



The other division in Northern Ireland: public attitudes to poverty, economic hardship and social security

Simpson, M., Gray, A., Horgan, G., & Bunyan, S. (2022, May). The other division in Northern Ireland: public attitudes to poverty, economic hardship and social security: Ark research update no 146. Access Research Knowledge. <https://www.ark.ac.uk/ARK/sites/default/files/2022-05/update146.pdf>

[Link to publication record in Ulster University Research Portal](#)

Publication Status:

Published (in print/issue): 01/05/2022

Document Version

Publisher's PDF, also known as Version of record

General rights

The copyright and moral rights to the output are retained by the output author(s), unless otherwise stated by the document licence.

Unless otherwise stated, users are permitted to download a copy of the output for personal study or non-commercial research and are permitted to freely distribute the URL of the output. They are not permitted to alter, reproduce, distribute or make any commercial use of the output without obtaining the permission of the author(s).

If the document is licenced under Creative Commons, the rights of users of the documents can be found at <https://creativecommons.org/share-your-work/ccllicenses/>.

Take down policy

The Research Portal is Ulster University's institutional repository that provides access to Ulster's research outputs. Every effort has been made to ensure that content in the Research Portal does not infringe any person's rights, or applicable UK laws. If you discover content in the Research Portal that you believe breaches copyright or violates any law, please contact pure-support@ulster.ac.uk

The Other Division in Northern Ireland: public attitudes to poverty, economic hardship and social security

Sabrina Bunyan, Mark Simpson, Goretti Horgan and Ann Marie Gray

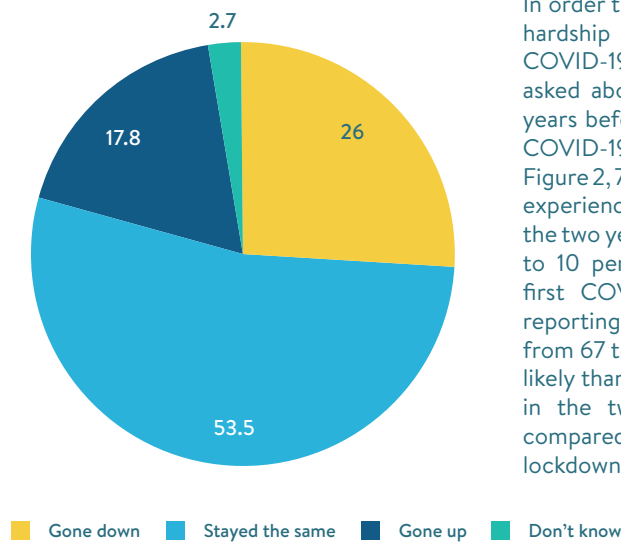
Introduction

In 2021, the NILT survey asked the Northern Ireland (NI) population about their views on a range of issues relating to fairness with regard to incomes, taxes and social security, financial hardship and the cost of the living. It did so at a time when the Covid-19 pandemic had brought about both an economic and public health crisis impacting the everyday lives of many people. The fieldwork for the survey took place during the final quarter of 2021, just before an Omicron wave of COVID-19 infections. Households had lived through the pandemic for about 20 months and household finances were beginning to experience the shock of soaring energy, food and fuel prices. By November 2021, consumer prices had risen to 4.6%, more than double the Bank of England's target inflation rate. The cost-of-living crunch has since been exacerbated by continued global supply chain constraints and the war in Ukraine. This has driven the most recent, May 2022, inflation rate to 9%. The cost-of-living crisis for household finances will be exacerbated in coming months with inflation expected to soon surpass 10% (Bank of England, 2022)¹.

