economic activity - 16-64



Source: Annual Population Survey, via NOMIS

Income adequacy is essential to escaping poverty, avoiding hardship, and being able to afford the essentials we need to survive and participate in society.

In comparison to other UK countries, Northern Ireland has lower average incomes than Scotland and England (with Wales lower than NI), and similar to the North East, North West, Yorkshire, and West Midlands in England.¹⁰ 29.7% of people live below a Minimum Income Standard, meaning their incomes are below a level that can afford the essentials needed to meet basic needs and participate in daily life.¹¹

NI has slightly lower levels of the population who are employed, but also lower levels of unemployment: many more people in NI are considered 'economically inactive', meaning they are neither in employment nor seeking employment.¹² Key factors that influence this level include chronic ill health and disability, and caring for the home and family.¹³

¹⁰ JRF (2022) Poverty in Northern Ireland. Available at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>

¹¹ JRF (2023) Households Below the Minimum Income Standard: 2008-2021' Available at: https://www.jrf.org.uk/system/files/files-research/households_below_the_minimum_income_standard_2008-2021_0.pdf

¹² This refers to people who are not in work, and not seeking work: this may be if they are carrying out unpaid care, are a student, or are sick or disabled, etc.

¹³ Department for Communities (2021) 'Report from the Anti-Poverty Strategy Expert Advisory Panel' Available at: <https://www.communities-ni.gov.uk/publications/report-anti-poverty-strategy-expert-advisory-panel#:~:text=The%20Anti%2DPoverty%20Strategy%20Expert%20Advisory%20Panel%20was%20appointed%20in,that%20it%20should%20seek%20to>

Social security

For the poorest fifth of households who receive over half of their income from benefits,¹⁴ the policies that dictate benefit adequacy have a direct impact on people's living standards.

Over the last decade, austerity policies have had a devastating impact on the incomes of people reliant on social security, with the value of working age rates dropping by 9.6%¹⁵, and benefit replacement rates for a single adult entering unemployment now the second lowest in the OECD (the Organization for Economic Cooperation and Development).¹⁶

Reductions in the value of payments have been accompanied by the rollout of Universal Credit (UC), a redesign of benefit payments that packages up different 'elements' – which were previously separate schemes - into one payment; it is 'digital by default'; and it incorporates numerous policy changes that reduce payment amounts. Policy choices under austerity also suppressed annual increases in the value of rates, including through:¹⁷

- Limiting working age payments to a 1 per cent increase for 3 years until 2016, and then freezing them for four years.
- Introducing and then reducing the Benefit Cap from £26,000 per year to £20,000 a year.
- Withdrawing support from Child Tax Credit or Universal Credit for third or subsequent children born after 2017, known as the Two Child Limit.
- An initial five week 'wait' for UC claimants before their payment begins.
- Withdrawing the £20 per week pandemic uplift given to UC claimants.

The resulting rate of benefits paid to people are objectively inadequate, with research from JRF and the Trussell Trust showing a single adult would need £120 to cover their week-to-week essentials - this is £35 more than the standard UC rate.¹⁸ In terms of policy design, two elements of austerity changes that have been identified clearly and consistently as leading to hardship are the Two Child Limit, and the initial five week wait with no payment for Universal Credit.¹⁹

SVP has shared this concern and previously provided a submission to the Work and Pensions Committee on the impact of the five week wait and also wrote to MLAs and MP in 2022, and its effects are also discussed further on in this report.²⁰

Since 2016 the NI Executive has chosen to 'mitigate' some of the impacts of changes to the system brought about under UK-wide austerity.²¹ These includes the Bedroom Tax and the Benefit Cap. This mitigation package was designed to alleviate some of the worst impacts of

¹⁴ C6 'The Income Distribution' Available at: <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

¹⁵ APPG on Poverty (2023) "Enough to be able to live, not just survive." Available at: [APPG-on-Poverty-Social-Security-Report.pdf \(appgpoverty.org.uk\)](https://www.appgpoverty.org.uk/Report.pdf)

¹⁶ Available at <https://stats.oecd.org/Index.aspx?DataSetCode=NRR>

¹⁷ Department for Communities (2022) 'Welfare Mitigations Review: Independent Advisory Panel Report' Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-welfare-mitigations-review-independent-advisory-panel-report-2022.pdf>

¹⁸ JRF and Trussell Trust (May 2023) 'Written evidence from the Joseph Rowntree Foundation and the Trussell Trust BP10062' Available at: committees.parliament.uk/writtenevidence/121007/pdf/

¹⁹ Department for Communities (2022) 'Welfare Mitigations Review: Independent Advisory Panel Report' Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-welfare-mitigations-review-independent-advisory-panel-report-2022.pdf>

²⁰ SVP (2020) 'Universal Credit - The wait for a first payment: Submission to the UK Work and Pensions Committee' Available at: <https://www.svp.ie/wp-content/uploads/2022/09/SVP%20Submission%20to%20the%20UK%20Work%20and%20Pensions%20Committee%20on%20Universal%20Credit%202020.pdf>

²¹ DfC also administers the payment with more flexibility than elsewhere, such as allowing split payments to each adult in the household on request, and paying twice monthly as standard.

austerity on families at high risk of poverty, including families with children, carers and people with disabilities.²²

There have been coordinated calls for the extension of these protections to avoid a 'Cliff Edge' in the Executive's mitigations, led by 100 organisations as part of Cliff Edge Coalition NI, and this mitigation package has been extended on a temporary basis over previous years. Recent legislation has put these protections on a more stable footing, including commitments to:²³

- Permanently mitigating the Bedroom Tax – a high number of social housing properties in NI are larger, with limited stock of smaller houses for tenants to move into.
- Extending the Benefit Cap mitigations until 2025.
- Closing loopholes which saw some people excluded from mitigation schemes.

The Department for Communities has also introduced a Universal Credit Contingency Fund which provides discretionary grants to people facing hardship as a result of the initial five week wait for UC.²⁴ However, research has shown that this is not always adequately communicated to people claiming UC, who instead access an advance loan payment which must be repaid back through their subsequent UC payments.²⁵

The transition to Universal Credit

Universal Credit started to roll out in NI in 2017 and the migration of all remaining claimants is now underway and set to conclude in 2028.²⁶ This transition affects the *amounts* people are paid and *how* they receive their benefits.

Three pieces of qualitative research in NI with UC claimants (by JRF with UC:Us²⁷, and Save the Children²⁸) and advisers and claimants (by Advice NI²⁹) comprehensively illustrate UC's most challenging features and impacts.

- The policy choice to introduce an initial unpaid five week wait before any benefit payment means people very often have to take out an 'Advance Payment' loan to survive the month, and begin their claim with acquiring a new debt. While non-repayable grants are available in theory, awareness is understood to be low.
- This wait, and overall inadequacy of rates, creates knock on debt and housing arrears problems: rent arrears triggered by the five week wait at the start of a UC claim, or moving into a new house counting as 'change of circumstance' and a switch from legacy benefits onto UC, which in turn leads to the five week wait before any payment.

²² Department for Communities (2022) 'Welfare Mitigations Review: Independent Advisory Panel Report' Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-welfare-mitigations-review-independent-advisory-panel-report-2022.pdf>

²³ Cliff Edge Coalition NI (2023) 'Member Briefing' Available at: <https://www.lawcentreni.org/wp-content/uploads/2023/04/CEC-Full-Member-Briefing-May-2023-.pdf>

²⁴ NI Direct - <https://www.nidirect.gov.uk/articles/universal-credit-contingency-fund-short-term-living-expenses-grant>

²⁵ JRF and UC:Us (2020) 'Universal Credit Could be a lifeline in Northern Ireland, but it must be designed with people who use it' Available at: <https://www.jrf.org.uk/report/universal-credit-could-be-lifeline-northern-ireland-it-must-be-designed-people-who-use-it>

²⁶ Advice NI (2023) 'The Move to Universal Credit: Get Ready' Available at: <https://www.adviceni.net/policy/publications/move-universal-credit-get-ready>

²⁷ JRF and UC:Us (2020) 'Universal Credit Could be a lifeline in Northern Ireland, but it must be designed with people who use it' Available at: <https://www.jrf.org.uk/report/universal-credit-could-be-lifeline-northern-ireland-it-must-be-designed-people-who-use-it>

²⁸ Save the Children (2022) "'It's Hard to Survive" Families experiences of the welfare system and the cost of living in Northern Ireland' Available at: [its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern-ireland.pdf](https://www.savethechildren.org.uk/its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern-ireland.pdf) ([savethechildren.org.uk](https://www.savethechildren.org.uk))

²⁹ Advice NI (2023) 'The Move to Universal Credit: Get Ready' Available at: <https://www.adviceni.net/policy/publications/move-universal-credit-get-ready>

- Balancing paid work and UC too often leads to unpredictable fluctuations in income, and challenges accessing childcare support.
- Claimants too often have a poor experience of Work Coach pressure, and perceive low UC rates as a method to coerce people to work despite their individual circumstances.
- UC uses a 'digital by default' approach that – while appreciated by some – presents anticipated and actual barriers to many. It requires computer literacy and digital confidence, as well as the need for a digital device, Wi-fi, etc.
- The mental health impact of Universal Credit has been widely documented, with the inadequacy of payments leading to financial pressure that causes or exacerbates mental health problems.³⁰

JRF and UC:Us observe that 'arguably money problems emerge from the study as *the* defining experience of UC, with many recipients struggling to get back on an even keel financially, or even to envisage how they ever would'.³¹ As the rollout progresses in coming years, and in the absence of further mitigation from the Executive, the need for comprehensive advice and support services will be more essential than ever.

Support for people seeking asylum

In Northern Ireland there are around 3,000 people currently seeking asylum.³² While increasingly living throughout NI, most asylum seekers are based in Belfast and are placed in a variety of living situations, primarily split between Houses of Multiple Occupation for single adults, flats for families, and an increasing use of hotels.³³

Living allowances are very low: those who self-cater receive £45 a week, and for those in full-board, £9.10 a week³⁴. Though there has been a slight softening of restrictions recently³⁵ – permission to seek employment is very limited and interactions with asylum-specific benefits are complex.³⁶

The resulting extremely low income people must live on means that many asylum seekers face deprivation and even destitution, reporting limited access to essentials such as adequate food, period products, or essential transport needs.

Earnings

The last section examined the downward pressure on the social security element of people's incomes, and the very low rates of supports some people can access, but for households in poverty who are in work, both their pay levels and the quality of their employment will impact their risk of and experience of poverty. The challenges facing households in-work but still in poverty are increasingly seen by SVP Members.

³⁰ Save the Children (2022) '“It's Hard to Survive” Families experiences of the welfare system and the cost of living in Northern Ireland' Available at: [its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern-ireland.pdf](https://www.savethechildren.org.uk/its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern-ireland.pdf) ([savethechildren.org.uk](https://www.savethechildren.org.uk))

³¹ Ibid.

³² Law Centre NI (2023) 'Northern Ireland refugee statistics' Available at: <https://www.lawcentreni.org/wp-content/uploads/2023/07/LCNI-briefing-refugee-statistics-July-2023-1.pdf>

³³ Ibid.

³⁴ Ibid.

³⁵ LCNI – if someone has waited more than 12 months for their asylum decision, they can apply for permission to work in an occupation on Shortage Occupation List.

³⁶ Law Centre NI (2023) 'Unlocking the right to work: access to labour market for asylum seekers in Northern Ireland' Available at: https://www.lawcentreni.org/wp-content/uploads/2023/04/LCNI-briefing-paper_unlocking-the-right-to-work-amended-April-2023.pdf

Approximately 13.5% of jobs in NI are classified as 'low paid', and how many hours people work is closely associated with low pay, with 8% of full-time workers in low pay, compared to 28% of part-time employees.³⁷ The highest rates of low pay are in Sales and Customer Service (46% of jobs), followed by Elementary Occupations (40%) – these two categories make up the majority of low paid jobs (52%).

Looking at the 'Real Living Wage' – the rate calculated by the Living Wage Foundation to reflect the actual cost of living, which is a higher rate than the legal minimum or 'National Living Wage' – analysis by NERI of the 2020 data showed overall, 25% of employees earn below the 'Real Living Wage', and this is highly concentrated, with 80% of employees in Accommodation and Food services earning below the rate, and many more part-time workers earning below this level.³⁸

Despite nominal increases for many earners at the lowest end of the pay scale, average real earnings – taking account of inflation - decreased by 4.5% between 2021 and 2022, which is the highest recorded annual decrease.³⁹ On top of chronic low pay slowly eating into a household's financial resilience, shocks – caused by incomes or outgoings – can lead to destitution, and the inability of a working household to afford even the basics.⁴⁰ The reality of this period of inflation is workers having to cut back on the essentials as costs soar above wages. Unfortunately for many this experience will not be new, as the Trussell Trust reports that a quarter of their referrals are for working households.⁴¹ This would also mirror SVP's Members' experience who have seen more working households seeking support in recent years.

In addition to the low levels of pay, important factors can inhibit work being a route out of poverty, including the quality of that work and the (in)sufficiency of support services – such as childcare – that enable sustainable employment.

