



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

Gender, poverty, austerity and community-based women-only advice: women's perceptions

December 2014

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Acknowledgements

This research has been undertaken collaboratively by the members of the Consortium for the Regional Support for Women in Disadvantaged and Rural Areas (hereafter, either the Women's Regional Consortium or simply the Consortium), which is funded by the Department for Social Development in Northern Ireland (hereafter, DSD) and the Department of Agriculture and Rural Development in Northern Ireland (hereafter, DARD).¹

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

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

The Consortium will be 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 will ensure that there is a continuous two way flow of information between government and the sector. It will ensure that organisations/centres and groups are made aware of consultations, government planning and policy implementation. In turn, the Consortium will ascertain the views,

¹ The remaining paragraphs in this section represent the official description of the Consortium's work, as agreed and authored by its seven partner organisations.

needs and aspirations of women in disadvantaged and rural areas and take these views forward to influence policy development and future government planning, which will ultimately result in the empowerment of local women in disadvantaged and rurally isolated communities.

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Executive Summary

Research affirms how advice services can tend to respond to the kinds of problems more likely to be experienced by people in poverty,² which informs an interpretation of women-only advice as that which *can tend to respond to the kinds of problems more likely to be experienced by women in poverty*, as opposed to more advantaged women. Research also affirms how demand for advice services can increase among people in poverty affected by austerity measures³ and that such measures can disproportionately affect women in poverty, reinforcing and perpetuating gender inequality and the wider relationship between gender and poverty.⁴ This brief paper builds on that interpretation in consideration of women's perceptions of the actual/potential role of, and demand for, community-based women-only advice provision under austerity, specifically in respect of women in poverty (or at risk of poverty) in the Northern Ireland case. As such, we will focus conceptually on the nature of the relationship between austerity, advice, gender and poverty,⁵ the complexity of which remains underexplored in the literature.

Women in poverty in disadvantaged and rural areas of Northern Ireland, whether in-work poverty or variants affecting workless households, can experience different kinds of marginalisation, exclusion and vulnerability.⁶ Factors underlying these experiences include structural and cultural phenomena, which cut across the private and public spheres, producing and reproducing gender inequalities that can disempower women by constraining life chances and outcomes in material

² See D. Gibbons and S. Foster, 'Advice, support and poverty: evidence review', Centre for Economic and Social Inclusion/Joseph Rowntree Foundation: London, 2014.

³ FEANTSA, 'Impact of anti-crisis austerity measures on homeless services across the EU policy paper', FEANTSA: Brussels, 2011: p.4.

⁴ On the relationship between gender and poverty, see F. Bennett and M. Daly, 'Poverty through a gender lens: evidence and policy review on gender and poverty', Joseph Rowntree Foundation/University of Oxford: London/Oxford, 2014.

⁵ The definition of gender relied upon here is borrowed from recent work by the Joseph Rowntree Foundation (Bennett and Daly, 2014): 'gender is defined as a constituent element of social relations based on perceived differences between the sexes, and as a primary signifier of power creating unequal access to resources. It is societal and structural in nature'. The paper also draws on that source's particular definition of poverty: 'when a person's resources (mainly material resources) are insufficient to meet their minimum needs (including social participation)'; *ibid.*, p.6.

⁶ See, for example, B. Hinds, 'The Northern Ireland economy: women on the edge? A comprehensive analysis of the impacts of the financial crisis', WRDA: Belfast, 2011; also, H. McLaughlin, 'Women living in disadvantaged communities: barriers to participation', WCRP: Belfast, 2009

distribution and status acquisition. These differentiated experiences of poverty may be compounded by non-recognition of identity and difference in the public sphere, entailing non-accommodation of minority status, perspectives, needs and interests resulting in multiple disadvantage.⁷

Such differentiated experiences of poverty can engender a plethora of problems affecting women's everyday lives in respect of, inter alia, debt, employment, housing and welfare benefits, which can in turn generate variegated demand for advice, information and support in respect of key services and statutory entitlements/rights.⁸ Potential fulfilment of that demand is complicated by the context-specific barriers to accessing advice services that these women can encounter, such as structural and cultural variants.⁹ For various reasons, experience of these barriers can stimulate demand for women-only advice provision. Where it has emerged and developed in the Northern Ireland case, the kind of community-based women-only advice provision reviewed in this project has attempted to address that demand, precisely by taking account of such barriers. As understood here, that provision is conceived of as follows: *delivery by women only, for women only, in women-only locally embedded spaces, directed at problems more likely to be experienced by women in poverty, as opposed to more advantaged women.*

The overall aim of the paper is to explore in snapshot format the perceptions of women in disadvantaged and rural areas on the question of demand for, and the actual/potential role of, such provision in the context of ongoing austerity and associated poverty. To that end, the methodological dimension of the project included focus group engagement with women living and working in these areas, some of whom, as service providers, were directly involved in the delivery of advice to women.¹⁰

⁷ As we shall later see, affected groups of women marginalised in multiple ways include Traveller women, women asylum seekers and refugees, lone parents, women with disabilities and women with mental ill-health, including conditions associated with the 'legacy' of the Northern Ireland conflict.

⁸ On the relationship between poverty and advice, see Gibbons and Foster, *op. cit.*

⁹ See, for example, Hinds, *op. cit.*; also, McLaughlin, *op. cit.*

¹⁰ While some of that provision was consistent with the conception of women-only advice delivery underlying the project, some of it was not. For example, in one case, the female advice worker's overall client brief was mixed-gender, as opposed to women-only.

The principal findings of the project are set out below followed by recommendations for remedial policy and practice, which the findings inform.

Summary of findings

Case for provision

- Across the project's qualitative dimension, the case was universally made for community-based women-only advice provision as an enabler of service engagement with vulnerable and marginalised women in poverty, and at risk of poverty, in disadvantaged and rural areas. That case was premised on the observation that such provision tends to be specifically geared to, and effective at, taking account of the multiple and interacting barriers such women can face in accessing advice services, such as cultural variants associated with lower levels of human and social capital.
- The complexity of the advice needs of marginalised and vulnerable women in poverty (and at risk of poverty) in disadvantaged and rural areas was also articulated at all stages of engagement. That complexity was repeatedly captured in terms of the implications for women's well being and agency of the relationship between gender and poverty, including lack of participation in the public sphere and associated hidden poverty within the household (resultant from the unequal and unfair distribution of income between partners).

Perceived demand for community-based women-only advice

- Perceived underprovision of, and associated unmet demand for, community-based women-only advice was reported across rural, urban and town sites.
- This reported situation translated as a perceived chronic regional undersupply of the kind of provision embodied in the working definition of advice underlying the project's development, i.e. *delivery by women only, for women only, in women-only community spaces, directed at problems more likely to be experienced by women in poverty, as opposed to more advantaged women.*

Nature of existing supply

- A notable exception to this reported trend of undersupply was delivery embodied in the Belfast-based women's centre model.¹¹
- The latter was characterised as tending to address a plethora of problems affecting the everyday lives of women in poverty and at risk of poverty in respect of, inter alia, debt, employment, housing and welfare benefits, by proffering advice, support and information on key services and statutory entitlements/rights,¹² as well as onward referral to other specialist advice services. Within this context, such provision was cited as responding to the implications of the link between gender and poverty.
- The kinds of cohorts reported as making recourse to such provision, and as consequently among those most likely to be affected by any underprovision, included groups of women in poverty marginalised in multiple ways, such as Traveller women, women asylum seekers and refugees, lone parents, women with disabilities and women with mental ill-health, including conditions associated with the so-called 'legacy' of the Northern Ireland conflict.

