



Northern Ireland  
Assembly

Committee for Communities

# OFFICIAL REPORT (Hansard)

Welfare Reform: Cliff Edge Coalition NI

19 November 2020

# NORTHERN IRELAND ASSEMBLY

## Committee for Communities

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**Members present for all or part of the proceedings:**

Ms Paula Bradley (Chairperson)  
Ms Kellie Armstrong (Deputy Chairperson)  
Mr Andy Allen  
Mr Mark Durkan  
Mr Alex Easton  
Ms Sinéad Ennis  
Mr Fra McCann  
Mr Robin Newton

**Witnesses:**

Dr Ciara Fitzpatrick	Cliff Edge Coalition NI
Ms Ursula O'Hare	Cliff Edge Coalition NI
Mr Patrick Thompson	Cliff Edge Coalition NI

**The Chairperson (Ms P Bradley):** I welcome Dr Ciara Fitzpatrick and Ms Ursula O'Hare from the Law Centre NI, and Mr Patrick Thompson from the Northern Ireland Federation of Housing Associations (NIFHA). Sorry, we seem to be having a few problems this morning with StarLeaf.

Patrick, you are very welcome back. We had you in a departmental briefing earlier, and you could have answered some of the questions on housing associations then. *[Laughter.]* You are all very welcome to brief us as part of the Cliff Edge Coalition.

We did not get a briefing paper from you. We are a bit tight for time. I want you to give us a briefing, but if you could make it as succinct and to the point as possible, we would appreciate it. I will pass over to you. *[Long Pause.]* Ursula, we cannot hear you. Is your mute button on? No, it is not. What about Patrick or Ciara?

**Mr Patrick Thompson (Cliff Edge Coalition NI):** Can you hear me?

**Dr Ciara Fitzpatrick (Cliff Edge Coalition NI):** Can you hear me?

**The Chairperson (Ms P Bradley):** I can hear you two, but I cannot hear Ursula. There is no sound at all, Ursula. Can you take your headphones off and try speaking without them? That was a problem that we had with another witness. No. It is still not working for us.

Can Ciara or Patrick come in on any of this? Would that be OK?

**Mr Thompson:** Ciara, do you want to kick off, or will I go? *[Laughter.]*

**The Chairperson (Ms P Bradley):** I liked that, Patrick.

**Dr Fitzpatrick:** I know. It has completely thrown us now. *[Laughter.]*

**The Chairperson (Ms P Bradley):** It is OK. It happens in the Committee every week; we are well used to it. If one of you wants to go ahead, we will ask questions.

**Dr Fitzpatrick:** OK. No problem. Fortunately, Ursula gave us a rundown of the points that she was going to make. If you just let me get those up on my computer, I will go through them. OK.

Thank you very much for providing the Cliff Edge Coalition with the opportunity to brief the Committee. We are keen to do three things to move along the urgent need to close the loopholes in the welfare reform mitigations and to consider the future priorities, which are pressing as we are in the midst of a global pandemic that is having a devastating economic impact on individuals and families across Northern Ireland.

We would like the Committee to request an urgent update from the Department on the timetable to close the benefit cap and bedroom tax loopholes. I will go into greater detail on those in a moment. We also ask the Committee to maintain close scrutiny of progress, including ensuring that the measures that are taken adequately close the loopholes. We also seek a timetable and terms of reference from the Department for the review process, and Committee engagement in the review process, for the introduction of potential new mitigations that speak to the current challenges that families and individuals face with universal credit (UC).

I will now talk to you about the impact of not closing the benefit cap loophole. In short, the implications include an increase in child poverty, which, in turn, will have a detrimental impact on the future educational and employment outcomes of our young people. That is a grave consequence, considering our already serious situation in which a quarter of our children are living in poverty.

Here is the technical bit. At present, to access the mitigation payment for the benefit cap, claimants must have been in receipt of a qualifying benefit on 6 November 2016. Furthermore, it is only possible to access a welfare supplementary payment once, so if there is a break in your claim, for example, through a family separation, you may lose entitlement. There is a nine-month grace period in which you will be exempt from the benefit cap if you have been in employment for the previous 12 months. That means that those claimants with larger families who claimed for universal credit at the outset of the pandemic in March 2020 will be coming to the end of their nine-month grace period. A total of 46,340 claimants made a new claim to UC at the end of March 2020. Evidence has consistently shown that the benefit cap will have a bigger impact in Northern Ireland due to the larger family sizes here. As such, we are likely to see the figures representing those affected rise significantly.

