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# “We don’t just want to survive...”

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



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## **ABOUT SAVE THE CHILDREN**

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

## **ACKNOWLEDGEMENTS**

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

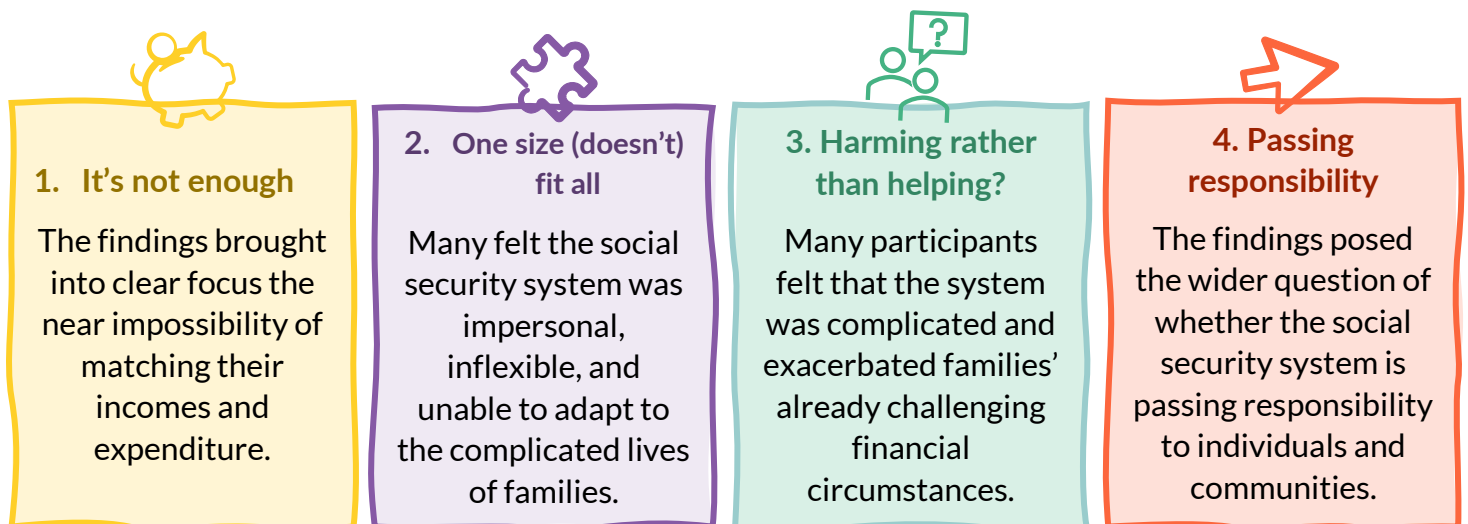
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# A QUICK SUMMARY

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

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



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



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

# 1 INTRODUCTION

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

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

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

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

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

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

## 1.1 METHODOLOGY

In summer 2022, we set out to speak to parents and carers across Northern Ireland about their experiences of the social security system, drawing what they told us into a report<sup>1</sup>.

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

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

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

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

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

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

# 2 FAMILIES' EXPERIENCES OF THE SOCIAL SECURITY SYSTEM

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

about their experiences of the social security system. We won't repeat all of what they told us here, but figure 1 (below) outlines the four key themes across families' experiences. We encourage you to read the full report for a detailed account of their experiences<sup>2</sup>.

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

## 1. It's not enough

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

## 2. One size (doesn't) fit all

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

## 3. Harming rather than helping?

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

## 4. Passing responsibility

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

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

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



# 3 FAMILIES' PRIORITIES FOR THE SOCIAL SECURITY SYSTEM



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



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



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

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

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

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

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

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

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

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

A key theme from the first stage of this research was that the financial support provided through social security was simply not enough to meet the rising sea of costs faced by families across Northern Ireland (see figure 1). For families to be able to provide for their children, they must be able to meet their material needs. Evidence found throughout this study and in others has highlighted it is becoming almost impossible for many families in receipt of social security benefits<sup>3</sup>.

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

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

circumstances<sup>4</sup>. What was common was that each had experienced at least one situation in which the social security system (or its administration) was not sufficiently flexible to adapt to their circumstances. For some families, there were administrative errors or issues related to their housing situation, for others it was their migration status, or employment status. For some, long term health conditions or disabilities caused complications. In each of these scenarios, families felt that they had to spend valuable time and effort trying to rectify issues and errors.

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

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

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

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

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

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

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

of issues for families whose working hours fluctuated<sup>6</sup>. Families also felt that more help could be provided to meet transport costs associated to accessing employment. In turn, they felt that more efforts should be made to make childcare more affordable for families and available at hours that fit with their employment (in particular early mornings and evenings).

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

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

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

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

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

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

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

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

This priority built on a common feeling that the system is often harming, rather than helping families (see figure 1). Almost every family we spoke to had experienced some form of miscommunication, complication, or procedural error in the administration of their social security payments. We go into more depth on these examples in our first report<sup>7</sup>. For now, it is most useful to summarise two sets of issues families faced around communication.

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

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

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

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

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

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

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

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<sup>7</sup> See footnote 1

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

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

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

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

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

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

<sup>8</sup> See footnote 1

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# 4 CONCLUSIONS

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

It builds on our previous report 'It's hard to survive', that set out families' experiences of the social security system and cost-of-living crisis in Northern Ireland<sup>9</sup>. These experiences were drawn from interviews with 24 families across Northern Ireland in summer 2022. The key themes across what they told us are summarised in section 2 of this report.

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

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

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

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

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

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

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