REPORT | CHILD POVERTY | WORK | SOCIAL SECURITY | CARE

Poverty in Northern Ireland 2025

Progress on tackling child poverty in Northern Ireland has stalled and focusing on work alone will not shift the dial on child poverty. It is time to invest in a better future for children.

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Executive summary

Most people in poverty are in working families. Almost half of all workers have experienced low pay in the last 5 years. We cannot rely on work alone to shift the dial on child poverty. It is time for the Executive to use its devolved powers to invest in children's futures and set a course for tackling the barriers to work.

18 months into the restoration of the Northern Ireland Executive, a population almost the size of the City of Belfast is living in poverty in Northern Ireland. Of them, 110,000 are children. We can change this picture by making decisions today that will build a better future.

18 months out from the next Assembly election, it is time for the Executive to pick up the pace. This report is a call to those who hold power in Northern Ireland to act on the evidence that we can secure a better future for children and families by taking bold and collective action now to do what matters most for people across Northern Ireland who are struggling to find the headroom just to get by, let alone be able to plan for a better future.

It is 3 years since our last Poverty Northern Ireland Report, published at a time when the Executive was in suspension. At that time, we called on the next Executive to take action to tackle poverty in Northern Ireland with specific actions to address the adequacy of the social security system; to invest in housing and to support employability for people struggling to get into secure, well-paid jobs. The recommendations we made in our last report remain as salient today as they were 3 years ago.

This report provides a fresh look at poverty in Northern Ireland. It offers an overview of key trends and a deeper exploration of one of the most pressing issues today: in-work poverty. Given our evidence about the level of child poverty in Northern Ireland, it is clear that focusing on work alone will not shift the dial on poverty, including child poverty. For children, the long-lasting impact of poverty needs to be dealt with at scale and at pace. In this report, we look at what solutions could interrupt the current trends and make a real difference to people's lives. That is why we make recommendations for a child payment delivered through the social security system as a priority action alongside recommendations for longer-term, but equally necessary labour and housing market reforms.

Over the last 15 years, there has been gradual progress in reducing overall poverty, with the rate falling by around 3 percentage points. This is welcome. Yet despite this improvement, around 330,000 people — 17% of the population — continue to live in poverty.

This improvement has not been felt evenly across society. Child poverty remains stubbornly high, with around 1 in 4 children (24%, or 110,000) growing up in poverty. Certain family types face a much greater risk than others: lone parents (40%) and families with 3 or more children (33%) experience particularly high rates of poverty, while families with a child under 5 (27%)

and families including a person with a disability (28%) are also more likely than average to struggle.

Northern Ireland remains especially vulnerable to poverty because of lower incomes and limited financial resilience. Between 2021 and 2024, the median weekly household income before housing costs stood at £635 – lower than in England (£664) and slightly lower than Scotland (£644), although higher than in Wales (£616) (Francis-Devine, 2025). Financial insecurity is widespread, with nearly half of adults (46%) holding less than £1,500 in savings.

In our last report, we flagged that the welfare reform mitigations and the lower costs of housing appeared to be working as vital protections from poverty in Northern Ireland. Yet warning signs are emerging related to housing. Since 2002–06, the number of people living in the private rented sector has more than doubled to around 320,000, and the number of those in poverty within this group has increased by over 60%, reaching almost 100,000.

Building on this overview, the report takes a closer look at in-work poverty — an issue affecting a growing number of families in Northern Ireland. A majority of people in poverty now live in working households, including 64% of children (70,000) and 60% of working-age adults (110,000) in poverty. Across key sectors such as retail, hospitality, the arts, and health and social care, 2 consistent challenges emerge: pay and hours. Almost half (45%) of all workers have experienced low pay in one of the last 5 years. Structural barriers, particularly the high cost and limited availability of childcare, continue to prevent many parents from increasing their working hours.

Addressing these issues will require long-term labour market reform to improve pay, job security, and the structures that enable people to work.

However, the most urgent priority must be to reduce child poverty now. Our modelling shows that introducing a targeted child payment would deliver the most immediate and effective impact, cutting overall child poverty to 20%. The measure would benefit around 150,000 children overall, providing families in the lowest income third with an average gain of almost £2,800 a year — a transformative step towards a fairer Northern Ireland.

The evidence in this report shows the scale of the challenge and sets an agenda for the Executive to make good on its commitments to do what matters most to people. It calls for political ambition, leadership and whole of government work that drives the kind of sustained and unrelenting focus on delivering better outcomes for people that is needed. Action is needed on 2 broad fronts. First, to give every child a decent start in life. Second, to move at pace on programmes to dismantle the structural and systematic barriers that people living in poverty face on a day-to-day basis.

1. Introduction

This report shines light on where we will need to work with our partners in Northern Ireland to investigate more deeply the full extent of the picture and develop the right policy responses for Northern Ireland.

Looking at the state of play, we find that not enough has changed since the Joseph Rowntree Foundation (JRF) first examined poverty in Northern Ireland in 2006 (Kenway et al., 2006). Poverty trends in Northern Ireland over the last 20 years are ultimately a poor reflection on the Executive's progress to implement the wide range of policies that are needed to shift the dial on poverty in Northern Ireland. While there has been some welcome improvement in reducing overall poverty in the last 15 years, this has now stalled. And the same reduction has not been seen in the child poverty rates.

What do we mean by poverty?

There are many ways to measure poverty. Each provides useful insights into what people are experiencing and highlights different aspects of disadvantage. While every measure can tell us something valuable, the wide range of definitions and approaches can sometimes be confusing. Table 1 outlines the main measures used and what each one captures. Throughout this report, **we will use the relative poverty measure after housing costs**, unless otherwise stated (the poverty measures mentioned below can be measured both before and after housing costs have been deducted from income).

Because of small sample sizes for Northern Ireland in many of the household surveys which are used in this type of analysis, the report mainly uses 3 financial year averages rather than data for single years (as is also necessary for analysis for Scotland and Wales). So, for example, when we refer to data for 2021–24, we are referring to an average of 3 data periods — financial years 2021/22, 2022/23 and 2023/24.

Table 1: Definitions and measures of poverty

Term	Definition	Measurement
Relative poverty	Where someone's household income is below 60% of the median, adjusted for family size and composition. This looks at whether the incomes of poorer households are catching up with average incomes.	Income below 60% of the UK median.
Deep poverty	Households with income significantly below the relative poverty line.	Defined as below 50% of median income.

Term	Definition	Measurement
Very deep poverty	Extreme poverty among those far below the median.	Income below 40% of median income.
Persistent poverty	Remaining in poverty for several consecutive years. Captures chronic or long-term disadvantage.	Defined as being in relative poverty for at least 3 of the last 4 years.
Minimum Income Standard (MIS)	A socially defined benchmark of the income needed for a minimum acceptable standard of living – not just survival. Represents what the public believes is needed to live with dignity, beyond survival.	Based on research by Loughborough University.
Destitution	The most extreme form of poverty where basic survival needs cannot be met.	JRF definition: lacking 2 or more essentials (food, shelter, heating, lighting, clothing, toiletries) over the past 2 months or income too low to afford them.

Term	Definition	Measurement
Absolute poverty	Where someone's household income is below a fixed line based on an inflation-adjusted 2010/11 poverty line. This looks at whether the incomes of poorer households are increasing faster than inflation. There is no analytical reason as to why it is set in 2010/11; instead, this is from a historic policy choice.	Currently defined in the UK as income below 60% of the 2010/11 median, adjusted for inflation; that is, a fixed real-term threshold.

The focus of this report

After a brief overview of the Northern Irish context (Section 3), Section 4 provides an analysis of where Northern Ireland stands today. It examines headline statistics and identifies who is most at risk of poverty in Northern Ireland.

Section 5 introduces this year's particular area of focus: in-work poverty. It illustrates some of the local dynamics and drivers of in-work poverty in Northern Ireland, including who is currently most at risk and why. We explore why in-work poverty matters — looking at how low pay, insufficient hours and insecure contracts continue to drive hardship — and identify the sectors where these challenges are most concentrated.

Section 6 draws on both quantitative and qualitative data, through interviews with people from across NI, to examine the drivers of in-work poverty across 4 priority industries: retail, hospitality, the arts, and health and social care.

Taken together, our analysis provides a detailed picture of the changing nature of poverty in Northern Ireland and the actions needed to address it. It shows that the quality and opportunity jobs offer people matters immensely, and other economic and infrastructural factors outside of an individual or household's control are often instrumental in peoples' experiences of security and well-being. This means that policy needs to be responsive to where targeted interventions can uplift household income and deliver opportunities to access support at different transition points over the life cycle.

2. Context of Northern Ireland: taking stock

This report comes at a time when people are feeling the pressures on their living standards. According to Trussell (2025), in 2022, 370,000 people, including 110,000 children, across Northern Ireland were living in households experiencing food insecurity. By 2024, this number had risen to 520,000, meaning that 1 in 5 households across Northern Ireland were experiencing food insecurity (Trussell, 2025).

By 2024, the number of children living in households experiencing food insecurity had risen to 130,000. Household income plays a central role in shaping life chances, and persistent low pay combined with inadequate levels of social security directly contributes to persistent levels of poverty. Families on the lowest incomes are facing almost constant financial strain, limiting access to the essentials we all need to thrive.

These pressures fall disproportionately on certain demographic groups, including children, carers, women, disabled people and people from global majority backgrounds. Increasingly, the impact of poverty falls on those living in homes within the private rental sector. People able to work within these groups are often more likely to be in low-paid, insecure employment or to face significant barriers to work due to caring responsibilities, disability-related disadvantage or a lack of educational or employment support at key stages or transition points in their life.

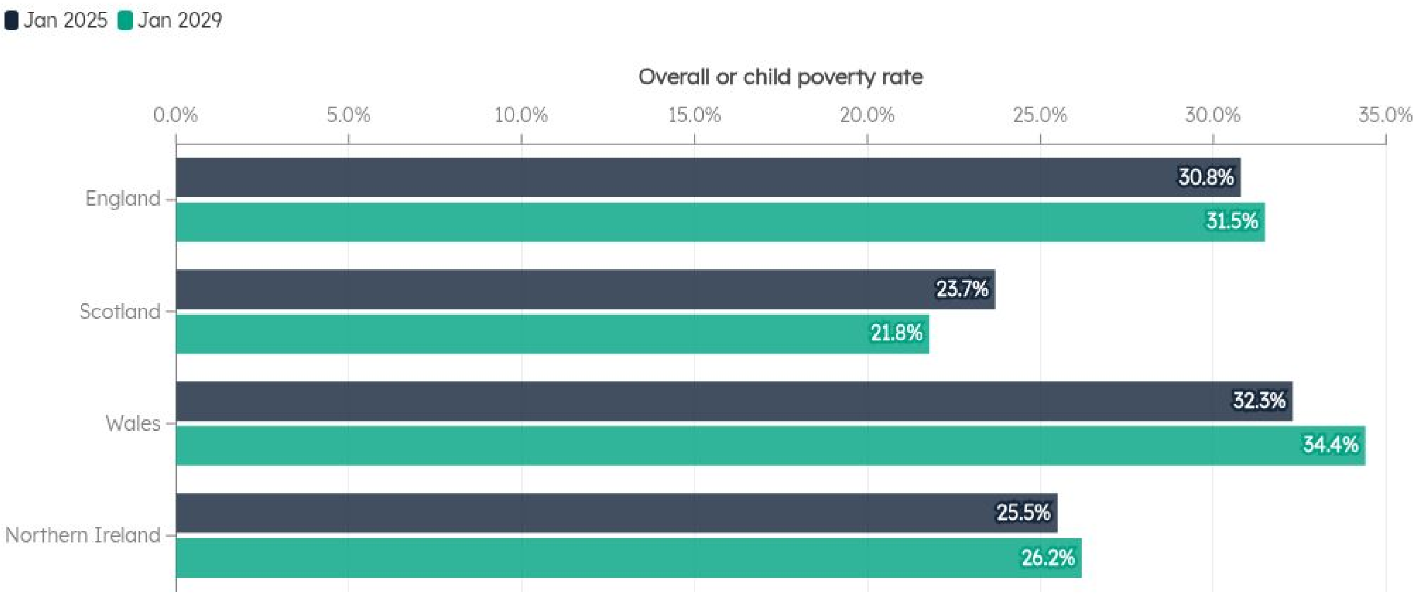
The consequences of the current levels of income inequality are wide-ranging. Areas with concentrated deprivation experience poorer health outcomes, evidenced both by the stark disparities in life expectancy in areas of high deprivation and also trends indicating prescription rates for mood and anxiety disorders in the most deprived areas are two-thirds higher than in the least deprived areas. In relation to health deprivation, nearly 28% of areas in Northern Ireland are within the most deprived 10% by poor health across the UK (Lloyd et al., 2022).

Children growing up in poverty are also more likely to face educational disadvantage, at the crucial early years stage of development and right through to young adulthood. This has a profound impact on their life chances — that is, their economic, social and health outcomes. One UK-wide study mapping the trajectories of deprivation in the UK showed that Northern Ireland had the highest rate of education deprivation at 27%, with the next highest region ranked at 19% (Yorkshire and the Humber) (Lloyd et al., 2022).

JRF's modelling shows that the choices taken in other devolved contexts have created a different story. In relation to child poverty, we estimate that by the end of the decade, Scotland will have the lowest child poverty rate in the UK, 10 percentage points below England and 4 percentage points lower than Northern Ireland (Figure 1). This is change by design. The Scottish Government made a commitment in 2017 to child poverty reduction targets — including bringing relative child poverty below 10% by 2030 (Scottish Government, 2025b).

That commitment is enshrined in law and policies, including the Scottish Five Family Payments programme. Although some way off this target, taken together, the Scottish Child Payment and the Scottish Government's commitment to ending the 2-child limit demonstrate that reducing child poverty is achievable.

Figure 1: Child poverty projections across the UK



Source: JRF analysis using the IPPR tax and benefit microsimulation model.

This high-level and whole-of-government commitment to prevention in Scotland is also the central organising principle for Scotland's public service reforms (CIPFA, 2025). The recent Public Service Reform Strategy (Scottish Government, 2025c) explicitly recognises that the rising demands on public services are driven by poverty and poor health, and without radical change, health and social care are projected to consume more than half of Scotland's devolved expenditure by 2075.

The strategy makes a strong case for upstream investment that recognises the whole-system cost of poverty — in health, education, criminal justice and housing — as a key priority for all in government. It further states that reducing overall poverty by a quarter (which, based on the latest statistics, is equivalent to reaching the Scottish Government's target for child poverty by 2030) could avoid £2.9 billion of public spending and halve the projected fiscal gap by 2035/36.

Clearly, the principles and ambitions of this recent strategy will have to be matched with appropriate action. Yet the strategy does provide an example of an approach to tackling poverty and inequality that clearly connects the shared benefits and outcomes across the Government's agenda.

The data in this report all points to where resources and support for change are needed most. It is worth remembering that in 2024, the Northern Ireland Audit Office (NIAO) found that the cost of maintaining child poverty in Northern Ireland was £1 billion per annum (Northern Ireland Audit Office, 2024). It is time to interrupt the cycle and invest in a better future.

Change is possible. With the right final version of its Anti-Poverty Strategy, the Executive could drive forward actions to respond to the challenges of the moment. At the mid-point of the current Stormont mandate, it is time for the Executive to pick up the pace in all those areas where policy interventions could be instrumental and signal its ambition to leave no one behind. This will mean building the right strategic frameworks that leverage the Executive's extensive policy levers and guide how resources are aligned to what matters most.

In documenting the changing nature of poverty dynamics in Northern Ireland, this report foregrounds the work that is to be done to build a future where no one is forced to go without life's essentials and people have the headroom to build a more stable future for themselves and their families.

Policy context for tackling poverty in NI

The Northern Ireland Act (UK Government, 1998) established an obligation to tackle poverty, social exclusion and patterns of deprivation based on objective need. In January 2020, the New decade, new approach agreement stated that the development and implementation of an anti-poverty strategy was to be a priority for the restored Executive (UK Government, 2020).

However, in February 2022, the Executive collapsed without a strategy having been agreed, putting the brakes on work to advance an anti-poverty strategy. Following the restoration of the Executive in 2024, a new Programme for Government was published in March 2025 with a commitment to produce an anti-poverty strategy.

Programme for Government 2024–27: Doing what matters most

The first NI Programme for Government in over a decade (Northern Ireland Executive, 2025) set 4 missions — people, prosperity, place and peace — alongside key outcomes that included:

- we have a more equal society
- we enjoy long, healthy, active lives
- we have more people working better jobs
- we have created a place where people want to live and work, to visit and invest
- we connect people and opportunities through our infrastructure
- we give our children and young people the best start in life. (NISRA, 2025b)

Draft Anti-Poverty Strategy

The Executive's draft Anti-Poverty Strategy, setting out the Executive's approach to tackling poverty for the next 10 years, was published for consultation in June 2025 (Department for Communities, 2025b). The draft missed the opportunity to set key targets for poverty reduction in Northern Ireland or explain how the Executive plans to allocate its resources to deliver tangible anti-poverty outcomes.

A credible final strategy and accompanying action plans, need to show that the Executive puts poverty reduction at the heart of the Executive's purpose starting with children as a priority. We will be looking for the strategy to signal the kind of political leadership that drives bold and ambitious action to break the pattern of poverty in Northern Ireland so that people experience the difference in their day-to-day lives.

