

# TOWARDS AN ADEQUATE STANDARD OF LIVING



Organisation of the **U**nemployed:  
**N**orthern **I**reland (**O**UNI)

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**F**or a long time, the Organisation of the Unemployed: Northern Ireland (OUNI) has been aware of the difficulties that many unemployed people face in trying to survive on state benefits. However, this was really brought home to us in April 2005 when Jobseekers' Allowance for a single person aged over 25 was increased by just 55p per week – the lowest rise in almost 30 years.

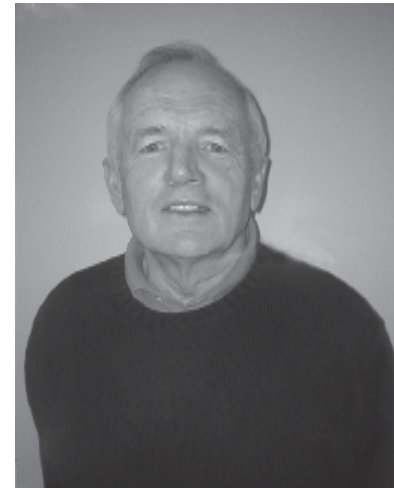
In response to this, OUNI members along with other anti-poverty campaigners and the UK Unemployed Centres Combine took part in the "Peanuts4Benefits" campaign by staging protests outside Social Security Offices and handing out bags of peanuts to passers by on the day that this scandalous increase came into effect – 6<sup>th</sup> April 2005.

However, whilst this campaign was successful in highlighting the issue, we realised that this was really only a first step in a campaign where the ultimate aim would be substantially higher benefit rates to help redress the problems of poverty and social exclusion amongst benefit claimants.

The Northern Ireland Council then decided that OUNI should undertake a study into whether benefit levels provide an adequate standard of living for not only unemployed people but lone parents and people with disabilities too. Thanks to funding received from the Community Foundation's Social Justice Initiatives Fund, OUNI has spent the past six months conducting research with focus groups of representatives from these three groups. In addition to this qualitative study, some quantitative research has also been undertaken on the benefits systems of a

number of European welfare systems, including the UK and the Republic of Ireland. The findings from both pieces of work are contained within this report.

To conclude, in addition to heightening awareness around the right to an adequate income for those reliant on social security, we hope this report will contribute in some way to influencing policies that relate to financial exclusion and the uprating of benefit levels in the future. Until this is achieved, the social injustice of poverty and social exclusion will remain within our society.



**Frank Mallon**  
**OUNI Chairperson**



## Towards an Adequate Standard of Living

**T**he New Labour government has pledged to provide “work for those who can and security for those who can’t”, with moving into paid employment being viewed as the main route out of poverty. Whilst moving into well paid jobs can indeed lift people out of poverty, many jobs in the UK and Northern Ireland in particular remain low paid. Government has gone some way to addressing this situation with the introduction of the National Minimum Wage and the tax credits system. As a result many individuals and families who were either already working in or who took up low paid jobs saw an increase in their incomes and their standard of living. However, little has been done to improve the living conditions of those who are reliant on social security benefits.

OUNI firmly believes that in order to enhance social justice in Northern Ireland the gap between the “haves” and the “have nots” needs to be addressed. Whilst it is partly possible to do this by implementing social inclusion measures that assist people to move into work, such as the provision of active labour market programmes and quality and affordable childcare, the issue of financial resources and income must also be addressed. Government has thus far failed to address this crucial aspect of social justice and those who are of working age and in receipt of benefits have seen very little improvement to their standard of living.

OUNI is concerned about how social security benefits are updated annually, particularly when cost of living increases exceed rises in benefit levels. Benefits are currently updated using the Rossi Index - a measure of inflation which excludes housing costs, rent and council taxes. In 2003, Jobseekers’ Allowance (JSA) for a single, unemployed person over 25 was increased by just 70p to £54.65. However, if the link between benefit levels and increases in average earnings had been maintained (it was abolished in 1979), JSA would have been set at a rate of approximately £84.95 - a huge difference of £30 per week.

In human rights terms, the right to an adequate standard of living is enshrined in the UN International Covenant on Social, Economic and Cultural Rights, the European Social Charter and the Revised Social

Charter, all of which the UK government has agreed to abide by.

It has further been proposed in the draft Bill of Rights for Northern Ireland (2002) that the following be included under Social and Economic Rights:

### *The Right to an Adequate Standard of Living*

1. *Everyone is entitled to an adequate standard of living sufficient for that person and those dependent upon him or her.*
2. *Material provision for each person should be sufficient to ensure esteem for his or her health and dignity.*
3. *Everyone has a right to social and civic care.*
4. *Persons receiving assistance from the state shall be accorded respect. The state shall endeavour to accommodate the particular needs of ethnic and minority groups in the provision of material needs.*
5. *Effective access to judicial and administrative proceedings, including redress and remedy, shall be provided to ensure the enforcement of these rights.*

RATIONAAL



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**The main aim of the project was to investigate whether benefit levels provide an adequate standard of living for three groups of benefit recipients: lone parents, unemployed people and people with disabilities. The nature of the research methods carried out in this project was both primary and secondary with a particular emphasis on the collection and analysis of primary data through hosting focus groups. The secondary research included a study of the social protection system both within the UK and comparatively with other countries.**

Various primary research methods were examined to ascertain the most appropriate for this study. Ultimately it was decided that, in order to gain the optimum response in the limited time available, the use of the focus group method would offer the best approach. Other factors also influenced this decision including the possibility of literacy problems among the sample (thereby ruling out the questionnaire method) and also the possibility of suspicion or mistrust towards the researcher (which rendered the interview method unsuitable).

Qualitative research techniques are widely believed to be more useful in gleaning information and understanding than quantitative methods. The focus group method is a qualitative technique whereby groups of people come together to discuss a specific topic. Focus groups are environments where disclosures are encouraged and it is the job of the researcher to focus such disclosures through the use of open-ended questions and probing within a comfortable environment.

There are several advantages to employing this method. Firstly, as this technique is socially orientated it enables the researcher to capture real life information in a social environment. For instance, its ability to provoke interaction can result in participants being less inhibited and more open and honest. Secondly, it is flexible and provides the researcher with the opportunity to probe and explore unanticipated issues. Thirdly, it offers validity due to the fact that it is easily understood, with the results often presented in lay terminology. Fourthly, it is usually less time consuming and more cost effective than other methods. Finally, focus groups can be used to deal with sensitive topics as they give a feeling of "safety in numbers".

The steps taken to complete the research, in order, were as follows:

- Contacting OUNI members representing lone parents, unemployed people and people with disabilities to ascertain whether they would participate in the project. Subsequently, key workers within Gingerbread NI, Springhill Park Community Development Association, Armagh Unemployed Group and Disability Action agreed to our request to arrange for focus group interviews to be held within their centres. They also agreed that they would recruit centre users to participate in these focus group sessions.
- Preparing a schedule to guide the focus group sessions and ensure they were facilitated in an identical manner. In order to ensure that the sessions addressed the main aim of the study, the following four questions or prompts were formulated: Do you have adequate access to information about benefit entitlements?; Do the benefits you receive provide you with an adequate income?; What level of benefits would provide you with an adequate income?; What factors are preventing you from accessing paid employment? These prompts were formulated using everyday language and efforts were made to ensure that they were clear, concise and understandable. Each also took the form of a direct question, in order not to lead participants to respond in a certain way and thus avoid the possibility of bias. The prompts were open-ended in most cases, through the addition of the question, "why?". For instance, whilst participants were asked if they believed benefits provided an adequate income, they were



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encouraged to elaborate on their responses by outlining the reasons underlying their responses. This was done to facilitate group discussion. Whilst other research methods, such as interviews or questionnaires, may have been more amenable to closed-ended questions, which may have aided greater ease of information analysis and less room for misinterpretation, the purpose of this particular method is to encourage interaction. To this end, the use of open-ended questions was necessary. Ample opportunity was also provided, throughout each session, for participants to ask questions and for the researcher to check that they understood what was required of them.

- Conducting the focus group sessions. These took place in Armagh Unemployed Group on Friday 27<sup>th</sup> January 2006, Gingerbread NI on Thursday 16<sup>th</sup> February 2006, Springhill Park Community Development Association on Friday 17<sup>th</sup> February 2006 and Newry Technology Centre on Tuesday 14<sup>th</sup> March 2006. Each session lasted from one and a half to two hours. Attendance at three of the sessions was higher than anticipated and this may have been due to a tendency to “over-recruit” in order to ensure maximum attendance. It had originally been anticipated that each focus group would consist of 5-7 people. Focus group participant received “out of pocket” expenses for attending each session. Interviews were also conducted with representatives from each of the three groups of benefit claimant being investigated in order to provide case studies. Each also received an allowance of £10. In order to attain more information about access to advice on benefit entitlements and the levels of financial hardship amongst benefit claimants, it was also decided to interview Barrie McLatchie, who manages the Welfare Rights Unit of Belfast Unemployed Resource Centre and Arthur Magennis, a volunteer with St Vincent de Paul. These interviews were conducted during March 2006.

### AIMS OF THE PROJECT

To galvanise support for the project amongst other representative organisations in the community and voluntary sector in Northern Ireland

To heighten awareness around social and economic justice issues, particularly in relation to the “right to an adequate standard of living” as incorporated in the UN International Covenant on Social, Economic and Cultural Rights and proposed to be included in any eventual Bill of Rights for Northern Ireland.

To involve people in receipt of social security payments in discussions regarding “an adequate standard of living”.

To publicise levels of social security payments amongst the public in general and politicians in Northern Ireland.

To influence current government policies that address that issue of financial exclusion such as the eradication of child poverty by 2020, the proposed Northern Ireland Anti-Poverty Strategy and the proposed Northern Ireland Bill of Rights.

To influence policy to make it more responsive to the needs of those who must rely on social security payments.

To influence government in terms of how social security payments are uprated with a view to reintroducing the link between benefit levels and increases in average earnings.

