



The Northern Ireland Economy: **Women on the Edge?**

A Comprehensive Analysis of the Impacts of the Financial Crisis

Section 12: Housing and Energy Debt



Housing and Energy Debt

Increasing housing debt

The numbers of people coming to advice services who are in housing need have increased substantially since the economic downturn. The Housing Rights Service saw an increase of 300% in clients for debt advice during 2008-2009. In the first quarter of 2011 their client group increased again, by 30%. Overall in 2010-11 the Service dealt with 28,400 housing enquiries in comparison to 15,000 in 2009-10. Those coming for advice have rent arrears or mortgage debt and are struggling with paying for utility bills and household and family expenses generally. They may have already had high levels of borrowing, particularly where mortgages are concerned. Whether in rented or owned accommodation the difficult economic climate has exacerbated their situation due to higher prices and loss of or reduction in income as jobs and hours of work are cut. Most are extremely concerned about how to keep a roof over their heads.

Housing Rights Service – Social Housing Rent Arrears

C was referred to the Housing Rights Service Tenant Debt Advice Service by her Housing Association because of rental arrears. C told the Adviser that she lived in the property with her 2 sons and her husband.

C disclosed that she was subjected to domestic violence and that her husband had repeatedly taken all the money for the bills, leaving her with no money to pay the rent. As well as C's husband taking the household money, her 2 sons were found to be withdrawing money from C's account without her permission. This lack of access to money left C in rental arrears. She also had to take out a substantial loan through a money lender to get by.

C advised that the combination of repeated domestic violence, rental arrears, debt and her husband eventually leaving her led to a rapid deterioration of her mental health. As a result of this deterioration, C was admitted to Acute Mental Health Inpatients Service at Belfast City Hospital. C has since been discharged. Housing

Rights Service has tried repeatedly to engage with C but has had no success.¹

Mortgage debt is especially problematic because of the size of the debt and the possibility that families will lose their homes if they default. Mortgage repossession figures show the immediate impact the recession had on home owners, and they are on the rise again at the time of writing this report. Official statistics issued by the Northern Ireland Court Service confirm that during 2009 there were 3,902 mortgage repossession actions taken in the Chancery Division of the Northern Ireland High Court. This represents a 77% increase on the level in 2007 and a 64% increase from 2008.

There was a slight decrease in mortgage repossession actions in 2010, but the downward trend is not likely to continue. The statistics for the period January to March 2011 show an increase of 11% on the same period in 2010 and a 51% increase over 5 years. The Council of Mortgage Lenders predicts there will be a further increase in 2011 to 40,000 repossessions in the UK.² The increase reflects continuing pressure on household finances, persistence of cases of long term arrears and government decisions to cut the level of help, for example, through reduction in the Support for Mortgage Interest scheme from 6.08% to 3.63%.

Mortgage Repossession statistics³

Year	Q1	Q2	Q3	Q4	Total
2011	856				
2010	773	929	863	825	3390
2009	1020	954	1124	807	3902
2008	754	929	1006	939	3628
2007	566	584	521	542	2213

The Your Money Garden investigation into women and debt found that a large proportion of the women interviewed had problems with utility payments while others had rent and mortgage arrears.⁴



Your Money Garden Interviewees

"Yes, we have had our home repossessed, ... we actually handed the keys back voluntarily as we couldn't afford the mortgage repayments anymore, they were crippling to us ... The sad bit is, the big loan we got was to refurbish our home, we spent thousands on it, but now we no longer own it, but we still owe all the debt. We have nothing to show for it ..."

"I had to go to court with the mortgage about 5 years ago. And it was the most humiliating experience as I had to tell the judge what I spent my money on. At that time I had three kids of school age and he suggested that I cut down the money for their lunches and travel. I agreed to pay off the arrears over three years and did so but I am now in arrears again ..."

