



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

Women's Experiences of the Cost-of-Living Crisis in Northern Ireland

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Written by: Siobhán Harding, Women's Support Network, Dr Ciara Fitzpatrick, Ulster University & Dr Alexandra Chapman, Ulster University



Foyle Women's
Information
Network



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Executive Summary

Economic crises hit women hardest and the Cost-of-Living Crisis is no different. The current situation for those on the lowest incomes, where women are over-represented, is dire with significant concerns around rising levels of debt, poverty and destitution. In addition, there is no devolved Government in place to provide leadership and accountability to help to those most in need, an environment of severe budget cuts often targeted at those who can afford it the least and a chronic lack of funding for essential services including health, social care, childcare and education which too often means that women are forced to make up for cuts to these services through unpaid work. This climate which has been engineered by a policy vacuum is exacerbating the Cost-of-Living Crisis in Northern Ireland.

This has created a perfect storm where women are bearing the brunt of the Cost-of-Living Crisis after disproportionately bearing the burden of a decade of welfare reform and austerity measures and much of the domestic labour associated with the Covid-19 pandemic. The cumulative result of all these factors has left women to become the shock absorbers of poverty in their homes - forced to make torturous decisions around feeding themselves and their families, heating their homes and trying to live dignified, healthy lives. Much of this goes unseen and our research shows the sacrifices many women and their families have to make to meet basic living costs.

The findings of this research paint a stark picture of life for low-income women in this Cost-of-Living Crisis. They show a life filled with cold, hunger, debt, anxiety and concerns about their future and the future of their children with little hope of things changing for the better. Most of the women we spoke to reported feeling the effects of the Cost-of-Living Crisis on their most essential bills particularly food and energy. They gave examples of not being able to switch their heating on, using hot water bottles to keep warm, struggling to buy basic foods including baby formula and healthy food particularly fruit and vegetables, having to use foodbanks and ask for charitable help, going without food and heat themselves to protect their children and families, having to use high interest lending

for day-to-day necessities, being unable to save and an inability to socialise even in the smallest of ways to try and lift the pressure of living this way.

The research shows the Cost-of-Living Crisis is having a grave impact on women, their children, families and communities. Very evident is the impact of the crisis on their health particularly their mental health. Living in a constant state of precariousness over money caused huge levels of anxiety and distress and impacted on their relationships. Also prevalent were feelings of constant guilt, grief and pressure about their ability to provide for their children and their children's futures.

For some of the women the only brightness in an otherwise bleak situation was provided by their local Women's Centre or group. Time and time again the women told us about the support they received not just materially but in terms of their mental health and wellbeing. The Women's Centres and groups provided an important means of access to help with the costs of food, energy, clothes and essential household items but also helped them to feel they were not on their own and gave them the opportunity to socialise in a warm and trusted environment when there were few other options open to them due to the squeeze on their household budgets. We heard *"I don't know where I'd be without the Women's Centre"* or words to that effect many times.

The women were clear about what needed to change to help them cope better with the Cost-of-Living Crisis. They want to see increases in their income, either through social security benefits or higher wages for those in low-paid work, to ensure they can meet the costs of the basics and provide an acceptable standard of living for their children and families. They want to see urgent restoration of Government in Northern Ireland to provide them with increased help to weather this crisis and for Governments to take action to ensure that people don't suffer while companies profit. The women were clear they want to be able to live their lives not simply exist.

1. Introduction

1.1 Background

In 2012 the DSD (now DfC) in partnership with the DARD (now DAERA) launched a programme aimed at providing regional support for women in ‘areas of greatest need’ across Northern Ireland, defined as disadvantaged and rural areas.¹ More precisely, the programme sought to ‘serve the needs of marginalised and isolated women’² in these areas by enabling them ‘to tackle disadvantage and fulfil their potential in overcoming the barriers that give rise to their marginalisation, experience of poverty and exclusion.’³ The Women’s Regional Consortium is funded under this programme.

The **Women’s Regional Consortium** consists of seven established women’s sector organisations that are committed to working in partnership with each other, government, statutory organisations and women’s organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion.⁴ The seven groups are as follows:

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

¹ Review of government funding for women’s groups and organisations, DSD/OFMDFM, August 2012, p32 https://www.communities-ni.gov.uk/sites/default/files/publications/ofmdfm_dev/review-report-funding-for-womens-groups-organisations-june-12.pdf

² Ibid, p41

³ Joint Policy Statement, Programme for Regional Support for Women in Disadvantaged Areas and Rural Areas, DSD/DARD, June 2012, p5 <https://www.communities-ni.gov.uk/publications/joint-policy-statement-programme-regional-support-women-disadvantaged-areas>

⁴ The remaining paragraphs in this section represent the official description of the Consortium’s work, as agreed and authored by its seven partner organisations.

The Consortium is the established link and strategic partner between Government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and support. The Consortium ensures that there is a continuous two-way flow of information between Government and the sector. It also ensures that organisations/centres and groups are made aware of consultations, Government planning and policy implementation. In turn, the Consortium ascertains the views, needs and aspirations of women in disadvantaged and rural areas and takes these views forward to influence policy development and future Government planning, which ultimately results in the empowerment of local women in disadvantaged and rurally isolated communities.

“Women have the power to change the way society works and how services are shaped. It happens when they are supported to step into the process with the confidence to tell their stories and demand action from those who make decisions.”⁵

1.2 Overall aim and objectives

The overall aim of this research project is to explore the experiences of women – living and working in disadvantaged and rural areas of Northern Ireland – on the impact of the Cost-of-Living Crisis on their lives, their household bills, their debts and savings, their caring responsibilities, their physical/mental health, their children, their ability to take part in social activities and the coping mechanisms they have had to use as result of the Cost-of-Living Crisis. Based on the research findings a series of recommendations was formulated for policy makers.

⁵ Women at the Heart of Public Consultation, A guide for Public Authorities and Women’s Organisations, WRDA, November 2017
https://wrda.net/wp-content/uploads/2018/10/WRDA_WomenAtTheHeartOfPublicConsultation.pdf

1.3 Methodology

The project employed a mixed methods approach, combining a literature review, focus groups and a questionnaire to capture the experiences and views of women living and working in areas of greatest need. Twenty focus group sessions were held in Women's Centres across Northern Ireland between February and March 2023 with a total of 250 women attending. Questionnaires were completed by 247 of the women providing quantitative data around the impacts of the Cost-of-Living Crisis.

1.4 Acknowledgements

The Women's Regional Consortium wishes to thank:

- The individual women who took part in the focus groups and completed questionnaires. We want to sincerely thank them for their time and for sharing their experiences so openly and honestly.
- The Women's Centres and our Consortium partners for their contribution and for helping to organise focus group sessions. It would be impossible to do this work without their time, effort and support. We want to kindly acknowledge all their work for women and local communities, which has never been more important particularly given the current situation of ongoing budget reductions and cuts. Their dedication and commitment to their women and communities is without measure and goes far beyond what the limited funding provides.
- Dr Ciara Fitzpatrick and Dr Alexandra Chapman from Ulster University who helped to analyse the results from the focus group sessions and assist in the writing of this report. We are most grateful to them for their time, knowledge and respect for the valuable evidence gained through the focus groups and questionnaires.
- Ulster University placement students Sadhbh Clarke and Sarah Wilson who provided invaluable help and support during the focus groups and in the publication and launch of this report.

2. Framing the research

Northern Ireland (NI) has significant long-term socio-economic issues which have not been addressed. The commitment to introduce an Anti-Poverty Strategy, as stated in Section 28E of the Northern Ireland Act 1998, has never been fulfilled. Since the Belfast/Good Friday Agreement, the NI Executive has been in a state of collapse for 40% of its existence, which has significantly constrained their powers to tackle the barriers that women face to achieving financial security.

NI is a low wage economy with high levels of 'economic inactivity', particularly for women who have insufficient access to childcare and social care infrastructure. In the last 12 years there has been significant cuts to public services, like the National Health Service, education and to social security in line with an austerity agenda pursued by Westminster Governments. Much of the cuts resulting from this agenda have targeted services, benefits and public services that are integral to women's citizenship and participation in society. The last three years have been particularly turbulent, due to the social and economic consequences of the Covid-19 pandemic and NI is now in the midst of an economic crisis with the highest inflation levels recorded in 50 years – consistently sitting close to 10%. At the same time, the Secretary of State has set a budget for NI which presents significant shortfalls across all Departments who are bound to meet an acceptable level of public service. This is forcing senior civil servants to make cuts to programmes and schemes which are not protected in law in order to meet budgetary requirements set out by the Northern Ireland Office. These cuts will have far-reaching and long-term implications. Research has shown that women have been and continue to be most intensely affected by these circumstances. The ongoing absence of governance, means that there is no accountability for problems that could be mitigated now, and in the future, and the burden of this political vacuum is falling most heavily on women who can least bear it.⁶

⁶ Written evidence submitted by Ulster University to the Cost of Living in Northern Ireland non-inquiry (COL0003), Ulster University, December 2022
committees.parliament.uk/writtenevidence/114044/pdf/

This section of the report will provide the context for the findings section, which will present women's everyday experiences of the current crisis.

The issues covered are:

- Social Security
- Debt
- Mental Health
- Care
- The Cost of Education
- The Cost of Essentials
- The Value of Women's Centres
- Challenges facing Ethnic Minority Women

2.1 Women, Social Security and the Cost-of-Living Crisis

The social security system has faced significant cuts over the last ten years. The Women's Budget Group reported that cuts to social security benefits affect women more than men because of their generally lower income, longer lives and greater caring responsibilities.⁷ A House of Commons Library analysis following the Autumn 2017 budget found that women felt up to 86% of the cumulative spending cuts between 2010 and 2020.⁸ Measures introduced since 2010 are designed to reduce women's entitlement to social security benefits and curtail reproductive rights, such as the benefit cap and the two-child limit.⁹

The benefit cap limits the amount of income that a household can receive from benefits and most people who are affected are lone mothers.¹⁰ The benefit cap is mitigated in

⁷ Social security and gender, Spring Budget 2022 Pre-Budget Briefings, March 2022
<https://wbg.org.uk/wp-content/uploads/2022/03/Social-security-and-gender-PBB-Spring-2022.pdf>

⁸ Estimating the gender impact of tax and benefits changes, House of Commons, December 2017
<http://bit.ly/2mI9FEp>

⁹ 'Done Because We Are Too Menny', Charlotte O'Brien, The International Journal of Children's Rights, Volume 26, Issue 4, November 2018

¹⁰ Benefit cap: number of households capped to February 2022, Department for Work and Pensions, July 2022 - 67% lone parents

Northern Ireland until April 2025, which means that families are protected from it. It is crucial that its mitigation is extended *indefinitely*, in the same way as the bedroom tax has been permanently mitigated, as it will have a disproportionate impact in Northern Ireland due to bigger family sizes.¹¹ The two-child limit, restricts the child element of Child Tax Credit and Universal Credit (UC) to the first two children born after 2017. The rationale for this policy, is to provide fairness to the taxpayer by ensuring that households that receive means tested benefits *‘face the same financial choices about having children as those supporting themselves solely through work.’* However, over half of those households affected have a parent who is working¹² and research shows that there has been no impact on family’s fertility decisions.¹³ Parents are losing out on an average of £3,000 per child, per year, significantly constraining household budgets. Recent analysis showed that two out of three families who have sought assistance from a foodbank have three or more children.¹⁴ As of November 2022, 6,890 households on UC were impacted by the two-child limit, this figure does not include those who remain on Working Tax Credit, who are also impacted. The Cost-of-Living Crisis has compounded the hardship, as the cost of goods and services rise.

While the Government has provided support to low-income families through a series of one-off payments, the value does not reflect household size, meaning that larger families must make the same flat-rate payment stretch much further. It is important to note that benefit rates remained below inflation during the winter months when people felt the

<https://www.gov.uk/government/statistics/benefit-cap-number-of-households-capped-to-february-2022/benefit-cap-number-of-households-capped-to-february-2022>

¹¹ Cumulative impact assessment of tax and social security reforms in Northern Ireland, NI Human Rights Commission, November 2019 - ONS statistics show that 21.4% of families in Northern Ireland have three or more children, compared to 14.7% of families in the UK as a whole

[Final_CIA_report_Oct_2019.pdf \(nihrc.org\)](#)

¹² Six years in: The two-child limit is pushing 1.1 million children deeper into poverty, CPAG, End Child Poverty and The Church of England Briefing, April 2023 - CPAG estimate that 58% of households impacted by the two-child-limit has someone in the household who is working

[Six_years_in_two_child_limit-final.pdf \(cpag.org.uk\)](#)

¹³ Does Cutting Child Benefits Reduce Fertility in Larger Families? Evidence from the UK’s Two-Child Limit, Econpapers, April 2022

[EconPapers: Does Cutting Child Benefits Reduce Fertility in Larger Families? Evidence from the UK’s Two-Child Limit \(repec.org\)](#)

¹⁴ *“I make it that children in households with three or more children account for half of all children who have received help from food banks in the previous twelve months”* Declan Gaffney on Twitter:

<https://twitter.com/djmgaffneyw4/status/1664345172367253534?s=20>

energy price inflation the most. More recently, benefits were increased in line with inflation in April 2023, however the continued application of the two-child limit means that affected families will fall short of what they need and continue to face impossible choices.

Freedom of Information data which has been analysed by Action for Children shows that most households who started a claim for UC between October 2021 and November 2022, were single-parent families with children (72%), with a further 13% couple-parent families with children. This means that families with children make up around 86% of those households that have come onto UC during the Cost-of-Living Crisis.¹⁵

Other cuts have significantly impacted upon women such as cuts to Housing Benefit and the four-year freeze on uprating benefits (2016-2020) which applied to child benefit. Intensified conditionality increased the pressure on women both in and out of work to find more or better paid employment, which is creating implausible situations for women particularly for lone parents as they struggle to find suitable childcare options and work that fits around their caring responsibilities. Save the Children's report on 'Families experiences of the welfare system and the cost of living in NI' emphasises that many with lived-experience who participated in their research found a social security system that was *'impersonal and inflexible'* unable to adapt to the complicated lives of families.¹⁶ The New Economics Foundation (NEF) reports that the austerity cuts have left support for unemployed people at the same rate as the early 1980s.¹⁷

Benefits were uprated in line with inflation (10.1%) in April 2023. Despite this, benefits levels fall far below what is required for women to meet their basic needs. In evidence to a recent inquiry on benefit levels carried out by the Work and Pensions Committee at

¹⁵ This information was collated by Action for Children following data received by way of a Freedom of Information request in May 2023

¹⁶ "It's hard to survive..." Families' experiences of the welfare system and the cost of living in Northern Ireland, Save the Children, 2022
[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/its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern-ireland.pdf)

¹⁷ The national living income guarantee in a decent minimum income for all, New economics foundation, December 2022

[THE NATIONAL LIVING INCOME: GUARANTEEING A DECENT MINIMUM INCOME FOR ALL \(neweconomics.org\)](https://www.neweconomics.org/the-national-living-income-guaranteeing-a-decent-minimum-income-for-all)

Westminster, the Women's Regional Consortium (WRC) outlined that research over a number of years shows that social security recipients do not have enough to live dignified, healthy lives.¹⁸ As the findings below show, this situation has been worsened by the current Cost-of-Living Crisis. This is despite people in NI agreeing that social security recipients should receive enough money to provide an acceptable standard of living. The 2022 Life and Times Survey results showed over 90% of respondents agree that '*Social security benefits should enable an individual or family to meet their basic living needs.*' 60% agree that '*Social security benefits should enable an individual or family to have a normal standard of living*' and 80% thought '*Social security benefits should enable an individual or family to live a life in dignity.*'¹⁹

During the Covid-19 pandemic, the Government temporarily increased the rate of UC by £20 per week (this increase was not applied to legacy benefits), which many recognised as an acknowledgement that benefit levels were too low and needed to be higher to meet recipient's essential needs. Evidence shows how effective the £20 uplift was at mitigating the risk of poverty. The Food Foundation highlighted Government data, which showed that food insecurity levels in households on UC were 37% lower during the year they were receiving £20 more a week, compared with the previous year. In contrast, those on Housing Benefit (which indicates many people on legacy benefits who did not receive the uplift) saw little change, which shows the impact of the extra income.²⁰

Women and children are particularly vulnerable to the financial stress that the low level of benefits enforces. In response to the Cost-of-Living Crisis, the Government introduced a number of cost-of-living payments, which provide temporary relief but are not a long-term solution to poverty. Recent research from the Trussell Trust shows that demand for food aid decreased to 17% when the £600 fuel payments were made in NI