For many workers, part-time work is the only possible option in the context of caring responsibilities for children or family members with care needs – this is often insufficient to escape poverty.⁴² As reported by Employers for Childcare, 44% of parents say a lack of childcare has limited their ability to work.⁴³ UC, intended to incentivise people to move into work, presents real challenges with both high taper rates for second earners, and the payment system for childcare costs designed so that people may begin work out of pocket for the first months costs, and forced into a cycle of repayment.⁴⁴

In addition, workers who have temporary or zero hours contracts have little ability to predict if their incomes will meet their outgoings.⁴⁵ As the full roll out of UC continues in NI, it is predicted

³⁷ NISRA (2022) 'Employee Earnings in Northern Ireland' Available at: <https://datavis.nisra.gov.uk/economy-and-labour-market/employee-earnings-ni-2022.html>

³⁸ NERI (2020) 'Low Pay in Northern Ireland: An Update' Available at: <https://www.neriinstitute.net/blog/low-pay-northern-ireland-update>

³⁹ Department for the Economy (2022) 'Employee Earnings in Northern Ireland: October 2022' Available at: [https://www.economy-ni.gov.uk/news/employee-earnings-northern-ireland-october-2022#:~:text=Real%20weekly%20earnings%20in%20NI,were%20in%202019%20\(0.1%25\).](https://www.economy-ni.gov.uk/news/employee-earnings-northern-ireland-october-2022#:~:text=Real%20weekly%20earnings%20in%20NI,were%20in%202019%20(0.1%25).)

⁴⁰ Department for Communities (2021) 'A scoping review of the literature on poverty in Northern Ireland' Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/scoping-review-of-literature-on-poverty-ni.pdf>

⁴¹ Trussell Trust (2023) 'Hunger in Northern Ireland' Available at: <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

⁴² Department for Communities (2021) 'A scoping review of the literature on poverty in Northern Ireland' Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/scoping-review-of-literature-on-poverty-ni.pdf>

⁴³ Employers for Childcare (2021) 'Northern Ireland Childcare Survey 2021' Available at: <https://www.employersforchildcare.org/report/northern-ireland-childcare-survey-2021/>

⁴⁴ Advice NI (2023) 'The Move to Universal Credit: Get Ready' Available at: <https://www.adviceni.net/policy/publications/move-universal-credit-get-ready>

⁴⁵ Ibid.

to lead to higher incomes for families in work and on UC (with an average £1000 increase) which should balance the withdrawal of the extra £20 weekly payment that was paid during the pandemic.⁴⁶ However, research with UC claimants has displayed the difficulties caused by UC design to in-work claimants, including month-to-month adjustments in payment award leading to increasingly volatile incomes as if someone earns a high amount one month, the next month they will receive a low support payment, despite them potentially having low earnings that month too.⁴⁷

Debt

When people are faced with living on an income below the poverty line, one of the limited and only options is to fall into debt – to meet daily essentials, or when an unexpected expense crops up – which can lead to a cycle of borrowing and repayment. This is particularly true for the 36% of households who do not have any savings.⁴⁸

The most recent client survey of Christians Against Poverty, who provide support and assistance to people in debt, showed that the Northern Irish households they helped had the highest debt levels in the UK, and more of their Northern Irish clients had mortgage arrears. The most common priority debts amongst people they supported were to the government – benefit overpayments, and social fund (Discretionary Support) loans, both of which are repaid through deductions from benefit payments, which can lead to drastically reduced incomes over long periods.⁴⁹

The Women's Regional Consortium point to social security policies, low paid work, and the soaring cost of living leading to the most financially vulnerable people falling into debt.⁵⁰ This can take the form of arrears on bills, high-cost credit arrangements, informal lending between family and friends, and illegal lending. The Consumer Council reported that, in 2018, more than double the proportion of people in Northern Ireland didn't have a bank account – at 10% in NI, compared to 4% in GB - which, they suggested, could lead to a higher risk of these people 'turning to high interest doorstep lending or worse, illegal lending.'⁵¹

Costs of essentials

Inflation

The last section examined the role of income – from social security and paid work – in shaping the experience of people in poverty. Along with income levels, people's standard of living is shaped by the price of the essentials they need to buy with their income, and the impact of costs will be looked at in this section.

As we exited lockdown, attention swiftly turned to the impact of inflation, and in particular the dramatic rise in the costs of essentials triggered by the invasion of Ukraine. Basic needs across

⁴⁶JRF and UC:Us (2020) 'Universal Credit Could be a lifeline in Northern Ireland, but it must be designed with people who use it' Available at: <https://www.jrf.org.uk/report/universal-credit-could-be-lifeline-northern-ireland-it-must-be-designed-people-who-use-it>

⁴⁷ Ibid.

⁴⁸ Women's Regional Consortium (2022) 'Women Living with debt' Available at: <https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>

⁴⁹ CAP (2023) 'Taking on UK Poverty: Client Report' Available at: [Client-report-2023.pdf \(capuk.org\)](https://www.capuk.org/client-report-2023.pdf)

⁵⁰ Women's Regional Consortium (2022) 'Women Living with debt' Available at: <https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>

⁵¹ Consumer Council (2018) 'Lending and Debt in Northern Ireland' Available at: <https://www.endingtheharm.com/wp-content/uploads/2022/04/Research-Report-Lending-and-Debt-in-NI.pdf>

heating, eating and housing have risen in price significantly in recent years. This ever-increasing pressure on households is shown in detail by our research findings in the following chapter.

Since January 2022, Northern Ireland has seen prices increase by 11.2%, shown by experimental inflation (CPI) statistics. Throughout 2022, inflation for Northern Ireland was higher than the UK average, with the beginning of this year showing prices are now rising more slowly in NI than across the UK – this is due to the lower proportion of households using gas heating.⁵²

In comparison, since January 2022 ROI has seen 13.5% inflation (CPI).⁵³

The timeline shows a significant lag between the onset of high inflation and the roll out of cost of living payments through the benefits system: during this time many households were also experiencing an income drop after the withdrawal of the additional £20 UC payment from the pandemic.

This volatility builds on chronic issues of rising costs in essentials such as housing, as well as a base level of deprivation and destitution that means many households have struggled since well before these most recent crises.

Echoing the assessment of Advice NI⁵⁴, many government interventions have been once-off or impermanent, failing to address the underlying failures that mean people are left to rely on their individual resources in times of crisis: these resources are already depleted from the struggle of getting by week to week.

The rest of this section examines the impact of the rising cost of energy, food and housing costs in more detail.

Energy

The latest official measure of energy poverty in NI shows that in 2016 22% of households were spending more than 10% of their income if they were to ‘maintain a satisfactory level of heating’.⁵⁵

More recent indications suggest a surge of energy poverty as households faced soaring energy costs in recent years: the Consumer Council, based on a nationally representative survey, has suggested a rate of 51% of households spending more than 10% of their net income as of June 2023.⁵⁶

Due to both devolution and differing characteristics of the NI energy market – being regulated by the NI Utility Regulator, it is not subject to the Ofgem price cap, people are significantly more reliant on home heating oil as opposed to gas, and NI has much higher use of prepayment meters for electricity and particularly for gas – the experience of energy inflation has been different to both GB and ROI.

⁵² Office for National Statistics (2023) ‘Boosting the Northern Ireland Price Sample for the CPI’ Available at: [Boosting the Northern Ireland price sample for the Consumer Prices Index, including experimental regional weighting - Office for National Statistics](#)

⁵³ CPI Inflation Calculator interactive comparison app | CSO Ireland <https://visual.cso.ie/?body=entity/cpicalculator>

⁵⁴ Advice NI (2022) ‘Response to Work and Pensions Committee Call for Evidence on Cost of Living June 2022’ Available at: <https://www.adviceni.net/policy/publications/advice-ni-response-work-and-pensions-committee-call-evidence-cost-living-june>

⁵⁵ House of Commons Library (2023) ‘Fuel Poverty’ Available at: <https://researchbriefings.files.parliament.uk/documents/CBP-8730/CBP-8730.pdf>

⁵⁶ The Consumer Council (2023) ‘The Consumer Council’s Home Energy Index’ Available at: https://www.consumerCouncil.org.uk/sites/default/files/2023-07/Home_Energy_Index_June_2023_Bulletin.pdf

In NI prices and supports have followed a different trajectory to GB, with oil price increases meaning higher prices hit much earlier. For electricity and gas, there was a period when in GB the price cap controlled increases for consumers, but there was no equivalent NI protection. The UK-wide Energy Price Guarantee then came into effect, and suppressed prices temporarily.

Oil

In NI, high oil prices had an early and immediate impact: in March 2022 prices increased by 35% in a week,⁵⁷ peaking during the Autumn of that year.⁵⁸ With 63% of homes using heating oil⁵⁹ this price shock led to widespread difficulty in the ability of people to afford their main heating supply for the winter.

This shock exacerbated pre-existing difficulties for many households. Consumer Council survey research from May 2022 showed that at that point, 20% of respondents had run out of oil in the last 12 months, with 56% of these stating it was because they were unable to pay to fill the tank. The highest risks were for fuel-poor households, younger people, people with a disability, lower income people, those in urban areas, and those in receipt of UC. Being in receipt of UC was the highest reported risk factor for both having run out of oil (49%), and of those 92% reported it was due to unaffordability.⁶⁰

In NI, UK wide energy support of £400, plus an additional £200 in recognition of high heating oil usage – was rolled out early 2023, after a period of uncertainty about how this scheme would be administered.⁶¹ A finite means-tested grant scheme, accessed through Bryson NI, was also opened for the same period.⁶²

Prepayment meters

Prepayment forms a significant segment of the energy market in NI. For electricity, 39% of customers pay through a prepayment meter, for gas customers, 57% are prepay customers, according to a representative survey by the Utility Regulator.⁶³ These are unusually high proportions compared to either GB or ROI. These figures also both show a prepay increase against the previous survey data collection in 2019.

While the majority of both electricity and gas customers were happy to remain on their meters, many indicated that they had not chosen their prepayment meter and had instead moved into a home with a prepayment meter: 27% for electricity customers and 31% for gas.⁶⁴

⁵⁷ BBC News (2022) 'Energy Prices: NI Oil prices up 35% since Russia Invades Ukraine' Available at: <https://www.bbc.com/news/uk-northern-ireland-60571922>

⁵⁸ Ibid.

⁵⁹ NISRA (2022) 'Main Statistics for Northern Ireland Statistical Bulletin: Household spaces and accommodation' Available at: <https://www.nisra.gov.uk/system/files/statistics/census-2021-main-statistics-for-northern-ireland-phase-2-statistical-bulletin-household-spaces-and-accommodation.pdf>

⁶⁰ The Consumer Council (2022) 'A review of Fuel Poverty levels in Northern Ireland' Available at: https://www.consumerCouncil.org.uk/sites/default/files/2022-10/Research_Report_Review_of_Fuel_Poverty_Levels_in_NI_1.pdf

⁶¹ BBC News (2023) 'Cost of living: Northern Ireland's £600 energy payment roll-out begins' Available at: <https://www.bbc.com/news/uk-northern-ireland-64141636>

⁶² Department for Communities (2021) 'Hargey announces £2m for Emergency Fuel Payments' Available at: <https://www.communities-ni.gov.uk/news/hargey-announces-ps2m-emergency-fuel-payments#:~:text=The%20Department%20for%20Communities%2C%20in,run%20until%2031%20March%202022.>

⁶³ Utility Regulator (2022) 'Domestic Consumer Insight Tracker Survey' Available at: <https://www.uregni.gov.uk/files/uregni/documents/2022-03/niaur-domestic-tracker-written-report-28feb22.pdf>

⁶⁴ Ibid

This is an important insight when considering energy price fluctuations: prepay customers are arguably more vulnerable to price increases as there is an immediate application of higher unit rates, meaning each top up doesn't go as far, and there is more limited ability to either defer repayments or negotiate affordable repayment terms.

Concerning results from Consumer Council research show the concentration of people in energy poverty amongst prepay customers, and that a third of prepay customers report running out of credit in the last year because they couldn't top up (it should be noted that this research took place in March 2022, so subsequent price rises wouldn't influence these figures).⁶⁵

Research by National Energy Action showed the extent of hardship caused by rising energy prices, with 1 in 10 households skipping meals to pay for their energy.⁶⁶ They call for a response that is joined up and accounts for households' needs and consumer protections across oil, electricity and gas markets, as well as prioritising energy efficiency as 'the first fuel': making sure that improving the standard of homes paves the way for a decarbonised energy landscape.⁶⁷

Christians Against Poverty note that the high proportion of heating oil and energy prepayment can 'mask' energy poverty and hardship – as the money to stay connected must be found upfront (and any debt is repaid through the meter in the case of gas and electricity). Those that are really struggling to afford their energy requirements do not present at support services as in arrears, and instead ration or 'self-disconnect'.⁶⁸ This would mirror SVP's experience of supporting prepayment customers and households using heating oil.

Food

Tradeoffs between essentials are all too frequent for people in poverty. The previous section discussed the impact of rising energy bills, but inflation is now also pushing up food prices. The cost of food is in the spotlight, with supermarket prices rising faster than many people's incomes and putting acute pressure on many households.

