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Belfast, Northern Ireland
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Submission to the United Nations Special Rapporteur on extreme poverty and human rights to the United Kingdom of Great Britain and Northern Ireland, Professor Philip Alston

I am a German citizen living in Belfast, a researcher and Labour Party activist, who is involved in the campaign of party members to convince the Labour Party to end their electoral ban on Labour candidates in Northern Ireland. At present unemployed, I have first-hand experience of the UK's Social Security system, but not yet Universal Credit and hope I never will. This submission is based on my (unpaid) research on Universal Credit for the Welfare Policy Forum of the Labour Party in Northern Ireland, and also my own experience. This submission is written in a personal capacity.

In my submission, I will focus on Universal Credit in Northern Ireland, which is a post-conflict society, with some of the most deprived areas in the UK.¹ We also have had no devolved government for over 600 days, and it does not look like this will change in the near future. We will be most affected by Brexit because of the possibility of a 'hard' border with the Republic of Ireland. Into the toxic mix of fear and political stagnation is thrown one of the most drastic Social Security changes ever.

Almost one in three working-age adults in Northern Ireland are out of work, as a new report, published on 20 February 2018 by the Joseph Rowntree Foundation shows. Northern Ireland's employment rate is lagging behind the rest of Great Britain.

Overall, 370,000 people live in poverty, around one in five of the population - made up of 110,000 children, 220,000 working-age adults and 40,000 pensioners.

Poverty among pensioners has fallen considerably over the last decade. Families with children have seen steady or falling poverty rates, but working-age adults without children are now at higher risk of poverty than 10 years ago.

Raising the employment rate could lead to significant falls in poverty. JRF is calling on the devolved and Westminster governments and businesses to work together to deliver an industrial strategy that creates more and better jobs. However, in the absence of a devolved government here, this is not happening.

Universal Credit is certainly not mentioned as a remedy to get people out of poverty.

Employment among disabled people is strikingly lower in Northern Ireland than in other parts of the UK. Only 35% of working-age disabled people in Northern Ireland are employed, compared to 42% in Scotland, 47% in Wales and 50% in England.²

¹ https://www.nisra.gov.uk/publications/nimdm17-results

² https://www.jrf.org.uk/press/one-three-adults-out-work-northern-ireland-makes-no-progress-poverty

Also note that because of nearly 30 years of conflict, Northern Ireland has one of the highest rates of mental health issues and suicide.³

Universal Credit is still rolled out in Northern Ireland since Sept 2017, starting in Limavady first for new claimants and claimants with a change in circumstances. The next dates for roll-out are Newtownabbey and Newtownards on 19 September 2018.

Before the roll out, the Benefits Cap was introduced to NI on 31 May 2016, and the levels of cap lowered on 7 November 2016. The Bedroom Tax has been effective in Northern Ireland from 20 February 2017 for Housing Benefit claimants and now also for claimants on Universal Credit.

Universal Credit in NI - Reactions

The roll-out of UC started in September 2017. In the same month, Northern Ireland Council for Voluntary Action joined with Housing Rights, the Northern Ireland Federation of Housing Associations, the Council for Homelessness in NI, Shelter NI and the Chartered Institute of Housing and Supporting Communities NI to call for the introduction of Universal Credit in Northern Ireland to be suspended. ⁴

In January 2018, Universal Credit came to Strabane and Lisnagelvin. SDLP and Sinn Fein members of Strabane District Council and Derry City Council have already called for it to be scrapped. ⁵ The UUP Mayor for Causeway Coast and Glens, Joan Baird, warned that Universal Credit will be "shambolic" in Northern Ireland. ⁶

Fermanagh and Omagh District Council wrote to Prime Minister Theresa May calling for Universal Credit to be halted. Councillors told the Prime Minister that cancelling the roll-out of the new benefit would "protect the most vulnerable and the disadvantaged from poverty, rent arrears and homelessness."

