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Poverty in a Rural Community – Working together to make a difference

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FOREWORD



Poverty is nothing new, one only has to look at the old workhouses. What is clear today is our community faces increasingly challenging economic conditions and the direction of travel suggests this could get much worse for many. This is having a huge detrimental impact on people and families here.

What can we do about this? We understand that many factors which contribute to people living in poverty are in the short and medium term outside the control of our community. This report therefore explores poverty in the community and makes a series of recommendations which if taken would make a positive contribution to supporting many people in the community here, now and in the future. The reality is society, and our community needs a significant focus on tackling poverty, both immediately and in the future if we are to make a meaningful difference.

We hope the insights and guidance from across the community which informed this report and the recommendations outlined will be helpful for those both interested in and committed to making a difference.

Lauri McCusker
Director
The Fermanagh Trust

EXECUTIVE SUMMARY

Introduction and Context

Recognising that poverty is a deep-rooted issue in Fermanagh, the Fermanagh Trust set out to explore the issue. Rural communities have some unique features centring demography, remoteness, social isolation, and labour market issues which often contribute to poverty. The average income in the Fermanagh and Omagh District Council (FODC) is consistently lower than the Northern Ireland average. At the moment it is 12% lower (NI = £26,232, FODC = £23,091). One fifth of the FODC are living in relative poverty, and foodbank usage is doubling year on year according to the Trussell Trust. The initial research for this report was completed by early 2020 before COVID. A draft report was presented to Fermanagh and Omagh District Council's 'The Struggle is Real' Living on the Poverty Line Conference, 24th February 2020. Following subsequent feedback and further research this report was finalised June 2021. The Fermanagh Trust aimed to produce an informed report which has the scope to challenge current policies and implement positive change.

Investigation

First, key stakeholders were identified including people affected by poverty, those who work first hand with people in poverty in both voluntary and statutory organisations, those committed to positive change, policy makers, local council and others. Those who deal directly with people affected by poverty were contacted via phone or email, and semi-structured interviews were set up to gain their insights, to identify the main issues, and ask what they think can be done to help the issue. Additionally, previous Fermanagh Trust interview transcripts from those in deprived areas in Enniskillen were examined. Government policies regarding poverty were examined and desktop research was carried out to understand the scope and main issues of poverty, gather up-to-date statistics, and explore models of good practice in other countries and communities.

When the main issues were identified, a local artist produced detailed illustrations to coincide with the themes. Eleven main issues have been considered: Food; Housing; Fuel Poverty; Income; Social Security; Personal and Family Debt; Employment and Skills Training; Education, Early Years, and Early Intervention; Childcare; Access; and Frontline Charities and Community Development. The produced report puts forward a number of recommendations for each issue based on good practice and ideas explored during the research (Table 1).

Table 1

Recommendations

Issue	Recommendation
Food	<p>1 - Arc Healthy Living Centre and other community initiatives as exemplars, support development and implementation of community education cook it courses and healthy eating initiatives in community settings in the district.</p> <p>2 - Create a good food and healthy cooking focus in the district through schools, sporting organisations, and others.</p> <p>3 - Consider use of Fermanagh community transport or council vehicles to distribute surplus food to accessible points across rural Fermanagh.</p> <p>4 - Support development of holiday hunger programmes.</p>
Housing	<p>1 - Housing executive and Department for Communities to consider vesting available land for social housing.</p> <p>2 - Department for Communities to consider raising the level of Housing Association Grant to offset the higher costs of development sites in rural settlements.</p> <p>3 - Housing associations should examine the potential of Policy CTY5 in PPS21 to free up sites for social housing on the edge of settlements where appropriate.</p> <p>4 - Consider applying the Land Value Tax when applying for available land.</p> <p>5 - Social housing project at Grosvenor Barracks to be an exemplar for establishing a holistic wraparound support to address poverty.</p>
Fuel	<p>1 - Promote fuel stamp saving schemes in all District Council areas, not only with St. Vincent de Paul.</p> <p>2 - Promote the use of oil buying clubs.</p> <p>3 - Promote access of and increase the supply of Keep Warm Packs, and to upgrade the packs to include electric heated over-blankets.</p>

4 - Explore the potential of Energy Redress Scheme and other initiatives and opportunities to support vulnerable consumers.

5 - Advocate and, where possible, support the development of localised community energy projects.

Income

1 - The Fermanagh Trust and Fermanagh and Omagh District Council, as Real Living Wage Employers, to become exemplars and advocate for the Real Living Wage. This work to include encouraging other public sector organisations by sharing the benefits of paying a Real Living Wage.

2 - Those committed to addressing poverty, including all public sector organisations, to ensure their procurement processes help meet the objective of the Real Living Wage Foundation. This would mean successful tenderers will pay the Real Living Wage.

Social Security

1 - Review and poll users on what can be changed to improve services, therefore keeping up to date with the public's needs.

2 - Resource the operation of an outreach advice and support to include Community Advice services as well as teaching of basic IT skills and access to systems.

Debt

1 - Support the Credit Union movement to become increasingly visible and accessible, including rebuilding a culture of savings amongst younger people.

2 - Support the establishment of resourcing a gamblers' support service in the district.

3 - Encourage enhanced financial support for dedicated advice services, facilitating increased access to those who require guidance and support.

Employment

1 - Establish an education and employment forum to enable progress between Post-Primary educators, and local industries, and employers. This work to include expanding and developing apprenticeship and higher level apprenticeship pathways.

2 - Targeted resources and commitment amongst school communities including the provision of numeracy and literacy support for adults.

3 - Annual surveys with employers to ascertain future employment opportunities and linking this back to education at post-primary and sharing proactively this information with schools and educationalists, careers staff, training organisations, and employers.

4 - Local community organisations to develop appropriate work spaces with ICT capacity to increase remote employment opportunities.

Early Years	1 - Additional investment and support for Early Year interventions programmes.
Childcare	<p>1 - Explain the advantages of workplace nurseries to employers and nurseries and encourage the uptake of the scheme.</p> <p>2 - Support the development of parent-led child learning initiatives.</p>
Access	<p>1 - Encourage the use of available infrastructures, including linking in with Community Transport and Translink services when planning and delivering their services.</p> <p>2 - Augment semi-scheduled and scheduled Community Transport services, akin to the Section 19 and 22 Permits in GB, whilst retaining its 'demand responsive door to door service'.</p> <p>3 - Ensuring increased access to broadband across rural settings to ensure equitable access to online information services.</p>
Frontline Charities and Community Development	<p>1 - Statutory organisations to ensure that the organisations they are signposting people to have sufficient resources, or if they do not, to provide financial resources and support the signposted organisations.</p> <p>2 - The public sector, including the FODC, to poverty proof their actions, including procurement and other contractual and funding arrangements.</p> <p>3 - Establish a Poverty Fairness Commission made up of those impacted by poverty.</p> <p>4 - Explore initiating a Local Invest Scheme, with the poverty commission actively involved in the allocation of resources, monitoring, and evaluation, and knowledge transfer.</p>



Going Forward

The Fermanagh Trust would urge those involved in the Northern Ireland Executive, NI Assembly, Fermanagh and Omagh District Council, Community Planning Committee, the local education providers and Civil sector organisations along with the Private sector to take a long term strategic approach to addressing poverty.

THE FERMANAGH TRUST

The Fermanagh Trust is a registered charity, established in 1995 to promote any charitable purpose, and to support initiatives which will lead to social and community development to improve the conditions of life for the people in County Fermanagh and immediate hinterland. Fermanagh Trust practices are guided by its values. These are:

- Commitment to the County and our neighbours;
- Promoting positive citizenship;
- Celebrating leadership;
- Honouring diversity;
- Encouraging collaborative action;
- Valuing what people do rather than what they stand for or represent;
- Sharing good practice;
- Commitment to quality, ongoing improvement and innovation

BACKGROUND

At the moment in Northern Ireland, poverty is measured statistically as an income based issue. Almost a fifth of the Fermanagh and Omagh District Council's population are living in Relative Poverty[1]. According to the Trussell Trust, Fermanagh foodbank usage is doubling year on year. [2] The cost of living is increasing while the wages are not keeping up. The average wage in the FODC area is lower than the Northern Ireland average. As well as this, the change in the benefits system has had a negative effect on people in receipt of them. 30% of the FODC population aged 16-64 are economically inactive, therefore the changes have an impact on a large percentage of the population. Poverty has an impact on all aspects of a person's life. The gap in life expectancy between the most and least deprived areas in FODC is 2.7 years for males and 3.2 years for females. Socio-economic status may still have longer term effects, for example, at university level, dropout rates are higher and grades can be lower for those coming from deprived families. [3] Therefore, it is important that we address the issue of poverty locally.