Relationship between austerity, gender, poverty and advice

- Provider and non-provider feedback anecdotally evidenced an emerging relationship between ongoing austerity, gender, poverty and actual/potential demand for community-based women-only advice provision among women in poverty across rural, urban and town sites, as follows.
- Anecdotal accounts were given of the role that such provision can play in helping to mitigate women's poverty and risk of poverty under austerity,¹³ whether by, for example, stimulating greater benefit uptake or assisting with

¹¹ Denotes provision at the Falls' Women's Centre, consistent with the conception of women-only advice underlying the project. Other reported models of provision did not meet this definition for different reasons. For example, in one case, women centre referred provision entailed delivery by a female advice worker whose overall brief encompassed mixed-gender advice in the community. Other reported cases included services that comprised women-only points of contact for signposting to mixed-gender providers; and, provision aimed at women who had experienced domestic abuse, which was not necessarily locally based.

¹² This categorisation draws on Gibbons and Foster, *op. cit.*

¹³ Research affirms that advice provision can help to prevent, mitigate and reduce poverty under austerity by, for example, stimulating enhanced benefit uptake, *ibid.*, p.5.

debt restructuring. These accounts included reported/projected increased demand for such provision linked to austerity-associated poverty.

- On this view, the claim was posited that community-based women-only advice provision can contribute to the realisation of government anti-poverty policies and strategies. And, emphasis was subsequently placed on the greater role such provision could potentially play in further impacting poverty, were it properly recognised and expanded under enhanced state support.
- The reported potential ameliorative impact of such provision on women in poverty, and at risk of poverty, is classifiable across three broad categories: 'immediate and direct' financial effects, i.e. improved household finances achieved through, for example, the stimulation of greater benefit uptake; 'secondary/indirect' outcomes, entailing the consequences of the former, such as improved diets; and, possible 'wider' related outcomes such as improvements in women's mental health.¹⁴
- From this perspective, discussions underlined the importance of addressing reported gaps in provision to help further mitigate poverty, and the risk of poverty, and thus effect remedial change, not only at the level of the individual, but also, in consequence, at the level of the family, the community and society at large.¹⁵
- Within this context, particular attention was paid to the likely adverse impact of cited underprovision on women in poverty in the rural case, given reported longstanding levels of rural isolation and disconnectedness ascribed to, inter alia, historic underinvestment and associated chronic infrastructural shortfalls.¹⁶

Recommendations

The project recommendations that follow from these findings are set out below.

Further research

- Research is required to examine more fully the relationship between austerity, demand for community-based women-only advice provision, gender and

¹⁴ These category classifications draw on recent Joseph Rowntree Foundation research on the relationship between poverty and advice, *ibid.*

¹⁵ It is important to note that the wider impact of advice on poverty, as reflected in increased benefit uptake, can negatively affect society at large by representing a 'cost' to the taxpayer, *ibid.*, p.62.

¹⁶ See, M. Allen, 'Rural isolation, poverty and rural community/farmer wellbeing - scoping paper', Research and Information Service Briefing Paper, NIA: Belfast, 2014.

poverty in the Northern Ireland case, particularly hidden poverty within the household. That initiative should aim to interrogate and contextualise the perceptions of unmet demand for such provision captured in the project and to establish the precise nature, extent and causality of actual underprovision, as well as the cumulative impact of any underprovision on affected women's everyday lives, including the lives of those who are multiply disadvantaged. The Consortium recommends that the Executive commit to sponsoring such research.

- Conversely, research is also required to explore the actual impact under austerity of extant community-based women-only advice provision on women in poverty and their communities. That research should expressly seek to evaluate the contribution such provision makes to the realisation of pathways out of poverty by, for example, stimulating benefit uptake, as well as the enhanced contribution it could potentially make under expanded provision.¹⁷ This evaluation should be articulated in terms of the 'social return' on investment case for such expansion.¹⁸
- Additional research is also needed to assess the potential impact of emerging government policy initiatives that particularly affect people in poverty,¹⁹ such as welfare reform, on demand for women-only advice provision among individuals in poverty and at risk of poverty. Undertaking such research effectively would require from government cross-departmental commitment to the collation of pertinent gendered disaggregated data. The kind of data required is that which could facilitate a broader, more nuanced approach, and ultimately more comprehensive and meaningful answer, to the question of how a given emerging policy might differently impact men and women, by considering, for example, its potential impact on gender inequalities and relations *within the household*, including any impact on intra-household income distribution.²⁰

¹⁷ See Gibbons and Foster, op. cit.

¹⁸ Ibid.

¹⁹ Bennett and Daly, op. cit.

²⁰ Ibid.

Holistic and integrated approach

- Government should develop a holistic and integrated cross-departmental approach at the level of strategic policy development, implementation and review to properly identify and address the specific advice needs of marginalised, multiply disadvantaged women in poverty and at risk of poverty, mapping advice implications across all key emerging strategies, policies and programmes against all section 75 categories. This should include providing for more meaningful stakeholder engagement with affected women across all pertinent advice policy development, planning, implementation, monitoring and review processes.
- The Executive should ensure proper recognition of, and support for, the role of community-based women-only advice provision in addressing women's vulnerability in disadvantaged and rural areas. To that end, it should encourage and support further and more meaningful collaborative working between the publicly funded advice sector and the wider women's sector, to identify and address gaps in existing provision across all constituencies of need among women in poverty and at risk of poverty.
- Rural provision: government should ensure that all subsequent initiatives in this policy area take proper account of rural proofing, providing investment and delivery mechanisms that properly address the interacting structural and other barriers to accessing advice services that particularly impact women in rural poverty and isolation.²¹

²¹ See, Allen, op. cit.

Section 1 Introduction

1.1 Background

In 2012, DSD in partnership with DARD launched a programme aimed at providing regional support for women in 'areas of greatest need' across Northern Ireland, defined as disadvantaged and rural areas.²² More precisely, the programme sought to 'serve the needs of marginalised and isolated women'²³ in these areas by 'enabl[ing] them to tackle disadvantage and fulfil their potential in overcoming the barriers that give rise to their marginalisation [a]nd experience of poverty and exclusion'.²⁴

The Women's Regional Consortium is funded under this programme and the brief for the project originated within that policy development context.

1.2 Aims, objectives and scope

The overall aim of the paper is to explore in snapshot format the perceptions of women in disadvantaged and rural areas on the question of demand for, and the actual/potential role of, community-based women-only advice provision under ongoing austerity and associated poverty.

Three research objectives pertain:

- to explore the notion of community-based women-only advice provision for marginalised and isolated women;
- to capture affected women's perceptions of demand for such provision in the context of ongoing austerity and associated poverty; and,
- to formulate recommendations for policymakers and relevant others aimed at remedially addressing any reported underprovision and the implications of associated unmet demand.

²² DSD/OFMDFM, 'Review of government funding for women's groups and organisations', DSD/OFMDFM: Belfast, 2012, p.32.

²³ *Ibid.*, p.41.