¹⁸ See Women's Regional Consortium research papers – Impact of Ongoing Austerity on Women (2019), Making Ends Meet (2020), The Impact of Universal Credit on Women (2020), Women Living with Debt (2022) available here: <https://www.womensregionalconsortiumni.org.uk/research/>

¹⁹ Research Update: The Other Division in Northern Ireland: public attitudes to poverty, economic hardship and social security, ARK, May 2022
<https://www.ark.ac.uk/ARK/sites/default/files/2022-05/update146.pdf>

²⁰ <https://foodfoundation.org.uk/press-release/government-data-shows-ps20-uplift-likely-have-protected-people-universal-credit-food>.

in January and February but rose sharply to 34% in March.²¹ In addition, there is a myriad of discretionary payments to provide additional financial support, which require separate application and are for different purposes. Existing research and the findings presented below underline the problems with this approach. Recent evidence from Policy in Practice shows that £18.7 billion a year goes unclaimed by eligible households, with take up lower for 'locally administered' support.²² In NI, there is a lack of awareness of sources of financial support such as 'Discretionary Support' (DS) which provides short-term financial support for people in severe financial hardship, the 'Universal Credit Contingency Fund' (UCCF) which can support people through the five-week wait and the 'Adviser Discretion Fund' (ADF) which can be used to access funds to pay upfront childcare costs. The opaque names of the schemes, which do not describe what they provide, is viewed as a constraining factor in ensuring those who are in greatest need can access the support. There is also a lack of consistent communication from Government departments, which means that the knowledge is not being effectively communicated to those who need it most, creating scope for misinformation and a lack of awareness.²³

The 2023/24 budget allocation for the Department for Communities (DfC) indicates a £111m shortfall. As the Department's accompanying Equality Impact Assessment (EQIA) indicates, this is likely to have a '*dramatic impact on public services delivery.*' In the ongoing absence of an Executive, NI Departments are being forced to look at making drastic cuts to those services which are not protected in law, which includes the budget for Discretionary Support (DS). DfC outlines that the baseline budget for DS is £13.7m which falls drastically short of the almost £40m forecast for 2023/24. The Department emphasises that this cut will reduce the number of times and/or circumstances where help can be made available for those suffering financial hardship,

²¹ Emergency food parcel distribution in Northern Ireland: April 2022-March 2023, Trussell Trust, Northern Ireland, April 2023

[Microsoft Word - EYS Northern Ireland Factsheet 2022-23 - FINAL \(trusselltrust.org\)](https://www.trusselltrust.org/)

²² New analysis: Missing out: £19 billion of support goes unclaimed each year, Policy in Practice, May 2023

[£19 billion of income related benefits goes unclaimed each year \(policyinpractice.co.uk\)](https://www.policyinpractice.co.uk/)

²³ Independent Review of Discretionary Support, Department for Communities, February 2022
[Independent Review of Discretionary Support \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/)

which is particularly detrimental for women who are already suffering great financial pain associated with the Cost-of-Living Crisis.²⁴

Furthermore, the stark cuts proposed by the DfC sets a detrimental context for the movement of more people from legacy benefits onto UC – a process that has been called ‘managed migration.’ DfC have commenced a pilot process in Fermanagh and West Belfast and will move 250 people from Tax Credits to UC to test the approach, with a UK wide commitment to complete the process by 2024 (with a delay for those on Employment Support Allowance until 2028). The burden of responsibility for moving to the new benefit sits with the claimant, who will be required to make a new claim for UC when they receive notification that their legacy benefit is being stopped. There is no automatic transfer and no insight or evidence in respect of recipients who are most or least likely to migrate successfully.²⁵ Fitzpatrick and Chapman found limited awareness of UC among workers on Working Tax Credits who are due to be moved to UC, which is concerning as UC requires higher levels of engagement through a digital system.²⁶

The Social Security Advisory Committee has expressed concern about the removal of parliamentary scrutiny of the migration process and has outlined the need for greater transparency from the Department for Work and Pensions (DWP) on how they will respond to feedback during the roll-out.²⁷ The lack of political scrutiny for the DfC during the roll out in NI becomes more striking. There is currently no Executive or NI Assembly scrutiny process, no statutory requirements to report on progress which creates an accountability blind spot. This process will be compromised by the proposed budget

²⁴ Budget 2023-24 Equality Impact Assessment, Department for Communities, May 2023
[Budget 2023-24 Equality Impact Assessment \(communities-ni.gov.uk\)](https://communities-ni.gov.uk/budget-2023-24-equality-impact-assessment)

²⁵ Written evidence submitted by Ulster University to the Cost of Living in Northern Ireland non-inquiry (COL0003), Ulster University, December 2022
committees.parliament.uk/writtenevidence/114044/pdf/

²⁶ ‘From Working-Tax Credit to Universal Credit: is the older workforce ready? Perspectives from employees and employers in Northern Ireland’, Chapman & Fitzpatrick, Journal of Poverty and Social Justice, Volume 29, Issue 3, July 2021
<https://bristoluniversitypressdigital.com/view/journals/jpsj/29/3/article-p297.xml>

²⁷ The Universal Credit (Transitional Provisions) Amendment Regulations 2022: report by SSAC and statement by the Secretary of State for Work and Pensions, July 2022
[The Universal Credit \(Transitional Provisions\) Amendment Regulations 2022 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/the-universal-credit-transitional-provisions-amendment-regulations-2022)

cuts. The DfC's EQIA outlines that there is a freeze on filling the 600 staff vacancies that are required to administer benefits. DfC will attempt to deliver the 'Move to UC' within its current staffing levels but have stated that: *'This position is not without significant risk and will greatly exacerbate the pressure already being felt in operational benefit delivery areas and further impact on service delivery.'*²⁸

The proposed cuts associated with the 2023/24 budget will compound the already dire situation for those relying on social security particularly women. Women are more likely to be the budget holders in the household and will often assume the labour of managing a social security claim (couples are required to make a joint claim) on top of childcare and domestic responsibilities. This emphasises the gendered impact of the current operation of the social security system, which fails to recognise the value of unpaid work.²⁹

2.2 Women and Debt

As women's incomes are generally lower over their lifetimes this leaves them more vulnerable to short-term financial problems or income shocks making them more likely to have to rely on borrowing and debt to make ends meet. Christians Against Poverty (CAP) (who run 13 debt centres in NI) report that single women/single mothers make up 56% of their service users.³⁰ Research carried out by the Women's Regional Consortium on Women Living with Debt showed women's vulnerability to debt.³¹ The research found that for significant numbers of women their debts had arisen simply to make ends meet or to fund essential items due to inadequate levels of income either through social security benefits or in low-paid work. It also found that half of the women

²⁸ Budget 2023-24 Equality Impact Assessment, Department for Communities, May 2023
[Budget 2023-24 Equality Impact Assessment \(communities-ni.gov.uk\)](#)

²⁹ Universal Credit, gender and unpaid childcare: Mothers' accounts of the new welfare conditionality regime, Sage Journals, Volume 40, Issue 3, June 2019
[Universal Credit, gender and unpaid childcare: Mothers' accounts of the new welfare conditionality regime \(sagepub.com\)](#)

³⁰ Taking on UK poverty Client report, Christians against poverty, May 2023
[Client-report-2023.pdf \(capuk.org\)](#)

³¹ Women Living with Debt, Women's Regional Consortium, September 2022
<https://www.womensregionalconsortiumni.org.uk/wp-content/uploads/2022/09/Women-Living-with-Debt-1.pdf>

had used high-cost credit and around a third had borrowed informally from friends and family. CAP research found that the most common forms of priority debts owed by clients in NI were benefit overpayments and Social Fund or Budgeting Loans – in short, debts owed to the Government. These debts are typically collected through deductions from benefits at source.

The Work and Pensions Committee reported in February 2022, that 45% of UC claims have a deduction, with an average of £62 deducted.³² That equates to almost 17% of a single person's standard allowance (£368.74 per month; £292.11 for those under 25). This is a significant amount of money that could be used to meet an individual's essential needs. The Crushed by the Cost-of-Living campaign, co-organised by WSN, asked DfC to pause debt deductions as a financial relief measure for those worst impacted by the crisis. DfC responded that the parity principle, that is, maintaining the same social security system as the rest of the UK (except for welfare reform mitigations), means that any change which requires new systems would come at a substantial cost. However, within the limits of their administrative powers, the DfC debt team have provided options for people to reduce their repayments, extend the term of their repayments and in some cases apply for a waiver on the debt.³³ Unfortunately, the burden remains on the claimants to seek this help, and the information isn't easily accessible, which undermines the intention of the initiative and again reflects the awareness problems associated with DS, the UCCF and the ADF outlined above.

The Women Living with Debt research included a number of women who had borrowed through paramilitary lenders. This is an area of increasing concern among organisations working with people on low incomes and in poverty. There is a fear that the Cost-of-Living Crisis will force more and more people, particularly women, to borrow from these illegal money lenders. Many are living on low incomes, have poor credit ratings and

³² The cost of living, House of Commons Work and Pensions Committee, July 2022

[The cost of living - Work and Pensions Committee \(parliament.uk\)](https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions/committees-reports-and-publications/committees-reports-and-publications-the-cost-of-living/)

³³ "Debt Management in @Communities NI have put in place helpful measures for people who are struggling with debt deductions. You can: Reduce your repayments, Extend your payment term, Apply for a waiver in some circumstances." Dr Ciara Fitzpatrick on Twitter:

https://twitter.com/C_Fitz_/status/1653407761986641920?s=20

have an immediate or desperate need for money which means they have nowhere else to turn to get the money they need. This problem is further exacerbated by structural issues with UC. Research by Ulster University has found that UC was repeatedly described as a driver for illegal lending particularly around the harm caused by the five-week wait and issues with short-term benefits loans that were repaid from future benefits.³⁴ This ensured that benefit claimants were often short of the funds they needed to support their household leading them to look to other means of getting the money they needed.

There is a strong relationship between debt and mental health problems and the Consortium's research supported this with 72% of women reporting that they were negatively impacted by being in debt mainly around their mental health and wellbeing. Similarly, CAP research reports that 81% of clients said debt has affected them mentally and devastatingly, 50% of those who responded to the survey said they had considered or attempted suicide as a way out of debt. This represents a stark rise of 14% since the last survey. As outlined above, women (single women/single mothers) make up the biggest proportion of respondents to the CAP survey, and thus many women are considering whether their lives are worth living. The mental health consequences are serious and long-lasting. This has implications not only for the health and wellbeing of individuals and their families but is putting additional pressure on an already overburdened health service as outlined in the next section.

2.3 Women and Care

NI is a low-income economy with high levels of economic inactivity. The consequences of this impact predominantly on women as carers, who are provided with little in the way of support for their caring responsibilities, creating additional structural barriers to paid work. Economic inactivity rates for women aged 25 – 34 with dependent children are higher than those without dependent children. Additionally, 60% of employed women

³⁴ Illegal Money Lending and Debt Project, Research Report of Findings, Ulster University and the Consumer Council, March 2020
[Illegal Money Lending Report.PDF \(consumercouncil.org.uk\)](#)

with dependent children work full-time, compared to 94% of employed males with dependent children³⁵. Access to childcare can help low-income families to increase earnings and move out of poverty and by supporting educational development for children and better outcomes in later life³⁶.

Against the backdrop of the Cost-of-Living Crisis squeezing already tight incomes, childcare costs have spiralled. Families in NI already experience difficulties affording childcare as there is no Childcare Strategy or Government funded childcare provision. Working parents in England, Scotland and Wales receive up to 30 free hours of childcare per week for children aged 3 and 4³⁷. It was recently announced in the Spring Budget that 30 free hours of childcare will extend to children aged over 9 months from September 2025 but due to the lack of a functioning Executive, this will not apply to Northern Ireland.

Families who receive childcare support through UC will see an increase of 47% to help with childcare costs.³⁸ It was announced by the Chancellor in the Spring Budget, that families would be able to access 85% of eligible childcare costs upfront instead of arrears, which has been the cause of many problems for parents who were unable to make upfront payments which created a barrier to sustaining employment.³⁹ These measures are part of a wider package of support designed to help parents get into work. NI was the first part of the UK to introduce support measures to help families with upfront childcare costs in the form of a non-repayable grant through the Adviser Discretion Fund. It is critical that this support is effectively promoted by DfC and other

³⁵ Women in Northern Ireland, Northern Ireland Statistics and Research Agency (2020/21), March 2022 <https://www.nisra.gov.uk/publications/women-in-northern-ireland-2020-2021>

³⁶ Tackling disadvantage through childcare, Joseph Rowntree Foundation, May 2023 <https://www.jrf.org.uk/report/tackling-disadvantage-through-childcare>

³⁷ Is there free or funded childcare available in Northern Ireland, Employers for Childcare, November 2022 <https://www.employersforchildcare.org/news-item/is-free-or-funded-childcare-available-in-northern-ireland/>

³⁸ <https://www.theguardian.com/society/2023/may/30/parents-claiming-universal-credit-will-receive-hundreds-of-pounds-more>

³⁹ Spring Budget 2023, House of Commons, March 2023 [Spring Budget 2023 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/spring-budget-2023)

stakeholders, such as local councils. Research has shown that there has been a relatively low uptake of the childcare element (13% of households in February 2022).⁴⁰

Failure to prioritise childcare for more than a decade has contributed to a costly system of childcare for families and providers. Recent figures from Employers for Childcare, found that the average cost of a full-time childcare place was £170 per week and equates to 34% of the median household income⁴¹. Meanwhile, ongoing pressures following the pandemic and Cost-of-Living Crisis are likely to further exacerbate the costs and availability of childcare and urgent intervention is needed to remove the barriers that exist for women joining the workforce and ultimately help move them out of poverty.

According to the 2021 Census, there are over 220,000 people providing unpaid care in Northern Ireland and there is substantial evidence of poor outcomes for unpaid carers, who are predominantly women. Data from the Northern Ireland Life and Times survey found that one quarter of carers said that they themselves had a long term physical or mental health condition or illness, which was higher than for non-carers.⁴² Research from Carers NI in 2022 found that a significant number of unpaid carers were experiencing financial pressure and 1 in 6 said they were struggling with the cost of food.⁴³ However, with rising food prices, it is likely that this situation will be made even worse.

Carer's Allowance remains one of the lowest benefits in the benefit system at only £76.75 per week and figures show that 69% of those who receive Carer's Allowance are women. However, there are issues around the eligibility criteria for entitlement, meaning

⁴⁰ Official Statistics: Universal Credit claimants eligible for and receiving the childcare element between March 2021 to February 2022, Department for Work and Pensions, June 2022
[Universal Credit claimants eligible for and receiving the childcare element between March 2021 to February 2022 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/universal-credit-claimants-eligible-for-and-receiving-the-childcare-element-between-march-2021-to-february-2022)

⁴¹ Northern Ireland Childcare Survey, Employers for Childcare, November 2021
<https://www.employersforchildcare.org/report/northern-ireland-childcare-survey-2021/>

⁴² The Impact of Caring, ARK Research Update, Number 109, November 2016
https://www.ark.ac.uk/ARK/sites/default/files/2018-07/update109_0.pdf

⁴³ State of Caring in Northern Ireland 2022, Carers NI, November 2022
<https://www.carersuk.org/reports/state-of-caring-in-northern-ireland-2022/>

that some carers who receive another benefit which equals or exceeds their weekly rate cannot receive Carer's Allowance. Carers financial situations are likely to be further exacerbated by the Cost-of-Living Crisis.

2.4 The Cost of Education

The findings in this report reflect the financial pressure that costs associated with school put on parents. As food prices continue to rise and without support from the Holiday Hunger Scheme it is hard to contemplate how parents will be able to afford the cost of school uniforms. It is likely that there will be an increase in people using uniform 'swap shops,' not necessarily out of choice, but rather out of necessity. The school uniform grant in NI is significantly less than those in other parts of the UK (for example, in NI it is £42.90 per child of primary school age compared to £120 in Scotland) and there is no legislation regarding issues such as competition between suppliers. The Department of Education in NI offers only 'guidance' to schools on uniform policy. Whereas in England and Wales, new legislation introduced in 2021⁴⁴ requires all schools to follow statutory guidance to keep prices down and consider high street alternatives and encourage second-hand uniforms. In 2022, The Northern Ireland Commissioner for Children and Young People voiced concerns and noted that *'rigid and unaffordable school uniform prices further exacerbates inequalities in education between those living in poverty and those who are not'*. The Parent Engagement Group (PEG)⁴⁵ set up by parents in NI has raised concerns about the cost of branded items and limited choice of suppliers and has called for legislation to introduce a cap on uniform costs. Additionally, school shoes are not included in the uniform grant in Northern Ireland, this is compared to England, Scotland and Wales where the grant can be spent to purchase shoes.

