

The three-year Community in Action Programme (2012 – 2014) has been designed to chart the impact of the recession and the proposed changes to the welfare benefit system on individuals and families. Part of this programme involves a series of focus groups over time in a series of local communities at the sharp end of these changes.

To date seven focus groups have taken been facilitated by Community Foundation Northern Ireland including discussions with groups of women, older people and youth. From these community conversations it is clear that economic insecurity and poverty are increasing and that there is palpable fear and uncertainty about the nature and likely impact of the welfare changes augmenting already very high levels of stress and community fragmentation. Those in work are struggling as well as those dependent upon benefits.

Community Foundation Northern Ireland has devised a framework to identify the emerging themes from the focus groups. Issues highlighted in this first set of focus groups include (not necessarily in order of significance):

i.	The job market- unemployment, underemployment and threat of redundancy	p2
ii.	Impact of benefit changes on individual/family incomes	p4
iii.	Childcare	p7
iv.	Home heating	p8
v.	Transport	p10
vi.	Cost of living	p11
vii.	Housing	p13
viii.	Stress and anxiety	p13
ix.	School and college costs	p15
x.	Borrowing and debt	p16
xi.	Health	p18
xii.	Attitudes to incoming communities	p19
xiii.	Public services	p20
xiv.	Alcohol, illegal drugs	p21
xv.	Resilience	p22

The focus groups' discussions reflect all of these. In some groups certain issues are to the fore and different areas experience poverty differently. But there is significant agreement across all the groups that the experience of poverty is worse now than it was 5 years ago and the proposed welfare changes will make it even worse.

i. The job market- unemployment, underemployment and threat of redundancy

The focus groups reflected the experience of people in work as well as those excluded from the labour market. Job insecurity and reductions in earnings were reported as well as lack of jobs. The whole job market has changed drastically in recent years:

In past times jobs were two a penny, you could have left a job on a Friday evening and started a new job on a Monday morning, jobs are scarce, within the building trade particularly. I know that very often teams, it's difficult for local people to get a job because even when a big contractor moves into an area he brings his team with him so there's limited chance for local people to get a job.¹

Self-employed tradespeople are seeing work drying up and rates being cut:

I'm in the building trade but I would be not building houses but in renovating houses or fitting bathrooms and kitchens...We missed the fallback in the actually building trade, because people were then not moving, not selling their houses, so they were doing houses up and now what we're finding is people who have saved money up ...they're just cutting backwhereas we were never out of work, never...You usually got two jobs a month, so that was getting you a good £500 or £600 a week ...now it's less than half of that, less.²

One young person described his father's predicament:

Because he's self-employed he's to try and keep up with other people so he's to try and cut his (rates) down to get to work.³

No one is safe in the current economic recession:

I think in years gone past if you were in a job like a banker or a solicitor or a civil service or something like that there your job was more or less guaranteed for life but that is not the case now and I think because of the economic recession we're in as regards even the building trade, that in fact has a knock on effect for everybody,

¹ d p.3

² b p.2

³ g p7

*solicitors, everybody, so even solicitors now are in part time employment as builders have gone bust so a big knock on effect in everything.*⁴

*My husband has been a temporary worker for it must be over 3 years now and we don't get no help whatsoever, if he has no work he just doesn't get paid, he gets sent home during the week, he could go into work at one o'clock and he's home at ten past one, no holiday pay, nothing, he's not entitled to any benefits whatsoever and you're just expected to live on it, being treated like dirt...It's just temporary because they won't take him on full time, every like 12 weeks they renew their, the agency would just give them another 12 weeks, 12 weeks and that's the way it's been going.*⁵

*In my workplace there have been a lot of staff cutbacks, skeleton staff and redundancy has been talked about – no-one's job is safe and it worries me. They are taking on staff on flexible hours – one week you could get 21-40 hours work, the next week you could be down to 7 hours work. Families need a set wage every week.*⁶

Long term commitment to an employer is no guarantee of a job. This participant has been working for the same firm for more than five years:

*They don't really have much work at the minute so they don't know, they're just going month by monthIt's been like that for about a year and a half or 2 years but I think things are getting worse...I work in reception in a consulting and engineering place so they rely on the building industry and it's not good, so if there's no work there then it's a follow on effect for us.*⁷

Young people are finding it particularly hard to get work:

*My daughter was put on one of the schemes and she was working 40 hours a week for £15 extra on top of her £40 benefit. So she was getting £40 benefit plus £15 for working a 40 hour week and if she didn't do it then she would have no benefits and no work and that was her with all her qualifications and at the end she never even got a job, not even an interview for a job.*⁸

Who I actually feel sorry for more now is the kids leaving school, there's no jobs whatsoever, like my daughter as I said she's 20, did all her GCSEs, passed them all, stayed on at school for an extra 2 years, did A Levels, passed them all, applied for

⁴ d p.2

⁵ g p.3

⁶ c p2

⁷ b p.1

⁸ d p.4

*over 30 jobs and never got one interview, not one interview, there's no jobs for them, they tell you need qualifications and you get qualifications and you can't get a job because you've no experience.*⁹

An older participant commented:

*There's a lot of despair in young people who have applied for, in my grandsons' case, had applied for literally hundreds of jobs and didn't get a single reply until eventually after about 2 years of nonstop application, they each got an interview, each was for a temporary job, both of them obviously did well enough when they got the jobs because they were kept on 18 months / 2 years later but you find a lot of despair against young ones, they're saying what's the point in applying for a job when they're going to not even give you an acknowledgement that you've applied.*¹⁰

ii. Impact of benefit changes on individual/family income

A parent described the knock on effect of youth unemployment on family income—even for young people like her son who have worked hard at college to get a trade:

*Once the two years is up and then they're forced onto the bru and there's no work out there and they're forced on to the bru, you then inform benefits that you have a son there living with you who's on the bru and they take that into consideration as your wage, that's coming into you, so then they penalise you, like putting up your rent and saying oh you've an extra ... or whatever it is a week into your home but that child can't give me that, that child needs that.*¹¹

A strong feeling emerged from discussions across the groups that the benefit changes are both unfair and unrealistic in the context of the current major recession:

*You're work record is what you've been doing but if you've been on the DLA or on benefits because of an illness, even if it's a work related illness, which is the big sin, if somebody is out of work and on benefits through something that's happened with what their full time job was, I'm talking about services, the police, the army, different people...the benefits are getting taken off them because they're not recognised now, it's not only, it's morally wrong, where are people going to get work, who is going to employ them?*¹²

⁹ d p.3

¹⁰ g1 p.4

¹¹ g3 p.6

¹² b p7

Benefits related job schemes are perceived as being exploitative:

The new back to work scheme where people have to go out and work when they are on benefits for a certain number of weeks and you do hear complaints that they're maybe put into shops and things like that there where they're working for very very little money and the shops are actually using them as real skivvies and giving them all the horrible rough end of the work, which is not very pleasant and they're maybe working for so little.

All existing benefits will be channelled through one single benefit and this will be awarded to the householder, which is usually the man:

Like you imagine, let's say your husband gets, is in control of that and he's getting things really tough, he hits the bar, hits the supermarket for a bottle and you're standing there and you have three wee ones, you need the swimming pool money in the morning for the kids for school and you can't get it, god no I totally disagree with that, money should be kept separate.¹³

From Income Support to Jobseekers' Allowance

Women described the impact of being switched from Income Support to Jobseeker's Allowance as their children reached the threshold age:

Once your youngest child turns 7, if you're on income support, they take you off income support and make you go onto job seekers, which they are now looking at reducing to 5, so that means anybody with a youngest child of 5 is going to be forced onto job seekers and there's no jobs to give to people so it's just more pressure, more stress, it doesn't really make a difference in the amount of money, amount of benefit you get, just that you're constantly being hounded to get a job when there is no jobs out there, it's frustrating and it does cause stress because you're constantly panicking when you've to go and sign on, you're panicking about what you've got written down, have you done enough steps that they're not going to say to you well no we're not paying you this week, which they say they've every right to do, if you aren't actively seeking work then they have every right to say well no you're not entitled to anything.¹⁴

Because my children are 10 and 7 so because they were young and I hadn't worked I've no experience which is now why I'm volunteering as a receptionist in an advice centre because nowhere is going to employ you with no experience, so if you haven't had any in the last 10 years what are you meant to write down, so you have to go out and you have to give your time free or you're not going to get it.¹⁵

¹³ f p.38

¹⁴ b p6

¹⁵ b p16

For maybe about the past year my benefits went down about a year ago, they went away down and I've been struggling ever since, really struggling. Whenever your wee boy turns 7 then it's different schools and then you have to change from income support to jobseekers so I'm on jobseekers now working part time and my money went down, I think it was nearly £65 a fortnight, that's how much I lost so I'm really struggling.¹⁶

Employment and Support Allowance:

I was taken off ESA after receiving 0 points – I appealed and won the appeal but even with that, I am still struggling.¹⁷

I was taken off ESA and my income dropped from £180 to £119 per fortnight. I got a loan from the SSA and now they are taking another £20 from my benefit per week. I cannot afford groceries, gas, electric etc because of this¹⁸.

I was up in the bru the other week because due to a change in my circumstances I had been all messed up and all over the show, I had to go in and start claiming and....they put me on to this new benefit and it gives me an extra something like £1.80 over what entitles me to rent paid, dinners, the whole what you would get if you were on Income Support because there is no Income Support, so I'm on £1.80 up but that £1.80 has knocked me nearly £100 off and I can't cope, I can't do it, I am literally, I owe the Housing Executive now maybe thousands of rent because it's been going on from May and I'm like well I can't pay it and how am I supposed to pay it?...I said don't give me it, I said don't leg me up, it's like an income related, earnings related, and they're going back to when I worked in the factory in 1987, '88, '89, '90, '91 and '92 and they're relating to that, I said I don't want it ... and I'm fighting to get it changed and I might have to give up a benefit and just go without, but I'll only be down £40 rather than £100, I'm being forced into not claiming for a benefit so I am.¹⁹

Monthly payments are viewed as a “disaster”:

Well the last two weeks it will be.... People will spend that in a week. There isn't any more coming the other three weeks. That is going to be a disaster because everybody is going to struggle, you're struggling from week to week, never mind you're struggling for the last 2 or 3 days of the week, there you're going to be struggling for the last three and a half, no maybe three weeks of the month

¹⁶ d p.3

¹⁷ c p.4

¹⁸ c p.4

¹⁹ g3 p7

And the unexpected bills, you know you could have MOT one month.²⁰

Loss of Family Tax Credits:

We were getting, we have both our wages coming in but up until April there we were getting family tax credits, I was getting £41 and then after April we got nothing with the way things have changed but that £41 helped me towards my electric because my husband had to pay the bigger bills because I'm only on a part time wage so he's to pay £750 mortgage plus everything else on top of that, he barely has anything at the end of the month, where people think he does and he doesn't because you're paying all of those, you've to pay your insurances, so that £41 per month did help a bit but then they cut that as well, I know some people would probably say it's only £41 but it's £41 better to pay your bills.²¹