The Northern Ireland Human Rights Commission (NIHRC) shows an average reduction of £3,500 per year due to the benefit cap. In some cases losses are significantly more, depending on the circumstances of the family. The Law Centre, for example, recently assisted a family that, as a result of the benefit cap, has been left with just £258 per week to care for six children, including two with additional needs. Housing Rights is supporting a family with four kids that, because of the benefit cap, is left with a total monthly income of £800 after housing costs; that is a massive 68% below the poverty line. That means that children are going without basic necessities; they are struggling to access food, heat, light and electricity. That impacts their education and their future, as I said earlier.

That situation is further exacerbated by the design of universal credit. The five-week wait means that many families have no choice but to apply for the universal credit advance payment. Many are unaware of the universal credit contingency fund, which has been underutilised. That means that, when they face a crisis — I have seen this time and time again in my volunteer work in the community — such as their cooker or fridge breaking down, they will find it much harder to access a discretionary support grant or loan as they have reached their debt threshold under discretionary support regulations. Ultimately, that means that the family has no choice but to seek support from charities. They have to ring many different charities during these times, in which, as you mentioned, Chair, charities have seen their funds much depleted and are severely overstretched. Evidence shows that, due to the current situation, families are forced to turn to charities again and again.

The benefit cap affects about 1,000 families at the moment, although, as I explained, that is set to rise significantly in the context of COVID-19. Many larger families will also be hit by the two-child limit, which will further intensify the pain and suffering incurred by poverty. The Northern Ireland Human

Rights Commission's economic modelling shows that £3 million can protect 2,000 families from the benefit cap for a year. That seems a small price to pay when considering the long-term implications of persistent poverty. Legislation should, therefore, be introduced urgently to ensure that more people do not fall over that perilous cliff edge.

The Cliff Edge Coalition is campaigning for new Northern Ireland-specific mitigations to be developed to address new challenges that will be brought forward by universal credit. That has become even more crucial as Northern Ireland starts to plan for economic recovery. My colleague Patrick will talk more specifically about housing-related measures. We are seeking financial support for those who are subject to the five-week wait and families impacted by the two-child limit. We noted the Minister's commitment to looking at the issue, and we encourage action on it as soon as possible, as evidence shows that the two-child limit will have a disproportionate impact here. The policy was introduced to provide fairness to the taxpayer by ensuring that families that rely on benefits must make the same decision as those who do not. However, that is a misnomer for two reasons: first, two thirds of the families affected have someone in the household who is at work; and, secondly, in the current situation, many family members have lost their job through no fault of their own. Families are losing an average of £2,780 per year because of the two-child limit. Again, I cannot stress enough the need to take action on the loopholes and to seriously consider future mitigations. As I say, in my work as a community volunteer and an academic, I see the devastating results of not taking action, and the longer this goes on, the worse it will get. With that, I will pass over to Patrick.

**Mr Thompson:** Thank you very much. Hopefully, you can all hear me OK.

**The Chairperson (Ms P Bradley):** We can indeed.

**Mr Thompson:** Good. I want to touch on a couple of housing matters. The first is the immediate issue with the bedroom tax mitigation, specifically the loophole that exists with it. As you know, housing allocation policies and welfare policies here do not really align, so we were very grateful when the mitigations package came out and the bedroom tax part was introduced. However, there is a loophole. We know that it exists, and it is unfair to say that the bedroom tax has gone away here because of that loophole. The mitigation can be lost if a householder moves to another social property where they continue to under-occupy, as they may have a spare bedroom. We estimate that about 227 people are victims of that loophole at the moment. We really need it closed. It is causing them to face a shortfall of about £50 a month, which works out at about £600 a year that they need to find. We already know that that is leading to rent arrears, and we are seeing a heightened risk of homelessness for those people. To put it into context, for the 227 people whom we have identified so far — there may be more — an additional £136,000 is needed this year to cover rent.

We have a mismatch between housing stock and housing need. Forty-five per cent of people on the waiting list are single applicants, but only about 18% of the actual stock is single-bed properties, so Cliff Edge is asking to get that loophole closed urgently, because the longer legislation is delayed, the more people will potentially fall into that trap.

The other point is on the private rented sector. From my experience with NIFHA, we are quite fortunate in that there is a fair bit of support for social housing tenants, but we do not have the same infrastructure for the social rented sector. It is a comparably sized sector — about 140,000. Over the past decade, cuts to local housing allowance rates have created an affordability issue. Housing rates research from, I think, 2018 found that almost nine out of 10 private rental properties in Northern Ireland were out of reach for those who rely on housing benefit or universal credit to cover their rent costs. That is a concern that we have had over recent years, and the loss of rented accommodation has consistently been in the top three reasons for homelessness in Northern Ireland. Inability to afford rent can lead to homelessness.