# THE PROJECT



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## Unemployed People (General Group of Benefit Recipients)

**T**his focus group consisted of 10 people (1 female and 9 males) and the session took place in Armagh Unemployed Group on Friday 27<sup>th</sup> January 2006. Although the participants regarded themselves as being unemployed, only two males would officially be regarded as being so, as they were in receipt of Jobseekers' Allowance. The remainder received Incapacity Benefit and/or Income Support. Most had been in receipt of benefits for over 5 years.

### Access to Information and advice in relation to Benefit Entitlements

There was a widely held view that it was difficult to obtain information on benefit entitlements from the Social Security Agency. Whilst some participants suggested that this could be due to Agency staff's heavy workloads or lack of knowledge, others voiced the opinion that it was Agency policy to deliberately withhold this type of information until it was specifically requested. Such difficulty in obtaining information, together with previous experiences of discourteous behaviour from Agency staff, led most of the group to claim that they would approach community groups or independent advice centres should they require information on benefits.

A discussion then ensued as to how this problem could best be resolved. One member of the group suggested that the Agency should produce a comprehensive publication clearly outlining the range of benefits available and eligibility criteria. This, he added, could be published on an annual basis and then disseminated to all households in Northern Ireland, thereby encouraging people to claim the benefits they are entitled to without further adding to the workloads of agency staff.

Another member of the group claimed that some people were not receiving the benefits they were entitled to because claim forms were unnecessarily complex and difficult to understand.

### Do Benefits Provide an adequate income?

With the exception of two participants, the group felt that benefits did not provide them with an income that enabled them to live adequately. Of the two people who claimed that they did, one was living with his parents and the other was residing in accommodation where rent and living expenses were subsidised by a religious organisation.

Whilst some members of the group agreed that, with careful planning and budgeting, it was probably possible to meet living costs whilst on benefits, escalating fuel costs and unexpected bills could "throw a spanner in the works". For those in receipt of Jobseekers' Allowance, however, living on benefits was virtually impossible. For instance, one person reported that he was only able to survive because he lived with a family member. However, after handing over the bulk of his benefits to cover living expenses, the remainder (approximately £10 per fortnight) had to be used to pay off a crisis loan. This person reported feeling depressed at times due to the impact of lack of money on his life.

Delays in benefit payments caused by errors made by the Social Security Agency had also caused severe financial hardship for some members of the group. For instance, the female participant reported that her benefit payments were delayed when she was pregnant due to an "IT fault". However, she wasn't informed that she could have applied for a crisis loan at this time and only discovered this later, when she told a community organisation what had happened.



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Indebtedness was also a reality for many members of the group with one likening it to a “vicious circle” as “you’re continually in debt and this causes stress as you’re constantly thinking about how you’re going to pay it back”. For others, financial assistance from family and friends provided much needed assistance, although it was acknowledged that this could lead to tension within relationships.

The escalating costs of fuel were a particular concern for the group as was the fact that many members had to make up a shortfall in their rent as housing benefit doesn’t fully cover the costs of privately rented accommodation.

One member of the group, who had managed to purchase his own home whilst he had been in employment, reported that he was finding it virtually impossible to meet the costs of essential repairs and maintenance.

### **What level of benefit would provide an adequate income?**

The group were of the view that benefits should be raised by £40-£50 per week and should be linked to average earnings, in order to be meaningful. One of the participants pointed out that raising benefits was one way to reduce poverty levels and ensure everyone in society is treated with dignity and respect.

### **Is work a route out of poverty?**

The session concluded with a discussion on whether moving into paid employment would provide a route out of poverty. Whilst most agreed that it would, it was apparent that a number of barriers to employment exist. The “benefits trap” was viewed as a major barrier to employment for many members of the group, with the potential loss of Housing Benefit viewed as a disincentive

to taking up employment. Also relevant was the security of benefits, with one participant pointing out that many benefit claimants would be fearful that they couldn’t get their benefits reinstated if they took up employment and it didn’t work out.

It was also acknowledged that the situation of unemployment led to decreased self-esteem and motivation and a sense of discouragement that actually hindered job search activities. This was especially true for those who had been out of work for a year or more (i.e. the long term unemployed).

There was also agreement that two particular problems existed in relation to available jobs within the area. Firstly, most were of a part-time nature and secondly, a significant number were at a wage level that provided no financial incentive to move from welfare to work.

Given that most of the focus group members were in receipt of Incapacity Benefit, physical or mental health disabilities were also a factor in preventing the move to paid employment.

DETAILED STUDY FINDINGS

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## Unemployed People

*This focus group comprised of five unemployed people – three males (aged under 25 years) and two females (aged over 25 years). All were in receipt of Jobseekers' Allowance, with the exception of one female, who received Income Support. The focus group meeting took place in Springhill Park Community Development Association, Strabane on 17<sup>th</sup> February 2006. It was decided to host an additional focus group meeting for those in receipt of Jobseekers Allowance (JSA). Whilst the focus group meeting in Armagh was very useful, this additional focus group was held to ensure people in receipt of JSA would be more fully represented in this work.*

### Access to Information and advice in relation to Benefit Entitlements

It was unanimously agreed that "it was difficult to obtain information about benefits you could be receiving" from the Social Security Agency. Although one participant attributed this to the belief that Agency staff did not possess the necessary knowledge to provide information on benefit entitlements, others suggested that this could be due to the deliberate withholding of advice and information.

One participant related that the Agency had recently paid her a substantial amount of money due to the fact that her benefits had been underpaid for a significant period of time. When she queried why this situation had gone unnoticed for so long, she was informed that the Agency had encountered problems in attempting to make contact with her. This was despite the fact that she had not changed her contact details throughout this period. This, she claimed, was an example not only of the Agency's incompetence, but also of its indifference towards the difficulties people on benefits have to contend with.

### Do Benefits Provide an adequate income?

There was a widely held view that current benefit rates for unemployed people do not provide an income that enables them to enjoy an adequate standard of living.

The experience of living on benefits was summed up by one participant who stated, "it's a struggle...you can't stop thinking about what to do with your money...you can't do much but you're constantly thinking about it...You're paid fortnightly and by the

second week, everything is gone". This sentiment was echoed by another member of the group who claimed that after paying for electricity and rental to a private landlord, he had to "go to my mum's house for something to eat every day" as he had no money left. He explained his predicament to the Social Security Agency but he found them to be unsympathetic, refusing his request for a crisis loan. He eventually did receive a crisis loan for items of furniture, but was left with no alternative but to spend the bulk of the loan on food. His situation was eased somewhat when he obtained the tenancy of a Housing Executive property and his rental costs decreased. In relation to the issue of crisis loans, another participant pointed out that benefit claimants could not apply for loans until six months after they had made their claim to the Agency. This, he stated, was something that was causing extreme financial hardship for many people.

The policy of paying a lower rate of benefits to those aged under 25 was also discussed. Whilst the group conceded that some people within this age group resided with their families and therefore had lower outgoings, in comparison to their older counterparts, it was also pointed out that others did not have this support. This, together with the winter fuel allowance payable only to pensioners, was viewed as both discriminatory and contributing towards financial hardship.

The group reported that there was also a high level of indebtedness amongst many people living on benefits, with one participant claiming, "if you go to one of the estates in the town on a certain night, you'll see the debt collectors going into the houses and they'll only miss



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one or two". Although it was agreed that they were legal, the companies they worked for were able to charge very high rates of interest as they were willing to lend money to benefit recipients. An example of the cost of such debt was illustrated by one member of the group who stated that she had to pay back £400 for an initial loan of £150. Once again, the Social Security Agency would not provide any means of assistance in relation to this problem.

In addition to having to pay higher interest charges for credit, it also emerged that the cost of other items, such as clothes and furniture, could also prove more expensive for those living on benefits. This, one member of the group claimed, is due to the fact that some independent shops, whilst charging more expensive prices, allow customers to pay for purchases on a weekly basis and then collect their goods when they are paid for. Although this is more expensive in the long term, it sometimes is the only means available by which people on benefits can afford things.

The difficulties of being able to afford to live adequately whilst on benefits were discussed and the group agreed with one member who stated that, "some people go into people's houses at the right time to get food".

### What level of benefit would provide an adequate income?

The group felt that an additional £20-£30 per week would provide those living on benefits with an adequate standard of living. One member suggested that an increase in benefits might even go some way towards helping people to move from welfare to work as it would not only enable them to afford the transport and clothing necessary to go to interviews, but would also help to alleviate the stress and depression associated with poverty. To highlight this, one member of the group stated, "If you're on benefits you get depressed and if you're depressed you can't get a job".

Given the proximity of Strabane to the border of the Republic of Ireland, most of the group were aware of the difference in benefit levels between both jurisdictions

and there was a perception that benefit rates were higher in the Republic of Ireland. One member of the group suggested that the UK should follow the Republic's example and, for instance, provide benefit claimants with an additional weekly payment at Christmas, when financial hardship was a particular problem.

Another participant claimed that the current level of benefits was actually costing the government money in terms of the problems they were causing, especially in relation to health and crime, and increasing benefits would actually result in savings for the state.

### Is work a route out of poverty?

During a discussion on whether paid employment would provide a route out of poverty for benefits claimants, it emerged that a number of barriers to employment existed.

There was a widely held view that very few jobs were available and this is not surprising given that Strabane is regarded as one of Northern Ireland's "unemployment blackspots". Furthermore, when jobs are advertised, wage levels tend to be at the National Minimum Wage level, (which can exacerbate the problem of the "benefits trap") and employers tend to "over-inflate" the amount of qualifications necessary (due perhaps to the awareness that a potentially large pool of labour is available). One member of the group suggested that the introduction of something similar to the Republic of Ireland's "Back to Work" Allowance would help to counter the "Benefits trap" barrier.

The group also agreed that a certain amount of "job displacement" was taking place due to an influx of workers from Eastern Europe who had been recruited because they were willing to accept lower levels of pay. Whilst some resentment was apparent, this was directed towards employers who were perceived as being guilty of exploitation.