In March 2023, food price inflation reached 19.2%, higher than at any point in 45 years.⁶⁹ A Which? Survey showed the different methods NI households were forced to use to cope with this price shock: 21% of parents had prioritised meals for other family members, 13% of all respondents had skipped meals, and 3% had used a food bank.⁷⁰

The Trussell Trust network shows the increasing pressure households are under, having distributed 81,000 food parcels in the year to March 2023, which included 35,000 parcels for children – a 29% increase on the previous year, and an 80% increase since before the pandemic.⁷¹ The organisation states that its NI foodbanks had 'seen the greatest increase in

⁶⁵ The Consumer Council (2022) 'A review of Fuel Poverty levels in Northern Ireland' Available at: https://www.consumerCouncil.org.uk/sites/default/files/2022-10/Research_Report_Review_of_Fuel_Poverty_Levels_in_NI_1.pdf

⁶⁶ National Energy Action NI (2022) Response to Consumer Council NI Draft Forward Work Programme 2023-2024 Consultation' Available at: <https://www.nea.org.uk/wp-content/uploads/2023/03/NEA-NI-Response-to-CCNI-Draft-FWP-2023-24.pdf>

⁶⁷ Ibid

⁶⁸ CAP (2023) 'Taking on UK Poverty: Client Report' Available at: [Client-report-2023.pdf](#) (capuk.org)

⁶⁹ Office for National Statistics (2023) 'Cost of living insights: food' Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/food#:~:text=The%20price%20of%20food%20and,rate%20for%20over%2045%20years>

⁷⁰ Which? (2023) 'Consumers in Northern Ireland 2023' Available at: <https://www.which.co.uk/policy-and-insight/article/consumers-in-northern-ireland-2023-apuK1G2IRnz>

⁷¹ The Trussell Trust (2023) 'Emergency food parcel distribution in Northern Ireland: April 2022 – March 2023' Available at: <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/EYS-Northern-Ireland-Factsheet-2022-23.pdf>

need when we look back longer-term' compared to other parts of the UK network.⁷² As the next section will show, demand for food support has also risen for SVP with lack of income and benefit delays key driving factors.

Even before food inflation took hold many households were living in food poverty due to ongoing income inadequacy. Official statistics show that, in 2021/2022, 74,000 or 4% of people were classified as being officially food insecure.⁷³ For people who are in poverty (Before Housing Costs), this figure rises to 10% of individuals.⁷⁴

Research by the Trussell Trust has shown the direct link between food bank use and inadequacy and issues within social security system: when people have chronically low incomes, and receive an income shock from a delay or sanction in their benefits or an unexpected cost, they have no cushion and must turn to food banks to meet their basic needs. The Trussell trust attributes record levels of foodbank usage to inadequate social security levels: 79% of people referred to the Trusts' foodbanks were living on such low incomes they were experiencing destitution, including people in work.⁷⁵

'Minimum Essential Food Basket' research shows that, of four household types examined, households had to spend between 23% and 45% of their net income on affording a healthy week's shopping.⁷⁶ For households on state benefits food costs took up the highest proportion of their income – 45% for a couple with a child at primary and a child at secondary school. Where one adult is in work in that household type, food costs still account for 31% of their costs. This research looked at the period when Covid income supports were still in place which boosted incomes: as food prices have subsequently continued to rise, and those supports have withdrawn, we can expect those proportions to be even higher.

In NI, 28% of children are entitled to free school meals, providing essential support to families during term time.⁷⁷ But for families with children at school, the school holidays can lead to points of pressure throughout the year, with the Trussell Trust reporting 17% higher foodbank usage in the summer holidays.⁷⁸ While there were temporary measures during the pandemic to tackle this gap by extending free school meals support into holiday periods, this measure has not continued.

The particular challenges facing some families have been explored by Family Fund, who in a survey of 110 parents of children with disabilities revealed that 8/10 families had sometimes or often struggled to afford healthy food, with low budgets and special dietary requirements presenting the biggest challenges.⁷⁹

⁷² Ibid.

⁷³ NISRA and Department for Communities (2023) 'Northern Ireland Poverty and Income Inequality Report 2021/22' Available at: <https://www.communities-ni.gov.uk/system/files/publications/communities/ni-poverty-income-inequality-report-202122.pdf>

⁷⁴ Ibid.

⁷⁵ Trussell Trust (2023) 'Hunger in Northern Ireland' Available at: <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

⁷⁶ SafeFood (2023) 'What is the cost of a healthy food basket in Northern Ireland in 2022?' Available at: <https://www.safefood.net/Safefood/media/Safefood/PDFs/Food-basket-NI-Report.pdf>

⁷⁷ NISRA (2023) 'School Meals in Northern Ireland' Available at: https://www.education-ni.gov.uk/sites/default/files/publications/education/School%20Meals%20Statistical%20Bulletin%202022_23.pdf

⁷⁸ Children's Law Centre (2022) 'Northern Ireland NGO Stakeholder Report 2 Evidence Submitted to the UN Committee on the Rights of the Child' Available at: <https://childrenslawcentre.org.uk/?mdocs-file=6130>

⁷⁹ Children's Law Centre (2022) 'Northern Ireland NGO Stakeholder Report 2 Evidence Submitted to the UN Committee on the Rights of the Child' Available at: <https://childrenslawcentre.org.uk/?mdocs-file=6130>

Housing

The need to keep up with housing payments - often a household's most significant outgoing – shapes the experience of people in poverty, and is often the number one priority payment when people are struggling to make ends meet. In Northern Ireland, housing costs are increasing across all tenures, and the policies that dictate supports are also changing.

This will combine to put upward pressure on poverty rates as people have to use more and more of their income to keep a roof over their heads.

The most acute presentation of housing pressure is homelessness, and in NI the numbers of people who are homeless has risen from approximately 18,000 households in 2018 to 24,000 in 2022.⁸⁰ In January 2023, 3,900 households were living in temporary accommodation; just over 1,600 households had been in temporary accommodation for over a year, with 195 households in temporary accommodation for more than 5 years.⁸¹

Private renters

There are 82,600 private renters in poverty after housing costs – 25% of private renters.⁸² This group rely on an under-regulated and increasingly expensive market to meet their basic needs. In the year to 2023, private rent prices rose 9.9%, faster than any part of the UK.⁸³ Since 2015, rents have risen by 48%.⁸⁴ Concurrently, the sector has seen a dramatic reduction in properties available on the private market, reducing by 50% from 2015.⁸⁵ Many people are also left in the private rented sector (PRS) for longer, with JRF revealing that in 2003-05 21% of 16-34 year olds were in the PRS, doubling to 46% by 2017-20.⁸⁶

With Local Housing Allowance (LHA) levels frozen since 2020-21,⁸⁷ the value of support offered to low-income renters from government is quickly dropping behind market rent levels. Recent policy changes also mean that Discretionary Housing Payments – which offer support to people when LHA levels don't cover the entire rent – will now only be paid for 2 years. This has led to an immediate drop for thousands of households,⁸⁸ who will now have to find additional cash to cover their rent at a time when energy and food costs are also putting pressure on budgets. The Law Centre NI warns this policy change leaves many people at risk of homelessness.⁸⁹

⁸⁰ Children's Law Centre (2022) 'Northern Ireland NGO Stakeholder Report 2 Evidence Submitted to the UN Committee on the Rights of the Child' Available at: <https://childrenslawcentre.org.uk/?mdocs-file=6130>

⁸¹ Department for Communities, NISRA, Housing Executive (2023) 'Northern Ireland Homelessness Bulletin July – December 2022' Available at: <https://www.communities-ni.gov.uk/system/files/publications/communities/ni-homelessness-bulletin-jul-dec-2022.pdf>

⁸² Headline Poverty Figures 2122 - <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2021-22>

⁸³ BBC News (2023) 'NI Housing: Rental viewing 'trickier with so many applicants'' Available at: <https://www.bbc.com/news/uk-northern-ireland-65624843>

⁸⁴ Ibid.

⁸⁵ Ibid.

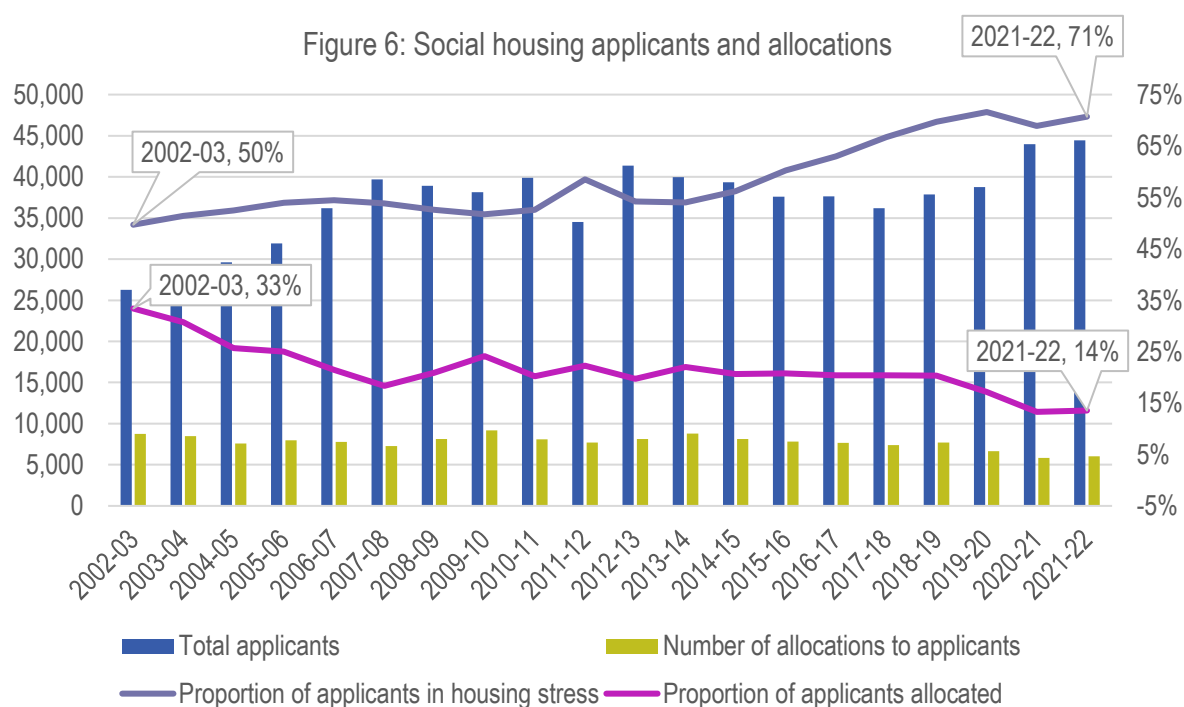
⁸⁶ JRF (2022) Poverty in Northern Ireland. Available at: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>

⁸⁷ Housing Executive – 2023/24 LHA Rent Levels. Available at: <https://www.nihe.gov.uk/housing-help/local-housing-allowance/future-lha-rent-levels>

⁸⁸ Advice NI (2023) 'THINK' Available at: <https://www.adviceni.net/about/news/think-august-2023-edition>

⁸⁹ Law Centre NI (2023) 'Most Vulnerable at Risk of Homelessness' Available at: <https://www.lawcentreni.org/news/changes-to-discretionary-housing-payment-leave-most-vulnerable-at-risk-of-homelessness/>

Social renters



Source: Northern Ireland Housing Statistics, 3.5 Social rented sector waiting lists and allocations 2002-03 to 2021-2, <https://www.communities-ni.gov.uk/publications/northern-ireland-housing-statistics-2021-22>

The group with the highest risk of poverty are social renters with 33% living in poverty. Social housing offers a stable and sustainable way to support people's housing needs, and yet in the last two decades this sector has become much harder to access. There has been a steady increase in the number of applicants for social housing, from 26,000 in 2002-03 to 44,000 in 2021-22.

Of these, the proportion of applicants in 'housing stress' has risen, from 50% two decades ago to 71% in the last year of data. The increase in applicants has not been reflected by an increase in available housing, and the proportion of applicants who move into properties each year has more than halved, from 33% of applicants in 2002-3, to just 14% in 2021-22.⁹⁰

For social tenants, prices are also increasing, and in 2023-24 Northern Ireland Housing Executive rents will rise by 7%.⁹¹ This increase puts incredible pressure on a group who are at a very high risk of poverty.

Owners

While owners with a mortgage have the lowest poverty risk of all tenure types at 9%, in recent months mortgage rates have risen to the highest level for 15 years.⁹² The Resolution Foundation

⁹⁰ Department for Communities (2022) 'Northern Ireland Housing Statistics 2021-22' Available at: <https://www.communities-ni.gov.uk/publications/northern-ireland-housing-statistics-2021-22>

⁹¹ Department for Communities (2023) 'Housing Executive rent levels set for 23/24' Available at: <https://www.communities-ni.gov.uk/news/housing-executive-rent-levels-set-2324#:~:text=In%20response%20to%20the%20Housing,provided%20by%20the%20Housing%20Executive.>

⁹² Belfast Telegraph (2023) 'Challenge continues for homeowners and buyers in NI with interest rate hike to 5.25%'. Available at: <https://www.belfasttelegraph.co.uk/business/northern-ireland/challenge-continues-for-homeowners-and-buyers-in-ni-with-interest-rate-hike-to-525/a383872152.html>

have termed this the ‘Mortgage Crunch’ and have forecast that households who must remortgage in 2024 will see annual costs around £3000 higher than their current rates.⁹³

While homeowners with a mortgage have the lowest poverty rates (Before and After Housing Costs) there are still approximately 60,000 people in poverty in these households (After Housing Costs), and the impact of rising rates will cause significant hardship amongst this group.

