



Northern Ireland  
Assembly

## Research and Information Service Review of Costs Paper

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NIAR 109-2025

# Inquiry (Mother and Baby Institutions, Magdalene Laundries and Workhouses) and Redress Scheme Bill: Review of Bill Costs

**RaISe - Public Finance Scrutiny Unit**

This Review of Bill Costs considers key potential financial implications for the ‘public purse’, if the proposed Inquiry (Mother and Baby Institutions, Magdalene Laundries and Workhouses) and Redress Scheme Bill (the Bill) is enacted as introduced into the Northern Ireland Assembly by the First Minister of The Executive Office. It should be read alongside RaISe Bill Paper NIAR 113-2025 (dated 5 September 2025), which addresses the Bill’s key potential policy implications.

This information is provided to Members of the Legislative Assembly (MLAs) in support of their duties, and is not intended to address the specific circumstances of any particular individual. It should not be relied upon as professional legal advice, or as a substitute for it.

# 1 Introduction

This Review of Costs Paper considers the Inquiry ([Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)), (the Bill) – in particular, the Bill’s financial implications for the ‘public purse’, if enacted as introduced into the Northern Ireland Assembly by the First Minister of The Executive Office (TEO). It was prepared by the Public Finance Scrutiny Unit (PFSU) within the Research and Information Service (RaISe); aiming to support Assembly Members’ scrutiny of the Bill (including its accompanying [Explanatory and Financial Memorandum](#) (EFM)), in both [Assembly plenary](#) and the [Committee for The Executive Office](#). It draws on information available to the PFSU at the time of writing, and is structured using the following three sections:

1. Background information regarding the introduced Bill
2. Key potential financial implications for public purse; and
3. Key Takeaways.

When relying on this Paper, please note:

- Identified potential financial implications are not intended to provide an exhaustive list. Rather, they seek to start identifying implications that could arise from the Bill, if enacted as introduced.
- Cost estimates – compiled by the PFSU - are provided where possible, to facilitate scrutiny. They are not actual predictions or expenditure forecasts, for the reasons explained in the Paper; and therefore must not be relied on for such purposes.
- Any discussion regarding the prevailing law, including legislation, is not intended to provide legal advice or opinion. Instead, it seeks to orientate the Paper’s discussion.
- This Paper should be read alongside RaISe Bill Paper NIAR 113-2025 (dated 5 September 2025), which addresses key potential policy implications arising from the introduced Bill.

## 1.1 Background information

To contextualise sections 2-3 of this Paper, below provides an overview of the Bill's origins, including key developments informing its underlying aims and related objectives, and ultimately its individual Clauses.

For greater detail, see the RaSe Bill Paper NIAR 113-2025 (dated 5 September 2025).

### 1.1.1 Origins of Bill

Following the 2021 publication of a research report into the operation of Mother and Baby Institutions and Magdalene Laundries<sup>1</sup> - commissioned by the Department of Health (DoH) - the Northern Ireland Executive (the Executive) agreed to commission an independent examination of how to take forward the findings of that research.

As a result, the Truth Recovery Design Panel (TRDP) was established<sup>2</sup>. Its remit was to work with victims and survivors and develop recommendations to specify the terms for an independent investigation and wider process relating to Mother and Baby Institutions, Magdalene Laundries and Workhouses in Northern Ireland.

The TRDP reported in October 2021<sup>3</sup>; setting out five core recommendations, as summarised below:

1. **Adoption of the Guiding Principles:** Six key priorities raised by victims-survivors, including victims-survivors, should be “*central to the realisation of recommendations*”, future investigations should be “*accessible to victims-survivors*” and their relatives and the implementation of recommendations should be trauma informed.
2. **Responsibilities of The Executive Office (TEO):** TEO should ensure the implementation of all recommendations and cooperate with the

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<sup>1</sup> [doh-mbhl-final-report.pdf](#)

<sup>2</sup> [Independent Panel - Truth Recovery Programme](#)

<sup>3</sup> [Panel launch Truth Recovery Report - Truth Recovery Programme](#)

Government in the Republic of Ireland to maximise access to information regarding cross border practices.

3. **An Integrated Truth Investigation:** An independent, truth investigation should be established comprising a public inquiry, plus an expert independent panel.
4. **Access to Records:** Under this principle, it was envisaged that TEO would progress legislation to establish a dedicated, permanent, independent repository of relevant personal and administrative records; and provide the maximum possible access to information for those personally affected.
5. **Redress, Reparation and Compensation:** In addition to the establishment of support services for victims-survivors and relatives, a financial redress scheme should be prioritised, comprising an automatic standardised payment and an individually assessed payment.

TEO accepted the recommendations and established the Truth Recovery Programme to deliver those recommendations. TEO noted in the EFM<sup>4</sup> that progress to date has included:

- The establishment of dedicated support services for victims and survivors;
- The appointment of the non-statutory, ten-person Truth Recovery Independent Panel (IP).
- A key benefit of the IP is that it provided victims and survivors with the opportunity to provide testimony in a less formal setting than an inquiry. The IP's findings (which are due late 2025) will be used to help shape the inquiry.
- The Assembly's enactment of the Preservation of Documents (Historical Institutions) Act (Northern Ireland) 2022, which placed a duty on record holders to preserve relevant records; and
- Constructive engagement with institutions, as well as statutory and non-statutory bodies, regarding the preservation of archival records, including

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<sup>4</sup> [EFM - Inquiry \(Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)

4,5000 items held in private collections and associated digitisation of these records.

