HOUSE OF COMMONS

Northern Ireland Affairs and Work & Pensions

Oral evidence: Welfare policy in Northern Ireland, HC 2100

Monday 10 June 2019, Belfast

Ordered by the House of Commons to be published on 10 June 2019.

Watch the meeting

Members present: Nigel Mills (Chair); Heidi Allen; Neil Coyle; Ruth George; John Grogan; Lady Hermon; Steve McCabe; Ian Paisley; Jim Shannon; Chris Stephens.

Questions 1 - 176

Witnesses

I: John, George, Sabrina and Alan.

II: Kelly Andrews, Vice Chair, Belfast Area Domestic and Sexual Violence and Abuse Partnership, and Chief Executive, Belfast and Lisburn Women's Aid; Professor Eileen Evason, former Chair, Welfare Reform Mitigations Working Group; Kevin Higgins, Head of Policy, Advice NI; and Kate McCauley, Policy and Practice Manager, Housing Rights.

Written evidence from witnesses:

- Advice NI
- Housing Rights

Examination of witnesses

John, George, Sabrina and Alan.

Q1 **Chair:** The Committee is here to look at the impact that welfare reform mitigations have had in Northern Ireland and to get some ideas for how we should proceed with them. We are very grateful to have the first panel, who can give us some first-hand experience of how the welfare system works in Northern Ireland. There is no need to be nervous; we will be quite friendly. We just want to hear from you what your experiences have been, so perhaps you could start, George, by introducing yourself for the record, then we can work along the row.

George: My name is George. I am here to talk about the bedroom tax that they are going to be impose upon us.

John: My name is John. I am here to talk about PIPs, if I can, and bedroom tax.

Sabrina: My name is Sabrina. I have moved from tax credit to Universal Credit.

Alan: Alan, here to talk about Universal Credit.

Q2 **Chair:** Thank you all. Alan and Sabrina, perhaps you could talk us through what your experiences of Universal Credit have been since you moved over. Sabrina, do you want to start us off?

Sabrina: Yes. I recently separated from my husband, so I was moved from tax credits to Universal Credit. I applied for it online. It took me four hours to fill in the computer work stuff, so it did. From there, it tells you to end once you have filled it all in and you have sent all your paperwork through e-mail. They tell you that you have to make an appointment, so you do. I sent the e-mail to make the appointment, then you have go back down and make the appointment and sit there for another two hours for them to do the exact same thing that you have just done online. At the end they give you a wee card and it says, "Do you need a loan? Do you need any help?" I said no, because why would I want to get into debt if I am already in debt? It was just lucky enough I had my savings, because if I did not have my savings for those seven weeks, I would be in really bad debt.

Q3 **Chair:** So it was seven weeks from when you applied to when you got your first payment.

Sabrina: Yes.

Q4 **Chair:** You are now receiving it every month?

Sabrina: Every fortnight, but the money that I receive goes to my rent, so I have had to go from 20 hours in work to 30 hours just to keep the house going. I have asked for help at the Kilcooley Women's Centre, the foodbank, because my wages are not covering my three kids—I have three kids—and the stuff that I used to be able to do for them, I can't.

Q5 **Chair:** Who do you rent from?

Sabrina: The Housing Executive.

Q6 **Chair:** Is the rent paid direct to it?

Sabrina: Yes.

Q7 **Chair:** So you don't have to pay it over to it. Alan, is your story similar?

Alan: I was a carer for my mum. She passed away on 22 July, so I had to go down to my local Jobs and Benefits office to report a change of circumstances. For a two-month period, they kept me on Income Support and on Carer's Allowance and did not put me on Universal Credit. What happened then was I had the Housing Executive at my door. I ended up getting letters of eviction because no one was paying my rent or rates. I was back and forward to all the different departments, Income Support, Carer's Allowance, Universal Credit. It is still ongoing to this day, believe it or not. They kept saying to me, "You need to be on Universal Credit for your rent to be paid and your rates to be paid" but they did not put me on Universal Credit.

When I first went down on 1 August, Universal Credit was rolled out in our area. I think it was around about the previous June and the people who were giving me advice, they did not know they were giving me the wrong advice. They had a basic five-week to six-week training. One of them told me that they had come out none the wiser and they came out really confused. That was the staff that were giving the advice to the people coming in. To me, that was one of the big problems.

I had to go through the appeal process of trying to get Universal Credit to backdate me when I went on to Universal Credit on 16 October. It turned me down. I went through the complaint procedures; this has been over a period of months. They dealt with the first complaint, they passed it on. Between the second and third complaint, nothing happened, so I got in touch with the Ombudsman for advice and I was advised to write a letter to the Permanent Secretary, which I did. The Permanent Secretary then got in touch with Universal Credit. It is a long story, but eventually it said, "Yes, rent and the rates will be backdated to 23 July". It has pared about a month off it.

I was near £1,000 in debt. I was on stage 3 eviction. I have all the letters; I have a file that size in the house. It has pared about a month off it, so I am at about £500. I have my statement here. I got the Northern Ireland Housing Executive's statement last week. It is still £500-odd, but Universal Credit pays your rent a month behind so there is about five or six weeks still to pay it off, in my calculations.

Q8 **Chair:** Who is your landlord, Alan, sorry?

Alan: It is the Northern Ireland Housing Executive.

Q9 **Heidi Allen:** What was the wrong advice it gave you, Alan, in those early days?

Alan: They were telling me I had to stay on—after bereavement. I cared for my mother for over four years. I had to come out of fulltime work to look after my mother and then I fell ill. My mother sadly passed away on 22 July of last year. After bereavement, you have to be on Income Support and Carer's Allowance for eight weeks apparently and in that time my rent was not being paid and I started getting letters from the Housing Executive. That is when I started to chase it up.

Q10 **Heidi Allen:** So it should have recommended Universal Credit straight away, is that what you are saying?

Alan: Yes, it has admitted that. I have the letter here in my pocket from a guy called Martin Sturgeon. I think he is an operations manager. They do admit that; they apologised. It is not just me, I am sure it is everybody else. There are people sitting here—

Q11 **Heidi Allen:** But in the meantime you are getting into debt over your rent?

Alan: Other problems too, you know. It was because Universal Credit was only rolled out in our area about the middle of June—I think it was about the middle of June, they told me, and the people giving the advice were getting five to six weeks' training or whatever the case may be. It was a person in Jobs and Benefits that said to me, "I know you don't really want to hear this, but we came out really confused about the training and some of us came out none the wiser". These are the people advising me. I am fairly naive about the system, because I had worked the best part of 35 years fulltime and had to come out of work due to the circumstances with my mum.

Q12 **Chris Stephens:** Alan, at that time when you were going through the process of trying to get Universal Credit, were you getting any money at all?

Alan: Yes. I was still getting paid Income Support and Carer's Allowance, but then there was a whole problem with that. I saw something on BBC One, the late news—it was the second or third story—where a lady in England, her first Universal Credit payment was £5—my first Universal Credit payment was zero—and that was on the main news at 10 o'clock that night.

Q13 **Chris Stephens:** How were you surviving then at that point?

Alan: The reason I got zero on my Universal Credit was that Carer's Allowance—they had to give me five weekly payments, which did not happen. I had to get bank statements to prove that it did not happen. Income Support overpaid me to the tune of near £150. I went down and reported this, and I think my payment was £70-odd a week. I went down to Jobs and Benefits and said, "This money has gone in. This account is supposed to be closed. What do I do? Do I leave it in my account? Do I lift it?" and it said, "Well, it may affect your Universal Credit payment". Jobs and Benefits did tell the truth, but when I got my first Universal Credit payment it was nil, so I had to lift it.

The Carer's Allowance gave me £200-odd back about eight days later, but took more than that off me. It is confusing. It is really disheartening because you walk out, "This is fine, great. They have given me the right advice. I don't know anything about the benefit system and finally I am going to get things sorted out" and it is still not sorted out to this day, believe it or not. That is from 1 August.

Q14 **Lady Hermon:** Could I just double-check, sorry, both Sabrina and you have said that you have found the Jobs and Benefits staff have not been properly trained in Universal Credit.

Alan: I am going by what they told me.

Sabrina: Yes, because the girl said that to me as well.

Alan: They did not give me the right advice, but—

Q15 **Lady Hermon:** What about the Housing Executive? Was your impression that they also didn't understand?

Sabrina: The Housing Executive, you do not have contact with them, because Housing Executive passes you on to Universal Credit, Universal Credit and Tax Credit, this was my situation, and the whole three of them were just going around and around in circles, so you could not go on. You had to go on to your diary on the Universal Credit and write to somebody on that for them to explain it to you. Nobody face-to-face could tell you how to deal with your situation.

Q16 **Lady Hermon:** Alan, could we come back to the Housing Executive? What was your experience with the Housing Executive?

Alan: I had bad advice. To be honest with you, I had bad advice from Income Support, the Housing Executive, the Jobs and Benefits office, Universal Credit, Carer's Allowance, every one of them.

Q17 **Lady Hermon:** Was any organisation particularly useful to you?

Alan: No. Just an example with the Housing Executive, when I first had my meeting with the Housing Executive to tell them about the change in my circumstances, my mother passing away, they should have given me a Housing Benefit form to fill out. I was told two or three weeks later, when they phoned me up and said, "Alan, when you were down applying for sole tenancy of the dwelling, did you fill out a Housing Benefit form?" I went, "I don't think so. What is a Housing Benefit form?" That was one of the mistakes. The Housing Benefit form should have been filled out when I first went down and met the patch manager down there.

Lady Hermon: Yes, at a time when you were still grieving the loss of your mother that you had cared for. Thank you.

Q18 **Ruth George:** Carrying on with Universal Credit for a minute, Sabrina, you said that you were struggling to support your children and you have three children. Are you affected by the two-child limit, do you know? When was your youngest child born?

Sabrina: My youngest is 11.

Q19 **Ruth George:** Right, so you should not be affected by the two-child limit, it is just that the amount that you get is quite low?

Sabrina: Yes.

Q20 **Ruth George:** But if your youngest child had been born after April 2017, then you would not be getting any support for them at all, which is about £2,800 a year. It is difficult enough to cope even without being affected by that.

Sabrina: Yes, it is.

Q21 **Ruth George:** I presume you have teenagers.

Sabrina: I have an 11 year-old, a 16 year-old and a 21 year-old.

Q22 **Ruth George:** So you would be getting support for the 11 year-old and the 16 year-old?

Sabrina: Yes.

Q23 **Ruth George:** But the other ones are still at home, are they?

Sabrina: Yes. Both of them have special needs as well. They have dyslexia and dyspraxia, so they have to have all the special equipment in school. At the minute we are having to sort out their uniforms, because the wee one is starting, but she is one of the smaller ones starting school, so I have had to pay an extra £100 just to get her uniform made.

Q24 **Ruth George:** That is a lot, yes. Were they getting extra support for the disability under tax credits, do you know?

Sabrina: No. They are not entitled to anything like that. You have to pay for all the equipment. I had to get a new iPad for them for school.

Q25 **Ruth George:** Wow. Presumably you have to pay for internet so they can do their homework and all the things that you have to do?

Sabrina: You put the money towards the kids and you deal with it.

Q26 **John Grogan:** Sabrina, you mentioned you use foodbanks and so on. Was that in the period you were waiting for the benefits to come through or is that a regular occurrence?

Sabrina: It is regularly. I work in the nursery in Kilcooley Women's Centre. I had heard it from Kilcooley Women's Centre for about two months before I asked for help. That is before I had joined Universal

Credit. There was nobody in Bangor that I could seek advice from. I spoke to my boss and the boss said, "Right, Sabrina, you need to fill all these forms in. You need to do this online" and I had to say I was struggling with the food and every other week Kilcooley Women's Centre would make a bag up for the kids.

Q27 **John Grogan:** I see. That goes on to this day, does it?

Sabrina: Yes.

Q28 **John Grogan:** Do you think you are a lot worse off under Universal Credit or just a bit? Have you calculated how much you think you are worse off?

Sabrina: I am a lot worse off, I think. I don't have any more savings now. That seven weeks I had saved so that the kids would have money, but that is all gone. Now money is really tight, to pay for things.

Q29 **Ian Paisley:** Sabrina, can I take you back? The application process, as you said, took about four hours doing it on the computer and then a couple of hours afterwards waiting. Did you have any help at all going through the computer application or were you just left on your own to do that?

Sabrina: Just left on my own, because I was not sure how to do it or anything. Because I had done a course with the Women's Centre, I thought I would try it myself, but you are running around the house grabbing all the paperwork to upload to send it off, then it tells you that it is not printed properly, so you have to do it again. It is hard work.

Q30 **Ian Paisley:** How many goes did you have to try to get it right?

Sabrina: I think I did it about three or four times before I got it right, because it was saying, no, it was not accepting the copy. You have your phone, trying to take copies of say your birth certificates and your housing forms and it asks you for all different things.

Q31 **Ian Paisley:** Would you have found it more convenient to have gone somewhere and to have been taken through that?

Sabrina: It would be better, yes, just to go and sit with somebody with all your paperwork and do it, because if you do not know how to do it on the computer, it is hard and it is very stressful.

Q32 **Ian Paisley:** You mentioned then about the Housing Executive not being in communication with you at all and that you had to go elsewhere. Again, would it be useful to have one-point-shop person who you could go to that would deal with the Housing Executive and Universal Credit—all of the issues—as a one-stop location as opposed to having to go to the different ones?

