House of Commons

Northern Ireland Affairs Committee

Oral evidence: The effect of paramilitary activity and organised crime on society in Northern Ireland, HC 24

Wednesday 22 February 2023

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Watch the meeting

Members present: Simon Hoare (Chair); Sir Robert Buckland; Stephen Farry; Mary Kelly Foy; Sir Robert Goodwill; Claire Hanna; Carla Lockhart; Jim Shannon; Mr Robin Walker.

Questions 405 - 420

Witnesses

II: Brian Anderson, Mission Superintendent, East Belfast Mission; Alison Flanagan, National Leader, Northern Ireland, Christians Against Poverty (CAP).

Examination of Witnesses

Witnesses: Brian Anderson and Alison Flanagan.

Q405 **Chair:** Let us now turn to our second panel. It is my pleasure to welcome Brian Anderson, the mission superintendent of the East Belfast Mission, and Alison Flanagan, the national leader for Northern Ireland of Christians Against Poverty. You are both very welcome to join us this morning.

Let me start by asking a strange question. If we look at the census and at society in general across the United Kingdom, there is a lowering adherence to religious affiliation and a growing air of secularism. How potent today are you and other faith leaders in seeking to shape and form Northern Irish society in comparison, let us say, to the weight of faith leaders in the 1990s?

Brian Anderson: My view is that we probably had a major standing in the 1990s in the public square, and our voice was probably looked for and listened to as one, two or three, if I am going to put it in order. Now in 2023 we are one of many in the public square. As the faith sector, we need to realise that and be appreciative that we are one of many voices.

I have been president of the Methodist Church and president of the Irish Council of Churches. In my experience, the political world still looks for the voice of faith, not only in terms of our faith perspective and what we bring in terms of our Christianity, or any other faith, but because we are very much on the ground. It is recognised that, if it had not been for the likes of the Boys Brigade and the Scouts, in the darker days the prison population might well have been much higher. We still enjoy that legacy, I believe.

The majority of my work now is about being a representative of the community, in its widest sense, in east Belfast. We are still a voice, but we are not as predominant as we once were, and we recognise that.

Q406 **Chair:** Do you notice a differential in the resonance you have between the age groups?

Brian Anderson: Yes. Our impact on young people is not all that it once was, particularly. We are an ageing sector within Northern Ireland. Many of our churches are populated by those in my age category and maybe older.

Chair: I will not ask, Brian, what your age is.

Brian Anderson: You can work it out. Yes, that is there, but, again, I want to try to emphasise that that does not mean we do not have a voice, an understanding and a place within the community, but we are not the voice we once were.

Alison Flanagan: For me, the Church, as Brian says, is a different landscape than it was maybe 30 years ago. However, there is still very much a place for the Church in our community today. We only have to look back to Covid, when we saw the Church really coming to the fore, in terms of local support in communities, delivering food parcels, bringing in groceries or prescriptions and supporting local communities. There is the rise of non-traditional denominations as well in Northern Ireland. Perhaps we see some of the younger generations being more attracted to that. There is still very much an opportunity for the Church within Northern Ireland.

For us at Christians Against Poverty, we partner with the local church, because we see the local churches as being positioned in their local communities. They know those communities. They understand them. For us, the service that we offer is face to face. It is not telephone-based. It is meeting with someone from your local community but based on a trust relationship. Sometimes our frontline workers are the first to hear the stories that lie behind the debt that has been accrued.

All of our visitors take a befriender with them as well. That is about not just the debt that is being dealt with but the wraparound care and support. That is all done through the local church. For us, the Church still has a voice and a place in the local community and in Northern Ireland in general.

Q407 **Chair:** If you have been following this inquiry—there is no particular reason why you should—you will know that we have heard evidence of a growing concern about a coterie of people, predominantly though not exclusively young single mums, in ghettoised social housing, in terms of geographical disposition, falling too easily prey to paramilitary moneylenders. We have all seen reports in the media of targeting of people using foodbanks and other manifestations of support.

Would I be correct to say that the numbers of people, Ms Flanagan, that your organisation is helping through the Churches has grown very noticeably over these last several months? Are you able to confirm what we have been hearing, namely an increase in paramilitary activity manifested in moneylending and then intimidation and other forms of repayment, which can include hiding weapons, hiding drugs and providing personnel to help with nefarious activity? Can you give us an overview of your organisation's experience?

If I could add a rider, organisations in my constituency will always say that the intention is very strong, but the numbers of volunteers to help deliver things on the ground is difficult, with a lot of people retiring—in inverted commas—using Covid as the hook to hang that decision upon. How would you assess the spirit and quantum of volunteers to help you and your colleagues discharge the important work that you are doing?

