



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

Impact of Ongoing Austerity: Women's Perspectives

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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.¹ 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 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,

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.

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.”²

This research is informed by women’s views articulated through Consortium engagement events, questionnaires and interviews. I want to thank all the individual women who took part in this research for speaking so honestly about their experiences and sharing their views so passionately. The views and experiences of women working in the advice sector/campaign organisations were also taken to inform the research. I want to thank them for sparing their valuable time and acknowledge their compassion and commitment to the people they help and advise.

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² 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

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Executive Summary

This paper examines the research which suggests that austerity and welfare reform policies introduced by the government since the financial crash have had an adverse disproportionate impact on women. The overall aim of this research project is to explore the perspectives of women – living and working in disadvantaged and rural areas of Northern Ireland – on the cumulative impact on their everyday lives of austerity and welfare reform policies ongoing since 2010.

Research indicates that women are likely to experience greater impacts from the government's austerity and welfare reform policies than men. This is due to a range of societal factors that make women more vulnerable to these policies rather than deliberate policies set out to target women. Women are more likely to claim social security benefits, more likely to use public services, more likely to be in low-paid, part-time and insecure work, more likely to be caring for children/family members and more likely to have to make up for cuts to services through unpaid work. Regardless of the reason for this inequality the effect is the same – the cumulative effect of these reforms is felt by women and by the most vulnerable women – those on low incomes.

Social security has a vital role to play in easing the impact of poverty on families. However, social security policy developments since 2010 have tended to reduce the ability of the system to protect against poverty.³ In particular the design of Universal Credit is likely to hit women harder leaving them much more vulnerable to poverty. Other welfare reform changes including the benefit cap, two-child limit, bedroom tax, the introduction of PIP and the four-year benefit freeze have and will continue to have adverse impacts on many women and subsequently on women and children's poverty levels.

³ Protecting dignity, fighting poverty and promoting social inclusion in devolved social security, Dr Mark Simpson, Ulster University, June 2018
http://www.niassembly.gov.uk/globalassets/documents/raise/knowledge_exchange/briefing_papers/series7/simpson060618.pdf

Women often bear the brunt of poverty in the home managing household budgets to shield their children from its worst effects. Women act as the ‘shock absorbers of poverty’ going without food, clothes or warmth in order to meet the needs of other family members when money is tight.⁴ This was clearly evidenced in this research with women in disadvantaged and rural areas describing a range of actions they had to take in order to cope with the impact of austerity/welfare reform in their daily lives.

The government’s response to predicted increases in women’s poverty levels as a result of austerity/welfare reform is to state that employment levels are at a record high. Unfortunately for many women work is not a secure route out of poverty with women more likely to be in part-time, low-paid and insecure work. Once again research with local women on this subject found women struggling to make ends meet in low income work and describing problems accessing flexible, affordable childcare and in meeting transport costs.

Concerns about the impact of the government’s austerity/welfare reform policies on women have been raised by many organisations and politicians both locally and nationally. International concerns have also been raised through the CEDAW Committee which recently reiterated its concerns about austerity measures in terms of their negative impact on women and on funding for organisations that provide services to women.⁵ Our research highlights the great importance placed on the services of local women’s centres by women and that these trusted spaces were crucial to the wellbeing of many disadvantaged and rural women.

In Northern Ireland there is a package of mitigation measures in place to mitigate against the worst impacts of welfare reform. However, there has been a significant

⁴ A Female Face, Fabian Society Blog by Mary-Ann Stephenson, Women’s Budget Group, February 2019 <https://fabians.org.uk/a-female-face/>

⁵ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 16) https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

underspend and a key part of the mitigations package to help low-income families, the Cost of Work Allowance, has not been implemented at all. Concerns are growing about the looming 'cliff edge' many claimants will face when mitigations end in 2020 and the resulting adverse impacts on the most vulnerable and disadvantaged.

Various factors combine to arguably make the situation even more difficult in Northern Ireland. Northern Ireland is in the invidious position of being without devolved government for over two years which has stalled much needed progress on a range of women's rights issues including the implementation of a Childcare Strategy. Added to this is significantly higher levels of economic inactivity, higher rates of sickness/disability claimants and the ongoing impact of the legacy of the Troubles which has undoubted inter-generational aspects. Meanwhile Brexit continues to overshadow everything with some predicting negative impacts particularly for those on the lowest incomes who are often women.⁶

The Secretary of State for Work and Pensions, Amber Rudd, has said that she has listened to concerns about the time it takes to get money to claimants and that she *"will work to ensure that as we leave the European Union we have a benefit system that gets help to people when they most need it, represents the best of British values and has women and children at its heart."*⁷ Our research does not indicate that the existing benefits system has women at its heart and indeed many of the austerity and welfare reform policies have made life even more difficult for women in disadvantaged and rural areas. Government cannot afford to continue to ignore the gendered impacts of its austerity and welfare reform policies both in terms of gender equality and economic sense.

The key findings of this research are set out below followed by recommendations for change which these findings inform.

⁶ Exploring the Economic Impact of Brexit on Women, Women's Budget Group, March 2018 <https://wbg.org.uk/wp-content/uploads/2018/03/Economic-Impact-of-Brexit-on-women-briefing-FINAL-1.pdf>

⁷ <https://twitter.com/AmberRuddHR/status/1072472809547489280>

Summary of Key Findings

- The majority of the women participating in this research had been impacted by austerity/welfare reform in their everyday lives. Most reported that this was due to a change/reduction in their social security benefits or because they were in low income work.
- Concerns about the increased cost of living were widely reported by both women in receipt of benefits and those working on a low income. They were concerned about increases in the costs of essential items such as food and clothing as well as increases in the costs of utilities such as electricity, gas and oil. This was particularly evident for benefit recipients who had seen a decline in the value of their benefits due to the benefit freeze combined with increases in the cost of living. Some of these women felt that benefit income was no longer enough for them to live on.
- Research participants expressed a range of actions they had to take as a result of the impact of austerity/welfare reform on their everyday lives. The majority reported having to cut back on essential expenditure such as clothing and food and on additional expenditure such as holidays, cars, technology, etc. Many of the women reported having to borrow from friends/family to pay for essentials and some had gone into debt to make ends meet. Some discussed having to go to foodbanks and having to make difficult choices between heating or eating as they sometimes could not afford to do both. In the focus group sessions there were many stories told about the sacrifices women made in their daily lives to ensure their children were fed and provided for. However, they still struggled with having to deny their children things such as school trips, holidays, eating out, cinema trips, etc because they could not afford them. Some of the women discussed the fact that they had no social life as they could not afford to go out and this impacted on their sense of wellbeing.
- The stress and worry about making ends meet whether due to living on benefits or being in low paid work was a never-ending constant in the lives of many

disadvantaged and rural women. This took a toll on their mental health, ability to socialise, relationships and general wellbeing.

- The importance of access to local women's groups/centres and the services they deliver was highlighted in the focus group engagement with disadvantaged and rural women. The holistic nature of their services (including childcare, opportunities for training/education, advice, counselling, practical help with food and essential items) and the opportunities for friendship and social interaction were vital in their lives.
- A lack of understanding of the benefits system/welfare reform changes was widely reported. The women discussed the complexity of the benefits system, the difficulties they had with the terminology used in official correspondence and in the discourse about benefits and welfare changes. The primary concern from women in disadvantaged areas was not about the changes themselves (many of whom did not understand these) but how their ability to feed and provide for their children would be impacted by these changes.
- There was a sense of confusion about the financial help that is provided through welfare reform mitigations. Many of the women did not understand what mitigations were or if they were in receipt of them (and therefore crucially that many of these will end in 2020). There was a general consensus that more needed to be done to help people with the impact of welfare reform and austerity.
- It was evident in discussions about welfare reform that the changes and the systems that the women had to navigate in order to access benefit entitlement (including benefit assessments, telephony, forms, official correspondence, digitisation, etc) caused many of the women distress and in a number of cases exacerbated existing mental health conditions.
- Working poverty was an issue for some of the research participants who lamented the lack of support for working families on low-incomes who struggle with increased costs of living, lack of affordable childcare and unexpected bills. Women reported a lack of suitable jobs in disadvantaged and rural areas especially jobs that are flexible to fit around women's caring responsibilities.

- Access to flexible, affordable childcare was a problem for some low-income women. They reported giving up work due to the cost of childcare and others discussed the fact that high childcare costs meant that they felt they did not work for a 'purpose' as most of their wages went on childcare.
- **Rural:** our findings show rural women were affected in similar ways by the austerity/welfare form changes as their urban counterparts. However living in a rural area left many rural women open to access poverty in terms of jobs, childcare and transport. The cumulative effects of these multiple inequalities further exacerbated the impacts of austerity and welfare reform on their lives. In some cases this led to financial disadvantage and increased social isolation.
- The impact of Universal Credit (UC) has yet to be widely felt by many of the research participants as the rollout of UC in Northern Ireland had only recently completed. However many expressed fear about its introduction following negative press coverage particularly around the 5-week wait. The women who had been impacted by UC reported getting into debt and rent arrears because of the wait for their first UC payment and the stress and hardship this caused them.
- The assessment process for PIP was widely criticised with women reporting issues with the quality of assessments/reports and how they were made to feel during their assessment. In their role as carers for PIP claimants some of the women reported the loss of their entitlement to Carers Allowance if the person they cared for was turned down for PIP. Women who were often in a vulnerable situation due to a disability or caring responsibility keenly felt the impact of the reduction/loss of PIP/Carers Allowance.
- Women were incredulous about the introduction of the two-child policy and the notion that government could arbitrarily decide that support for low-income families could end after two children.
- There was widespread frustration about the lack of a functioning Assembly in Northern Ireland. There was a sense of despondency and in some cases anger that these austerity/welfare reform changes were happening without the accountability of locally elected representatives.

- **Advisers/campaigners:** advisers noted the often severe impacts that austerity/welfare reform had on the lives of their clients and how dependent many were on benefit income for basic survival. Issues around food poverty and struggles with increased costs of living were widely reported by their clients. They also reported on high levels of confusion among claimants about the benefits system/welfare reform which impacted on their client's ability to claim benefits and any financial help that could be available to them.

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

Recommendations

- The Northern Ireland mitigations package is in place to counter some of the worst impacts of welfare reform but it is due to end in 2020. This has led to concerns that some of the most vulnerable claimants are effectively facing a 'cliff edge' scenario. **We agree with the recommendation made by our colleagues in the advice sector that the existing mitigations package should continue and be re-profiled to provide protections for evolving welfare reforms. We also suggest that the DfC should take sufficient awareness-raising measures to avoid claimant confusion over mitigations and ensure maximum possible take-up.**
- It is critically important that claimants have access to skilled, independent information, advice and tribunal representation on social security benefits and welfare reforms. Despite this funding for independent advice has been cut and voluntary and community groups have seen a shift from core funding to short-term project funding. This limits their ability to respond to emerging issues, retain staff and experience and plan for the future. **We recommend that government increases funding for independent advice services and that this funding should be provided on a longer-term basis. This should include specific funding for community level information, advice and advocacy work that**

reaches out to those who are the most vulnerable and marginalised to ensure they can access their rightful entitlements.

- The welfare reform and austerity agenda has created a crisis situation where women need more help in the form of support, education and advice however support services for women are under serious threat from funding cuts with many organisations reducing services, losing staff or closing altogether. To compound this funding deficit it is feared that Brexit will also mean the loss of valuable EU funding. **The Consortium recommends that government should ensure proper recognition of, and support for, the role of community-based women-only provision in addressing women's vulnerability and poverty in rural and disadvantaged areas. This should include a commitment to increase and provide longer-term funding for women's organisations to enable them to continue and develop the vital services they provide in these straitened times.**
- **We recommend that Government should use a gender lens, embedded in the human rights framework, to analyse policies for gender bias, improve the policymaking process and avoid adverse effects on women's human rights like those which we have seen with austerity and welfare reform policies. This should include rural-gender proofing to address interacting structural and other barriers to accessing services and economic participation that can particularly impact women in rural areas.**
- Further research is required in Northern Ireland to establish the impact of austerity and welfare reform measures on women as well as the likely effects of ongoing austerity/welfare reform into the future. This research should prioritise the adverse implications for the most vulnerable including those who suffer multiple disadvantage. **The Consortium agrees with the CEDAW Committee recommendation that government should undertake a comprehensive assessment on the impact of austerity measures on the rights of women and adopt measures to mitigate and remedy the negative consequences without delay.**

- The availability of affordable and accessible childcare was raised in the CEDAW Committee's Concluding Observations and the Committee noted particular concern about excessive childcare costs in Northern Ireland which constitutes an obstacle for women to enter and progress in the workplace. **We agree with the CEDAW Committee's recommendation that government should ensure the availability of affordable and accessible childcare facilities and/or arrangements in particular in Northern Ireland.** Any progress on childcare provision in Northern Ireland must also recognise the need for low cost/no cost childcare provision for marginalised and vulnerable women in disadvantaged and rural areas. **The Consortium recommends that government should recognise the case for properly sustaining childcare provision through the Women's Centre Childcare Fund (WCCF) model on a ring-fenced, protected basis given the Fund's positive evaluation in terms of need, impact and value for money.**
- While we welcome recent changes announced in Budget 2018 which increased work allowances in UC there is much more to be done to ensure that UC is fit for purpose and does not disproportionately impact on women. **We recommend a series of changes to UC that would help low-income families and women:**
 - **Reduce the wait for the first payment of UC.**
 - **Restore the work allowances in UC to their original levels in particular for single parents.**
 - **Increase the basic allowance in UC for lone parents under 25.**
 - **Introduce a second earner work allowance for couples to support second earners, mostly women, to get into work without facing an immediate withdrawal of UC.**
 - **Pay childcare support upfront and directly to childcare providers removing the burden from parents especially lone parents.**
 - **Make split payments of UC the default option.**
- We believe the two-child limit is an attack on women and low-income families and risks pushing more families and children into poverty. **We recommend the removal of the two-child limit in tax credits and UC.**

- We are disappointed that the Chancellor did not take the opportunity to end the benefit freeze in his Spring Statement (March 2019). This policy has been the single biggest driver of the increase in poverty in the UK costing poorer families £560 a year on average. **We recommend an immediate end to the benefit freeze.**

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.⁸ More precisely, the programme sought to ‘serve the needs of marginalised and isolated women’⁹ 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.’¹⁰

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

1.2 Overall aim and objectives

The overall aim of this research project is to explore the perspectives of women – living and working in disadvantaged and rural areas of Northern Ireland – on the question of the cumulative impact on women’s everyday lives of austerity change to the United Kingdom tax and benefit system, ongoing since 2010.

Two main research objectives apply:

- To capture and analyse the perspectives of women – living and working in disadvantaged and rural areas of Northern Ireland – on the impact on women’s everyday lives of ongoing austerity change to the United Kingdom tax and benefit system; and
- To formulate policy recommendations based on the project findings.

⁸ 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

⁹ Ibid, p41

¹⁰ 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>

1.3 Methodology

The project employed a mixed methodological approach, combining a literature review with focus group, questionnaire engagement and individual interviews to capture the experiential knowledge and views of women living and working in areas of greatest need. Focus groups were held with 64 women (see Appendix One). Questionnaires were completed with 214 women and a number of short individual interviews were carried out as the basis for case studies. Women were asked for their experiences and views on the impact of ongoing austerity on their lives and what actions, if any, they had taken to cope with the effects of these policies.

1.4 Layout

To frame the project we begin in **Section 2** by exploring the wider austerity and welfare reform agendas and their impact on women, on poverty and impacts for Northern Ireland. The outcomes of the focus group and questionnaire engagement is described in **Section 3**. The paper concludes in **Section 4** by summarising the project's key findings and setting out associated policy recommendations.

2. Framing the project

2.1 Introduction

Research by the House of Commons Library shows that 86% of the savings to the Treasury through tax and benefit changes since 2010 will have come from women. In total, the analysis estimates that the cuts will have cost women a total of £79bn since 2010, against £13bn for men. It shows that, by 2020, men will have borne just 14% of the total burden of welfare cuts, compared with 86% for women.¹¹

After the financial crisis of 2007/2008 and the resulting recession a programme of austerity and welfare reform measures was introduced by the then Conservative and Liberal Democrat coalition government. The government's austerity programme contained a series of sustained reductions in public spending intended to reduce the government budget deficit and the role of the welfare state in the UK.

The Welfare Reform (Northern Ireland) Order 2015 came into effect in December 2015 introducing a range of welfare reforms and bringing the social security system in Northern Ireland broadly into line with the rest of the UK.

It is difficult to fully analyse the impact of austerity and welfare reform measures in Northern Ireland because some of the reforms, including the controversial Universal Credit scheme, have been rolled out later than in other parts of the UK. Therefore there is less available evidence on the impact of these policies in Northern Ireland.