Sabrina: Yes, because if you need advice, you phone up. As I say, you have your wee diary on it, but if you phone up, none of them knows who you are supposed to be talking to. Like the Housing Benefit, it says that I am getting my Universal Credit, but it has automatically gone to the rent. I said, "I don't have any money to myself". The Housing Benefit would say, "You need to speak to Universal Credit" and Universal Credit would say, "You need to speak to Tax Credits". None of them knows who you are speaking to.

Q33 **Ian Paisley:** You work in the Women's Centre. Have you picked up that things are better now for other women who are in the Women's Centre who you get to chat to or is it still much of a mess?

Sabrina: The Women's Centre has a drop-in where you can make an appointment and it helps you with any concerns that you have, which is a lot better.

Q34 **Ian Paisley:** So it has started to get its head around it, and probably through experience of yours and of others, it is able to help others. Sabrina and Alan, do you feel like you have been treated like experiments—like guinea pigs—in this?

Sabrina: Yes, I do. It feels as if you are the first one through it all and you are not being treated right. When I was on tax credits, it was a lot easier. You did not have to run around and do all the things, it was all sorted. Your Housing Benefit, you could phone up and say, "How much Housing Benefit will I get to help me?" which now you can't because it says that Universal Credit is involved with that.

Q35 **Chair:** Sabrina, do you value receiving your UC every fortnight rather than getting it once a month? Because that is different in Northern Ireland to the mainland.

Sabrina: If you are good at budgeting, a fortnight is handier.

Q36 **Chair:** You think that is much easier for you to manage than if you only got it once a month?

Sabrina: Yes, it is.

Q37 **Chair:** How often are you paid by your job? Is that monthly?

Sabrina: I get paid every month.

Q38 **Chair:** So you have some income fortnightly and some monthly?

Sabrina: Yes, but even the fortnightly, most of that goes to my rent.

Q39 **Chair:** Goes to the rent money, yes. So you don't see it. Do you prefer that? Are you happy the money goes straight to your landlord so you know your rent is paid, or would you rather have it yourself so you could manage your own budget?

Sabrina: No, I still pay my rent. I only get £30 towards—

Q40 **Chair:** You are paying the balance of it?

Sabrina: Yes, which is £96. I only get £30 paid off my rent, so anything I get in my Universal Credit I have to put in, so I do not get to use it on the kids or food.

Q41 **Chair:** You have not had a problem where the £30 was higher or lower on one payment, so you had to pay a different amount to rent perhaps?

Sabrina: No, because my wages are the same each month.

Chair: Okay, that is all stable.

Sabrina: Mine has been okay because it gets kept the exact same.

Q42 **Ruth George:** You said you increased your hours from 20 hours a week to 30 hours a week. Did that then affect your Universal Credit?

Sabrina: No. They take a percentage of your wages so it still works the exact same. You don't get any more and you don't get any less.

Q43 **Ruth George:** Your Universal Credit stayed the same?

Sabrina: Yes. It was just I had do the extra couple of hours to get the money up, which at the minute I could have spent the extra 10 hours with the kids to do their GCSEs.

Q44 **Ruth George:** I was going to say, how did that affect you and your children?

Sabrina: Yes, it does affect the kids a lot because you are not at home to study with them and do their homework, because there is only me in the house. I do not have the support like everybody else; I do not have the family. It is the Women's Centre that would help me and it is the Women's Centre that has helped the kids with their studying and things like that as well.

Q45 **Ruth George:** Obviously a good facility to have.

Sabrina: It is.

Q46 **Ruth George:** Does that cover the whole area you are in or—

Sabrina: Yes, that covers North Down and Ards Borough Council.

Lady Hermon: My constituency.

Q47 **Ruth George:** Are there similar facilities elsewhere, do you know, Sabrina? Do you know, Sylvia?

Lady Hermon: No, not as active as the Kilcooley Women's Centre in Bangor. We ought to go and visit it if we have time.

Q48 **Jim Shannon:** Sabrina, and indeed all the panel, thank you for those comments. Along with all our MPs here, I am very much on the front-line. Sabrina. I am aware, although it is obviously nearly Sylvia's constituency, but I am always keen to hear how we can help. One of the things that I have noticed, first of all, is the five-week delay. The savings, as you referred to, evaporate and you will not get them back. They are away, they are lost forever. We have had much talk over the last period of time, Mr Chairman, about the backstop. This is the hard stop, when it comes to benefits for the local people.

I have had so many problems in my office, people coming in about the delays and the understanding. But just for the record—I think it is important that we do that—in the Social Security office in Newtownards we have some excellent staff, Frances, Leigh, and Donna, who make themselves available to ensure that applicants have an opportunity to understand the system. They will take individuals and put them through the online system individually and they have made that service available. We have people with adult autism who do not understand the system and they have to be helped through it.

What I see is, first of all, a delay, then the repayment crops up. The information that I have is something like 53% of claimants receive a deduction and have to have a repayment.

Sabrina: That is the loan. They tell you that you can have a loan. They do not tell you that there is an extra grant that you can apply for, but it is a loan straight away and you have to pay for that.

Q49 **Jim Shannon:** The foodbank in Newtownards, just to reiterate the issue, Mr Chairman, almost every applicant that comes in—we are in partnerships in conjunction with the Trussell Food Bank, the Thriving Life Church Foodbank in Newtownards—we refer almost every person to the foodbank, to help them, just to get them a week's food, which takes a bit of financial pressure off them.

Sabrina: It does.

Q50 **Jim Shannon:** Also for families as well. The foodbank does a lot of other things. It does a clothing bank, a foodbank, it has a baby bank as well for people who have just had new babies. There are lots of things that it does and if we did not have it, we would be in real trouble.

The issue of the delay you referred to, the repayment number again and that transfer from previous benefits to Universal Credit, that is laborious, there are delays and it creates lots of problems. Again, rent arrears, better co-ordination with all the different bodies, and also when it comes to repayment, a repayment scheme—Mr Chairman, these are probably statements rather than questions—that would show a methodology of repayment that the person can do. Those are the issues that have come up in my office on a regular basis. I have a fulltime staff member who does nothing else but benefits and another one half-time fully focused on it as well. Are those the things that you are saying in relation to people who are able-bodied going on to Universal Credit? We can talk about disabled claimants as well, which is another issue, and that is a disaster for them.

Sabrina: Yes.

Q51 **Chris Stephens:** Sabrina, you mentioned the loan, which I think the UK

Government calls an advance. They deny it is a loan, incidentally, but did you take up the loan? Alan, were you offered a loan? I am just curious about what you both said about your experience of the Housing Executive. Did the Housing Executive refer you to someone in its organisation, a welfare specialist who could help you?

Alan: The Housing Executive did not advise me to go to a welfare specialist. The thing about the loans, I think that is a big flaw in Universal Credit. Why should you have to wait five weeks to go on a benefit? That is going to put you in debt. I am paying £47 a month because of getting the advance payments. I don't understand: why can't you just go from one benefit to the other? Why is there a five-week period?

Jim Shannon: Exactly.

George: Excellent question.

Q52 **Chris Stephens:** Do you think the advance payment that is offered in the first two weeks should just become the first payment? If we design it in a way that the advance payment becomes the first payment and then the system can—

Alan: You are not in debt, then, starting off, are you?

Sabrina: I did not take the loan.

Alan: It is £46 or £47. That is a lot of money a month in my situation, but that was no fault of mine.

Q53 **Neil Coyle:** I have a slight follow-up to some questions. You both talked in particular about the difficulties you had and the lack of support, and that you felt that the staff who were meant to be supporting you did not have the training needed—there is meant to be more tailored and personal support for some claimants—but do you think that the front line is now delivering that support to the others you are seeing go through the process?

Sabrina: No.

Alan: Ian Paisley made a remark earlier on about the guinea pigs. I was called that in Jobs and Benefits. It was not meant to offend or anything like that, but I was called a guinea pig. Jobs and Benefits was learning from its mistakes through me.

Q54 **Neil Coyle:** I represent Southwark in London. We were the original guinea pigs, because we were the first. I do not mean that offensively at all, because that is how people have said they feel.

Alan: No, I didn't take offence to it.

Q55 **Neil Coyle:** But now, and in particular those others that you are supporting and seeing—

Sabrina: I am still hearing about people that are struggling. I have had messages asking if I can help. I am just a normal mum, I work in the childcare, and they are texting me, could I come and help them fill in their forms, which is not really my job to do.

Q56 **Neil Coyle:** So it is the same problems that you experienced or it is different and new problems or it is both?

Sabrina: It is both.

Q57 **Chair:** John and George, you have sat patiently. Perhaps you could talk us through what your experiences have been.

John: My experience is different because Universal Credit has not been rolled out where I am yet, but it will be rolled out next year. Mine problem is to do with PIP. I got a phone call in April from Capita and they had me on the phone for about an hour and a half asking me questions about my health. It was not my health problems, it was mental health, and I was explaining that all. From there, after an hour and a half, Capita said to me that I would need to go for a visit, for an assessment. About two weeks after that I got a letter, like a brochure-type thing. I had to get that filled out and I could not fill it in myself, so I went to Citizens Advice and they filled that letter in for me.

I waited about four weeks and then I went down to the assessment in Ulster. Capita was the one that phoned me. The assessor was working for Capita and she made me relive everything that happened to me in the past 37 years. Thirty-seven years ago, my son lived for five days and unfortunately he passed away. It was his anniversary last week. When I was down there, she asked me the questions and I told her that I was in and out of hospital all my life, psychiatric hospitals sometimes. I was working in the Ambulance Service at that time and after my son passed away, roughly two years after, there were things happening in the Ambulance Service that I could not cope with and I had to leave. I resigned. From that, I was in and out of hospitals, psychiatric hospitals, Downshire, and every type of hospital.

But the assessor kept on asking the questions and I turned around and said I would like to not answer all the questions but she started saying, “You are going to have to answer all the questions” because then it would make it easier for me, in order for her to put it all on the PIP, from DLA on the PIP. But I had to relive every single thing from the day our son was born to when he died and I had to go through all the arrangements that I had done. Then I had to walk out of the door after three hours with no support whatsoever. My wife was with me and she had to relive that, after going through the same thing four weeks prior to that.

Basically I got out, didn’t know where I was, got into a taxi that was waiting for me and my wife, got to the house, and I didn’t know what to do, so went to bed. I had no support walking out that door. The only support I had—and thank God I have that support—is a centre that I attend. It is called Hope Centre, it is the Inspire Hope Wellbeing Centre. That is up where I live. But the questions she was asking me and filling in that form, I was being assessed, but I felt I was being interrogated. That is what I felt, I was being interrogated, because if I said I did not want to answer something because I could not, I didn't feel that I could because it was getting me emotional, so what happened was I had to answer.

I was on a reduction of my medication, and two weeks ago my doctor had to put me on an anxiety tablet. For 36 years I was on 30 milligrams of diazepam. I came down to 14 milligrams inside a year, but that very nearly put me back on to them again, but fortunately I had the help and resources of the Hope Wellbeing Inspire Centre. Basically it was the stress of going through PIP. What it has done is that it allowed me—

Q58 **Lady Hermon:** Sorry, John, do you mind if I interrupt? Did you complain about the manner in which you and your wife—

John: No, I didn't.

Q59 **Lady Hermon:** Because you felt scared?

John: Because I felt scared. I felt I—

Q60 **Lady Hermon:** You felt scared that you might lose, you might jeopardise your claim?

John: That is what I was afraid of. It will get to that point anyway because what happened next was I got a letter saying it would be top rate for physical health but for mental health I got nothing, after me telling her every single thing. They gave me the top rate but that meant my money was cut because I was getting no care amounts, so I got mine cut £500 a month. The PIP did not come in, so I had to do six weeks without any money coming in, because I was not on DLA anymore because PIP took over. I had to wait six weeks to get that. When I got that, it was just at the end of May. I got £600. That was £200—as I say, there ought to be more than that there—but basically what happens is that is topped up by the Government, they have topped that up, but come March, I will have lost £500.

Q61 **Chair:** Did you appeal the point?

John: I brought the appeal and I was told that I could lose everything if I appealed.

Q62 **Chair:** Who told you that? Was that—

John: It was on the phone.

Q63 **Chair:** That is the warning you get?

John: Yes, that you can lose the appeal, so I decided not to appeal it. I found out that the Government were going to top my money up, but I was not aware whatsoever that would stop in March. Come March, I will be £500 worse off and there is nothing I can do.

But having said that, Universal Credit will be coming in, so I will have to go through all that again, then bedroom tax most likely will be coming in, so I will be getting more money taken off me. But the worst thing is I will have to go through Universal Credit, all this again, after just going through that. I am mentally not able to do that and physically I am not able to do it either, but certainly mentally.

But I will have to do that because if I do not do it, I will not receive any payment of money whatsoever. From being a person who started off, good job, nice wage, got married at 18, my son was born, then he passed away, unfortunately. Now we have four children. They are all grown up, but it does not replace him, but happy we got there. I don't want to see anybody else going through what I went through. I know what it has done to me and it very nearly ended up where I was back in hospital again and I contemplated taking my own life.

Q64 **Lady Hermon:** That is a dreadful experience. Sorry to interrupt. The Capita assessors who come out who do—

John: They don't come out.