Alison Flanagan: Yes, indeed, we are recognising right across the charity the struggle there is to recruit volunteers as a result of Covid.

That is often what we are seeing coming forward, whether it is ongoing health issues for the volunteers or people who are facing their own difficult circumstances as a result of the cost of living crisis, finding it difficult, even, sitting with someone else who is experiencing the same things and not being able to take on the weight of that. That is definitely borne out in what we are seeing.

With regard to the number coming forward who are reporting illegal paramilitary lending and so on, we are just starting to see figures coming in for this year. We know that the figures that are reported to us are difficult to interpret because of the fear of consequences if something is said. We often have found that a number of phrases are used to highlight the issue.

I will highlight a couple of figures that have come in very recently. Some 3% of the clients we are working with say that they have had a loan from a doorstep lender. That is a very broad term and could be legal or illegal. Only 2% say that it has been paramilitary, which feels very low, but we know that "doorstep lender" or "local lender"—one phrase was "the person you go to when you need a wee loan"—are often euphemisms for paramilitary lending.

Chair: It would be slightly surprising if somebody knocked on your door and said, "Hello, I am from your local paramilitaries. Would you like 50 quid?"

Alison Flanagan: Yes, exactly, so we realise that there is that. One that we always find interesting is that 35% of the folk who come to us here in Northern Ireland report having borrowed from friends and family. That seems okay until you look a little further. Many of our clients will say that they have not told their friends and family about their debt situation, so those two figures do not actually align.

We know that often illegal lending starts off using relational contact and building that friendship to start the borrowing and lending, so sometimes that term "friends and family" can also refer to a much bigger picture of illegal lending. It is a very hard one to pinpoint completely within Northern Ireland, as I know you will appreciate. Yes, definitely certain areas and groups of people are being targeted within that.

Q408 **Jim Shannon:** It is really nice to see you, Brian and Alison. Brian, I am well aware of some of the work that you do in the East Belfast Mission. We have mentioned it in debates here in Westminster and you and your workers have a close relationship with many in my constituency. I think, Alison, the last time we met was the launch of the Christians Against Poverty in Newtownards about a year or a year and a half ago, so it is nice to see you on screen after that period of non-contact.

I am well aware of what you do in my constituency with the foodbank. I understand from the foodbank that we are probably the largest referrer to them. We have always had a strong relationship with the foodbank, by the way, since its very inception. I think it was the first Trussell foodbank in the whole of Northern Ireland, so it is important to recognise some good, proven work in the constituency.

As a committed Christian and one who attends church regularly, I perhaps understand the work that you do. I also understand the role. The Chair is right about how it is perceived out in the community. For many people now, it is not sufficient to sit in church and say, "Great, we will let the people come to us", because that will not happen, so it is important that we reach out. What you do in Christians Against Poverty and what you do, Brian, in the East Belfast Mission is an outward showing of the work you do to help people. I recognise that and I want to say a big thank you.

In relation to local society, many people in my constituency have walked away from their past, from their history, from the things that motivated them to do things that were outside of the law, but are now significant players and participating in a future where they want to be part of building that. I am aware, Alison, that Christians Against Poverty and the House Church foodbank that we work with, and you work with as well, are involved in some very deep work within the community. I know the importance of that. Perhaps you could tell the Committee what you do and how you reach by the complexities and influence of paramilitary groups in my constituency as an example.

Alison Flanagan: When someone is struggling with debt of any level, it is never about the actual amount that is owed. It is about the pressure that the person is under as a result of debt. That can be for anyone, whether it is from an illegal source or elsewhere. It is crucial to recognise the pressure that they are facing.

When someone contacts us, we will visit them in their home. That is one of the things that make us quite different from some of the other services that are provided. We get to see the reality of the situation. We see and feel, often, the situation when heat has not been on in someone's home for a number of months or if the cupboards are bare. We see that at first hand.

We are able to, in those opportunities, explain the service that we offer and get to hear the circumstances that the person is facing. Often those first occasions are when we hear the stories that lie behind the debt, things that often have never been shared with anyone else. We get to hear it, maybe because we are, in that first instance, a stranger and it is easy to talk to someone they have never met before.

We then take all the paperwork regarding the debt that is owed and send that to our head office in Bradford. Our debt advisers and teams there put together a budget based on the income, the outgoings and then the debt. We then negotiate with the creditors and we will go back to the client with a financial statement and a way forward for being able to repay the debt.