## CASE STUDY 1: UNEMPLOYED PERSON

I am 36 years old and unemployed and receive Jobseekers' Allowance of £56.05 every week. I also get Housing Benefit of £55.50 a week but my rent is £65 plus rates as I live in private accommodation, so I have to take £10 out of my JSA to make this up. I have been on the Housing Executive waiting list for the past four years, with no sign of anything becoming available. .

Of the £45 I am left with, I have to pay £10 for electricity, £4 for my TV licence, £10 for oil, £20 for food and £9 for transport and telephone costs. This means I am usually £8 a week over my weekly budget and permanently in debt. I rely heavily on my family and friends for handouts – I have to as I have no other option but it does make me feel really bad at times.

No money means more worries with things like oil bills putting me under great stress. With so little money I have no safety net for emergencies. I have to explore every path to get extra help, such as shopping in charity shops, visiting unemployed groups and also the local convent if I have no food or heating. My self esteem is really low and at times I feel very depressed and isolated. Most of my friends are in the same situation and I really don't believe that things will get better for me in the future.

I really want to get a job but it's hard. I resent the fact that a lot of employers would prefer to take on migrant workers because they're cheap labour. Also, there aren't many jobs available where I live and because I'm from a rural area, public transport isn't that good and I wouldn't be able to commute. Anyway, most of the jobs advertised now are at the minimum wage. This means that I would have very little money left to live on. Sometimes I feel like I won't ever be able to get a job.



## Lone Parents

**T**his focus group comprised of nine female lone parents, all of whom received Income Support. The focus group meeting took place in Gingerbread NI's offices in Ballymena on 16<sup>th</sup> February 2006.

### Access to Information and advice in relation to Benefit Entitlements

There was widespread agreement that the Social Security Agency (SSA) did not proactively inform people about their benefit entitlements, with information being provided only when it was specifically requested. Whilst some participants viewed this as evidence of "a lack of respect" for benefit recipients, others considered the lack of privacy in SSA offices to be a deterrent if seeking advice. All agreed that they would prefer to contact an independent advice centre or one of the Citizens' Advice Bureaux if they required information in relation to their benefits.

It was also suggested that the SSA was possibly deliberately withholding information in relation to benefit entitlement, with one participant pointing out that the Agency should place as much emphasis on benefit take up as it currently does on benefit fraud.

### Do Benefits Provide an adequate income?

There was a widely held view that current benefit rates don't enable lone parents to have an adequate standard of living.

Most of the group reported that, although they tried to live frugally and budget for certain expenses, escalating costs meant that financial hardship was a reality of their everyday lives. This was illustrated by one member who claimed, "sometimes it's scary...benefits are staying the same but everything else is going up". The recent significant rises in the price of fuel was a particular concern, with some members stating that they had sought assistance from charitable organisations, such as the Society of St Vincent de Paul. However, given the finite resources of such bodies, financial help to alleviate fuel poverty was usually only available on a "one off" basis. Furthermore,

whilst the provision of a credit facility by some fuel providers was considered to be generally helpful, it was also pointed out that financial penalties were usually incurred in the event of late payment, thus exacerbating the problem of financial hardship. A majority of the participants also felt that the current policy of providing a winter fuel allowance of £200 to pensioners was discriminatory and should be extended to, if not all those in receipt of state benefits, at least those who have children.

It was also claimed that the dwindling availability of public sector housing was also a factor contributing to financial hardship. This phenomenon has resulted in an increase in privately rented accommodation, where housing costs are generally more expensive and not fully covered by Housing Benefit. It therefore follows that a proportion of primary benefits, such as Income Support, has to be used to make up the difference between the Housing Benefit available and the total cost of the rent. The resulting hardship that this can cause was highlighted by one member of the group who claimed, "people are sitting with no heating as they have to make up the shortfall in the rent". Another participant suggested that this particular problem could lead to an increase in homelessness in the future, if no efforts were made to restrict the amounts of rent that private landlords can charge.

The cost of food was another issue that gave cause for concern. As parents, the members of the group were anxious to provide healthy and nutritious food for their children. However, it was reported that such food was more expensive and, as their first priority was to ensure that their children weren't hungry, they were often faced with no choice but to purchase cheaper food which wouldn't always be classified as "nutritionally sound". Furthermore, some participants

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claimed that the current rate of benefits did not reflect the fact that older children and teenagers frequently required the same amount of food as adults.

The expenses associated with looking after children were also discussed and there was widespread agreement that benefit rates did not fully take account of these. For instance, one member pointed out that people receiving benefits who didn't have children could possibly restrict their expenditure on certain items, such as clothing. However, with growing children this was not an option.

There were also concerns in relation to the SSA's ability to suspend benefits with little or no warning, resulting in extreme financial hardship for some people. One participant reported that her benefits were stopped because she refused to disclose her ex-partner's name and address, due to concerns about her personal safety. The Agency apparently viewed these concerns as invalid in the absence of a police report. Another member of the group had her benefits stopped over the Christmas period due to an administrative error concerning her new address. The closure of the Agency's offices during this time exacerbated the problem and resulted in delays in its resolution.

There were also claims that Agency staff could be insensitive and discourteous, with one person relating that her application for a crisis loan was met with a series of what she considered to be irrelevant and unnecessary questions. The concern here was that such behaviour could result in a reluctance to approach the SSA in times of need.

Most of the group agreed that they were often forced to rely upon the generosity of families and friends in order to survive. However, for others, this "safety net" of support was not available.

**What level of benefit would provide an adequate income?**

The belief that current benefit rates for lone parents are too low was illustrated by one member of the group

who claimed that she "had the money to be actually able to live for a while without worry" when she was awarded the non-means tested Disability Living Allowance for a limited period of time. The difference that this extra income made to her everyday life was apparent as she stated, "I was on cloud nine...then it was disallowed and it was back to square one again. It's terrible that you have to be ill to be able to live without struggling all the time".

Most of the group agreed that benefits should be linked to average earnings and that an additional £30 to £40 per week "would be a great help...you could live without stress and be able to afford the things you need".

There was a widely held view that the government could easily raise benefit levels if it so desired, in much the same way as it has been able to participate in a war or provide relief to other countries in times of natural disasters. Whilst the group agreed that the latter was justified state spending, a certain level of perplexity was evident and this was illustrated by one member who stated, "the government has no problem in helping out other countries but they seem to have a problem helping people in need here".

**Is work a route out of poverty?**

The session concluded with a discussion relating to employment and whether this would provide people with a route out of poverty.

Whilst it was not feasible for some of the group to currently work (due, for instance, to having to care for children with special needs), others insisted they would prefer to be in paid employment as "you'd be happier if you were out for a few hours working". The group also contested some of the more negative preconceptions that unfortunately still exist in relation to lone parents and this was voiced by one member who said, "we didn't choose to be on our own and we're not all layabouts who want to sit and laze about all day". However, it was recognised that certain barriers to employment do exist for lone parents, such as unsuitable working hours, lack



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of affordable and quality childcare and limited training/education opportunities.

In relation to training/education, some participants criticised current labour market programmes as “they won’t let you get qualifications that are worthwhile, so you’re always going to end up with a low income”. Others claimed that training was too limited as it focused on specific areas, such as administration and childcare.

Some members of the group reported that it was difficult to get a job that fitted in with childcare responsibilities. One participant pointed out that many jobs (and particularly those within the retail trade) involve shift work and/or working hours that change on a weekly basis. This, she claimed, effectively excluded lone parents as it was virtually impossible to locate childcare that would fit in with such requirements.

One member of the group suggested that some type of supported employment should be available to lone parents who want to return to work. For instance, this could involve flexible working hours or initially working on a part-time basis, until childcare is established and any “teething” problems are sorted out. Retention of some level of benefits was also proposed (similar to the Republic of Ireland’s Back to Work Allowance). Such support, the member claimed, “would provide some kind of buffer zone for lone parents and show that they understand the problems you have when one person has to do it all”.

The “benefits trap” was also cited as another barrier to employment due to the fact that Northern Ireland generally has a low wage economy. This was illustrated by one member of the group who stated, “if you want people to get out to work, give them a decent wage as sometimes there’s no financial incentive”. Fear of taking up employment and then encountering difficulties if it didn’t work out was also viewed as another

obstacle, with one participant claiming that “they don’t make it easy for you to go back on benefits if a job doesn’t work out”.

With regard to the tax credits system, concerns were voiced in relation to the level of financial incentive provided and the publicity surrounding the overpayments that the Inland Revenue had made to people. For instance, the potential loss of Housing Benefit and the reimbursement of a maximum of 70% of childcare costs could effectively negate any increase in income. Furthermore, it was pointed out that the costs associated with taking up a job (such as bus fares, clothing and lunches) can sometimes mean that people aren’t really financially better off by working. There was also a degree of suspicion and fear about the system as a whole, and this was illustrated by one participant who claimed, “tax credits are a mess. I would be afraid of them telling me they’ve overpaid me and I owe them money”.

Lack of affordable and quality childcare was another barrier to employment for the group. Some members disagreed with the stipulation that the childcare element of tax credits could not be paid to family members and stated, “some parents would prefer to leave their children with their family”. The government’s inability to recognise the valuable and vital role of parents within society was also questioned by one participant who asked, “if the government are willing to pay so much money towards childcare then why not give it to parents instead who want to look after their own children”?

## CASE STUDY 2: LONE PARENT

I am a lone parent aged 27 years and I have a son aged 7. Every week I receive the following benefits – Income Support (£42.40), Child Tax Credit (£40.50) and Child Benefit (£17.50). I also receive Housing Benefit.

I find this amount of money very hard to live on for numerous reasons. Without the help of my family I don't know how I would survive.

My rent is £85 plus rates every week so I have to add £20 to my Housing Benefit from my other benefits to make up the shortfall. I have been on the waiting list for a Housing Executive property for almost 3 years.

I get my Child Benefit paid into my father's bank account so that when I need oil I have the money to cover it.

