

25 June 2024

Good afternoon,

As the Committee continues to gather evidence to inform the inquiry into child poverty in Northern Ireland, I would like to draw your attention to two pieces of research Save the Children carried out with families across Northern Ireland. In recognition that low-income families in Northern Ireland are struggling, something we know isn't new but has been exacerbated by the pandemic and cost-of-living crisis, we sought to hear families' experiences of the social security system and changes they would like to see to make their lives better.

The research gathered from across Northern Ireland will provide crucial evidence to your inquiry. One of our priorities is to reduce the level of child poverty in Northern Ireland. We know that the social security system is a key mechanism in giving families the income they need to give their children the best start in life. Learning more about families' experiences of the system helps to identify what changes could be made to help lift children out of poverty.

I have attached the two papers and trust you will find them useful. If you would like more information, please do not hesitate to contact my colleague Jerome Finnegan (copied) and he would be more than happy to help.

Kind regards,
Naomi

Naomi McBurney | **Save the Children**

Policy and Public Affairs Adviser, Northern Ireland | Policy and Advocacy Adviser, UK
Child Poverty



“

”

“It’s hard to survive...”

Families’ experiences of the welfare system and the cost of living in Northern Ireland



“

”



Save the Children

ABOUT SAVE THE CHILDREN

Save the Children work alongside children in 118 countries, including the UK. Across Northern Ireland, we're working with children and families in the places and spaces that matter the most: homes, nurseries, schools, and throughout local neighbourhoods. In these areas we also gather and analyse evidence of the impact of our work to influence wider policy and practice.

ACKNOWLEDGEMENTS

We would like to thank all the parents who gave their time so generously to share their views and experiences. Their insights are invaluable. We would also like to thank our community partners for connecting us with parents and supporting this work.

This research was conducted by Save the Children Northern Ireland staff in Northern Ireland. The report was written by Dr Chris Parker, based on research conducted by Save the Children in Northern Ireland. Thanks to Emmet Norris, Sinead Kelly, Marcela Vielman Ruiz, Peter Bryson, and Jerome Finnegan.

CONTENTS

EXECUTIVE SUMMARY	5
The key themes in this report	6
A (very) quick guide to this report	7
1 INTRODUCTION.....	8
1.1 REPORT STRUCTURE	8
2 A REVIEW OF RECENT RESEARCH	10
2.1 FAMILIES' EXPERIENCE OF POVERTY	10
2.1.1 Who is experiencing poverty?.....	10
2.1.2 What pressures are they currently facing?	11
2.1.3 The wider impact of financial pressure	12
2.2 FAMILIES' EXPERIENCE OF THE SOCIAL SECURITY SYSTEM.....	13
2.2.1 Who receives social security?	13
2.2.2 Does the system offer an adequate safety net?	13
2.2.3 The impact of welfare mitigations in Northern Ireland.....	14
2.2.4 Navigating the system.....	15
2.2.5 Specific features and policies	15
2.2.6 The challenges of moving in, out, and through employment.....	16
2.3 THE IMPACT OF COVID-19.....	17
2.3.1 We weren't ready for this.....	17
2.3.2 Things just got a whole lot worse.....	17
2.4 CONCLUSIONS.....	18
3 METHODOLOGY	19
4 FAMILIES' CIRCUMSTANCES.....	20
4.1 Family make up	20
4.2 Work.....	20
4.3 Housing	21
4.4 Wider challenges.....	22
5 FAMILIES' INCOMES AND EXPENDITURE	24
5.1 FAMILIES' INCOME	24
5.1.1 What makes up families' incomes?.....	24
5.1.2 Is it enough?	25

5.2	FAMILIES' EXPENDITURE	26
5.2.1	Food and groceries	26
5.2.2	Energy costs.....	27
5.2.3	Transport	28
5.2.4	Uniforms and clothing	30
5.2.5	Childcare.....	30
5.2.6	Other significant costs	31
5.2.7	Managing money and falling into debt	31
5.2.8	The Impact on Children	32
6	FAMILIES' EXPERIENCE OF THE SOCIAL SECURITY SYSTEM.....	34
6.1	Initial experiences.....	34
6.1.1	Applying for benefits	34
6.1.2	Waits and delays.....	35
6.2	Combining Work and Benefits	38
6.3	Experiences of Specific Reforms	39
6.3.1	The 'two child policy'	39
6.3.2	The '£20 uplift'	40
6.4	The design of the system.....	40
6.4.1	Digital by default	40
6.4.2	Communication.....	41
6.4.3	Personalisation.....	41
6.4.4	Charitable and informal support	42
7	KEY THEMES AND CONCLUSIONS.....	44
7.1	It's not enough.....	44
7.2	One size (doesn't) fit all	44
7.3	Knock on effects	45
7.4	Passing Responsibility?.....	45
7.5	Anger and Apathy	46
7.6	Parenting under extreme pressure	46
7.7	Next Steps	47
	APPENDIX ONE	48
	RAPID EVIDENCE REVIEW.....	48

EXECUTIVE SUMMARY

This report sets out the stark reality of living with the welfare system in Northern Ireland today. We spoke to 24 families for this report. They are families whose parents and carers are working in shops, nurseries, factories, and other businesses. They are families where a parent, carer, or a child were living with a health condition, or a disability, which affected parents and carer's ability to work. They are families who fell on hard times during the pandemic, and who haven't had the support they need to find their feet. They are one parent and two parent families, families living in rural and urban communities, families whose parents and carers were born in Northern Ireland, and families whose parents and carers migrated here. Their experiences are a snapshot of the 1 in 2 families with children that use the welfare system.

We heard from families about elements of the system that work well, like the staff who provide support and advice, and the welfare mitigations package. But we also heard about the issues and challenges that families face with the system: from mistakes and miscalculations to punitive rules and processes to a bewildering array of payment schedules, thresholds, and criteria to complex policies and procedures, with too little human contact and too much automation, to repeated cuts to support. We heard how these issues could lead to debt, hardship, destitution, and homelessness. We heard how the system takes a toll on parents' and carers' mental health. And we heard how, with a rising cost of living, families did not have enough money for essentials. We heard fear, frustration, and anger. We also heard the love parents and carers have for their children, and the lengths that they go to for them.

Not all the issues that we highlight in this report are mistakes, miscalculations, or human error. The stress and hardship that rules like the two-child limit and the five-week wait create for some families are an effect of the rules working as they were intended to. The UK government has responsibility for the welfare system as a whole, but the Northern Ireland Executive also has a responsibility to ensure that the system responds to the circumstances of children here. In Northern Ireland, comparatively lower wages, higher unemployment, and higher levels of economic inactivity compared to elsewhere in the UK, and the legacy of the conflict on both physical and mental health, mean that children here are deeply exposed to the stress and hardship that some of the rules in the system create. The Executive can do far more to ensure that all children are benefiting from the system in Northern Ireland.

The next report in this series will present families' priorities for change in the welfare system in Northern Ireland.

THE KEY THEMES IN THIS REPORT

The full range of themes we identified across families' experiences can be found in chapter seven of this report. In this summary, we want to draw out just four overarching themes:

- 1. It's not enough:** The findings in chapter five of this report brought into clear focus the near impossibility of matching their incomes and expenditure. Families' expenditure is increasing across almost all fronts, while their incomes have been hit by inflation and years of welfare cuts. Food, energy, transport, and uniform costs were highlighted as particular pressures by parents. The COVID-19 pandemic and current cost of living crisis have amplified, and accelerated challenges created by a decade of welfare cuts and austerity measures.
- 2. One size (doesn't) fit all:** Although there were commonalities across families' lives, each had a distinct (an often complicated) set of circumstances. In stark contrast to this picture of complex and complicated lives, Chapter six revealed a system that many felt was impersonal and inflexible, unable to adapt to the complicated lives of families. The impersonal, inflexible, and complicated nature of the system contributed to delays, mistakes, and miscalculations that had a knock-on effect on families' finances.
- 3. Harming rather than helping?:** Many parents also felt that the system was complicated and exacerbated families' already challenging financial circumstances, rather than helping them meet their needs. In listening to parents, we heard about feelings of guilt in not being able to provide enough for their children, frustration at complicated application forms and processes, and relief and gratitude at the support provided by community groups and charities. We also heard a mix of anger and apathy from parents who felt the system was working against them.
- 4. Passing responsibility:** The impersonal, inflexible, and complicated nature of the social security system reported by parents leads to a wider question of whether the social security system is fulfilling its original aims. The COVID-19 pandemic and cost of living crisis may be at the forefront of minds, but the financial and practical challenges run back much further than this. It is under these extreme pressures that the social security system should be providing the safety net required to avoid families falling into destitution. The accounts of families in this study suggest it is not doing so. In its place, we heard stories of charities, community groups, and families and friends stepping in to provide essential support. What was present throughout our conversations with parents was resilience, humour, and determination. We found parents who were doing everything possible to provide for their children and we were left asking the question: Isn't this exactly who the social security system was designed to support?

A (VERY) QUICK GUIDE TO THIS REPORT



In Chapter 2 we review recent research on the lived experience of social security in Northern Ireland, revealing a lack of recent research that seeks to explore the detailed and nuanced experiences of families, particularly in the context of the cost-of-living crisis.



In Chapter 3 we focus on our methodology, outlining how we spoke to families to explore their lived experience in detail.



In Chapter 4 we set out the circumstances of the families' we spoke to. In doing so, we highlight the complex range of challenges they face in their daily lives.



In Chapter 5 we explore families' financial situations. In doing so, we reveal a worrying picture of parents increasingly unable to make their static (or reducing) income stretch across a sea of rising costs.



In Chapter 6 we delve into families' experience of the social security system. Although there are some positive views of some features, the main story is one of an impersonal and inflexible, and complicated system.



In Chapter 7 we draw together the key themes and conclusions from the report, as summarised below.

1 INTRODUCTION

We know that many families are finding things hard right now. The cost-of-living crisis has pushed many to the brink. However, we also know that for many their challenges are not new. Over the last two decades, they have been forced to cope with unprecedented levels of change. Across the UK, recession, welfare reform, austerity, and the coronavirus pandemic have all hit families hard. For families in Northern Ireland, the situation has arguably been even worse due to the political impasse that has plagued Stormont and the ongoing impact of the conflict.

Amidst this perfect storm, we want to find out how the support that people receive from the government (such as Universal Credit and other benefits) makes a difference in their lives.

One of our key priorities is to reduce the level of child poverty in Northern Ireland. We know that the social security system is a key mechanism in giving families the income they need to give their children the best start in life.

We set out to speak to parents and carers across Northern Ireland about their experiences of the social security system. Through the course of this research, we want to understand how the social security system can make the biggest difference to their lives and those of their children.

This report sets out the findings from the first stage of this research; interviews with 24 parents across Northern Ireland.

In speaking to families, we explored the following question:

- What are families' current financial needs in NI, how far does support in Universal Credit and Tax Credits go to enable them to meet them, and what impact is this having on their lives?

In the next stage of the project, we will bring those parents back together to discuss:

- What changes do families in NI want to see in Universal Credit and Tax Credits to better enable them to meet their needs, increase their incomes and lift children out of poverty?

Finally, we will work with parents, charities, academics, and others to explore:

- What are the options in policy and practice to implement their views and transform the system to better enable them to meet their needs and lift children out of poverty?

1.1 REPORT STRUCTURE

In chapter two, we begin the report by reviewing recent research into parents' experiences of the social security system in Northern Ireland. This sets the scene for the findings from our primary research.

Chapter three outlines the methodology for this study, including how we identified and spoke to parents.

Chapter four sets out the circumstances of families, emphasising the complex range of challenges they face.

We then move on to families' financial situations, exploring their income and expenditure in chapter five. In doing so, we reveal a worrying picture of parents increasingly unable to make their income stretch across a sea of rising costs.

In chapter six we turn our attention to the social security system. In doing so, we outline parents' initial experiences of moving onto benefits, combining work and benefits, specific policies, and the overall design of the system.

Finally, chapter seven draws together the key themes across the report and draws conclusions before outlining the next steps for the project.

2 A REVIEW OF RECENT RESEARCH

To inform our primary research with families, we undertook a rapid evidence review of recent literature. This review provides an overview of what recent research tells us about families' experiences of the social security system in Northern Ireland, as well as the current pressures on families' finances. In doing so, the review offers a foundation on which we built our primary research with families.

The evidence review was guided by two key questions:

- What does recent research tell us about the lived experience of poverty for families in receipt of income-related benefits in Northern Ireland?
- What does recent research tell us about families' lived experience of the social security system in Northern Ireland and the changes they may want to see?

The specific parameters we set around our evidence search and review can be found in appendix one.

First, families' experience of poverty is outlined. This section summarises which families are most at risk of poverty, the current pressures they are facing, and the wider impact of this financial pressure. Second, families' recent experience of the social security system in NI is explored.

This section looks at the adequacy of the system before focusing on

specific features, and the relationship between social security and employment. Third, the impact of the Covid-19 pandemic on low-income families in NI is outlined.

2.1 FAMILIES' EXPERIENCE OF POVERTY

There is clear and strong evidence about the extent of poverty in NI, who is at greatest risk, and what the key drivers are. However, there has been very little recent inquiry into the lived experience of poverty and financial disadvantage. The literature that does exist tends to focus on the experience of groups or geographical areas in NI. The current cost of living crisis and the economic costs brought by Brexit (Breinlich et al., 2017) only add further complexity to the picture of poverty in NI, increasing the need to understand the lived experience of poverty more fully.

2.1.1 Who is experiencing poverty?

At the start of the pandemic, nearly one-in-five people in Northern Ireland lived in poverty, including over 100,000 children and nearly 40% of single parent families (JRF, 2022). Along with their parents/carers, they make up nearly three out of every five people living below the poverty line (Anti-Poverty Strategy Expert Advisory Panel, 2021).

Larger families (those with three or more children) are more likely to be in poverty in Northern Ireland, as are those households containing a child under 5 years old (HBAI Northern Ireland, 2019/20).

More than two in every three children in poverty live in households where someone is working (Anti-Poverty Strategy Expert Advisory Panel, 2021). An increase in low quality, low hours, and low pay work was highlighted in several studies as a key contributor to poverty (Scaffolding Project, 2021; Belfast City Council Youth Forum, 2017). In turn, Wilson et al. (2017) present evidence to show that women in NI remain more likely to be in insecure employment, whilst having children further amplifies this differentiation. Moreover, current evidence also emphasises the challenges of combining low-paid work with Universal Credit.¹

Households containing people who are disabled were also identified as facing greater financial pressures. Employment rates for disabled people are much lower in NI than the UK as a whole (JRF et al., 2019). As a result, disabled people are at far greater risk of poverty due to their increased reliance on social security to meet their living costs. More than one in three children living in poverty lives in a household where someone is disabled (Anti-Poverty Strategy Expert Advisory Panel, 2021). Research by Family Fund in Northern Ireland also reveals the

additional financial pressures faced by families with a disabled child. It costs three times more to raise a disabled child than a non-disabled child, and families raising disabled children are more likely to experience poverty (Family Fund, 2022). The recent cost of living crisis has only exacerbated these issues, with leading charities warning that they are at particular risk from rising fuel and food costs.²

There is also evidence that people from ethnic minority backgrounds are more likely to experience poverty in NI (JRF, 2022). However, this review was unable to find any studies that looked specifically at the lived experiences of poverty, low income, or the social security system in NI of families from an ethnic minority background.

