



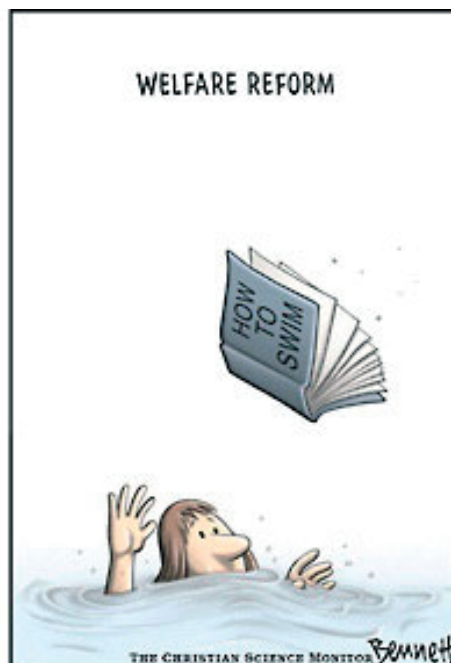
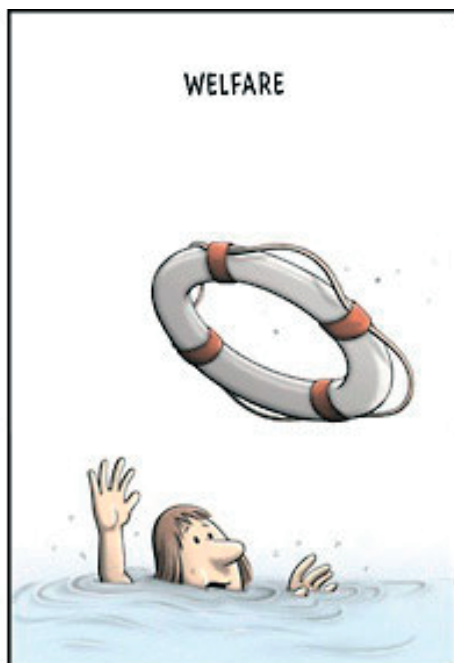
There May Be Troubles Ahead!

So its official the UK economy is now technically in recession as its Gross Domestic Product has fallen for the second successive quarter. GDP fell by 0.6% from July-September 2008 and 1.5% from October-December, the steepest quarterly drop since 1980. The month of December alone saw 1,800 people join the queues of the unemployed in NI. Closures, layoffs, reduced working hours and gloomy predictions for the future are all contributing to a heightened sense of worry and anxiety across all employment sectors. What the recession will mean for the voluntary and community sector alone remains to be seen. Tightening belts and less availability of charitable funding has yet to impact.

It seems insane that at this time of growing economic gloom that the UK government is rolling out a draconian Welfare Reform package that introduces conditionality and benefit sanctions for the unemployed. Welfare Reform legislation is currently speeding its way through Westminster. The potential impacts of its proposals are

explored from a number of different perspectives within this issue of Anti-Poverty News. In general there is great concern and anxiety within disadvantaged areas about what these proposals will mean on a day to day basis. Will people on Incapacity Benefit be pushed into taking work for which they are unfit? Will people with serious addiction problems be deemed to have made themselves unavailable for work and so lose their entitlement to benefits? There are a lot of unknowns at Northern Ireland level about how this will all roll out. According to the consultation document 'the Northern Ireland Executive will consider the most appropriate arrangements for Northern Ireland, for example, in relation to employment and skills.' But what exactly does this mean?

Another consultation that seems to fly in the face of common sense is the Social Security Agency Strategic Business Review. Against a background of growing claimants it contains proposals for savage cuts to local benefit offices from Oct 2009; a reduction of almost 500



This Issue

Editorial.....	
NIWEP focusing on EU elections 3	
Its time to get fair	4
Its time to get personal	5
'Need not Greed'	6
We need welfare for all.....	7
Ireland in Social Europe	8
Council for the homeless.....	9
Close up and personal	11
Welfare reform act	12
Mapping financial exclusion in N.I	13
Media and the reporting of poverty in the UK	15
The Credit Crunch from a different perspective.....	17
Fuel Poverty Payment?	

EDITORIAL

staff delivering JSA, Income Support and Social Fund claims; the provision of skeleton staff in offices who will be unable to deal directly with claims for benefits, advice or hardship payments and an appointment only system as the only way to get a face to face interview. The impact of this will mean having to use a call centre to get information, advice or make a claim and having to wait weeks for an appointment due to reduced staffing numbers.

In light of the current and most likely deepening recession these proposals are insane. The punitive Welfare Reform policy must also be withdrawn, for it makes absolutely no sense to threaten the withdrawal of benefits from claimants when jobs are on the decrease and the future for so many is so unsure. This policy reflects the sort of negative attitude toward the poor that we as an Anti-Poverty Network work hard to redress, especially through our Poverty Awareness Training Programme. We know we have an uphill battle changing public attitudes but interestingly the current economic climate may present us with opportunities for raising awareness we have never been presented with before.

It's also official, 'Lifetime Opportunities' the Northern Ireland Anti-Poverty and Social Inclusion Strategy was ratified by the Executive at the end of 2008. At the Network we expected a public statement or a press conference from the Office of the First & Deputy First Minister. A high profile event to mark this momentous act, to explain the significance of the strategy and to highlight how each Government department will take the strategy forward, ideally together. We would have welcomed an opportunity to ask our elected leaders what the strategy will mean in practical terms to the growing numbers of households and individuals experiencing poverty across Northern Ireland. We would also have welcomed an opportunity to ask when the Ministerially led Forum on Poverty and Social Inclusion will meet again particularly in light of the current economic circumstances. The silence surrounding the strategy's ratification has instead been deafening. To be absolutely sure it happened we have double checked with OFMDFM officials and it seems the strategy has not changed in any way; it is the document that was officially launched way back in November 2006 by the Secretary of State Peter Hain. So why the big delay? you might ask, unfortunately we cannot tell you because we have not had an opportunity to ask this question of our political leaders.

In January the Network joined forces with sister anti-poverty agencies and trade unions across the UK in calling for government to rethink its Welfare Reform plans, see Colin Hamptons article inside. We also signed up to a letter issued to the press in England and Northern Ireland calling for an immediate increase in benefit levels of £15 a week. Copy of press release enclosed, please contact the Network to register your support. The costs of all our basic necessities have increased substantially over the last year yet benefit levels have remained the same: Single people

under 25 get £47.95 or £60.50 a week if you are over 25. No room for any efficiency savings here! Many organisations have joined our call, if you want to do so too, simply drop us an email or phone the office to register your support.

On the funding front, we have not been successful in our campaign to secure funding from Government for the Network, this campaign will continue. We have however been successful on the project funding front. Under the European Commission's programme to promote debates on social inclusion in support of the reinforcement of the Open Method of Coordination (OMC) on Social Protection and Social Inclusion NIAPN will be working in partnership on an all island project with our sister agency EAPN Ireland and a number of other partners. See Anna Vissers' article inside for further details. We have also secured funding for two short term projects. The Community Foundation NI under Barclays Wealth has resourced the Network to develop a Financial Exclusion resource entitled 'Wise Up.' The NI Commission for Children & Young People (NICCY) has resourced the Network to carry out secondary and primary research into the rights and entitlements, lives and attitudes of young people aged 16-17. This work will focus on the groups at greatest risk of poverty, Young People Not in Education, Training or Employment living independently & at home. Our Training and Development Officer Gordon Hewitt is also back at the Network for the next few months. Working in the Northern Health Trust area he is raising awareness amongst health practitioners, local councillors and decision makers of the essential relationship between poverty and health inequalities. Subject to funding we hope to offer Poverty Awareness Training to interested parties in advance of the Duty of Wellbeing and Community Planning powers under the Review of Public Administration.

With the real impact of the recession still to be felt we know we are facing an ever increasing work load here at the Network. At the moment funding wise things are looking a bit brighter than they did at the end of 2008. We are not out of the woods yet but we are heading in the right direction; if only we could say the same about the economy.

**Frances Dowds,
Director**



NIWEP focusing on EU Elections



Over the last few months one priority for the Northern Ireland Women's European Platform (NIWEP) has been capturing the views and voices of women across Northern Ireland to create a manifesto for the elections to the European Parliament to be held in June this year. We held one event with the Women's Information Group, one each in Belfast and Derry and had a specialist roundtable on violence. The views are now being compiled as a lobbying tool for the elections and also as a resource for the MEPs who are successful.

We based the discussions around the issues in the European Commission's Roadmap for equality between women and men – economic independence, reconciliation of work and private and family life, decision making, violence against women and stereotypes. The themes emerging are not surprising but reinforce the focus areas for our campaigning. They include fears about poverty, particularly in the current climate, the need for more available, affordable care for children and others, concerns about protection in employment and the imperative of effectively targeting domestic and sexual violence. Women also regretted that there was still limited influence by women on policy and decision making whether in political or other working life.