The introduced Bill has three parts:

1. **Truth Recovery Public Inquiry:** Empowers the First Minister and deputy First Minister to establish a public inquiry to investigate Mother and Baby Institutions, Magdalene Laundries and Workhouses from 1922 to 1995.
2. **Payment of Redress:** Establishes a redress scheme and defines who is entitled to a redress payment.
3. **General:** Empowers the Executive Office to make supplementary regulation, *"as it considers appropriate for the purposes of this Act"*.

As set out in the Bill's EFM<sup>5</sup>, the Bill's overall purpose is to provide appropriate legislation (a statutory basis) to establish an independent inquiry into Mother and Baby Homes, Magdalene Laundries and Workhouses during 1922 to 1995 in Northern Ireland, in order to establish:

- What happened
- Why it happened; and
- Who was responsible.

Such new, standalone legislation is required because the Inquiries Act 2005 does not allow for an inquiry into Northern Ireland matters prior to 1973<sup>6</sup>. In order for a public inquiry to investigate matters prior to 1973 - and to fulfil Recommendation three of the 2021 TRDP Report<sup>7</sup> - bespoke, standalone legislation establishing a statutory public inquiry - and empowering the inquiry's Chairperson to compel the production of evidence – is to be enacted; hence, this Bill, as introduced.

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<sup>5</sup> [Inquiry \(Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)

<sup>6</sup> [EFM - Inquiry \(Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)

<sup>7</sup> [Recommendations - Truth Recovery Programme](#)

In addition, this Bill is to establish a statutory financial redress scheme enabling redress payments to victims and survivors, in line with Recommendation five of the TRDP report<sup>8</sup>. However, as noted in the EFM, *“it is unusual for legislation to set out redress payments alongside the establishment of an inquiry”*.

Nonetheless, in the EFM, TEO highlights TRDP’s recognition in this Recommendation, which victims and survivors have waited many years to be acknowledged. Therefore, the Bill proposes the provision of a standardised payment based on a victim-survivors’ admission to one of the 11 prescribed institutions<sup>9</sup>, (including *any children, now adults, born to a person while ‘under the care of’ a relevant institution*). The Scheme is premised on an individual, harm-based model that would be established following the conclusion of the inquiry and following the enactment of secondary legislation to do so - see Clause 3 of the introduced Bill.

## 2 Key potential financial implications for public purse

To consider the introduced Bill’s key potential financial implications for the public purse, if enacted, the PFSU contacted TEO officials for additional information, to supplement what TEO had included in the Bill’s accompanying EFM. The PFSU sought to learn more about how the introduced Bill would be implemented, including any underlying assumptions and related data. In addition, it identified relevant publicly available data from other sources, such as the Department for Justice (DoJ) and the Northern Ireland Research and Statistics Agency (NISRA), along with data and findings published in relation to public inquiries and redress schemes in Northern Ireland and other jurisdictions - primarily England, Scotland and the Republic of Ireland.

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<sup>8</sup> [Recommendations - Truth Recovery Programme](#): Recommendation 5D: A financial redress scheme should be prioritised, comprising an automatic standardised payment and the entitlement to a further individually assessed payment. The scheme should include all women who spent time or gave birth in a Mother and Baby Institution, Magdalene Laundry, Workhouse or other related institutions such as private nursing homes, and all those born to girls and women while institutionalised.

<sup>9</sup> As set out in Schedule 2 of the Bill.

Aiming to draw on the above sources – including potential learnings from them - and help inform Assembly scrutiny of the introduced Bill, the following three sub-sections outline key public purse implications arising from:

2.1 Public Inquiries

2.2 Redress Schemes; and

2.3 Institutional Contributions.

## 2.1 Public Inquiries

### 2.1.1 Factors that influenced past public inquiries' costs

A number of recent reports have examined the establishment and associated costs of public inquiries<sup>10</sup>. For example, the National Audit Office (NAO)<sup>11</sup> completed a review of 10 public inquiries that concluded between 2005 and 2018, and determined costs ranged from £0.2m to £24.9m. The NAO review found the most significant cost driver was legal staff - averaging 36% inquiries' costs, and an average duration of 40 months. The NAO also highlighted that public inquiries tend to generate costs across a number of common areas, as summarised below: For example, the NAO noted<sup>12</sup>:

- **Legal Staff:** The most significant cost driver was legal staff - averaging 36% of inquiries' costs.
- **Accommodation and running costs:** The cost of establishing and maintaining the inquiry venue, setting up and maintaining IT and other general running costs, accounts for around 30% of total costs.
- **Inquiry staff/secretariat:** In addition to the inquiry chair and legal advisors, typically inquiries have a range of secretariat staff - such as policy specialists, technicians and administrative staff to support the

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<sup>10</sup>For example see: [Public inquiries: Enhancing public trust](#) and [Public inquiries | Institute for Government](#)

<sup>11</sup> [Investigation into government-funded inquiries - NAO press release](#)

<sup>12</sup> [Investigation into government-funded inquiries - NAO report](#)



inquiry<sup>13</sup>. Moreover, typically, the costs for non-legal staff in an inquiry account for around 18% of the inquiry costs<sup>14</sup>.