The experience of welfare reform will also be different in Northern Ireland because of Welfare Reform Mitigations. In Northern Ireland a package of mitigation measures¹²

¹¹ Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SN06758, December 2017

<http://researchbriefings.files.parliament.uk/documents/SN06758/SN06758.pdf>

¹² Welfare Reform Mitigations Working Group Report, January 2016

<https://www.executiveoffice-ni.gov.uk/sites/default/files/publications/ofmdfm/welfare-reform-mitigations-working-group-report.pdf>

was proposed by the Welfare Reform Mitigations Working Group¹³ and agreed by the Northern Ireland Executive. This package included supplementary payments for those considered to be most adversely affected by welfare reform, full mitigation of the Bedroom Tax, supporting and protecting claimants with independent advice and alleviating hardship following the introduction of Universal Credit. These mitigations mean that some claimants in Northern Ireland are protected from the harshest impacts of welfare reform.

*“A decade after the recession of 2007-2008, millions of people around the world, in particular women, continue to face significant social and economic hardship, because of both the crisis itself and the responses by Governments to it.”*¹⁴ This report will focus on the impact of the government’s austerity and welfare reform policies on women in Northern Ireland.

2.2 Impact of Austerity and Welfare Reform on Women

In a recent fact-finding visit to the UK the UN Special Rapporteur on Extreme Poverty said that UK austerity had inflicted *“great misery”* on citizens. In relation to its impact on women he said: *“If you got a group of misogynists in a room and said how can we make this system work for men and not for women, they would not have come up with too many ideas that are not already in place.”*¹⁵

The austerity and welfare reform changes which have been progressively introduced since the recession have undoubtedly had more of an impact on women than men. Women experience the impact of austerity and welfare reform policies as mothers and carers as well as being more likely to rely on welfare benefits than men. We will look at

¹³ Established by the ‘A Fresh Start Agreement’ to provide recommendations to mitigate the impacts of welfare reform in Northern Ireland

¹⁴ Report of the Independent Expert on the effects of foreign debt and other related international financial obligations of States on the full enjoyment of all human rights, particularly economic, social and cultural rights, United Nations General Assembly, A/73/179, July 2018

<https://documents-dds-ny.un.org/doc/UNDOC/GEN/N18/229/04/pdf/N1822904.pdf?OpenElement>

¹⁵ <https://www.theguardian.com/society/2018/nov/16/uk-austerity-has-inflicted-great-misery-on-citizens-un-says>

this impact in more general terms before focusing on a number of the austerity/welfare reform changes that particularly impact on women.

Women are disproportionately hit by the UK government's austerity policies with many government policies, though seemingly gender-neutral, having profoundly gendered impacts. In particular, changes to Universal Credit and cuts to services and public-sector jobs have increased the number of women living in poverty relative to men.¹⁶

Research by the Women's Budget Group (WBG) has shown that austerity has a disproportionate impact on women's lives.¹⁷ The WBG concluded that public-spending cuts have disproportionately affected women, who are more likely to need public services, and more likely to be caring for children and other family members who need services. Women are also more likely to have to make up for cuts to services through unpaid work.

The WBG has described the impact of tax and spending policies on women as: *"effectively a transfer from the purses of poorer women into the wallets of richer men."* It reported that women are hit harder than men and households headed by women such as lone parents and single female pensioners are hit hardest, both being about 20% worse-off on average in 2020.¹⁸ Further analysis published by the WBG and Runnymede Trust shows that by continuing with planned freezes and cuts to in-work and out-of-work benefits that the poorest women will be £1,581 worse off a year, on average, by 2020, compared to if policies in place in 2010 had continued.¹⁹

¹⁶ The gendered impact of austerity: Cuts are widening the poverty gap between women and men, Ellie Mae MacDonald, Blog 10 January 2018, The London School of Economics and Political Science <https://blogs.lse.ac.uk/politicsandpolicy/gendered-impacts-of-austerity-cuts/>

¹⁷ The Impact of Austerity on Women in the UK, UK Women's Budget Group, Sara Reis, February 2018 <https://www.ohchr.org/Documents/Issues/Development/IEDebt/WomenAusterity/WBG.pdf>

¹⁸ A cumulative gender impact assessment of ten years of austerity policies, Women's Budget Group briefing paper, March 2016 https://wbg.org.uk/wp-content/uploads/2016/11/De_HenauReed_WBG_GIAtaxben_briefing_2016_03_06.pdf

¹⁹ Outcry over NICs hides the biggest losers of government tax and benefit policy, Women's Budget Group Analysis, March 2017 <https://wbg.org.uk/analysis/outcry-over-nics-hides-the-biggest-losers-of-government-tax-and-benefit-policy/>

Analysis by the Equality and Human Rights Commission (EHRC) of changes to taxes, benefits, tax credits and Universal Credit announced since 2010²⁰ shows that they are regressive with the largest impacts felt by those with lower incomes. It further shows that the changes will have a disproportionately negative impact on several protected groups, including disabled people, certain ethnic minorities and women.

The EHRC looked at the winners and losers from the reforms and found that approximately the same number of households gain as lose from the reforms (around 47% of households lose from the reforms) but the proportion of losers is much higher among some groups. Female lone parents and female single pensioners are the household type with the highest proportion of losers (over 87% in both cases). Almost 79% of households with three or more children are losers from the reforms.²¹

At an individual level, women lost on average considerably more from changes to direct taxes and benefits than men. Women lose about £400 per year on average, and men only £30. Lone parents in the bottom fifth of the household income distribution lose around 25% of their net income, or one pound in every four, on average.²²

This research, which analysed the impact of welfare reforms between 2010 and 2018, shows households with lone parents and children are set to lose an average of £5,250 (almost one-fifth of their total net income, compared to a loss of £3,000 for couples with children). This will see the child poverty rate for those in lone parent households increase from 37% to over 62%.²³

²⁰ The cumulative impact of tax and welfare reforms, Equality and Human Rights Commission, March 2018

<https://www.equalityhumanrights.com/en/publication-download/cumulative-impact-tax-and-welfare-reforms>

²¹ Ibid

²² Ibid

²³ Ibid

The EHRC and Full Fact²⁴ have both observed that the disproportionate impact of benefit changes on women is because women receive a much larger proportion of benefits and tax credits than men and these constitute a larger proportion of the welfare reforms since 2010. It is not the result of policies specifically targeted at women.

Despite the vulnerability of women to austerity policies, many post-2010 social security reforms have taken place without sufficient analysis of these measures on women's equality.²⁵ In Northern Ireland they were implemented without regard to the contextual factors which increase women's vulnerability to poverty including: high rates of female economic inactivity, no childcare strategy, high number of women with adult care responsibilities, a weak labour market, high number of women working part-time and in precarious jobs and wages lower than the UK average.²⁶

2.2.1 Obligations under CEDAW

The UK Government has obligations under the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and should be taking all appropriate measures to eliminate discrimination against women.

Following its recent examination of the UK, the CEDAW Committee raised concerns about the impact of austerity measures on women.²⁷ The CEDAW Committee is concerned about the *“disproportionately negative impact of austerity measures on women, who constitute the vast majority of single parents and are more likely to be engaged in informal, temporary or precarious employment.”* The Committee also reiterated its previous concern that austerity has meant *“cuts in funding to organizations*

²⁴ Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SN06758, December 2017

<http://researchbriefings.files.parliament.uk/documents/SN06758/SN06758.pdf>

²⁵ The impact of austerity on women, D Sands, Fawcett Society, 2012

<https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=f61c3b7e-b0d9-4968-baf6-e3fa0ef7d17f>

²⁶ Shadow report for the examination of the UK by the Committee on the Convention to Eliminate Discrimination against Women, NIWEP, January 2019

²⁷ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 16)

https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

that provide social services to women, including those that provide services for women only, as well as budget cuts in the public sector, where more women are employed than men.” It also noted with concern that “reductions in social care services increase the burden on primary caregivers, who are disproportionately women.”

The CEDAW Committee has recommended that the UK government “*undertake a comprehensive assessment on the impact of austerity measures on the rights of women and adopt measures to mitigate and remedy the negative consequences without delay.*”²⁸

2.2.2 Universal Credit

Universal Credit (UC) is the central plank of the government’s welfare reform programme and aims to simplify the benefits system and help people move into and progress in work. It is a payment for working age people who are on a low income or out of work and includes support for the cost of housing, children and childcare and financial support for people with disabilities, carers and people too ill to work. It replaces six existing so-called ‘legacy benefits’.²⁹

In December 2018 it completed its rollout in Northern Ireland to new claimants and those with a change in their circumstances. The Department for Communities (DfC) has estimated that around 312,000 households in Northern Ireland will be transferred to UC with 114,000 households entitled to an average of £26 more per week, 126,000 households entitled to an average of £39 less per week and 72,000 households with no change to their entitlement.³⁰

²⁸ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 17)
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

²⁹ The legacy benefits are: Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit (rental).

³⁰ Northern Ireland Universal Credit Information Booklet, Department for Communities, September 2016
<https://www.communities-ni.gov.uk/sites/default/files/publications/dsd/Impact%20of%20UC%20Booklet%20-%20Sept%202016%20Update.pdf>

There has been much controversy about the introduction of UC with regular reports in the national media about problems with the benefit. The potential impact of the introduction of UC in Northern Ireland has been eased by some important differences which apply regardless of mitigations including twice-monthly payments and direct payments of the housing costs element to landlords.

It has been argued that UC discriminates against women by design³¹ and there are a number of key design features which are likely to have disproportionate impacts on women and these are discussed below.

UC - Single Payment

For couples living in the same household UC is paid as a joint payment twice a month. It is paid as a single payment into a joint account or a single account nominated by the claimant with a couple choosing which account it is paid into. It unashamedly prioritises the primary, usually male, earner at the expense of the second, usually female, earner.³² It has been described as “*a male breadwinner, female dependent model.*”³³ It reinforces traditional gender roles with the notion of a male breadwinner on whom a woman caregiver is financially dependent. “*Universal Credit actually resembles a return to the 1950s family wage model.*”³⁴

“It can’t be right that payments are made by default as a single block to a household. In the 21st century women deserve to be treated as independent citizens, with their own

³¹ Something needs saying about universal credit and women – it is discrimination by design, Alison Garnham, CPAG, 17 August 2018

<http://www.cpag.org.uk/content/something-needs-saying-about-universal-credit-and-women-%E2%80%93-it-discrimination-design>

³² The Northern Ireland Economy: Women on the Edge? Bronagh Hinds, Published by WRDA, July 2011 <http://review.table59.co.uk/wrda/wp-content/uploads/2017/05/the-ni-economy-women-on-the-edge-report.pdf>

³³ Ibid

³⁴ Something needs saying about universal credit and women – it is discrimination by design, Alison, Garnham, CPAG, 17 August 2018

<http://www.cpag.org.uk/content/something-needs-saying-about-universal-credit-and-women-%E2%80%93-it-discrimination-design>

aspirations, responsibilities and challenges.” Heidi Allen, Conservative MP and member of the House of Commons Work and Pensions Select Committee.³⁵

This arrangement assumes that there is fairness and equity between women and men in the distribution and control of household income. Research studies indicate that, in many households, this is not necessarily the case.³⁶ There are concerns that the payment arrangements for UC will negatively impact on women’s financial independence.

UC - Single Payment & Domestic Violence

In a domestic violence situation this policy is dangerous as it effectively gives increased financial control to the abuser. A survey of domestic abuse survivors in England showed that more than two-thirds of survivors reported their partners withheld money from them as a key tactic in controlling their partner and stopping them from leaving.³⁷ While it is possible for women in this situation to ask for split payments many are concerned that this could be noticed by the abuser and ultimately worsen the abuse.

Concerns about the single payment in domestic violence cases have been raised by many in government and elsewhere including the Women’s Budget Group.³⁸ *“We have been warning the Government since Universal Credit was introduced in 2011 that it risks sending more money than ever straight to wallet and not to purse, undermining women’s economic independence and their ability to leave abusive relationships.”*³⁹

³⁵ <https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/news-parliament-2017/universal-credit-domestic-abuse-report-publication-17-19/>

³⁶ Universal Credit, Women and Gender Equality: A Retrograde Step? IPR Blog, Dr Rita Griffiths, September 2018

<http://blogs.bath.ac.uk/iprblog/2018/09/19/universal-credit-women-and-gender-equality-a-retrograde-step/>

³⁷ The Domestic Abuse Report 2019, The Economics of Abuse, Women’s Aid, March 2019

<https://1q7dqy2unor827bqjls0c4rn-wpengine.netdna-ssl.com/wp-content/uploads/2019/03/Economics-of-Abuse-Report-2019.pdf>

³⁸ Universal Credit & Financial Abuse, Exploring the Links, Marilyn Howard, Women’s Budget Group, June 2018

<https://wbg.org.uk/wp-content/uploads/2018/09/FINAL-full-report-financial-abuse-and-uc.pdf>

³⁹ <https://wbg.org.uk/media/universal-credit-risks-increasing-womens-vulnerability-to-abuse-say-womens-groups/>

In its most recent Concluding Observations the CEDAW Committee again highlighted concerns that the payment of UC into a single bank account risks depriving women in abusive relationships access to money and traps them in situations of poverty and violence.⁴⁰

Locally concerns about the single payment were raised by the women's sector and lobbying on this issue resulted in proposals to do things differently in Northern Ireland. The then Minister for Social Development, Mervyn Storey proposed that there would be no default position of a single payment paid in full into a single bank account. He secured a number of payment flexibilities under UC for claimants in Northern Ireland including that split payments (paid into separate bank accounts) would be possible between parties in a household.

However, in reality this is not happening and officials have confirmed that they are proceeding on the basis that *'the DWP position is identical to the NI position with regard to split payments'* meaning that those seeking split payments have to specifically request them.

The women's movement in Northern Ireland continues to lobby that split UC payments should be the default option. The Northern Ireland Human Rights Commission (NIHRC) also recently recommended this position in their submission to the CEDAW Committee: *"make split Universal Credit payments the primary option and ensure there is awareness of this option and it is practically available."*⁴¹

⁴⁰ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 50)

https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

⁴¹ Submission to the United Nations Committee on the Elimination of Discrimination against Women, NIHRC, January 2019

http://www.nihrc.org/uploads/publications/NIHRC_CEDAW_Shadow_Report-FINAL.pdf

UC – Increased Conditionality

Eligibility for UC has a more intensive conditionality regime underpinned by tougher sanctions. For the first time partners in jointly claiming couples with children and some working claimants will face mandatory work-related requirements. UC has introduced 'in-work conditionality' to claimants who are working and on a low income. As a result claimants could face sanctions if they do not comply with work-related requirements including searching for and applying for additional work to meet an earnings threshold (based on working 35 hours a week at the National Minimum Wage NMW)). This conditionality is likely to impact more on women who are more likely to have caring responsibilities for children and be in part-time work.

UC has also introduced extended conditionality for lone parents, the vast majority of whom are women (91% of lone parent households in Northern Ireland). As soon as a lone parent's youngest child turns one they will be expected to attend work-focused interviews at a Jobcentre. When the child turns two they will be required to take active steps to prepare for work and once the child is three they will be expected to spend 16 hours per week in paid work or looking for work. Once the child reaches age five this will increase to 25 hours per week and from age thirteen to 35 hours per week.

This increased conditionality makes many assumptions about the availability of affordable, good quality childcare, flexible work and the availability and cost of transport if work cannot be found locally. These issues can have a major impact on a woman's ability to move into employment.

UC – Work Allowances

Under UC a work allowance is an amount of money a claimant is allowed to earn before their UC payment is affected. However a work allowance is only available to the "main wage-earner" and there is no work allowance for second earners, who are mainly women. This gives little or no incentive for second earners to enter/progress in paid work.

There are also issues for lone parents under UC the majority of whom are women. There is a lower work allowance for lone parents under 25 coupled with the fact that they are not entitled to the National Living Wage. This is a double hit for young mothers on low incomes.

While it is to be welcomed that work allowances were boosted in Budget 2018 the Resolution Foundation has called for further reforms to make UC more female-friendly.⁴² It recommends boosting single parent work allowances and introducing a second earner work allowance for couples with children.

UC - Childcare

It is positive that there is a greater level of support for childcare under UC allowing working parents to claim back up to 85% of eligible childcare costs compared to 70% under the tax credits legacy benefits. However, childcare costs are not paid through UC until the end of the assessment period despite the fact that most childcare providers require childcare costs to be paid up front. Many low-income families cannot afford to make these large payments up front.