This review did identify one study that looked at migrants' experiences (McAreavey, 2019)³ highlighting experiences of extreme poverty, intersecting with discrimination.

2.1.2 What pressures are they currently facing?

The prevalence of food insecurity was highlighted as a key pressure faced by families, with JRF (2022) revealing that 1 in 14 households in NI is in food insecurity. The experiences of families in East Belfast reaffirm the challenges related to food insecurity, with the increasing use of foodbanks a prominent finding in their research in Winter 2020 (

¹ Please see subsequent section on 'the challenges of moving in (out, and through) employment'

²<https://www.theguardian.com/society/2022/mar/15/disabled-people-face-rising-energy-fuel-and-food-costs-say-uk-charities?>

³ However, this study was excluded from the main review as data collection was undertaken before 2017 (2013)

Scaffolding Project, 2021). In turn, Spyrelli et al.'s (2021) findings also suggest that low-income families have much limited access to affordable, nutritious food than their more well-off peers.

There was relatively little in the literature reviewed on the impact of fuel costs. Given the very recent and rapid rise in fuel costs, this topic would benefit from further research.

One area where financial pressures may not be felt as acutely in NI is the country's housing market, which is more affordable compared to other parts of the UK. As a result, it offers a degree of protection for families from falling further into poverty and homelessness (Fitzpatrick et al., 2018). However, JRF (2022) reminds us that the housing market in NI is still at a fragile point due to an overreliance on poorly regulated private rented accommodation.

The social security system is intrinsically linked to experiences of poverty, due to the means-tested nature of many benefits. Families' experience of the social security system is explored in more detail in later sections.

2.1.3 The wider impact of financial pressure

Poverty and financial disadvantage are associated with a wide range of negative outcomes for adults and children (Cooper & Stewart, 2021). It is not within the scope of this review to go into these in detail. Instead, this section focuses on what recent evidence in NI tells us about the knock-on effects of increased

financial pressure on families and children.

Hanratty et al.'s (2021) evaluation of support services for low-income families across NI reminded us that families rarely experience low income in isolation. Instead, the families they supported faced intersecting needs including poverty, disability and health issues, discrimination and stigma, trauma, and social isolation.

The most reported effect of increased financial pressure reported in the literature was mental health problems. Patrick & Simpson's (2020) study of Universal Credit claimants in NI revealed that debt often led to a 'domino' effect that aggravated mental health problems as people struggled to meet basic needs. In turn, financial pressure, partly caused by problems with UC had an impact on children with parents struggling to pay for extra-curricular activities, provide occasional treats, and purchase Christmas gifts. Efforts to protect children from hardship led to an additional emotional burden on parents linked to feelings of shame and anger about being unable to provide their children with everything they felt they needed.

French and McKillop's (2017) study of nearly 500 people experiencing debt and financial strain in NI revealed a strong relationship between the subjective experience of feeling financially stressed and most aspects of health including ability to self-care, problems performing usual activities, pain problems, and psychological health. They also highlighted that the relationship between feeling financially stressed and these wider aspects of health mediated by an

increased risk of engaging in poor health behaviours. Interestingly, their study did not show a relationship between the size of debt and the wider impacts on health and wellbeing, suggesting that even smaller debts can have a damaging impact on families.

Sypreli et al.'s (2021) findings also provide evidence that living under increased financial pressure contributes to poorer health. They highlight that low-income families in NI are also more likely to have energy dense, low nutrient diets. For children in NI, there is a significant increase in the intake of total fat and high-sugar drinks and snacks with decreasing household income.

2.2 FAMILIES' EXPERIENCE OF THE SOCIAL SECURITY SYSTEM

The social security system should act as a safety net to protect families and children from poverty. This section outlines what current research tells us about the families' experience of the social security system in NI. In doing so, it poses serious questions about the adequacy of the current system in providing the safety, security, and support it is intended to offer.

2.2.1 Who receives social security?

Before exploring the adequacy of the social security system, it is first useful to

explore the circumstances of those in receipt of social security.

Universal Credit statistics⁴ offer us a more detailed picture of the composition of households receiving benefits. They show us that:

- The majority of households were headed by a single parent
- The vast majority of households contained between one and three children
- Just over half of households contained a child under the age of five
- A quarter of parents or carers were working
- Nearly four out of ten parents or carers had no work-related requirements

2.2.2 Does the system offer an adequate safety net?

In July 2019, the UK Work and Pensions Committee's Inquiry into the Welfare Safety Net concluded that:

"Successive Governments have made huge savings from almost a decade of changes to uprating policies and freezes. The corollary, however, is an increasingly patchy safety

⁴ <https://www.communities-ni.gov.uk/publications/universal-credit-statistics-february-2022>

net, which is failing to support some of those who need it most.”

When the Committee reported, the Chair specifically highlighted the impact on children, saying that

“There is now no effective strategy to increase the life chances of poorer children. It has failed to recognise the unacceptably bleak picture emerging as it shreds our social safety net because it doesn't really look.”⁵

In 2013, NI was projected to have the greatest losses of any UK region from welfare reforms (Beatty & Fothergill, 2013). Reed and Porte's (2019) cumulative impact assessment of the social security reforms in Northern Ireland confirmed that those most negatively impacted by these reforms were low-income households. They also highlighted that households with children experience much larger losses because of the reforms than households without children. Losses are especially dramatic for single parent households, which lost almost 10% of their net income.

Households with at least one disabled child were also disproportionately impacted, experiencing average losses from the reforms of around £2,000 per year. By contrast, households with adults and children but no disabled adults or children, lose an average of around £50 per year. In turn, Universal Credit is likely to have a disproportionately negative impact on NI due to the higher proportion

of homeowners and workless households (JRF et al., 2021).

Research that looked at the recent lived experience of the social security system in Northern Ireland underlines the case that the system no longer provides an adequate safety net. In contrast, claiming UC could pull people deeper into poverty, rather than providing the lifeline people need when they are financially struggling (Patrick & Simpson, 2020). Harding's (2020) study of the impact of Universal Credit on women painted an overwhelmingly negative picture of life for women living on Universal Credit fraught with financial insecurity, worry, debt and cold and hunger. They also concluded that the design of Universal Credit does little to protect women and their children from living on low incomes and poverty.

2.2.3 The impact of welfare mitigations in Northern Ireland

In NI, the devolved powers available to the Executive have enabled them to mitigate some of the impacts of the changes to the welfare system⁶. A joint report by the Work and Pensions Committee and Northern Ireland Affairs Committee concluded that this mitigation package had been a success, and these were subsequently extended until March 2025⁷. However, JRF et al. (2019) note that the UK reforms resulting in the biggest financial losses to large numbers of people have not been subject to mitigation measures, suggesting that more can be done. In turn, other studies

⁵ Government response on Welfare safety net report published - Committees - UK Parliament

⁶ In 2012, the NI Executive announced funding of £585 million over four years (to the end of March 2020), to

lessen the impact of some of the welfare changes on claimants.

⁷ Welfare reforms: Stormont agrees to extend mitigations - BBC News

suggested that claimants were often unaware of mitigations and that more could be done to help people to access these (Scaffolding Project, 2021; Harding, 2020; Patrick & Simpson, 2020).

Research by Save the Children and CPAG (2021) suggests that certain changes to the social security system, such as introducing a child payment or removing the two-child limit, could significantly reduce child poverty.

2.2.4 Navigating the system

Across a number of studies that explored the lived experience of the social security system, issues navigating the system were highlighted. Harding (2020) noted that 74% of the women who took part in their study reported problems applying for Universal Credit. In turn, the Scaffolding Project's (2021) study in East Belfast found that navigating the benefits system was difficult, which meant that people were not getting the support they are eligible for. They particularly highlighted the issue of digital poverty, which meant that people did not often have the resources or skills to make and manage claims. In turn, Patrick and Simpson (2020) recommended that the process of initiating and managing a UC claim should be made more user-friendly. Finally, Hanratty et al. (2021) noted that a key aspect of the work undertaken by support staff working with low-income families across NI was to help them navigate the benefits system.

These findings are perhaps unsurprising given the unprecedented pace and scale of change to the welfare system,

alongside the increased move to 'digital by default' in making and managing claims. The next section looks at the specific features or policies that we identified as having the most impact on families and children in NI.

2.2.5 Specific features and policies

In terms of specific policies that affected low-income families and children in NI, the two-child policy⁸ was identified as having the most detrimental impact. The Work and Pensions Committee/Northern Ireland Affairs Committee report into Welfare Policy in NI (2019) concluded that the evidence they heard through their inquiry left them deeply concerned about the impact of the two-child limit on families in Northern Ireland. They also note that the UK Government has suggested that the policy is intended to encourage family planning but because of the religious and cultural context in NI, there are additional complexities that make the policy particularly challenging.

However, there was no recent research that looked at the lived experience of the two-child policy. Given the complexities that surround this policy in NI, exploring the lived experience of families seems particularly important.

The five-week wait for payments in Universal Credit and the associated Advance Payment scheme was the feature that was most identified as causing challenges for low-income families in NI. Patrick & Simpson (2020) highlight that the debt caused by the five-week wait in UC and the provision of

⁸ <https://cpag.org.uk/topic/two-child-limit>

advance payments was difficult to recover from and trapped people in poverty. In turn, Harding (2020) found that the five-week wait resulted in claimants going without food, heating, and other essentials. Harding went on to note that this feature has left many already struggling families experiencing severe financial hardship and took its toll on peoples' mental health with increased levels of stress and anxiety reported. (Harding, 2020). The Work and Pensions Committee/Northern Ireland Affairs Committee report into Welfare Policy in NI (2019) concluded that the five-week waiting period for Universal Credit is too long, creating financial difficulties for claimants and encouraging them to take on debt.

Recent research seems to suggest that the different payment arrangements for UC in NI are broadly positive. For example, paying claimants fortnightly is broadly found to have worked well, making it easier for low-income households to budget. Paying the housing costs element of Universal Credit directly to landlords by default is also found to have generally worked well. However, the Welfare Policy Inquiry did highlight concerns about the build-up or arrears due to the housing element of UC not covering the full level of rent. However, there was no recent research that explored the lived experience of each of these features.

The final feature that was highlighted as causing challenges among families in NI was the balance of being in paid work and on UC. This theme is covered in more detail in the next section.

2.2.6 The challenges of moving in, out, and through employment

Patrick and Simpson (2020) summarised the key challenges of balancing paid work and UC requirements. They note that payments often lag earnings, which causes periods of very low income from UC and paid employment. In turn, they highlighted that conditionality requirements were often out of step with their participants' working patterns. Fitzpatrick & Chapman's (2021) study of workers aged over 50 in receipt of Working Tax Credit who are set to be migrated to UC, found that they had little awareness of UC or support for in-work conditionality.

Patrick and Simpson (2020) also noted that some participants faced difficulties arising from the retrospective repayment of childcare costs. Save the Children's research on UC and childcare costs reveals further challenges associated with combining childcare and UC (McDonough, 2019). This research, which involves parents in NI, found that when parents move into or return to work, or start using formal childcare for the first time, they are faced with high costs to pay upfront. Childcare costs, unlike rent or other bills, are highly volatile and change from month to month. When this happens, parents find themselves with sudden increases in costs which they need to find the money for, before being reimbursed up to a month later. This is particularly true in summer holidays and when parents increase their working hours. This has a significant impact on families' lives and can push them into debt.

Harding (2020) highlighted that these issues are more acutely felt by women in NI. They note that women are more likely to have to claim social security benefits due to their concentration in low-paid, part-time and insecure work. In turn, they are more likely to provide childcare and other caring roles. Wilson's (2017) study of gender and employment in NI re-affirms these findings, noting that women remain more likely to be in insecure employment, work varying hours, work short hours, and in occupations and sectors which are more likely to have low pay.

2.3 THE IMPACT OF COVID-19

Recent research has painted a worrying picture for families and children in NI. They have faced increasing pressures on already stretched household budgets and an ever more complicated and inadequate social security system after over a decade of cuts and reforms. This section looks at what recent research tells us about the additional impact that the Covid-19 pandemic had on these families.

2.3.1 We weren't ready for this

The Covid Realities project drew together 14 different research projects looking at families on low income during the pandemic (Patrick et al., 2022). This included participatory research with 172 parents from across the UK. The main report from this project concluded that the social security system in the UK was ill-equipped to help families navigate their changing circumstances due to years of austerity and welfare cuts.

Steps like the £20 increase to Universal Credit and Working Tax Credits, the decision to pay families directly for free school meals and help for families with the cost of childcare in Universal Credit, supported children and their families through the pandemic (Save the Children, 2019). However, Patrick et al., (2022) also highlight the inadequacy of the social security system in providing families with a safety net. In turn, there was little in the policy responses deliberately targeted at low-income families.

In the autumn of 2021, the UK Government cut the £20 uplift. Save the Children and CPAG (2021) highlighted that the cut to Universal Credit and Working Tax Credits would plunge 11,000 children into poverty. In contrast, keeping the increase would reduce poverty by 2.5-percentage points, one of the largest declines in a decade.

2.3.2 Things just got a whole lot worse

Patrick et al. (2022) found that during lockdown low-income families reported that already-stretched budgets were pushed to breaking point by an array of new costs. Strategies to make money go further, such as shopping around, were restricted by the lockdowns.

Spyreli et al.'s (2021) study of the impact of COVID-19 on food decisions of economically disadvantaged families in NI found that food related support, including school meal assistance, was essential to families' food security during the pandemic, particularly those of single parents. Food donations offered through social circles, along with monetary

assistance replacing school meals, proved to be crucial for parents who had to minimise costs and feed their family within a limited budget.

The Family Fund's survey of over 450 families with disabled children in NI found that 71% of families reported that their overall financial situation had got worse because of the coronavirus pandemic. For 19% of these families this was because of a reduction in benefits, with a further 25% facing difficulties because they had to stop working. When we consider the increased financial pressure on families that contain a disabled person, these findings are particularly worrying.

These studies provide invaluable insight into the experiences of low-income families during the pandemic generally (Patrick et al., 2022), in specific ways (Spyreli et al., 2021) or for a specific group (Family Fund, 2022). However, they still leave a gap in research around the particular lived experience of families in NI. This is particularly true as we emerge from the pandemic into an unprecedented cost of living crisis.

2.4 CONCLUSIONS

This review identified a range of research that offered detailed insight into the overall picture of poverty in Northern Ireland (JRF, 2022) and the policy solutions that can have to tackle it (Anti-Poverty Strategy Expert Advisory Panel, 2021; Save the Children/CPAG, 2021). They also demonstrate the disproportionate impact of welfare policy (Beatty & Fothergill, 2013; Fitzpatrick et al., 2018; Reed & Portes, 2019). These types of studies will

continue to be important, particularly in the volatile economic, social, and political context we are currently living through.

However, the lived experiences of claimants in NI are underrepresented in the evidence base on social security in NI. In particular, there is a lack of research that seeks to explore the detailed and nuanced experiences of different groups (with the notable exception of Patrick & Simpson, 2020). The literature that does exist tends to focus on the experience of particular groups or geographical areas in NI.

Given the unique powers that are devolved to the NI Executive around social security provision and the particular social, economic, political, and cultural context (to which only further complexity has been added by Brexit) in the country, there is a clear need for further research into the lived experience of the social security system in NI. Such research is invaluable in maximising the opportunity these devolved powers offer in improving the lives of families and children in Northern Ireland. They can also show us where UK welfare policy can be further strengthened so that it better meets the needs of families.