A key, targeted intervention that has been called for is to reform Support for Mortgage Interest (SMI) scheme, including ensuring the adequacy of loans that are offered and in fact reversing the change that made the SMI scheme a loan (to be repaid after house sale) from a grant⁹⁴ – which is likely to put off potential applicants who already experiencing over-indebtedness.⁹⁵ Previous research has shown the barriers to reaching out for help that people can experience when struggling and falling behind with bills: these will need to be addressed as the impact of high interest rates unfolds.⁹⁶

Conclusion

The extent to which recent years of rising prices has been experienced as a crisis depends on the financial resilience with which a household entered it: those with room to spare in their budget, or back up options for a rainy day, will have been more likely to weather the storm.

But for households on low incomes, inflation has undoubtedly caused a cost of living crisis. Only 40% of households in poverty have savings to fall back on.⁹⁷ For those without savings, and no room in the budget to maneuver, many will fall back on borrowing to cover essential costs, with the potential to fall into a vicious cycle of repayments.⁹⁸

With much of the UK government’s cost of living supports relying on one-off-payments that do not address ongoing and persistent challenges,⁹⁹ and non-statutory and discretionary support now being severely cut in the absence of the NI Executive, there must be urgent action to create a safety net for people in poverty in order to avoid ever-deepening hardship and a spread of destitution.

The difficulties facing people are seen everyday by SVP Members engaged in visitation as they assist people struggling to keep up with day-to-day expenses, let alone an unexpected cost or a loss of income. Our Members provide support where there are gaps in the system – where state assistance is insufficient, or people are ineligible and therefore fall through the cracks in the system. The next section of the report examines in detail the experience of SVP Members as they provide this assistance within their communities.

⁹³ Resolution Foundation (2023) ‘What the Government might actually do to tackle the Mortgage Crunch’ Available at: <https://www.resolutionfoundation.org/comment/what-the-government-might-actually-do-to-tackle-the-mortgage-crunch/>

⁹⁴ Advice NI (2023) ‘Advice NI concerned for homeowners after yet another interest rate rise’ Available at: [Advice NI concerned for homeowners after yet another interest rate raise | Advice NI](#)

⁹⁵ Resolution Foundation (2023) ‘What the Government might actually do to tackle the Mortgage Crunch’ Available at: <https://www.resolutionfoundation.org/comment/what-the-government-might-actually-do-to-tackle-the-mortgage-crunch/>

⁹⁶ Davies, S. et al (2016) Customer perspectives on mortgage arrears and advice seeking in Northern Ireland’ Available at: [Customer perspectives on mortgage arrears and advice seeking in Northern Ireland \(bristol.ac.uk\)](#)

⁹⁷ Department for Communities (2021) ‘Report from the Anti-Poverty Strategy Expert Advisory Panel’ Available at: <https://www.communities-ni.gov.uk/publications/report-anti-poverty-strategy-expert-advisory-panel#:~:text=The%20Anti%2DPoverty%20Strategy%20Expert%20Advisory%20Panel%20was%20appointed%20in,that%20it%20should%20seek%20to>

⁹⁸ *ibid.*

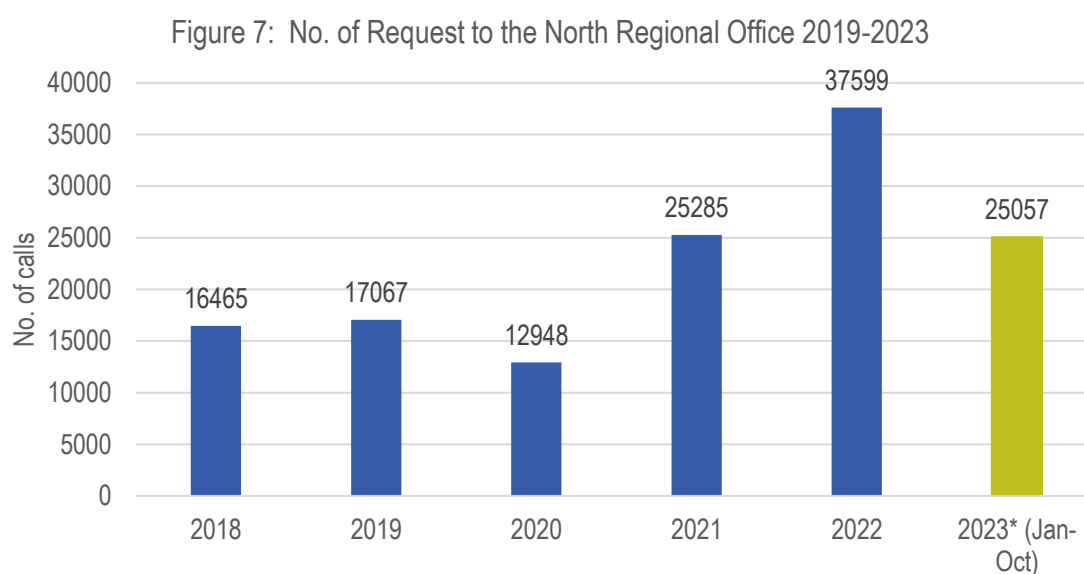
⁹⁹ Advice NI (2022) ‘Response to Work and Pensions Committee Call for Evidence on Cost of Living June 2022’ Available at: <https://www.adviceni.net/policy/publications/advice-ni-response-work-and-pensions-committee-call-evidence-cost-living-june>

Strand 2: Analysis of calls to SVP regional office

Requests for assistance – trends over time

In 2018 and 2019, calls to our regional office in Belfast averaged between 16,000 and 17,000 a year. As the socioeconomic impact of the Covid 19 pandemic began to be felt, calls to the Society fell to just over 12,000. This drop in calls can be linked to the temporary uplift in benefits and the wage subsidy schemes that assisted those who were out of work due to Covid-19 restrictions. During this time, SVP Conferences switched to “remote” visitation using phone and postal services to deliver support.

By 2021, the situation had deteriorated significantly due to ongoing impact of welfare and benefit changes including the roll out of the Universal Credit across the region, as well as the cost-of-living crisis. Between 2020 and 2021, calls to our local offices in Belfast doubled to 25,285, and increased by another 50% the following year with 37,599 calls logged on our system in 2022. Calls in 2023 have remained high with 25,057 calls logged by the end of October. This trend is in line with calls over the same time period in 2022, demonstrating that the cost-of-living crisis and its impact has not eased. It is also important to note that SVP operates a number of helplines in local areas and calls may be fielded through these channels. The calls illustrated in Figure 7 are likely to underestimate the true level of need, but nonetheless demonstrate the increase demand on our services over this six-year period.

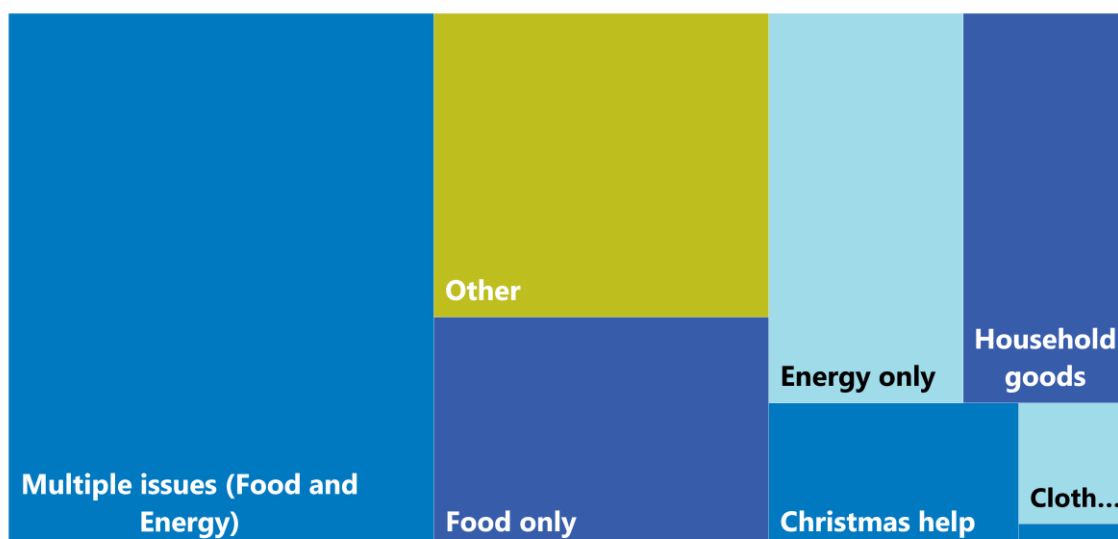


Presenting issues

Of those requesting help in 2022, the main presenting issues are shown in figure 8. Almost 40% of callers require help with more than one issue and the majority of these relate to food and energy. ‘Energy’ can include requests for help with gas, electricity, oil and coal. Overall, two thirds of calls are for the essentials of food and energy. It is important to note that many of the calls for food can mask other issues for example a rent increase, or another unexpected bill. SVP often see families who cut back on food as it is one area of the family budget that they have discretion over. The next most common request is for household goods, this could relate to support with white goods or help with furnishing new accommodation. Approximately 40% of all calls come in during the last quarter of the year as families are faced with extra heating costs and

as households with children prepare for Christmas. Clothing and education make up a small percentage of overall calls. The “other” category, which makes up 18% of calls, includes a range of issues for example funeral costs, health related costs, transport, housing costs, celebrations and religious ceremonies, debt/ moneylending and loneliness. These type of requests each make up less than 1% of calls.

Figure 8: Main Presenting Issue (2022)



Profile of those seeking support

One parent family and those living alone were the groups most likely to seek support from SVP, representing 83% of all requests (44% from lone parents and 39% from those living alone). Many of the households receiving help have family Members living with a disability or long-term illness.

Voices of those seeking SVP's help

The following case studies are based on calls and web request with identifiable details changed to protect client anonymity. They illustrate some of the challenges faced by people seeking SVP support as they struggle to provide for their own and their family's basic needs at a time of no income, low or reduced income and a significant rise in living costs.

Often households reach out to SVP when they are at a crisis point with multiple financial issues. The case studies show that the impact of poverty and financial strain is multi-dimensional and the physical, psychological and social toll it takes on the lives of children and adults.

Anonymised case studies from those requesting help in 2023.¹⁰⁰

Linda is a lone parent with three children and is working part time in retail. She recently took out a loan to cover the cost of a new washing machine. She contacted SVP as she is *“currently in a situation where I cannot even afford to pay for heating oil at the minute due to being in debt.”* Linda and her family have been without heating and hot water for two months of winter. She says *“All of my kids have had bad chest infections and with having no heating or hot water. It’s hard for me as a mum to see my children suffering.”*

Jack recently lost his job and has been a full month without any discretionary support or Universal Credit. He says, *“I am literally living on bare minimum because I have had to use what little I was able to save for bills with no support financially or from my family.”*

Mark is a single parent caring for his 7-year-old daughter who has additional needs. He works part time around school hours but with the rising cost of living, he is struggling to make ends meet on a weekly basis. He said *“there are weeks I have had to pick electricity over gas and when I do get gas, I only use it to heat the water as I can’t afford to put heating. This past week has been really hard as I had the extra costs of getting my daughter ready for school. I feel like I am treading water all the time.”*

Sarah has two children aged 3 and 10 and is out of work due to a long-term disability. She is currently waiting on her Universal Credit to come through and also is awaiting a decision on a PIP application. Her landlord has just increased the rent and she says, *“there is absolutely no way I can afford this as I am already drowning in debt”*. She receives very little support from the children’s father and says she *“is beyond breaking point. I only have £2 left on the gas meter”*.

