

Northern Ireland Committee

Oral evidence: Cost of Living in Northern Ireland, HC 716

Wednesday 18 January 2023, Stormont

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Members present: Simon Hoare (Chair); Sir Robert Buckland; Mary Kelly Foy; Sir Robert Goodwill; Claire Hanna; Carla Lockhart; Bob Stewart.

Questions 51-73

Witnesses

I: Dr Ciara Fitzpatrick, Lecturer in Law, Ulster University; Clare Moore, Equality Officer, Irish Congress of Trade Unions; Maxine Murphy Higgins, NASUWT—The Teachers' Union, Policy and Casework Official.

Written evidence from witnesses:

- [Dr Ciara Fitzpatrick, Dr Alexandra Chapman, Professor Ann-Marie Gray, Goretti Horgan, Professor Gráinne McKeever, and Dr Mark Simpson, researchers at Ulster University \(COL003\)](#)

Examination of witnesses

Witnesses: Dr Ciara Fitzpatrick, Clare Moore and Maxine Murphy Higgins.

Q51 Chair: You were here for the first session, so you will have heard that we discussed quite a lot about the cost of living and the impact that that is having on feeding the activities of paramilitary organisations. We are now going to have a session on the cost of living and the effect that that is having on people. Let me kick off the questioning, if I may.

According to the Consumer Council's household expenditure tracker—something that I am sure you are very familiar with—Northern Ireland's lowest-income households have less than £25 per week left in their pockets after paying bills and other living costs. Is that a figure that you recognise, and what is your assessment of the effect that is having on households? The finger of fate, I think, is going to point to Clare Moore to kick off, because you are sitting in the middle. Clare, the floor is yours.

Clare Moore: Thanks very much, Chair, and thanks to you and the Committee for the invitation to attend this morning. Thanks to the previous panel, as well; we were listening to that evidence session, and certainly for the Irish Congress of Trade Unions, you could not put a hair between what we would have said on that panel and our colleagues there.

Chair: We love unanimity. That is good.

Clare Moore: We work very closely with all those organisations and individuals. We are also familiar with the statistic that you quoted, Chair, and believe that that is absolutely accurate. I think it comes as no surprise to any of us around the table that the impact of that sort of squeeze on discretionary income is enormous. It is enormous for all households and all people in Northern Ireland, but obviously the focus of this panel is the impact on women. As they are kind of the holders of the household budget, that particularly impacts women. I think that impact is catastrophic.

I suppose we would maybe say that we are in the middle of a perfect storm, but that storm has been a long time in coming. It has not just arrived; it has arrived over a period of many years of austerity, underfunding and, particularly, low pay. Obviously, that exacerbates the current situation, but it is important to remember that all those issues existed before January 2023, or even before the last couple of years.

Chair: Maxine?

Maxine Murphy Higgins: I suppose, as Clare said, it has been a long time in coming. I represent teachers; that is my day job, although I am here today as well as part of the women's committee of the Irish Congress of Trade Unions. One of your last questions to the previous panel was whether teachers, headteachers and classroom assistants recognise it.

Q52 Chair: Yes, if you could pick up on that, that would be helpful.



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Maxine Murphy Higgins: I am not saying that, as the previous panel said, they recognise the paramilitary loans, but certainly in relation to poverty. Our members, and our members in the support unions—our classroom assistants, who work very closely with these children—do see the changes in the children. They see that the children cannot learn because they are hungry and cold. The children come in from a cold place to a warm place, and that makes them drowsy. They cannot learn. When the children fail to learn, it perpetuates a cycle. If I do not get educated, I am not going to get qualifications to get into a good job.

Chair: Yes, it is a vicious circle.

Maxine Murphy Higgins: It is a vicious circle. You talked about living in those areas where poor people are exposed to the likes of paramilitaries, or other doorstep loans. That perpetuates it. Our teachers, classroom assistants and headteachers are therefore saying, “We need to feed those children when they come in.” Our colleagues in Unison have started a campaign here in Northern Ireland for free school meals for all. They have been pushing for that because, if children at least have one hot meal a day, that will benefit their learning. They need to be fed and have warmth to learn, and to get out of that poverty trap.