The recent cost of living crisis has only exacerbated the existing issues in the system and increased the urgency for research that helps us understand the needs of families.

3 METHODOLOGY

We set out to speak to families across Northern Ireland who received benefits through the social security system. We wanted to gather a broad range of experience, which meant involving families with a variety of different circumstances.

We recruited families to take part by working with community partners across Northern Ireland. We worked with these partners to identify and explain the research to them so that they could make an informed decision about taking part. We continued to work with these partners to ensure that participants had continuity of support after the interview if they wished.

Between May and June 2022, we carried out qualitative interviews with 24 parents across Northern Ireland. Most of these interviews took place over the telephone, with some also taking place online or in person.

All interviews were audio recorded and transcribed. We then undertook thematic analysis to identify key themes across parents' experiences. Initially, all interviews were summarised to compare and identify key themes. The interviews were then coded against these themes to validate and better understand parents' experiences. Before undertaking this research, this project was reviewed by Save the Children's Research and Evaluation Ethics Committee.

This report sets out the findings from these interviews. Throughout this report, pseudonyms are used to anonymise

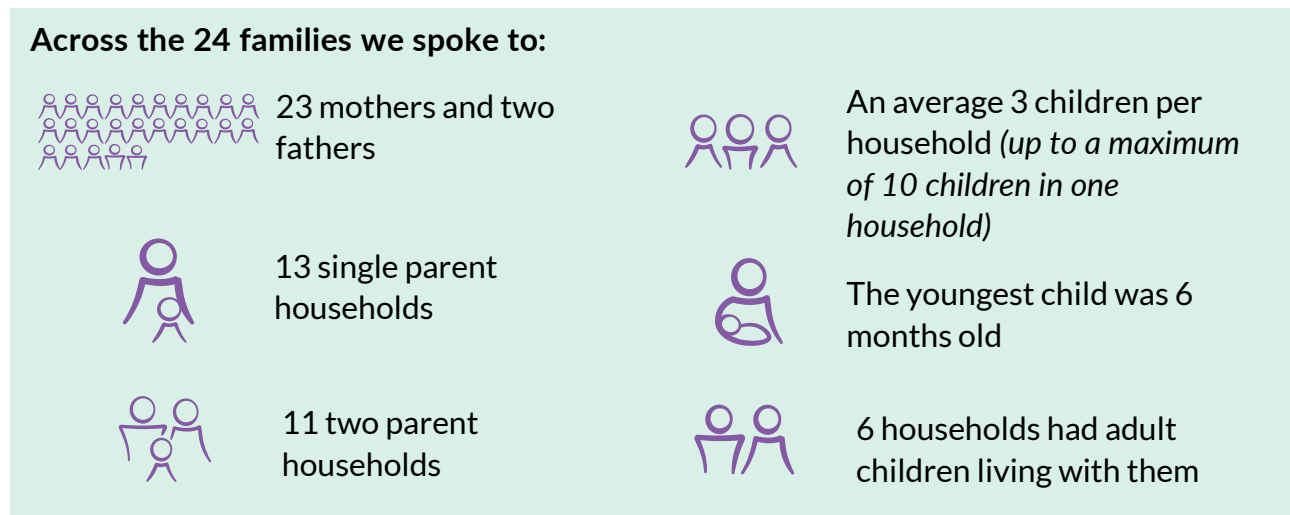
participants. Over the remainder of 2022, we will also be organising focus groups with parents to delve deeper into these findings and explore *'what changes families in NI want to see in Universal Credit and Tax Credits to better enable them to meet their needs, increase their incomes and lift children out of poverty?'*.

Finally, we will work with parents, charities, policymakers, academics, and others to explore:

- What are the options in policy and practice to implement their views and transform the system to better enable them to meet their needs and lift children out of poverty?

4 FAMILIES' CIRCUMSTANCES

Figure 1: Family make up



This section outlines their family make-up, employment and housing situations, and the wider set of challenges they face in their lives. In doing so, it sets the necessary context to understand their finances and experiences of the social security system.

Section 4.1 outlines the make-up of the families who participated in this research. Section 4.2 sets out the working status of participants and 4.3 sets out their housing situations to build the picture of their lives further. Section 4.4 then outlines the wider range of challenges and circumstances families are experiencing.

4.1 FAMILY MAKE UP

Figure 1 (above) outlines the make-up of the 24 families who participated. Over half of those families were headed by a single parent. This is perhaps unsurprising given that single parent households are more likely to experience poverty and represent the majority of families in receipt of

Universal Credit. (see sections 2.1.1 and 2.2.1)

In turn, there was an average of three children per household. We know that larger families are more likely to experience poverty. In turn, most families in receipt of Universal Credit contain up to three children (see sections 2.1.1 and 2.2.1)

Although it is useful to outline the broad make-up of the families we spoke to, it does over-simplify the complex lives of the parents who participated in this research.

4.2 WORK

Across the 24 families' who participated, nine contained someone in the household who was in paid employment. All but one of these were in part-time work, with most reporting that their hours often fluctuated. As highlighted in section 2.1, more than two in every three children in poverty live in households where someone is working (Anti-Poverty Strategy Expert Advisory

Panel, 2021). In turn, women in NI, particularly those with children remain more likely to be in insecure employment. For participants in this study, section 7.2 explores the relationship between part-time employment and benefits in more detail.

4.3 HOUSING

Over half of participants (n=13) lived in social housing, primarily through the Northern Ireland Housing Executive. The second most common tenure was privately rented. Two participants were currently homeless at the time of interview with one living in a refuge for people at risk of domestic abuse and another living with family after eviction from their private rented accommodation. Another two participants had recent experience of homelessness.

Interestingly, seven participants had recently moved home, with a further five expressing a desire to move soon. The most common reasons for moving were to either move to a different area or a bigger property. However, some were also forced to move due to eviction or domestic abuse. Participants had varying experiences of the choice-based lettings system in social housing. For those participants who were able to move, there were clear examples of the positive impact it had on them and their children. However, others expressed frustration at long waits for properties and difficulties in accruing sufficient points to be able to bid successfully.

Of the 15 households that did not contain someone in paid employment, at least four were unable to work due to health conditions or disabilities, with another two who were full-time carers. Although not in work, these parents still undertook essential caring responsibilities as full-time parents.

"I was trying for four and a half years as I was stuck in an apartment and it was like prison you know all we had was a wee balcony ... In the apartment he wouldn't sleep in his own room, [he] would never entertain it but his first night in here he's straight into his own room and he's been in it since ... It's hard to explain how much difference it's made to him" (James – Single father of two)

"I emailed [housing officer] about a week later asking her about it and she says sorry, it's been allocated ... It is tough ... with the baby toys everywhere ... In this house our kitchen's an alright size but the bedrooms and the living rooms not big enough for five of us." (Ella – Mother of three children)

"Where we were ... the traffic was just terrible ... And you know, there was no real outdoor part for the wee boy to go and play in the garden ... So round where we are now a lot more open there's a big walkway. There's a park at the end of the road. A lot of the school friends live in and around here." (Isla – Mother of two children)

As well as issues around the size of housing, participants also highlighted issues related to the quality of housing. The most common issues were to do with the warmth and energy efficiency of housing. These experiences ranged from houses with poor heat retention to those with

severe mould and damp issues. As well as impacting the families' quality of life, these issues also have a financial impact on their energy costs, as described by Robert (below). The relationship between housing and energy costs are explored further in section 6.2.

"The heating is off all the time ... we would just turn it on for like one hour to heat up the house stop it from getting damp ... We don't actually have a place for a drying line. Outside of our house, there's no yard for a washing line. So we have to just dry the clothes on the heaters in the house. So when you do that, you have to open up the windows to stop the condensation causing problems and mould." (Robert - Father of four)

4.4 WIDER CHALLENGES

Although it is useful to broadly categorise participants' circumstances, it does risk oversimplifying what are much more complicated lives. One striking theme that emerged from our interviews with parents was the sheer amount and range of additional challenges they faced in their lives.

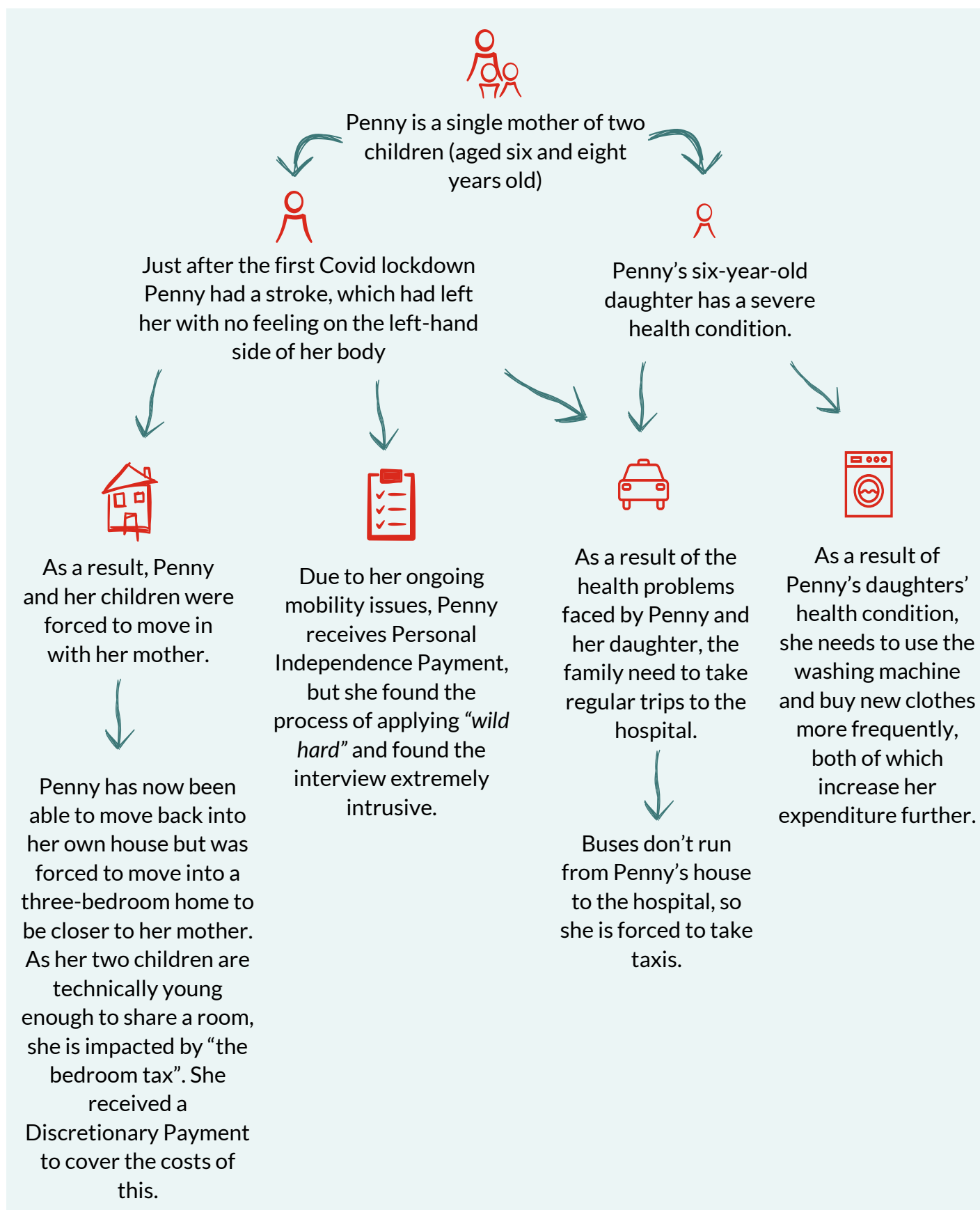
Across the 24 families' who participated, the additional challenges highlighted included:

- Long-term health conditions, including cancer
- Disabilities
- Children with learning disabilities, difficulties, or developmental disorders

- Diagnosed mental health issues (most commonly severe anxiety and depression)
- Experiences of being in care as a child
- Experiences of domestic abuse
- Experience of homelessness
- Relationship breakdown
- Coming to Northern Ireland as a migrant

In some cases, families faced a combination of these challenges. Later sections will explore in more detail how these challenges act to compound participants' financial disadvantage and conflict with an often-inflexible social security system. For now, figure 2 presents Penny's story, demonstrating the complex range of challenges the family face in their day-to-day lives and how they impact their cost of living

Figure 2: Penny's circumstances and how they impact on her cost of living



5 FAMILIES' INCOMES AND EXPENDITURE

5.1 FAMILIES' INCOME

"It's not enough, it's not enough"

Now we have described the range of circumstances experienced by families' who participated in this study, we can explore their financial situations. Section 4.3 explores what makes up families' expenditure and how this has changed. First, this section outlines what families told us about their incomes.

5.1.1 What makes up families' incomes?

Unsurprisingly, given the focus of the research, welfare benefits contributed to the incomes of all families who participated. However, there was considerable variability in the type of benefits received, and the proportion they contributed to total household income.

Almost all families received Universal Credit, but this was very rarely the sole income for the household. Instead, Universal Credit was often combined with disability-related benefits such as Personal Independence Payment (PIP) or Disability Living Allowance (DLA), or with wages from employment.

"It's £6845 pounds per year and 34 pence. So that's, that's our income, and of course, the child tax credits and Personal Independence Payment. The child benefits."

That's it, that's our income." (Robert – Father of four)

"So my main source of income would probably be my own employment, but I do receive Universal Credit. And my son receives DLA and have to admit that I don't think I would be able to do things [without that]" (Daisy – Single mother of one child)

As a result, families have to piece together their income from a range of different sources. This 'income jigsaw' is made more complicated as incomes were often paid on different schedules. This makes matching up income and regular expenditure even more difficult.

"My wages work out maybe. Say under 1000? ... but maybe every four weekly, and then Universal Credit. I get 240 fortnightly. And child benefit 36 pounds per week." (Emily – Single mother of 3 children)

"I really struggled and I still do struggle. Right when I was getting my tax credits weekly ... it was a lot easier just to be able to manage money, whereas I would find it a lot more difficult now if you know what I mean?" (Katie – Single mother of three children)

In turn, as highlighted in section 4.2, almost all families in work were in jobs where their

incomes fluctuated. As a result, their benefit receipt fluctuated too.

"[Partner's] wage which would normally be around 300 ... [it] depends on some nights. Sometimes he could maybe have 600. It depends on the work." (Willow – Mother of three children)

"My partner could do maybe so many hours one week, so many hours the next week ... yeah it's hard to pinpoint!" (Isla – Mother of five children)

Section 6.2 describes how these income fluctuations caused financial hardship for many families, forcing them into debt.

5.1.2 Is it enough?

When asked directly, all but two participants felt that their income was **not enough** to cover their costs.

"It's not enough anyway to cover what I need to spend out, it's not enough to cover the house, it's not enough to cover the groceries for the work of if my car if it breaks down tomorrow." (Emily – single mother of three children)

"It's hard to survive especially now when everything go higher - paying rent. So I will say it's not enough, it's not enough." (Charlotte – single mother of four children)

The two participants who did feel that their income was enough to cover costs, acknowledged they were increasingly struggling to make ends meet amidst the rising cost of living.