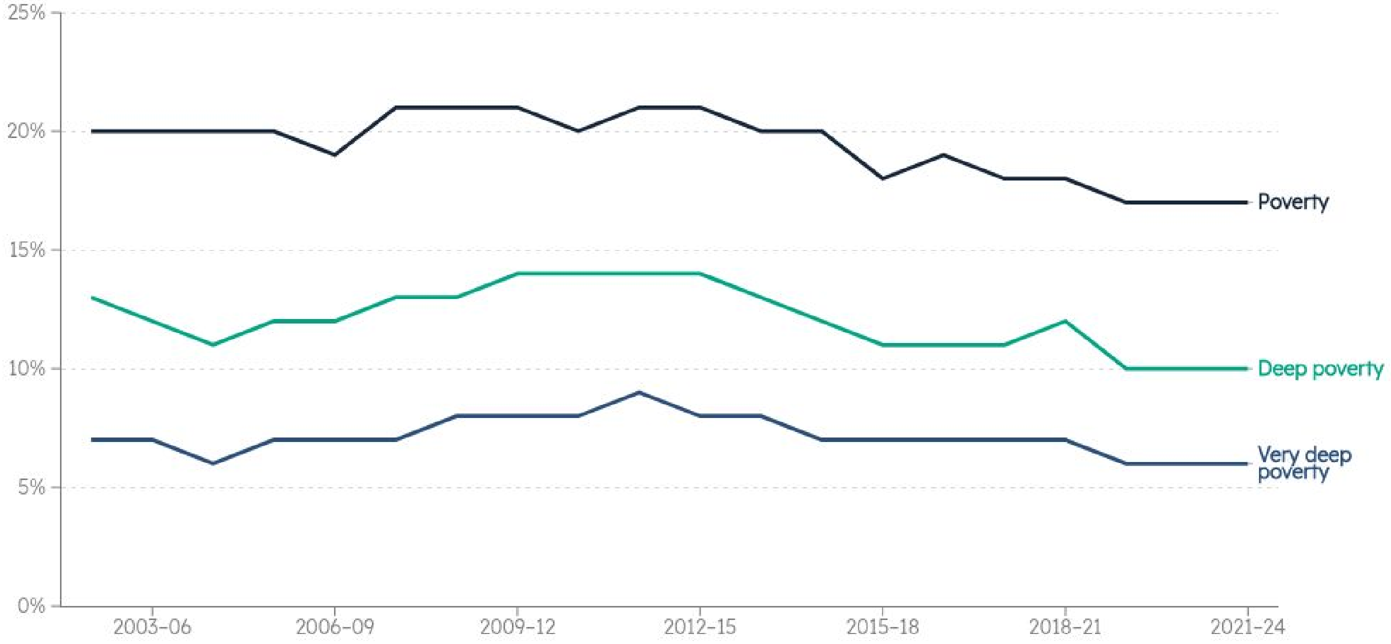
3. Trends in poverty

Overall poverty

Over the last 15 years, there has been a gradual decline in poverty in Northern Ireland from 20% to 17%. This makes poverty in Northern Ireland the lowest of any country within the United Kingdom. More recently, this progress has stalled, with no movement in the poverty rate over the past 5 years.

Today, around 330,000 people, or 17% of the population, live in poverty in Northern Ireland. Within this, 200,000 people (or 1 in 10) are in deep poverty and 120,000 people (6%) are experiencing very deep poverty (Figure 2). For these households, income falls so far below the poverty line that the scarring effects are likely to be severe.

Figure 2: Rates of poverty by poverty depths



Source: Households Below Average Income, 2023/24, DWP

It is not only the depth of poverty that matters; we need to understand how long people remain in poverty. Persistent poverty often has the most damaging effects. In Northern Ireland, 1 in 10 people live in persistent poverty. This means that they have been living below the poverty line for at least 3 out of the last 4 years.

Among children, the picture is even more concerning: 10% are in persistent poverty before housing costs, rising to 14% once housing costs are taken into account. The higher rate after housing costs highlights how meeting the cost of housing prolongs poverty for many families.

Beyond changes in headline estimates, there have been changes in who is most affected. As we will see, policy choices, alongside structural challenges in the economy and housing system, have shifted the burden unevenly across households in Northern Ireland.

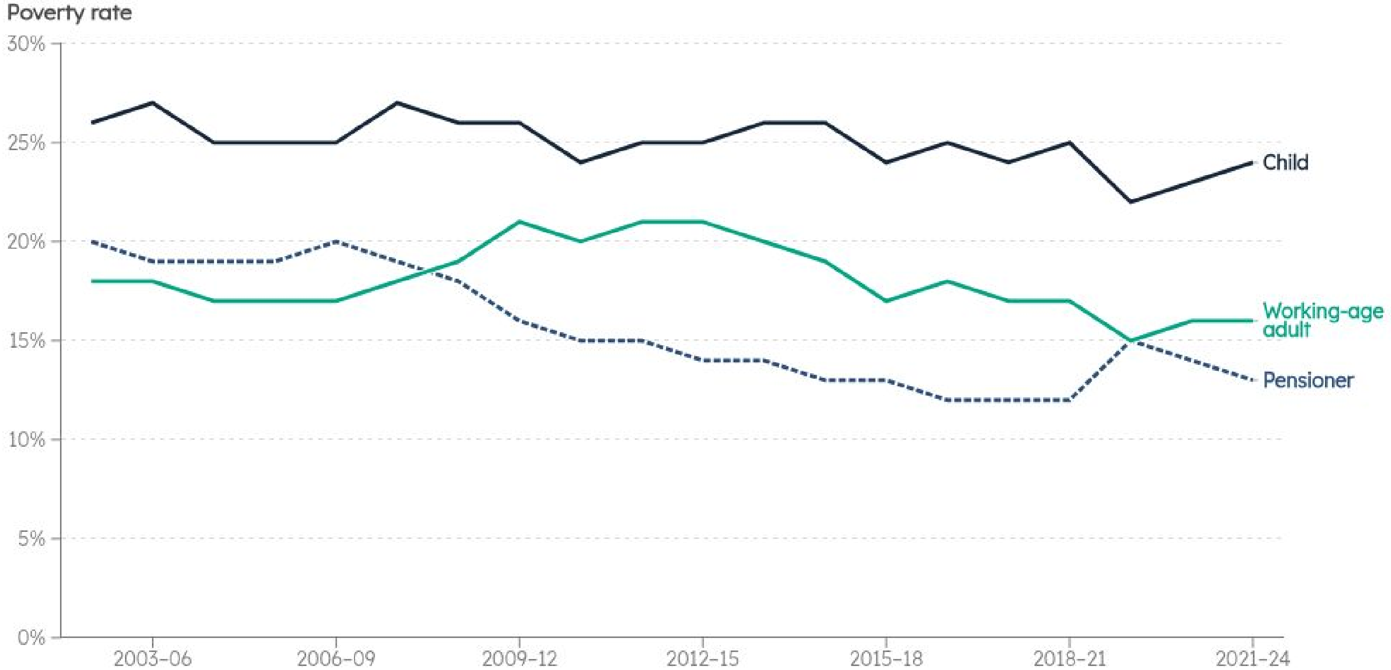
Poverty across life course: rates of poverty for children, working-age adults, pensioners

Poverty does not affect all groups equally, and levels of child poverty, in particular, remain especially high. The latest data shows that:

- 1 in 4 children (24%) — 110,000 children — are growing up in poverty in Northern Ireland
- around 3 in 20 working-age adults (16%) — 180,000 are living in poverty, with little change over the long term
- more than 1 in 10 older people (13%) — 40,000 are living in poverty.

In stark contrast, pensioner poverty has fallen significantly over the past 2 decades, with 13% of older people (40,000) now living in poverty. This improvement reflects the impact of targeted social security policy interventions, such as pension credit and the triple lock, which have strengthened the safety net for older people. Meanwhile, 16% of working-age adults — 180,000 people — live in poverty, with less change over the long term (Figure 3).

Figure 3: Poverty across the life course



Source: JRF analysis of Households Below Average Income, 2023/24, DWP

The divergence across the life course illustrates that policy interventions make a difference. While pensioners have largely sustained improvements, children continue to bear the brunt of poverty in Northern Ireland. Additionally, poverty does not fall evenly across all geographies in Northern Ireland. As Table 2 shows, certain parts of Northern Ireland are experiencing particular hardship.

The geography of poverty

Poverty is not distributed evenly across Northern Ireland. Local labour market conditions, transport connectivity, access to childcare and housing costs all influence the ability of households to secure stable and sufficient incomes. Areas with weaker employment opportunities or higher housing costs tend to experience higher rates of poverty. Table 2 shows estimated poverty rates by local government district, highlighting the regional disparities that shape everyday experiences of financial hardship.

Table 2: Poverty rates by local government district in ascending order

Local Government District	Poverty Rate
Derry City & Strabane	24
Causeway Coast and Glens	23
Fermanagh & Omagh	22
Mid Ulster	20
Newry Mourne & Down	19
Ards & North Down	18

Local Government District	Poverty Rate
Antrim & Newtownabbey	15
Belfast City	15
Mid & East Antrim	15
Armagh City, Banbridge & Craigavon	14
Lisburn & Castlereagh City	13

Source: Department for Communities (2025e)

These figures reveal clear geographical inequalities. It is worth remembering that within certain councils – for example, Belfast City — there are also areas with particularly high levels of deprivation. Poverty is most concentrated in the north-west and western districts, such as Derry City & Strabane and Fermanagh & Omagh, where local economies are more rural and employment options more limited.

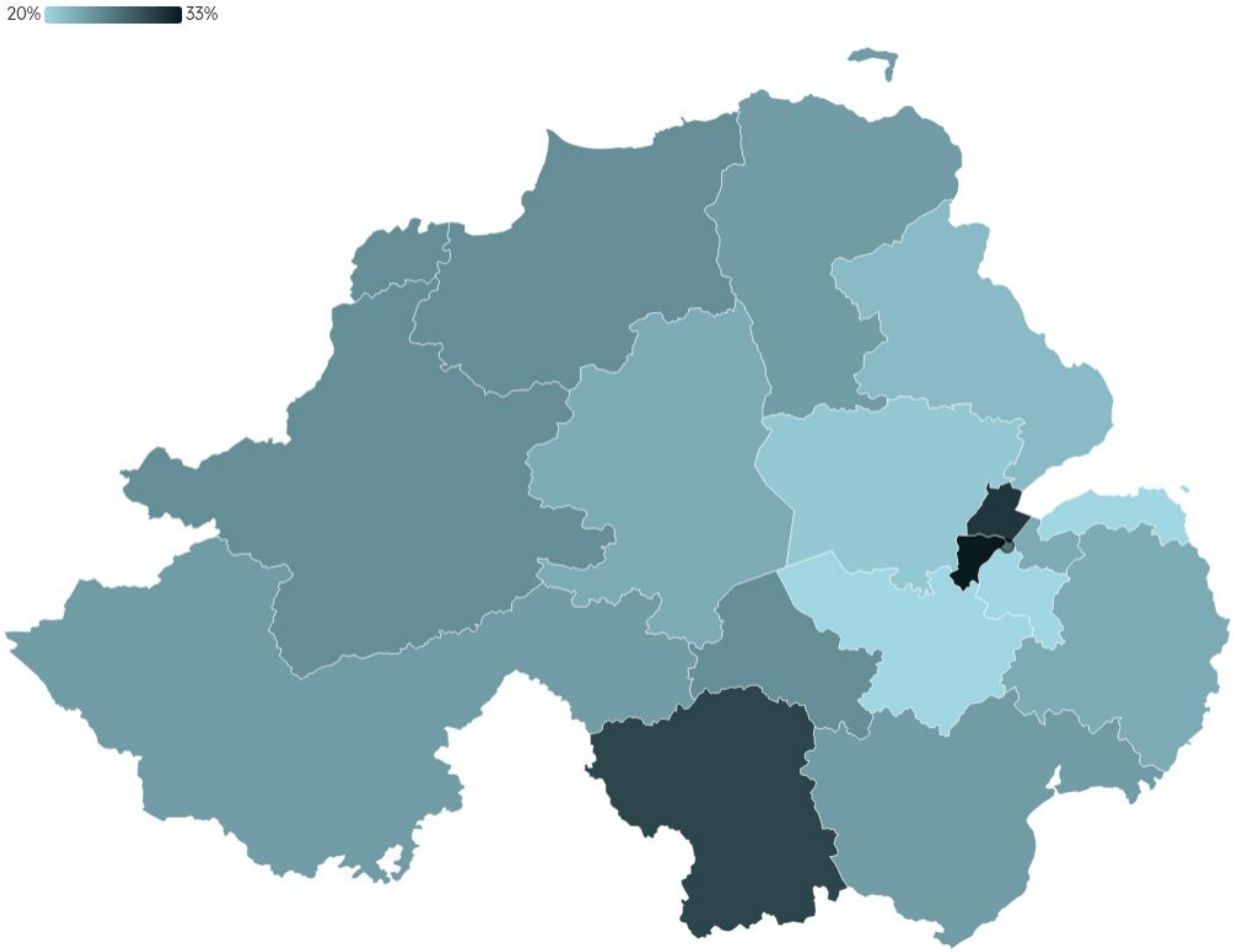
In contrast, rates are lower in districts surrounding Belfast and the east of Northern Ireland, where labour markets are stronger and living costs more closely align with wage levels. This all has implications for the Department for the Economy's commitment to regional balance and the Executive's wider Investment Strategy.

Child poverty

Children have consistently had the highest levels of poverty in NI over the last 20 years. Around 1 in 4 children — 110,000 young people — are growing up in poverty in Northern Ireland. This is despite the Child Poverty Strategy 2016–22, a policy that directly aimed to reduce it and which ended 3 years ago without delivering significant progress (Department for Communities, 2016).

Child poverty rates range from areas with the lowest child poverty rate of 20% (North Down) to 33% (Belfast West), showing that while children are struggling in every part of Northern Ireland, some areas have disproportionately high concentrations of child poverty (Figure 4).

Figure 4: Local child poverty rates

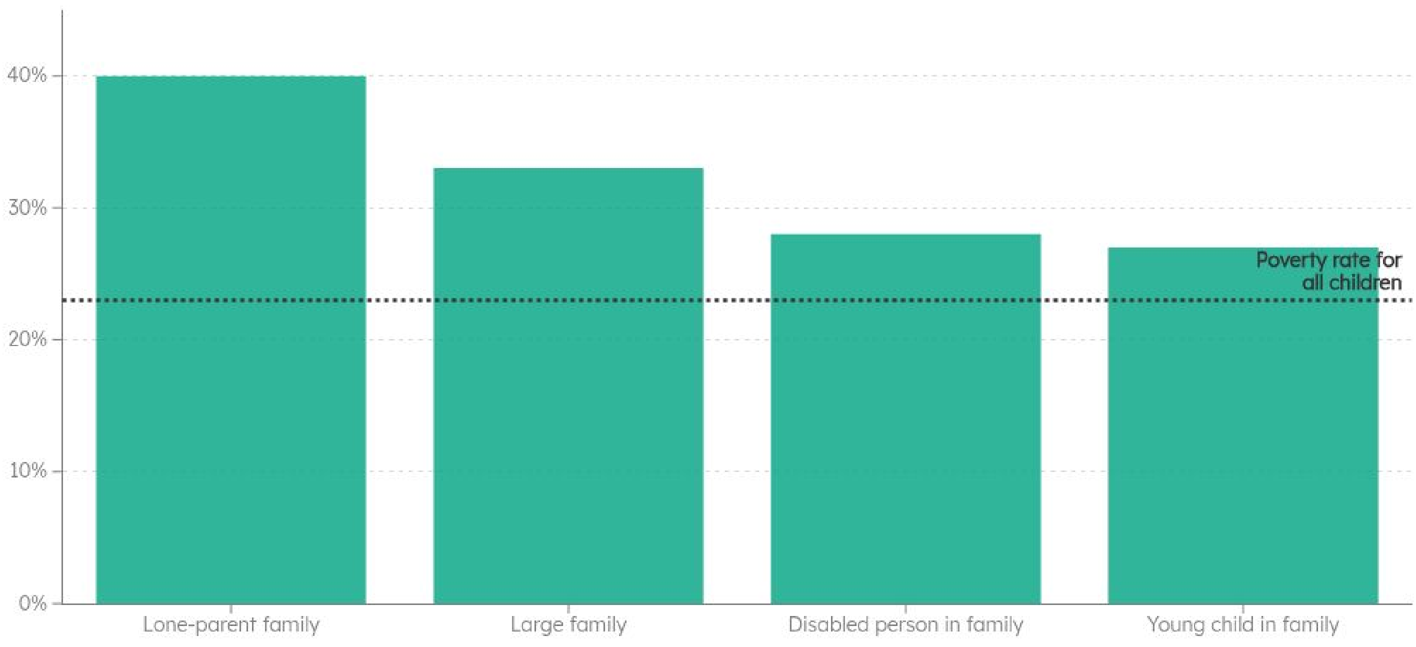


Source: Child poverty rate estimates, after housing costs, from Loughborough University, 2023/24, Boundary Commission for Northern Ireland

Family composition and poverty

Equally, the risk for children is not spread evenly across families in Northern Ireland, with certain family types facing particularly high risks of poverty (Figure 5). When we analyse child poverty rates by family type, we can see that some families are most at risk of poverty in Northern Ireland. Lone parents (40%) and families with 3 or more children (33%) face particularly high risks of poverty. Families with a child under 5 years old (27%) and families with a member with a disability (28%) also experience higher-than-average rates of child poverty.

