



Chair's Introduction

Welcome to the latest in Advice NI's series of reports profiling the work of the Advice NI membership across Northern Ireland.

The statistics continue to reflect the stark reality facing many households as they struggle to cope with a range of problems including the benefits system, housing difficulties, employment rights, debt and money problems.

In the past, the focus was on the 'double whammy' of the welfare cuts and the recession. The situation facing many households could now better be described as a 'multi whammy' including not only the welfare cuts and recession but also the rising cost of living, the uncertain financial climate, the increasing problem of negative equity and more extreme weather conditions. All these factors combine to squeeze and pressurise practically every household in Northern Ireland and drive demand for advice services.

The Membership Profile Report 2011 highlights the demand placed upon Advice NI advice services including notably the increase in tribunal representation which has continued to escalate from what were record numbers in 2010.

The case studies contained in this report provide strong anecdotal evidence of the important social role played by Advice NI members. They provide the all-important human dimension, an independent interface between the individual and the state or other body. They show what it means to the quality of the life of the people involved, and how it helps them and their families to improve their personal circumstances

An often hidden benefit of advice is the extent to which it not only deals with the issues at hand but also helps with regeneration and social change. Undoubtedly advice services have directly contributed to NI Departmental Public Service Agreement targets including: PSA 7: Making Peoples' Lives Better which aims to reduce poverty and address inequality and disadvantage & PSA 12 Housing, Urban Regeneration and Community Development which aims to enhance quality of life and contribute to well-being.

As Chair of Advice NI, I commend this Report to you.

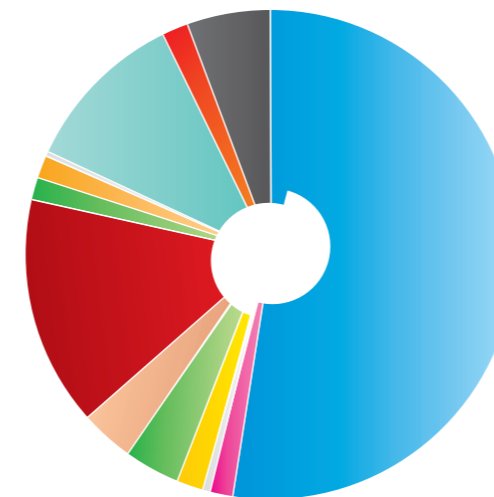
Caryl Williamson,
Chair

Members Workload

Enquiries:	260,968	Clients:	125,175
Response rate:	43 organisations	Response rate:	36 organisations

Analysis of Total Enquiries

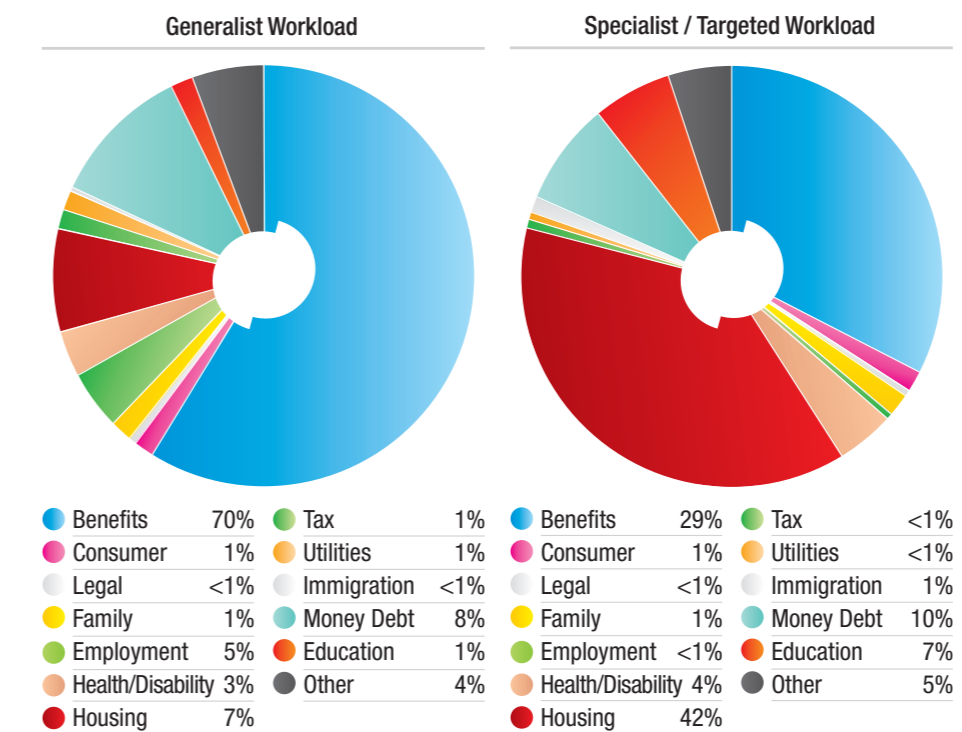
Benefits	59%
Consumer	1%
Legal	<1%
Family	1%
Employment	3%
Health / Disability	3%
Housing	16%
Tax	1%
Utilities	1%
Immigration	<1%
Money Debt	8%
Education	2%
Other	4%