We do not just leave it at that. We do not just walk away after that third visit, saying, "Here you go. It is over to you now". We stay with the client until they become debt-free, and that is the crucial part, whether it is a matter of months or years, depending on the assets that they have. No matter how many times that budget changes, we will renegotiate with creditors to ensure that the client always has a budget to work on.

As an aside, the cost of living crisis is something we are all talking about and it has come up at other points as well. Here in Northern Ireland, we are finding an increasing number of people who have unsustainable budgets. There is not enough coming in to cover what is going out. For Northern Ireland, that is 28% of the clients that we see. The deficit in their budgets is an average of £223 per month. That is before any existing debt. That is just to get by. There is not enough.

As you can imagine, if that is the deficit in your budget to start off with, you can be pushed to other places to try to fill that gap. It could be to other sources of lending if affordable lending is not on offer for you. It could be to illegal sources. People around you will probably know that you are struggling and may even approach you with those. That is one of the things that we are starting to see, which brings us back to the "Spotlight" documentary on people being approached at foodbanks and how we are seeing that and having that reported to us as well. If I may, can I give an example just to reference that? Would that be okay?

Chair: Yes, please.

Alison Flanagan: We heard recently from one of our centre managers about a client that he had worked with. Sadly, the client approached us for help only after this incident. The client had been offered £500 as she left the local foodbank by a paramilitary lender, and they were identified as such. After paying back £200 of this and then really struggling to pay back the rest, the offer to repay that was given to her was to repay it in kind, which we obviously know as a euphemism.

Over the next number of months she actually paid back £1,000 on that £500 loan. As I say, it was only then that she came to CAP for help. It is really sad that we were not able to step in at an earlier point. We did not know about that. That initial approach was made at a foodbank, so that is definitely what we are starting to see as well.

Q409 **Sir Robert Goodwill:** We have heard a lot about illegal moneylenders and their links to paramilitaries. Are people who resort to this type of borrowing people who have already exhausted all other things? They have maxed out on their credit cards. They have been turned down by banks. Is it just because it is easy and they are approached? Do they see this as an easy way of getting credit without having to jump through hoops, fill in forms and explain to people why they need it? Could we maybe do more to educate people to understand, for example, what APR means and what they may be letting themselves in for?

Alison Flanagan: It is a bit of both really. Given what I was saying there about the unsustainable budgets and the increase in that, there will be more opportunity for the illegal lenders, but also people being pushed into those situations where they have never contemplated it in the past.

One trend in the reports coming back to us is that the initial loans offered have been for small amounts—for maybe £50, repaid over a period of one or two weeks, to almost get the person started on that pattern of borrowing. You can repay that within a week, with a smaller interest rate. The smaller interest rate could still be £20 or £30 being added on to that, but it feels manageable to start off with.

People then can often be pushed to borrowing larger sums over longer periods. Then the repayments to those illegal loans become often arbitrary amounts that are added on if payments are missed. As I say, it seems to be a pattern, those smaller amounts to start off with, for many of the clients that have reported the issue to us.

Brian Anderson: I would concur with that. It is small amounts. You are right that some education would help. There are myriad reasons why people go to good lenders and bad lenders. The paramilitary lenders, the loan sharks, are known in the community. For some people, they know what they are doing and the risk they are taking, but their mental state is that they cannot quite cognitively put it all together. They have a bill to be paid and it sometimes can be a small bill of maybe £200, which is huge to them, and they make a wrong choice.

We have to realise that there is an element of chaos in some of the thinking. It is not always the logical steps that others may take when you live in the description that Alison had there of constantly, week by week, trying to understand how you make the ends work and how you make your income last enough. When you are living like that week by week by week, £200 from a source that you may wonder about is an option that you will consider. That is the mental situation for a number of people in the area I work in, east Belfast and Ballymacarrett, which is the fourth most deprived area by all the indices. They will make those choices, unfortunately.

Q410 **Sir Robert Goodwill:** How big a factor are issues such as, maybe, drugs, alcohol or absent fathers not making a contribution to the upkeeping of their own children? Are there common factors that push people into this lending?

Brian Anderson: The vast majority of people we deal with are ladies with young children with absent fathers, undoubtedly. I would not see a huge drug use issue in that constituency. It is more young people and males in this area. It is the constant pressure that particularly young mums live with.

Q411 **Sir Robert Goodwill:** I guess that you are in a very sensitive position, because you want people to trust you and to come to you for advice and help. On the other hand, because of that you are aware of what is going on in some of these communities. How do you balance your responsibility as almost the confessional with your clients and the fact that you know what is going on and maybe, if it was reported and investigated, it might stop?