Interestingly, the COVID-19 crisis shone quite a big light on this issue for private renters, and almost three quarters of COVID-19-related calls to Housing Rights were from private renters. That is a really high number of people who are gravely concerned about their rental situation. It is timely, particularly with the Minister's statement last week, in which she said that she wants to look at the private rented sector.

We also have an issue with supply. There is a lack of affordable one- and two-bedroom properties in most of Northern Ireland; that is a concern, given the predominance of single people and small families presenting as homeless. It may be worth reiterating that the cost of dealing with homelessness cases is very high. Estimates from 2015 said that it costs £15,500 or thereabouts to

deal with a homeless case, so the more people who are struggling to keep their accommodation, the more risk there is and the more cost there is to the public purse in trying to deal with that.

The final point is that those who do manage to keep their private rental homes are having to prioritise rent payments over other essentials such as food and heating. There is a real poverty issue that goes beyond just rent, and research carried out by, I think, the Nevin Economic Research Institute shows that there are more people at risk of poverty, after housing costs, in the private rented sector than there are in the social rented sector. There is a real problem there with people who are doing their very best to pay their rent and keep a roof over their head but who are having to make huge sacrifices in other areas, particularly at this time of year and when you think about fuel poverty, which was touched on earlier this morning. There are big concerns there.

As a coalition, we are lucky that social landlords have an element of infrastructure round them. However, we believe that infrastructure needs to be put round the private rented sector; perhaps, a ring-fenced fund similar to what was set aside for the voluntary and charity sector when universal credit came in and the mitigations package started. It could be something like that. Then we need to look at local housing allowance rates. Work needs to be done there on the affordability of the private rented sector. I am not sure whether Ursula can hear or speak at this point. That is all I need to say on housing matters.

**The Chairperson (Ms P Bradley):** Thank you, Patrick. Ursula, can you hear us? More to the point, can we hear you? We still cannot hear you, Ursula, I am afraid. I do not know what is going on.

**Dr Fitzpatrick:** Did she go out and come in again, I wonder?

**The Chairperson (Ms P Bradley):** I think that she did go out and come in again.

**Dr Fitzpatrick:** Did she? Right.

**The Chairperson (Ms P Bradley):** For some reason, we are not picking up Ursula's sound. We will press on. We will see if she can go out and come in again. We will try again. We will press on because we are tight for time.

I know that you have been listening in to our briefing for a little while, so you would have heard me mention the letter from the Department, stating that officials have been working on draft proposals for a review of mitigations using the principle of co-design. That is where I want to come in with you. I imagine that you have been involved in the co-design of the proposals with the Department. Can you tell me what your involvement has been on the review? You also heard the Deputy Chairperson, Kellie, and me mention that the Committee brought up, very early this year, the issue of welfare mitigations and the need for scrutiny by the Committee. I think that, because we have not had that Committee scrutiny, the situation and some of those issues that you mentioned have got worse.

I also want to raise what Patrick said about the private rented sector. In Northern Ireland, we are heavily reliant on the private rented sector for social homes as well as for affordable rents for people, although not, perhaps, so affordable now. COVID-19 has shone another spotlight on the private rented sector and shown just how precarious it can be for people, especially those who face hardship or who lose their job. Can you go into a bit of detail about the conversations that you have had with the Department on the review?

**Dr Fitzpatrick:** Paula, as far as I know — Patrick, you can come in on this — we have had no formal consultations with the Department on the review thus far.

**The Chairperson (Ms P Bradley):** Wow.

**Dr Fitzpatrick:** We are to have a meeting with the Minister next week. Apart from that, we have fed in our recommendations on how a future mitigation package should look, but we have had no input in the co-design process as yet. As far as we are aware, it has not started.

**The Chairperson (Ms P Bradley):** OK. All right. Well, I find that worrying, because we know that the opinion of the Cliff Edge Coalition is valued. We know how credible you are and the backgrounds that you come from. Therefore, I would like to think that there would be some sort of conversations with the Department on the way forward. That is a little disappointing.

You mentioned the bedroom tax, the child benefit cap and private housing. Is there anything further that you would consider to be your asks for us, as a Committee, to examine when we look at the review?