However, a House of Lords' report noted that one major "*cause of length and cost of inquiries is that the secretariat of every new inquiry has to start from scratch*"<sup>15</sup>. That highlighted the reality that inquiry staff continually are required to learn on the job, so efficiencies achieved through experience gained in previous inquiries can be limited.

- **Other costs:** Costs such as witness expenses, communications and consultancy fees, were identified as accounting for a much smaller proportion of most inquiries' incurred costs.

In addition to staffing, accommodation and legal fees, the [Institute for Government](#) report also noted one of the greatest factors driving costs in this context was inquiries' duration; varying greatly due to their purpose (remit) and complexity, amongst other factors<sup>16</sup>. It observed – after having examined 26 inquiries between 1990 and 2020 - that their duration ranged from 45 days (the Hammond Inquiry), to thirteen years and three months (the Hyponatremia Inquiry). For context in relation to this Bill, the Historical Institutional Abuse (HIA) Inquiry in Northern Ireland lasted 223 days, and involved the investigation of 22 institutions; starting in January 2013 and closing in January 2017<sup>17</sup>. The cost of the HIA Inquiry was approximately £13,250,000<sup>18</sup>.

In addition to issues associated with timescales and the effective running of an inquiry, the NAO drew attention to His Majesty's Treasury (HMT) Managing Public Money; highlighting all departmental spending - including spending on inquiries – should comply with the principles and conditions specified in that Treasury guidance. The Northern Ireland equivalent of this HMT guidance is

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<sup>13</sup> [Public inquiries: Enhancing public trust—report by the House of Lords Statutory Inquiries Committee - House of Lords Library](#)

<sup>14</sup> [Public inquiries | Institute for Government](#)

<sup>15</sup> [Public inquiries: Enhancing public trust](#)

<sup>16</sup> [Public inquiries | Institute for Government](#)

<sup>17</sup> [Historical institutional Abuse Inquiry](#)

<sup>18</sup> [Historical Institutional Abuse Inquiry - Report](#)

Managing Public Money Northern Ireland; echoing that central government guidance.<sup>19</sup>

In this context, the NAO further pointed to one of the responsibilities of an inquiry's sponsoring department; highlighting departmental responsibility to ensure *“that the financial and other management controls applied by the department are appropriate and sufficient to safeguard public funds”*; whilst the Chair is responsible for *“the efficient use of resources”*<sup>20</sup>.

**Potential Scrutiny Points:**

1. Does TEO intend to include start and completion dates in the Inquiry's Terms of Reference?
2. Has TEO engaged with the United Kingdom (UK) Cabinet Office Inquiries Unit, which includes within its remit the task of ensuring that the whole of the UK “share best practice and to make sure that inquiries are running efficiently and effectively”? Please detail.
3. Has the TEO's proposed Inquiry timescales taken into consideration the need to engage and consult with those organisations which could be criticised in the Inquiry?
4. What processes would be put in place by TEO to ensure that appropriate financial and management controls ensure the efficient and effective running of the Inquiry, in line with its terms of reference and Managing Public Money Northern Ireland guidance?

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<sup>19</sup> [Managing Public Money Northern Ireland](#)

<sup>20</sup> [Investigation into government funded inquiries](#)

Based on research completed to date on Mother and Baby Homes and Magdelene Laundries<sup>21</sup>, along with the findings from the HIA Inquiry<sup>22</sup>, it seems reasonable to foresee that the Inquiry established under this introduced Bill, if enacted, could be critical of the processes and practices of many religious and state organisations. Given so, the Inquiry Rules (2006)<sup>23</sup> state:

*any individual or organisation who may be subject to criticism in the Inquiry's report will be provided with a reasonable opportunity to review and respond to such proposed criticisms before publication. This process, commonly referred to as Maxwellisation, ensures that affected parties are informed of the nature and basis of any criticism and are given the opportunity to make representations in response.*

On that basis, it appears possible that the 'Maxwellisation' affect - also known as the 'representations process'<sup>24</sup> - may delay the publication of the final inquiry report and cause additional costs, due to the need to maintain the Inquiry Panel and secretariat. However, that impact could vary greatly - for example, the representation process delayed the publication of the Halifax Bank of Scotland (HBOS) inquiry by seven years<sup>25</sup>. Although, there was no notable delay to the publication of the HIA Inquiry findings in Northern Ireland.

## 2.2 Potential Costs of the introduced Bill

The Bill's EFM states that the potential costs of the specified Inquiry would be in the region of £12 million (m) to £20m; but likely to be around £14m, assuming the Bill is enacted as introduced. In arriving at those costs, the TEO has assumed the Inquiry

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<sup>21</sup> Such as: [30092021-Truth-Recovery-Final-Report-FINAL-Online-Version.pdf](#)

<sup>22</sup> [Historical Institutional Abuse Inquiry | The Executive Office](#)

<sup>23</sup> [The Inquiry Rules 2006](#)

<sup>24</sup> 'Maxwellisation' is a procedural practice which derives its name from litigation in the early 1970s involving Robert Maxwell. It is the practice whereby a person who faces criticism in a public report is given an opportunity to respond to such criticism prior to publication of the report. This is done either by providing the person with the passages of the draft report containing the proposed criticism or by providing a summary or the gist of the proposed criticism.