Q65 **Lady Hermon:** They do not come out; you have to go to them. So you are not even on your own territory?

John: No. Capita turned around and said to me that I had to bring my wife down because my wife was my appointee at that time. She is no longer my appointee because Capita is trying to say that I am fit enough not to have an appointee, so I have to do things for myself basically where benefits are concerned. As I say, my wife was with me. Four weeks before that, she had to go through the same thing and then she had to listen to me go through it, so she went through it twice. Me personally, I think that is terrible. The person who was interviewing me—which I thought was more like an interrogation, as I said—had no qualifications. She had no qualifications in mental health.

Q66 **Lady Hermon:** But she was still making an assessment.

John: She was. The worst thing about it was the forms we filled in, we filled out all our forms, me and Citizens Advice and my wife, Capita had that on record. Capita also had the phone calls on record. The assessor had everything in front of her on computer and she still asked me all the questions again. I walked out of there two and a half hours after that and my head was just mangled, completely mangled. Now I am waiting until March until Universal Credit eventually comes to our part.

Q67 **Lady Hermon:** Yes, with a quiet dread, because even from the—

John: I am. Yes.

Q68 **Lady Hermon:** Exactly. It is not going to inspire you to look forward to the experience of Universal Credit.

John: Yes, I am more anxious now. I do understand what these people are going through because I have gone through roughly the same thing with PIP. Well, it was Capita that delivers PIP. Capita says it is a doctor who makes the decision. When I am down there after a phone call, a form, and then being, as I call it, interrogated and that type of thing, why did Capita have to turn around and say, "Oh, but see, this has to go to our doctor and then we will let you know. We should know with four weeks" and it was six weeks? Then, as I say, it was four or five weeks without money, without the Disability Living Allowance because it is on the PIP, but I was getting my ESA or whatever you call it. At that stage I was £500 down a month and I was living off credit cards, so most of my credit cards are in reverse now.

Lady Hermon: Most of your credit cards—

John: My credit cards, I am at a reverse. I have gone over the limit because I have had no money coming in for five or six weeks, me being short of money. I have a car, so I have to pay my car, £210 a month. I need the car, because that is my independence, so basically I had maxed out the credit cards and I am paying it back now in instalments.

Q69 **Lady Hermon:** Yes, and the car that you have, is that a car in your own right or did that depend on your DLA?

John: No. I went and bought it out of a showroom and I was paying it off with finance. With that I had the finance, which was £210.

Q70 **Jim Shannon:** John, just to ask a couple of very quick questions, not to put you through anything. That is not the idea of doing this, not at all. You mentioned that your wife was an appointee for you. Was that a court appointee?

John: No. She was made an appointee when I was put on the Disability Living Allowance and she was to do all the money and finance—

Jim Shannon: Yes, finance and all that, yes.

John: —and phone call stuff, that I couldn't do. You see, I could not do it. I would not have a clue. I have to learn all that again.

Q71 **Jim Shannon:** I have done quite a few over the last period of time and court appointees are probably another way of addressing that issue, because quite clearly some people are unable to look after themselves financially. I want to ask you this question, because it seems to me there is a logical way of doing this thing, if only Capita and others would just realise it. Capita has all your information, all your evidence from your DLA for all the years that you had it and the reasons why you had it. Then they come in and grill the individual again—in this case yourself—for PIP when all that information is already there. Do you think, as many of us think, that whenever the evidential base is already there, there is no need to do that?

John: There is no need to do that because Capita does get my doctor's report and my psychiatrist's report, so they do have all that but just want to hear me saying it. Capita knows I am not telling lies because it is on record how many times I was in hospital, psychiatric hospitals. Capita knows all that. It is just basically people coming down and being, as they would call it, assessed. It was not an assessment to me. It was an interrogation and I could not wait to get out of that place. I was asked on other occasions. "Look, I can't answer that. I can't", you know, out of fear or whatever you want to call it, but they said, "The problem is you have to answer because the more information you give us, the better this will go for you" hinting that if I do not give the information, money will be taken off my benefits.

Q72 **Jim Shannon:** I think it is also quite true, Mr Chairman, that the system always lets you know that if you make a claim or go to a tribunal with your claim, that your award could go up or down, as you rightly say, John, and as many others say as well. I have to say, Mr Chairman, that for the majority of people who come to our office, anxiety and depression and emotional and mental health issues feature prominently in their applications.

You mentioned there that Capita had a psychiatrist's report and a doctor's report, so it had an evidential base in front of it.

John: Capita had a report also from the day centre that I attend, Hope Inspire, the Hope Wellbeing Centre, which is under the umbrella of Inspire. There was a letter from the manager there.

Q73 **Jim Shannon:** Capita had all that evidential base. Do you feel then that perhaps the staff that come out from Capita need to be better trained and understanding of those issues? It is not all about the physical; it is about mental and emotional, anxiety and depression, all those issues. The staff do not seem to have a grasp of that. Would that be your impression?

John: I think that would be a reasonable factor. If they know somebody has mental health issues, there should be somebody who is trained in mental health work, at least some type of training so they can understand. All this person wanted to do is just get the information from me that she already had.

Q74 **Chris Stephens:** I agree with you. I am going to call it "Crapita" for the purposes of this discussion with you, because that is what it is known as. I want to double-check a couple of things that you have said so far.

Lady Hermon: Is that parliamentary?

Chris Stephens: You were not offered a home visit?

John: No.

Q75 **Chris Stephens:** No. The assessor, when she introduced herself, did she explain what she was? Was she a doctor, nurse, an occupational therapist?

John: She turned around and said that she was not qualified in mental health. She did not say what she was but she definitely was not qualified in mental health. She made it plain that she was not a doctor, because I thought it was a doctor who was going to do the assessment.

Q76 **Chris Stephens:** Did they offer, John, an audio recording of the interview?

John: No.

Q77 **Chris Stephens:** You have never seen a transcript of the interview between you and the assessor? No? The reason I am asking that is because it is one of the recommendations of a previous report from this Select Committee, the DWP Select Committee, that all of these actions are to be taken. You are confirming that the assessor is not doing that. I think that is something we need to pick up.

John: I never saw it there.

Q78 **Heidi Allen:** How long ago was your assessment, John? Can you remember roughly?

John: Yes, that was April.

Chris Stephens: Two months ago.

John: We are talking about two months ago.

Q79 **Neil Coyle:** Two very quick clarifications. When you phoned up after getting the terrible news that you were going to have a reduction in support, you said you had not appealed, but did you ask for a mandatory reconsideration? Is that what you were phoning to do?

John: Yes, that is what I was phoning about.

Q80 **Neil Coyle:** Did you have the mandatory reconsideration or did you not go through it because you were worried about—

John: No, I was told by people it could go the opposite way and you could get nothing. Because I was so nervous about that problem, I decided not to.

Lady Hermon: Too frightened to appeal.

Q81 **Neil Coyle:** That is understandable. What Government should tell people is that the number of people who are supported right through to appeal by Citizens Advice and other welfare rights organisations tend to win on appeal. But what the Department for Work and Pensions also tells us is that the reason that the appeal decision might be different is if new medical information has come to light since the initial assessment. Just to be absolutely clear, while you knew that the Department for Work and Pensions and Jobs and Benefits office had all the information on your DLA in the past, you did submit all the medical information from consultants and everything else through the PIP assessment process, you gave all of that?

John: Every single thing. I said that I was reducing down on my medication, so I made that clear. Obviously when you are reducing down off diazepam when you have been on it for 36 years and the amount that I have been on, it is difficult. But with the help of Hope Inspire Centre I was getting that done, so I was getting that help. I do not want to be on medication for the rest of my life but I could end up back on it, or worse, or end up back in hospital again and I would be right back to all those 36 years ago.

Q82 **Ruth George:** Thank you very much for telling us, John. I hope it has not been too traumatic for you today. We are here to try to support you and other people in your situation. We raised this with the Minister for Disabled People directly last year. I asked her about similar assessments, where people are asked the same questions about traumatic past instances again and again. We were promised that it would not happen, so I am very sorry to hear that it is still happening. We will definitely, as a Committee, be taking that back to the Government to try to make sure that it is absolutely stopped by these assessors.

You say that you are currently getting the mitigation that people in Northern Ireland get for a year on the transfer between DLA and PIP. What is it going to mean for you at the end of that year? Did you say it was £500 a month that you would be worse off?

John: I don't know if I am going to cope. I have a different car now, a mobility car. That will have to go back for starters, because I will not be able to get that money back. I will be £500 worse off. I do not know how that will affect me and my wife. We will most likely have bedroom tax coming in and Universal Credit. With Universal Credit, I may be off benefits for X amount of time, going by what I have heard here. I could be off benefits for maybe about six weeks until I get that back, so that is going to happen. I am just dreading next March when that stops. I try not to think about it, but it's hard. I can't not think about it. I have to think about it. Basically what I am doing now is just saving up money that I have now for when that money stops. It is just things I am going to have to cut down on.

Q83 **Ruth George:** Not having a car would be a good example.

John: Not having the car, because I need the car for the day centre, Hope. I am a member there, but I am also a volunteer person, a support person, and I need that car to do that. I have to do the housing out in Lisburn and all around that I am doing with Inspire,—Inspire's supported housing. Basically I cannot just jump in the taxi and say, "Take me out there". With voluntary work, that part of my voluntary work could be tested, if you want to put it that way.

Ruth George: It will affect others as well. Thank you.

Q84 **Chair:** John, if you had not had the mitigation payment from the

Government, would you have been more inclined to appeal the original decision or would that have made no difference?

John: Yes.

Chair: Now it is too late to appeal and then you will lose your mitigation.

Q85 **Ian Paisley:** Looking at that issue of the appeals, I know from my own experience with constituents coming into the advice centre, when you say to them, "It is a paper process and we will take you through it" it is like the fear of God strikes them because they think they are going into court. Then the warning that John has mentioned, it is fair warning, you could lose what you have gained. Surely a fix for that would be that for a person to exercise their right to an appeal, they cannot lose what they already have, because clearly the Government have made a decision or the officials have made a decision and they believe they are right. That therefore can either stand still as an outcome or go up, but for it to go down would put lots of people off exercising their right going into the process of appealing. That issue should be looked at. It would give people the opportunity of going to appeal because it will be, "I am not going to lose by appealing".

John, I do not want to pry too much, but obviously you have had to go through this here and give us your evidence and go over issues, but will you get help post today, that this will not re-arouse things?

John: I have a great team of people around me from the Hope Wellbeing Centre, a few members of staff.

Q86 **Ian Paisley:** It sounds as if you are putting your experience to very good use as well by helping others.

John: Yes. I have lived experience, but with the help of the Hope Centre and Inspire it has given me that confidence where I can go out when people who are so unfit that they can't come out of their houses themselves and I can go and make sure they are okay, make sure they are taking their medication and things they have there. If they are not, I will report that back to my manager. I sit and I have a conversation with them, because sometimes they do not see anybody whatsoever. I make sure that they are eating properly and they are sleeping. If they are not, same thing, I call the manager and he will get in contact with whoever it is.

Ian Paisley: He can help them.

John: I work in a way just helping. In a way, I am getting a lot of help myself, because I know I am doing something good, so it is not like this is a chore to me. This is something that I enjoy doing.

Ian Paisley: Put something back, yes.

John: It is like when I was working in the Ambulance Service, I loved that job because I was helping people. That is the thing that I always liked doing. I am not the type of person who wants to work on a building site or something like that.

Q87 **Chair:** George, you have been very patient. Sorry to have kept you waiting so long. Tell us what your story is.

George: With John here, I feel for him. I have been through the process and in fact I am still going through it with PIP. But I am going to complain about something that has not even happened yet, the bedroom tax. It is something that is going to come in that is going to affect me very badly. I have lived in a house now for 30 years. I have brought up a family of four children, who have grown up now and left. My wife has gone now and I am in the house on my own. It is a house full of memories. When the bedroom tax comes in, I will be just put out of my home. It is not a house as such, it is my home.

Q88 **Chair:** How much would the charge be, do you know?

George: It will be a big challenge at my age. I am 60 years old and to be moved out of all that, what was my life—or is my life—and be put where somebody else wants me to live. I live in Carrickfergus and it's my persuasion I live in quite a safe place. I don't know where I would be moved to in Carrickfergus. I am on ESA and I am going through the process of PIP at the minute, having the same problems John was talking about. I don't know where all these one-bedroom apartments or flats are in the Carrickfergus area. So are they talking about moving me not only out of my home, but out of my town where I was born, my mother was born, her mother was born, their fathers?

Q89 **Lady Hermon:** Forgive me for asking—I feel as if we are intruding when we ask these very personal questions—is your home owned by the Housing Executive?

George: It is a Housing Executive house.

Q90 **Lady Hermon:** Are you able to engage with the Housing Executive and say what you have said publicly to us? Some of the members will be very struck by what you have said because of your community background—I do not know the details of your community background—but your concern about where you will be moved within Carrickfergus.

John: Have I spoken to the Housing Executive? No, because the bedroom tax has not come in yet. Because it has not been introduced yet, there is nobody to engage with.

Q91 **Lady Hermon:** Is no one engaging with you?

George: Nobody has come out and said it to me.

Q92 **Lady Hermon:** Are you not able to raise this as a fear that you have?

