



Fermanagh & Omagh  
District Council  
Comhairle Ceantair  
Fhear Manach agus na hÓmaí



**Welcome to the**  
**Rising Cost of living(NI) and it's Impact**  
**Online Poverty Conference**  
***#FODCtacklerisingcostofliving***  
***29<sup>th</sup> March 2022 @10.00am***

# The Programme

## Collaboration is Key



10.00 **The Rising Cost of Living and its impact** - Facilitator, Louise Cullen, BBC

10.10 **FODC, Chairperson opening remarks** -FODC, Councillor Errol Thompson

10.25 **Practical Tools and Advice for organisations to support changing mindsets and behaviours** - Margaret McCloskey, Partnership Manager, Money Helper

10.55 **Joseph Rowntree Foundation NI Poverty Report 2022 post COVID 19** - Joseph Elliott, Senior Analyst - Housing, Evidence, and Impact, Joseph Rowntree Foundation

11.25 **Fermanagh and Omagh Socio Economic Profile and cost of living outlook** - Dr Eoin Magennis, Senior Economist, Ulster University Economic Policy Centre

11.50 **Mitigating Fuel poverty- energy efficiency and savings for NI household** - Gemma Cowles, Project Lead, [NI Energy Advice](#) & Schools Energy Efficiency Awareness Programme, Sustainable Development Unit, Housing Executive

12.20 **Questions from the floor** - Facilitated, Louise Cullen, BBC

12.30 **Cost of living continues to rise: NI crisis** - Consumer Council NI (TBC)

1.00 **The impact on the ground: Foodbanks are at crisis point-** Life Triumphant Foodbank, Omagh

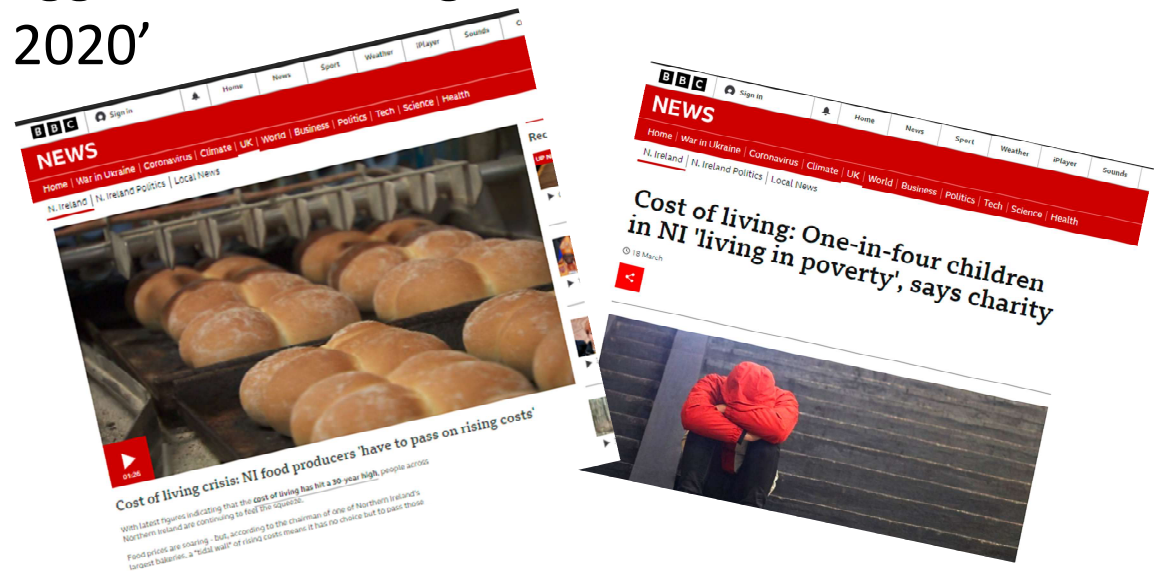
1.15 Closing Remarks and survey launched - Facilitator, Louise Cullen, BBC.

# The Rising Cost of Living and its impact



Facilitator, Louise Cullen, BBC

- Setting the context
- Two years on since 'The Struggle is real- living on the poverty line a call to action 2020'
- COVID 19
- EU EXIT
- War in Ukraine – oil costs
- Soaring cost of living prices
- The Challenges ahead



# FODC Tackle the Rising Cost of Living, Collectively

## Launch of 'Lived Experience of Poverty' Consultation



FODC, Chairperson opening remarks

FODC, Councillor Errol Thompson

- Collaboration essential – 'Poverty is Multifaceted'
- Utilisation of Data and Evidence
- Targeted intervention
- Support for those most in need
- Tackling rural deprivation and improving access to services

<https://www.surveymonkey.co.uk/r/QP5WW3Y>

You will find the  
link to the survey  
on our website and  
social media  
platforms

@Fermanaghand  
omagh

# Practical Tools and Advice for organisations

## Changing mindsets and behaviours

**Margaret McCloskey, Partnership Manager, Money Helper**



- MoneyHelper, helps people access free, impartial money and pensions guidance, that cuts through financial jargon and complexity, to help build confidence and reduce anxiety, in all types of moneymatters.
- MoneyHelper offers free guidance on Benefits, Everyday Money, Homes, Money Troubles, Family and Care, Pensions and Retirement, Savings and Work.
- For free and impartial Money Guidance, Tel: [0800 138 7777](tel:08001387777) WhatsApp – [07701342744](tel:07701342744) - For Pensions Guidance | [0800 011 3797](tel:08000113797) | or visit the MoneyHelper site for articles and support [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**Money  
Helper**

 [@MoneyHelperUK](https://twitter.com/MoneyHelperUK) [@MoneyPensionsUK](https://twitter.com/MoneyPensionsUK) and [@MagsMcCloskey](https://twitter.com/MagsMcCloskey)