Free School Meals are not provided on a universal basis in NI and require an application to the Department for Education. The threshold for applying for Free School Meals is £14,000 which is significantly higher than England, Scotland and Wales.⁴⁶

⁴⁴ [Education \(Guidance about Costs of School Uniforms\) Act 2021 \(legislation.gov.uk\)](#)

⁴⁵ [\(2\) Parent Engagement Group \(@ParentPEG\) / Twitter](#)

⁴⁶ The policy menu for school lunches: options and trade-offs in expanding free school meals in England, Institute for Fiscal Studies, March 2023

However, statistics show that the uptake for free school meals in 2022/23 was 62.3% (96,300 children) which means that there is just under 40% of children who are entitled to the provision but have not claimed it.⁴⁷ A system of auto-enrolment would support maximum uptake. The flat rate of Free School Meals has not been increased (£2.70)⁴⁸ despite the rising cost of food and has remained at the same rate for at least 5 years. This means that children are often not able to access a sufficient meal without receiving a top up from home and for many this is causing significant anxiety for both parents and for children who are worried about the humiliation of having enough money when they get to the till. This adds to the stigma that already exists around Free School Meal entitlement.⁴⁹ Offering all children, a hot meal during the school day would remove the stigma for the recipient and improve the child's capacity to learn. In recent correspondence to school leaders the Education Authority has suggested '*introducing new menus,*' in the context of the push to make efficiencies.⁵⁰ It is crucial that all children, but particularly those who are entitled to Free School Meals receive a hot and nutritious meal.

Transport to school is another issue that is causing further financial stress and anxiety. Women have reported difficulty in meeting the cost of the journey to school for those children who are not entitled to free public transport. Primary school children are not entitled to free transport if they live within two miles of the school and for post-primary it is three miles.⁵¹ Work commitments, or children being split across different primary and post-primary schools, means that it is difficult or impossible to walk children to school, particularly those who live two or three miles away. Paying for a return bus journey, or

[The policy menu for school lunches: options and trade-offs in expanding free school meals in England \(ifs.org.uk\)](https://ifs.org.uk)

⁴⁷ School Meals in Northern Ireland 2022-23, Northern Ireland Statistics and Research Agency & Department of Education, April 2023

[School Meals in Northern Ireland 2020-21 \(education-ni.gov.uk\)](https://education-ni.gov.uk)

⁴⁸ Northern Ireland school meal provision falling behind, National Education Union, September 2022 [Northern Ireland school meal provision falling behind | NEU](https://www.neu.org.uk/news/2022/09/northern-ireland-school-meal-provision-falling-behind)

⁴⁹ Going hungry? Young people's experiences of Free School Meals, Child Poverty Action Group and the British Youth Council, June 2012

[Going Hungry young peoples experiences of Free School Meals.pdf \(cpag.org.uk\)](https://cpag.org.uk/wp-content/uploads/2012/06/Going-Hungry-young-peoples-experiences-of-Free-School-Meals.pdf)

⁵⁰ <https://twitter.com/StRonansPS1/status/1666484597436153857>

⁵¹ Education Authority, Home to School Travel information, May 2023, [Home to School Transport Information and FAQs | Education Authority Northern Ireland \(eani.org.uk\)](https://www.eani.org.uk/home-to-school-transport-information-and-faqs)

taxi fare on a weekly basis can add considerable cost to the school day. As well as this, the cost of public transport curtails children from low-income families from participating in extra-curricular activities due to the cost of getting there and getting home.⁵²

In the absence of the NI Executive, both the Department of Education and Department for Communities are facing significant budget cuts⁵³. Funding for Sure Start is protected until June 2024, however the budget will remain at 2021/22 levels which indicates a real terms cut in the context of inflation and the increased costs associated with running the service. Sure Start is integral to the achievement of the draft Programme for Government Outcomes⁵⁴. There are currently 28 Sure Start projects that support parents with children aged under four living in disadvantaged areas and some are provided in Women's Centres. The programmes deliver vital support for parents from pregnancy until their child begins school and offers family support as well as education services to support children's learning and development. This provision is particularly important to help narrow the achievement gap between disadvantaged children and their peers. It is important that it receives sustainable funding to strengthen its services to support women and children. Evaluations of Sure Start have highlighted how valuable it is for child development, particularly speech, language and communication skills. It was also praised for adapting so well during the Covid-19 pandemic as the majority of projects used a combination of practical, online and face-to-face support including language packs for children, garden gate visits and delivering food parcels to ensure children and families did not lose out.

In a letter to the Secretary of State for Northern Ireland, over 200 organisations called for a reversal of recent budget decisions, warning of the severe impact budget cuts will have on the most vulnerable children and young people in our society.⁵⁵ The UN

⁵² The Costs of Going to School, from Young People's Perspectives, Child Poverty Action Group, April, 2014 [The Costs of Going to School FINAL.pdf \(cpag.org.uk\)](#)

⁵³ <https://questions-statements.parliament.uk/written-statements/detail/2023-04-27/hcws748>

⁵⁴ Programme for Government (PfG), Northern Ireland Executive, 2021 <https://www.northernireland.gov.uk/programme-government-pfg-2021>

⁵⁵ Cuts to Services Will Harm a Generation of Children, Children's Law centre, May 2023 - Some of the cuts to Early Years provision were reversed on 1 June. However, many cuts still remain and the Children's Law Centre and other organisations are extremely concerned about their cumulative impact.

Committee on the Rights of the Child examination of the UK Government have published their recommendations, which includes a specific call to withdraw the budget for NI.⁵⁶

2.5 Women's Mental Health during the Cost-of-Living Crisis

Problems with mental health are pervasive in NI and research shows that women are often more vulnerable to suffering from poor mental health. The Northern Ireland Health Survey shows that around one in five adults (21%) showed indications of possible mental health problems, based on GHQ124 data. Levels were higher among women (25%), compared with men (16%). In addition, levels in the most deprived areas were around one and a half times those in the least deprived areas (30% compared to 20%).⁵⁷ Patrick and Simpson, who worked with 'UC:Us' a group of UC claimants from the Greater Belfast Area, emphasised the 'domino' effect that living in financial stress can have on your life.⁵⁸ The domino has become a spiral effect for too many who find themselves in a dark hole that is increasingly hard to escape from due to the Cost-of-Living Crisis.

The British Psychological Society found that the Cost-of-Living Crisis is having an acute impact on the mental health of women. Research that the Society commissioned YouGov to carry out found that 61% of women said that they were more anxious about

<https://childrenslawcentre.org.uk/cuts-to-services-will-harm-a-generation-of-children/>.

⁵⁶ Concluding observations on the combined sixth and seventh reports of the United Kingdom of Great Britain and Northern Ireland, United Nations Human Rights Treaty Bodies, June 2023 - Recommendation 11(d)

https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=CRC%2FCO%2FGBR%2FCO%2F6-7&Lang=en

⁵⁷ Mental Health Services in Northern Ireland, Northern Ireland Audit Office, May 2023 - GHQ 12 (General Health Questionnaire) is a screening tool which assesses the possibility of psychiatric morbidity in the general population. It is widely used, forming part of the Department of Health's Health Survey of Northern Ireland and similar surveys in England and Scotland. The questionnaire contains 12 questions about recent general levels of happiness, depression, anxiety and sleep disturbance, with scores of four or more (in a possible range from 0 to 12) indicating possible mental health problems – cited in NI Audit office report

[00293490 - Mental Health Report WEB.pdf \(niauditoffice.gov.uk\)](https://www.niauditoffice.gov.uk/00293490-Mental-Health-Report-WEB.pdf)

⁵⁸ Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it, Joseph Rowntree Foundation, June 2020

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

paying their bills compared to 47% of men. Women consistently said that they were more anxious about paying their bills, feel depressed about the Cost-of-Living Crisis, and worry about household costs. 30% of women said that worrying about money was making them feel depressed compared to 26% of men and perhaps unsurprisingly, 77% of women said they were more concerned about being able to pay bills over the coming year (compared to 65% of men).⁵⁹ Recent research published by the Mental Health Foundation in NI communicates similar results at a local level. It found that women are more likely than men to be anxious about paying their bills (39% of women, compared to 29% of men). The research also emphasises that those behaviours that are *'protective of mental health'*, for example, getting enough sleep and maintaining connection with family and friends have been compromised.⁶⁰ The Women's Regional Consortium found evidence of this in research carried out on 'Women Living in Debt'. One woman said: *'You don't get to live your life. You can't even go for lunch with a friend. You feel guilty if you ever do.'* Another woman said: *'I feel guilty if I do go out. I don't want to be included in things. I can't even do a cup of coffee with someone.'*⁶¹

The importance of *'social and democratic well-being'* is outlined by the Carnegie Trust, who found that people can't afford to spend time with family and friends, or to exercise choice about how they spend their time and what they think about – 35% of respondents in their research said that the Cost-of-Living Crisis has reduced their ability to spend time with friends – who are central to maintaining good mental health.⁶²

It has been acknowledged that NI faces very specific problems in respect of mental health, as a post-conflict society. Suicide rates tend to be higher in NI. NISRA reported

⁵⁹ Cost of living crisis disproportionately impacting women's anxiety, The British Psychological Society, October 2022

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

⁶⁰ Uncertain Times: The impact of anxiety in Northern Ireland and how to tackle it, Mental Health Foundation Northern Ireland, May 2023

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

⁶¹ Women Living with Debt, Women's Regional Consortium, September 2022

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

⁶² The long shadow of the cost of living emergency, Carnegie United Kingdom Trust, April 2023
Carnegie-UK_LongShadow_Final-1.pdf (d1ssu070pg2v9i.cloudfront.net)

the suicide rate in 2021 was at its highest since 2015 with a total of 237 deaths by suicide, representing an 8.2% increase.⁶³ The same analysis reveals that the most deprived areas had a suicide rate almost twice that of the least deprived areas,⁶⁴ which reflects a real concern that the Cost-of-Living Crisis could further push people in mental health crisis to end their lives. It is important to note, that in every year since 2001, 70% of deaths by suicide have been male.⁶⁵ The Mental Health Champion, Professor Siobhán O'Neill, explicitly links austerity, economic crisis, and recession with suicidal pain. She points to research which outlines that those countries who did not put in place strong financial protections for those affected saw an increase in the number of suicides.⁶⁶ Professor O'Neill called for a package of measures to alleviate the mental toll of the Cost-of-Living Crisis, including an increase in social security rates, additional payments for people who are disabled and additional support for families to address the harmful impacts of child poverty.

Research on the transgenerational impact of mental illness and trauma shows how prolonged financial stress can impact children living in the household. The Health Foundation writes that *'poverty has a cumulative negative effect on people's health throughout their life.'* This means that children living in poverty are more likely to suffer from poor physical health and three times more likely to suffer from mental health problems than children who are not poor. Poverty has long-term implications for children's 'life chances' and health in adulthood. Unemployment, low-paid work, inadequate benefit entitlements, a lack of affordable and poor-quality housing and living in deprived neighbourhoods have negative health impacts.⁶⁷ The Covid Social Mobility & Opportunities (COSMO) study provides compelling evidence that this is the case. A

⁶³ Finalised Suicide Statistics in Northern Ireland, 2015 – 2021, Northern Ireland Statistics and Research Agency, November 2022

https://www.nisra.gov.uk/system/files/statistics/Suicide%20Review%20Report%20_Nov%2022.pdf

⁶⁴ Ibid

⁶⁵ Ibid

⁶⁶ Letter from the Mental Health Champion to MLAs on the Cost of Living Crisis, September 2022

[MHC-Letter-to MLAs-Cost-of-Living-Crisis 08.09.22.pdf \(mentalhealthchampion-ni.org.uk\);](#)

The 2008 Global Financial Crisis: effects on mental health and suicide, University of Bristol, March 2015

[PolicyBristol_Report 3_2015_Suicide and the recession.pdf](#)

⁶⁷ Health Equity in England: The Marmot Review 10 Years On, The Health Foundation, February 2020

[Health Equity in England_ The Marmot Review 10 Years On_ full report.pdf](#)

large study following 13,000 young people in England found that four out of five (82%) of parents and half (53%) of young people in families who are struggling financially said they had poor mental health. Parents in financial stress were four times more likely to report poor mental health than those living without financial stress.⁶⁸

Research by O'Neill and others emphasises the importance of early intervention to reduce the risks associated with transgenerational trauma, with programmes introduced to target interventions to support people to get into and sustain employment and to manage a household.⁶⁹

The EQIA for the 2023/2024 budget for DfC outlines that under current constraints that there will be *'no additional investment in Employment Programmes, despite high levels of economic inactivity and the largest disability employment gap in the UK.'* This comes on top of cuts associated with the end of European Social Fund (ESF) in NI which was replaced by the UK Shared Prosperity Fund. Women's Centre Derry, Kilcooley Women's Centre and First Steps Women's Centre in Dungannon previously benefited from ESF funding enabling them to provide education and employment programmes for women. The loss of this funding has resulted in a significant reduction in programmes available as well substantial staff redundancies. The loss of this crucial employment support for women will have a long-term impact for women and their children.

The NI Audit Office outlined the significant cost of mental health for the economy, by pointing to research carried out by the London School of Economics and the Mental Health Foundation who determined that the cost of mental health in NI is £3.4 billion. The bulk of this figure reflects the cost of informal care (£1.15 billion) and the cost of lost productivity associated with people living with mental health conditions (£1.07 billion), which again emphasises the importance of early intervention and person-centred

⁶⁸ Almost half of young people report mental health problems, University College London, November 2022

[Almost half of young people report mental health problems | IOE - Faculty of Education and Society - UCL – University College London](#)

⁶⁹ Towards A Better Future: The Trans-generational Impact of the Troubles on Mental Health, Ulster University, March 2015 [Layout 1 \(cvsni.org\)](#)

support. The loss of quality of life due to mental ill-health was valued at a further £580 million, with the cost of specialist mental health care services costing £420m (12% of the total costs). Despite the significant costs of mental health, the NI Audit Office reports that NI has the lowest level of mental health funding across the United Kingdom (UK) and Ireland. The Strategy for the reform of mental health services published in June 2021, estimates that an additional £150 million annually would be required to bring funding levels closer to other parts of the UK and Ireland.⁷⁰ At this moment in time, amid a significant funding crisis and wide scale cuts to existing public services, the Mental Health Strategy is unlikely to be implemented. Indeed, key schemes which support early intervention are being cut. The Department for Education recently announced the end of the 'Healthy Happy Minds initiative' due to budget constraints. The scheme introduced in November 2021 provides children with coping mechanisms to maintain mental wellness.

2.6 Women's access to essentials during the Cost-of-Living Crisis

2.6.1 Food

Inflation peaked at 11.1% in October 2022 and has slowly come down to around 8.7% in May 2023, which is the lowest rate since March 2022. This headline figure is deceiving, as it does not tell us how inflation has impacted the cost of different essentials, such as food. The cost of food and the ability to access food was a significant issue for the women who participated in the focus groups. The Office for National Statistics reported that UK food prices, which showed a 19.1% increase, was the second highest (Germany being highest) in the G7 countries.⁷¹ This is the fastest pace of inflation for the price of food in the last 40 years.⁷² The Resolution Foundation claim that food inflation should fall relatively quickly later this year but the cost of food

⁷⁰ Mental Health Services in Northern Ireland, Northern Ireland Audit Office, May 2023
[00293490 - Mental Health Report_WEB.pdf \(niauditoffice.gov.uk\)](#)

⁷¹ Canada, France, Germany, Italy, Japan, the United Kingdom and the United States

⁷² Food and energy price inflation, UK: 2023, Office for National Statistics, May 2023
<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/foodandenergypriceinflationuk/2023>

could continue to rise into the summer, with the percentage of households worried about food overtaking those concerned about fuels costs (51% compared to 48%).⁷³

This is particularly worrying in the context that the Department for Education announced that the Holiday Hunger Scheme would no longer provide support to families (approx. 96,300) entitled to Free School Meals⁷⁴ during holiday periods (£27 per child, every two weeks). This scheme was set up with cross-party support during the pandemic and pioneered a cash-first approach to provide families with extra support during a crisis. Research by Spyreli et al (2021) which studied the impact of Covid-19 on the food decisions of economically disadvantaged families in NI found that the Holiday Hunger Scheme, together with informal support offered through social circles was crucial for parents, particularly lone parents who needed to reduce costs and feed their family with a limited budget.⁷⁵ The 'Extended schools programme' which provides support to schools in disadvantaged areas to put in place activities to support children's learning – which included schools running breakfast clubs - is to face budget constraints, which is likely to have an impact on schools ability to consistently provide food. Both schemes have fallen victim to the £382m hole in the education budget. It is important to recognise the cumulative impact of the public sector cuts across communities, health, and education on the lives of women and their children. The complete removal of additional opportunities to access food in and out of school, coupled with the likely severe limits placed on the DS fund, will remove a crucial safety net for those at most risk of falling into destitution.