Brian Anderson: That is difficult. Positioning yourself in our community is difficult. After consultation internally here, we have taken the view that we would speak out and do whatever we needed to do to highlight the issue. The feedback has been very positive.

If I can give an example, we will have given out somewhere in the region of £38,000, some of it our money and some of it where we are acting as agents for other people. In the last four months, East Belfast Mission will have contributed £38,000 to alleviate debt and help people get through the crisis, so they are still coming to us. They trust us.

There is also a very simple thing. When someone asks for help, we sit down and have coffee with them, a similar approach to what CAP does. You build a relationship with the folks. "We are not just there to help you out and put £15 on your gas and electricity card. Actually, we are interested in you as an individual". That is where part of your faith kicks into why you do what you do and how you do it.

Q412 **Sir Robert Goodwill:** Can people access basic bank accounts, or do you have credit unions operating as an alternative, Alison? Do people have no alternative but to borrow from these people, or is it just that they do not know how, or maybe find it more complicated?

Alison Flanagan: One thing you mentioned in the first part of the question was education. That goes hand in hand with the answer to this part of the question as well. Financial education is crucial for us. During the time when a client is with us, even if they are not a client, we want to provide opportunities to educate people on money so they can better manage the finances they have, whether that is through our financial education programme CAP Money, our life skills courses, which are helping people to manage well on low incomes, or even with our clients who are going through those debt management plans.

If someone is a client of ours and has debt to be repaid, especially if they have a debt with a local bank, we will encourage them, and ask them in fact, to open a basic bank account. We have found that that can be difficult in some instances, but we work with the local banks. We have fantastic relationships with them, so they know exactly who we are and where we work.

With a basic bank account, they are starting off with a clean slate. There is no opportunity to have an overdraft on that, so we can take all the debts and begin to deal with them. The money that is going into that basic bank account is then divided in the way that it needs to be, rather than servicing the debt with the bank to start off with. Any debt with the bank will be treated in the same way as debt to other creditors. Financial education is crucial for all of this.

There was another part to that that you mentioned about the basic bank accounts. Credit union, yes. We also sit on the responsible lending forum here in Northern Ireland, so working alongside other agencies, such as the credit union and so on. Alongside Advice NI, we are there to keep bringing to the table the need for financial resilience and education, but making sure we have that joined-up approach and that there is one voice coming across for all these things.

Brian Anderson: I know that banks are commercial, have profits to make and make huge profits, but there is a trend at the moment that bank accounts for individuals are not profitable for the local bank. They are refusing a number of individuals who are looking for bank accounts on the basis that it is not profitable for them. For the community, that is an increasing issue I notice.

Chair: Thank you for bringing that to our attention.

Q413 **Sir Robert Buckland:** I thank both witnesses for the work that they and their teams do in the community. Can I develop the point that has already been alluded to about not so much the reluctance of victims of loansharking moneylending to go to the authorities but sometimes the fact that they just do not think of it as a criminal offence or that they are the victims of criminal activity? Brian, you said that your group takes the decision to speak out, which is highly commendable.

Let us take an individual situation, without getting into particular case details. How do you work with somebody who clearly is a victim of loansharking moneylending who perhaps is reluctant to acknowledge that, because there is pride in this as well—good old-fashioned human pride? How do you work with people to get them to understand that they have indeed been a victim of criminality and then to make the next stage potentially to report it to the authorities?

Clearly, coming to you will often be the first port of call for them. In other scenarios, what we call third-party reporting is a very powerful tool in terms of getting these issues out there and eventually getting them to the ears of the police or, indeed, other relevant enforcement authorities. I would like to know more about how you do that with vulnerable individuals.

Brian Anderson: One very stark situation we had was someone whose freezer broke down and they did not have the money to buy a new freezer. They went to the loan shark and £200 became £400 became £800 within a six-week period. They then came to us in desperation and we had a slight relationship with them through some of our groups.

There are intermediaries. There are people you know in the community who can act as a link to the lender. We approached one of them and, after a not lengthy but constant negotiation, we agreed to pay them back the original sum. That helped it go away. The intermediary was a big part of that success, in that they were a known, trusted voice by both sides. These are former combatants who have made a transition and are willing to help out where they can, where they are asked and when the situation is a real one and someone trying to really get out of a very poor situation.