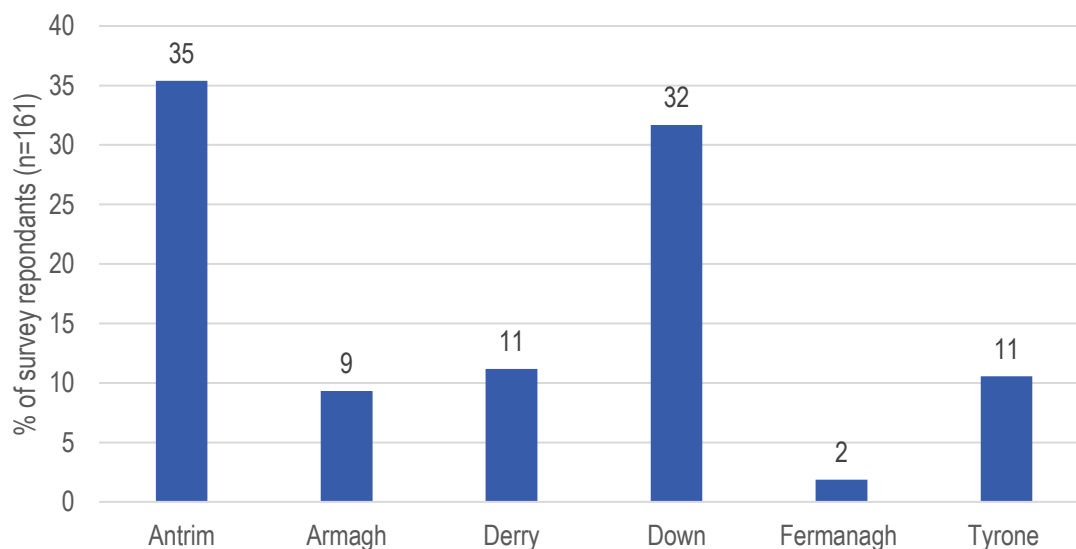
¹⁰⁰ Composite case studies with details changed to protected anonymity.

Strand 3 – Survey with SVP Members

Response rate and profile of Member responses

In order to better understand the issues impacting those seeking help from SVP, a short survey was issued to home visitation Members located in Northern Ireland. The survey was sent to 1,046 Members who are active home visitation volunteers and have an email address. The survey was distributed on Thursday the 3rd of August and remained open for three weeks. In total, 161 Members responded to the survey giving a final response rate of 15%. The majority of respondents were located in county Antrim or county Down, many of whom are likely to be located in the greater Belfast area.

Figure 9: County of Survey Respondants



Respondents were also asked how long they have been Members of the Society with almost two thirds (62%) engaged in home visitation work for more than six years. Of these, 40% had over 10 years' experience with the Society and 38% had five years or less experience.

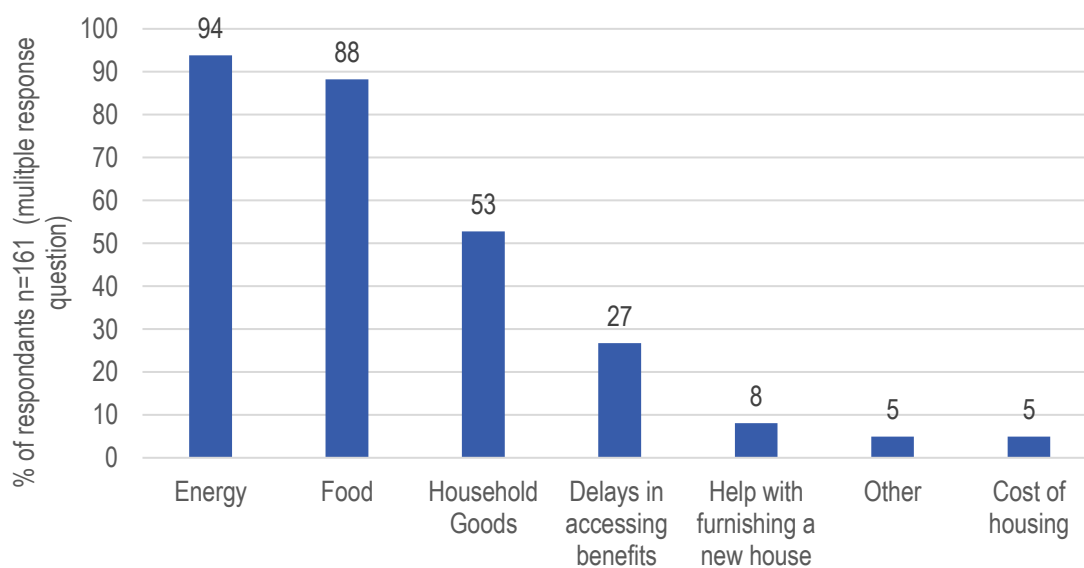
Initial contact and profile of households seeking help

The survey asks respondents the most common initial request from households contacting the SVP for help. This was a multiple response question, so respondents could pick more than one initial request option. The pattern is broadly in line with the analysis of calls presented in figure 2 with energy and food being the most common responses, closely followed by households' goods with 53% of Members choosing this as the most common initial request.



In total, 27% of all respondents referred to a delay in accessing benefits as the main reasons for contacting SVP for help. Benefit delays, the five-week wait for Universal Credit and difficulty accessing Discretionary Support are regularly referred to by Members as a significant determining factor in people reaching out to SVP for help. This is discussed further throughout the report. The next most common requests were support with furnishing a new home and the cost of housing more generally. Education, employment issues, transport and funeral costs were the least common responses and fall into the 'other' category.

Figure 10: Reason for Initial Contact



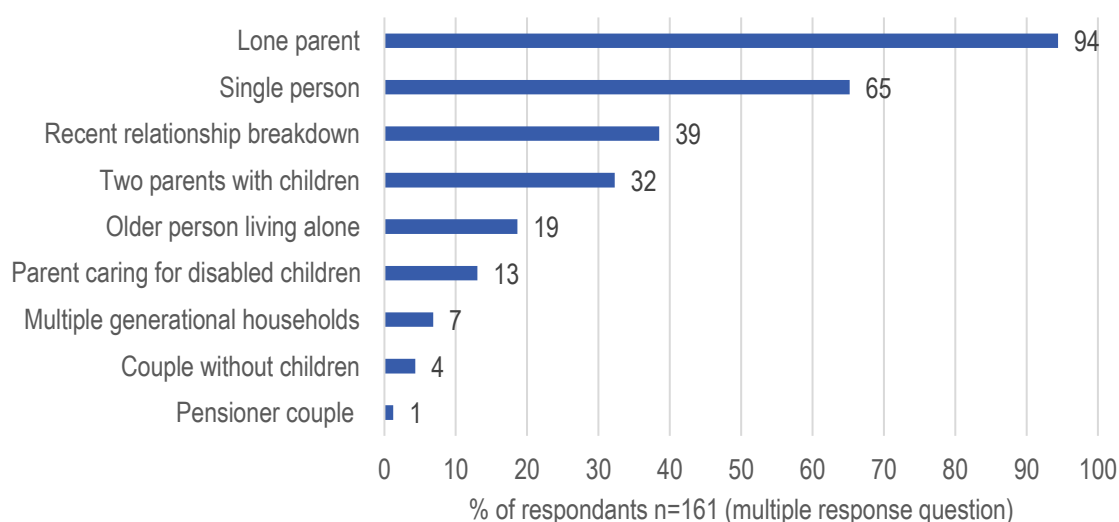
To get a better understanding of the type of households approaching SVP for support, Members were asked to choose the three most common types of households their Conference visits. This reflects the pattern in the calls data with lone parents and single people being the most common response. This was followed by recent relationship breakdown and a two-parent household with children. 13% of respondents stated that a parent caring for a disabled or ill child was in the top three most common households their Conferences support and 19% indicated they were most commonly supporting an older person living alone.

“I am struck that in at least 70% of the homes visited by our Conference children have disabilities.”

The least common responses were a pensioner couple and a couple without children. However, in the open-ended question many Conferences indicated that this year more household with two parents at work are seeking the support of SVP as the cost-of-living crisis is having a widespread impact. This is discussed in more detail in the next section.

“Few lone parents we visit have family support and the parent is often quite isolated. Their benefits are reduced because of paying back loans and there is a shortfall in their income and expenses.”

Figure 11: Profile of Households Visited



Level of need

As the data on the number of calls to the Belfast office show, there are increasingly households seeking help from the Society on a more regular basis. This level of need is also reflected in the survey data. The majority of home visitation Members have seen an increase in need but also an increase in multiple difficulties for households. In total, 80% of survey respondents said they are meeting more households with multiple difficulties, with 18% saying they are meeting the same level of difficulty and 2% saying less.

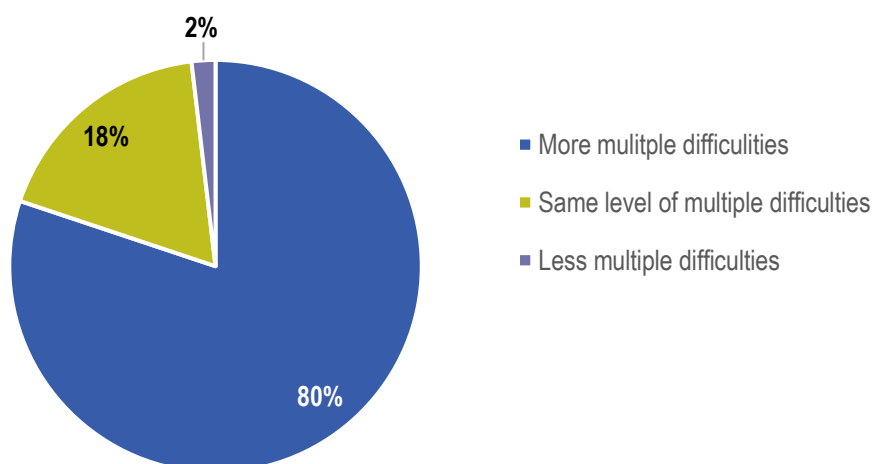
“

Increasingly clients are finding themselves in a catch twenty-two cycle: they are unable to get to a place where they can cover their bills and there is no possibility of saving for the future or even next week's food shop.

”

Those who provide additional comments in regard to the level of need pointed to the cost of living, cuts and changes to benefits and greater issues with access to quality housing. In the past, people may have approached SVP for help with one bill but now families have multiple bills and pressure points that they cannot meet. Increasingly, refugees and asylum seekers with little or no financial support are relying on SVP for help with the basics.

Figure 12: Supporting households with multiple difficulties in the past 12 months



A number of respondents highlighted that due to the cost-of-living crisis more new families are seeking the support of SVP and this is especially the case for working households who didn't have the need to rely on charitable support in the past.

“

The level of need has become frightening. People are hungry and struggle with energy bills. We came across 2 young women who were surviving on pasta and couldn't afford sanitary products as a result of paying high rent to unscrupulous landlord.

”

Almost all respondents noted the increased mental and physical toll on those trying to make ends meet in a very difficult economic environment. The complexity of the lives of those seeking support has increased and the capacity of SVP Members to respond effectively is being challenged. This is compounded by increased referrals to SVP from State agencies according to a number of respondents.

In a small number of cases, SVP respondents had noted a decline in requests for help or they had stayed the same. Some of the reasons given for this was being located in a smaller community where people are more reluctant to go to their local SVP for help. Others noted that an increase in food banks in their county may have resulted in less demand on SVP services.

Support provided by SVP and capacity to respond

Members were asked how they are responding to the need in the community with the most common answer being vouchers – 93% chose this option. In addition, 60% would provide direct financial support which could include support with household goods or help with an electricity bill. Importantly, 80% said they refer people to other support services, including health and social care and advice services. Almost half of volunteers are providing emotional support to clients and only a small number of respondents said they advocate on behalf of an individual or household.

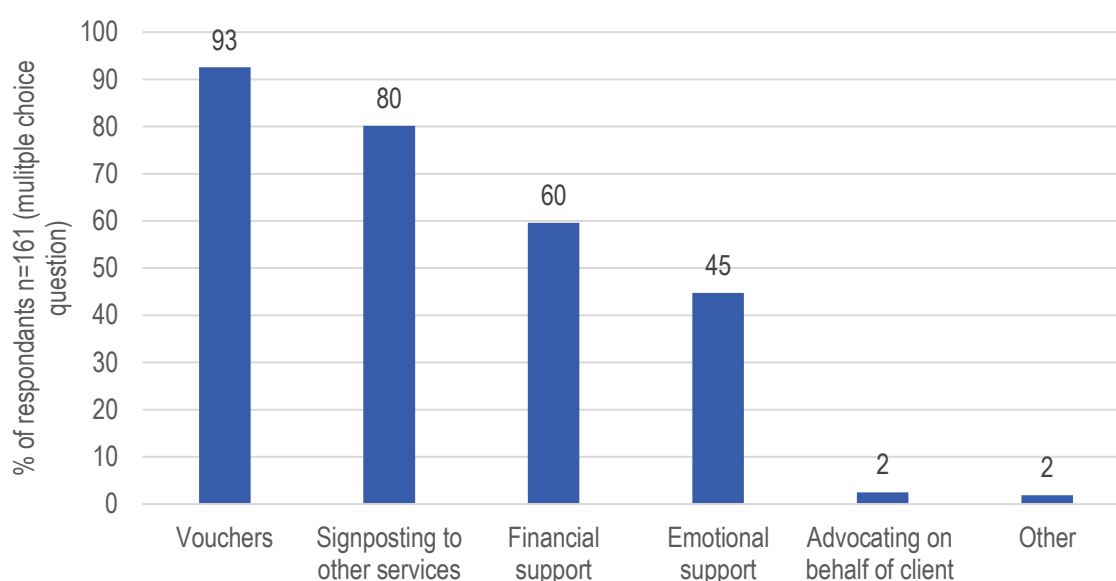
“

My fear is that the needs will exceed our capacity to respond both in terms of volunteer capacity in terms of time and emotional capacity.