Post-conflict housing boom

Because of low house prices and the conflict, sub-prime mortgage lenders stayed out of the housing market in Northern Ireland for many years. Then, with a peace process underway and the credit boom this changed. There was an explosion in the number of mortgage products available and with high-risk loans accounting for a significant share of the market. Many people were sold these through intermediaries working in the sub prime sector.⁵

This was borne out during the course of work on this project. Women told stories of lenders targeting a low income area knocking on doors offering mortgages and additional loans for home improvement to unemployed women. Most of these women lived in social housing owned by the Northern Ireland Housing Executive. One local example was given of a woman who had taken both options of a mortgage and home improvement to buy and improve her Housing Executive house. The loans had been beyond her means and she was being evicted for inability to pay. Having previously lived in social housing in the area all her life, she would have to go into a hostel and start again on the Housing Executive waiting list.

Several women interviewed or who took part in a focus group for this project had interest-only mortgages. One interviewee noted that she and other acquaintances were encouraged to buy

their Housing Executive houses without understanding fully what they were getting into.⁶

Project Interviewee

The interviewee had lived in the same house for 16 years and had been a Housing Executive tenant, paying a monthly rent of £200. She bought her house five years ago which she thinks now was foolish. She pays £450 per month currently simply to cover the interest; she is not paying anything off the capital. She realises she is lucky to have a job and is worried in case she gets sick or loses her job.

Many of those at the bottom end of the income scale have been encouraged into homeownership through sub-prime mortgages. Many of these are interest-only mortgages where no financial provision has been made for paying off the capital at the end. Moreover, they were taken out when interest rates were low and are held by people whose income has no headroom to accommodate interest rate rises. While short-term interest-only arrangements can be helpful to see some struggling families over the worst of the downturn, several people who were interviewed during this research had no foreseeable means of ever paying off the capital.

Those who were once secure renting their Housing Executive house are likely to have to sell their home at some point to meet the capital payment. If they bought at the wrong time, when prices were high, they may be in negative equity and will be carrying this debt burden with them. It is clear from advice agency casework and research that many people coming to the end of fixed rate mortgages have found it hard to secure a new deal and, generally, low-income families' access to mainstream lenders is limited.

Causes of housing debt

The housing market and people's financial problems have been affected by the reduction in Support for Mortgage Interest scheme (SMI) and the drop in house prices, sharper and deeper in Northern Ireland than in Britain. The latter has resulted in high levels of negative equity as the Northern Ireland housing market had recorded an annual growth of 47.5% to February 2007.⁷



SMI is available to homeowners on means-tested benefits. In October 2010 the Mortgage Interest Rate Support was almost halved from 6.08% to 3.63%. In 2007-08, 56% of people in mortgage arrears in Britain were in that situation due to a loss of income.⁸ Shelter noted that, while not necessarily from the lowest income groups overall, those at risk of repossession tend to have the lowest incomes among home-owning householders.⁹ Advice NI concurred that, given rising unemployment and the cut in SMI, the risks of more home owners being unable to make regular repayments were increasing. It was concerned about the implications of public sector cuts and redundancies on further financial difficulties and repossessions.¹⁰ This is a particular danger for women, given their higher share of public sector jobs.

According to Advice NI there are 14,270 recipients of SMI in Northern Ireland of whom 51% are in receipt of Income Support, 39% of Pension Credit and 10% of Jobseekers Allowance. Advice agencies warned that the new SMI rate from October 2010 would be too low for around half of those depending upon it. They estimated that a person with an average mortgage of £150,000 with an average interest of 5.5% would have a shortfall of £163 per month.¹¹ To make this up a person will have to squeeze an already low income even further, go into debt or risk losing their home. Those on Job Seekers Allowance (JSA) have been particularly badly hit – from January 2011 JSA claimants who have been on benefit for two years will lose SMI altogether.

Advice NI Case Studies

Client is on a mortgage of £100,000 and attracts SMI. She is currently paying £437 a month on an interest only mortgage. She was receiving the full SMI assistance. In future she will only receive the £303 a month and must find £134 from elsewhere.

Clients have a small mortgage of £30,000. Husband and wife receive Income Support. They already pay, with difficulty, £100 towards their £206 monthly mortgage payment. They have mortgage arrears and notice of legal proceedings. They fear they will not be able to make the additional payment.