You begin to know how it works and understand your way through it. I sit uncomfortably, in that I know I should go first and foremost to the PSNI. It ethically and morally puts me in an awkward position. I cannot just say, "You need to go to the PSNI" and close the door. Maybe we need to be better at going with the person to the PSNI and working out a way through this together. I know that the PSNI is very keen to be on the ground and be part of the solution for this. They have the criminality to deal with and possible charges. Equally, they need to get to these people and this could be a way of doing it. It is a brave person who puts themselves forward to be an assistant in trying to get through to that.

I wish it was black and white, but it is not. You cannot say shades of grey now, because that takes you down a different route altogether, but we find ourselves in a complex situation.

Sir Robert Buckland: I understand. Thank you for explaining it.

Alison Flanagan: For us, there are several layers to this. It is not just about the physical effects of debt, repaying the debt, the fear of violence, the threats that are made, the intimidation. There is the psychological, emotional, mental effects of that and the pressure that is heaped on, first because there is a debt, and that debt may be increasing, but also because of the fear of the consequences of that.

We also know within CAP—and this statistic has literally come through to us in the last few days for the past 12 months—that 62% of the clients who work with us have waited for help. That is with regards to debt in general. Some 20% wait over three years before they seek help. One reason, alongside being ashamed or feeling guilty because of the debt that has been accrued, can be that they think they can sort it out themselves.

We have to assume that actually those who have responded by telling us that they have borrowed from a doorstep lender or paramilitary lender are included in those statistics of thinking they can sort it out themselves. We know there is very often proximity between the borrower and the lender. We have heard reports of them living on the same street. You know that your neighbour is the one who might be coming back to enforce the repayment of the debt, knowing that you have gone out or are leaving your home at certain times to go to the foodbank, and can put pressure on. We know that some people do not even leave their homes because of the pressure, as well as the physical proximity.

There are lots of different layers that feed into the underreporting. Even with our client survey, some of it comes through because it is an anonymous survey. It is less likely, even when we are sitting in someone’s living room, for them to tell us those stories. If we hear them, it will always be anonymous in terms of how it comes back, even to us. Yes, so there are many things that need to be factored in.

I will share an example that came in on Monday from a local centre manager. They say, “Over the past year we have seen an increase of the lending in our community. We have certainly seen it in the vulnerable adults who are quick to agree to receiving cash so they can purchase items, very often basic household items. I suppose when they are offered the money it is hard to say no, especially when it is someone who lives nearby. Often when the person makes their last payment they are offered more funds to keep them in the loop.

“I am working with several clients at the moment with addictions and others in the community have come to ask for advice on budgeting and practical help. I have been told how some of them, on a Friday night, when they get their money, their social security money or their wage, are contacted by drug dealers or moneylenders, either to offer them drugs or for money for the drugs. It is extremely difficult when people are trying to fight an addiction.

“We have been in touch with several individuals who have had their cards taken from them by paramilitaries for a period of time and have been beaten up when they cannot repay, but they are reluctant to report this due to fear”. We know it is happening. Our frontline workers know it is happening. Fear is underlying the underreporting, definitely.

Sir Robert Buckland: Thank you very much indeed for that clear response.

Q414 **Chair:** Alison, you mentioned the word “fear” and, Brian, you have mentioned the word “complex”. We sit on the cusp of the 25th anniversary of the Belfast/Good Friday agreement. Are you sad, shocked or surprised that here we are, still talking about what we all recognise and you clearly recognise as criminal, intimidatory thugs? If you were speaking to them today, what would your message be to them? You see upfront, close and personal, the societal impacts that their activities have. What would you say to them?

Brian Anderson: My first response is to say, “Go away”, but that phrase has been used for a long time. How long are we going to stay as communities in transition? We have been communities in transition for maybe that 25 years of the Good Friday agreement, and the measures under which that transition has happened have been in some cases successful and in some cases not.

If I take the three paramilitary groups that were in east Belfast, there was the Red Hand Commando. They transitioned and have gone away.

That is an example of one that gave up its arms and moved away. Maybe there is a model around that in what they are doing. We work closely with a cultural awareness group. The East Belfast Mission teaches the Irish language in the heart of east Belfast, the Turas project, which you will have heard of, I am sure. We also do the Ulster Scots and we do that with an ex-Red Hand Commando combatant. They have transitioned.

The UDA here has transitioned in part. Charter NI has done some excellent work around employability, getting people back into work and community transition, and it is still a player. Within the UDA, there still is the rogue element and the drugs et cetera. The UVF here are just thugs. They are just a criminal gang, out for lining their own pockets and to keep their boot on their own community.