”

A number of respondents outlined their concern about their ability to respond to greater and more complex need in their community, not only from a financial point of but also in terms of the emotional capacity of volunteers to provide support to households with complex needs.

Figure 13: Main Type of Support Offered by SVP



Key issues as seen by SVP

Housing

Housing came up as a concern for almost all respondents to the survey raising issues such as affordability and quality. The growing issue of homelessness in Northern Ireland is also a feature of the work of SVP Members with 61% of respondents saying their Conference had supported a person/household that is homeless.



I am seeing more homeless people being put into properties with absolutely no furniture, white goods or floor covering. A recent client slept on the bare concrete floor for two nights before ringing us. Fortunately, we were able to get her a bed and basic furniture the same day.



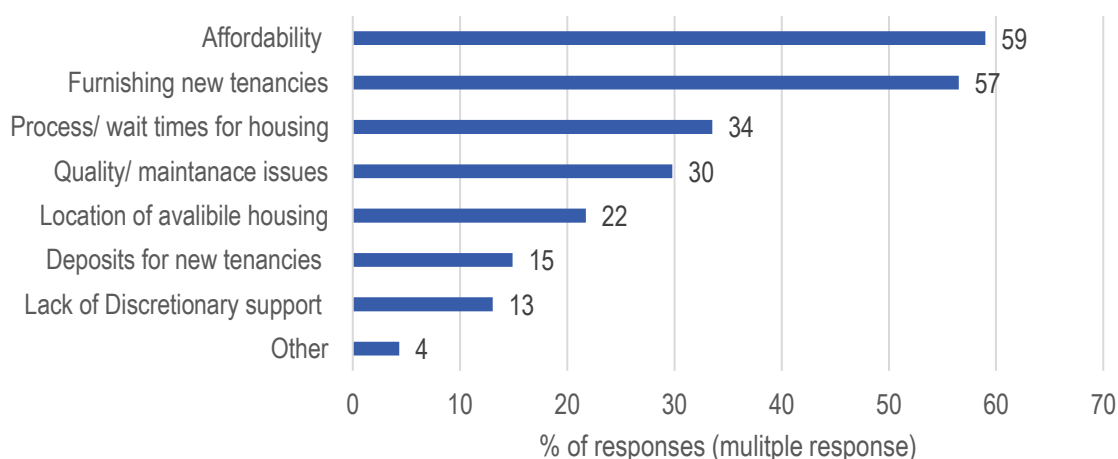
In terms of the main reasons people get in touch regarding housing, affordability was the main issue with almost 60% of respondents checking this box. This was closely followed by furnishing new tenancies for those moving into new accommodation.

For example, according to one Member: *“On a regular basis clients are provided with housing which is completely empty. No flooring, no wall covering or blinds and no furniture or appliances”*. This is compounded when access to or availability of the Discretionary Support Scheme is limited with 13% of respondents checking this as one of the main reason for getting in touch with SVP.

“People receive a housing allowance but because of a shortage in social housing stock, they often have to opt for rents which exceed benefits rent allowance. They have to pay a top up which eats into their already inadequate benefits allowance. It’s a vicious circle.”

Issues with standards in accommodation were also raised by 30% of respondents as one of the main housing issues. Long waiting times and the availability of social homes exacerbate affordability issues for people according to a third of respondents. Several respondents raised the impact housing insecurity and poor-quality housing was having on people in contact with their services, including physical and mental health impacts.

Figure 14: Main reasons for SVP contact regarding housing



Energy

Request for support for energy are in the top two most common presenting issues in both the calls data and the survey responses. The survey unsurprisingly shows that the energy price crisis has been a significant compounding factor for energy poor households. Over 77% of survey respondents selected the rising cost of energy as the main reason people are seeking help with energy from SVP. Given the greater reliance on oil in Northern Ireland and a significant proportion of the clients using pre-pay meters, self-rationing of adequate heat, hot water and electricity has become a common occurrence for households SVP is serving. The need to have a significant lump-sum to afford a fill of oil is impossible for households on benefits or low paid work, according to many respondents. The accumulation of arrears and risk of disconnection has also become more prevalent, and the low energy standard of many houses are also a factor in people approaching SVP for help.

“

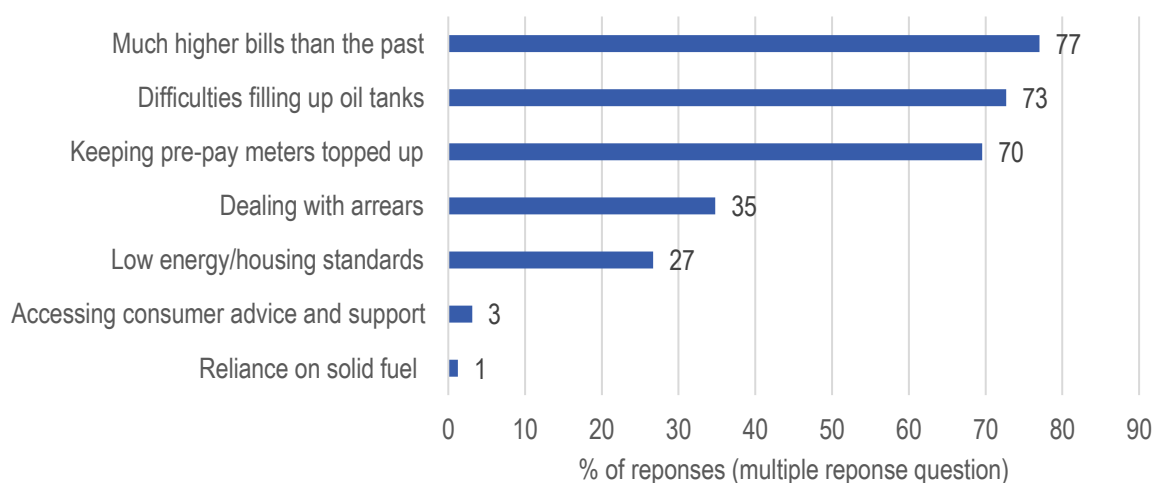
Oil is completely unaffordable. Many houses in NI are still oil dependent. It requires people to have a chunk of money which isn't possible on low benefits rates.

”

“People having real difficulties keeping their meters topped up. Energy prices are so high they are struggling between eating and heating.”

The rising cost of energy was the most commonly cited factor, but five respondents identified an information and energy advice gap with a number mentioned a need for energy saving tips, benefits check, entitlements to grants and ensuring customers on the best tariff available for their needs.

Figure 15: Main difficulties for people seeking support with energy



Food

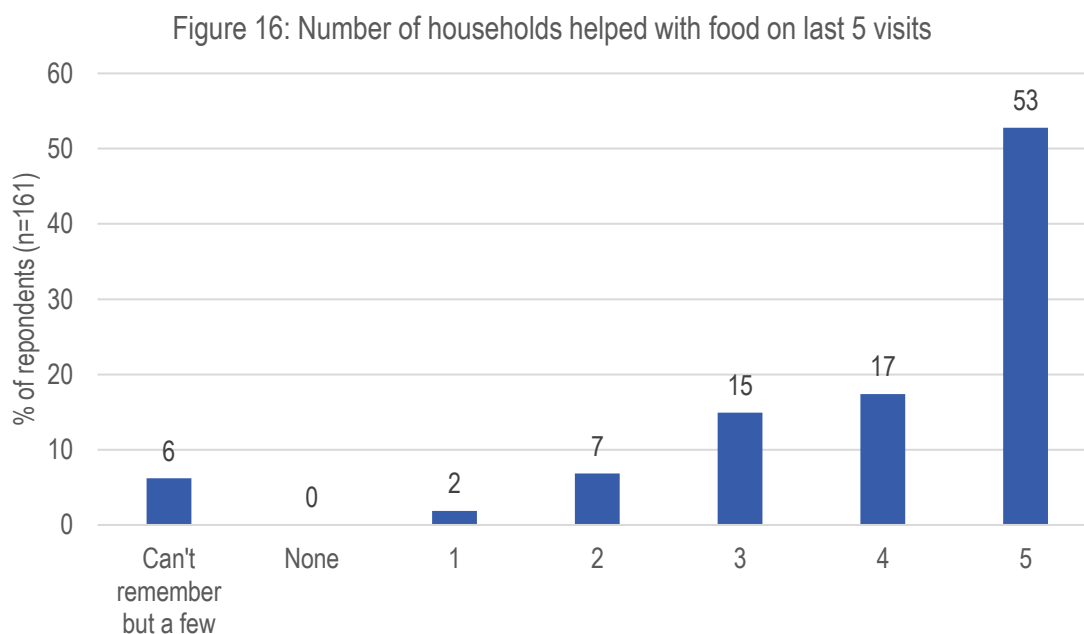
Similar to energy, requests for help with food remain the most common type of need SVP Conferences deal with. Although the cost of food has risen significantly, the inability to access a healthy diet is a complex issue that incorporates issues of low income, educational disadvantage, lack of transport and the costs of education, housing and utilities. For many families, this means going without or opting for low cost/high calorie food with little or no nutritional value. In Northern Ireland, the increased use of food banks has been linked to welfare reform and more individuals and families rely on SVP and food banks as Universal Credit is rolled out across the region.¹⁰¹ This is discussed further in the next section.



Some people are finding it extremely difficult to feed their children and are not feeding themselves to leave enough for others.



Survey respondents were asked to consider how often they provided food on their most recent visits – with over half (53%) saying they had encountered some form of food deprivation on all five visits. In the open-ended questions, many respondents spoke about the growing issue of food poverty and concern about the impact of reduced support for school meals.



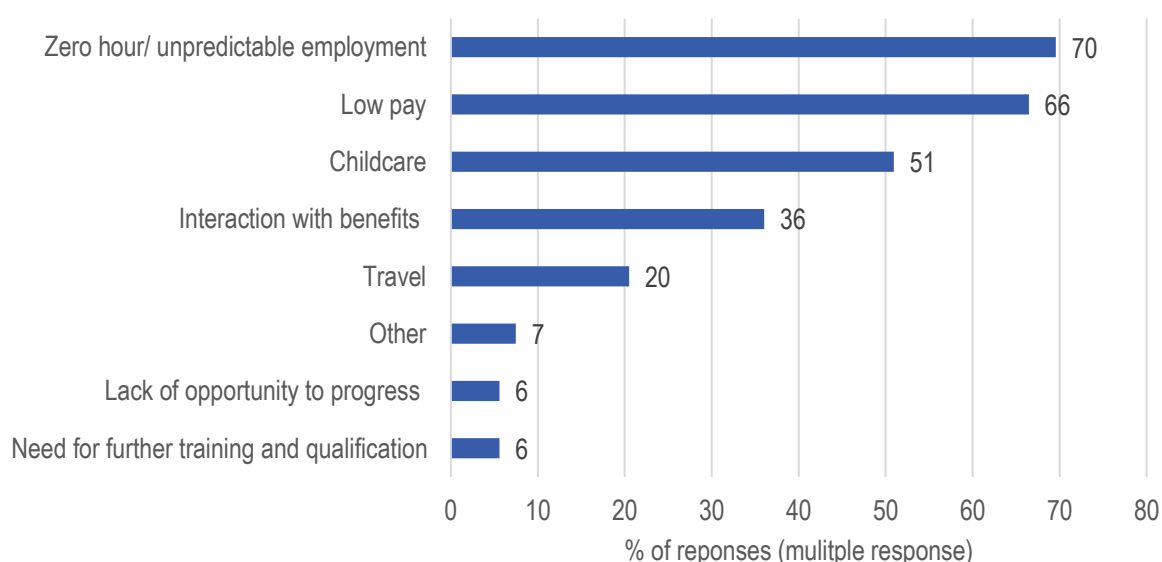
¹⁰¹ Advice NI (2013) *The Growth of Food Banks in Northern Ireland*
https://www.adviceni.net/sites/default/files/publications/Growth_of_Foodbanks_in_NI.pdf

In-work poverty

As already outlined in this chapter concern about the growing number of working households approaching SVP for support is a key issue identified by Members who responded to the survey. In terms of the most commonly cited factors impacting those in work, unpredictable, unstable and zero hours employment was the top answer with almost 70% of respondents selecting this option. This was followed closely by issues related to low pay and lack of childcare. In the opened ended questions, many respondents pointed to the rising cost-of-living leading to working households contacting the Society for the first time. Another key issue identified in the comments was many households in more rural areas having the travel long distances to access often low paid employment. The cost of travel or the upkeep of a car makes it extremely difficult for households to make ends meet.

“A young single parent mother with 4 children has a part time job in a cafe. She has to use taxis to get herself to and from work and her children to and from childcare. She enjoys her job but financially she would be better off staying at home.”

Figure 17: Main issues impacting working households



Unaffordable childcare, coupled with low pay was identified as a key issue for one parent families in particular, for example one Member stating *“The cost of childcare actually makes it impossible for some mothers to work.”* With these costs and the lack of good opportunities with decent pay, some witness households not seeing sufficient returns from work compared to being on benefits.

“

It's parents with children and who are working are starting to come on Helpline for assistance. The majority of these couples are in low-income jobs and therefore their wages aren't going as far as they did. So, they are turning to us for help.