As much as the European Union (EU) itself seems distant for women here, NIWEP recognises that the European elections do not create a great deal of interest here beyond being a gauge of the relative strength of the parties. However, we also know that 80% or more of social and economic policy will be set at EU level and believe that we must maintain our commitment to use all the institutions of the EU to work for equality between women and men. This includes building relationships, in addition to those with the MEPs, with people representing Northern Ireland in other bodies such as the Committee of the Regions and the EU Economic and Social Committee. A Director has just been appointed to the long awaited Gender Institute offering another avenue for influencing. NIWEP is also doing work with the European Women's Lobby (EWL) which is the EU wide network which we relate to in the same way NIAPN does to the European

Anti Poverty Network (EAPN). The EWL is leading a campaign, 50/50 – No Modern Democracy Without Gender Equality, which is working across the Member States, and supporting individual members, to ensure the equal representation of women and men in the European Parliament and also in the incoming European Commission.

The 50/50 Campaign has three key messages. First is that the under-representation of women in the EU institutions is a serious obstacle to inclusion and participation and so, in the long run, to true democracy. Second, it is political parties and so MEPs who are the gatekeepers and they must turn agreement on women's right to participation into women's equal representation in the European decision making bodies. And third, putting gender equality higher on the European agenda will make positive change and progress.

In tandem the EWL is making representations to the Constitutional Affairs Committee of the European Parliament which is at the moment discussing suggestions to modify the procedures for the next elections in 2014 to harmonise the way MEPs are elected in different Member States. The report prepared by the Committee is currently limited in terms of gender equality and the EWL sees an opportunity to introduce an article on the equal representation of women and men into the rules governing elections.

So, we believe that our manifesto, confirming the position of women here, can be a useful tool in working for change. The EC Roadmap will have its final evaluation and review, looking to next steps, in 2010, the European Year on Poverty and Social Exclusion. Between now and then NIWEP will be continuing in its relations with European institutions to present the re-affirmed voice of Northern Ireland women.

The manifesto will be launched at the end of February and all NIAPN members will be invited. This will allow further opportunity to shape the agenda and develop the action.

For more information and a link to the EWL's 50/50 Campaign where you can sign up and show your support, visit www.niwep.org.uk

Its time to GET FAIR



Get Fair, a new campaign backed by over 60 churches, charities, children's and older people's organisations, refugee, health, housing and disability groups was publicly launched in September.

Why Get Fair?

Over the past two decades Britain has become richer – but not any fairer. Recent figures have shown that Britain is a more unequal society than at any time for the past forty years.

Government statistics show that 12.8 million people in Britain today are living in poverty – 1 in 5 of the population of the UK. With rapidly rising unemployment, high food and fuel prices, and the continuing housing and credit crisis, things are only likely to get worse over the coming months.

Maureen's experience is typical of millions struggling to make ends meet:

"Practically everything has gone up. My gas and electricity was £62 a month. It's now £90 a month. Water rates, they've gone up. Bus fares have risen eight times in the last couple of years. With us being on benefits, it's a hard thing to have to fork out for.

I know it sounds awful, but I buy my milk wherever I can get it cheapest. If I've got to walk there, I'll walk. By the time the weekend comes around, if we haven't got it, we go without. I'm trying to get a holiday this year. Not even an expensive holiday in a hotel. I want to be able to go by the sea, in a tent with my two grandkids. Is that too much to ask?

Why is the gap between rich and poor growing? Why does poverty continue to blight the lives of far too many people? Ultimately what is lacking is the popular pressure and political will to bring change about.

What does Get Fair want to achieve?

Like all the best campaigns, Get Fair is founded on a simple goal: a just and fair society, free from poverty in all its forms.

To achieve this, Get Fair aims to challenge negative attitudes to poverty in the UK and mobilise people across the country to put pressure on politicians to reduce the growing gap between rich and poor. Ultimately, the campaign aims to persuade all the main political parties to make good their promise to end child poverty and to take action to make sure no one in the UK – old or young - is trapped in poverty by 2020.

Get Fair is supported by a very broad alliance of charities and faith groups, as well as many household charities including Shelter, Oxfam, Refugee Council and Help the Aged.

We have all come together with a simple message: In the fifth richest country in human history there is no excuse for allowing the gap between rich and poor to continue to grow. Its time for all the major parties to sign up to a goal of ending UK poverty: Its time to Get Fair.

What can we do to help Get Fair?

Get Fair presents a great opportunity and a challenge over the coming months: to help make ending UK poverty a key political priority in the lead up to the next General Election.

Are we up to the challenge? Are you prepared to challenge your agency, community organisation or church – your friends and neighbours to join the movement to Get Fair? Are you willing to challenge the negative attitudes that poverty is somehow people's own fault?

Poverty and Homelessness Action Week, from 3rd until 7th February 2009, will see over 60 events across the UK raising the profile of the issues – many using a specially commissioned drama *Voices from the Edge* based on the testimonies of seven people with direct personal experience of poverty. Later in the year – the end of June – we are planning a Get Fair constituency lobby of MPs and Parliamentary candidates to support Get Fair: We are hoping that local groups and activists across the country will come together in local Get Fair delegations – to hammer home the message – its time to Get Fair.

Make Poverty History showed the power of the ordinary people to take action to end global poverty. For the sake of Maureen, and millions like her, our task, and our challenge, is now to bring this hope back home.

Its time to get personal

The Government's latest plans for Welfare Reform (No one written off) have – yet again – stirred up strong opposition from many in the anti-poverty sector, mainly as a result of the proposals to force increasing numbers of single parents and people currently on disability benefits into finding work. But with unemployment rapidly rising, and the prospects of finding work likely to become tougher still over the next few months and years, is it time for a bigger rethink?

To be sure – and not wanting to sound for a minute like a New Labour politician, for many – though clearly not all - people, work clearly is one of the best routes out of poverty. But the message from the work that Church Action on Poverty has done with those experiencing long term poverty over many years is that many people face significant and complex barriers to entering and sustaining employment.

Notwithstanding the criticism of some of its harsher proposals, Church Action on Poverty welcomed the DWP's consultation No one written off, and the emphasis within it on giving everyone the opportunity to develop skills so they can find, and get on in work.

But we need to start where people are – and not the lofty aspirations of Westminster politicians and Whitehall civil servants. For Government welfare to work policy to be successful, it is essential to understand people's own strategies and aspirations, the assets they bring and the barriers they experience to achieving and sustaining work. Critically, most households do not experience these barriers in isolation, but as a complex web of problems, which make the task of navigating a route into work much harder.

Women's caring responsibilities made it hard for them to access paid work, and hence to build up financial assets.

"I am unable to work because I can't afford the childcare, the tax credits don't cover the cost of sending the kids to nursery even though my sister works there and gets a discount, it is expensive and there is a £40 gap I can't cover"

In spite of the Government's aspiration to make work pay, people still experience substantial financial problems making the transition from benefits into work.

"What they say is 'When you come off Job Seekers' oh, there's so much help there'.. you get a month's free grace on your rent n that'. That's a load of crap. They give you 2 weeks, and you're thinking' oh I've got a month, then you get hit with £150 rent – if you don't sort this out within a week, they're straight on you with the Bailiffs.

And welfare reform policy should not be to seek to coerce people who are frequently simply in survival mode into directly looking for or taking work – but in

assisting people to make a transition from survival to coping.

"At one point I couldn't summon enough energy to put out the wheely bin. I couldn't understand until a friend from church pointed out I hadn't eaten enough calories – I'd had a few days of just drinking tea til my money came through".

The Government's recent White Paper extolled the virtues of the UK's 'world class' welfare services. Sadly, although public services at their best are a life-saver, the reality for many is of unsupportive staff and a lack of respect. The consequences can be hugely damaging for individual self-esteem and confidence:

"Once my cooker broke, and I went to the job centre for a grant, they just asked 'can't you live on sandwiches? But my local got involved and I got the loan"

So here's to an end to all talk of clamping down on benefit cheats, and forcing people to bend over backwards to apply for non-existent jobs, when they haven't even got the wherewithal to boil themselves a cup of tea.

What we need above all is a welfare state which seriously addresses the complexity in people's lives and does not force people to follow prescribed routes into work which do not take into account the real and multiple barriers people face.

The Government is half way there, with its emphasis on developing a more personalised approach. But lets free Job Centre Plus from its obsession with targets, and enable Personal advisors to start with people where they are. Wouldn't it be wonderful if the Benefits Agency snooped a little less and cared a little more for people as human beings, – with all the glorious untidiness of people's lives as we know and love them.

Church Action on Poverty is a campaigning and educational charity established in 1982, which seeks to secure more sustainable livelihoods for people in poverty through research, campaigning and advocacy work. It is a membership organisation which works with people of all faiths and none.

This article is based on in depth research carried out by Church Action on Poverty's Thrive project with households experiencing long term poverty in the North East of England since 2006, using an internationally recognised sustainable livelihoods approach.

Niall Cooper
Church Action on Poverty
Tel: 0161 236 9321
www.church-poverty.org.uk

'Working cash-in-hand out of poverty' The 'Need NOT Greed' Campaign



"The current benefits system works like a kangaroo car, on off, on off jumping down the benefit road with a huge amount of administration that never catches up with itself" Derek, a 'Need NOT Greed' focus group member began, when asked his views on the current benefits

system. 'Living in the real world and struggling to keep your head above water all the time means you are forced to take a cash-in-hand job to survive this system with the risk of losing your benefit completely.'