I have had to take on 20 hours overtime this week (and it's probably going to be double that by the end of the week). Split shifts, night shifts, 10 hour shifts, I am just going to have to work more and more hours as I have lost my tax credits. I can only do these hours at the minute as my kids are off school for the summer break. I also have to rely on childminders and survive on 3 hours sleep. It's going to be very hard when school starts back as my children go to different schools so I rely on someone picking them up/dropping them off at different times twice a day. Trying to work and bring up my kids is proving to be very difficult.²²

Disability Living Allowance:

Myself, the way I'm being affected and it's not only within this last couple of months, it's been for a while, I live on my own and I get high rate incapacity so I do, £120 a week it is but out of that there I have a mortgage to pay so I do so you're talking half of that there I have to put away to keep a roof over my head, with me getting high rate incapacity I don't get income support so basically I'm not entitled to anything whatsoever, if I apply for say the likes of loans or whatever, for example, with all the heating grants that was going there, through the year and all, I wasn't entitled to it, I never got a bare penny and in the winter I am mostly affected because you need the home heated so you do and electric and all that there so basically I'm not even left with half of that £120 and no matter what way I've tried to get help from them, Castlecourt, Corporation Street, to see, and no it's because I'm on high rate incapacity, basically they've told me it's because I've worked all my life and I'm not entitled, that's the bare facts of it, I'm not entitled and I am no better off, especially the winter, I would be affected big time, trying to heat the house and electric plus food and wee bits and pieces that I owe so there's some weeks I could maybe have if it is £25 a week, especially in the winter because I don't get any heating grants or

²⁰ f p.39

²¹ a p.5

²² c p.2

anything, I've rates to pay, sorry I get half of my rates paid which is about £150 out of that that there so I mean I have to keep the roof over my head and that money all has to come out of £120 a week so it is and that's the way I'm affected.²³

Incapacity Benefit

I had my benefit withdrawn after being reassessed. I got 6 points awarded by a qualified nurse from ATOS. I didn't appeal as I heard your money was reduced while waiting on the outcome. I receive £111 per week for myself, my husband and my teenage daughter. I am finding it extremely difficult to make ends meet.²⁴

Impact on volunteering

People are anxious that volunteering will affect their benefit entitlement. One participant reported that she had stopped her volunteer activity.²⁵

Invasion of privacy

Fears were expressed that the web has generated additional ways in which people's private lives can be monitored once they are in the welfare benefits system:

My () works in the bru, this is the thing he was telling me, an awful lot of people could maybe be making £50 a week on Ebay selling stuff but these benefit people has caught on, they're going into people's Ebay accounts and saying you're earning an extra £50 a week.

How have they the right to do that?

They can get into everything, so people is earning money say on the likes of Ebay, they can get into computers, nothing is safe on a computer.²⁶

iii. Childcare

Young mothers don't know how they will meet the cost of childcare when they return to work after maternity:

I'm worrying about going back to work because I can't afford to pay for the three of them to get minded from 7.30 in the morning to 9 at night....it would also mean that someone has to collect the first one from school and bring her to school with the other two and then if the middle child is going to playgroup he'll have to be brought there and collected as well and it's just too expensive and we've no parents to help

²³ a p.6

²⁴ c p.4

²⁵ b p.13

²⁶ g p.20

*out... I'm worrying about it now, I've been worrying about it before the child even came, when I was still pregnant I had been worrying about it.*²⁷

The cost of childcare is a real disincentive to work:

*When my son was born three years ago I couldn't afford to pay for childcare so I had to reduce my hours in work so my employer was good enough to let me go part time but if I had to pay for childcare for him to be minded full time I wouldn't, it would be safer not working.*²⁸

iv. Home heating and electricity

Buying a full tank of heating oil from the regular suppliers is now impossible for most of the people we talked to - it is just too expensive. In addition, several homes had their oil stolen after it was bought in bulk. Many buy it in 20 litre drums and fill the tank themselves. This parent is working part time:

*I've oil and I've seen me sitting without oil for weeks, just because I can't afford it, and it's freezing... I've just been buying barrels of oil because I can't afford £200 or £300 just to get oil...if I have a spare £20 I just get a barrel of oil and I've 3 kids, you can't afford it just to put away £150 or whatever to get a few litres of oil, you just can't do it*²⁹

Coal is also expensive and many reported lighting fires only in the evening and not all day as they used to.

*Me personally, I never get, I haven't had oil in my house in 9 months, I can't afford it, I'm a single parent with 2 young wee ones and can't afford it so I just go when I've a few pound about me just and get coal, here and there, there's maybe days there's heating not on in my house until about 7 or 8 o'clock at night, I would put a fire on in the evening because I just can't afford and it's a mortal sin for my wee ones going out to school in the morning cold like because I can't afford oil, I can just afford the coal.*³⁰

²⁷ g3 p.2

²⁸ b p.2

²⁹ p.17

³⁰ f p.1

I've had an open fire years and never used it but it's back to being used again and I went well thank god I can go and buy a bag of coal, a bit handier than filling my oil tank.

I went and bought a bag of coal the other day and as opposed to it being the £5.50 or £6 that it was last year for 25kg it's not £6.50 for 20kg, so it's not going to be much cheaper.