On 2 December 2017, Unite the Community had a rally to 'Stop and Fix' Universal Credit in Belfast, which Labour members attended. There was a rally against Universal Credit in Derry on 7 February, organised by the Derry Trades Union Council, and strongly supported by People Before Profit. There was an event on 1 March in Enniskillen about Universal Credit, organised by the Cross-Community Labour Alternative.

 $^{^3}$ https://www.independent.co.uk/news/long_reads/northern-ireland-suicide-epidemic-mental-health-funding-the-troubles-a8365871.html

⁴ http://www.nicva.org/article/universal-credit-suspension-call

⁵ https://www.derryjournal.com/news/call-for-universal-credit-to-be-scrapped-months-prior-to-roll-out-1-8221564

⁶ http://ballymoney.thechronicle.uk.com/articles/news/61862/shambolic-credit-system-slammed/
⁷http://www.impartialreporter.com/news/15904626.Council_wrote_to_Prime_Minister_asking_for_halt_to_u niversal_credit_roll_out

It may as well be a good thing for all of us here that because of blunders and IT problems, this 'flagship' programme is five years behind schedule, or else the roll-out might be complete in the UK (including NI) by now.⁸

Mitigations

Northern Ireland has some special mitigations, which are not available in the rest of the UK.

- Housing costs go to landlord by default, in GB they go to claimant.
- Twice-monthly payments of UC by default, in GB it is one monthly payment.
- Split-payment for families UC does not have to be a single payment into one account, but this is not automatic, so this will be very difficult to obtain for women in relationships with abusive or coercive men.⁹
- For Housing Benefit only, Welfare Supplementary Payment paid monthly to claimants affected by the Bedroom Tax until 31 March 2020.
 However, this is not unique to NI. In GB, local authorities spent more than £80m on helping families affected by the bedroom tax in 2016, while another £14m was spent on renters facing the benefit cap. ¹⁰ As the Guardian said in January 2018, '...still, as the government plunders, it's cash-strapped local authorities that are being left to pick up the pieces the same local authorities who are unable to afford children's centres, respite care, libraries, or environmental services and transport.'¹¹
- There is no mitigation for the Benefit Cap in Universal Credit.

Unite the Union, Ireland Region, stated in May 2018, that the mitigations which were supposedly negotiated for Northern Ireland have been proven to be useless. ¹²

Implications of Universal Credit

Universal Credit is more complicated than it was claimed by the government, and its implications are enormous for claimants. As demonstrated below, there is no evidence that this new system successfully streamlines the benefits system for claimants and administrators, improves work incentives, tackles poverty and reduces fraud and error. It rather does the opposite. We do not have enough data for Northern Ireland yet, so a lot of the examples I am using come from England, but most likely, the outcomes here will be worse than in the rest of the UK, because of our unique situation.

⁸ https://www.theguardian.com/society/2016/jul/20/universal-credit-five-year-delay-2022-damian-green

⁹ https://www.newstatesman.com/politics/brexit/2017/10/woman-no-resources-woman-who-can-t-leave-why-universal-credit-feminist-issue

¹⁰ https://www.theguardian.com/commentisfree/2018/jan/11/tories-obscene-joke-shred-safety-net-bedroom-tax-universal-credit

¹¹Ibidem

¹² https://unitetheunionireland.org/2018/05/23/universal-credit-causing-misery-and-hardship-for-families-in-northern-ireland/