**Dr Fitzpatrick:** First of all, we would say that it is kind of split into two pieces. There are two urgent priorities, which are to close the loopholes. That can be done now within the current legislative framework, particularly with regard to the benefit cap, which needs secondary legislation. As I said, about 1,000 families are affected. More than 46,000 people applied for universal credit in March, and many of those families will be coming to the end of the nine-month grace period and will fall foul of the benefit cap right now. Honestly, legislation needs to come forward urgently.

The same applies to the bedroom tax loophole, although it requires primary legislation. That was due to come forward in August, and then, of course, the current mitigation package was pushed back to December.

Those loopholes are still very much in existence. While they continue to be open, people will fall through the gap; they will fall over the cliff edge. We face another cliff edge at the end of December unless we see urgent legislation introduced. Patrick, perhaps you want to come in on that.

**Mr Thompson:** The coalition would really like the reassurance that the Committee will be able to scrutinise. As Ciara said, we have had no formal engagement with the Department on the mitigations. We would like to see a definite assurance that the Committee will scrutinise anything that comes forward and will, perhaps, give us the opportunity to feed into it as well if we do not get any more formal engagement with the Department.

**The Chairperson (Ms P Bradley):** In response, Patrick, I would like to say that the Committee would also like to be certain that we would be part of the review and scrutiny because, to date, we have had very little input either way; either from the Department or by the Committee. I know that circumstances have changed, given the many other things that have been going on, but the Committee feels that we should be looking at that as a matter of urgency.

I was going to ask you something else, but you have completely put me off my train of thought. I am trying to quickly scroll back in my brain. No: it is gone. It will come back to me. At the minute, Mark Durkan has his hand up for a question. I will go to Mark first and then to Kellie. Mark, are you there?

**Mr Durkan:** Yes.

**The Chairperson (Ms P Bradley):** Happy days.

**Mr Durkan:** Yes, hello. I thought that you were trying to silence me as well. Not you, Chair, of course, but StarLeaf.

Thank you, Ciara and Patrick. On the point that you addressed, Chair, you will know that I have made the point several times about the importance of a review of the mitigations that closes the loopholes that we have been hearing about and for primary legislation to be laid before the Assembly as soon as possible. We must avoid the need for accelerated passage. However, the cynic in me thinks that that is where the Department is going with it; it may not want us to trawl over it and scrutinise it. I might be paranoid, but that does not mean that the Department is not out to get us. We have raised the issue for quite some time but have heard nothing back. The coalition has been, should I say, a critical friend of the Department throughout the welfare reform process, but it too has been kept very much in the dark.

Therefore, I propose that we write a strongly worded letter to the Minister requesting an update from her on exactly what is happening. Many of us will have submitted questions for written answer and questions for oral answer, as individuals or along with party members. However, we, as a Committee, really need to start jumping up and down about this because it is an issue that we will want to scrutinise. We need to ensure that it is right and that there are no loopholes or cracks that vulnerable people will fall through. I do not think that we should be denied the right to get it right. It is not about us being precious: it is about trying to protect people. The coalition, obviously, has a key role in that, too.

My question is probably for Ciara. What impacts are the benefit cap and the two-child tax rule measures having on claimants here?

**Dr Fitzpatrick:** They are having massive impacts. I am talking from my own experience of working as a volunteer in north Belfast. Throughout the COVID-19 pandemic, single parents have faced so much hardship, especially if they have more than two children, because they are being impacted by both the benefit cap and the two-child limit. When I say that they cannot afford the basics, I truly mean that. Time and time again, we see requests for food, gas and electricity. Even more serious, they face a crisis when something that we might take for granted happens; for example, their washing machine or cooker breaks down or there is a big life event. Many parents went through a tough time in September when they faced the huge cost of a uniform for a first-year child. It is pushing families into not just poverty but destitution, where they are not able to afford the basics. That is why we welcomed the news that the Minister was looking at the two-child limit in particular. We encourage action on this, because more and more people are suffering as time goes on, and, the way in which things are going, it looks as though the situation is only going to get worse.

**Mr Durkan:** I have asked several different questions in several different formats and got several different answers. That is why it is important that the Committee seek clarity itself.

Ciara, while you were speaking, I dug out an old tweet. In the back of my mind was something that I had seen from you before. In September, you cited a statistic that around 14,500 UC claimants are over 50. That is a figure that, sadly, we can expect to see rise when the furlough scheme as a result of the pandemic ends. You said that there is a need for a tailored employment programme for older workers. Is that something that you would see being operated through the universal credit system or would it be better to keep it distinct in order to avoid any association, real or perceived, with conditionality and the system of sanctions?