²⁴ DSD/NISRA, 'Regional support for women in disadvantaged and rural areas: survey of women's groups analysis', DSD/NISRA: Belfast, 2013, p.3.

Scope

The subject at hand represents a complex, multilayered area of potential research warranting further exploration beyond the restricted scope of this project. Since the research brief is delimited to capturing and analysing *perceptions* of gaps in, and the actual/potential role of, community-based women-only advice provision, the paper is not intended to offer any kind of empirical evaluation (comprehensive or otherwise) of such provision. These are potential subjects for further research in this underexplored area of the literature.

1.3 Methodology

The project employed a mixed methodological approach, combining a literature review with focus group engagement to capture the experiential knowledge and perceptions of women living and working in areas of greatest need on the subject at hand. To that end, focus group events were held as follows:

- Greenway Women's Centre event, Belfast, 8 October 2014;
- FWIN event, Derry, 13 October 2014;
- NIRWN rurally-focussed event, Belfast, 15 October 2014; and,
- WSN event, Belfast, 21 October 2014.

Women were asked about the availability of community-based women-only advice provision in their areas, prefiguring exploratory discussion about the nature, level and actual/potential impact of, and demand for, such provision under ongoing austerity and associated poverty.²⁵

1.4 Layout

To theoretically frame the project, we begin in Section 2 by exploring the nature of the substantive relationship under review, between gender, poverty, austerity and demand for community-based women-only advice. The outcome of the focus group engagement is then introduced in Section 3. The paper concludes in Section 4 by summarising the project's key findings and setting out policy recommendations to take account of reported underprovision and associated unmet demand.

²⁵ Background information on the subject at hand was provided by Women's Information Northern Ireland, resulting from four ad hoc dialogical engagement sessions with women in Belfast and Newtownabbey convened by the organisation during late October 2014.

Section 2

Framing the project: gender, poverty, austerity and women-only advice

2.1 Introduction

This section seeks to theoretically frame the project by building on an interpretation of community-based women-only advice provision as *delivery directed at problems more likely to be experienced by women in poverty, as opposed to more advantaged women*. Accordingly, we will explore the complex nature of the relationship between gender, poverty and women-only advice.²⁶ In addition, since the subject of the project entails women's perceptions of demand for, and the actual/potential role of, such provision, *specifically within the context of ongoing austerity*, we will also examine how austerity can impact that relationship.

2.2 Gender and poverty

This sub-section reviews the correlation between gender and poverty, to which, it is suggested, community-based women-only advice provision in the Northern Ireland case can tend to respond.

Research affirms why advice services in general can tend to respond to the kinds of problems more likely to be experienced by individuals in poverty, as opposed to more advantaged individuals:

although we are all likely to require help at some point, it is clear that people in poverty are more likely to experience the types of problems where information, advice and support can make a real difference to their lives.²⁷

In so far as it addresses problems more likely to be experienced by women in poverty, as opposed to more advantaged women, community-based women-only advice exhibits a gendered version of this tendency. This latter category of problems can be occasioned or impacted by the relationship between gender and poverty and the gendered poverty implicated therein.

The relationship between gender and poverty is multidimensional, encompassing complex interactions between various structural, cultural, political and legal factors.

²⁶ It should be noted that research affirms a significant gap in the literature on men's experiences and risks of poverty. See, Bennett and Daly, *op. cit.*; also, Gibbons and Foster, *op. cit.*

²⁷ Gibbons and Foster, *op. cit.*, p.5.

Broadly, poverty is gendered, and gendered poverty is structurally generated, in the sense that the causes, ramifications and incidence of poverty are profoundly affected by the manner in which social structures, comprising interacting economic, political and cultural institutional norms, rules and practices, differently position women and men, informing gender roles and relations.²⁸ By affecting economic independence, the resultant gender inequalities can ‘carry a heightened risk’ of poverty for women.²⁹

Gendered structural relations and processes impact women’s poverty precisely by constraining women’s opportunities for material distribution and status/privilege, limiting life chances and outcomes in respect of, inter alia, autonomy, social mobility, lifetime earnings and access to power/authority. Of course, women can be further and multiply disadvantaged by other factors where non-accommodation in the public sphere of identity and difference, associated with minority status, perspectives, needs and interests, interacts with and compounds the relationship between poverty and gender.³⁰

The point here is this: in the United Kingdom case, the operation of the relationship between gender and poverty is such that the former is a ‘prime determinant’ of poverty;³¹ and, poverty in general, as well as persistent poverty and recurrent episodic poverty, are all ‘*more likely to involve women*’.³²

2.2.1 Gendered division of labour, poverty and advice

So far, it has been suggested that community-based women-only advice provision in the Northern Ireland case can tend to respond to problems associated with the correlation between gender and poverty, and we have briefly considered the structural nature of that correlation. It is important to note that this correlation comprises *patterned* structural-cultural associations that cut across both the public *and* private spheres, produced and reproduced in ordinary interactions that characterise everyday life. A brief examination of the impact of the social division of

²⁸ Bennett and Daly, op. cit.

²⁹ Ibid., p.105.

³⁰ We return to this important point later.

³¹ Bennett and Daly, op. cit., p.13.

³² Ibid., p.9.

labour on gendered poverty will help illustrate this substantive point.³³ The illustration will also help identify different manifestations of the correlation between poverty and gender to which community-based women-only advice can tend to respond.

The social differences produced by the gendered division of labour, and the gendered occupational segregation reproduced therein, render women vulnerable to exclusion and marginalisation in a number of ways, as manifest in their differentiated experience of poverty. By ascribing to women the role of primary care giver and unpaid domestic labourer, thus placing on them a disproportionate unpaid work and time burden in the private sphere, the social division of labour can constrain and even preclude female economic participation in the public sphere. These associations can have the effect of reducing women's economic independence and increasing their reliance on state income.³⁴ Gendered occupational segregation adds to this exclusion precisely by 'crowd[ing] women in a relatively few job categories', thus keeping remuneration low and reinforcing the gender pay gap.³⁵

In combination, in the Northern Ireland case as beyond, these interacting structural-cultural factors can help explain the over-concentration of women in low paid,³⁶ low status, part-time and sporadic employment.³⁷ Of course, this picture of financial disempowerment can be complicated further by the impact on gendered poverty of other interacting factors such as women's lone parent status,³⁸ the effect of childcare costs on incomes,³⁹ the devaluing/undervaluing of care work in policy development,

³³ Ibid.

³⁴ Clearly, the ultimate inherent danger of public sphere exclusion of this kind is that some women's agency might become totally restricted to the realm of the private sphere, wholly characterised in terms of assumed role of 'economically inactive', unpaid primary care giver/domestic labourer.

³⁵ I.M. Young, 'Structural injustice and the politics of difference, Intersectionality Workshop, 21/22 May 2005, Keele University: Keele, 2005, p.20.

³⁶ Low pay is acknowledged as a particular problem in the Northern Ireland case, Bennett and Daly, op. cit, p.45.

³⁷ For example, 2012 labour market figures for Northern Ireland indicated that 92 per cent of female employees worked in the traditionally low paid service sector; that 80 per cent of part-time employees were female; and, that median female hourly earnings of part-time workers, excluding overtime, were also 70 per cent of full-time workers. NISRA/DFP, 'Labour market statistics bulletin: women in Northern Ireland, September 2012', NISRA/DFP: Belfast, 2012.