METHOD

Recognising that poverty is a deep-rooted issue in Fermanagh, the Fermanagh Trust set out to explore the issue by carrying out desktop research and conducting interviews with a number of local organisations in Fermanagh which deal directly with those affected by poverty. The interviews were used to gain the insights of those who experience poverty first hand, to identify the main issues and ask their opinions on what they think can be done to help the issue. Government policies were examined surrounding these issues. This report puts forward recommendations based on good practice from other countries and communities on what can be done to tackle poverty locally.

[1] Relative poverty - is the condition in which people lack the minimum amount of income needed in order to maintain the average standard of living in the society in which they live.

[2] Armstrong, P. (2020). The reality of foodbanks. Available at <https://www.fermanaghomagh.com/communityplanning/poverty-conference-the-struggle-is-real-living-on-the-poverty-line-a-call-to-action/?download=file&file=44160>

[3] Mitchell, A. (2020). What is the local story? Available at: <https://www.fermanaghomagh.com/communityplanning/poverty-conference-the-struggle-is-real-living-on-the-poverty-line-a-call-to-action/?download=file&file=44156>

POLICY CONTEXT

United Nations Sustainable Development Goals

The 17 Sustainable Development Goals (SDGs) were decided by the United Nations as a set of global high level targets relating to international development to tackle poverty and inequality. The NI Outcomes Delivery Plan (2018-2019) in the Programme for Government (NI PfG) has been mapped against the SDGs to show how Northern Ireland is progressing.[4] This report links to goals 1, 2, 3, 10 and 11.



NORTHERN IRELAND CONTEXT

The Northern Ireland Government aims to “improve wellbeing for all by tackling disadvantage and driving economic growth on the basis of objective need” (2016; 2020). The NI Programme for Government (2016)[5] wanted to have more people working in better jobs, to support educational attainment, to care for others and those in need, to improve mental health, to connect people and opportunities through infrastructure by providing high quality public transport, and to provide 7,600 (originally 9,600) social homes by 2021.

[4] DAERA. n.d. United Nations Sustainable Development Goals | Department Of Agriculture, Environment And Rural Affairs. [online] Available at: <<https://www.daera-ni.gov.uk/articles/united-nations-sustainable-development-goals>> [Accessed 9 March 2020].

[5] Northernireland.gov.uk. (2016). Northern Ireland Programme for Government 2016-2021. [online] Available at: <https://www.northernireland.gov.uk/sites/default/files/consultations/newnigov/draft-pfg-framework-2016-21.pdf>



The NI Assembly deal, 'New Decade, New Approach' (2020)[6], aims to “deliver a fair and compassionate society that supports working families and the most vulnerable”. The deal outlines how it aims to make a particular contribution to the issue of poverty through the development and implementation of an Anti-Poverty strategy and a Child Poverty Strategy. Additionally, the welfare reform mitigation put in place which was due to end in March 2020 is being extended. The document also states that ‘The parties have agreed an approach to the Programme for Government that will set a shared and ambitious strategic vision for the future with the aim of improving wellbeing for all – by tackling disadvantage and driving economic growth on the basis of objective need.’

FERMANAGH AND OMAGH DISTRICT COUNCIL CONTEXT

Locally, FODC Community Planning Group (2019) aim to “Develop and implement projects aimed at alleviating the impact of poverty”. [7]

FODC Corporate Plan (2020-2024) states that “The Council will work with partners to identify areas where positive action can be taken to address or mitigate against disadvantage in the delivery of our services”. [8]

[6] New Decade, New Approach. (2020). The New Decade, New Approach Deal. [online] Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/856998/2020-01-08_a_new_decade_a_new_approach.pdf

[7] Fermanaghmagh.com. (2019). FODC Performance Report Card. [online] Available at: <https://www.fermanaghmagh.com/app/uploads/2019/12/Appendix-2.-3.7-Poverty-Report-Card.pdf>

[8] Fermanagh.maps.arcgis.com. (2020). FODC Corporate plan, 2020-2024. [online] Available at: <https://fermanagh.maps.arcgis.com/apps/MapSeries/index.html?appid=517c7be7d5eb474aae710c11fd1b95a1>

The FODC Economic Development Plan (2016-2019) statement is “Creating a step change in the economic fortunes of the Council area by: promoting a culture of innovation within the local economy; further development and retention of a skilled workforce and development of a vibrant urban and rural environment that will encourage people to live, work, visit and invest in”. [9]

Other relevant regional and local civic society organisations have a range of policies and programmes aimed at both alleviating and addressing poverty.

KEY FINDINGS

Maslow’s hierarchy of needs is a motivational theory in psychology comprising of a five-tier model of human needs. From the bottom of the hierarchy up, the needs are: physiological, safety, love and belonging, self-esteem, and self-actualisation. Needs lower down in the hierarchy must be satisfied before individuals can attend to needs higher up. For example, before a person can fulfil their education or employment needs, their physiological needs must first be met.



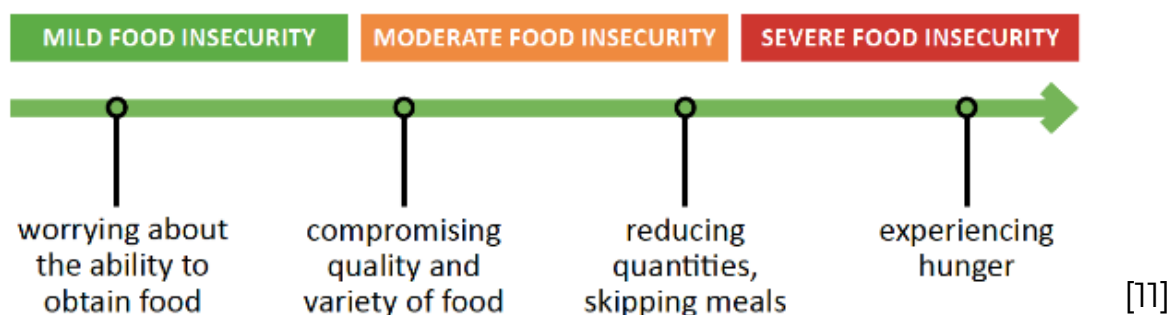
The findings in this report address the following issues: food; housing; fuel; income; social security; debt; employment; education and early intervention; childcare; access; and frontline charities and community development. This order is coinciding with Maslow’s hierarchy of needs and the theory that a person cannot reach full potential if all needs are not met.

[9] Fermanaghmagh.com. (2016). The FODC Economic Development Plan 2016-2019. [online] Available at: <https://www.fermanaghmagh.com/app/uploads/2016/11/Economic-Development-Plan-2016-2019.pdf>

FOOD

The Universal Declaration of Human Rights, 1948 (Article 25) enshrines the right to food: “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food.” Clearly, there is no one cause or one solution to poverty. In a rural community, the effects of poverty can be amplified. Food poverty is ‘the inability to consume an adequate quality or sufficient quantity of food that is useful for health in socially acceptable ways, or the uncertainty that one will be able to do so’.[10]

WHAT IS FOOD INSECURITY?



Low income households would have to spend a third of their take-home income on a minimum essential ‘healthy food basket’, and there is a poor selection of affordable healthy, products in some rural stores.[12] Food costs in rural areas tend to be higher due to lack of accessibility to big chain suppliers.[13] People can pay a rural premium of over £3000 each year because of this (McClelland, 2020). Food banks have seen a rise of over 300% in Fermanagh since 2017, and food hampers have become a normalized necessity in society, reaching not only the unemployed who rely on benefits, but those who are working but under the threshold – the ‘Working Poor’. The wait for Universal Credit payments has hugely contributed to the rise in foodbank usage.

[10] Dowler, E. (2003). “Food and Poverty in Britain: Rights and Responsibilities”, in: E Dowler & C Jones Finer (eds) “The Welfare of Food: rights and responsibilities in a changing world”, Oxford: Blackwell Publishing, pp 140-159.

[11] Foodfoundation.org.uk. 2017. New Evidence Of Child Food Insecurity In The UK - Food Foundation. [online] Available at: <https://foodfoundation.org.uk/new-evidence-of-child-food-insecurity-in-the-uk/> [Accessed 9 March 2020].