From my other benefits, I have to pay out £8 for electricity, £4 for a TV licence, £30 for shopping and £22 for other expenses, such as transport and telephone. I could just about manage to survive on this but there is always something else to pay for such as school trips, milk money, school shoes, clothes or PE gear, swimming lessons, a contribution for a teacher's leaving present, a gift for another child who's having a birthday party or a new game. So, more often than not my budget goes out the window.

I don't want my son to suffer or feel left out. One day I overheard him and two of his friends talking. One said he had a shower in his bedroom and the other said he had a new games console. My son piped up that he had a Simpson's poster. You can imagine how that made me feel. Christmas is a nightmare but my parents do help out. I worry about my son's future. I don't want him to be socially excluded.

I would love to be able to go out to get a job. I apply for work constantly but with no success. I need to work full time in order for it to be of any benefit to me, with having to pay for rent and childcare and everything else. Part time hours would suit me better but as I said, I need a full time wage. Catch 22. Job opportunities aren't great in Armagh as a lot of family businesses are family run. My brother is autistic and his carer's hours were cut recently so I now care for him most days in an unpaid capacity. This is a constant worry. I also feel that being a lone parent hinders my efforts. However, in spite of all this I am well educated and optimistic about the future.



## People with Disabilities

**T**he focus group of people with disabilities took place in Newry Technology Centre on Tuesday 6<sup>th</sup> March 2006 and consisted of eleven participants, all of whom had some form of physical disability. Of the six males and five females, all were in receipt of Incapacity Benefit. Whilst just over half were also in receipt of Disability Living Allowance (DLA) and Income Support, one person received Industrial Injuries Benefit.

### Access to Information and advice in relation to Benefit Entitlements

There was a widely held view that there were major difficulties in obtaining information on benefit entitlement from the Social Security Agency. This was illustrated by one participant who claimed he had only discovered he was entitled to Industrial Injuries Benefit when a community worker had pointed this out to him. Furthermore, although he had been eligible to receive this particular benefit for over three years, he received a backdated payment for only six months when his claim was awarded. This participant stated that the Social Security Agency should have informed him that he was entitled to claim this benefit at the outset and claimed that his particular experience demonstrated that “you have to dig deep to find out these things”. Another participant accused the government of insincerity in its attempts to encourage people to claim the benefits to which they are entitled stating, “they are stopping people from claiming benefits because they’re deliberately hiding what people are entitled to”.

A discussion then ensued about the apparent difficulties in obtaining Disability Living Allowance (DLA) with some participants claiming that they were refused this benefit despite the fact that their physical disabilities meant that they were entitled to receive it. Some members of the group also stated that there was a large degree of inconsistency in relation to whom this benefit was awarded to. This was illustrated by one participant who claimed that a person with an identical illness had been awarded DLA, whilst she had not. This led some other members of the group to suggest that the medical evidence offered by General Practitioners in respect of claims for DLA could have an immense bearing on the whether a claim was successful or unsuccessful, with one person stating that

his consultant had “amplified” his mobility. This, he claimed, was due to the fact that he had rested for two to three days before his hospital appointment and therefore the consultant was seeing him “at his best”. One participant claimed, “if you have one good day out of seven, they will say you can have seven good days. It’s degrading in a way”.

The group felt that medical opinion could be somewhat subjective at times, particularly in cases where disabilities aren’t visibly apparent, such as back problems and mental illness. Furthermore, most of the group claimed that application forms for DLA were complex and difficult to complete, with one participant suggesting, “it’s as if they’re designed to stop you getting it”.

### Do Benefits Provide an adequate income?

The group felt that current benefit levels did not enable them to live adequately. Although half of the group was in receipt of the non means tested DLA, they pointed out that this additional money barely covered the costs associated with disability, such as transport, and many had to travel to Belfast on a regular basis for hospital appointments. The cost of living, however, was particularly difficult to meet for those in receipt of Incapacity Benefit only, due to the fact that this is a taxable benefit and claimants have to meet the costs of prescriptions and dental treatment.

Escalating fuel costs were a particular problem for all those present with one person claiming that he knew of people who were using two fuel companies in order to avail of credit facilities from both. He added that debt was starting to become a problem for many of these people.



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All the group reported that they had to be extremely careful in how they spent their benefits, by purchasing the cheapest items and budgeting on a weekly basis in order to ensure that enough money was set aside for bills. However, one participant reported that he had incurred bank charges when there was a delay in his benefits being paid into his account. This, he claimed, was very frustrating as he had taken steps to ensure that he was handling his money wisely but, through no fault of his own, ended up with additional bills. The same person contrasted his current financial situation with that of when he was working by stating, "I thought nothing of ringing up the oil company and telling them to fill the tank. I can't do that now and the annoying thing about it is that it works out more expensive in the long run to get £100 worth of oil when you manage to scrape the money together".

Whilst one participant reported that she received very little financial assistance towards her mortgage payments as the debt remaining consisted mostly of capital repayments, another claimed that receipt of one benefit can sometimes "knock you off others". This person had been refused Housing Benefit because he was in receipt of Industrial Injuries Benefit.

There was a widely held view that the low rate of benefits available to people with disabilities reflected an unsympathetic and uncaring attitude on the part of the government. As one member of the group pointed out, "we're in this position through no fault of our own yet nobody seems to care". He added that despite paying tax and national insurance during his lengthy working life, he sometimes was made to feel like a "scrounger", especially given the negative portrayals of benefit claimants in the media and amongst the general public.

**What level of benefit would provide an adequate income?**

The group agreed with one participant who claimed that those in receipt of benefits should at least receive the equivalent of what a full time worker earns on the

national minimum age. She added that she received less on benefits than she had earned whilst working part time.

The group also stated that the winter fuel allowance, currently payable only to pensioners, should be extended to all those in receipt of benefits, especially in light of the recent increases in the cost of fuel.

**Is work a route out of poverty?**

The proposed reforms to Incapacity Benefit were of particular concern to this focus group. Whilst most agreed that they would like to work, their disabilities meant that their employment opportunities were limited. Moreover, there was a degree of anxiety in relation to taking up employment and not being able to return to benefits if it didn't work out.

Quality education and training was also regarded as a major barrier to employment and retraining was necessary for most, as their disabilities meant they were unable to return to their previous employment. One person reported that she had tried to obtain some qualifications but had encountered difficulties due to the poor level of teaching she encountered. Another claimed that the training establishment he had attended did not take account of the fact that he had a hearing impairment and did very little to resolve this when he brought it to their attention. Some members of the group also pointed out that the benefits they received meant that they weren't eligible for free training and education, with the cost of courses acting as a major disincentive.

Transport was viewed as another barrier to employment for this group as disability had resulted in many having to surrender their driving licences. The public transport system, they claimed, was not reliable enough to enable them to commute to jobs.



## CASE STUDY 3: PERSON WITH A DISABILITY

I am 52 years old and have a disability. I am also a lone parent with three children, ranging in age from 19 to 23 years, two of whom still live with me. I receive Income Support of £80 a week and I also get £10 in Housing Benefit towards the interest payable on my mortgage. Out of this, I have to pay the rest of my mortgage, fuel, food, electricity, rates, TV licence, phone and transport. I haven't been able to pay my mortgage for the past two months as money has been so short. I'm expecting the Building Society to get in touch soon and this is really worrying me.

To make ends meet, I've got into debt which is worrying me. Although my family is supportive and would lend me money from time to time, they don't always have it and I don't like to keep asking them for loans. You don't buy new clothes – everything has to be second hand and most days, I wouldn't eat during the day but wait until dinner time. Thank God I don't drink or smoke.

I have physical health problems that require me to wear a colostomy bag and have also had serious bouts of depression that have led to hospitalisation in the past. Lots of things have contributed to this, but the stress of trying to live on benefits hasn't helped. In the past, I was awarded Disability Living Allowance for 15 months. When the 15 months was up I went to my doctor to see if he would fill in the claim form so I could reapply but he told me I wouldn't get it so it would be a waste of time even trying. A psychiatrist I had been attending said the same thing. I always told them that I felt better than I actually was and tried to keep really positive but I think this went against me as I know some people who pretended to be really sick in order to get DLA. I still take medication for depression.

I'd love to be out working but I need to get some qualifications before I can get a job. I wouldn't be physically able for the sort of work I used to do, such as waitressing. At the minute I could have a job in an office but my English lets me down, so with the help of Newry Technology Centre, I'm working towards getting a qualification in English and computers. This is a brilliant place. The tutors are great and you can work at your own pace, with no pressure. I worked from I was 15 until I was 27 when I stayed at home to rear my children. It was always my intention to go back to work when my kids were old enough but I didn't think my life would turn out this way. In the end, I didn't have a choice.

### **Access to Information about Benefit Entitlements**

- There was a widely held view that it was difficult to obtain information on benefit entitlements from the Social Security Agency, with many focus group participants claiming that they had attained advice from community organisations, independent advice centres or the Citizens' Advice Bureaux.
- Some of the focus group members claimed that many benefit application forms were complex and difficult to complete.

### **Do Benefits Provide an adequate income?**

- Almost 95% of those questioned stated that the benefits they received did not provide them with an adequate income.
- Factors such as escalating fuel costs, high rental charges within private sector accommodation and the often arbitrary suspension of benefits were cited by a significant proportion of the focus group participants as contributing to financial hardship.
- Indebtedness and financial assistance from friends, family or charitable organisations were cited as measures some of the focus group members had taken in order to meet their living costs.
- The majority of focus group participants reported that they had experienced depression and stress as a result of their financial situation.

### **What level of benefit would provide an adequate income?**

- The majority of the focus group members suggested that benefits should be raised by £30 to £50 per week and relinked to average earnings. Others suggested that benefits should be equivalent to what a full time employee receives at the national minimum wage.

### **Is work a route out of poverty?**

- All of those interviewed stated that they wanted to work, but were unable to do so due to the existence of a number of barriers to employment.
- These barriers to employment included the "benefits trap", physical and mental health disabilities, lack of decently paid, sustainable and secure employment, inadequate public transport, childcare and training/education.



