



Northern Ireland
Assembly

Committee for Social Development

OFFICIAL REPORT (Hansard)

Welfare Reform Bill: Briefing by Church
Groups

29 October 2012

NORTHERN IRELAND ASSEMBLY

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Members present for all or part of the proceedings:

Mr Alex Maskey (Chairperson)
Mr Mickey Brady (Deputy Chairperson)
Ms Paula Bradley
Ms Pam Brown
Mrs Judith Cochrane
Mr Michael Copeland
Mr Sammy Douglas
Mr Mark Durkan
Mr Fra McCann
Mr David McClarty

Witnesses:

Rev Adrian Dorrian	Church of Ireland
Mr Mervyn McCullough	Church of Ireland
Rev Donald Ker	Methodist Church in Ireland
Mr Lindsay Conway	Presbyterian Church in Ireland
Rt Rev Dr Roy Patton	Presbyterian Church in Ireland
Fr Tim Bartlett	The Catholic Church

The Chairperson: I formally welcome the four Church representatives, the Reverend Roy Patton, the Reverend Donald Ker, Father Tim Bartlett and the Reverend Adrian Dorrian. Mervyn McCullough and Lindsay Conway are also in the room, and you are all very welcome. We have received your written submission. Thank you for providing us with that in advance and for your attendance. You will be aware that the Welfare Reform Bill is at Committee Stage, and we have until 27 November to complete our report, which will then go to the Assembly. It is up to the Committee to consider all of the evidence that it can between now and then. We have already spent several days taking evidence from the Department and a range of stakeholders. Thank you for assisting us in our consideration of the Bill. I know that you have made a number of contributions to this debate in recent years. I will let you address the Committee in whichever way you decide. Normally, we take presentations first and then members ask questions if they wish to clarify anything.

Rt Rev Dr Roy Patton (Presbyterian Church in Ireland): Good morning everyone. We appreciate this opportunity to meet you, and we appreciate your warm words of welcome. I am the Moderator of the Presbyterian Church. Father Tim Bartlett is here to represent the Catholic Church, Reverend Adrian Dorrian represents the Church of Ireland and Donald Ker represents the Methodist Church in Ireland. Lindsay Conway works with the Presbyterian Church, and Mervyn McCullough represents the Irish Council of Churches and has a broad sweep of understanding of the Church situation in Ireland.

I am sure that I do not really need to take up time by going through the paper that you have already received from us, but let me make a number of introductory comments.

It will not come as news to you that welfare and caring is at the heart of the Church's DNA. From the very beginning, the Christian Church has always been concerned for the welfare of the community and the care of individuals. This, for us, is not a peripheral issue, and it is not an issue that does not have significance. We are passionately concerned about it, and, in that sense, we feel very engaged with it and are stakeholders in this process. We do not want to simply respond or react to the issue of welfare reform. We really want to engage with it, because it has an impact on our work at ground level with individuals and in the communities that we serve. Whatever government does, at whatever level, the Churches have always been there. They are there now and will be there irrespective of what takes place in the days to come. We are very interested, are passionately involved and are stakeholders in this process.

We do not come late to the table on this process. We have been very involved and engaged with this from the very beginning. You will see from our paper that we have had significant and important meetings with Lord Freud. The four Church leaders also sponsored a meeting that took place in the Presbyterian Church's Assembly Buildings in Belfast. That was a positive forum and a positive engagement. At that level, we have been involved with the discussion. We are encouraged to note that some of the issues that were raised were taken account of. We are happy to recognise, for example, that payments made to landlords and that kind of issue has been talked through and, as I understand it, amendments have been made. That is really good.

We welcome welfare reform, but we are concerned about how it will roll out and how it will impact upon people in the community, especially the weakest and most vulnerable. We see how it works; we are not in some kind of ivory tower. This is not an academic issue for us, and we are not removed from it. In pastoral ministry, our clergy and people who are engaged in our churches will engage with people day after day and see how this works out in practice.

Without repeating what is in front of you in our paper, that is all that I want to say by way of introduction. I will invite the others to make a contribution.

Fr Tim Bartlett (The Catholic Church): Thank you all very much for having us here this morning. Eighteen months or two years ago, the four Church leaders made a visit to Lord Freud as soon as it was brought to their attention that welfare reform was about to take place and the various factors that it was going to embrace. That was a sign of the depth of the concern among the faith constituency that is represented by the Irish Council of Churches and all of the Churches, particularly, as the Moderator said, because of the impact on the vulnerable. We are very grateful that you have invited us into this conversation now that the legislation is at this stage.

By way of introduction, I want to convey to you a couple of things in particular. I want to convey the amount of confusion and the level of absolute fear that exists among the most vulnerable people in our society. I know that many, if not all, of you are very aware of it. However, I can tell you that we, as clergy, are extremely aware of it. There is literal fear. Part of that fear comes from not knowing clearly what is intended. Even though a lot of it will be very hard and very difficult news for people, I appeal to you, as politicians, to please start telling people as quickly as possible what they need to plan for, what they need to expect and what, with respect, the Westminster Government are imposing on them. I appreciate that that is largely outside of your control.

A key concern is a fact to which insufficient attention is drawn: approximately £0.5 billion is about to be withdrawn from the most vulnerable people in this part of the island. That is not just any £0.5 billion that people could save, hold back or whatever. That is £0.5 billion that is spent by people every year because they are vulnerable. They do not save it or hold onto it — they need every penny of it. So, there is, therefore, the economic impact. It is a point that we made very firmly to Lord Freud. It is a situation of economic decline and trauma as well as other cutbacks. The Institute for Fiscal Studies in London has said that Northern Ireland will be the region of the United Kingdom most affected by the cuts. That is a huge problem that I think we need to be more honest about.