<sup>25</sup> [A Review of 'Maxwellisation'](#)

would run for a period of up to three years. No further breakdown of potential financial implications arising from such an Inquiry is provided in the EFM.

However, on request, TEO officials provided the PFSU with additional information relating to how inquiry costs were calculated. TEO sent the PFSU such clarifications on 1 September 2025, as highlighted in the following paragraphs:

- **Inquiry Set-up and Running Costs:** The EFM did not provide a breakdown of costs associated with establishing, accommodating and servicing the inquiry (such as venue, IT and day to day operations). However, TEO officials did note that in order to make the Inquiry as accessible as possible to victims and survivors, the TEO does not intend to use a venue that could be regarded as judicial. This is consistent with the TRDP report recommendation that the venue for a public inquiry would be “*sensitive to the physical and psychological needs of victims-survivors and relatives*”<sup>26</sup>.
- **Legal Costs:** The EFM did not provide a separate breakdown of the legal costs associated with the Inquiry. However, it did note several Inquiry elements that are likely to generate legal expenses - for example: the appointment of a legally qualified Inquiry chair and/or panel members; the provision of legal representation for victims and survivors (designated as core participants); and, the engagement of senior counsel to the Inquiry. TEO clarified with the PFSU that the identified legal cost estimates were based on the 2006 Inquiry Rules<sup>27</sup>, along with the experience of previous inquiries, such as the Muckamore Abbey Hospital Inquiry <sup>28</sup>.

Furthermore, TEO highlighted to the PFSU that the rates used to calculate legal costs are recommended government legal costs<sup>29</sup>. Note

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<sup>26</sup> [30092021-Truth-Recovery-Final-Report-FINAL-Online-Version.pdf](#)

<sup>27</sup> [The Inquiry Rules 2006](#)

<sup>28</sup> For example: see legal expenses protocol for the MAHI Inquiry: [protocol-no3-legal-representation-v1.pdf](#)

<sup>29</sup> [Attorney General's civil panel counsel: practical information - GOV.UK](#)

that any legal cost estimated for the introduced Bill are provisional. The actual final costs would depend on a number of factors, including the Inquiry Chair and the Chair's subsequent appointment of Panel members (Clause 5), as well as assessor(s) (Clause 9), and the awards made to core participant status (and associated legal representation, Clause 21).

- **Panel Costs:** As set out in Clause 5, the Inquiry Panel would consist of one Chair and one or two others, if enacted as currently proposed. Clearly the size of that Panel would impact costs that would be incurred.
- **Inquiry Secretariat Costs:** As noted in the UK Cabinet Office guidance on inquiries, the sponsoring Department is responsible for the administration of the Inquiry<sup>30</sup>. Therefore, it would be TEO's responsibility to support the Inquiry Chair and to resource the Inquiry secretariat. As noted in the Bill's EFM, the Inquiry's estimated costs would be £14m over three years, if the Bill is enacted as introduced. Should the Inquiry continue beyond three years, further costs inevitably would be incurred.
- **Assessors Costs:** Clause 9 empowers the Chair to appoint a person or persons with the expertise to assist the Inquiry Panel. The number of assessors appointed and the length of their appointments would also impact the overall Inquiry costs.
- **Advisory Panel:** Clause 10 empowers the Chair to appoint a Panel of persons to advise the Inquiry Panel<sup>31</sup>. Under this proposed Clause, the Panel could be appointed for all or part of the Inquiry ("*...may be appointed...*"). Further information from TEO to the PFSU indicates that TEO estimated each Advisory Panel member would provide 42 days of assistance to the Inquiry Panel over three years. Hence, all such Advisory Panel costs, along with those that would be incurred as a result of the proposed Inquiry Panel would impact the overall Inquiry costs.

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<sup>30</sup> [caboffguide.pdf](#)

<sup>31</sup> The advisory panel will consist of up to eight persons who were admitted to an institution or, were born whilst their mother was under the care of an institution or be a relative of a specified person.

- **Expense Costs:** Clause 21 specifies the requirements relating to witnesses' expenses; specifying the Chair may award amounts that they regard as reasonable for loss of time or in respect of expenses properly incurred. Additional TEO information provided to the PFSU outlined TEO's underlying assumptions regarding witnesses and Panel members' estimated expenses. Those sources relied on by TEO included: current Crown Prosecution Service expense rates<sup>32</sup>; the number of people who contributed to the Department of Health (DOH) research; responses to the TEO consultation and the experiences of Historical Institutional Abuse (HIA) Inquiry; and, the number of people who contributed the Commission of Investigation into Mother and Baby Homes in the Republic of Ireland<sup>33</sup>.

On those bases, TEO officials confirmed that they anticipate around 320 people may wish to contribute to the Inquiry and estimated expenses that would be required based on that number.

In this context, it is worth noting other reports - such as review of Public Inquiries in 2011 – which noted that:

*...the expenditure of inquiries, particularly those with many core participants, witnesses and associated lawyers is difficult to predict or govern<sup>34</sup>.*

Whilst Inquiry terms of reference are not required to include details of costs, setting out a terms of reference that is focused and not vague could avoid a long, complex and expensive inquiry<sup>35</sup>. Therefore, the terms of reference could include some details in that regard.