The Resolution Foundation determine that the combination of high food and fuel prices is particularly 'toxic' for low-income families, as these essentials represented a higher proportion of lower-income household spending. In 2019-20, food made up 15% of total

⁷³ Food for thought: The role of food prices in the cost of living crisis, Resolution Foundation, May 2023 [Food for thought • Resolution Foundation](#)

⁷⁴ The threshold for entitlement for Free School Meals (FSM) is extremely low at £7,400 per year (after tax and not including benefits)

⁷⁵ A qualitative exploration of the impact of COVID-19 on food decisions of economically disadvantaged families in Northern Ireland, BMC Public Health, December 2021

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

spending for the lowest income households compared to 10% for the top, for energy, the figures are 7% and 3% respectively. A coping mechanism for low-income households is to turn to low price alternatives, but that strategy isn't as readily available anymore.⁷⁶ If households are already buying own-brand essentials, there's little to no chance of finding cheaper alternatives. This leads to mothers skipping meals, or as was found in this research – eating out of date food.

Research carried out by Ulster University in 2018 found that between one in five and one in three people were experiencing food insecurity.⁷⁷ Food insecurity is defined by the Trussell Trust, and academics working with them, as '*a household-level economic and social condition of limited or uncertain access to adequate food.*' The UK wide Family Resources Survey 2019/20 found that households with one adult and one or more children were more likely to experience food insecurity and this increased as the number of children increased.⁷⁸ More recent figures from the Food Standards Agency show that approximately 2 in 10 (22%) of NI respondents were food insecure.⁷⁹ These findings are reflected in the significant rise in foodbank use in NI. Recent statistics (March 2023) show that the Trussell Trust network (51 foodbanks) distributed 81,084 emergency food parcels between 1 April 2022 and 31 March 2023, including 35,334 parcels for children. This is the most food parcels that the network in NI has distributed, representing a 29% increase on the number of food parcels delivered in the same period in 2021/22. This is a greater increase than recorded by the network in the first year of the Covid-19 pandemic.⁸⁰

⁷⁶ Food for thought, the role of food prices in the cost of living crisis, Resolution Foundation, May 2023 <https://www.resolutionfoundation.org/publications/food-for-thought/>

⁷⁷ An Investigation of Food Poverty in Northern Ireland, Ulster University, April 2019 [EATING OR HEATING? AN INVESTIGATION OF FOOD POVERTY IN NORTHERN IRELAND — Ulster University](#)

⁷⁸ Family Resources Survey: Financial year 2019 to 2020, Department for Work and Pensions, March 2021 [Family Resources Survey_ financial year 2019 to 2020 - GOV.UK.pdf \(ioe.ac.uk\)](#)

⁷⁹ Food and You 2: Wave 5 Key Findings, Food Standards Agency, March 2023 [Food and You 2 Wave 5](#)

⁸⁰ Emergency food parcel distribution in Northern Ireland: April 2022-March 2023, Trussell Trust, Northern Ireland, April 2023 [Microsoft Word - EYS Northern Ireland Factsheet 2022-23 - FINAL \(trusselltrust.org\)](#)

Research carried out by the Food Standards Agency in NI showed that women are more likely than men to have all or most of the responsibility for cooking or preparing food (62% compared with 27%), with women more likely to bear the responsibility for food shopping than men (66% compared with 24%).⁸¹ This tells us, that the weight of responsibility for accessing and cooking food falls to women in the household. In the case of single income households, we know that women make up approximately 93% of lone parents and will assume responsibility for feeding themselves and their children. The short and long-term implications of not having sufficient food are significant. The Marmot Review (2020) outlines that stress, anxiety and depression resulting from food insecurity affects more than half of households who are referred to food banks and that a quarter of households have a member with a long-term physical condition or illness. Children who grow up in poverty and who suffer from food insecurity are likely to have poor health and worse educational outcomes. New evidence from the COSMO study shows that pupils whose families used food banks during the pandemic fared worse than average, losing on average half a grade per subject, even after considering prior attainment and some other aspects of household finances. The study also indicates that two out of five households participating are in a worse financial situation than before the pandemic. It was found that one in ten young people were living in households that were food insecure, with many describing experiences of running out of food and skipping meals, with 5% of parents admitting going an entire day without eating. The research outlined here coupled with the findings of this project provide compelling evidence that the life chances of young people and their parents are being dramatically affected post-pandemic and through the Cost-of-Living Crisis. The link between food insecurity and compromised exam performance demonstrates the long-term implications.⁸²

The findings in this report support research evidence to show that the Cost-of-Living Crisis is impacting on the quality of food that women can access. Again, the Marmot

⁸¹ The Food and You Survey, Wave Five, Northern Ireland report, Food Standards Agency, April 2019 [Food and You survey Wave 5: Northern Ireland report](#)

⁸² Briefing No.6 – Financial Inequalities and the Pandemic, COSMO, May 2023 [Briefing No. 6 - Financial Inequalities and the Pandemic | COSMO \(cosmostudy.uk\)](#)

Review emphasises that *'eating healthily is completely unaffordable for many families and individuals.'* The Food Foundation (2019) found the poorest 10% of people in England would need to spend three-quarters of their disposable income on food to meet the guidelines in the NHS's Eatwell Guide, compared with 6% for the wealthiest households.⁸³ This situation has undoubtedly worsened since the beginning of the Cost-of-Living Crisis, for example, 58% and 48% of food insecure households reported buying fewer vegetables and fruits, respectively, in September 2022.⁸⁴ The implications of this for people's health is serious as poor diet is related to disease, illness and life limiting conditions, such as obesity, type 2 diabetes and cardiovascular disease and some cancers.⁸⁵ Indeed, Government data shows that people who live in deprived areas have a lower life expectancy. Those females who live in the 20% most deprived areas in NI can expect to live 5.1 years fewer than females in least deprived areas.⁸⁶

The Government's response to food insecure families and children is inadequate. Aside from Free School Meals (for those who are eligible) the other source of help is the 'Healthy Start' scheme⁸⁷, which provides families with a payment card to buy milk, fruit, and vegetables. To be eligible, you must be at least 10 weeks pregnant or have at least one child aged under 4 in the household, you must be entitled to means-tested benefits or your take home pay is less than £408 per month. Those eligible are entitled to £4.25 each week of pregnancy from the 10th week onwards, £8.50 per week for children from birth to 1-year-old and £4.25 for each child aged between 1 and 4. Despite the rising cost of food the Government has not adjusted the level of support in line with inflation. The uptake on Healthy Start has been very poor particularly in NI.

⁸³ The Broken Plate, The Food Foundation, February 2019

<https://foodfoundation.org.uk/wp-content/uploads/2019/02/The-Broken-Plate.pdf>.

⁸⁴ Food Insecurity Tracking, Round 11, The Food Foundation, September 2022
[Food Insecurity Tracking | Food Foundation](#)

⁸⁵ Diet-related health inequalities, UK Parliament Postnote No 686, December 2022
[POST-PN-0686.pdf \(parliament.uk\)](#)

⁸⁶ Life Expectancy in Northern Ireland 2019-21, Information Analysis Directorate, Department of Health, January 2023 [Life expectancy in Northern Ireland 2019-21 \(health-ni.gov.uk\)](#)

⁸⁷ [Get help to buy food and milk \(Healthy Start\)](#)

The latest data for England, Wales and NI shows that the uptake of the scheme is 62% which means that 38% of those eligible for the scheme are currently missing out. NI has the worst uptake rate at 55%.⁸⁸ Again, this reflects research findings highlighted above, around the lack of awareness of forms of financial support (such as DS, UCCF and ADF) which require separate applications. The Healthy Start scheme is administered by the Department of Health (DoH) in NI. It is crucial that DoH and DfC work together to promote this scheme to people who need it. Auto-enrolment on to this scheme, for those on UC would ensure maximum uptake, and would bypass issues around awareness. Emma Lewell-Buck MP (Labour, South Shields) has introduced a Private Members Bill – ‘The Healthy Start (Take-up) Bill which is pushing for auto-enrolment.’⁸⁹ Research by the House of Commons Library outlines that if the voucher was increased in line with food inflation between April 2006 and March 2023, the voucher would now be worth £5.10.⁹⁰ The Healthy Start scheme is particularly important as the price of food and formula milk continues to rise. Recent figures indicate the price of the cheapest formula milk has increased by 45% in the last two years⁹¹ and breastfeeding advocates have long pointed to the lack of time and support that is provided to new mothers. Research shows that breastfeeding initiation and continuation rates are lower among mothers who face socio-economic disadvantage.⁹²

This research found food to be the issue at the forefront of women’s minds. The price of food means that women are having to significantly cut back or go without themselves. Furthermore, women are spending a lot more time trying to locate affordable food. This is frustrated by the limited transport options available to women, particularly in rural areas. Indeed, research has outlined that 1 million people live in what has been termed a ‘food

⁸⁸ The Food Foundation, Children’s Right2Food Dashboard
<https://foodfoundation.org.uk/childrens-right2food-dashboard>

⁸⁹ [Healthy Start Scheme \(Take-Up\) Bill - Parliamentary Bills - UK Parliament](#)

⁹⁰ Healthy Start scheme and increases in the cost of living, House of Commons Library, May 2023
[Healthy Start scheme and increases in the cost of living - House of Commons Library \(parliament.uk\)](#)

⁹¹ [Doctor warns price of baby formula is 'national crisis' - as Rishi Sunak suggests govt is doing enough to help | UK News | Sky News](#)

⁹² Adapting breastfeeding support in areas of socio-economic deprivation: a case study approach, International Journal for Equity in Health, March 2021
[Adapting breastfeeding support in areas of socio-economic deprivation: a case study approach | International Journal for Equity in Health | Full Text \(biomedcentral.com\)](#)

desert' - communities where poverty, poor public transport links and no access to large supermarkets where customers can benefit from affordable fruit and vegetables.⁹³ The challenges that women, particularly those women in low-income households, face are complex and multi-faceted. As community budgets are cut, access to financial support is removed (for example, the Holiday Hunger scheme) and the price of food continues to rise the crisis will only intensify for those who are most in need.

2.6.2 Fuel and Transport

The cost of keeping warm was an issue before the Cost-of-Living Crisis really began to bite. The Northern Ireland Life and Times (NILT) survey was conducted in the final quarter of 2021 and found that a quarter of the 501 respondents could not afford an unexpected £500 bill. Fewer than 1 in 10 of those over 65 could not afford a £500 bill, rising to 40% of those aged 18-24, 36% of 25-34 year olds and 33% of 35–44 year olds. Just over 24% of respondents reported having to turn the heating off or down, despite the house being cold. Younger age groups were more likely to say that they had to turn the heating down or off – these are the households more likely to have children. 26% of respondents reported a decline in household income.⁹⁴ These results are an indicator of how the Covid crisis impacted households, who are now trying to weather a Cost-of-Living Crisis.

The figures provided by the NILT survey indicated a problem that was to become much worse, as the price of energy increased two-fold, or even three-fold over the course of a year (2021-2022) for households in NI. This was despite the implementation of the Energy Price Guarantee, a UK Government scheme of financial support to lower consumer prices. The Consumer Council's Annual Consumer Insight Survey (August 2022) reported that in the last 12 months the biggest consumer issue faced by 30% of households was the costs of energy bills. This figure increased to 33% for women surveyed, and 38% for those with disabilities.⁹⁵ While National Energy Action (NEA NI)

⁹³ [More than a million UK residents live in 'food deserts', says study | Food poverty | The Guardian](#)

⁹⁴ The Other Division in Northern Ireland: public attitudes to poverty, economic hardship and social security, ARK Research Briefing No 146, May 2022 [update146.pdf \(ark.ac.uk\)](#)

⁹⁵ Consumer Insight Survey 2022, YouGov for The Consumer Council, March 2022

found that 29% of survey respondents (2,468 in total) said that their personal/household member's health and well-being was impacted by the Cost-of-Living Crisis, with 58% of respondents saying that they were worried about paying for energy costs in winter 2023.⁹⁶

Furthermore, the Consumer Council's Review of the Impact of Covid-19 on Fuel Poverty in Northern Ireland (April 2022) reports that 34% of households in Northern Ireland are classed as being in fuel poverty, meaning they spend over 10% of their net annual household income on energy. The report also emphasises that fuel-poor households are more likely to accumulate debt ultimately leading to disconnection from mainstream fuel and electricity supplies, which drives them further into poverty, destitution and social exclusion.⁹⁷ Women are indicated as being more worried about fuel costs across the measures included in the survey – for example, women are more likely to say *'heating our home is a worry at the moment'* (57% compared to 51% of men) and are *'more likely to want to spend more on heating our home but cannot afford to'* (56% compared to 48% of men).⁹⁸ Overall, the survey results provide strong evidence of the impact on well-being of fuel-poor households, who were found less likely to report 'good or excellent' physical and mental health and more likely to report 'being lonely', have fewer people they can rely on should they need help and support, and to have a greater dependency on GP services.⁹⁹

The NI Utility Regulator has published its Domestic Insight Tracker (March, 2023), which involved 1,516 interviews with consumers of energy in NI. The results show that 11% (electricity consumers) and 10% (gas consumers) had to delay or go without other essentials so as they could pay for utilities – in the 2021 tracker it was 4% for electricity and 3% for gas. Furthermore, 85% of people reduced their electricity use (compared to

[Tracker – Wave 1 \(consumercouncil.org.uk\)](https://www.consumer council.org.uk)

⁹⁶ Northern Ireland (NI) Omnibus Poll Results Report, LucidTalk for National Energy Action NI, June 2022
[Microsoft Word - NEANI-LTJune22-MAINREPORT-PubNonQualitative](#)

⁹⁷ A Review of Fuel Poverty Levels in Northern Ireland, The Consumer Council, May 2022
[2 \(consumercouncil.org.uk\)](https://www.consumer council.org.uk)

⁹⁸ Ibid

⁹⁹ Ibid

34% in 2021) and 6% had borrowed money to pay their electricity bills (compared to 2% in 2021). There was also a significant increase in gas customers who had decreased their usage (87% compared to 28% in 2021) and 8% (compared to 3%) borrowing money to pay their bill.¹⁰⁰

Certain pinch points contribute to NI households experiencing disproportionate fuel poverty. Two-thirds of households in NI rely on Home Heating Oil (HHO). Secondly, the lack of NI Executive meant that there was a delay in the administration of the £600 Energy Bills Support Payment (£400 electricity plus £200 oil payments). The rest of the UK received the payments in advance of the Christmas period, whereas in NI the payments were received between mid-January and the end of March 2023. There are still a minority of customers who are yet to receive this vital payment, and this remains a key concern of the NI Utility Regulator and others.¹⁰¹

The Consumer Council's Household Expenditure Tracker (Q4, 2022: October – December) shows how the rising costs of essentials has impacted household budgets, particularly the amount of money families have for spending after the basics (extra-curricular activities and the occasional treat). The research shows there is £18.63 in discretionary income (a reduction of £2.18 compared to Q3, 2022). Again, NI is particularly vulnerable to additional squeezes on household budgets due to lower wages. The Consumer Council shows that income for the lowest earning households is 10.3% lower in NI compared to the UK. The biggest areas of expenditure for lowest earning households are housing, water, electricity, gas and other fuels (20.8%), Food and non-alcoholic beverages (20.2%) and transport (12.8%) which aligns with the financial stressors outlined by women in this research.¹⁰²

¹⁰⁰ Domestic Consumer Insight Tracker Survey, Utility Regulator, March 2023
[Domestic Consumer Insight Tracker Report - March 2023.pdf \(uregni.gov.uk\)](#)

¹⁰¹ [An update on addressing customer service standards | Utility Regulator \(uregni.gov.uk\)](#)

¹⁰² Northern Ireland Household Expenditure Tracker Q4 2022, The Consumer Council, April 2023
[103913 Consumer Council - NI Household Expenditure Tracker Q4 v2](#)

The energy market is different in NI to the rest of the UK – there is no price cap in NI. The Government provides support equivalent to the Energy Price Guarantee by providing a discount to unit prices for gas and electricity. Parliamentary research shows that the price of wholesale fuel has decreased, however there is a ‘substantial lag’ before this feeds through to consumers. People will see a reduction in their household bills in the summer, and lower wholesale prices might encourage providers to offer more favourable fixed tariffs. However, even if wholesale prices of fuel remain at their current levels, it is likely that suppliers will be cautious in their pricing. The cost of fuel under the price cap¹⁰³ in July 2023 will still be more than 60% higher than in winter 2021/22, which indicates that fuel will remain a major pressure for low-income households in NI.¹⁰⁴