As others will point out, there is an equation between addressing that through work and an economy that is in decline, with no evidence that work is evolving or that the private sector is developing. There is a complete and horrifying mismatch here. I know that you all share that view.

In agreeing with my colleagues, I want to focus on my mantra about this. Nobody wants the lifeboat of welfare to become a lifestyle. However, in Northern Ireland, that lifeboat has over 120,000 children in

it, and the water is already lapping over the sides. You have — unfortunately, but for understandable economic reasons — had to be bound into the concept of parity. You are, therefore, limited in what you can do. However, the appeal that I make to you, which is shared by the Churches, is to accelerate and prioritise as urgently as possible whatever you are doing to address child poverty. I know that you are trying to do something. It would be a terrible indictment of this society if we do not do something to address that particular aspect.

That is all I want to say by way of introduction. There is confusion, so please address that confusion. There is fear, and that fear will manifest itself, and has done so already, in increasing mental health problems, suicides, despair, etc. We, as Churches, will pick up some of that with voluntary and other organisations. However, if there is something that you can do outside of parity through the child poverty strategy that is effective and that really helps to catch some of those children who will start sinking in that boat, please do it. That is my appeal to you this morning.

Rev Donald Ker (Methodist Church in Ireland): I recognise that there are some things that are beyond the control of the Executive and the Assembly. However, there may be some things that still sit within your control. One of those may be the method by which people are assessed for personal independence payments (PIPs), as they are now known. I suspect that you are as concerned as we are about the way in which that seems to be working out at the moment.

The old disability living allowance (DLA) forms, which are 40-pages long and so on, are known to be complex. If I may speak personally, my wife is a retired social worker and is being trained today, within a church organisation, in how to help other people address that form. So, on the one hand, that approach is over complex. However, on the other hand, human beings are complex sometimes. Therefore, the very simple assessment that has taken place up to now does not seem to match, for instance, some of the mental difficulties that people have in moving from total dependence on benefit back into the workplace. We want to encourage people into the workplace. Of course, it would be good if there was more work in the workplace for people to do. That is also perhaps a strong focus for the Committee, the Assembly and the Executive.

It is quite clear that the method of assessment for PIPs is not fit for the purpose for which it was designed. We encourage you to seek, if you can, to address that issue in Northern Ireland in a way that is somewhat different to the way in which it seems to have been addressed across the water, simply because of the complexity of people themselves. If there are ways in which people can be taken gently out of benefit dependency and into the disciplines and demands of work, we want that to happen. However, it does not happen as easily as is assumed at the moment. That is all that I want to put in at this point.

Rev Adrian Dorrian (Church of Ireland): I would also like to say how grateful we are to you for your engagement with us as representatives of the Churches and how encouraged we are by it. While we all agree that we want more people to get into work where they are able, the reality is that the system has to work for those who require benefits. As Father Tim said, we in Northern Ireland are potentially more vulnerable than the rest of the UK in a number of areas. There is a much higher prevalence of fuel poverty and extreme fuel poverty in Northern Ireland. In respect of social housing, the housing stock is simply not fit for purpose for those who need space for temporary carers, those who live on their own and, in particular, those who are under 25. Something that I hear an awful lot as I work with young people and students is a fear, which is tied in with bigger issues of tuition fees and what jobs are out there in the first place, about the cutting of housing benefit for those who are under 25.

I will not go into great detail now. I will simply say that, in those areas where Northern Ireland might find itself more vulnerable, we encourage you, as a Committee and as politicians who represent us, to continue to do good things to close the gap between Northern Ireland and the rest of the UK. The two areas that I will mention in particular are social housing and fuel poverty.

Rt Rev Dr Roy Patton: The issue is spread right across our society. It is interesting, for example, that two food banks have recently been developed in the north Down and Bangor area, in which I minister. It is perceived to be a more affluent area, so that shows that the economic situation cuts right across communities.

The Chairperson: Thank you, gentlemen. As I said earlier, you have provided us with a written submission. I want to assure you that members have already raised probably everything that is in your submission. We have had quite a bit of discussion. Your submission is an important reminder, and you have further added to that through your personal contributions this morning.

Have you any specifics in mind as regards the conditionality requirements on lone parents? You addressed that issue in your submission. We will eventually have to grapple with what we can seek to do. You rightly mention parity, but we are not entirely sure what parity confines us to. That is something that we are going to have to test as the Committee continues. Through the whole process of this legislation, there will probably be a lot of discussion about parity. It is also about how the system is administered. Most people assume that parity is about pounds, shillings and pence or levels of benefit. However, I was with David Freud at a meeting last week in London, and I still argue that there is a lot of scope around the issue of parity. It needs to be properly explored by the Committee. To my mind, it is not at all clear where the limits might be in all cases. It is not just about money; it is about the conditionality of people. For example, in your submission you talk about lone parents.

Without further ado, I open up the discussion to members.

Mr Brady: Thank you very much for your presentation. I read through your paper with interest. We have met the Churches, and I certainly commend them for the work that they have been doing, not just recently but for a long time.

Most people consider that the Bill is not an attack on poverty: it is an attack on the poor. If we start from that premise, the ideology behind it becomes clear.

It is interesting that you mentioned Beveridge, because he was of a different time. I think his influence started in 1942, and the welfare state came into being in 1948. After the war, there was virtually full employment in Britain, and that was the case through to Macmillan, who announced that you:

"have never had it so good."

Unfortunately, things have changed. At the moment, there are 115,000 people unemployed in the North but only 5,000 vacancies.