There are myriads of issues which lead women and men into housing debt: unemployment (21% of all cases), reduced remuneration (17%), ill-health (13%) and relationship breakdown (11%).¹² Most people coming to the Housing Rights Service for advice are already in debt, but the type of client in debt and the type of circumstances have changed due to the credit boom and the recession. Before the boom, illness was a major concern for those seeking advice. After the boom, more struggling double income families have turned to the Service because they are over-stretched. Circumstances such as having a new baby and suffering a loss of income are factors.

Cases presented by CAB to the Treasury Select Committee

A County Antrim client was in mortgage arrears because her estranged partner was able to extend the loan without her consent. He left the property and the client has been left with unaffordable mortgage payments and arrears.

A Belfast client cannot cope with the interest on her mortgage and unsecured loans. She is on a low income and had previously re-mortgaged, however now her debts are too difficult to manage and the bank will not freeze the interest. The client has attempted to take her own life as a result.

People face housing debt not just as a result of the reduction in mortgage interest rate but the combination of cuts to welfare benefits. Moreover, new Housing Benefit rules create added difficulty for lone parents and their former partners. All single people on benefit up to the age of thirty-five (previously it was twenty-five) are likely to be in a room in a shared house. This includes the parent who is not residing with the children who is normally the father. The impact of this will be that fathers may see less of their children as they will have nowhere to accommodate them. It will affect mothers too as it increases the likelihood that they will have 100% of the care of the children 100% of the time given there will be less possibility of children visiting and staying overnight with their father.



Housing Rights Service Case Study – Homeowner mortgage arrears

B is a single parent with two children and is a full time carer to her two children who are both disabled and in receipt of Disability Living Allowance. B contacted Housing Rights Service Mortgage Debt Advice Service in relation to her mortgage arrears and advised us that she experienced a messy divorce. B advised that she suffered a nervous breakdown due to the stress of the relationship breakdown and as a result also receives Disability Living Allowance. The client’s ex husband was the sole earner and as the client has caring responsibilities she is unable to work herself.

B advised that she had to raise a mortgage to buy out her husband’s share of the property and because she is on a low income, she had no choice but to borrow from a sub prime lender. B borrowed £90,000 from them at an interest rate of 10.9%. The mortgage is interest only and the contractual monthly instalment is £794.63. B claims Income Support and receives Support for Mortgage Interest (SMI) however as a result of recent reductions to SMI from 6.08%- 3.63%, B has had her payments reduced and as a result has gone into arrears.

B’s ex husband doesn’t provide her with maintenance for the children and hasn’t seen the children since he left. B advised she struggles with money management as her husband would have done all this and as a result of this has been relying on credit cards to get her through. She now can’t afford to pay her secured as well as her unsecured debts.¹³

Unlike in England, Scotland and Wales, public funding is not available in Northern Ireland to provide free representation on the day of a court hearing to people facing repossession. The reason given is that legislation governing legal aid precludes such funding.¹⁴ However, it has been suggested that this may not be an accurate interpretation of the legislation on housing repossession cases and, in any event, the policy could breach the principles enshrined in the European Convention on Human Rights. The Housing Rights Service believes that this, along with the scale of the debt problem and the limitations on existing sources of help, makes a compelling argument for urgent review. The Service tries to fill the gap currently by providing an in situ Court

Representation Service funded entirely by charitable sources. They note that their resources are inadequate to deal with the demand.

Struggling with fuel debt

In trying to understand the reason for energy debt, Social Market Research (SMR) came to the conclusion that no single issue causes debt. Debt can be driven by: low income, fuel poverty, need for greater usage of energy, sudden changes in circumstances/income level, disconnection/reconnection fees, accommodation that is not energy efficient, higher energy costs, inaccurate billing, an increase in direct debit amounts, unaffordable repayment plans and problems with pre-payment meters. A combination of factors coming together can increase vulnerability to debt.¹⁵

Case presented by CAB to the Treasury Select Committee

A County Down client who was living on sickness benefits contracted pneumonia because she was unable to afford oil to heat her home.