In terms of transport accessibility, people in rural NI (40%) are especially vulnerable to being unable to find suitable transport to meet their everyday needs. A recent article in the Belfast Telegraph, by journalist Liam Tunney, showed just how difficult it is to access a hospital appointment travelling from Roslea, Fermanagh to Altnagelvin Hospital (Derry/Londonderry). The NI Census 2021 showed that 14% of people in Fermanagh are without access to a car. The Translink Journey planner indicated the trip would take 5 hours – it ended up taking 4 hours and 40 minutes with four separate bus changes. Translink commented: *‘We maintain a high level of geographic network coverage across Northern Ireland, however, in order to enhance this, we require appropriate funding to support rural, socially necessary services.’*¹⁰⁵ The lack of access to public transport to hospital services adds weight to the case for maintaining acute services at the South Western Area Hospital (SWAH), where they are currently under great risk.¹⁰⁶

¹⁰³ The Price Cap is set for the England, Wales and Scotland by Ofgem at a level which is intended energy suppliers to cover their costs and make a 2% profit

¹⁰⁴ Gas and electricity prices under The Energy Price Guarantee and beyond, House of Commons Library, June 2023 <https://researchbriefings.files.parliament.uk/documents/CBP-9714/CBP-9714.pdf>; The Consumer Council’s Home Energy Index, The Consumer Council, April 2023 [Home_Energy_Index_April_2023_Bulletin.PDF \(consumercouncil.org.uk\)](https://www.consumercouncil.org.uk/wp-content/uploads/2023/04/Home-Energy-Index-April-2023-Bulletin.PDF)

¹⁰⁵ [Rural Northern Ireland: Accessing healthcare can take five hours and four buses | BelfastTelegraph.co.uk](https://www.belfasttelegraph.co.uk/news/northern-ireland/rural-northern-ireland-accessing-healthcare-can-take-five-hours-and-four-buses-12368572.html)

¹⁰⁶ [South West Acute Hospital: Hundreds protest at cuts rally - BBC News](https://www.bbc.com/news/health-62888888)

Research shows that NI has the worst transport connectivity in the UK, and internally, there is a stark East-West divide in the presence and quality of transport infrastructure.¹⁰⁷ The Community Transport Association in NI faces a real risk of closure due to the severe budget cuts to the Department for Infrastructure, funding is secure to the end of June 2023, but there is a lack of certainty as to what will happen after that.¹⁰⁸

NI is the most car-dependent region of the UK, with over 70% of journeys being made by car and 87% of all journeys of one mile or over made by car. This is partly due to the rural nature of the region but is mainly due to the lack of investment in public transport. According to a Grant Thornton report in 2019, the number of passenger journeys on NI's public transport networks increased by over 4.5 million between 2015 and 2019. This is despite NI devoting the lowest amount of funding for public transport: £84 per person was allocated in 2018/19, which is just 27% of the UK average expenditure, and down from £97 per person in 2013. While the Grant Thornton report recognised that transport links had improved in the Greater Belfast area, this has not been the case outside of Belfast and the report highlighted the impact of poor public transport on employment and training opportunities across the region.¹⁰⁹ Transport was identified by the women who participated in this research as a key barrier to accessing food, training and education, employment and other public services.

2.6.3 Housing

Maintaining a home is also becoming much harder, particularly for households that are reliant on a single income, such as lone parents. There are not enough social houses to meet the need in NI – with almost 44,000 currently on the waiting list. The cuts to the DfC budget will further frustrate this reality, as the target for building new housing units will decrease by 600, from 2,000 to 1,400 (at best).¹¹⁰ Thus, more people are being

¹⁰⁷ [Tackling Northern Ireland's Infrastructure Apartheid – Part 1 – The Problem... – Slugger O'Toole \(sluggerotoole.com\)](#)

¹⁰⁸ [CTA's Campaign Pays Off: Funding for Rural Community Transport in Northern Ireland Secured until June 2023 | Community Transport Association \(ctauk.org\)](#)

¹⁰⁹ Economic impact of Public Transport in Northern Ireland, Grant Thornton & Translink (NI) Limited, August 2019 [Proposal title this spans across two lines only \(qub.ac.uk\)](#)

¹¹⁰ Budget 2023-24 Equality Impact Assessment, Department for Communities, May 2023 [Budget 2023-24 Equality Impact Assessment \(communities-ni.gov.uk\)](#)

pushed towards the private rental sector, which is in crisis. The Office for National Statistics (ONS) reported a 9.8% increase in the cost of rent in the twelve months to February 2023, higher than other countries of the UK.¹¹¹ Research carried out by Ulster University aligns with the ONS figures. The average rents across the Belfast City Council Area increased by almost 10% (9.9%) to £853 per month. The statistical analysis indicates market pressures in the Belfast rental market in terms of rent bidding and inflation of prices due to the lack of supply.

The Ulster University research outlines several warnings, including the impact that inflation is having on household wages. There are greater numbers of tenants who are claiming social security seeking private rentals. There are also increasing landlords leaving the rental market, which subsequently squeezes the availability of properties, and landlords could increasingly pass costs onto tenants.¹¹² The NI Statistics and Research Agency (NISRA) report that the average weekly rent in the private rental sector is £22 more than the social sector (this does not consider the sharp rise in rental costs). Private rental is almost unattainable for those reliant on UC. 82% of private renters relying on UC have a shortfall of support they receive from UC and the amount they owe. The average shortfall is £119 per month.¹¹³ Furthermore, Housing Rights NI emphasise the experience of their clients who have been affected by 'poor standards' and 'insecurity of tenure.' In the period between April 2019 and March 2020, Housing Rights dealt with over 2,700 issues relating to housing conditions and 72% of these originated in the private rented sector, compared to 22% in the social rented sector. A common issue experienced by tenants in the private rented sector was lack of warmth. Participants in Housing Rights' research (Preventing Homelessness and Sustaining Tenancies in the Private Rented Sector: Scoping Project, 2020) said that they faced poor fuel efficiency which impacted on their household resources, as they had to spend

¹¹¹ [Index of Private Housing Rental Prices, UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk)

¹¹² Performance of the Private Rental Market in Northern Ireland, Ulster University, NIHE & PropertyNews.com, Issue No 19, 2022

[Ulster University Performance of the Private Rental Market in Northern Ireland, H1 2022, Issue 19 \(nihe.gov.uk\)](https://www.nihe.gov.uk)

¹¹³ [Written Question AQW 2508/22-27 \(niassembly.gov.uk\)](https://www.niassembly.gov.uk)

more money heating poorly insulated home, therefore depleting their means for other essentials and for their rent, which put them at risk of eviction.¹¹⁴

The situation for homeowners has also become more difficult. The Joseph Rowntree Foundation (JRF) found that NI has a greater proportion of homeowners in poverty than the rest of the UK and that twice as many of NI's mortgaged households were behind with their mortgage repayments (14%) compared to the whole of the UK (7%).¹¹⁵ The continuing rise in interest rates is adding significant pressure for existing mortgage holders and those new to the market. The interest rate is currently 4.5% having been raised from 4.25% in mid-May – the ninth consecutive rise since May 2022 to control/lower inflation – this has led to some households facing twice the rate of repayment they previously had to meet. The ongoing rises are making borrowing less appealing, and mortgages are becoming increasingly unaffordable as people turn to credit just to cover the cost of essentials.¹¹⁶ CAP NI have seen an increase from 8% to 18% (between 2021-2022) in the number of people who have availed of their services in respect of mortgage arrears.¹¹⁷

Homelessness is one of the likely out workings of unaffordable rent and mortgage costs for some families. The DfC figures for 2022 show that 6,972 children were accepted as homeless as part of households presenting to the Housing Executive, with 4,133 of those children aged between 0-8. This compares with 6,848 in 2021 and 6,500 in 2020. The numbers of households in temporary accommodation have risen substantially, with 3,945 households in temporary accommodation compared to 3,658 in the six months before (7.3% increase). There has been a 91% increase in people living in temporary accommodation between January 2019 (2,065) and January 2023. 4,236 children were in temporary accommodation in January 2023 – a rise from 3,913 in July 2022 (8.3%

¹¹⁴ Housing Rights Written Evidence to Private Tenancies Bill, Housing Rights, 2021

[housing_rights_written_evidence_private_tenancies_bill_0122.pdf \(housingrights.org.uk\)](#)

¹¹⁵ Home-owners and poverty in Northern Ireland, Joseph Rowntree Foundation Briefing, February 2018
[Home-owners and poverty in Northern Ireland | JRF](#)

¹¹⁶ [The Money Stats - May 2023 - Snapshot of UK Mortgages in Crisis \(themoneycharity.org.uk\)](#)

¹¹⁷ Taking on UK poverty, Client report, Christians Against Poverty, May 2023
[Client-report-2023.pdf \(capuk.org\)](#)

increase). There has been a 74% increase in the number of children in temporary accommodation since January 2019 (2,433).¹¹⁸ Homelessness Connect in NI conclude that the statistics show the increasing numbers of people who are struggling to maintain their housing costs and who are being tipped into homelessness *‘with all the consequences this can have for their lives.’*¹¹⁹

This section paints a grim outlook for women who are struggling with the Cost-of-Living Crisis, with little hope on the horizon. Where households may see a slight decrease in utility costs over the summer period, the cost of food is likely to continue to rise, without significant mitigation from Government. This is at a time, when children are off school for two-months on summer holidays, and mothers of school age children will face greater pressure to ensure there’s enough food to keep their children from becoming hungry. Those entitled to Free School Meals will no longer receive support from the Holiday Hunger Scheme. Homelessness and the housing waiting list continue to rise at the same time as the private rental market and mortgages become increasingly unaffordable. Transport, particularly in rural areas of NI, is inaccessible and frustrates the efforts of those without cars to access goods, services, education, and employment. The Cost-of-Living Crisis is being acutely intensified by the deep cuts that have been made across Government, the cumulative impact of which will have a disproportionate impact on those households on the lowest incomes.

2.6.4 Minority Ethnic Women

The Cost-of-Living Crisis also impacts minority ethnic women and research by the Runnymede Trust found that Black and minority ethnic people are 2.5 times more likely to be in poverty than white people and that racial inequalities were prominent in NI.¹²⁰ The research also found that as a result of the Cost-of-Living Crisis, many are

¹¹⁸ Northern Ireland Homelessness Bulletin July-December 2022, Department for Communities, March 2023 [Northern Ireland Homelessness Bulletin July - December 2022 | Department for Communities \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/northern-ireland-homelessness-bulletin-july-december-2022)

¹¹⁹ [Number of children living in temporary accommodation continues to rise - Homeless Connect](https://www.homelessconnect.org.uk/news/number-of-children-living-in-temporary-accommodation-continues-to-rise)

¹²⁰ Falling Faster amidst a Cost-of-Living Crisis: Poverty, Inequality and Ethnicity in the UK, Runnymede Trust, October 2022 <https://www.runnymedetrust.org/publications/falling-faster-amidst-a-cost-of-living-crisis-poverty-inequality-and-ethnicity-in-the-uk>

experiencing higher levels of food insecurity, material deprivation and fuel poverty. In addition, many people are affected by No Recourse to Public Funds (NRPF) which excludes them from accessing financial support from the benefit system, such as UC, child benefit, state pension and disability benefits. It is estimated that nearly 1.4 million people in the UK have NRPF and the vast majority are from a minority ethnic background.¹²¹

In the case of asylum seekers, they have no right to work. This is a restrictive policy which limits an individual's ability to earn money, integrate into new communities and the opportunity to utilise their skills and participate fully in society. The current rate (£45 per week) for Asylum Support has been widely criticised and in 2022, the High Court ruled that it was too little to fulfil the legal obligation to *'meet the essential living needs of asylum seekers'*.¹²² In the midst of the Cost-of-Living Crisis, the Government argues that this rate is sufficient to cover *'average essential living needs'* for Asylum Seekers.¹²³

2.7 The importance of Community during the Cost-of-Living Crisis: Women's Centres in NI

*"The Women's Centre is welcoming and warm, a change from the world, where harm became the norm. I can speak freely to non-judgemental ears, a place I can comfortably relay my fears."*¹²⁴

¹²¹ How do I survive now? The impact of living with No Recourse to Public Funds, Citizens Advice, November 2021 <https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/How%20do%20I%20survive%20now%20November%202021.pdf>

¹²² <https://www.lawcentres.org.uk/policy/news/home-secretary-acting-unlawfully-on-asylum-support-proves-law-centre-legal-challenge>

¹²³ Report on review of weekly allowances paid to asylum seekers and failed asylum seekers: 2021, Home Office, April 2022 <https://www.gov.uk/government/publications/report-on-review-of-cash-allowance-paid-to-asylum-seekers/report-on-review-of-weekly-allowances-paid-to-asylum-seekers-and-failed-asylum-seekers-2021>

¹²⁴ A poem written by Shay, a member of "Women4Change" from The value of Women's Centres, Women in Prison, September 2022 [The-value-of-Womens-Centres-report.pdf \(womeninprison.org.uk\)](https://www.womeninprison.org.uk/The-value-of-Womens-Centres-report.pdf)

Community groups have become crucial anchors as the wave of financial pressures increase for individuals and families in NI. Women's Centres provide a range of services to low-income women including childcare, access to advice and information, food and foodbank vouchers and help with clothing, furniture and other household goods. The Women's Centres have been recognised as safe spaces and also provide valuable opportunities for friendship and social inclusion, health and wellbeing support including for mental health as well as the chance to share information and access other sources of help/signposting. The value and centrality of Women's Centres in the lives of those women affected by the Cost-of-Living Crisis is vividly articulated in the findings of this report.

Recent research from London School of Economics (LSE) reflects this pattern. Benton and Power (2023) found that community groups are adapting to the changing needs of people who attend – namely providing food is becoming a priority. Previously, groups would support attendees to maximise their income through the benefit system – however due to rising costs and the removal of the £20 uplift in 2021, and despite careful budgeting people simply don't have enough income to cover their essential needs. This means that some groups have had to put tighter restrictions in place to ensure there is enough food to go around. Some groups are also offering new forms of assistance such as 'warm spaces' to mitigate the effects of the crisis. The research also reflects funding difficulties – for example, that most funding is awarded for a particular service or project but does not support day-to-day running costs. The report concludes that *'community groups are playing a vital role in supporting people in crisis. Without the help of these groups people would not have access to food or basic necessities for their children.'* Finally, there is emphasis that community groups should not become a replacement for statutory services, but work as a wider network of service offers, complimenting more established organisations and Government funded bodies.¹²⁵

¹²⁵ Community Responses to the Cost-of-Living Crisis, Centre for Analysis of Social Exclusion, February 2023 [casereport145.pdf \(lse.ac.uk\)](https://casereport145.pdf(lse.ac.uk))

A report that outlines the value of Women's Centres in England and Wales, particularly for women who have been in contact with the criminal justice system, characterises Women's Centres as an encompassing environment which supports all aspects of a woman's life. They are often described as a one-stop-shop and provide a wide range of services. Women's Centres are managed by people who are trauma informed and work with women in a non-judgemental way. This approach often attracts women who wouldn't ordinarily engage with a community setting and who may feel alienated by other service providers. The centrality of the Women's Centre in the community allows women to maintain social relationship and to build a wider support network. However, due to persistent underfunding and higher demand on services, Women's Centres are increasingly struggling to meet the spectrum of need that is generated by the Cost-of-Living Crisis, and a post-pandemic society.