³⁸ It is recognised that persistent poverty is particularly high among lone parents in Northern Ireland, Bennett and Daly, op. cit., p.35.

³⁹ It has been estimated that childcare costs in Northern Ireland amount to 44 per cent of an average income, as compared to 33 per cent in Great Britain and 12 per cent across the EU. R. McQuaid, R., Graham, H. and M. Shapira, 'Childcare: maximising the economic participation of women', Equality Commission for Northern Ireland: Belfast: 2013.

the unfair/unequal distribution of income within households and gender differentials in debt.⁴⁰

So the cumulative adverse impact on women's everyday lives of the social division of labour may be partially, and variously, characterised in terms of reduced economic independence, increased reliance on state income and the reinforcement of the gender pay gap. There is consequently variation in the correlation between poverty and gender associated with that division. That variation is manifest in women's differentiated experience of poverty, reflecting the reality that women in poverty in Northern Ireland, as elsewhere, do not constitute either a homogeneous or fixed group. Rather, they may, of course, be differentiated by key demographic factors such as age, ethnicity, disability and geographic location as well as other factors such as economic activity status. So, for example, where the division of labour prevents women's participation in the labour market, that manifestation can entail poverty experienced by women on out of work benefits; and, where it instead only constrains their participation, that manifestation can result in women's experience of in-work poverty.⁴¹ A third important variant concerns poverty within the household. For reasons already outlined, the social division of labour can have the effect of increasing women's reliance on partner income. Where resources are unequally/unfairly distributed, this correlation can contribute to women's experience of gendered poverty within the household (i.e. hidden poverty).⁴²

In short, the social division of labour may be implicitly associated with women's differentiated experience of poverty. And, it has been suggested that, community-based women-only advice can tend to respond to the impact of that poverty on women's everyday lives, i.e. different kinds of problems associated, variously, with exclusion, marginalisation and disempowerment, in respect of, inter alia, debt,

⁴⁰ This list of factors is developed in Bennett and Daly, *op. cit.* Research by the Money Advice Service suggests that women constitute almost two-thirds of those with severe debt problems in the United Kingdom, Money Advice Service, Press release, 27 November, 2013. [Online]. Available at: <http://www.itv.com/news/story/2013-11-27/nine-million-in-severe-debt/>

⁴¹ According to research by the Joseph Rowntree Foundation, more than half of the 13 million people living in poverty in the UK in 2011/12 were in a working family. JRF, 'Monitoring poverty and social exclusion in Northern Ireland', JRF: London, 2013.

⁴² Obviously, such partner reliance can also contribute to the future risk of poverty in the event of relationship breakdown or the death of a partner. See Bennett and Daly, *op. cit.*

employment and housing, which can leave women in poverty and at risk of poverty in need of advice.

2.3 Austerity, gender, poverty and advice

We turn now to consider how, by exacerbating vulnerability, austerity can in general impact the need for advice among people in poverty, and, in particular, why it might disproportionately impact the need for advice among women in poverty.

Research affirms that extended austerity across Europe ‘is contributing to inequality that will make economic weakness *longer-lived*, and needlessly contributes to the suffering of the jobless and the poor *for many years*’.⁴³ Longer-lived economic weakness of this kind may be associated with the prolongation of fiscal constraints. And, the latter may, in turn, be associated with the extension of retrenchments in social expenditure.

As previously observed, research suggests that, as compared to other population cohorts, individuals in poverty are, in general, potentially more likely to be in need of advice provision across the life course.⁴⁴ Research also suggests that, in times of austerity, as characterised by severe cuts in social expenditure and associated tax and benefit reform, reflecting substantive changes in state support embodied in major social welfare law reform and service reconfiguration, that need can be more pronounced.⁴⁵ The more obvious explanation for this enhanced need for advice among vulnerable people under austerity reform is this: it is the ‘most vulnerable and deprived people in society who are most likely to be affected’ by such reform.⁴⁶ In the United Kingdom case, ongoing austerity has left ‘many of society’s most vulnerable people ... in a ‘fragile’ state’,⁴⁷ giving rise to problems in affected persons’ everyday

⁴³ J. Stiglitz, quoted in Oxfam, ‘Oxfam briefing paper summary: a cautionary tale - the true cost of austerity and inequality in Europe’, Oxfam: London, 2013, p.2.

⁴⁴ It is important to note that people in poverty do not represent a homogenous group and that individuals’ experience of poverty may be differentiated in terms of severity, length and likely recurrence of poverty as well as other identity dimensions and demographic factors such as gender, ethnicity, age and disability. See, Gibbons and Foster, *op. cit.*; also, Bennett and Daly, *op. cit.*

⁴⁵ See, Gibbons and Foster, *op. cit.*

⁴⁶ *Ibid.*, p.5, quoting from a report of the Low Commission on the Future of Advice and Legal Support.

⁴⁷ Aylott *et. al.*, ‘An insight into the impact of the cuts on some of the most vulnerable in Camden’, Young Foundation: London, 2012, p.32.

lives in respect of, inter alia, debt, housing, benefits and health. The net result has been increased demand for advice among such vulnerable affected parties.⁴⁸

2.3.1 Austerity and women-only advice

While research shows that the most vulnerable groups in the United Kingdom constitute those cohorts most adversely affected by austerity, it also indicates that some vulnerable groups have been *disproportionately* affected.⁴⁹ Crucially, women fall into this category of disproportionality:

the cumulative effect of fiscal measures taken to reduce net public spending will have a *disproportionate effect* on women, making many women poorer and less financially autonomous.⁵⁰

A number of interacting gendered factors underlie this case of disproportionality. As we have seen, the gendered division of labour can extend women's reliance on state support. And, of course, changes to welfare dependency of this kind can, in turn, increase the risk of women in poverty being affected by austerity-rationalised changes to the configuration of the financial relationship between the state and the household. Because certain benefits are 'typically' paid to women given their ascribed roles as primary carers,⁵¹ women have tended to 'lose out in a direct

⁴⁸ See, for example, JRF, 'Queues for debt advice at the sharp end of austerity'. [Online]. Available at: <http://www.jrf.org.uk/austerity-bromley> Of course, this is not the only way in which austerity can stimulate demand for advice among people in poverty. Informal broadcasting of the purported benefits of advice to the everyday lives of people in poverty could help to further explain that demand, as follows. Research evidences the role that advice services can play in 'preventing, mitigating and reducing poverty' in the United Kingdom, for example, by prompting greater benefit uptake and supporting debt restructuring. The associated supposed benefits of advice cut across three broad categories: immediate and direct financial effects, i.e. improved household finances achieved through, for example, the stimulation of greater benefit uptake; secondary/indirect outcomes, entailing the implications of the former, such as improved diets; and, possible wider related outcomes such as improvements in mental health. On this view, advice provision may effect remedial change, not only at the level of the individual, but also, in consequence, at the level of the family, the community and society at large. According to this benefits-based argument, people in poverty might be more likely to seek recourse to advice services where they have received anecdotal evidence from others (such as relatives) of the proven effectiveness of such provision in mitigating poverty. Gibbons and Foster, op. cit., p.5, p.35 ff; see also, J. Wiggan, and C. Talbot, 'The benefits of welfare rights advice: a review of the literature', National Association of Welfare Rights Advisers: London, 2006; and, Money Advice Service, 'The effectiveness of debt advice in the UK', Money Advice Service: London, 2010.