**Dr Fitzpatrick:** An employment programme could be run very well by the Department for Communities under the auspices of local jobs and benefits offices. We know that there are thousands of work coaches being recruited, and they will be steeped in this really complicated system that has lots of different strands, entitlements and eligibility criteria. We would probably need a specially trained team of work coaches to give specialist support to those over 50 who are losing their job. They face being on universal credit until they reach pension credit age.

I have been looking at in-work conditionality, which is a new concept that is going to hit us very soon, whereby people will not just be expected to work part-time but be expected to search for full-time hours. They may face sanctions or additional conditionality measures if they cannot provide evidence that they have been doing enough to search for more or better work.

I have done a little bit of research into older workers in Northern Ireland, and many work part-time for reasons of caring responsibilities or health issues, or simply because they have got to a point in their life where they feel that they want to work part-time. Yes, that has become even more important as thousands of over-50s are becoming unemployed because of COVID-19. The reality is that their employment prospects in a squeezed economic market, in which we have fewer jobs, will be really narrow, and it will be so difficult for them to get back into the labour market. They face punitive measures under universal credit, and we are going to see a rise in poverty across that age group as well. It will be across the board. That age group faces very specific challenges in being able to get back into the labour market: a skill shortage; an education deficit; health impacts; and caring responsibilities.

**Mr Durkan:** Thank you, Ciara. There is certainly a lot to be done there, that is for sure.

This question is not on welfare reform or the mitigations per se, but you mentioned how people's lack of awareness of the universal credit contingency fund payment can lock them out of access later on to a discretionary support grant. I do not know whether you were following the Assembly earlier in the week — I am sure that you were — but the discretionary support grant now has another sticker on it. It seems to have a COVID isolation sticker on it. I have argued that the income threshold for using that as, in effect, a self-isolation grant is simply too low. It is locking out too many people and too many households from being able to access it. Is that a sense that you guys share? Are there any other changes that could be made to it?

**Dr Fitzpatrick:** Mark, I cannot speak for the coalition on this point, because discretionary support is not one of the priorities that we are looking at in the current mitigation package.

**Mr Durkan:** *[Inaudible.]* You had mentioned it.

**Dr Fitzpatrick:** Yes. My personal view is that the discretionary support system needs to be looked at as a whole. It is more restrictive than the social fund was. It is harder to get access to it. I have been a stickler about the contingency fund for years at this point, because anybody whom I have talked to has not heard of it or been made aware of it. Even the name "contingency fund" creates difficulties. A lot of people do not know what that means or how to access it. That they do and can is absolutely critical, because, at the moment, what we have is an illogical ecosystem, whereby, for example, the Executive have allocated a total of £6.5 million in COVID emergency support for food parcels and community support. To me, that money would be better spent on a discretionary support system that works really well, that gives people better access and that is not as restrictive. People should be able to access immediate financial support and have agency and the dignity to spend that money how they need to. At the minute, it seems as though the system is restrictive and the questions that people are asked in order to prove that they are impoverished enough to deserve a discretionary support payment are dehumanising. A lot of people have taken a universal credit advance payment. That is pushing their debt up, and they cannot access discretionary support. My personal opinion on the self-isolation grant is that, if you are in receipt of qualifying benefits that show that you are on a low income, and you have a positive COVID test and are therefore unable to work for a period of 14 days, you should be able to access a self-isolation grant, and it should not be discretionary.

**Mr Durkan:** Yes, but it should not be contingent on having a positive test either. You can have a contact who is positive but not become positive yourself.

**Dr Fitzpatrick:** Right. If you are to self-isolate for two weeks, and it is determined that you have to stay in your home and cannot work, you should be able to access that grant. It should not be a discretionary decision, in which a front-line decision maker looks at your situation to decide whether you are in enough hardship. The fact is that that would be unfair. One decision maker might think that you should have access to it, while another might think that you should not, so it would just not result in equality of access across the board during this time.

**Mr Durkan:** It is up to someone's discretion whether you qualify for it, however, and then it is up to someone's discretion when it comes to how much you qualify for.

That is fine, Ciara. Thank you. Thanks, Patrick and Ursula.