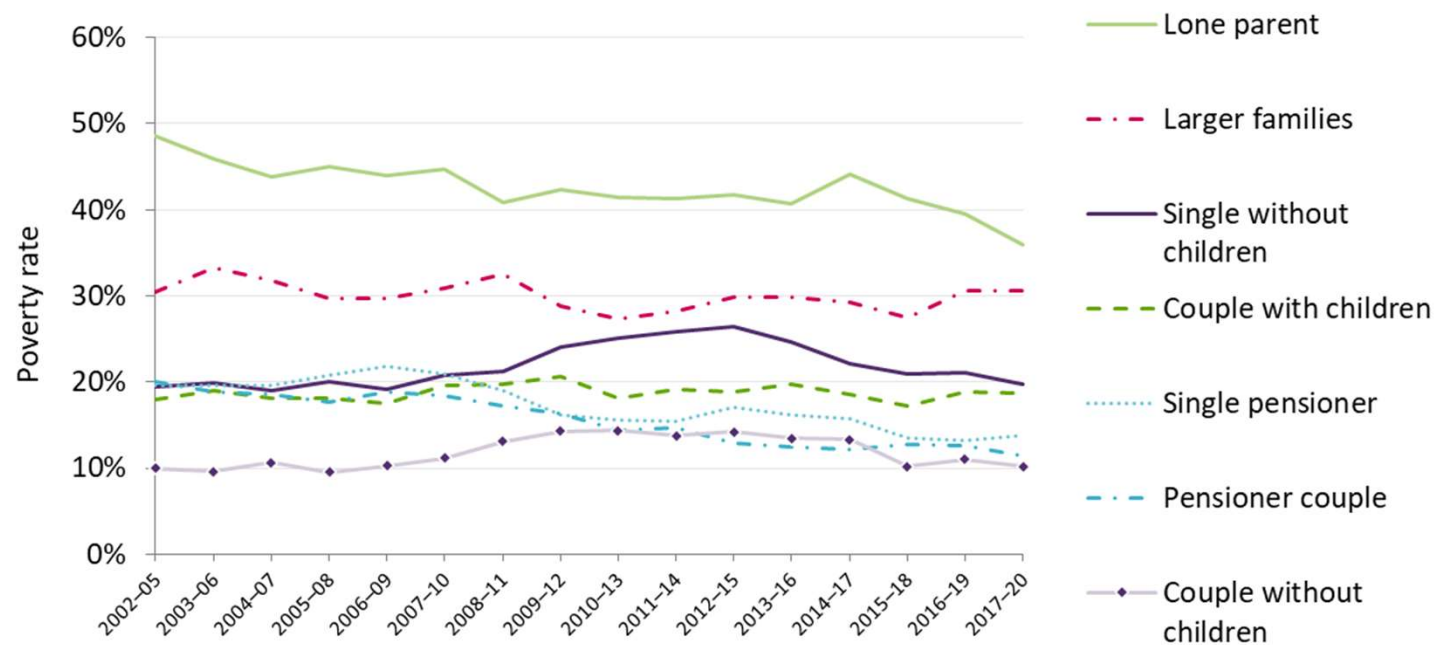
**JRF** JOSEPH ROWNTREE FOUNDATION







## Single parent, larger families and couples with children have higher poverty rates

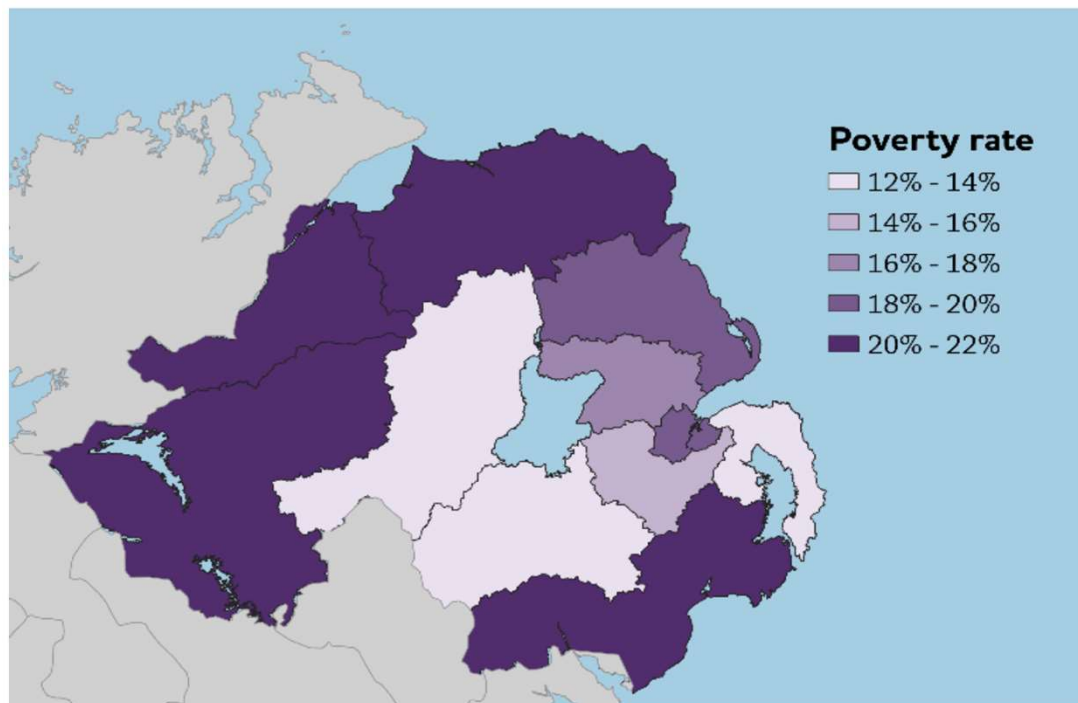


Source: Households Below Average Income, 2019/20, DWP



# Poverty rates are higher in border areas, Belfast and Derry City

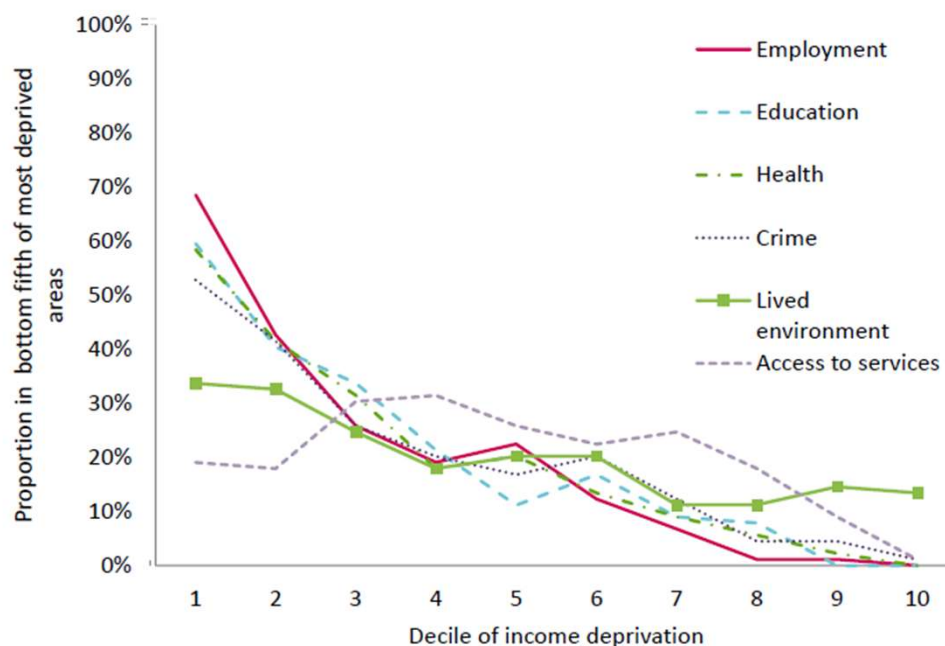
Poverty rate by Local Government District, 2017-20



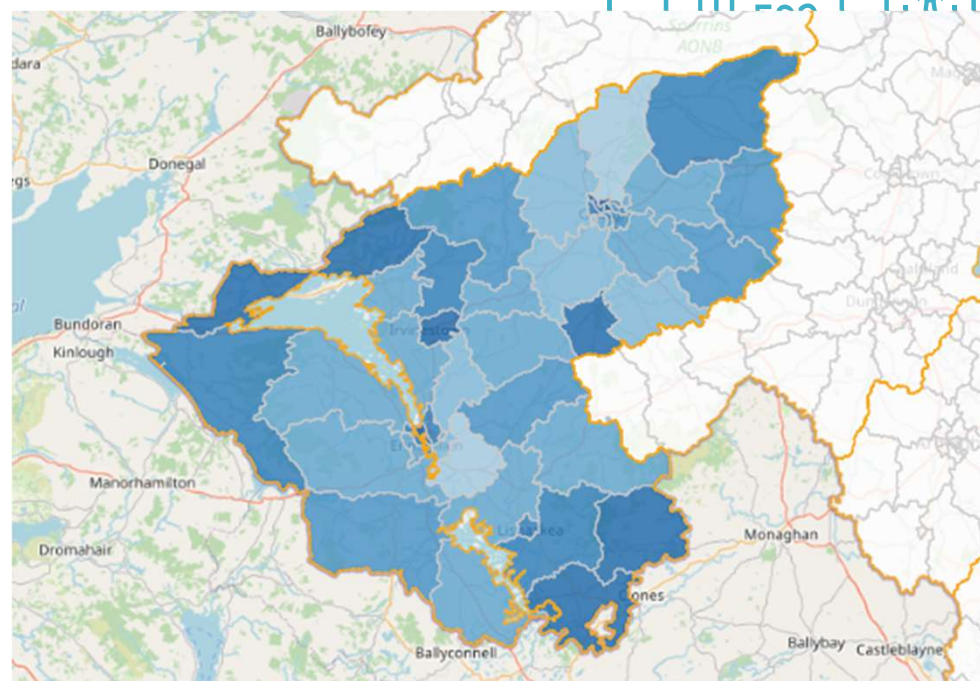