⁴⁹ Fawcett Society, 'The impact of austerity on women, policy briefing', Fawcett Society: London, 2012.

⁵⁰ Ibid., p.3.

⁵¹ For example, child benefit, child tax credits and the childcare element of working tax credit are all paid to the main carer of children 'usually a woman'. Scottish Government, 'The gender impact of welfare reform', Scottish Government: Edinburgh: 2013, p.1.

financial sense' from austerity changes in state support.⁵² Research indicates that some women's income has 'decreased in real terms', where benefit rises have not tracked inflation; and, in some instances, in nominal terms, where benefit reductions or eligibility criteria reviews have resulted in a cessation of payment.⁵³ By constraining household income, these interacting factors can threaten women's health and well being:

women are more likely to manage the household budget when finances are tight, and to go without so that the children and partner have enough, with implications for their mental and physical health as well as their access to personal resources.⁵⁴

The likely longer-term cumulative adverse impact of this disproportionality on women's positioning in the public and private spheres has been summarised thus: 'the knock-on effects of this will be to turn back time on a range of indicators of women's rights and equality'.⁵⁵

In sum, austerity changes to state support in the United Kingdom case, which research has linked to increased vulnerability and poverty, can impact affected groups to different degrees, women are among those groups disproportionately affected, and these changes have been associated with increased demand for advice among affected parties. This causal conjunction renders compelling the question of how such disproportionality might translate to gendered differentials in demand for advice among these affected parties and to demand for women-only advice.⁵⁶

⁵² Ibid., loc. cit. See also, for example, B. Hinds, op. cit. Changes that fall into this category include the child benefit freeze from 2011 to 2014, and 1 per cent uprating from 2014 to 2016; the lowering of the proportion of childcare costs within working tax credit; removal of the baby element of child tax credits; the stipulation that lone parents on income support with a youngest child aged 5 or 6 should move to job seekers' allowance; and, the cessation of the health in pregnancy grant; Scottish Government, op. cit. Welfare reform, of course, remains subject to legislative process in the Northern Ireland case.

⁵³ Ibid., p.1.

⁵⁴ JRF, 'Reducing poverty in the UK: a collection of evidence reviews', JRF: London, 2014, p.19.

⁵⁵ Fawcett Society, op. cit. p.3.

⁵⁶ Addressing this question comprehensively and empirically is beyond the parameters of this brief paper. That said, as will shortly be shown, participants in the project's engagement processes anecdotally reported linkages between the impact of austerity measures on women in poverty in the Northern Ireland case and increased demand for women-only advice.

2.3.2 Austerity and women-only advice: the Northern Ireland case

Clearly, while women in general may be disproportionately affected by austerity-related poverty trends, *already* marginalised and isolated women may be particularly affected given *pre-existing* experiences and levels of exclusion, economic inactivity and benefit dependency.⁵⁷ Women in poverty in disadvantaged and rural areas of Northern Ireland can tend to fall into this category.⁵⁸

As research affirms, women in poverty in these areas, whether in-work poverty or variants affecting workless households, can experience different kinds of marginalisation, exclusion and vulnerability,⁵⁹ including severe poverty 'rooted in intergenerational deprivation'.⁶⁰ As noted, factors underlying these experiences include structural-cultural phenomena, which cut across the private and public spheres, producing and reproducing gender inequalities that can disempower women by constraining their life chances in respect of material distribution and status acquisition. And, as exemplified by the account of the social division of labour, among the potential consequences for women of these patterned structural inequalities is constrained economic participation, resulting in an over-concentration of females in low paid,⁶¹ low status, part-time and sporadic employment.⁶²

Research indicates that ongoing austerity changes to state support in the United Kingdom may have a more pronounced impact in the Northern Ireland case due to a range of interacting context-specific factors that emerge when the jurisdiction is compared to the rest of the region.⁶³ For example, the former has the highest benefit

⁵⁷ For instance, research indicates that 'lower-income families [in Northern Ireland], and in particular those with children ... are being hit relatively hard by the tax and benefit measures during the post-recession fiscal consolidation'. Brewer *et. al.*, 'The short- and medium-term impacts of the recession on the UK income distribution', *Fiscal Studies*, vol. 34, no. 2, pp. 179–201, 2013: p.180.

⁵⁸ Poverty in Northern Ireland reportedly increased from 18 per cent in 2002 to 22 per cent in 2013. ICTU, 'Why Northern Ireland is different', ICTU: Belfast, 2013, p.6.

⁵⁹ See, for example, Hinds, *op. cit.*; also, McLaughlin, *op. cit.*

⁶⁰ I. Lewis, 'Addressing Northern Ireland's inequality is the key to a better future, Guardian, 26 November 2014. [Online]. Available at: <http://www.theguardian.com/commentisfree/2014/nov/26/northern-ireland-inequality-better-future>

⁶¹ As previously noted, low pay is a particular problem in the Northern Ireland case; Bennett and Daly, *op. cit.*, p.45.

⁶² On this, see *supra* note 37.

⁶³ C. Beatty and S. Fothergill, 'The impact of welfare reform on Northern Ireland: a research paper', NICVA: Belfast: 2013.

claimant count and economic inactivity rate⁶⁴ in the United Kingdom as well as the lowest wages, while wages continue to fall.⁶⁵

The disempowerment of women in poverty in disadvantaged and rural areas of Northern Ireland is compounded by the impact of other contextual factors, such as the number of women with lone parent status⁶⁶ and the effect on household incomes of higher than average childcare costs.⁶⁷ Of course, such women can be further and multiply disadvantaged, where non-accommodation in the public sphere of identity and difference pertaining to minority status, needs and interests, interacts with and compounds the relationship between poverty and gender.⁶⁸

some groups of women experience greater marginalisation and isolation and have particular experiences as a result of being both female and dealing with the impacts of racism, xenophobia, homophobia, disabilism... [and] health status.⁶⁹

This overall picture of disempowerment and gender inequality associated with the relationship between austerity, gender and poverty is further complicated by the cumulative structural impact of the so-called 'legacy' of the Northern Ireland conflict on women's everyday lives,⁷⁰ including their mental health. Research affirms that socio-economically disadvantaged women 'are at a greater risk of depression

⁶⁴ According to government analysis, as at October 2014, the Northern Ireland claimant count rate stood at 5.9%, making it the highest among the twelve UK regions: the UK rate was 2.8%. This was the fifty-fifth consecutive month that Northern Ireland had the highest or second highest United Kingdom regional unemployment rate. In the same month, the Northern Ireland inactivity rate stood at 27%, meaning that it remained above the UK average rate (22.2%) and was the highest rate among the twelve UK regions. NISRA, 'Statistical press release – latest labour market figures', NISRA: Belfast: 2014. [Online]. Available at: <http://www.northernireland.gov.uk/news-deti-121114-statistical-press-release>

⁶⁵ J. Campbell, 'NI earnings fall as UK average rises', 19 November 2014, *BBC News*. [Online]. Available at: <http://www.bbc.co.uk/news/uk-northern-ireland-30114530>

⁶⁶ Research affirms that persistent poverty is particularly high among lone parents in Northern Ireland; J. McCormick, 'A review of devolved approaches to child poverty', Joseph Rowntree Foundation: London, 2013.