**The Chairperson (Ms P Bradley):** Thanks, Mark. I will ask a couple of follow-up questions. The first is on the advance payment stuff. Back in February, members of this Committee — a full, cross-party membership — attended a round-table with some service users. I am going back to my health service days there. They were mainly women. They sat around the table and told us their story, which was about how that advance payment had them on the back foot from the very beginning and caused them so much financial distress. We brought that information back to the Committee and the Minister. The Minister at the time, Deirdre Hargey, and Carál now as well, were very much of the opinion that the advance payment system needed to change. The information given out to people needs to change, and we need to tell them that that is not the option. We need to tell them that they do not need to go for that option and that there are other ways. Have you noticed a difference in the levels of advance payments that are being handed out since the Assembly got back up and running again and now? Have the levels decreased? Are people being made aware of the other fund? Mark spoke about people going back to work, and you mentioned the over-50s. Kellie and I attended a conference yesterday, run by the Office of Social Security Commissioners. The commissioners spoke about the work side of the benefits system and how they felt that that should be separate and not within the whole benefits system.

There is a conflict of interest there. We know that there is a lack of suitable employment available, because what suits someone may not suit someone else. People, as you say, are facing punitive measures, on many occasions through no fault of their own. Can you expand a little on that and on the other bit about UC?

**Dr Fitzpatrick:** I looked just last night at the DFC data on advance payments, and civil servants briefed us to say that fewer people were taking the advance payments but that the reason for that was more to do with COVID-19. Many people whom we would call new claimants as a result of COVID-19 were able to see themselves through that five-week period without the advance payment. Around 50% will take the advance payment, however, and that percentage has been consistent throughout.

Our colleague and member of the coalition working group Siobhán Harding recently published research from the Women's Support Network that showed that knowledge of the contingency fund



continues to be very low. People simply do not know that they have the option of accessing a grant rather than a loan. There is also evidence that the grant that they get through the contingency fund is not necessarily the equivalent of what they would receive with an advance payment. Overall, however, it is more likely still the better option.

The Cliff Edge Coalition has said before that it is fantastic that the mechanism of the contingency fund is there and that it was introduced through the first mitigation package. Why is it not being used, and topped up for people to access, rather than, as you say, people being put on the back foot and starting their universal credit claim in a huge amount of debt, which will be deducted from future UC payments? That will leave them more in need and unable to access emergency support through discretionary support. The contingency fund is a really positive instrument. It would be great to see it become more accessible.

**The Chairperson (Ms P Bradley):** I am very disappointed, and I am sure that members will agree with me, because that was highlighted early this year. People may not know about the contingency fund, but the Department knows about it, so why are people not being signposted to it by being told, "You can apply for a contingency fund and perhaps a smaller amount of advance payment"?

It is a complete no-brainer to me to do that. The Committee, will be writing again to the Minister and Department on that, as well as on what Mark proposed. That needs to be pushed and pressed. I am glad that you were able to tell us that, but it is disappointing.

What about the work side of the benefits system and splitting the functions?

**Dr Fitzpatrick:** I have to say that the Department does have information about the contingency fund on people's universal credit journal. It may not be as visible as it could be for people to see and access it. A lot of people perhaps do not realise what "contingency fund" means and are thrown off by that. There are simple ways for it to be made more accessible.

On the work side, yes, it would be useful to have employment support as a function separate from conditionality and sanctions, because it is hard for a work coach to play the two roles. Historically, that has not been the case. We are now seeing that work coaches have to be a friend and a foe, because they are faced with the situation in which they have to give employment support. At the same time, however, if they feel that someone is not hitting the mark when it comes to doing what they are supposed to do, work coaches may have to implement a sanction or another punitive measure to encourage that person to do more on their work-seeking activity, and that can have a detrimental effect on the relationship between the individual who is seeking work and the work coach. There are therefore definitely benefits to the work coach being outside the infrastructure of the jobs and benefits office. I will caution, however, that the work coach role should not be contracted out to an employment company, as we have seen a lot of issues with that. The role should remain under DFC more widely, but it might be interesting to pilot it as a separate service, particularly for those who are over 50. Again, this is me talking as Ciara, and these are not issues that the coalition has looked at as a group. I want to attach a disclaimer to that effect. *[Laughter.]*

**The Chairperson (Ms P Bradley):** That is fine, Ciara. Your last point could be doable if it were kept within the Department, and Northern Ireland could lead the way on that. It might be something that would be really good for us. You have given us lots of food for thought, and I am sorry that I took you away from where you were supposed to be. Apologies.

I am going to get back on track. The only member left who wants to ask a question is Kellie.

**Ms Armstrong:** Thank you very much, Ciara, Patrick and Ursula. Ursula, I know that you are having trouble with your sound, but I very much appreciate that you are here with us today.