Source: Households Below Average Income Northern Ireland 2019/20, NISRA



## Areas with higher proportions experiencing low-income deprivation are also areas with higher proportions experiencing many other forms of deprivation



Source: Northern Ireland Multiple Deprivation Measure 2017, Northern Ireland Statistics and Research Agency.



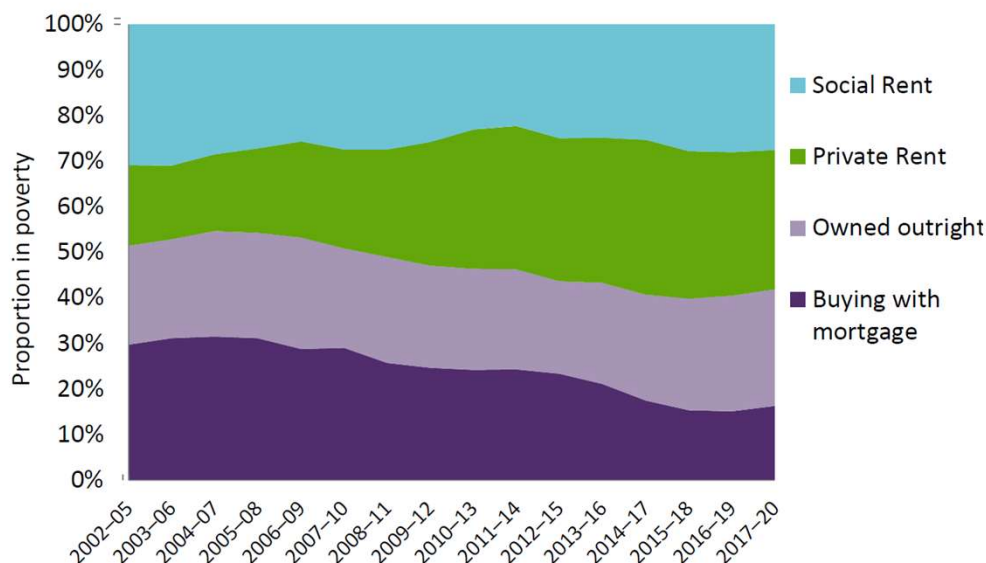
Source: Indices of multiple deprivation, NISRA: Fermanagh and Omagh, 2017