George: Not at the minute, no. Nobody has contacted me. The only thing I have is a letter that says that at a certain date I will have to start paying rent for my extra bedrooms.

Q93 **Chair:** What is the certain date? Is that next—

George: It is March next year. But I have four children and they come and stay with me. If they move me to a one-bedroom apartment anywhere, I can’t have my children come to stay with me. Where would I put them? I am losing my family, not just my home.

Q94 **Chair:** Have they told you how much the extra rent you would have to pay is?

George: I honestly am not sure. I am sure they probably have; I am sure it is on a bit of paper somewhere, but it will be per room.

Q95 **Chair:** There is no way you can afford that out of your other income? It would be impossible for you to pay?

George: Not out of benefits, no.

Q96 **Ruth George:** How many bedrooms does your home have?

George: At the moment, I have three bedrooms.

Q97 **Ruth George:** So you could be deemed to have two extra bedrooms—

George: Two extra bedrooms, yes.

Ruth George: —which is about £22 a week, what they charge for that, I think. Am I right that it is only for people under pensionable age that that applies to?

Heidi Allen: Yes.

Q98 **Ruth George:** You say you are 60 now—

George: I am 60.

Ruth George: —so you have a few years to go. The mitigation applies for up to four years, but that still will not quite get you to pensionable age.

George: If I had another year. I think it is being introduced next year. It is a big thing. Like I say, it is not just a house to me, it is my home, and it has been for 30 years. It is all the memories that go with it. It is very—I am trying to think of the word, it’s not “sanitised”—but it seems very—just move from here to here.

Ruth George: It is clinical, insensitive.

George: It is very insensitive. It is insensitive, “Stick him in here” because if I walk into a room, something hits me.

Ruth George: Yes, the memories come to you.

George: A memory comes to me.

Ruth George: They’re bound to.

Q99 **Jim Shannon:** The big problem, George, is that only 18% or thereabouts of Northern Ireland housing stock would comply with your future needs, if it is decided that you needed a one-bedroom house. There are not enough houses to go around for people in your circumstance. You are looking down the barrel of a gun. That is just terrible. Quite frankly, they could not satisfy your needs or the needs of over 70% or 80% of people who would be in that situation.

If you applied for a transfer to a one-bedroom house or flat and each of those offers were deemed to be acceptable to the Housing Executive, but not acceptable to you, after your third application you would then be put out on your ear, basically. That is unacceptable. You are looking at two major problems here. One is that the Housing Executive does not have enough stock to go around. Secondly, if you try to get off this £88 additional payment, you cannot get off it unless you make yourself homeless.

George: I would be homeless, yes. I volunteer with a group in Carrickfergus for adults with addictions. It is the only such group in Carrickfergus for adults. About 30 people come to the group and about 20 of them would be in the same position as I am in.

Q100 **Jim Shannon:** Do you also lose your 30 years' credit if you wanted to exercise your right to buy?

George: Yes. I would be moved out. The things that go on, it is—

Chair: We have run out of time for this session, but can we just thank you all for coming in this morning? Your evidence has been extremely helpful to our inquiry and thank you so much for coming and sharing your views with us. If you wish to read the transcript of what you have said, it will be available in a few days' time, but other than that, thank you very much for your time.

Heidi Allen: If you think of anything else that you have not said—and it can be hard on the spur of the minute—then you can write and let us know when you get that transcript through. Thank you very much.

Examination of witnesses

Kelly Andrews, Vice Chair, Belfast Area Domestic and Sexual Violence and Abuse Partnership, and Chief Executive, Belfast and Lisburn Women's Aid; Professor Eileen Evason, former Chair, Welfare Reform Mitigations Working Group; Kevin Higgins, Head of Policy, Advice NI; and Kate McCauley, Policy and Practice Manager, Housing Rights.

Q101 **Chair:** Thank you all for coming to the second part of this session. Can I start by asking you to introduce yourselves for the record? Kate, could you start us off?

Kate McCauley: Yes. My name is Kate McCauley. I am the Policy and Practice Manager with Housing Rights. We are an independent housing advice charity in Northern Ireland. Housing Rights is also one of 85 organisations I think it is now. We are part of a campaign called the Cliff Edge Coalition. Together we have been calling for the protections that currently exist under the mitigations to continue and for those protections to be strengthened to take account of the new challenges that we face, such as Universal Credit.

Kevin Higgins: My name is Kevin Higgins. I am Head of Policy with Advice NI. We are an umbrella organisation for about 80 independent advice centres across Northern Ireland.

Professor Evason: Hello, my name is Eileen Evason. I chaired the Mitigation Reforms Working Party. I was also Chair of the Standards Committee for a number of years. I remained on for a couple of years to see the implementation of the mitigation programme.

Kelly Andrews: I am Kelly Andrews, Chief Executive of Belfast and Lisburn Women's Aid. We are also represented on the Cliff Edge Coalition and we support the work there.

Q102 **Chair:** We have lots of questions and a large panel and some members need to head off for a flight, so if they sneak off I apologise in advance for them. Please do not feel obliged to answer every question, although if you have something different to say please say it. If you agree with the answer there is no need to repeat it.

Could we start by asking the first question: has the mitigation package proved beneficial to claimants?

Professor Evason: Perhaps if I take that, given that I chaired the whole thing. First of all, the departmental review shows that we did support thousands of households through a number of very complicated changes in the benefit system, so you could say it was beneficial but I should say we have to be careful about various points.

First of all, we did not cover the changes and the cuts that had occurred before that came into being. We did not address, for example, Housing Allowance and things like that. Of course, we also had very limited knowledge of what was to come by reference to Universal Credit and PIP. Nevertheless, we did try to address issues that were very central to us at that point in time, looking at things, changes to the benefit system, which would be particularly difficult for Northern Ireland.

First and foremost, of course, there was the Bedroom tax. As Mr Paisley has already said, we have the problem with regards to housing stock but we also have the problem of a segregated public sector housing. That is a major problem and I cannot see any way forward other than retaining the arrangements we currently have.

Q103 **Heidi Allen:** Could you explain what that means—you say "segregated public housing"?

Professor Evason: Right. I think the gentleman who was speaking earlier was being very cautious and diplomatic, but he is of one particular persuasion. He is in an area where, as he said, he feels safe. The difficulty would be it might not be possible to offer him safe accommodation in an area mainly populated by his persuasion.

Q104 **Heidi Allen:** So this Protestant or Catholic?

Professor Evason: Exactly. Northern Ireland, we are very segregated. In fact, even when you buy a house you go on the web to find out the composition of the area you are moving into, so that is a very intractable problem.

Heidi Allen: All right, thank you.

Professor Evason: Secondly, of course, we are focusing on cuts to benefits regarding disability. That is particularly important here given our very high levels of physical disability and our dreadful levels of mental ill health. Then, thirdly, we were focusing on the benefit cap. That was because of our larger families. We weren't sure how significant that would be given the exemptions but, nevertheless, we thought we should deal with it. Our strategy was supplemental payments on the one side, bespoke advice service on the other.

Finally, I should say we got through quite a lot of the process with very little noise but the noise is now coming. It is coming on Universal Credit and it is coming on PIP, so our concern would be to retain the mitigations that we have because a lot of that will wash through but certainly to have another look at various things, PIP and Universal Credit in particular.

Q105 **Chair:** Kate or Kelly, do you want to tell us whether you think it has proved beneficial to the people you help?

Kate McCauley: I suppose, from a housing-specific point of view, absolutely beneficial. There are around 34,000 people in Northern Ireland who are currently in receipt of an extra payment, a welfare supplementary payment, in relation to the bedroom tax.

According to the Department's statistics, these people receive on average £50 per month to assist them. An important thing to identify at the beginning is that this protection, while it has been incredibly important, has not been absolute. The way it has been operationalised in Northern Ireland has meant that, if you move to a property where you under occupy by the same extent or by a greater extent, you lose that mitigation unless you move by what is called Management Transfer status.

In Northern Ireland 216 people have already lost that protection. The Housing Executive did some very interesting research a while back when it looked at the particular impact on its tenants. At the stage it did the research, 72 tenants had already lost their welfare supplementary payment for bedroom tax and their arrears had risen from £46 to £174, so you can see straightaway the impact the loss of this mitigation could have.

As Eileen identified, there is a particular issue in Northern Ireland in relation to both the availability of stock and the location of that stock. Around 18% of social housing stock in Northern Ireland is for one bedroom. Around 45% of the waiting list at any one point is single applicants, so there is a huge demand for that very small amount of stock that is available. Around 90% of the social housing stock in Northern Ireland is located in what we refer to as single identity communities.

For people such as George—the claimant we heard from earlier—there is an issue about the availability of that stock and the location of it, where people would be safe, where their communities and their families live, their jobs, childcare and all those different issues, so it is not just about religion but it plays a huge part of the choice that people have in Northern Ireland.

Q106 **Chair:** Kelly, anything you want to add to that?

Kelly Andrews: Yes, just to support what Kate says there, we would welcome the continuation of the bedroom mitigation. I am also on the board of a housing association and there is just not the stock available in Northern Ireland. Traditionally our housing policy was three-bedroom homes for families.

I just want to comment—if there is an opportunity to comment now or later—on some of the mitigations: the two-child limit and the rape clause exemption. As Woman's Aid, I would object to supporting that. We would like to see that abolished because culturally in Northern Ireland we have larger families here.

Q107 **Heidi Allen:** This is the two-child policy as a whole?

Kelly Andrews: Yes, culturally in Northern Ireland. Also, it plays into the housing policy and why we have housing stock that is traditionally three bedrooms, is that we have larger families in Northern Ireland, for religious reasons, cultural reasons and it particularly affects families in Northern Ireland.

From the women's sector as well, we think it is unethical that they even have such a thing as a rape clause in there. That a woman has to re-traumatise herself to disclose that she has been raped is really appalling. We feel that, if the two-child policy was abolished, it would negate the need to even go down that avenue, which—let's face it—is an appalling experience for anyone.

Also, professionals are called into question to support that because of the legislation that we have in Northern Ireland. Under section 5 of the Criminal Law Act you could be prosecuted for not disclosing a crime, so we would like to see that negated.

Professor Evason: Just to add to that. That was outside the scope of our report but, clearly, we have to work out where it is appropriate to make departures in Northern Ireland because you could say, "This problem applies in England", or whatever but in Northern Ireland we have to take account of the fact that our abortion legislation is different. Also, we have different legislation, as I understand it—if we may help here—with regards to the reporting of offences.

Q108 **Ruth George:** Can I ask if there has been any evidence so far of women, of families that have been affected by the two-child limit in relation to abuse or—

Kelly Andrews: Yes. In Belfast, in Women's Aid, we have had three applications for disclosure.

Q109 **Ruth George:** You feel that it is just not compatible for legislation of a two-child limit, which means that—

Kelly Andrews: I feel it is appalling that someone has to re-traumatise themselves to even disclose that. Also, for the staff to have to disclose that—whether it is social services staff or Women's Aid staff or others—I think is unethical. That Government policy is even suggesting that you do that is appalling. Also, you are discriminating against people that have three, four or more children.

Professor Evason: It also causes difficulties for professionals because, if they are signing these forms, there is then a question of: should they trigger their own safeguarding procedures?

Q110 **Ruth George:** Is the lack of access to abortion an issue for women and families who may find out later on in a pregnancy, in particular, that they are not going to get any support for the child? Under the tax credit system, for a couple of decades now people have been used to children's support of about £2,800 a year. To have a baby without having that sort of support, which sees you through nappies and clothes and other things—the basics that you need and cannot do without—is that affecting women from poor and more vulnerable backgrounds in particular here?

Kelly Andrews: If a woman wanted to access abortion services she would have to travel, so it would be a financial cost.

Professor Evason: I do not think we have had enough experience of this to produce sophisticated data on it.

Q111 **Ruth George:** It is still quite early days, having been implemented from—

Kelly Andrews: I think that is why Northern Ireland is different because there are certain pieces of legislation here. There is the abortion legislation and then the legislation, section 5 of the Criminal Law Act, where it is a crime not to report a rape. You could be prosecuted.

Q112 **Ruth George:** At the end of the day, it is all the children from those families that will be suffering and I think—is it right?—there are a lot more families with three or more children?

Kelly Andrews: Yes. As Eileen said, that is not mitigated against so that has happened. It is affecting families in Northern Ireland and many—what are described as—"working poor", so people that are on low incomes but would be entitled to tax credits. They are the people that have lost out as well. They are working. They are trying really hard and that little bit of extra support that was provided by the tax credit they have a reduction.

Q113 **Ruth George:** Yes. We heard from Sabrina in the previous session that, even without the two-child limit affecting her family, as a single parent she was struggling and needing to access food banks even without that limit being applied.

Kelly Andrews: Yet she was working 30 hours a week.

Q114 **Ruth George:** Yes, and able to increase her hours as well, so there will be families that are affected across the board that cannot access that.

Chair: Jim, did you want to come in on this topic?

Q115 **Jim Shannon:** Yes. On Universal Credit overall, I am going to ask the question: obviously, we all heard the comments before from the four individual life stories that we had and it was quite traumatic to hear them. The information that we have had from many organisations, from Scope, from the Salvation Army, from Macmillan Cancer Support, all indicate from what they are saying that for disabled people in particular the changes to Universal Credit, the switchover, has been very, very difficult.