- UC has an inbuilt minimum 6 weeks' waiting time, reduced to five in February 2018. This shows a total lack of understanding of the situation of people on low income who do not have savings or redundancy money to tie them over, or family to support them. An anonymous Universal Credit claimant told a Guardian journalist in October 2017: I've had an eight week wait for payments due to job centre staff not knowing their own jobs or how it works. ... My illness has become worse, and I'm experiencing constant harassment from authorities to do things I'm incapable of. I'm basically living hand to mouth...I can't even charge my wheelchair as it takes too much electricity.' 14
- UC is internet based, which will automatically put people who have no access to a computer and no computer skills at a disadvantage. However, there are also serious IT issues. If you can verify your identity online, your claim is processed quicker. According to the Cabinet Office, only 37% of people are able to verify their ID online. The others will face more delays in an already lengthy process. There were problems with verifying Irish Passports, which of course, many people here in NI would use for identification. Apparently the problem is now fixed, but we will only find out the hard way, when people cannot verify their ID. There is also still controversy about the Universal Credit Helpline. Although the 55p a minute charge has been scrapped in October 2017 after pressure by Labour in Westminster, there are still some costs to pay-as-you-go customers. There are also high waiting times. Some 1,300,698 calls were dropped before an advisor picked up between September 2016 and October 2017, when the charge still applied. The average length of abandoned calls was five minutes and 19 seconds, the government said in response to a ministerial question. In the control of the
- UC is means-tested, other income and savings will be deducted from the maximum award. If you are working, there is a certain amount of 'work allowance' that will not be deducted, and this is a sum, not dependent on the hours worked like under Jobseekers' Allowance. However, in 2015, the original work allowance was already cut¹⁷, and even Iain Duncan Smith, who was responsible for the system in the first place, asked the Chancellor Philip Hammond to reverse cuts, which did not happen.¹⁸
- People who want to be their own boss, who are entrepreneurial and willing to put many hours into their work and business, also don't fare well with Universal Credit. UC for the self-employed is assessed on a monthly basis, with no discretion for the natural peaks and troughs of self-employed work. After a year in business, policy makers for UC expect you to earn a certain amount a month, or find another job. Most businesses or freelancers may just break even after a

¹³ https://www.theguardian.com/society/2017/oct/08/councils-fear-surge-in-evictions-as-universal-credit-rollout-accelerates

¹⁴ https://www.theguardian.com/society/2017/oct/08/i-cant-even-charge-my-wheelchair-the-impact-of-universal-credit-delays

¹⁵ http://scopeni.nicva.org/article/cold-christmas-coming-for-those-on-universal-credit

¹⁶ http://www.huffingtonpost.co.uk/entry/universal-credit-helpline-abandoned-calls-figures uk 5a55eddde4b0d614e48b1f6d

¹⁷ https://www.theguardian.com/society/2015/nov/25/so-osborne-scrapped-tax-credit-cuts-but-what-of-universal-credit

¹⁸ https://www.theguardian.com/society/2018/mar/13/reverse-universal-credit-cuts-iain-duncan-smith-tells-chancellor

year – it takes time to build up a business and find clients. The way UC is designed will lead to many self-employed people being forced to give up their freelance work or businesses.¹⁹

- The child element is limited to the first two children, and there is no money for any third child born on or after 6 April 2017 (this comes from the changes in tax credits). Exemption is the 'rapeclause'. This has particular implications for NI, where it is an offence not to report a crime to police, so if Social Workers are asked to verify a woman's claim of rape, they are committing an offence if they do not report this to the PSNI.²⁰

 From February 2019, the two-child limit will also apply to families with three or more children who make a new claim for universal credit, irrespective of when their children were born.²¹ This two-child policy seems to me like an intrusion into peoples' private lives. Anybody can become unemployed, so this possibility now has a direct influence on peoples' choice of family size.
- The Carer element is dependent on the person cared for receiving certain benefits like DLA
 middle-care. If they lose it, the carer loses their carer element. Losing DLA when moving to PIP
 also affects other elements. Since it is estimated that 10,000 people on low-rate care DLA will not
 receive PIP, because low-rate care disappears, this will affect other benefits.
- The housing element is based on—if you are in social housing the full rent minus non-dependent deductions and bedroom tax. If you rent privately it is based on the relevant Local Housing Area rate or actual rent, whatever is lower. Plans to apply LHA rate to social housing were scrapped in October 2017.²² Northern Ireland had traditionally larger families, so the Social Housing stock lacks smaller properties, for instance one bedroom flats. This means that people affected by the Bedroom Tax may not have a smaller property to move into.
- The policy to bar 18 to 21 year olds from receiving Housing Benefit and the housing element in Universal Credit, starting on 1 April 2017, was scrapped by the Conservative government on 29 March 2018, because of fears that this policy would increase youth homelessness. Furthermore, research by Heriot Watt University, Edinburgh, found that the wider costs of providing homelessness support would far outweigh the savings to the taxpayer of cutting the benefit. Once 140 young people had become homeless, the policy would end up costing more than it saved.²³
- The housing element for single under 35 year-olds in the private rented sector is only as much as a room in a shared house this comes from the changes in Housing Benefit (2010) coming into effect in 2012. This means that adults who may have lived in a house or flat before have to move into a single room, and 25-plus-year-olds have to live in conditions that are usually more acceptable for younger people or students. If they are divorced with visiting rights for their children, there is a problem with overnight stays, because children have to have a separate room