# Social renters have the highest poverty rate, followed by private renters

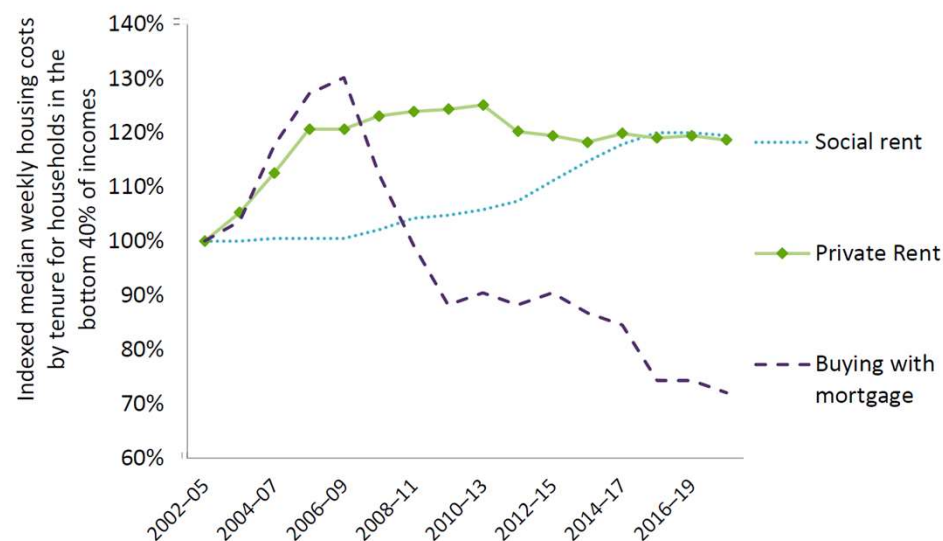


Poverty composition by tenure



Source: Households Below Average Income, 2019/20, DWP.

Real terms changes in housing costs by tenure



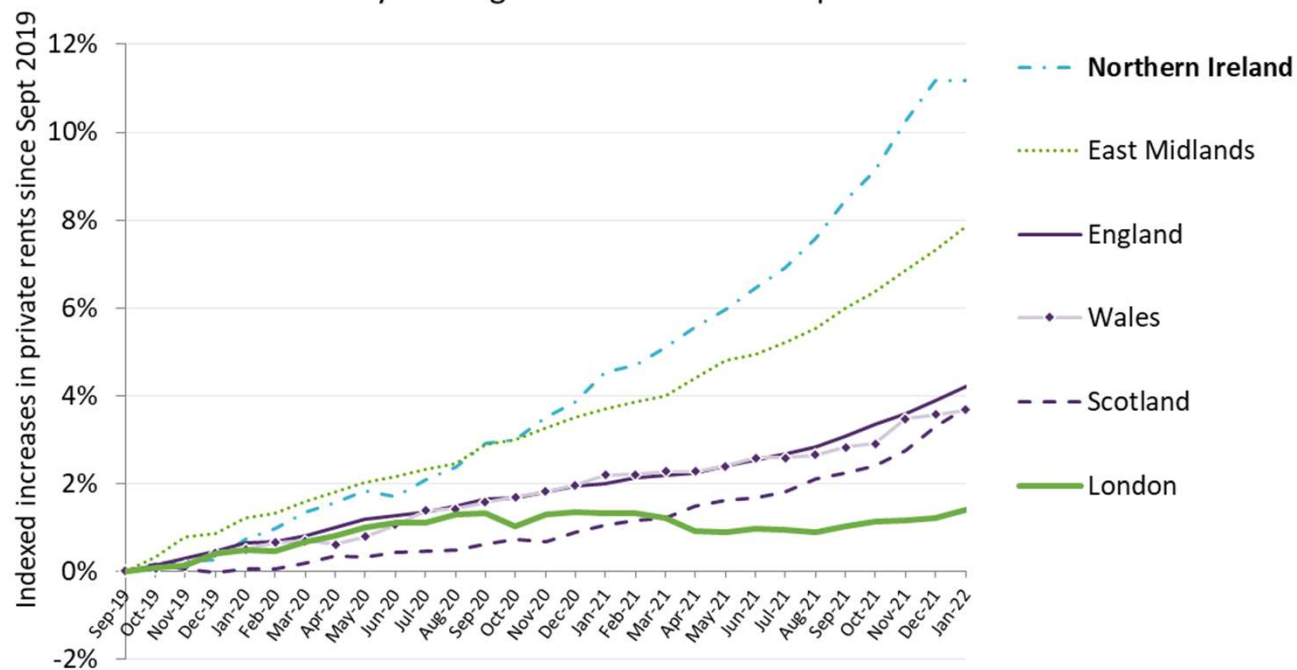
Source: JRF analysis of Households Below Average Income, 2019/20, DWP.

Notes: Indexed median real weekly housing costs by tenure for households in the bottom 40% of incomes. Index: 2002/05 = 100.

# Northern Ireland has seen huge increases in house prices and private rents



Northern Ireland has seen the largest growth in private rents of any country and region in the UK since September 2019



Source: JRF analysis of ONS Index of Private Housing Rental prices

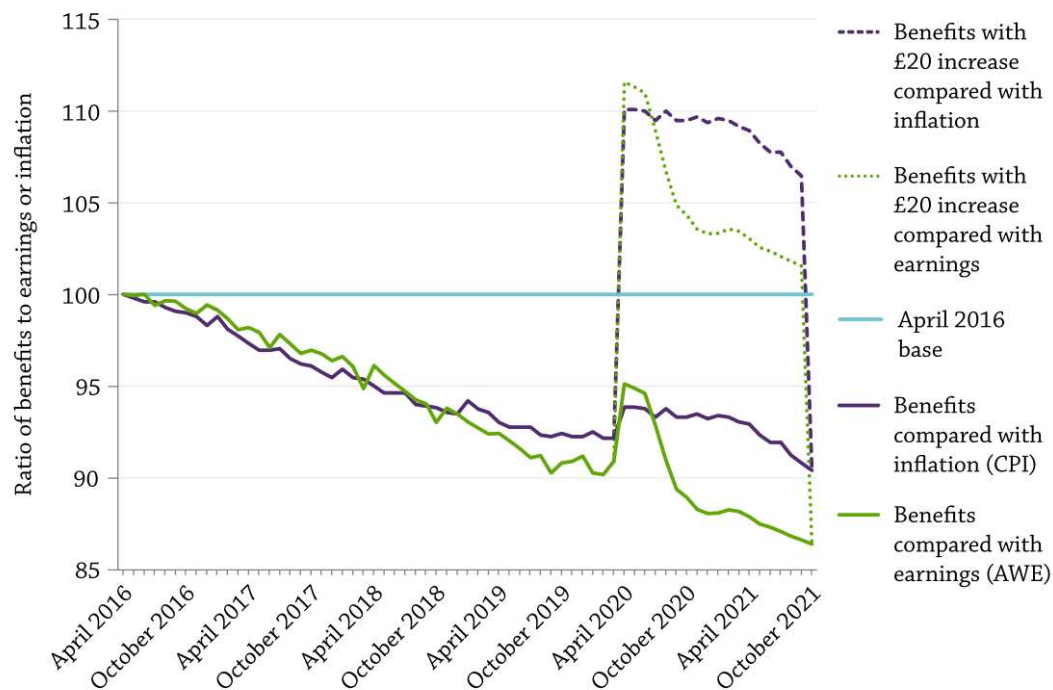
Note: Northern Ireland data is only available every three months. Data is copied forward until the next data is available.