As I drove down this morning, I heard a report on the radio about a recent survey and an in-depth study about the amount of money that people who work need to maintain a reasonable lifestyle. They need about £7.20 an hour. About three weeks ago, the minimum wage went up by 11p to £6.19. So, according to this report, people are being paid £1 an hour below that. Interestingly again, it said that, here in the North, people will be affected much more severely. That is an indication of the problems that we face.

Also, Father Bartlett talked about the fear and confusion. I have attended a lot of meetings on welfare reform across the North, and I would say that such a fear is not just in nationalist/republican communities, it is also in some unionist/loyalist communities. Certainly, there is a consensus that this is going to affect everyone. That is obviously very important to bear in mind.

The other thing you mentioned specifically is the assessment for PIP. That contract has not yet been awarded, apparently. At least, that is what we have been told. ATOS has the contract in Britain. ATOS made a complete mess of it and continues to do so. It has been described by the British Medical Association as "not fit for purpose". So that is one thing that we will have to look at, obviously.

As to the food banks, there was a debate in the Assembly a couple of weeks ago about the upsurge in the number of food banks. In your paper, you said that it is an indication that the system is under strain. However, going back to Beveridge, the whole issue around supplementary benefit was that it was to be a safety net. You talked about the lifeboat not becoming a lifestyle. Unfortunately, policies over the years have turned that lifeboat into a lifestyle. We have generational unemployment through no fault of the people. I have been working with people on benefits for over 30 years, and I have never met anyone who willingly wants to be in that situation.

We commend the premise of universal credit and welfare reform in getting people back to work. However, there is no work there. We have the highest unemployment figures since 1997. That is the reality.

As to the influence that we can have, you have picked out one of people's main fears: the numbers of people on DLA who are going to be reassessed. Since so many people are going to be reassessed, less time will be given to claims. At present, there is an indefinite award; that will now be restricted to about five years, or possibly to two, three and five years. All of those things are happening.

It is incumbent upon all of us to get that message out. I know, from talking to the Churches previously and from your paper, that you have been doing that. It is important to carry on. Parity seems to be a moveable feast. On many occasions, we have come across selective parity, usually where it impinges more on people here. For instance, if the Assembly decided to give everyone £10 less from their benefit a week the money would go straight back to the British Treasury. If we decided to give them £10 a week more, then we would have to find the extra money. So, parity is not comparing like with like. What happens and what has happened is that universal credit and, welfare reform in particular, are predicated on what is happening in the south-east of England.

Adrian, you mentioned working with young people. Thirty-seven percent of under-35s who are being moved to single-room rent have been working. There is the notion that the reforms will affect only people who are on benefit, but they will affect everyone. The number of people who are on working-tax credit, which, again, will be affected by universal credit, is very large. It encompasses a whole range of people, not just the unemployed. In your paper, you termed them the working poor. It will encompass all of those people. It does not paint a very pretty picture in that sense, and, as I said, it is incumbent on all of us to see what we can do.

I know that you have met Lord Freud. I attended the meeting that you had with Owen Paterson, and there was not much forthcoming from that. What it did was to highlight the concern and give people an idea of what was in front of them. We need to keep getting that message out. Thank you.

Mr Copeland: Thank you, gentlemen, for your presentation. I suppose that, in some ways, I should declare an interest as a member of the Church of Ireland who is married to a Methodist with a Roman Catholic step-grandmother from the Liberties in Dublin.

Rev Donald Ker: We will pray for you, if that is helpful.

Mr Copeland: I rather suspect that the time for praying is long gone.

The Chairperson: We heard the start of this story last week, and it lasted for 45 minutes.

Rt Rev Dr Roy Patton: My colleague says that you are not a Presbyterian.

Mr Copeland: I know, but my grandmother would very much resent that comment.

There is not a single word that you have said that everyone around this table is not patently aware of. If I seem a little troubled today, it is because I am. I spent the early part of Saturday evening and the early hours of Sunday morning in the company of the Welcome Organisation for homeless people in the city of Belfast. Throughout that expedition, which included the Salvation Army hostel, the police and the SOS bus, I saw an underside to my city, in which I have lived all my life, that I simply did not know existed. We came across Methodists, Presbyterians, Roman Catholics and members of the Church of Ireland in their capacity as part of those Churches trying to do what they can. What troubles me is that we can barely cope with the situation as it is, where single people need single or shared accommodation, which is not there. Many of those people are under 35 and will come under the shared accommodation category.

My awful fear — and in many ways, it is unspoken — is that we will, by necessity, be forced to take actions that will run contrary to the consciences of practically everyone around this table. In effect, it will bring misery to a substantial number of people. I have to ask: are you co-ordinated, and are you aware, as you must be, of the likely impact of this, and what steps can we take as a Committee to support or enhance the support that we already give those organisations that work in your own groups to at least try to ameliorate some of this sorrow that is heading towards us? The work of people, particularly at the Welcome Organisation centre at Divis, but, more importantly, the volunteers who came from everywhere and were driving around, left me inspired, but it left me feeling very troubled that they have to do what they do. They do derive support from government. Have you any counter measures, corporately or individually, that you can foresee that will need additional assistance that can offset some of the likely outcomes of the legislation, should it be accepted?

Rev Donald Ker: Frankly, that is a difficult one. We do not want to be simply in the role of rescuing the vulnerable people who have fallen through the net. However, in many cases, that is the role that we have, and that is precisely what you saw on Saturday night. How do you provide housing and support for under-25s? For people who have been in the care systems, there are systems of supported housing after that. For instance, at the Belfast Central Mission, where I had some

responsibility, we were quite involved with that, and that is only part of it. Obviously, hostels such as the Salvation Army hostel and so on tie in in the same way.