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<sup>32</sup> [Witness Expenses and Allowances | The Crown Prosecution Service](#)

<sup>33</sup> <https://www.gov.ie/en/department-of-children-disability-and-equality/publications/final-report-of-the-commission-of-investigation-into-mother-and-baby-homes/#executive-summary>

<sup>34</sup> [Public Inquiries - Jason Beer - Google Books](#)

<sup>35</sup> [Cost-effectiveness of Scottish Public Inquiries - SPICe Briefing of 8 May 2025](#)

- **Indirect Costs:** It should be noted that many inquiries also incur indirect costs - meaning further costs could be incurred by other public sector bodies and agencies. The TRDP report noted that:

*...the terms of reference should include the investigation of how and why the abuse occurred and was sustained without prevention; systemic failures at all levels within the Health and Social Care Board, police and other servicing institutions... enabled the abuse and failed to hold perpetrators to account<sup>36</sup>.*

On that basis, it is possible that the Chair under the introduced Bill could ‘call’ staff from other statutory organisations to provide evidence to the inquiry, which could have direct and indirect cost implications for such organisations.

### 2.2.1 Inquiry Scope

The Inquiry scope is to be set out in the terms of reference, which are to be drafted by TEO and agreed with the Chair. The introduced Bill empowers the Inquiry to investigate ‘prescribed’ Mother and Baby, Magdelene Laundries, Workhouses and other institutions; Schedule 2 of the Bill<sup>37</sup> identifies 11 relevant institutions. As set out in Clause 3, TEO may by regulation add or remove institutions in consultation with the Inquiry Chair. Regulations may not be made, unless a draft of them has been laid before the Assembly and approved by a resolution under [Assembly Standing Orders](#).

Clause 4 of the Bill also *provides* a definition of “relevant persons”, that is primarily any person:

*(i) any person admitted to the institution;*

*(ii) any person born while their mother was under the care of the institution;*

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<sup>36</sup> [30092021-Truth-Recovery-Final-Report-FINAL-Online-Version.pdf](#)

<sup>37</sup> [Inquiry \(Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)

*(iii) any person whose mother was under the care of the institution until immediately before the person's birth;*

*(b) in relation to a prescribed workhouse—*

*(i) a pregnant woman or pregnant girl admitted to the workhouse;*

*(ii) a woman or girl who had given birth while she was under the care of the workhouse;*

*(iii) a person born while their mother was under the care of the workhouse;*

*(iv) a person whose mother was under the care of the workhouse until immediately before the person's birth.*

Similarly, TEO may by regulation amend this definition in consultation with the Inquiry Chair. Regulations may not be made, unless a draft of them has been laid before the Assembly and approved by resolution under [Assembly Standing Orders](#).

It should be noted that both the number of institutions to be investigated and amendments to the definition of relevant persons could impact upon the Inquiry scope and the volume of documents to be examined and witnesses interviewed. Those factors consequently could impact upon the length, complexity and cost of the Inquiry and also could have implications for the Redress Scheme proposed under the introduced Bill.

**Given the regulations that could be laid under Clauses 3 and 4 if the Bill is enacted as introduced; going forward, the Committee for TEO should maintain a watching brief in those areas.**

**Potential Scrutiny Points:**

5. What financial contingencies has TEO put in place should the Inquiry take longer than three years?
6. How did TEO account for any potential future changes to the number of institutions to be investigated (Clause 3) and or the definition of relevant persons (Clause 4) when compiling the



projected Inquiry costs for the Bill, if enacted as introduced? Please detail.

7. How does TEO plan to regularly and routinely collect information regarding Inquiry costs?
8. Beyond annual reporting purposes, would TEO commit to making quarterly Inquiry cost reports to the Assembly Committee for TEO?
9. To minimise potential delays in establishing the Inquiry, to date has TEO identified a suitable venue for the Inquiry?
10. To what extent has TEO factored in the 'representations process' in the anticipated timings and costs of the Inquiry? Please detail.
11. Has TEO examined the potential to appoint secretariat staff with prior experience in supporting public inquiries in Northern Ireland, to maximise efficiency and effectiveness in establishing and conducting the Inquiry?

## 2.3 Redress Scheme

### 2.3.1 Financial Redress

The introduced Bill proposes a statutory, financial Redress Scheme to acknowledge a past wrong and not a form of compensation. As noted in RalSe Bill Paper NIAR 113-2025, in the past, financial redress schemes have frequently been used by government to acknowledge the harm experienced by individuals. A review of the HIA Inquiry also noted that financial redress is regarded as an important element of acknowledging harm that survivors

experienced. However, that review further stated access to records, rehabilitation and prosecution were also regarded as important<sup>38</sup>.

As set out in the EFM, the introduced Bill allows for £58,000,000 for financial redress, relating to the one-off standardised payment. TEO notes the proposed Redress Scheme is demand-led; making it difficult to estimate applicant numbers. In that regard, TEO provided the PFSU with some background information on TEO's underlying assumptions to cost the introduced Bill (dated 1 September 2025), as summarised here:

- TEO estimates that Redress Scheme applicants in the region of 11,100, based on a number of assumptions, including:
  - **4,500 victims and survivors:** This includes a person admitted into a listed institution and the primary reason for their admittance was to receive shelter and/or maintenance and a person whose birth mother was admitted into a listed institution. All of who are eligible for a £10,000 payment;
  - **6,600 posthumous applications:** If an eligible family member died after 29 September 2011, certain relatives (primarily a child or, a partner of the deceased) would be entitled to a £2,000 payment; and,
  - **Other:** In certain circumstances a person may be eligible for both a £10,000 and £2,000 payment, if that person meets both eligibility criteria.