”

A third of respondents identified how pay can interact with benefits, for example one respondent said, *“Clients working in care homes or other jobs where there are restricted hours, or they may restrict their hours as it affects their Universal Credit.”* A number of respondents spoke about the mental and personal benefits of being at work but often the financial strain that comes with low pay leaves people worse off in the longer term.

Employment issues affecting refugee and asylum seekers were also raised and related to work requirements, lack of income support and language difficulties when engaging with the system.

Benefit issues

As outlined in the previous chapter the impact of the roll out of the Universal Credit across Northern Ireland has had wide ranging impacts. The negative impact of the five-week wait on recipients has been previously raised by SVP in a submission to the UK Committee on Work and Pensions in 2020.¹⁰² Three years later this survey demonstrated the ongoing impact of the wait

“

There needs to be an urgent review of the benefits system and in particular its administration. We have to step in in many cases to support families with no food or heat because of maladministration. Benefit is stopped on a technicality without consideration as to how a family is to exist.

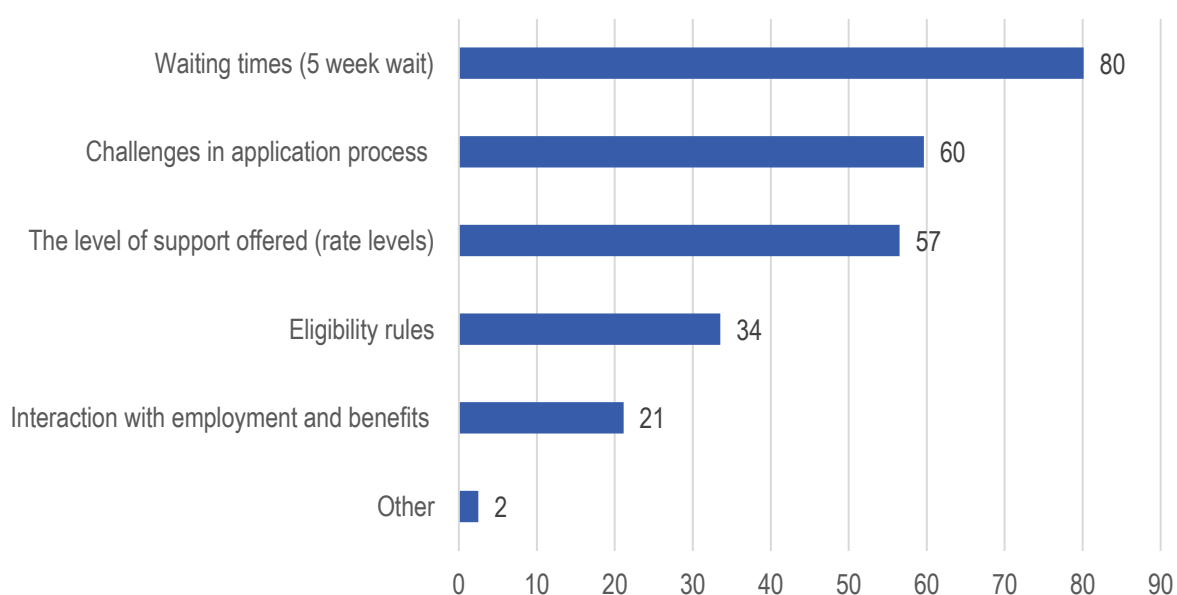
”

¹⁰² SVP (2020) 'Universal Credit - The wait for a first payment: Submission to the UK Work and Pensions Committee' Available at: <https://www.svp.ie/wp-content/uploads/2022/09/SVP%20Submission%20to%20the%20UK%20Work%20and%20Pensions%20Committee%20on%20Universal%20Credit%202020.pdf>

with over 80% of respondents identifying this as the key issue impacting those in receipt of benefits.

Those who are in the waiting period often require support with living essentials during an extended period of no income, most often mentioning the need for support with the basics of food, gas, electricity or oil. According to respondents, some request assistance at the point that they have no money left at all and are without heating or food for themselves and their family. Respondents identified that people may go into debt and increasingly recipients are being referred to SVP by government agencies while the claim is processed and during the wait period. It is clear from the responses that this is a key point of frustration among SVP Members.

Figure 18: Main issues impacting households receiving benefits



Challenges in the application process was also identified as a key issue among 60% of responses with many referencing a complicated application process, administrative barriers and delays, as well as technicalities or bureaucracy that could lead to a client required to begin the process again without any income supports. Greater challenges for those with literacy or for those whom English is not their first language in navigating the system were identified by a number of respondents. A move to online applications and processes is also causing difficulties for these claimants. A long appeals process for those with an illness or disability (DLA and PIP) was identified as a key stressor for those waiting on a decision by some respondents.

“The most frequent problem I’m encountering is clients who have benefit delays. For example, this week I dealt with a client who had to leave work due to increased care demands of a child. The client has no means of support until the benefit claim is processed and has been referred to SVP by a government agency.”

Loss of income and poverty traps for those making the move from benefits to work was selected by 21% of respondents. Respondents also highlighted that even when a person is receiving their entitlements, the rates levels are too low for people to meet their living costs and live with dignity.

Mental health

The consequences of poverty and ongoing financial stress on the lives of those seeking support from SVP come through strongly and unprompted from survey respondents. Physical and mental illness including substance use disorder (SUD) were all mentioned by survey respondents as growing issues of concern. The cycle of lack of opportunities, particular for young people, low self-esteem, poor mental health leading to social exclusion and financial distress was raised by a number of respondents. SUD relating both to legal and illegal drugs, as well as alcohol dependency was also raised as a key concern. Some pointed to the need for early intervention to break the cycle and provide people with the support they need to achieve good health. The weight of financial pressure on households at the moment due to the rising cost-of-living and the knock-on impact of parent's mental health and well-being was also raised.

We are in a lot of households where mental health issues are at the core, and heartbreakingly, too many young school leavers don't seem to get the support to go into and sustain employment; more localised initiatives to break this cycle would be a good starting point.

Government response – SVP perspectives

The final questions of the survey asked SVP Members their views on current Government policy, priorities for SVP social justice efforts and the policies that they believe would be most effective in addressing rising poverty in Northern Ireland. As the previous section demonstrated the overwhelming issue that SVP Members want to see addressed is benefit levels, administrative issues for those changing benefits and the five week wait for UC. The fact that the Northern Ireland Executive isn't up and running is a concern for many Members who are seeing the lack supports in place for those impacted by the cost of living crisis and inadequate benefit provision.

“In Northern Ireland we need an Executive up and running for a start, as I understand there are monies available to support those in need and that financial aid is in limbo at present.”

How the system deals with people seeking support was also highlighted including administrative barriers, lack of face-to-face support and sometimes a lack of compassion and humanity for those accessing the system. Extra support for those with English language difficulties especially for vulnerable refugees and asylum seekers.

The recent reductions in school meal provision and support with uniform expenses was also raised as concerns. Greater supports for those in work and making the transition to work was raised by many respondents and this includes tackling childcare costs and issues around low pay and precarious work. Easy accessibility to training, education and apprenticeships to encourage and equip people into employment and make people feel they have a contribution to make and are valued was another recommendation from a Member. Many raised the need for more affordable and a better standard of housing. Overall, there was a strong sense from SVP Members that without urgent Government intervention, the lives of far too many people in Northern Ireland will be impacted beyond repair and the effects of which will be felt for years to come.

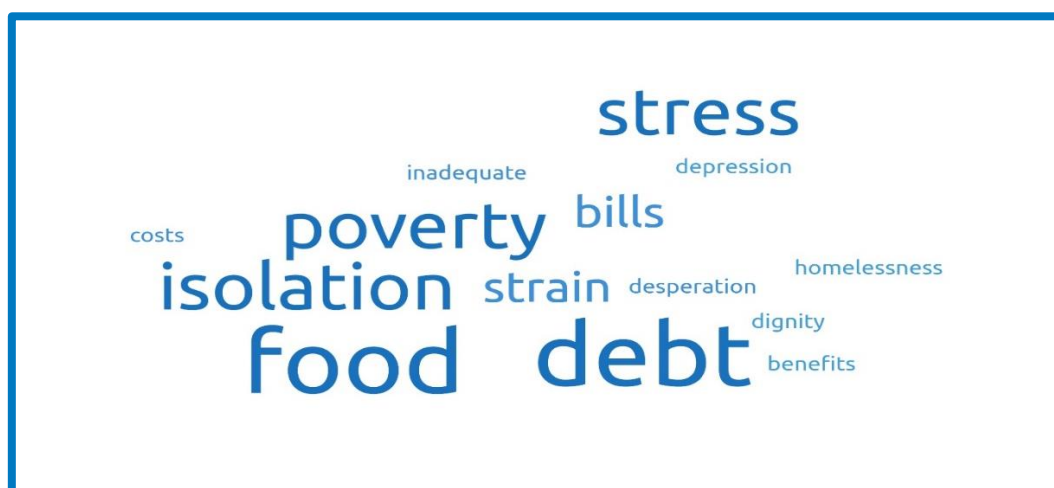
In the next section, these issues are discussed more in-depth in the analysis of focus group data with Members.

The Universal Credit scheme is not fit for purpose. It is unfair and at times cruel system in operation.

Strand 4 – Focus groups with SVP Members

The final phase of the research gave an opportunity to Members to contribute further by attending an online focus group. In total 13 Members took part in two separate focus groups which took part in late September. The attendees of the focus group came from a variety of urban and rural areas, facing similar and some differing challenges in their volunteer work as home visitation Members.

The sessions brought together a wealth of experience from Members, who were keen to improve their own knowledge and understanding by listening and sharing their own experiences through open and honest conversations. Members demonstrated a desire to discuss the connection between growing complexity of needs that is being asked of them in their roles as Members, a broken support system, policies that don't support or empower people and the current challenging political landscape in Northern Ireland.



Most importantly, Members of the focus groups talked about wanting to share and uplift the voices of those they support, in the hope that by doing so the voices of those who cannot speak for themselves are heard.

In this section we discuss the key themes that emerged from the focus groups many of which build upon the themes identified in the survey.

Housing – “They’re [tenants] *between the devil and the deep blue sea*”

Housing affordability and quality was a key theme to emerge from the discussions. The groups discussed private landlords not providing what they should or the property requiring maintenance but tenants too afraid to complain or ask landlord for what they need as they don't want to upset the landlord due to the lack of alternative housing provision. “They’re [tenants] *between the devil and the deep blue sea*”, “they can’t make any noise because they’re homeless.” Many of the Members had supported people who had been accessed social housing but it had no flooring or any furniture. Members said that while they couldn't provide all the furniture and equipment that people needed, they did their best and provided the most essential. One Member said that their Conference had a good connection with a local second-hand furniture shop who they'd contact to provide support, making it cheaper and enabling the new tenant to get more pieces that they needed.

One Member talked about how they support a lot of single men who have left prison to return to their communities with little or no support. The Members who support people out of prison said that they faced barriers to resettling back into their communities without means to get what they needed to live such as furniture, a job, and navigating the benefits system. In one case a Member referred a young man to a community organisation who help people with benefits and had experience in supporting people in the transition out of prison.

Many of the group experienced helping young men who are sofa surfing with friends, and unable to hold on to their jobs due to their mental health and the lack of mental health support available to them. When individuals are successful in finding work, it can be really hard for them to hold onto their jobs because they aren't getting support with their mental health.

The payment of Local Housing Allowance for low income private rented tenants wasn't always enough to cover the rent that people are needing to pay, requiring people to pay top ups and therefore eating into their income.

Child poverty - *"Children are going home and there's nothing in the larder"*

Child poverty and the growing issue of food poverty was a key concern for focus group participants. The importance of school meals was highlighted as often the only hot meal some children receive is the school dinner. Some Members talked of knowing children who are going to bed hungry, getting up and going to school hungry. Breakfast clubs are a great help to many families and children. The extra costs and stress for parents caring for children with additional needs was also raised.

Members talked about the costs parents can face when sending their children to school, including the price of the uniforms which can be onerous, especially when parents are struggling financially. The importance of school trips for children was not lost on their parents but the affordability was becoming increasingly difficult, which is where SVP Members were able to provide support.

Income and benefits - *"Everything is going up except for benefits"*

There was much discussion of Universal Credit. For those living on it, it isn't enough to cover the cost of living, as one Member said. Members talked about how the process of accessing Universal Credit in the first place is difficult, including difficulties caused by the five week wait and the challenge of managing the application for someone who may not have full access to the internet on their phones, and other administrative difficulties/accessibility issues caused by digital exclusion. Members spoke of the issues caused if a person doesn't have the internet on their phone and they miss appointments - the process stops and has to begin again.

There was much discussion of how Universal Credit interacted with jobs, which are often volatile and poorly paid, *"it [Universal Credit] creates chaos in their lives."* Some Members discussed the lack of communication of the discretionary grants, sharing that in their experience the government don't actually want people to apply for them *"there not to be used."* Loans weren't always understood by people, and many Members talked of people not realising the loan would be taken from their benefit, therefore deepening people's poverty, with some going into debt waiting for the full benefit by getting informal loans from family or friends, illegal money lenders, paramilitary groups, and very high interest rate payday loans.