Preventing these kinds of casualties takes finances that we currently do not have. One of the other things that the Churches are always doing is trying to work to provide healthy homes and family structures, but that does not happen in every case, so we are troubled by the people who are falling out of that. Others might have further things to say, but the only other thing that I want to say at this point is that we want to assure you that we continue to walk alongside. It is clear that the members of the Committee know what some of the circumstances are like for the people who are most vulnerable in society. That gives us hope, because we are aware of that too. The truth is that we are struggling to come up with a solution that will counteract all of this.

Rev Adrian Dorrian: I think that that is fair. I imagine that, from your experience on Saturday night, Michael, you will have observed that where we, as Churches, find ourselves at the coalface alongside others, things work best when there is a functional relationship with government agencies. So, food banks work because the GP or social services are telling the organisers where the people who have need are. It is not that we do not know where the need is, but it gives it that air of co-operation and cover. That is one small way that things could be developed: simply making sure that those partnerships, if that is the right word, are viewed as being viable from both sides of the conversation.

Fr Bartlett: I endorse this. As we move into collectively addressing this dramatic situation, it has never been more critical that those partnerships and engagements between you and civic society, including the Churches, is accelerated and enhanced and that we all together assess this as it is being implemented and work together. There is no shortage of genius in Northern Ireland, and there must be many ways to skin a cat. If we are united in our concern about addressing the needs of the most vulnerable people in our society in light of all of this — thank God, it looks like everyone is — then we need our collective genius. There must be creative ways of trying to do something to address some of these issues that we may not have even worked out yet.

For example, I do not know where this goes, but there is something in my mind about the confluence of the economic situation that we are in, particularly in relation to property, landlords and banks. I have spoken to a number of landlords who invested in cheap property during the Troubles and have a lot of small and, in many respects, inhumane apartments. They are worrying that they will have to oust people from them because the benefits will be cut and all of the rest of it. They are not interested in being patient. You need to get those kinds of people in here and ask them what they are going to do and about what their social and moral responsibility is. You need to get the banks and others in. I do not know what the solution is, but this is a time to be incredibly creative, pool our genius and build up the partnerships that this new Assembly — thanks be to God — has the capacity to do at this moment in our history.

Mr Copeland: What struck me was the way in which my preconceptions were wrong. I thought that money would be an urgent need, but most people said that money was not a problem because they could beg or busk or because others would give them money. I thought that food would be a problem, but it is not, because the bins are full and people give them sandwiches. Hot food is a problem on occasions. Their real problem seemed to be shelter and some way to tackle what is, essentially, loneliness. Most of them had worked previously and were not the victims of drink or drug difficulties. That was not what had led them there. They may well become —

Fr Bartlett: By the way, those people also deserve our care and attention [*Inaudible.*].

Mr Copeland: I fully understand. I am trying to put to you my own personal preconception of people who find themselves in that position, and the reasons why they find themselves so. For example, given my background, kicking a policeman is not something one does. If you kick a policeman, you get arrested, taken to court and sent to jail. To some of these folk, kicking a policeman is a route to a warm bed, warm breakfast, and a shower. Now, the total cost of that process would exceed the cost of putting them up in a five-star hotel overnight.

So, are we being stupid in the way in which we approach the whole problem? We see it as siloed, which is a favourite word of mine, and we find very expensive ways of achieving absolutely nothing. I wonder whether you have any thoughts about that.

Rev Donald Ker: Could I throw in another thought? I mentioned supported housing for care-leavers, in which I have been involved. Is there a way in which that programme may be extended beyond

those who have simply been in the formal structures of care, so that where you have people who have in some way managed to survive under whatever the family roof means until they are 18 years and, therefore, are out of the system, but now, for whatever reason, are on the streets? If their problem is finding a bed, company, or a certain amount of mentoring as to how to cope, is there a way in which the concepts of supported housing for care-leavers can be extended? You talked about silos; we may have done a bit of siloing in that respect.

I am interested that you say that the problem is not money. I accept that.

Mr Copeland: That is what they said.

Rev Donald Ker: I quite accept that. At the same time, there is also an issue when, for some people, the problem is money, and when there has been some failure to claim all the benefit available. That is another area in which we are very keen and content to work with the Committee to make sure that the benefit provided is taken up. We are concerned that, in some cases, there is low take-up. Those are my two thoughts.

Mr Copeland: The salutary lesson that I took away, and I fear that it is something that we will see a lot more of, is that there was an individual in one of those places who, until about six months ago, had a home, a car, a family, and a job worth £50,000 or £60,000 a year. In the space of that period, he descended into alcoholism and was sleeping in a shelter. His life experience has not equipped him to deal with that. Some people are so equipped, but he is not. I fear that there will be people who will find themselves in changed circumstances for which they are not prepared to cope

Rt Rev Dr Roy Patton: I will follow on from Donald's comments. This is one of the questions that we will raise: what steps will the Department take to reduce the high level of under-claiming by those most in need? This is an area in which partnership is vital and the Churches could play a real role in it by alerting communities to that particular issue, and by encouraging people to claim, thus ensuring that the system works, as best it can, for all who are in need.

Fr Bartlett: An example of that is that Age NI is contacting the Churches to get us to promote the winter warming campaign for older people, and ensure that they know what they can get. Clergy can visit homes and give out the packs, and say; "You need to do something about this" or "We will help you to get this."

Mr Copeland: I am sorry for the length of that digression, Chair.