I have questions for both Ciara and Patrick. Patrick, I will start with you to give Ciara a bit of a breather at this stage. As Ciara said, a lot of people have entered universal credit this year. When they enter universal credit, as we know, the five-week assessment period means that there is a break in payment of their rent. How many people have now gone into arrears? Are we looking at potential difficulties as a result of the number of people who are losing their job, moving on to universal credit and getting an income gap? What are we faced with now?

**Mr Thompson:** I will be honest: I do not have any up-to-date figures on the arrears levels, as, for quite a long time, it was hard to decouple the five-week waiting period. For a long time, the systems did not

allow us to see when someone had moved on to universal credit. That has now changed. There have been improvements made to the landlord portal so that we can see quite quickly when somebody is coming on board. I do not have a figure, however. There will definitely be arrears there, and whether people can catch up on payments will be our biggest concern, because that is a long wait without housing costs being covered. It is perhaps something that we as a sector need to investigate more.

**Ms Armstrong:** I am also concerned about the people who are moving on to statutory sick pay. They are immediately finding that their income level has dropped considerably. Moreover, because they are employed, they are normally above the minimum income floor to access the discretionary support self-isolation grant. I have asked how many people that might be, but the number is proving impossible to find. There is so much anecdotal evidence of people who have gone on to statutory sick pay. They have never had to take the benefit before, so they have not realised that they are jumping down to £95 a week of statutory sick pay from perhaps a few hundred pounds a week, and paying their rent or mortgage is becoming completely impossible.

The worst thing is that they are going on to statutory sick pay because they have been pinged by the StopCOVID NI app yet have no symptoms. A lot of people are therefore now deleting the StopCOVID NI app. Presenteeism is becoming a problem, with people staying in work because they cannot afford to take statutory sick pay. I am worried that people may be off work more regularly and getting statutory sick pay, and that is going to have an impact on housing arrears. Can you share any future information on arrears with the Committee, because it is something that we need to keep an eye on?

Ciara, I have asked whether there is any possibility that, as part of our welfare mitigations packages, we could consider statutory sick pay, even if Northern Ireland had a slight increase to offer there, so that we do not have that presenteeism, which, of course, will share the virus out. When I was working on that, one of the things that I noticed was that the income floor for the discretionary support self-isolation grant is £20,400. Have you guys any thoughts on that being increased? I know that the Minister is considering that at the moment, but is there a level that you would prefer it to go to that we can perhaps ask the Minister about?

**Dr Fitzpatrick:** To be honest, Kellie, we have not considered the income floor for the discretionary support self-isolation grant, but, as I said to Mark, we are in extraordinary times. You have pointed out that we have people potentially deleting the app and going to work because they cannot afford not to, and that is having the negative implications of spreading the virus and keeping the infection rate high. I therefore think that one of the solutions overall is definitely to improve the actual access to that system. Although it was so positive to see that that scheme has been extended and to see that the levels of support have risen, it is about accessibility. If there were an opportunity to raise the income floor at all, I would see that only as a positive thing.

**Ms Armstrong:** Thank you. To go back to what you were talking about on the benefit cap loophole and the bedroom tax, to be honest, I think that we have a Minister and a Department that recognise that there is a lot of stuff that is coming to an end at the end of December, so I can see an extension being made through to the end of March until the new measures come forward. As the Chair has said, if only the Committee could have access to some of the information, that would be fantastic. Are there any other avenues, other than those loopholes, that we should be considering? Are all of the welfare mitigations working? What is not working? Is there anything that we are missing? Is there anything that, all of a sudden, has come forward?

We know about the benefit cap. It is awful, and thank you for raising the issue of the grace period, because that terrifies the life out of me. In the month of Christmas, we will have families having a massive reduction in their benefits, which is terrifying. We will ask the Minister about that. Of course, in Northern Ireland, we do not have alternative houses to send people to, so we need to continue the bedroom tax. If there is anything else that you can bring forward for us, let us know. The Chair mentioned the UC:Us event that we attended earlier in the year, and it was invaluable to have those voices come directly to us.

I am furious about the contingency fund, to be honest, because it should be the one thing that is offered first. In the past, we were given an explanation by officers to say that there was a fixed budget and that they did not want it to run out. They are not spending it, so let us spend it, please. There are people in difficulty now. If you guys have anything at all outside of the loopholes that you have mentioned today and that we should be considering as a Committee to push the Department and the Minister to think about or to add, we need that. It is the people on the ground who know where the problems are.