TEO advised to PFSU that the above figures are based on Queen's University Belfast (QUB) and Ulster University (UU) research<sup>39</sup>. Such research – TEO explained - enabled it to estimate approximately 4,500 eligible victims and survivors would apply for redress of £10,000, and approximately 6,600 eligible posthumous claims. Clause 31 of the Bill sets out the definition of those who would be entitled to a redress payment, this is consistent with the definition of

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<sup>38</sup> [Lundy HIAI Briefing Paper Feb 2020.pdf](#)

<sup>39</sup> [doh-mbhl-final-report.pdf](#)

‘relevant persons’ in Clause 4 (as discussed in section 2.2.1). Clause 31 also empowers TEO to make regulations, relating to entitlement to payments.

TEO further explained those stated figures to the PFSU; noting the demand level for the equivalent Mother and Baby Home Payment Scheme in the Republic of Ireland received much fewer applications than anticipated; 6,641 applications<sup>40</sup> out of an estimated 34,000 eligible claimants<sup>41</sup>.

Furthermore, as the Redress Scheme under this Bill is demand-led, TEO underscored how that makes it difficult to estimate the potential number of applications that would be received.

Nonetheless, relying on the above TEO data, the PFSU compiled Table 1 (below), to provides an overview of projected costs arising from the proposed Bill’s Redress Scheme, if the actual demand is 10%, 15% or, 20% greater than TEO estimates.

**Table 1: Projected costs, if greater Redress Scheme demand than TEO estimates**

			Posthumous Applications					
	Victim & Survivors	@£10,000 each	Spouse	@£2,000 each	Children	@£2,000 each	Total Claims	Total Redress Paid £ million
<b>TEO Anticipated demand</b>	<b>4,500</b>	<b>£45M</b>	<b>600</b>	<b>£1.2M</b>	<b>6,000</b>	<b>£12M</b>	<b>11,100</b>	<b>£58.2</b>
<b>+10%</b>	4,950	£49.5M	660	£1.32M	6,600	£13.2M	12,210	<b>£64.02</b>
<b>+15%</b>	5,175	£51.75M	690	£1.38M	6,900	£13.8M	12,765	<b>£66.93</b>
<b>+20%</b>	5,400	£54M	720	£1.44M	7,200	£14.4M	13,320	<b>£69.84</b>

Source: RaISe-PFSU 2025, while relying on TEO data 2025

<sup>40</sup> [Monthly Infographic](#)

<sup>41</sup> [Government approves proposals for Mother and Baby Institutions Payment Scheme and publishes An Action Plan for Survivors and Former Residents of Mother and Baby and County Home Institutions](#)

These TEO cost estimates have been partly based on the 11 institutions as set out in Schedule 2 of the introduced Bill. It appears from responses received by TEO to its public consultation regarding this Bill that there may be a number of relevant institutions that are not yet within the proposed scope of the Inquiry. However, Clause 3 empowers TEO to add institutions through the bringing and enactment of regulations:

*3.—(1) For the purposes of this Part, “prescribed institutions” means such— (a) institutions known as “mother and baby institutions”; (b) institutions known as “Magdalene laundries”; 35 (c) workhouses (within the meaning of the Poor Relief Acts (Northern Ireland) 1838 to 1937); (d) other institutions (irrespective of whether such institutions are public bodies or not, and whether the activities of such institutions are carried on for, or not for, profit), 40 as may be prescribed in regulations made by the Executive Office. Inquiry (Mother and Baby Institutions, Magdalene Laundries and Workhouses) and Redress Scheme Bill 2 Part 1—Truth recovery public inquiry (2) Before making regulations under this section, the Executive Office must consult the chairperson. (3) Regulations under this section may not be made unless a draft of the regulations has been laid before, and approved by a resolution of, the Assembly.*

Moreover, the Truth Recovery Independent Panel<sup>42</sup> that was established after the publication of the 2021 Truth, Acknowledgement and Accountability Report<sup>43</sup> agreed that when legislating in this area, the TEO Bill should incorporate a mechanism that would permit amendment of the list of institutions to be investigated when recommended by the Independent Panel or the Inquiry itself<sup>44</sup>.

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<sup>42</sup> [Independent Panel Truth Recovery NI](#)

<sup>43</sup> [30092021-Truth-Recovery-Final-Report-FINAL-Online-Version.pdf](#)

<sup>44</sup> [Truth Recovery Independent Panel Response to TEO Consultation on a statutory Public Inquiry and Financial Redress Scheme\\_2.pdf](#)

Therefore, if the list of the prescribed institutions in the introduced Bill would be expanded during the course of the Inquiry, cost implications could arise for both the Inquiry timescales and the Redress Scheme.