But it's easier to go and buy a bag of coal if your oil runs out instead of getting £100 with oil.³¹

One mother with three small children is worried:

I don't put the heating on during the day, it has to be at night time when everybody is in and worries about the health implications because her children are chesty.³²

A parent whose child has special needs reported:

I have had to turn my heating off completely to save money.

For some, gas is a realistic alternative:

It's not so bad now that I've got the gas heating but whenever I had the coal there, I only got the gas heating in in April, I was going through £45 per week on coal alone, like all the prices, coal, electric and all has gone up and benefits are going down so it's really, really hard.³³

Some mature parents still rely on their own parents for help :

My daddy is a pensioner and last year he bought me oil three times or I would have had no heat, plain and simple, and I still pay him that in bits and bobs, I just wouldn't have it, and he hasn't much, that's the best about it, so he's scrimping and saving to help his family.³⁴

Gas suppliers are reported to be ruthless when it comes to cutting people off:

I was cut off and I actually have four weeks until I had paid and cleared my bill and I had explained to them that I needed extra time to pay it and they just weren't having none of it, they actually came out and put a big yellow sticker on my front door

Have you got kids?

Yes.

³¹ g p.9

³²

³³ d p.3

³⁴ g3 p13

I thought it was against the law for any company to do that if there are children in the house.³⁵

I had that done on me too so I have, it was about two years ago and they came out and just took it all, changed my whole meter and they wouldn't let me put, every time I was putting like £20 into my gas they were just taking the £20 right away so I had to put like nearly £35 a week into my gas to get even like a fiver with the heating and that went on for about nearly a year, until I paid the bill right down.³⁶

Is that not really down to the politicians and the government and Stormont, they should be doing this here, helping the people out, big time, they shouldn't be allowing the likes of Phoenix Gas or whatever, that are millionaires, making money on the back of working class people which they are doing and I don't find that there's many politicians giving any help here to try and stop it, to try and stop it and that's all the politicians so it is, I don't think they're helping out, the likes of Phoenix Gas and other electricity places that's being allow to make the money, big money, on top of working class people so they are.³⁷

Several focus group members talked about using the pre-paid electricity meters:

I find it hard to keep up with the cost of electric and gas. The electric doesn't go off over the weekend so it gives you time to get a fiver to top up on Monday. It's very embarrassing though as the unit makes a beeping noise which can be heard by people all around where you live.³⁸

v. Transport

Rural transport is poor. Many car-owners reported that they have begun to economise on using their cars because of the price of diesel and petrol. They now tend to kill many birds with one stone when going to town to avoid several journeys.

Yeah I used to run to town nearly every day, now I would nearly wait until a Wednesday or Thursday, to say right I have to lift that, I have to lift that, I'll wait and do that on Wednesday because I'm going to the dentist on Wednesday, I'll do everything on Wednesday because I'm going in anyway on Wednesday.³⁹

³⁵ a p.9

³⁶ a p.9

³⁷ a p.8

³⁸ c p1

³⁹ f p.4

One mother talked about weighing up the cost of running her children about:

Your children don't see (the cost) and it's not fair for them to have to see it but it's like mummy bring me here, mummy drop me here, mummy will you pick me up and yes you're going that's no problem I'll pick you up because you want to pick them up, you want them to be safe, but you're going Portadown that will be £6 at least in petrol, you always have to think.⁴⁰

The rising cost of petrol and diesel and rising rail costs are putting pressure on some which is making working counter-productive.

I suppose I put about £60 per week in my car in petrol and that would do me just a week which is a lot of money and I know my son has just started this job in Belfast and I think for a monthly travel ticket it's about £173 for a monthly travel ticket to go to Belfast and the job he's in is just, I mean he has a trade, a real good trade and he was earning really great money before but the job he's in now is just he's earning actually the same amount of money he was earning when he was a second year apprentice so by the time you take £173 out.⁴¹

Others use illegal diesel:

Another thing is that you find a lot of people is having to run their car on maybe green or red diesel, they can't afford to put in and maybe they're saving £20 or £30 a week, that £20 or £30 a week can mean the difference of having food and they're prepared to take that risk. But then they risk losing their car. And then if you get that fine.⁴²

Young people outside the major cities and towns are finding it difficult getting out and about, including getting to college:

I've had to do without a car, just can't pay for petrol or insurance or nothing...When I give up the car, to go over to tech even, it was like £4.20 from here to Portadown return (on the bus).⁴³

vii. Cost of living

⁴⁰ g3 p9

⁴¹ d p.6

⁴² fp.18

⁴³ g2 p8, p26

People's ability to make ends meet has been weakened by rising prices in many basic necessities:

Food, I'm getting my groceries every 2 weeks now because I can't even afford to go every week.

I get groceries once a month and if they're done in 2 weeks that's it, I have to buy something every day at the shop.⁴⁴

Because with the way they're cutting things and with the way prices are going up, you would think because they're cutting money they would make things cheaper, that we're in a recession but they decide to make everything dearer, they should do the opposite like.⁴⁵

I've had to cut way down so my kids don't even get like treats, nowhere near as many treats as what they could have had, what they did have before, and the same with electric, it's scraping by from week to week, I mean your electric goes down to £2, I've the card meter, making sure you just have enough to tide you over until the following week, I think it's been a real struggle.

With regards the food aspect, again there would be no luxurious food bought, it's the basic essentials and one of the things, the reduced section in Sainsbury's gets more of a touch now than it used to do in the past, if the reduced stuff is bought this evening and either eaten that even or eaten the next day so that would be the change I've noticed. Coal is more expensive, electricity has gone up.