What would I say? It depends on who I am talking to, I suppose. "Well done, Red Hand Commando, and what can we learn from you? UDA, keep on going. Do we need to help you do that?" We need to be more measured in how we help the transition, rather than throwing money—well, money was never just thrown. "How do we help you make the final transition?" But 25 years is far too long to have to do that. Finally, I know that in some ways I am contradicting myself and what I said earlier, but it reflects the chaos of it. "PSNI, we need to find a way of getting the criminal gangs"—which I believe the UVF in east Belfast is—"off the scene". That is how it has played out in east Belfast.

Chair: Thank you, Brian. I could certainly sense the emotion sitting there behind your words, so thank you for answering as you have.

Alison Flanagan: As has been reflected, not just in our conversation this morning but in previous evidence, it is so complex. It is not straightforward at all. It is really sad that, yes, 25 years on, we are still talking about this, the agreement that was signed to deal with issues, and we are still dealing with it. Very often, what we see in our communities is something very different.

For us, it is always very much about how those we are working with are impacted and the effects on them as individuals, on their households, on the communities and how they are being held, essentially, in situations that we really would have hoped had moved on over the past 25 years. It is very complex and we want to obviously support the local communities to move forward.

For those who are being impacted in the local communities, it is organised crime. It is criminal activity. It is illegal lending and it needs to be named as such. A couple of things have come to us that add added layers to this. Not all illegal moneylending is paramilitary. That comes in and changes the picture slightly. We know that, in some cases, paramilitary groups can be brought in to enforce those other paramilitary debts that have not been repaid, so there is another element there. We also know that, in some cases, even though it may be reported as illegal lending, there is a perception or it is known that it is actually paramilitary lending, but the terminology is just not being used.

More recently, we have had a couple of instances reported to us where local groups may be offering the loan, but a group from outside of that local community is actually then coming in to enforce the repayment. It is almost as if, "We are the ones who are offering the help and support. It is not us who are coming to claim that debt back from you". There are many, many different things.

As I say, it is about keeping the people at the centre, those who are being impacted, how it is impacting and affecting them and what can be done to change that. Even though it is complex, we need to get some consistency of language right across the statutory bodies through to voluntary groups and the charity sector, so that we are all using language where we know exactly what and who we are talking about. That is really important.

Q415 **Carla Lockhart:** Brian, right at the very outset, can I say that I think you underplay the role of the church still? You are being a little bashful, because the church still plays a massive role and actually has the ability, as you said, to show real, practical Christianity, particularly to those who find themselves in a difficult situation where they do not have access to money. I want to commend you and the many churches across Northern Ireland that, on a daily basis, help people in their time of need. The £38,000 that you outlined is really commendable, so well done on that. I am keen at some stage maybe to explore in more detail with you how the Government can help churches more in this regard.

You mentioned the police. Do you feel that the police are being proactive enough to stop some of this illegal lending and particularly from the paramilitary side of things? Also, what steps can be taken to provide greater advice and support? How do we actually get to the people who do not know about Christians Against Poverty and East Belfast Mission?

Alison, it is really good to see you again. Thank you for all you do. It is an amazing charity, probably one of the slickest there is in relation to helping people. I want to commend you for all the work you do. How do we actually get this message to the people who need it? A lot of them operate in a bubble in an estate. They get their groceries in the estate. They go to the local doctors. How do we actually get to the people who really need it?

Brian Anderson: I am plucking statistics from the back of my mind, but I think that the success rate for the PSNI in this area is very low. It is a single percentage figure. It cannot be going well if that is true.

I know the heart's desire, in talking to the local community police people on the street, is to get to it. I know that the inspector here is very keen, but it is the secrecy. Alison referred to it earlier. It is how we break this cycle of fear of speaking out and you have to wait until you are absolutely desperate to do that.

There are maybe other ways, such as a poverty truth commission, which some people are trying to establish in Belfast, whereby the voices of power join with the lived experience voice. That lived experience then works its way up into society , the housing executive, the public authorities, the business sector and begins to build a coalition that works alongside the PSNI to say that this cannot continue and we need to be more successful in getting to the criminal gangs that are advocating this. I would hope for and maybe advocate a coalition of voices to raise this.

How do we get people? Carla, I am going to answer your question differently. The benefits system does not help. It is very difficult for folks to navigate their way round. We are happy to try to sit in that place, as are others. There is a six-week waiting time between the application and getting your benefits. You are nodding your head, so you know what I am going to say here. That causes people to be in debt and causes the temptation that we are talking about.