The current rigid and regressive benefits system has prompted the creation of the 'Need NOT Greed' campaign. We know that many people living in poverty are working cash-in-hand out of need, not greed, and believe government should differentiate between people doing so to survive and people who are intentionally cheating the system. We are campaigning for an alternative strategy to assist those working informally. For many, working cash-in-hand is not intended to be fraud: it is a survival mechanism, to have ready cash at times of crisis taking people out of absolute poverty. As Richard told us, "I either spend today running around for a twenty quid job or we sit in the dark tonight. This is not always seen clearly behind the desk, as their bellies are full and their transport is waiting."

Guidance and support will help people realise their aspirations, formalise their work and move forward. We want Government to help the long term unemployed to recognise the skills and experience they have gained from working informally in the past and bring this to the interview table. However frequently the most vulnerable people are prosecuted for benefit fraud resulting in even greater debt; people are left with no option but to turn to loan sharks or further cash-in-hand work to prevent falling further into poverty.

The campaign was founded by Community Links (www.community-links.org), an innovative charity based in Newham, east London. With over 30 years grassroots experience in one of the most deprived areas in the UK we know that people have an incredible wealth of entrepreneurial skills and determination to beat poverty. The campaign is a coalition of national organisations including TUC and Oxfam alongside grassroots organisations such as UKCAP and Community Pride. To get involved and find out more visit: www.neednotgreed.org.uk. The campaign seeks to end the reliance on cash-in-hand work and create routes for people wishing to make a transition to formalisation. We do this by campaigning for changes in the benefits and tax system that will allow people to gradually come-off benefits and move into employment, or become self employed without falling further into poverty.

The economic climate has created increased debate around poverty and people living on benefits. As redundancies and repossessions increase more and more people will become dependent on state benefits. It is right to say that now, more than ever reforming the Welfare System is necessary. However the current proposals by government fail to address the fundamental barriers people face when seeking employment. There remains a lack of appropriate childcare, housing benefit run-on is not long enough and takes too long to be administered. Also there is a lack of incentives; the levels of earning disregard have not changed since 1988, and for the single person stand at less than one hours minimum wage, whilst the 16 hour permitted work rule prevents any further progression.

Without removing these barriers and creating practical incentives it is difficult for people to make the transition off benefits and into work without falling further into poverty. Currently the benefits system is like an on and off switch, you are either on benefits or in work and there is very little offered in between. If welfare reform is to be effective it needs to be modernised and flexible enough to cater for modern employment practices and not to trap people on benefits.

As Derek put it "it would save a lot of administration costs if maybe there was a benefit related way of working legally, especially on short term, part time working. I may not receive as much but I would have no fear of trying out new jobs and I could work as many hours as I wanted. I could become very self sufficient, working out what skills and abilities I have for a job".

As government steps up their efforts to get people off benefits and into work, they are listening to advice from the voluntary sector on how best to do so. There is a scarcity of job opportunities and government is looking for innovative solutions to job creation so this is a prime time to influence government. The 'Need NOT Greed' campaign wants to continue this dialogue. We aim to bring together people with the experience of poverty who work cash-in-hand with decision makers who have the ability to create positive, effective changes. The recession is an opportune time to create sustainable employment out of cash-in-hand jobs and build the economy in deprived communities. Any government policy needs to take responsibility for years of a welfare system that has failed people, it now needs to listen and understand the aspirations people have "its not just about getting into any old job, it's about having a career." Join us, get involved at www.neednotgreed.org.uk

**Maeve Mc Goldrick, Linksuk Campaigns
Coordinator, Tel: 020 7473 9644
Email: maeve.mcgoldrick@community-links.org**

We need Welfare for all



The welfare state is one of the UK's greatest achievements with the aim of supporting us all especially vulnerable and unemployed people and their families. In July the government published the green paper 'No one written off: reforming welfare to reward responsibility' announcing plans to change the current provision of support.

Many of the plans were unacceptable when they were first published and the worsening economic situation should lead to a fundamental rethink. However the government is pressing ahead despite the current global economic downturn which is leading to increasing levels of unemployment, as a result the Anti-Poverty movement needs to come together. The government's proposals remove entitlements and fail to value the important work of parents and carers. Parents with young children, carers, sick, disabled, people with mental health problems and other vulnerable groups face tougher tests to qualify for benefits. If they fail they could be cut off with no support.

We are opposed to the abolition of Income Support which ends the principle that those in need deserve help. We are opposed to compulsory work for benefits. People should be paid the rate for the job or at the very least be paid the national minimum wage. Jobseekers Allowance is shockingly low at less than £10 a day, if it had increased in line with earnings over the past 30 years the rate for a single person over the age of 25 would be more than £100 a week. Benefit sanctions, further punish claimants and make worse the poverty which is the real barrier to engagement with the labour market

The government wants more of the welfare state to be handed over to the private sector. It is wrong to profit from the sick and unemployed. There is also the intention to share information with the police which raises real concerns about civil liberties. We want voluntary skills training and life long learning opportunities for unemployed people. The government should focus on ensuring that there is more support to access jobs that have fair pay and decent conditions with a guarantee that when people cannot seek work they will not face poverty.

The government should introduce positive measures to challenge discriminatory attitudes held by employers, encourage flexible working practices and expand the provision of affordable childcare.

For years we have been facing defensive battles against those who wish to sweep away provision and punish the poor under the guise of 'tough love'. It is time that we began to develop and assert our vision of what the welfare provision should look like. If we swept the board clean and had to declare what we would like to build in order to bring security and dignity to all our citizens – what would we do? Let the debate begin!

We want the government to rethink its plans. Support our campaign to help create a better welfare state and society.

Colin Hampton, National Unemployed Centres Combine, Tel: 01246231441, Email: colinhampton45@yahoo.com or duwc@btconnect.com

Ireland in Social Europe: Challenging Perceptions, Changing Realities

IRELAND IN SOCIAL EUROPE

CHALLENGING PERCEPTIONS CHANGING REALITIES

THE EUROPEAN ANTI-POVERTY NETWORK

in association with

COMMUNITY WORKERS CO-OPERATIVE
CORK CITY COUNCIL, SOCIAL INCLUSION UNIT
IRISH NATIONAL ORGANISATION OF THE UNEMPLOYED
NORTHERN IRELAND ANTI POVERTY NETWORK
VINCENTIAN PARTNERSHIP FOR SOCIAL JUSTICE

A project of the European Anti Poverty Network Ireland with the Northern Ireland Anti Poverty Network (NIAPN); the Irish National Organisation for the Unemployed (INOUE); the Community Workers Cooperative (CWC); the Vincentian Partnership for Social Justice (VPSJ), and Cork City Council Social Inclusion Unit.

Ireland is changing: economic recession, record breaking increases in unemployment, active exclusion of the voice of people who experience poverty, and the rejection of the Lisbon Treaty, all point to a society in crisis. But we are not alone in facing this crisis. Serious questions about the nature of European societies are emerging and we must find answers.

These questions motivated European Anti Poverty Network (Ireland) and five partner organisations to put together a project to address Ireland's place in social Europe, and interrogate Europe's role in the fight against social exclusion and injustice. The two year project is built around the 2010 European Year against Poverty and Exclusion and is part funded by the European Commission's programme to promote debates on social inclusion in support of the reinforcement of the Open Method of Coordination (OMC) on Social Protection and Social Inclusion.

Don't know what the OMC is? Well, you are not the only one. The institutions and governments of the European Union have failed the challenge of communicating the role that Europe plays in the fight against poverty. The OMC, while perhaps far from perfect, is one of the key tools aimed at enhancing policies to promote social inclusion across Europe. But many are asking has it achieved anything? The European Commission itself recognises that since the OMC was put in place 'no comparable reduction in rates of poverty has been achieved', neither has this instrument made 'Europeans feel that social justice and equality of opportunities are back on the EU agenda and being actively promoted' (European Commission, Open Call for Proposals VP/2008/015, p. 5.).

In Ireland the EU has had a significant impact on social development, not least in the areas of working conditions, anti-discrimination and equality, but how many people on the street would actually recognise

this contribution? Here, like in many other states the EU contribution often falls under the public radar. The actions of government compound the institutions own weaknesses in communicating the EU's role, for example last year the Irish government failed to consult people experiencing poverty and the groups that work with them in the development of its European social inclusion report – a requirement of the European Commission. As Commission President Barroso argued after the rejection of the Lisbon Treaty last June, governments cannot scapegoat the EU for all their troubles without expecting consequences.

Lack of recognition nationally of European policies is compounded by that reality the EU is more concerned with economic development than social development, unsurprising then that many did not trust that the social commitments in the Lisbon Treaty would fulfil their potential to balance the market agenda. How is it possible that when facing the recent banking crisis, the EU and its government could act decisively with massive resources to support the banks (nationalising loss, but privatising profit), but when faced with the crisis of 78 million Europeans at risk of poverty, the response has been limited, uncoordinated and chronically under resourced.

The EU can and should play a stronger more positive role in ending poverty in Europe. This project will seek to articulate, on an all Ireland basis, how that role can be elaborated. The core objectives of the project are: (1) Enhance understanding of experiences of poverty in Ireland and promote a national debate on its implications for policy; (2) Raise awareness of the added value of a European approach to ending poverty and social exclusion during and in the run up to 2010; (3) Promote innovative strategies for how the EU, through the OMC can add more value to the fight against poverty in Ireland.