In a survey of energy customers who were either in debt or struggling to pay their bills, SMR reported that self-disconnection appeared to be highest amongst vulnerable customers, with low income proving to be a major factor for self-disconnection and self rationing. Almost a quarter of the electricity customers and 41% of gas customers surveyed had gone without energy in the previous twelve months because they could not afford a top-up, and the majority did not use as much energy as they needed because of the cost.¹⁶

The vast majority of people in arrears were trying to repay them but the majority found it difficult to repay.¹⁷ Just under half of electricity customers and 40% of gas customers paying arrears via a pre-payment meter considered the repayment rate too high.¹⁸ Of those in the survey 28% reported being in arrears, with the figure rising to 78% of those in fuel poverty.¹⁹ The majority worried a lot about this.

Where women figure in fuel debt

SMR reported that 23% of women compared to 32% of men were in arrears.²⁰ Unfortunately,



there was not sufficient gendered data in the report to know if there might be a specific reason for this. Women are generally on lower incomes than men, and the lone parents, young women and older women who were participants in the study for this project all independently from one another and without prompting raised the issue of high fuel prices. So it would be reasonable to assume that women are having the same, if not more, problems with fuel costs than men.

A possible explanation might be that women are doing everything they can not to get into arrears. For example, it is notable that several women in our study talked about regularly sleeping over in their mothers' houses to avoid paying for fuel, and gave examples of friends and relatives doing the same. More women than men in the SMR survey had an electricity pre-payment meter installed.²¹ Might it be that women are self rationing more than men are or using less energy than they need? Might they prioritise paying for fuel to provide heat for their children but put stress on another aspect of their budget? Given that the general picture of debt is that more women have debt than men it may be valuable to understand why the reverse is true in relation to arrears in the SMR study.

IPPR: lone parent with one child

*"The [electricity company] have put me an electricity meter in and it's just ridiculous. I'm spending so much on it because it isn't just taking the electricity that I use. It's taking off the debt."*²²

Moreover, gendered data would have provided information on whether the 20% of those aged 65+ using pre-payment meters for electricity who reported having gone without electricity were women; and similarly for the 51% of those who were separated, widowed or divorced?²³ It is likely that the majority are women given that the majority of the older age group are women and that women suffer a greater loss of income on relationship breakdown than men.

It is notable that awareness of easy saver/budget cards was higher among women (25%).²⁴ This adds a further dimension to women's debt – despite women being better than men at money management on the whole, as this use of saver

options suggests, more women are still in debt. This raises a further question about women's debt: if women are better than men at money management on the whole, as this use of saver options suggests, why are more women still in debt? This surely evidences once more that it is a matter of insufficient income, due to reliance on low wages or benefits both of which are below an acceptable minimum income standard.

The impact of fuel debt on women and children should not be under-estimated. Citizens in Northern Ireland are at higher risk of fuel poverty than are citizens in the rest of the UK. Scottish Power announced a 19% rise for gas and 10% for electricity²⁵ while in Northern Ireland Phoenix Gas increased its prices by 39% from 1 May 2011²⁶ and a significant rise is expected in electricity bills.²⁷ It seems that the number of women and families in debt, and the severity of that debt, can only increase in the current financial climate.

Stress and ill health

There are significant costs, beyond financial costs, as a result of homelessness because of housing debt. As the Housing Rights Service points out, it is not only the cost to the public purse and to lenders. Homelessness has a devastating impact on a family and has implications for the stability of the wider community.²⁸ The threat of homelessness and overwhelming debt adds considerable stress to individuals and family relationships. There are also physical and mental health issues.

Citizen's Advice Bureau

Paula and her husband had a number of loans and a mismatch between dates of receiving income and paying out direct debits in their bank account and difficulty in finding a bank that would make the necessary arrangements. Paula was becoming more and more stressed about their financial situation to the point where she was afraid to open letters as she felt she was going to lose her home. She was dealing with a lot of the debt issues by herself as her husband worked away from home, and by this time was being treated for depression and had to stop work. At one point her doctor advised she should be admitted to hospital but she could not do this because of her children.