Figure 5: Child poverty rate by family type



Source: JRF analysis of Households Below Average Income, 2023/24, DWP

Disability and poverty

Disabled people face a higher risk of poverty, driven partly by the additional costs associated with disability and ill health, and partly by the barriers to work that disabled people face. For people living with a disability or life-limiting condition that means they cannot ever work, they need the support of a social security system that offers adequate protection and resources to live a dignified life.

At the last census, 460,000 people (24% of the population) in Northern Ireland reported having a limiting long-term health problem or disability (NISRA, 2022).

The poverty measure used in this section assesses income after housing costs and excludes disability benefits from household income. This exclusion is intentional, as disability benefits are meant to cover the additional expenses associated with disability. Including these benefits alongside other income sources could therefore underestimate the actual poverty risk. For example, many disabled individuals face extra expenses to support independent living, and may require ongoing therapies. In addition, certain impairments or health conditions can significantly increase energy consumption, and limited accessibility in public transport often forces some disabled people to depend on taxis or private hire vehicles for their mobility (Wright et al., 2024).

Table 3 compares the poverty rates for those with disabilities and those without. The disparity remains especially pronounced among working-age adults: those with disabilities are significantly more likely to experience poverty than their non-disabled counterparts (37% compared with 13%).

Table 3a: Poverty rates for disabled people

Age group of disable person	Poverty rate (%)
Child	30%
Working-age adult	37%
Pensioner	17%

Table 3b: Poverty rates for people who are not disabled

Age group for people who are not disabled	Poverty rate (%)
Child	24%
Working-age adult	13%
Pensioner	15%

The disability employment gap in Northern Ireland is 38% (Department for Work and Pensions, 2025). That means that 83% of people without a disability are in employment, but only 45% of people with a disability are employed.

The new draft Disability and Work Strategy that is currently under consultation (Department for Communities, 2025a) sets an ambition to get an additional 50,000 disabled people into work by March 2036 and to increase the disability employment rate to 50% and beyond. It also states an intention to ensure disabled people can access ‘better jobs, helping to reduce the disability pay gap; reduce underemployment; and support more disabled people into self-employment’ (Department for Communities, 2025a).

The strategy’s ambition to deliver a step change for people with a disability in the labour market is welcome. We know that people with a disability in the workforce are often affected by low pay and job insecurity. One-third of working disabled people work part-time in Northern Ireland, compared to under one-fifth in the UK (Ulster University Economic Policy Centre, 2022). These factors often make it difficult to depend on work as a route out of poverty or make disabled people more likely to fall into poverty if an unexpected cost, illness or other changes in their circumstances emerge. Importantly, too, disabled people in work (13%) are more likely than non-disabled people (9%) to be self-employed (Navani et al., 2023). This means they do not receive Statutory Sick Pay (SSP) and therefore are reliant on personal savings or private insurance for income when they cannot work due to illness.

Equally important is action to address the evidence of lower educational qualification levels among disabled persons in NI compared with other regions in the UK. In 2021, for example, 25% of disabled people in Northern Ireland obtained no qualifications compared to England, where it was only 12% (ONS, 2022). This can be understood as potentially related to both systemic educational issues for those with Special Educational Needs and disability, alongside a fragile employment support environment that is under significant financial strain. Students with additional needs or disability can frequently leave school without the work readiness skills that employers expect, and employers are often ill-equipped to support them fully.

Voluntary, community and public sector employment support programmes, which help people move towards the labour market through tailored and intensive support, are a significant factor in the landscape of support for people with a disability. Current funding pressures that particularly affect the voluntary and community provisions risk, however, undermining the potential for a regionally balanced accessible pathway for all.

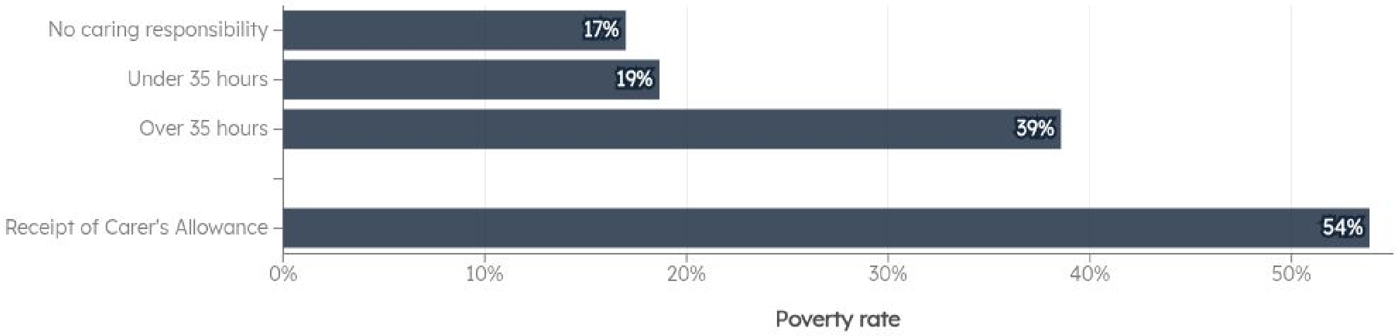
Employment support is not, however, the whole solution because not everyone with a disability is able to work. In fully tackling the unacceptable rates of poverty experienced by people with disabilities, social security remains a crucial tool in protecting people with disabilities from hardship.

Carers and poverty

Carers in Northern Ireland are at greater risk of poverty than those without caring responsibilities, and the likelihood of experiencing poverty rises with the number of hours of care provided. There is a high relationship between disability and caring. In Northern Ireland, 82% of carers have someone in their household who is disabled compared to 39% of non-carers. Because of this, we once again measure poverty rates after housing costs and excluding disability benefits from household income.

People who are not carers have a poverty rate (excluding disability benefits) of 17%, compared to 19% for those caring for under 35 hours per week (Figure 6). However, this percentage rises sharply to 39% for those providing 35 hours or more of care each week. This demonstrates a strong link between the intensity of unpaid care and the risk of poverty. Poverty rates are highest among people receiving Carer's Allowance, reaching a rate of 54%. The high poverty rate is expected to some extent, given the Carer's Allowance earnings rules, but it still shows that the benefit level is often too low to avoid poverty.

Figure 6: Poverty rate (excluding disability benefits) by caring responsibilities and whether in receipt of Carer's Allowance



Source: JRF analysis of Households Below Average Income, 2023/24, DWP
Note: Carer's Allowance includes anyone in a family in receipt of Carer's Allowance

The amount of time spent caring affects a carer's ability to work. Carers who care for someone 35 hours or more a week are much less likely to be in work than people who are not carers. Just over half of carers caring full-time are not in employment (52%), and just 24% work full-time. According to JRF research, unpaid carers lose an average of £414 each month in earnings, rising to £628 per month after 6 years of unpaid care (Jitendra, Woodruff and Thompson, 2023). It is clear that those who cannot work should be supported financially in other ways.

Ethnicity and poverty

According to the latest Households Below Average Income (HBAI) data, poverty rates remain higher among people from global majority (ethnic minority) backgrounds than among white people in Northern Ireland. The most recent figures indicate that 26% of individuals from an ethnic minority background are living in poverty, compared with 17% of white individuals. While this headline statistic highlights the scale of inequality, it must be interpreted with caution: there are significant limitations in the underlying data that make it difficult to draw firm conclusions about the scale or causes of ethnic disparities in poverty in Northern Ireland.

One key challenge lies in the limitations of surveys such as the Family Resources Survey (FRS), which underpins the HBAI dataset. Because ethnic minority populations make up a small proportion of the Northern Ireland sample, the number of respondents identifying as belonging to minority ethnic groups is low each year. This leads to 2 major problems.

First, the data must often be aggregated into broad categories such as ‘white’ and ‘ethnic minority’, obscuring important differences between communities. Second, sample sizes are so small that it becomes difficult to determine whether changes in poverty rates from year to year represent real trends or simply statistical noise caused by sampling variation.

The figures in Table 4 show how the small number of minority ethnic respondents limits the reliability of estimates. For comparison, the number of white respondents each year is around 40 times higher, allowing for much more stable and precise trend analysis.

Table 4: Ethnic minority respondents in the Northern Irish HBAI sample

Year	Ethnic minority respondents	Total sample size

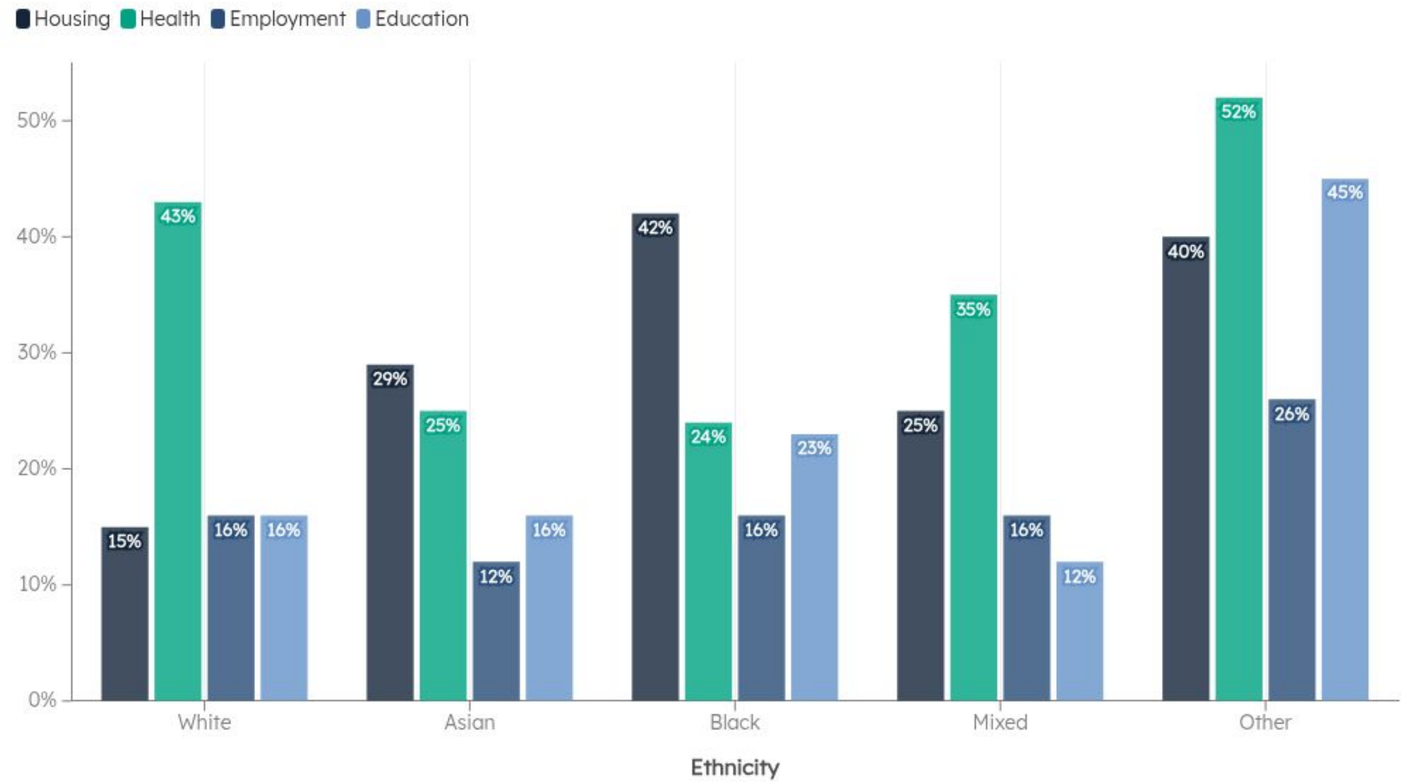
2023/24	153	4,073
2022/23	123	4,207
2021/22	109	3,572

Source: HBAI

The Census can provide some complementary insights, but it too has limitations. While it offers wide population coverage, it does not directly collect data on income, earnings or benefits — the key indicators required to understand poverty. Instead, we need to rely on proxy measures such as employment status, housing tenure, educational attainment or household deprivation indices. These indicators are valuable for understanding relative deprivation but cannot capture the full financial reality of households or be easily compared with survey-based measures of poverty.

Analysis of Census 2021 household deprivation data shows differences in experiences of deprivation between groups (Figure 7). Rates of being deprived in one or more dimensions (employment, education, health, or housing) are 57% for white people, 57% for Asian people, 68% for Black people, 47% for those of mixed background and 82% for those classified as ‘other’. However, these aggregate rates conceal significant variation by deprivation type. For instance, housing deprivation affects 15% of white households compared with 42% of Black households, highlighting a particularly acute disparity in access to adequate housing.

Figure 7: Rates of deprivation across deprivation domains by ethnicity



Source: Census 2021, NISRA

The Census also provides only a snapshot of circumstances at a single point in time, collected once every 10 years. It cannot track how individuals and families move in and out of poverty, how employment patterns fluctuate or how policy interventions affect outcomes for different ethnic groups. This makes it ill-suited to understanding the dynamic processes that drive poverty, particularly among minority ethnic households that may face unstable employment, insecure immigration status or barriers linked to discrimination.

A crucial way to improve this situation is through data linkage, combining Census, administrative and survey data to explore how multiple drivers of poverty intersect. The Administrative Data Research Centre (ADRC) Northern Ireland partnership, between Northern Ireland Statistics and Research Agency (NISRA), Queen's University Belfast and Ulster University, is explicitly designed to enable such linked-data research (ADRC NI, 2025). The technical capacity for linkage exists, but there remain barriers to the routine linking of ethnicity, administrative and survey datasets for poverty research. This is an important impediment to effective policy-making in Northern Ireland.

Without such linkage — and given the low numbers of minority ethnic respondents in surveys like the FRS — it is almost impossible to explore how multiple drivers of poverty interact within minority ethnic communities. This limitation itself is an inequality: while we can analyse how poverty, work, and family structures intersect within the white population, the same level of detail remains inaccessible for minority ethnic groups. This deficit needs to be remedied to support effective policy development in Northern Ireland.

Protecting people from poverty: warning signals

In our last report, we flagged that the welfare reform mitigations and the lower costs of housing appeared to be working as vital protections from poverty in Northern Ireland (Matejic and Birt, 2022). The welfare reform mitigations, agreed by the Northern Ireland Executive in

2015, allocated just over £500 million over a 4-year period to protect people against the impact of social security cuts (The Welfare Reform (NI) Order, 2015).

The Executive's decision to mitigate the social sector size criteria (often referred to as the Bedroom Tax) and the benefit cap and to introduce the Universal Credit Contingency Grant (now Universal Credit New Claims Grant) administered through the Discretionary Support Scheme in Northern Ireland are good examples of how the Northern Ireland Executive has utilised its devolved powers to safeguard people from the scarring impact of social security cuts. The Executive's recent decision to extend the mitigations demonstrates a welcome acknowledgement that the mitigations remain as important now as they were a decade ago (Department for Communities, 2024b).

The Independent Review of the Mitigations in 2022 made important proposals for introducing further measures to build on the existing mitigations (Department for Communities, 2022b). To date, progress has not been made on these recommendations, nor on recommendations from the Independent Review of Discretionary Support to improve the Discretionary Support Scheme that makes a profound difference for people in crisis (Department for Communities, 2022a).

Implementation of these recommendations would make an important contribution to improving the lives of people living in poverty in Northern Ireland, especially in the context of the current warning signals of the fragility of people's economic security.

Income and savings that build financial resilience

Income and savings can protect against poverty by providing a financial cushion during emergencies, covering basic needs, and supporting long-term stability. An adequate, steady income means that households can plan ahead and build savings that create the security to deal with unexpected expenses or life changes.

Low incomes, however, remain a defining feature of life in Northern Ireland. Between 2021 and 2024, the median weekly household income stood at £635 – lower than in both England (£664) and Scotland (£644), but higher than in Wales (£616). This limits the capacity of households to build up savings or prepare for unexpected costs.

Financial resilience is especially weak. Nearly half of the population in Northern Ireland (46%) have less than £1,500 in savings.

This means that for many households, even the most minor setback, such as a broken appliance or reduced work hours, can quickly spiral into crisis. The lack of a financial buffer often locks families into cycles of insecurity and debt, leaving them constantly on the edge.

Social security

We know that our social security system is not protecting people from poverty, especially in an environment with a high cost of living. For some, the social security system is not safeguarding people from the risks of destitution (Fitzpatrick et al., 2023).

In Northern Ireland, around 220,000 individuals were in receipt of Universal Credit (UC) in May 2025, within just over 190,000 households (Department for Communities, 2025f). Of those households in payment, 21,000 included couples with children receiving an average of £1,190, and almost 73,000 were households with a lone parent with children receiving an average of £1,280 (Department for Communities, 2025f).

We welcome the decision to lift the two-child limit. Around 50,000 children in over 14,000 households in Northern Ireland have been affected by this policy, missing out on up to £3,514 of support per child in 2025/26 (End Child Poverty, 2025). Evidence highlighted that 59% of children in families impacted by the limit had at least 1 parent in work, and that this policy was directly linked to higher child poverty rates (End Child Poverty, 2025; UK Government, 2023).

This welcome change, starting in April 2026, comes at a time when the estimated cost of raising a child in the UK in 2025 reached £250,000 for a couple, and £290,000 for a lone parent (Child Poverty Action Group, 2025). For families with children, even where parents are working full-time, it can still be a struggle to meet basic costs (Child Poverty Action Group, 2025). The evidence further indicates that larger families with 3 children — despite having 2 parents in full-time work on a median wage — are unable to afford a minimum, publicly defined acceptable standard of living (Child Poverty Action Group, 2025).