## Towards an Adequate Standard of Living

**F**ounded in Paris in 1833, the Society of St Vincent de Paul was introduced in Ireland in 1844. The aim of the society is to “enhance the quality of life for those in need, regardless of creed, colour or caste”. The Society of St Vincent de Paul is a voluntary organisation and membership is open to everyone. Although the major activity of the Society is visiting people in need or distress, it also provides money, clothing, food, fuel, furniture or holidays. During 2004 the Society spent £2million in helping people in need. The society places great emphasis on “self help” and has drop in centres, crèches, afterschools projects.

Arthur Magennis is a volunteer with a St Vincent de Paul Conference based in West Belfast. In relation to whether current benefit levels provide those reliant on them with an adequate income, Mr Magennis stated that he was shocked by the levels of poverty that he had both seen and heard about and added that requests for financial assistance from the Society were on the increase.

Mr Magennis claimed that requests for help were particularly high at certain times of this year, such as Christmas and the start of the new school year. In his experience, the expense of having to buy presents and school uniforms put those living on benefits under a significant amount of pressure. This, he claimed, was particularly the case for lone parents as many tended to “overcompensate” in what they bought for their children to make sure that “they didn’t go without”. Mr Magennis added that this often resulted in not only financial hardship but also a never ending cycle of indebtedness where “people borrow money to pay for Christmas having just finished paying for the last one”. Acknowledging the fact that people on benefits often have to rely on high interest credit due to their employment status, Mr Magennis was of the view that this problem was being somewhat alleviated by the existence of Credit Unions and this was particularly the case in the area in which he worked.

Mr Magennis then outlined some of the ways in which the Society can provide financial assistance to people to cover a variety of things that they cannot afford to pay. For instance, in response to a request for help with a food bill, the Society would perhaps make a donation based on the number of people within the household and the length of time until benefits were payable.

Reliant on donations it receives from individuals and church collections, Mr Magennis acknowledged that funds were often limited, but added that local conferences have access to a general fund so requests for assistance are never refused if a parish has little in the way of financial resources. However, with a strong ethos of “rights before charity” the Society would encourage people to check that they are receiving all the benefits that they are entitled to.

# INTERVIEWS

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**B**arrie McLatchie is Manager of the Welfare Rights Advice Unit of Belfast Unemployed Resource Centre. On average the unit deals with around 10,000 queries per year and although many of these are concerned with employment related matters, the vast majority are connected to state benefits. Mr McLatchie claimed that the large volume of benefit related enquiries that the centre receives reflects the fact that there are difficulties in obtaining such information from the Social Security Agency. However, the advice unit is finding it increasingly difficult to cope with the level of enquiries it receives, given that funding for the service has declined in recent years

Mr McLatchie was of the view that current benefit rates weren't adequate and had not "kept up with either the cost of living or wage increases". He then went on to contrast the UK welfare system with that of the Republic of Ireland where benefit levels are significantly higher, despite the fact that Irish social welfare rates would generally not be viewed as over generous. According to Mr McLatchie, the inadequacy of UK benefits is demonstrated by the increasing tendency of many claimants to avail of crisis loans. Although he was concerned that such loans actually added to people's financial problems, he understood that they were "the only way for some people to keep their head above water". Although community care grants are available, he claimed that many of those reliant on social security benefits were reluctant to apply for them as there is a perception that they are very difficult to obtain. Mr McLatchie claimed that the fact that the grants are only available to certain groups of claimants upheld the distinction between the "deserving" and "undeserving" poor.

The problem of what Mr McLatchie referred to as "benefit debt" was in his view becoming more common and accounted for a significant proportion of recent enquiries to the unit. "Benefit debt", he explained, is a term that can be used to describe the situation where people owe money to the Social Security Agency due to overpayment of benefits. To illustrate this problem, he related the case of one person who had been awarded Disability Living Allowance for a limited period on behalf of their child. When this benefit was granted, the person received an additional Disability premium to their Income Support. When the DLA was stopped when the period it had been granted for came to an end, the Income Support Disability premium continued to be paid. As benefits were paid via the direct payment method, the claimant was unaware that this was the case. This person has recently been informed that they owe £10,000 to the Social Security Agency and has been threatened with prosecution for benefit fraud. According to Mr McLatchie this problem has been caused by the complexity of the benefits system and the fact that the

agencies responsible for administering both benefits had not informed each other of the changes that had occurred.

In order to alleviate the poverty caused by low levels of benefits, Mr McLatchie suggested that benefits should, at the very least, equate to what a full-time employee would earn if he or she were receiving the national minimum wage. Alternatively, he proposed that the UK should adopt a benefits system similar to that provided in Scandinavian countries, where unemployed people can receive up to 90% of their last wage.

In relation to why benefit levels should be set at such apparently low levels, Mr McLatchie was of the view that government spending was certainly a factor. However, he also pointed out that if public support existed for the raising of benefits, then the government would probably have to respond in some way. He added that the government is able to keep benefits at a low rate because a substantial body of thought exists that views those reliant on social security as "either being fraudulent or workshy". In his view, the tendency of the media to focus almost exclusively on what he considered to be rare instances of benefit fraud contributes significantly to this perception. Benefit fraud, he claimed, is actually quite rare and this was demonstrated by Lord Grabner's report of 2001.

Whilst Mr McLatchie did believe that the best route out of poverty was to move into decently paid and sustainable work, he was of the view that several major barriers to employment existed that effectively forced people to remain on benefits. These, he added, included the tendency of many jobs in Northern Ireland to be low paid and part-time, the existence of unemployment blackspots and inadequate childcare and public transport. He continued, "until these barriers are genuinely removed, the government has a responsibility to ensure that those reliant on benefits aren't living in poverty and the only way to do this is to raise benefits to an adequate and decent level".



## Social Protection in the UK - Comparisons with other European Countries

**T**his research initially set out to compare social security/welfare systems across different European countries. This however proved to be a difficult task for a variety of reasons. Social welfare systems across Europe evolved at different times, responded to differing needs and incorporated different designs and delivery mechanisms.

This study shows how welfare states in Europe can be categorised into four main models. It presents arguments for and against social protection provision and explores the relationship between social security expenditure and poverty rates in European countries, debunking the myth that high levels of social protection foster a culture of 'benefit dependency'. Generosity of social welfare systems will also be explored in terms of replacement incomes for unemployed people (the levels of benefits they are entitled to as a percentage of what they would have been earning had they been in work).

The adequacy of social protection in terms of ensuring 'the right to an adequate standard of living' has also been examined by comparing levels of 'Insufficient Protection' across EU countries.

Finally, this investigation looked at current threats and challenges faced by European welfare systems and provide an overview of the UK social protection system in terms of its general characteristics.

A key aim of the project is to provide accessible information on social protection systems to contribute both towards a greater understanding of these issues.

### The Birth of the UK Welfare State

The Beveridge Report of 1942 set the wheels in motion for the nascent British Welfare State. This milestone document laid the foundations of a system that would tackle what were known as the five giants: want, disease, idleness, squalor and ignorance. The report proposed a system of National Insurance based on three assumptions:

- Family allowances
- A national health service and
- Full employment

It is contended that the Welfare State was not intended to respond to poverty but rather that the aim was to institutionalise the provision of social services on the same basis as public services such as roads, water etc.<sup>1</sup> 'Welfare' is not just about addressing need but should encompass 'well-being' generally and enable people to make choices and pursue their personal goals in life. The UK Welfare State was 'institutional' in nature as opposed to 'residual'. 'Institutional' infers that there are universal benefits. It is a system that is accepted as a normal part of society. In such a system, 'welfare' is not just for those who are poor, e.g. the National Health Service exists to benefit everyone. 'Residual' welfare provision exists for poor people. It does not provide universal benefit, e.g. the welfare system operating in the USA is 'residual'

However, most commentators would contend that debates on the nature and provision of the Welfare State in the UK are becoming increasingly 'residual'. As relative poverty has increased over the last few decades welfare state provision has increasingly targeted those who are 'poor' in UK society.

### Advocates and Critics of Social Protection

Since the birth of Social Protection and Welfare States in nations across Europe and in countries further afield, there has been an ongoing debate as to the level of protection afforded and the impact (positive and



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negative) of such systems on economies. Advocates of Social Protection and Welfare States are often perceived to be on the 'left' in their political views, whilst critics are perceived to be on the 'right' of the political spectrum. The issue is not whether social protection regimes should exist, but rather the level of provision and how this should be arranged. However, as noted in a TUC report, there is 'a deep divide on social protection even if there are many gradations between the polarised alternatives out there.'<sup>2</sup>

Advocates for social protection and security believe in the provision of a 'safety net' for citizens. Social benefits can support the lives of families when they must balance caring responsibilities with work. They can also insure against loss of earnings and provide the 'platform' for people who lose their livelihoods to re-enter the labour market. Advocates also recognise that social exclusion has a financial cost. People can become further removed from the labour market and lose touch with familial, community and social networks. There is also a strong argument that Social Protection is a crucial element in terms of economic growth, in that it enables people to adapt and take risks in a world where economies are becoming increasingly globalised and jobs are less secure. Having a 'safety net' allows people to take risks that they may not necessarily take if social protection did not exist. For many advocates of social protection there is a humanitarian aspect to their convictions; it is not acceptable to have poverty and destitution alongside wealth and affluence. There is also the practical dimension where evidence shows that countries with high levels of social protection have less poverty. This issue will be examined later in the report.

Detractors of Social Protection provision generally wish to see state intervention rolled back. Some reasons for this include that the cost of social security constitutes a large part of public expenditure. A further perception is that social protection encourages unproductive behaviour in the labour market, i.e., people will not want to work if they are entitled to social security benefits. Social security can foster dependency

and lead to poverty traps. Critics also believe that social security contributions are a tax on labour for employers and these extra costs could potentially lead to increases in unemployment.

