



## Mind the Gap

*Working with cross-border communities to tackle poverty*

The Mind The Gap project was formed in response to calls for local level anti-poverty work in the border areas from the Northern Ireland Anti-Poverty Network & European Anti-Poverty Network (Ireland) members. The two project partners are the Northern Ireland Anti-Poverty Network and the Community Workers Co-operative. Mind the Gap uses a bottom up approach based on community work principles of equality, empowerment and participation. We seek to establish a collective approach to anti-poverty work. The fact sheet below was produced at the request of programme participants within the Mind the Gap project (2004-07). This project is part-financed by the European Union through the Interreg IIIA Programme managed for the Special EU Programmes Body by the Interreg Community Partnership.

### Mind The Gap - Poverty Fact Sheet

#### How is poverty defined?

Official definitions of poverty differ between the North and South of Ireland. There is however general agreement on a relative definition of poverty, originally defined by Peter Townsend and adopted within the National Anti-Poverty Strategy of the Irish government 1997.

'Individuals, families and groups can be said to be in poverty if they lack the income to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved in the societies to which they belong' (Townsend, Peter).

"People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally."

(Government of Ireland, NAPS, 1997)

How we define poverty is important because it determines how we deal with it. Relative poverty takes different circumstances into account, as poverty means different things to different people. Our understanding of poverty is so important because it directly influences the type of policies and actions developed to do something about it. Some people think poverty is a personal choice but many are of the opinion that: 'Poverty is not accidental, its social, structural and economic decisions that cause it.'  
(participant at North Belfast workshop, on the Way Forward document June 2004)

#### How is poverty measured?

##### **Southern Ireland measurements:**

There are 3 main ways that poverty is measured in the South of Ireland: Income, deprivation and a combination of both. **Income** refers to relative poverty and as in NI refers to 60% of the average national income. In Euros this is equivalent to 185€ per week or 9,680€ per annum.

**Deprivation** measures the extent to which people cannot afford certain items identified as necessities by the rest of society; such as no substantial meal for at least one day in the past two weeks or debt problems arising from ordinary living expenses.

**Income and deprivation**, often called Consistent poverty, measures individuals who are both below the income poverty threshold and are deprived of one or more of the deprivation indicators.

##### **Northern Ireland measurements:**

There have been moves away from measuring poverty on the basis of income alone in both jurisdictions. So, the North now also measures poverty in terms of relative income [60% of the national average] and deprivation. £102 per week for single adult (£108 UK), £171 per week for a couple with no children (£186 UK), £205 per week for a single adult with two dependent children (aged 5 & 14) (£223 UK), £277 per week for a couple with two dependent children (aged 5 & 14) (£301 UK)

Deprivation indicators are now included in the annual Family Resources Survey, carried out by Government in Northern Ireland and across the UK. These are based on families' ability to afford:

- Enough money to keep home in decent décor
- Hobby or Leisure Activity
- Holidays away from home one week a year (not staying with relatives)
- Household contents Insurance
- Have friends / family round for drink/meal at least once a month
- Save £10+ a month
- 2 pairs of all weather shoes per adult in household
- Replace any worn out furniture
- Replace/repair broken electrical goods
- Money to spend on yourself each week (not on your family)
- Able to keep accommodation warm enough
- Behind in one or more household bill [Bills asked about in FRS include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates]

In Northern Ireland it is also possible to measure poverty on an area basis (NIMDM 2005). These measurements can then be used to objectively identify the areas of greatest need. This approach uses existing administrative data (such as registered unemployed, people in receipt of means tested benefits etc). It analyses data across 7 domains of deprivation (Income, Employment, Health, Education, Access to Services, Social Environment & Housing). This can be ranked according to each domain and on the basis of all domains taken together; the latter results in a **Multiple Deprivation Index**. These area measurements can then be compared at a variety of levels; from the largest Local Government Districts to Parliamentary Constituencies and to neighbourhood level statistics.

## Poverty in the North West Border Area

Recent research by Trutz Haase has combined existing approaches to area based studies of poverty where Census data in the North and South of Ireland is analysed with estimated scores with what the authors identify as the underlying dimensions of social disadvantage (**Social Class Disadvantage**, **Demographic Decline** and **Labour Market Deprivation**), and estimate scores for these. These are then combined to form a measure of **Overall Affluence and Deprivation**.

Using this approach:

- The North West Region has been identified as the most Disadvantaged Region in Ireland, North and South.
- The Border Region is Ireland's most disadvantaged region and Donegal is the most disadvantaged county within it.
- Donegal's socio-economic characteristics now resemble those of Ireland about 7 to 8 years ago.
- Based on the Noble Index, the North-West is the most disadvantaged region of Northern Ireland other than Belfast.