The figures that come from some of those organisations would indicate that on average disabled people need some £583 per month extra just for their disability. We had the example this morning of the gentleman who has had his disability allowance reduced by half and probably a bit more. Therefore, right away there is the supreme example of the very issue that we are seeing.

Through your organisations, are you aware—I am aware through the local office, I am aware through the food bank who tell us what is happening, I am aware of it through the people who come to the office, who cannot understand why there is a five-week delay and then they give them a loan, the repayment of which is higher than what they can cope with—and would you mirror those sorts of things?

Professor Evason: In the working party—and Kevin was my right-hand man—we spotted some things. We spotted the need for fortnightly payments. We spotted the need for direct payments to landlords, but it never crossed my mind that people would be waiting, five, six, seven, eight or nine weeks for the first payment. Certainly, I think the point was very well made earlier on. If they can make an advance I cannot understand why that cannot be converted into a first payment.

In thinking about this, certainly the five weeks issue, I do think there is an argument in Northern Ireland to say, "We cannot have higher levels of benefit in Northern Ireland in perpetuity but, operationally, can we look at things and say, 'Is there a way in which the Department can reorganise things, redo, tweak the item, so that we can make that kind of change?'"

Q116 **Jim Shannon:** Those people who have a severe disability, some of those people who may be terminally ill, which we get in our office on occasion. Just one example that I am aware of is where the person was terminally ill due to cancer. They made a mistake in her benefit payment, underpaid her by some £2,000. Then she had to get a loan. This is all when you are unwell, facing an uncertain future with your family all around you with lots of problems, and these things really, really affect you, not just physically but emotionally. They took the £2,000 off her in one lump go and then left her with some £6 in Universal Credit as a balance and left her in dire straits.

I am just wondering—I know it myself but I want to hear your opinion in relation to it—do we need a system that has compassion because it is quite clear that we don't have?

Kevin Higgins: What I would say to that is, well, of course we do. I would like to make some supplementary points around that as well. If we try to paint a big picture about all of this, I would engage quite regularly with the UC Director General addressing there part of the DWP Stakeholder Forum that is looking at reviewing Universal Credit, with good engagement with the local DfC—Department for Communities—senior staff in terms of Universal Credit. The earlier claimant panel really does speak to this disconnect between the negative experiences that very many claimants experience with Universal Credit, and I suppose the positive stories that are pushed out at a higher level.

In terms of my point of view, I come here with I suppose the advice sector and the experience of what people need coming through the doors of advice centres. Our frontline service has dealt with about 350,000 over the last year, and that is just social services security issues. The bulk of those would be related to DLA to PIP reassessment but about 10% are Universal Credit. You may be interested to know then what the types of inquiries are. What are the broad level things that people are looking for help with? You will know that that will be to do with UC eligibility for a start, then the claims process, then the two elements of UC that are causing the most angst is the UC housing element and the UC limited capability for work element, issues with all of those, and of course UC advances.

I would highlight that when you drill down on those issues a little bit further—and I will try to prioritise these, I know we have limited time here today—the big issue that we are seeing is around a failure to recognise vulnerable claimants.

I did briefly read the DfC submission to this inquiry and it talked about a complex needs toolkit. In terms of the advice sector and my role as Head of Policy with Advice NI, I have not seen the complex needs toolkit that DfC has talked about. We have repeatedly flagged this issue of the need to safeguard the rights and the needs of people with various vulnerabilities. That could include terminal illness, mental health problems and other health problems.

We have no criteria around someone making a claim for Universal Credit over the phone. The legislation states that there is a classic case where a claimant can make a claim for UC over the phone, but we have yet to see the criteria for that and we have repeatedly pushed on that. Safeguarding vulnerable people would I suppose be top of our list of where there could be more compassion in the system.

Q117 **Jim Shannon:** A 5% reduction in your benefits in real terms is a 20% reduction in what you have. For people, if you reduce their benefits by 40% in real terms you reduce their income by 70% and what they have to spend. What I see with Universal Credit, while the intention of the Government to take it forward seems admirable, the reality in working terms is it does not work. When it comes to that, do you see a rise in those who will be at poverty levels, not just of children but those families as well? Is that something you have seen? I am not sure if you can—

Professor Evason: What we are actually seeing, as a result of all of the things we have gone through over the last 10 years, is a growth in deeper poverty. It used to be that you were poor; you were on the poverty line or just above it or just below it. Now it is people living significant amounts below the poverty line.

Kate McCauley: Can I come in there? I suppose as this conversation evolves, and just thinking about a point that is often missed in Northern Ireland, the cumulative impact of all the other reforms that came before this reform has meant that, on average, there is £650 per person per year taken out of the local economy. That compares to the equivalent figure in England of £470, so you can see that people here were worse off already and then these changes came in and I suppose, from a housing point of view, we see them from a very practical basis. Universal Credit here means arrears; it means rent arrears.

The Housing Executive, for example, released information that identified that of its tenants who were on Universal Credit over 90% of them were in arrears compared to 40% of those who were still on Housing Benefit, and the amount of arrears has increased significantly as well. If you are on Universal Credit and you are a Housing Executive tenant, your average arrear is around £700 compared to a Housing Benefit, Housing Executive tenant whose average arrear is around £190.

Those are for social tenants and I think it is really important to make the distinction because in Northern Ireland we rely very heavily on the private rented sector, which is where more people live. It is where more people who are in poverty live in Northern Ireland, and our private rented sector here is very fragile. Most of the landlords here only own one or two properties. There are very high levels of negative equity. They cannot withstand arrears mounting up.

We at Housing Rights, in addition to running the public helpline we also run a helpline for private landlords. We have seen a 600% increase in calls from private landlords in relation to Universal Credit. They are telling us that they simply cannot afford to expand the arrears that Universal Credit is generating, so for many of them they have no other option but to issue a notice to quit. For many people in Northern Ireland they are finding themselves in arrears. If they live in the private rented sector their ability to stay in their home is significantly reduced. We have much less regulation here in relation to the rights of private tenants as well, so there are huge issues that are affecting our housing market. In fact, welfare policy is driving housing policy in Northern Ireland. We have to respond to it all the time.

I suppose I was really struck particularly by George's comments around: this means my home. These changes will have an impact on my ability to stay in my home. It is not just a house. It is not just rent arrears. It is not statistics. I think it is really important that we look at those, which is one of the reasons why, whenever we have looked at the issues around Universal Credit and the mitigations, we have argued very strongly that, of course, the mitigations should continue, but we have also said that the mitigations should take account of the new challenges presented by Universal Credit.

We have also looked and tried to identify ways that, even in the absence of an Assembly, our Government here could look at putting in place practical support, which would help people to cope with all the changes that are happening—

Jim Shannon: The rental prices in Northern Ireland are the highest increase in anywhere in the United Kingdom according to the paper today.

Q118 **Ian Paisley:** That brings us very neatly on to the issue that we do want to ask you about. That is about: how would you implement these changes in the absence of a functioning executive here? I am not going to ask you to solve the big problem but, as you know, there were welfare reforms introduced. They just about got them through when there was a functioning executive. I do not know if anyone has any ideas in terms of the problems they perceive on that or issues that they think could help us.

Kate McCauley: I think all of us would agree that it is vitally important that the current protections, which are administered through welfare supplementary payments, continue to be administered through welfare supplementary payments. That is obviously very challenging in the absence of an Assembly. However, if there were to be no Assembly, all of us would also agree that it is vital that people continue to receive those protections because the consequence of not receiving those protections is going to mean a rise in arrears. It is going to mean destitution probably.

Q119 **Ian Paisley:** I do not want to put words in your mouth but, with the reluctance of the Secretary of State to take any decision on anything, would you have any confidence that that is possible?

Kate McCauley: All I would comment on is the impact of failure to take—

Q120 **Ian Paisley:** The reality of not doing it, yes.

Kate McCauley: Yes.

Professor Evason: Yes, and Kevin and I have done a lot of work in the media trying to explain—and we hope our politicians are listening—what will happen when the mitigation, particularly with regard to the bedroom tax, comes to an end.

Certainly, when we talk about arrears—as Kate was doing there—there is this possibly toxic combination of Universal Credit with a five, six, seven, eight week wait for the first payment and the loss of the mitigation for the bedroom tax.

Q121 **Ian Paisley:** That really is a cliff edge.

Kevin Higgins: If you think about where we were when the mitigations were devised in the autumn of 2015 and the Fresh Start agreement and the Mitigations Working Group, in many ways we are in a worse position now in terms of Northern Ireland and the need for mitigation is even greater. I mean without a four-year benefit freeze. We are talking about people that were availing off mitigations for the most part that have been hit by that benefit freeze.

If you whip that mitigation payment away from them—and we heard from the claimant panel earlier—there just isn’t that cash. People if they had savings those savings have gone. If you talk about more rollout and natural migration of Universal Credit, there simply isn’t. Nobody has the wherewithal to exist if these mitigations fall. If you take the inflation figures into account as well, in real terms people on social security have less money in their pockets just because of the cost of living.

Q122 **Ian Paisley:** Can I add another issue into the pot? I would like to hear your views on the issue about the terminally ill. The special payments requirement, as you know it is very, very difficult for particular diseases—whether it is chronic heart disease or motor neuron disease—for a doctor to give a specific life expectancy date, let alone counsellors and all the rest of it. Is there a particular measure that you would recommend that the administration here should introduce that would allow us to get over that, which is really a cruel thing to say to people, “Unless you can demonstrate that you are going to be dead in six months you are not getting a benefit"?

Kevin Higgins: We completely support that campaign. Marie Curie provides the secretariat for the All-Party Parliamentary Group for Terminal Illness. We support the moves that have been made that there should be a clinical medical decision by professionals, rather than a statutory six-month legislative requirement.

There are two additional things. That will assist with PIP and all of that but it will also assist with Universal Credit claimants as well. At the moment, as I understand it, there is a fast track process but that fast track process does not kick in until the first Universal Credit payment is made. To my mind that is too long or if you think of DLA—and you know this, and everybody knows this—with DLA and PIP you can get special rules into place within a matter of days, two days within DLA and PIP. Yet they are saying with Universal Credit you have to wait until the first payment has been made, so that is not long enough. We need that fast track to be similar to DLA and PIP, to be in place within the first number of days.

Q123 **Ian Paisley:** For circumstances where someone has been a carer for a person who may have taken ill, may have had a massive stroke or something like that or becomes terminally ill very, very suddenly, and the carer has had to look after them during that period of time and they have not been able to apply, they just have not got around to it, they have been far too busy providing life support to their loved one, should there be a retrospective period so that after a person is deceased an applicant can come in and say, "Actually, I should have been entitled to that"?

Kevin Higgins: The backdating, I would have to look at the rules for carer's allowance, but to my mind—and again I know the focus of this is Universal Credit—we need to look at the backdating rules of Universal Credit. You may be able to get carer's allowance backdated. I would have to look at that, but with Universal Credit they are very stringent, strict, and it is made very clear in the evidence in the claimant panel area as well. Eventually the claim got up and running in October and, if I remember rightly, it took a letter to the Permanent Secretary for the Universal Credit claimant to be backdated.

The big thing with that was to get the housing element of that backdated, so to my mind, yes, absolutely, but a key focus—and I am with you—and probably the hardest battle will be to get the rules of backdating for Universal Credit more appropriate to meet the needs of the people.

Q124 **Ian Paisley:** That takes me back to my first question: we need an executive in place to do this, don't we? Otherwise it will become a ball in the talk process or something like that.

Kate McCauley: Yes. If I could go back to the question that you asked, I suppose I had mentioned that it was really important that these protections continued to exist in the form of welfare supplementary payments. There is a whole range of research, even by the Department, which says that a lot of people here receiving these medication payments do not even realise that they are getting them because they are automatic. Whenever it reviewed this process, the Department identified that one potential mechanism that you could use to continue these payments was through discretionary housing payments.

If George, who was here earlier, wasn't receiving a welfare supplementary payment and he lived in Birmingham, for example, he could apply for a discretionary housing payment but because he lives here he cannot. That option isn't available. Our discretionary housing payments here are very narrowly construed. The Department has said that maybe we could consider expanding that.

There is a huge range of practical issues that would be associated with that that would make that very problematic. If you imagine, for example, there are around 15,000 people who have currently applied for discretionary housing payments, you would be talking about adding on an extra 34,000 people who would be making those applications. Those applications would all have to be reviewed.

They are discretionary, so it is not an entitlement that you would get access to. It is not automatic. It would create a huge number of issues. That is why, in the absence of an Assembly, if the Department was—as a very last resort—going to have to go down that route, there would be a serious amount of work involved in looking at whether or not that would be feasible because, right now, looking at it from the outside, it looks very problematic.

Professor Evason: I would not want anybody to run away with the idea that if we lose the current protection we have against the bedroom tax, "Oh, we can drop down to discretionary housing payments". The word "discretionary" in benefits always fills me with great alarm. Alongside that, having looked at them, they are extremely complex. They require application. As Kate has said, the system we have is automatic. Alongside that, it really does not get us anywhere near solving a fundamental problem, which is the segregating of public sector housing.

Q125 **Chair:** I assume we would all rather this was an early job for a new executive to work out what should happen after March, but are you all saying that if there is no executive and it needs some Westminster legislation that is fine we should do it? There are no sensitivities around devolution that should put us off? We should just get the job done?