The process of accessing childcare support through UC has been described to the Commons Work and Pensions Committee as “*stressful*” and “*complex*” by a group of mothers.⁴³ Gaynor Rowles, hairdresser and single mum of three, spoke to the Work and Pensions Committee about her struggle to find upfront fees for childcare for her three-year old twins while waiting on her first UC payment:

“When I first switched to Universal Credit, I was eight weeks without money, so I had to rely on my parents. Then, when I put the children into nursery, I think it was about six weeks. I had to fork out six weeks

⁴² Back in Credit? Universal Credit after Budget 2018, David Finch and Laura Gardiner, Resolution Foundation, November 2018

<https://www.resolutionfoundation.org/app/uploads/2018/11/Back-in-Credit-UC-after-Budget-2018.pdf>

⁴³ <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/universal-credit/oral/92072.html>

*of nursery fees before then I got contributed. This is month in, month out. You never get it on time. You never, ever get your childcare on time.”*⁴⁴

Frank Field, Chair of the Work and Pensions Select Committee said that the current childcare payment arrangements under UC were making it harder for parents to get into work: *“It’s not just driving parents into despair and debt and creating problems for childcare providers – it’s also actively working to prevent the government achieving its aim of getting more people into work.”*⁴⁵

UC - Legal challenge to assessment periods

UC assessment periods run for a calendar month starting with the date UC is awarded. At the end of each month claimants circumstances and income are assessed to determine entitlement to UC. Where a claimant’s monthly payday is on or close to the first day of their assessment period and they are paid a day or two early in some months (perhaps because their normal payday is on a weekend or bank holiday) then they are recorded as having two paydays in the one assessment period (dramatically reducing their UC award) and none in the one after.

A judicial review was brought by the Child Poverty Action Group (CPAG) on behalf of four lone parents who found themselves in this situation. These mothers lost hundreds of pounds each year and were subject to large variations in their UC awards because of the dates on which their paydays and UC assessment periods happened to fall. In addition to creating fluctuating UC awards when the mothers received two pay cheques in one assessment period they lost the benefit of one month’s work allowance (worth hundreds of pounds each year).

⁴⁴ <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/universal-credit/oral/92072.html>

⁴⁵ <https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/news-parliament-2017/universal-credit-childcare-report-published-17-19/>

The Department for Work and Pensions (DWP) had refused to adjust the mother's assessment periods or to attribute monthly wages paid early to the actual assessment period in which they were earned to enable them to avoid varying awards and financial losses.

One of the women, Danielle Johnson, had claimed that the payment system was irrational and discriminatory as it disproportionately affects single parents, who are predominantly female. Tessa Gregory, solicitor from Leigh Day who represented Danielle Johnson, stated:

*"My client is a hard working single mum doing her very best to support her family. She is precisely the kind of person Universal Credit was supposed to help, yet the DWP designed a rigid income assessment system which left her £500 out of pocket over the year and spiralling into debt due to a fluctuating income."*⁴⁶

The High Court found that the way the DWP has been assessing income in these situations was unlawful. The judges acknowledged that the DWP's interpretation had caused severe cash flows for the claimants who all lived on low incomes with little or no savings.

UC - Initial Wait for Payment

UC is designed to be paid monthly in arrears to mirror the world of work (although Northern Ireland has secured fortnightly payments). The target for a first payment of UC following a new claim is now five weeks. This was reduced from six weeks following pressure on the government to ease the hardship faced by individuals and families caused by this wait.

This initial wait is particularly dangerous for low-income families and women. *"Delays and waiting periods can particularly affect women in couples, as they are often the*

⁴⁶ <http://cpag.org.uk/content/high-court-finds-dwp-unlawful-universal-credit-assessments>

*‘shock absorbers’ of poverty, shielding their children from poverty.”*⁴⁷ The ongoing adverse impact of this wait on the lives of claimants continues to be widely reported in the media both locally and nationally.

2.2.3 Personal Independence Payment (PIP)

Since June 2016 the DfC began to replace Disability Living Allowance (DLA) for working age claimants with Personal Independence Payment (PIP). PIP is a benefit designed to help with some of the extra costs caused by long-term ill health or disability that is expected to last for 12 months or longer.

Northern Ireland has traditionally had a much higher proportion of people claiming disability benefits than other areas of the UK. Prior to the introduction of PIP around one in nine people in Northern Ireland (208,760 people) were on DLA.⁴⁸ At that time Northern Ireland had proportionately twice as many people claiming DLA compared to the rest of the UK. The latest PIP statistics available show that there were 84,660 PIP claims in payment as at 31 August 2018 and of these 44,960 (53%) were paid to women.⁴⁹

Northern Ireland has a higher incidence of mental health conditions per head of the population than GB.⁵⁰ PIP claimant statistics show that psychiatric disorders are the main disabling condition accounting for 40% of awards.⁵¹

⁴⁷ Universal Credit & Financial Abuse, Exploring the Links, Marilyn Howard, Women’s Budget Group, June 2018

<https://wbg.org.uk/wp-content/uploads/2018/09/FINAL-full-report-financial-abuse-and-uc.pdf>

⁴⁸ Northern Ireland Benefits Statistics Summary, Department for Social Development, November 2015
<https://www.communities-ni.gov.uk/sites/default/files/publications/dsd/benefit-statistics-summary-november-2015.pdf>

⁴⁹ Personal Independence Payment Experimental Statistics, DfC and NISRA, August 2018
<https://www.communities-ni.gov.uk/publications/personal-independence-payment-statistics-august-2018>

⁵⁰ Mental Health in Northern Ireland, Northern Ireland Assembly Research and Information Service, NIAR 412-16, 24, January 2017
<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2016-2021/2017/health/0817.pdf>

⁵¹ Personal Independence Payment Experimental Statistics, DfC and NISRA, August 2018
<https://www.communities-ni.gov.uk/publications/personal-independence-payment-statistics-august-2018>

The introduction of PIP has been controversial in Northern Ireland with many claimants reporting they have lost the benefit after inaccurate assessments carried out by private firms. The PIP assessment process has been widely criticised and labelled “*demeaning and degrading*”⁵² by many claimants, voluntary and community organisations as well as local politicians.

Figures from the DfC⁵³ show that more than 40% of DLA claimants in Northern Ireland had their benefit cut or stopped when they were assessed for PIP. DfC figures quoted in a NI Audit Office report on Welfare Reform⁵⁴ show that almost a quarter of all PIP decisions (24%) were challenged by claimants and more than half (55%) of cases were overturned at appeal.

An independent review of the PIP assessment process in Northern Ireland was carried out by Walter Rader.⁵⁵ He said:

"It is a fragmented process that impacts negatively on both claimants and those who seek to support them. In particular the face-to-face assessment causes fear, anxiety, stress and frustration. This in turn has a knock on impact on the health and well-being of claimants, their family and wider support networks, placing even more demands on already stretched services."

The Northern Ireland Ombudsman, Marie Anderson, has recently announced that she has chosen PIP as her first area for investigation under her new ‘Own Initiative’ power – she can investigate if her office suspects “systemic maladministration.” She pointed out the high number of PIP decisions which have been overturned at appeal and the

⁵² <https://www.bbc.co.uk/news/uk-northern-ireland-43968546>

⁵³ DLA to PIP Reassessment, June 2016 to May 2018, DfC, September 2018

<https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dla-to-pip-reassessment-summary-may18.pdf>

⁵⁴ Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, 17 January 2019

<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

⁵⁵ Personal Independence Payment, An Independent Review of the Assessment Process, Walter Rader, June 2018

<https://www.communities-ni.gov.uk/sites/default/files/publications/communities/dfc-independent-review-pip-assessment-process-june-2018.pdf>

significant number of complaints made about the benefit to her office in making her decision.

Women are more likely to provide care in families than men. If the person they care for is turned down for PIP on migration from DLA they will lose their Carers Allowance (although this is currently mitigated for one year). If the person they provide care to lives in their household there are a variety of other elements they will no longer be eligible for leading to a reduction in household income.

By definition PIP is paid to some of the most vulnerable people in our society. While there are no significant gender differences in claimant numbers for PIP (53% of PIP claims in payment were paid to women⁵⁶) disproportionately more people are in receipt of disability benefits in Northern Ireland. The introduction of PIP is likely to impact on many vulnerable women in Northern Ireland including those who provide care.

2.2.4 The Benefit Cap

Legislation was announced in the Summer Budget 2015 to introduce a benefit cap for couples and households with children. The Benefit Cap was introduced in Northern Ireland in May 2016 at a threshold of £26,000 per annum. However in November 2016 the threshold was lowered to £20,000 per annum. From the introduction of the cap until October 2018, a total of 3,040 households have had their benefits capped by deduction from their Housing Benefit or Universal Credit. The average weekly impact of the benefit cap in Northern Ireland is a reduction of £46 per week.⁵⁷

All of the households impacted by the Benefit Cap are comprised of either lone parents or couples with children. At October 2018, 84% of capped households were lone parents and 16% were couples with children. 54% (760) of capped households were

⁵⁶ Personal Independence Payment Experimental Statistics, DfC and NISRA, August 2018
<https://www.communities-ni.gov.uk/publications/personal-independence-payment-statistics-august-2018>

⁵⁷ Benefit Cap: Northern Ireland, Data to October 2018, January 2019, DfC
<https://www.communities-ni.gov.uk/system/files/publications/communities/benefit-cap-statistics-october-2018.pdf>

capped by £50 or less per week and 7% (100) of capped households were capped by more than £100 per week.⁵⁸

Child Benefit and Child Tax Credits are both included in the Benefit Cap, so families with more children, in receipt of higher amounts of these benefits are more likely to be capped. Once again this is likely to be a particular issue in Northern Ireland given larger family sizes. It is clear that this policy will also impact more on women given the majority of households capped were lone parents and the majority of lone parents are women.

The Benefit Cap is currently fully mitigated in Northern Ireland until April 2020 so it has had limited impact. However it will be devastating for many families if mitigations are not extended beyond 2020.

2.2.5 The Bedroom Tax

The introduction of the Social Sector Size Criteria or more commonly known as the 'Bedroom Tax' has caused much controversy. This policy took effect in Northern Ireland in February 2017. It reduces Housing Benefit or UC payments for people who live in Northern Ireland Housing Executive (NIHE) or Housing Association properties that are deemed to have more bedrooms than they need. Only people who receive help to pay their rent will be affected by this change. When a household is found to be under-occupying housing cost payments are reduced by 14% if under-occupied by one bedroom and 25% if under-occupied by two or more bedrooms.

Mitigation payments have been put in place in Northern Ireland to fully mitigate the effects of the Bedroom Tax until March 2020. These are being paid directly to the social landlord by the DfC to make up the difference in financial shortfall between actual housing costs and awards made.

⁵⁸ Benefit Cap: Northern Ireland, Data to October 2018, January 2019, DfC
<https://www.communities-ni.gov.uk/system/files/publications/communities/benefit-cap-statistics-october-2018.pdf>

There are obvious concerns about the impact of the Bedroom Tax when mitigations end in 2020. Figures from the NIHE's Welfare Reform Project Team show that approximately 30% of NIHE tenants and 25% of Housing Association tenants in receipt of Housing Benefit will be impacted by the Bedroom Tax.⁵⁹ This analysis also indicated that around 33,000 existing social sector claimants in Northern Ireland would face a reduction in their Housing Benefit or UC due to under-occupancy.⁶⁰

While mitigations are currently in place these figures suggest potential problems for tenants when mitigations end. There is concern about the impact on tenants and the likelihood that arrears will increase because of this policy. In Northern Ireland, by June 2017 a total of 72 NIHE tenants had lost their Bedroom Tax mitigation with an average arrears increase per household of £128.⁶¹ There are added concerns regarding the availability of suitable housing stock so that tenants can avoid the Bedroom Tax as there is mismatch between the type of stock available and that likely to be required by housing applicants.

This policy will impact on women for a number of reasons, in particular because women have greater reliance on social security benefits as most single parents are women (current Housing Benefit claim numbers show that 61% of claimants are female and 39% are male)⁶² and because women who are employed are often located in low paid sectors. This policy could also have particular impacts for women in domestic violence situations and their safety and security must always be the first priority.

2.2.6 Two Child Limit

The two-child limit was announced as part of a package of reform measures to the welfare system in the Conservative government's Summer Budget 2015. It limits the child element in Child Tax Credit (CTC) and UC to two children for new claims and

⁵⁹ Welfare Reform in Northern Ireland: A Scoping Report, NIHE
https://touch.nihe.gov.uk/welfare_reform_ni_a_scoping_report.pdf

⁶⁰ Ibid

⁶¹ Ibid

⁶² Data provided by NIHE to WSN as a Freedom of Information request, 11/03/19

births from April 2017 subject to limited exceptions. This means that subsequent children would not be entitled to the child element (currently £231.67 a month or £2,780 a year at 2018/19 rates). This Budget also abolished the family element in CTC and UC for new claims (worth £545 a year to most families).

A year after its introduction 73,530 households were affected by the two-child limit and around 3% were CTC recipients in Northern Ireland.⁶³ However it is anticipated that the number of families affected by the two-child limit will increase significantly over the next few years. Eventually, this reform will mean about 600,000 three-child families receiving around £2,500 a year less on average than they would otherwise have got, with a further 300,000 families with four or more children getting £7,000 a year less on average.⁶⁴

It is likely that Northern Ireland will feel a greater impact from this policy as it has the highest proportion of families with two or more children who would be affected. Of families receiving Child Benefit, or who have received it in the past, 56.8% have two or more children and 20% of these families have three or more children already.⁶⁵ With twice as many large poor families as Scotland and the South West, Northern Ireland is projected to see a larger increase in poverty as a result of this policy.⁶⁶

The two-child policy will undoubtedly affect women more than men. The vast majority of CTC payments are paid to the female parent (be that a female lone parent or a woman

⁶³ Child Tax Credit and Universal Credit claimants, Statistics related to the policy to provide support for a maximum of two children, HMRC & DWP, 2 April 2018
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/719458/Two_children_and_exceptions_in_tax_credits_and_Universal_Credit_April_2018.pdf

⁶⁴ Unhappy Birthday! The two-child limit at one year old, Tom Sefton, The Church of England and Josephine Tucker, CPAG, April 2018
<http://www.cpag.org.uk/sites/default/files/uploads/Unhappy-birthday-report-on-two-child-limit-final.pdf>

⁶⁵ Two-child limit, Twenty-Third Report of Session 2017-19, House of Commons Work and Pensions Committee, January 2019
<https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/1540/1540.pdf>

⁶⁶ Living standards, poverty and inequality in the UK: 2017-18 to 2021-22, Andrew Hood and Tom Waters, Institute for Fiscal Studies, November 2017
<https://www.ifs.org.uk/uploads/publications/comms/R136.pdf>

within a couple).⁶⁷ The Women's Policy Group Northern Ireland raised the impact of this policy on women in their opposition paper on the two child tax credit cap and rape clause stating that the cap will mostly affect women and was discriminatory on the grounds of sex or gender.⁶⁸

The Women's Policy Group Northern Ireland also stated that this policy would disproportionately affect families from specific cultural and religious backgrounds where there is a trend for bigger families or a moral opposition/conscientious objection to contraception, emergency contraception and abortion, such as Orthodox Jews, Catholics or Muslims.⁶⁹ Abortion is not available in most circumstances in Northern Ireland therefore Northern Irish women are likely to be more severely impacted by the policy than women in England, Wales and Scotland.

It is also worth noting that the two-child limit was not included in the mitigations package for Northern Ireland therefore there is no protection available from this aspect of welfare reform.

There are some circumstances where the two-child limit does not apply and one of these is the controversial 'rape clause'. There has been widespread condemnation and concern about this clause and there are particular repercussions in Northern Ireland where it is an offence not to report a crime to the police. This means that any woman who applied for this exemption in Northern Ireland should expect to have the case reported to the police. The Women's Policy Group Northern Ireland is strongly opposed to the so-called 'rape clause' stating: *"The introduction of this policy puts women in an unconscionable position of choosing between poverty and stigmatising their child as a rape child. No mother should be placed in this position."*⁷⁰

⁶⁷ Child and Working Tax Credit Statistics: Provisional Awards, HMRC, April 2018
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/720161/CWTC_provisional_Commentary_-_main_publication.pdf

⁶⁸ Opposing the two child tax credit cap and rape clause, Women's Policy Group Northern Ireland, May 2017
<https://www.womensaidni.org/assets/uploads/2017/05/opposing-the-two-child-cap-and-rape-clause.pdf>

⁶⁹ Ibid

⁷⁰ Ibid

The two-child limit has not attracted as much attention as other welfare reforms, such as the bedroom tax and the benefit cap, even though its long-term impact will be greater in terms of both the number of families affected and the impact on poverty. Because it only currently applies to children born after April 2017, the impact of the two-child limit will be more gradual, with the full effects not being felt for at least a decade.⁷¹

In January 2019 the Secretary of State for Work and Pensions announced that the two-child limit in tax credits and UC will not apply to children born before the policy was implemented in April 2017. The retrospective application of the policy had attracted much criticism and the decision to exclude these children from the policy was widely welcomed. However it remains a major reform to the benefits system. Children born after this date will still be penalised by this policy and the long-term impact remains the same – reducing the incomes of families affected.