That is one thing that we see perpetuated continually, generation after generation. Our members are seeing that, and they are trying to encourage the Government, through the Education Authority, to pay for those free school meals every day for all children. Our difficulty here is that, at the minute, our Education Authority has come under pressure to save £400 million in the next three months. So we are asking an already underfunded Department to put a bit more in. But it is really about supporting our children and society, and trying to break that cycle.

Dr Fitzpatrick: Thank you very much for bringing us here today. We are really pleased that you recognised that there was a need to amplify women’s voices in this conversation, and I am pleased to do that today. I recognise that statistic, and I would suggest that larger families in particular potentially have even less than that—they have nothing. I have been in contact this week with two women who have not been able to afford as much as a carton of milk. The 2022 Northern Ireland life and times survey provided a really worrying baseline; it showed that a quarter of 501 respondents could not cope with an unexpected bill of £500.

I have seen that playing out in real life this week. A woman got in contact in desperation because she could not afford her car insurance, which was up for renewal. It was going to cost her £200. To many of us, that does not seem like an inordinate amount of money, but this particular family rely on the social security system and have five children. They are impacted by the two-child limit, which means that they receive social security for just two out of the five children. That bill provided an inordinate amount of stress to that family. They had exhausted all lending avenues, including friends, family and discretionary support. They already had a loan from discretionary support, which they were paying back, so they weren’t able to access that further. They had no savings in the credit



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union, so I had to take the step of making a public appeal to kind people in Northern Ireland to fund that woman's car insurance. She has emergency appointments for her children, and we know, given the state of the health service, that if she misses them—

Chair: It will be six months.

Dr Fitzpatrick: Yes, and they were for quite worrying issues. I am putting many of the social issues that we have at the minute into context.

Q53 **Chair:** Give us a bit of good news. Tell us that the kind people of Northern Ireland rose to the challenge.

Dr Fitzpatrick: They absolutely did. The generosity of the people of Northern Ireland is extraordinary. As well as providing money for that woman's car insurance, a kind colleague of mine in university provided a fill of oil for her. Another person who was previously in a similar situation provided money for food, fuel and everyday living costs. To live in a society where women have to rely on charity in order to meet their most basic needs is a damning indictment of our current situation and context in Northern Ireland. It is one that I am terribly ashamed to be privy to at the moment.

Q54 **Chair:** Let me ask the question that we asked of the previous panel, and which this Committee has been asking all other panels on all other inquiries. Westminster hasn't got a magic wand. Stormont hasn't got a magic wand either, but at least Westminster is sitting and is able to think in real time about trying to deal with things that, maybe even six, seven or eight months ago, were not being discussed and thought about because they were not there. How annoyed—I will use that word—are the three of you that Stormont isn't functioning and isn't able to hear and respond, or even just to empathise?

Dr Fitzpatrick: I would say that I am spitting with rage.

Chair: Well, spit away. We will get you a spittoon.

Dr Fitzpatrick: Without a sitting Executive, we have a huge vacuum in governance and political accountability, and a powerlessness in our civil society. The people who need the most support are basically being left to flounder. It is very difficult to watch that, particularly if you are, like me, in contact with women who are suffering those levels of poverty and destitution.

Q55 **Chair:** Do you worry that hard-working officials and civil servants will, on the presumption that Parliament next week renews the Northern Ireland budget, to the best of their ability discharge policies that have hitherto been agreed? That of itself suggests a lack of immediacy to some of the problems that have manifested themselves latterly. They will perfectly properly—I don't chastise them for this—be very worried about stepping over the line and finding themselves, as they have in the past, in front of the courts for effectively acting ultra vires.



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Dr Fitzpatrick: It is not a civil servant's job to make a political decision. It is an impossible situation that they find themselves in, and I know that they take their work seriously and are very cautious about stepping over any lines. That is why in our submission from the Ulster University academics I am representing today, we urged the Northern Ireland Affairs Committee, as the only accountable group of people, to really consider an interim measure. We cannot keep trundling on like this. There are huge implications for people's socioeconomic rights and dignity; they are at huge risk.

