

Prosperity and Opportunity

Tackling Poverty,
Disadvantage and
Social Exclusion



Ag dul i ngléic le
bochtaineas agus le
heisiamh sóisialta

Rathúnas agus Deiseanna

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SINN FÉIN DEFINITION OF POVERTY

People are in poverty if their income and resources fall below a socially agreed minimum standard necessary for inclusion in customary activities.

Poverty is the denial of economic and social rights.

Foreword

Ní mór do Thionól nó d'Fheidhmeannas nua dul i ngléic leis an leagáid nimhneach den bhochtaineacht agus den anás inár sochaí.

A restored Assembly and Executive must make a tangible impact on tackling the toxic legacy of poverty and deprivation in our society.

It needs to deliver improvements to people's lives and be an effective bulwark against the impact of Tory cuts and austerity.

It must adopt an effective anti-poverty and social inclusion policy that addresses the multiple causes, discrimination and social exclusion that lead to poverty.

Crucially, it must set targets with the necessary financial support to deliver them.

It must also be located within an equality and human rights approach because, while we recognise that poverty is multidimensional, it can also be created and exacerbated by discriminatory practices, both directly and indirectly.

Is ar an ábhar seo atá Sinn Féin ag cur an pháipéir seo frithbhochtaineachta chun tosaigh ar son comhairliúcháin.

It is for these reasons that Sinn Féin is putting forward this anti-poverty paper for consultation.

We do not claim that it is the cure for poverty. We do not claim that the interventions we propose are exhaustive. There are many things we would wish to do in a different political context, where the lives of citizens here are not subject to Tory cuts imposed in London.

Is doiciméad cuimsitheach é le moltaí chun an bealach a chuireann rannogá rialtais achmhainní ar fáil dóibh siúd atá ar an anás.

However, it is a comprehensive document with firm proposals including reforming the way government departments target resources at those in need, the introduction of social tariffs to tackle fuel poverty, employability programmes, community development and the introduction of a Living Wage.

There are many other initiatives that will be required. The stigma of poverty must be removed so families and communities feel empowered to take steps to redress it.

Ní mór tuilleadh comhoibríochta uile Éireann bheith ann maidir le hacmhainní, maidir le foghlaim agus le straitéisí.

There must be more all-Ireland cooperation to pool resources, learning and strategies.

Because while the causes of poverty are multi-faceted, so are the solutions.

But it is something that affects all communities and tackling it should be common ground for all political parties to stand on.

In that context, I hope this paper is something that can be embraced by all and together we can take forward the debate on eradicating the scourge of poverty and deprivation within our society.

Alex Maskey MLA,

Sinn Féin Spokesperson on Welfare and Anti-Poverty

Introduction

Measures to address poverty based on objective need are a vital part of the new political dispensation envisaged as part of the peace process. The NI Act 1998, which enacted the Good Friday Agreement, requires the Executive to “adopt a strategy setting out how it proposes to tackle poverty, social exclusion and patterns of deprivation based on objective need”. The 2006 St Andrews Agreement committed the Executive to “publish an Anti-Poverty and Social Exclusion strategy to tackle deprivation in both rural and urban communities based on objective need”.

The DUP’s refusal to honour this commitment, and others, limited the Executive’s effectiveness and undermined public confidence in the institutions. A credible and comprehensive anti-poverty strategy is vital to creating a sustainable Executive that treats all citizens with dignity.

To aid in the development of a strategy, Sinn Féin is launching a public consultation. This paper informs the consultation by setting out a number of key issues it should address and measures it may contain. The consultation responses will also inform Sinn Féin’s approach within any future Executive to the development of an anti-poverty strategy that treats all citizens with dignity.

The agreed strategy of a future Executive must be co-designed with people who experience poverty and other stakeholders including community groups, trade unions, business organisations, and churches. It must complement and align with the Community Plans of Councils. It must shape the development of mainstream public policies, rather than being a collection of separate initiatives.