I just notice an awful difference when you go shopping, the price of your food and you get so little in your trolley and you're maybe only buying the essentials and there's probably not meat or anything among that and I suppose I do notice the difference because my daughter and my grandson have moved in with me, which means instead of feeding 2 people now you're feeding 4 people.⁴⁶

You find yourself going for the deals, now you're looking for 2 for 1 and double checking all the prices.

I actually know a family that are both working and they both work long hours and they have three kids and have to go for Asda's own brand and Tesco's own brand and they have good jobs and they have to go for the cheaper stuff because they can't afford to pay for the likes of your Kingsmill and all that there and your Heinz. Yes I think everybody is going for the value or the everyday and that there, I mean the likes of Tesco used to be a cheap store plus the fact the likes of Ardoyne, we don't have any big supermarkets, you go up onto the Crumlin Road there's the likes of, if I can mention their names, is it JJ or what do you call them?⁴⁷

⁴⁴ g p.8

⁴⁵ e p.9

⁴⁶ d p.5

⁴⁷ a p.15

Hard choices have to be made:

My son is 3 years old and he has a medical condition which means I'm still having to buy nappies and wipes and things like that there and then groceries, and they're a shocking price, even the cheaper ones are ridiculous...but I'm going to maybe have to buy him nappies for the next while as well but he wouldn't be entitled to anything even though he has this registered medical condition, so the price of things is ridiculous and you have to sacrifice something in your groceries so you can buy the thing that you really really need.⁴⁸

Social life is cut back, and an invitation to a wedding can be a worry:

We've no more real social life anymore either, if you plan a night out you have to plan it out like 4 weeks in advance so you can try and scrape up a few pound. I got invited to a wedding and I took palpitations because I was like how to hell am I going to afford this wedding? And do you know what you think even if you even say to yourself you're not going, you're thinking (!) I've still to buy a present, I got an invite.⁴⁹

vii. Housing

Young adults are staying at home because they can't afford to find their own place to live:

The likes of our kids, they're going to be living with us for forever because they just can't afford to move out of the house, there's nothing for them, there's no help for them.

I can back that up because I have, as I say, four over the age of 18 ... and they left the house for 6 months and every one of them is back home because they can't afford to live outside of the house so I've still the whole family under the roof.⁵⁰

Whenever I was growing up we had all left home around 18 or 19 years of age and we were just ready to go and my parents were quite happy for us to go out into the world but my eldest is 23 and there is not a hope of her or the 20 year old or the 19

⁴⁸ g p.8

⁴⁹ g3 p.11

⁵⁰ g3 p.1

*year old of ever being able to move out of home because they really just cannot afford it, couldn't afford it.*⁵¹

viii. Stress and anxiety

Many reported that the economic recession was putting unprecedented pressure on relationships and marriages. The different roles of the man and the woman were highlighted:

*Yeah the women in the house does I suppose pay a lot of the bills and does look at the, in most houses I think, it is most of the women have run the house and they know how much the groceries are and how this costs and how much the kids need for school, it is the women that know that and if men is coming in and not, they can't hand over anything and if they're working, like I know boys who used to earn maybe say £80 or £100 a day in the building, now I'm chatting to the boys and they're out working for £40 or £50 a day and they says it's not even the fact about the money it's to keep themselves sane and keep themselves out at work, you know to get out and away.*⁵²

Inevitably this puts a strain on the relationship:

*I find personally in my life, it puts pressure on your marriage, when you have someone that's coming in and working all week and has you know maybe not scraping the bills and they're coming back in bad form because they're working long hours travelling and they're coming back and that's putting pressure on you, as a couple, and in fact I know a good number of couples that live around me that has separated in the last 2 or 3 years and a lot of it has got to do with the pressure of financial, financial pressure.*⁵³

I think it really is affecting people that are out working, maybe losing one or two jobs, it's affected my family and especially when you've a big mortgage to pay, they can't cope and it's hitting them big time so it is, people that have worked all their lives, it's hitting them big time so it is.

*Families are breaking up, that's how far it has got.
Yeah it's happening big time, it's the stress and all.
It's breaking up families because of all this.*⁵⁴

⁵¹ g p.4

⁵² f p.4

⁵³ f p.4

⁵⁴ a p.21

My partner and I have to live apart, we just can't afford to live together – there has been a relationship breakdown because of it all.⁵⁵

In extreme cases the pressure can lead to suicide:

I've actually heard tell of cases where people have took their own life because they can't face the debt and the destruction that they're leaving their own families and they've ended their own life because of the debt that they're in and they can't see no way forward.⁵⁶

Anxiety is a constant presence in women's lives:

I'm worrying about...my daughter's education and being able to send her to the school she wanted to go to. And I know if she's happy going to that school, she is going to learn more than me sending her to a school she's not going to be happy in. But again, it would be the upkeep, because I know Wellington can be quite dear, but you know what I mean. But I am going to be struggling and some bills will not be paid one month and then interest on that. And that'll worry me and will affect my health. Where I will go straight down and I don't want to go rock bottom again, because I've been there.⁵⁷

You save save save and you cut back and you cut back and you cut back and after weeks and weeks and weeks of doing it, it gets to you, it really gets to you and you just say oh I would just love to be able to not have to worry.⁵⁸

ix. School and college costs

I'm working 25 hours a week, I just get tax credits, that's it, I don't get help with rent, I don't get free dinners for the children so her dinners is like £11 per week and then her bus so it comes to like £20 per week just for her to go to school.⁵⁹

The cost of buying all the necessary clothes for children at the start and during the school year put a heavy strain on family budgets. There was anger at some schools which insist on a single supplier. The parents prefer to shop around and get the best value for money. The grant for those on benefit was inadequate. One parent stated

⁵⁵ d p.3

⁵⁶ f p.14

⁵⁷ c p.7

⁵⁸ g3 p.12

⁵⁹ g3 p.5

that it cost £250 to put two children back to school and “the grant of £134 wouldn’t look at it”.