Clare Moore: We absolutely share Ciara's concerns about the non-functioning of the Northern Ireland Assembly and Executive. It is of real concern. Of course we want to bring some good news, but it is quite difficult. We find ourselves in an economic environment where some 25% of workers in Northern Ireland earn below the real living wage. Because we are focusing specifically on women, when we look at those sectors where women predominate—the care sector, cleaning, childcare, elder care—we find that the percentage of workers who earn below the real living wage rises dramatically. So we have considerable, real issues that we need local politicians around the table for. The previous panel also talked about the issue of childcare, which is an enormous issue for the trade union movement—for working people and particularly for women. That is something where again we say: "Get round the table. Get resolving these issues that really matter for people here today."

Maxine Murphy Higgins: It is that political accountability that is very frustrating for all of us. I have already mentioned that when we see cuts being made, we have no one here who we can go and bring our concerns to, other than yourselves here today. Yes, we can go and speak to them outside of committees and on an individual basis, but it still does not bring about the change that we need to see. You feel like it is coming, but, as you say, there is no magic wand—no one has that. You have nowhere to turn and we have nobody we can bring our pressing cases to. We see the cuts that are happening in education and in our health services. Even if they are not cuts, with inflation they are real cuts.

Chair: Yes, the funding is being eaten.

Maxine Murphy Higgins: I am struggling with that because we have nobody to bring our concerns to. We had done some good work before the Assembly went down; the previous panel mentioned the Justice Committee and the work we did with them. You could see real change. When we can see what can happen, and now where we are, it is totally frustrating.

Clare Moore: Maxine makes a really important point. On the last sitting day of the Assembly before the last election, the safe leave Bill and the period poverty Bill went through. We had all these really progressive Bills that went through, and I know—certainly on the ICTU women's committee—that we had members sitting around watching the screen and going, "Yes!" We can do these things, so it is frustrating when we find ourselves in this limbo land.



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- Q56 Chair:** Sure. This may take you on to territory that you are uncomfortable with, but there must be a temptation among some decision makers in Westminster to say, "Decisions have consequences. If an organisation jumps into a hole, don't expect somebody else to provide the spade to dig yourself out."

Maxine Murphy Higgins: When you say "jumps into a hole", what do you mean by that? I am looking at the education system and I do not think it jumped into a hole. It has been 10 years of austerity and it not getting properly funded. When we talk about an environment, £500 million-worth of maintenance needs done in our schools in Northern Ireland that has not been budgeted for. Our children are learning. I don't believe the education system jumped into any hole; I think that has been created because it hasn't been funded correctly.

Chair: Yes. I was talking more about Stormont, but—

Maxine Murphy Higgins: Sorry.

Chair: That's okay. I will turn to Robert Goodwill.

- Q57 Sir Robert Goodwill:** We heard in the first session about how the cost of living crisis has created a perfect storm that has allowed paramilitary groups to get into some of the estates that we have been talking about, with loan sharking, and the way that families are then pulled into criminality through being forced to do things that they would not want to do, but we have not really looked at rural areas and how widespread this is for people living in isolated villages. Do these paramilitary groups reach into every nook and cranny of this Province, or are there areas where it does not happen and where people are much less vulnerable?

Clare Moore: Maybe I will jump in there. I don't think we are best placed to answer that in detail, but I would make a general comment about paramilitarism and organised crime, and that is to say that it has no place in our society.

Sir Robert Goodwill: That's a given.

Clare Moore: Yes, that might be an obvious thing to say, but it is important for the trade union movement to put that on the record and to say that we have always spoken out, over the last decades, in particularly difficult situations, against paramilitarism and sectarianism in the workplace and society.

Again, I would echo what the previous panel said: if we do not tackle the root causes of poverty and inequality—particularly gender inequality—that allows the environment whereby this insidious paramilitarism and organised crime can exist and expand. That is what we need to be focusing on and, indeed, why we need our local politicians back around the table.