*"I think the government needs to do something about these prices going up and up because like my shopping used to be like for the kids for the two weeks in Iceland my shopping used to be about getting 80, 90 quid, for two weeks. And now it's up to 160, 170 and it's like it's a big f***ing chunk. And it's not really any different than what it was before." (Emma – Single mother of two children)*

In their responses, parents repeatedly highlighted the disconnect between incomes, which remain static, and expenditure, which is rising rapidly.

"It's getting tight, because the value of the benefits still basically the same ... So yeah, I know, like, it's sometimes it's hard for me to manage everything." (Amelia – Mother of five children)

"I think there's a small increment [in benefits] every couple of years but I don't really notice. But otherwise, it's basically it's pretty much the same. Maybe it's gone up about seven pounds over the past several years" (Robert – Father of four)

"No, because you see our salaries stay the same and everything going up" (Grace – Single mother living with her four children and her grandchild)

The next section explores what families told us about their expenditure in more detail. In doing so, it sets out a worrying but all too familiar story of spiralling costs that are leaving already resilient parents past the point of making ends meet.

5.2 FAMILIES' EXPENDITURE

"It just happened so fast"

A big part of understanding families' financial needs is their regular expenditure. Unsurprisingly, families' consistently highlighted grocery and energy costs as the biggest contributors to their overall expenditure.

5.2.1 Food and groceries

All families we spoke to talked about their food costs rising significantly over the past year.

"No, but just the food, I've noticed my food bill has gone up significantly." (Daisy – Single mother of one child)

"A couple of months ago for 20 pounds now probably I'm going to spend 40 or 45 on the total, you know? Like with nappies, meal milks, breads, rice, pasta, and everything else." (Amelia – Mother of five children)

Almost all families we spoke to employed different strategies to make their money go further. These strategies included splitting their food shop across different stores to reduce costs, buying reduced or damaged items, or utilising community foodbanks or cooperatives.

"The chest freezers packed you know ... you know, damaged packaging, you know, half price ... And then if there is weeks where we are sort of like what are we gonna do? ...we've always the freezer to fall back on" (Isla – Mother of two children)

"There's a local church has set up a thing called it's called a pantry. So we've pay six times a week, that's where I have to be at 11 o'clock. And I go get my shopping." (Willow – Mother of three children)

Even while employing these strategies to make their money stretch further many families still reported that they are forced to drastically limit their food choices. For some parents, this meant going without so their children could eat, for others this meant focusing on buying only essentials that could be used to make 'one pot meals'.

"Well, I usually trying to go to Tesco whenever they have the yellow badges. To buy cheaper. What else? fruit sometimes they are on sale so you can buy them. My kids love strawberries, but they are quite expensive, like four pounds per box and they eat that in a minute." (Charlotte – Single mother of four children)

For families with children who had additional needs such as autism, rising costs are felt even more acutely. These families described how their children's needs restricted their ability to be flexible and adjust spending.

"Because [son] eats no food he doesn't eat food he's on baby formula. So he's going through about three boxes a week, and you can't get cow's milk because it constipates him, so you're talking another 35 quid that shouldn't have to be spent." (Alice – Single mother of five children)

"One of the things was, my son having ASD ... he's very, very selective and picky eater."

And there's only certain things that I can buy that he will eat. And I've noticed that just even them, they've increased in price, which then has increased my bills. Like my regular shopping bill, I think has weekly increased by at least 30 pound." (Daisy – Single mother of one child)

"My son ... he has autism so I have had to make separate meals for him ... he doesn't like certain foods where my [other] children want other food? You know, and that costs me a lot more" (Katie – Single mother of three children)

5.2.2 Energy costs

Families told a similar story about their energy costs. All the families we spoke to were deeply concerned about rising energy costs. Many were looking towards winter with particular concern.

"The gas has went terribly through the roof" (Emily – Single mother of three children)

"The gas has got very expensive like I would put £20 in before I go and well in my apartment it would've lasted to a fortnight but now I'm putting in £20 a week - but then that's the summertime." (James – Single father of two)

"Aww yeah, eh well it's absolutely atrocious, the electric bill will be coming in now in the next lot of weeks and we actually feel sick already ... we're panicking" (Erin – Single mother of two children)

As highlighted in the quotes above, almost all families who spoke to us were on pre-payment meters for their gas and electricity. Pre-payment meters have

higher average prices than other forms of payment (e.g. direct debit). In turn, these meters were tied to their rented properties, meaning participants had no choice but to pay their bills more cheaply.

"Yeah, I think now I'm more like on a day-to-day basis, especially with like oil and electric and back then, like that 25 pound would have been you know, sort of like financial security ... Like right now it's like literally put the tenner in and beeping again ... there's no chance for me to actually build it up and keep it safe and secure." (Ellie – Single mother of one child)

A number of households also used oil as an energy source in their households. They told a similar story of costs

"At the end of last year, I could go with four [oil] drums for 50 pounds and fill them up. Now for 50 you'll not even fill two So less than half" (Charlotte – Single mother of four children)

As highlighted in section 4.3, Many families were living in houses with poor energy efficiency, driving their energy costs up further. These families described how it would take much longer (and cost much more) to heat their homes. In turn, the heat was easily lost.

"I wouldn't use a big pile of electricity and heating would be a big thing for me, because its high ceilings in here and its damp ... its actually nearly not worth my while putting the heating on." (Fiadh – Mother of five children)

5.2.3 Transport

After food and energy costs, the next most common and significant form of expenditure was on transport. Half of the families who participated had a car. There were different reasons why participants needed a car; some required one for work, others because they lived in a rural area with poor public transport links.

"I think I rely very heavily on my car. I'm studying so ... I will be commuting to work or the university or else the appointments for my son and things like that." (Daisy – Single mother of one)

"I'm in the country. So we need a car to go to the closest shop ... It's about six miles outside the town." (Olivia – Single mother of three children)

What was common across these participants was that fuel costs were rising significantly. In turn, many described the additional costs of having a car. However, most felt that they didn't have much of a choice but to keep a car because public transport costs were also so expensive and public transport links were poor. Figure 3 shows Emily's story, highlighting how she had little choice but to drive for work but is forced to incur the majority of the costs herself.

"It's insane! ... We have a petrol car ... it's all very expensive." (Amelia – Mother of five)

"It's the upkeep of the car as well. Insurance and tax and all that." (Lily – Single mother of two children)

"I just had to tax it there about two or three weeks ago ... and the MOT is up now. So

yeah, petrol very expensive, but right now the cars broke down!" (Olivia – Single mother of three children)

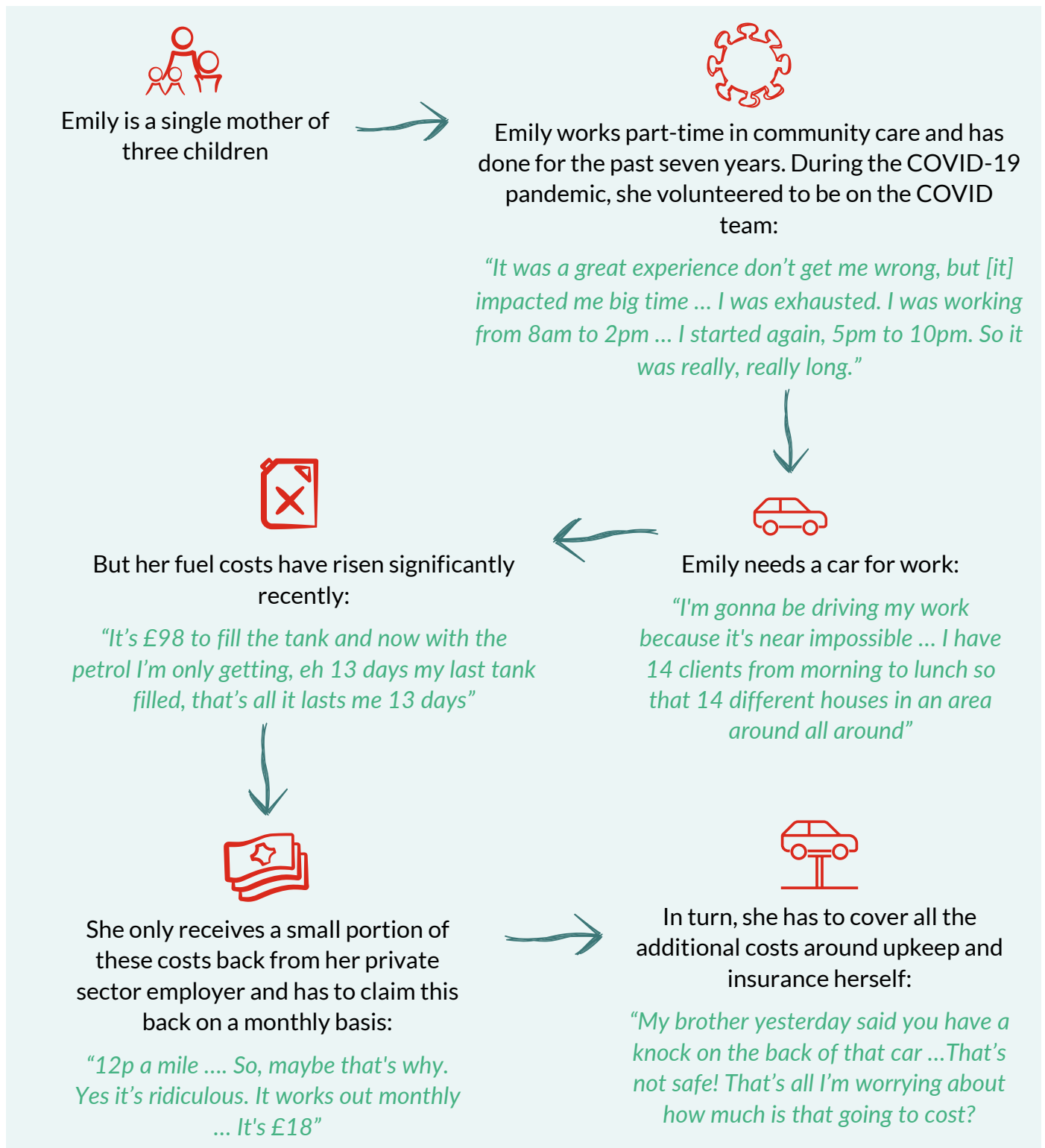
For the parents who didn't drive, the costs of transport were equally steep. Many described how they were forced to use taxi's due to a combination of factors including poor public transport links, issues with anxiety, and challenges with taking children on public transport. Once again, where families faced additional needs or challenges, their costs were driven up. James' son has a number of health issues, meaning he has to travel to a range of different appointments.

"I don't drive ... I go to a lot of appointments ... I go to physiotherapists, go to occupational therapists, speech language therapists ... Taxis to them" (James – Single father of two children)

Katie is currently living in a refuge after experiencing domestic abuse and her children are in foster care until she can move into her own home.

"Yeah, so every week I go and see my children ... from where I live to up to where I want to go and see my children, and that's £30 in a taxi ... I will not get on a bus [because] I suffer badly with anxiety." (Katie – Single mother of three children)

Figure 3: Emily's work and travel costs



5.2.4 Uniforms and clothing

Another significant cost that parents highlighted was uniform and clothing costs.

Parents consistently highlighted the particularly high costs of school uniforms. Because these uniforms had the school badge on, there was very little choice for parents but to buy them.

"I have to admit the uniforms are crippling a lot of parents, you know including the ones that actually can afford it, [they] are even commenting on how atrocious they are" (Sarah – Mother of ten children)

Many parents reported that they received the school uniform grant⁹ but this is rarely sufficient to cover costs:

"I think I'm entitled to £71 for the two kids and my daughter's blazer is £97" (Isla – Mother of two children)

*"That uniform allowance that doesn't really get you very far. Because [daughter's] jumper alone are 15 pound each ... you're getting about three or four jumpers if you're lucky. And like last year, I spent £210 on her uniform ... it's just f***ing wild like"* (Emma – Single mother of two children)

As a result, some parents reported innovative ways of minimising costs. Many shopped around and bought cheaper uniform items where possible, with others handing clothes down between siblings:

"Well a lot of our uniforms are handed down ... I also do a lot of sewing. [I] get trousers maybe a couple of inches too long and then I roll them up so throughout the year you know?" (Sarah – Mother of ten children)

Beyond school uniforms, a number of parents highlighted the challenges of growing children and reported buying most of their clothes from charity shops and going without new clothing themselves:

"At the moment children are growing very fast. So they don't fit too much for a long time. So I buy the most of the clothes from charity shops and second hand shops." (Amelia – Mother of five children)

Following on from the previous section, three parents also highlighted the prohibitive cost of travel to buy clothing. This was particularly true for those in rural areas.

"We've been in the uniform from ... nine in the morning [to] nine in the evening, when they want to go on the weekend. My daughter's [saying] 'mum I don't have nothing decent to go out in'. I can't afford her like even, you know, the cheap, nice clothes, because you still have to put the diesel and drive to Primark like one hour away" (Sarah – Mother of ten children)

5.2.5 Childcare

Many participants did not talk directly about the impact of childcare costs on their current expenditure. This was because the majority of participants either had children

⁹ [Free School Meals / Uniform Grants | Education Authority Northern Ireland \(eani.org.uk\)](https://www.eani.org.uk/free-school-meals-uniform-grants/)

who were already in school or provided childcare themselves by working part-time or because they were full-time parents.

What was common across participants' responses was how childcare costs had restricted their ability to work:

"They used to go to childcare a few years back when I was working full-time, but I cut back the hours, it wasn't financially working for me because I had to pay for school meals for the two of them ... and the bus ... it was too expensive" (Emily – Single mother of three children)

"I was working and handing them 20 pounds as well you know, it's like what is the point of it?" (Willow – Mother of three children)

The issues associated combining childcare, work, and benefits are explored further in section 6.2.

5.2.6 Other significant costs

In addition to food, groceries, energy, transport, and uniform costs, families also highlighted a range of other pressures on their expenditure, including housing costs and internet.

5.2.7 Managing money and falling into debt

Across the previous sections, there have been various examples of how parents have sought to manage their money and make ends meet, often in extremely time consuming and innovative ways. What became clear throughout each interview was that amidst the rising cost of living parents felt that their finances had been stretched to the limit and beyond.

"How do we find budgeting? [Laughs] I mean, we just do our best, it's very, very difficult to ... I really don't know how to answer that question." (Robert – Father of four children)

As a result, parents are left unable to make ends meet and afford their essential living costs. In turn, many highlighted that they are unable to save any money to cope with income shocks or the further energy price rises expected in winter.

"I've a credit union account and I haven't been able to move money into it for a long time because everything is just far too dear at the minute!" (Ella – Mother of three children)

As a result, when the inevitable income shocks did come, families fell into debt to cover costs.

"If I have a bad month and [daughter's got] too much stuff to pay for school or whatever - then I'll use the credit card" (Emma – Single mother of two children)

Consequently, over half of the parents we spoke to were repaying some form of debt, increasing their expenditure further. The most common forms of debt that parents disclosed were Universal Credit advances and budgeting loans.