Then there are “school fees” which are actually supposed to be a voluntary contribution. If you don’t pay this your children will be excluded from activities. The demand for payments persists throughout the school year e.g. transport, French classes, all kinds of sports, formals, swimming classes even certain books have to be purchased. Careful note is taken of who pays and who does not:

They do, they do pick on the children, they do, they do know who hasn’t paid it and for my daughter I am not paying it. You have to pay it, I had to pay it.

Yeah they have your name wrote down, when I was there paying £30 they had all the people’s names wrote down, who was going to summer camp and who had paid the £50 voluntary contribution. Now I have to say there was about 8 names down and the name above me hadn’t paid but I wasn’t paid anyway so I don’t know who underneath me did or didn’t pay but I wasn’t paying it

So your child could be neglected from the school formal when they hit fifth year because you didn’t pay that which is ridiculous.⁶⁰

Serious concerns expressed about proposed cuts in the Education Maintenance Allowance (EMA).

It’s going to make things worse, say if our parents get the dole cut and say if people do go back to school and their EMA gets cut, if their dole gets cut and our EMA gets cut and there is no money coming in, how are you supposed to get to school, say you’ve to get a bus and it’s under 3 miles and they charge for under 3 miles, like the bus from here to X, that’s like £1.50 for a return every morning, how is anybody going to get to school, suppose you could walk like but on the winter mornings like. That’s what I’m saying people that, people whose parents don’t have a job they get free dinners but if they’re off the dole and they’re not getting any source of income because they can’t get a job and then they’re not going to be able to eat and you’ve no money to buy your dinner.⁶¹

It’s £10.00 for a return bus ticket (to Omagh) so you have to pay £10.00 per day, 5 days per week, they don’t give you nothing to pay it.

Do they give you a bus pass?

No.

But in 5th Year you got a bus pass?

⁶⁰ f p.32

⁶¹ e p.3

*No, I had to pay it too but you were paying a child's return, you were only paying £3.50 or something for a return, now you're paying £10.00.*⁶²

x. Borrowing and debt

Credit and borrowing plays an important part in people's lives; participants borrow from family members and a number of other credit sources including the Credit Union, credit cards, catalogues, and vouchers for day to day needs, for Christmas and to meet unexpected demands on the family budget. This working parent relies on debt to finance Christmas:

*I do Christmas every single year by getting vouchers and that's the only way I would get through Christmas and I pay them off throughout the year...They're like from Shop Check, I'm not actually sure of the name.*⁶³

There's no money in the bank for unexpected expenses:

*I find that too if something goes wrong in the house, like your washing machine breaks, you're running about trying to borrow money because you haven't got money to buy a new washing machine or you haven't got money to buy if your fridge freezer breaks or your Hoover or whatever, you haven't got that spare money to just go so you're running about, whether it be some family member or who it be but then again you're then trying to pay them back each week to pay back what you owe, it would be like things in the house as well.*⁶⁴

Focus groups reported the activities of "loan sharks" in their communities.

Yeah, I know a man that goes round, he doesn't personally come to me but yeah I see him going into houses and I can see people not answering the door; switching off lights and hiding; not answering the door and it happens quite regular. He's been about a long time.

*It's the same with a basic milk man or the window cleaner, you see people avoiding them because they genuinely can't afford them until their money comes in or too many outgoings.*⁶⁵

For some, debt repayments are placing severe pressure on the family budget:

⁶² e p.4

⁶³ b p.4

⁶⁴ b p.8

⁶⁵ f p.11

*Because I'm on maternity leave, from next month my pay is going to half, I'm actually getting a good rate of pay but once the national insurance and the tax comes out of it.... I've to pay £400 a month out of that for rent so I'm ending up with like £200 and then I have a debt that I pay monthly at £160 so I need to pay that off.*⁶⁶

Credit cards are seen as a threat:

I don't have a credit card for the simple reason I would be scared to get a credit card because I probably wouldn't be able to pay it back on time so I would go without, I only buy what I can afford which isn't a big lot but I would not get a credit card.

*I had quite a lot of debt from credit cards, it's a spiral you get into, you're paying one credit card off with another credit card and it just kind of spirals until you have no money.*⁶⁷

Others manage them very carefully:

*I find I use the credit card a lot more now, just because it means then I can tide over payments until the end of month and I always make sure I pay the credit card off in full at the end of the month but it means that I could do like £20 worth of petrol when I haven't got £20 in my purse and then at pay day I would be able to pay the credit card off and still get the use of the car so I tend to use the credit card a lot more now but again I do try and ensure that it's paid off every month.*⁶⁸

Provident loans and pay day loans are every bit as bad:

"My mumhas borrowed at times off Provident, now if she's borrowed £100 off them she's paying about £180 back and it's serious money but they come every week to your house so they do and you don't have to go anywhere for the money, they reach you the money, but for £100 you're paying near enough 100% money back.