[12] Food.gov.uk. 2019. What Is The Cost Of A Healthy Food Basket In Northern Ireland In 2018?. [online] Available at: <https://www.food.gov.uk/sites/default/files/media/document/FS411025%20-%20L8566%20-%20SAFEFOOD_Healthy%20Food%20Basket_Summary%20SheetNI.PDF> [Accessed 9 March 2020].

[13] O’Reilly M, Weld G, Moloney N, McGowan C, Foley-Nolan C, et al. (2017) The Cost of a Healthy and Socially Acceptable Food Basket for Six Households in Ireland. Int J Clin Nutr Diet 3: 125. doi: <https://doi.org/10.15344/2456-8171/2017/125>

In other areas in NI (Belfast, Lisburn, Strabane, Coleraine and Derry/Londonderry) Social Supermarkets are currently being piloted. Access to the social supermarket scheme is dependent on the users availing of the wraparound services.[14] Another scheme in place is Fareshare which collects surplus food from industry and redistributes it to charities that are providing meals to vulnerable and disadvantaged groups, including low income families, senior citizens, people with disabilities, victims of domestic violence, at risk young people and homeless people. This runs in Belfast, Derry, Antrim, Ballymena, Armagh and Cookstown.[15] The supermarkets in the FODC are willing to participate in Fareshare, however, this is not possible as there is no distribution system in place.



Holidays can put a huge strain on families with low budgets, particularly if a child is ordinarily in receipt of free school meals, as it means finding the money for at least one extra meal per day per child – and what is often the main meal of the day. Children in NI runs holiday schemes which tackle holiday hunger and provides family support outside term time by offering a fun, active holiday programme which not only provides a free nutritious breakfast and lunch, but also the opportunity to gain an OCN qualification in Healthy Living to learn the skills to help themselves.[16]

[14] Communities-ni.gov.uk. (2018). Social Supermarkets Pilot Programme Screening. [online] Available at: <https://www.communities-ni.gov.uk/sites/default/files/publications/communities/social-supermarkets-pilot-programme-screening.pdf> [Accessed 5 Mar. 2019]

[15] FareShare. (2020). Northern Ireland | FareShare. [online] Available at: <https://fareshare.org.uk/fareshare-centres/northern-ireland/> [Accessed 5 Mar. 2019]

[16] Mann, E., Defeyter, G., Stretesky, P. and Finlay, E. (2018). Examine the location of holiday club provision in Northern Ireland. [online] Ci-ni.org.uk. Available at: http://www.ci-ni.org.uk/DatabaseDocs/nav_8023213_northern_ireland_holiday_club_survey_2018_working_paper.pdf [Accessed 15 Nov. 2019].

The ARC Healthy Living Centre, Irvinestown, often runs free 'Cooking Together' and 'Cook It' programmes which are fun cooking programmes which give people the skills to cook nutritious meals on a budget. The centre also holds a community allotment growing fruit and vegetables which is open to the community at all times.[17] The charitable sector is currently contributing £60-75 million as food aid which is equivalent to 0.02/0.03 of the total UK Government's welfare budget or 0.4% of the allocation to social welfare. This contribution can prevent costs associated with health and social problems related to poor nutrition later in life, therefore it is a question of 'Can we afford not to do this?'.[18]

RECOMMENDATIONS

1. Arc Healthy Living Centre and other community initiatives as exemplars, support development and implementation of community education cook it courses and healthy eating initiatives in community settings in the district. (linking these to other community provision including men's sheds, Women's groups, community development groups, and church-based groups, community allotment schemes and garden schemes where possible).
2. Create a good food and healthy cooking focus in the district through schools, sporting organisations, and others.
3. Support the development of a pilot scheme of Social Supermarkets and Fareshare Projects in Fermanagh.
4. Consider use of Fermanagh community transport or council vehicles to distribute surplus food to accessible points across rural Fermanagh.
5. Support development of Holiday Hunger programmes.
6. Parallel action needs to be taken to ensure that all households can access, afford and avail of quality, healthy food that meets their right to food in socially acceptable and inclusive ways.

[17] Arc Healthy Living Centre. (2020). Events Archive - Arc Healthy Living Centre. [online] Available at: <http://www.archlc.com/events/> [Accessed 5 Mar. 2020].

[18] Furey, S., 2020. Food Poverty And Health Insecurities. [online] Fermanaghomagh.com. Available at: <<https://www.fermanaghomagh.com/communityplanning/poverty-conference-the-struggle-is-real-living-on-the-poverty-line-a-call-to-action/?download=file&file=44165>> [Accessed 9 March 2020].

HOUSING

The demand for social housing is continuing to increase while targets for building are not being met. The need rose by 100, from 145 to 245, in Fermanagh between 2018 and 2019, while the targets for building are being decreased.[19] There are 50 emergency houses in Fermanagh, however, they are full, therefore families in need are having to stay in hotels or the likes instead.



Building targets are set year-on-year by the government, and around 10-12% of the building targets are allocated to be spread across all of rural NI. In the last 5 years, 4 of the yearly rural building targets have been missed. Therefore, although 96% of the NI building targets were met in 2018/2019, the shortfall was in rural areas. Even with the targets in place, if no new applicants appeared on the waiting list, it would take 13 years to build enough social houses to meet the current need at the current rate.[20] These figures do not take into account hidden homelessness, which is common in rural NI, where potential applicants do not put their name on the social housing waiting list as they believe there is no point due to lack of social housing. Latent demand testing has the potential to identify the hidden need for social housing.

[19] NIHE (2019). Fermanagh and Omagh Housing Investment Plan 2019-2023. [online] Available at: <https://www.nihe.gov.uk/Documents/Housing-Investment-Plans/Fermanagh-Omagh-Housing-Investment-Plan-2019-23.aspx>

[20] Campbell, A., 2019. Missing the target. [Blog] Rural Community Network NI, Available at: <http://ruralcommunitynetworkni.blogspot.com/2019/06/missing-target.html> [Accessed 9 March 2020].

The Rural Residents Forum, which is facilitated by Rural Community Network to discuss issues, has identified three main reasons for the lack of social housing building in rural areas. [21] These are:

1. Sites in rural areas are usually more expensive, and it is easy to be outbid by private developers;
2. Sites are constrained by challenges of providing water, electrical and sewage connections;
3. Local objections to the development of social housing.

Due to the lack of social housing, those in need are faced with the choice of private renting locally or moving to larger towns where social housing is available. This increase in demand for social and private rented housing has enabled the private sector to grow and increase their prices. The downside of this is that there are fewer protections in the private rented sector and these tenants are no longer seen as in housing need, therefore are taken off the Housing Executive waiting list, however, low income families will still need help meeting housing costs through the housing benefit.[22] Private housing is not affordable and the bedroom tax means that the need is for people to house share, however, landlords are unwilling to do this or properties are not set up as houses in multiple occupation in rural areas, as the high demand means there is no need for landlords to do this. The most marginalised and vulnerable are under 35s, particularly struggling to source affordable housing, many using disability benefits to provide top-ups on their rent and deposits. Others are reliant on discretionary housing payments which can be withdrawn at any point, contributing further to homelessness.

To tackle the issue of social housing, Campbell (2019) proposes three things. Firstly, the Housing Executive and DfC have the power to vest land to prevent private developers making bids for land, however, this power is rarely used in rural areas. Secondly, an uplift in Housing Association Grant could be introduced to encourage Housing Associations to build in rural areas. Lastly, a Land Value Tax would prevent speculation on development sites.[23] PPS21 Planning policy in the countryside (Policy CTY 5) allows up to 14 social or affordable dwellings to be built adjacent to small rural settlements.

The proposal to build a major social housing development at the Grosvenor Barracks site has the potential to significantly reduce the social housing waiting list in the Enniskillen area.[24]

[21] Campbell, A., 2019. Missing the target – Part 2. [Blog] Rural Community Network NI, Available at: <http://ruralcommunitynetworkni.blogspot.com/2019/07/missing-target-part-2.html> [Accessed 9 March 2020].

[22] Ibid.

[23] Ibid.

[24] Department for Communities. (2019). Grosvenor Barracks, Enniskillen, application for outline planning permission - public consultation | Department for Communities. [online] Available at: <https://www.communities-ni.gov.uk/consultations/grosvenor-barracks-enniskillen-application-outline-planning-permission-public-consultation> [Accessed 6 Mar. 2020].