"I would be getting £270 but I am paying back a loan. They are taking £50 a fortnight." (Alice – Single mother of five children)

"Yeah, there's quite a lot [of debt], but the like store cards and things from years ago." (Willow – Mother of three children)

However, a significant minority of parents also highlighted that they were borrowing money from family and friends:

"Yeah, my brothers I owe, I owe him £100. And I'll keep saying to him every time I see him. And he said to me, I don't want it back, but I couldn't." (Fiadh – Mother of five children)

5.2.8 The Impact on Children

So far, this chapter has painted a worrying picture of families struggling to make ends meet on just their essential costs.

We asked parents whether their finances had an impact on their children. In their responses, parents consistently told us that their children were forced to miss out on activities or go without new things.

"I worry, especially having a daughter like I want to give her the best of everything and it's impossible" (Ellie – Single mother of one child)

"Even a few years back you know ... they could do after school maybe swimming they can't do that now because my wee ones, 'how come we can't go back to swimming?' - because I can't afford to go back to swimming." (Emily – Single mother of three children)

"I feel as if they've lost out on a full year of school [due to COVID]. The younger girl especially I've seen it impacting her definitely ... If I ever could afford it. I would love to give her an extra boost over the summer, maybe wee bit of tutoring or something. But I couldn't, you know ... I could pull back on the gas ... Then you need you heat you know

what I mean?" (Emily – Single mother of three children)

"I cannot afford to buy my daughter proper ... you see now you have to say no to something else ... I'm not saying I want to go buy them every week something expensive like they don't want to school and look like a scavenger, or they want to go out sometimes and go for a walk in the city and mum, I don't have the clothes to go because we have just a school uniform." (Grace – Single mother of five children)

Although the cost-of-living crisis is often considered to be a temporary phenomenon, the quotes above begin to highlight the longer-term impact on children who miss out on extra-curricular activities, miss out on extra support that may limit their educational attainment, and are less able to socialise with their friends and peers. They also begin to highlight the emotional impact on parents of not being able to provide these opportunities for their children. The quotes illustrate this impact further:

"I do feel bad about you know ... my kids have never been on a family holiday ... just when they hear their friends saying oh, we're going to Spain for three weeks or you know, and I'm like, kids I'm sorry." (Isla – Mother of two children)

"Oh it is frustrating! It is frustrating because you want you want to be able to give yourself and your children the best life you can and you're tired and, you know, you're stuck paying out for the shopping, gas, and electric you know. What does that leave for you to spend quality time with them? ... it all

costs money, money, money.” (Erin – Single mother of two children)

“But I think that's the, that's the only thing. It's just difficult you know, whenever you've got the answer, 'I'm sorry, we don't have money, sorry we don't have enough money.’”
(Robert – Father of four children)

Many parents talked about how they sought to protect their children from the emotional stress of their financial situations. In turn, most did not feel that this had a wider impact on their children's health and wellbeing. However, some parents did acknowledge that some of the pressure was breaking through:

“They think we're poor that's what I hear 'are we poor?' Aye, well we are poor!” (Emily – Single mother of three children)

“I was transferring my anxiety onto her so she is really sensitive and intuitive so she would know if I was upset or whatever ...I can't hide it” (Lily – Single mother of two children)

It is this mix of stress, mental health issues, and lack of access to resources and opportunities that poverty ultimately impacts on children's outcomes (Cooper & Stewart, 2021).

6 FAMILIES' EXPERIENCE OF THE SOCIAL SECURITY SYSTEM

"Some people like the system ...

... other people don't."

... some people's circumstances are more straightforward than others"

In chapter 4, we outlined how complex and variable the experiences of the personal circumstances of the families we spoke to were. In chapters 5 and 6, we then focused on families' finances. The accounts of parents painted a worrying picture of rapidly rising costs across almost all fronts. In turn, parents described how even with the most innovative methods of reducing costs, they could no longer make ends meet.

In this chapter, we turn our attention to parents' experiences the social security system. Amidst all the complexities and challenges of their lives, we wanted to know how far the social security system went to help them meet their needs and provide for their families.

6.1 INITIAL EXPERIENCES

We start by outlining families' initial experiences of the social security system, asking them about their experiences of applying for and getting to grips with benefits.

6.1.1 Applying for benefits

Families had mixed experiences of applying for benefits. Some participants found the process relatively easy.

"No, it was easy ... straightforward easy enough. Just the whole situation and that was it." (Olivia – Single mother for three children)

However, some of these parents did acknowledge that this was some time ago and had heard of less positive experiences from friends more recently:

"When I applied I kind of found it easy enough, I was able to apply for obviously the benefit in advance but that was a long time ago so I'm not too sure what it would be like now." (Ellie – Single mother of one child)

The majority of parents did not find the process of applying for benefits as simple. Most highlighted a large number of questions and amount of background information required as reasons why they found the application difficult. In turn, parents often described being left in a situation where they didn't easily fit one of

the categories listed and wanted to be able to describe their situation to a person.

"A lot of paperwork you need to all like your bank statements ... at first [it] was difficult. But when it was set up it was easy." (Freya – Single mother of one child)

"And if you can't just answer according to the box, then they're not interested ... And you think to yourself ... where's the option for none of the above? ... you feel like you're forced to take one or the other just to get your application going. But if you don't want to do that, because, you know, don't ever say anything that's not right, because they'll come back, it'll come back on you." (Robert – Father of four)

Some parents were able to rely on friends, family, or support workers to complete their applications:

"My ex-partner and my mummy actually had to help me do it because I didn't know how to apply for them." (Erin – Single mother of two children)

Once again, families who faced additional challenges found the process of applying for benefits particularly challenging. Parents who had migrated to live in Northern Ireland described how language barriers made the application process even more difficult. There were also examples of additional paperwork and checks needed to prove they qualified for benefits, which caused lengthy waits.

"It was difficult when I come here ... I don't understand nothing. And I have to go to someone to help me with understand or

translate. I am comfortable with filling all the forms and doing all this. It's just too much questions ... some questions are stupid."

(Charlotte – Single mother of four children)

In turn, Willow highlights below how the process of applying for Personal Independence Payment (PIP) required an even greater level of scrutiny, resulting in a stressful and belittling process:

"The PIP was stressful. I mean, stressful! It's awful! You give all this evidence from your doctors from everything ... your doctor is not going to lie ... and yet you still have to go through everything with I understand they have to ask these questions. But it's very belittling you know, you're trying to prove and most of my things are like hidden disability like arthritis and autoimmune disease. You know, It's very hard trying to prove who you are. You're not telling lies." (Willow – Mother of three children)

6.1.2 Waits and delays

After discussing their experiences of applying for benefits, we asked participants about their initial experiences of getting to grips. In doing so, the dominant topic parents highlighted was the initial five-week-wait for benefit payments to start after moving onto Universal Credit. Two-thirds of parents had experiences of the five-week wait.

"The applying bit wasn't too bad. But it was the whole five-week, six week wait ..." (Penny – Single mother of two children)

The issues with the five-week wait have been well documented, with a range of evidence in Northern Ireland showing it

forces claimants into debt (see section 2.2.4). The experiences of parents who participated in this study only add further weight to this evidence base.

Most parents in this study received an advanced payment, but many struggled with the subsequent repayments.

“When I signed up, you could do this advance payment thing. Were you thought this was fantastic and you pay to get this advanced payment like £1400. {But} you didn’t know you were getting £115 taken off your money then and I was like, god ... And do you know what it was only last week that I paid that last payment off that advanced payment? And that’s how long it takes, from February of last year.” (Emily – Single mother of three children)

However, there was a significant minority of participants who either did not know about the advance payment or who relied on families and friends to get through the five-week wait.

“Begged and borrowed from family, friends you know” (Lily – Single mother of two children)

“I had to get my parents to help me out to get my rent money deposit because I hadn’t even the deposit and first month’s rent so that was tricky. If I didn’t have any family support, I don’t know what I would have done ... Yeah, I was stuck. I was really stuck because I only had like 100 pound in the bank at that time. I couldn’t have done it” (Erin – Single mother of two children)

In addition to pushing parents towards debt, the accounts of parents also highlighting that the issues with the five-

week wait and advance payments were amplified by a lack of clear information and support at the start of the process, causing confusion and misunderstanding.

Figure 4 tells Isla’s story, demonstrating the confusion felt by some families as they move onto Universal Credit, as well as the knock-on effects it can have on finances, relationships, and mental health.

Figure 4: Isla's experience of moving onto Universal Credit



Isla lives with her partner and her two children



Isla's partner was made unemployed after his temporary contract ended. This change in circumstances triggered a move onto Universal Credit.

"My partner had left his part-time job ... turned out that it was only temporary ... then because changes in our tax credit, we had to then apply for Universal Credit."



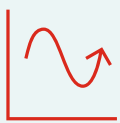
Isla's was unaware of the five-week wait or option of an the advance payment.

"Yes, so that was actually five weeks before [any payment]. We didn't, you know, we didn't get anything. Again, we could have asked for an advance. But again, nobody told us"



This caused the family to fall into debt, which caused a great deal of stress:

"I got so worked up, you know, I'm still trying to pay off the arrearsIt put a lot of strain onto me because obviously then I wasn't paying things so I just getting them phone calls or checking ... Why am I in so much arrears in my rent?... How am I gonna pay this back?... to keep this house over our head? ... I was panicking because I had never, I had never missed a payment for the last 13 years."



It took Isla over a year to feel that she had got to grips with Universal Credit. Her issues with the system and the five-week wait were later compounded by issues with fluctuating wages and an overpayment by her employer.

"But going from two completely different systems it was a big shock for me ... It's only really now that I have found my feet with Universal Credit. When I was on tax credits ... We had never any issue with that"

They're telling you to check your portal, which I was doing. But nobody actually tells you, you need to check it on the 16th of every month ... when you go further through, there's all these separate sections ... So much is dependent on your earnings they maybe pay half of your rent or three quarters of your rent."



She feels that more personal support at the start, could have avoided many of these issues:

"We were just told to do it online. It's fairly simple. Set up a password, blah, blah, blah, But there was nobody really, even when I was having an issue ...I do think for anybody claiming Universal Credit, needs to have a face-to-face consultation"

6.2 COMBINING WORK AND BENEFITS

As well as highlighting the challenges created by the five-week wait, Isla's story (figure 4) also highlights the issues many parents faced in combining part-time work and Universal Credit. These issues have been documented elsewhere (see section 2.2.6). In this research, two key themes emerged when we spoke to parents about work and benefits. The first was around the additional challenges of managing fluctuating earnings and how this impacted their Universal Credit receipt.

As described in section 4.1, almost all parents who were in part-time work reported that their hours fluctuated from week to week or month to month. A number of participants also highlighted how this impacted the money they received through Universal Credit.

"Every week is different but from like eight hours to about 15, 16 hours a week? If I work less, and they pay me more Universal Credit." (Freya – Single mother of one child)

"It [Universal Credit] changes because sometimes we have five weeks of the month and sometimes these two weeks of nights shifts, and my husband works the odd night shifts a week" (Anna – Mother of two children)

"The reason why obviously Universal Credit stopped for me was we were struggling a wee bit, so he changed to night shift. So he could make more, which is why Universal Credit

stopped then." (Ella – Mother of three children)

Isla's story (figure 4) highlights some of the additional time, effort, and attention that is required to manage income when earnings fluctuate so much. This challenge is only made greater when we consider that parents often had to re-calculate every month and did so against a backdrop of rapidly rising costs.

The second theme that emerged was that parents often felt stuck between benefits and work.

This issue was highlighted by the Coalition and Conservative Governments as a key problem with the social security system among a wider narrative of welfare dependency. The approaches of these successive Governments focused much more on reducing the level of benefits received by families, rather than tackling issues with low-paid and insecure work. The 'benefit cap'¹⁰ and 'two child limit' are examples of welfare reforms that were intended to do this.

However, the accounts of parents in this study suggest that the more prominent issue was that the work that was available to families was often low-paid.

"I would have to leave work to receive proper benefits ... because I'm not making a lot. But I like to go to work. Do you know what I mean? I like to get out of the house and that's the only reason why I have went back but if I don't receive enough, I'll just have to

¹⁰ [Eight things you should know about the benefit cap | CPAG](#)

come out to get more help, I think ... I should receive a lot more than what I am with working.” (Ella – Mother of three children)

“We are not allowed to do work because we will lose so, so much. So it will be so much easier if we can go and do something and not lose 50% ... That's why people not going to work on the benefits because we can't afford” (Charlotte – Single mother of four children)

Other families highlighted specific benefits administered by the Northern Ireland Executive (such as free school meals) were key drivers in their decision to limit their work.

“I made the mistake ... I went into full-time work ... For about eight months I had pay for three school meals then I had to pay the buses and then aww it was awful. I was getting the extra pay ... I had to pay it out, so it was working to all hours and wasn't benefitting from it.” (Emily – Single mother of three children)

Finally, several parents also highlighted how costs associated with childcare further limited their ability to work (see section 5.2.5). In line with the findings of Patrick & Simpson (2020) (see section 2.2.6) Daisy also highlighted the issues associated with the retrospective payment of childcare costs:

“With creches, you're paying in advance, but with Universal Credit you're a month behind... I'm going to be requesting full-time place for the whole like five days a week ... [I'm] paying that now, but I won't get it back

until the following month. This month, I'll only be getting the money that I paid for my June fees, but yet I will be paying for my July fees.” (Daisy – single mother of one child)

6.3 EXPERIENCES OF SPECIFIC REFORMS

Before exploring parents' views and experiences of the design of the social security system more broadly, it is useful to outline experiences around specific welfare reform measures. In addition to the challenges associated with the cap on benefits noted in the previous section, two key reforms emerged from parents' views; the 'two child limit', and the £20 uplift to Universal Credit during the COVID-19 pandemic.

6.3.1 The 'two child policy'

The number of families who were directly impacted by the 'two child limit'¹¹ on benefits was relatively low. However, there was awareness among a wider set of parents when they were asked about reforms they think should be changed.

What was most striking across parents' responses was that they saw the policy as fundamentally unfair and impeding individual choice and rights.

“The thing, which is a problem for me is that the third child, {I} don't get nothing. So my wee girl she's born after some year, and she's not allowed to eat or have new shoes or new clothes, because [the] benefit is not for her? So that mean, I should snip myself after the second child and don't have any more

¹¹ [The two-child limit | CPAG](#)

because the benefits can't help me with the third or fourth one?" (Charlotte – Single mother of four children)

"I think people have really struggled with that there big time I mean, like, there's women in here [refuge] and like some people aren't paid for their third child. I think that's disgusting" (Katie – Single mother of three children)

6.3.2 The '£20 uplift'

The second policy that was regularly discussed by parents was the £20 uplift in Universal Credit.

For some parents, this increase in benefits was a lifeline, providing them with additional funds to help them cover rising food and energy costs and put some money aside to deal with the income shocks described in section 6.6:

"That additional 20 pounds, enabled me to be able to set it aside for whenever I needed it. So whenever it went away, it's meant that I had to find 20 pounds from the budget I already had." (Daisy – Single mother of one child)

"Because it would have been an extra ten-pound gas and ten-pound electric. So it did help in a way." (Lucy – Mother of three children)

However, several parents highlighted how they had barely noticed the £20 uplift until it was gone. This is perhaps unsurprising given the extremely stretched financial situation many families described (see chapter 6):

"We didn't realise until I got like an email from Universal Credit to say it would be stopping ... when we set up our account, nobody had even said that you were getting the £20 uplift. So that was a bit of a shock" (Isla – Mother of two children)

6.4 THE DESIGN OF THE SYSTEM

In this section, we explore parents' views and experiences of the design of the social security system more generally. In doing so, we focus on four overlapping areas. Firstly, section 6.4.1 looks at the shift to a social security that is primarily administered and managed online. Section 6.4.2 then looks at parents' experiences of communication with benefit agencies through that online system. Section 6.4.3 looks at the level of personalisation within the system. Finally, section 6.4.4 explores parents' overall reflections and views on the social security system.