2.2.7 The Benefit Freeze

A four-year benefit freeze was announced by George Osborne in the Summer 2015 Budget. This means that most benefits were frozen from April 2016 (when inflation was 0.3%) and have not risen with inflation since then. At the time of writing many working-age benefits are nearly three years through a four-year freeze. These include Jobseeker's Allowance, Employment and Support Allowance, Tax Credits, Universal Credit, Housing Benefit and Child Benefit.

By 2021 £37billion less will be spent on working age social security compared with 2010 despite rising prices and living costs – just under half of which comes from freezing benefits.⁷² The four-year benefits freeze means that benefit amounts will be 6.1% lower in 2019/20 than if the freeze had not been introduced.⁷³

⁷¹ Unhappy Birthday! The two-child limit at one year old, Tom Sefton, The Church of England and Josephine Tucker, CPAG, April 2018

<http://www.cpag.org.uk/sites/default/files/uploads/Unhappy-birthday-report-on-two-child-limit-final.pdf>

⁷² <https://www.theguardian.com/politics/2018/sep/23/welfare-spending-uk-poorest-austerity-frank-field>

⁷³ Benefits Up-rating 2019, House of Commons Library Briefing Paper Number CBP8458, March 2019
<http://researchbriefings.files.parliament.uk/documents/CBP-8458/CBP-8458.pdf>

The Resolution Foundation notes that the working age benefit freeze has been one of the most vivid examples of austerity in recent years as it represents a direct real-terms cash loss for millions of low-income families. Figures from the Resolution Foundation show that the bulk of savings from the benefit freeze will come from households in the bottom half of the income distribution. The greatest losses will be felt by low-income families with children. The average couple with children in the bottom half of the income distribution will lose £210 next year as a result of the benefit freeze and the average single parent in the bottom half will lose £260 next year.⁷⁴

Alison Garnham, Chief Executive of CPAG said: *“Child benefit, a lifeline for many low-income families, will have lost 23% of its real value by 2020, compared with 2010, as a result of sub-inflationary uprating and the current freeze. That’s core money for struggling families in and out of work.”*⁷⁵ The Joseph Rowntree Foundation has predicted that the benefit freeze will result in 470,000 more people living in poverty in 2020/21 saying it is the single biggest policy driver behind the expected rise in poverty between now and 2020/21.⁷⁶

Reductions in the value of benefits come during a time when costs have risen for the poorest families leaving many having to spend a disproportionately high amount of their income on essentials. The prices of basic essentials, which people on low incomes typically spend a larger proportion of their incomes on have been rising. This is particularly relevant in Northern Ireland as statistics show that Northern Ireland spends more on essentials than the rest of the UK. This includes £31 a week on petrol (compared to UK average of £21), £63 a week on food (compared to UK average of

⁷⁴ <https://www.resolutionfoundation.org/media/press-releases/austerity-continues-for-low-income-families-who-are-set-for-a-further-210-cut-in-support-next-year/>

⁷⁵ <http://www.cpag.org.uk/content/budget-2018-universal-credit-moves-welcome-root-and-branch-change-must-come>

⁷⁶ Briefing for November 2017 Budget: Incomes not keeping up with prices, Katie Schmuecker, Joseph Rowntree Foundation, October 2017
<https://www.jrf.org.uk/report/briefing-november-2017-budget>

£58), £28 a week on energy (compared to UK average of £24) and £36 a week on clothes (compared to UK average of £24).⁷⁷

The freeze impacts on benefits paid for children including tax credits and child benefit. Since these benefits are overwhelmingly claimed by women this policy is likely to impact significantly on women particularly on lone parents.

2.2.8 Effect on Women

Regardless of whether these policies are targeted specifically at women or not the effect is the same - women are more affected by welfare reform changes than men. Women often bear the brunt of cuts and poverty within individual households. *“Women are more likely to act as the ‘shock absorbers of poverty’ going without food, clothes or warmth in order to meet the needs of other family members when money is tight.”*⁷⁸

The cumulative effect of these reforms is felt by women and by the most vulnerable women – those on low incomes. This is likely to have significant impacts on women as individuals but also on their children, families and wider communities.

2.3 Northern Ireland Context

Northern Ireland has a number of economic and social features which make it more vulnerable to austerity policies not least that it is more dependent on social security. *“That welfare reform should be controversial in Northern Ireland, where individuals and the economy are more dependent on social security than the UK average is unsurprising.”*⁷⁹

⁷⁷ Asda Income Tracker December 2018, Centre for Economics and Business Research Ltd, January 2019

<https://corporate.asda.com/media-library/document/asda-income-tracker-report-december-2018/proxyDocument?id=00000168-7f52-d535-ab7b-ffd3e1e60000>

⁷⁸ A Female Face, Fabian Society Blog, Mary-Ann Stephenson, February 2019

<https://fabians.org.uk/a-female-face/>

⁷⁹ The Impact of Welfare Reform on Northern Ireland, Christina Beatty and Steve Fothergill, Centre for Regional Economic and Social Research, Sheffield Hallam University, October 2013

http://www.nicva.org/sites/default/files/d7content/attachments-resources/the_impact_of_welfare_reform_in_ni_2013.pdf

Northern Ireland tends to be disproportionately affected by any changes to social security due to its relatively high levels of economic inactivity and disability, lower average earnings and larger average family size compared to the rest of the UK.⁸⁰ It is one of the UK's most disadvantaged regions with some of the lowest wages and lowest labour productivity rates.

The Northern Ireland 2011 Census reported that just over one in five of the population (21%) had a long-term health problem or disability which limited their day-to-day activities.⁸¹ Median full-time weekly earnings in Northern Ireland was £521 compared with £569 in the UK (8.4% lower) and was the fifth lowest out of the 12 UK regions.⁸² The average family size in Northern Ireland is the largest within the UK. Families with dependent children have on average 1.85 children in Northern Ireland compared with a UK average of 1.74. Interestingly 21.4% of families in Northern Ireland have 3 or more children compared to the UK average of 14.7%.⁸³

Over the last ten years economic inactivity in Northern Ireland has been consistently higher than the UK average currently 26.4% compared to 20.7% in the UK. Northern Ireland has the highest economic inactivity rate of the 12 UK regions. Of the economically inactive 42% were male and 58% were female.⁸⁴ Over the past ten years there has consistently been more economically inactive women than men.⁸⁵ The most common reason for inactivity among women was family and home commitments.⁸⁶

⁸⁰ Protecting dignity, fighting poverty and promoting social inclusion in devolved social security, Dr Mark Simpson, University of Ulster, June 2018
http://www.niassembly.gov.uk/globalassets/documents/raise/knowledge_exchange/briefing_papers/series7/simpson060618.pdf

⁸¹ <https://www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/2011-census-results-key-statistics-press-release-11-december-2012.pdf>

⁸² Northern Ireland Labour Market Report, NISRA, February 2019
<https://www.nisra.gov.uk/system/files/statistics/labour-market-report-february-2019.PDF>

⁸³

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/adhocs/005211familieswithdependentchildrenbynumberofdependentchildrenbyukcountriesandenglishregions2015>

⁸⁴ Northern Ireland Labour Market Report, NISRA, March 2019
<https://www.nisra.gov.uk/publications/labour-market-report-march-2019>

⁸⁵ Women in Northern Ireland 2018, NISRA, December 2018
<https://www.nisra.gov.uk/news/women-northern-ireland-2018>

⁸⁶ Ibid

Statistics from the Northern Ireland Census⁸⁷ show how local women are structurally more likely to be affected by austerity and welfare reform changes:

- **Women are considerably more likely than men to work part-time** (30% versus 7.3%). 85% of men are working full-time hours (31 hours or more) against 56% of women.
- **Women are more likely to be economically inactive than men** perhaps reflecting their caring responsibilities (39% compared with 29%).
- **The majority of lone parent households are headed by a female** (91%). Female lone parents are considerably more likely to be in part-time employment (33%) than their male counterparts (13%).
- **Women are more likely than men to provide unpaid care to family members, friends or neighbours.** Of the total population who provide 50 hours or more unpaid care per week, 40% are male while 60% are female.
- **Women are slightly more likely than men to report 'poor' health or the existence of a limiting long-term health issue or disability.** Of those who declared their day-to-day activities were limited a lot 46% were male and 54% were female.

There is a need for ongoing research on the impact of austerity and welfare reform policies in Northern Ireland but older studies^{88 89} found that it would hit Northern Ireland the hardest. More recently the Comptroller and Auditor General has warned that the full impact of welfare reforms has not yet been felt in Northern Ireland because it has been insulated from the full impact by the availability of mitigation schemes. He also warned

⁸⁷ Census 2011 – Key Statistics for Gender, Research and Information Service Research Paper, Ronan Savage and Dr Raymond Russell, Northern Ireland Assembly, 5 September 2014

<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2015/general/3415.pdf>

⁸⁸ The Impact of Welfare Reform on Northern Ireland, Christina Beatty and Steve Fothergill, Centre for Regional Economic and Social Research, Sheffield Hallam University, October 2013

http://www.nicva.org/sites/default/files/d7content/attachments-resources/the_impact_of_welfare_reform_in_ni_2013.pdf

⁸⁹ The True Cost of Austerity and Inequality, Northern Ireland Case Study, Oxfam, January 2014

<https://oxfamlibrary.openrepository.com/bitstream/handle/10546/301384/cs-true-cost-austerity-inequality-northern-ireland-140113-en.pdf;jsessionid=1739F979A0922CF430BFA3A0914136E7?sequence=113>

that some claimants may face significant hardships when current mitigation measures come to an end in March 2020.⁹⁰

It is worrying to note that his report⁹¹ highlighted a significant underspend of £77million of the £213million for mitigation payments allocated for 2016-17. Over 25% of this underspend relates to a key element of tax credit and UC mitigation called the Cost of Work Allowance (a supplementary payment recognising employment expenses). There is no doubt that the full and efficient distribution of this mitigation package could help ease the impact of welfare reform on the most vulnerable including many women.

The Northern Ireland Audit Office (NIAO) report⁹² details that the largest financial losses to large numbers of individuals and households (and largest financial saving to HM Treasury) have arisen from changes to Tax Credits, Child Benefit and a reduction in annual benefit rate uplifts since 2011. We know that women are more likely to be impacted by these financial losses as they are more likely to be in receipt of child-related benefits than men. It is important to note that these welfare reforms have not been subject to mitigation measures in Northern Ireland and therefore women will have had to bear the brunt of many of these changes.

2.4 Rural Context

Northern Ireland has a large rural population. Around 670,000 people live in rural areas amounting to 37% of the population.⁹³ The Department of Agriculture, Environment and Rural Affairs have stated that the cost of living is higher in rural than in urban areas, particularly in terms of fuel, transport and heating.⁹⁴ Research by the Joseph Rowntree Foundation shows that people in rural areas of the UK typically need to spend 10-20%

⁹⁰ <https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Final%20Media%20Release%20WR%2017%20January.pdf>

⁹¹ Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, 17 January 2019
<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

⁹² Ibid

⁹³ <http://www.rdc.org.uk/statistics>

⁹⁴ Tackling Rural Poverty and Social Isolation – A New Framework, DARD, March 2016
<https://www.daera-ni.gov.uk/sites/default/files/publications/dard/tackling-rural-poverty-and-social-isolation-2016-new-framework.pdf>

more on their everyday needs than those in towns and cities and these costs increase according to the remoteness of the area.⁹⁵ NIRWN has observed that farming families in particular are often fairly asset rich (in terms of land, property and machinery) but extremely cash poor and struggle to provide for their families.⁹⁶

Research by NIRWN shows that rural women are under increasing pressure from the economic climate:

“Historic underfunding of rural women’s activities and underinvestment in rural areas; centralisation of service support; lack of infrastructure, and the burden of caring responsibilities is leaving rural women experiencing more poverty and social isolation than ever before.”⁹⁷

Rural women face additional barriers in order to provide for themselves and their families. Many rural jobs are poorly paid and there is less availability of good quality, flexible jobs in rural areas. This situation leaves rural women more vulnerable to access poverty. They are unable to address their financial poverty if they lack access to suitable transport and childcare to allow them to get better paid, better quality jobs. In addition, there are large geographical gaps in the existence of established local women’s centres/groups in rural areas. This further compounds the access poverty experienced by rural women who are unable to benefit from the valuable work of local women’s organisations in tackling deprivation and social exclusion.

Those most impacted by austerity policies live with various forms of social inequality and multiple discrimination. Rural women will therefore experience austerity in ways

⁹⁵ A minimum income standard for rural households, Joseph Rowntree Foundation, November 2010
<https://www.jrf.org.uk/report/minimum-income-standard-rural-households>

⁹⁶ Rural Voices, Louise Coyle, NIRWN, March 2018
<http://www.nirwn.org/wp-content/uploads/2018/03/NIRWN-Rural-Voices-Research-Report-March-2018.pdf>

⁹⁷ Rural Women’s Manifesto, NIRWN, September 2015
<https://www.nirwn.org/wp-content/uploads/2016/12/NIRWN-Rural-Womens-Manifesto.pdf>

shaped by these factors and are likely to be more vulnerable to the harsh impacts of welfare reform and austerity.

2.5 Austerity, Welfare Reform and Poverty

The latest data shows that 370,000 people in Northern Ireland live in poverty.⁹⁸ This figure consists of 110,000 children, 220,000 working age adults and 40,000 pensioners. Poverty is highest among families with children and the group with the highest poverty throughout the last decade is lone parents (40% in 2013/16).⁹⁹ Higher worklessness and lower employment than other parts of the UK are important factors affecting poverty in Northern Ireland. This arises mainly from more inactivity (due to health, caring or education) rather than very much higher unemployment.¹⁰⁰

There are obvious links between social security and poverty. The human rights organisation PPR (the Participation and the Practice of Rights) carried out a survey of people's experiences of the social security system from October 2017 to March 2018 and found that 93% of respondents to the survey reported being forced into poverty as a result of a benefit decision.¹⁰¹ Welfare reform changes such as cuts to working age benefits combined with low wages and increases in the costs of essential goods and services has meant that many families, including working families, are at greater risk of poverty.

Eradicating child poverty was a strong UK government commitment ten years ago however there is less of a focus on reducing child poverty today with many of the welfare reform changes impacting directly on families with children. Women's poverty is

⁹⁸ The main poverty indicator used in the JRF report (see footnote 99) is when someone lives in a household whose income, after housing costs, is less than 60% of median income, adjusted for their household size and type

⁹⁹ Poverty in Northern Ireland 2018, Helen Barnard, JRF, February 2018
https://www.jrf.org.uk/report/poverty-northern-ireland-2018?gclid=CjwKCAiAv9riBRANEiwA9Dqv1b2ErfrnV6wil54LGcQDqQFbkng-4nKtsLzcXiIBuLulshawv_Dw1_xoCK34QAvD_BwE

¹⁰⁰ Ibid

¹⁰¹ Conscious Cruelty, Social Security, The Economy and Human Rights, PPR, October 2018
<https://www.pprproject.org/sites/default/files/documents/Conscious%20Cruelty.pdf>

the main driver behind children's poverty and targets to reduce child poverty cannot successfully be achieved without attention to women's poverty.

In its concluding observations to the UK Government the UN Committee on the Rights of the Child raised serious concerns about child poverty and the impact of welfare reform on children and young people. It recommended that the UK Government carry out: *“a comprehensive assessment of the cumulative impact of the full range of social security and tax credit reforms introduced between 2010 and 2016 on children”* and *“where necessary revise the mentioned reforms in order to fully respect the right of the child to have his or her best interests taken as a primary consideration.”*¹⁰²

The Northern Ireland Commissioner for Children and Young People (NICCY) said recently: *“The number of children trapped in poverty here will increase due to changes to social security benefits, we are far from eradicating child poverty in Northern Ireland, and quite frankly we are taking backward steps.”*¹⁰³

2.5.1 Working Poverty

There are 444,000 children in Northern Ireland, 103,400 of these children live in poverty. The majority (61%) live in households with at least one parent who is working.¹⁰⁴ *“The likelihood of being in working poverty has been rising for families with children, with a particularly sharp increase for lone parents.”*¹⁰⁵ This is despite the government's claim that work is the way out of poverty.