Ultimately the strategy must materially improve people’s lives. That task will be made more difficult in the context of continuing austerity and the economic threat of Brexit. But notwithstanding those challenges, an Executive based on the principles of partnership, equality and respect can tackle the scourge of poverty.

Objective Indicators of Poverty

A restored Executive will operate under a new outcomes-based approach to the *Programme for Government*. The purpose of an outcomes-approach is to provide objective measures of need that guide government policy and spending. The draft *Programme for Government* contains a number of indicators relevant to tackling poverty, including:

- **Equalising employment rates by Council area.**
- **Reducing economic inactivity (excluding students)**
- **Reducing absolute and relative poverty (before housing costs).**
- **Employment rates by deprivation quintile.**
- **Reducing the gap between the highest and lowest deprivation quintile in healthy life expectancy at birth.**
- **Reducing the gap between the percentage of school leavers in receipt of and not in receipt of Free School Meals achieving Level 2 or above.**
- **A Better Jobs Index.**
- **Reduce underemployment (people working part-time who would like to work more hours).**

It is important that the indicators in the final *Programme for Government* are fit for purpose. For example, poverty is best measured after housing costs are taken into account rather than before, because it provides a more accurate indicator of disposable income.

If objective need is to be at the heart of government it is then essential that the indicators contained in the *Programme for Government*, rather than sectarian politics, guide the actions of all ministers and public bodies. This requires accountability at the highest levels of government. To this end senior civil servants have already been assigned responsibility for delivering specific *Programme for Government* outcomes. Given the recent history of unimplemented agreements consideration must also be given to introducing an Anti-Poverty Act that gives the strategy a firm legal basis. This for example could prevent ministers from renegeing on commitments contained in the strategy.

Realising the potential of mainstreaming

Poverty is complex and has many causes. Therefore, it must be tackled in a comprehensive manner. A dedicated strategy is vital, but the goal of addressing deprivation must also be mainstreamed into all government policies and budgets.

Many of the tools for doing this already exist. Section 75 places a duty on public bodies to promote equality of opportunity across nine grounds. The Rural Needs Act 2016 requires the same for rural and urban areas. In practice these duties mean that public bodies should analyse the impact of policies on different groups of people, and as far as possible ensure their policies promote equality. To date these tools have not been fully embraced by public bodies and their full potential has not therefore been realised. One way in which the application of equality impact assessments could be developed is by extending them to the analysis of budgets. For example, gender budgeting would mean public bodies analysing the extent to which their spending programmes benefit men and women respectively, and using this information to ensure spending reduces gender inequality.

Women are one of a number of equality groups more likely to experience poverty. The fact that some groups are more at risk of poverty than others should itself mean that poverty issues are identified through a Section 75 lens. For the avoidance of doubt consideration of poverty implications should be made a mandatory part of the policy development process.

Ultimately, senior public officials and ministers must demonstrate commitment and leadership and they must be accountable for the proper application of Section 75. To this end compliance with Section 75 could be incorporated into the code of conduct for civil servants and ministers. There should always be a named senior civil servant responsible for ensuring compliance with Section 75 so that they can be held accountable. Should a civil servant be instructed to ignore or minimise Section 75 processes they should demand a formal ministerial direction.

Economic appraisals represent another important process for ensuring that government policies address poverty. The guidance on economic appraisals recommends distributional analysis to measure the impact of policy proposals on different income groups and a technique called weighting to factor that information into decision making. However, as the NICVA report *Distributional Analysis and Weighting in Central Government Assessments* demonstrated, these tools are rarely used in practice. The requirement to conduct distributional analysis and weighting could be strengthened in local Economic Appraisal Guidance and in the Department of Finance's approval procedures to ensure it is applied.

Participatory Budgeting

As well as co-designing its anti-poverty strategy with deprived communities the Executive could increase the opportunity for local communities to directly decide how to spend a budget. As in Scotland, this could involve government setting aside a budget to be spent within an area, and assisting the local community to identify priorities, discuss options and decide how the budget should be spent locally. It is important that stringent safeguards are in place to ensure public money is spent appropriately. The anti-poverty strategy could pilot a number of participatory budgeting schemes.