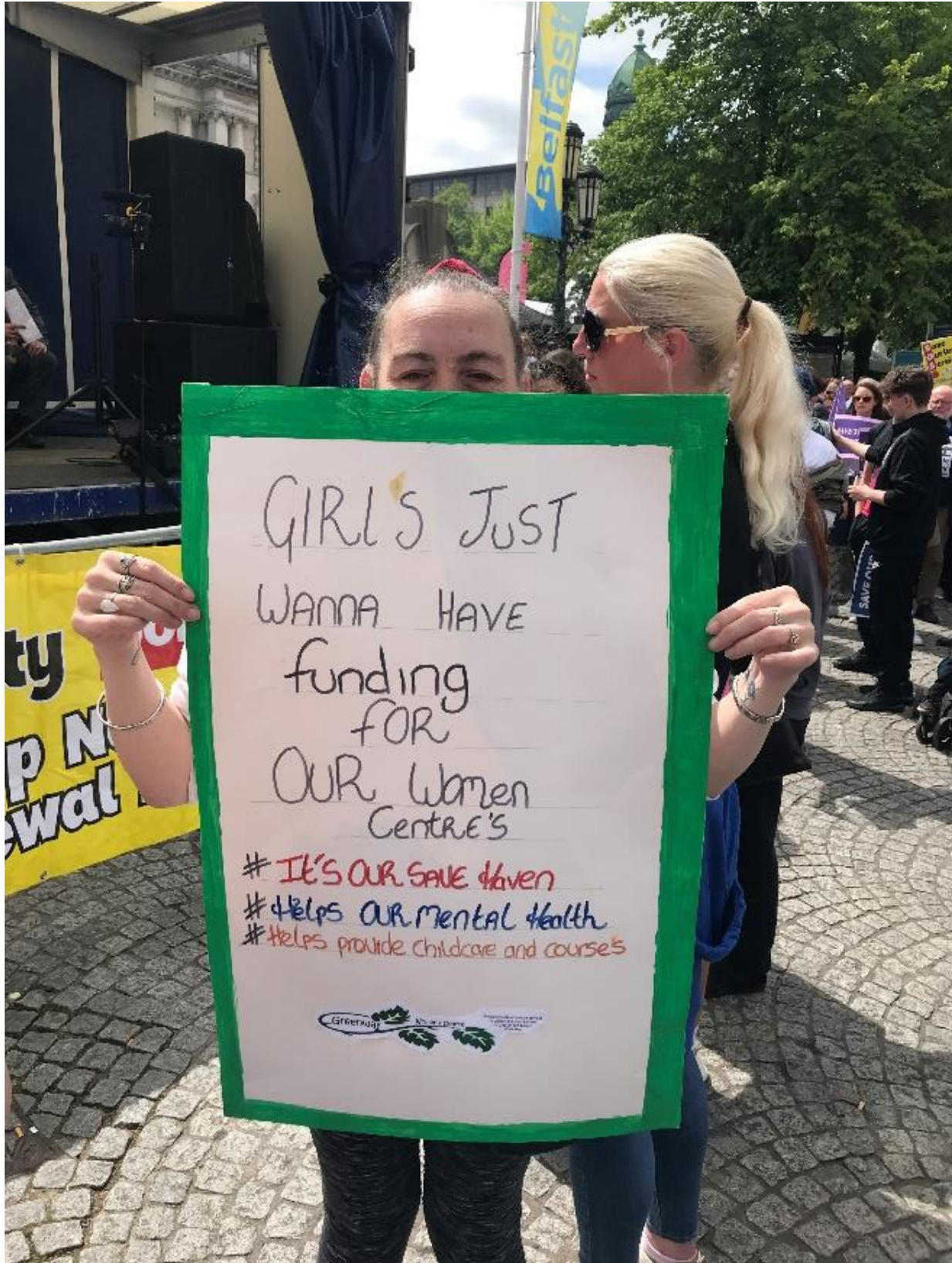
Independent analysis by Alma Economics for the Women's Budget Group, shows that the benefits generated by Women's Centres outweighs the cost across different funding scenarios. The analysis found that a hypothetical Women's Centre provided with a £1m investment could generate £2.75m in socio-economic benefits, including savings for frontline public services and significant gains for approximately 650 women and their children.¹²⁶ However, services are currently in a perfect storm of unstable funding, increasing demand and soaring costs at a time when the Cost-of-Living Crisis is further increasing the needs of women and families.¹²⁷ At the time of writing, the services that Women's Centres in Northern Ireland provide are under significant threat. As outlined above, some Women's Centres have already lost access to funding to provide training and employment programmes. The rise in the cost of utilities and goods due to the Cost-of-Living Crisis has also severely impacted the Women's Centres at a time when demand for services from those most in need has been steadily increasing. The exponential rise in costs could not be met within allocated running costs budgets and although some one-off cost of living payments eased this situation, the Centres have

¹²⁶ The Case for Sustainable Funding for Women's Centres, UK Women's Budget Group, October 2020 [The Case for Sustainable Funding for Women's Centres - Womens Budget Group \(wbg.org.uk\)](https://www.womensbudgetgroup.org.uk/wp-content/uploads/2020/10/The-Case-for-Sustainable-Funding-for-Women's-Centres-Womens-Budget-Group-2020.pdf)

¹²⁷ The value of Women's Centres, Women in Prison, September 2022 [The-value-of-Womens-Centres-report.pdf \(womeninprison.org.uk\)](https://www.womeninprison.org.uk/wp-content/uploads/2022/09/The-value-of-Womens-Centres-report.pdf)

had to rely on their organisational reserves, fund raising and donations to meet these costs.

At a time when statutory services are facing significant funding cuts, as the price of food continues to rise, as access to Holiday Hunger payments has ceased, as social security payments continue to be insufficient to meet basic needs, as women face increasing social exclusion and isolation, as the gendered effects of the Cost-of-Living Crisis continue to ravage every community in NI, but particularly those that are most disadvantaged, the case for protecting our Women's Centres has never been greater.



3. Women's experiences of the Cost-of-Living Crisis

This section summarises the characteristics, experiences and views of women across Northern Ireland who took part in focus group sessions and completed questionnaires on the impact of the Cost-of-Living Crisis on their lives. A total of 247 women completed questionnaires and 250 women participated in twenty focus group sessions.

3.1 Participants

AGE	
18-24	7
25-34	55
35-44	58
45-54	59
55-64	39
65+	29

LOCATION	
City	147
Town/Village	51
Rural	49

EMPLOYMENT	
Full Time	42
Part-time (no social security)	21
Part-time (with social security)	19
Benefits (looking for work)	41
Benefits (sick/disabled)	73
Not working/not on benefits	13
Pensioner	25
Other	13

CARING RESPONSIBILTIES	
Unpaid Carer	70

FAMILY TYPE	
Single adult (no children)	31
Single parent	105
Couple (no children)	13
Couple (with children)	92
Other	6

DEPENDANT CHILDREN	
None	106
1	55
2	44
3	32
4	7
5+	3

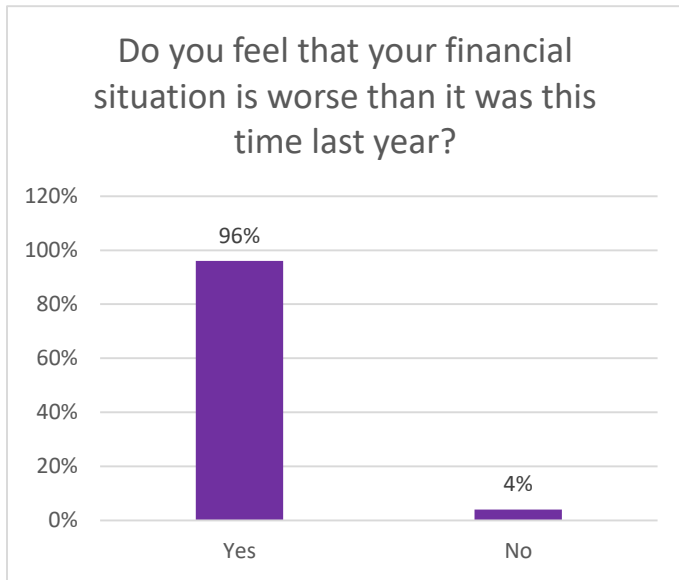
ETHNICITY	
White	232
Black/African	7
Asian	3
Other	5

ASYLUM SEEKER	
Asylum Seeker	4

3.2 Experience of the Cost-of-Living Crisis

This section shares the impacts of the Cost-of-Living Crisis on women as reported in questionnaire results and focus group discussions: feeling cold and hungry, struggling to afford the basics, increasing debt, not being able to save or socialise and the negative personal toll living with financial hardship has on their children and on their own mental health and wellbeing.

The Impact of the Cost-of-Living Crisis



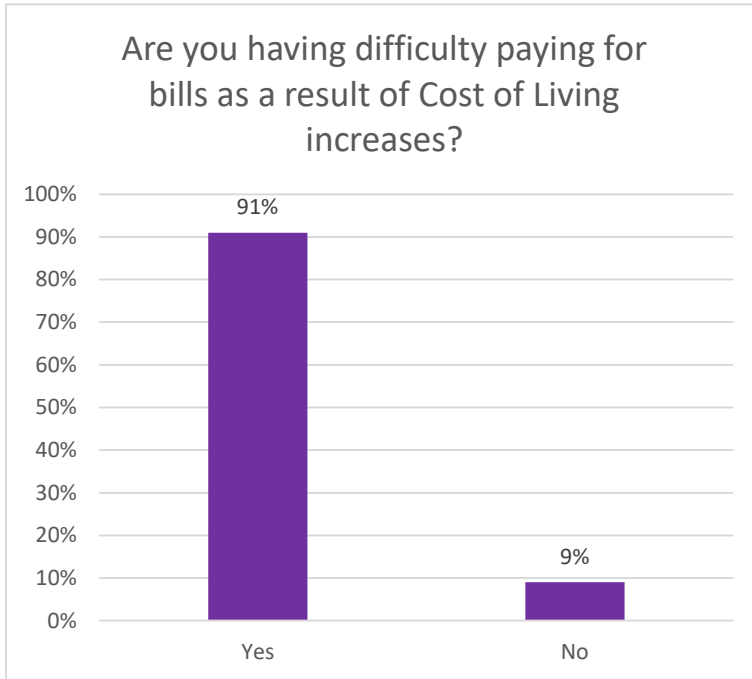
Almost all of the women (96%) felt that their financial situation was worse than it was in the previous year. There was an overwhelming feeling that finances were much tighter than they had been previously. Many of the women discussed that they couldn't see an end to the Cost-of-Living Crisis and therefore felt that their financial pressures were likely to be more long-term.

“ The Cost-of-Living Crisis is worse than Covid. At least you knew Covid would end but this is worse, there is no end in sight. And with Covid there was help there for people but now there is very little help when people really need it. ”

“ It feels like we're living in a vicious cycle. We can't better ourselves at all – we can't get out of it. We got our benefits sorted last year but we're no better off than we ever were – it feels like a losing battle. It felt like we were getting on our feet and then the prices started going up – we were asking ourselves where is the money going – it's going out as fast as it comes in. ”

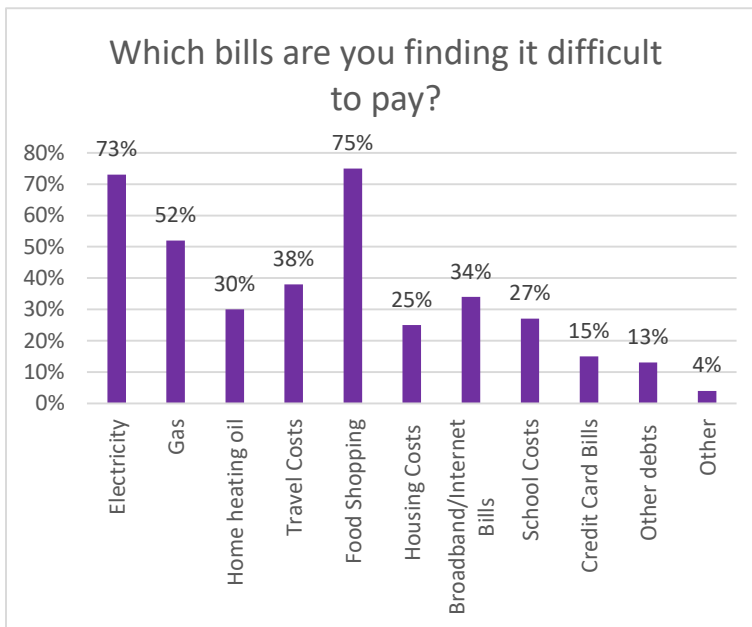
“ I am now scraping along to provide food and keep a roof over mine and my child's heads. The cost to survive is atrocious! ”

Struggling to afford the basics



The majority of the women (91%) reported having difficulty paying their bills as a result of Cost-of-Living increases.

“ It’s the everyday basics that you need to get yourself through. It’s essential to have toilet roll so you’ve no choice but to buy it. It’s not luxuries it’s the things people need to live and survive that are going up so much. ”



Food and energy costs were the bills most commonly reported by the women as being difficult to pay – food shopping (75%), energy bills (electricity 73%, gas 52% and home heating oil 30%). Travel costs (including the costs of running a car, paying for public transport or taxis) was reported by 38% of the women and broadband/internet bills by 34%.

For those who had children school costs were also frequently raised (27%) and were a significant burden for parents. These included the costs of school snacks, lunches,

school uniform including PE gear, school shoes and the cost of school activities including after-school clubs.

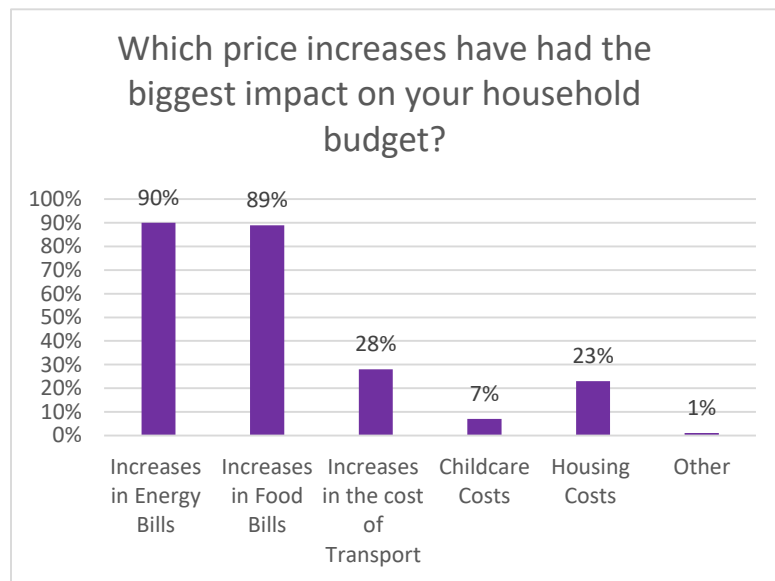
“ *The weekly shop has gone up, it’s not 1p or 2p, it’s 20p or 30p or even 50p an item.* ”

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

“ *I had to use a credit card for the kid’s school uniform this year. I struggled to pay their school uniform worse this year than any time before. The grant for a school uniform doesn’t go anywhere near the actual costs.* ”

“ *My son needs a new school uniform every day as he has sensory issues and there are a lot of changes. I had to buy all his school uniform, shoes, PE kit, school bag and contents. It was £345 for primary school. I literally broke down in tears because I had to get for my daughter as well and she is in secondary school.* ”

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



Energy and food price rises were raised frequently by the women (90% and 89% respectively) putting real stress on their household budgets. While inflation has been in or around 10% for some time the women talked about much higher price rises for the most basic of items, for example, bread, butter, milk, eggs,

cheese, cooking oil, baby formula, toilet rolls, etc. The women were concerned that

increasing prices especially for healthier, fresh food meant that they were forced to buy cheaper, unhealthier food. Many of the women discussed struggling with steep increases in the cost of electricity, gas and home heating oil (more commonly reported in rural areas). In some cases, they reported a doubling or even tripling of these costs which meant that difficult decisions had to be made about heating their homes and feeding their families.

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

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

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

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

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

“ My oil bill massively increased, it more than doubled. ”

A significant number of the women (78%) had felt cold or hungry or both as a result of Cost-of-Living increases. 41% reported feeling cold and hungry, 33% reported feeling cold and 4% stated they had felt hungry.

“ The house being cold affects my disability and flares up my pain. I’m sitting in the house cold in the mornings scared that there won’t be heat when my daughter gets home from school. ”

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

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

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

Increased Debt

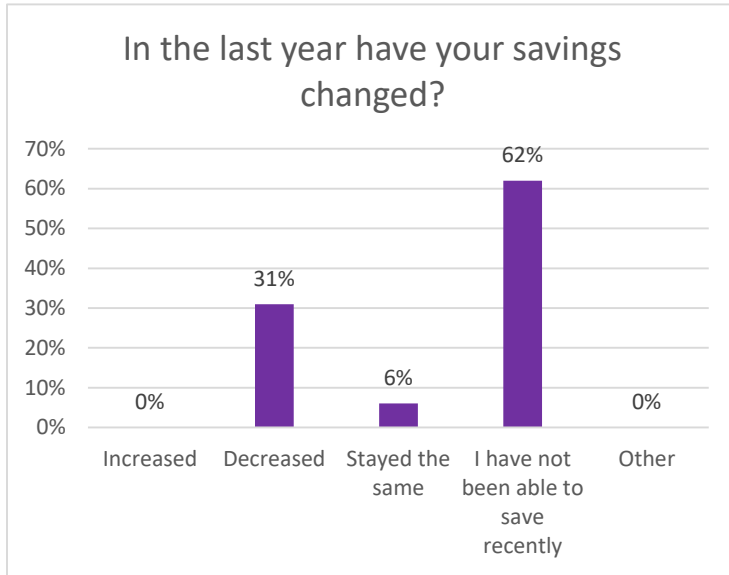
Of the 56% of women who said they were in debt, 82% reported that they had to borrow money/increase their debts as a result of Cost-of-Living increases. Borrowing is a fact of life for many of the women as they are unable to make ends meet with what they receive on a low income. What is clear from this research is that this borrowing is for basic items, it is not for luxuries. These women are being forced to borrow simply to enable them to meet their most essential bills.