¹⁰² Concluding observations on the fifth periodic report of the United Kingdom of Great Britain and Northern Ireland, Committee on the Rights of the Child, July 2016
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CRC/C/GBR/CO/5&Lang=En

¹⁰³ <https://www.niccy.org/about-us/news/latest-news/2018/october/18/1-in-4-children-in-northern-ireland-trapped-in-poverty-welfare-reform-roll-out-must-stop-says-children-s-commissioner/>

¹⁰⁴ Child Poverty Briefing, NICCY, October 2017
<https://www.niccy.org/media/2904/niccy-child-poverty-briefing-october-2017.pdf>

¹⁰⁵ Universal Credit needs reform to unlock families from in-work poverty, JRF Blog, Katie Schmuecker, September 2018
<https://www.jrf.org.uk/blog/universal-credit-needs-reform-unlock-families-work-poverty>

Unfortunately, paid work is not a guaranteed route out of poverty particularly for women for a number of reasons. Women form the majority of low-waged workers and are more likely to be on zero-hours contracts. In-work poverty is not just the result of low pay, working hours are also important.¹⁰⁶ Women are more likely to work part-time and many struggle to increase their hours of work due to caring responsibilities. Caring for young children limits both the number of hours a person can work and the distance they can travel for work. This leaves many women locked in poverty especially when jobs are low paid.

Precarious employment¹⁰⁷ is pervasive throughout Northern Ireland and has been on the increase over recent years. In terms of gender, women are much more likely to work in temporary employment than men with approximately 27,700 women in temporary employment compared to approximately 18,000 men. This is particularly noticeable in part-time roles with the majority of part-time temporary employees being women (68%) compared to men (32%).¹⁰⁸

2.5.2 Food Poverty

Food poverty has become a concerning issue in the UK in recent years particularly for low-income families. Rising food prices and low incomes limit food choices so that people are often forced into buying cheaper, healthier food or going hungry.

Research by The Food Foundation¹⁰⁹ shows that the poorest 10% of UK households would need to spend 74% of their disposable income on food to meet the Eatwell Guide costs. This research also reports that calorie for calorie unhealthy food is three times cheaper than healthy food.

¹⁰⁶ A Female Face, Fabian Society Blog, Mary-Ann Stephenson, February 2019
<https://fabians.org.uk/a-female-face/>

¹⁰⁷ Employment which is insecure, uncertain or unpredictable from the point of view of the worker.

¹⁰⁸ 'Insecure and Uncertain': Precarious Work in the Republic of Ireland & Northern Ireland, Irish Congress of Trade Unions Briefing, Winter 2017
https://www.ictu.ie/download/pdf/precarious_work_final_dec_2017.pdf

¹⁰⁹ The Broken Plate, The Food Foundation, February 2019
<https://foodfoundation.org.uk/wp-content/uploads/2019/02/The-Broken-Plate.pdf>

Rises in the number of foodbanks could be seen as one indication of the growth of food poverty in Northern Ireland. Over the last number of years the number of foodbanks has grown considerably. There are no published figures on the number of foodbanks in Northern Ireland but anecdotal evidence points towards a rise in the number of foodbanks and the people using them.¹¹⁰

There are clear links between receipt of social security benefits and food poverty. More than 30,000 emergency packages were given out by foodbanks in Northern Ireland between April 2017 and March 2018.¹¹¹ The biggest cause for foodbank referral in Northern Ireland was listed as 'low income - benefits, not earning'. Low income accounted for 45% of referrals with benefit delays (12%) and benefit changes (12%) also significant reasons for referrals.

2.6 Childcare

The welfare reform agenda has made the issue of access to flexible, affordable childcare all the more relevant for women and families. Increased conditionality in UC and cuts in the value of benefits have focused attention on the availability and cost of childcare. In addition, austerity has led to an increase in precarious working arrangements including zero-hours contracts. These patterns of working are often incompatible with childcare provision where parents have to commit to a fixed number of hours per week/month.

The Childcare For All campaign¹¹² has highlighted that as welfare reform begins to roll out fully many parents fear that childcare costs will leave them in debt or unable to work. The campaign is concerned that differing childcare support in Northern Ireland from GB will mean that welfare changes will have an even more adverse impact here.

¹¹⁰ An Insight into Food Banks in Northern Ireland, DSD, August 2015
<https://www.communities-ni.gov.uk/publications/insight-food-banks-northern-ireland>

¹¹¹ <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

¹¹² <https://www.facebook.com/childcare4allni>

Research by Employers for Childcare¹¹³ shows that the average cost of a full-time childcare place now equates to 39% of the Northern Ireland average household income and for almost one third of parents, childcare is their largest monthly outgoing, ahead of the mortgage or rent. The CEDAW Committee has also recently said that it is *“concerned that childcare costs remain excessive, particularly in Northern Ireland, which constitutes an obstacle for women to enter and progress in the workplace.”*¹¹⁴

A combination of high childcare costs and poor financial gains from working is often the reason why many low-income mothers do not enter or remain in work. Access to childcare is a particular problem for marginalised and vulnerable women especially from disadvantaged and rural areas. For vulnerable women (including ethnic minorities and lone parents) the prospect of increased economic participation can depend on the availability of appropriate integrated childcare and access to education/training opportunities at community level. However this integrated provision is at risk and has significantly reduced due to austerity.

In our response to ‘Delivering social change through childcare: a ten year strategy for affordable and integrated childcare 2015-2025’¹¹⁵ the Consortium outlined research which evidences the adverse impact that financial vulnerability as a result of austerity can potentially have on childcare access, affordability, demand and supply. Access to quality, affordable, flexible childcare is therefore an issue which significantly impacts on the employment prospects of women and in helping women escape in-work poverty especially in times of austerity.

¹¹³ Northern Ireland Childcare Cost Survey 2017, Employers for Childcare, March 2018
<https://www.employersforchildcare.org/report/northern-ireland-childcare-cost-survey-2017/>

¹¹⁴ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 44)
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

¹¹⁵ Women’s Regional Consortium Response to ‘Delivering social change through childcare: a ten year strategy for affordable and integrated childcare 2015-2025’, November 2015
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/FINAL%20WRC%20response%20Care%2012%2011%2015.pdf>

2.7 Digital by default

Since 2010, government policy has assumed the majority of consumer interactions with government services will be carried out online. A prime example of this has been the introduction of UC which is primarily a digital service.

There are issues with broadband access in Northern Ireland with some 40,000 premises still not able to get the broadband speeds required by a typical user with rural areas worst affected.¹¹⁶ In addition there are issues with cost with some disadvantaged people being unable to afford the extra costs associated with internet use.

However the provision of internet access is not enough on its own and many people need ongoing support to get online and to use digital services. A baseline survey conducted by the DfC to measure readiness for UC where claims will be made and maintained online showed that 2% of respondents use the internet less than once a month and over a quarter (27%) stated they do not use the internet at all. 44% of respondents stated that they would not be willing to make an application for a benefit or tax credit online. In addition 60% of respondents stated that they would need help or support to use the benefits and tax service online.¹¹⁷

Marginalised citizens are least able to make effective use of e-Government services. They are least likely to be connected, to be aware of services, or have the necessary digital literacy to make meaningful use of such services. As government services become “digital by default” there is growing evidence that the most marginalised are being left behind.¹¹⁸ This will be problematic for many women including refugee and migrant women, for whom language and IT literacy are often major barriers, rural

¹¹⁶ Connected Nations 201, Northern Ireland report, Ofcom, December 2018
https://www.ofcom.org.uk/_data/assets/pdf_file/0014/130820/Connected-Nations-2018-Northern-Ireland.pdf

¹¹⁷ Welfare Reform (NI) Claimant Baseline Surveys, DfC, January 2019
<https://www.communities-ni.gov.uk/system/files/publications/communities/wr-claimant-baseline-surveys-jan19.pdf>

¹¹⁸ Leaving No One Behind in a Digital World, Hernandez and Roberts, K4D Emerging Issues Report, Institute of Development Studies, November 2018
https://assets.publishing.service.gov.uk/media/5c178371ed915d0b8a31a404/Emerging_Issues_LNOBD_W_final.pdf#page16

women, who rely more on public transport to access public services than men, older women and low-income women with limited access.

3. Women's views on the impact of austerity on their everyday lives

3.1 Introduction

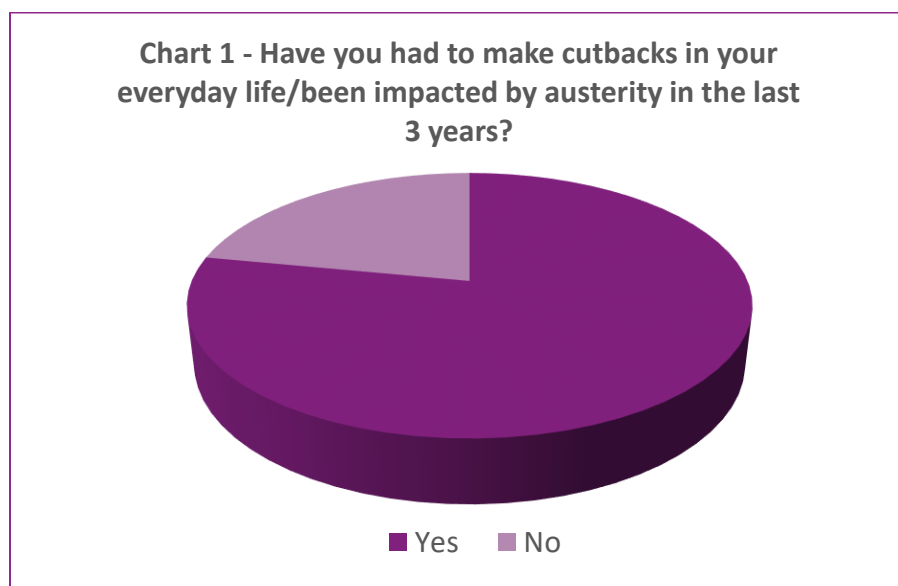
This section captures and analyses the views of women across Northern Ireland who engaged in the project's focus groups and completed questionnaires on the impact of ongoing austerity on their everyday lives. The section also includes feedback from the advice sector/campaign groups who were interviewed as part of this research.

3.2 Reported effects - Questionnaires

A total of 214 women completed questionnaires on the impact of austerity and welfare reform on their everyday lives. The women were asked four questions about austerity and welfare reform in relation to their own circumstances.

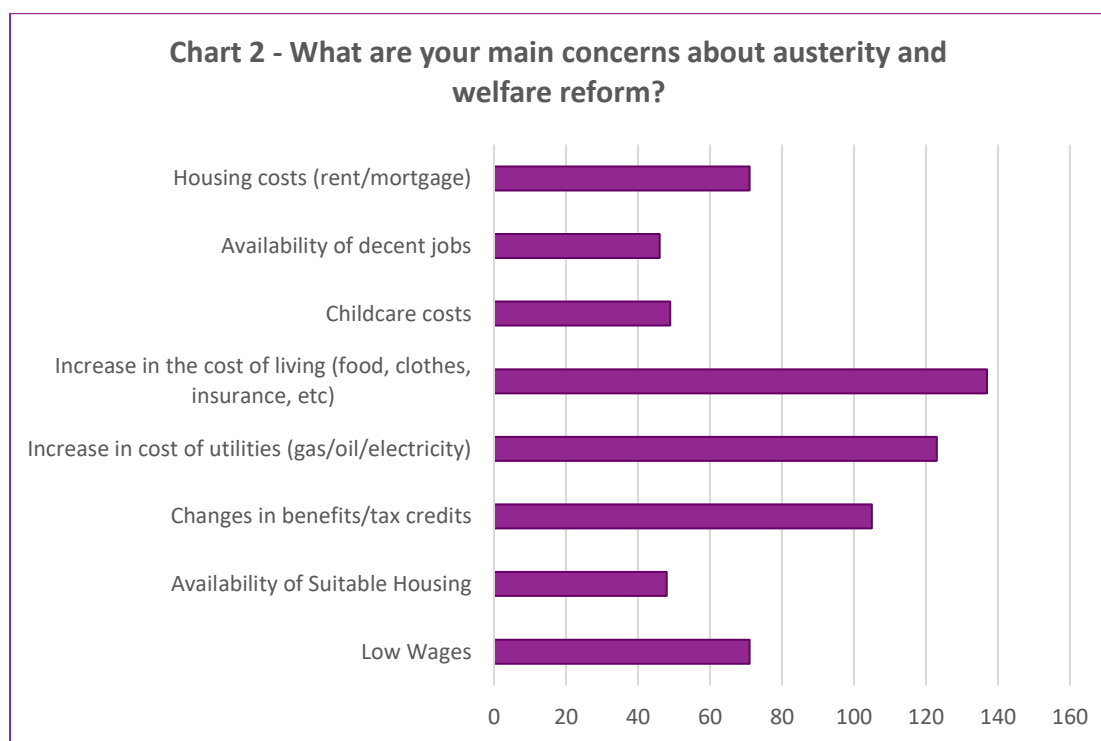
Question 1 - Have you had to make cutbacks in your everyday life/been impacted by austerity in the last three years?

The majority of the respondents (78%) reported that they had to make cutbacks in their everyday life or had been impacted by austerity in the last three years (see Chart 1).



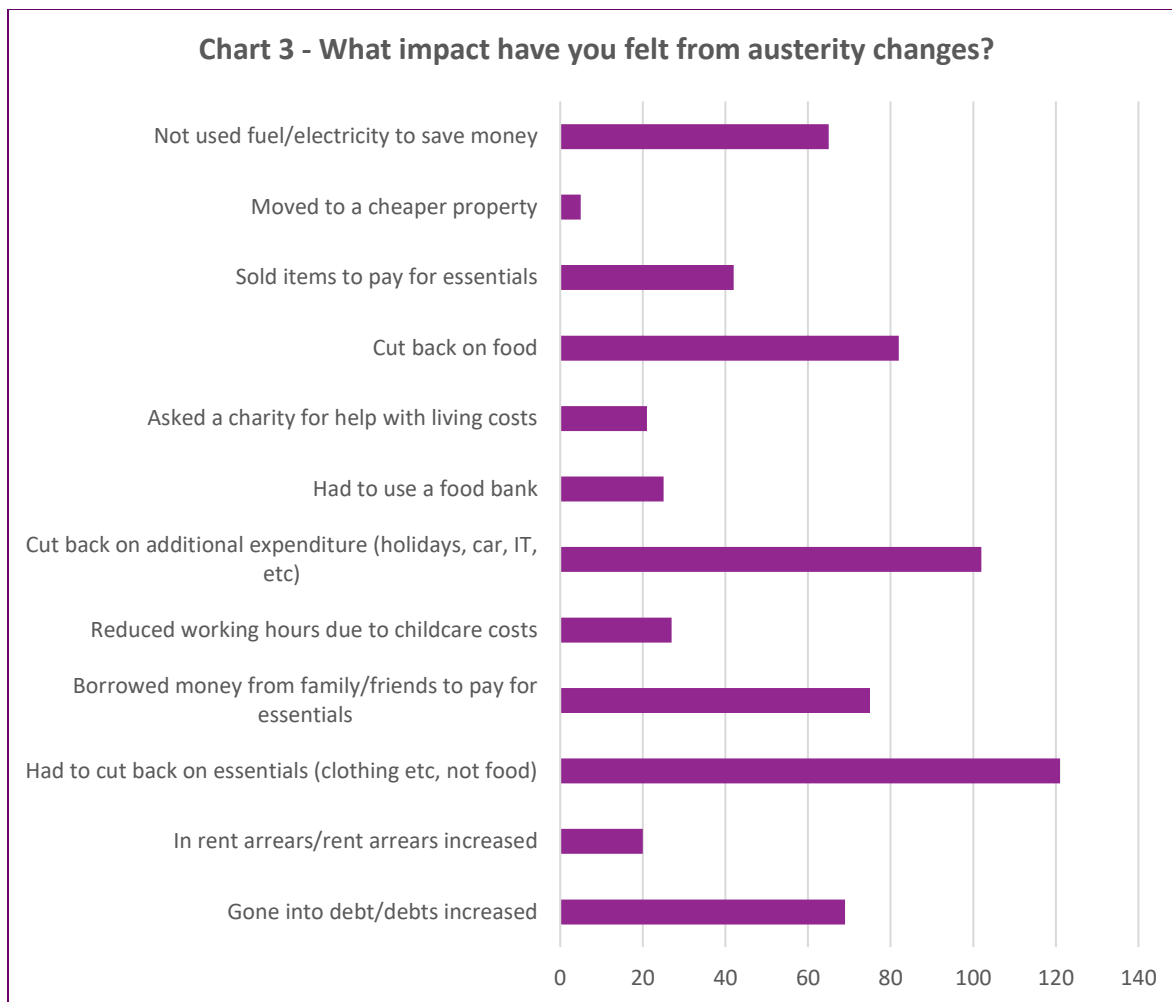
Question 2 – What are your main concerns about austerity and welfare reform?

The top three concerns reported by women were increases in the cost of living (food, clothes, insurance, etc), increases in the cost of utilities (gas, oil and electricity) and changes in benefits/tax credits (see Chart 2). Housing costs (rent/mortgage) and low wages also featured regularly as a concern for women.