Economic Hardship

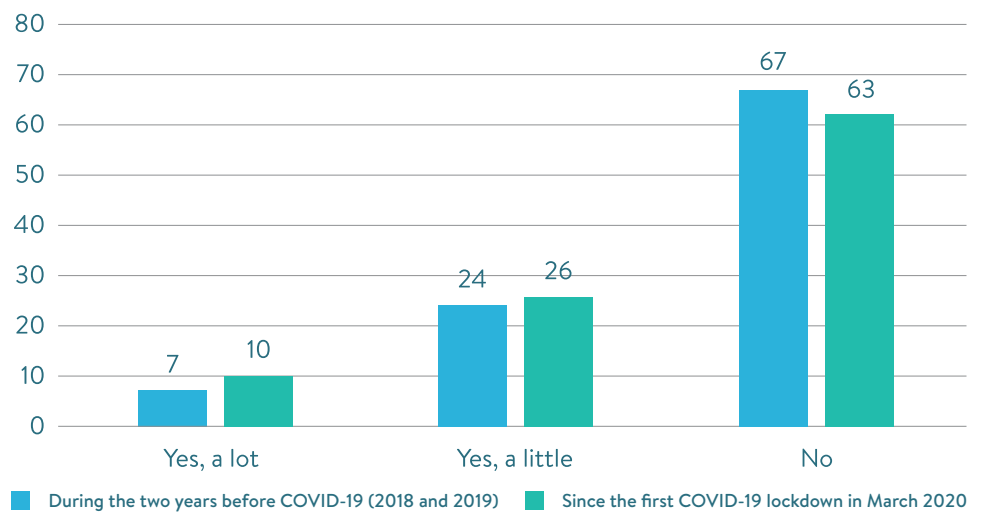
Survey respondents were asked how their household income has changed since the first COVID-19 lockdown in March 2020. The findings are mixed across households as shown in Figure 1. While the majority (53.3%) of households report their household income has remained the same, 26 per cent report a decline while almost 18 per cent report an increase in household income.

Figure 1: Since Coronavirus (COVID-19) lockdown in March 2020 has your household income changed?



In order to compare the extent of financial hardship both before and after the first COVID-19 lockdown respondents were asked about their experiences in the two years before COVID-19 and since the first COVID-19 lockdown. As illustrated in Figure 2, 7 per cent of respondents reported experiencing a lot of financial hardship in the two years prior to COVID-19, increasing to 10 per cent of respondents since the first COVID-19 lockdown. The numbers reporting no financial hardship decreased from 67 to 63 per cent. Women were more likely than men to report financial hardship in the two years before Covid (36.3% compared to 26.9%) and since the first lockdown (27.8% compared to 24.3%).

Figure 2: Have you experienced any financial hardship?²(%)



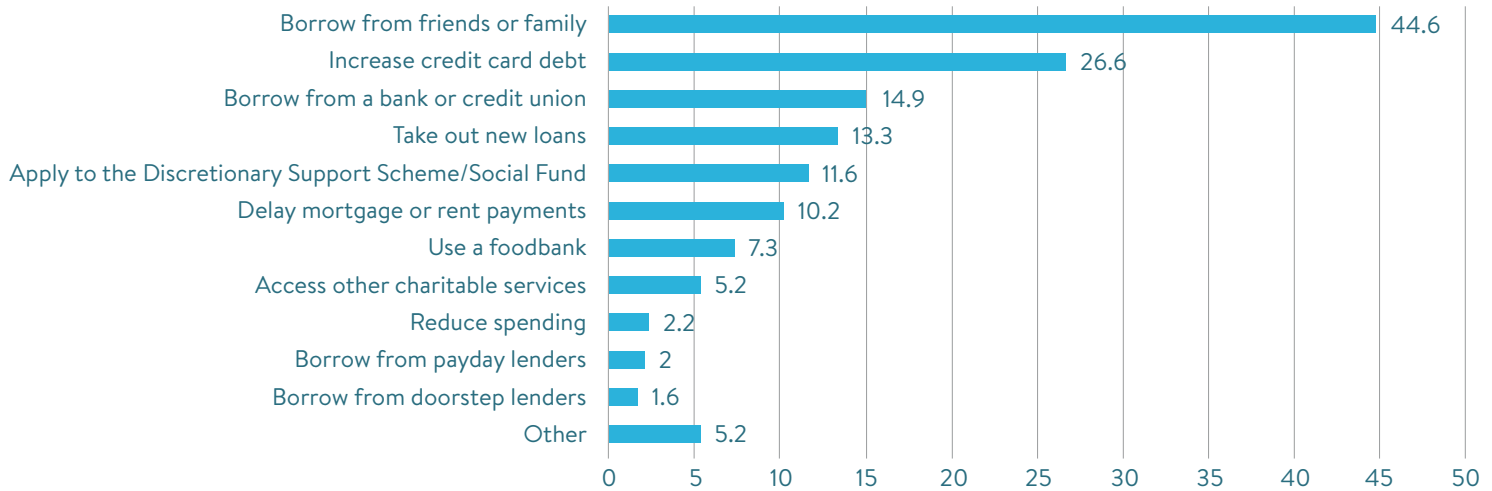
The 501 respondents reporting financial hardship were asked to identify how they have been coping. Respondents were provided with a list of coping mechanisms to choose from. Figure 3 illustrates the wide variety of actions taken by respondents – from accessing the support of friends and