Piachaud and Webb propose that the arguments made by critics of high levels of social protection are not borne out in evidence (2001, pp 4-5). They consider that social protection costs should be seen as much a part of taxation and public expenditure as other public costs such as defence, infrastructure, even the monarchy. Also reducing taxation can lead to other tariffs being imposed on the private sector. Secondly, while some believe that social protection is a tax on labour, leading to higher unemployment levels, this again is not borne out in evidence. Taxes in the long run are generally passed onto employees and therefore 'whether taxation is direct or indirect appears to have little link with employment levels.' (2001, p.5). Thirdly, regarding the contention that Social Security fosters 'dependency' and exacerbates the poverty trap, this again is not evidenced. Most countries, including the UK, now stipulate that willingness to work is a requirement for those in receipt of social security benefits (where appropriate). Concurrently, the refusal to work is punished. This has been the shift from a 'passive' social protection system to one that is 'active'.

### Welfare Systems/Models

In a recent report Nicaise and Groenez<sup>3</sup> group the thirteen (old) EU countries into four well-known welfare models. These are

- Scandinavian or Social Democratic
- Anglo-Saxon or Liberal
- Continental or Corporatist-Conservative
- Familialist

The elements of these models have certain characteristics:

- *The Scandinavian or social democratic regime, is based on the concept of citizenship. This model is generally characterised with*



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*high levels of employment and widespread social protection;*

- *The Anglo-Saxon or liberal model is based on personal responsibility. This model is generally characterised by labour markets that are flexible and social protection is widely means-tested;*
- *The Continental or corporatist-conservative regime is based on the principle of insurance and the male breadwinner. There are generally derived rights for family members who are dependent and the uninsured are covered by 'residual' minimum income schemes;*
- *And the familialistic or Southern model is characterised by fragmented insurance schemes. There is a strong emphasis on 'Family solidarity' in such systems (p. 1).*

Table 1, on the following page, outlines the main characteristics of each welfare model and categorises the welfare states across some European countries, although the authors warn that some systems are hybrid in nature (p. 2).

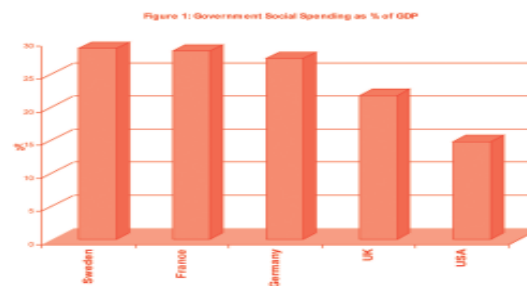
We can see from the table on page 24 that the UK and Ireland are similarly categorised as 'liberal' models. (The US also operates a liberal model of welfare provision). Both have high levels of labour market participation and, notably, a high occurrence of low-paid work. They also have extensive systems of social assistance but this is mitigated with medium to low levels of generosity in terms of financial assistance. In other words, rather than having widespread universal assistance for those who find themselves in need, the system is operated on the basis of widespread means-testing and financially, benefits are paid at a relatively low level. This has led many to believe that the social welfare systems in the UK, Ireland and the US make clear distinctions between the 'deserving' and 'undeserving' poor. This goes some way to understanding current public attitudes to those who rely

on social protection in the UK. There is a prevalent conviction that people are poor because they do not help themselves. The stigmatisation of those reliant on social security has increased rather than decreased over the last decade. This can be borne out by the frequent media headlines assailing the 'Dole Scroungers'<sup>4</sup>.

### Social Protection in Europe

It was originally anticipated that this report would compare benefit levels and social protection across Europe. However, due to a variety of reasons, such a task is virtually impossible. While social protection systems can be generally categorised in the terms used above, all systems have evolved differently. There are variations in terms of entitlement, generosity, duration of entitlement, etc. There are also divergences within countries eg. some countries have decentralised (regional) delivery systems and others have centralised delivery systems.

The graph below (Figure 1) depicts spending on social welfare (for 5 countries) as a percentage of GDP.<sup>5</sup>



Comparing social welfare expenditure is useful. However, Piachaud and Webb have examined levels of 'net replacement ratios' for unemployed people receiving unemployment insurance benefit. This provides a more comprehensive picture in terms of depicting the unemployment benefit as a percentage of previous wages paid when in work.<sup>6</sup> A figure of 100 represents an entitlement to Unemployment Benefit that fully matches the amount of money received whilst in employment.



Table 1: Welfare Regimes/Models (p.2)

Protection from Poverty Risks	Liberal	Corporatist Conservative	Social Democratic	Familialistic
<b>Through Work</b>	<ul style="list-style-type: none"> <li>- High Labour Market participation</li> <li>- High (UK)/low (Ireland) level of female employment</li> <li>- High occurrence of low paid labour</li> </ul>	<ul style="list-style-type: none"> <li>- High Labour Market participation</li> <li>- Medium/LOW level of female employment</li> <li>- Low occurrence of low paid labour</li> </ul>	<ul style="list-style-type: none"> <li>- High Labour Market participation</li> <li>- High level of female employment</li> <li>- Low occurrence of low paid labour</li> </ul>	<ul style="list-style-type: none"> <li>- Low Labour Market participation</li> <li>- Low level of female employment</li> <li>- High occurrence of low paid labour</li> </ul>
<b>Through Social Security</b>	<ul style="list-style-type: none"> <li>- Medium (UK)</li> <li>- Low (Ireland) social expenditure - modest universal transfers</li> <li>- Means tested flat rate benefits</li> </ul>	<ul style="list-style-type: none"> <li>- Medium - high social expenditure</li> <li>- Contribution related social insurance</li> <li>- Categorical insurance: related to class and status</li> <li>- Unequal levels of benefits</li> </ul>	<ul style="list-style-type: none"> <li>- High social expenditure</li> <li>- Universalistic insurance</li> <li>- High levels of benefits</li> </ul>	<ul style="list-style-type: none"> <li>- Low social expenditure</li> <li>- Contribution related social insurance</li> <li>- Categorical insurance: related to class and status</li> <li>- Immature and fragmented insurance system</li> <li>- Low levels of benefits</li> </ul>
<b>Through intra-family Transfers</b>		<ul style="list-style-type: none"> <li>- Extended family obligations</li> </ul>	<ul style="list-style-type: none"> <li>- Dependence on the family is minimised</li> </ul>	<ul style="list-style-type: none"> <li>- Traditional family structures</li> </ul>
<b>Through Minimum Income</b>	<ul style="list-style-type: none"> <li>- Extensive system of Social Assistance</li> <li>- Medium - low levels of generosity</li> </ul>	<ul style="list-style-type: none"> <li>- Residual system of Social Assistance</li> <li>- Medium - low levels of generosity</li> </ul>	<ul style="list-style-type: none"> <li>- Extensive system of Social Assistance</li> <li>- Generous benefits</li> </ul>	<ul style="list-style-type: none"> <li>- No universal guaranteed minimum income system</li> <li>- Categorical schemes for the elderly</li> </ul>
<b>Countries</b>	UK, Ireland	Austria, France, Germany, Belgium, Luxembourg	Denmark, Finland	Greece, Spain, Portugal, Italy

*Ides Nicaise and Steven Groenez (HIVA, K.U. Leuven), "The Big Holes in the Net; Structural Gaps in Social Protection and Guaranteed Minimum Income Systems in 13 EU Countries"*

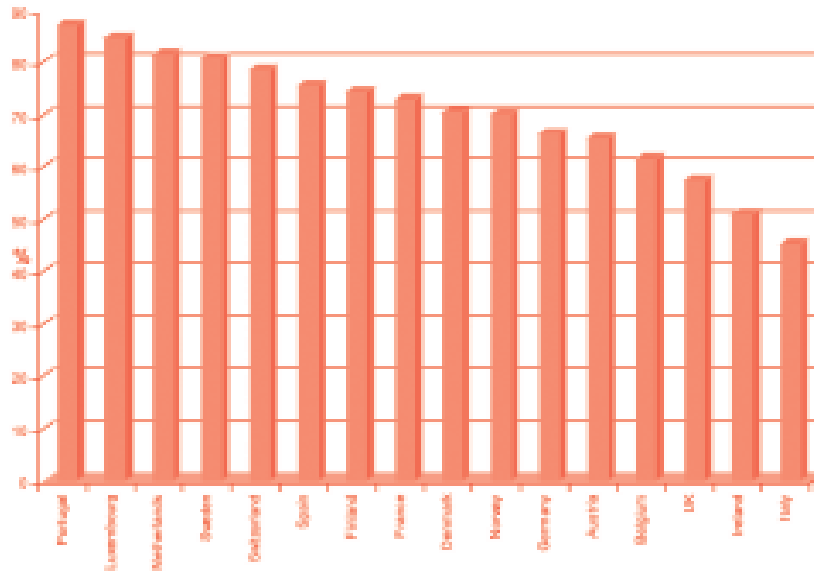


## Towards an Adequate Standard of Living

The following graph (Figure 2) shows that both the Ireland and the UK are the second and third least generous in terms of income replacement when unemployed. While the net replacement ratios for

Luxembourg (84.5%) and Sweden (80.8%) are relatively high, the UK (57.3%) and Ireland (51%) are situated at the other end of the 'income replacement' spectrum.

Figure 2: Average net replacement ratios for the unemployed receiving unemployment insurance benefits (OECD 1999) pg16



Piachaud and Webb also contest the theory expounded by some that generous benefit levels encourage people to stay unemployed. Table 2 (opposite) shows the 1997 unemployment rates for the top and bottom countries in terms of 'replacement rates' (the levels of benefit people are entitled to as a percentage of what they would have been earning had they been in work). As the figures from 1997 show on average the countries with high replacement rates had lower unemployment rates and countries with higher replacement rates had higher levels of unemployment. This, along with other studies provides very significant evidence that higher benefit levels, comparative to wages does not necessarily promote or foster a culture of benefit dependency.