The Chairperson: It is not a problem, Michael. It is very helpful. Clearly, it is an issue that we have to address, because we get periodical initiatives from the Department. Those are all very important and, on each and every occasion, they realise a number of additional benefits for people who need them and are entitled to them, but have not been claiming. However, there needs to be something much more organic than the process of just happening upon unclaimed benefits on an ongoing basis.

Mr Durkan: Thank you for coming along today, gentlemen. First, I commend you on your proactive and collective approach on this issue. A lot of the issues that you have raised are ones that we have raised previously. A lot of the issues that I may have raised today have already been raised by members who have already spoken.

Protection of the vulnerable is central to all your respective faiths, and I would like to think to ours as well. As Mickey rightly said, this legislation is an attack on the vulnerable. You mentioned the Institute of Fiscal Studies' analysis that £0.5 billion would be taken from the vulnerable. Not only is that money being taken from the vulnerable, which is reprehensible, it is being taken out of the wider economy. Do you share the view that they will, therefore, actually create more vulnerable people, as that will inevitably lead to more shop closures, job losses benefit dependency?

Housing stock was mentioned a couple of times, particularly its unsuitability given the proposed under-occupancy legislation. There is also an issue given the segregated nature of our housing stock. Unfortunately, there are people with different religious backgrounds who do not co-exist as harmoniously as you all seem to. Have you thought of the impact of that on your own congregations? For example, people will be asked to move to different areas of a city merely because there is a smaller unit available there or whatever.

I like the lifeboat analogy. Whereas it was traditionally women and children first for lifeboats, they do not seem to have been afforded that privilege for this one. In fact, they seem to have been the first to be attacked. There are issues around childcare in particular. Do the Churches see themselves as having a role to play in that respect?

Fr Bartlett: As you know, churches are very often the centre for childcare initiatives, clubs, nurseries and all of that. There is certainly more scope, given the infrastructure that they have at their disposal, often in very challenged areas. Again, this is where the partnership and conversation between the relevant Departments needs to be more detailed. They need to be more proactive in thinking of the Churches. To be frank with you, I remember meeting a senior official who was in charge of developing the work on child poverty. He set up a committee of about 25 people, and not a single Church had been invited to be part of it. When I pointed that out, he said, "Why would we invite the Churches?"

Anyway, I am just saying that we need to be much more alert to how the social capital can be brought to bear on all these issues. However, we are living in very fragmented times. There is nothing easy in what you have asked about.

Mr F McCann: Thank you for the presentation. I do not think that anybody who comes through these doors to make a presentation says that universal credit or any aspect of it is a good thing. We all take into consideration the fact that it will have a massive impact.

I want to go back to what Michael said. I understand the work done by the Welcome Centre. I live a couple of hundred yards from it. It was actually kick-started by St Peter's after a fire in the Morning Star hostel. It has its origins there, and it does some excellent work. However, the issue is much wider than that. It does not affect only people who are sleeping rough. I always operate under the old adage, "There but for the grace of God go I." You are just one disaster away from something like that happening to you. I have been in and out of the Welcome Centre many times, and I know that the Chair has been too.

Like Mickey, I have addressed quite a number of public gatherings. The more you explain this to people the more it depresses them. Rather than depress people, we are trying to find ways of starting to tackle some of it. All the parties around the table have opposition in their own ways, but not all the parties agree on the best way to approach this and take it forward. You spoke about lobbying. At this stage of the game, there needs to be intense lobbying from all the parties to all the key figures in the British Government as they look to implement this. Hundreds of thousands of people came out on the streets to protest about the poll tax, but there has not been anything like that this time because the British Government have started to criminalise those who claim benefits. There is a lot of work to be done.

We can break it all down individually. Some people say that universal credit is good in itself because it brings all the benefits together. However, by the time you get to that stage, everything will have been cut so much that the impact will already have been felt.

The Churches can play a unique role in bringing people together and giving them advice and information. People will seek information not only on the impact that this will have on them but on how they can work with us to get around it, whether in respect of benefits, DLA and PIPs, ESA, the single-room allowance or under-occupancy.

As Michael said at the start, it is not down to just what the four Churches can do and what you represent. We have a collective moral responsibility to try to take people through this. We, too, have a moral responsibility to ensure that we protect those in most need in society. There are a lot of things that all of us can do, and it is about how we approach it collectively.

Given the parishes that you all represent, you are well-equipped to bring people together, discuss this with them, and look at the ways in which you can have an impact. Two things that have been mentioned are food banks and housing, but there is much more that gels the whole thing together. Hopefully we will have made some difference by the end.

Rev Donald Ker: The family structure is something that we have not addressed yet but which is in our submission. We talked about families that break down and the effect of that on young people, but, thankfully, most families do not break down. This means that a large number of people are involved — not formally or paid for — in caring for those with special needs, the elderly and so on. This is an almost hidden task of caring, because it does not register in the economics. They could also be

vulnerable to welfare reform and change. We plead with you to not forget carers when you are thinking through the possibilities of making sure that the most vulnerable are not left out. We are concerned that they could very easily slip through the net. Due to their task of caring within a family, they do not have the possibility of going out and finding paid employment elsewhere. They do, of course, save the state substantial money, although that is a very crude way of looking at it. Society has to be very careful that unpaid carers do not suffer as a result of this. We want to put that on the table.

The Chairperson: Thank you for that. I tried to refer to it in my opening remarks, because you addressed it in your submission. We have to look at the implications for people who are caring, child-minding and so on. That leads into the whole area of conditionality, and we have to grapple with that. I appreciate your reminder.