From a business point of view, it seems to me very simple. You have to get the money towards the people much more easily and then you have to get the money into people's pockets. Not getting the money into people's pockets that they are entitled under the benefits scheme is one causation of poverty in Northern Ireland. It is short term, but a lot of the poverty in Northern Ireland is short-term poverty. It is making the ends meet. I would advocate for thought to be given to how we improve the efficiency of due process in the benefits system.

Alison Flanagan: I am not going to speak to the policing aspect, because I do not personally sit within the local community and that is not something that our frontline will feed back to us. I will speak about getting the word out into the community and the education side of things. There are quite a number of things, as well as the things that Brian has mentioned there.

As he was speaking, I was thinking about the coalition of voices, with the voices of people who have those lived experiences but now have been empowered or can speak back into those communities, who are respected and known within their communities but are now maybe living in a psychologically different place and feeling empowered to speak back. One thing in particular is working to highlight that there are alternatives, that life does not have to be this way, that there are those around to support and to turn to for help. Turning to the illegal moneylenders does not always have to be the first option.

Another thing is working to remove the stigma and shame around debt. I have already spoken about the percentage of people who wait for help. It can often be because of shame, guilt and feeling they do not want to tell anybody the circumstances or how they have arisen. That is really important as well.

Consistent funding is needed for those who are working within the local communities. I know that, from other evidence that has been gathered, that has been spoken to. For us as a charity, it is our responsibility to work with them and to approach those agencies and support workers and ask, "How can we continue to work with you? How can we get our services in? What can we do to better assist you in what you are doing? Is there something that we can give to you in terms of resource?"

As has been mentioned before, education is absolutely crucial, whether that is in small groups or with individuals, and campaigns such as Ending The Harm. While that is a big campaign and sometimes we can throw money at things and maybe not see lasting results, it is still important to put those campaigns out in the media. On-the-ground follow-up on any campaigns that are run is also crucial, to encourage people to come forward, show things for what they are and use, again, consistent language right across the board.

There is one thing I want to reference Brian on as well. I heard Brian speak in a different context and he used a phrase that has stuck with me ever since. I will reference that and maybe ask Brian to say it again. Brian said that one of the worst things we can do in Northern Ireland is to say, "It is what it is". By that, we are saying that we are not going to challenge and we are just going to accept things for what they are.

This Committee, in offering the ability to give evidence, is saying, "We do not want to see things remain as they are. We want to see things being changed". I certainly appreciated that challenge from Brian previously. That is something for all of us. We need to have that phrase in our minds. We cannot accept that in any circumstance and we must always be prepared to bring challenge and speak out where we can.

Q416 **Chair:** It is the tolerance of Northern Irish exceptionalism, is it not? "Oh well, this has always happened". Brian, you referenced the police and talked about the building of relationships et cetera. Are you confident that there is enough stability in the deployment of personnel within the different communities in order to build up those relationships of trust? I am perfectly aware that they often start from a very low point. Is there a lot of moving around of PSNI staff that means that there is not that opportunity to forge deep and meaningful relationships?

Brian Anderson: In our locality, no, we have had the same community inspector for the last four years. We have very good relationships with him, so no. At a higher level, there have been three changes. The chief inspector in our area has been changed three times in the five years I have been here, so there was that. There are strategic reasons for that, I am sure.

While you can say in theory that anyone who has the qualification can do the job, I do not believe that. I believe in personal relationships. Talking about your cycling, or whatever you do socially, builds a relationship that gives the confidence of picking the phone up when something is wrong.

Q417 **Claire Hanna:** I wanted to thank you both for your work generally. I know from experience how real, practical and meaningful it is for people on the ground who really need the intervention. Thanks as well for how sensitively and strongly you have navigated the politics. I do not believe that that is something that groups trying to work with people with acute needs should have to step around.

One theme of this inquiry has been how we manage the dynamic between transition and moving on away from paramilitarism for those who want to do so. I strongly endorse your sentiments, Brian, about how long people can be expected to go through processing. I wanted to ask about your views on mediating and engaging with paramilitary groups, including this dynamic that I think we are aware of that is described by a previous chief constable as community worker by day and troublemaker by night.

I wanted to ask your views on whether that balance is being got right by funding providers, for example on engaging and mainstreaming groups with a paramilitary dimension. Does that risk elevating their status, maybe cementing their control within communities and potentially making vulnerable people feel slightly more confident about borrowing from some of those associated with them? I will start with you, Brian, because you have touched on it.