The project will adopt a thematic approach, structured in the context of the current debate on active inclusion: (1) income; (2) services; and (3) labour market activation. This thematic approach will be underpinned by supporting activities intended to create the conditions for a substantial debate at national level on poverty and social inclusion and the EU dimension.

These conditions will be achieved through strategies to (a) support people who experience poverty and the groups that work with them; (b) foster cooperation and dialogue with politicians and officials; and (c) raise public awareness of poverty and its policy implications.

Europe might not be perfect, but as the current economic crisis demonstrates, for now it is the only answer available to increasingly complex global

realities, we must make sure that that answer works for everyone, and in particular people who experience poverty and exclusion.

For further information contact:

Anna Visser, EAPN Ireland,

email: anna@eapn.ie;

tel: +353 (0)1 8745737

Council for the Homeless Northern Ireland (CHNI)



The Government have published new proposals for reforming the benefits system. The White Paper takes welfare reform to the

next step after the consultation on the Green Paper, No One Written Off. This Paper essentially builds upon the Green paper, incorporating the recommendations of the Freud Report about employment support provision and the Gregg Review on personalised conditionality. The only significant changes are the softening of drugs-testing proposals, and the freeze on transfer of carers from Income Support.

The backdrop to the paper is the Government's overarching commitment to an 80% employment rate and increasing the number of disadvantaged people that enter the labour market. Unemployment is evidenced to be a structural cause of homelessness,. Therefore, success in tackling the level of unemployment will directly improve the level of homelessness. Yet, there are areas where there are real concerns. In particular, the notion that poverty or homelessness will always be addressed by employment per se is questionable. Homelessness is more than an employment issue. Poverty and unemployment clearly contribute to homelessness because they make it difficult for people in the housing market, but the relationship of these economic factors to homelessness goes much deeper. While behavioural factors may influence why an individual becomes homeless, structural factors determine the aggregate level of homelessness 8,. Effective routes out of poverty provided by work can be blocked by low pay, inflexible tax credits, conditionality and sanctions. It is crucial, therefore, that policies in these areas are not allowed to have conflicting outcomes, leading to or perpetuating disadvantage.

The Northern Ireland context

The proposed reforms would have significant implications if they were applied to NI. In NI, the approach to social security, training and employment programmes is divided into two Government departments: the DSD and DEL respectively. This is in contrast to Great Britain, where both are handled by the DWP. Secondly, for Great Britain, the implementation of these welfare reform changes would be part of a graduated step towards a new system. However,

Flexible New Deal is not currently in place in NI, and the implementation of any changes would require additional legislative, administrative, and practical arrangements to be effective.

Housing Benefit (HB)

It is not clear that the introduction of ESA, with more intensive work-related activity and sanctions, will result in a simplification of the system. Additionally, simple systems are never sufficient at meeting complex needs. For this reason, the most vulnerable need to be ensured extra support throughout the process, and in accessing support needed.

The (HB) system creates huge barriers for those trying to move into work and those in low paid work trying to increase their earnings. According to the Government, a single person working 16 hrs/week on the Minimum Wage is only £8.63/week better off than if they were unemployed, once housing is considered. An ESRC report stated that a couple with two children and a private rent of £120/week would be only £23/week 'better off' if their earnings rose from £100 to £400/ week. In both instances, there are the extra costs that work incurs (travel, childcare) which could actually make someone worse off in work.

These problems are particularly acute for those who also face high rents, such as people living in temporary accommodation, supported housing or private rented sector. Housing constitutes a fifth of average household budgets and can act as a barrier to people finding employment. Households living in temporary accommodation are more likely to remain unemployed than others. The reality of this situation is a stark contrast to the Government's 'work pays' message.

Sanctions and conditionality

A primary concern is that even though employability can be a sustainable route out of homelessness, this increasing use of conditionality and sanction as a driver towards employment is likely to further disadvantage people at risk of homelessness. The available evidence shows the negative impact of sanctions. Increasing conditionality / sanctions is unlikely to be effective in enabling people to take steps towards employment at

INFORMATION

the most appropriate time and pace for them. Both may force some vulnerable people to take any work that comes available, rather than work suited to their needs. In the long term, this would undermine their chances of staying in sustainable employment, and risks having the opposite effect to that intended by this reform. Similarly, sanctions may lead to increased evictions and homelessness as many people rely on JSA to pay service charges to hostels or to 'top-up' their private sector rent. If there are to be moves towards an increase in conditionality, there must be effective safety net to ensure that benefit sanctions do not lead to hardship, debt or homelessness.

Sanctions assume that people are trying to avoid seeking work, which is contrary to research in the homelessness sector that shows that the majority of homeless people want to work²³⁻²⁶. The barriers to work faced by homeless people are complex and far beyond simple motivational issues. Most homeless people have multiple labour market disadvantages. People with complex needs and affected by homelessness can be very far from ready to enter employment in terms of hard skills, and will need training in soft skills²⁶. On average, there is a 60-point gap in the employment rate of homeless people (15%) against that of the overall population (75%)¹⁸. 86% of homeless people are unemployed. Of these, nearly 60% have been so for over three years. 60% have low or no qualifications, putting over 80% of job vacancies beyond reach¹⁸.

The Government must ensure that the strictness of the proposed regime takes account of this and does not unduly penalise the most vulnerable in society. In particular, it should be made clear that there is no intention to include people affected by homelessness in the 20% of potential participants in the labour market who will remain unemployed, unless it is appropriate.

Conclusions

The complex range of problems faced by many homeless welfare claimants often makes the compliance with 'work search' requirements imposed by conditionality an impossible challenge. The outcomes of these welfare reform papers must reflect the reality that the journey into work for some homeless people is complex and multifaceted. Some successful journeys can take 5 to 6 years. While not all, or even the majority of individuals, may need this time, it is important that the new structures offer this degree of flexibility for the most excluded, such as former rough sleepers with multiple needs. It is vital that distance travelled on a range of dimensions - skills, health, addiction, motivation, offending behaviour, personal relationships - is recognised even if progress on other dimensions is less advanced. It is recognised that there will be a considerable cost to developing effective schemes and processes that really do assist the most disadvantaged in building their skills, confidence and employability and then enabling them to find

work. However, the long term advantage would far outweigh the initial investment as current estimates suggest that every homeless person out of work costs between £7,000 and £8,000 per year in welfare benefits payments, over £1,000 per year in income tax and national insurance payments foregone (based on minimum wages) and £12,000 per year in lost economic output.

George Quinn

Tel: 028 9024 6440

Web: www.chni.org.uk

¹Raising expectations and increasing support: reforming welfare for the future' <http://www.dwp.gov.uk/welfarereform/raisingexpectations/>

²No one written off: reforming welfare to reward responsibility' <http://www.dwp.gov.uk/welfarereform/noonewrittenoff/>

³http://indusdelta.co.uk/story/key_points_welfare_reform_white_paper/684

⁴Freud, D. (2007). Reducing Dependency, Increasing Opportunity: options for the future of welfare to work. www.dwp.gov.uk/publications/dwp/2007/welfarereview.pdf

⁵Gregg, P. (2008). Realising Potential: A Vision for Personalised Conditionality and Support. <http://www.dwp.gov.uk/welfarereform/realisingpotential.pdf>

⁶Promoting the Social Inclusion of Homeless People Addressing the Causes and Effects of Homelessness in Northern Ireland, Consultation document. PSI Working Group on Homelessness November 2004

⁷Including the Homeless. DSDNI, July 2007. <http://www.dsdni.gov.uk/cv-homeless.pdf>

⁸Kemp, P.A., Lynch, E. & Mackay, D. (2001) Structural Trends and Homelessness: A Qualitative Analysis. Homelessness Task Force Research Series. Scottish Executive Central Research Unit. <http://www.scotland.gov.uk/Resource/Doc/156790/0042161.pdf>

⁹Anderson, I. & Tulloch, D. (2000). Pathways Through Homelessness: A Review of the Research Evidence. Scottish Homes & the Scottish Executive's Homelessness Task Force.