Domestic violence

Relationship breakdown accompanied by violence against women was a recurring theme in cases identified by generalist and specialist advice agencies and in interviews carried out with Footprints Women's Centre and Women's Aid.³⁰ The Mortgage Debt Advice Service in the Housing Rights Service reported relationship breakdown to be a central issue in their casework. Job loss and reduction of income as a result of the economic downturn are causing more stress in relationships. Some callers to Women's Aid Helpline disclosed that while they were experiencing domestic violence before the recession, the abuse had become more frequent and severe. Some abusive men were using the recession to justify their behaviour.

Domestic violence is the expression of power and control. Financial stress as such does not cause domestic violence – there are many families under stress where there is no violence – but periods of financial pressure can escalate the abuse women face and can be used by the perpetrator to legitimise his behaviour; for example, excusing it through depression due to redundancy or falling income. Increased financial pressure and unemployment can escalate stress, lead to the greater use of alcohol and other substances which reduce inhibitions and can lead to the abuse becoming more frequent and severe.

All forms of domestic violence – physical, emotional, sexual and financial – are a feature of some women's lives during boom times and times of recession but Women's Aid has heard from women living in abusive situations whose ability to escape domestic violence is being hampered by the economic downturn. Women feared increased impoverishment, losing their home and the effect of poverty on their children.

Footprints Case Study

D is a woman who has been unemployed since having children. Her husband worked part-time as a window cleaner but lost his job. She suffered domestic violence which had been going on for a while, but the husband's job loss added to the pressure. She had been under pressure from her mother to stay in the marriage but separated in

early 2010. She and her husband were home owners and the house was put up for sale but it is not selling because of the economic climate. D has managed on benefits until now but is finding it a struggle. She was turned down for a community care grant of £800 for essential items. She received assistance from St Vincent de Paul and stays with her mother a few nights a week to save on oil and electricity.

The barrier to leaving can be exacerbated by the use of financial abuse by a controlling boyfriend, husband or partner. Financial abuse, where the abuser controls the household's finances, even their partner's salaries and bank accounts to an excessive degree, is one of a range of controlling behaviours in domestic violence. It can rob partners of their independence and, crucially, prevent them from leaving the relationship.

When a relationship breaks down, with the economic downturn, negative equity and inability to get other work some couples are finding that they cannot sell their house and make a clean break in their relationship.³¹ There is stress on any woman unable to get the family house sold, but this can become unbearable where there is violence in the household. A woman might be subjected to an ongoing level of domestic abuse if her violent ex-partner is still living in the house because they cannot afford to live separately. She may not want to get a barring order to exclude him as she will have to negotiate with him later in splitting the assets and making arrangements. Even where he has left he may call by to argue and blame her for not getting the house sold more quickly.

Women's Aid

*"There are several examples where domestic violence is involved and couples want to separate, sell the house and split the assets, but they find they cannot sell to make a clean break. The woman could get an order to have her partner removed for a period of time or she could go to a refuge. This is a problem that was not seen several years ago, but which has arisen over the last 2-3 years."*³²

Those women who can move out of violent relationships, or have their partner move out must still pay a financial price. Selling the house



which is in negative equity and a market that is still falling could mean that she will carry an additional debt burden into lone parenthood. Or she may be unable to keep up the repayments on her own and lose her home.

Footprints Case Study

E is a woman, married with four children, suffered domestic violence for five years, and separated when the violence escalated when her partner turned to drink because of redundancy. She works as a carer and is the sole earner for the family, and is working every hour she can, including weekends, to get by. Her house was repossessed because she missed a number of mortgage payments; and she is now renting elsewhere.