“ *I’m constantly borrowing off my mum and dad. I’m not even borrowing half the time because I can’t give it back. I’m very lucky to have my dad. Without him my credit card would be through the roof. I just can’t get my head above water no matter what I do.* ”

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

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

Impact on Savings



The majority of the women had not been able to save recently (62%) or had seen what savings they had decrease (31%). This leaves them more vulnerable to income shocks (such as a fridge or washing machine breaking down) and therefore more likely to get into debt. Some of the women who were using their savings to cope with Cost-of-Living increases were

very fearful what would happen when they exhausted these. None of the women reported being in a position to increase their savings.

“ *I had £400 saved and I had to go into it, it’s gone. I put it away as a fund for my oldest. It’s horrible going into your kid’s money, I feel so guilty about it but we had to eat.* ”

“ *I used to be able to save but now there’s nothing left to save and I’m dipping into my savings which terrifies me. When that runs out what will I do?* ”

“ *I’d be lucky if I could save a pound! My daughter comes home from school and says mummy can I have a pound but my purse is empty.* ”

Impact on Carers

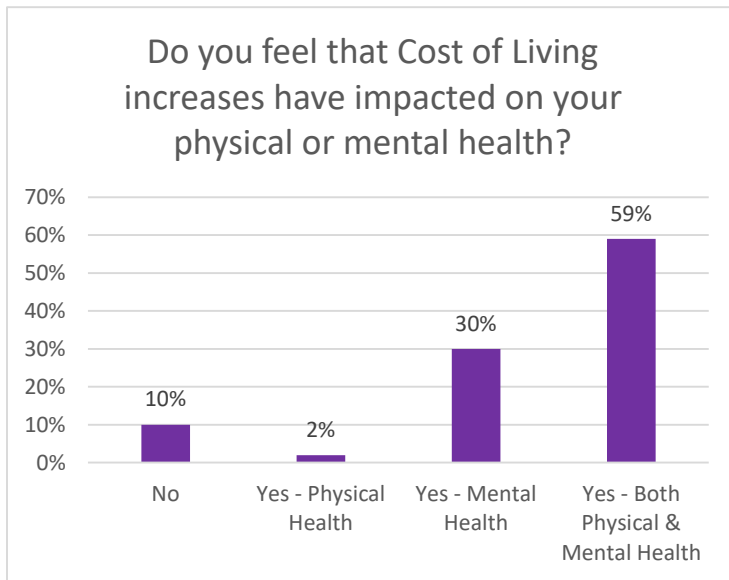
Women are more likely to provide unpaid care and the Cost-of-Living Crisis has increased the financial pressure for many carers. Around 28% of the women who took part in this research provided unpaid care and it was clear that increased costs had put a strain on them causing them to struggle to make ends meet, to heat their homes adequately, to afford travel costs for medical appointments, impacting on what activities they can do with the person they care for and causing significant anxiety and stress.

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

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

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

Impact on Physical and Mental Health



It was really evident from this research the links between increases in the cost of living and poor health issues. 91% of the women felt that Cost-of-Living increases had impacted on their physical or mental health or both. There were very obvious mental health impacts with many of the women feeling high levels of stress and anxiety over meeting

their bills. They felt unable to escape from worries about their financial situation which took a toll on them both physically and mentally. They discussed a range of issues including increased sleeplessness, panic attacks, high blood pressure, worsening

depression and issues connected to poor diet due to living on cheaper, less nutritional food.

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

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

“ *My anxiety has increased and my anti-depressants have been increased. There is constant worry, I am stressed all the time.* ”

“ *It has an impact on your physical health too. I was awake at 4 o’clock this morning, I’ve lost my hearing over the past while with stress. My GP said I needed to take time for myself because of stress but how can I do that with three kids on my own?* ”

Impact on Children

Of the women who had children, 78% felt that Cost-of-Living increases had impacted negatively on their children. Some women gave examples of their children offering them money from their own savings/piggy banks because they knew money was tight. Many of the women talked about the negative feelings they had about not being able to give their children what other children had in terms of clothes, toys, treats, activities, holidays. This was especially the case with teenagers who were more likely to want more expensive things, including branded items, which their parents were unable to afford. 22% of the women stated that they did not feel that rises in the Cost-of-Living had impacted on their children but in many of these cases this was because they were going without themselves to make sure their children had what they needed.

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

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

“ *The price of stuff especially if you have teenagers, they don’t want to wear cheaper things. You don’t want your child to feel they’re not the same as everyone else.* ”

“ *My son was 18 and I couldn’t even give him his birthday money. It cut me to the bone.* ”

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

“ *My car broke down and my wee girl went upstairs and brought down her money box. She said mammy do you need that to get your car fixed. I had to tell her it was OK but she knows we don’t have much money.* ”

Impact on Social Activities

The women reported that the Cost-of-Living Crisis had a severe impact on their ability to take part in social activities with 92% of the women reporting negative impacts. This meant that even small treats, like meeting someone for a cup of coffee, had been cut back or stopped altogether as a result of insufficient income. In discussions with the women most felt no longer able to afford cinema trips or going out for dinner and if they did it was a very rare occurrence. The lack of social life meant that there was nothing to lift the stress and many felt this impacted on their emotional wellbeing and on their relationships.

“ *The only thing you can do now is go for a walk – that’s all you can afford to do.* ”

“ *Anything that’s going to cost money you’re embarrassed you can’t afford it. You avoid people because you can’t afford to do anything with them.* ”

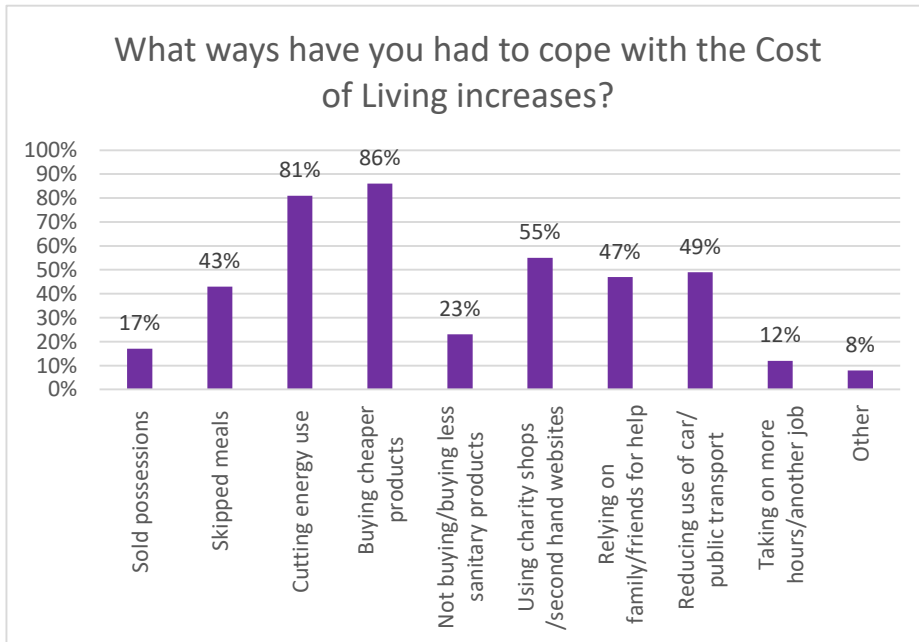
“ *The extras are all gone now, going out is a luxury, we were hardly able to do it in the first place. Even the special occasion treats are gone now like for birthdays, etc. There’s no spare income for it now.* ”

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

“ I spent £30 on a night out last week. The whole week I’ve just been thinking about that £30 – that could have got me my shopping – it just eats you up from the inside out. ”

“ Me and my friends used to go out for a walk and a coffee after. We used to do it three times a week, now it’s just once a week and there’s just a walk no coffee. The time spent in the coffee shop was our bonding time sitting down over coffee and chatting. But we can’t afford it now. ”

Coping Mechanisms



Most of the women had been forced to take a range of actions to cope with rises in the cost of living. 86% of the women reported moving to non-branded items to enable them to buy cheaper products. 81% reported cutting

energy use to try and save money with many having to significantly reduce when they put their heat on and using blankets, hot water bottles and extra clothing to keep warm. Just over half (55%) of the women reported using charity shops or second hand websites to buy the things they needed and 49% stated that they had reduced the use of their car or public transport because it had become too expensive. Relying on friends/family for help to make ends meet was reported by 47% of the women with many stating they didn’t know what they would do without this help which was often provided on a regular basis. Just over two-fifths of the women (43%) reported that they

had skipped meals in order to try and cope with rising prices and to ensure that their children and families were fed.

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

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

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

“ *I’ve had to cut down, I’m buying cheaper brands which I’ve never had to do before. I’m buying reduced stuff and going to charity shops.* ”

“ *I had to superglue the soles of my boots back together because they started talking to me. I walk a lot especially now as I can’t afford the bus. I’m sewing my coats and missing meals, anything to save money.* ”

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

“ *I’m borrowing off friends and family and then Discretionary Support. I’m constantly limited out of it.* ”

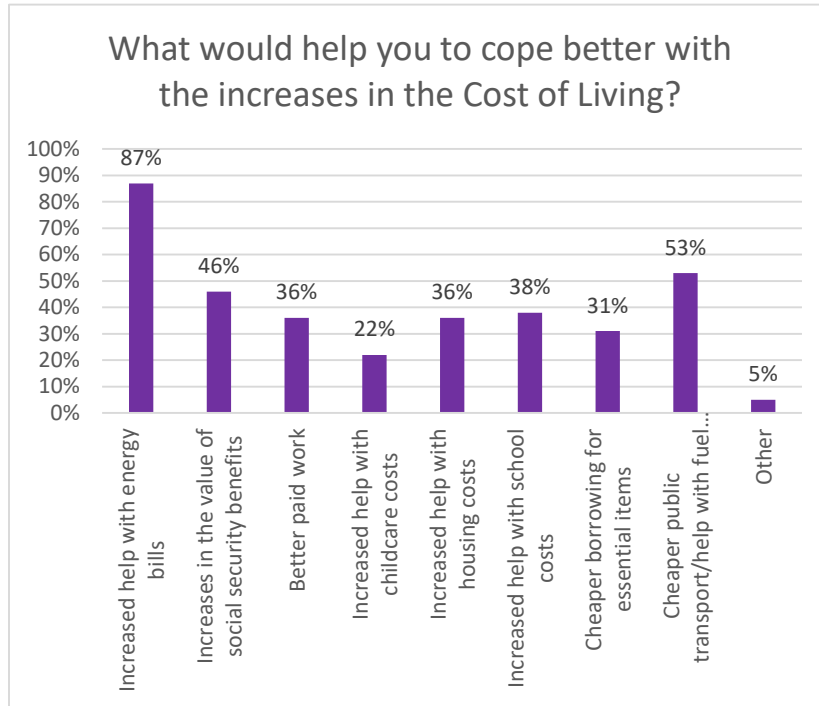
The importance of charitable help was discussed and just over two-fifths of the women (41%) had needed to use charitable support as a result of increases in the cost of living. The women reported using charitable help for food, furniture, clothes, heating and children’s costs. Many of the women reported receiving help from their local Women’s Centre or from foodbanks, churches and other charitable organisations such as St Vincent de Paul.

- “ *I have received nappies and baby products from the Women’s Centre and I’ve used charity shops for baby clothing.* ”
- “ *I’ve had to use foodbanks to make ends meet.* ”
- “ *I’ve been to St Vincent de Paul for money, to my child’s school for food/vouchers and Family Comfort for food/vouchers.* ”
- “ *I went to my local community centre who were able to provide me with some food and money for my gas and electric.* ”

Some of the Women’s Centres provide access to a Social Supermarket which offers discounted food and also a range of wrap around support services. The women discussed how valuable this service is.

- “ *The social supermarket is great – you can get a lot of fresh stuff for much cheaper there. I feel lucky to be able to use it and I’m very mindful in that I only take what I need. It gives people dignity as well. They make food for people too and it’s really well reduced.* ”
- “ *You get your shopping and pay a small fee and then you have to look at your finances. They are so lovely they can give you advice and guide you. It’s good to have that support.* ”
- “ *The social supermarket is great, you pay £5 and get a good lot including fresh fruit and vegetables.* ”

Support needed to help with the Cost-of-Living Crisis



The majority of the women (87%) stated that increased help with their energy bills would help them to cope better with rises in the cost of living. Just over half of the women (53%) felt that cheaper public transport or help with fuel costs would help them cope. Women reported that increases in the value of social security benefits (46%) and better paid work (36%) would help

them cope better. Help with children’s costs was raised by many of the women who had children - 38% felt that increased help with school costs and 22% felt that increased help with childcare costs would help them. 36% reported that increased help with housing costs would help them and 31% stated that the availability of cheaper borrowing for essentials would ensure they could cope better.

Discussions with women at focus group sessions focused on the need for the restoration of the NI Assembly and Executive so that action could be taken on cost of living issues that were impacting on their lives. Many were frustrated at the lack of local Government and annoyed that local politicians were getting paid despite the fact they were not taking their seats in the NI Assembly. Women were also exercised by the astronomical profits of the energy companies while they struggled to afford the rising costs of their energy bills. They reported a real sense of injustice that this was allowed to happen and wanted to see action to cap energy costs and ensure that energy companies did more to help those on low incomes.

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

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

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

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

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

“ Free school dinners for all children. You should see what they're getting for it, it's not enough! I can't keep up to £2.60 a day for my two kids all week. ”

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

“ Lift the ban on asylum seekers to work. They're crying out for workers in so many industries but they won't allow asylum seekers to work. ”

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

“ Women and mothers should get together and form their own party – we know how to budget – call it Enough is Enough. You would have a better running wee country. ”

Cost-of-Living Crisis Payments

The women were asked their views about the payments they had received to help them cope with the Cost-of-Living Crisis. This included the cost of living payments to those on benefits and the Energy Bill Support payment which is a payment to most households in Northern Ireland. While the women felt that these payments were helpful at the time, once the money was spent it was gone and they were back to the same position they had been in - struggling to provide for their families. They felt that more long-term action was needed by Government to properly protect those on low-incomes from the Cost-of-Living Crisis. The women suggested increasing the level of social security benefits, cutting the cost of essentials such as energy and food (particularly healthy food), better paid work and reducing the cost of childcare as better ways to help with the Cost-of-Living Crisis.

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

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

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

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

Impact on Women

Discussions with women at focus groups showed that many were going without necessities particularly food and heat to try and ensure their children were protected from the impacts of financial hardship and poverty. There were many examples of this shock absorbing behaviour where women routinely missed meals, restricted their energy use to when their children were home, went without clothes they needed/shopped second hand for themselves and were unable to take part in social activities as they prioritised this money for their children and families.

Feedback from the women showed the increased cost of many women's products. There were many examples of women not being able to afford to get their hair cut, going without necessary underwear particularly bras and struggling to afford sanitary products.

Women also discussed how the Cost-of-Living Crisis was having a greater impact on them as they are generally more responsible for household spending and children's costs. This meant they were feeling the rising prices in energy and food costs more acutely. There was a consensus that women worried about these price rises more and that women were more likely to take on the mental load of this Crisis.

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

“ I just don't have the money to go and get my hair done – I just have to get the scissors out and do my own hair. A lot of women classify these things as luxuries now – food and bills come first especially if you have young children. ”

“ It's ridiculous that we have to pay for sanitary products. There are five girls in my house, it's crazy they should be free, you notice it in your shopping. ”

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

“ Bras cost an absolute fortune. I'm walking about in a bra that's too small for me but I can't justify the price of a new one. ”

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

“ *My kids go to Breakfast Club in school and that’s a godsend. If I didn’t have that I don’t know what I’d do. There are times I’ve went three or four days with very little to eat, maybe I’d grab an apple just so I have something in my stomach and I’m not going to bed with hunger pains and growling in my stomach.* ”

Childcare

The women were frustrated at the high cost of childcare. Some of the women explained they could not afford childcare and as a result they were unable to work either part-time or full-time. A number of the women raised the difficulties they faced paying upfront childcare fees through UC putting extreme financial pressure on their household budgets and causing them huge distress.