¹⁰These welfare reform papers should be considered in the context of a range of previous announcements from the DWP and DIUS on benefits, employability and skills, as well as the Welfare Reform Act (Northern Ireland) 2007 and regional policy on employability

¹¹http://www.lawcentreni.org/Policy/Responses/Responses%202008/noonewritten_off.htm

¹²The DSD is currently considering modified administrative arrangements with relation to moving lone parents from Income Support (IS) to Jobseeker's Allowance (JSA) in order to reflect Northern Ireland's particular circumstances. Source: Law Centre NI http://www.lawcentreni.org/Policy/Responses/Responses%202008/noonewritten_off.htm

¹³Cooke, G. and Lawton, K., Working out of poverty: a study of the low paid and working poor, IPPR, January 2008

¹⁴Hills, J. (2007). Ends and Means: The future roles of social housing in England. ESRC Research Centre for Analysis of Social Exclusion. CASE report 34. <http://sticerd.lse.ac.uk/dps/case/cr/CASereport34.pdf>

¹⁵National Statistics Family Spending 2007, 2008

¹⁶CESI, Working Future Evaluation, November 2007

¹⁷Finn, D. et al. (2008) Problems in the delivery of benefits, tax credits and employment services. York: JRF

¹⁸Off the Streets and into Work (2005) Transitional spaces project: economic appraisal

¹⁹Home Office (07/2006) Probation Circular

²³⁻²⁶ (23) <http://www.homeless.org.uk/policyandinfo/consultations/noonewrittenoffresponse>; (24) http://www.ghn.org.uk/sites/default/files/GHN_Employability_and_Homelessness_Summary_Report.pdf; (25) No One Written Off. Crisis Response to the DWP Green Paper, No one Written Off: Reforming Welfare to Reward Responsibility (October, 2008); (26) Off the Streets and into Work (2005) No Home, No Job

'Close up and personal' – an Advice workers perspective

The impact of poverty continues to affect those residents in the Village area and beyond. On a weekly basis I continue to witness those on low incomes struggle to pay essential bills and more often than not this is done through expensive card meter schemes. Therefore if you have no immediate access to hard cash you will do without electricity, gas and oil. The sub standard housing in the Village area; living adjacent to derelict properties, dampness, no insulation, considerable numbers of housing with outside toilets, no central heating and no running hot water only adds to the fact that residents in this area continue to suffer severe ill health and finally death which I contribute directly to their housing conditions. Yes the Village was awarded a £110 million regeneration package by the Department of Social Development in February 2008 however this will regenerate only three and three quarter streets in the Village and the Monarch area. The remaining 60 % of housing will be eligible for rehab which will be means tested. This is completely unacceptable to this community which is why our campaign for regeneration will continue.

The Village area consists of large numbers of private landlord accommodation which is expensive. Young families are moving into private landlord accommodation because they cannot access Social Housing within this community. The Northern Ireland Housing Executive have a set rate for Housing Benefit therefore if your rent is beyond that set amount you have to pay rent out of your benefits each week, which many cannot afford. The top up rent payable to private landlords is contributing to the poverty of our young parents and their children each week. Essential items such as food, heat, light are being affected by this fact. The British Government have bailed out the banks in their time of need thus helping those with mortgaged properties i.e. private landlords. Where is the help for pensioners, young families, single parents and children who are struggling to pay top up rents? According to the financial experts this recession is set to get much worse with more job losses, house repossessions and to recoup the billions wasted by the top cats in the corporate world it is those still living in abject poverty who will be most effected.

Access to benefits is becoming more difficult. Over 15% of claimants in 2008 had their Disability Living Allowance disallowed. An indefinite award contrary to popular belief is not a life long award, it can be reviewed and payments ceased if those decision makers within the department decide that you are no longer entitled. Appeals are a lengthy exercise to getting benefits restored. I am undertaking level 4 work in the Advice Department within Windsor Women's Centre yet Belfast City Council continue to pay me for level 2 generalist advisor work. There is a lack of trained Appeal representatives within the Advice

sector. Therefore claimants are going into Appeals neither properly represented nor aware of their rights. My experience in Appeals has shown me that all panel experts are educated middle class; Doctors, Solicitors, Occupational Therapists etc... and many times I have been completely shocked and angered by some of the questioning within an Appeal environment towards those from the Village working class community.

The decision to remain living in the Village area by the elderly within this community can be contributed to the fact that there are two hospitals situated in close proximity of this area. However the health care provision is questionable. Last year I lost a very dear client who was an inspiration in our campaign for housing regeneration of the Village area. My client had decided to die at home therefore she was entitled to receive quality care at home. However the family were lucky if Macmillan Nurses turned up twice per week to bath, care for my client. When I questioned the lack of proper care I was informed that this was due to staff shortages. My client's daughter who is registered disabled provided the care to her mother in her final months. During my client's last days she was transferred to Belfast City Hospital. Given 72 hours to live and unable to move to hospice care because of a shortage of beds. Her and her family were left in her final 72 hours sharing a ward with three other patients and their families. When I enquired why a dying woman should have to pass her final days in a shared ward I was informed by the staff nurse on duty that due to infection there were no side wards available. I made it known that I would report this to Michael Mc Gimpsey's Personal Secretary Mark Anderson. My client was transferred to a private room that evening.

Finally, in working within this community for the past four years I have met some remarkable people. One such man is Tommy Fulton who was a British Marine Commando during WW2. Tommy was there on D Day, remarkably survived and was then shipped to the Far East for the retaking of Singapore which didn't happen due to the Americans bombing Nagasaki and Hiroshima. After the war Tommy came home to the Village and began civilian life. I persuaded NTVV.co.uk to make a documentary on Tommy's experiences which was subsequently broadcast on Remembrance Day. This documentary can be viewed on their website.

It has been both a privilege and an honour to work in this community for the past 4 years and even though I despair at the implementation of current British Social Security policies i.e. employment support fund I will continue to strive and be a voice for those who feel their voices are not being heard.

Jo Smit
Independent Advice Worker

Welfare Reform Act [Northern Ireland] 2007



The 2007 Northern Ireland act puts into law the same social security provisions that were enacted in Westminster. In June 2007 the Minister Margaret Ritchie got approval to put this act through the assembly without the need for discussion at committee level. This was agreed to by the assembly. In taking this step the minister relied on two arguments:

- Section 7 of the Northern Ireland Act 1998 recognised the long established principle of parity between Great Britain and Northern Ireland on Social Security issues.
- The Social Security system in Northern Ireland was not self financing.

So it appears that no matter how keen the assembly are to pass its own laws and form its own policies they are constrained by central government and finance. The legislation was passed with most of it coming into force between April 2008 and October 2008. The main thrust of the legislation is the replacement of Incapacity Benefit by Employment Support Allowance on the 27th October 2008. The need for this reform was a belief by the government that the social injustice inflicted by the

poverty trap of benefit dependency was indefensible and that it as a government had a responsibility to ensure our right as citizens to enter the world of work. Very laudable sentiments indeed but how will these be achieved by this piece of legislation. Whilst happy to have our right to work acknowledged what is not so clear is how we will be able to exercise that right. A global recession and the daily news of job losses would suggest that there are not that many jobs available for people to take up. When Gordon Brown announced he would be bringing forward public works in order to create jobs and stimulate the economy he should have been told that this would only be applicable to England given devolution in the rest of the UK. It is then down to the assembly to ensure our right to work and it appears that they cannot agree on projects such as a National Football Stadium or a Heritage site at the Giants Causeway. Whilst they are awaiting resurgence in the economy it might be possible to forge ahead with the problem of "benefit dependency".

The greatest contributors to this dependency are the length of time taken to claim in work benefits and the lack of child care provision in Northern Ireland. The executive could raise their approval ratings by promising to overhaul the Tax Credit system, a system that has in many cases resulted in claimants getting into debt. One of the reasons for a change from Incapacity Benefit was that government believed that people were entitled to Incapacity Benefit immediately without the need to be medically assessed and that increasing their entitlement the longer they were on it gave no incentive to seek work. Under the new scheme all applicants will have a 13 week assessment period when they will be medically examined and then a decision on the best way forward will be taken. Either they will be in a support group or in a work related activity group and as such have to attend health assessments or failure to do so will result in a reduction in benefit. No matter how well meaning this legislation is, to implement it at a time when the apparatus needed to make it work is not there means that it will create only more levels of bureaucracy and more appeals which in turn puts added strain on the voluntary sector.

Since the 7th April 2008 the Local Housing Allowance has been in force. This did not replace Housing Benefit. Rather it is like a pre tenancy determination, applicants should be able to know from month to month what the maximum rent for their chosen area is. The amount of Housing Benefit received will still ultimately depend on income and capital. Local Housing Allowance does not apply to Housing Executive tenants, Housing Association tenants, tenants of boats, caravans or mobile homes. Neither does it apply to those tenancies which started before April 1996 or a tenancy which is restricted under the Private Tenancies order 2006 or the 1978 Rent Order. In deciding the applicable rent the Executive will look at the composition of the family and judge

how many bedrooms are needed other rooms such as bathrooms and kitchens are not counted. The rationale for this is to give people more choice as to where they live and to allow them to take responsibility for their rent themselves though Northern Ireland does differ from the rest of the UK in that the benefit can still be paid directly to the landlord or to the claimant.

The Welfare Reform Act also provides an easement of the "relevant employer" condition and makes it easier for persons suffering from certain dust related diseases - including mesothelioma and other asbestos related conditions - to claim compensation. Provisions which relax the way in which loans may be awarded from the Social Fund are also covered by the act but the Northern Ireland commencement order 2008 does not state they are yet in force. Section 54 which limits the time one can receive Attendance Allowance or the care component of DLA whilst resident in a care home is in operation. Sections 41-43 which deal with overpayment of benefits and the Housing Executives ability to investigate and prosecute benefit fraud also do not seem to be in force at this time.