This decision will give some families in Northern Ireland welcome relief, but we know there is still a mountain to climb. Housing costs and bills are still too high, our safety nets are too frail, the labour market is complex and the cost to workers of caring for their loved ones is significant. These are all areas in which our Executive can take action and make a difference in Northern Ireland.

The social security system needs to provide a vital safety net for people when they are not in work and for the times when people come up against life circumstances — caring responsibilities, poor health — that put barriers in the way of entering or progressing in work.

This is unfortunately not the case for significant numbers of people across the UK, including in Northern Ireland.

This is why JRF and Trussell argue that the basic rate of UC should **at least** cover the cost of essentials so that social security offers protection when people might need it (Trussell and JRF, 2025). Too many people are being expected to cope with too little income. Around 5 in 6 low-income households that receive UC often go without life's essentials (JRF, 2025).

Our research shows that a single adult needs at least £120 a week to afford the essentials; however, the basic rate from April 2026 is expected to only be £98 a week, meaning a shortfall in being able to afford essentials of £1,000 per year (The Big Issue, 2025). For a couple (without children), the calculation indicates that they would need £205 a week to be able to afford essentials and avoid hardship. However, UC is not currently set according to an independent calculation of the price of essentials, and often people receive even less if they face deductions from their support.

Table 5: Amount needed to afford essentials for adults in a household 2025/26 (compared to 2024/25)

Essential	Single £ per week	Couple £ per week
Food and non-alcoholic drinks	40 (+1)	73 (+1)
Electricity and gas	26 (+1)	35 (-3)
Water	6 (-)	9 (+1)
Clothes and shoes	7 (+1)	12 (-)

Essential	Single £ per week	Couple £ perweek
Communications, including phones, internet and postage	8 (+1)	11 (-1)
Travel	20 (+4)	40 (+8)
Sundries — for example toiletries, haircuts, cleaning materials, bank charges	15 (-)	23 (-)
Total (rounded)	**120 (-)**	**205 (+5)**

Source: The Essentials Guarantee level update for 2025–6 (Trussell and JRF, 2025)

Housing

The importance of access to decent, safe and affordable homes cannot be understated as a buffer against poverty and to deliver good economic, social and well-being outcomes. Historically, cheaper housing has been a critical protective factor against poverty in Northern Ireland. But this situation is significantly changing.

Currently, Northern Ireland has 50,000 people on the waiting list for social housing (Department for Communities, 2025d). Nearly 40,000 of those households on this waitlist are experiencing ‘housing stress’ – defined as those with 30 or more points under the Housing Selection Scheme, awarded based on factors like housing conditions and family size to determine need (NISRA, 2025a). According to Simon Community (2025), nearly 20,000 children under 18 are officially recorded as homeless, and families make up over half (57%) of the people with official homelessness status.

Across all tenures, the poverty rate is highest amongst social renters at 36%, around 70,000 people. For those in social housing, low levels of income from earnings and benefits are a substantial driver of poverty, while comparatively lower housing costs play a protective role in preventing families from being pulled deeper into poverty.

The introduction of the Welfare Supplementary Payment (UK Government, 2017) for those in Social Housing impacted by the social sector size criteria, often referred to as the ‘Bedroom Tax’, in 2016 has protected almost 38,000 households who would have been affected had the social sector size criteria policy not been mitigated by the Northern Ireland Executive (Department for Communities, 2024b).

The recent Housing Supply Strategy set an ambition to deliver at least 100,000 homes (across all tenures) and to ensure one third of those (33,000) are social homes (Department for

Communities, 2024a). This is welcome. Already, however, only one year after the Housing Supply Strategy was published, there are worrying developments.

After Executive budget allocations, the Social Housing Development Programme reported it will only be able to deliver around 400 new social homes in 2024/25, significantly below the stated target of 2,000 (Northern Ireland Housing Executive, 2024). This was described by the Housing Executive as ‘the largest projected drop in social housing output of its kind in a generation at a time when housing need is at its most acute’ (Northern Ireland Housing Executive, 2024).

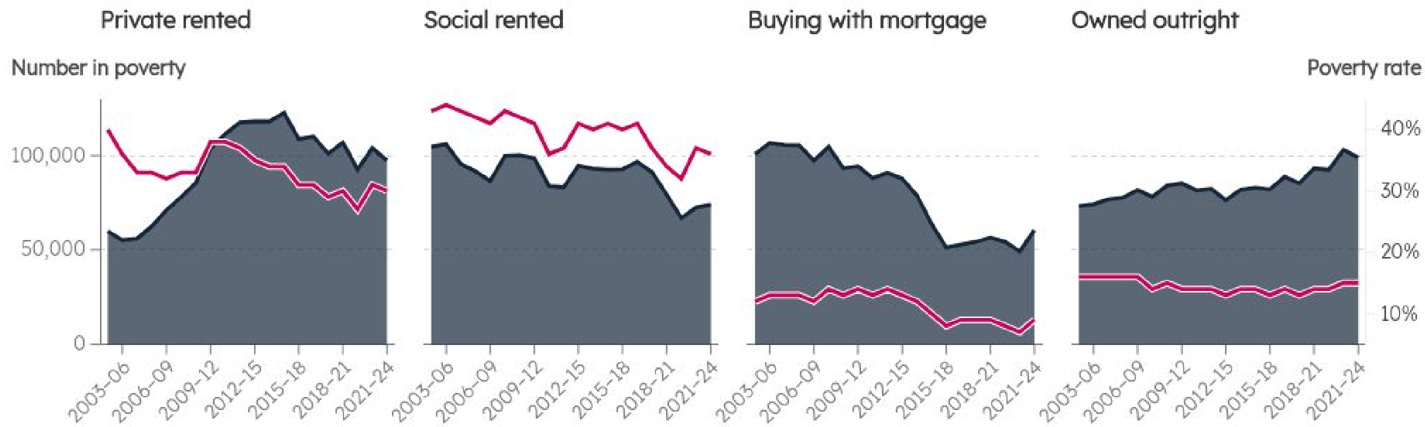
What is increasingly clear is that the failure to deliver sufficient new social housing stock commensurate with the level of need has pushed more families towards the more expensive and less secure private rental sector.

Within this context, the private rental sector has grown substantially in the last 20 years, exposing more people to higher housing costs, increasing the risk of poverty and exposure to often poorer quality and less secure housing.

Since 2002–05, the number of people living in the private rented sector has more than doubled to around 320,000 by 2021–24, with the growth occurring between 2002–05 and 2014–17. With it, the numbers living in poverty in this tenure, although they have fallen in recent years, have increased by 63% to stand at around 100,000 in 2021–24 (Figure 8). 3 in 10 private renters in

Northern Ireland live in poverty.

Figure 8: Poverty rates and numbers in poverty by tenure



Source: JRF analysis of Households Below Average Income, 2023/24, DWP

Private renters in Northern Ireland pay rents that are 41% higher than those in the social rented sector). More than a quarter (28%) of private renters in poverty are only in poverty once housing costs are factored in. Additionally, while private rents in Northern Ireland have historically been substantially lower on average than compared to the rest of the UK, in recent years Northern Ireland has seen disproportionately high rates of private rental growth: rents in Northern Ireland have increased by almost half (46%) since 2000, compared to 31% in England and 34% in Wales.

In some areas, rents have accelerated even faster, increasing by 52% in Belfast, for example, over the same period (ONS, 2025). If these trends continue, it is likely that housing costs will increasingly become a barrier to addressing poverty rates and pull increasing numbers of private renters into poverty.

For families already on low incomes, these steep increases are impossible to absorb. Half of those in poverty in the private rental sector are families with children, and the situation is particularly severe for lone parents, 43% of whom in private rented accommodation are in poverty.

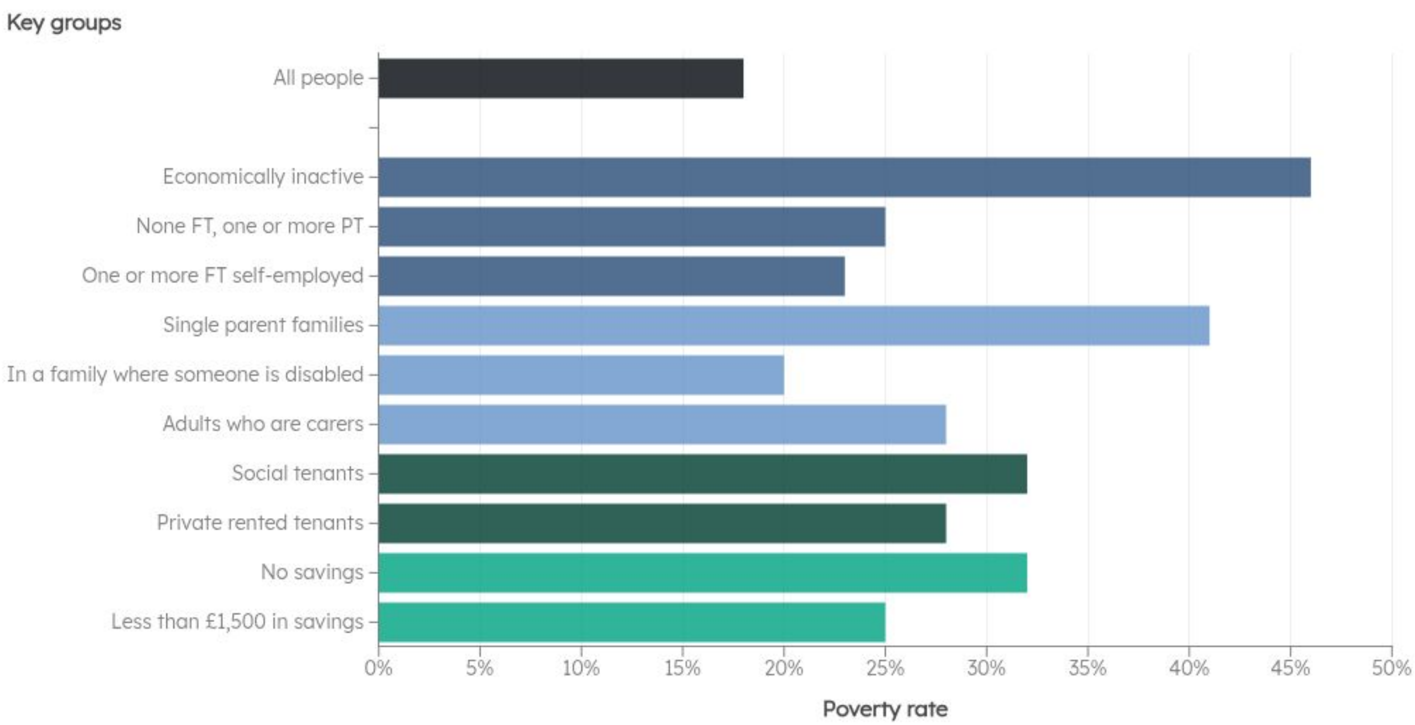
The picture is stark: rising rents are locking more families into hardship, while supply constraints mean affordable alternatives are scarce. Housing costs, once a relatively modest pressure in Northern Ireland compared with other parts of the UK, are becoming a central key risk factor of poverty.

Summary of the progress on poverty in Northern Ireland

Recent efforts to tackle poverty in Northern Ireland reveal a story of stagnation. Although there were some signs of progress before the pandemic, these gains have stalled. Many households continue to struggle with inadequate incomes and low levels of savings. Housing costs — once a relatively minor pressure compared to other parts of the UK — is now emitting a warning signal to policy-makers.

The impact is not felt evenly across the population. Figure 9 highlights the groups most at risk of experiencing poverty.

Figure 9: Summary of poverty rates for key at-risk groups



Source: NISRA
Note: FT = full-time, PT = part-time

For many within these at-risk groups, the odds are stacked against them when it comes to work being a protective factor or the route out of poverty. That is why the next section of the report looks at in-work poverty — the challenges faced by people who are working but still struggling to make ends meet.

4. Is work working?

There is often a tendency for anti-poverty policy responses and debates to single out supporting people into work as the most effective and sustainable way to reduce poverty, emphasising the additional benefits to the economy and increased participation in the labour market. The draft Anti-Poverty Strategy (Department for Communities, 2025b) and the draft Disability and Work Strategy (Department for Communities, 2025a) both emphasise the expectation that getting and keeping paid work will reliably provide a route out of poverty and protect people from falling into poverty.

While work is an important factor in protecting people from poverty, this is not true across the board. The latest data paints a picture at odds with the expectation that work is a reliable route out of poverty. It shows that a significant majority of people in poverty — including 64% of children (70,000) and 60% (110,000) of working-age adults — live in households with someone in work. This challenges the notion that employment alone is a guaranteed path out of poverty.

A ‘work first‘ approach has often failed to adequately tackle poverty by placing too much emphasis on getting people into any job rather than looking at the quality, accessibility and sustainability of work, and neglecting other significant barriers like poor health, unaffordable childcare or housing (Tomlinson, 2024). It also relies heavily on an assumption that gaining employment will always align with good, productive job matches where an individual or household can rely on adequate wages, appropriate flexibility according to their needs, or a role within a reasonable distance for accessibility and minimal transport costs.

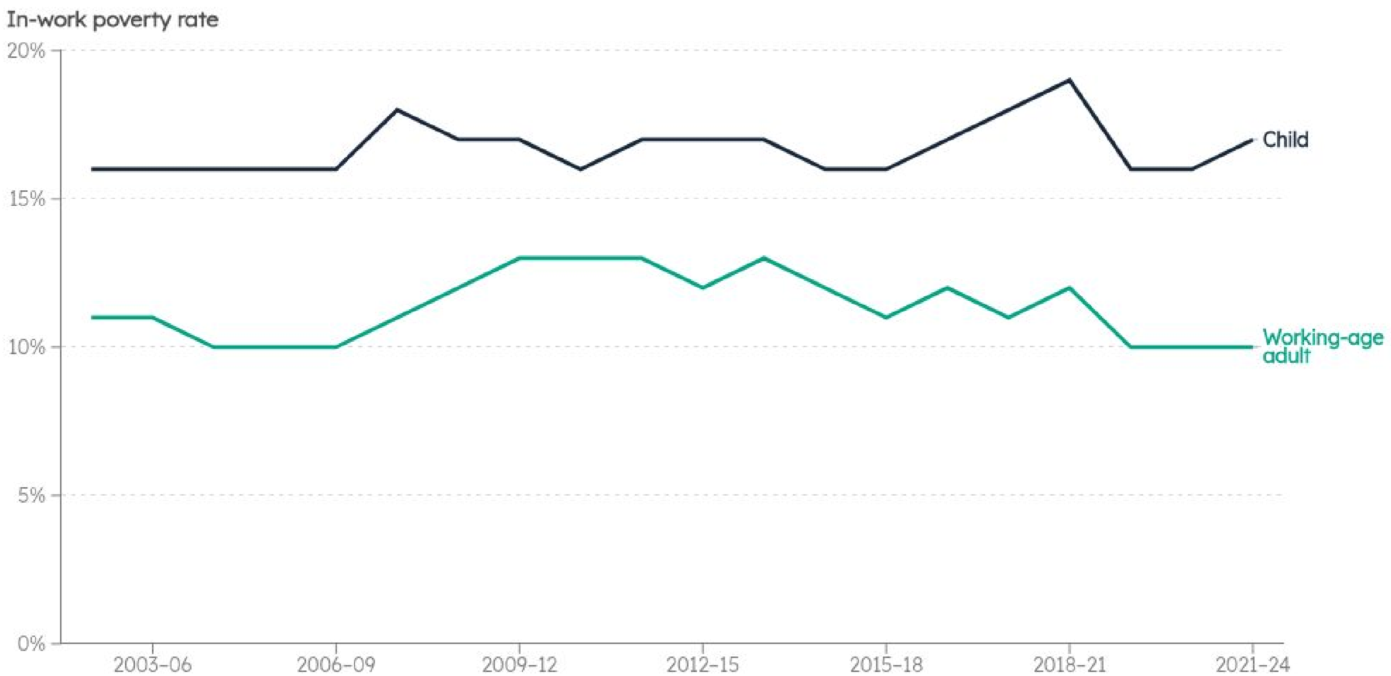
A further assumption is that entry into the labour market will automatically be followed by progression, which would enable greater social mobility and increased income. This approach — sometimes coined as ‘ABC’ (‘Any job first, a Better job next and into a Career’) — risks, however, ‘pushing people into lower paid jobs that leave many with inadequate and insecure incomes’ (New Economics Foundation, 2024).

As noted earlier, there are opportunities within a final and adequately resourced Disability and Work Strategy to improve support for people with disabilities in work or in offering tailored support for those able to move towards the labour market. The recent allocation by the Department for Communities of £12.4 million into an expanded JobStart programme to support working-age benefit claimants into employment is also a welcome step, although it is unlikely to shift overall poverty rates at any significant scale (Department for Communities, 2025c).

In this section, we analyse how low pay, insecure work, caring responsibilities and housing pressures interact.

Figure 10 illustrates the impact of in-work poverty in Northern Ireland. In-work poverty rates for both adults and children are too high: 11% of adults and 18% of children living in households where at least one adult works are trapped in poverty. Even when families are in work, many households are not making enough money to cover what they need.

Figure 10: In-work poverty rate for children and working-age adults



Source: JRF analysis of Households Below Average Income, 2023/24, DWP

Behind these statistics lie structural problems in the labour market. Low wages, unpredictable hours, insecure contracts and a lack of progression opportunities mean that many jobs do not provide the stability that families need. For parents with young children, carers, disabled people and those who can only work limited hours, the labour market too often reinforces disadvantage rather than offering a route out of it.