- Q58 Sir Robert Goodwill:** Will some of those paramilitary activists, if that is the right word, also be in employment? Will there be people who are



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members of trade unions in Northern Ireland who are also engaged in that sort of activity? Is anything done within the trade union movement to try and to detect that, root it out and expose it?

Clare Moore: The Irish Congress of Trade Unions has, over the last 25 years, campaigned vigorously for the Belfast/Good Friday agreement—we are now approaching its anniversary. We are a movement that brings together people from all political backgrounds and none. We walk that line very carefully, but we campaigned very vigorously for the agreement, and we have continued to campaign for its full implementation.

I suppose if you look at this on a workplace level—Maxine might want to come in on this—we have things such as the joint declaration of protection, which works alongside the Labour Relations Agency and the Equality Commission for Northern Ireland. It is a really practical declaration from employers and trade unions to say that sectarianism, racism and any kind of misogyny or sexism will not be tolerated in workplaces, and that the Irish Congress of Trade Unions will not tolerate it. We signed together against that, and we stand together against that.

- Q59 **Sir Robert Goodwill:** Have there been cases where, for example, people have been arrested and convicted of paramilitary activity, and you have thought, “Oh my gosh, he is a member of one of our unions! Did we miss the tell-tale warning signs?” We got the impression that people tend to know who these people are. When you say there is zero tolerance, are there people in the workplace and in trade unions who are in that group? Is there anything a trade union could do? Would you expel somebody who has not been convicted of anything on the basis that they were a well-known activist?

Clare Moore: I do not have extensive research on that, but I think it is fair to say that trade unions have rules about conduct and membership, and they will take action where those rules relating to membership have been broken. I would say again that trade unions have been one of the most vigorous defenders against sectarianism and paramilitarism, in often very difficult circumstances.

The Committee knows very well—I heard the earlier panel say this—how difficult it can sometimes be to be in public life and to say things that are correct, but in some circles not very popular. That extends to trade union leaders. Trade union leaders, over many years, have said things that have been unpopular, dangerous and difficult, but they have said them anyway, and been on the record saying them.

- Q60 **Claire Hanna:** More or less, every household is feeling the cost of living squeeze. Could you give us some specifics, from your experience, of how current circumstances are affecting women in general, and then specific categories of women—those with children, disabled women, minority and migrant women, and those who are experiencing domestic violence? I will go to Ciara first.

Dr Fitzpatrick: Obviously, women as carers are a category. Women who are predominantly carers for children, disabled children, adults and older



people are really feeling the cost of living crisis very intensely. I share Elaine's feelings about the term "economic inactivity", because those women are very economically active. They are saving the state billions per year by providing care services. They are really struggling. That is evidenced by the economic inactivity rates. Our economic inactivity rate is the highest in Great Britain, at over 28%. Women who have children under school age represent 19% of people who are currently economically inactive.

We have discussed childcare costs and their impact. We also have retrogressive social security policies, such as the two-child limit, which is really hitting larger families, particularly when they cannot afford childcare and so cannot easily get into the workplace. We have carers on carer's allowance, which, quite frankly, is not enough for them to meet their most basic needs. There is a very low threshold for the amount of work they can do before they become unentitled to carer's allowance.

Our social care system is basically on its knees—worse than on its knees. We are still relying on policy from 1990 in respect of social care for older people. Requests for nursing home care increased by about 60% from 2020 to 2021. We have heard stories of people needing to leave hospital and trying to find some sort of social care, to make room in the NHS. I have no doubt that it is mostly women in the family who feel the pressure to organise that older person's care. That is having a huge impact on women, and what is quite bothersome to me is the fact that their voices are relatively silent.

I have referred to the poverty crisis in Northern Ireland before as a hidden pandemic, because this group of people's emotional bandwidth is so stretched, just from surviving day to day and meeting the needs of their children, or of the disabled adult or older person that they are caring for, that they simply do not have the energy or capacity to participate, and to advocate for anything better.

Q61 Chair: Poverty is knacker, isn't it?