Professor Evason: Absolutely not, please feel free. What we would be particularly concerned about is that we need to continue with supplemental payments relating to the bedroom tax, and also I think the benefit cap. We also need to retain our advice sector because quite clearly, from what we have heard—I know Kevin and the others have done a sterling job—there is much more that needs to be done on that front.

We certainly would also want to consider the issue of the two-child family. A lot of things have washed away but we have tail-enders as well, for example, on PIP. We have young people on disability living allowance who are coming up to the PIP assessment and will not get any support, so there are various things like that, but we are not asking for a lot and it will not cost a great deal.

Alongside that, I do think the Department, Kevin and all the other organisations should come together with our MPs and anybody else. Are there things that we can help people with by doing things differently? That is where we come into the operation of Universal Credit and so on.

Q126 **John Grogan:** You have touched on what I was going to ask. First, I am an MP in Yorkshire and I really am envious, because you have the power to mitigate that we certainly do not have in Yorkshire and obviously Scotland as well. You have made a whole range of proposals for additional mitigation.

As far as I can see, it is pretty well keep everything you have at the moment and then add things on. You have mentioned some of them, such as making an advanced payment rather than a loan for the five-week waiting period but, also, transitional protection for those on Universal Credit and so on. You have stressed the importance of advice services possibly funding people, which I sympathise with; advice tribunals funding advice workers to go to tribunals. You said it would not cost much. Have you costed how much all of this package would cost?

Professor Evason: The departmental review did have some costings but I don't keep figures in my head. Kevin, can you remember? It was about £22 million for one thing and about £10 million for something else.

Kevin Higgins: £22 million is the total for the bedroom tax; £3 million is for the benefit cap. Could I throw in a little aside here? We have talked about the benefit cap and maybe to give a little bit more detail on that, in terms of Northern Ireland. We have 1,500 benefit cap families that are protected through a mitigation scheme. It is so fundamentally important because the average mitigation payment is around £47 per week. They are all families with children; 85% are lone parent families. These are people that are mitigated from the benefit cap, and some are mitigated to the extent of over £100 per week. If that mitigation falls it is not the same number of people as the bedroom tax but, in terms of impact, that is going to mean a real crisis for those people.

The final thing I would say to this Committee would be: you may be reluctant to think about things that are over and above the current mitigations package, but I would say to you that the benefit cap and the two-child policy are in some ways the two sides of the same cruel coin. In that, if you look at the impact of the benefit cap, by far and away the vast majority of households impacted by the benefit cap are households with three, four, five, six and more children. I know there will be a reluctance to go beyond our current mitigations package, but I think there is a really strong argument—and it is not a lot of money and we can try to cost it out—to also mitigate the two-child policy.

Professor Evason: We could also get some costings on operational changes.

Kelly Andrews: Could I comment on what Kevin said? 92% of lone parents in Northern Ireland are women. A case study from a refuge: we had a woman with four children signed on to Universal Credit on 18 January and she received her first payment on 16 May, so five weeks is the ideal but the reality is in many cases it is going on beyond the five weeks.

When you talk about the responsibilities of the state to safeguard children, if it wasn't for Women's Aid, St Vincent de Paul, local food banks and local community supermarkets that woman would have had no money to feed her children for a nearly four-month period there, so living pretty much off charitable support services, which we are grateful for but, at the same time, it is a sad indictment on our society that we need them so much.

If none of those charitable services were there what would happen? Would those children be taken into care? There is a form of neglect coming in there, but it is not neglect by intent. It is neglect because someone literally has no money to feed their children. The five weeks is too long to begin with but the reality is it is running out to seven or eight weeks, which is really unacceptable. I would call on the Committee, if they can use any of their recommendations, to ensure that that is at the bare, bare minimum five weeks, which frankly is too far to begin with anyway.

Kate McCauley: If I could briefly address the point in relation to costs. We hear that quite a lot. Obviously it is very important. I suppose the point that I would make in relation to it is that, on average, studies have shown very conservative estimates that each case of homelessness in Northern Ireland costs at least £15,500. Obviously that number goes up the more chronic that episode of homelessness is and the more additional needs that person has.

In Northern Ireland—and you are right—we are very lucky. We have had these protections and these mitigations and they demonstrate our collective determination to say we can do things better and that we can look at things in terms of: this cost will show up somewhere else. It is a preventative spend, how can we address it now?

In Northern Ireland sometimes you hear the argument advanced around mitigation that we should protect because we are especially worse off in certain areas, and that is true. We should also protect because policy decisions in Northern Ireland should be made in regards to our programme for government here, which is all about promoting wellbeing, which is about helping people. That is the policy basis for our decisions here: we are going to have to spend this money somewhere. Will we spend it in the way that will actually assist people and promote wellbeing?

Q127 **John Grogan:** That is very helpful. I just end with an observation that I think, if there was no devolution it would be easier for civil servants just to roll over what is currently there. I think a lot of the things that you talk about—additional mitigations and so on—will be an additional prize almost. Those decisions really need to be taken in Northern Ireland and it will be a lot easier if the executive can get—

Professor Evason: Yes. Following on from that, there is one other thing that one could throw into the mix and that is that in our mitigations report we supported a discretionary support scheme. This was to replace aspects of the social fund that disappeared across the water. That was very, very narrow. It was drawn up before we realised what Universal Credit would be like, so therefore I think there would be a case for going back and revisiting that.

Kate McCauley: There are some decisions as well that could be made by civil servants that do not require legislation. There are policy decisions, for example, access to the contingency fund, access to the grant. That was a policy decision to require people to first access the loan. That could be reversed. That would widen up access to that fund where there is a significant underspend, which has been highlighted by the Northern Ireland Audit office.

There could also be a range of different practical measures of support that could assist people. In Northern Ireland one of the recommendations of the Evason working group was to look more closely at access to affordable credit through a range of socially responsible bodies. When the Department looked at that recommendation and it did a pilot, it looked at credit unions in Northern Ireland. Since that time we have looked and we have learned from the experience in Scotland, for example, with a range of different initiatives such as Scotcash.

There are a range of different mechanisms through which we could support people to access affordable credit, for example, because we know that when people do not have enough money, they still need the money so they are going to get it somewhere. In Northern Ireland we have particular issues around paramilitary lenders, for example, so there is a need to ensure that people can access support in a way that is affordable and meets their needs and does not put them further into debt and further into hardship.

Q128 **Chair:** Kate, when you said it was a policy decision to restrict access to people taking a loan, was that done by a Minister when there was still a Minister? Was that done by civil servants?

Kate McCauley: I am not sure if it was—

Kevin Higgins: This is a really important point and you heard from the claimant panel earlier around fear, around taking out the UC advance, which is a loan. Just to be clear, under the Everson report we have this thing called the discretionary support contingency fund, and that is a grant. It is a non-repayable amount of money, but the way that the Department has operationalised it is that the person has to take at least one penny of the UC advance and then they can access the UC contingency fund grant.

I think what Eileen is saying is the discretionary support in its entirety, which is a bit like a replacement for the old social fund, grants and crisis loans, the UC contingency fund operates within the discretionary support scheme. What we are saying is we are calling for a review of the overall discretionary support scheme. In particular, with the Universal Credit contingency fund grant, we want a review of that to make sure that that grant is more accessible to the people that need it, so that they do not have to take out the loan. The grant is there for them.

Professor Evason: That wasn't expensive because we budgeted about £2 million for that.

Q129 **Lady Hermon:** That is something that could be done without a Minister.

Professor Evason: I think we need to encourage our MLAs to be more engaged and, also, we need to encourage our civil servants to be more creative but, at the same time, our civil servants are in a very difficult position. There is clearly nervousness about, "Well, if I do this will I be judicially reviewed?" and all the rest of it.

Lady Hermon: Well, if it is a good news story it is hardly going to be judicially reviewed.

Jim Shannon: If all the political parties are agreed on it as well that probably will make it happen.

Q130 **Steve McCabe:** Two quick points. Eileen, certainly I am a Birmingham MP and the application of the discretionary housing payments in Birmingham also has significant limitations, so I certainly agree that may not quite be the solution that—

Professor Evason: No, it isn't at all and I do not want people to go away and think it is.

Q131 **Steve McCabe:** The point I want to follow up is the Pensions Committee has heard plenty of examples in the last couple of years of problems with the assessment of PIP and with the application, perhaps even avoided the bedroom tax as a social policy instrument. The thing that struck me, listening to both the first panel and to you, is that there is a real additional dimension because of the Troubles, both in terms of perhaps enduring vulnerability and mental health issues and the point you made about safe communities.

Is the principle of parity taken too far when thinking about these welfare applications and should we be much more willing, as a joint committee, to say, "Hey, look, you really need to recognise there is a point of departure here for very particular reasons"?

Professor Evason: The mitigation strategy was based on that principle. There are issues here that do not apply across the water. Therefore, it is justified and appropriate to take various steps.

With regard to PIP, we do need to go back and look at the assessment. You could say, "Well, it is the same across the UK" but, as you say, with our particular problems, I think one person in 12 has mental health problems as a result of the conflict. That is a difference. We ought to be able to take account of it. Therefore, go back and say, "Look, okay, we have contracted this out to private companies. Would it be better if we had it in-house and in-house was properly employed and trained staff where we did not have the turnover?"

Certainly, as Chair of the Standards Committee, I regularly visited the local offices and all of the different parts of the agency. I was actually struck by the commitment of staff, the way in which they knew their patch and they knew their claimants. They were very knowledgeable. They knew their stuff and they also did have compassion. What worries me is the compassion that I saw, when I was doing my rounds, seems somehow or other to have washed out of the system. It has been washed out because of the nature of Universal Credit.

Nevertheless, we are where we are. We have to think of ways of patching it up but, certainly, if we could get those kinds of women—and they were, pardon me, primarily women but there were a lot of very good blokes as well—doing the assessment in a different framework that I think would make a considerable difference.

Kelly Andrews: If I may add there is a direct correlation between suicide rates and mental ill health and the legacy of the Troubles. In Northern Ireland there is a 25% higher prevalence of mental illness than in England. When you look at the figures for increase in suicide rates, it is quite horrendous. Incidence of suicide in Northern Ireland has risen 115% in comparison to 10% for the UK equivalent. There is a direct link between the legacy of the Troubles, and also poverty plays a key factor within suicide rates. If someone has no money, perhaps for a long, long period of time, that can aggravate a mental health illness.

Professor Evason: What you have to remember in Northern Ireland is before we actually had the conflict we were in a worse position than anywhere else. Certainly, looking at figures relating to disability, we had higher levels of disability than most regions in Britain. We certainly had a more severe mental health problem, so you have that legacy, which was caused by poverty, different class structure, migration and various other factors. You had that, and then we piled on top of that all of the disability and mental ill health from the conflict.

Q132 **Lady Hermon:** 32 Years of conflict, exactly. Eileen, it is lovely to have you here; it is lovely to have all of you here this morning, but I recognise Eileen by her voice from a consumer programme on Saturday mornings on Radio Ulster—"On Your Behalf" with on your behalf with Linda McAuley, so it is really very good to hear you and to see you here today.

Could I start with you, Eileen? This is something that in fact we have touched on, but I don't think we have looked at in enough depth in this Committee, and I know Heidi is particularly interested in this as well, the growth in food banks. The growth of food banks in Northern Ireland is extraordinary. The words that you used, Eileen were—and I took them down because I was so struck by the force of them—you said in fact there are significant numbers of people living below the poverty line, a significant amount of people.

Professor Evason: Yes.

Q133 **Lady Hermon:** The growth in food banks, how would you account for that in Northern Ireland?

Professor Evason: The fact of the matter is that the benefit changes over the last 10 years have produced a massive growth in food banks across the UK. That is the first problem. Secondly, therefore, we have additional problems and even though we have mitigated them, nevertheless, they are significant problems. When I was doing the mitigation report we were aware that there were additional food banks and, in particular, I supported the supermarket model, but I think Universal Credit has really escalated the whole problem.

Q134 **Lady Hermon:** You do associate the rollout of food banks—

Professor Evason: It is Universal Credit.

Q135 **Lady Hermon:** That is what I wanted you to confirm.

Professor Evason: I do not understand how you can feed a family if you are waiting for your benefit for five, six or seven weeks. Because of our greater poverty, disability, unemployment or whatever, people have less to fall back on. As the lady before said, she had nothing. Her savings went, so that is the problem.

Lady Hermon: Yes.

Q136 **Heidi Allen:** Thank you, Sylvia. It is the five-week wait absolutely 100%, of course, is the reason that people end up in food banks. Would you say it is also the advance payment route? The Government seem absolutely obsessed with, "That fixes the five-week wait because you can have an advanced payment", but it is a debt that is then coming off a very small payment anyway. Would you say that is also a factor in food bank growth? It is not just the five-week wait. It is the advance payment.

Professor Evason: What it does is people do not know where they are. If you are on a low income you have to be very, very good at budgeting.

I think the system was designed by men on comfortable salaries; pardon me, men again. Certainly, they—

Q137 **Heidi Allen:** It is certainly designed by people on comfortable salaries; gender otherwise.

Professor Evason: I would have the impression that they had a particular view of the world, and it was a world where everybody went out to work and it was a world where everybody was paid at the end of every month and they had a stability and regularity. Well, that just does not apply.