To better understand what is driving the current high numbers of working people who cannot cover the costs of what they need, in the following section, we break down in more detail the reality of in-work poverty. We cover:

- the role of pay
- the role of hours of work
- the industries that people experiencing in-work poverty work in
- the people most at risk of experiencing in-work poverty.

Low pay as a driver of in-work poverty

It is often imagined that workers spend only a short time in low-paid jobs before moving on to something better. However, the evidence disproves this linear narrative. Low wages are a major factor driving in-work poverty. Here, we examine workers who are stuck in low-paid jobs, exploring who they are and the key features of their employment. We also consider those who move in and out of low pay. Throughout this report, we use the real Living Wage (rLW) as the benchmark for defining low pay.

The real Living Wage

The real Living Wage is a voluntary rate calculated annually by the Living Wage Foundation and is based on the actual cost of living in the UK, including essentials such as housing, food and transport into their calculations. It is higher than the Government's National Living Wage, which is the legal minimum employers must pay to workers over a certain age but is based on median earnings rather than real living costs. The real Living Wage more accurately reflects what people need to meet everyday expenses and maintain a decent standard of living.

In 2024, Northern Ireland had the highest proportion of jobs paid below the rLW of all regions of the UK (Living Wage Foundation, 2025). One in 5 jobs (20%) was paid below the rLW, increasing from 16% in 2023. An increase was seen across all regions in the UK between 2023 and 2024 due to the scale of the increase in the rLW, but the increase in Northern Ireland was above the average seen across the UK.

Recent data from the Annual Survey of Hours and Earnings shows that the median wage for a full-time employee in Northern Ireland is £37,100, which is £2,000 lower than the UK median amount. This is despite Northern Ireland's median gross weekly earnings rising by 7.4% from £664 in 2024 to £713 in 2025.

This rapid increase can largely be explained by significant backdated public sector pay settlements resulting from the period of suspension of the Executive (February 2022–February 2024). Therefore, these headline improvements will not necessarily have reached the majority of people working in the priority sectors we have identified as most susceptible to experiencing hardship, despite working. It is also worth noting that this increase will not yet be seen in the latest HBAI data, which covers 2023/24.

Persistent low pay

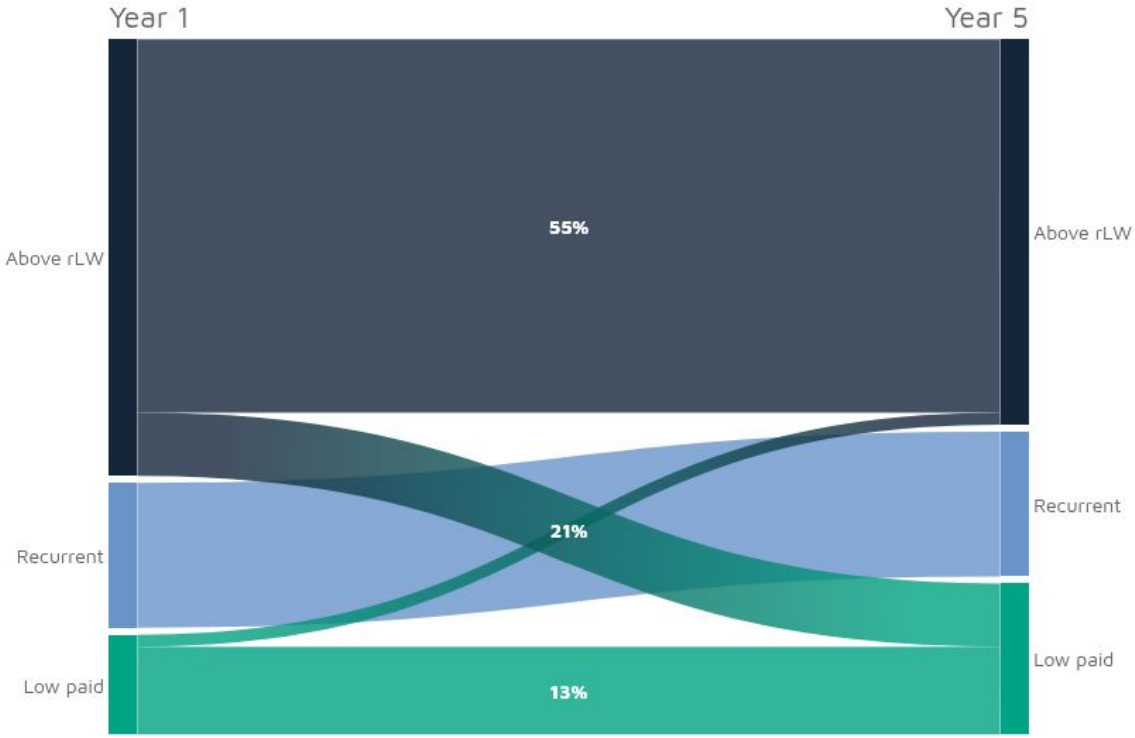
There is a common assumption that low pay is a temporary stage or stepping stone on the way towards career progression and promotion. However, persistent low pay is a defining feature of employment in Northern Ireland.

Our analysis shows that 45% of all workers were paid below the rLW for at least one of the last 5 years.

Notably, 21% of people moved from being paid above the rLW to earning below it, highlighting a downward shift in pay for a significant portion of the workforce, as well as the impact of increases in the rLW over the period (Figure 11). Moving in and out of low pay creates a cycle of financial instability and limited opportunity. Unpredictable earnings make it difficult to budget, save or cope with unexpected costs, while frequent job changes and gaps in employment can hinder skill development and career progression.

The stress of unstable income often harms mental and physical health, and irregular work patterns can disrupt family life and childcare arrangements. Fluctuating income also complicates access to welfare support, sometimes leading to debt or overpayments. Over time, these factors combine to reduce lifetime earnings, hinder pension savings and entrench long-term economic insecurity.

Figure 11: Persistent low pay in Northern Ireland



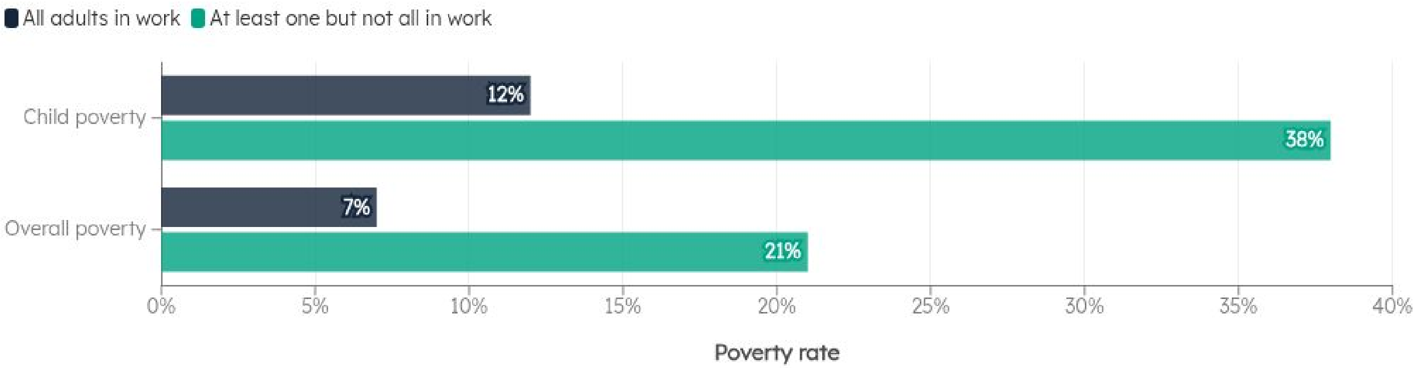
Source: JRF analysis of Understanding Society
Above rLW > above rLW: Those who earn above the rLW in all years.
Above rLW > low paid: Those who earned above the rLW for the first two of the five years considered, before earning below this for the final two.
Low paid > above rLW: Those who earned below the rLW for the first two of the five years considered, before earning above this for the final two.
Low paid > low paid: Those who earned below the rLW for at least four of the five years.
Recurrent: The third category of recurrent low pay is any path not captured above. All will have at least two years out of low pay and at least one year in low pay.

Hours as a driver of in-work poverty

The number of hours a person can work also plays a significant role in in-work poverty. Many workers are limited to part-time, irregular or zero-hours contracts, which restrict their overall earnings even when their hourly pay is above the minimum wage. Caring responsibilities, health issues or lack of flexible opportunities often prevent individuals from taking on additional hours or prevent one member of a couple from working, leaving them unable to reach a sufficient income. This ‘underemployment’ means that, despite being in work, people can struggle to cover basic living costs, creating a persistent cycle of financial insecurity that is not solely due to low pay but also the limited quantity of work available.

As Figure 12 shows, the poverty rate for households where all adults are in work is 7%, compared with 21% for those where at least one but not all adults are working. The impact of this contrast is even more pronounced for children, with poverty affecting 12% of those in households where all adults are working and more than 3 times that rate (38%) where only one adult works.

Figure 12: Poverty rates by household employment status

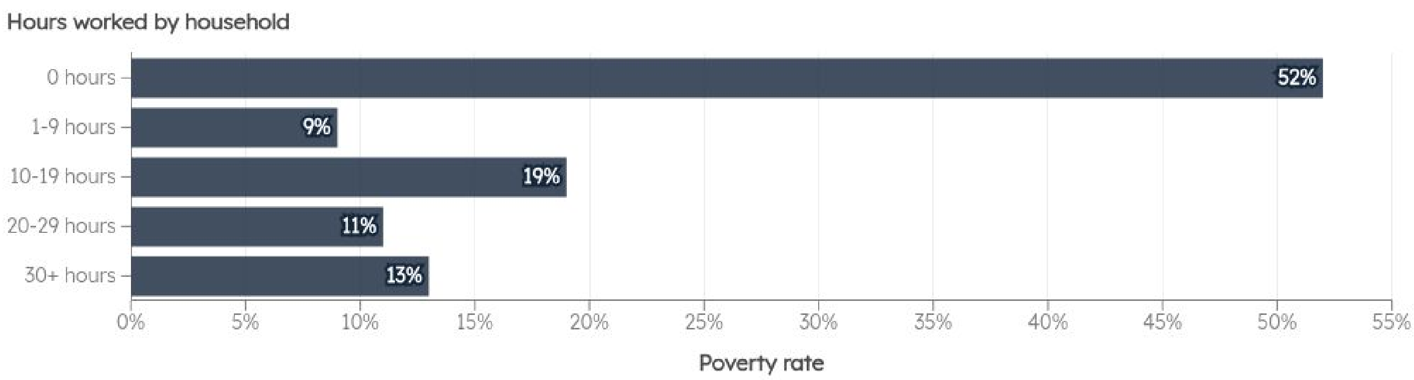


Source: JRF analysis of Households Below Average Income, 2023/24, DWP
Note: This analysis only includes working-age households. 'Overall poverty' excludes pensioner households.

Equally, the number of hours worked in a household matters. In households where adults worked an average of 30 hours or more per week, the poverty rate was just 7%. This increased to 16% among households averaging 16–30 hours, 24% for those averaging 1–15 hours, and 37% for households with no working adults (Figure 13). These numbers highlight the financial insecurity and heightened risk of poverty associated with lower average working hours.

However, as we will see, part-time work is not always a matter of choice but often a necessity shaped by limited and costly childcare, caring responsibilities, health conditions or disability, and weak local labour markets. These realities underline that employment alone cannot be relied upon to shield children from hardship.

Figure 13: Poverty rate by hours worked per household



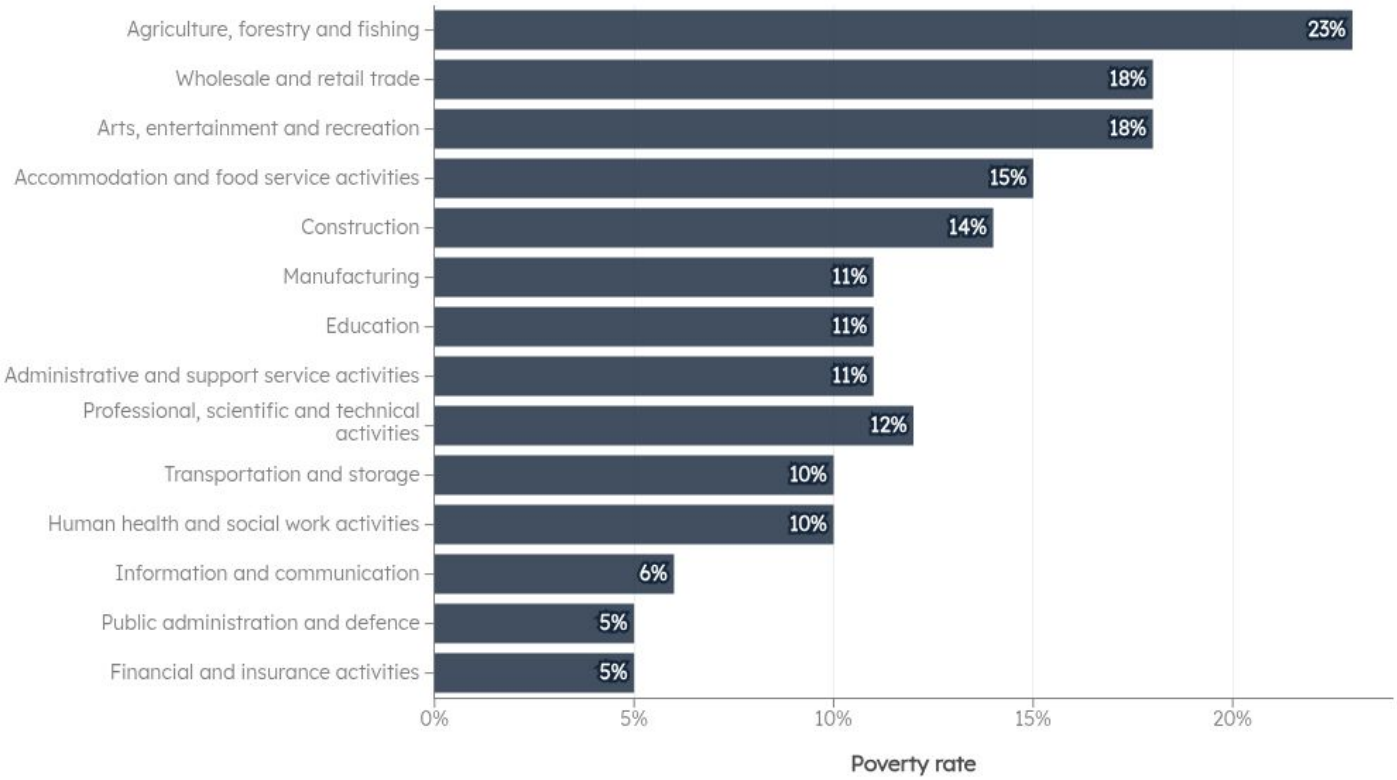
Source: JRF analysis of Households Below Average Income, 2023/24, DWP
Note: This analysis only includes working-age households

Poverty across industry sectors

The risk of in-work poverty is not evenly spread across the economy. Certain industries dominate the landscape of low pay and insecure work. Understanding these sectors is crucial for understanding the nature of working poverty in Northern Ireland — and for finding solutions.

We begin by examining which industries have the highest poverty rates, defined as the proportion of people in families with at least one working adult in that sector who are living in poverty. As shown in Figure 14, between 2021 and 2024, agriculture had the highest rate of people who fell below the poverty line, with nearly 1 in 4 people in Northern Ireland in such families experiencing poverty. Following agriculture, around 18% of people with a family member who works in the arts or in retail were in poverty, while 15% of those with someone employed in hospitality were affected.

Figure 14: Poverty rate for people with one or more person in their family working in listed sector



Source: JRF analysis of Households Below Average Income, 2023/24, DWP
Note: This analysis only includes people in working households.

Another way to understand in-work poverty is by examining the industries where the greatest numbers of people experiencing it are employed. In 2021–23, a significant 22% of those experiencing poverty had a family member working in health and social work. As a result, health and social work will be included, alongside retail, hospitality and the arts, as our priority industries to be examined in the following section.

We note the primary placement of people experiencing relative poverty with someone in their household working in the agriculture, forestry and fishing sector as very concerning. However, our ability to comment on it further would require additional reliable data that is currently unavailable. This is disappointing in a context with a significant rural population, closely connected to this employment sector.

In 2020, approximately 36% of Northern Ireland's population lived in and 58% of its businesses were based in rural areas, but they accounted for less than a quarter (21%) of employees and around a quarter (25%) of total business turnover in the region (DEARA, 2023). These rural businesses predominantly engage in agriculture, forestry, fishing and construction (57%), compared with urban businesses that are more widely spread across a variety of sectors (DEARA, 2023). But additional information is notably missing.

The Rural Needs Act (Northern Ireland) of 2016 requires public bodies to take 'due regard' to the different needs of people in rural areas (UK Government, 2016). This means Executive Departments are expected to implement Rural Needs Impact Assessments (RNIA) for their key policy frameworks. These include comprehensively assessing and collecting evidence of how policies affect rural areas, including in relation to economic and social needs.

The lack of data currently publicly available for this sector and the people working within it indicates that these obligations are not working effectively enough, and we simply do not have enough reliable information to understand properly the drivers and dynamics of this high poverty rate in this sector to better inform policy recommendations.