The Advice NI Membership Profile Report (2011) can report that the annual workload of members has surpassed the 250,000 milestone for the first time. This has surpassed the record high enquiry count of last year, and continues to evidence the fact that services are at the forefront in assisting people: whether they need help coping with welfare reform, the recession, dealing with debts or generally making ends meet.

The figures highlight that clients increasingly present with multiple, complex enquiries; the case studies highlight that Advice NI members respond in a multi-faceted fashion by not only providing information, advice and representation services but also seeking to maximise other opportunities to transform the lives of clients.

Generalist/Specialist/Targeted Workload



Advice NI members tend to be either (i) local generalist centres: formed by local people in response to local need which deal with a whole range of issues and social groups; or (ii) centres providing a specialist service which focuses on a particular subject; or (iii) centres providing a targeted service which is dedicated to the interests, needs and demands of a specific target group (for example older people, carers, people with disabilities).

Local generalist members tend to serve the most deprived geographical areas of Northern Ireland; for specialist members it is the advice subject or field of expertise that is the distinguishing or 'special' factor; and for members with 'targeted' services it is the recipient of advice or the advice audience that is 'special', rather than the advice provided. This diversity of service provision ensures that services are finely tuned towards meeting the needs of people across Northern Ireland.

Tribunal Representation

The tribunal representation workload of members has continued to increase in 2011. Representation was provided at a record high 1,467 hearings, amounting to an increase of 138 or 10% as compared to 2010. This figure represents a phenomenal 57% increase when compared to the representation undertaken in 2009.

The bulk of the increase in appeal work was found to be in relation to Disability Living Allowance and Work Capability Assessments (WCA's) in respect of Employment & Support Allowance (ESA).

Advice NI Tribunal Representation (2011)*			
Disability	Social Security	Other	Total
699	753	15	1,467
32% Allowed	37% Allowed	7% Allowed	34% Allowed

For 2011, the information from The Appeals Service also highlights that in terms of all cases where an appellant has a representative at hearing (6,840), the success rate is 31%. Where an appellant has an Advice NI representative the success rate is 34%, therefore Advice NI representatives are performing above the average in terms of successful outcomes.

All Outcomes at Hearing for the Period 1st April 2010 to 31st March 2011*	
Adjourned	4,519 (27%)
Decision Of The Department – Confirmed	8,359 (50%)
Decision Of The Department - Not Confirmed (Less Advantageous)	59 (-)
Decision Of The Department - Not Confirmed (More Advantageous)	3,627 (22%)
Other	299 (2%)
Grand Total	16,863

* (All Information provided by The Appeals Service)

Case Study

EAST BELFAST MISSION (Stepping Stone Project)

Client was referred to the organisation specifically for help with job search. The Employment Mentor in the organisation discovered that an additional source of anxiety for the client was her pending Employment & Support Allowance appeal. Client had previously been employed but she was forced to leave due to poor physical and mental health.

'What if I lose my benefit....what am I supposed to live on?'
The client was referred to the advice worker in the organisation who quickly reassured the client and began to work on the appeal. Immediately her relief was palpable on her face, knowing that someone was prepared to shoulder this burden with her. The advice worker met with her several times before the appeal, reviewed the information and helped her secure additional evidence from her doctors and healthcare professionals.

The client was represented at the hearing and the appeal was successful. The client was then able to concentrate on getting better and with the support of the Employment Mentor was able to focus on improving her employability skills and working towards finding a job.

The client continued to develop her confidence and motivation and with the Mentor's support and encouragement she began a voluntary work placement within East Belfast Mission as a receptionist. She really enjoyed being back in the workplace among colleagues, making friends, handling calls, filing, arranging meeting, and her confidence has flourished.

Case Study

Belfast Migrant Centre (NICEM)

Client was an EU national single parent with one child. She was self-employed working 16 hours per week. The client had made an application for Child Benefit in December 2009 and sought help because she still had not received a decision by May 2010. Similar delays were discovered by the adviser in respect of a Tax Credit application. The client also identified concerns regarding name calling by local youths who were also throwing stones and damaging her Housing Executive home.