# Social security will be at its least generous for decades following a real terms cut in April 2022



**The £20 uplift was significant but now it has been removed all benefits previously included in the freeze are below their pre-pandemic levels**

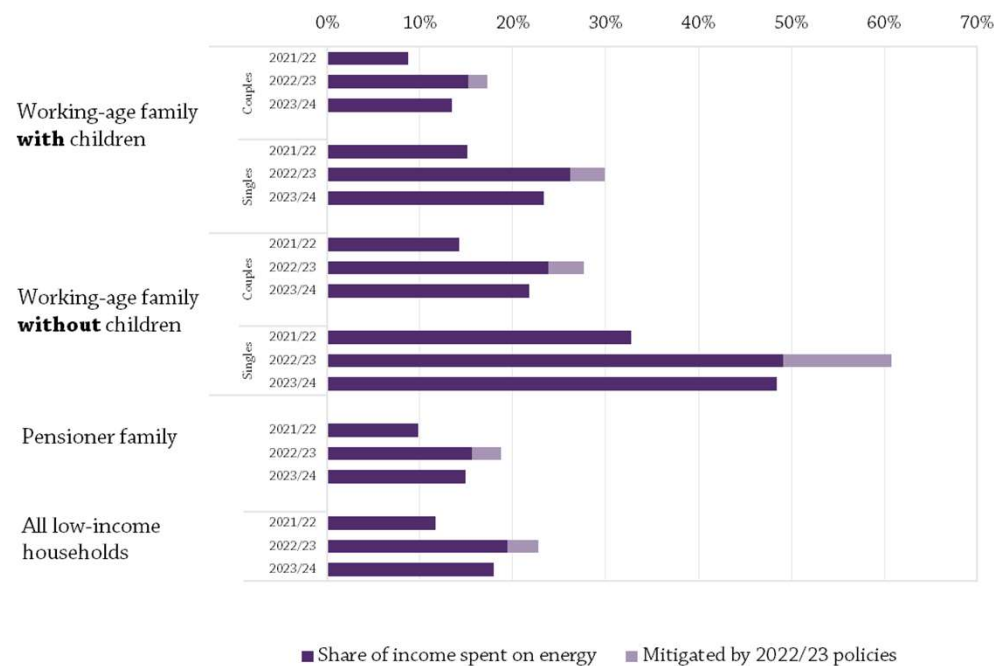


Source: DWP abstract of statistics and ONS inflation and wage data

# Low-income families will be spending a huge proportion of incomes on energy bills



Energy bills as a proportion of income after housing costs



# Our assessment of future prospects



Driver	Up to now	Future prospects
Employment	Fairly large fall before recovery (still lower than pre-pandemic)	OBR projections show rising employment
Earnings	Flat on average – protected by furlough	High increase in NLW, but increases eaten away by high inflation and NI rises
Benefits	Increases (for some) - £20 uplift and UC increases for working families, but others left behind	High inflation means real terms cut, out-of-work benefits at lowest level for 30 years
Housing costs	Some protections introduced but these mostly removed, rents increasing	Rents expected to continue to rise with mortgages increasing due to higher interest rates
Inflation	Overall flat until mid 2021, but even recent rise was increases in food and energy costs	Rates of inflation not seen for a decade expected to persist. Massive energy price increases.



# JRF asks for the next Northern Ireland Executive



- Adequacy of social security system
  - Mitigate £20 cut to Universal Credit
  - More effectively match benefit uprating to cost of living increases
  - Targeted payment such as Scottish Child payment
  - Redesigning DLA/PIP to have dignity and poverty reduction at their heart
- Investment in the housing market
  - Building more energy efficient social housing to shorten waiting lists and provide affordable, good quality, warm and secure homes
  - Continuing drive to regulate the private rented sector, with a focus on security of tenure
- Targeted employability support, working with employers and education and skills system to ensure people are able to secure the skills they need for the jobs of the future



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# THANK YOU

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Twitter: [j\\_elliott94](https://twitter.com/j_elliott94)

**JRF** JOSEPH  
ROUNTREE  
FOUNDATION

# **Fermanagh and Omagh Socio Economic Profile**

## **Cost of living outlook**

Dr Eoin Magennis, Senior Economist, Ulster University  
Economic Policy Centre

## **Mitigating Fuel poverty- energy efficiency and savings for NI households**

Gemma Cowles, NI Energy Advice & Schools Energy  
Efficiency Awareness Programm, NIHE

# Questions & Answers

## Facilitated, Louise Cullen, BBC

### *#FODCtacklerisingcostofliving*



**SIMON LAMBERT:** Sunak's National Insurance cut and 5p off petrol will barely ease the cost of living pain - but the OBR's stark charts show how hard that is

By SIMON LAMBERT FOR THISISMONEY.CO.UK

PUBLISHED: 06:00, 24 March 2022 | UPDATED: 12:19, 24 March 2022



86  
View comments

Was that enough? When Rishi Sunak stood up to deliver his Spring Statement yesterday lunchtime, the nation awaited news on what he would do to help with the