Promoting Inclusive Economic Growth

Increasing well-paid, secure employment is key to reducing poverty. Yet the north has a low-employment, low-wage, geographically unbalanced economy. Less than 70% of the working age population are employed. The employment rate varies from just 60% in the Derry City and Strabane Council area to 74% in Ards and North Down. Over a quarter of employees are paid less than the Living Wage (the hourly wage that would provide a full-time worker with a reasonable standard of living, as defined by the Living Wage Foundation).

The Executive's new economic strategy must focus on promoting inclusive growth. Measures of performance in the economic strategy should include the draft *Programme for Government* indicators of lifting the overall employment rate, promoting regional balance (employment rate by Council area) and increasing good Jobs (one that pays at least the Living Wage and provides a degree of security).

The focus of economic policy must be reoriented in line with these goals. For instance, to help address regional disparities the Executive should prioritise infrastructure in underserved areas. This includes directing spending on broadband towards (primarily rural) areas with the weakest digital infrastructure. It also includes funding the A5, A6 and the Southern Relief Road. The Executive can directly promote good jobs by ensuring it pays all public sector staff a Living Wage. It could also tackle insecure working arrangements by banning zero-hour contracts and bogus self-employment arrangements that allow employers to avoid paying the minimum wage, sickness and holiday pay.

An effective back-to-work programme to replace 'Steps 2 Success' will be essential to increase the employment rate. A new scheme should utilise local community-based employment programmes, provide comprehensive and tailored support (not just skills for work but mentoring, help with physical or mental health issues, childcare etc). It should offer assistance for people both when they are looking for work and if necessary when they are in-work. It should be based on positive incentives rather than punitive sanctions.

Strengthening the Social Economy

The social economy refers to businesses with a social aim, including businesses that seek to tackle social and economic disadvantage. Legislation similar to Scotland's Community Empowerment Act can make it easier for social enterprises to acquire assets and generate revenue streams, building their capacity to tackle disadvantage.

The Act could improve the Community Asset Transfer (CAT) policy set up in 2014 to help community groups and social enterprises own and/or manage public land. A Community Empowerment Act could improve the operation of the CAT policy by extending its remit beyond assets deemed 'surplus', to all public assets including underutilised land. The Act could also legally require government bodies to publish a registry of all their land and buildings so that the public can easily identify potential CAT opportunities.

The Community Empowerment Act could also help social enterprises acquire private land. One provision could give third sector organisations the first option to buy private land and property that is for sale at market value. Another provision could enable third sector groups to compulsorily purchase (at market value) private land or property that is abandoned, neglected or causing harm to the community. This compulsory option would only apply after the community group has made reasonable efforts to purchase the asset on a voluntary basis.

Harnessing the Power of Procurement

Each year government spends in excess of £3 billion procuring goods, services, and works. This money can make a tremendous contribution to PfG objectives, including addressing poverty. However, many procurement exercises only score tenders on cost and quality. The impact of tenders on broader PfG objectives, including those relating to reducing poverty, are not fully taken into account.

To realise the potential of procurement a Social Value Act could be introduced. This would require social value (such as whether companies pay their staff the Living Wage, whether companies are willing to employ people who are out of work) to be included in tender scoring criteria. To be effective it would have to include robust enforcement provisions to ensure compliance from both commissioners and contractors.

Expanding Access to Affordable Childcare

Affordable childcare can help parents, particularly mothers, into work and lift their families out of poverty. However, a survey conducted by Employers for Childcare shows that the average cost of a childcare place is £168 per week. This is almost 40% of average household income.

Childcare must be more affordable and accessible. Sinn Féin's aspiration is a universal high-quality system of childcare. In the short-term available resources should be prioritised for those most in need. There is a significant shortfall of availability of childcare in disadvantaged areas, rural areas and border areas. Furthermore, there is a significant shortage of childcare for parents who work unconventional hours. Parents of children with a disability often have difficulty securing a childcare place.