family, financial institutions to borrowing from payday/doorstep lenders. The most frequently reported means of dealing with financial hardship was to borrow from friends and family (44.6%) or to increase credit card debt (26.6%).

¹ Bank of England (2022). Monetary Policy Report – May 2022. This is available at: <https://www.bankofengland.co.uk/-/media/boe/files/monetary-policy-report/2022/may/monetary-policy-report-may-2022.pdf>

² Rounded to the nearest whole number.

Figure 3: How do respondents cope with financial hardship? (%)



The 501 respondents who reported experiencing financial hardship were also asked whether their reported hardship was specifically related to COVID-19. Figure 4

shows that 30 per cent of those respondents reported that the financial hardship they experienced was specifically related to COVID-19 with 40 per cent reporting that

COVID-19 was partly responsible. Around 15 per cent reported that their hardship was due to something else, 15 per cent reported they do not know.

Figure 4: Is the reported financial hardship specifically related to COVID-19?



The most frequently reported sources of hardship were working fewer hours and the loss of job (19.7% and 12.4% of respondents respectively). A substantial number of respondents reported financial hardship due to self-isolation or shielding,

caring responsibilities, furlough or issues associated with the cost of living/low income. Additional causes included COVID-19 or other health related issues, home schooling or redundancy.

Cost of Living

Even before the current cost of living crisis, many people in NI struggled to make ends meet. To gain an insight into how households might cope with further cost of living increases, respondents were asked two questions to establish the extent to which they struggle to afford a basic standard of living: *Could your household afford to pay an unexpected, but necessary, expense of £500?* (It is worth noting that £500 is at the conservative end of predicted average household energy bill increases) and, *Did your household turn heating down or off because you could not afford the costs last winter, even though it was too cold in the house/flat?* Around 25 per cent of households could not afford to pay an unexpected £500 bill; just over 24 per cent of households reported having to turn the heating down or off due to costs. Looking at what groups would struggle the most with an unexpected, but necessary, expense of £500, fewer than one in ten of those over 65 said they could not afford this, rising to 40 per cent of those aged 18-24, 36 per cent of 25-34 year olds and

33 per cent of 35-44 year olds. Analysis of responses to this question in terms of political party supported show DUP supporters are least able to afford this expense (34.9%) followed by Sinn Féin (SF) (31.6%) with Alliance supporters the group most likely to be able to afford such an unexpected expense. The proportion of respondents unable to afford a £500 expense should not surprise us; the Family Resources Survey 2019-20 found that 36 per cent of households have no savings. Nor is it surprising that there is less than two percentage points of a difference

between the ability of those in paid employment (24.9%) and those not (26.4%) to afford an expense of £500 since official statistics show that so many of those in paid employment are living, objectively, in poverty.

Responses to the question *Did your household turn heating down or off because you could not afford the costs last winter, even though it was too cold in the house/flat?* reveal a concerning situation for low income households (Table 1).

Table 1: Did your household turn heating down or off because you could not afford the costs last winter, even though it was too cold in the house/flat?

	Among which group would you place yourself:		
	High income (%)	Middle income (%)	Low income (%)
Yes	2.5	13.5	52.1
No	96.3	84.6	44.0
Don't know	1.3%	2.0%	3.9%

Even in winter 2020, before the soaring costs of energy and while Universal Credit claimants received a £20 a week uplift, over half of respondents who described themselves as low income had turned the heating down or off because they could not afford it. Again, this is unsurprising since the Family Resources Survey shows that lower income families spend a higher percentage of their budget on food, housing and energy. Younger age groups – those most likely to have children in the household – were most likely to say they had had to turn the heating down or off. Those respondents who support the DUP (29%) or SF (27.3%) were most likely to have had to turn heating down or off because they couldn't afford the costs.