**Given that regulations could be laid under the relevant clauses, as discussed above if the Bill is enacted as introduced; going forward, the Committee for TEO should maintain a watching brief in those areas.**

**Potential Scrutiny Points:**

12. How confident is TEO that it has identified all relevant institutions for purposes of the Redress Scheme?
13. How did TEO account for any potential future amendments to the number of proposed prescribed institutions (Clause 3) and or the definition of the definition of relevant persons (Clause 4) when compiling the projected costs for the Redress Scheme, if the Bill as introduced is enacted? Please detail.

In addition to above, it should be noted that the costs identified by TEO in relation to the proposed Bill Redress Scheme only address costs that would be incurred under the proposed standardised payments (£10,000 and posthumous £2,000) under the Redress Scheme. Those costs do not account for enhanced, individualised (harm-based) payments, as reflected in the Bill's EFM where it states that any legislation required to implement an individually assessed (harm-based) payment scheme would be dealt with at a later stage – that is, through separate legislation once the Inquiry has concluded<sup>45</sup>. **Given so, going forward, that should inform the Committee for TEO's watching brief in this area, if the Bill is enacted as introduced.** And if doing so, any

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<sup>45</sup> As set out in the EFM: [inquiry-mother-and-baby-institutions-magdalene-laundries-and-workhouse-and-redress-scheme-bill-efm.pdf](#)

subsequent Committee deliberation may wish to note HIA Inquiry stats – for example, by the end of June 2025, that Inquiry had processed 5,181 claims for compensation; with payments totaling £106,904,903<sup>46</sup>.

### **2.3.2 Redress Administration**

The Redress Service (Redress Administration) would be an independent body established to administer the Redress Scheme; empowered to compel evidence from institutions and other bodies, assuming the Bill is enacted as introduced. The designated Department would be responsible for the administrative functions of the Redress Service and a panel of judicial and non-judicial members would be appointed to make determinations on applications (see Schedule 1 of the introduced Bill).

If enacted, the introduced Bill requires TEO to meet the administrative costs of the Redress Scheme. Regardless of the number of applicants to such Scheme, there would be some fixed costs, such as accommodation and IT. As noted in the EFM, TEO estimates a total cost of around £7.8m over three years, which would include staffing, legal and accommodation costs, as well as costs associated with the maintenance of a panel of judicial and non-judicial assessors that would be required for the timely process of the estimated 10,000 applications.

Regardless of the number of applications, a number of fixed costs would be associated with the administration of the Redress Scheme, including accommodation and IT. Additional TEO dated provided to the PFSU on 1 September 2025 is provided in Table 2 (below).

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<sup>46</sup> [Key Business Performance Summary Report 2025-26 Quarter 1.pdf](#)

**Table 2: Estimated Redress Service Administration Costs**

<b>Costs</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
	<b>Jan 26 - Dec 26</b>	<b>Jan 27 - Dec 27</b>	<b>Jan 28 - Dec 28</b>
<b>President and Judicial Panel Members:</b> Judicial panel members will determine applications.	£399k	£411k	£423k
<b>Non-Judicial Panel Members:</b> appointed via a public appointment process, will provide guidance on a trauma informed approach.	£25k	£26k	£26k
<b>Redress Service Staff:</b> a secretary, deputy and staff to administer the service.	£1.5m	£1.5m	£1.6m
<b>Accommodation:</b> suitable accommodation.	£222k	£228k	£235k
<b>IT:</b> a redress service website, online application and case management system, plus hardware and maintenance.	£211k	£177k	£144k
<b>Management Fee:</b> HR and accountancy costs	£90k	£92k	£95k
<b>Other Costs:</b> such as audits, training, advertising and stationery.	£120k	£58k	£46k
<b>Total</b>	<b>c£2.6m</b>	<b>c£2.6m</b>	<b>c£2.6m</b>

Source: TEO 2025

Clause 32 provides that applications to the Redress Scheme must be made within three years of the establishment of the scheme. However, Clause 32(2) allows for this period to be extended by up to two years by secondary legislation. The EFM also notes that should a further two years be required to fully deliver the Redress Service, in the region of an additional £2.6 m would be required per year. Such secondary legislation would be subject to negative resolution under [Assembly Standing Orders](#). **Given so, going forward, the Committee for TEO should maintain a watching brief in this area.**

Clause 39 of the introduced Bill empowers the Redress Service to assist applicants and to provide financial management to successful applicants. However, the Bill's Redress Scheme would be demand-led, which TEO advised the PFSU would make it difficult to predict the level of demand for advice and support. TEO added that the application process for the standardised payment would be straightforward and it presumes the majority of applicants would not require any support. In this context, it is worth noting that less than 3% of applicants to the Mother and Baby Institutions Payment Scheme<sup>47</sup> required support, so TEO expect very little demand for the Redress Service under the introduced Bill.

**Potential Scrutiny Point:**

14. Has TEO identified any efficiencies that could be achieved in the administration of the Redress Service - for example, by sharing premises or staff with other compatible services such as the HIA redress service? If so, please detail.