Ensuring a Free School Day

Although primary and secondary education is in principle free, in practice there are many costs involved. These include the expense of school uniforms and sports kits, books, supplies, and educational trips. These costs can put serious financial pressure on families with low incomes.

One priority is to encourage all children entitled to a Free School Meal to avail of it. Currently 20% of Free School Meal entitlement is not taken up. In some cases, this is due to the perceived stigma attached to collecting a Free School Meal. One way to counteract this would be to introduce pre-paid swipe cards for all children. Pupils would then be unable to distinguish between those who are and are not entitled to a Free School Meal. The Anti-Poverty Strategy should also explore financial support for children entitled to Free School Meals to cover other school costs such as books and supplies. In addition, the absence of Free School Meals during holiday periods can put financial pressure on already hard pressed families. A number of pilot schemes to provide these children with nutritional meals during holiday periods are underway. If these pilots are successful, the scheme could be rolled out on a larger scale.

Narrowing the Educational Attainment Gap

Education has a huge impact on a person's future economic well-being. Save the Children state in their report *Tackling the Poverty - Related Gap in Early Childhood Learning in NI*, states that "the evidence shows that the gap in attainment between children growing up in poverty and their peers starts early and lasts through school."

Sinn Féin believe that academic selection at the age of 11 serves only to reinforce this gap. As the Human Rights Commission observes: "as a result of continued unregulated post-primary academic selection and the prevalence of privately funded tutoring, children from poor socio-economic backgrounds are disadvantaged in current academic selection processes". Ending academic selection would therefore help break the link between poverty and low educational attainment.

The Executive's pilot Literacy and Numeracy programme, which employed over 250 teachers to tutor pupils struggling to attain basic standards, was successful in raising attainment levels of pupils from disadvantaged backgrounds. A similar scheme could be introduced and funded on a long-term basis as part of the anti-poverty strategy.

The Joseph Rowntree Foundation report, *Special Educational Needs and their links to Poverty* also highlights that children living in poverty are more likely to develop Special Educational Needs and Disabilities (SEND), and children with SEND are more likely to experience poverty in later life.

An Audit Office review of SEND identified a number of challenges including access to transport, inconsistent data across government bodies and delays in the statementing process. The Audit Office's recommendation that Education and Training Inspectorate evaluate SEND provision should feed into the anti-poverty strategy.

NELSON MANDELA:

"Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life."

Widening Participation in Further and Higher Education

Equal access to third level education can play a vital role in tackling broader socio-economic inequalities. It is important that third level education is affordable and accessible to people from families with low incomes. A maintenance grant of up to £3,475 is available for higher-education students with a household income of £19,203 or less. There is also childcare and additional grant support of up to £2,000 for single parents, those with caring responsibilities and students with disabilities. This support for pupils from disadvantaged backgrounds should be maintained and if possible increased.

The Department for the Economy collaborates with higher and further education institutions to ensure students from low socio-economic backgrounds can access third level study. Targets are used to measure success and Universities have established Widening Participation Units to reach out to pupils and encourage them to pursue a degree course. The adequacy of these targets and outreach initiatives could be reviewed as part of developing an Anti-Poverty Strategy.

Homes for All

To end poverty, it is essential that everyone has a home that is affordable and suited to their needs. This requires a healthy mix of owner-occupation, private renting, and social housing but a lack of social housing has created an unbalanced housing system. Consequently, over 37,000 households are on the waiting list for social housing, 23,000 are in housing stress, and 18,000 are homeless. The lack of social housing has also shifted demand onto the private sector, pushing up prices and reducing the affordability of home ownership and private renting. In order to promote affordability across the housing sector, the social housing stock must be substantially increased.