Heidi Allen: Also, a family network and resilience and savings in the bank.

Professor Evason: I never really understood the case for Universal Credit. I thought it was very strange from the start but, nevertheless, it seemed to me to be designed without the kind of lifestyle and circumstances of those concerned.

Q138 **Heidi Allen:** I think Kevin and Kelly both want to come in.

Kelly Andrews: You just mentioned something there about isolation, which chimed with me. Victims of domestic violence quite often suffer isolation and they will maybe not have the same family networks. Because of the nature of the abuse, of course, they would be isolated. If you have a family member you can borrow some money from or they can buy you some food, but if you are isolated your reliance on food banks would go up.

It is an awfully big step for people to even go to the food bank. There is a pride element there. I would be feeling, "Am I failing my children here that I have to seek this?" It is no fault of their own, it is just the circumstances. Again, the two-child tax credit limit that we have mentioned as well is an aggravating factor. It is just an interesting isolation with regards to victims of domestic violence.

Kevin Higgins: To pick up your point, Sylvia—and I know we don't have the time to go into the detail of all of this—but also Heidi's point around the advances, and I think that takes you to deductions of Universal Credit. I know that the limit is 40% of the standard allowance going down to 30%, but even that 30%, again, drawing on the experiences of the claimant panel, people just cannot afford to lose out on that 30% of their standard allowance so I think there is a piece of work needed on deductions.

My second point would be around: what is driving the use of food banks and so on? There are two particular issues around the claiming process for those people that stick with trying to claim Universal Credit. I think it was acknowledged by a Minister that came to the Work and Pensions Committee who said there is actually a group of people before that that is almost bouncing off Universal Credit. They don't have the wherewithal even to make the claim for that. You may be interested in asking the Department for Communities.

Civil servants are very good at planning. We have had 20 years of a legacy system, and so for planning purposes we know what has happened in the last 20 years. We know what is happening in the next year and the year after. One of the things about Universal Credit we are told is that it should improve uptake because it is everything in the one and all of that. Yet our instinctive intuition is that the numbers of claims are well below the expected number of claims. You have people that have the five-week wait and so on. You have people who, even after they get on to Universal Credit, simply don't have enough money to live on after the four-year freeze and so on. I am particularly interested in this group of people that are bouncing off it, and not even able to make a claim in the first place.

Professor Evason: If I could add to that, certainly part of the case for Universal Credit was, "Whoopee, we have six benefits. We are going to collapse them into one". I did not understand the logic of that because it wasn't as if all the benefits were doing the same thing. They were actually dealing with different people with different needs, often under different conditions and all the rest of it.

Also, I think there was no understanding of the system. People knew roughly speaking that if it was unemployment you went to Jobseekers and if it was housing and rent, you went to Housing Benefit. Now we have this blob of a thing, and I think people do really struggle to understand what it is about. Certainly, all the propaganda around it gives you the impression that this is for people who are unemployed and getting them back into work. That it isn't for people with severe mental health problems or physical disability problems.

Chair: We have a few minutes left, so I need to get us back on to the topic of the inquiry. Sylvia.

Q139 **Lady Hermon:** I have a number of questions, so the clock will just have to slow. I have a number of questions to get through.

In other words, if we do not continue with the mitigation, the evidence that you have given us is in fact we need to reframe the mitigation and expand the mitigation. That has been very useful. The use of food banks is certainly going to go up. I was also very struck by a comment—and I think, Kevin, made it—that in fact, despite all that we have heard today and you are working on the coal front and we had the first panel who gave very compelling personal accounts of how they have been impacted. Kevin, I think it was you who said that positive stories are being pushed out at a higher level, so who is doing the pushing out of the good news stories, these positive stories? Is this the Department itself? In the absence of a Minister here in Stormont, and we haven't had Ministers or other MPs in Northern Ireland, we haven't had a Minister responsible since January 2017. So who is doing the pushing?

Kevin Higgins: If you take an example and maybe a bit more comes from GB and DWP, I mean with the Universal uncovered, stories that are in the *Metro* magazine, and that is being challenged through the advertising authorities I think at the moment, in terms of: are they overstepping the mark there?

Q140 **Lady Hermon:** So GB is pushing?

Kevin Higgins: Yes. I think primarily it is GB but social media is a big thing now, so those messages do filter across to this part of the world. I think there may be slightly less of that but I do personally attend many departmental stakeholder forums that are about Universal Credit. They are always pushing the good news stories. It is all about how great Universal Credit is, but in our experience it isn't all that great.

Q141 **Lady Hermon:** Yes, so you are attending meetings in England with the DWP officials. What about when you attend meetings with the Department for Communities' officials here? Do they understand that on the ground Universal Credit has created more problems than it has solved? Do they get that? Do they understand that?

Kevin Higgins: They ought to get it. In terms of locally, you will have seen the newsletter a couple of weeks ago where there was a whole week of stories and specials on Universal Credit. Kate has highlighted the 92% of Housing Executive tenants that are on Universal Credit; 92% of them are in housing arrears. That is incredible and at the moment Universal Credit accounts for 6% of Housing Executive tenants, and yet by far and away there is an exponential rate of the amount of arrears that those 6% are responsible for.

The Housing Executive sits within the Department for Communities. The Department for Communities knows very well the impact in terms of housing. It also knows all the other issues because I am on to Universal Credit and DfC on a daily basis. I will take that one example around safeguarding. I think it is an area where the legislation is on one side. You have the claimant on the other and both seem never to meet, but the place where they can meet is around safeguarding arrangements.

I repeat that the Department does highlight the complex needs toolkit in its submission. I have not seen that. I don't know how it works in practice. I have not seen its safeguarding policy, so to my mind safeguarding is where perhaps the two extremes can meet.

Q142 **Lady Hermon:** If the Department does get it and does understand the difficulties that claimants are under, what practical changes, what tangible changes has it made in response to that? They cannot just sit in the Department waiting, waiting, waiting, like waiting for Godot, for the Assembly and for Stormont to work and function properly again, so what is it doing? What practical steps is the Department doing to actually help people?

Kevin Higgins: I am not sure. It could be doing far more. I think I have been hogging it. I won't say very much more but I will give you this quote from one of our local advice providers, "We're having very vulnerable clients, including those with learning difficulties, referred to us by Universal Credit here in Enniskillen, the latest a 48 year-old gentleman who lives with his elderly mother in a rural area. He can't use a computer. He doesn't have a smart phone. He has one of those old pay-as-you-go just telephone mobiles". They have imposed a sanction because he did not attend a meeting he knew nothing about. There are things like that. There is the safeguarding. Why wasn't that person done as a telephone claim, telephone maintenance, with no threat of a sanction whatsoever?

I know Ruth has done Universal Credit and debt in Parliament there last week. We know at a certain level that the senior staff that are within the Department that are responsible for delivering Universal Credit, either don't get it or get it but don't seem to do anything about it.

Q143 **Lady Hermon:** That is hugely disappointing. If they get it they do not do anything.

Professor Evason: I am not going to name names. I think one or two senior members of staff bought into the ideology of Universal Credit. Universal Credit is odd. It is not a normal benefit. It is like a religion and, therefore—

Q144 **Lady Hermon:** We have heard it described as many things but not as some—

Professor Evason: —there is this sort of set of beliefs that it is, by definition, a good thing and, by definition, it will get people into work, regardless of whether or not the work is available. We have had speakers over from England, and we explained all of this and they come back with that line, "No, it is a wonderful thing. It will get people back into work".

Q145 **Neil Coyle:** It is the fundamental nature. The mitigations compensate for the unique circumstances here but fundamentally extending that is not a solution. There need to be more changes to Universal Credit to reflect the private rented sector issues or the factors of mental health?

Professor Evason: We would call them mitigations by reference to our special circumstances, because if we don't we get into arguments about parity and all the rest of it.

Q146 **Neil Coyle:** The point about Universal Credit?

Professor Evason: Yes.

Q147 **Neil Coyle:** In order for it to be more appropriate for Northern Ireland?

Professor Evason: Yes. We have suggested a number of ways in which we can address this. Kevin's point about, let's do what they are supposed to do in the first place; my point about, let's try and expand the discretionary support scheme.

Q148 **Neil Coyle:** I think you said they are testing and learning.

Professor Evason: Yes.

Q149 **Neil Coyle:** Are there recommendations you have already made to the Department, which have not been implemented, that are specific to improving it just for Northern Ireland?

Kevin Higgins: Yes. We have done a report. It is proposals on how to make Universal Credit better. We spent a lot of time. There is a camp around stop Universal Credit. There is a camp around right it is here. It is really impacting negatively on many people. How do we improve it? We have come up with this. It is part of our submission to this joint Committee. There are any amount of things, things that are no cost: taking a claim by phone. They should be doing that. The legislation says they should be doing it. Are they doing it enough?

Q150 **Lady Hermon:** Yes, that side. Could I just put on the record that the date of that is July 2018, almost a year ago?

Kevin Higgins: It is.

Q151 **Lady Hermon:** Is there any recommendation that in fact the Department for Communities has actually picked up and implemented in the year that has passed?

Kevin Higgins: Operationally I could not say things—like the way the Minister has done the partial u-turn on the two-child within Universal Credit—have happened. That was due to come in from February, so some strategic things have happened at a Westminster level. At a national level—

Q152 **Lady Hermon:** At a Westminster level. The Department for Communities, is there a single recommendation in the year that has elapsed since this report?

Kevin Higgins: I will come back to you on that. Nothing jumps out at me.

Kate McCauley: If I could just add that there is often a lot of reference to the fact that we do not have Ministers here who are capable of making decisions. Another thing that often isn't mentioned, however, is that because we don't have an executive and we don't have an Assembly, there is no one who is scrutinising the decisions that are made, which is incredibly important.

For example, in Northern Ireland we have an opportunity to do things much better because social services and housing, for example, those two functions sit within the same Department here, so one would imagine that there would be greater conversations about how to look at the impact of the social services changes on housing. That work has now started but it was very, very slow.

In fact the Audit Office, whenever it looked at welfare reform in Northern Ireland, highlighted a number of missed opportunities, so I suppose one of the points that we would make in relation to this is that it is obviously very important that scrutiny happens, which is one of the reasons why civil society in Northern Ireland has so welcomed your inquiry. It is also really important that opportunities for joined up working, where they are possible, do take place.

Q153 **Lady Hermon:** Yes, even in the absence of Ministers.

Kate McCauley: Particularly in the absence of Ministers.

Q154 **Lady Hermon:** Yes. Could I just continue with you a bit if you don't mind?

Kate McCauley: Yes.

Q155 **Lady Hermon:** In fact, I am very, very conscious that in fact the expectation is that the use of food banks is going to go up, and poverty levels of extreme poverty are going to go up in Northern Ireland. That is really seriously worrying. The other issue that you have mentioned, Kate—and that is the private rented sector—is the introduction of the bedroom tax. That is going to come down the line shortly. That must mean that, if it continues and we do not do something about it in time, that there is going to be a rise in homelessness across Northern Ireland.

Kate McCauley: Yes, absolutely.

Professor Evason: Plus arrears and evictions and that could be very difficult in certain areas.

Q156 **Lady Hermon:** Because of our demand for housing, yes.

Kate McCauley: Obviously we often look to the experience in GB. I thought it was quite interesting that last month Crisis and the Joseph Rowntree Foundation published the "Homelessness Monitor: England". From talking to local authorities in England, two thirds of those local authorities anticipated a significant increase in homelessness resulting from the impact of Universal Credit and all of these different welfare reforms that have happened.

In Northern Ireland already we know from the helpline that we run that 17% of people in Northern Ireland live in the private rented sector. For consecutive years about 40% of the calls we receive every day have been from people who live in the private rented sector and their number one issue is affordability. The local housing allowance that those people receive is insufficient to meet the rent. They have to access discretionary housing payments. We have already talked about the difficulties with that. They also have to try to access additional support, so food banks access.

Our social landlords in Northern Ireland—against the odds, really—have done a lot of work to try to break the link between housing circumstance and poverty, so they have a range of welfare advisers and financial inclusion advisers. They work with their tenants around arrears. They withstand a lot of arrears. In the private rented sector that support infrastructure does not exist, so you just use—

Q157 **Lady Hermon:** Yes. You mentioned earlier in your evidence and referenced some Housing Executive research, which was very recent, on the impact of the bedroom tax. Is that available to us? Would it be available to the Committee?

Kate McCauley: It is the "Welfare Reform Scoping Report". I can send it after this.

Lady Hermon: That would be very helpful to us, in particular for the Chairman who is going to tell me that in fact my time is up.

Chair: Yes, I will have to do that.

Q158 **Chris Stephens:** Kevin, I will maybe start with you. Thanks for highlighting the adverts that are currently in the newspapers from Universal Credit and DWP. I think I referred to them last week as an episode of "Jackanory". What I wanted to ask you specifically was in relation to the flexibilities because obviously Scotland is looking at similar things, so how useful are Universal Credit flexibilities in Northern Ireland in terms of fortnightly payments, direct payments to landlords? How useful has that been to support the vulnerable claimants?

Professor Evason: I think the situation would be much worse without them.

Kevin Higgins: I agree and fortnightly payments, effectively, yes, and you heard from the claimant panel earlier.