Countries with high replacement rate	Unemployment rate	Countries with low replacement rate	Unemployment rate
Luxembourg	3%	Italy	12%
Sweden	10%	Ireland	10%
Netherlands	6%	UK	7%
Switzerland	4%	Belgium	9%
Portugal	6%	Austria	4%
<b>Average</b>	<b>5.8%</b>		<b>8.4%</b>

Table 2



**International and European Poverty Levels**

It is not surprising that there is a correlation between levels of social security expenditure and poverty rates in countries. This is evidenced in a report published by the TUC in 2001.<sup>7</sup> Through analysing data from the mid 1990s on countries' social security expenditure and poverty rates they show that those with low levels of social protection expenditure as a percentage of GNP, had a much higher poverty rate. Table 3 (opposite) shows the five countries that had the largest percentage of GNP spent on social welfare and the five countries that had the lowest. The third column depicts the correlating poverty rate for each country. It is evident from Table 5 that there is indeed a direct correlation between levels of social security expenditure and poverty levels. Those that spend more on social protection as a percentage of GNP have lower poverty rates.

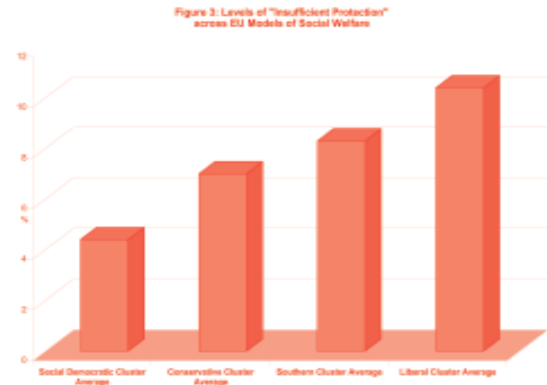
In their more recent study Nicaise and Groenez compare 'minimum income' levels in different European states and their adequacy in terms of the financial protection afforded by these systems.<sup>8</sup> This study did not aim to compare generosity of benefit levels (or judge their adequacy) or poverty rates, but rather 'to study the systemic effectiveness of social protection (and minimum income) systems, irrespective of benefit levels'. (2004, p5) Minimum income does not refer to 'minimum wage' but rather is the 'safety net' for citizens when entitlement to insurance based benefits is exhausted. In the UK and Ireland 'minimum income' refers to means-tested benefits such as Income Based Jobseekers Allowance and Income Support (UK) and the Unemployment Allowance (Ireland).

The study identifies levels of 'insufficient protection' across European countries. They define 'Insufficient Protection' as 'a failure of the system to provide a universal income floor'. (2004, p6) In other words, levels of 'Insufficient Protection' apply to those people who have fallen through the 'safety net' that welfare systems

Country	Social Security Spend as % of GNP (1993)	Poverty Rate (Mid 1990s)
Sweden	48.1%	2.9%
Norway	38.1%	3.1%
Finland	44.9%	3.2%
Denmark	40.6%	4.9%
Switzerland	29.6%	5.5%
Netherlands	36.2%	6.5%
Spain	27.3%	10.3%
Canada	28.6%	11.4%
Australia	23.3%	14.6%
UK	29.1%	15.1%
USA	21.3%	20.7%

**Table 3**

purport to provide. Figure 3, below, shows "levels of insufficient protection" across EU models of Social Welfare.





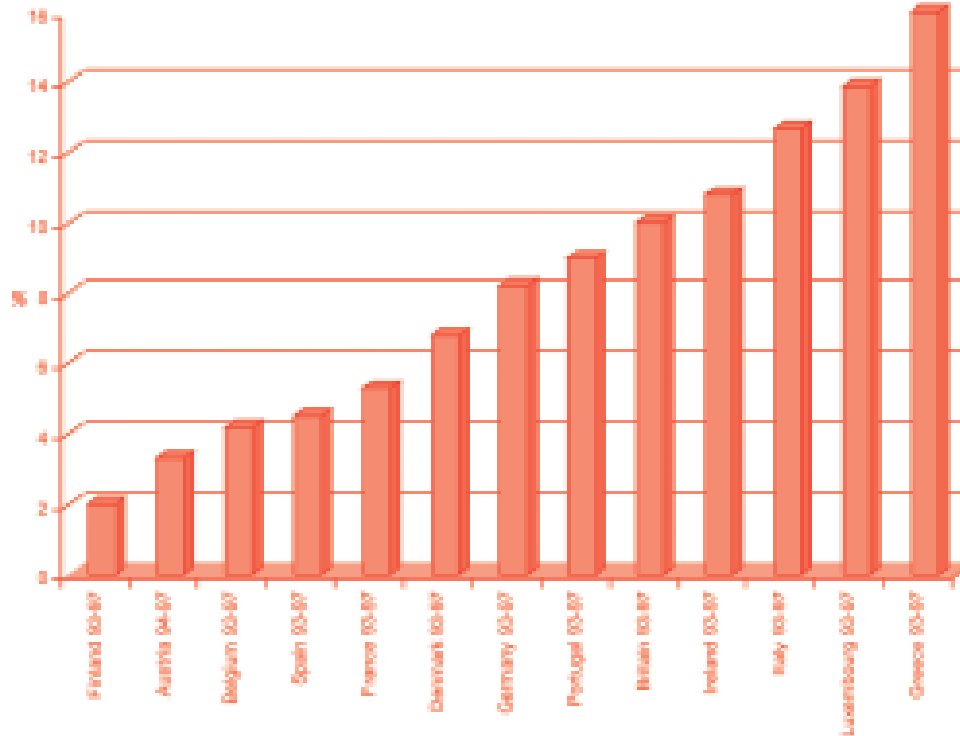
## Towards an Adequate Standard of Living

Figure 4, below, shows that, at some period over the duration of one year, between 2% and 13% of people in the above countries have lived with insufficient financial protection. They have fallen through the 'minimum income floor' provided by welfare systems. What is also clear is that 'liberal' welfare regimes fare worse in terms of people slipping through the safety net with an average of 10.4%.

This study is very interesting in the context of the recommendation made by the European Council in 1992 – to ensure a basic right to adequate resources. This recommendation laid down common criteria on "sufficient resources and social assistance in social protection systems". It recommended that member states should:

- recognise the basic right of a person to sufficient resources and social assistance to live in a manner compatible with human dignity as part of a comprehensive and consistent drive to combat social exclusion;
- To give access to that right without time limits within the framework of social protection arrangements;
- To fix the amount of resources considered sufficient to cover essential need with regard to respect for human dignity;
- To progressively implement the measures laid down in the Recommendation progressively from this point.<sup>9</sup>

Figure 4: Levels of "insufficient protection" across EU countries



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Nicaise and Groenez believe that there are a variety of reasons why 'minimum income' schemes fail. These can include lack of information, eligibility rules, bureaucracy failures, sanctions and non take-up of benefits, etc.<sup>10</sup> The problem of 'non take-up' ie. when people who are entitled to benefits do not claim them, can be explained by a number of reasons, e.g. lack of information or the stigma attached to claiming means-tested benefits (as is prevalent in liberal systems). Nicaise and Groenez propose some solutions for this particular problem. They recommend the implementation of legal measures to ensure an adequate standard of living for all citizens within a state. They also endorse the system operational in Belgium where agencies are tasked with ensuring that people are informed about their rights and in some cases 'minimum income' is paid automatically as administrative systems are in place that 'trigger systematic checks' of people's labour market and financial situation. (p.17). This could tighten the holes that are evident in the 'safety net' but it will not completely resolve the problem. As Nicaise and Groenez state, 'In countries with high levels of (decent) employment and solid social insurance systems, very few households will ever be at risk of Insufficient Protection'. (p.8)

### Threats and Challenges to Social Protection

The greatest threat to social protection and welfare systems at the moment is often seen as the continuing impact of globalisation. Globalisation and enlargement of the European Union has challenged the social models that exist and indeed kick-started the debate on reform or alteration of social security systems.

Piachaud and Webb note that people are living in an increasingly individualised world. Global competition will increase and traditional occupations in services and manufacturing will be revolutionised in an e-world. 'People will depend on their own human capital but will have to be flexible, adaptable and live with insecurity'<sup>11</sup> While globalisation and its impact progresses, some may contend that social welfare

regimes in industrialised countries will have to adapt due to pressures to cut standards in order to compete with other countries who have lower levels of social protection.

However, the authors offer another view to the above. Essentially, in the 21<sup>st</sup> Century world, social protection systems will be more important than ever before. Social protection systems contribute to both equity in society and to the efficiency of the economy. They believe that there may even be a more significant role for government in ensuring that adequate social protection systems are in place (p.1). The issue can be seen as one of 'efficiency versus equity'. However, reduced social protection could lead to other economic alterations; costs could be shifted to employers in the form of higher wages due to lack of security and minimum income thresholds in an ever changing and insecure labour market. A rolled-back welfare state could also lead to a society that is more risk-averse, unwilling to take risks when there is little to cushion them if they fail. This scenario would not be useful for economic growth and competitiveness.

Furthermore, the reality of societies operating within democratic systems cannot be ignored. If globalisation led to mass job losses, citizens would fervently resist the globalisation phenomenon and would demand an increase in social protection measures. The other option could be to introduce trade protection (p18).

Another sentient challenge faced by Social Protection systems across Europe is demographic changes and particularly the increase of an ageing population.<sup>12</sup> This phenomenon is placing growing pressures on social protection systems, with people living longer, lower birth rates and therefore fewer younger people working to pay for social protection pension systems.

### Social Protection in the UK

This report has shown how the UK social welfare system is categorised as 'liberal' (similar to Ireland and the US). The general characteristics of the UK Social Protection system include,



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- < high labour market participation
- < high levels of female employment
- < high levels of low-paid work
- < medium social expenditure
- < extensive levels of Social Assistance (means-tested)
- < medium –low levels of generosity

21.8% of GDP is spent on social welfare and the net replacement rate (% of income if family had been working) for unemployed people claiming non means-tested Jobseekers Allowance is 51%, the third lowest of 16 other European countries. While social welfare expenditure is low when compared with other European countries, poverty rates are high in comparison. As noted in recent research published on the BBC website, 'Despite high levels of employment and government policies to combat poverty, the percentage of people living on very low incomes – defined as below 60% of the UK average wage – has stayed close to 20% throughout the past decade'<sup>13</sup> Perhaps most shocking is the finding of the recent study undertaken by Nicaise and Groenez where they found that 10% of people existed on Insufficient Income and effectively fell through the safety net that the social welfare system provides.