Dr Fitzpatrick: Absolutely knacker. As I have stated in the written submission, Inspire, a local mental health organisation, recently published a piece of research that showed that 79% of respondents saw a decline in their mental health because of the cost of living crisis. But as I say, there is a real sense of powerlessness. It is about bedding down, putting your head down, trying to get through day by day, and trying to gather up enough pennies—literally, in some cases—to put together a meal. Last week, a friend of mine said that they all had to do with tea and toast—that was the best she could do—and she herself had not eaten in two days because she was saving what little resources she had to provide sustenance for her children. There really are desperate situations at the minute.

Chair: In fairness, that is not a situation unique to households in Northern Ireland; families are affected in every constituency across the land. We are in terribly trying times, but that does not do justice to the scale of the



issues.

Claire Hanna: That was really comprehensive. I will come back later on the solutions, the energy scheme and what we could recommend, but I am aware that we are tight on time, so I will leave it there.

- Q62 **Mary Kelly Foy:** Hello, everyone. I guess this one is for Clare. As a trade unionist myself, I am well aware of the issues affecting many workers today. What are your women members telling you about how the cost of living is impacting them?

Clare Moore: Thanks very much for the question. As we know, trade union members are everybody, so some of the people that Ciara is talking about will most likely also be trade union members. Very recently, we had the ICTU women's conference, which saw 200 women delegates from across the island come to Northern Ireland to talk about the issues affecting them. Speaker after speaker talked about the impact of the cost of living on their life, but also on the lives of their members—the people they represented. Unite recently did a survey of women workers in Northern Ireland, and I was going to jump in and mention the issue of mental health—that was one of the things that that survey emphasised very starkly; three quarters of the people who responded said that the cost of living crisis was impacting their mental health. These are people who are obviously dealing with low pay. You are quite right, Chair: these are not issues particular to Northern Ireland; but our low-pay culture and our poor public services infrastructure make things even more difficult.

We are familiar with the issues that have been raised. These are absolutely issues being experienced by women in the trade union movement as well. Maxine may want to say a bit more about that.

Maxine Murphy Higgins: One of the issues here in Northern Ireland is that 40% of those in receipt of universal credit are in work. People are also dealing at the minute with the increase in interest rates. One of the complaints from our members is about the increase in mortgage payments. Some people are coming out of a fixed-rate mortgage, and the difference is hundreds of pounds. I know one example—

- Q63 **Chair:** It is a perfect storm, isn't it?

Maxine Murphy Higgins: Yes. How do you find £150 a month? You are already working full time and in receipt of universal credit, and now your mortgage payment increases by £150. That is on top of your energy costs and your cost of living. A lot of the members that we are aware of—as Clare says, these are people such as classroom assistants, who are supporting some of the most vulnerable in society, or care workers, who are all in low-pay jobs. We find now that we are struggling here in Northern Ireland to get staff into those sectors, because the supermarkets are paying more and don't cause the same issues. In public service, people are continually asked to do more with less. They can go to a supermarket and get paid more, and probably their hours will be better, so we are losing people. That has an impact on a lot of our women who are carers for their children, and particularly for those caring for disabled



children. If you are not getting the workers in—the classroom assistants and the other workers—there are difficulties with ratios and with those children going to school. That puts further pressure on our women, and the decrease in their mental health is already significant.

- Q64 **Mary Kelly Foy:** Thanks for that. A number of workers or sectors have resorted to strike action recently, and more action is planned for the coming year. What are the main concerns of union members at the minute, and what should the UK Government be doing?

Clare Moore: You are quite right. I think every public sector union is engaged in some form of industrial action at the moment, or is about to be. We also have workers across the private sector engaged in industrial action. Many of Maxine's members have been engaged in some form of industrial action for quite some time. There are obviously concerns around pay and terms and conditions, but those are not the only concerns. Another concern relates to the chronic underfunding of public services—the health service and the education service, as we have heard. Women members are taking action around safe staffing levels because they simply cannot provide the public service that they wish to in the current economic climate. This is about pay and being able to survive in the current economic climate, but it is also about public services.