The one flaw I would say with fortnightly payments is you still have to wait until the end of the first assessment period. Then you get half of what you are due, and you get the remaining half half way into your second assessment period. It is that flaw that you wait and wait and wait, and you have saved and borrowed and all the rest of it and you get only half of what maybe you were expecting there.

In terms of fortnightly payments and the administration, we contacted DfC and it confirmed the twice monthly payments do not require UC agent intervention or manual workarounds. It is all done via postcode and that may be something that is interesting for other areas as well.

Split payments—and Kelly talked about split payments—up until very lately none of that happened. I think now there are four. We have it in place that split, UC to both of a couple, but it is happening very, very rarely. Then the final one is around direct payment of the housing payment, the APA, Alternative Payment Arrangements. In relation to the social sector, once the claim has been processed payment is automated and does not require any further intervention.

There is nothing manual required in terms of our social sector to get that APA in place but, in terms of private landlords, work is ongoing to automate this. It is not automated, so if you have a private sector landlord and you want the housing element to be paid direct to the private landlord that is a manual process.

Professor Evason: Can I just come in on the split payments? I had quite a tussle with the agency about this. My sense was that the split payment proposal made no sense at all. The idea that a woman who is subject to domestic violence is going to hop down to the local office and make a claim for a split payment is bizarre.

Alongside that, what I did press for was that we transfer over the arrangements under tax credits with payments to the main carer, so split payments did not go into our report. We did not recommend them because I could not see the logic of them.

With regard to payments on the tax credit arrangements with payments to the main carer, frankly, that was just an operational stretch too far, but it is a thread that still hangs. The problem of Universal Credit transferring money from the purse to the wallet.

Q159 **Chris Stephens:** I was going to ask Kelly about this because I am concerned on reading about two, three or four applications about split payments. I prefer the phrase "separate payments", although we can discuss that another time. Is there a reason for that in Northern Ireland, that the split payments, separate payments have been so few?

Kelly Andrews: People do not know about them, maybe.

Professor Evason: Nobody suggests that people do not know about them. It is that the person who is likely to need them would be the woman who has an alcoholic husband, the woman who is being subjected to domestic violence, the woman who is really in a very parlous position. She is not going to go down to the local office or whatever and say, "I want half the money" or more.

Q160 **Neil Coyle:** Would she qualify as a primary carer in a coercive relationship?

Professor Evason: No, that was the issue. It is the main carer under tax credits but once you switch to Universal Credit that possibility drops out.

Q161 **Chris Stephens:** You may have seen the inquiry not so long ago where they recommended that the payment should go the main carer by default.

Professor Evason: Yes. That is what we supported originally. It would mean the IT system for the whole of the UK for Universal Credit would have to be adjusted.

Kate McCauley: Can I make a few points in relation to the direct payment to the landlord issue? It has obviously been welcomed in Northern Ireland and we know from looking across the water that the lack of that has caused a significant number of issues there, but I feel you should know there are a number of different operational issues that have arisen.

For example, by virtue of the fact that the payment goes direct to the landlord, if the tenant moves during the assessment period the payment obviously goes to the landlord, which is not as much of an issue in the social sector because they can make arrangements, although obviously it adds an administrative headache. In the private rented sector there are issues there.

There is a particular issue that I want to highlight, though, which is starting to emerge in Northern Ireland. The Housing Executive has highlighted that there is an issue around what it calls "residual use", by virtue of the fact that they are paid monthly and they are paid using this alternative payment arrangement. They get a block payment for all of their tenants and Universal Credit assessment cycles don't marry with this, so there are 13 in any one year and there are 12 months. The Housing Executive is saying these residual arrears occur, so arrears occur on the tenant's account because the full amount that that tenant has been owed by Universal Credit has not been received by their landlord, so there is obviously an issue there.

The Department for Work and Pensions is aware of the issue and has said that it is going to take action to rectify it. Our concern, I suppose, would be that, because this particularly impacts social landlords in Northern Ireland, it may be further down on their priority list.

We have become particularly concerned recently because, despite the fact that this residual arrear occurs through no fault of the tenant, we are aware that some social landlords in Northern Ireland are being, I suppose, encouraged by the Department who is saying that those social landlords should make proportional attempts to recover that money because it is public money, so some social landlords in the Housing Executive are asking some of their tenants or encouraging some of their tenants to set up direct debits to pay off a debt that they have had no part in accruing, so we would be concerned about that.

I suppose we would encourage the Department to look again at the issue of arrears recovery. We accept that obviously this is public money. My argument would be that those proportionate attempts to recover that money should be against Universal Credit and not the tenant.

Professor Evason: Just one final point because I am conscious of time here. Sometimes we do find it a little wearying that we always have to say, "Well, we are different. We are special" whatever. The bulk of our problems frankly are coming from Westminster. I would far prefer that across the UK Universal Credit was reformed if not abolished and that we would benefit as a result.

Q162 **Chair:** I think that someone said that 92% of UC tenants with the Housing Executive were already in arrears.

Kelly Andrews: The Housing Executive would have paid itself under the old system. It would have got its money first.

Q163 **Chair:** That does not suggest that paying direct to the Housing Executive is actually helping the problem. How are those arrears arising? Is that because they have so many tenants who have to part pay and are only part covered by their benefit or is that too simplistic?

Kate McCauley: I think it is the whole range of relative issues. There is the initial delay, which is obviously very significant, so that is a technical arrear. Then there is this extra residual arrear that has occurred just because of the difference between these payment cycles and the assessment period. Then there would also be arrears that had occurred just because of a person's circumstance changing and them not receiving the full amount that they were entitled to.

Q164 **Chair:** If somebody at DWP looked at this and said, "A direct payment does not work because it is still as bad in Northern Ireland as it is in the mainland". That is not a good interpretation.

Kate McCauley: No, I think that what we are saying is that direct payments are very useful. However, there are a number of operational issues that need to be sorted out to maximise their usefulness.

Q165 **Heidi Allen:** I have a few little odds and sods, if I may. Just sticking with the housing arrears for one second. Nobody has really mentioned the housing portal.

Kate McCauley: The landlord portal, yes.

Q166 **Heidi Allen:** Does that offer any benefit? Has that improved things a bit?

Kate McCauley: It has been slow to roll out to Northern Ireland. Obviously we are behind England. I know it has assisted some. It is obviously only for social landlords as well in Northern Ireland. The big federation of housing associations has been working very closely with DWP on that and may be able to provide further information on that, or the Department.

Q167 **Heidi Allen:** It is too early by the sounds of things to know whether it has made much of a difference?

Kate McCauley: Yes.

Q168 **Heidi Allen:** Just a little group of sorts, we were talking about why food bank usage is up and we touched on debt out of not just the five-week wait but also the repayment on the advance loan. Some of this of course will be disguised a little bit by these mitigations that you have at the minute, but am I right in assuming that sanctions, the benefit freeze, are also big issues in that same reason for people going into debt and ending up in food banks? Also, just a final one if I may: are you seeing any evidence so far—it is something that is becoming an increasing phenomenon in England at the moment—that when somebody gets on to UC suddenly they are getting clawback for old tax credit overpayments being taken off their payments as well? Are you starting to see some of that here too? Kevin is nodding his head.

Kevin Higgins: Yes, absolutely. The legislative process is in place. That is absolutely happening here. I talked about engagement at a high level, and there was engagement with the director general of UC just this morning. It was really interesting, the stats out in terms of overpayment of which tax credits would be one. They were at pains to suggest that actually in 16,000 cases the repayment, the deductions were lower.

You may have seen the other PQ, which was around the waiver, which was around not pursuing an overpayment debt. There have only been 10 of those that have been successful I think over the last 12 months. Obviously there is discretion around the waiver but it is obvious that that discretion is not being used by the local Universal Credit staff, so yes we are absolutely seeing that ex-credit overpayment issue here as well.

Professor Evason: The benefit freeze obviously affects us as it does everybody else. With regard to sanctions, we have quite a long section in the report on that and we have made various recommendations. We were on the way to implementing those recommendations to make sure that sanctions were fairly and properly applied.

My impression is that sanctions are less of an issue here in Northern Ireland, but, Kevin, you would have more up to date information on that.

Kevin Higgins: Yes. There has been quite a bit of work between the Department and the advice sector. I think a senior official in the Department did come out and say in the media here, I think it was 12 to 18 months ago, "We will all have failed where we are applying sanctions to a claimant". I think that was a statement of intent that it is a last course of action. There are various steps that helpfully the Department has put in place around explaining up front, "Here is your responsibility. Make sure you do it. If there is an appointment tomorrow we will try to ring you today to say you have your appointment tomorrow", so there is a range of steps in place and the advice sector has been part of that. I think Eileen is right, we are worried about sanctions but I think they are less of an issue here than they are in GB.

Q169 **Neil Coyle:** Is that partly because you have a higher number of Universal claimants who have no work-related requirements at all here compared to other parts of—

Kevin Higgins: There is. I think at the last count it was something like 80% to 85% of ESA claims are in this support group, you are quite right.

That takes me to another issue as well: for those people on ESA, who were in the support group that, for one reason or another, have had to move to Universal Credit that actually that ESA decision has not necessarily carried across to UC and it definitely should have. You should be in the same category of conditionality that ESA deemed you to be in. That is one of the other issues that we have with UC that it doesn't necessarily follow.

Q170 **Heidi Allen:** A last question on a slightly different topic from me, just to help us understand a little bit more some of the differences in Northern Ireland. I do not know whether it is a question for you, Kelly. We touched a little bit on it, the two-child limit. Talk to us about—rape is one very desperate side to that issue—the cultural differences.

Kelly Andrews: From the Northern Ireland 2011 census, it said that—well, we have bigger families—proportionally the Catholic community would have larger families. I think it said 2.7 for the Catholic community and 2.4 for the Protestant community. On average, across all society in Northern Ireland, there are larger families but then, within that, there is a further breakdown that within the Catholic community there appears to be larger families again. That is a particular cultural-religious thing within Northern Ireland. It is a fact of the society here.

Q171 **Ruth George:** Thank you. Just following up from that, the Government have obviously tried by policy to make it unaffordable without other means to have more than two children, very definitely. Your evidence earlier, Kelly, was really powerful. That a woman who finds herself pregnant could actually face criminal charges if she contemplated ending that pregnancy, by whatever means, and at whatever stage of pregnancy, even when faced with her family being in a situation where they cannot afford to live. Is that what we are faced with?

Kelly Andrews: I think the point that I was making was about the disclosure and it is an offence not to report a crime. Then obviously we have particular legislation or lack of legislation in Northern Ireland that would mean that, if a woman wanted access to abortion services, she has to travel. That is just the reality of the legislation that we have in Northern Ireland. It further complicates the welfare system here, which it doesn't maybe in the UK. It would not be the same.

Q172 **Ruth George:** We have that very clear.

Kelly Andrews: As well as the two pieces of legislation there, the reporting of a crime and then—

Q173 **Ruth George:** Would it be a priority for you here to see the two-child limit ended in Northern Ireland as a result of mitigations, because it just seems incompatible?

Kelly Andrews: It would be extremely welcome if that was to happen. That the two-child would end, yes, regardless of the need to disclose, and it further penalises families within Northern Ireland anyway because we have larger families here.

Professor Evason: You cannot have it both ways and say, "Well, the two-child policy will apply here even though your legislation on abortion and reporting it is different".

Q174 **Ruth George:** Yes. That should be the case regardless of where politicians are up to with the legislative process here and the Assembly. You did mention earlier that 92% of lone parent families are women and that these are the households that the benefit cap is going to impact as well. Would you agree with the Attorney General for Northern Ireland who said that where the two-child limit affects newly created households, where single parents get together and they would, therefore, be hit with either the benefit cap or the two-child limit, that they would then if the two-child limit ceases then it would be easier for them to get together and form couple households?

Sorry, am I making myself clear? Where two single people who have children get together and there are more than two children in that household, that household is affected by the two-child limit. So they are worse off than if they were living in separate households and lone parent households. Is that another anomaly of the two-child limit that is possibly trapping single parents in that situation?

Professor Evason: Would that be a particular problem? I would have thought that is a problem across the UK.

Q175 **Ruth George:** It is a problem across the UK and it is one that we would really like to fix, but if they are looking at mitigations within Northern Ireland, and it is already quite hard for lone parents to escape poverty, that is one way that they could escape poverty and also impact on relationships.

Kevin Higgins: I thought that was a really powerful message. I read the submission from the Attorney General. For him to come out and say that it sends a very powerful message to society here, but I think maybe also to the joint Committee as well, given that it was a submission.

Ruth George: It is something that I have raised with the Secretary of State before, I must say, as applies to the whole of the UK but, as you say, it is very powerful coming from the Attorney General here. Thank you, Chair.

Q176 **Chair:** One last question from me to Eileen. You said earlier on—I am just looking at what your exact quote was—basically, that you could not continue in perpetuity to have higher benefits in Northern Ireland than on the mainland. Why would you say that?

Professor Evason: I think what I was trying to do was—it is very hard to say to somebody living in deep poverty in London, "Oh, people in the same circumstances in Northern Ireland are being treated better", and I do have problems about equity but it does seem to me to be quite justifiable to say we should have higher payments and different arrangements where we have very different circumstances.

Chair: Yes, and that is a good place to finish. Thank you all for somewhat more of your time than we led you to believe. That was very helpful. The transcript will be available in a few days if you want to read it, but thank you all.