The above can provide a better understanding of some of the UK government's current policies regarding the eradication of poverty. Nicaise and Groenez state that although the countries categorised within the liberal system (UK and Ireland) have broad coverage in terms of minimum income systems with moderate levels of benefits, 'children are particularly vulnerable' in these countries (p.11). Both the UK and Ireland experience high levels of child poverty. In response to this the current UK government has pledged to eradicate child poverty by 2020. Child poverty, coupled with the prevalence of low wage labour has also led to the introduction of a variety of tax credits to alleviate the experience of the 'working poor'.

Many social protection/benefit payments in the UK are uprated annually in line with prices rather than earnings. This has exacerbated poverty rates and

continues to ensure the increase of inequalities in UK society. If social security up-rating continues to occur in this manner, benefits will eventually become financially meaningless, particularly when compared with non-benefit related incomes.

No doubt the debate in the UK will rage on - efficiency versus equality, short-term gains versus long-term wins. In their study on insufficient protection in welfare systems, Nicaise and Groenez conclude that overall, it is the Continental regimes that appear to succeed in the prevention of insufficient income. They attribute this mainly to 'above average benefits in unemployment and maybe most importantly, to the longer duration of entitlement to unemployment benefits in these regimes' (p.18).

It may be timely to begin the debate on social security systems and protection levels in the UK. While acknowledging economic priorities, this debate must take place in the context of promoting social justice, equality and social inclusion and the reduction of poverty. At the very least and to ensure citizens realise their basic human right to an adequate standard of living, benefit rates should be increased in line in wages rather than prices. This would ensure that they do not become 'meaningless' in relation to earnings. A raft of other issues must also be addressed such as the bureaucracy and unnecessary complexity of the social security system. This coupled with a general lack of information which leads to non take-up of entitlements is resulting in too many people experiencing insufficient protection. Implementing policies to address these issues would result in decreasing inequalities and the gap between the 'haves' and the 'have nots' could be halted and eventually reversed.

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<sup>1</sup> 'Social Policy in the UK', [www.rgu.ac.uk/publicity\\_policy/introduction/uk](http://www.rgu.ac.uk/publicity_policy/introduction/uk), accessed on 14/3/06, p.4.

<sup>2</sup> David Piachaud & Jo Webb, 'Social Security in the Changing Labour Market', TUC, (2001), p.2.

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<sup>3</sup> Ides Nicaise and Steven Groenez, "The Big Holes in the Net: Structural Gaps in Social Protection and Guaranteed Minimum Income System in 13 EU Countries" (HIVA, K.U. Leuven), April 2004, p.2

<sup>4</sup> Website - [www.guardian.co.uk/diary/story/0,,1318101,00.html#article](http://www.guardian.co.uk/diary/story/0,,1318101,00.html#article)

<sup>5</sup> Website - [www.news.bbc.co.uk/1/hi/business/4103916.sstm](http://www.news.bbc.co.uk/1/hi/business/4103916.sstm), accessed on 9th March 2006

<sup>6</sup> David Piachaud & Jo Webb, 'Social Security and the Changing Labour Market', TUC, (2001), p.10

<sup>7</sup> Trade Union Congress, "Employment and Poverty", (2001)

<sup>8</sup> Ides Nicaise and Steven Groenez, "The Big Holes in the Net; Structural Gaps in Social Protection and Guaranteed Minimum Income Systems in 13 EU Countries", (HIVA, K.U. Leuven), April 2004

<sup>9</sup> European Anti-Poverty Network, 'Network News no. 114, September/October 2005, p.2

<sup>10</sup> Ides Nicaise and Steven Groenez, "The Big Holes in the Net; Structural Gaps in Social Protection and Guaranteed Minimum Income Systems in 13 EU Countries", (HIVA, K.U. Leuven), April 2004, p.6

<sup>11</sup> David Piachaud & Jo Webb, 'Social Security in the Changing Labour Market', TUC, (2001), p.2.

<sup>12</sup> Joint Report on Social Protection and Social Inclusion, "Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions", (2005), p.4.

<sup>13</sup> Website - [www.news.bbc.co.uk/1/shared/fpl/hi/pop-up/05/business-uk-poverty/html/1.stm](http://www.news.bbc.co.uk/1/shared/fpl/hi/pop-up/05/business-uk-poverty/html/1.stm)



## Towards an Adequate Standard of Living

**The main aim of this project was to examine whether current benefit levels provide an adequate income for unemployed people, lone parents and people with disabilities. Additionally, the study also sought to investigate the ease with which benefit claimants could access information and advice on benefit entitlements and what barriers, if any, prevented them from moving into work.**

Of all those who participated in the focus groups, 95% stated that the benefits they received did not enable them to live adequately. The escalating price of fuel and the inability of Housing Benefit to cover rent within private sector accommodation were cited as two particular factors that exacerbated the problem of financial hardship. In order to cope, many reported that they relied on credit and/or financial assistance from friends, family and charitable organisations.

There was almost widespread agreement that the Social Security Agency did not provide adequate information and advice on benefit entitlements, with most of those questioned stating that they relied upon organisations within the community and voluntary sector for this service.

Despite all focus group participants reporting that they wanted to work, several barriers to employment were cited as preventing them from doing so, such as inadequate public transport and childcare, lack of decently paid and sustainable employment and the “benefits trap”.

The research also attempted to compare UK social protection with that of other EU countries. Whilst this proved difficult given that social welfare systems across Europe evolved at different times and for different reasons, some salient facts did emerge. For instance, the UK model of social welfare is “liberal”, the characteristics of which include medium to low benefit levels and widespread means testing. Furthermore, whilst social welfare expenditure is low, poverty rates are high, especially amongst children. The research

concluded that if benefits continue to be increased in line with prices rather than earnings, they will eventually “become financially meaningless, particularly when compared with non-benefit related incomes”. The research also demonstrated that higher benefit levels do not act as a disincentive to taking up employment, as countries with higher levels of social welfare expenditure actually have lower rates of joblessness.

On the basis of this project’s findings, it is clear that benefits do not provide an adequate income for lone parents, unemployed people and people with disabilities. Although the sample was relatively small, we would contend that it was representative. This is due to the fact that our discussions over the years with both those officially classified as unemployed and the economically inactive would support the findings.

To this end, we would urge that the following recommendations be taken on board as a matter of priority.

- Benefit levels should be very substantially increased. The current Rossi index system should be abolished in favour of re-establishing the link between benefit levels and average earnings.
- Steps should be taken to alleviate the financial hardship caused by recent increases in fuel prices and higher costs of renting accommodation from private landlords. To this end, the Winter Fuel Allowance should be increased and extended to all benefit recipients and Housing Benefit should be raised to cover private sector rental charges.

# CONCLUSION & RECOMMENDATIONS



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- The Social Security Agency needs to review its policy in relation to the provision of information and advice on benefit entitlements. Whilst community organisations and independent advice centres have been at the forefront of providing this service, lack of funding is jeopardising this.
- Urgent consideration needs to be given to the design and layout of benefit application forms to ensure that they can be completed with ease.
- Measures need to be taken to address the numerous barriers to employment that exist for those who want to move from welfare to work. Whilst the government had admittedly taken some steps to redress some of these obstacles,

a great deal more needs to be done. For instance, financial assistance with childcare is currently capped at 70% of the total cost, resulting in the remainder being payable by working parents. For someone earning the national minimum wage, this could be significant. Similarly, the New Deal programme is limited in terms of the education/training it can provide and this is particularly true in light of the recent decision to reduce its duration from 26 to 13 weeks.

Unless these recommendations are taken on board, those reliant on benefits will continue to be condemned to a life of poverty and exclusion. For our part, we will continue to challenge this by urging the government to honour its pledge of providing “work for those who can and security for those who can’t”.



## Towards an Adequate Standard of Living

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Finally sincere thanks to all those who participated in the focus group sessions and case studies. We hope this report does justice to your views and may contribute in some way to ensuring that benefits will provide an adequate standard of living in the future.

ACKNOWLEDGEMENTS



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While there are groups of disadvantaged people with specific needs, unemployment is often a common feature in their lives. OUNI aims to represent all people in respect of their right to decently paid employment. You can join OUNI as follows:

### As an Individual Member

If you are unemployed you can join the organisation as an individual member  
If you are employed you can join as a "solidarity" member

### As an Organisation

If your organisation believes that tackling unemployment is crucial, supports the demands of OUNI and is willing to work in support of these demands, your organisation can join OUNI. There are five categories of OUNI membership. Organisations within the first four categories have voting rights at the OUNI Annual Delegate Conference.

**Category 1:** Community based organisations tackling unemployment

**Category 2:** Local community based organisations concerned with particular communities of interest or delivering specialist services of assistance to unemployed people.

**Category 3:** Regional/national NGOs concerned with related issues

**Category 4:** Trade Unions/Councils in membership

**Category 5:** Other organisations expressing solidarity or seeking access to training or information.

### What does being a member mean?

- All members can play an active part in the development of OUNI.
- Being a member of OUNI means you are automatically a member of the Irish National Organisation of the Unemployed (INOUE).
- Members have a role to play in the decision making structures of the organisation and can nominate and elect people to the OUNI Northern Ireland Council and the INOUE National Executive Committee. OUNI is driven by and accountable to its membership.
- Membership provides an opportunity to network with other organisations that are committed to combating unemployment, to attend meetings and seminars and share ideas with people who have similar goals.
- Membership also provides the opportunity to take part in campaigns that help keep the spotlight on issues relevant to unemployed people.
- Members receive all OUNI publications, policy analysis briefing papers and support services.

**For further information or to become a member of the Organisation of the Unemployed:  
Northern Ireland, contact the OUNI office on (028) 90310862 or e-mail us at [ouni@iol.ie](mailto:ouni@iol.ie)**



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Notes





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The Organisation of the Unemployed: Northern Ireland

14 May Street

Belfast BT1 4NR

Tel: (028) 90310862

E-mail: [ouni@iol.ie](mailto:ouni@iol.ie)

[www.ouni.ie](http://www.ouni.ie)

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