Mr Douglas: Thank you very much for your presentation. Over the past number of weeks, I have met a number of groups here and in other places. I ask them, "What can the Assembly do for you?" The biggest issue that comes up every time is welfare reform. So, you are right; you have hit the nail on the head. People have fear, and, as Roy said, it is not just in disadvantaged areas. A lot of people are struggling with their mortgages, job losses and those sorts of things.

Rt Rev Dr Roy Patton: The new poor.

Mr Douglas: It is interesting, because on Friday I was at a seminar in east Belfast about welfare reform, and later that afternoon I met with the East Belfast Independent Advice Centre. They told me that, because of poor benefit uptake, they have been able to help people to claim £1.8 million — and that is just one organisation. I thought to myself: there is a huge saving to be made. It is money that would have gone back outside Northern Ireland.

One thing I would say is this: a number of people have said that they have a heavier workload and that they are under pressure. I can see that churches are under pressure as well. Do you anticipate that your workload will increase as a result of welfare reform? Some organisations are telling us that their workload will probably increase by about 30%. They are at breaking point at the moment and are struggling. I thought I would just asked that question: do you anticipate that the workload of local churches will increase?

Rt Rev Dr Roy Patton: There is no doubt about it. The Churches are engaged in various processes at the moment. For example, there is an organisation called Christians Against Poverty. It is mobilising more people and training them. However, we can deliver only so much. I think that the issues identified here, regarding our ability to respond, are very time-consuming to start with. It is not as though you can sort out issues for individuals in five minutes. It is not as though that is all the time it takes to fill in the forms or things like that. It takes a lot more time. There is no doubt about that. Anything that can be done to encourage and support churches that are engaged at grassroots and on the ground level in supporting the wider community would be very helpful.

Rev Donald Ker: You are right that the work will increase. I am aware of a church in my own denomination that is addressing this issue by setting up a small charitable community company in which it is involved. It knows that its work will increase; but one of the difficulties is accessing bits of the necessary funding that will allow it to get premises and administrative staff. It is staffed by volunteers, some of whom work morning, noon and night in one case, to try to get some funding that will help it meet the need.

It falls back to churches. If there is a way in which such groups could access support funding to help them do the job. There is a sea of goodwill among our people, as well as a sea of concern. We know that we need to put the structures in place, and we seek to do that. However, accessing the funding to put a small community group in place, which will be involved with a lot of this, is a problem. I think that I have to name that.

Mr Douglas: The other thing is that all that work and all those ideas need arms, legs and co-ordination. That was another thing that came out of the meeting with the independent advice centre. It also uses a huge number of volunteers. However, volunteers have to be managed, co-ordinated and trained. There are all those issues.

In your paper, you ask, at point five,

"What steps will the Department of Social Development take to reduce the high levels of under-claiming by those in most need?"

Advice Northern Ireland suggested to us that there should be some sort of statutory obligation to provide the resources for independent advice. Is that something with which you would concur?

Rt Rev Dr Roy Patton: That would be very helpful. In the communities that we represent and are part of, this is an issue that needs to be addressed. It is not something that might happen; there must clearly be an obligation for it to happen, and every effort should be made to make it happen.

It comes back to what we were saying about working together and partnership. All of us feel that this is something that we can advance together and make a real difference. People do not claim benefit for various reasons. Maybe they do not know, and they need information and advice. There are also others, who, because of their ethos and understanding, take the attitude that, "We have never taken money from the Government" or "We stand on our own two feet." We need to encourage people to think differently about that. They have probably paid their national insurance and they deserve, and are worthy of receiving, the support that they need at this particular stage in their lives.

Rev Adrian Dorrian: More important than the statutory obligation is that the mechanisms that are in place to make those things happen are fit for purpose. I echo the moderator's comments that there is a strategic opportunity here, because the Church is probably best placed to do that. We have two members of the clergy in my parish in east Belfast, and, between us, we were in one of the local schools at length hearing about the problems that it is facing because of the cuts, not just welfare reform. Another of my colleagues was at a gathering that was organised by the Belmont and District Council of Churches on suicide in east Belfast. Over 100 people were at that, and it was called together at around a week's notice. I was not there, but my colleague was. At the same time, we were putting work into preparing for this, and a new food bank is about to open just down the road from us. Those are all things that are happening at the same time, and it may be that the Church is one of the few bodies in civic society that has, if you like, the overarching perspective. That is not to suggest that you and your colleagues in the Assembly do not, but there is a strategic opportunity to work together to ensure that those mechanisms that are being wheeled out into society, for example, for means-testing, and so on, are fit for purpose.

Fr Tim Bartlett: I will respond to that with a wider comment. I do not underestimate the importance of and challenge to Churches to call on the generosity of those who might have a little more finance to spare. The Society of St Vincent de Paul is funded primarily from the voluntary contributions of parishioners in the Catholic Church, so we will have to ask those who have more to give more. So that we are not completely bleak about this, two great positives that we have in Northern Ireland are that we are an incredibly generous people, which will help, and we probably have a better community infrastructure and sense of community cohesion at local level. Sadly, it has fractured over the years, but this is an opportunity to work together and across traditional boundaries. I am as concerned about poverty and social cohesion in any part of Belfast as I am in Catholic areas. It is a time to look again at how we build good, strong communities that care for and support each other. It is a good thing in its own right that, as human beings, we should try to achieve that in societies. This crisis might help us rediscover how we do that a little. We are already good at that and are ahead of the rest of the UK.