The Housing Executive's methodology estimates that 2,000 new homes are required each year. This target should be reviewed to ensure it is sufficient to progressively reduce housing stress and the Executive should agree to deliver at least this level of new build. It is also essential that new build is directed towards areas with the highest need. In areas of high housing stress, where housing associations can struggle to acquire land, the Housing Executive should make full use of its vesting powers to acquire land. Increasing the supply of social housing should itself help moderate rents in the private sector but consideration could also be given to rent caps. Given the high level of poverty among Travellers, the development of culturally appropriate accommodation for Travellers should also be prioritised.

The Supporting People programme helps vulnerable and disadvantaged people to live independently. Protecting and if possible increasing the Supporting People budget, which is under immense strain, is vital to preventing vulnerable people from falling into poverty.

Neighbourhood Renewal Programme

Neighbourhood Renewal Partnerships have been a key vehicle for improving the quality of life in the 10% most deprived wards. Within Neighbourhood Renewal Partnerships a significant degree of experience and expertise has been accumulated and this should feed into the development of a new Anti-Poverty Strategy. The Neighbourhood Renewable budget should be protected while the new strategy is developed and the future role of the Partnerships within that strategy is decided.

Supporting Rural Communities

The European Union's Single Farm Payment (Pillar 1 of CAP) is an income support mechanism for over 20,000 farming families in the north. As a critical part of annual farm incomes, the Single Farm Payment provides the backbone of the rural economy. Any diminution of this amount or attempt to connect payments to production levels as opposed to the current area-based (per hectare) scheme has the potential to plunge farmers and their families into poverty. It could also significantly increase the price of food and impact on the cost of living.

Sinn Féin would like to see the current level of Single Farm Payment retained and enhanced beyond 2020. The move towards a flat rate, which is better for poorer farmers, should be completed by 2021. A larger payment for the first number of hectares would provide more effective support for hill farmers who are the most vulnerable due to climate, prices, topography, quality of land and will be hardest hit by the removal of the Areas of Natural Constraint (ANC) payment from 2019. The maintenance of existing EU funding in the north, which is under threat from Brexit, would have to be agreed as part of negotiations on a future relationship, if that stage is reached.

People living in rural areas often experience poverty and social isolation differently from people in urban areas. This is due to factors such as the more dispersed nature of many rural settlements, less access to services, and additional costs such as higher fuel or transport expense. In recognition of these issues Targeting Rural Poverty and Social Isolation (TRPSI) is a £4m initiative that funds health and well-being programmes, rural transport initiatives and small grants for rural organisations. The TRPSI budget should be ring-fenced to provide for long term planning and stability.

The Rural Development Programme Priority 6 programmes aimed at encouraging social and economic development are crucial in providing basic services such as crèche and community facilities, improving access to public services, back to work initiatives, and business start-ups and expansions in rural areas. Schemes such as this play a key role in addressing poverty in rural areas and the anti-poverty strategy should include a commitment to adequately fund the programmes.

Community Arts

The Department for Communities' Continuous Household Survey shows that people from deprived communities are 12% less likely to be engaged in culture, arts and leisure activities. Participation in arts and culture helps build skills and self-confidence, and enhances self-esteem and identity. These in turn can increase employment opportunities, health, and general well-being.

It is vital that barriers such as costs and access for people from disadvantaged backgrounds are identified and broken down as part of the anti-poverty strategy. There are already many examples of vibrant arts initiatives which increase participation in the arts and stimulate employment and tourism in deprived communities. Government support for these initiatives is piecemeal and could be put on a more strategic and sustainable footing. This could be achieved as part of a new programme, similar to the Fusion programme in Wales, which supports art initiatives in the most disadvantaged areas.

Local Government

Although this paper focuses on an Executive strategy it is important to ensure complementarity and co-design with councils which have a key role to play in addressing poverty. All councils should develop a bespoke anti-poverty framework tailored to the needs of the local area. These measures should be included in community plans and local development plans.