# **COST OF LIVING AND NI CONSUMERS**

**29 March 2022**



# What we do



## STATUTORY BODY FOR NORTHERN IRELAND

championing and representing the interests of consumers and citizens

## UNITED NATIONS CONSUMER PROTECTION PRINCIPLES

access • choice • safety • information • fairness • representation • redress • education



**Protect** consumers and represent their interests



**Build** consumer confidence, resilience and welfare



**Influence** consumer policy, legislation and regulation



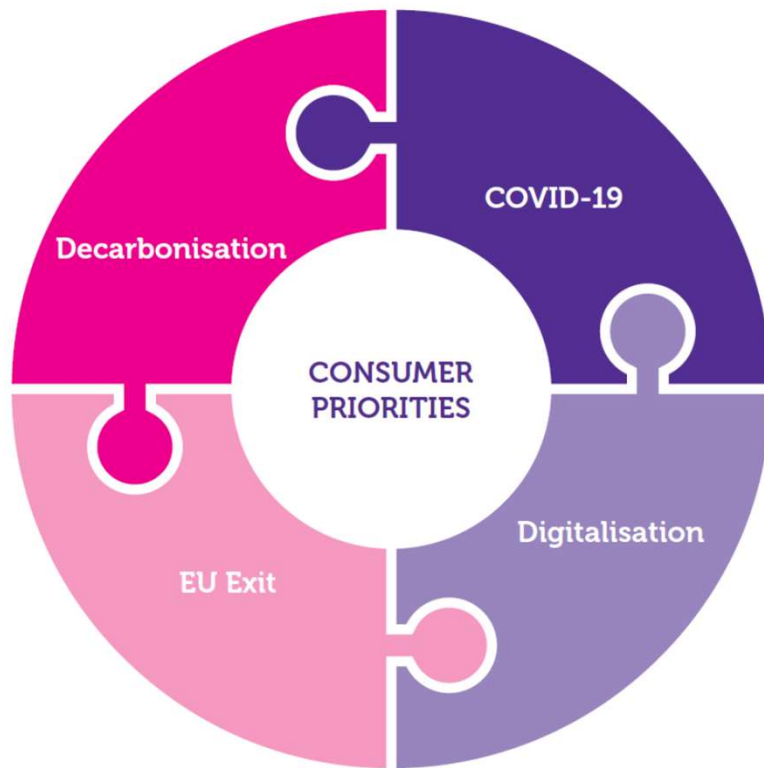
**Empower** consumers so they are educated to make informed decisions



**Campaign** for market reform and better consumer protection

# Our strategic objectives

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- **Understand** consumers
- **Influence** policy
- **Represent** consumers
- **Protect** consumers
- **Empower** consumers



# Cost of living in the news

Nowhere to hide: Impact of cost of living crisis across Northern Ireland

UTV | ECONOMY | CONSUMER | POLITICS | Tuesday 22 March 2022, 4:36pm



15 Mar 2022

Cost of living crisis taking its toll on Northern Ireland

Grocery prices in UK rise at fastest rate in eight years, data shows

Over 30% of people in Northern Ireland keeping heat off in cold weather to save money, survey suggests

Energy prices will continue to rise for next 36 months at least, says Utility Regulator

Cost of living crisis: NI mum on the reality of making ends meet

Cost of living crisis: NI food producers 'have to pass on rising costs'

Spring statement: Tax, fuel duty and NI cuts in Rishi Sunak's mini-budget amid forecast of biggest disposable income drop on record

Measures to curb cost of living impact 'wouldn't put a dent in the desperation'

# The NI consumer position

- NI citizens are less able to deal with financial shocks than the UK. [1]
- Food prices are increasing and food insecurity is on the rise

## NI's poorest households (first quartile)

[2]

The gross household income is 10% lower than the UK average.

74% of their income stems from social securities, compared to 62% in the UK.

## The impact to NI's most vulnerable consumers from Q2 to Q3 2021

[3]

The poorest 25% of households in NI saw their discretionary income reduced by 17%.

Households that rely the most on social security saw their spending on essentials rise by 6.3%.

# Northern Ireland consumer bills: Energy

- Around two thirds of households in Northern Ireland are reliant on Home Heating Oil.

[1]

**£461.71**

500L AVERAGE PRICE



**44%**

vs pre-Ukraine invasion (24/02/22)

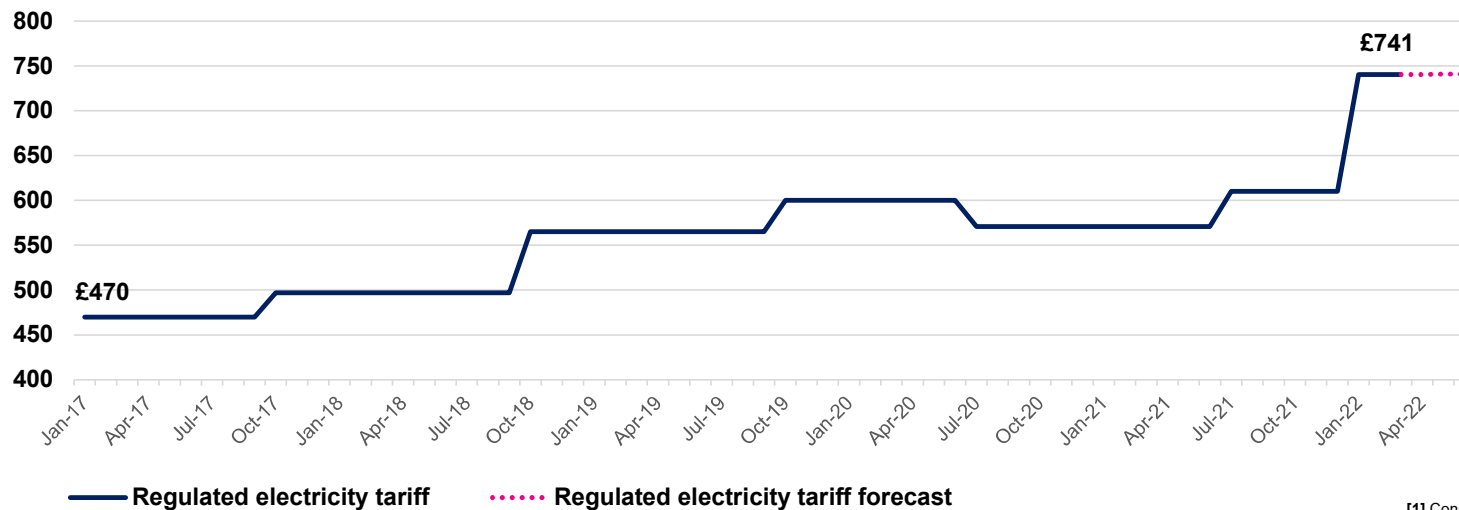


**138%**

vs this time last year (25/03/21)

- The average annual electricity bill in NI has increased 58% over the last five years.