*I actually feel very sorry for young people because I think that so much TV advertising buy now pay later, buy now pay later, and we also have a big problem in Ballymena with these money shops or pay day loans and I know working with people that pay day loans are a curse because they run people in so much debt and yet when you see it advertised on the tele it all looks so glossy and so lovely and so easy.*⁶⁹

⁶⁶ g3 p.17

⁶⁷ d pp.7,8

⁶⁸ d p.8

⁶⁹ d p.8

For £1000 loan you're paying £1800 back. Who's that from? Provident.⁷⁰

Ruthless and cynical targeting of single parents:

I actually had a fella call to my house a few weeks back there and he was actually from Provident, he asked me would I have been interested in taking a loan out and I said no definitely not and his question was, which I was quite shocked at, was did I know of any single parents.

So they're going door to door?

Yeah and I said no I don't and even if I did I wouldn't bloody tell you so take yourself off.

Well they're not stupid they know who to target.⁷¹

xi. Health

The effect of economic strain on personal health was raised especially the use of anti-depressants, smoking and alcohol.

Anti-depressants? Yeah there are a lot of people do that, you would be surprised. And no matter what anybody says they are addictive and when you try to get off them. You feel you can't do it. You can't do it. I can't do it anyway personally.⁷²

Stress leads to more expenditure – on cigarettes and tobacco:

Yeah I had to, I know it took me a long time, I struggled with learning to take roll ups but do you see when you see the money you save and yes I know deep down I shouldn't be smoking for health reasons and also because of the expense of it but at the end of the day I can't help it, I've smoked all my life and I'm smoking, and even when I'm sitting there trying to roll these roll ups and persevering and persevering and my daughter saying to me just stop smoking and that it will be it all alright but I've cut down and I have managed to save myself at least £20 per week by going onto to the roll ups and I'm just persevering with it.

You want to see the pressure I'm getting off my family for smoking, because a packet of fags cost £7 plus now and I actually blank my mind from how much they cost because a cigarette keeps me sane.⁷³

Or even like people that smoke now, I would notice a lot of ladies, ladies that I would be shocked at, who smoke, rolling their own cigarettes, never thought I would say to people do you roll your own cigarettes, ladies and they're like well £8 a week does

⁷⁰ a p.10

⁷¹ a p.12

⁷² f p.13

⁷³ g3 p.11

me now whereas £8 a day if I buy the box of cigarettes, I'll say well why don't you just go off them and this, the way things are at the minute everybody is probably up-ing them, instead of going off them.⁷⁴

Depression is common.

I was called to my doctors a few weeks and I went down, I had to go upstairs and see this guy and he says I'm not a doctor I'm a nurse and he says I see you're on medication diazepam here for 17 years and I went yeah and he kept asking me questions like oh I see you're married, he was very patronising, your married with two kids, everything about my relationship and my husband and everything else.⁷⁵

I personally would suffer from depression but I have definitely availed off every service, I've done counselling, you know what but at the end of the day you know it's there and you use your techniques but if things aren't improving for you, if you're not getting the opportunity of getting a job, you know you're just you're lying back into it but I know of people that don't know the service is there and they're not getting contacted, they're just being left for years and years, developing drink problems, wasting their life and they're existing, they're not living.⁷⁶

xii. Attitudes to incoming communities

Some people hold migrant workers responsible for cutting wage levels in the building trade:

My husband has worked on a building site and there's people of other nationalities coming in and undercutting them and working for half the wage, which means then that they're expected to bring down their prices and they're working just as hard. Yes, so they're getting their money brought down.⁷⁷

The Polish men and whatever were working for less money and these men, do you know what I mean, were living on practically nothing, but (name) has had to go to England and also Scotland to try and get some money into the house, to keep his house going but he was getting nothing from the bru or anything and the building trade was hit big time, so that's an example of my nephew so it is, you know what I mean.⁷⁸

A discussion about systematic benefit fraud by immigrants revealed other tensions in attitudes to newcomers:

⁷⁴ f p.12

⁷⁵ a p.18

⁷⁶ f p.19

⁷⁷ f p.22

⁷⁸ a p.3

I know lots of foreigners, I know a couple of girls who work at airports and have seen 15 or 20 guys flying in, Poland, Russia, or whatever, flying in and they're signing on, they don't even buy as she says a biscuit or a drink at the airport, they head off, the only thing they use here is a taxi to the dole office or wherever they go to sign on, once a month, they're back a few hours later at the airport, on the plane and away with our money.

(Why would they do it, it's not worth it).

It's happening all, they're coming here, taking our money, it's not even going back in, I don't mind foreigners coming here and working, well I do, I don't really like it, I was in a hotel a few weeks ago and I thought I was in Russia, everybody I spoke to was a foreigner and I just felt why is, why has the Irish give up, when you look at what they're working for I just think, plus I understand why some businesses I take on, if they're accepting £4.00 an hour, why would I employ a girl that wants £8.00 an hour but that's so sad that's the way things are but I just think it's ridiculous, these people flying into our country. I can't go and get them kind of benefits yet I have lived here and would be putting the money back into my country whereas they're flying in, getting their money, and flying straight back out with it and I can't go and say can I have £200 a week, I wouldn't get it, yet I live here and work here all my life, well I wouldn't say I work here now, I'm just there at the minute.⁷⁹

xiii. Public services

There was widespread agreement that the more and better public services in the area the better the community spirit and the more committed the residents would be to maintaining the estate. The reverse is unfortunately also true.