Councils should also be a partner in the Executive's anti-poverty strategy. For example, councils deliver the Affordable Warmth Scheme which is designed by the Department for Communities to tackle fuel poverty. Councils should be central to both the planning and the delivery of anti-poverty projects such as this. Given that councils are significant purchasers of goods, works and services the Social Value Act should be designed with and apply to councils so that they consider impacts on poverty when awarding contracts. Similarly, councils provide funding and services in a range of areas such as funding community groups and delivering employment programmes, which should be planned and delivered in a way that complements the Executive's anti-poverty schemes.

Improving Opportunities for Looked after Children

There are almost 3,000 children in care in the north of Ireland and over 500 young people leave care every year. They are one of the most vulnerable groups in society. A significant proportion (44%) of looked after children come from the most deprived areas and research shows they are more likely to experience homelessness, unemployment, health problems (such as lower life expectancy, higher rates of mental ill health, self-harm, and suicide), lower educational attainment, and are more likely to become involved in the criminal justice system. Adults who spent their childhood in care often don't have a family 'safety net' to fall back on when times are tough.

One way to prevent looked after children from falling into poverty is by extending the option of support from 18 years to 25. This would mean people could stay in care or access specialised support services to ensure their transition into independent living is as seamless as possible. This could include help with accessing employment, housing and health services as required. The transition from primary to post primary education and on to third level education, can be a major source of stress and instability for looked after children. In Scotland looked after children and care leavers can avail of bursaries to offset the costs associated with going to university. Similar support should be examined here.

RIGHTS BASED APPROACH

Sinn Féin wants to see an Equality and Human rights approach to tackling poverty and social exclusion.

We recognise that poverty is multidimensional and is not only about low incomes but can also come from discriminatory practices, both directly and indirectly.

Tackling Health Inequalities

Poverty kills. *The Health Inequalities* report shows that on average, men living in the most deprived areas live seven years less than men in the least deprived areas. For women the gap is five years. People from deprived areas are also more likely to suffer ill-health during their lifetime. Rates of suicide and self-harm admissions in the most deprived areas are around three and a half times the rates in the least deprived areas. Prescription rates for mood and anxiety are two-thirds higher in the most deprived areas compared to the least deprived areas. Poor physical and mental health can be a significant barrier to employment. Poor health and unemployment are mutually reinforcing.

Improving access to health and social care is vital to tackling health inequality. GP led primary care multi-disciplinary teams (MDTs) bringing together mental health practitioners, social workers, pharmacists, physiotherapists, advanced nurse practitioners amongst others will help people in deprived communities stay healthy for longer.

Prevention is better than cure. Adverse Childhood Experiences are stressful events that can impact on a child's long-term health, education and employment prospects. They include home experiences of mental illness, drug abuse, alcohol abuse and having a direct relation in prison, which are more likely in deprived areas. As in Scotland and Wales a dedicated early intervention programme could be established to support children with Adverse Childhood Experiences. Measures could include an initiative, possibly delivered in schools, to support emotional resilience in areas with high rates of anxiety and depression.

Ending Period Poverty

VAT rates, set at Westminster, mean that women here pay VAT on sanitary products, referred to as the Tampon Tax. It is unacceptable that any woman or girl should be unable to access sanitary products because they cannot afford them. Sanitary products should be affordable and accessible.

Derry City and Strabane Council has already committed to the provision of free period products in all its facilities. The Scottish Government, following on from a pilot project on the provision of free sanitary pads to women on low incomes, has introduced a scheme to make sanitary products freely available in schools, colleges, and universities. In light of the findings of the pilot scheme they are also considering actions to improve access to sanitary products for those on low incomes and not in education. The anti-poverty strategy should look at how provision of free hygiene products for women can be extended here.

Defending Social Security

The social security system should provide a strong 'safety net', preventing people from falling into poverty. However social security has been undermined by the welfare cuts of successive British governments and particularly the current Conservative Government. Policies such as freezing and reducing benefit levels, the restrictive criteria and assessment process under Personal Independence Payment, the two-child rule with its repugnant rape clause, and the Benefit Cap have increased rather than prevented poverty.