Refugees and asylum seekers - *"Asylum seekers are placed in hotels, miles from anywhere with little or no money for transport into town"*

Some attendees of the focus group shared the difficulties Refugees and Asylum Seekers faced. This included lack of furnishings in accommodation, how they can be moved around without much notice or support, and challenges with affording the essentials, including being unable to pay for transport to English courses that they were required to attend. One Member shared that they provided someone with a bike to travel to classes.

Members talked about those living in emergency accommodation in hotels, and the challenges of reduced independence to cook their own food. They also talked about the difficulties of sharing one room for a whole family, and the added challenges caused by families living in one cramped space. Hotels can be located far from the children's schools, and access to local services including bus stops and shops made their situations all the more difficult.

Impact - *"people are living in poverty in a broken system, that doesn't support them."*

Members were asked what Social Justice meant to them, they talked about the worsening of poverty and the consequence on people's mental health, wellbeing and the feelings of hopelessness which they themselves shared. Some Members talked about seeing what was happening to people and knowing that it was because they were in a system that was fundamentally broken, making it very difficult to see a way out.

Lack of support and policy response – *"The safety net is gone."*

There was discussion about community and the loss and breakdown of community meaning people's safety net of support was gone. Members felt that people used to look out for one another and for a variety of reasons that is not as present as it used to be, and how sometimes breakdown in family relationships causes people to struggle alone without that family network of support.

They also talked about the difficulty of living in a situation with no governmental decisions being made on their behalf as people. There were differing feelings about referrals from state organisations, appreciation of pressure on local services and the broader impact of Executive and Westminster policies on service capacity.

Learning for SVP – *"we need to work better together because we're stronger together"*

Members acknowledged and shared their own reflections on what they and SVP could do to improve their knowledge and create better connections with other Members and the voluntary sector, so there would be better opportunities for learning and information which in turn would benefit the people SVP supports. They highlighted the importance of knowing about other services available to people so that they can signpost people who might need their help too, such as food banks and food hubs, credit unions and other community support organisations but also building Conference relationships with local jobs offices and benefits services.

During the focus group Members shared supports they were aware of which might be useful to other Members, such as social tariffs on Wi-Fi and phone contracts or the potential for mandatory reconsideration of benefits decisions. There was wide agreement and a strong desire for more training and opportunities to share these practices.

Some Members reflected on how they, as SVP Members, could improve how they deliver their support. They suggested that more training in managing the growing complexity of issues they support people with, as talking and sharing knowledge is very powerful. Acknowledging and recognising that *"we need to work better together because we're stronger together"* had strong agreement from all Members in attendance.

Conclusion and recommendations

This report has displayed the breadth and depth of poverty being experienced by households in Northern Ireland. Through their home visitation work SVP Members witness the real lives and people behind the statistics, with all evidence pointing to growing need, complexity and urgency amongst people seeking support.

The research presents some of the key facets of poverty in NI, including the pressure of low incomes from social security and work, the chronic and acute difficulties facing the housing system, the rising costs in food and energy, and the extreme challenges facing some groups, including one parent families, households with a person who had care needs or caring responsibilities, and people seeking asylum. Increasingly, the cost of living is also pulling households into difficulty who may not have struggled before. The weight of financial pressure on people who are trying to afford the essentials is pushing people beyond breaking point, and Members are seeking to help people through what can seem impossible situations.

It is clear from data showing the high rates of hardship persistently experienced by some groups, the wealth of evidence from organisations that support people, and the voices of people themselves, that the safety net – there for all of us in times of need – is fraying. We must act while it can still be repaired.

We hope that this report effectively shares the insights gained by SVP Members, and acts as evidence for and a call to prevent poverty and to repair the safety net for all those experiencing hardship.

Our overarching recommendations are:

There is an urgent need for political leadership to protect people in poverty as they face challenges on many fronts: a functioning Executive is essential to preventing further hardship.

The need for an Anti-Poverty Strategy has never been more profound. We urge all relevant government departments, led by the Department for Communities, to ensure that, when there is a functioning Executive, this strategy is ready to be immediately implemented. This is required under Section 28a of the Northern Ireland Act 1998.

The following recommendations reflect the feedback of our Members on priorities that must be addressed to effectively address poverty:

Everyone must have the income needed to meet their essential needs		
1	It is essential that Universal Credit and Benefit rates are increased to match the cost of living, and benchmarked against what is needed to meet a Minimum Income Standard. Once off cost of living payments help, but they are not a substitute for adequate regular payments that allow people to make ends meet.	Department for Communities NI Executive
2	In addition, policy choices that build in poverty to Universal Credit and the benefits system must be reversed, including the five week wait without payment and the level of deductions from payments to repay state loans.	UK Department of Work and Pensions
3	Discretionary Support is a lifeline for many facing an unexpected expense and the budget must be protected in coming years. Further reducing the budget will fall heaviest on those most in need of support, and leave people to go without essentials.	Department for Communities NI Executive
One parent families must be supported to escape poverty		
4	One parent families are the household type at highest risk of poverty, and are the only group experiencing rising in-work poverty. Increasing affordable childcare options, improving the quality of work available (including part-time work) will be of particular benefit to these households.	Department for Education Employers NI Executive
Support for Refugees and Asylum Seekers must be adequate		
5	Support for refugees and asylum seekers must be increased from the current shockingly low levels to enable people to meet their daily costs. Relevant departments should explore options for reducing costs, such as provision of free public transport.	UK Home Office
6	The increasing use of hotels for extended stays must be urgently reversed as this cannot provide suitable accommodation.	UK Home Office

We must address poor mental health by funding essential services		
7	The prevalence and impact of poor mental health was clear throughout the research. Investing to end poverty is part of preventing rising mental ill health as recognised in the Mental Health Strategy 2021-2031. There must be full funding allocated to implement the Strategy upon the advice of the Mental Health Champion.	Department for Health NI Executive
We need a strategy to end energy poverty		
8	Energy poverty is increasing at a dramatic rate, and needs to be tackled through increased financial supports, improved consumer protections – including for prepay and heating oil customers, and increasing grant funding for energy efficiency improvements.	Department for Communities NI Executive
Housing must be affordable		
9	The provision of social housing must be increased to provide a real chance of people accessing suitable and sustainable housing. This is a long term investment to preventing homelessness and relieving pressure on the Private Rented Sector.	Northern Ireland Housing Executive
10	Housing providers should reassess policy and practice around removing reusable home furnishings when a new tenancy commences (e.g. floor coverings) and should consider moving to a system where an incoming tenant can opt in or out of reusing these items.	NIHE Housing Associations
11	There is an imbalance of power in the Private Rented Sector and it is in need of urgent regulation to protect tenants from low standards and high costs. Improved standards and landlord licensing should be introduced. Local Housing Allowance rates must also rise to reflect soaring rent costs and a Financial Inclusion Service should be set up to provide advice to tenants and prevent homelessness.	Department for Communities NI Executive

Services that enable people to manage money and debt are essential.		
12	Funding money and debt advice is essential to enable people to manage their finances sustainably. This needs to be prioritised in coming years.	Department for Communities NI Executive
13	Rising mortgage rates are likely to lead to significant levels of arrears: the Support for Mortgage Interest scheme needs to be amended to make sure it is fit for purpose.	Department for Communities NI Executive
The school day should not push people deeper into poverty		
14	The school day should be 'poverty-proofed': all early intervention and prevention programmes focused on child poverty, such as 'holiday hunger' initiatives, must be guaranteed to provide a safeguard against child poverty. School uniforms should be as affordable as possible and the supports provided must be timely and accessible to enable all children to go to school on a level playing field.	Education Authority Northern Ireland

¹ **Poverty statistics:**

Across the UK, official statistics that measure poverty include: relative low income (people living below 60% of the UK median income), absolute low income (people living below 60% of 2010/11 incomes, adjusted for inflation), and people living in material deprivation (going without essentials).

Income-based statistics are presented either After Housing Costs (AHC) or Before Housing Costs (BHC).¹

Relative low income, after housing costs is what we are referring to when we say someone is living in poverty the statistical analysis in Part 1 of this report (unless stated otherwise). This means that, after they have received all their income, paid taxes and housing costs, their leftover 'disposable' income is below 60% the median 'disposable' income of the population.

SVP Northern Region

18 Area Councils

161 Conferences

Derry City

Our Lady of Lourde
Holy Family Galliagh
St Columba
Immaculate Conception
St Peter Strathfoyle
St Eugene
Good Shepherd
St Mary Creggan
St Francis of Assisi
St Eithne
St Patrick Carnhill
St Canice

North Derry

St Joseph Banagher
St Patrick Claudy
St Canice Limavady
St Patrick Dungiven
St Anthony Mullabuoy
St Anne Faughanvale
St Aidan Magilligan
St Dismas Prison

Mid Ulster

St Lurach Maghera
St Columba Ballinascreen
St Patrick Magherafelt
Imm Concep Cookstown
St Mary Bellaghy
St Anne Kilrea
St John Granaghan
St Oliver Pl'kett Greenlough
St Brigid Lavey

Mid Antrim

St Mary Ahoghill
St Comgall Antrim
St Joseph Antrim
Blessed Virgin Ballymena
St Mary Portglenone
St Mary Glenravel
St Joseph Glenaval
St MacNissi Randalstown
St James Aldergrove
SVP Toome & Duneane

North Belfast

St Mary Whitehouse
St James Whiteabbey
St Gerard & St Mary
Holy Cross
Sacred Heart
Holy Family
St Patrick
Ch of the Resurrection
St Colman Greenisland
St Therese Somerton Rd
St Mary Carnmoney

East Tyrone

Holy Family Coalisland
St Patrick Dungannon
St Mary Stewartstown
St Bridget Clonoe
St John Moy
St Ciaran Ballygawley

Strabane

St Theresa Sion Mills
St Mary Strabane
St Patrick Leckpatrick
St Patrick Castlederg

East Antrim

Sacred Heart Ballyclare
St Mary Cushendall
St Patrick Glenariff e
St Comgall Larne
St Nicholas C'fergus
OL Lourdes W'head

S&E Belfast

St Brigid
St Malachy
Holy Rosary
St Bernadette
St Colmcille B'hackamore
Imm Heart Mary Drumbo
St Matthew

Omagh

St Columba Omagh
St Malachy Beragh
Christ the King Strathroy
St Davog Dromore
Visitation Termonmaguirc
St Patrick Drumquin
St Mary Killyclogher
St Lawrence Fintona

North Down

St Comgall Bangor
St Patrick Newtownards
St Patrick Portaferry
St Bernard Cv Kircubbin
Holy Redeemer B'Holme
St Colmcille Holywood

Fermanagh

Blessed Virgin Enniskillen
St Molaise Irvinestown
Imm Con Newtownbutler
Holy Cross Lisnaskea
St Joseph Ederney
St Ninnidh Derrylin
St Mary Tempo
St Nailes Kinawley

Armagh & Craigavon

St Patrick Portadown
Holy Family Seagoe
St Peter & Paul Lurgan
St Mary Tullysaran
St Patrick Armagh
St John XXIII Magheralin
St Joseph Prison
St John Paul II W'Cross
St Anthony Craigavon
St Patrick Banbridge
St Patrick Aghagallon
St Colman Dromore
St Patrick Keady

Newry & Mourne

St Brigid Newry
St Joseph Newry
Sacred Heart Cloghogue
St John Hilltown
St Bronagh Rostrevor
St Patrick Warrenpoint
St Colman Kilkeel
St Joachim Attical
St Benedict N'townhamilton
St Mary Burren
St Francis of Assisi Crossmaglen

Kilmegan

St Malachy Castlewellan
Sacred Heart Dundrum
St Malachy Kilcoo
St Patrick Ballynahinch
Christ the King Drumaness
Imm Concep Newcastle
St Patrick Leitrim
St Michael Finnis

East Down

St Nicholas Ardglass
St Joseph K'ough & Bright
St Patrick Saul
St Mochai Saintfield
Stella Maris Strangford
St Joseph C'gar & K'more
St Patrick Downpatrick

West Belfast

Corpus Christi
St Luke Twinbrook
St Anne Dunmurry
St Patrick Lisburn
St Patrick Derriagh
St Michael
St Oliver Plunkett
Most Holy Redeemer
St Paul
St Teresa
St Peter & St Vincent
Ch of Nativity Poleglass
St Joseph Hannahstown
Our Lady Queen of Peace
Christ the Redeemer
St Peter the Rock S'Ford
St Pio Prison
St Agnes

North Antrim

Errigal SVP
St John Coleraine
St Malachy Coleraine
St Mary Portstewart
St Patrick Ballymoney
St Patrick Portrush
St Brigid Ballycastle
St Mary Rasharkin
Sacred Heart Cloughmills



Society of St.Vincent de Paul

**SVP Northern Region, 196-200 Antrim Road
Belfast, Northern Ireland, BT15 2AJ
Phone: 028 9035 1561 | Email: info@svpni.co.uk
www.svpni.co.uk**