¹⁹ https://www.thersa.org/discover/publications-and-articles/rsa-blogs/2017/10/universal-credit-will-be-a-disaster-for-the-self-employed.-who-is-listening

 $^{^{20}\} https://www.theguardian.com/uk-news/2017/jul/30/social-workers-say-universal-credit-clause-could-lead-to-nothern-ireland-prosecutions$

²¹ http://www.bbc.co.uk/news/education-43669879

²² https://www.theguardian.com/society/2017/oct/25/theresa-may-performs-major-u-turn-plans-cap-housing-benefit

²³https://www.theguardian.com/society/2018/mar/29/ban-on-housing-benefit-for-18-to-21-year-olds-scrapped

to stay with the parent who they are not living with. There are also safeguarding issues with children staying in a house with strangers. All in all, there is a lot of upheaval and loss of control in the lives of people who need stability to find new employment or better employment, and may prevent claimants finding work quickly, leading to greater poverty and mental health issues.

- In September 2017, figures showed that half of all council tenants across 105 English local authorities who receive the housing element of universal credit are at least a month behind on their rent, with 30% two months behind. By contrast, less than 10% of council tenants on housing benefit are a month behind on their rent, with under 5% running more than two months behind. The Peabody Group, a housing association that owns and manages more than 55,000 homes in London and the south-east, said the rate of rent arrears among its tenants on universal credit was three times greater than those not on the new benefit. It said the average level of arrears for those on universal credit was £1,400 per household.²⁴
- The government has now agreed to allow housing benefit claimants to receive support for two weeks after making their first claim for UC. It will also be possible to get a 100% advance on the benefit, with a year to pay it back, instead of being allowed only a 50% advance and being given just six months to return the loan. The work allowance is also being uprated in line with inflation. However, at a housing conference in Belfast on 22 March 2018, landlord representatives expressed concern about delays in UC payments to cover the rent. In NI, many landlords are 'accidental' landlords with a house in negative equity which cannot be sold without a loss. Those landlords cannot afford to have a tenant in arrears, because they need the money to pay for the mortgage, unless landlords who have a portfolio of properties and/or HMOs which are paid off. They also feel that the government transferred the 'risk' of receiving rent payments to them now. There is a real chance that landlords will not rent to people on Universal Credit.
- The latest crisis to hit the system is the plan to use the UC as a passport for benefits such as free school meals. That would mean some claimants losing £11 a week, which would take at least £30 of earnings to recover because of the way the tapering system works. ²⁵
 A new study by the Institute of Fiscal Studies found that up to 100,000 children from low-income families will lose out on free school meals because of the government's method for setting the threshold at which pupils qualify. The threshold will be frozen for the next four years, while discounting inflation.²⁶
- In Northern Ireland, new sanctions for Jobseekers were introduced in September 2017, just before Universal Credit started being rolled out. They are pretty similar to what is to come under Universal Credit.²⁷
 - The decision to sanction is up to your 'work coach', ie the staff assigned to you as your advisor in the Job Centre. These are not qualified 'Work Coaches' or careers advisors. Claimants in NI were assigned 'Work Coaches' before Universal Credit had been introduced.
 - You can appeal sanctions, but basically, you are at the mercy of one person. There is pressure on