In 2015 the Executive allocated over £500m to mitigate some of the worst aspects of welfare cuts. In addition, a number of changes to the administration of Universal Credit were negotiated including the option of fortnightly (as opposed to monthly) payments, and the ability to have rent paid directly to the landlord. As the Audit Office has acknowledged the mitigation package insulated people here from the full impact of welfare cuts. For example, almost 40,000 households have not had to pay the Bedroom Tax because of the mitigation package.

As the mitigation package runs out in March 2020 it is essential that the Executive reviews the mitigations and develops a new package. The review should include an examination of the Discretionary Support Scheme (set up by the Executive to replace the elements of the Social Fund removed by the British Government), Contingency Fund and the Crisis Fund (to help migrants experiencing destitution) to ensure they are effective and able to support people when they need it most.

Consideration also needs to be given to Carer's Allowance, the main benefit for carers given the limited amount of £64.60 payable and the restrictive criteria which prevents carers from engaging in full time work or being in education or training.

Further changes to the local administration of social security must also be explored. It is imperative that people are treated fairly and respectfully, that the process is transparent, that full entitlement is received in a timely manner, and that people in need do not suffer financial sanctions. Concern around the welfare assessments conducted by private companies is well documented. Sinn Féin believe that this crucial function must be returned to the Department for Communities and provided in a compassionate and accurate manner.

The Independent Advice and Community sector have been central to providing support, advice and representation to people facing significant challenges while navigating their way through the benefit system and appeals process, particularly during this period of immense change. It is crucial that this service is funded to ensure its sustainability.

Access to Affordable Credit

When people struggle to make ends meet short term loans can become a necessity. However, credit options for people on low and/or insecure incomes are limited, pushing people towards high-interest lenders such as loan sharks, doorstep lenders and payday lenders.

The north is fortunate in that it already has a strong Credit Union sector with a proven track record of providing credit for people on low incomes. However, Credit Unions can struggle to cater for people who resort to high cost lenders option because it is a market with a high risk of default which would threaten their financial sustainability. Many Credit Unions prudently require a membership process and tend to require a member to save before they can borrow.

A number of reports including *Credible Credit: An Interim Report on the Financial Capability and Affordable Credit Pilot and Affordable Alternative to High Cost Credit in Northern Ireland* provide an evidence base from which to develop access to affordable loans. One option is an online service similar to Scotcash and London Mutual, which competes with the payday lender service but offers lower interest rates and encourages applicants to join a Credit Union. Such a service would require a degree of public funding and would need to operate on an all-Ireland basis to achieve sufficient scale.

Tackling Fuel Poverty

A household is in fuel poverty if more than 10% of income is spent on energy costs. Fuel poverty stems from a combination of low incomes, high energy prices and poor heating and insulation standards. Living in a cold home can affect people's mental and physical health, particularly older people and those with respiratory conditions. The level of fuel poverty varies depending on the cost of fuel but it does affect a significant proportion of the population.

The anti-poverty strategy should include initiatives to alleviate fuel poverty. Initiatives could include the expansion of the eligibility criteria for the Affordable Warmth grant scheme which offers energy retrofitting to low income households free of charge. The scope could be expanded to include, for example, support to phase out single glazed windows. Energy suppliers could be required to place people receiving benefits on the cheapest available tariff and qualify for a Warm Home Discount. Older buildings could be retro-fitted to improve energy efficiency and regulations could be introduced to ensure all new houses are built to the highest energy efficiency standards. New housing developments could include facilities/technologies for micro-generation including rooftop photovoltaic solar power units combined with storage to maximise the retention of energy produced. Regulations could ensure that people using pre-paid meters can avail of discounts currently limited to direct debit customers.

Conclusion

This paper has identified a number of policies, laws, initiatives and measures that could help tackle poverty. It is only the start of the conversation. Over the coming period, Sinn Féin will consult with a range of people to review, refine and discuss other suggestions. These consultations will inform Sinn Féin's submission to the anti-poverty strategy of a future Executive that treats all citizens with dignity.



To make a submission
to the consultation,
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www.sinnfein.ie