Concluding Remarks

Incapacity Benefit was perceived to be easy to get in that it was paid prior to any medical being carried out. ESA has changed this and the Work Capability Assessment is more complex than the old Personal

Capability Assessment in that it has three elements to it. Furthermore the descriptors used with ESA are more rigorous as previously a client could tick the box indicating that they sometimes had problems with a task but now all questions are framed solely on the basis of "Cannot Do". The descriptors Walking and Walking up and down stairs have been joined together as have Sitting and Standing. It is essential therefore that clients seek advice before completing any self assessment forms as answers to these will be crucial to their claim. Appeal rights within one month remain the same and independent medical evidence will be crucial for appeals. As ever with the introduction of new benefits it will be important to monitor the ability of the Department to handle the numbers of calls it will receive about ESA as it is only through active Social Policy that we may hope to change any teething problems in the system.

Average waiting times on the phone to ESA is about 45 minutes and the ESA say they are getting 1000 calls a day and are overstretched. The numbers are premium line telephone numbers and if you call from a mobile or non BT line then network charges will apply. This is very costly for claimants.

PAT COLTON,
Manager, Citizens Advice Bureau Belfast
Tel: 028 90 503000

Mapping Financial Exclusion in Northern Ireland



Research for the Community Foundation for Northern Ireland

In August 2008, Experian, working with Charity Bank, were commissioned by The Community

Foundation for Northern Ireland, funded by the Abbey Affordable Credit Fund, to identify and map current levels of financial exclusion across Northern Ireland, and to relate this to the existing provision of affordable credit through the Credit Union movement. This piece of work provides evidence of how effective credit unions have been in offering affordable credit in areas where there is a high propensity for financial exclusion and identifies mismatches in demand and supply. The mapping will be of value to policy makers and practitioners interested in targeting action to address the causes and consequences in those areas of greatest need.

What is Financial Exclusion

Most of us have access to financial products and services, such as current accounts, savings accounts, affordable credit, insurance and other services. However, a small but significant minority of people do not use or have access to appropriate financial products and services at all. Such 'Financial Exclusion'

has an impact on individuals, families and households, communities, and wider society. The personal costs of financial exclusion include poorer people paying more for financial transactions such as energy bills, barriers to accepting a job, lack of a safety net to help cope with life's shocks, and the risk of losing savings through theft or fraud. Financial exclusion can also become inter-generational, as children grow up not knowing how to manage money, savings and credit. For communities, the impact of financial exclusion is to reduce or remove the capacity to make investments, build assets or improve their lives. The closure of banking facilities leads to the "desertification" of areas as local shops decline and close, fewer new businesses are started and a spiral of economic decline begins.

For example, it is estimated that 13.35% of adults in Northern Ireland do not have a current bank account, compared to 12.43% in England. 16.97% of households are estimated by Experian to be in fuel poverty, compared to 14.11% in England. 30% of households don't have home contents insurance, 60% have no savings or investments and 25% of adults never clear their credit card balances in full.

Why are we "Putting Northern Ireland on the Map" Tackling financial exclusion was included as one of the three high level priorities of a draft anti-poverty strategy in Northern Ireland, however financial inclusion

has been construed within Government as meaning increasing benefits update, rather than the more commonly used interpretation of access to appropriate financial services. If we don't know how many people in Northern Ireland are financially excluded, what their common characteristics are and where they live, we cannot reach them to tackle the problem.

The main objective of this project is to quantify and map the scale of mismatch between financial exclusion and the supply of third sector affordable credit through Credit Unions in Northern Ireland. This will create a baseline picture that should inform policy and practice in order to help address financial exclusion.

Methodology: Demand, Supply and Mismatch
Northern Ireland differs from much of Britain in terms of financial exclusion, in that it already has an extensive, strong credit union movement, separate from the "for profit" financial services sector. The project methodology was designed to take this into account. Firstly, we identified those local authority wards where people who are excluded from the mainstream financial services sector are over-represented. This "demand-side" analysis produced an index of wards very similar to the index of multiple deprivation, with wards such as New Lodge, Falls and Shankill at the top of the list. However, the second stage of the analysis went on to look at the extent to which credit unions were already providing financial services in these wards – the "supply-side" analysis. Many of the wards shown by the demand-side analysis as suffering from financial exclusion had particularly strong credit union coverage. The final stage of the analysis – the "mismatch analysis" brought these two data sets together to identify wards with a high level of financial exclusion but low credit union capacity to meet those needs.

This three-stage methodology is summarised below:

Demand:

1. Collating datasets and research information that appropriately explain and quantify individuals' and household's financial behaviour, attitudes towards credit and levels of financial exclusion.

2. Demographic analysis and geographic mapping of these datasets, to understand the type of people most likely to be financially excluded and identify communities where they are over-represented.

Supply:

1. Collating a database of Credit Unions and indicators to suggest their coverage and capability to serve the financially excluded.

2. Mapping geographically current coverage of affordable credit providers, distinguishing between those organisations with strong capacity to serve the financially excluded, and those that are less well placed to do so.

Mismatch analysis:

1. Linking the Demand and Supply models together to identify areas with the greatest mismatch.

2. Ranking of administrative geographic areas in order of greatest priority for action, between high areas

of financial exclusion and comparably low levels of affordable credit provision through credit unions.

Credit Union Achievements

There are few major social or economic issues where it can fairly be said that grassroots community initiatives have demonstrated their capacity to deliver an efficient and effective solution. Twenty-six per cent of the population are credit union members. In significant parts of Northern Ireland, credit unions are a major financial services provider, yet have not lost their social commitment to serving their communities. These areas include Derry, Lurgan, Newry, Pennyburn, Andersonstown, Shankill, Strabane, New Lodge, Coalisland and Armagh. Credit Unions deserve recognition and support for their achievements in providing access to appropriate and affordable financial services, often in challenging environments. However, the study demonstrated that there are significant areas in Northern Ireland where levels of financial exclusion are high but credit union coverage is low. These are the financial exclusion hotspots.

Financial Exclusion Hotspots

The final project report will show the financial exclusion hotspots in Northern Ireland, that is those wards with the greatest mismatch between levels of financial exclusion and credit union coverage. The worst areas for financial exclusion include Dunanney in Newtownabbey, three wards (Ballykeel, Dunclug and Ballee in Ballymena) and Twinbrook on the edge of West Belfast. We can already say that Ballymena, Derry, Newtownabbey, Lisburn, Carrickfergus, Larne and Coleraine are strongly represented and that Belfast is not dominant as is generally the case in looking at deprivation.

The study also looked at smaller pockets of financial exclusion in rural areas, which are often masked by surrounding areas of affluence. These pockets were identified in Coleraine, Moyle, Ballymena, Ballymoney, Limavady, Larne, North Down, East Down, Banbridge, Cookstown, Dungannon and Fermanagh.

Final Report and follow up action

The project is now in its final phase, having carried out a series of financial exclusion roadshows across Northern Ireland. These were attended by representatives of credit unions, financial advice service providers and local and central government representatives. The final report will be informed by those consultations and by the extra data contributed by local credit unions. The report will be publicly available and will be submitted to the Northern Ireland Assembly Enterprise, Trade and Investment Committee, which has been conducting an Inquiry into Credit Unions.

The Community Foundation is interested in hearing from organisations which are tackling financial exclusion and where possible will endeavour to find appropriate support from funds such as its Barclay's Wealth – Banking on Brighter Futures Fund.

Niamh Goggin, Charity Bank

Community Foundation for Northern Northern

Tel: 028 9024 5927

Friend or foe? Media and the reporting of poverty in the UK



“A history of so many decades of disadvantage in communities has built up and been sustained over time, and it hasn't been investigated, it hasn't been explored ... They [the media] sort of focus on victim hate, to some degree and survivors. I don't think they would look at it in socio-economic terms, in poverty terms. And there's

been no addressing of the experience of the conflict from the perspective of commonality of experience across communities, and there is massive potential to explore. But if you were poor in a Catholic community or a Protestant community, it really didn't matter. You were still poor, and your experience was much of a muchness”

(Key Informant, Anti Poverty Sector, Northern Ireland)

Introduction

The media – television, radio, magazines and newspapers – at national, regional and community levels– shape, amplify and respond to public attitudes towards poverty. Sustaining public support, mobilised through the media, might even be considered a precondition for a successful contemporary anti-poverty strategy. This article reflects more broadly on how UK poverty is reported in the UK media, and suggests ways in which the media could be used to make a more effective contribution to the eradication of poverty. Media, Poverty and Public Opinion in the UK As part of its Public Interest in Poverty Issues programme, the Scottish Poverty Information Unit (SPIU) was commissioned by the Joseph Rowntree Foundation to examine the relationship between media coverage of poverty, public perceptions and policy preferences in the UK. Research was carried out across the media and across the UK including work focused on Northern Ireland.

Good news!

First, the media are reporting poverty and might therefore be considered to be contributing to sustaining concern with poverty in the public domain. However, the extent of reporting is small.

Second, there was evidence that the media was a direct source of valuable information for people experiencing poverty, for example on welfare entitlement: “I found an article in the paper telling me I had certain rights

and I went down there, I tried to claim it. [They said] ‘You're not entitled to it.’ And I pulled out, I'll always remember, it was a wee bit out of The Record [tabloid newspaper in Scotland] and I says ‘But it says there I could’.

Third, there was broad consensus among a range of key informants that politicians take heed of media coverage. Although this could be problematic when coverage of poverty is regressive, it can also act as a positive lever. In the words of one anti-poverty activist from Northern Ireland, “So we use the media to raise awareness of the lack of action in government.”