Question 3 – What impact have you felt from austerity changes?

The majority of the women (72%) reported having to cut back on essentials such as clothing and on additional expenditure (61%) such as holidays, cars, electronics, etc (see Chart 3). Worryingly almost half of the women (49%) had to cut back on food. A significant number of the women (45%) had to borrow money from family/friends to pay for essentials, 41% had went into debt or their debts had increased and 39% had not used fuel/electricity in a bid to save money. A quarter of the women reported having to sell items to pay for essentials, for example, selling a car or going to car boot sales to get extra cash and 15% had to use a foodbank due to the impact of austerity.



Question 4 – What do you think needs to be done to help people who are severely impacted by ongoing austerity?

One of the recurring comments from women was the need to have the Northern Ireland Assembly back up and running and making a difference for people who live in Northern Ireland on issues such as this.

“It would help if we had a government at Stormont to make better decisions.”

“Stormont needs to be back up and running again.”

“Government need to get back to work instead of spending money that would be useful to people.”

“Government needs to be in place to help.”

- Questionnaire Respondents

A number of the women felt that austerity needed to stop and that it was unfair that the poorest in society were bearing the brunt of these changes. The women felt the government needed to stop cutting help through the benefits system so that families, including those working on low incomes, would be able to maintain a reasonable standard of living. Some also raised the issue of low pay and that pay rates need to be realistic for people to live on considering the cost of everyday goods and services.

“Austerity needs to stop! The lowest income people in society should not have to pay for the mistakes of government.”

“Stop cutting and decreasing help through tax credits and help from government. Help with rising rent/mortgage costs as most of wages go on housing rather than money to run the home.”

“More resources for poorer families. Cuts from the top rather than from lower income families.”

“Government need to do more for people who are working and struggling to make ends meet. People are working very hard and have 2 or 3 jobs and eventually bad health because of this.”

“Need realistic pay rises in line with the cost of living.”

- Questionnaire Respondents

Access to affordable, flexible childcare was a common suggestion by the women. This is a key barrier to equality for many women in Northern Ireland and the women who responded to the questionnaire felt that more needed to be done to provide childcare support particularly to low-income families.

“More help from government - working families should get help with childcare costs especially when both parents are out working trying to provide a good life/environment for their child.”

“There needs to be subsidised childcare. Also it is often taken for granted that women take on caring for elder relatives making working difficult. This invisible labour needs to be recognised and compensated for.”

“Wages need to be brought into line with the cost of living and cost of childcare reduced to ensure we as women work for purpose.”

“Working people on low incomes should receive support with childcare, dental and other bills and support during maternity as bills don't reduce and people are running up debts.”

- Questionnaire Respondents

Case Study – Atlas Women’s Centre

“I have two children aged 2 and 4. My husband works full time on a low wage. I had to give up work due to the cost of childcare it was just too expensive and it wasn’t worth my while working to pay for childcare. I have no family here so we have little family support and were reliant on childcare.

Apart from tax credits we get no help because my husband works. As a result we are always struggling to make ends meet.

I’m really struggling with the cost of my daughter’s school meals at nursery which are costing £15 a week.

Sometimes I’ve had to borrow from my in-laws or my friend to help pay the bills. I think the government needs to do more to help families who are on low incomes. I think there should be specific help for childcare to make it easier for people to work so that all their wages are not going on childcare.”

Some of the women felt that changes needed made to Universal Credit (UC). The women mentioned the impact of the initial wait for UC and the fact that problems with the benefit were forcing people into debt.

“Universal Credit – you need to work 6 weeks with no money - this has had a serious impact on our family.”

“Cancel Universal Credit, it's not working for people and they are losing money.”

“Changes need to be made to Universal Credit as people are worse off and are having to wait for their money which is pushing them into debt.”

- Questionnaire Respondents

Some of the suggestions made by women included help around the actual process of applying for benefits and in navigating the benefits system. Steps that could be taken included simpler applications for benefits and more targeted help to ensure that those

who are most affected can get the help and advice they need in the way that is most accessible to them.

“Simpler applications for benefit. More information needs to be made available about where to get help and what financial help is available.”

“Need more support about what the changes are before they happen.”

“More needs done to identify the people who are most affected. They need to be reached somehow. Not everyone is out and about to see the help that is available if any.”

“Improved support and awareness of available avenues for help. Accessible government department customer services (telephone operators in contrast to problematic online website contact forms).”

“Better network of support needs to be available for people on low incomes as a lot of people have no one to turn to for help.”

“More information and help for women facing poverty.”

- Questionnaire Respondents

3.3 Reported effects – Focus Groups

The women who attended the focus groups reported overwhelmingly negative experiences and views about the impact of austerity and welfare reform. Some had been personally affected by the changes, others had seen the impact on family members or women they knew and others had heard about the changes and were concerned.

Women’s Concerns about Austerity/Welfare Reform

“Will I be able to feed my children?” This was the question asked by a number of women when talking about the austerity and welfare reform changes. This highlighted the primary concern of many women in disadvantaged areas – the ability to provide for

their children. Women were worried about feeding and providing the essentials for their children and families in a climate of job cuts, low wages, reductions in the value of benefits and rising costs of goods and services. In the words of one woman: *“all mummies want the best for their wanes no matter what.”*

Many of the women did not understand the austerity and welfare reform changes but just wanted to know how they would be affected in terms of putting food on the table. They talked about making sure their children were fed and going without themselves if necessary.

“As long as my 2 kids are fed and watered I don’t care if I eat.”

“I’m worried about not being able to feed my family. Women may end up committing crime to feed their families – single mothers lifting loaves of bread to feed their kids.”

“I’m scared to go to the Post Office and my money is not there – how will I feed my son?”

“I’m OK as long as I get my money and I can get food for my son.”

- Focus Group Attendees

In the focus group discussions women expressed fear about the changes which were being introduced. While some of the changes, like the introduction of UC, were yet to be felt by many of the women there was a genuine fear about its impact on their lives. They talked about how their interactions with the benefits system and problems with benefits had caused them stress and had an adverse impact on their mental health. Some women acknowledged that they did not want to think about the welfare reform changes until it directly affected them.

“The system causes more mental health issues – when people come off the phone they are ready to scream.”

“It is too scary, people don’t want to think about it. Until it comes to your door you won’t do anything.”

“This system affects your mental health – you are stressed and worrying about everything.”

“Is it any wonder there are suicides, crime and mental health issues with all these changes?”

“People are so stressed out worrying about the changes especially vulnerable people.”

- Focus Group Attendees

Unfairness of the Austerity/Welfare Reform Changes

The women were mostly negative about the changes introduced through austerity and welfare reform. They felt that the most vulnerable were hardest hit by the changes and that this was not fair.

“They are treating people so badly – it is hitting the most vulnerable.”

“It’s a disgrace this day and age that this is happening, we are going back to the 1950s – people can’t afford food or rent, people are becoming homeless because of these changes.”

“Total exploitation of the vulnerable – the less able are most affected by benefits cuts.”

- Focus Group Attendees

Many were particularly scathing about the unfair impact of some of the changes on women with a number of women stating: *“it’s just not right!”* There was a strong sense that it is women who bear the burden of these changes. Women are trying to manage living on less money and taking on the stress of providing for their children and families.

It was felt that any reduction in the help available to disadvantaged women would have implications for their children. It would also negatively impact on women's health as they are forced to struggle even more to make ends meet.

"Women in families are the ones who pick up the pieces – it is always them who are left to pick up the pieces – always them left to do things."

"The changes impact more on women than men particularly on women with caring responsibilities. There is no value placed on that type of caring – it saves the government so much money. Then if you claim for caring it is taken off other benefits. They give with one hand and take away with the other. This all impacts more on women – women are more likely to be carers both of children and elderly relatives."

"At the end of the day women and mothers are left with the burden of these issues. They worry about these things."

"I don't know how anyone does it as a single parent."

"Anyone with children is hit hard. The cost of milk, nappies – I've heard of women watering down the milk. There is a ripple effect on children."

- Focus Group Attendees

Rural Women

Rural women gave their perspectives on austerity and welfare reform in a number of the focus group sessions. Women agreed that getting access to good quality, flexible jobs in rural areas was difficult and meant that it often became necessary to travel to larger towns/cities for work which had impacts for both transport and childcare. They talked about the difficulties accessing flexible, affordable childcare to allow women to work and discussed problems accessing public transport in rural areas, with many stating that they needed to have a car in order to allow them to work or access services. For some women these barriers meant that they were unable to work and therefore were reliant

on their partner's income or on social security. Increased conditionality around working and claiming benefits will compound the issues faced by many rural women.

Rural women also talked about how easy it is to be isolated especially if you have caring responsibilities. This makes it difficult for these women to find out about benefits and help they may be entitled to. Unless rural women are involved in the community or with local groups they may face a lack of knowledge of the help available.

"It costs me £43 a week to get to work. I live in a rural area and have to get the bus into Derry. That's £180/month from my wages to get transport to work. I leave at 7.15am to get into work for 9."

"If you're not part of a group or physically well enough to be out – how do you know what's available/out there, how to access it, how to apply? Women talk to each other in groups and hear what someone else is getting – that's how they find out about things."

"Caring for someone in a rural area can be very isolating as they feel unable to leave the house. How do they find out about help, know how to apply, etc? This is often unpaid care and people struggle to make ends meet. They are providing free services."

- Focus Group Attendees

Case Study

"I am a single parent and I have two children. I live in a rural area and I used to have a good job in the city. I had to give up the job as I couldn't get good quality, affordable childcare outside normal office hours to suit the job and the travel times to and from work.

I had to leave home early to get to work and was home later because of the travel time involved.

I took a job closer to home so that I could drop the children off and pick them up from school. The job suits my home situation but is about a third of the salary I used to have."

Confusion about the Benefits System/Need for help and advice

It was evident in discussions at the focus groups that a significant number of the women did not understand the austerity/welfare reform changes. Many reported confusion about austerity and welfare reform in general. They talked about not understanding correspondence in relation to benefits and generally being confused about the help that is available through the benefits system. Many did not understand what mitigations were or that they were in receipt of them.

This confusion led to a discussion about how the women find out about changes to benefits and the help available through the benefits system. The women talked about the fact that they often find out information relevant to them through informal discussions with other women. There were several examples of women finding out what they could be claiming or about changes to benefits from chatting to other women at their local women's centre/group.

Other women talked about the need to provide more independent advice and information to help people navigate these complex systems and the importance of this in ensuring that they are not missing out on what they are entitled to.

“Need someone with knowledge to help people with the system. It is so complex, the language used confuses people.”

“They need to explain things easier and have better communication and paperwork.”

“I get PIP but I don’t understand it and what way it works. A lot of the letters are confusing, it’s the way they word things and I don’t understand them. I panic and worry about what they mean. My daughter has to sort it out for me.”

“It doesn’t make sense to me – it’s so confusing. People don’t understand the system they just want to get their money.”

“People need advice and they are cutting funding for advice when people need it. People need to get independent advice from someone that understands the system.”

“I don’t understand! All these words are designed to confuse people – austerity, Universal Credit, mitigations, Brexit.”

- Focus Group Attendees

Universal Credit (UC)

Most of the women had no direct experience of UC but many were scared about its impact after hearing media coverage about problems with its introduction in other areas of the UK. The 5-week wait for the initial payment of UC caused the most concern with women asking how people were supposed to survive with no money.

The payment model for UC also gave rise to concern with many describing it as a return to the 1950s with a single payment paid to the main earner often the man in the household. This method of payment also gave rise to concerns for the possibility of financial control of women and issues for women in domestic violence situations.

“We had to wait 6-7 weeks on the first payment of UC and it was an absolute nightmare. We really struggled. We had to go to the foodbank and call St Vincent de Paul for help.”

“If you have problems with UC and have a bad landlord it is possible they could put you out if they don't get their rent. You are going to have more people who are homeless and more suicides because of UC.”

“Waiting 5 weeks on UC – what are you supposed to do? What if you have kids? What are women supposed to do – how are you going to feed your wanes? It doesn't make any sense!”

“The man in the house gets the money? That's dangerous especially if there is domestic violence.”

“The man is going to end up controlling you – it's back to the olden days.”

- Focus Group Attendees

CASE STUDY – Footprints Women's Centre

“I was self-employed when I was diagnosed with breast cancer. As I had a 3 year old daughter and was unable to work I was advised that I would need to go on Universal Credit.

I had to wait 8 weeks for my first payment and only received £258 after that wait. In that time I was informed by the Housing Executive that if I didn't make my rent payment I would be evicted. I had to use a foodbank to get food but they don't provide fresh food. Poor people should be able to eat fresh, healthy food not just processed, canned food (especially if you are ill).

While waiting on the payment and despite providing a sick note and hospital letters I had to attend work-focused interviews every week. My work coach allowed me to do this over the phone. However I felt that I was stripped of my dignity during a very difficult time. I felt punished for being ill and for being a single parent.

Footprints have been a good source of support for me. The Food Store has been a lifeline especially for fresh food.”

CASE STUDY – Women's Centre Derry

"I am a 25 year old single mum with a baby boy. I was living with my parents but due to overcrowding I moved out into private rented accommodation and had to apply for UC.

I had been getting Tax Credits of £160/week which included some of my childcare costs. I was also getting £20 a week Child Benefit and wages of £120 a week from part-time work. I had to make up some of my childcare costs myself as Tax Credits didn't cover it all. That left me with around £200 a week to live on once childcare was paid.

I had to wait 7 weeks on my first UC payment. I took an Advance Payment of UC during this time but I have to pay it back. This only covered my rent and some of my childcare leaving me with just my wages to survive on.

After 7 weeks I got my first UC payment of £560. Around £400 of that will go on rent plus they are deducting money for the advance payment. No one told me that I had to upload my childcare invoices to get my childcare paid and that meant that my childcare was not included. I had to pay it out of my wages leaving me with little or nothing to live on. I was so stressed about this with Christmas just around the corner.

I had to ask my mum for help with groceries and I go to her for dinner a couple of days a week. I try to make things last, I buy frozen food and I don't spend any money on extras. I haven't seen my friends or done anything since I've been on UC because I can't afford to. I don't turn the heat on very much and we don't go anywhere or do anything because I have no money. I'm not sleeping and I'm constantly worried about money and what will happen next month. This Christmas is ruined for me, I'm not looking forward to it at all.

There are so many unanswered questions with UC. Sometimes it can take up to a week for a message on your UC journal to get a reply. It is not clear what you have to do – no one told me I had to upload invoices so I have missed that help with childcare. I'm lucky I have some family support but I don't know how anyone does it if they have no one.

I think they need to get rid of UC. I had to wait 7 weeks for my first payment and during that time I was entitled to help but they would only give it to me as an advance payment which I have to pay back. It doesn't make sense to me! I think government need to help people, especially single mothers, with childcare costs – free childcare is needed.

I have a child's birthday party tomorrow and I can't afford to give a present. I have a staff do with work next week but I've no money to go. I rang my mum last night in tears because I was stressing out about money. No day goes by without thinking/stressing about money."

PIP

A number of the women in the focus groups had been moved from DLA to PIP and found the assessment process traumatic. There were numerous complaints about the assessments including the questions they were asked and how they were made to feel. A lack of understanding of the system and the official letters received was also reported. Some of the women who provided care for PIP claimants also felt the impact of the loss of PIP through their loss of entitlement to Carers Allowance. The women talked about how the loss or reduction of PIP/Carers Allowance had affected their lives and the lives of their families not only in financial terms but also in terms of their wellbeing and mental health.

“I was reassessed for PIP and am down £200/month. I’m barely able to make my rent.”

“My mum suffers from arthritis, she is 62 and was moved from DLA to PIP and lost everything including her mobility car.”

“I had issues with my report. It said I had dressed appropriately. What has that to do with anything? It doesn’t take account of my bad days when I have to be encouraged to do everything.”

“I was on DLA for 17 years and when I was assessed for PIP I got zero points.”

- Focus Group Attendees

Case Study - WiNI

"I am a carer for my son who has Asbergers. We have been waiting over a year on appeal after losing DLA on assessment for PIP. I was getting Carer's Allowance for him but it stopped before Christmas (you only get it for a year while on appeal).

I got a letter a week after it stopped but I didn't understand it. I had to phone up to ask why. I am down £250/month with the loss of Carers Allowance. We are really feeling the pinch.

We have cut down on other essentials to make up for the loss of this money. My husband works extra hours when he can and we have no social life. I know I'm not getting that money so I don't go out. It is very isolating and causes problems with your mental health."

Benefit Freeze/Cost of Living

Most of the women who took part in the focus groups talked about the increased cost of living. This included the cost of food and the cost of utilities such as electricity, gas and oil. Regardless of whether they were on benefits, working on a low-income or in receipt of a pension most of the women reported struggling with these increased costs.