²⁴ https://www.theguardian.com/society/2017/sep/16/universal-credit-rent-arrears-soar

²⁵https://www.theguardian.com/society/2018/mar/13/reverse-universal-credit-cuts-iain-duncan-smith-tells-chancellor

²⁶ https://www.independent.co.uk/news/uk/politics/free-school-meals-children-miss-out-government-threshold-universal-credit-ifs-institute-fiscal-a8288976.html

²⁷ https://www.irishnews.com/news/northernirelandnews/2018/02/05/news/almost-9-500-jobseeker-s-sanctions-imposed-in-12-months-1248781/ The figures are from 2016-7, but worth looking at.

Social Security staff to impose sanctions that mean a claimant may end up at a food bank. Scared to endanger their own work and ending up on the other side of the desk, staff will comply (or leave), unless the Trade Unions will step up their campaigns in supporting staff who refuse to sanction, and encouraging others to do the same. I expect the number of staff on sick leave will rise.

Spending some money and actually training staff properly to help people to find the right job is not part of Universal Credit. In general staff training to cope with Universal Credit seems to be poor. Under the present system, if claimants are out of work a certain period of time, helping them finding work has been 'outsourced' to private companies under the 'Steps to Success' programme, and participation in the programme is mandatory. I am not sure if this will continue under Universal Credit, but its merits are dubious. From my own experience, these programmes do not help claimants much, although the use of computers and some courses may help those who do not have access to the Internet at home. However, again there is a punitive element in the programme in that you have to do your job searching on their premises, even if you have a computer at home and can perfectly look for work yourself. The sense that unemployed people have to be checked and controlled is prevalent, and does nothing for a claimant's moral and initiative. As soon as you become dependent on the state for your survival, your status as a thinking, autonomous being drops considerably, and you are suspected, controlled, prodded and checked. Being on Social Security is bad enough, but to be constantly suspected of being a 'scrounger' or 'shirker' and having to justify why you can't find work no matter how hard you try has bad effects for people with mental health issues.

The new 'Jobmatch' website, also does not seem to be functioning well. A worrying element of the Jobmatch system is that claimants may unwillingly allow Social Security to check their searches by ticking a box, often not realising the implications.²⁸ This level of control over your searches is an invasion of privacy not seen previously.

Law Centre NI believes that Northern Ireland's Department for Communities (DfC) wants local people to be assessed honestly. They have funded a guide "designed to assist frontline generalist advisers in their work in supporting benefit claimants who are at risk of being sanctioned or who have been sanctioned.²⁹ However, a major report from Welfare Conditionality, published in May 2018, concluded that 'the current sanctions regime is unfit for purpose because it has widespread and deeply negative impacts on wellbeing whilst failing to improve employment outcomes substantially or enable beneficial inwork progression.'³⁰

Two reports raise fears over workability of system

An all-party MPs' report, published by the Commons work and pensions committee on 8 February 2018, warns that Ministers expect the public to "take it on faith" that the controversial universal credit reform will deliver an improved service for claimants, despite an absence of proof that it works or will save money.

²⁸ http://infoism.co.uk/2013/04/the-experiences-of-one-jobseeker-in-using-universal-jobmatch-a-worrying-sign-for-universal-credit/ Article is from 2013, but if you look at the comments, not much seems to have changed.

²⁹ http://scopeni.nicva.org/article/universal-credit-more-reasonable-in-northern-ireland

³⁰ http://scopeni.nicva.org/article/sanctions-have-been-a-dystopian-farce-but-there-are-wider-problems-for-social-security

The report says the government has yet to produce a full business case justifying Universal Credit, seven years after the programme started, and there remains "considerable uncertainty about its costs and benefits".

Committee Chair Frank Field said that they [ministers] "have produced no evidence to back up the key, central economic assumption of the biggest reform to our welfare system in 50 years".