5. Work that does not pay: understanding priority sectors and barriers to work

Across Northern Ireland, having a job does not guarantee financial security. While employment remains high, too many people find that work does not pay enough to lift them and their families above the poverty line. This reality jars with the current strategic policy frameworks, which emphasise labour market entry as the primary solution to poverty.

The evidence shows that in-work poverty is not confined to a few isolated cases: it is widespread, persistent and concentrated in certain parts of the economy where low wages, unpredictable hours and insecure contracts are the norm. Any anti-poverty efforts must therefore be conscious and active around these structural dynamics shaping people's opportunities and outcomes.

With this in mind, this section focuses on the priority sectors that must be central to all efforts to tackle in-work poverty. This includes:

- hospitality
- health and social work
- retail

- arts.

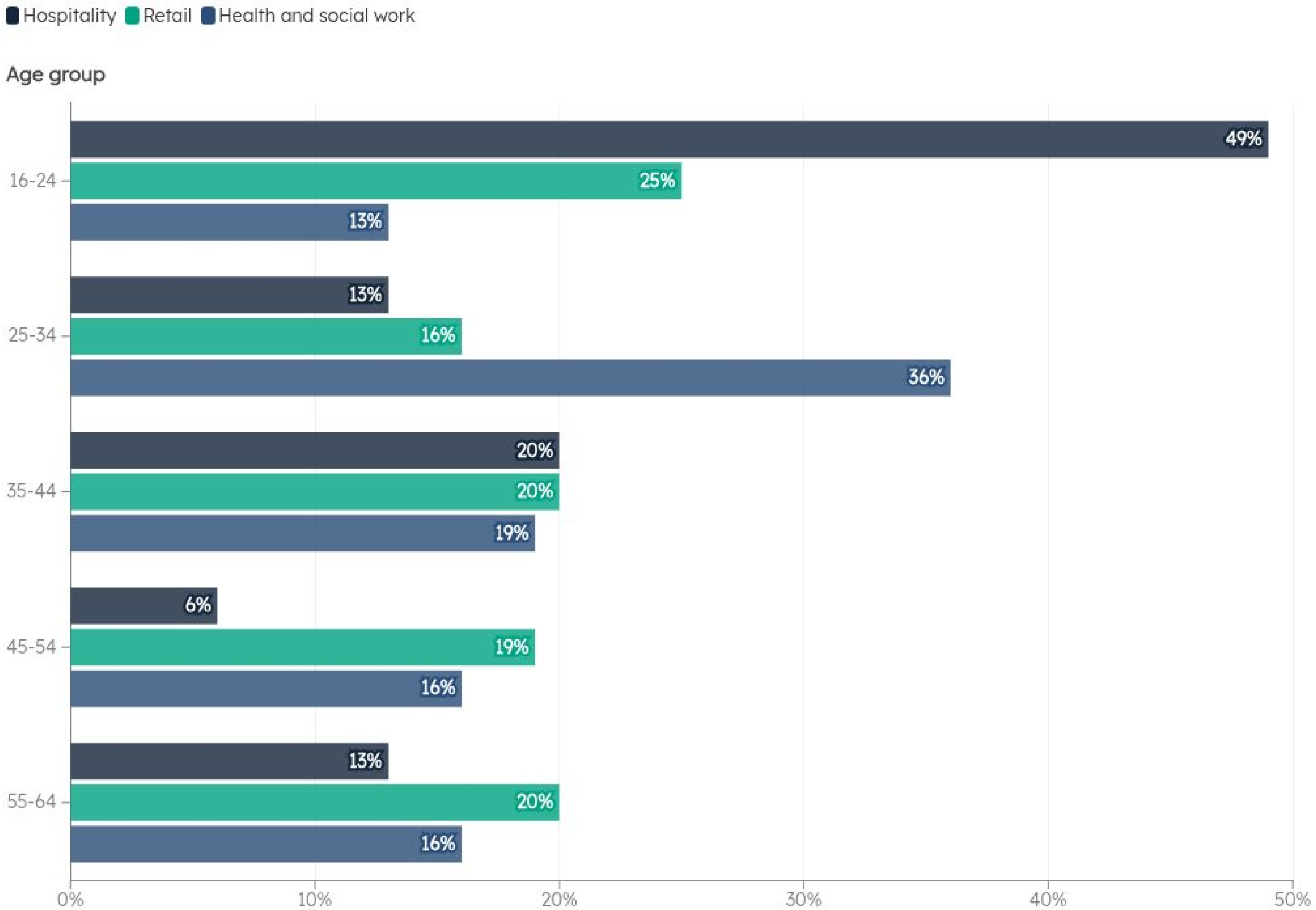
Each plays an essential role in Northern Ireland's social and economic life. They are the jobs that sustain everyday routines – keeping shops open, caring for people, preparing food and supporting community and leisure life. Yet in each, too many workers remain caught in low pay or insecure work.

This section is primarily based on the Annual Population Survey, which is a rich source of data on the labour market. However, sample sizes in Northern Ireland are limited, particularly for the arts. Therefore, we have drawn from qualitative sources and other evidence to help analyse this priority sector. There is also missing pay data across the survey, so analysis of pay does not include individuals where pay has not been recorded.

Hospitality

The hospitality sector — encompassing accommodation, food and beverage services — records the highest concentration of low pay (83%) and one of the lowest shares of full-time employment (49%) (Figure 15). The sector relies heavily on young workers, with 43% of employees aged under 24 and almost half (49%) of all low-paid staff in this age group

Figure 15: Age composition of low-paid workers in sectors



Source: JRF analysis of the Annual Population Survey
Note: We have excluded Arts from this chart due to small sample sizes

Underemployment is particularly acute in hospitality, affecting around 17% of low-paid workers. Promised hours can be reduced at short notice, leaving workers unable to cover bills or plan financially.

A 25-year-old hospitality worker described being offered a full-time 37.5-hour contract, only to have his hours cut to 24 per week without consultation when business slowed. He was unaware of his rights or that he should receive a copy of his contract and felt powerless to challenge changes imposed by his employer:

"I don't want part-time — I can't afford part-time. I won't be earning enough to cover my share of the bills, so I'll have to find somewhere else. It's their restaurant — they can do what they like with the staff. The chef left last month for the same reason. I'm really worried now. They promised me full-time work. That's why I left my last job. I went through the whole process: application, interview, induction, probation. And I've still been screwed over."

Transport barriers further limit opportunities: late-night shifts often finish after public transport ends, forcing some workers to spend a substantial share of their income on taxis simply to get home:

"Getting home is a problem for anybody working in hospitality. I basically have to get work near home or near a bus route and then they have to let me go home before the buses stop running at night. Not happening. Clearing up and getting ready for the next day is part of the job. In one place I spent £125 a week on taxis just getting home — I couldn't make that work."

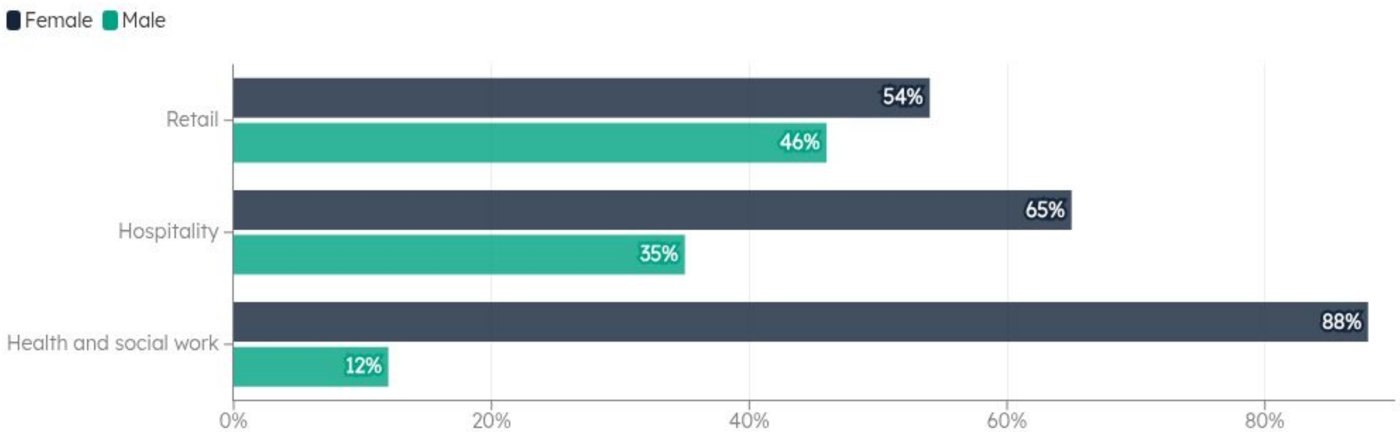
These conditions reveal a sector where low pay intersects with insecurity and mobility constraints. Recent years have brought additional pressures that have intensified the sector's fragility. Recovery from the COVID-19 pandemic has been slow, with many small venues still managing high debt levels and fluctuating customer demand.

Health and social work

Health and social work is Northern Ireland's largest public-facing employer and a sector essential to community well-being. Yet it is also a sector where low pay persists, particularly in social care and support roles. Around 39% of workers in this sector earn below the rLW.

The workforce is overwhelmingly female (82%), rising to 88% among low-paid employees, and 19% of low-paid workers are disabled (Figure 16). These statistics reflect long-standing structural inequalities around gendered pay and progression.

Figure 16: Gender composition of low paid workers in sectors



Source: JRF analysis of the Annual Population Survey
Note: We have excluded arts from this chart due to small sample sizes

Many care workers express frustration at the challenges to progression. A 29-year-old lone parent who has worked as a health and nursing assistant for the same employer for 10 years described being ‘stuck at the top of the pay scale’ with no possibility of promotion. Progression would require qualifications she cannot afford to pursue. The combination of capped pay and rising living costs leaves her struggling to get by despite long service in her role. This causes difficulties both in the present and in a sense of worry for the future, as she is only just getting by and is unable to put anything towards savings:

"The next step up for me is nursing, and it just isn’t realistic for me – either financially or with my caring responsibilities — to go to university for 4 years. It does mean that my salary is capped. My salary isn’t going to go up, but all my costs are."

The contrast between public and private sector employment is also stark. Workers in the public sector report better terms — such as enhanced sick pay, carers’ leave and job flexibility — while those in private health and social work roles often lack sick pay altogether.

One domestic assistant in the public sector noted that, while her pay was only slightly above the minimum wage (by 1p per hour), flexible arrangements and paid leave made her role sustainable. These differences highlight how employment standards, not just pay levels, shape in-work poverty.

Beyond individual employers, the structure of commissioning within the social care system plays a central role in sustaining low pay. The commissioning of social care services differs from healthcare because most social care is delivered by independent providers, including private and voluntary organisations. A strong emphasis on cost efficiency means that commissioning relies heavily on market competition. Non-statutory providers must stay competitive. This has resulted in what researchers have described as ‘minimum-waged social care’ and ‘financially fragile providers’ (Figgett, 2017).

These issues are not only found in Northern Ireland but are a symptom of a system in crisis across the UK. Health and social care, however, is a fully devolved matter in Northern Ireland, creating both the challenge and opportunity for local reform. As JRF has previously highlighted (Jitendra and Johnson-Hunter, 2024), low wages in care work are a false economy that cause recruitment and retention issues and lost capacity. Paying at or above the rLW is not only a matter of fairness but of service sustainability. It is a key lever for both recruiting and retaining staff (Figgett, 2017; Allan et al., 2022). Evidence also shows that staff on zero-hours contracts or with fewer guaranteed hours are significantly more likely to leave their jobs, further undermining stability and continuity of care (Vadean and Saloniki, 2023).

Retail

Retail is one of Northern Ireland's largest employers. Yet it remains among the lowest-paid industries, with 70% of jobs falling below the rLW. While retail provides essential employment opportunities, the prevalence of low pay and underemployment leaves many workers struggling to meet basic costs.

Around 10% of retail staff are underemployed, meaning they would like to work more hours than are available. For many, so-called 'full-time' contracts do not guarantee full-time hours, and wages vary from week to week depending on rotas and business needs. This unpredictability undermines financial stability and makes it difficult for households to budget or plan ahead.

One retail worker described how, despite technically holding a full-time contract, her hours fluctuated so much that she needed to hold down 3 jobs simultaneously — 2 in retail and one in cleaning — to make ends meet. This patchwork of employment meant she was paid at different times during the month, providing short-term relief but leaving her exhausted and insecure. Her experience illustrates a common pattern across the sector: people forced to combine multiple jobs, often with unpredictable pay cycles, just to sustain a basic standard of living:

"Having 3 jobs meant I was getting paid at different times which was helpful — but exhausting. I was paid monthly with one job, with another one I was paid every 2 weeks and one paid as and when I worked so it meant I didn't have to wait until the end of the month for the money coming in."

The arts, culture and recreation sector makes a vital contribution to Northern Ireland's social and cultural life, but it often rests on precarious labour. As previously mentioned, data on workers in the arts is limited. Yet we know that nearly 1 in 5 people in poverty in Northern Ireland have one or more people in their household working in the arts.

The sector is marked by multiple jobbing, where individuals combine creative work with employment in retail or hospitality to make ends meet. One actor described a typical week involving up to 5 different jobs — performing, stage managing, supermarket shifts, event décor work and bar shifts – amounting to 70–80 hours a week. Despite this, she often earned less than the minimum wage once unpaid rehearsal and overtime were factored in.

She describes how sick pay and contract security are virtually non-existent:

"Contracts don't really have the same importance in the arts. You have to be there when there is a show on. If you're not, somebody else has to take your place or there's no show. They can't, like, let you go home early or change your hours. They can't pay you money they don't have."

At one point, she became unwell for a week and, as there was no sick pay, she had to use her bank account overdraft facility to pay her rent:

"There's holiday pay — I think that's an additional 13p an hour or something — but no sick pay. But then you're expected to do unpaid hours anyways, so holiday pay is just a box-ticking exercise for people working in the arts."

This chimes with analysis carried out for the Arts Council of Northern Ireland (Perspective Economics, 2024), which describes a sector characterised by precarity. It found that the proportion of people employed in part-time, contract and freelance roles continues to grow, largely at the expense of those employed on a full-time basis. The sector is also heavily reliant on both formal and informal volunteering to support its operations and enhance audience experiences.

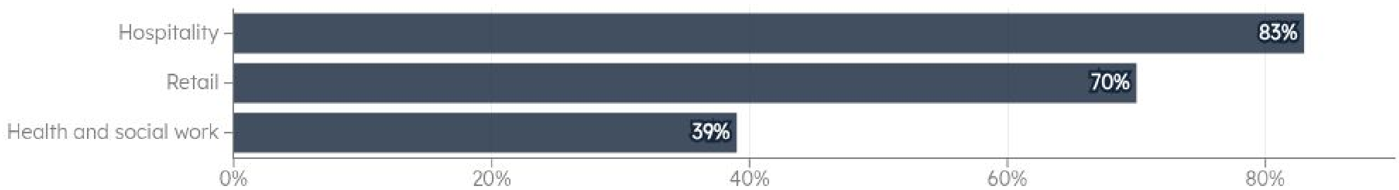
The common denominators: low pay and low hours

While each sector has distinct features, the evidence points to a shared pattern: low wages and constrained hours combine to trap workers in persistent insecurity. These are jobs that are socially essential yet economically undervalued.

The scale of low pay

Low pay is endemic across these priority sectors. Analysis of the Annual Population Survey (APS) shows that in hospitality, more than 8 in 10 workers (83%) are paid below the rLW. In retail, the figure is 7 in 10 (70%), and more than a third of those in health and social work (39%) are paid below this benchmark (Figure 17). Due to data limitations, it is not possible to report this statistic for the arts, although it is a consistent message coming from the sector (Perspective Economics, 2024).

Figure 17: Proportion of jobs that are low-paid by sector



Source: JRF analysis of the Annual Population Survey
Note: We have excluded arts from this chart due to small sample sizes

These figures demonstrate that low pay is not a marginal feature of the economy – in important sectors, it is the prevailing norm. An economic vision that sets an ambition for wage growth and good jobs is a vital part of the agenda for change. Equally, procurement can make a difference. Including fair pay or living wage clauses in procurement and grant funding ensures that public spending power positively influences employer behaviour towards better pay for their employees across a wide range of sectors. The Northern Ireland Executive could invest more into promoting employers to implement the rLW, which is calculated according to the cost of living and is higher than the national minimum wage.