The difficulties were greater when women were in receipt of benefits. Despite the costs of essentials increasing the value of benefits has seen a decline in real terms due to the benefit freeze. This has meant that benefits no longer provide a realistic income for these women to live on.

“Living costs are up, the cost of everything is going up but benefits are not. But government just don’t care.”

“They need to increase the level of benefits to a level that is realistic for people to live on.”

“Everything has gone up but benefits are not changing. Benefits have frozen so their value has actually gone down. Benefits are reducing but costs are going up and it’s making it worse for people.”

“The dole does not give you enough money to rear your wanes.”

- Focus Group Attendees

Two Child Limit

Many of the women were incredulous about the introduction of the two-child limit. They could not understand how the government could arbitrarily decide when support for low-income families should end. The women talked about how decisions to have children were personal to a family and that not every pregnancy is planned. Decisions to have children were often made on the basis of circumstances at a specific time but that these could change, for example, through redundancy or sickness, leaving them struggling financially and needing to access support through the benefits system.

“You no longer get benefits for the third child. We may as well live in China!”

“What’s the difference in your children? Having three doesn’t mean that one means less!”

“The third child doesn’t matter, it can go barefoot!”

“People don’t think like that when having a family. They don’t think can I afford a baby?”

- Focus Group Attendees

Digital by Default

Some of the women expressed concern about the move to online access for benefits. The government's digital by default agenda assumed that people have access to the internet/broadband and the skills and ability to use the necessary technology/software to make and progress applications. While some of the women were confident using the internet many others were not and they were concerned about this acting as a barrier to accessing social security benefits.

"When I ring up about anything they always say go to www dot,
I'm sick of it!"

"I have no broadband – you have to pay for that – you don't get it
for nothing!"

"You have to prove you are looking for work but not everyone has
access to computers or the internet or the skills to use it."

"Some people don't know how to do it. Computers are the first
barrier to putting a claim in."

- Focus Group Attendees

Jobs and the Working Poor

One of the government's objectives behind welfare reform was to make work pay and move people off benefits and into work. Increased conditionality for benefits means that more people will be forced to look for full time work. Women at the focus groups raised the problems that local women have in getting jobs. They discussed the lack of affordable, flexible childcare to allow them to move into work, the lack of jobs available in their local area and the quality of available work (often low wage and unsuitable hours to fit in with caring obligations).

“The government argue that people need to go out to work but there is no work out there. There’s nothing in the North West – everything goes to Belfast.”

“The North West is always badly hit. Any jobs that come we never get them.”

“There is a lack of jobs here, the only jobs available are in call centres. I can’t see many women being able to take those jobs as they are mostly shift work. What happens when the kids get out of school? It is not easy for women.”

“Where are all these jobs? No jobs that are flexible for women they are often low paid and 40 hours a week.”

There are a lot of impacts for lone parents – it is no joke for them. There are no crèche facilities/childcare in this area. Women can’t afford the childcare that does exist.”

- Focus Group Attendees

Some of the focus groups focused on the difficulties faced by those who are working on low incomes. The women discussed the fact that wages were not providing a decent income and had not increased to allow for substantial increases in the cost of living. They gave examples of families needing to go to foodbanks for food despite both parents being in work. The women talked about the fact that low-income working families were unable to get help to enable them to live a decent standard of life or assist them with unexpected events such as having to get a car fixed or replacing a washing machine, etc.

“A couple came to the Women’s Centre to get foodbank vouchers, both were working and paying for childcare. They just didn’t have enough to live on.”

“A woman came into the Women’s Centre for a foodbank voucher. Both she and her husband work and they have a couple of kids. They budget their money for their bills including mortgage, heat, etc but they got hit with an unexpected bill for their car which had broken down and cost £600 to fix. They struggled to get this money and were unable to buy any groceries.”

“In work poverty is an issue – when you work you get nothing, you get no help, you have to save for everything.”

“Working people are having to use foodbanks – how is that right?”

“Wages are not going up to cope with the costs of groceries increasing. People are not getting a fair wage so they can’t afford to live.”

“I’ve been working since I was 16 and I can’t afford to save. Many a thing I can’t afford. Every time I get a couple of pounds together something comes up – like a new washing machine.”

“You need to have a wage that allows people to live. My wage has gone up £50 in 4 years – the cost of everything else has gone up. I can’t be sick, I can’t afford it!”

- Focus Group Attendees

Case Study – Women’s Centre Derry

“My partner and I both work full time. I am a nursery assistant and my partner is in administration. He is really well qualified but can’t get work at the level he is qualified for in this area.

We can’t afford to save any money as our rent is very expensive and with the costs of food and gas we have nothing left over. Our wages just do not keep up with the rising costs of all our bills.”

Northern Ireland – Legacy of Troubles

In general women felt that Northern Ireland should be treated differently in terms of welfare reform because of its violent history and the legacy of the Troubles. The women discussed the traumatic circumstances in which many people lived their lives and how this impacted on their mental health. They talked about how these issues continued to affect them and their families twenty years on from the signing of the Good Friday Agreement and how ultimately some of these issues are inter-generational. This has obvious implications for the social security system and many had the view that the benefits system in Northern Ireland needed to work differently to support the unique circumstances of claimants here.

“Surely because of the Legacy of the Troubles we should be treated differently – we are unique because we lived through all that – how abnormal our lives were.”

“Northern Ireland is very different to other parts of the UK. There is a lot of trauma and mental health issues here. It is different here.”

“To think that people lived through this and are now being treated like dirt when they are trying to access help. These things don’t ever go away – no wonder people need to claim here – so many mental health problems with what we have been through.”

- Focus Group Attendees

Lack of a functioning Assembly

There was a sense of despondency among some women that there was no local government in place to help people with these issues. Some women were very angry about the lack of progress here and the fact that politicians were still being paid despite many people suffering hardship due to welfare reform changes.

“I’m angry that the politicians are still getting paid when all this is going on.”

“I’m frustrated there’s no government, nothing is changing here, we’re just being left behind.”

“No one is doing anything about it. Stormont is not there and nothing is happening.”

- Focus Group Attendees

How women cope with austerity/welfare reform

A large part of the discussions at focus groups centred around actions women had to take to cope with the effects of austerity and welfare reform on their everyday lives. As previously stated what was evident in focus group discussions was that the biggest priority for women was being able to feed and provide for their children and families.

Some of the women talked about having to go to a foodbank. They talked about how they did not want to have to do this and the courage it took to ask for help. Other women expressed their concern that there was a need for foodbanks at all and felt that it was a reflection on the current welfare system that does not allow people an adequate standard of living.

“There is a lot of pride for people – they don’t want to have to go to the foodbank.”

“For me it took a lot to reach out and ask for help at a foodbank, I have always struggled but it is worse now and I needed to feed my child.”

“I had to go to the foodbank over Christmas, I just didn’t have enough to live on. I had to ring St Vincent de Paul for help with gas and electric too.”

- Focus Group Attendees

Women who were struggling on benefits talked about the constant stress they felt worrying about how to provide for their families. They were always thinking about how to make ends meet and this had implications for their mental health. The women discussed having to constantly watch every penny and shop around for the cheapest food. They also talked about how awful it felt for them having to tell their children “no” when they asked for things because they could not afford it.

“Living on benefits is hard – sometimes I’ve only had a tin of beans and a bit of bread in the house to feed us. I’ve been sitting with 50p in the meter – the stress of it.”

“You end up worrying about things which are happening way in the future because you are worrying how you are going to afford them.”

“If you are watching every penny and can’t get things – that’s stressful – it causes a lot of anxiety.”

“You have to watch every penny when getting your groceries and have to go where it is cheaper. You don’t just go to one place to do your shopping, you go where it is cheapest.”

“I yellow label shop, I have to bargain hunt now to make ends meet.”

“It’s degrading – how can I provide for my family? Kids ask can we get this, can we get that and I have to say no all the time.”

“How do you explain to a 12 year old mummy can’t afford to give you any money – it made me feel really, really bad.”

- Focus Group Attendees

Women discussed where they went for help if they were struggling financially. Some had borrowed money off friends and family and others had taken out loans. It was worrying to note that a number of the women had approached expensive and sometimes dangerous forms of lending such as payday lending and local loan sharks (some linked to paramilitaries) to make ends meet.

“I just borrow off friends and family if I’m struggling, there’s nowhere else to go. You used to be able to get a Crisis Loan but you can’t get help from the brew anymore.”

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

- Focus Group Attendees

Women described what they had to do to manage on a low income. They talked about not being able to afford things for their children, having no social life because they could not afford to go out and not being able to go on holidays. In some instances women were having to make difficult choices such as not turning the heat on or not eating because they could not afford it.

“There were weeks I had to choose between gas and electric – I chose electric so I had no heat.”

“I don’t eat. I turn the heat off and sit with all my clothes on to keep warm.”

“As long as my child is OK I’ll do without.”

“I can’t afford to go clothes shopping for myself or allow the kids to go on trips during the summer.”

“We used to have a movie night once a month and get something to eat but we can’t afford to do it anymore.”

“Things like trips for kids don’t happen. I haven’t had a holiday in over 20 years. Even getting a passport is too expensive, I can’t afford it.”

“We never go out, we never get a holiday, we have no social life.”

“I can’t afford to have a night out with friends anymore.”

My wee boy goes into school and I just pray he has no holes in his shoes.”

- Focus Group Attendees

Importance of Women's Centres

What was very evident in carrying out focus groups in local women's centres was the absolute importance of these centres to the lives of the women who used them. The women's centres provided valuable opportunities for friendship and social inclusion but also opportunities for the women to get information and advice on a range of issues including benefits. Women's Centres also provided a range of vital services to low-income women including foodbank vouchers and access to food (see case study below), help with clothing, furniture and other household goods.

Case Study – The FEED Project at Footprints Women's Centre

Footprints Women's Centre was provided funding by the Department for Communities to pilot a Social Supermarket. The Social Supermarket at Footprints is called **The FEED Project** to reflect the wraparound support provided (Food, Education, Empowerment, Debt Support). The FEED Project promotes food as a vehicle to engage with the most marginalised and vulnerable in the Colin Community. FEED Project users are mostly residents of the Colin neighbourhood experiencing food poverty with a focus on senior citizens, lone parents, the unemployed and the working poor.

FEED project users can access healthy, low cost food for a period of six months from the Food Store. Users pay a £5 members fee and can use the store for one shop per week.

The stock in the Food Store is primarily supplied by Fareshare. Stock is also supplied through donations from the local Lidl and occasionally from South East Food Bank. Footprints have also agreed a contract with a local butcher to supply fresh meat at cost price. The Food Garden at Footprints and a plot at Colin allotments supply fresh fruit and vegetables.

During the six months users access the Food Store they will be offered a range of programmes and services to address debt issues and educate and empower residents to transition out of poverty. A weekly one-stop shop provides an advice clinic, benefit checks, energy savings advice, a financial capability programme, a life skills empowerment programme, employability skills and training and cookery skills programmes. Project users can also access the existing services at Footprints Women's Centre.

There were numerous examples of women coming to their local women's centre to keep warm and get something to eat as they were struggling to do this in their own homes. The women talked about how meeting with other women was a good way of finding out about benefits and what they may be entitled to. Many of the women suggested that there had never been a greater need for the services provided by local women's centres particularly with austerity and welfare reform.

"There was a woman who came to the Centre and there was a reason she came here. She left her wanes to school and came to the Centre to get heat. The family had been going to bed at 6pm as they had no oil to keep warm. This was devastating for her – she sat in the Centre all day to keep warm."

"We need more funding on the ground for women's centres and groups in these difficult times."

"They keep me sane. If it wasn't for the women's group I don't know where I'd be."

"That's why the Women's Centre is so special. They provide excellent, free childcare."

- Focus Group Attendees

3.4 Reported effects – feedback from advisers/campaigners

Individual interviews were carried out with Causeway Citizens Advice, Ligoniel Improvement Association (LIA) and Participation and the Practice of Rights (PPR) on the impacts of austerity and welfare reform on their clients particularly in relation to women.

3.4.1 Causeway Citizens Advice

I chose to speak to Causeway Citizens Advice as they were one of the first geographical areas in Northern Ireland to experience the rollout of UC (taking in Limavady (September 2017), Ballymoney (November 2017) and Coleraine (December 2017)).

PIP had traditionally always been the biggest welfare reform issue presented to Causeway Citizens Advice but they are now seeing more and more clients substantially worse off on Universal Credit. The following examples highlight how much worse off some women can be on UC.

Example One – Causeway Citizens Advice

Female lone parent working 16 hours with two dependents living in a Housing Executive property.

The client was previously in receipt of Tax Credits and Housing Benefit totalling £1041.60 per month.

She is now entitled to Universal Credit of £956.88 per month.

This lone parent is worse off by £84.722 per month.

Example Two – Causeway Citizens Advice

Female lone parent with one child who is on high rate care of DLA.

The client was previously in receipt of Income Support, Carer's Allowance, Child Tax Credit and Housing Benefit totalling £1486.68 per month.

She is now entitled to Universal Credit and Carer's Allowance of £1333.73 per month.

This lone parent is worse off by £152.95 per month.

Causeway Citizens Advice had noted a specific issue affecting women who had just had a baby moving to UC. This specifically affects women who do not qualify for Statutory Maternity Pay (perhaps because they were self-employed or had not worked for their employer long enough) and were therefore claiming Maternity Allowance. Under Tax Credits Maternity Allowance was completely disregarded but under Universal Credit it is taken into consideration in full. This means that many of these women are not entitled

to UC and therefore have no entitlement to the Sure Start Maternity Grant which is worth £500.

Case Study – Causeway Citizens Advice

Our client was not entitled to SMP because she had not worked for her employer long enough. She therefore had to claim Maternity Allowance. She claimed Universal Credit but was not entitled as her Maternity Allowance was taken into consideration in full.

If this client had been able to claim Tax Credits she would have been entitled to £63 per week in Tax Credits as Maternity Allowance is completely disregarded for Tax Credits. As she had no entitlement to Universal Credit she lost out on the £500 Sure Start Maternity Grant she would have received if she had been able to claim Tax Credits.

Causeway Citizens Advice felt that it was very important for people to be able to access free, independent advice about benefits and welfare reform. They saw very many clients who did not understand the benefits system and the welfare reform changes. Clients often did not know about help they could potentially be entitled to, for example, the Contingency Fund in UC. This led to concerns that vulnerable people could be missing out on help they were rightfully entitled to. The importance of timely, quality advice cannot be underestimated and can help claimants make the right decisions about their claims as well as ensuring that they are in receipt of their rightful entitlements.

Many clients did not know that they were being affected by welfare reform changes because they were in receipt of mitigations and quite often they did not even know that they were being paid mitigation payments. They simply knew the amount they were getting in benefits but not how this was made up and therefore did not understand that these payments would end. Causeway Citizens Advice was concerned that there is no local government here to potentially extend mitigations beyond 2020.

3.4.2 Ligoniel Improvement Association (LIA)

I chose to speak to LIA because part of the area is within the 100 most deprived Super Output Areas (SOAs) in Northern Ireland and because they operate a foodbank to help local residents.

LIA also reported being inundated with UC queries. This was causing particular problems for some of their female clients and these are noted below.

The initial 5-week wait for UC was causing severe financial hardship to many of their clients. Advisers reported women being forced to borrow from family and friends, turn to doorstep lending, go to foodbanks or seek help from charities such as St Vincent de Paul to help them make ends meet.

Case Study – Ligoniel Improvement Association

A woman who is a lone parent with two children came into the centre for advice. Her youngest child turns 5 in December and she will have to claim Universal Credit. With the 5-week wait she will get no money until 12th January.

She asked the adviser: *“What am I going to do?”* The adviser helped her with a Christmas hamper, toys for her children and gave her a food parcel.

The adviser questioned: *“How does this help families? This mother will be starting off the New Year in debt.”*

LIA raised the issue of the UC payment being paid to the main earner in the household, often the male. Prior to this women in abusive relationships could safeguard the money they received through tax credits as it was often paid into their own account and they did not have to disclose the amount they received. The way UC is paid leaves women more vulnerable and puts advice workers in an uncomfortable position as they now have to discuss this with women.

LIA operates a foodbank and had seen a significant increase in demand for help with food. Advisers noted that food poverty is a serious issue in the area and many women struggle to put food on the table and feed their children. Women tend to disguise these problems in a household and take on the stress of making less money go further. One client told the adviser *"We go to my mum's every Friday for dinner, I have no money on a Friday."* This woman struggled to buy food by the end of the week as her benefits had run out.

LIA have noted that doorstep lending is a particular problem especially for women in the run up to Christmas. A doorstep lending company had been leaflet dropping in the area before Christmas and advisers felt that this expensive form of credit was a danger for vulnerable women living on benefits struggling with the costs of Christmas.