FUEL POVERTY

There is a close relationship between housing affordability and fuel poverty. While housing may be unaffordable if rent or mortgage costs more than 25% of your income, fuel poverty is defined as spending more than 10% of your income on home energy.[25] The concept has attracted increasing attention as energy efficiency and measures to tackle climate change have come up on the agenda, while at the same time, fuel costs have risen. Fuel poverty is a pressing issue for many low income households – especially social tenants.



UK and Ireland homes have had two of the highest rates of excess winter deaths in Europe.[26] 26% of FODC households were reported to be living with fuel poverty in 2016.[27] Oil prices in rural areas such as Fermanagh are consistently among the highest in Northern Ireland. Many homes in rural areas are off the gas grid and therefore rely on oil or LPG to heat their homes which is more expensive and prevents them from taking advantage of cheaper dual fuel tariffs. Usually the lowest oil purchase is £200 which many people cannot afford all at once, and smaller amounts are more expensive.

[25] Department for Communities. n.d. Fuel Poverty | Department For Communities. [online] Available at: <<https://www.communities-ni.gov.uk/topics/housing/fuel-poverty>> [Accessed 9 March 2020].

[26] Liddell, C., Morris, C., Thomson, H. & Guiney, C. (2016) Excess winter deaths in 30 European countries 1980–2013: a critical review of methods. *Journal of Public Health*. [Online] 38 (4), 806–814. Available from: doi:10.1093/pubmed/fdv184

[27] Hynes, A., 2020. Fuel Poverty In NI - The Challenge Ahead. [online] Fermanaghmagh.com. Available at: <<https://www.fermanaghmagh.com/communityplanning/poverty-conference-the-struggle-is-real-living-on-the-poverty-line-a-call-to-action/?download=file&file=44162>> [Accessed 11 March 2020].

One way to manage this is fuel stamps cards which are available in some district councils and from St. Vincent de Paul. These cards can be topped up in shops over time and used towards the cost of oil when the time comes to order. Another strategy is oil buying clubs, where people who live near each other can order oil at the same time in bulk for a better price and the saving made is passed equally to all members. To date, there are 27 Oil Buying Clubs located across Northern Ireland, with over 610 oil buys completed. Over 12,000 oil orders have been processed, with over 4,600 members signed up to the scheme across Northern Ireland.[28][29] It is important to note that while Northern Ireland strive towards zero carbon emissions, people still need to keep warm, and oil and gas are interim measures while there are no realistic alternatives.

Installing cavity wall insulation to a home is one of the most effective ways of saving energy and reducing heating costs. NI Housing Executive found that only 37% of social housing was compliant with current industry standards of cavity wall insulation, compared with 64% of private homes.[30] The Affordable Warmth Scheme run by the NI Housing Executive, if an applicant is eligible, offers assistance in the replacement or topping of insulation as well as improvement of ventilation, draught proofing, heating, windows, and solid wall measures. NIHE also offer a boiler replacement allowance.[31]

Keep Warm Packs funded by the Public Health Agency (PHA) have been developed to provide immediate, short term support to help those most at risk who are experiencing fuel poverty to stay warmer at home during cold weather. They include thermals, fleeces, warm socks, hats, scarves and blankets. However, supplies are limited.[32]

[28] Brysonenergy.org. (2013). Setting up an Oil Club. [online] Available at: https://www.brysonenergy.org/downloads/publications/How_to_Set_Up_an_Oil_Club_2013.pdf [Accessed 9 Dec. 2019].

[29] Brysonenergy.org. (2017). Oil Buying Club Scheme delivers 5 million litres across Northern Ireland. [online] Available at: <https://www.brysonenergy.org/news/oil-buying-club-scheme-delivers-5-million-litres-across-northern-ireland> [Accessed 9 Dec. 2019].

[30] Nihe.gov.uk. (2016). Cavity Wall Insulation Research Project 2019. [online] Available at: <https://www.nihe.gov.uk/getmedia/492a0403-2cb8-4482-bd7a-8e5df3f37d4b/2019-Cavity-Wall-Insulation-Research-report.pdf.aspx?ext=.pdf> [Accessed 9 Feb 2020].

[31] Nihe.gov.uk. n.d. The Housing Executive - Affordable Warmth Scheme. [online] Available at: <https://www.nihe.gov.uk/Housing-Help/Affordable-Warmth-Boiler-Replacement> [Accessed 9 March 2020].

[32] PHA Keep Warm Pack. (2018). Keep Warm Pack Scheme. [online] Available at: <https://mid-ulster.cmis-ni.org/MidUlster/Document.ashx?czJKcaeAi5tUFL1DTL2UE4zNRBcoShgo=zFdC%2B4bwNEFoVlwBmoajTdwEmawzY%2F6ZOC6MZG8l8YHyd73LOAtSmA%3D%3D&rUzwRPF%2BZ3zd4E7lkn8Lyw%3D%3D=pwRE6AGJFLDNlh225F5QMaQWCtPHwdhUfCZ%2FLUQzgA2uL5jNRG4jdQ%3D%3D&mCTIbCubSFfXsDGW9lXnl%3D%3D=hFfUdN3100%3D&kCx1AnS9%2FpWZQ40DXFvdEw%3D%3D=hFfUdN3100%3D&uJovDxwdjMPoYv%2BAJvYtyA%3D%3D=ctNJff55vVA%3D&FgPlIEJYlotS%2BYGoBi5oIA%3D%3D=NHdURQburHA%3D&d9QjjOag1Pd993jsyOJqFvmyB7XOCSQK=ctNJff55vVA%3D&WGewmoAfeNR9xqBuxOr1Q8Za60lavYmzctNIEf55vVA%3D&WGewmoAfeNR9xqBuxOr1Q8Za60lavYmzctNIEf55vVA%3D> [Accessed 9 Feb 2020].

RECOMMENDATIONS

1. Promote fuel stamp saving schemes in all District Council areas, not only with St. Vincent de Paul.
2. Promote the use of oil buying clubs (while other energy alternatives are not available).
3. Promote access of and increase the supply of Keep Warm Packs, and to upgrade the packs to include electric heated over-blankets.
4. Explore the potential of Energy Redress Scheme and other initiatives and opportunities to support vulnerable energy consumers.
5. Advocate and, where possible, support the development of localised community energy projects.

INCOME

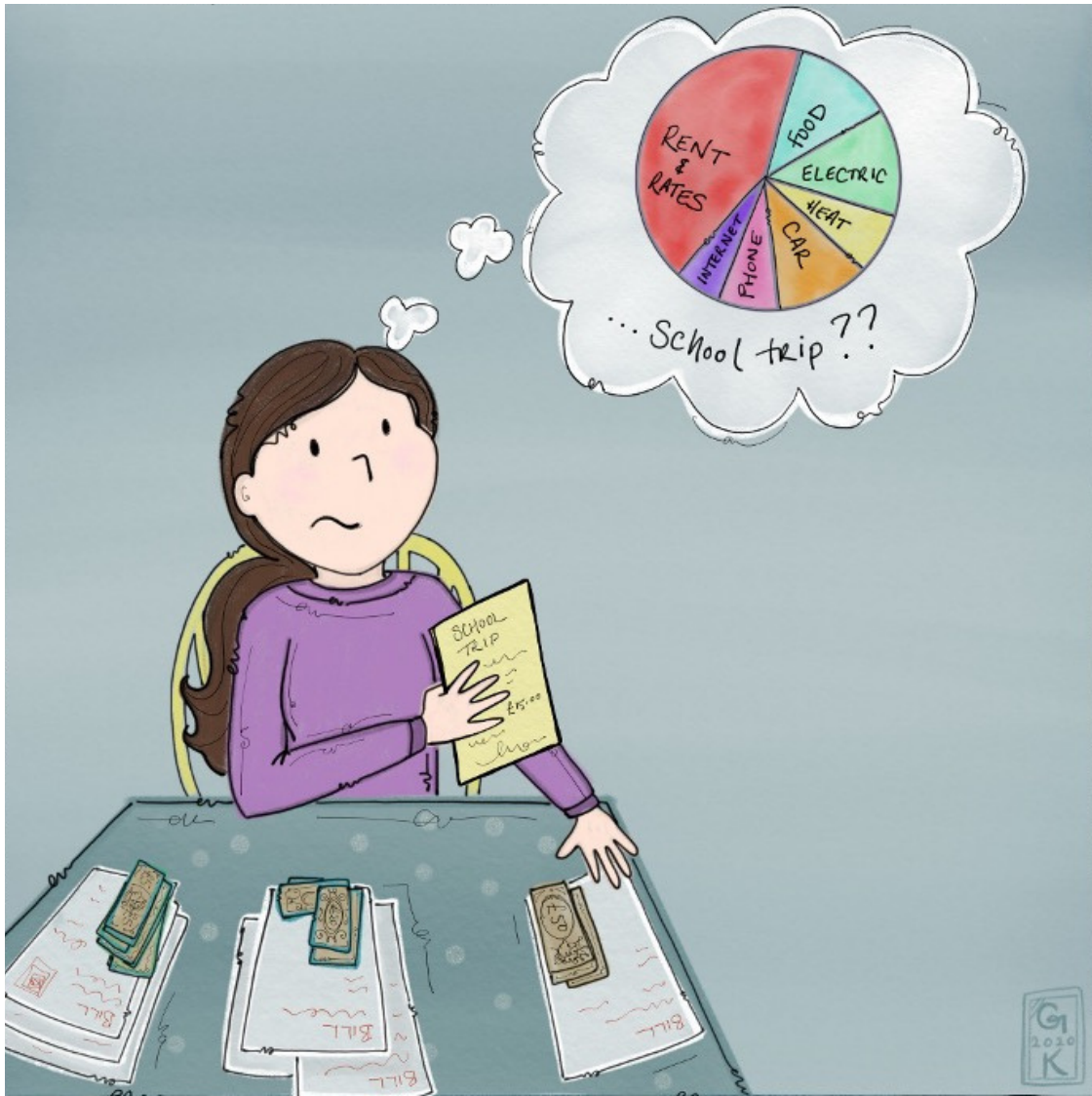
The average income in the FODC is consistently lower than the Northern Ireland average. At the moment it is 12% lower (NI = £26,232, FODC = £23,091). Average weekly pay after inflation is lower in NI than in 2008.[33] Health and Education are two of the most important government funded sectors, yet some of those who work in these sectors are having to avail of foodbanks, benefits and mental health services - namely care workers and classroom assistants. With the ageing population, the demand for care workers is higher than ever, however, due to the poor working conditions, the appeal of caring jobs is declining.