6.4.1 Digital by default

Parents had mixed views on the shift to a social security system that is administered and managed primarily online. Those who participated who were younger, more technologically capable, and had access to digital equipment gave generally positive accounts of the system:

"Seems straightforward enough I just use the app on my phone ... you just have to write in if anything changes ... mine stays all the same" (Emily – Single mother of three children)

"Aye well it's straightforward enough you know the Universal Credit" (James – Single father of two children)

However, those parents who were less technologically capable found the online system much less straightforward. This was particularly true for those parents without access to the internet or device.

“Horrendous, horrendous ... I don’t have one of those smartphones this phone of mine just actually a wee £4.99 phone you know. So I don’t have no internet facilities or anything ... And the library obviously was closed.” (Fiadh – Mother of five children)

“Everything’s online, everybody expects that you’ve got an internet connection for stuff.” (Robert – Father of four children)

“It is frustrating, but I have sort of found ways of navigating the system ... It’s just finding ways to work around it. But I know that it wouldn’t say to everybody, and everybody’s not like technological savvy” (Daisy – Single mother of one child)

6.4.2 Communication

In discussing the digital and online nature of the system, many parents also talked about how they communicated with benefits agencies.

Once again, parents’ views on the type and form of communication they had with the social security system was mixed. Some parents liked communicating through their Universal Credit journal and the reminders they received through this portal:

“No, it’s good you see you got that message like you have to check Universal Credit note so I have reminded like I have a job interview or something so he’s better than then before” (Grace – Single mother living with her four children)

“Well, I think it’s better than sitting on the phone waiting on an answer, so I actually find it a lot easier” (Emma – Single mother of two children)

However, others wanted the option to speak directly to a person. This was particularly true when participants needed to communicate information that was more complicated or wanted to talk through a problem they had.

“When it comes to like updating your circumstances and Universal Credit, like it’s never your work coach it’s just random people and then one day you’re talking to one person and the next you’re talking to another, and no one communicates about what’s going on.” (Ellie – Single mother of one child)

“For me, it’s better to speak ... So I tried to call through but then you know, when you try to call up these lines, you can be on hold for hours, before you get through, and your phone battery will die or your phone credit when run out. And nobody calls you back afterwards ... Trying to get through to a human being who understands you.” (Robert – Father of four children)

Robert and Ellie’s quotes highlight another theme in parents’ experiences of the social security system, the increasing lack of personalisation.

6.4.3 Personalisation

As highlighted in chapter four, parents who took part in this study experience a wide range of complex circumstances. In turn, chapter 5 highlighted that participants’

financial situations are equally complicated and challenging. Finally, this chapter (6) has demonstrated that the social security system is also very complicated for many parents. When we consider all of this together, it is not surprising that most participants wanted a more personalised, empathetic, and communicative system.

The majority of participants highlighted that they found the system to be impersonal and overly bureaucratic.

"It's very, very bureaucratic ... I mean, very, very bureaucratic." (Fiadh – Mother of five children)

"The Universal Credit system ... sort of puts people into boxes ... But not always does it fit into those sorts of categories? And like, there is more complicated situations?" (Daisy – Single parent of one)

"Definitely. I suppose that roboticness needs to be addressed. Some people like the system, other people don't, some people's situation or circumstances are more straightforward than others ... I'm a mother that has two children to two different dads and you know, there's no room for explaining or you know, circumstances that are outside of what's listed, you know, it should be based on an individual person centred." (Lily – Single mother of two children)

Across parents' experiences it's possible to see how the often impersonal and bureaucratic nature of the system contributed to some of the mistakes and miscalculations highlighted in sections 6.1 and 6.2. In particular, the lack of personalised support within a complicated system left many families struggling to

match their circumstances with a complicated system. The next section looks at how this lack of support has left a void that charities, community groups, and even families and friends are trying to fill.

6.4.4 Charitable and informal support

Throughout parents' accounts, there were examples of how the gaps in personalised support in the system were being plugged by charities, community groups, and in some cases family and friends.

"My sister-in-law is she works for [advice organisation]. She had a look over them for me. And she was like, well, I think you've explained yourself, right? But the girls in [organisation] where I go, girl, she put me in contact with you. They, they were really supportive" (Willow – Mother of three children)

"[The] Library staff I couldn't speak highly enough of them ... Yeah, I would be lost without that library." (Fiadh - Mother of five children)

"Yeah, it's not easy If it wasn't [for] [organisation], like helping me with all my benefits and everything, all these past few years? I don't know. What will be the point today you know?" (Amelia – Mother of five children)

"And then, and then I go to my treatment, and then the [organisation] helped me. Need support. Benefits. Paid time. Give me support." (Sophia – Mother of four children)

As highlighted in earlier sections, this support almost always extended beyond just navigating the benefits system.

Parents often described how charities, communities, and families and friends often provided not only practical support but also emotional and financial support too.

“Thank God for this hostel they have food banks, they have food, and people in here”
(Katie – Single mother of three children)

“So this is like food, nappies for my wee girl, and a lots of talking and supporting people.”
(Charlotte – Single mother of four children)

“She's very, very helpful. We do lean on her, just we feel so bad, that we're always leaning on her ... Because she's so helpful and she must have other people out there who are also leaning on her. So it just makes you feel - I don't know how to describe that.” (Robert – Father of four children)

Although the accounts of charitable and community support are inspiring and heart-warming, Robert's quote does point toward a wider question of whether these services can cope with the level of support needed after over a decade of austerity and welfare reform.

They also point to a wider question of whether this type of personalised, holistic support should be provided only by charities or should also be a core element of the social security system. This question is considered further as we draw together our key conclusions and themes in chapter seven.

7 KEY THEMES AND CONCLUSIONS

We began this report by reviewing recent research into parents' experiences of the social security system in Northern Ireland. In doing so, we set the scene for the findings from our primary research. This review pointed toward a social security system that was no longer adequately meeting the financial needs of families. In turn, it suggested that specific features and reforms were causing confusion and hardship. However, it also highlighted the need for a more detailed and rich inquiry into the lived experience of financial hardship and the social security system in Northern Ireland. The recent cost of living crisis and our emergence from the COVID-19 pandemic has only amplified the need for more research.

In chapter three we outlined the methodology for the first stage of this study; qualitative interviews with 24 parents across Northern Ireland to better understand their financial needs and experiences of the social security system.

In chapter four, we began setting out the findings from these interviews, focusing on the circumstances of the families who took part. In doing so, we uncovered the complex range of challenges they face in their daily lives.

We then moved on to families' financial situations, exploring their income and expenditure (chapter five). In doing so, we revealed a worrying picture of parents increasingly unable to make their static income stretch across a sea of rising costs.

In chapter six we turned our attention to the social security system. We found a system that many felt was impersonal and inflexible, and complicated.

In this chapter, we conclude the report by drawing together the key themes and conclusions before outlining the next steps for the project.

7.1 IT'S NOT ENOUGH

In section 2.2.2. we highlighted that a number of voices have already questioned the adequacy of the social security system in providing the safety, security, and support families need. Over a decade of welfare reforms and austerity have eroded the foundation that should be provided by social security.

The findings in chapter five of this report brought into clear focus the near impossibility of matching their incomes and expenditure. They have revealed how the COVID-19 pandemic and current cost of living crisis have amplified the challenges families face and made the consequences of recent reforms even starker.

7.2 ONE SIZE (DOESN'T) FIT ALL

In chapter four, we outlined the range of complex personal circumstances and challenges experienced by families. Although there were commonalities across families' lives, each had a distinct set of circumstances.

Through Penny's story (figure 2) and in chapter six, we highlighted how these additional needs and challenges increase costs and require additional time and effort for parents to manage.

In stark contrast to this picture of complex and complicated lives, Chapter seven revealed a system that many felt was impersonal and inflexible, unable to adapt to the complicated lives of families. In particular, parents who had applied for Personal Independence Payment to help manage the extra costs that come with their disabilities found the process complicated and belittling.

In contrast was the support provided by charities and community groups. Parents consistently highlighted how this support was essential but also personalised and holistic. When asked, it was exactly this type of personal support that many parents felt they needed. This was particularly true when moving onto benefits and when complicated situations or changes in circumstances arose.

7.3 KNOCK ON EFFECTS

Many parents also felt that the system was complicated and exacerbated families' already challenging financial circumstances, rather than helping them meet their needs. Two examples consistently came up; the five-week wait for payments to start when moving onto Universal Credit and the fluctuations in income caused by combining insecure work and Universal Credit. Both issues have been well documented in recent research (see sections 2.2.4 and 2.2.5). Findings from this study add further weight to the evidence around these issues. In particular,

Isla's story (figure 4) highlights how complicated and stressful these issues can be. In section 7.2, we also show how parents are caught between work and benefits due to low-paid work.

However, these knock-on effects were not confined to the social security system. Each of the stories highlighted in this report demonstrates how families are repeatedly caught in cycles that drive them further into poverty. When they face additional challenges and needs, these knock-on effects only become greater.

7.4 PASSING RESPONSIBILITY?

The impersonal, inflexible, and complicated nature of the social security system reported by parents leads to a wider question of whether the social security system is fulfilling its original aims.

As highlighted in section 2.2.1, in July 2019, the UK Work and Pensions Committee's Inquiry into the Welfare Safety Net concluded that:

"Successive Governments have made huge savings from almost a decade of changes to uprating policies and freezes. The corollary, however, is an increasingly patchy safety net, which is failing to support some of those who need it most."

The quote above relates largely to financial cuts. However, there has also been a parallel shift to an online and 'digital by default' system of administering and managing benefits. There is evidence to suggest that this forms a wider transfer of responsibility for providing for and supporting citizens from the state to much

less well-resourced citizens and communities.

The COVID-19 pandemic and cost of living crisis may be forefront of many minds, but the financial and practical challenges run back much further than this. It is under these extreme pressures that the social security system should be providing the safety net required to avoid families falling into destitution. The accounts of families in this study suggest it is not doing so.

In its place, we heard stories of charities, community groups, and families and friends stepping in to provide essential support. Given that welfare cuts have also been accompanied by over a decade of austerity measures, there is a legitimate question of whether these organisations *can* as well as *should* be filling gaps left as the state withdraws financial and practical support.

7.5 ANGER AND APATHY

We cannot consider the financial and practical sides of families' finances and the social security system without also paying attention to the emotional aspects. This report is laced with the testimony of the emotional impact of the financial pressures they face, and of the challenge they encounter in navigating a social security system that should be designed to help.

In listening to parents, we heard about feelings of guilt in not being able to provide enough for their children, frustration at complicated application forms and processes, and relief and gratitude at the support provided by community groups and charities.

However, perhaps the most striking emotions we encountered were the mix of anger and apathy in parent's accounts. There was very real anger at the profits behind rising energy costs and policies that impinged on fundamental rights such as the two-child policy. However, there was also a sense of apathy, with many parents resigned to their situation and who struggled to see a social security system that could and should provide more.

7.6 PARENTING UNDER EXTREME PRESSURE

This report has predominantly focused on the negatives; the challenges, the problems, and the complexity that the families we spoke to found themselves in. This is because the wider economic and social context surrounding them is so hostile.

However, what we also found throughout our conversations with parents was resilience, humour, and determination. We found parents who were doing everything possible to provide for their children; whether that be going to four different shops to make their money go further or going without themselves. We found parents who were travelling across the city and country to take their children to appointments. We found parents who were spending hours upon hours working out their budgets and navigating complicated forms and processes.

And we were left asking the question: *Isn't this exactly who the social security system was designed to support?*

7.7 NEXT STEPS

Now that we have spoken to parents individually and learned more about their current financial needs and experiences of the social security system, we are able to move onto the next stage of this project.

In the next stage, we will bring those parents back together to discuss the changes they would like to see to better enable them to meet their needs and increase their incomes.

We expect to report on our findings from this second stage in winter 2022/23.

APPENDIX ONE

RAPID EVIDENCE REVIEW

We also set certain parameters around our search to ensure that it gave us results that were manageable within this rapid review and targeted enough to be relevant to our research.

As the research is focused on identifying changes that can be made to the current social security system, the review only includes evidence published from 2017 onwards. In turn, the review only looks at research conducted in Northern Ireland or that includes specific reference to Northern Ireland. All of the parameters for this review are outlined in the table below alongside the rationale for inclusion and the potential limitations each may cause to the final results of the review.

To conduct our search, we used search engines and databases that would offer both academic and grey literature (policy reports, briefings etc.)¹². We were unable to incorporate some publisher linked databases because they are only accessible through paid subscription.

Through this initial search, we identified 57 different outputs (reports, briefings, evidence submissions) that were deemed to fall within the broad parameters of the review and had the potential to help answer the review questions.