Fourth, the media needs the Third Sector as they are a source of expert comment. Typical was the experience of one Press officer from a UK anti-poverty organisation: “They know that we have a particular expertise about the functioning of the benefits system and that we are quite good on the technical detail, because of the handouts that we produce and the expert staff we have here. So sometimes it will be people coming to us because what they want is comment and clarification on something technical.”

Finally, the media also needs the Third Sector as they are a potential means to access the experiences of people experiencing poverty. Although this strengthens the position of the Third Sector in working alongside the media, this particular responsibility is not unproblematic.

Not so much ‘bad news’, but challenges to be overcome.

It would be naive to expect that all would be well with regard to how poverty is reported in the UK media. There are challenges to overcome.

First, extreme examples are sometimes used to illustrate a story, which at the very least gives an impression that not all of the people experiencing poverty in the UK are deserving of welfare and support. Here, there is an onus on the Third Sector to engage the media and challenge misrepresentative copy, as an officer for an asylum group here acknowledges: “At the very least organisations need to use press and media carefully [to] adjust misrepresentations that exist”.

Second, media reporting does not adequately represent the realities of UK poverty. On the whole, poverty is presented as a general experience, whereas official statistics have consistently demonstrated that poverty risk and composition of the population experiencing

RESEARCH

poverty is highly uneven across social groups.

Third, there was a general perception among journalists that the Third Sector needs to better understand how the media works. While the same point was also raised by the Third Sector about journalists, there may be much to be gained by raising awareness in the Third Sector of what journalists want – the need for “a face”, the need for an angle and an acknowledgement that much news journalism is completed at a desk (with the Press Release and the telephone being the most valuable resources) – in order to increase the likelihood of the quantity and quality of coverage being improved.

Fourth, sustaining media interest in poverty necessitates the building up of relationships, although as an anti-poverty campaigner in Northern Ireland suggests, this can be time consuming.

Finally, although the Third Sector is valued as a means to access people experiencing poverty, the news tends not to convey the experiences of people living in poverty, let alone give voice to them. Fewer than one in eight reports in the paper actually includes the voice of someone with experience of poverty.

The way ahead

The media is not quite foe, but it could be made to be more of a friend to the Third Sector. The Scottish Poverty Information Unit research highlighted that there is potential for the reporting of poverty in the UK to be strengthened by a meeting of minds between journalists and activists. Subsequent workshops organised by Media Trust, Joseph Rowntree Foundation produced a range of suggestions for the future that the third sector could carry out. These match some of the recommendations for the media included in the practical guide also produced in this partnership on Reporting Poverty. Third sector steps could include:

- Regular briefings for journalists, broadcasters, editors and photo editors on issues of poverty and upcoming key moments – not only when the organisation wants to get a story into the paper;
- Input to journalists training and ongoing development by providing speakers to colleges, NUJ meetings and media events to build journalists knowledge of poverty in the region and also how the third sector works;
- Take journalists to meet community members and see their activities and situations;
- Provide support to grassroots members to engage in the media as interviewees, to phone in to radio discussions, to correct and complain if there is inaccurate coverage
- Explore the potential of digital and new media to

create alternative content.

- Build databanks of images appropriate for use in the media.

Future work by JRF will be exploring some of these recommendations further in research and practice and findings will be available in spring 2009.

Professor Gill Scott, Professor O'Donnell, Dr. Stephen Sinclair and Ms. Louise Dobbie shared responsibility for the research and co-authored the project report. John H. McKendrick (Scottish Poverty Information Unit, Glasgow Caledonian University) and Anthea Irwin (Cultural Business Group, Glasgow Caledonian University), Teresa Hanley (Joseph Rowntree Foundation) Scottish Poverty Information Unit, Glasgow Caledonian University, G4 0BA. j.mckendrick@gcal.ac.uk. Joseph Rowntree Foundation, Teresa Hanley, teresa_hanley@dsl.pipex.com

Acknowledgements

Media, poverty and public opinion in the UK can be downloaded via <http://www.jrf.org.uk/knowledge/findings/socialpolicy/2261.asp>. This report was launched in Belfast on November 18th.

Reporting Poverty: a practical guide for journalists can be accessed at <http://www.jrf.org.uk/bookshop/details.asp?pubid=977>

Media Trust works in partnership with the media industry to build effective communications for the charity and voluntary sectors. It does this through media training seminars and workshops, film and TV production (Media Trust Productions), broadcasting (Community Channel), news distribution (Community Newswire), Media Matching and campaigns.

www.mediatrust.org



The Credit Crunch from a different perspective

A group of women living on low incomes from different neighbourhoods across Northern Ireland were brought together by NIAPN and asked to talk about the impact of the credit crunch and rising costs of basic necessities on their lives. Due to the stigma associated with poverty all of their names have been changed.

Sharon in her early twenties is a young mother with three children all under the age of 5. She is long term unemployed and lives in private rented accommodation. She receives £170 per week out of which she pays £25 to cover her rent and pays £27.50 off a social fund loan. She also pays £6 per week for after school provision for her eldest child.

Nancy is in her 30s and has three children under the age of 14. She works part time in a local shop and lives in private rented accommodation. She works 18 hours per week and is paid National Minimum Wage rates. She receives £198 per week out of which she pays her rent £76 a week, her children's lunches, travel to school and breakfast clubs.

Debbie is in her late 20s and has a young child. She lives in private rented accommodation and has been unemployed for over 3 years. She hopes to complete an Open University degree course this year. She is also an active volunteer one day a week with a leading NI charity. She receives £115 per week out of which she tops up her rent by £9 per week and repays a social fund loan at £15 per week.

Caroline is in her early 40s and is long term unemployed because of mental health issues. She has one dependent teenager and 3 independent adults. She is very active in her local community providing support to people on local issues.

Marie is in her late 30s and has 3 children under the ages of 12. She lives in a Housing Association property and regularly volunteers in a local community group. She receives £170 per week out of which she pays £38 per week to one door step loan company and £5 a week to another. She was supported by a local advice agency to agree repayment plans to manage these debts.

Nancy stated that there has been no real difference in her life since the credit crunch occurred. Before it happened she was asking St Vincent de Paul for help and she still is.

Marie stated that in her inner city area there is no social housing being built its all private. She explained that there is a big gap between what private rents charge and what people get paid from Housing Benefit. One of

her neighbours told her since the increase in gas bills she is paying £50 a week for gas alone. Marie said she feels lucky if she can get through a week on just £20 for electricity: '£10 would have done me a week last year and £5 in the summer.' She explained she uses a traffic lights system and manages her electricity by using it at cheaper times of day.

Caroline spoke about her electricity supply: "I put in £10 over the weekend and got £2 worth and then put in another £10 and got £8 pounds worth."

A big worry for all the women was that if you run out of electricity your freezer gets turned off and any frozen food you have is lost.

The women wanted to know if they paid the same rate for electricity over the weekend as they did during the week. A common perception was that although an electricity supply would not be turned off between 4 pm on Friday and 8 am on Monday there was a common acceptance that you were charged more when you did top up because you had had no money in the metre over the weekend. There was a strong feeling of injustice as people with power cards had these systems introduced to help them manage their money yet they were being charged more for this supply.

Sharon explained that her weekly electricity costs had almost trebled because of her arrears. Debbie told the group 'my mum and dad have gas but my dad won't let my mum put it on, he has diabetes, Obsessive Compulsive Disorder (OCD) and suffers from depression. The medication he is on makes him very sensitive to the cold, so he needs to be kept warm. I'm bringing down quilts to help keep them warm.'

Caroline explained, 'everyone is doing without heating until the kids come home from school and then letting the fire go out when the kids go to bed.'

Nancy said, 'I have had to take my son from a small country school and put him in to a local big primary. He lost his package of support but I had no choice, it was costing me £50 a week in taxis.'

Caroline explained that her teenage child was entitled to an Educational Maintenance Allowance. 'It costs her £5 a day to go to college, she's coming home hungry because she can't afford the canteen food. Plus we can't get her EMA money through. I have had to ring Scotland so many times and we're still waiting its crazy. My local community centre has helped me here, if they hadn't I couldn't have sorted it out.'



'I have a neighbour a forty three year old woman with cirrhosis of the liver and her DLA was stopped. It paid her top up rent. She has no way to pay it now as she gets £96 a fortnight. She can't afford to heat her home, she sits in a house with no heating. Basically she is dying and if she didn't have a decent landlord she would be evicted. This can't go on and she's only worried about becoming homeless. If she becomes homeless because of her own fault (not being able to pay the difference in her rent and housing benefit its called intentionally making yourself homeless) you are barred from social housing for two years. Yet you have to be on a housing list even to get into a hostel and you can't get temporary housing either.'

Marie explained that in her area private housing is the only option, as the only new builds are apartments. 'The new housing in our area is up for sale but no one can afford to buy it so it's lying empty. The voice of local people is being silenced because local people have to move further away to find somewhere to live.'

Sharon explained, 'In our area they knocked three houses down to build a car park beside a souvenir shop when there's not enough social housing for local people. Our estate has one shop at each end of the estate and not much else.'