The MPs' report assessed 10 reviews compiled by the Infrastructure and Projects Authority (IPA) between 2012 and September 2017, which the government refused to release. ³¹The IPA was established by the Treasury and Cabinet Office to oversee major government projects. The reviews show a programme lacking strategic direction and serially failing "to turn vision into practical reality". Millions of pounds were wasted amid a "shocking absence of control" over the programme's IT suppliers such as BT, Accenture, IBM and Hewlett-Packard. "Those suppliers were rewarded handsomely for ultimately pointless design and development work conducted without clear sets of requirements or an overarching objective," the report continues. The report says that in 2013 universal credit was "on the brink of complete failure". In March 2017, with the government considering an accelerated rollout of universal credit, the IPA noted that sufficient progress had not been made to "give full confidence that UC was ready for the scale of change proposed".

Labour's then shadow work and pensions secretary, Debbie Abrahams, said: "It is completely unacceptable that the government has not provided any evidence to back up their repeated assertion that universal credit will help people into work, a key principle of the programme."³²

The latest report by the National Audit Office, which scrutinises public spending for parliament and is independent of the government was equally damning. This report was published on 15 June 2018:

The National Audit Office effectively demolished ministerial claims for universal credit, concluding that the much-delayed flagship welfare programme may end up costing more than the benefit system it replaces, cannot prove it helps more claimants into work and is unlikely to ever deliver value for money.³³

It painted a damning picture of an unwieldy, inefficient and unresponsive system that was unable to demonstrate value for money, despite £1.3bn of investment in digital technology over eight years, and was unlikely ever to do so. ³⁴

The NAO said a quarter of new claims were not paid in full on time last year - a total of 113,000.

³¹The government has refused to release the reports, despite freedom of information requests, and while the information commissioner ruled last summer that they should be published in the public interest, ministers appealed and they remain under wraps at least until the case is heard at tribunal in April. See https://www.theguardian.com/society/2018/feb/08/universal-credit-all-party-report-raises-fears-over-workability-of-system

³²https://www.theguardian.com/society/2018/feb/08/universal-credit-all-party-report-raises-fears-overworkability-of-system

³³ https://www.theguardian.com/society/2018/jun/15/universal-credit-savaged-by-public-spending-watchdognao

³⁴ https://www.theguardian.com/society/2018/jun/21/government-must-wake-up-to-universal-credit-flaws

And from January to October 2017, 40% of those affected by late payments waited for 11 weeks or more.

A fifth of those with late payments waited almost five months.

"The Department has now got a better grip of the programme in many areas. However, we cannot judge the value for money on the current state of programme management alone. Both we, and the Department, doubt it will ever be possible for the Department to measure whether the economic goal of increasing employment has been achieved. This, the extended timescales and the cost of running Universal Credit compared to the benefits it replaces cause us to conclude that the project is not value for money now, and that its future value for money is unproven."³⁵

The NAO stated that universal credit, which is running six years behind schedule, is failing to deliver anticipated cost savings and employment benefits, and has left thousands of vulnerable claimants in debt and hardship.

Despite evidence that universal credit is failing to deliver on its core promises, the NAO concludes that it is too complex and would cost too much to halt the programme at this stage.³⁶

The report came out a day after the High Court ruled that the government's universal credit roll-out is unlawfully discriminating against people with disabilities by taking "essential benefits" from disabled claimants.³⁷

Conclusion

To conclude, Universal Credit has already been proven not to achieve its proclaimed aims, and this is before a complete roll-out in the UK (including Northern Ireland). It creates more misery and poverty for claimants, because they can lose benefits a lot quicker due to severe conditionality and sanctions, and losing one benefit often has a domino effect on others. A punitive attitude towards people who need Social Security runs through the Welfare Reform, and is in my view counterproductive to getting people into work. There also seems to be no understanding of the diversity of people who do rely on Social Security, and the implications on poverty on people's health, well-being and also their ability to obtain work and keep it. Programmes to help people finding work are often outsourced to private companies and do not give unemployed people specialised help. In fact, often claimants are just 'doing time' there, which does nothing for their morale and motivation.