⁶⁷ As noted, it is estimated that childcare costs in Northern Ireland amount to 44 per cent of an average income, as compared to 33 per cent in Great Britain and 12 per cent across the EU. McQuaid *et. al.*, *op. cit.*

⁶⁸ Bennett and Daly, *op. cit.*, p. 25.

⁶⁹ Women's Resource Centre, 'Why women-only? The value and benefit of by women for women services', WRC: London, 2007, p.9.

⁷⁰ See, for example, M. Tomlinson, 'The trouble with suicide mental health, suicide and the Northern Ireland conflict: a review of the evidence', DHSSPSNI: Belfast, 2007.

compared to less disadvantaged women',⁷¹ and that the 'burden' of conflict associated anxiety and depression tends to fall disproportionately on women.⁷²

Such differentiated experiences of poverty under austerity can engender a plethora of problems affecting women's everyday lives in respect of, inter alia, debt, employment, housing and welfare benefits, which can, in turn, generate variegated demand for advice, information and support in respect of key services and statutory entitlements/rights.⁷³

Yet women in poverty in Northern Ireland can encounter different kinds of barriers to accessing advice services.⁷⁴ Among these barriers are those associated with lower levels of human and social capital. The former may be loosely defined as pertaining to deficits in 'health, knowledge and skills' and the latter to deficits in respect of 'relationships with family and friends, and the presence of other productive networks'.⁷⁵ Examples of human and social capital issues that impact the need for advice among women in poverty include poor literacy/numeracy skills and poor physical/mental health.⁷⁶ Such issues may affect demand for advice in different ways, for example, by generating a 'lack of confidence to engage with "the system"' or lack of knowledge of entitlements.⁷⁷

The substantive point here is this: as the findings of this project suggest, lower levels of human and social capital may contribute to women's reluctance to engage with any kind of provider other than women-only variants. Participants identified lack of trust and familiarity in providers, correlated to lack of confidence and self-esteem, as reasons why some isolated women in poverty might remain resistant to engagement with advice services other than women-only delivery. Where it has emerged and developed in the Northern Ireland case, community-based women-only advice provision has attempted to take account of these barriers in addressing the

⁷¹ M. Teychenne, K. Ball and J. Salmon, 'Educational inequalities in women's depressive symptoms: the mediating role of perceived neighbourhood characteristics', *International Journal of Environmental Research and Public Health*, Dec: 9(12): 4241-53, 2012.

⁷² Tomlinson, op. cit.

⁷³ Gibbons and Foster, op. cit.

⁷⁴ See, McLaughlin, op. cit.

⁷⁵ Gibbons and Foster, op. cit., p.26

⁷⁶ Ibid., loc. cit

⁷⁷ Ibid., loc. cit.

aforementioned problems associated with women's differentiated experiences of poverty.⁷⁸ And, as previously implied, as we will see, participants also reported increases in demand for this kind of provision among such women affected by austerity tax and benefit reform. Research indicators would suggest that demand for such provision could potentially increase further in tandem with projected rises in vulnerability under as yet unimplemented welfare reform,⁷⁹ in so far as women are disproportionately affected by such reform.

2.4 Section summary

In sum, this section sought to theoretically frame the project by building on an interpretation of community-based women-only advice provision as delivery directed at problems more likely to be experienced by women in poverty. To that end, we explored the complex, structural-cultural nature of the relationship between gender, poverty and women-only advice. And, since the project poses the question of how women perceive demand for, and the actual/potential role of, such provision under austerity, we also explored how austerity can impact that relationship, potentially stimulating demand for women-only advice by adversely affecting the everyday lives of women in poverty and at risk of poverty.

We turn now to an exploration of the substantive findings that emerged from the engagement dimension of the project.

⁷⁸ On the notion of women-only provision, see Women's Resource Centre, *op. cit.*

⁷⁹ See, for example, G. Horgan, 'Welfare reform: implications and options for Northern Ireland', University of Ulster: Belfast: 2013; Beatty and Fothergill, *op. cit.*; also, Hinds, *op. cit.*

Section 3 Women's perceptions of community-based women-only advice

3.1 Introduction

This section captures and analyses the perceptions of women living and working in disadvantaged and rural areas across Northern Ireland who engaged in the project's focus group processes, on the subject of demand for, and the actual/potential role of, community-based women-only advice provision under austerity and associated poverty.

Participants fell into two cohorts: those who were involved in the delivery of advice⁸⁰ (hereafter, 'providers'); and those who were not but who were instead in some way and to some extent affected, whether directly or indirectly, by perceived unmet demand for the provision under review (hereafter, 'affected women').⁸¹

3.2 Perceptions of demand/supply

Recall that the interpretation of advice at hand entails delivery *by women only, for women only, in women-only community spaces, which can tend to be directed at the kinds of problems more likely to be experienced by women in poverty*. Participants overall (both affected women and providers) anecdotally reported a chronic regional undersupply of such provision and associated unmet service demand among women in poverty, which cut across rural, urban and town sites. A broad consensus subsequently emerged that *'there needs to be more women-only advice services'*. A notable exception to this reported trend of undersupply was delivery embodied in the Belfast-based women's centre model.⁸²

A number of barriers to women in poverty accessing advice services in general was identified, including structural and cultural variants, which participants subsequently linked to women's demand for women-only provision. These barriers were perceived as partially rooted in lower levels of human and social capital among such women.

⁸⁰ Provider participants were drawn from two categories: provision that matched the conception of delivery underlying the project, and that which did not.

⁸¹ I say 'affected' in so far as underprovision could potentially impact not only the women themselves but also, in consequence, their families, local communities and wider society.

⁸² Supra note 11 pertains.

For example, participants cited lack of trust and familiarity in providers, correlated to lack of confidence and self-esteem, as reasons why some vulnerable and isolated women in poverty might remain resistant to engagement with advice services other than women-only variants. As one respondent put it, 'for some [vulnerable] women [in poverty], the only place they [can] feel comfortable [is] in a women-only space'. Another put it thus: 'in a women-only environment, women are less isolated and feel more able to express themselves'. Providers noted that where it has emerged and developed in the Northern Ireland case, community-based women-only advice has aimed to take account of such barriers. In this sense, such provision was characterised as a requisite enabler of service engagement with vulnerable women.

Cohorts in poverty reported as most likely to make recourse to such provision, and consequently as such among those most likely to be affected by any actual underprovision, included groups of women marginalised in multiple ways: ethnic minority women, including Traveller women, women asylum seekers, migrants and refugees; lone parents; women with disabilities; older women; and, women with mental ill-health, including conflict-associated conditions.

The overall reported typology of demand for community-based women-only advice among individuals in poverty under austerity cut across two broad categories: advice on accessing key services and advice on accessing statutory entitlements/rights.⁸³ Perceived advice needs that fell within these classifications involved a plethora of problems affecting women's everyday lives in respect of, inter alia, debt, employment, housing, welfare benefits, education, relationship breakdown and health. The complexity of these needs and its association with the correlation at hand between gender, poverty and austerity was articulated at all stages of engagement. For example, that complexity was repeatedly exemplified in terms of the implications for women's well being and agency of the relationship between gender and poverty within the household, i.e. hidden poverty resultant from the unequal and unfair distribution of income between partners.

⁸³ Classification drawn from Gibbons and Foster, op. cit.