“ *I couldn’t afford childcare so I had to come out of work. I can’t afford crèche fees I’m on my own. I’ve no help. It literally sent me into a spiral of depression. It left me feeling so inadequate not being able to work, I’ve worked all my life. I do want to work but I can’t afford to, I can’t.* ”

“ *I have to consider childcare, I have three kids and no one to mind them so I have to be able to work weekends/evenings in holiday times. I would have to take a lot into consideration before I could take work. There may not be a benefit in me taking a full time job with the cost of childcare – you are tied. I feel that this is more an issue for women.* ”

“ *Childcare increases mean I would have to work full-time to cover part-time childcare but after monthly bills are paid, childcare even part-time is not an option.* ”

Working Poverty

Around a third of the women (33%) were in some form of work either full-time or part-time with or without social security benefits. Many were in low-paid work and therefore struggled to make ends meet on low incomes often without any access to help/support with their bills. It was acknowledged that the Cost-of-Living Crisis also impacts those who are in work, and some noted their frustration at the lack of financial support available to working families.

“ *You’re not entitled to anything if you work. As soon as you’re not on any benefits you don’t get any help. Just because you’re working doesn’t mean you can afford life. There is no help for anyone who works.* ”

“ *A lot of people think that because you work you can afford things but I’m actually broke. People on benefits who go out to work lose their benefits too quickly. There should be help for people to get out to work but not lose their benefits as quickly. They should still get full benefits until they earn a certain amount. Government need to take into account the cost of rent, food, gas and electric costs.* ”

“ *Wages no longer cover monthly outgoings so I’ve had to put heating oil and car repairs on my credit card.* ”

“ *My pay does not stretch to cover food costs and fuel. We have been buying cheaper brands to make it through the month. I only put £70 in my car per month so going to see family who live 45 miles away is a no go, we can only do it once every few months.* ”

Lack of Awareness of Financial Help

It was evident from the focus groups that some of the women had not heard of and had therefore missed out on help that is currently available through the benefits system. This included the Universal Credit Contingency Fund (a grant to help with the five-week wait), the Adviser Discretion Fund (a grant to help remove barriers to employment including help to pay for upfront childcare costs) and the Healthy Start Scheme (a pre-paid card to help buy milk and healthy food). Missing out on these payments had caused financial hardship and distress for the women concerned.

“ *The benefits system is so complicated and constantly changing. They don’t make it easy for people to find out things, so you need advice.* ”

“ *My daughter struggled with the upfront childcare fees in Universal Credit. We had to pay that for her. She was going back to work and she said mum I can’t pay it. She had to pay so much upfront and she didn’t have it. We didn’t know about the Adviser Discretion Fund, that would have really helped her and me.* ”

“ *They need to advertise the help that is available better.* ”

“ *I am recovering from serious mental health issues and addictions. I was on Universal Credit and had to get an Advance Payment which I had to use to pay my rent. I didn't know about the Contingency Fund. If I cut my Advance Payments down it will take longer to pay off and I want to get this loan cleared otherwise I won't be able to get a loan to help with the kid's presents at Christmas.* ”

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

Rural Impacts

Women in rural focus group settings reported a number of additional impacts of the Cost-of-Living Crisis. Rural women often faced access poverty issues in terms of reduced access to services and employment opportunities as well as increased transport costs. Much of the discussion related to transport issues reflecting a lack of access to public transport and the increased costs of running a car which many believed essential to rural living. They talked about having to do their shopping in smaller, local shops which often do not have the same choice of products including budget products and that often these local shops can be much more expensive.

The women also discussed a lack of choice in relation to heating costs with most rural areas reliant on home heating oil which is unregulated with no price protections in place. They raised issues with access to broadband which is problematic in some rural areas and the increasing price of what is now an essential service.

In addition to the increased costs experienced by rural women some also reported issues with increased isolation. They felt that the squeeze on household budgets due to the Cost-of-Living Crisis and a reduced ability to socialise as a result meant a greater likelihood for women feeling lonely and isolated in their own homes.

“ *You're more isolated and the roads are atrocious.* ”

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

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

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

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

Impacts for Migrants and Asylum Seekers

Migrant women who attended focus group sessions reported many of the same issues – struggling with increases in the cost of basics particularly food, energy and transport, increased anxiety because of rising prices and a reduced ability to take part in social activities, including activities with their children, due to a lack of money.

For those women who were asylum seekers with No Recourse to Public Funds (NRPF) the situation was even more acute. While the asylum support payment saw a small uplift, to account for cost of living increases, living on such low levels of income caused these women to really struggle with increasing prices. The impact of rising costs of food, particularly healthy food, was a significant issue for them. They also reported problems meeting transport costs (to attend the Women’s Centre, education and training courses, etc) and children’s costs (school snacks, clothes particularly for teenagers, internet costs and paying for activities for their children). They were unable to take any action to address these financial pressures as they are unable to work/access benefits or Government help with cost of living increases. This meant that they were often reliant on charity or borrowing from family/friends to help make ends meet.

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

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

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

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

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

Value of Women's Centres

Focus group sessions highlighted the great importance women placed on the services of their local Women's Centre. It was evident in these discussions that these trusted, safe spaces were critical to the health and wellbeing of many disadvantaged and rural women. There were numerous examples of women saying that they didn't know where they would be without the help and support provided by the Centre not just in material terms but emotionally also. Many had been able to access support specific to cost of living increases, for example, with food and energy bills, household goods, clothing and help with children's costs as well as signposting for further financial help and support.

Many of the women stated that they felt there had never been a greater need for the services provided by Women's Centres as a result of ongoing welfare reform changes and the impact of the Cost-of-Living Crisis.

“ *Without Atlas Women's Centre I don't know where I'd be. It's literally a godsend. At Christmas they helped me with food and toy parcels. They were able to give me vouchers for heating and electric too.* ”

“ I’d be screwed if I didn’t have Ballybeen Women’s Centre. They can sort out foodbank vouchers, they can sort out gas and electricity vouchers. They can help with so much even just making phone calls on your behalf, filling in forms, etc. Anything to do with my son – I wouldn’t be where I am without their help. They helped me get my child statemented, he has so many health professionals involved and one phone call from the Centre and they helped to sort it all out. ”

“ I come to Chrysalis Women’s Centre so I’m not putting my own heat on. I’m very grateful to the Centre it provides amazing support to me both in the things they do and being able to come here. It’s a safe and welcoming space. ”

“ Footprints Women’s Centre have been brilliant with us. They organise events and bring in holistic therapies and that’s good for your mental health and stress management. It’s a place where you can come and meet other women, have a wee cup of tea and it doesn’t cost you anything – so many women can’t go out as they can’t afford it now. ”

“ My kids got free school meals for the first time since I started work because Greenway Women’s Centre helped me to fill in the form and with their help I sent in the right documentation. ”

“ Shankill Women’s Centre has been invaluable for me, the last few years have been really tough and I’ve been awful lonely and isolated. Coming here for classes you feel a sense of belonging, I’ve made new friends. You have to do something, I wasn’t going out at all. To come here was great. ”

“ The only saving grace is coming to Lenadoon Women’s Group and realising that other women are going through it too and you’re not the only one. That’s why I’m here – to hear from other women about their struggles and know I’m not the only one and that there’s a light at the end of the tunnel. ”

“ We socialise in the Centre [Falls Womens Centre], our social life is here. ”

4. Conclusion, summary of findings and recommendations

“ *We’re not living, we’re just existing.* ”

The impact of the Cost-of-Living Crisis on women is best summarised by this quote from a woman who took part in one of the focus groups for this research. Rising prices for the most essential items, such as food, energy, transport and clothing meant that many women saw their household budgets being increasingly squeezed. This left little room to afford anything beyond the bare essentials and in some cases meant that women could not even afford the basics for themselves, their children and families. This took a significant toll on their lives impacting negatively on their health and wellbeing.

The findings of this research clearly show the widespread and damaging impacts of the Cost-of-Living Crisis on women. There is no doubt that this crisis will affect much of society however the poorest households are hit hardest and women are more likely to live in poverty across their lifetimes. Women are often described as acting as the “*shock absorbers*” of poverty in the home, going without food, heat and clothing to protect their children and other family members from the impacts of poverty when money is tight. This was a common feature of many of these women’s lives, often unseen beyond their home environments, leaving them to bear the brunt of this Crisis.

Also evident from this research is the significant role that Women’s Centres and groups play in the lives of the women. These trusted local spaces provide a real sense of respite not only providing important access to material help but emotional support and the ability to share their experiences and concerns with other women. As outlined in this research the Cost-of-Living Crisis has meant increasing levels of financial hardship, isolation and worsening health impacts particularly in the area of mental health. The ability of Women’s Centres and groups to reach those who are the most marginalised and provide holistic services to tackle these issues is invaluable. Despite the great value placed on these services by the women who use them they operate in an

increasingly restrictive budgetary environment with the loss of funding an ever-present threat.

The advent of the Cost-of-Living Crisis, particularly the above inflation increases in energy and food bills, has left many women and their families even more vulnerable to financial hardship, debt, cold and hunger. The key research findings which are summarised below show that immediate action is needed to protect women now and in the future from the harsh impacts of poverty which are being exacerbated by this Crisis. The examples included in this report are reflective of the often desperate situations that women find themselves in just to put food on the table, heat their homes and provide for their children and families. Without concerted action across Government to tackle the harmful impacts of the Cost-of-Living Crisis we are condemning these women and their children to a lifetime of merely existing, not living their lives to their full potential.

Summary of Key Findings

- 96% of the women felt their financial situation was worse than it was in the previous year.
- 91% of the women reported difficulty paying their bills as a result of cost of living increases.
- The bills the women were finding it most difficult to pay were:
 - 75% food shopping;
 - energy bills - 73% electricity, 52% gas, 30% home heating oil;
 - 38% travel costs;
 - 34% internet bills;
 - 27% school costs.
- The price increases reported as having the biggest impact on women's household budgets were increases in energy bills (90%) and increases in food bills (89%).
- Just over half of the women reported being in debt (56%) and of these 82% reported they had to borrow as a result of cost of living increases.

- 62% of the women reported they had been unable to save recently and 31% reported their savings had decreased. None of the women reported they had been able to increase their savings.
- 28% of the women were providing unpaid care and noticed the impact of the Cost-of-Living Crisis particularly around energy costs to keep their homes warm/to operate medical equipment, to afford travel costs for medical appointments, to afford activities with the person they care for and increased prices causing stress/anxiety.
- 90% of the women felt that the Cost-of-Living Crisis had impacted on their physical or mental health or both.
- Of the women who had children, 78% felt that cost of living increases had negatively impacted on their children.
- 92% of the women reported that cost of living increases had negatively impacted on their ability to take part in social activities.
- The actions taken by the women to cope with cost of living increases were:
 - 86% buying cheaper items;
 - 81% cutting energy use;
 - 55% using charity shops/second hand websites;
 - 49% reduced the use of their car/public transport;
 - 47% relying on friends/family for help;
 - 43% skipped meals.
- 78% of the women had felt cold or hungry or both as a result of cost of living increases.
- 41% of the women had needed to use a foodbank/other charitable support due to increases in the cost of living.
- Women reported a number of areas that would help them cope better with increases in the cost of living:
 - 87% increased help with energy bills;
 - 53% cheaper public transport/help with fuel costs;
 - 46% increases in the value of social security benefits;
 - 38% increased help with school costs;

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

Based on the research findings we have identified five key priorities and some further recommendations that are urgently needed to support women:

Key Priorities

- **KEY PRIORITY 1:** Women's Centres provide trusted, local spaces for women to access help and support to address financial vulnerability and poverty in ways that work best for them. We recommend that Government should provide a long-term sustainable funding model which recognises the significant return on investment that Women's Centres provide. This would enable them to continue and develop the vital services they provide to financially vulnerable women and their families in disadvantaged areas.
- **KEY PRIORITY 2:** The Holiday Hunger Scheme needs to be urgently reinstated to mitigate against food insecurity for women and children during the upcoming summer holiday period. The Healthy Start Scheme needs to be increased in line with inflation and those who are entitled should be automatically enrolled onto the Scheme.
- **KEY PRIORITY 3:** The Cost-of-Living Crisis has compounded the existing crisis in mental health, as women lose opportunities for social connection and peer support due to a lack of money. There is an urgent need to invest in services to prevent long-term mental illness and loss of life.
- **KEY PRIORITY 4:** The School Uniform Grant needs to be increased to reflect the average cost of a school uniform (including PE kit) which would move it closer in line with other countries in the UK. The grant should also include an allowance for school shoes. In the meantime, schools in co-operation with the Education Authority should use whatever powers are available to them to ensure children are not unfairly punished for not following school uniform protocol.
- **KEY PRIORITY 5:** We support the recommendations from the Independent Review of Discretionary Support¹²⁸ and want to see increased investment in this vital fund to address rising levels of financial hardship and the impact of the Cost-of-Living Crisis.

¹²⁸ Independent Review of Discretionary Support, February 2022
<https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-independent-review-of-discretionary-support-22.pdf>

Recommendations

- We want to see the urgent return of the Northern Ireland Assembly and Executive and for action to mitigate the Cost-of-Living Crisis a day one priority to take the necessary longer-term steps needed to protect those on the lowest incomes.
- We want to see the urgent development and implementation of a fully funded Anti-Poverty Strategy for Northern Ireland taking into consideration the recommendations from the Anti-Poverty Strategy Co-Design Group¹²⁹.
- We want to see increased investment in the social security system to allow claimants to meet their basic needs and live dignified, healthy lives. We support the Essentials Guarantee¹³⁰ campaign from the Joseph Rowntree Foundation and the Trussell Trust to ensure the basic rate of benefits at least covers life's essentials and can never be pulled below that level.
- The Department for Communities have put in place measures to help people who are struggling with debt deductions from their benefits, for example, to repay an Advance Payment. There needs to be much greater information and awareness raising around this important help.
- We support the recommendations from the Independent Review of Welfare Mitigations¹³¹ and the Cliff Edge Coalition's key asks¹³² around mitigating the two-child limit, resolving the five-week wait in UC and increased support for private renters.
- We support the recommendation made in the Independent Review of Welfare Mitigations to support those who are in work through the introduction of a Cost of

¹²⁹ Recommendations on the Development of an Anti-Poverty Strategy for Northern Ireland, A position paper from members of the Anti-Poverty Strategy Co-Design Group, Updated September 2022 [RECOMMENDATIONS ON THE DEVELOPMENT OF AN ANTI-POVERTY STRATEGY FOR NORTHERN IRELAND \(nicva.org\)](https://www.nicva.org/recommendations-on-the-development-of-an-anti-poverty-strategy-for-northern-ireland)

¹³⁰ <https://www.jrf.org.uk/report/guarantee-our-essentials>

¹³¹ Welfare Mitigations Review, Independent Advisory Panel Report, October 2022 <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-welfare-mitigations-review-independent-advisory-panel-report-2022.pdf>

¹³² Cliff Edge Coalition Member Briefing, Cliff Edge Coalition NI, May 2023 <https://www.lawcentreni.org/wp-content/uploads/2023/04/CEC-Full-Member-Briefing-May-2023-.pdf>

Work Allowance providing an annual lump sum payment to claimants on UC or Working Tax Credit whose earnings fall within a specific threshold.

- We recommend increased provision of face-to-face generalist advice, debt advice and awareness raising campaigns in community spaces including in Women's Centres. We want to see more awareness around debt solutions and the existing help available through the benefits system, for example, the Universal Credit Contingency Fund, the Adviser Discretion Fund and the Healthy Start Scheme. We suggest that in order to reach the most marginalised this needs to be broader than online awareness.
- We support National Energy Action (NEA) NI's recommendations to ensure price protections for home heating oil consumers and for the introduction of a new social tariff¹³³ to help make energy more affordable (targeted at those most in need).
- We support the Carers NI recommendations¹³⁴ including introducing a Carer's Allowance Supplement Scheme to enhance the value of Carer's Allowance and the introduction of dedicated heating support payments for households with an unpaid carer.
- We support the Childcare for All Campaign¹³⁵ which is calling for a childcare system that is affordable, accessible, flexible, high quality, and which supports children's education and development. We want to see childcare provision that supports women to access and stay in paid work, education or training.
- We support the campaign by the Participation and Practice of Rights (PPR)¹³⁶ to secure the right to work for people seeking asylum. We also want to see an increase in asylum support payments to ensure that asylum seekers can meet the cost of essentials especially given cost of living pressures.

¹³³ Solving the Cost of Living Crisis: the case for a new social tariff in the energy market, National Energy Action (NEA), July 2022

[2022_Solving-the-cost-of-living-crisis_v02.pdf \(nea.org.uk\)](https://www.nea.org.uk/2022/solving-the-cost-of-living-crisis_v02.pdf)

¹³⁴ Unpaid carers, poverty and the cost of living crisis in Northern Ireland, Carers NI, August 2022
<https://www.carersuk.org/media/utkktgri/unpaid-carers-poverty-and-the-cost-of-living-crisis-in-northern-ireland.pdf>

¹³⁵ https://www.childcareforallni.com/files/ugd/dc2d48_9dc6406094dc4each9866a5788264ef2.pdf

¹³⁶ <https://www.nlb.ie/campaigns/right-to-income>