**Dr Fitzpatrick:** Kellie, I have two points in response to that. We are very worried that the current mitigation package might be extended again until March. That is a concern for us, because that simply means that, unless those loopholes are closed urgently, we will see more and more people impacted on by the bedroom tax and the benefit cap. What we are therefore really trying to stress today is that those two loopholes are critical priorities and need urgent action. They really do.

We have outlined three main future priorities. The first is the five-week wait for universal credit. Second is the two-child limit, which, as I said in the presentation, will have a disproportionate impact on families in Northern Ireland, where we have naturally bigger families. Families are losing out on £2,780 a year because of the two-child limit. The people who are suffering here are the children. They did not choose to be born as a third child, and they are being penalised in the current circumstances, in which, as members have outlined, the labour market is squeezed beyond belief. They are being punished through no fault of their own.

The third priority, which Patrick outlined in his presentation, is more intensive support for private renters, who have suffered so much due to the cuts in social security over the past 20 years, particularly around the local housing allowance. I spoke to an adviser colleague just a few days ago who said that that is a major issue that they are seeing at the moment. Basically, the LHA is not stretching to the rent that is required, and people are living in conditions that belong in another time. That is having a real detrimental impact on all aspects of their life. That is something that the Cliff Edge Coalition has explained before. In our last presentation to you, our colleague Andy McClenaghan from the British Association of Social Workers said that the cost of poverty is being displaced into other public services. We heard Julie-Ann Maney on 'The View' a couple of weeks ago; we are seeing the huge health implications of poverty and hunger in children and adults alike. Although we do not have enough evidence yet, we are also seeing the impacts of COVID hitting those areas of economic disadvantage more intensely. Social security measures really need to be put in place now.

**Ms Armstrong:** I know. I have had evidence in the last week of nurseries that provide statutory preschool education advisory groups (PEAGs) preschool places for children closing down. You wonder how they are closing when they are being funded, but they are.

You mentioned the over-50s earlier. I am now in that age bracket. It is one of those things; apprenticeships are geared towards 16- to 24-year-olds, which they very much need to be, but we also need something to be geared at those over-50s to ensure that end-of-life employment —. We do not have jobs for the full life any more, so end-of-life employment needs to be available and ready. If we get the amount of house-building, Patrick, coming forward that we hope for, there are lots of people out there who have amazing skills and could even be apprentice trainers for those young people.

I will leave it at that. Thank you very much for your time. I am sure that we will push the Minister and the Department to get that review information as quickly as possible.

**The Chairperson (Ms P Bradley):** Mark put forward a proposal earlier that we write to the Minister as a matter of urgency around the loopholes. We, as a Committee, will certainly do that. I remind members — I read it out earlier, but this is just to let you know again — that the letter that we received from the Department yesterday said that the Department will look to agree a further extension to the present arrangements until 31 March 2021, if necessary. That appears to be where we are; that is the state of play at the moment. It does not look like that is going to change any time soon. We will certainly do that. I also want us, as a Committee, to write to the Minister again about the contingency fund. I know that she feels strongly that that should actually be a first option. Maybe they need to change the name of it. I know which one of "advance payment" and "contingency fund" that I would log on to first; the one that mentions payment and money. That is something else that we will do.

I know that we are really pushed for time, but Kellie brought up apprenticeships. It is something that I have brought up many times. It disproportionately affects women. It affects all of the women who have brought up their children or whatever else they may have done and decide that they want to go and do something different in life; it disproportionately affects them because of age. It also affected my son when he left the army; he was told, at 28, that he was too old to retrain in something else. The apprenticeships issue affects a vast array of people. I have had conversations with Diane Dodds about trying to bring in something bespoke for older people.

Andy had his hand up. Will you will be really quick?

**Mr Allen:** I will be concise, Chair. The Minister raised in the Chamber the self-isolation grant and the point around the contingency fund. She said that the information is not getting out there to people that that is a non-repayable grant. There is evidence that this is happening across the board, so I just want to reiterate that point. The other thing, if members are agreeable, is to ask for up-to-date information on underspend across the mitigations, if possible.

**The Chairperson (Ms P Bradley):** That is a point that we sometimes overlook, and we should certainly ask for those details.

Folks, thank you. Ursula, sorry that we could not hear your voice today. We will certainly have that amended for the next time. Ciara and Patrick, as per usual, that was a great evidence session that has left us with more questions than answers. That is good. That is how it should be. Thank you for attending today.