The Real Living Wage is independently calculated based on what people need to get by and given to all over 18s, rather than the statutory, age dependent minimum wage which is not livable on.[34] The FODC is a Living Wage Employer and the Executive has agreed to commit to becoming a Living Wage Employer, and that zero hour contracts and powers to set minimum wage levels should be made a devolved matter, which is a positive start to transitioning to the Real Living Wage.[35]

[33] Ons.gov.uk. (2019). Employee earnings in the UK - Office for National Statistics. [online] Available at: [Arc Healthy Living Centre. \(2020\). Events Archive - Arc Healthy Living Centre. \[online\] Avai \[Accessed 6 Mar. 2020\].](#)

[34] Livingwage.org.uk. Living Wage Foundation | For the real cost of living. [online] Available at: <https://www.livingwage.org.uk/>[Accessed 6 Mar. 2020].

[35] New Decade, New Approach. (2020)



RECOMMENDATIONS

1. The Fermanagh Trust and Fermanagh and Omagh District Council, as Real Living Wage Employers, to become exemplars and advocate for the Real Living Wage. This work to include encouraging other public sector organisations by sharing the benefits of paying a Real Living Wage.
2. Those committed to addressing poverty, including all public sector organisations, to ensure their procurement processes help meet the objective of the Real Living Wage Foundation. This would mean successful tenderers will pay the Real Living Wage.

SOCIAL SECURITY

The welfare system and its reform is causing frustration among organisations trying to help their clients. Some foodbanks attribute their rise in users to the roll-out of Universal Credit. The application process is long, difficult, and grueling and causes great distress for some people. As well as this, there is no real standardisation in the allocation of grants or loans, and the allocation process can be unfair. It has been found that for some situations that one assessor will give £1200 for, another could give nothing.



It is of critical importance to have an accessible and knowledgeable support service who can support individuals and families who are engaging with social security or encountering debt. The reality is that delays and sanctions trigger poverty. Hence the essential need for timely advice and support to avoid the interruption of benefit payments or resolvency and support in tackling debt. However, even services which primarily connect with people may not suit the needs of the working poor due to limited opening times, long waiting times which therefore lead to inability to access the services when they are most needed.

There is the expectation that people have access to IT systems, the internet, and equipment including scanners, printers, etc. as well as the ability to use these devices and the IT, literacy and numeracy skills to make use of the online resources. Community Advice Fermanagh previously operated a mobile benefit outreach services, however, the service was cut in 2014 to focus on their core service.

RECOMMENDATIONS

1. Review and poll users on what can be changed to improve services, therefore keeping up to date with the public's needs.
2. Resource the operation of an outreach advice and support to include Community Advice services as well as teaching of basic IT skills and access to systems.

PERSONAL AND FAMILY DEBT

The average debt in NI is at least £10K higher than the average elsewhere in the UK, and the percentage of the population in debt in NI is growing (CAP, 2019). Debt, like poverty, is multi-faceted, and can often be the 'tip of the iceberg' of people who may be single parents or living alone, people who may have mental or physical health problems, addictions – all of which can contribute to a cycle of debt. Some debt services in the UK are struggling to accept new clients due to the increase in applicants, and some services have had to stop taking new clients due to dearth of resources.



With the increase in overdraft charges (39%), the appeal for use of other, less reliable, loan providers is increasing, for example doorstep lenders. Additionally, the closing of banks is increasing the pressure to use online banking. This is difficult and confusing for some of the older population or the non-computer literate, which can lead to mismanagement.

RECOMMENDATIONS

1. **Support the Credit Union movement to become increasingly visible and accessible, including rebuilding a culture of savings amongst younger people.**
2. **Support the establishment of resourcing a gamblers' support service in the district.**
3. **Encourage enhanced financial support for dedicated advice services, facilitating increased access to those who require guidance and support.**

EMPLOYMENT AND SKILLS TRAINING - CHANGING THE CULTURE

Rural communities often suffer due to an over reliance on few sectors for employment. Young people in rural areas often move away for university, gain a qualification, and do not return as their skills sets do not match the economic opportunities available locally (or lack thereof). Future proofing training and education locally are essential to ensure a workforce and local employment opportunities needed to underpin a sustainable local economy and society.

One positive initiative to boost careers and the local economy is the recent establishment of a Business Insights Partnership between Quinn Industrial Holding and St. Aidan's High School in Derrylin. The aim of this partnership is to 'provide young people with the information they need to understand if a business career is an option for their future' and to show the opportunities available more clearly to prevent the 'brain drain' of local talent.[36]

[36] Doyle, S., 2020. St Aidan's and QIH launch major school/business partnership. The Irish News, [online] Available at: <<https://www.irishnews.com/news/educationnews/2020/03/04/news/st-aidan-s-and-qih-launch-major-school-business-partnership-1856507/>> [Accessed 10 March 2020].

Grow Remote is an organisation whose aim is to help to increase employment opportunities in regional areas by connecting companies, remote workers and local communities, and to build a full community around remote working. The Grow Remote community consists of co-working managers, freelancers, nomads, remote workers and remote working companies who believe that all 3 i.e. jobs, workers and communities need to move together to enable our communities to thrive. To do that we need the infrastructure (spaces, broadband, online connection platforms), the people (community leaders & advocates) and the resources (education, tools to make this local or funding).[37]

Some adults have struggled with the education system and this experience can often transfer from generation to generation. Many people identify that successfully navigating the education system can be one of the most effective gateways out of poverty. This often requires parents valuing the education and also being equipped with the skills to encourage and support their progression. Achieving this is very difficult.