3.3 Perceptions of actual/potential role and impact of women-only advice

All groups underlined the importance of women-only advice services in building capacity among women experiencing poverty and at risk of poverty. That importance was anecdotally captured in terms of the remedial impact existing provision has had on women's everyday lives and, by consequence, on their families, communities and wider society. It was subsequently observed that additional benefits for marginalised and isolated women could potentially be realised were affected stakeholders to address reported underprovision. The perceived impact of that underprovision was therefore posited in terms of the preclusion of the following potential benefits.

The aggregate reported ameliorative impact of community-based women-only advice on women in poverty, and at risk of poverty, entailed capacity-building classified across three broad categories. These classifications were previously noted.⁸⁴ Recall that the first involved the immediate and direct financial effects of advice, including improved household finances achieved through, for example, the stimulation of greater benefit uptake; and, non-financial effects, for example, enhanced knowledge/agency. The second category, by contrast, involved indirect outcomes, entailing the perceived implications of the first, such as improved diets and relationships. As one respondent put it: '[such provision] can help women to feel safe and supported, whereby they can develop confidence, self-esteem and greater independence'. The third category concerned wider outcomes such as improvements in women's mental health.⁸⁵

On this view, it was universally concluded that the provision at hand can, as one participant put it: 'have far-reaching benefits'. From this perspective, discussions across the board underlined the importance of addressing reported gaps in provision to mitigate poverty, and the risk of poverty, among women and thus to effect remedial change, not only at the level of the individual, but also, in consequence, at the level of the family, the community and society at large. Particular attention was paid to the likely adverse impact of underprovision on women in poverty in the rural

⁸⁴ Draws on categorisations developed in recent Joseph Rowntree Foundation research, *ibid.*

⁸⁵ On the subject of wider outcomes: *ibid.*, p.8.

case, given reported longstanding levels of isolation and disconnectedness ascribed to, inter alia, historic underinvestment and associated infrastructural shortfalls in areas such as transport.⁸⁶ Recent government research on this subject has given some indication as to the scale of that underinvestment, acknowledging that *'compared with levels of government funding to women's groups in urban areas, there was a relatively low level of government funding to rural women's groups'*.⁸⁷

Within this context, the continuing importance of community-based women-only advice provision within the women's centre delivery model was expressly underlined. That provision is integrated with the delivery of other essential frontline women-only services, including advocacy and family support.⁸⁸ Such integrated delivery ultimately facilitates a holistic approach to the accommodation of the often complex service needs of vulnerable, marginalised and excluded women in disadvantaged areas. Different kinds of vulnerable cohorts directly benefit from this integrated delivery, for instance, lone parents and ethnic minority women, including immigrants and asylum seekers. Perceived demand for such provision was partly attributed to socio-psychological factors around experiences of vulnerability. So, for example, one respondent observed 'when you go to an advice clinic you feel like a burden taking up someone's time, but when it is in [the women's centre] you feel valued'; while others observed, variously, that such provision delivers 'a lifeline [to] women experiencing extreme stress and life pressures... [acting] as an intervention'; and, finally, that 'placing women-only advice workers in women's centres creates a 'safe' space', giving vulnerable women a much needed 'sense of security'. The social justice case for regionally extending this women centre advice model was consequently underscored.

3.3.1 Perceptions of relationship between austerity, poverty and women-only advice

Against this background, provider and non-provider feedback anecdotally evidenced an emerging relationship between ongoing austerity, gender, poverty and demand for community-based women-only advice provision among individuals in poverty

⁸⁶ See Allen, op. cit.

⁸⁷ DSD/OFMDFM, op. cit., p.13.

⁸⁸ See McLaughlin, op. cit.

across rural, urban and town sites. It was claimed that austerity measures, as characterised by severe cuts in social expenditure, reflecting changes in state support embodied in major social welfare law reform, had stimulated demand for such provision among women in poverty, and at risk of poverty, affected by these measures. The adverse impact of the measures on pre-existing poverty was cited in explanation of depicted demand, captured as increased vulnerability and marginalisation. Further rises in demand for such provision were projected in tandem with projected rises in women's vulnerability associated with as yet unimplemented 'welfare reform' in the Northern Ireland case.⁸⁹ Deep concern was expressed at this projected scenario and a broad appeal was subsequently made for appropriate government interventionist measures to address any such eventuality.

Anecdotal accounts were given of the role that community-based women-only advice provision can play in helping to mitigate women's poverty and risk of poverty under austerity, for example, by stimulating greater benefit uptake and assisting with debt restructuring. It was consequently concluded that such provision can contribute to the realisation of government anti-poverty policies and strategies. At the same time, however, it was duly noted how prevailing resource constraints inevitably restrict the potential to fulfil demand for such advice. Accordingly, particular emphasis was placed on the greater role such provision could potentially play in further impacting poverty, *were it properly recognised and expanded under enhanced state support*. To that end, a number of participants called for longer term and core funding from the Executive. Government has, of course, already spelt out its case against such proposals. Its recent review of women sector funding made that case by emphasising that, in a context of extended austerity, it *'will be important for women's groups to explore new ways of achieving sustainability'* through social economy model income generation and diversification.⁹⁰

Against this backdrop, it was observed that government advice policy development had failed to properly recognise and take full account of the particular needs, interests and perspectives of marginalised and isolated women. It was therefore

⁸⁹ As things stand, the Welfare Reform (Northern Ireland) Bill 2012 remains subject to legislative process.

⁹⁰ DSD/OFMDFM, op. cit., p.20.

argued that, in order to properly identify and address these needs going forward, government should develop a holistic and integrated approach across all relevant departments at the level of strategic policy development, monitoring, implementation and review.

3.4 Section summary

In sum, this section sought to capture the perspectives of women living and working in disadvantaged and rural areas across Northern Ireland on the question of demand for, and the actual/potential role of, community-based women-only advice in the context of ongoing austerity and associated poverty. As observed, perceived underprovision involved a broad typology of advice need, reflecting heterogeneity among women in poverty and at risk poverty. Participants posited claims as to the likely impact of that reported underprovision and identified potential remedial measures to help mitigate that impact. Following on from this claim-making, the paper concludes in the next section by laying out some recommendations to take account of these substantive concerns.

Section 4 Conclusion

The overall aim of this brief paper was to capture in snapshot format the perspectives and perceptions of women in disadvantaged and rural areas of Northern Ireland on the question of demand for, and the actual/potential role of, community-based women-only advice under austerity and associated poverty. In theoretically framing the project, we have interpreted and explored such provision specifically as delivery directed at problems more likely to be experienced by women in poverty. In so doing, we examined the nature of the relationship between such provision, gender and poverty, and also how austerity can impact that relationship. This complex causal convergence has been associated with the exacerbation of vulnerability among women in poverty, given the disproportionate impact that austerity can have on such women; and with the stimulation of demand for such provision, given the role the latter can play in mitigating poverty and addressing the barriers to accessing advice services experienced by women in poverty and at risk of poverty.

As we have seen, the project's findings indicate a perceived regional undersupply of, and associated unmet demand for, such women-only provision that cut across rural, urban and town sites as well as a plethora of affected cohorts. Further research is clearly required to interrogate and contextualise these perceptions and to establish the precise nature, extent and causality of actual underprovision, as well as its cumulative impact on affected women's everyday lives. Government failure to properly collect, disseminate, analyse and rely on pertinent data in its strategic decision-making processes can act as a substantial barrier to effective policy development, implementation, monitoring and review. And, as such, additional research of this kind is necessary to ensure that any future policy planning in this area may be more fully informed, evidence-based and, in consequence, potentially more effective and meaningful.

