

WHAT DID THE DRAFT ANTI-POVERTY STRATEGY SAY ABOUT THE MITIGATIONS?

The draft Anti-Poverty Strategy¹ published by the NI Executive highlighted **the importance of the mitigations package in taking local action** to address poverty: *“Actions such as the welfare mitigation payments including benefit cap mitigation and offsetting the bedroom tax, show that the Executive has provided a range of programmes and supports that are not always available in neighbouring jurisdictions.”*²

DID THE DRAFT COMMIT TO ANYTHING ON THE MITIGATIONS?

The draft Anti-Poverty Strategy **committed to continuing to deliver the existing mitigations for the Bedroom Tax and the Benefit Cap**: *“We will continue to deliver a package of welfare mitigations, keeping the level of support under review as resources and evidence become available, whilst lobbying Westminster on reform as appropriate. (Department for Communities)”*³

There were **no commitments in the draft to strengthen the welfare mitigations package** beyond the existing mitigation payments for the Bedroom Tax and the Benefit Cap.

The Coalition also remains concerned that the **recommendations from the Discretionary Support (DS) Review have still not been implemented**. DS along with the mitigations provides the safety net below the safety net of social security.

WHAT ARE THE STRENGTHENING ASKS FOR WELFARE MITIGATIONS?

The Cliff Edge Coalition is **campaigning to extend the current mitigations beyond 2028 and to strengthen the mitigations package**. The harsh impacts of new welfare challenges which have emerged since the original mitigations were introduced, exacerbated by the ongoing Cost-of-Living Crisis, has deepened the financial hardship and poverty within households. The Coalition is calling for **three further measures which are urgently needed to strengthen the current benefit system in NI**:

- 1. Resolve the five-week wait for Universal Credit**
- 2. Remove the two-child limit**
- 3. Provide support to renters affected by the Local Housing Allowance**

¹ [The Executive's Anti-Poverty Strategy 2025-2035](#)

² Page 8 of the Executive's Anti-Poverty Strategy 2025-2035

³ Page 23 of the Executive's Anti-Poverty Strategy 2025-2035

WHAT DID THE DRAFT SAY ABOUT THE FIVE-WEEK WAIT FOR UNIVERSAL CREDIT?

Evidence shows that the **Universal Credit five-week wait increases poverty, hardship and debt**. Trussell's 2025 report *Hunger in Northern Ireland*⁴ highlights evidence which shows **links between the five-week wait, food insecurity, and the use of charitable food provision**. Research by Ulster University (2020)⁵ found that **Universal Credit was repeatedly described as a driver for illegal lending particularly around the harm caused by the five-week wait** and issues with short-term benefits loans that were repaid from future benefits. Women's Regional Consortium research on *Women Living with Debt* (2022)⁶ found that issues with Universal Credit particularly **the five-week wait caused financial hardship which impacted on the women's ability to meet their necessary household expenditure and encouraged debt**.

Despite this evidence, the draft Anti-Poverty Strategy **does not mention the five-week wait**. While the draft does identify debt as a risk factor for falling into poverty it makes no attempt to link the five-week wait with poverty and debt nor does it commit to taking any action to protect people from its impact.

WHAT DID THE DRAFT SAY ABOUT THE TWO-CHILD LIMIT?

The draft Strategy only commits to **carrying out research on the impact of the two-child**: *"We will undertake research to understand the impact of Westminster's two child limit on poverty indicators, and call on the government to remove Westminster's Two Child Limit. (Department for Communities)"*⁷

There is already a substantial body of research to highlight the harms caused by the two-child limit. End Child Poverty Coalition data⁸ shows that across NI **1 in 10 children live in a family impacted by the two-child limit** but rates in some constituencies are much higher (in West Belfast 19%, North Belfast 15.5% and Foyle 13% of children live in households impacted by the two-child limit). **Deprived areas especially could see a huge boost to local economies** if the policy was scrapped.

There is **no commitment in the draft to mitigate the impact of the two-child limit in NI** despite the fact that it **disproportionately impacts families here as households are larger and more rural**.

WHAT DID THE DRAFT SAY ABOUT THE LOCAL HOUSING ALLOWANCE?

Research by the Joseph Rowntree Foundation found **that housing costs are a major driver of poverty in the Private Rented Sector** and that **half of all private renters in receipt of housing benefits are in poverty**, as the benefit system has failed to protect them from the rising cost of rent.⁹

The draft Strategy makes a number of references to the need for affordable housing and makes passing reference to transformation of the Private Rented Sector. However, there are no commitments in the draft to provide support to private renters who are so impacted by the Local Housing Allowance.

If you require any further information, please contact:
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⁴ [Hunger in Northern Ireland](#)

⁵ [Illegal Money Lending and Debt](#)

⁶ [Women Living with Debt](#)

⁷ Page 17 of the Executive's Anti-Poverty Strategy 2025-2035

⁸ https://endchildpoverty.org.uk/two_child_limit-2025/

⁹ [Stop the freeze: permanently re-link housing benefits to private rents](#)