Brian Anderson: Funding is harder to attract now, so there has been a filtering out of those who maybe were the thug by night, let us say. Some of the organisations that are in east Belfast do immensely good work and should continue to be funded. We are getting there. The filtering process is better than what it was. There is always going to be some wastage and some mishaps that happen with good intention, but they are getting less and less.

Q418 **Claire Hanna:** Alison, I do not know whether you wanted to add anything or whether Brian has covered it. Do you have sufficient engagement with funders and, hopefully, with a renewed Executive about finding that balance and prioritising those with a record of actually delivering change in communities and not exploding communities?

Alison Flanagan: We would not be directly involved with the funding of those projects and so on. One thing that would come to mind is just the assurances of how the funding is being used. Paper exercises definitely are not going to cut it. You have talked about actual delivery of the projects. That is only seen when communities and things start to change, whether it is change brought about in the lives of individuals or change that sits within the community itself. That is how you measure success at the end of the day.

Brian mentioned earlier some of the groups where change has been seen and where change is still needing to be worked at. That is the important bit: tangible, visible success can only be measured in that way. Even change in an individual can have a ripple effect out into the community.

Q419 **Mary Kelly Foy:** Thank you, panel. I want to ask a question around, I guess, that historic culture of toxic masculinity, the interaction with the paramilitary groups and their attempt at coercive control within communities. How do you think that this culture can be challenged?

Alison Flanagan: I realise that, from much of the evidence previously gathered, the machoism and masculine culture have been brought to the fore. Interestingly, while we see that, a number of the reports that we have had have been around female illegal lenders and how they will be the ones actually taking bank cards and post office cards and using that to withdraw money until debt is repaid. We cannot speak to what sits behind that and whether they are being controlled to do that. In terms of what our clients are seeing, it can often be a female who is exerting the pressure to repay the debt, which is slightly different from what other groups have expressed, so I realise that.

It speaks to a comment I made earlier about the proximity even for those who are the males within the community. If it is someone who lives just a few doors down, it is really hard to break that culture and acceptance, because it is generational. Often there are generations of lenders and generations of the same family who have gone to that lender, or house, if you like, for the lending. There are patterns of behaviour. There are thought processes that all have to change within that. It is not just a practical outworking but a mindset as well.

Brian Anderson: This is an anecdotal story. We run a free counselling service out of East Belfast Mission. I was told in the last year of a lady coming for counselling whose husband was involved in paramilitary activity. Unknown to her, he was also coming for counselling and he could not understand why his wife would not support him when he was fighting the cause for unionism and loyalism.

In many ways, that is an illustration of the different roles. The men tend to parade and the women say they are keeping their families together, but I notice that changing. That had been the tradition. Men are now coming looking for help, particularly older single men who are on their own. Their pride has kept them back until now and they are desperate to do it. The other trend we notice is that, because it is the ladies who hold the family unit together, the paramilitaries are therefore using ladies to play that role in being quite hard and harsh, as the front face for what is largely, as I understand it, a male-controlled gang of thugs.

It is there but becoming more nuanced and subtle as it is playing out, because it is the targeting. I hate this phrase, "We are in a perfect storm", because "perfect" means good to me. The cost of living crisis et cetera means that we are in a cruel storm. For so-called paramilitaries to then use that to target their community illustrates again the need to get rid of them.

I was hearing stories and I was delighted during Covid. It was this coalition of people delivering all the things that Alison referred to at the start of our evidence today. It was working well. I have heard stories now that, while some of the bands members were going round handing out the food, they were actually beginning to target those families. Even in that goodness and that great experience of feeding our community and the poor, the mindset was, “We can also hold this community in our hand and maybe target them” when, as it worked out, this cruel storm came to hit east Belfast.

Q420 **Mary Kelly Foy:** You have given that anecdotal evidence, but is your organisation or are any other organisations able to tackle that specific issue? Is there any work going on on the issue of coercive control and toxic masculinity?

Brian Anderson: No, not that I am aware of in our community.

Chair: Thank you very much to both of our panels this morning. As always in this inquiry, there is a huge amount for us to think about, a huge amount for us to be concerned about and, clearly, a huge amount of action to seek to deploy. Brian, I take well your term. It is a cruel storm. There is an awful lot of cruelty there and you are right to point to the need to not be exceptional about it but to face into it and sort it out.

Again, thank you both very much indeed for your time. On behalf of the Committee, if it is not untoward of me to say so, can I thank both of you and your organisations for the hugely important work that you are doing in your communities? Without people like you and the people who work alongside you, a bad situation would be a whole lot worse. We are hugely grateful. Thank you very much indeed.