The organisation provided resources from their crisis fund to assist the client with essential clothing needs for herself and her child pending decisions being made by HMRC. The adviser also organised a meeting with PSNI community liaison officers which resulted in increased patrols in the area and the officers spoke to the parents of the youths concerned.

The attacks have now stopped and relations are improving with local youths to the extent that they say hello instead of name calling. HMRC made awards in respect of both Child Benefit and Tax Credits, accompanied by a letter of apology.

Case Study

SCA Ltd

Client contacted the adviser as their application for Disability Living Allowance had been turned down on renewal and their subsequent appeal had been disallowed. This had caused dramatic decrease to their income as it affected (and reduced) other benefits also.

The adviser liaised with Law Centre NI and found errors in law relating to the appeal tribunal decision. The adviser asked The Appeals Service to set aside their original decision and represented the client at a subsequent hearing in front of a new panel.

The original Disability Living Allowance award was reinstated, all other benefits were increased to their original levels and backdating was secured to the date of the original renewal decision.

MEMBERSHIP PROFILE REPORT 2011



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Company Registration No. NI071966



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Service Delivery

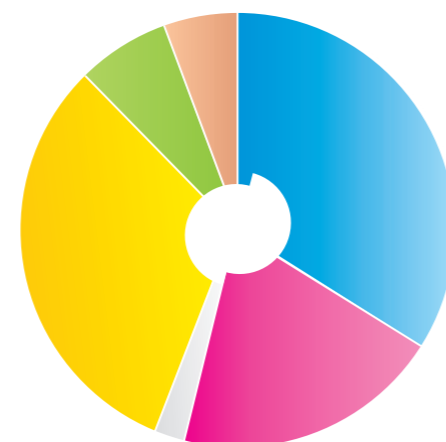
Opening Hours		
More than 30 hours p.w.	Open 5 days p.w.	Average opening hrs p.w.
55 organisations	60 organisations	38 hours per week

Response rate: 65 organisations

Advice NI members strive to maximise accessibility to their information, advice and representation services. The vast majority of centres are open 5 days per week with most centres providing services which are accessible over 30 hours per week. Because of the increasingly complex nature of advice enquiries, face to face delivery remains the most popular means of service delivery. This is understandable (i) given the needs of the client (for example where English may not be the first language) or (ii) given the nature of the enquiry (for example the client needs a tribunal representative). A mixed model of drop-in and appointment-based face to face provision exists to cater for clients with urgent enquiries and those who will require a lengthy interview for example to complete a Disability Living Allowance form. Face to face provision is supplemented by telephony services and online provision which serve to maximise access. This range of access channels seeks to ensure that advice is provided in a timely and appropriate manner which is client-centred.

Method of Initial Enquiry

Visit Appointment	33%
Visit Drop In	21%
Letter	2%
Telephone	35%
Internet	5%
Other	4%



Case Study

AGE NI

Client contacted the adviser expressing concerns about her friend who was an elderly neighbour. She was aged 78, lived alone in her own property which had no heating; the kitchen ceiling was falling down and generally was in appalling condition.

Arrangements were made for the client's neighbour to contact the adviser to discuss her circumstances. The adviser assisted with the following measures: a referral was made to 'First Connect' (internal Age NI service offering emotional and practical support at difficult times to older people in later life); a referral was made to Social Services; a referral was made to the Warm Homes scheme; an application was made for Pension Credit; an application was made for Attendance Allowance; and an application was made for a rate rebate.

The client was awarded Attendance Allowance, Pension Credit and full rate rebate. This increased the client's weekly income by £150 and backdated payments totaling £1,000 which paid for redecoration work.

The client now receives meals to her home on a daily basis, she is happier, putting on weight and able to enjoy comfort in her surroundings.

Staffing

	Admin. Support	Info. Officer	Advice Worker	Money Adviser	Manager	Other	Total
Paid	7	5	155	20	39	16	242
Voluntary	5	1	52	1	0	7	66

The staffing situation has remained relatively stable; however this must be seen in the context of record demand for advice services.

The table shows that resources are concentrated on the front line, with the focus being on dealing with client enquiries as effectively and efficiently as possible.

An analysis of staff experience highlights that 88% of staff have been in post for over 2 years. In addition staff have engaged in continuous learning and development activity including wiseradviser debt and money advice training, advantage training in older people's issues, NVQ in advice and guidance and various external formal and informal learning activities.