Dr Fitzpatrick: I will just come in with a personal reflection—

- Q65 **Chair:** Before you do, I want to ask Clare a question on the strike action. Let me advance to you a devil's advocate question. Earlier, we covered the pressing need for politicians to deliver public service, and how annoying it is to see that abdicated from. It is never a good time to collapse anything, but now is certainly not a good time.

I take on board entirely the underpinning of your argument about the matters that lead up to the strike action, but let us think about the educational impact that covid had—it usually hit the children of the poorest households hardest, because they couldn't just go out and buy an iPad or whatever to help with online learning—and about the battle in healthcare, with the delays in elective surgery and so on. I do not in any way undermine the veracity and seriousness of the points you make on behalf of your colleagues. However, against that backdrop, and given what we keep erroneously referring to as a "winter health crisis"—it is not a crisis, because this happens every year; it is just increased demand—and given that a lot of the issues you mentioned are systemic rather than immediate, would there not be merit in the public service delaying strike action until we got out of the winter crisis period—in almost sort of postponing it?

There are the pressures that the previous panel was talking about, and you, perfectly properly, have talked about the impact on childcare and work. All those pressing problems are made worse when the public sector goes on strike. I know people do not take strike action lightly; they will not have taken strike action with no cognisance of those issues. I do not want to sound too much like Michael Buerk on "The Moral Maze", but is there not a moral argument for postponing?



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Clare Moore: I suppose the short answer, Chair, is no, I don't think there is. I absolutely appreciate your reflection that people do not take strike action lightly, particularly in sectors such as health and education. People's backs are against the wall because of 10-plus years of chronic underfunding. In five of those 10 years, pay in Northern Ireland has not kept up with the cost of living, so this is not just about today or last year. When people's backs are against the wall, they have to take action, and that, I guess, is what the trade union movement is there for. It is there to defend members' interests, but also to defend services. I don't know whether Maxine wants to come in on that point.

Maxine Murphy Higgins: As Clare has said—I don't think I can say it much better—when people's backs are against the wall, they have no choice. This comes on the back of 10 years of austerity. I don't think the waiting list in the NHS has been caused by those individuals—

- Q66 **Chair:** No, I am not suggesting that, but on the point about 10 years—I don't mean this flippantly—10 years and 4 months does not make those 10 years any better or worse. Delaying would ease some pressures on an already pressurised suite of services.

Maxine Murphy Higgins: The fact is that the 10 years have already built up. To say that—

- Q67 **Chair:** So this is a "straw that breaks the camel's back"-type argument?

Maxine Murphy Higgins: It is also about protecting public services. We want the UK Government to put more money into—

- Q68 **Chair:** I will not go into education, but record sums of money have been spent on the national health service. Unfortunately, huge amounts of it were swallowed up dealing with the pandemic, which has had effects.

Claire Hanna: Not to mention PPE.

Clare Moore: We should also realise that the UK Government have one of the lowest spends per head on public services of any western European country. I absolutely take what you are saying, and I know you are not saying that lightly at all.

Chair: I am not, and I do not want to be caricatured as a—

Claire Hanna: Tory.

Chair: As a Tory MP asking a trade union a difficult question.

Clare Moore: But you are right to interrogate on that, because that gives us the opportunity to say why this is happening. That is quite correct.

Chair: I am grateful to you for that. Robert, you indicated that you wanted to come in.

- Q69 **Sir Robert Goodwill:** Don't many of the women we have been talking about—single parents, and those on minimum wage who are struggling to keep their family together—depend on their children being at school in



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order to work? If we have teacher strikes, those women will be the most severely impacted; they will have to stay at home to look after the kids. They will lose that income and be forced even deeper into poverty. Does that not need to be taken into consideration for the very women whom we have been talking about all morning?

Maxine Murphy Higgins: Those same women may well be out on strike. They want to stand up for public services, because they need a better wage. They need to be paid better. These people we are talking about are looking after our children and our parents, either in schools or in hospitals. Compare what we are paying them with what we pay bankers. Our children and our elderly parents, if they looked after us, are supposed to be the most valuable people to us. We say we would do anything to ensure that they are well looked after, and yet we don't value the people who are providing that care, be it in hospitals or schools. We need to look at it that way.