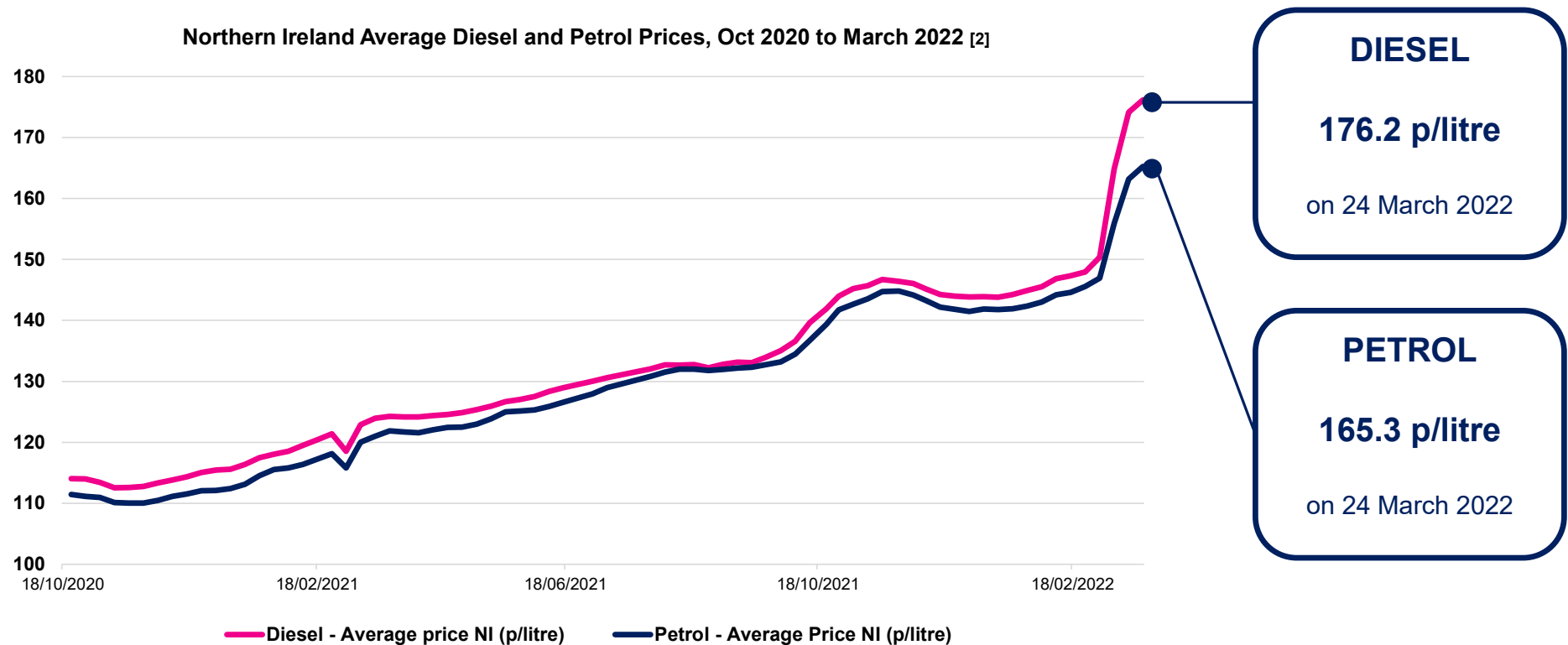
Average annual household bills - electricity tariffs [2]



Sources:  
 [1] Consumer Council, [Home Heating Oil Price Checker](#), Last updated 24/03/22  
 [2] Consumer Council, NIHE, [Utility Regulator](#)

# Northern Ireland consumer bills: Transport

- Northern Ireland is highly dependent on private cars with over 70% of journeys made using this mode of transport. [1]



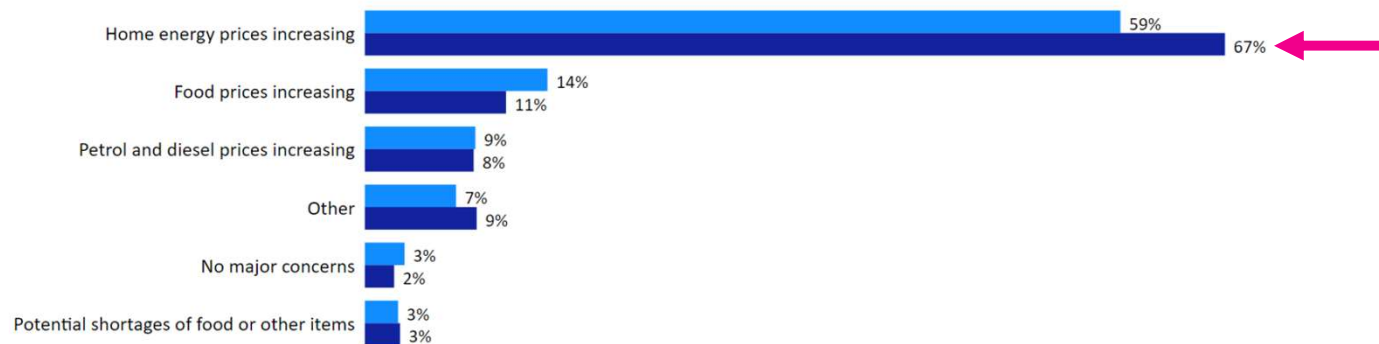
Sources:  
[1] Northern Ireland Assembly, [Decarbonising Transport in Northern Ireland](#), October 2020  
[2] Consumer Council, [Fuel Price Archive](#), Last updated 24/03/22

# Latest Pulse Survey: Headline findings

- Home energy price increases are the biggest concern for 67% of respondents.