Money lenders

As lending practices have tightened Advice NI is concerned that homeowners will be compelled to turn elsewhere for loans and this may be to illegal lenders or loan sharks with extortionate rates of interest where repayments may be enforced by blackmail or threats of violence. Advice NI's experience of working with clients using illegal lenders is that this leads to spiralling debt, a detrimental impact on mental health and relationship difficulties.³³

The Housing Rights Service has seen that alongside inability to meet mortgage payments pressure mounts on other expenses and this is followed by threatening letters and phone calls. Debt collection is a growing industry with some businesses selling on bad debts to debt recovery agencies. The Your Money Garden study demonstrates what the advice centres know from the cases which come through their doors daily. Some women in its study had approached money lenders because they had been refused credit by their banks and turned to other lenders. The women reported nasty phone calls, threats and insults from debt collectors.

Your Money Garden Interviewees

"I have felt suicidal. I used to hide behind curtains or a sofa when they came calling at the door, they rang me constantly and sent letters not knowing or caring that I was going through hell in my life ..."
"...because they call to the door they kind of frighten me because he knows it is me and the

kids on our own. A few times when I have missed him he has been quite nasty ..."

Conclusions

Housing debt, from rent arrears and inability to maintain mortgage payments, is increasing and putting considerable strain on women and their families. Their situation has been made worse with the reduction in support under the Support for Mortgage Interest Scheme for those on means-tested benefits. It is further exacerbated by the rising fuel prices at a time when vulnerable customers are already in payment arrears or are severely rationing use of electricity and gas. The fuel prices rises already announced or expected in Northern Ireland will simply exacerbate the situation.

Not having enough income to meet the basic needs of shelter, fuel and food critically underlies much of the debt for the most vulnerable women and children. But advice agencies are reporting that families further up the income scale are now falling into this category due to the economic downturn. Many are likely to be there for some time given the slow economic recovery predicted.

Advice agencies have been facing very heavy workloads and their human resources have been stretched by the financial crisis and its aftermath. They are unlikely to see any reduction in workload for the foreseeable future. Access to good quality advice and representation is important in enabling people to manage housing debt and make arrangements with lenders. It is also essential that people facing repossession of their homes should have their interests properly represented in court.

It is notable that some sub-prime door-to-door mortgage sellers seem to have focused on vulnerable low income women. When these women lose their homes, which they have already lived in as Housing Executive tenants, they must join the social housing waiting list again, this time with an unpaid debt around their necks.

While door-step lenders are attractive to those on low income because their payment terms are



more flexible than formal lenders, there are also inherent dangers. Interest rates are normally higher than high street lenders and when debts cannot be paid relationships sour. Women may not feel safe in their homes when the lender comes to exact payment.

The number of times that domestic violence was named as an element of family debt, especially of housing debt, is of considerable concern. It demonstrates that too many women are living with a consistent level of violence and for some this has got worse as a result of the economic downturn. Worrying too is what would happen to these women if they did not have local women's centres and Women's Aid to turn to for its domestic violence specialist support. Funding to voluntary organisations is affected in cuts to public expenditure. Yet these are vital services.

The centrality of domestic violence in very many cases coming to advice agencies as well as to generalist and specialist women's centres should be acknowledged. While Women's Aid Helpline, funded under the Tackling Violence at Home Strategy has recently negotiated a new three-year agreement, the infrastructure of Women's Aid refuges across Northern Ireland need to be prioritised under the Northern Ireland Executive's promise to protect frontline services.