Increased conditionality within UC is going to affect many women especially lone parents. Prior to UC many women were content working 16 hours a week and claiming tax credits especially when their children were young. With the introduction of UC women are going to be required to work more hours and LIA felt there needed to be a good incentive for women to work more hours during their children's younger years.

The cost of childcare was also raised and LIA reported that childcare costs in the area were often very expensive and good quality, flexible childcare places were hard to come by. The introduction of UC has also impacted on childcare because it is paid monthly in arrears when childcare normally has to be paid up front to childcare providers. This had led to people falling into arrears and caused them great anxiety.

Mitigations were again raised as an issue for claimants. LIA also reported many of their clients did not know they were in receipt of mitigations particularly around the bedroom tax and benefit cap. LIA also expressed disappointment that there was no local government in place to deal with important issues like mitigations. For many of their clients mitigations will end in 2020 leaving them vulnerable financially. LIA felt that in addition to the current package of mitigations there should be some mitigation in place

for people on low incomes claiming tax credits which could potentially help more women.

LIA believed that many of the welfare changes that impact on women would ultimately impact on children and child poverty. Children are undoubtedly affected by cuts to women. LIA felt that it would be sensible to put measures in place that specifically support women because it helps to support children and lift them out of poverty.

LIA echoed the views of Causeway Citizens Advice that people really need good quality, independent advice around benefits and the welfare changes. Advisers reported that many people did not understand the system and needed help to understand how they would be affected by welfare changes. LIA felt that there was a growing need for funding for frontline advice and tribunal representation but that funding for this work is often short-term, insecure and inadequate to meet current demands.

3.4.3 Participation and the Practice of Rights (PPR)

PPR have been campaigning against benefit sanctions and for human rights protections in the social security system called the 'People's Proposal'. This model is based on international human rights principles and standards with the central tenets of due process and impact assessment.

In their analysis of the benefits system PPR reports the same underlying problems and faults (and breaches of human rights standards) across a range of benefits including Jobseeker's Allowance, Employment and Support Allowance, DLA and PIP. This includes a lack of due process including rights to information, rights to adequate notice, rights to representation, rights to appeal and to know how to appeal.

The PPR campaign has highlighted how dependent claimants are on benefit income for basic survival. If this is taken away or reduced it often leaves them in desperate situations choosing between eating and heating.

Similar to Citizens Advice and LIA, PPR also reported that many people have difficulties with the benefits process and the amount of paperwork involved. They see many people who are confused by official letters and do not have the capacity to deal with them. The language used overwhelms people and they do not understand it. This is particularly the case for people with mental health problems, literacy issues and learning difficulties.

People with mental health problems are particularly affected by processes within the benefits system exacerbating their conditions and causing distress and anxiety.

PPR feel that many people have no chance of navigating the benefits system on their own and need advice and help. They felt that it is often small community groups such as women's centres/groups that carry the burden of this work but who are facing funding cuts and losing staff.

3.5 Section Summary

This section sought to capture the perspectives of disadvantaged women in Northern Ireland on the impact of austerity and welfare reform on their everyday lives. As can be seen the effects are overwhelmingly negative with many women having to make difficult decisions to cope with the effects of austerity/welfare reform. Women had to stretch their already tight budgets further and further and their main priority remained the desire to feed and provide for their children. There was a widespread lack of understanding of the benefits system/welfare changes.

Most of the women wanted to see the restoration of a functioning local government so that local politicians could help with the outworking of welfare reform and mitigations. They also stressed the need for more advice about benefits and how welfare changes impact on them. It was evident the value and importance they placed on the services provided by women's centres/groups and they did not want to see funding for these services decrease.

4. Conclusion, summary of findings and recommendations

Building on research into the impact of austerity and welfare reform on women the overall aim of this paper was to capture and analyse the perspectives on austerity and welfare reform of a sample of women living and working in disadvantaged and rural areas of Northern Ireland.

As we have seen the literature suggests that austerity and welfare reform has a greater impact on women than men. Research suggests that this is due to societal factors that make women more vulnerable to austerity and welfare reform policies rather than deliberate policies set out to target women. Women are more likely to claim benefits, more likely to need public services, more likely to be in low-paid, part-time and insecure jobs, more likely to be caring for children/family members and more likely to have to make up for cuts to services through unpaid work. Regardless of the reason for this inequality, austerity/welfare reform has greater impacts for these women and ultimately for their children, families and wider communities.

The cumulative effects of welfare reform and austerity have meant that women are facing many changes to their financial support including the four year freeze on benefits, reductions/changes to individual benefits, reduced ability to seek work or get better jobs and afford childcare while doing this. Women struggle with all these issues at the same time as having to pay increased costs for essential goods and services leaving them and the children they support at greater risk of poverty.

Research with local women in rural and disadvantaged areas showed the overwhelmingly negative impact of austerity/welfare reform on their everyday lives. Many women were forced to make difficult decisions and to stretch their already tight budgets further and further in order to provide for their children and families. This led to many personal sacrifices on the part of the women with resulting impacts on their health and wellbeing.

It could be argued that the impact of austerity/welfare reform changes will be greater for women in Northern Ireland. The socio-economic conditions in Northern Ireland are such that there are likely to be greater impacts here not least due to the legacy of the Troubles, significantly higher levels of economic inactivity and higher rates of sickness/disability benefit recipients.¹¹⁹

The current political and socio-economic conditions only serve to make women's concerns about austerity/welfare reform issues worse. Northern Ireland has now been without a local government for over 750 days. This lack of local government has led to stalled progress on many women's rights issues including implementation of a Childcare Strategy for Northern Ireland to name but one. The mitigation package is due to expire in 2020 and concerns are mounting about a subsequent 'cliff edge' for many claimants. The end of mitigations would result in significant financial loss for many claimants and likely result in increased poverty.¹²⁰ The ongoing lack of devolved government is creating even more uncertainty around this as the mitigations package cannot be extended without a sitting Assembly. Added to this uncertainty over Brexit is overshadowing everything. It is feared that Brexit could mean a loss of rights for women as well as resulting in a loss of funding for the critical services that women rely on.

At the Conservative Party Conference in October 2018 Theresa May heralded the fact that austerity is over saying: *"a decade after the financial crash, people need to know that the austerity it led to is over and that their hard work has paid off."* However our focus group engagement and questionnaire responses have shown that this is not the experience of many ordinary women living in communities across Northern Ireland. Many of these women are just starting to feel the adverse effects of the Government's

¹¹⁹ An anatomy of economic inactivity in Northern Ireland, Working Paper, Ulster University Economic Policy Centre, November 2016
https://www.ulster.ac.uk/_data/assets/pdf_file/0004/181435/UUEPC-Inactivity-Discussion-Paper-Final-Report.pdf

¹²⁰ Welfare Reform: Mitigations on a Cliff Edge, Advice NI, Housing Rights, Law Centre NI, revised December 2018
https://lawcentreni.s3.amazonaws.com/Welfare-reform-mitigations-on-a-cliff-edge_revised-Dec-18.pdf

austerity and welfare reform policies on their everyday lives and this is likely to continue for the foreseeable future.

These observations, findings and conclusions have informed the formulation of policy recommendations on the impact of austerity and welfare reform on women. These recommendations are set out below following a summary of the project's key findings.

Summary of Key Findings

- The majority of the women participating in this research had been impacted by austerity/welfare reform in their everyday lives. Most reported that this was due to a change/reduction in their social security benefits or because they were in low income work.
- Concerns about the increased cost of living were widely reported by both women in receipt of benefits and those working on a low income. They were concerned about increases in the costs of essential items such as food and clothing as well as increases in the costs of utilities such as electricity, gas and oil. This was particularly evident for benefit recipients who had seen a decline in the value of their benefits due to the benefit freeze combined with increases in the cost of living. Some of these women felt that benefit income was no longer enough for them to live on.
- Research participants expressed a range of actions they had to take as a result of the impact of austerity/welfare reform on their everyday lives. The majority reported having to cut back on essential expenditure such as clothing and food and on additional expenditure such as holidays, cars, technology, etc. Many of the women reported having to borrow from friends/family to pay for essentials and some had gone into debt to make ends meet. Some discussed having to go to foodbanks and having to make difficult choices between heating or eating as they sometimes could not afford to do both. In the focus group sessions there were many stories told about the sacrifices women made in their daily lives to ensure their children were fed and provided for. However, they still struggled

with having to deny their children things such as school trips, holidays, eating out, cinema trips, etc because they could not afford them. Some of the women discussed the fact that they had no social life as they could not afford to go out and this impacted on their sense of wellbeing.

- The stress and worry about making ends meet whether due to living on benefits or being in low paid work was a never-ending constant in the lives of many disadvantaged and rural women. This took a toll on their mental health, ability to socialise, relationships and general wellbeing.
- The importance of access to local women's groups/centres and the services they deliver was highlighted in the focus group engagement with disadvantaged and rural women. The holistic nature of their services (including childcare, opportunities for training/education, advice, counselling, practical help with food and essential items) and the opportunities for friendship and social interaction were vital in their lives.
- A lack of understanding of the benefits system/welfare reform changes was widely reported. The women discussed the complexity of the benefits system, the difficulties they had with the terminology used in official correspondence and in the discourse about benefits and welfare changes. The primary concern from women in disadvantaged areas was not about the changes themselves (many of whom did not understand these) but how their ability to feed and provide for their children would be impacted by these changes.
- There was a sense of confusion about the financial help that is provided through welfare reform mitigations. Many of the women did not understand what mitigations were or if they were in receipt of them (and therefore crucially that many of these will end in 2020). There was a general consensus that more needed to be done to help people with the impact of welfare reform and austerity.
- It was evident in discussions about welfare reform that the changes and the systems that the women had to navigate in order to access benefit entitlement (including benefit assessments, telephony, forms, official correspondence, digitisation, etc) caused many of the women distress and in a number of cases exacerbated existing mental health conditions.

- Working poverty was an issue for some of the research participants who lamented the lack of support for working families on low-incomes who struggle with increased costs of living, lack of affordable childcare and unexpected bills. Women reported a lack of suitable jobs in disadvantaged and rural areas especially jobs that are flexible to fit around women's caring responsibilities.
- Access to flexible, affordable childcare was a problem for some low-income women. They reported giving up work due to the cost of childcare and others discussed the fact that high childcare costs meant that they felt they did not work for a 'purpose' as most of their wages went on childcare.
- **Rural:** our findings show rural women were affected in similar ways by the austerity/welfare form changes as their urban counterparts. However living in a rural area left many rural women open to access poverty in terms of jobs, childcare and transport. The cumulative effects of these multiple inequalities further exacerbated the impacts of austerity and welfare reform on their lives. In some cases this led to financial disadvantage and increased social isolation.
- The impact of Universal Credit (UC) has yet to be widely felt by many of the research participants as the rollout of UC in Northern Ireland had only recently completed. However many expressed fear about its introduction following negative press coverage particularly around the 5-week wait. The women who had been impacted by UC reported getting into debt and rent arrears because of the wait for their first UC payment and the stress and hardship this caused them.
- The assessment process for PIP was widely criticised with women reporting issues with the quality of assessments/reports and how they were made to feel during their assessment. In their role as carers for PIP claimants some of the women reported the loss of their entitlement to Carers Allowance if the person they cared for was turned down for PIP. Women who were often in a vulnerable situation due to a disability or caring responsibility keenly felt the impact of the reduction/loss of PIP/Carers Allowance.
- Women were incredulous about the introduction of the two-child policy and the notion that government could arbitrarily decide that support for low-income families could end after two children.

- There was widespread frustration about the lack of a functioning Assembly in Northern Ireland. There was a sense of despondency and in some cases anger that these austerity/welfare reform changes were happening without the accountability of locally elected representatives.
- **Advisers/campaigners:** advisers noted the often severe impacts that austerity/welfare reform had on the lives of their clients and how dependent many were on benefit income for basic survival. Issues around food poverty and struggles with increased costs of living were widely reported by their clients. They also reported on high levels of confusion among claimants about the benefits system/welfare reform which impacted on their client's ability to claim benefits and any financial help that could be available to them.

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

Recommendations

- The Northern Ireland mitigations package is in place to counter some of the worst impacts of welfare reform but it is due to end in 2020. This has led to concerns that some of the most vulnerable claimants are effectively facing a 'cliff edge' scenario. **We agree with the recommendation made by our colleagues in the advice sector that the existing mitigations package should continue and be re-profiled to provide protections for evolving welfare reforms. We also suggest that the DfC should take sufficient awareness-raising measures to avoid claimant confusion over mitigations and ensure maximum possible take-up.**
- It is critically important that claimants have access to skilled, independent information, advice and tribunal representation on social security benefits and welfare reforms. Despite this funding for independent advice has been cut and voluntary and community groups have seen a shift from core funding to short-term project funding. This limits their ability to respond to emerging issues, retain staff and experience and plan for the future. **We recommend that government**

increases funding for independent advice services and that this funding should be provided on a longer-term basis. This should include specific funding for community level information, advice and advocacy work that reaches out to those who are the most vulnerable and marginalised to ensure they can access their rightful entitlements.

- The welfare reform and austerity agenda has created a crisis situation where women need more help in the form of support, education and advice however support services for women are under serious threat from funding cuts with many organisations reducing services, losing staff or closing altogether. To compound this funding deficit it is feared that Brexit will also mean the loss of valuable EU funding. **The Consortium recommends that government should ensure proper recognition of, and support for, the role of community-based women-only provision in addressing women's vulnerability and poverty in rural and disadvantaged areas. This should include a commitment to increase and provide longer-term funding for women's organisations to enable them to continue and develop the vital services they provide in these straitened times.**
- **We recommend that Government should use a gender lens, embedded in the human rights framework, to analyse policies for gender bias, improve the policymaking process and avoid adverse effects on women's human rights like those which we have seen with austerity and welfare reform policies. This should include rural-gender proofing to address interacting structural and other barriers to accessing services and economic participation that can particularly impact women in rural areas.**
- Further research is required in Northern Ireland to establish the impact of austerity and welfare reform measures on women as well as the likely effects of ongoing austerity/welfare reform into the future. This research should prioritise the adverse implications for the most vulnerable including those who suffer multiple disadvantage. **The Consortium agrees with the CEDAW Committee recommendation that government should undertake a comprehensive assessment on the impact of austerity measures on the rights of women**

and adopt measures to mitigate and remedy the negative consequences without delay.

- The availability of affordable and accessible childcare was raised in the CEDAW Committee's Concluding Observations and the Committee noted particular concern about excessive childcare costs in Northern Ireland which constitutes an obstacle for women to enter and progress in the workplace. **We agree with the CEDAW Committee's recommendation that government should ensure the availability of affordable and accessible childcare facilities and/or arrangements in particular in Northern Ireland.** Any progress on childcare provision in Northern Ireland must also recognise the need for low cost/no cost childcare provision for marginalised and vulnerable women in disadvantaged and rural areas. **The Consortium recommends that government should recognise the case for properly sustaining childcare provision through the Women's Centre Childcare Fund (WCCF) model on a ring-fenced, protected basis given the Fund's positive evaluation in terms of need, impact and value for money.**
- While we welcome recent changes announced in Budget 2018 which increased work allowances in UC there is much more to be done to ensure that UC is fit for purpose and does not disproportionately impact on women. **We recommend a series of changes to UC that would help low-income families and women:**
 - **Reduce the wait for the first payment of UC.**
 - **Restore the work allowances in UC to their original levels in particular for single parents.**
 - **Increase the basic allowance in UC for lone parents under 25.**
 - **Introduce a second earner work allowance for couples to support second earners, mostly women, to get into work without facing an immediate withdrawal of UC.**
 - **Pay childcare support upfront and directly to childcare providers removing the burden from parents especially lone parents.**
 - **Make split payments of UC the default option.**

- We believe the two-child limit is an attack on women and low-income families and risks pushing more families and children into poverty. **We recommend the removal of the two-child limit in tax credits and UC.**
- We are disappointed that the Chancellor did not take the opportunity to end the benefit freeze in his Spring Statement (March 2019). This policy has been the single biggest driver of the increase in poverty in the UK costing poorer families £560 a year on average. **We recommend an immediate end to the benefit freeze.**

5. Appendices

Appendix One – Summary of Focus Group Activity

Focus groups: facilitation, locations and dates

- FWIN-facilitated event, Galliagh Women's Group, 20/11/18
- Women's Centre Derry-facilitated event, Women's Centre Derry, 10/12/18
- WSN-facilitated event, Greenway Women's Centre, 16/01/19
- WiNI-facilitated event (group of women from Armagh), WiNI, 22/01/19
- WiNI-facilitated event (group of women from North Belfast), WiNI, 31/01/19
- NIRWN-facilitated event, WALD Centre, Cullyhanna, 06/02/19