I don't think we can turn around and say that we are going to cause more poverty. People are already in severe poverty and deprivation. We see it day in, day out, in our schools and our hospitals. We need to deal with poverty at that end by improving the situation for people who cannot work for whatever reason. We know that unemployment is higher among those who are disabled; they need more support in getting back into work so that they can be economically active. As well as those people, we need to deal with the ones who just cannot get into work because of the amount that they would earn and the cost of childcare. We need to deal with all of that. It is mainly women working in those caring professions. We do not value the work that they do, because we don't pay the right rate for the job.

Dr Fitzpatrick: I am an educator, and I am a member of the UCU. We are about to embark on 18 days of strike between now and March. It is absolutely not something that I want to enter into. It is terrifying for me, because I have a very young family. I have very high childcare and mortgage costs. To be quite frank, I don't know how I am going to financially weather 18 days of strike. However, my pension has been cut by 35% since 2020. Our workloads are huge, and we haven't seen any increase in our pay over the last 15 years relative to the cost of living. Our backs are against the wall. I just wanted to reflect on my personal situation regarding the strike, and on how difficult it is, as an educator and a woman, to make that decision to withdraw labour.

Q70 **Chair:** We could bat backwards and forwards the moral imperative and the practical implications of action. That would be interesting, but would eat up a lot of time. Mary, had you finished your questioning?

Mary Kelly Foy: I had. On that point, obviously the Government also have a moral obligation to pay public sector workers enough.

Chair: Maxine, I am not going to make the cheap point that everybody bashes the bankers—I wasn't one, so I can speak freely—but, if you consider the percentage of tax that the City of London and financial



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services in the UK, including in Northern Ireland, generate to the Exchequer, quite a lot of our public services would be funded to a lower level without that huge contribution. Yes, I know, if you are living on £17,000 a year, some of the excessive pay and all the rest of it looks to be obscene and unjustifiable, but I make my point and it is not a new one. I will turn to Claire Hanna, who always makes new points.

- Q71 **Claire Hanna:** Yes, sometimes over and over again. I want to pick up on the energy support package that, after many, many delays, is due to be rolling out this week, and to ask your views on its implementation. Do you think the prepayment meter and voucher scheme is going to work? Are you confident that people are going to get it within this winter period? Are there problems accruing from the delay? Are there any issues with it arriving by lump sum rather than in increments, as is happening in GB?

Dr Fitzpatrick: I think it is very positive that the energy payment is finally being delivered. People are really crying out for the support. It is very unfortunate that it has been so delayed. We are sitting today—and all this week—in minus temperatures; I know that there will be many people sitting in the cold. Those people who are on prepayment meters are likely to be the last to receive their payment because there are more administrative barriers in respect of them being able to access it. It may be the case that, if they are receiving it at the end of March, they really have missed out during that period of cold winter, whenever they most needed that payment.

I have some concerns about individuals who have particular vulnerabilities. They may have moved house in recent months and their voucher goes to an old address—the panic and logistical issues around things like that. For people in hostels accessing the payment, all right, they may not have fuel costs—that may be covered—but they will have excessive food costs. We have heard inflation news this morning and there has been a slight abatement in the level of inflation, but not for food and groceries, which are essentials. I have concerns that vulnerable people—individuals with vulnerability, women in deprived communities, single mothers, following on from what was discussed in the last panel—may be targeted. Paramilitaries and other organised crime gangs are going to know that these £600 payments are being received by women and others, and I do think that those concerns should be raised and flagged.

I am very happy that people are receiving the cash in order to meet their individual and immediate needs as they see fit, but it is terribly unfortunate and very disappointing that there has been such a huge delay in getting the payments out to people.

- Q72 **Claire Hanna:** Clare, I have the same question for you, I suppose. Are there any other specific interventions that you think are plausible but not under way?