Attitudes to Social Security

The 2021 NILT survey was the first since 2000 to feature questions on social

security and the intervening period has seen significant changes in this field. Benefits for working age people tended to increase in real terms between 2000 and 2010 and to decrease in real terms (and, for some households, in cash terms) between 2010 and 2020.³ The social security-related questions in the survey largely break down into two broad categories. The first group concerns adequacy – what level of income benefits should guarantee; the second is made up of distinct (though related) questions about fairness, reciprocity and the deservingness of social security claimants.

As shown in Table 2, overall, responses show that people in NI value a social safety net that ensures an acceptable standard of living. Just over 90 per cent of respondents agree that 'Social security benefits should enable an individual or family to meet their basic living needs'. Sixty per cent agree with

the more ambitious statement that 'Social security benefits should enable an individual or family to have a normal standard of living'; while 80 per cent thought 'Social security benefits should enable an individual or family to live a life in dignity'. At the same time, a significant minority (37.5%) agreed that benefit incomes should be capped regardless of factors like family size or housing costs, a policy that was introduced by the UK Government in 2013 but affects few claimants in NI due to mitigation measures introduced in 2016. It is questionable whether a benefit cap that controls social security costs to any meaningful extent could coexist with benefit levels that allow even larger families in areas with relatively high housing costs to enjoy a normal standard of living.

Table 2: Views on the role of Social Security benefits

Statement	%	%	%	%
Social security benefits should:	Agree/strongly agree	Neither agree or disagree	Disagree/strongly disagree	Don't know
Enable an individual or family to meet their basic living needs	90.3	5.1	2.4	2.2
Enable an individual or family to have a normal standard of living	60.8	22.1	13.5	3.7
Enable an individual or family to live a life in dignity	80.9	12.5	3.8	2.8
Be capped and not exceed a maximum amount irrespective of factors such as family size, housing costs etc.	37.5	19.3	36.4	6.7

Effect of income group and political party support on attitudes to social security

There was a very high level of agreement with the principle that social security benefits should enable people to meet their basic living needs regardless of whether self-assessed income was high (96.3%), middle (91.3%) or low (91.1%) and between men and women. Considering the related statement that 'social security benefits should enable an individual or family to live a life in dignity', self-perceived high-income respondents were most likely to agree (95%), followed by those on a low income (91.9 per cent) and those on a middle income (82%). Conversely, the principle that social security should enable a 'normal standard of living' was most strongly supported by the low-income group (67%), in this case with weakest support from the high-income group (48.8%). Women were

more likely than men to agree that social security benefits should enable a normal standard of living (67.5% compared to 53.8) and enable people to live in dignity (83.4 compared to 78.8). The middle-income group was the only one in which *more people agreed than disagreed* with the principle that benefits should be 'set at a level to force people into paid work' (44.1% agreed; 30.2% disagreed), and the only one in which more agreed than disagreed with the capping of social security entitlements (42.9% against 33.2%). When responses to the same set of questions were broken down by actual income (less than £15,600/£15,601 to £26,500/more than £26,500), consensus around the need for social security benefits to enable people to access their basic needs and live in dignity was similarly high. The lowest-income group was again most likely to agree that social security should support a normal standard of living.

Support for a social security system that enables people to meet their basic living needs was very high across the political spectrum. Only among DUP (88.2%) and SF (87.6%) supporters did the proportion agreeing with the principle drop below 90 per cent. The notion that benefits should enable a life in dignity was fairly strongly supported – at least 67 per cent regardless of party allegiance. Nationalist party supporters (73% SDLP and 70 % SF) were most likely to agree that social security should enable a normal standard of living, with lower percentages but still (just about) a majority of each of the other parties' supporters taking this view. There was a stark divide on the question of whether benefit levels should be designed to force people into paid work with around 30 per cent of nationalist and Alliance supporters agreeing this should be so, compared to around 50 per cent of unionists.

³ There has been a more sustained increase in retirement benefits across the two decades.