Debbie 'I can't afford to do a weekly shop any more, I buy what I can as and when I need it. Lots of my friends are buying crappy food because it's cheaper. Where I live we travel to get cheaper food, some of the better value shops are too far out. There is a town service bus but it's a quarter of a mile away from the shop. If they changed this it would really help. The shopping complex doesn't have one public toilet, you really have to have a car (which I don't) or pay a taxi which I can't afford.'

Sharon 'The main shops locally are really expensive and I can't afford to shop there'

Nancy 'When I go shopping I use my mobile phone so I'm not embarrassed when I get to the till in case I don't have enough money.'

Caroline 'The Mother Teresa nuns did great work in our area. So many people go to them on a Friday for free food: potatoes, milk, electric once a month and coming up to Christmas a turkey or ham. But they're not getting the donations now so it's stopped. They still put up the homeless but it's men only now and they can't give out food any more.'

Marie 'A lot of older people are too proud to let on they're having a hard time, my granny ate like a bird and they're too proud to take help.'

Sharon 'Nowadays people are afraid to go to social services for help when things are tough in case they take your kids. I feel that I'm treated differently by social services because I'm from a poor background, it seems that means I must be a poor parent.'

Marie 'The way the government treats people now divides communities, calling people dole scroungers and focusing on fraud means people are suspicious of each other. The policies coming down from government are causing real hardship even community education, our local college has to have a minimum of 15 people to take part and we can't get money to run courses for anything other than English and Maths. That's not what people want to do in a community education class. If it wasn't for my mum and brother I couldn't cope with my kids. My daughter is treated differently at school because of the clothes I buy her. I can't afford the clothes other kids wear. I've also had to keep my kids off school because I can't afford to send her to school trips. It's not fair on my kids but I can't afford £15-30 a trip. ... and some local charity shops are great although a lot of them have gotten really dear. I thought they were supposed to help not making a profit out of the poor. Why are they charging up to £200 for items and expecting people to pay for them in two weeks.'

Sharon 'What about Saint Vincent de Paul and the Salvation Army? I've heard about the Salvation Army but I don't know how to get them to help. SVP do good work but we've been told they don't have enough money to help the poor as there's just so much need.'

Nancy 'I go for the cheapest cuts, in places likeI go to the reduced item counter.'

The women were asked how debt featured in their daily lives.

Caroline 'My television broke down and I didn't have the money to buy a new one so I am paying for one

through 'Homebay.' The offer sounded great three hours for £1 they make the same offers for washing machines, a new suite of furniture or a loan. I just have no other way of buying the items so this is the only option, even though the interest is insane.'

Sharon 'I want to join a credit union and save regularly but I just don't have the money to save.'

Nancy 'What happens in my area is we borrow off each other. The women in our area share milk, sugar and bread. I used to borrow off my family but no-one has anything to lend any more. The local shop I work in is where I have to hand over SVP vouchers. Its embarrassing but they help me make ends meet.'

Sharon 'When I got my money this week I had £60 left and I had to take money out for electric, the television and heating oil. I get a £10 drum because I can't afford anything else. I don't have any money left to send my daughter to after schools club this week so she can't go. Everything is borrowed by the time you get your money. Since I moved into my house I haven't received any housing benefit and my landlord is constantly at me. I pay him my top up of £25 a week but he's pushing me to sort out the Housing Benefit. They've told me there's a big back log and that's it.'

Caroline 'What's really worrying me is that I received a sheet from the Social Security asking me has your illness stayed the same or has it got worse. Whatever way you answer this you end up in front of a board for over an hour. It's really worrying me that my benefits will be reduced and that I will be forced to take work I'm not fit for. I've heard you have to take medication in order not to be forced to take up work and that you can't use alternative treatments to manage your illness. I've managed my own illness through community groups and alternative therapies basically taking art and relaxation therapies. It's impossible to get them now. Our local group has lost its funding and it's had an awful affect on people who have been so traumatized through the Troubles.'

Sharon 'My dad's a chronic alcoholic and he is really worried about his housing. He has plates in his head because he was attacked. He is really worried if he doesn't go back to work even though he's so fragile that he will lose his housing. He was homeless before, he's now so worried about the future. My dad gets no help for his addiction. The only place that cares for alcoholics or people with addictions in ... is They will only take you in if you're not under the influence of alcohol. You have to be detoxed for five days in order to be admitted. It's also supposed to be closing down. A really big problem is that is run like a prison and people don't want to go to it because of how it's viewed locally.'

Caroline 'I've been in there and it's awful. I had a nervous breakdown because of the stresses in my life. I was put into Ward 3 for resisting taking medication and I was forcefully injected. I was treated like a dog, left lying on a mattress and anyone walking by the door could see me. There was no privacy at all. In my opinion anyone going in there for help comes out worse. Addicts with mental health problems cannot be treated for both conditions it's either one or the other.'

Debbie 'My sister has had mental health problems and she was treated in She also did not want to take medication; basically she needed to see a psychologist but they don't have one. There's only a psychiatrist who prescribes medication. It's crazy the tablets don't address problems, they only mask the symptoms.'

Caroline 'There's a crazy situation in NI now for anyone who has an addiction there's a real crisis. Anyone who wants to detox off drugs or alcohol basically has no where to go now. The only place you could go was Shaftsbury Square Hospital in Belfast and its detox centre has been closed down now.'

All the women present said they had been prescribed tranquillizers and anti-depressants by doctors for insomnia, for depression from the ages of 9, 12 and when one of the women was expecting her youngest child. The drugs prescribed ranged from diazepam, temezapan, zeroxat and largactyl. All of the women have stopped taking them because of how the drugs affected them.

Debbie 'A member of my family who suffered from depression was prescribed medication and put on to DLA. The extra income helps her manage her household finances, basically pay her bills, its helped ease the worry that was making her unwell. She wants to take herself off the medication but has been told if she comes off it she will no longer be entitled to DLA. It's a mental health trap.'

Caroline 'I'm really worried about all the changes coming in around benefits. I don't know enough about what's happening. I've heard there's a new Employment Support Allowance but what really worries me is what I've heard from others. If you're limited ability to work is affected by your own wrong doing your not going to be able to access benefits and a report from the Police Service for Northern Ireland may be sought. This is really worrying as people on benefits could be pressurised by the police to inform or face a negative report that could affect your benefits.'

Debbie 'When I was a student I had to take a student loan. In order to survive I also had to take a bank loan/ overdraft and I had a credit card. My overdraft limit was £1,250. Once I left my course interest was added to my overdraft and although I keep paying off what I can, when I can, to try to stay below the limit, the interest

RESEARCH

keeps pushing me over. The interest used to be £3 a month but in the last two months it's increased to £10. I phoned recently to explain that I haven't graduated yet and am still studying with the Open University to get a degree. I'm still trying to get them to understand.'

Caroline 'The cheapest heating at the moment is a coal fire but people with oil central heating can't get the Housing Executive to agree to open their chimneys again. It costs a lot to get your flue opened again. No one living on low income can afford it. The cost of a gas bottle has gone from £11 to £24.99 in one year.'

People feel so squeezed in the middle as the cost of living soars and government policy is forcing you to take any low pay job that's available. If this isn't stopped so many low income households won't be able to pay rent or household bills never mind feed their family and kids will be left at risk without parents to mind them during the day.'

The Network would like to thank the women who took part in this interview for their time and more importantly their honesty.

Where is the £150 one off fuel poverty payment?

Minister Margaret Ritchie called for a taskforce to be established in May 08 to tackle the relentless increases in energy witnessed in Northern Ireland. The taskforce set about making a series of recommendations both over the short and long term and our number one ask was for a one off fuel credit payment this winter to those in greatest need using resources drawn from a 'fighting fund' of both public and private funding.

The paper received a lot of media coverage and with the suspension of the Assembly the progress relating to the recommendations were somewhat hindered despite the continued increases announced in October by NIE Energy of 33.3% and Phoenix Natural Gas (PNG) of 19.2% resulting in massive hikes of energy prices in 10 months of 52% in electricity and 53% in PNG (Jan 08 – Oct 08). Finally, on the 15th December, coinciding with the announcements of NIE Energy's tariff decrease by 10.8% from 1 January 09; Phoenix Supply tariff reduction of 22.1% from 8th January 09; Firmus Energy's extension of its price cap until Feb 09; the Executive announced the £150 payment to £100,000 households.

This payment will provide additional help to 65,000 households on income support and to a further 36,000 pensioners on guaranteed pension credit. At the time of writing the Financial Assistance Bill is passing through the necessary hurdles to enable payment to be made and should be in place in February 09. How the payment will be made and what it may look like is yet to

be agreed with the usual issues such as Data Protection being cited as barriers.

This payment while welcome falls short of the recommendation to target the working fuel poor who now constitute over a quarter of the 34% of households experiencing fuel poverty, a conservative estimate based on 2006 House Condition Survey figures. Furthermore the payment needs to be hitting the door steps of householders now to alleviate the hardship people are experiencing and the raft of other recommendations made through the Taskforce paper need to be considered if we truly are serious about tackling fuel poverty in Northern Ireland.

**Pat Austin, Director,
National Energy Action (NEA)
Tel: 028 9023 9909**