In fairness to Lord Freud, when the four Church leaders met him, he surprised me by acknowledging that Northern Ireland is a different place. As you probably all know, he has a particular interest academically and otherwise in Northern Ireland and its social welfare structures. I do not know how that has expressed itself in the journey to where we are now and whether any allowance has really been made apart from allowing you freedom to recalibrate minor bits of the legislation. We appealed to him and to the British Government to fund Northern Ireland more directly in addressing some of the other issues outside of the welfare system that can compensate. That is where I take Fra's point that we need to continue to lobby very strongly and together. Sorry if I have gone slightly off your question, Sammy.

The Chairperson: A number of Committee members want to interject, and I will take them in order.

Mr Douglas: I have one quick point to make. Adrian, you mentioned vulnerable people, particularly young people. I know that you have been involved in youth work over the years. Can you expand a bit on that? We hear about disability and elderly people and about benefits for a whole range of people. Can you give us a snapshot of your own feelings on how this will impact on young people?

Rev Adrian Dorrian: Tying in with what Tim said at the start, I think that the two biggest things that sit with young people are the fear of what the future holds and the confusion around what the future holds. That includes people who want to go into further education and people who want to finish school and go out and get a job. They do not know what is out there. They know that there is not much out there, or at least that is the perception. Then they hear things such as there may not be the opportunity for housing benefit, so the idea of moving somewhere to find work, even part-time work, is not available to them.

As Mickey said, 37% of young people who are on housing benefit are in employment. It just means that there is a sense of hopelessness, I suppose. That is the word that I get back most often. I hear, "What does the future hold for us?" and "What is the point of working hard and trying to get qualifications or some sort of vocational training, because, at the end of it, there will not be anything?"

My wife is a teacher who teaches part-time in two schools, and both of those jobs will probably be gone at the end of the year. There are limited prospects for the future, and, among people who are trying to go straight into work or further education or to take professional qualifications, there is a sense of hopelessness, if I have to summarise it in one word.

Rt Rev Dr Roy Patton: That is a very significant issue, and, in some way, as a society together, we have to find ways of giving our young people hope. That is the most disastrous thing in our society at the moment. Some time ago, I talked to a secondary school principal who said that schools used to be able to say to their young people that if they wanted to get out of the poverty trap, they should get educated. The principal said that they can no longer say that because people can have PhDs and still be walking around. Somehow, we need to get that message out there and create some ways of creating opportunities to give people some hope.

Mrs Cochrane: I need to learn to signal to speak sooner, because most members have come in on almost all my points.

Mark raised the issue of childcare, and the Churches have a role to play there. I encourage them to feed into OFMDFM's childcare strategy. I am a mum who is paying £80 for my two children to be in childcare today, and that is not realistic for people. Mickey said that the minimum wage is £6.19 an hour, and someone who earns that cannot afford to pay £40 for one child for a day. When trying to help to find places for constituents, a lot of the groups that are being run really well in churches run from 9.00 am to 1.00 pm. That does not work, and that needs to be looked at. There have to be mechanisms for getting funding in to allow those things to continue longer, because some of the changes in welfare reform are to ask people to work more hours, so childcare needs to go on beyond that time. If you have to be back to pick your child up at 1.00 pm, you have to have finished work by 12.15 pm. Those are things that the Churches can do.

Perhaps the Committee needs to go back to the Department to ask it to outline its communication plans. We have all raised it individually with it, but are we using the churches and their halls to have information sessions? I am sure that the churches would be quite happy to allow that to happen. Our church is linked into Acts 2:45, through which people make a specific request for things that they need, such as a kettle or a washing machine. You can really target help through that, and we find that to be useful.

Given that the youth are the working generation of tomorrow, I will pick up on some of the information about that. I am a leader in the senior section of the Girl Guides, and, last week, we had a careers night with the Boys' Brigade (BB) in Bloomfield Presbyterian Church. That was brilliant, even just to give some of the kids the opportunity to speak with adults one to one and hear some ideas of what might not work for them. On the night of the Welfare Reform Bill's Second Stage, I had to nip home to take the Rangers, and, while I was taking them, I had the debate on my iPad, so they had to listen in to it. It raised a lot of questions for them, and they have now asked to do a session on money matters and lifestyle. They have not got a clue how much it costs to live or what decisions they have to take. That is not getting through to them in the schools. This is a group of teenagers asking for that. Perhaps that is another type of activity that could be going on. They should be encouraged to bring extra friends along, so that they too will get the opportunity to go through it.

Rt Rev Dr Roy Patton: I think that that is a very helpful contribution. This is a way in which Churches can engage. It also needs the support of the wider community and government to make it possible

and be really constructive, so that it is not happening just in an ad hoc way. Teaching people basic issues around money, budgeting and all that could be significantly helpful.

Mr Brady: I have just a couple of points to make. You mentioned carers, who are extremely important. Carers save the state approximately £4 billion a year in the North. Carers over 65 years of age save in the region of £500 million. It is a big, big issue. Carers are treated abysmally. To get carer's allowance, you have to be looking after someone for a minimum of 35 hours a week, and for that you get £58, which is £1.24 or £1.25 an hour. Carers are limited in what they can earn. There are all sorts of issues around that.

Another point concerns benefit take-up. We talk about parity, and we have done. It is interesting that, in the early stages of welfare reform, Fra and I were both on the previous mandate's Committee. More recently, there have been pilot schemes in Britain on pension credit. Here in the North, approximately £2 million is unclaimed in pension credit each year. That equates to around £104 million each year. It is a considerable sum of money. The idea was that people would get automatic entitlement to pension credit, whether or not they were entitled to it. Then, after three months, it would be sorted out who was entitled.