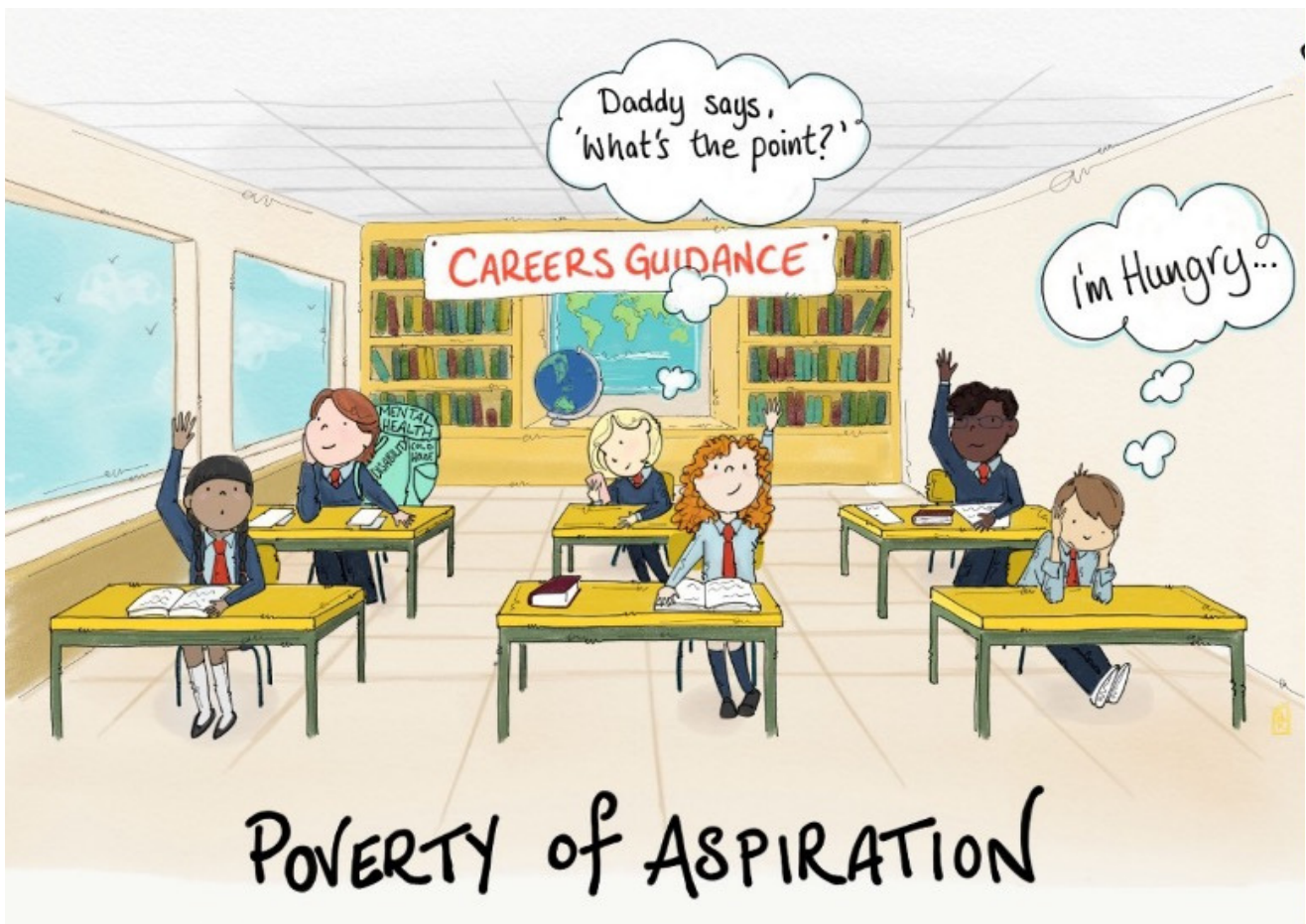
RECOMMENDATIONS

1. **Establish an education and employment forum to enable progress between Post-Primary educators, and local industries, and employers. This work to include expanding and developing apprenticeship and higher level apprenticeship pathways.**
2. **Targeted resources and commitment amongst school communities including the provision of numeracy and literacy support for adults.**
3. **Annual surveys with employers to ascertain future employment opportunities and linking this back to education at post-primary and sharing proactively this information with schools and educationalists, careers staff, training organisations, and employers.**
4. **Local community organisations to develop appropriate work spaces with ICT capacity to increase remote employment opportunities.**

[37] Growremote.ie. (n.d.). Grow Remote – Making remote work local. [online] Available at: <https://growremote.ie/> [Accessed 6 Mar. 2020].

EDUCATION, EARLY YEARS AND EARLY INTERVENTION[38]

During childhood, the brain is at a developmentally sensitive stage pre and post-birth, and environmental factors can influence this. Children in impoverished families are prone to chronic stress which can contribute to a plethora of mental and physical issues later in life such as depression, anxiety, diabetes and cardiovascular disease, resulting in lower life expectancy. These issues can also contribute to social issues including unemployment and social deprivation, which can then continue an intergenerational cycle of poverty and poor health. It is of great importance to break this cycle. Policies and programmes for children aged 0-3 can give the social and emotional bedrock they need to reach their full potential. However, this alone is not enough, as parents as primary caregivers need the skills to strengthen the abilities of their children. Therefore, interventions from 0-18 are also needed to break damaging cycles and prevent the transmission of social and economic underdevelopment (Allen, 2011).[39]



[38] Early Intervention can be defined as 'intervening early and as soon as possible to tackle problems emerging for children, young people and their families or with a population at risk of developing problems. Early intervention may occur at any stage in a child's life' (C4EO, 2011)

[39] Allen, G., 2011. Early intervention: the next steps, an independent report to Her Majesty's government by Graham Allen MP. The Stationery Office.

The nation should recognise that influencing social and emotional capability becomes harder and more expensive the later it is attempted, and more likely to fail. At the moment, more money is invested in children's education later in the lifespan than in early years.

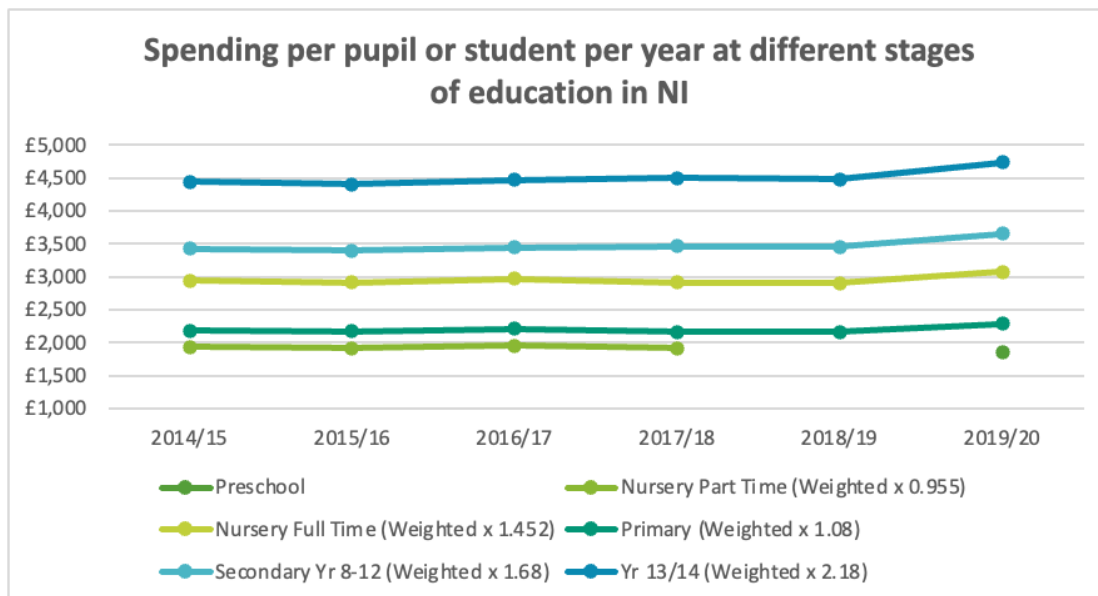


Chart showing the spending per pupil/student per year at different stages of education in NI[40][41]

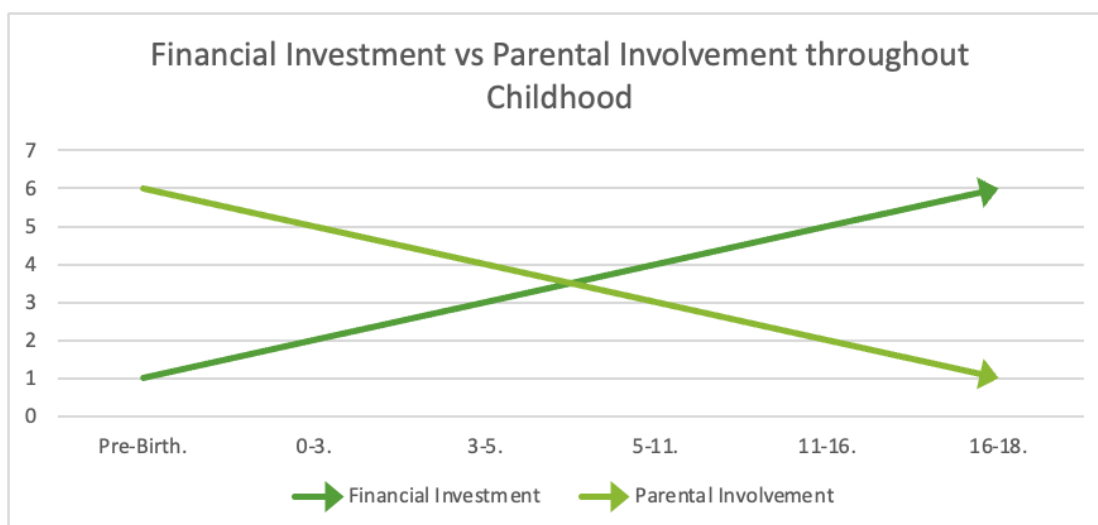


Chart showing Financial Investment compared to Parental Involvement throughout childhood. More money is invested later in life with little parental involvement instead of early in life when parents are most likely to be involved.