The hours problem: underemployment and part-time work

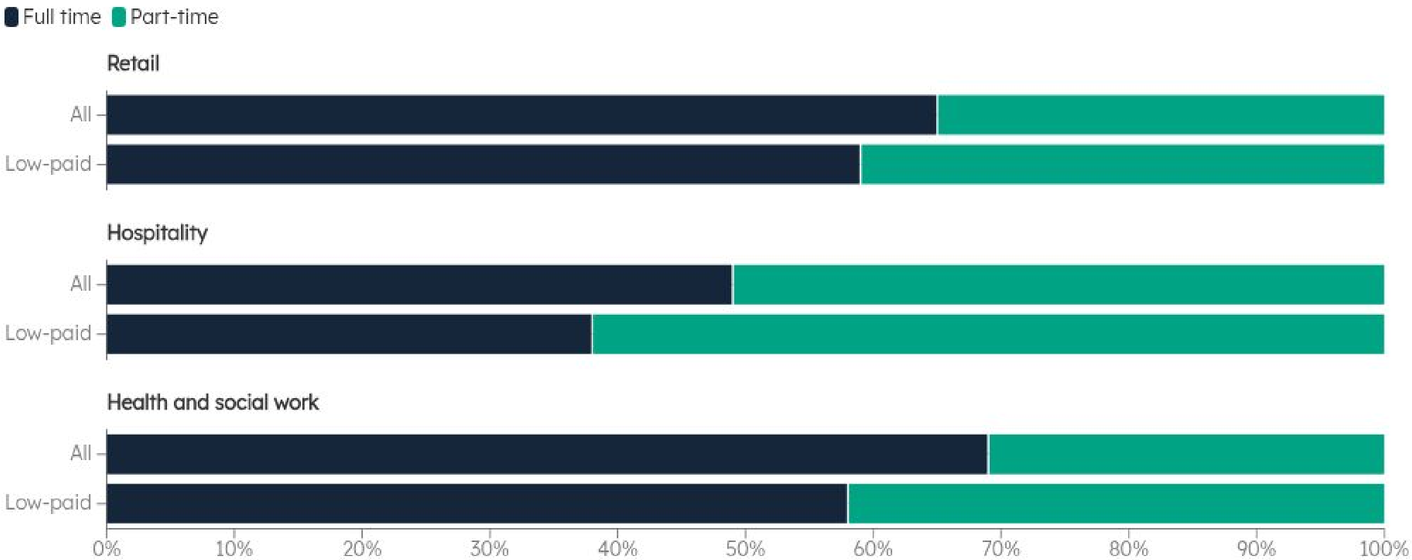
Low hourly pay is only one side of the problem. The number of hours available — and the reliability of those hours — also shapes household income. Across the priority sectors, full-time work is far from universal:

- retail: 65% full-time, 35% part-time
- hospitality: 49% full-time, 51% part-time
- health and social work: 69% full-time, 31% part-time.

When we focus only on low-paid workers, the imbalance grows sharper. In hospitality, 62% of low-paid workers are part-time. In retail, the figure is 41%, in health and social work 42%, and in arts and recreation 48%. For many, part-time or irregular hours reduce earnings even further, pushing families deeper into poverty (Figure 18).

Part-time work can suit those balancing caring responsibilities or studying, but for others it represents a lack of choice. Unpredictable schedules and limited guaranteed hours make it difficult to plan childcare, travel or household budgets.

Figure 18: Contract type - full-time versus part-time, overall and among low-paid workers



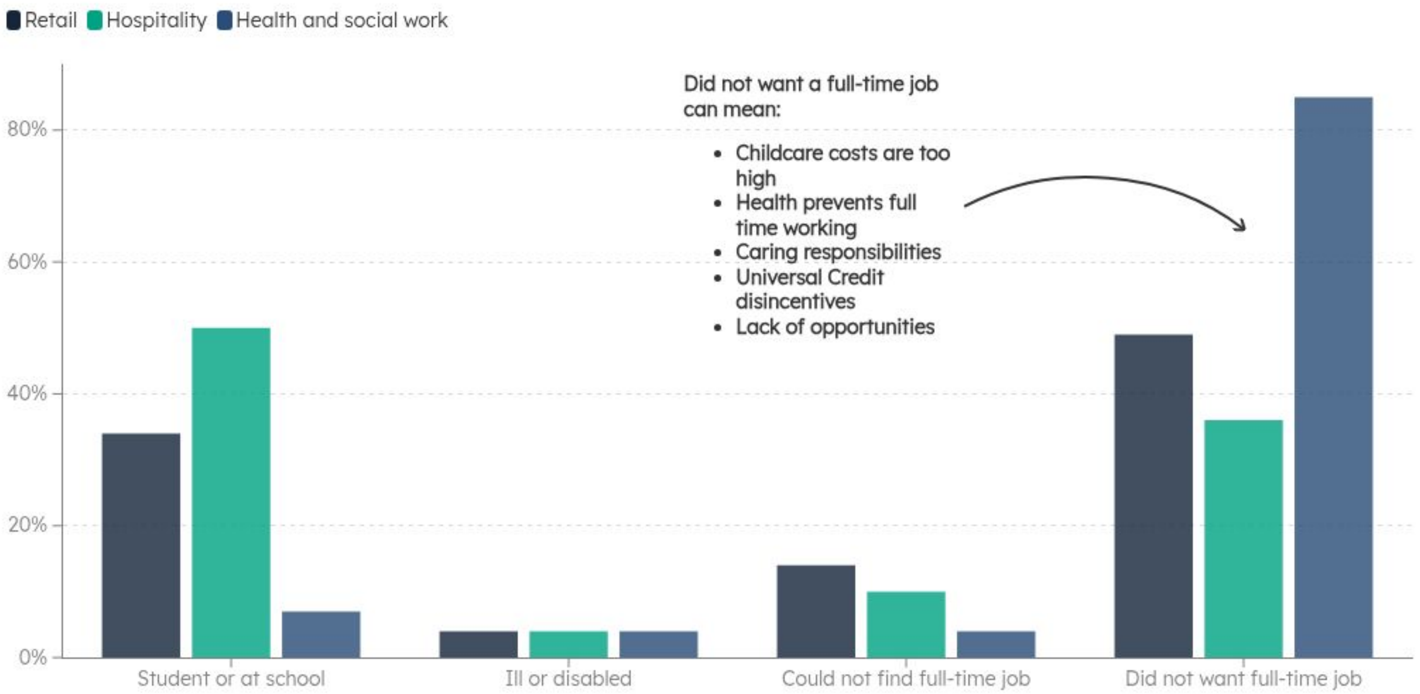
Source: JRF analysis of the Annual Population Survey
Note: We have excluded arts from this chart due to small sample sizes

Why people work part-time: the barriers to full-time employment

The reasons for part-time employment differ across sectors. In hospitality and retail, many part-time workers are students – half in hospitality (50%) and roughly a third in retail (34%). In health and social work, part-time work is more often a necessary arrangement, reflecting caring responsibilities, health limitations or work–life balance choices. The majority of part-time staff in health and social work (85%) report that they 'did not want full-time work'. In arts and recreation, preference or lack of available hours are the dominant reasons.

It can be difficult to get behind the numbers and understand what is captured under a heading such as 'did not want full-time work'. Figure 19 teases out what this category can encompass across all the sectors. It includes structural blocks such as a lack of adequate childcare, social security disincentives, lack of sufficient full-time jobs and personal circumstances such as health and disability related issues.

Figure 19: Composition of reasons for not wanting full-time job by sector



Source: Annual Population Survey, 2024

While part-time work is sometimes presented as a matter of personal choice, evidence from interviews with workers across Northern Ireland shows that, for many, it is a decision made under constraint rather than preference. The reasons people work part-time are complex and often overlap — combining caring responsibilities, health issues, lack of opportunities and social security disincentives that make full-time work financially nonviable.

Childcare costs and availability

The high cost and limited availability of childcare represent some of the most significant barriers to parents' participation in full-time employment. Research in the UK indicates that unpaid childcare caregivers experience a substantial 'pay penalty', averaging £1,264 per month and rising to £1,785 after 6 years of providing unpaid care (Jitendra, Woodruff and Thompson, 2023). This penalty disproportionately affects women, who comprise 97% of unpaid childcare providers.

Parents told us about their experiences of inflexible workplaces. One healthcare worker in the private sector and lone parent described the following examples of where more family friendly policies could have significantly improved her ability to make work work:

- She does not receive sick pay, meaning that when she or her children are unwell, any time taken off work is unpaid. This presents a financial challenge, as childcare costs continue even when she is unable to work.

- She requested a minor adjustment to her working hours — starting at 9.00am and finishing half an hour later — to better align with school and childcare drop-offs. However, this request was declined due to the organisation's policy on standard working hours. When she raised the issue, she was informed that adjustments of this nature could not be made on an individual basis.
- Punctuality requirements are strict. For instance, if she arrives 10 minutes late — such as when unexpected childcare delays occur — she is required to make up the time by working through lunch or staying later in the day.
- Requests for short periods of time off to attend school events or appointments are not accommodated on an hourly basis. Instead, she must take a minimum of a half-day's leave, unpaid. Given that she works only 2 days per week, this represents a significant reduction in her income.

At the same time, parents described childcare arrangements as inflexible and often incompatible with the realities of work. They highlighted the need to commit to the same days each week, pay fees even when children are unwell or on holiday, and cover extra costs for late pick-ups after school. The interconnecting challenges mean decisions about how often to work involve complex calculations:

"There's a girl I follow on Instagram who's all about savviness and stuff. Once she had her wee little girl, she went down to 3 and a half days. She instantly said no to working Mondays because there are about 8 bank holiday Mondays in the year — and she'd still have to pay the nursery and be off…"

Several explained that working additional hours would not make them financially better off, as any extra income would be offset by higher childcare expenses and reduced UC. As one healthcare worker and lone parent described:

"Working more hours to get more money really isn't an option… I'd need more childcare, and Universal Credit would take any extra money I get back off me."

Another commented:

"It could financially cripple me to take on more hours! When I was working 3 days a week rather than 2, I was paying full rent. If I take on even one more day, that's my rent up sky high. Then if I take a day off sick, I don't get paid. I'm scared I couldn't pay my rent and could end up out of my house."

The difficulty of securing appropriate childcare for children with additional needs further restricts parents' ability to maintain or increase employment. One participant, a single mother of 3, described how her youngest child's complex needs — and the lack of suitable after-school services — forced her to reduce her hours:

"I am working part-time, yes. I've actually had to, believe it or not, have reduced my hours because my youngest is autistic and I find it difficult with child care for him… he goes to school during the day, well, nursery during the day and he's finished a quarter past one, so that's the time I'm finished at… It's not even that I could put him in the child care. It's just because his needs are so complex."

She spoke of the strain of making ends meet after cutting her hours:

"I'm just about affording the rent as it is. I don't get any help because I work… I've cut my hours down to 17 and get paid about £200 a week. Half of that goes on rent. What concerns me is the future of my children."

Remote working is something that several parents highlighted as helping balance responsibilities, particularly in rural communities. But this is not available to everyone. Analysis of jobs advertised (Figure 20) shows that opportunities offering remote or hybrid working are relatively rare and concentrated in urban areas such as Belfast and Derry/Londonderry. Just 0.6% of jobs in Causeway Coast and Glens, 1.1% in Mid and East Antrim and 1.6% in Armagh were advertised as remote, compared to 5.2% in Belfast — a still small but significantly larger proportion.

Hybrid opportunities were more readily available, with 25% of jobs in Belfast being advertised as such. However, while this reduces overall transport costs, it still does not sit well with current childcare offerings.Further analysis of this data can be found in the forthcoming report of the Inclusive Remote and Hybrid Working Study funded by the Nuffield Foundation and led by Paula Holland (Florrison et al., 2025).

All participants underscored the challenges of current government-supported childcare schemes. Highlighting the complexity and financial risk of the childcare element in the UC system, a lone father of 2 explained:

"You need to pay childcare upfront and then spend hours applying for and justifying it. It can take months to get it back. The way it works is disabling — you can actually go into debt by working more hours."

Typically, most parents entitled to the childcare element in UC are expected to pay the childcare costs up front and claim it back online, within a specific assessment period. Around 9,000 households in Northern Ireland (or about 5% of all households in receipt of UC) currently receive this additional element (Department for Communities, 2025f). However, this kind of system where parents receive payment in arrears is often burdensome and may discourage those who do qualify for the support from applying — which may also explain its low uptake.

It also is limited to cover up to 85% of costs, and is only accessible via registered providers. This may also exclude families who would benefit from childcare support and enable them to work more hours. Some of these families may qualify for the ‘Adviser Discretion Fund’ to help with initial costs, which does not need to be paid back, but there are no official statistics as to how many households access this support in Northern Ireland.

Some households in Northern Ireland may also access a historic voucher scheme. This has been closed for new entrants since 2018, when the UK wide Tax-Free Childcare scheme was introduced, but some employers still support it for eligible parents. It allows working parents to sacrifice a part of their pre-tax salary to pay for registered childcare and save on their tax and National Insurance. Its UK-wide replacement requires households to meet a minimum earnings threshold and earn at least an average over 3 months equivalent to the National Minimum Wage or Living Wage for 16 hours a week.

Most recently, the Northern Ireland Childcare Subsidy scheme was introduced in September 2024. Originally only for children below primary school age, since September this year it has been extended to include primary school-age children. It offers a 15% subsidy on eligible childcare costs and is delivered via registered providers with the intention of reducing parents’ bills. It is designed to work alongside the tax-free childcare scheme, allowing eligible parents to apply for both. However, it has been criticised as not offering enough support in circumstances where childcare settings are increasing their charges in response to wider running costs.

It is clear that help with childcare costs is a complicated area because of the range of schemes and the different qualifying or disqualifying features each programme follows. There are different rules, and the amount parents might receive can be very different. Often, if households claim help from one scheme, this can exclude them from accessing support via another. There can often be a significant challenge to understand which scheme might be better for a particular household based on their unique circumstances.

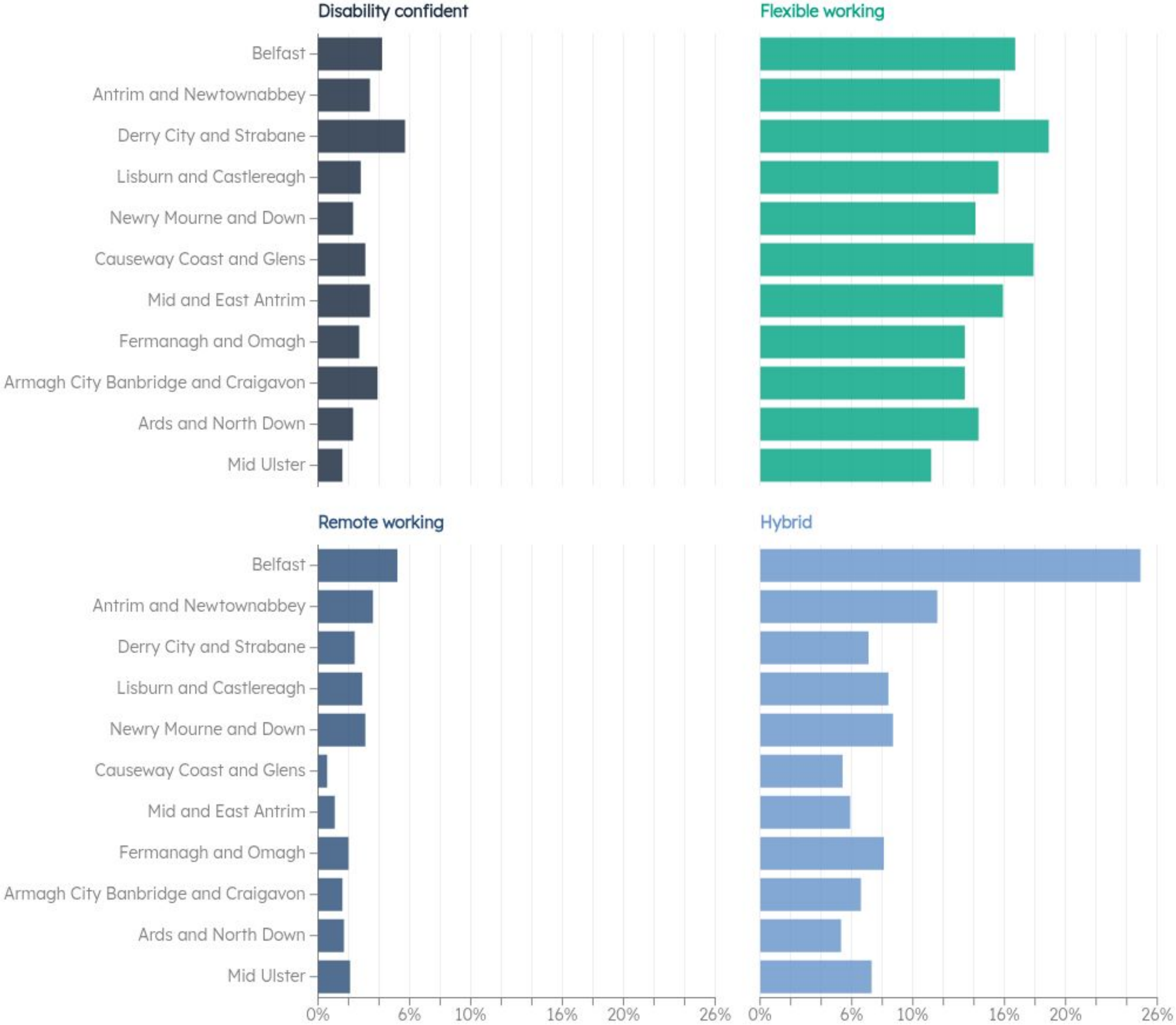
Participants consistently stressed the importance of financial support that does not reduce other benefits. As one parent suggested:

“A child payment that wouldn’t affect Universal Credit would be amazing — it would go directly into the grocery shop for better packed lunches.”

This aligns with evidence from Scotland, where families reported using the child payments primarily for essentials like food, energy, schooling costs and social and cultural experiences, leading to tangible improvements in well-being (Scottish Government, 2025b).

Figure 20: Proportion of jobs that are disability confident, flexible working, remote working, hybrid.

By local authority



Source: JRF analysis using data from Work Foundation and Adzuna Intelligence.

Health and disability

The reality of making reasonable adjustments can be challenging — particularly in Northern Ireland, where businesses tend to be small.

Many participants described how poor health or disability limited their ability to sustain full-time work. Some had reduced their hours to protect their well-being or because they could not manage the physical demands of their jobs. As one woman explained, after developing PTSD she now works part-time ‘for my mental health – it’s what keeps me going’.