These observations, findings and conclusions have informed the formulation of policy recommendations to address the subject at hand. These recommendations are set out below following a summary of the project's key findings.

Summary of findings

Case for provision

- Across the project's qualitative dimension, the case was universally made for community-based women-only advice provision as an enabler of service engagement with vulnerable and marginalised women in poverty, and at risk of poverty, in disadvantaged and rural areas. That case was premised on the observation that such provision tends to be specifically geared to, and effective at, taking account of the multiple and interacting barriers such women can face in accessing advice services, such as cultural variants associated with lower levels of human and social capital.
- The complexity of the advice needs of marginalised and vulnerable women in poverty (and at risk of poverty) in disadvantaged and rural areas was also articulated at all stages of engagement. That complexity was repeatedly captured in terms of the implications for women's well being and agency of the relationship between gender and poverty, including lack of participation in the public sphere and associated hidden poverty within the household (resultant from the unequal and unfair distribution of income between partners).

Perceived demand for community-based women-only advice

- Perceived underprovision of, and associated unmet demand for, community-based women-only advice was reported across rural, urban and town sites.
- This reported situation translated as a perceived chronic regional undersupply of the kind of provision embodied in the working definition of advice underlying the project's development, i.e. *delivery by women only, for women only, in women-only community spaces, directed at problems more likely to be experienced by women in poverty, as opposed to more advantaged women.*

Nature of existing supply

- A notable exception to this reported trend of undersupply was delivery embodied in the Belfast-based women's centre model.⁹¹
- The latter was characterised as tending to address a plethora of problems affecting the everyday lives of women in poverty and at risk of poverty in respect of, inter alia, debt, employment, housing and welfare benefits, by proffering advice, support and information on key services and statutory entitlements/rights,⁹² as well as onward referral to other specialist advice services. Within this context, such provision was cited as responding to the implications of the link between gender and poverty.
- The kinds of cohorts reported as making recourse to such provision, and as consequently among those most likely to be affected by any underprovision, included groups of women in poverty marginalised in multiple ways, such as Traveller women, women asylum seekers and refugees, lone parents, women with disabilities and women with mental ill-health, including conditions associated with the so-called 'legacy' of the Northern Ireland conflict.

Relationship between austerity, gender, poverty and advice

- Provider and non-provider feedback anecdotally evidenced an emerging relationship between ongoing austerity, gender, poverty and actual/potential demand for community-based women-only advice provision among women in poverty across rural, urban and town sites, as follows.
- Anecdotal accounts were given of the role that such provision can play in helping to mitigate women's poverty and risk of poverty under austerity,⁹³ whether by, for example, stimulating greater benefit uptake or assisting with debt restructuring. These accounts included reported/projected increased demand for such provision linked to austerity-associated poverty.
- On this view, the claim was posited that community-based women-only advice provision can contribute to the realisation of government anti-poverty policies and strategies. And, emphasis was subsequently placed on the greater role

⁹¹ On this, see supra note 11.

⁹² These categorisations draw on Gibbons and Foster, op. cit.

⁹³ See supra note 13.

such provision could potentially play in further impacting poverty, were it properly recognised and expanded under enhanced state support.

- The reported potential ameliorative impact of such provision on women in poverty, and at risk of poverty, is classifiable across three broad categories: ‘immediate and direct’ financial effects, i.e. improved household finances achieved through, for example, the stimulation of greater benefit uptake; ‘secondary/indirect’ outcomes, entailing the consequences of the former, such as improved diets; and, possible ‘wider’ related outcomes such as improvements in women’s mental health.⁹⁴
- From this perspective, discussions underlined the importance of addressing reported gaps in provision to help further mitigate poverty, and the risk of poverty, and thus effect remedial change, not only at the level of the individual, but also, in consequence, at the level of the family, the community and society at large.⁹⁵
- Within this context, particular attention was paid to the likely adverse impact of cited underprovision on women in poverty in the rural case, given reported longstanding levels of rural isolation and disconnectedness ascribed to, inter alia, historic underinvestment and associated chronic infrastructural shortfalls.⁹⁶

Recommendations

The project recommendations that follow from these findings are set out below.

Further research

- Research is required to examine more fully the relationship between austerity, demand for community-based women-only advice provision, gender and poverty in the Northern Ireland case, particularly hidden poverty within the household. That initiative should aim to interrogate and contextualise the perceptions of unmet demand for such provision captured in the project and to establish the precise nature, extent and causality of actual underprovision, as well as the cumulative impact of any underprovision on affected women’s everyday lives, including the lives of those who are multiply disadvantaged.

⁹⁴ Classification draws on Gibbons and Foster, op. cit.

⁹⁵ Supra note 15 pertains.

⁹⁶ Allen, op. cit.

The Consortium recommends that the Executive commit to sponsoring such research.

- Conversely, research is also required to explore the actual impact under austerity of extant community-based women-only advice provision on women in poverty and their communities. That research should expressly seek to evaluate the contribution such provision makes to the realisation of pathways out of poverty by, for example, stimulating benefit uptake, as well as the enhanced contribution it could potentially make under expanded provision.⁹⁷ This evaluation should be articulated in terms of the 'social return' on investment case for such expansion.⁹⁸
- Additional research is also needed to assess the potential impact of emerging government policy initiatives that particularly affect people in poverty,⁹⁹ such as welfare reform, on demand for women-only advice provision among individuals in poverty and at risk of poverty. Undertaking such research effectively would require from government cross-departmental commitment to the collation of pertinent gendered disaggregated data. The kind of data required is that which could facilitate a broader, more nuanced approach, and ultimately more comprehensive and meaningful answer, to the question of how a given emerging policy might differently impact men and women, by considering, for example, its potential impact on gender inequalities and relations *within the household*, including any impact on intra-household income distribution.¹⁰⁰

Holistic and integrated approach

- Government should develop a holistic and integrated cross-departmental approach at the level of strategic policy development, implementation and review to properly identify and address the specific advice needs of marginalised, multiply disadvantaged women in poverty and at risk of poverty, mapping advice implications across all key emerging strategies, policies and programmes against all section 75 categories. This should include providing for more meaningful stakeholder engagement with affected women across all

⁹⁷ See Gibbons and Foster, op cit.

⁹⁸ Ibid.

⁹⁹ See Bennett and Daly, op. cit.

¹⁰⁰ Ibid.

pertinent advice policy development, planning, implementation, monitoring and review processes.

- The Executive should ensure proper recognition of, and support for, the role of community-based women-only advice provision in addressing women's vulnerability in disadvantaged and rural areas. To that end, it should encourage and support further and more meaningful collaborative working between the publicly funded advice sector and the wider women's sector, to identify and address gaps in existing provision across all constituencies of need among women in poverty and at risk of poverty.
- Rural provision: government should ensure that all subsequent initiatives in this policy area take proper account of rural proofing, providing investment and delivery mechanisms that properly address the interacting structural and other barriers to accessing advice services that particularly impact women in rural poverty and isolation.¹⁰¹

¹⁰¹ See, Allen, *op. cit.*

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