[40] Education Authority Northern Ireland. (2020). Budget Statements years 2014-2020. [online] Available at: <https://www.eani.org.uk/school-management/school-finance/school-finance/local-management-of-schools/budget-statements> [Accessed 29 Jan. 2020].

[41] Eani.org.uk. (2019). Pre-School Education Programme: Information for Non-Statutory Providers. [online] Available at: <https://www.eani.org.uk/sites/default/files/2019-10/Pre-School%20Education%20Programme%20-%20Information%20for%20non-statutory%20providers%20-%20Oct%202019.pdf> [Accessed 29 Jan. 2020].

The Early Intervention Transformation Programme (EITP) NI aims to ‘transform ways of working through embedding early intervention knowledge and evidence based approaches to commissioning and delivering services for children, young people and families in order to achieve better outcomes’.

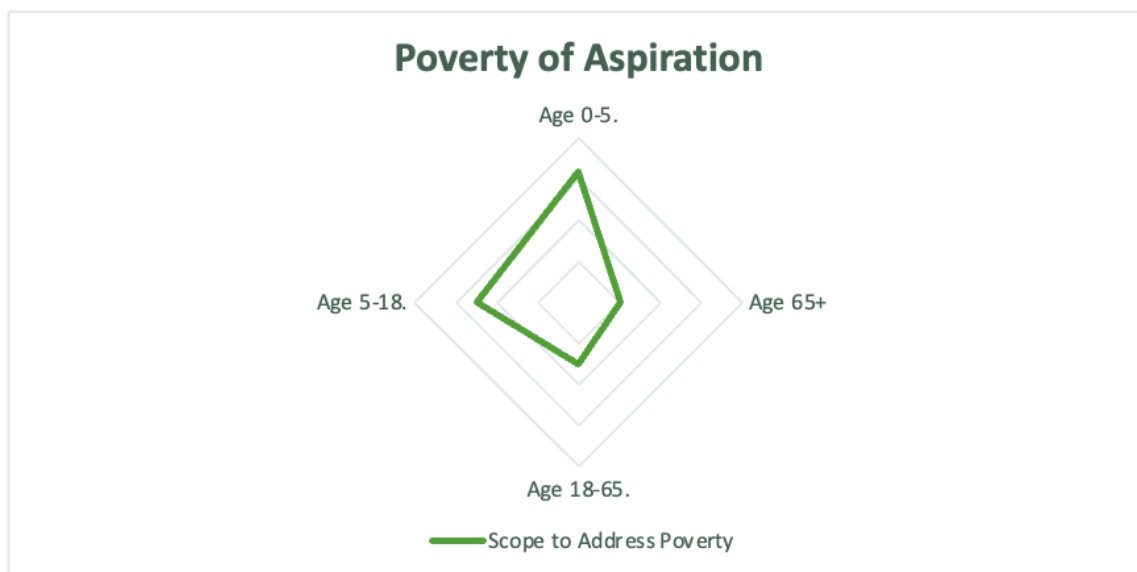


Chart Showing that as age increases, scope to address poverty decreases. It is important to address poverty in early years to gain maximum results.

The WHSCT and Action for Children have seen great success in the implementation of the ‘getting ready for baby programme’ where expecting parents have the choice of attending the programme alongside their clinical care. The Fermanagh Early Intervention Family Support Hub has provided an accessible route for families into early intervention services.[42] Other areas in Northern Ireland are finding success in the implementation of more of the EITP projects.

RECOMMENDATIONS

1. Additional investment and support for Early Year interventions programmes.

[42] Western Health and Social Care Trust. (2016). The Fermanagh Early Intervention Family Support Hub. [online] Available at: <http://www.cypsp.hscni.net/wp-content/uploads/2016/06/Family-Support-Hub-Fermanagh.pdf> [Accessed 6 Mar. 2020].

CHILDCARE

It is reported that 71% of people in Fermanagh perceive that there is an insufficient childcare provision in their area including holiday schemes, afterschool clubs, breakfast clubs. Although childcare costs per hour in rural areas may be lower than other areas in NI, the amounts spent on childcare are actually the highest due to more time needed for commuting to and from work, as well as experiencing the largest increases in costs in recent years. For example, the Fermanagh population uses on average 10 hours more of childcare than the rest of Northern Ireland, therefore spends the most on childcare.[43] Due to this, people in rural areas are more reliant on family members to provide childcare, however, recent reform prevents family members from registering as childcare providers, creating further barriers for parents.

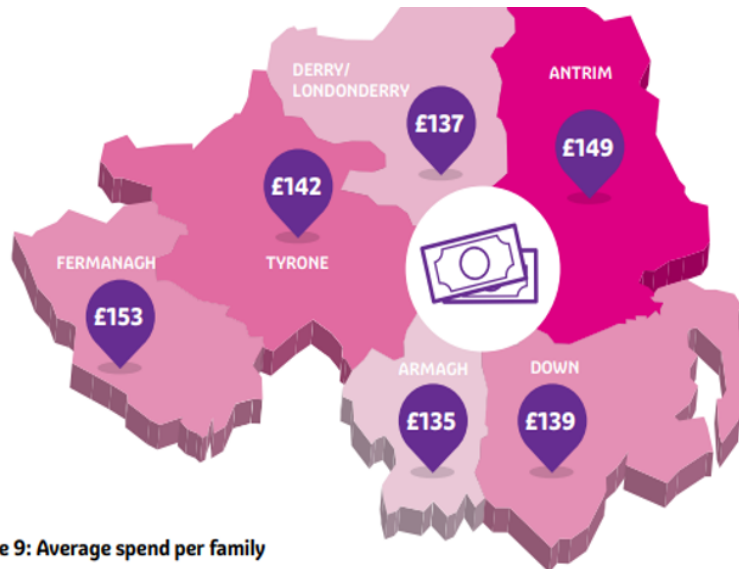


Figure 9: Average spend per family

Average Childcare hours used in Northern Ireland[44]

An initiative found to be beneficial is the workplace nursery. This is a nursery provided by an employer for their employees to use, or a nursery which works in partnership with parents' employers. Under the 'workplace nurseries exemption', the cost of a place in a workplace nursery is completely exempt from Tax and National Insurance Contributions and is available for children from birth up to the age of 5. The workplace nursery benefits employers, employees and nurseries.[45] [46]

[43] Employers For Childcare. (2019). Northern Ireland Childcare Survey 2019 - Employers For Childcare. [online] Available at: <https://www.employersforchildcare.org/report/northern-ireland-childcare-survey-2019/> [Accessed 6 Mar. 2020].

[44] Ibid.

[45] Employersforchildcare.org. (2019). What is a Workplace Nursery?. [online] Available at: <https://www.employersforchildcare.org/app/uploads/2019/07/What-is-a-Workplace-Nursery.pdf> [Accessed 6 Mar. 2020].

[46] Enjoybenefits.co.uk. (n.d.). Workplace Nursery Benefit | Enjoy Benefits. [online] Available at: <https://www.enjoybenefits.co.uk/staff-benefits-savings/workplace-nursery-provisionhttps://www.enjoybenefits.co.uk/staff-benefits-savings/workplace-nursery-provision> [Accessed 6 Mar. 2020].

Another example of good practice is parent-led co-operative models of childcare like Childspace in Brockwell or Grasshoppers in the Park in Hackney. This parent-led co-operative model combines decent pay and conditions for staff with real control and affordability for parents who contribute time and skills to the management of the nursery. This model bases nursery fees on family income, parents have a say in the running of the nursery and can work one day a week in the nursery alongside childcare professionals to get a reduction on childcare costs, combining the skill of professional workers with the lived experience of families. [47]

RECOMMENDATIONS

1. Explain the advantages of workplace nurseries to employers and nurseries and encourage the uptake of the scheme.
2. Support the development of parent-led child learning initiatives.