As a consumer living in Northern Ireland, what are you most concerned about at the moment?

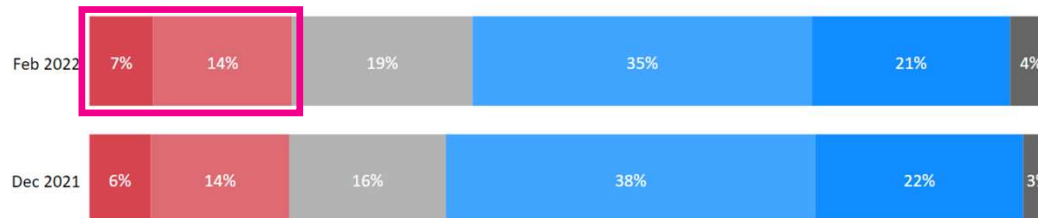
● Dec 2021 ● Feb 2022



- 21% of respondents aren't confident they will be able to pay their bills in the next 3 months.

Thinking of your household budget over the next three months, please select how much you agree with the following statement: "I am confident that I will be able to buy the essentials I need and pay my bills on time."

● Strongly disagree ● Disagree ● Neither agree nor disagree ● Agree ● Strongly Agree ● Don't know



**Source:**  
Consumer Council Pulse Survey  
Dec 2021 (972 respondents), Feb 2022 (437 respondents)

# Fermanagh & Omagh District Council: Interim stats

**29% of respondents are aware of the Consumer Rights Act.**

(NI Average: 37%)

**21% of respondents have been targeted by a scam.**

(NI Average: 35%)

**34% of respondents know where to report a scam.**

(NI Average: 51%)



**10% AGREE**

(NI AVERAGE: 21%)



**42% DISAGREE**

(NI AVERAGE: 47%)

**Our household financial position is better than 12 months ago.**



**15% AGREE**

(NI AVERAGE: 22%)



**38% DISAGREE**

(NI AVERAGE: 40%)

**Our household financial position will be better in 12 months.**

**38% of households can keep up with all bills and financial commitments without any difficulty.**

(NI Average: 50%)

# Impact on consumers



## Consumer thoughts on rising energy costs

Take a look at what consumers in Northern Ireland think about rising energy costs.



## Consumer thoughts on food costs

Hear what consumers in Northern Ireland think about food costs at the moment.



## Consumer thoughts on travel costs

Hear what consumers in Northern Ireland think about travel costs.

## Current food research

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**Food Price and Availability Audit.**

**Low income consumers' food shopping experiences in Northern Ireland.**

**The cost and availability of foods suitable for those with a food intolerance, allergy or other medically-related restrictive diet.**



**These projects are currently in the data gathering stage.**



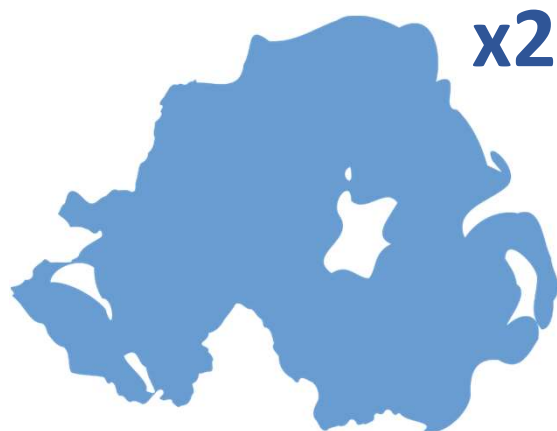
# Representing the NI consumer position 2022-23



## Food focus groups



 Office for  
National Statistics



# Support available



**The Consumer Council's Interactive Online Tools**

The Consumer Council has a variety of free, online and interactive tools that can help you save money.

[READ MORE](#)

**Fuel Price Checker**

Our fuel price checker tool will enable you to compare fuel prices across Northern Ireland.

[READ MORE](#)

**Personal finances and budgeting**

It is very easy to lose track of what we spend from day to day. Many of us don't have an idea of where our money goes.

[READ MORE](#)

**Energy**

Switching your energy supplier and being more energy efficient could help you to save money on your energy bills.

[READ MORE](#)

**Travel**

Shop around for the best form of transport for your needs.

[READ MORE](#)

**Household Bills**

Review your household bills regularly to see if you could make savings.

[READ MORE](#)

## Fuel Price Checker

24 March 2022

Average fuel price in Northern Ireland

**DIESEL**  
**176.2p**

▲ from 174.2p on 17 March 2022

**PETROL**  
**165.1p**

▲ from 163.3p on 17 March 2022



**Consumer Watch**  
March 2022  
Protecting, Empowering, Representing.

Welcome to the March edition of **Consumer Watch**, the Consumer Council's monthly e-zine.

This month's edition recaps on Northern Ireland Consumer Week, providing you with the opportunity to catch up on any information you missed from during the week.

## Take part in the Consumer Council's Pulse Survey

**Take part in our pulse survey**



# The impact on the ground

## Foodbanks - crisis point

Pastors Graham McElhinney Life Triumphant  
Foodbank, Omagh

- Foodbanks are used by not just people on benefits but low incomes families
- And single households
- Rising cost of living – Eat or Heat is a reality
- Health implications will rise
- Dependency on emergency food aid is rising
- Basic right to foods must be prioritised
- Cost of food is increasing three fold

Fermanagh and Omagh  
Community Planning Partnership



## **Closing Remarks**

### **Lived Experience of Poverty survey launched.**

Facilitator, Louise Cullen, BBC.

- Lived Experience of Poverty launched (29<sup>th</sup> March 2022 until 24<sup>th</sup> May 2022)
- Recording of event, presentation slides and statistics
- Contact Details for Community Planning Team

**All can be accessed at:**

[www.fermanaghomagh.com/communityplanning](http://www.fermanaghomagh.com/communityplanning)



***Thank you for joining us !***

Fermanagh and Omagh  
**Community Planning Partnership**



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