## 2.4 Institutional Contributions

As set out in the EFM, TEO intends to seek financial contributions from the organisations which are “*responsible for historical failings*”, once the Inquiry has concluded. There is precedent for non-governmental institutions contributing to redress schemes as an acknowledgement of their role in institutional wrongdoing. For example, following the HIA Inquiry, the TEO engaged with relevant institutions through an independent facilitator to make financial contributions to the redress board and specialist support services<sup>48</sup>. To date, four institutions have contributed financially<sup>49</sup>. Moreover, a similar approach was taken in the Republic of Ireland following the completion of the Commission

<sup>47</sup> [Mother and Baby Institutions Payment Scheme](#)

<sup>48</sup> [Third institution makes payment to cost of HIA redress | The Executive Office](#)

<sup>49</sup> [Further payment received towards the cost of historical institutional abuse redress | The Executive Office](#)



of Investigation into Mother and Baby Homes<sup>50</sup>. There, an independent negotiator was appointed and relevant institutions were asked to make a meaningful contribution to the given redress scheme. A report from that negotiator highlighted that five of the eight institutions have not made any contribution, and only one has provided a meaningful contribution (the Bon Secours Sisters contributed €13m)<sup>51</sup>.

However, there is no legal compulsion for any specified institution in the introduced Bill to participate in the Redress Scheme under said Bill. TEO have stated that it remains committed to exploring all options available to the Department in that respect.

It is also understood that TEO are engaging with the Northern Ireland Office (NIO) and HMT in relation to central government contributions towards the introduced Bill's Redress Scheme, which would allow for periods of direct rule in Northern Ireland. To date, no agreement has been reached in that regard<sup>52</sup>.

**Given so, going forward, the Committee for TEO should maintain a watching brief in this area.**

**Potential Scrutiny Points:**

15. What progress has TEO made to date in relation to its negotiations with the HMT and the NIO about contributions to the Redress Scheme?
16. Where appropriate, will TEO provide regular updates for the Committee for TEO about its noted ongoing negotiations with HMT and NIO?

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<sup>50</sup> [Final Report of the Commission of Investigation into Mother and Baby Homes](#)

<sup>51</sup> [Publication of report on Negotiations with Religious Organisations associated with Mother and Baby Institutions Payment Scheme](#)

<sup>52</sup> [EFM - Inquiry \(Mother and Baby Institutions, Magdalene Laundries and Workhouses\) and Redress Scheme Bill](#)

### 3 Key Takeaways

A number of key takeaways arise from the earlier sections in this Paper, as outlined below.

If enacted as proposed, the projected public purse costs of this Bill would be in the region of £80m, based on the following TEO assumptions:

- The Inquiry would be expected to last for three years and would cost around £14m;
- The Inquiry Panel would comprise a Chair and up to three other Panel members;
- The Advisory Panel would comprise up to eight people with lived experience of the institutions;
- In the region of 320 witnesses would be expected to contribute to the Inquiry; and expenses for these witnesses are based on 2025 Crown Prosecution Service rates;<sup>53</sup>
- Around 11,100 individuals would be estimated to apply for a standardised redress payment; 4,500 victims and survivors at £10,000, and 6,600 family members for the £2,000 posthumous redress; and,
- The cost to accommodate and administer the Redress Service would be £7.8m over three years.

TEO advises that the Inquiry's terms of reference have not yet been prepared. Pursuant to the Inquiries Act 2005, the Minister who is responsible for establishing the Inquiry would determine its scope, with a specified terms of reference, in consultation with the Inquiry Chair.<sup>54</sup> Those terms of reference and scope would have an impact on the Inquiry's public purse costs.

Given past learnings about government inquiry costs both inside and outside Northern Ireland, further TEO consideration is needed for effective management of risks associated with the Inquiry costs – especially following on from the House of Lords report into inquiries, which had noted “*one of the reasons that*

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<sup>53</sup> [Witness Expenses and Allowances | The Crown Prosecution Service](#)

<sup>54</sup> [Inquiries Act 2005](#)

*inquiries last so long and cost so much is because the terms of reference for the inquiry are too wide*<sup>55</sup>. In particular, that report recommended Departmental Ministers include an indicative deadline within the terms of reference in order “concentrate the efforts of the chair and the secretariat, whilst reassuring victims and survivors that redress is forthcoming”.

The introduced Bill empowers TEO to address some of the key issues associated with the costs of the Inquiry and the Redress Scheme through subsequent legislation (secondary), which would include:

- The type of institution that could be prescribed under the secondary legislation (see Clause 3) and the definition of ‘relevant persons’ (Clause 4), which could impact overall public purse costs because that list of institutions inevitably would determine the scope of the inquiry, including, but not limited to, the number of victims and survivors who would be eligible for standardised and individual payments. Both Clause 3 and Clause 4 state that such regulations would require the approval of the Assembly.
- Clause 32 states that applications to the Redress Scheme must be made within three years of the service being established. Subsection 2 notes that this could be extended by two years by secondary legislation. This secondary legislation would be subject to negative resolution, meaning it would not require the agreement of the assembly and is therefore not subject to as much scrutiny. The extension of the Redress Scheme would have associated administrative and running costs.

Finally, as noted earlier, future legislation could be laid before the Assembly under relevant clauses if the Bill, as introduced Bill is enacted. Such legislation, however, would go by resolution under Assembly Standing Orders; and the level of Assembly scrutiny would be determined by the specified resolution. Given so, going forward, the Committee for TEO should maintain a watching brief in those areas in terms financial implications arising therefrom.

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<sup>55</sup> [Public inquiries: Enhancing public trust](#). Page 18