ACCESS

Social isolation is a key issue for those living in poverty, often having a negative impact on both mental and physical health. This can be exacerbated in rural communities. Access to broadband and phone signal is poorer in rural areas, which can further isolate a person and often prevents people from accessing online services and information. Not only this, but accessing different important services including mental health services, support services, GPs, education and employment opportunities etc. are more difficult in rural areas.

[47] New Economics Foundation. (2019). Parent-led childcare. [online] Available at: <https://neweconomics.org/campaigns/parent-led-childcare> [Accessed 6 Mar. 2020].



Access to opportunity relies heavily on having access to transport. For many people this is challenging. In the Northern Ireland Multiple Deprivation Measures report Access to Services Domain, 10 out of 20 of the most deprived are in FODC. This refers to “travel times to a wider variety of services by both private and public transport and access to broadband”.[48] One positive response has been the establishment of the Community Transport service, however, areas boundaries can be an issue for this service (i.e. Trillick). Translink also provide a valuable service but it is often limited due to budgeting constraints.

We as a community must do more and find alternative ways and approaches to tackle the lack of transport provision.

Section 19 and section 22 of the Transport Act (1985) allow organisations that operate in GB without a view to profit to have a permit which exempts them from the need to hold a PSV operator’s licence when providing transport for a charge. Under specified conditions, the drivers of certain vehicles are exempt from the need to have PCV entitlement on their driving licence.[49]



[48] Nisra.gov.uk. (2017). Northern Ireland Multiple Deprivation Measures 2017. [online] Available at: <https://www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/NIMDM17-%20with%20ns.pdf> [Accessed 6 Mar. 2020].

[49] GOV.UK. (2019). Section 19 and 22 permits and obligations: not for profit passenger transport. [online] Available at: <https://www.gov.uk/government/publications/section-19-and-22-permits-not-for-profit-passenger-transport/section-19-and-22-permits-not-for-profit-passenger-transport> [Accessed 6 Mar. 2020].

RECOMMENDATIONS

1. Encourage the use of available infrastructures, including linking in with Community Transport and Translink services when planning and delivering their services.
2. Augment semi-scheduled and scheduled Community Transport services, akin to the Section 19 and 22 Permits in GB, whilst retaining its 'demand responsive door to door service'. This would allow Community Transport to operate on those routes which are non-viable for Translink (especially given the size of their vehicles and their standing costs), but which Community Transport is much more cost-effective, suited and agile.
3. Ensuring increased access to broadband across rural settings to ensure equitable access to online information services.

FRONTLINE CHARITIES, CHURCHES, AND COMMUNITY DEVELOPMENT ORGANISATIONS

Currently it is clear that social protection systems are under-resourced to underwrite the guarantee of a modicum of economic welfare. As a result, the focus now is on the voluntary sector for the support of the working poor, the unemployed, sick, and vulnerable.



Statutory organisations often refer people to community/voluntary organisations who are working at the coalface in helping people who are in severe poverty. Some of these community/voluntary organisations have had to stop taking referrals due to increasingly long waiting lists, and some are struggling to keep up with their bills due to lack of funding. These same statutory organisations must give active consideration to providing financial resources and support to the organisations they are signposting people to. The Big Lottery runs a scheme called 'Invest Local' in Wales, which allocates up to £1million to communities over 10 years which is to be spent how the community decides.[50]

Only 27% of people in the Fermanagh and Omagh district council areas felt they could influence local decision making.[1] It is important that the local community feel that they can make a difference. The 'public attitudes led policy making model' draws on the large body of public attitudes' insight available.[51] In Scotland, Poverty Truth and Fairness Commissions have been set up which bring together key decision makers and those living or who have lived at the sharp end of poverty to develop, deliver, and evaluate solutions. Communities are at the forefront of solutions, both in terms of actions and by leading and campaigning.[52][53]

Churches play an important role both directly and indirectly through a host of organisations. The work of these organisations should be encouraged, celebrated and supported.



[50] Bct.wales. Invest Local. [online] Available at: <http://www.bct.wales/invest-local/> [Accessed 15 Nov. 2019].

[51] Fermanaghmagh.com. (2017). Community Plan 2030. [online] Available at: <https://www.fermanaghmagh.com/communityplanning/community-plan-2030/?download=file&file=19065> [Accessed 6 Mar. 2020].

[52] Ainsley, C. (2019). Could public attitudes led policy making fix our democracy?. [Blog] The Political Quarterly. Available at: <https://politicalquarterly.blog/2019/11/07/could-public-attitudes-led-policy-making-fix-our-democracy/> [Accessed 6 Dec. 2019].

[53] Faith in Community Scotland. (n.d.). Dundee Fighting for Fairness – Faith in Community Scotland. [online] Available at: <https://www.faithincommunity.scot/dundeefff> [Accessed 6 Mar. 2020].

[54] New Economics Foundation. (2015). Fairness Commissions. [online] Available at: <https://neweconomics.org/2015/07/fairness-commissions> [Accessed 6 Mar. 2020].

RECOMMENDATIONS

1. Statutory organisations to ensure that the organisations they are signposting people to have sufficient resources, or if they do not, to provide financial resources and support the signposted organisations.
2. The public sector, including the Fermanagh and Omagh District Council to poverty proof their actions, including procurement and other contractual and funding arrangements.
3. Establish a Poverty Fairness Commission made up of those impacted by poverty.
4. Explore initiating a Local invest scheme, with the poverty commission actively involved in the allocation of resources, monitoring and evaluation, and knowledge transfer.

CHANGING THE FOCUS

Government should be placed under a positive duty to facilitate access to social security or ensuring that individuals are receiving the social security benefits they are entitled to.

The welfare reform mitigation measures, although positive, are a short term solution and more sustainable measures need to be implemented. As well as this, the mitigation is not valid for new claimants or people who have had changes in circumstances.

The aim of the government should be to take action to tackle poverty at the root, rather than to alleviate the impact of it.





CONCLUSION




While urban and rural poverty have many similarities, rural areas have some unique features centring demography (depopulation and ageing population), remoteness (lack of infrastructure and services), social isolation, and labour market issues (fewer opportunities for employment and seasonal work) (Anti-poverty practice framework for social workers).

Poverty is much more than lack of money and material deprivation. It is a multi-faceted issue which encompasses all aspects of a person's life including physical and mental health, education, employment, access to services and opportunities, social and familial relationships, sense of self, hopes and aspirations, exploitation, and much more.

The government aim to alleviate the impact of poverty, and the fact that tackling poverty has become a major focus is positive. However, more focus needs to be put on long-term, sustainable strategies which provide people with the essential skills to help themselves. Great work is being done by organisations such as the Healthy Living centres, churches and affiliated charities, education providers, healthcare providers, and other voluntary and statutory organisations. However, more still needs to be done to create a positive change and tackle poverty.

This report is timely with the restoration of the Northern Irish Executive, and the ongoing development of the new Programme for Government to which the parties have 'agreed an approach that will set a shared and ambitious strategic vision for the future with the aim of improving wellbeing for all – by tackling disadvantage and driving economic growth on the basis of objective need'.

The change will not happen overnight certainly, and there is no one 'solve-all' solution. The recommendations in this report will be a stepping stone on the long road to tackling poverty. However, adapting a joint-up approach of all sectors, both statutory and community, will maximise the reach of the interventions which will be beneficial for all.



ACKNOWLEDGEMENTS




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- Elim Church, Enniskillen
- The Pantry, Lisnaskea
- Arc Healthy Living Centre, Irvinestown
- Oak Healthy Living Centre, Lisnaskea
- The Lakes Vineyard Church, Enniskillen
- The Society of St. Vincent de Paul, Lisnaskea
- Fermanagh Women's Aid
- First Housing, Enniskillen
- Western Health and Social Care Trust
- Fermanagh Community Transport
- Joseph Rowntree Foundation
- Fermanagh and Omagh District Council
- Community Advice Fermanagh

We particularly wish to thank Caitríona McCaughey who led on this research on behalf of the Fermanagh Trust and helped advance the Fermanagh Trust work in this area. We also wish to put on record thanks to rest of the Fermanagh Trust team and Trustees who have contributed to this work. We also wish to thank Gráinne Knox (Inspired by Astrid) whose illustrations have made a valuable contribution to this work.



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