Scandinavia has a similar system. People do not have to claim their benefits but get automatic entitlement as it comes along. There is no reason that that cannot be done here. We were told that it could not be done here because we did not have postcodes. Of course we have postcodes. It is just another excuse.

The other thing that is often forgotten in all this is one of the main planks of the Beveridge report: that those people who could afford to pay national insurance contributions, and so on, would support the most vulnerable.

The Churches do a great job. As Tim says, we have a very good and well-developed voluntary sector infrastructure. I spent many years working in it. All of that is happening as it should do. However, the state has a duty of care to the most vulnerable. It is an old cliché, and often used, that the recognition of how good a state is is how well it looks after its most vulnerable people. It seems to me that the state now abdicates that responsibility.

Let us go back to the lifeboat analogy and think about the Titanic. The majority of people who were drowned were in steerage, and it seems to me that the majority of people who will drown this time around will be in steerage. Nothing has changed. The state continues to abdicate its responsibility. You and all the voluntary organisations are doing wonderful work. We are supposed to live in a democracy that looks after people. Unfortunately, welfare reform is another indication that such responsibility is diminishing. That needs to be borne in mind.

Rt Rev Dr Roy Patton: I support your views on that. Churches and the voluntary sector are willing to step up, as far as possible, to address this. I am still convinced that it is the responsibility of the state. Under Christian influence and teaching, we want a society that actually cares for people. That care is exercised through the discharge of government responsibilities as well as in the community, voluntary and Church sector.

Mr F McCann: We as politicians have all said what we think the difficulties are. The most practical way to try to deal with complaints is to co-ordinate actions. Something that has not been raised is the direction that this is taking towards the financial institutions. People are being allocated financial advisers, who will advise them on how to spend £220 a month, which is really depressing. That is an area in which Churches can come in. They have an influence on credit unions and other financial institutions that have a far better outlook on how they deal with people who are banking their own money and provide some care. People's time will be wasted when they are brought in by these advisers to be told how they can spend their money. The Churches might be able to assist in that.

Fr Tim Bartlett: That requires ongoing dialogue and partnership, but it is a very important point.

There is one issue that has not been touched on at all but, for obvious reasons, is of deep concern to me. The whole idea that people will be encouraged to take people into their homes to use up spare rooms frightens the absolute life out of me for a whole lot of reasons, but the question that I urge you to pay particular attention to is this: how does that link in with the whole issue of child protection? People may be bringing into their home people either whose full background story they do not know,

even though they might think that they know them from the local community, or whom they just do not know particularly, but needs must, and they bring them in.

How does that connect with the sex offender register and that type of thing? On the one hand, government seems to be saying, quite properly, that we need to do more and more to protect children, and all the rest of it, yet they are creating this huge vulnerability. I appeal to you to look at how that issue might be addressed and safeguards put in place.

Mr Brady: Father, the Housing Executive was in with us last week. It is doing a pilot scheme in Lurgan and Portadown around the Pathways programme. It is talking to people about underoccupancy and how that might be addressed. One of the issues is encouraging people to take in lodgers, and we raised the point that you make. The other thing is that, if people do take someone in, that will inevitably affect their benefit. Therefore, on the one hand, it may solve the underoccupancy problem, but, on the other hand, it will not solve their financial problems.

The whole issue around child protection also applies to childcare. To access the childcare element of tax credits, your child has to be looked after by a registered childminder. As far as I know, it will be the same under universal credit. Historically, our children are looked after by mothers, aunts, sisters or whomever. However, they now have to be registered in order for parents to access that money. If relations register as a childminder, they have to take on at least one other child who is not related to them. It would seem that one way around that is for the mother, the sister or whomever to be vetted under the child protection legislation, the protection of children and vulnerable adults (POCVA) checks. That would possibly go some way to solving that problem, and it would be an example of joined-up government.

I also sit on the Health Committee, and there are a lot of over-arching issues. There is nothing to stop social services looking at that. Children are being looked after, but people cannot access that element of tax credits. The majority of children are not looked after by registered childminders. We did a survey in my constituency around 12 years ago that found that we had the worst provision of registered childminders in western Europe. It just does not happen, but the children are looked after anyhow. That is another way of looking at it that may provide a solution.

The Chairperson: Thank you for that, Mickey.

I thank you, the representatives of the four Churches, for being here and for your written and oral presentations. We have covered a lot of ground. I want to assure you again that, in the past year or more, the Committee has had seven or eight pre-legislative briefings from the Department and engaged with a range of stakeholders. Some parties have engaged bilaterally with others. My own party engaged with you some months ago.

There is a range of issues that are interrelated. We tend to categorise those. We are looking for whatever flexibilities there are in the system within the confines of parity. As I said earlier, some of us are not entirely wedded to parity or exactly sure as to what the limits are. We are also looking at what can be done by way of mitigation and at what else can be done to address the consequences of the legislation. That is a wider responsibility for the Executive, other Departments and important organisations in our society, not least yours.

We as a Committee have a specific remit to look at the Bill's provisions to see what we want to do. On the basis of the evidence that we garner, we may seek to amend, change, oppose or whatever. That will be a matter for all Committee members in due course. It is also open for the Committee to make recommendations and observations by way of a narrative. We will deal specifically with the 130-odd clauses and dozen or so schedules, but we will also have the opportunity to comment. I have no doubt that some of your commentary will find its way into that narrative. I look forward to engaging with you again in due course.

Rt Rev Dr Roy Patton: Thank you very much. We very much value the opportunity, and we wish you well in the challenging task that lies ahead.

Fr Tim Bartlett: For the record, the Minister has written to the Church leaders to invite them to meet him before the end of this month.

The Chairperson: Thanks a million.