There have been many deaths, suicides and attempted suicides reported in relation to the Welfare Reform, so it is obvious that the system is not working.³⁸ However, if you take a more cynical view on looking at this, you could say that the system IS working to 'cull' the poor.

³⁵ https://www.nao.org.uk/report/rolling-out-universal-credit/

³⁶https://www.theguardian.com/society/2018/jun/15/universal-credit-savaged-by-public-spending-watchdognao

 $^{^{37}\} https://www.independent.co.uk/news/uk/home-news/universal-credit-disabled-people-high-court-government-disabled-dwp-a8398241.html$

³⁸ For instance, http://www.independent.co.uk/news/uk/home-news/disability-benefit-claimants-attempted-suicides-fit-to-work-assessment-i-daniel-blake-job-centre-dwp-a8119286.html

There have been many calls to halt or scrap the new Social Security system, but they have been ignored by the government. In Northern Ireland, we do not even have a devolved government to ignore the issues.

I am in a strange, but not unusual position, that I am privileged through my education, so this gives me an advantage to navigate through the system, and I suspect I am slightly better treated as a consequence (but only slightly). If you are unemployed, with little qualifications, have poor health, and have little social networks, Universal Credit is a minefield and leads to a constant struggle to survive. My own Social Security Office at Shaftsbury Square in Great Victoria Street, Belfast, is at present changing over to the new system to be ready on 3 October 2018. This has already brought its own problems in that staff are preoccupied with learning about the new systems, and being less available for help, and sorting out payments other than Jobseekers' Allowance takes a long time. In my own case, I have been waiting six weeks for a reimbursement of expenses to go to England for a job interview, which has caused financial problems and also prevented me to use this money to go for more interviews in England or elsewhere.

The reliance on the Internet to make a claim also depersonalises the system even further. The present system is bad enough with queries not being dealt with by one person, but different staff on the phone relying on (often incomplete) notes in a computer system. There is no personal responsibility by staff to deal with issues, there is a 'pass the parcel' attitude towards problems and claimants. I have recently been simply handed a complaint form when I was trying to get an issue sorted, rather than speaking to a person who has responsibility in sorting out the problem. There is also a lack of awareness of the consequences for the claimant if a problem is not solved and a job is not done properly – this could mean the difference between having money to buy a meal or going to the foodbank. The way UC will work, will also depersonalise staff further.

The fact that claimants are often given no explanation, and are treated like a number, will only get worse with the Internet-based Universal Credit. The loss of social status and control over their lives, which makes claimants feel like they count less than the average person, leads to a further downward spiral into mental health issues and low motivation. I actually call it a 'poverty of the mind'. Claimants have little choice to actively participate in getting out of poverty under UC, and there is an even stronger 'do as you are told' mentality which is detrimental to finding work. There are also serious issues with the job application process and equality of opportunity, especially in a close-knit society as Northern Ireland, where many qualified jobs still rely on 'who do you know'. UC does not address this issue at all.

Universal Credit also creates more instability and upheaval for claimants, which has serious consequences for peoples' mental health, and this in turn will have a negative effect on their ability to find and sustain work. Uprooting claimants from their social networks by forcing them to move unnecessarily through cuts in the housing element in UC means greater poverty and isolation, because it is your social networks that can provide a cushion for the worst excesses of the Welfare Reform, for instance, your family or friends can provide meals when there is no money to eat, give you lifts to a cheaper supermarket, help you with job applications and give you moral support when things are tough.

In the context of Northern Ireland, the deprivation, the loss of the devolved government, the political neglect by the two main parties in the UK, the looming consequences of Brexit, and the large number

of people with post-traumatic health issues, the Universal Credit system will be an even greater disaster than in the rest of the UK.

I recommend that Professor Philip Alston visits some of the most deprived areas in Belfast, Derry and Strabane to speak to organisations such as the <u>Northern Ireland Council for Voluntary Action</u>, <u>Participation and the Practice of Rights</u>, <u>Law Centre NI</u>, Citizens Advice Bureaux, and Trade Unions to get a full picture of how Universal Credit is impacting on our post-conflict society.