Government responsibility

Almost half (49.3%) of respondents agreed that it was ‘*the responsibility of the government to reduce differences in income between people with high and low incomes*’ (22.5% disagreed and 22.8% neither agreed nor disagreed). Respondents who are SF supporters were more likely than those of the other main political parties to agree (69.4%) followed by SDLP supporters (55.6%), Alliance (48.6%) and DUP

(40.6). Only among UUP supporters did more people disagree than agree (32.5%). There is no doubting the views of respondents with regard to whether or not the NI Executive ‘*is doing all that it can to reduce poverty*’. Only 8.4 per cent agreed that it was while 61.7 disagreed (of which 24.4 strongly disagreed). The view that the government was *not* doing all it can to reduce poverty was shared with the majority of respondents across age groups

(those over 65 years were most likely to agree with the statement but even here the figure was only 11.3 per cent), education levels and those in paid work and not in paid work (where 61.9 in both categories disagreed with the statement). Alliance party supporters were *least likely* to think the Executive was doing all it could. UUP and DUP supporters were most likely to agree with the statement but the numbers doing so was low (Table 3).

Table 3: ‘The Northern Ireland Executive is doing all that it can to reduce poverty’

Party	Strongly Agree (%)	Agree (%)	Neither agree nor disagree (%)	Strongly disagree (%)	Disagree (%)	Can’t choose (%)
Alliance	0.4	2.3	18.6	26.6	47.9	4.2
DUP	0	13.6	27.8	20.7	29.6	8.3
SDLP	0	7.8	17.2	26.1	42.8	6.1
SF	0.6	7.3	17.5	20.9	43.5	10.2
UUP	2.7	11.9	29.7	18.4	31.4	5.9

Conclusion

The data provides an important record of public opinion at a time of precarity for many households and provides important insights into how people envisage the role of social security as part of a response to

poverty. Few believe that the government is doing all it can to reduce poverty. In the latter part of the last Assembly mandate, the Minister for Communities commissioned independent reviews of welfare mitigations and the discretionary support scheme which provides emergency assistance to

those in the greatest hardship.⁴ In 2020 work commenced on the development of an anti-poverty strategy⁵ though this has yet to be concluded. A new Assembly and Executive face important and challenging decisions on how Northern Ireland addresses poverty in the future.

Key Points:

- Twenty six per cent of respondents reported a decline in their income since the first lockdown.
- Even before the current cost of living increase, a quarter of households could not afford to pay an unexpected £500 bill and just over 24 per cent of households reported having turned down or off heating, even though the house was cold.
- There was strong support for a social security system that enables people to meet their basic living needs and that benefits should enable a life lived in dignity.
- Respondents were more divided on the question of whether benefit levels should be designed to force people into paid work and whether benefits should be capped.
- The majority of respondents do not think that the NI Executive is doing all it can to reduce poverty.

Authors:

Sabrina Bunyan is Lecturer in Economics at Ulster University, **Mark Simpson** is Senior Lecturer in Law at Ulster University, **Goretti Horgan** is Policy Director of ARK and Senior Lecturer in Social Policy at Ulster University. **Ann Marie Gray** is co-director of ARK and Professor of Social Policy at Ulster University

The Northern Ireland Life and Times (NILT) survey is carried out annually and documents public opinion on a wide range of social issues. NILT is a joint project of the two Northern Ireland universities and provides an independent source of information on what the public thinks. For more information, visit the survey website at www.ark.ac.uk/nilt

⁴ The review of welfare mitigations has yet to be published. The final report on the review of discretionary support can be found at <https://www.communities-ni.gov.uk/publications/discretionary-support-independent-review>

⁵ See <https://www.communities-ni.gov.uk/articles/poverty-policy>

In collaboration with Queen’s University Belfast and Ulster University

School of Applied Social and Policy Sciences
Jordanstown campus, Ulster University, Shore Road,
Newtownabbey BT37 0QB
Tel: 028 9036 6339 E-mail: info@ark.ac.uk



School of Social Sciences, Education and Social Work
Queen’s University Belfast, Belfast BT7 1NN
Tel: 028 9097 3034 E-mail: info@ark.ac.uk