Haase suggests that much of the disadvantage faced by the North West is due to its peripherality.

- The North-West is the most distant region from the two administrative and population centres North and South.
- The border, and hence the separation of Derry from its natural hinterland, is an important contributing factor to the North-West's economic and social (mis)fortunes.
- The North-West's relative disadvantage needs to be more strongly acknowledged.
- Better infrastructure, services and cross-border initiatives are essential elements in the North-West being given a fairer chance.

## What causes poverty?

There is a general lack of understanding that forces beyond a person's control cause poverty such as:

- Lack of decently paid employment to cover the costs of living
- Lack of affordable social housing

- Benefit traps e.g. gaining Working Families Credit (WTC) or Child Tax Credit (CTC) but, as a result, losing housing benefit payments/rent allowance
- Overpayments of WTC or CTC credits resulting in repayment hardship
- Lack of access to education and training
- Caring responsibilities for children, older relatives and sick or disabled family members
- Lack of access to appropriate healthcare & community supports
- Lack of access to affordable and reliable public transport
- Lack of affordable local childcare
- The widening gap between housing benefit/rent allowance payments and private & social property rents
- Falling into the poverty trap with a resulting loss of personal confidence & 'employability'
- Lack of family support
- Accident or ill health
- Loss of employment through redundancy, or 'lay offs'
- Loss of housing - intimidation, ill health or relationship breakdown
- Employment options limited to local low pay, part-time employment opportunities

## Who lives in poverty in Ireland?

According to the most recent poverty figures, 18.5% of the Irish population are *at risk of poverty* and 7% experience *consistent poverty*. However, some social groups have higher poverty rates than the rest of the population: lone parent families, the unemployed, people with disabilities or long-term illnesses, immigrants, and older people. (Combat Poverty Agency, 2006)

The most recent Northern Ireland figures indicate that over half the population have incomes of less than £300 per week. Of all the Local Government Districts (LGDs), people living in Derry, and in the West of the region are most at risk of living on a low income. Those living in the East of the Province are least at risk (DSD Households Below Average Incomes NI, 2005/06) The groups with the highest poverty risk in the North are the same as those in the South. 'Northern Ireland is one of the most unequal societies in the developed world.' (Hillyard et al, 2003:43)

When people experiencing poverty attend NIAPN consultative events, they identify a wider range of those who are most likely to live in poverty. These are: ethnic minorities particularly migrant workers; travellers; young people especially those aged 16-18; lone parent families; families of ex-prisoners; people with low or no educational qualifications; long term unemployed; people living in disadvantaged communities; people living in border areas.

## How does poverty affect people?

People living with poverty and social exclusion live daily with food poverty, fuel poverty, low wage employment and low benefit levels. All these result in poor health and a lower life expectancy. Social isolation is common, alongside educational failure. It is a stark fact that People Experiencing Poverty also face a much higher cost of living as they cannot access the credit or payment benefits more affluent people take for granted.

Long term experience of poverty often results in people feeling excluded and powerless. This affects the hopes and dreams they enjoy and contributes to high levels of anxiety just trying to make ends meet. The grinding worry associated with long term poverty can also make the future look bleak, as the cost of living keeps on rising but wages and benefits stay the same. This can lead to depression and health problems and in the long term greater dependency on essential services. It costs our society more in the long run not to deal with poverty now.

## How do we address poverty?

- Talk to the experts! Involve People Experiencing Poverty in discussing what works and what does not. Support the capacity of disadvantaged groups and communities through sustained long term resourcing to identify and develop local and regional solutions.
- Provide most for those people and groups at greatest risk of poverty.
- Work towards providing better jobs, not just more jobs.
- Ensure the welfare 'safety net' protects families & individuals against poverty.

- Reduce the disproportionate burden of taxation on poorer families.
- Improve the quality of delivery of services and gear them towards the needs of the poorest families.
- Provide benefit entitlements to all UK residents equally, irrespective of immigration status.
- Pay housing benefit for working people living on low incomes and make work pay.
- Build more affordable social housing.
- Encourage healthy living by paying people a realistic wage or benefit level.

Remember poverty and social exclusion are not acceptable in one of the wealthiest countries in the world ...

“Everyone has the right to a standard of living adequate for the health and well-being of oneself and one’s family, including food, clothing, housing, medical care, education...” (United Nations Declaration of Human Rights 1948)

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Project part financed  
by the European Union



Special EU Programmes Body  
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