Each of these outputs were logged and were triaged to ascertain their relevance to the review questions and research as a whole. After this review was completed:

- 14 outputs were taken forward to be incorporated in the main evidence review¹³
- 29 outputs were excluded from this review¹⁴
- 13 outputs were deemed to have contextual relevance for the research and were reviewed separately¹⁵

¹² Google scholar and Social Care Online were the primary search tools/databases we used. We then repeated our search through the general Google search engine to minimise the risk of losing insights published by smaller organisations or community groups that may fall outside of the traditional definitions of policy and academic literature

¹³ A full list of these outputs can be found in Appendix 2

¹⁴ The majority of these were deemed to be outside of the scope of the review or to have limited relevance due to their lack of focus on families' experience

¹⁵ These outputs either gave important context to the NI Executive's policy around poverty or social security or gave an overview of poverty in NI or the broad financial impact of welfare policy changes in the country

Outputs that were included in the main evidence review

- Belfast City Council Youth Forum (2017) Young people's views on poverty in Belfast: a pilot study. Belfast City Council Youth Forum: <https://www.belfastcity.gov.uk/documents/youth-forum/poverty-it-s-not-a-choice>
- Scaffolding Project (2021) The experiences of poverty and community responses in East Belfast. Scaffolding Project : <https://www.eastsidepartnership.com/sites/default/files/The%20Scaffolding%20Project%20Briefing%20Document.pdf>
- Family Fund (2021) The impact of COVID-19 - A year in the life of families raising disabled and seriously ill children: Northern Ireland findings. Family Fund: <https://www.familyfund.org.uk/Handlers/Download.ashx?IDMF=5fff848c-4688-47fe-8b99-9f500932d4e1>
- Fitzpatrick, C. & Chapman, A. (2021) From Working Tax Credit to Universal Credit: is the older workforce ready? Perspectives from employees and employers in Northern Ireland. Journal of Poverty and Social Justice, 29:3, pp. 297-315: <https://doi.org/10.1332/175982721X16231309013027>
- French, D. & McKillop, D. (2017) The impact of debt and financial stress on health in Northern Irish households. Journal of European Social Policy, 27:5: <https://doi.org/10.1177/0958928717717657>
- Hanratty, J. et al. (2021) Capturing the Learning from the Reaching Out, Supporting Families Programme: Good family support in the community and voluntary sector. Centre for Effective Services: <https://d1j85byv4fcann.cloudfront.net/cesdownloads/ROSF-Capturing-the-Learning-Paper-1.pdf?mtime=20210901171949&focal=none>
- Harding, S. (2020) The Impact of Universal Credit on women. Consortium for the Regional Support for Women in Disadvantaged and Rural Areas: <https://womensregionalconsortiumni.org.uk/wp-content/uploads/2021/04/September-2020-The-Impact-of-Universal-Credit-on-Women.pdf>
- Joseph Rowntree Foundation, Patrick, R. & Simpson, M. (2019) Northern Ireland Affairs Committee and Work and Pensions Committee joint inquiry into welfare policy in Northern Ireland: Joint submission from the Joseph Rowntree Foundation, Ruth Patrick (University of York) and Mark Simpson (Ulster University): https://pure.ulster.ac.uk/ws/files/76929010/JRF_submission_to_NI_welfare_inquiry_May_2019_final_Appendix.pdf
- McDonough, C. (2019) "It's just constant debt": Why parents need better support for childcare under Universal Credit. Save the Children: <https://www.savethechildren.org.uk/content/dam/gb/reports/its-just-constant-debt.pdf>
- Patrick, R. & Simpson, M. (2020) Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it. Joseph Rowntree Foundation, York: <https://www.jrf.org.uk/report/universal-credit-could-be-lifeline-northern-ireland-it-must-be-designed-people-who-use-it>
- Patrick, R. et al. (2022) Covid Realities: documenting life on a low income during the pandemic. Covid Realities: <https://covidrealities.org/learnings/write-ups/covid-realities>
- Spyreli, E. et al. (2021) A qualitative exploration of the impact of COVID-19 on food decisions of economically disadvantaged families in Northern Ireland. BMC Public Health 21, 2291: <https://doi.org/10.1186/s12889-021-12307-1>

- Wilson, L. (2017) The gendered nature of employment and insecure employment in Northern Ireland: A story of continuity and change. NERI: https://www.nerinstitute.net/sites/default/files/research/2019/changing_nature_of_womens_work_lw_final_draft.pdf
- Work and Pensions and Northern Ireland Affairs Committees (2019) Welfare Policy in Northern Ireland: First Joint Report of the Work and Pensions and the Northern Ireland Affairs Committees. House of Commons Library: <https://publications.parliament.uk/pa/cm201719/cmselect/cmniaf/2100/2100.pdf>

Outputs that were included in the contextual evidence review

- Anti Poverty Strategy Expert Advisory Panel (2021) Report from the Anti Poverty Strategy Expert Advisory Panel. NI Executive: <https://www.executiveoffice-ni.gov.uk/system/files/publications/communities/dfc-social-inclusion-strategy-anti-poverty-expert-advisory-panel-recommendations.pdf>
- Beatty, C. & Fothergill, S. (2013) The impact of welfare reform on Northern Ireland. NICVA: <http://shura.shu.ac.uk/26810/1/impact-welfare-reform-ni.pdf>
- Breinlich, H. et al. (2017) The Consequences of the Brexit Vote for UK Inflation and Living Standards: First Evidence. LSE: https://personal.lse.ac.uk/SAMPSONT/VoteInflation_TP.pdf
- Brewer, M. et al (2022) Social Insecurity: Assessing trends in social security to prepare for the decade of change ahead. Centre for Economic Performance/Resolution Foundation/ Nuffield Foundation: <https://www.nuffieldfoundation.org/wp-content/uploads/2022/01/Social-Insecurity.pdf>
- Cooper, K. & Hills, J. (2021) The Conservative Governments' Record on Social Security: Policies, Spending and Outcomes, May 2015 to pre-COVID 2020. Centre for Analysis of Social Exclusion: <https://sticerd.lse.ac.uk/dps/case/spdo/spdorp10.pdf>
- Cooper, K., Stewart, K. (2021) Does Household Income Affect children's Outcomes? A Systematic Review of the Evidence. Child Ind Res 14, 981–1005. <https://doi.org/10.1007/s12187-020-09782-0>
- Fitzpatrick, C. et al. (2018) Mitigation of Welfare Reform in Northern Ireland. Advice NI/Housing Rights/Law Centre NI: <https://www.housingrights.org.uk/sites/default/files/policydocs/Welfare%20Reform%20Mitigations%20on%20a%20Cliff%20Edge.pdf>
- Fitzpatrick, S. et al. (2020) The homelessness monitor: Northern Ireland 2020. Crisis/ Joseph Rowntree Foundation: https://www.crisis.org.uk/media/241613/the_homelessness_monitor_northern_ireland_2020.pdf
- Graham, L & Naworol, K (2021) A Scoping Review of the Literature on Poverty in Northern Ireland. Department for Communities: [A Scoping Review of the Literature on Poverty in Northern Ireland \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/A_Scoping_Review_of_the_Literature_on_Poverty_in_Northern_Ireland)
- Joseph Rowntree Foundation (JRF) (2022) Poverty in Northern Ireland 2022. Joseph Rowntree Foundation.: <https://www.jrf.org.uk/report/poverty-northern-ireland-2022>
- Northern Ireland Housing Executive (2018) Welfare Reform in Northern Ireland: A Scoping Report. Northern Ireland Housing Executive: <https://www.nihe.gov.uk/getmedia/2b5db9a7-6fd8-420c-9265-da85a29d70b0/welfare-reform-ni-a-scoping-report.pdf.aspx?ext=.pdf>

- Reed, H. & Portes, J. (2019) Cumulative impact assessment of tax and social security reforms in Northern Ireland. Northern Ireland Human Rights Commission:
<https://niopa.qub.ac.uk/bitstream/NIOPA/11780/2/Final%20CIA%20report%20Oct%202019.pdf>
- Save the Children (2021) Ten Years Too Long: A decade of child poverty in Northern Ireland. Save the Children:
https://www.savethechildren.org.uk/content/dam/gb/reports/ten_years_too_long_a_decade_of_child_poverty_in_northern_ireland.pdf
- Save the Children/Child Poverty Action Group (2021) Children Can't Wait: Investing in social security to reduce child poverty in Northern Ireland. Save the Children/CPAG:
<https://cpag.org.uk/sites/default/files/files/policypost/Children%20cant%20wait.pdf>
- Simpson, M. & Patrick, R. (2019) Universal Credit in Northern Ireland: interim report. Ulster University:
https://pure.ulster.ac.uk/ws/files/76913293/Universal_credit_in_Northern_Ireland_interim_report_public_version.pdf



“We don’t just want to survive...”

Families’ priorities for improving the social security system in Northern Ireland



Save the Children

ABOUT SAVE THE CHILDREN

Save the Children work alongside children in 118 countries, including the UK. Across Northern Ireland, we're working with children and families in the places and spaces that matter the most: homes, nurseries, schools, and throughout local neighbourhoods. In these areas we also gather and analyse evidence of the impact of our work to influence wider policy and practice.

ACKNOWLEDGEMENTS

We would like to thank all the participants who gave their time so generously to share their views and experiences. Their insights are invaluable. We would also like to thank our community partners for connecting us with participants and supporting this work. Thank you to The Clanrye Group, STEP (South Tyrone Empowerment Programme), GSAP (Greater Shantallow Area Partnership), Gems NI, Eastside Learning, VOYPIC (Voice of Young People in Care), Community Advice Antrim and Newtownabbey and The Larder, Belfast.

This research was conducted by Save the Children UK staff in Northern Ireland. The report was written by Lavinia Loperfido and Dr Chris Parker.

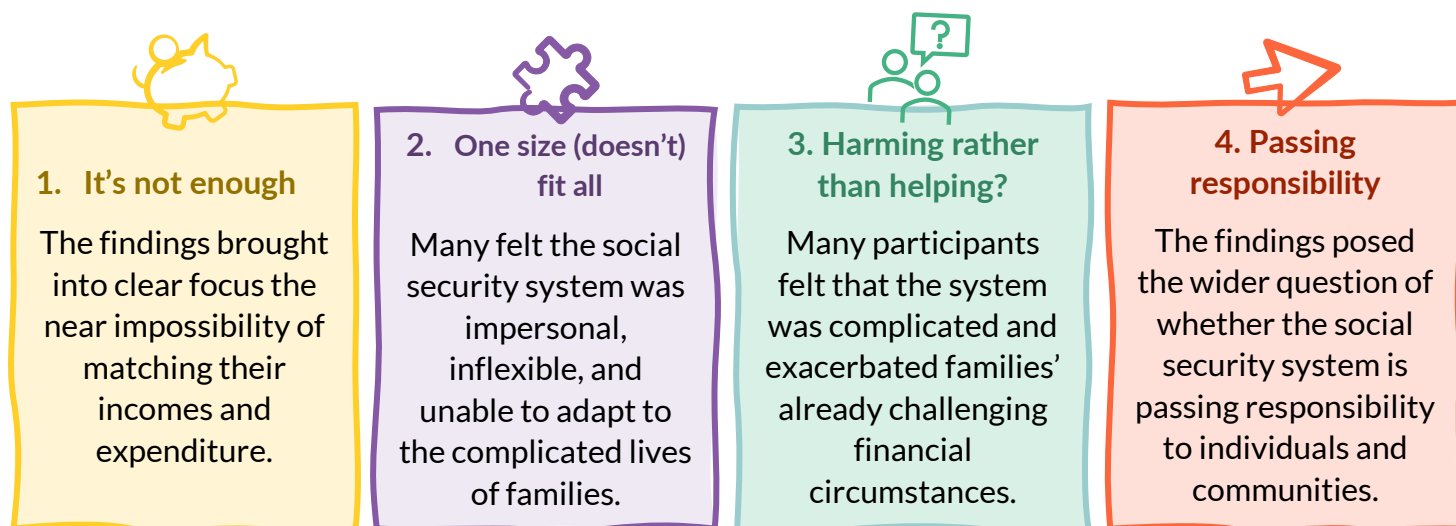
CONTENTS

A quick summary.....	4
1 Introduction.....	5
1.1 Methodology	5
2 Families' experiences of the social security system	7
3 Families' priorities for the social security system	9
3.1 A system that is built around families' needs and circumstances.....	10
3.2 A system that is better connected and more accountable to families.....	12
3.3 A system that offers agency, choice, and dignity to families	14
4 Conclusions.....	16

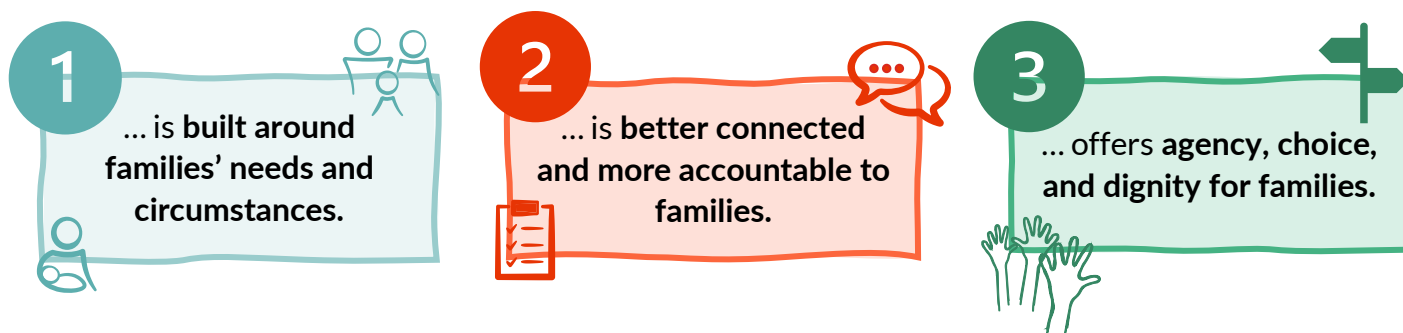
A QUICK SUMMARY

We know that many families are finding things hard right now. The cost-of-living crisis has pushed many to the brink. However, we also know that for many their challenges are not new. Over the last two decades, they have been forced to cope with unprecedented levels of change due to the welfare reforms, austerity measures, and the Covid-19 pandemic. Amidst all of this, we wanted to find out how the support that people receive from the government (such as Universal Credit and other benefits) makes a difference in their lives.

In summer 2022, we set out to speak to parents and carers across Northern Ireland about their experiences of the social security system, drawing what they told us into a report. The key findings were:



In late 2022 and early 2023, we brought those families back together to explore their priorities for improving the social security system so it could better enable them to meet their needs, increase their incomes and lift children out of poverty. What they told us could be drawn into three main themes. **They wanted a social security system that:**



This report outlines families' key priorities for improving the social security system in Northern Ireland. For each, we present an overview of what families told us, alongside a summary of the priority areas in which they would like to see change.

1 INTRODUCTION

We know that many families are finding things hard right now. The cost-of-living crisis has pushed many to the brink. However, we also know that for many their challenges are not new. Over the last two decades, they have been forced to cope with unprecedented levels of change. Across the UK, recession, welfare reform, austerity, and the coronavirus pandemic have all hit families hard. For families in Northern Ireland, the situation has arguably been even worse due to the political impasse that has plagued Stormont and the ongoing impact of the conflict. Amidst this perfect storm, we want to find out how the support that people receive from the government (such as Universal Credit and other benefits) makes a difference in their lives.

One of our key priorities is to reduce the level of child poverty in Northern Ireland. We know that the social security system is a key mechanism in giving families the income they need to give their children the best start in life.

This report sets out families' priorities for improving the social security system in Northern Ireland.

The report begins by giving a brief outline of the methodology we used in the study. Section 2 then summarises the key findings from the first stage of this research; interviews with 24 families across

Northern Ireland about their experiences of the social security system. This provides the context for families' priorities for improving the system.

The remainder of this report is structured by the three key themes that emerged across families' priorities for improving the social security system. For each, we present an overview of what families told us, alongside a summary of the priority areas in which they would like to see change.

1.1 METHODOLOGY

In summer 2022, we set out to speak to parents and carers across Northern Ireland about their experiences of the social security system, drawing what they told us into a report¹.

In late 2022 and early 2023, we brought those participants back together in focus groups in Dungannon, Derry/Londonderry. We also worked with families who weren't previously involved in Belfast. As with our original interview participants, these families had experience of the social security system.

In these focus groups, we worked with participants to explore their priorities for improving the social security system so it could better enable them to meet their needs, increase their incomes and lift children out of poverty. These focus groups were based in local community venues that were familiar to the participants. Each

¹ <https://www.savethechildren.org.uk/content/dam/gb/reports/its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern%20ireland.pdf>

focus group lasted between 1 – 2 hours and began with an overview of the key findings that emerged from the first stage of the research (interviews with 24 families across Northern Ireland). Subsequent discussions then focused on families' priorities for improving the social security system, based on these findings.

Each focus group was audio recorded, with additional data collected through notes written by participants during the focus group on flipcharts and post its. Audio recordings were transcribed and combined with this additional data before being analysed to identify the priorities set out in this report. These priorities have subsequently been shared with participants to check their validity.

Our next step is to work with policymakers, politicians, partners, and families to explore how we can implement these priorities and transform the system to better enable families to meet their needs and lift their children out of poverty.