Clare Moore: I do not think I really have anything to add to what Ciara has said. Obviously, it is welcome that the payments are finally making



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their way to households, but it is concerning that it has been reported that it may still take up until the end of March for people to receive that money. Clearly, the weather shows us that it is needed right now. It would be interesting to hear from Women's Aid and other organisations about their concerns, particularly around women living in abusive relationships and households and how that might impact on their ability to actually get that money as holders of the household budget. That is something that should maybe be considered.

Claire Hanna: Maxine?

Maxine Murphy Higgins: I have nothing further to add.

Q73 **Claire Hanna:** That is what we like to hear. There are bigger questions around further support schemes. We have touched on the deep flaws in the benefit system and, I suppose, the overall context and policy environment that we are dealing with in the absence of an Assembly. In that context, is there anything that you would have liked to raise but did not?

Chair: You have just stolen my "Columbo" question—that was daylight robbery—but you asked it better than I did.

Claire Hanna: Sorry, Chair. We always say, "Just one more thing."

Dr Fitzpatrick: In respect of the social security system, since 2020, the Government at Stormont have commissioned a number of expert panel reviews, one of which I had the privilege of sitting on—the review of the discretionary support system. We had an expert report on an anti-poverty strategy. We had an expert report on an extension of welfare reform mitigations, which the Northern Ireland Affairs Committee concluded were a great success in terms of mitigating the impacts of welfare reform for the Northern Ireland population and showing Northern Ireland's propensity to develop devolution-specific social security solutions to very specific problems that people face here.

We have got all these reports, which experts and organisations from the very overstretched community and voluntary sector have invested highly in and spent much time on, and, because of our current political situation, as Siobhán said previously, they—

Chair: They gather dust.

Dr Fitzpatrick: They are gathering dust. If we did see implementation of the recommendations that have been suggested, one example being in discretionary support, where we recommended providing three grants instead of one grant and two loans—I have probably got that wrong—

Chair: But the point is made.

Dr Fitzpatrick: The point is that we suggested providing more grants within the same budget—within the £16 million money pot. It would not cost any more, and that would obviously give women who are suffering



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from the cost of living crisis the opportunity to have more safe lending routes.

Clare Moore: I just want to mention that—we are positive about this—when Stormont gets up and running again, the commitments in New Decade, New Approach around good work and decent work and workers' rights need to be realised, as do the social inclusion strategies that Ciara mentioned. I will give a plug to the gender equality strategy in particular, because we are here talking about women. The work has been done and is there; it just needs to be taken and implemented.

Chair: Thank you. Almost like winning an Oscar, I have a list of thanks. Can I thank the authorities here and the staff of Stormont for making sure that we were accommodated well and everything has gone smoothly? I am grateful, as is the Committee, to them. I thank our Westminster colleagues from *Hansard*, who have made sure that we have an accurate transcript to feed into our work.

Dr Fitzpatrick, you talked about expert panels doing a lot of work, which goes into the machine and you are not sure what is going to come out of it. Imagine chairing a Select Committee; things go into Government and you are never quite sure what, if anything, is going to come out—but we are grateful to our six witnesses for coming. I always say this with a certain degree of trepidation, but I am going to say it anyway and then possibly duck. I am always struck, as I think colleagues on the Committee are—

Bob Stewart: We don't know what's coming.

Chair: You don't, but I was looking for nods of support. We are struck by the clarity and the common-sense approach that the female voices of Northern Ireland have to so many problems that we hear on a variety of things. I appreciate that, hearing a 53-year-old white man say that, you might say, "Patronising old git. What the hell is he talking about?" But we have to try to find ways to make sure that your important and informed voices are heard better and more involved in the political processes—standing for election and the like. Every time we hear from women, irrespective of their tradition or their thinking or whatever, I am always left with the suspicion that if we were to put them in a room together and say, "Come up with some solutions that work," in half an hour they would, while the men would still be working out what the seating plan was.

Thank you for the work that you do. As constituency Members, irrespective of the places we represent, we all understand the huge and pressing issues on constituents. Many of the problems are not unique to Northern Ireland but, given a lot of the other issues that we have to deal with in this part of the country, I think those problems are amplified still a little more. Thank you very much for your time. Thank you again to the Speaker for allowing us to meet here.