Recommendations

- In line with European human rights principles and the practice elsewhere in the UK, the Department for Justice Northern Ireland should review the current practice in legal aid to remove any impediment to legal representation for those at risk of losing their homes. Public funding should be available immediately to provide free representation in court to people facing repossession.
- The Northern Ireland Executive should urge the UK Government to revise the Support for Mortgage Interest Scheme so that assessment is on a case by case basis and it can remunerate on actual cost as was the case in the past.
- The Executive within Northern Ireland, and the UK Government nationwide, should require all lenders to offer a swap to interest-
only mortgages and deferred interest payments for up to two years for eligible candidates under the Homeowners Mortgage Support Scheme. Lenders should be required to negotiate acceptable rates so that this does not turn into a subsidy for banks through charging excessive interest rates.
- The Executive should work with lenders to develop accurate monitoring of the impact of the financial situation on borrowers and create a mechanism for offering immediate advice and support to those who get into financial difficulty.
- The Executive should strongly support social housing and broaden the appeal of renting.
- The Executive should introduce a form of social price support for fuel costs targeted at vulnerable women and their families.
- The Department for Employment and Learning should oversee the integration of advice and support at the crisis point by ensuring that personal advisors working with the unemployed in any agency are trained to signpost those in need and at risk to independent advice centres and family support and counselling services for debt advice and mental health support.
- The Executive should prioritise face-to-face advice services as frontline services assisting people in need and ensure that their funding is protected. Advice agencies should be resourced to help to maximise incomes for the vulnerable and assist the Executive in addressing housing and fuel poverty and reducing individual debt, including by providing appropriate assistance for those for whom advice by telephone is not accessible.
- The Executive should ensure that one of its Ministers and departments regularly monitors the funding situation of local women's centres to ensure that they continue to receive funding as front-line service providers offering advice and support to women; and of Women's Aid to provide assistance and refuge when women are faced with domestic violence.



References

- 1 Housing Rights Service Case Study.
- 2 See <http://www.bbc.co.uk/news/business-11992804>
- 3 Obtained from the Housing Rights Service on 20 June 2011.
- 4 Your Money Garden, Trademark, *Beneath the Surface: Women telling their stories about debt & credit*, Your Money Garden Financial Education Project, (November 2010), p24. Your Money Garden commissioned a small qualitative research project on women, debt and credit involving 28 women.
- 5 Housing Rights Service, *No Defence? Why People in Northern Ireland Facing Repossession are Losing Out*, (January 2011).
- 6 Interviewee in West Belfast.
- 7 Mentor Economic Developments Limited, *Executive Summary of the Final Evaluation of the Mortgage Debt Advice Service of the Housing Rights Service*, http://www.dsdni.gov.uk/mdas_end_of_year_report.doc
- 8 Ben-Galim & Lanning, *Strength Against Shocks: Low income families and debt*, Institute of Public Policy Research, (February 2010), p10.
- 9 Shelter, *Breaking Point: How unaffordable housing is pushing us to the limit*, Shelter (2008) quoted in Ben-Galim & Lanning, pp9-10.
- 10 Advice NI, *Response to Support Mortgage Interest Scheme* (September 2010)
- 11 Ibid.
- 12 Information provided to the author by the Housing Rights Service in January 2011.
- 13 Housing Rights Service Case Study.
- 14 Housing Rights Service, *No Defence?*.
- 15 Social Market Research (SMR), with Advice NI and Social Research Centre, *Social Action Plan, Helping Customers to Avoid/Manage Debt*, Social Market Research (June 2010), p10 & p42
- 16 Ibid., p12
- 17 Ibid., p13
- 18 Ibid., p14
- 19 Ibid., p43
- 20 Ibid., p43
- 21 Ibid., p72
- 22 Ben-Galim & Lanning, IPPR.
- 23 SMR, pp58-59.
- 24 Ibid., p63.
- 25 See <http://www.bbc.co.uk/news/uk-scotland-13685915>
- 26 See <http://www.bbc.co.uk/news/uk-northern-ireland-13147146>
- 27 See <http://www.belfasttelegraph.co.uk/news/local-national/northern-ireland/northern-ireland-electricity-bills-expected-to-increase-16003518.html>
- 28 Housing Rights Service, *No Defence?*
- 29 CAB, *Annual Report 2009/10*.
- 30 Interviews at Footprints Women's Centre were carried out on 11 January 2011, with Women's Aid on 3 February 2011 and in follow-up communications.
- 31 Interview with Policy and Communications Manager, Housing Rights Service, 14 January 2011.
- 32 Interview with Manager of Women's Aid Helpline, 3 February 2011.
- 33 Advice NI.



Women's Resource and Development Agency

6 Mount Charles
BELFAST
BT7 1NZ
N. Ireland

e-mail: info@wrda.net
website: www.wrda.net