2 FAMILIES' EXPERIENCES OF THE SOCIAL SECURITY SYSTEM

The remainder of this report focuses on families' priorities for improving the social security system in Northern Ireland. Before describing these priorities, it is useful to remind ourselves of the key findings from the first stage of this research; in depth qualitative interviews with 24 families across Northern Ireland

about their experiences of the social security system. We won't repeat all of what they told us here, but figure 1 (below) outlines the four key themes across families' experiences. We encourage you to read the full report for a detailed account of their experiences².

Figure 1: The key themes from interviews with participants about their experiences of the social security system

1. It's not enough

The findings brought into clear focus the near impossibility of matching their incomes and expenditure. Families' expenditure is increasing across almost all fronts, while their incomes have been hit by inflation and years of social security cuts. The COVID-19 pandemic and current cost-of-living crisis have amplified, and accelerated challenges created by a decade of cuts and austerity measures.

2. One size (doesn't) fit all

Although there were commonalities across families' lives, each had a distinct (and often complicated) set of circumstances. In stark contrast to this picture of complex and complicated lives, many felt the social security system was impersonal, inflexible, and unable to adapt to the lives of families. The impersonal, inflexible, and complicated nature of the system contributed to delays, mistakes, and miscalculations that had a knock-on effect on families' finances.

3. Harming rather than helping?

Many participants felt that the system was complicated and exacerbated families' already challenging financial circumstances, rather than helping them meet their needs. We heard about feelings of guilt in not being able to provide enough for their children, frustration at complicated application forms and processes, and relief and gratitude at the support provided by community groups and charities.

4. Passing responsibility

The findings of this study posed the wider question of whether the social security system is fulfilling its original aims. The social security system should be providing the safety net required to avoid families falling into destitution. The accounts of families in this study suggest it is not doing so. In its place, we heard stories of charities, community groups, and families and friends stepping in to provide essential support.

² <https://www.savethechildren.org.uk/content/dam/gb/reports/its-hard-to-survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern%20ireland.pdf>

In discussing priorities for improving the social security system the experiences described reinforced what families told us during the first stage of the research. There was a clear consensus that the level of financial support available through the social security system was increasingly inadequate when compared to the rising sea of costs faced by families.

3 FAMILIES' PRIORITIES FOR THE SOCIAL SECURITY SYSTEM



The families who took part in interviews about their experiences of the social security system were invited to three focus groups in late 2022 and early 2023. In these focus groups, we explored with families the changes they wanted to see in the social security system to better enable them to meet their needs, increase their incomes and lift children out of poverty.

These discussions ranged from the broad principles and purpose of the social security system to specific policies that either helped or hindered families' abilities to meet their needs. The richness of the insights and the uniqueness of the perspectives we gathered in these discussions show the value that participatory research with families can add in shaping change in policy and practice.

Three key themes emerged across families' priorities for improving the social security system (see right). The remainder of this report is structured by these themes. For each, we present an overview of what families told us, alongside a summary of the priority areas in which they would like to see change.



Before exploring these themes in more detail, it is important to emphasise that families felt that in order to lift children out of poverty, there needed to be widespread change on a number of fronts. Social security was one important part of this, but

many of the root causes of poverty lie elsewhere. Access to secure jobs with fair pay, a well-functioning childcare system, and access to adequate and affordable housing were all seen as areas requiring significant progress.





1

A system that is **built around families' needs and circumstances.**



2

A system that is **better connected and more accountable to families.**



3

A system that offers **agency, choice, and dignity for families.**

3.1 A SYSTEM THAT IS BUILT AROUND FAMILIES' NEEDS AND CIRCUMSTANCES

The families we spoke to felt that a well-functioning social security system should meet the needs of families and be responsive to their circumstances. However, their collective views and experiences suggest that the current system falls short in each regard.

A key theme from the first stage of this research was that the financial support provided through social security was simply not enough to meet the rising sea of costs faced by families across Northern Ireland (see figure 1). For families to be able to provide for their children, they must be able to meet their material needs. Evidence found throughout this study and in others has highlighted it is becoming almost impossible for many families in receipt of social security benefits³.

“We don't want to just survive.
We want to thrive too.”

Another key theme that emerged from interviews with families was the question of whether the system was **'harming, rather than helping?'**. The families we heard from often felt that they were fighting against systems and processes which should have been designed to help them. The families who took part in this research came from a broad range of different backgrounds and lived in varying

circumstances⁴. What was common was that each had experienced at least one situation in which the social security system (or its administration) was not sufficiently flexible to adapt to their circumstances. For some families, there were administrative errors or issues related to their housing situation, for others it was their migration status, or employment status. For some, long term health conditions or disabilities caused complications. In each of these scenarios, families felt that they had to spend valuable time and effort trying to rectify issues and errors.

“I'd [rather] spend my time going out with my kids than sitting on the computer and fill out the [form] you know?”

The most frequent area in which families felt that the system did not meet their needs was around employment. Those families who were able to pursue paid work (or who were already in work) felt that the social security system was inhibiting their ability to do so.

The most common issue was related to the 'earnings taper rate'⁵, which means a Universal Credit payment is reduced once a certain number of hours are worked (often 16 per week). This presented a range

³ See Joseph Rowntree Foundation, UK Poverty 2023 as one example - <https://www.jrf.org.uk/report/uk-poverty-2023>

⁴ See chapter four of our [first report in this series](#) for a detailed breakdown of families' circumstances, but please note that this does not

include a breakdown of the participants from the Belfast focus group, as they did not take part in interviews.

⁵ <https://www.gov.uk/government/publications/universal-credit-work-allowances/universal-credit-work-allowances#work-allowance>

of issues for families whose working hours fluctuated⁶. Families also felt that more help could be provided to meet transport costs associated to accessing employment. In turn, they felt that more efforts should be made to make childcare more affordable for families and available at hours that fit with their employment (in particular early mornings and evenings).

One area in which there was commonality across many families' experiences was the 'five-week wait' between successfully applying for Universal Credit and receiving

their first payment. As outlined in our first report, this policy forced many families into debt. Families universally felt that this was a clear example of a system not designed to meet their needs or their circumstances

“

*I had the five weeks craziness. I had money from me redundancy, which tided me over. If I hadn't, I would have been up s**t creek.*

”

There were a number of priority areas in which families felt the social security system could be improved to better meet their needs and circumstances.

- **Ensure social security meets the cost of living:** families wanted social security payments to continue to rise in line with inflation and for additional consideration to be paid to whether more financial support was required to help families meet the rising cost-of-living.
- **Address the five-week waiting period:** families felt that the five-week waiting period for the first Universal Credit payment should be abolished. Alternatively, they felt that the advance payment should be made available in the form of grants rather than loans or extend the loan repayment period.
- **Support families to balance benefits and work:** families felt that particular attention should be paid to the relationship between paid work (particularly flexible contracts where working hours fluctuate) and benefits. Many experienced issues with their benefits when trying to increase hours. In turn, they felt that more should be done to support families with transport and childcare so that they are able to work.
- **Removing barriers to accessing support:** families described a range of scenarios in which they faced barriers in accessing support. In some cases, this was geographical (e.g. access to Sure Start Maternity Grant) and in some it was related to circumstances, income thresholds or onerous administrative processes (e.g. Free School Meals entitlement).

⁶ See section 6.2 of the [first report in this series](#) for more information

3.2 A SYSTEM THAT IS BETTER CONNECTED AND MORE ACCOUNTABLE TO FAMILIES

The families we spoke to felt that a well-functioning social security system should be better connected and more accountable to the people it is intended to support.

This priority built on a common feeling that the system is often harming, rather than helping families (see figure 1). Almost every family we spoke to had experienced some form of miscommunication, complication, or procedural error in the administration of their social security payments. We go into more depth on these examples in our first report⁷. For now, it is most useful to summarise two sets of issues families faced around communication.

“You know, if somebody had communicated it to me, I didn't even know it existed ... I have been in debt since ... And that was hanging over my head. You know, messaging, Universal Credit, constantly.”

The first set of issues revolved around communication between families and those administering benefits. The families we spoke to were generally supportive of digital forms of communication. However, when they faced challenges or complications (e.g. a change in circumstances), they were often frustrated by the barriers they faced in communicating with the staff who could resolve their issues. Often, these issues had

serious financial consequences for families if they weren't resolved quickly.

“All the systems; they're not working together.”

The second set of issues revolved around communication between different parts of the system. The families we spoke to described a range of examples in which better communication and data sharing between different government departments would have prevented errors or delays. In contrast, many families felt that they were put under additional pressure to fill out multiple application forms and provide evidence of their situation to different government departments. As highlighted in the quote below, there was a particular frustration when it came to the range of discretionary support provided by the Northern Ireland Executive. In particular, families expressed frustration at the need to re-apply for free school meals and uniform grants each year.

“This system is stupid for me. It's like the school meals and the uniform ... I have applied for that again and again. Asking benefits to send me the freaking letter ... It's eas[ier] for them to connect with each other every year automatically.”

The families we spoke to were largely understanding that mistakes and errors may occur across such a complicated and

⁷ See footnote 1

large system. They also didn't expect communication between different government departments to be perfect. However, they did expect that when poor communication occurred, it was rectified and acknowledged in a timely manner. In turn, they expected safeguards to be in place to prevent the financial and emotional burden being held by the family (who are significantly less able to bear this burden than government).

“ So, after maybe a half a year ... Finally, with all my saved posts, emails, the lot, [social landlord] finally sorted it for me. And it was such a relief that been lifted off my shoulders, that I didn't have to pay that money back. ”

the key themes of that report; 'passing responsibility' from state to individual and community (see figure 1).

Families largely reported how communities (in the form of family, friends, social landlords, and charities) are stepping in to provide material support, particularly when they fall into debt due to issues with their social security payments. However, we also heard how communities are stepping in to provide support to help navigate a particularly complicated social security system. There is a question of whether these groups should have to provide this support. For now, the more pragmatic question may be 'how can the contribution of these community actors be further enabled and supported to help families?'

There were a number of priority areas in which families felt the social security system could become better connected and more accountable to families:

- **Improve data sharing between government departments:** families felt that there should be better data sharing between different government departments to ensure that claimants' data is shared effectively and safely, and claimants are not contacted unnecessarily or continuously asked to prove their entitlements on multiple occasions.
- **Work with families and community actors to improve and strengthen support for families navigating the social security system:** families wanted the Northern Ireland Executive and the Department for Communities to work more closely with charities and other local organisations, to support and enable them to provide information, advice, and advocacy support to families around the social security system. In doing so, the families wanted to be involved in improving support.
- **Be more proactive and accountable in communication with families:** families wanted clearer commitments on how long it would take them to resolve an issue and keep families updated as this happened. They also felt that the Jobs and Benefits offices (Department for Communities) should explore ways to notify families if their social security payment is due to change, particularly if this affects their housing payments.
- **Ensure families are not forced to 'foot the bill' when errors occur:** families wanted the Department for Communities to explore ways to ensure that families are not forced to 'foot the bill' (even temporarily) while administrative errors are being investigated and remedied.

⁸ See footnote 1

3.3 A SYSTEM THAT OFFERS AGENCY, CHOICE, AND DIGNITY TO FAMILIES

The families we spoke to felt that a well-functioning social security system should offer agency, choice, and dignity.

This theme is inherently linked to the two before. To have a social security system that offers agency, choice, and dignity, there needs to be clear communication with and accountability to those people it is designed to support. In turn, it has to be built around families' needs and circumstances.

However, across interviews and focus groups with participants there was a common feeling that the system has regressed on all these fronts over the last decade.

One of the key themes from our first report was 'one size (doesn't) fit all' (see figure 1). The families consistently felt that the system wasn't flexible enough to adapt to their circumstances. As a result, their ability to exercise choice and autonomy was restricted. In other cases, this also negatively impacted on their sense of dignity. This was particularly true when they faced long term health conditions or disabilities that didn't easily fit into the criteria set out in 'work capability' assessments.

“You have to beg them cos like if you don't meet this criterion, you're going out to work ... but I can't go out to work, I can't, do you know what I mean?”

For others it was because they struggled to provide the exact evidence required to fulfil a claim for a social security payment.

“The benefits letter for my husband was ... not fresh enough. My youngest child couldn't go to school because she didn't have a uniform and she won't have [free school] meals.”

As noted earlier, families were generally supportive of the move to more digital forms of communication over the last decade. However, when they faced challenges or changes in circumstances, they wanted to be able to speak to a person. They wanted that person to be knowledgeable and empathetic so that they could work with them to resolve their issue quickly.

“The system before ... you were able to ring up and speak to somebody and they would advise you ... Whereas it's like we're not human no more or we don't have any emotions or there's no compassion or nothing you know, and it's wild demeaning it has an impact on your mental [health]”

Improving these issues associated to the administration of social security payments are important. However, participants saw the most fundamental challenge in

ensuring the system provides families with dignity is that it simply does not provide enough money for them to meet their needs. Unless this is addressed then it

cannot provide a safety net to families, nor a sufficient foundation for families to provide for their children.

There were a number of priority areas in which participants felt the social security system could become better connected and more accountable to families:

- **Expand the range of communication channels:** many families did not have an issue with digital forms of communication around their social security entitlements. However, they did not want this to come at the expense of being able to talk to a real person when they faced an issue or change in circumstances. They felt that there should be a broader range of communication channels to cater for different needs and circumstances.
- **Embed more empathy and understanding:** as well as an expanded range of communication channels, families wanted more empathy and understanding in their interactions with Jobs and Benefits staff who are administering the social security system. They wanted to be able to speak to staff who could empathise with their circumstances and had sufficient understanding of the social security system to work with them to find a solution.
- **Provide more opportunities to speak to decision makers:** families want more opportunities to meet with decision-makers to discuss the multiple ways in which the social security system currently affects them and their children. Families both wanted opportunities to hold decision makers to account and to know they were on their side if they encountered issues in the system.



4 CONCLUSIONS

This report set out families' priorities for improving the social security system in Northern Ireland.

It builds on our previous report 'It's hard to survive', that set out families' experiences of the social security system and cost-of-living crisis in Northern Ireland⁹. These experiences were drawn from interviews with 24 families across Northern Ireland in summer 2022. The key themes across what they told us are summarised in section 2 of this report.

In late 2022 and early 2023, we brought those participants back together in focus groups in Dungannon, Derry/Londonderry. We also worked with families who weren't previously involved in Belfast. In these focus groups, we worked with participants to explore their priorities for improving the social security system so it could better enable them to meet their needs, increase their incomes and lift children out of poverty. Section 3 of this report outlines the three key themes that emerged across families' priorities:

1. A system that is **built around families' needs and circumstances**.
2. A system that is **better connected and more accountable to families**.
3. A system that offers **agency, choice, and dignity for families**.

The report then provides an overview of what families told us before setting out

priority areas in which they felt the social security system could be improved.

These areas for improvement are broad and numerous, representing the prevailing view among families that the social security system is not working as it should be. However, there are also simple and clear messages that cut across these priority areas that are neither controversial nor overly ambitious. Enough money, better communication, and more empathy should be ambitions that all actors that are involved in the social security system can work towards. We hope that this report helps us move in that direction.

Following the publication of this report, we will work with policymakers, politicians, partners, and families to explore how we can implement these priorities and transform the system to better enable families to meet their needs and lift their children out of poverty.

⁹ <https://www.savethechildren.org.uk/content/dam/gb/reports/its-hard-to%20survive-families-experiences-of-the-welfare-system-and-the-cost-of-living-in-northern%20ireland.pdf>