I think if we had better services within our area then hopefully the rest of the residents within the estate would actually feel a bit of pride within the estate but the estate looks run down so I think people just treat it badly because they don't any pride in the estate, I think if we could help improve with that, with the services, then it would improve for everybody.

I feel that if there are services in that community it's the proof that the community has life and when they don't have those services it's as if there is no life in the community, that nobody is interested, that life has been withdrawn. It dies. And it dies and I think that is so, so wrong.⁸⁰

⁷⁹ f p.23

⁸⁰ d p.12

Where there are few services and many vacant properties, the dereliction increases the sense of abandonment among the residents.

Damage to vacant properties and dumping in vacant properties, you don't know until you actually go round because I know the council had actually done a clean-up there a few months ago and got 80 bags of rubbish from empty developments and they didn't even do them all so still around the empty developments would be an issue I would say.

There is a perceived lack of community say over where services are located (the service in question has been partially reinstated locally, but is viewed as inadequate).

The health service had a clinic in this area for, well it was there as long as I have ever remembered, there was a children's dentist in it, chiropody for the older people, a baby clinic which was open 2 days a week for people with newborn babies up until the age of 2 or 3, you could go there and get their injections and everything, they built a new centre, a new state of the art centre, at Forestside, and without any consultation at all with the community, just removed all our services and took them all up there, so older people in the area who have to go up to that centre, have to cross four lanes of a dual carriageway to get from where the bus drops them off to where the centre is, the centre sits on a hill, there is a lot of single parents in the area so it really doesn't make sense for a baby clinic because people with say two children under 2, with a big double pram, trying to get on and off the bus to get to their baby clinic, there's appointments being missed, and as I say there was no consultation at all with the community over this, it was just done and dusted and by the time it was brought to our attention and we tried to fight it, it was more or less said well our mind is made up it's done, that's it, end of story.⁸¹

And I think that the derelict houses and the empty houses are a big, big problem because it makes the rest of the houses look you know, shabby.⁸²

The dereliction brings stigma also.

I think along with the dereliction goes the stigma, you know to the estate, that it was a horrible place.⁸³

Alcohol and drugs and community fracture

⁸¹ b p11

⁸² d p.25

⁸³ d p.28

It's too dear to go to the pub for a social evening, so people are drinking in the house:

*You do drink far more in the house, I always say like young children, you might think it's only a couple of their friends sitting around, having a drink, you don't need a babysitter, children are there watching you, it's amazing, especially for anybody with under 5's, they are wee, they copy everything you do, I think that will lead to young children will be doing it, I never sat in the house and watched my mother and father drinking in the house, I never seen anything like that, now all you hear is parties, fights, because they're drinking far more, you don't have the measurement, everybody is drinking far more because you're in the house, wee ones are up watching it or they're upstairs hearing it and maybe there's more domestic violence or violence in the house if a row breaks out, I think it's a serious problem that going to lead to a lot more problems very soon.*⁸⁴

*When people are in a bar they're having a good night, they're having a good time and they go home and they're ok, people who start drinking in their houses then you get antisocial behaviour, you get marital problems...You get assaults, you get neighbours falling out and that is a big big problem, on a weekly basis you're dealing with "Oh they had a party at the weekend and it went on until 3 and 4 o'clock in the morning and I couldn't get my child asleep" and when you go to them, they tell you "We can't afford to drink around the bars".*⁸⁵

For the last couple of months I've noticed e's are coming into the estate, cocaine, the only one I haven't had in is heroin up to now but we've got that MDNI or what do you call it?

MDMA

*It's in the estate big time and you're noticing young ones running about, and it is a younger age group, I mean there was one at the weekend at 10, wiped out of his tree, his mother caught him on, whatever the reason for that, if it's in the estate it's hard to eradicate it, it's hard to get it out, once the kids start on it it's going down that road, it's easier for them (than) to get drink because the police and different agencies trying to stop them going in and buying drink, which was seen as the antisocial thing... so what else do they do, they go for the drugs and the drugs are cheaper.*⁸⁶

*There's loads of kids run about taking drugs, drinking, like everything, standing on street corners, taking them water things, whatever you call them, I don't know what it is, and like lying about the streets when kids are running about picking them up and all, I think it's ridiculous and nothing is getting done about it, nothing.*⁸⁷

⁸⁴ f p.25

⁸⁵ b p9

⁸⁶ b p9

⁸⁷ a p.21

xv Resilience

These discussions clearly reveal the resilience and ingenuity of individuals and families in the face of severe economic pressures, and the daily self-discipline required to make ends meet. One mother described:

The way it is in my house I work part time so my money goes into the bank, I don't go near my bank account because that pays all my bills, my mortgage, everything comes out of that and we live on his wages then so when he doesn't get no wages we're screwed and it takes the boys housekeeping or whatever because you haven't savings no more, you can't save up, you've nothing to fall back on, I can't go into my bank account or else my bills is not going to get paid so when he has no wage coming in I just have to do without.⁸⁸

A young person living at home illustrated ways to keep family bills down:

You wouldn't really use a house phone as often, you wouldn't use it to ring mobiles or anything, you would only use it the times that you're getting the deals like evening times and stuff like that.⁸⁹

Parents are sacrificing themselves for their children:

I'll be honest I couldn't tell you the last time I bought myself any clothes, not even a, I went into Primark when I was getting the kids uniforms for school and I seen a wee vest top at £1.50 and I wouldn't even buy it for myself because £1.50 now, I would have went home and I would have cried if I had spent that on myself.⁹⁰

⁸⁸ g3 p19

⁸⁹ g2 p11

⁹⁰ d p.11