Staff Experience

1 year or less	6%
2 years or less	8%
2 - 5 years	20%
5 - 10 years	32%
10 - 20 years	22%
Over 20 years	12%



Case Study

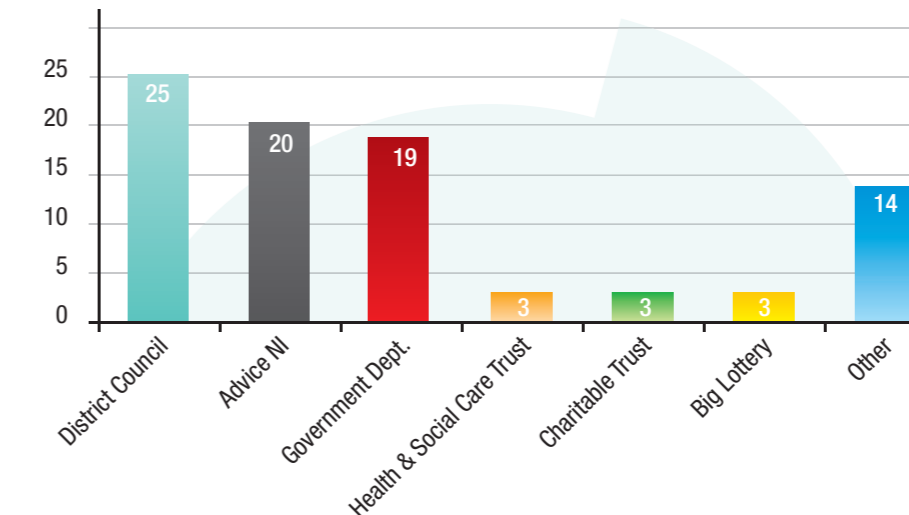
DEBT ACTION NI (Magherafelt District Advice Services)

Client was separated from her husband and had a child with special needs. She had problems coping with outstanding debts including a car loan of over £17,000 and made an appointment with the debt adviser. Client had limited disposable income and was getting Disability Living Allowance for her child. The adviser considered various options with the client including attempting to make token payments to her creditors as she did not want to go bankrupt. Given the limited disposable income available, the option of making even token payments proved to be unrealistic and the client decided that her only option was to enter bankruptcy.

The client's mental health had deteriorated with the onset of depression and she was at this stage prescribed anti-depressants. The adviser assisted the client with bankruptcy forms and she became bankrupt. The adviser assisted the client with a letter to the Official Receiver to answer any questions. The Official Receiver wrote back to the client requesting £460 per month for 3 years on an income payments order. The reason for this was that the Official Receiver assessed all the family income including the child's DLA, as opposed to using the common financial statement.

The adviser considered this to be extremely unfair, appealed the decision and was successful in overturning it. The client has been advised that she has to pay nothing and will be discharged from the bankruptcy in 2012. The case is now closed and the client is happy that she is now debt free and can get on with her life. She feels that her mental health has greatly improved as a result of the advice and intervention of the adviser.

Funding Sources



Response rate: 42 organisations

(Please note: organisations may receive funding from more than one funder)

Advice services have continued to strive to meet demand within an uncertain funding climate. The funding situation can best be described as volatile. One member has reported that the service will have to close due to the funding situation.

Other members have reported that whilst they have managed to sustain their funding levels, concerns have been expressed that the level of funding has been frozen and that demand upon their services has increased due to funding cuts placed upon other advice providers. Several members have expressed concern that a significant funding gap has arisen in terms of tribunal representation provision.

On a positive note, Advice NI has been able to take the lead in securing resources for frontline advice services by successfully responding to a number of procurement opportunities.

Case Study

EAST BELFAST INDEPENDENT ADVICE CENTRE

Client was a lone parent with children who was referred to the service by Advice NI. Client had mental health problems and had just been discharged from hospital. Prior to becoming ill client had worked part-time but was now unable to work. Client's only income was Disability Living Allowance in respect of one of her children.

Adviser conducted a benefit assessment, discussed client's circumstances in detail and identified a range of potential benefit entitlements. Client was assisted with all applications and entitlement was secured to the following benefits: Employment & Support Allowance (Income Related); Disability Living Allowance; Carer's Allowance; Housing Benefit; Child Tax Credit.

Adviser was also able to advise that client could keep all child maintenance paid and this should no longer affect income-related benefits, due to legislation introduced in April 2010.

Due to the advice and assistance received based on the client's complex needs, client and family saw their annual income increased to £30,295.

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