However, participants also highlighted that even when they wanted to work, employer flexibility was often limited, and the practical reality of making ‘reasonable adjustments’ was extremely challenging. This is particularly acute in Northern Ireland, where many businesses are small–medium enterprises (SMEs) and may lack the capacity or resources to tailor roles or provide in-house support.

One autistic participant in his forties described his difficulty finding employers willing or able to accommodate his needs:

"I would love to be able to work. But I just don’t envisage a scenario where an employer is going to give me what I need to enable me to actually work. There has never been a job where I have been able to have a good standard of living — because I can’t work full time, I know I take a lot of time off, and yes, I've had issues with people at work. I can't cope well with pressure. But I've always tried to explain why this is, and hope that they can be a bit understanding."

He emphasised that his preferred working pattern was not an 'off-the-shelf' option such as hybrid or home working, but a genuinely flexible and responsive arrangement — for example, phased hours, tolerance for occasional absences, adaptable weekly schedules and consideration of his communication needs.

While he acknowledged that these adjustments would be difficult for many small employers to deliver, he felt that more investment and understanding could enable adults with autism to contribute meaningfully to the workplace. Without this, he had repeatedly found himself excluded from employment — and when he lost his last job, he was unable to keep up with rent and became homeless.

Equally, hybrid or flexible work is not an option for everyone. In rural areas, participants described how limited local employment opportunities, combined with the high cost of travel, restricted access to secure and well-paid work. One man in his fifties living in rural County Down explained that after a back injury forced him to leave full-time manual work, he now relies on irregular local jobs and delivery work to make ends meet. Although he valued staying active and connected within his community, he recognised that the lack of flexible or hybrid options made it almost impossible to achieve financial stability:

"I have worked in Belfast for about 10 or 15 years of my life. Ten years ago you didn’t really need to think about it. But I know plenty of people that work there now. And a lot of them are just trying to get some sort of way to work from home. Because it saves them so much money… If you can work from home rather than travelling to Belfast, you’re probably saving yourself 50 or 60 quid a week in fuel and 15 to 20 hours of travel."

For those trained in manual labour, working from home is rarely an option, leaving many trapped between insecure local jobs and the unaffordable cost of commuting. This participant noted that ‘if you are going to work up there, then you need to be looking for some sort of reasonable pay’, underscoring how travel expenses and time costs make low-wage work unsustainable. Travel also created barriers to accessing social security support and engaging with job centres:

"I think I was in [another town] like 5 or 6 times having interviews with them… just to get income support… But the amount of travel I was having to do to get that — it was probably like 5 to 10 pound just to travel up there and back… They wanted me to be applying for proper jobs, you know, like full time jobs and all. But I know there's plenty of work down and around me, you know, but you sort of have to just go out and look for it and if I’m here I can't be looking for that."

Together, these accounts show how a lack of flexible and hybrid options in rural Northern Ireland — particularly for people with health conditions or limited mobility — can deepen financial hardship. Addressing this would require targeted investment in re-skilling for those unable to return to work following the onset of a chronic health condition, alongside better digital and transport infrastructure to enable participation in more flexible forms of employment.

Caring responsibilities

Part-time work is also shaped by unpaid caring responsibilities beyond childcare. Workers caring for disabled relatives or elderly family members often reduce their hours to balance care and employment. One of our participants has experienced significant mental and physical strain from managing multiple roles, including her responsibilities as a carer for her brother and father. She described undertaking 3 roles as 'mentally and physically exhausting' and noted that it was alienating her from friends and family.

This, combined with redundancy, prompted her to change employment sectors in search of more stability. In her current role in childcare, she has a formal employment contract and works full-time, 8am to 6pm, 5 days a week. However, she faces 2 key challenges related to her financial situation: low wages and inadequate sick pay. She explained:

"I earned more per hour when I was working in the shop, but at least now I have a steady job, I know what hours I'm working, and I only have the one job. I just don't think people have any idea how hard we work for such a little amount. I never saw myself earning so little at this stage in my life."

The absence of adequate sick pay has forced her to work even when unwell, with her financial obligations leaving her little choice:

"Some people will say I'm selfish for going to work with kids when I'm sick. For me, if I'm sick and can't work, then a bill doesn't get paid. It's about what I end up in arrears on?"

She has expressed a desire to reduce her working hours to better manage her caring responsibilities and protect her mental health, but financial constraints prevent this. She said:

"If I need reduced hours, I know my employer will try to help but then I'm getting less in my pay, so it won't do me any favours — I'll have the same bills and the same worries… It isn't really a choice for me. My issue isn't that I can't get flexibility or adjustments, it's that for someone in a job like mine, I can't afford flexibility or adjustments."

This highlights a double bind: the need for flexibility collides with financial necessity, leaving carers with few viable options.

Financial insecurity has been exacerbated by limited access to social security support. This participant applied for and received a Discretionary Support loan after a period of deferred debt due to surgery, but the experience was stressful and she had to repay the full loan. At times, she has fallen into arrears on rent and relied on family support for essentials like gas and electricity.

The cumulative effect of these challenges has taken a serious toll on her mental health and overall well-being. She reflected:

"My friend asked me the other day to go with her on a day out, and I couldn't afford to go. I don't have the money for the bus or the ticket… It would mean I couldn't have paid for broadband or something else. I'm a hard-working adult and I can't afford one day out. It's hard not to get depressed about it all. It is really impacting on my mental health. I was always a happy-go-lucky kind of person, but now I just… fake it. Every day."

A recent extensive review completed by the Carers Poverty Commission Northern Ireland (2025) found that a high rate of poverty in the carer population was often driven by an inability to combine paid work with significant caring responsibilities. Those in unpaid caring roles were found to often be reducing hours, juggling multiple roles, or leaving employment altogether.

The gendered impact of caring responsibilities is highlighted as a key concern limiting women's abilities to enter and remain in sustained employment and damaging their lifelong economic security.

Recommendations to the Northern Ireland Executive from this report included the need to raise awareness of carers' existing rights within the workplace and promote the benefits of flexibility for unpaid carers (Carers Poverty Commission Northern Ireland, 2025). Equally, it recommended the introduction of statutory paid carers' leave and a statutory right to request flexible working as a day one right for all alongside tailored employability programmes that would support and retrain carers who wish to return to employment after a caring role has ended or reduced.

The Commission further suggested the introduction of an employer accreditation scheme for organisations in Northern Ireland to demonstrate that they are carer-friendly, similar to the Carer Positive scheme established in Scotland. The Independent Review of Mitigations also recommended additional support to carers through a carers' recognition payment as well as a young carers' recognition payment.

However, recent policy frameworks, most strikingly the draft Anti-poverty Strategy, do not yet show a tangible imprint of these important findings. Carers' poverty has clear links to inadequate income as well as to structural issues in employment, social care support and higher costs associated with care. Targeted intervention within social security and inclusion in key policy frameworks addressing structural barriers to fair and flexible work as well as reform of social care could make a significant impact on households managing unpaid caring responsibilities.

Systemic change is needed

Childcare

The inadequacies of early years and childcare support in Northern Ireland urgently need to be addressed. Unlike England and Wales, Northern Ireland does not provide 30 hours of free childcare for working parents of 3- and 4-year-olds. Scotland offers 30 hours of free childcare to all parents, regardless of whether they are in work or not working. Northern Ireland remains the only area of the UK not to have a childcare strategy, despite this being a key commitment of the New decade, new approach deal agreed in January 2020 (UK Government, 2020).

As explained by the NIAO (2024), this means that ‘parents with children wanting to increase their access to the labour market in Northern Ireland are not as well supported as parents in other jurisdictions in the UK’.

The new Northern Ireland Childcare Subsidy Scheme (NICSS) is a step forward (Early Years, 2025). but it does not meet the needs of all parents. Parents are still facing extensive bills for full-time childcare, some cannot find a suitable setting in their local area and many families do not qualify for the scheme — including students, parents on UC, those using Childcare

Vouchers, those who earn above the threshold and parents who were made redundant.

A recent launch by a ‘Childcare for All’ campaign coalition published a ‘checklist’ of essential actions they expect to be included in a draft strategy that ‘families in Northern Ireland have waited nearly 30 years’ for. It included action points under 4 pillars: 1) affordable care for parents, 2) quality provision for children, 3) fair pay for workers and 4) investment that treats childcare as a vital public service.

The Executive needs to focus on ensuring the Early Learning and Childcare Strategy improves provision, supports child development and makes childcare more affordable.

Good jobs

The Good Jobs Employment Rights Bill, anticipated in 2026, aims to modernise and strengthen employment law in Northern Ireland in line with a vision that ‘every job should be a “good job”’ (Department for the Economy, 2025). This means jobs that are secure, fair and dignified. This has been widely welcomed as an important step by a range of stakeholders.

Key proposals to limit exploitative zero-hour contracts, give reasonable notice of shifts and compensation for cancelled or reduced levels of sessions, restrictions on ‘fire and rehire’ practices and stronger protections for agency workers are all important improvements in the employment law system. So too are proposals for stronger measures related to pay and benefits, such as extending the reference period for calculating holiday pay to adjust for seasonal variations, ensuring tips go to workers and enhanced detail on payslips for those compensated hourly.

Additionally, encouraging progress around work–life balance and family-related rights are also contained within this bill, including flexible working requests from day one, unpaid carer's leave (with scope for paid carer's leave in future), neonatal leave and pay, greater and more flexible paternity leave, and enhanced redundancy protections.

6. Next steps

There are a number of policy options available to address poverty and child poverty in Northern Ireland. As we have seen, 64% of children living in poverty live in households where at least one adult is in work. This highlights that employment alone is not a guarantee of an adequate standard of living. Problems in the labour market, such as low pay and insecure work, are key contributing factors. Indeed, 45% of workers in Northern Ireland experienced low pay in at least one of the last 5 years.

Tackling poverty and child poverty therefore requires action both to improve the quality and reward of work, and to ensure that the social security system provides adequate support for families who cannot earn enough to meet their needs.

One option is to raise all wages above the level of the rLW, especially as low pay has been highlighted as a barrier. Doing so would directly increase the earnings of many low-income workers. By boosting household incomes, this approach would reduce in-work poverty and improve living standards for families who are currently struggling despite being in employment. Higher wages can also bring wider economic benefits: employers may experience lower staff turnover and higher productivity, while workers benefit from greater financial stability and well-being.

A second option is to strengthen the social security system. This is important because not all families can rely on paid work for income — some adults are unable to work due to illness, disability, or caring responsibilities, while others face barriers such as limited childcare or lack of suitable employment.

Many working families also depend on means-tested benefits to top up low wages and manage rising living costs. In all these cases, social security provides essential support, ensuring that children in these households do not fall into poverty. Beyond this, a strong social safety net helps to stabilise family incomes during periods of economic uncertainty and can target assistance to those most in need.

One way Northern Ireland could use its social security powers would be to introduce a new Northern Ireland child payment, modelled on the Scottish Child Payment. This would involve providing a regular cash payment to families with children, helping to reduce poverty directly and predictably by topping up household incomes.

Finally, it may also be the case that doing one or the other is insufficient. The causes of child poverty are multifaceted, and progress is likely to depend on a combination of policies that address both low pay and income adequacy.

Scenario modelling

To explore the potential impact of these policy options, this report models 3 scenarios: introducing a Northern Ireland Child Payment, raising all wages to the rLW and implementing both policies together. Modelling both interventions recognises that the causes of child poverty are complex, and meaningful progress may require a mix of policies that tackle both low wages and the adequacy of family incomes.

The scenario modelling in this report uses 3 years of the FRS (2021/22–2023/24) and the Institute for Public Policy Research (IPPR) Tax-Benefit Model (version v02_87) to estimate household income, housing costs and poverty rates for April 2026. The model takes the base survey data and applies inflation and the known tax and benefit policy regimes to project household incomes and tax liabilities. Modelling includes September 2025 inflation rates, which are typically used to determine benefits uprating for the following April.

For the purposes of this analysis, the value of the Northern Ireland Child Payment is set at £28.20 per week per eligible child in 2026/27. In line with the rLW recommendations, the minimum wage is modelled at £13.45 per hour for all employees, including those under 21.

These parameters provide the foundation for the results presented in the following section, which examines how each scenario affects household incomes, poverty rates and inequality in

Northern Ireland.

This analysis was undertaken prior to the decision to lift the two-child limit. This is expected to benefit around 14,000 children in Northern Ireland. Its precise impact on child poverty levels will be assessed once the relevant data becomes available. While this positive change may alter the exact percentage points in the modelling, it does not change the wider picture. The modelling illustrates the comparative effects of wage reform and social security investment on reducing child poverty. It also does not impact the absolute numbers of children and households estimated to be impacted by the introduction of a child payment.

Table 6 presents the results of modelling the 3 scenarios. It shows that raising wages alone (scenario 2) has only a limited effect, with in-work child poverty falling just slightly — from 17% to 16%. By contrast, introducing a Northern Ireland Child Payment delivers a much greater and more immediate reduction, cutting overall child poverty to 20%. The measure would positively affect about 150,000 children in Northern Ireland in 100,000 households (numbers have been rounded to the nearest 50,000).

Table 6: Modelling 3 policy options in Northern Ireland

Scenario	Child poverty rate (April 2026)	In-work child poverty rate (April 2026)

Current scenario	23%	17%
Northern Ireland Child Payment	20%	14%
Real Living Wage	22%	16%
Northern Ireland Child Payment + Real Living Wage	19%	19%

Introducing a child payment would especially benefit families on the lowest incomes. The most significant financial boost would go to around 50,000 families in the lowest income third – an average gain of almost £2,800 per year. Around half as many households in the middle third of incomes would still see a strong benefit, gaining about £2,400 a year.

7. Conclusions and recommendations

The Executive can secure a better future by acting decisively now.

We recommend the Executive sets poverty reduction targets in its forthcoming Anti-Poverty Strategy.

We recommend the Executive urgently implements a child payment targeted at low-income families in Northern Ireland.

This is our principal recommendation because child poverty remains the area of highest concern across the different demographic groups experiencing poverty and has lifelong implications that cost individuals and society as a whole.

Our modelling shows that support to low-income households with children makes a difference. If the Executive was to introduce a child payment similar to that in Scotland, it would positively affect 150,000 children and their families.

Additionally, we recommend action at pace to address the structural challenges in the labour and housing markets.

For people who are able to work, the Executive needs to operationalise its commitment to ‘better jobs’ by developing and implementing the kind of programmes that support people to get into and sustain good jobs. It must also work with employers so that workplaces can better make adaptations for caring, health and disability needs.

Our modelling also shows the impact of better pay. In the workplace, better pay must be part of the long-term solution. Almost half of all workers (45%) have experienced low pay in at least one out of the past 5 years, with many moving in and out of poverty as their earnings fluctuate. This instability shows that too many people are in low-paid and insecure work that fails to offer a route out of poverty.

Raising wages and improving job quality means building stronger, more regionally balanced labour markets, where people can access good jobs. These reforms are vital, but they will take time. And in many priority industries still recovering from the pandemic, the pressures of inflation and financial uncertainty make rapid wage improvements difficult to deliver in the short term.

Affordable housing, wage growth and structural reform must remain central to Northern Ireland’s long-term anti-poverty strategy — but they cannot solve the problem on their own, and they cannot solve it quickly. In the short term, the Executive has the ability to act decisively to deliver on a targeted child payment that would provide families with the breathing space they need as wider reforms take effect, protecting children from the worst impacts of poverty and laying the foundations for a fairer, more secure future.

Methodology

In October 2025, JRF commissioned CARD Group Research and Insight to undertake qualitative research examining the nature and depth of in-work poverty in Northern Ireland. The study aimed to generate an in-depth understanding of lived experiences among individuals in working households affected by poverty.

Research design and sampling

A qualitative design was adopted to enable detailed exploration of personal experiences and perceptions. Participants were recruited purposively to reflect diversity in gender, geography, and household composition (including single adults, lone parents, and 2-parent households), with all participants of working age. Employment sectors represented included the arts, hospitality, health and social care, retail, community and voluntary work, facilities management, and agriculture. One participant was recently unemployed and engaged in casual work, reflecting the instability often associated with in-work poverty.

Data collection

Fieldwork consisted of 9 individual interviews and one friendship group discussion, involving 10 participants in total. Interviews were conducted between 7 and 10 October 2025 via telephone, online, and in person, according to participant preference. Discussions followed a semi-structured topic guide to ensure consistency while allowing flexibility for participants to share their experiences in depth.

Ethical considerations

All participants provided informed consent prior to taking part. Anonymity and confidentiality were assured throughout, and participants were informed of their right to withdraw at any stage. Data was stored and managed in accordance with data protection regulations and ethical research standards.

Analysis

The interview data was thematically analysed to identify key patterns and emerging themes. Synopses of each interview were produced, capturing core experiences and reflections, which informed the thematic synthesis presented in this report.

As well as this commissioned work, we also included relevant qualitative data from participants in Northern Ireland connected to our Grounded Voices Programme (2022–25) under our wider Insight Infrastructure project.

This programme was set up to ensure JRF's work is always informed by what matters to people struggling to afford what they really need. Co-designed with people with direct-experience of financial hardship, Grounded Voices uses a range of online qualitative methods (including interviews, diaries and group discussions) to engage people from all 4 nations of the UK over a 5-month period, recruiting new cohorts twice a year.

Working closely with the Grounded Voices project lead, our team in Northern Ireland identified and sought permission to include information from local participants relevant to the research focus of in-work poverty.

Further information is available on the insight infrastructure website (https://insightinfrastructure.co.uk/).

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