



# MEMBERSHIP PROFILE REPORT 2013/14

# Chair & Chief Executive Introduction

Welcome to Advice NI's latest Membership Profile Report. This information reflects the workload and services provided by independent advice providers. While the statistics show the high number of people being assisted and enquiries dealt with, it is important to remember that behind each number is an individual and mindful of this case studies have also been included in order to illustrate the life-changing positive outcomes that independent advice can achieve for clients.



## Workload

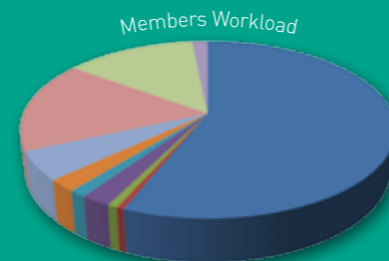
The number of people assisted has remained at record high levels. The evidence that services are targeted towards those in greatest need can be seen from the fact that 56% of all enquires are social security related and a further 13% are debt related.

Workloads have remained persistently high which reflects the situation across Northern Ireland in terms of the lingering impacts of the economic downturn and the ongoing reductions in terms of social security spending. Looking to the future the prospect of Welfare Reform Bill implementation will undoubtedly increase pressure on advice services.

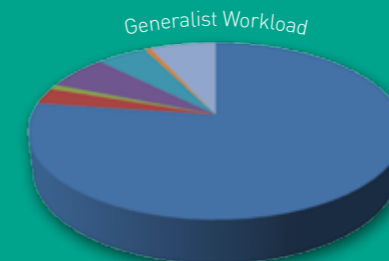
Total Enquires: **270,710**

Advice NI 'generalist' advice providers are locally based at the frontline in Council areas across Northern Ireland, providing advice and support to people in need. For some organisations advice provision is their sole function; for others advice is just one element of a range of community development work. Unsurprisingly, when located in areas of need, the figures show that 84% of enquiries are either social security or debt related.

Advice NI 'specialist' providers focus their service on a particular subject, where comprehensive, in depth expert knowledge of a specific subject or topic defines the service provided. 'Targeted' providers tailor their service towards people with specific, definable needs. In terms of workload housing issues, social security benefit enquiries and debt represent the bulk of the workload.



- 56% Benefits
- 1% Consumer
- 1% Family
- 2% Employment
- 1% Disability
- 2% Community Care
- 5% Other
- 17% Housing
- 13% Money/Debt
- 2% Education



- 77% Benefits
- 3% Employment
- 1% Disability
- 6% Other
- 5% Housing
- 1% Tax
- 7% Money/Debt



- 27% Benefits
- 1% Consumer
- 1% Employment
- 2% Disability
- 4% Other
- 44% Housing
- 15% Money/Debt
- 17% Housing
- 6% Community Care

# Tribunal Representation

The tribunal representation workload of members again increased dramatically to another record high figure of 2,505 hearings which represents an increase of 613 or 29% in comparison to 2011; which itself had seen representation at 1,467 which was 138 or 10% higher than the previous year.

## Advice NI Tribunal Representation\*

DLA	ESA	Other	Total
860 (812 in 2012)	1,537 (922 in 2012)	108 (158 in 2012)	2,505 (1,892 in 2012)
30% Allowed	32% Allowed	21% Allowed	31% Allowed



# Case Studies

## Vine Centre

Client called at the Vine Centre for help with completion of ESA and DLA forms. ESA claim was successful, but DLA was not awarded. Client was assisted with appeal through referral to the Belfast Citywide Tribunal Service for representation. The Appeal was allowed and additional benefit awarded. The client was also referred for counselling, initially through WAVE and then referred to Everton Complex for PTSD trauma counselling. Client was also referred to Victim Support, who after assessment provided £600 towards a break in Northern Ireland and a further £600 towards a further education course.

## Limavady Community Development Initiative

Client was married, self-employed man who was diagnosed with prostate cancer 2 years ago. Client had a critical illness policy in place but his insurer refused to pay out the £100k the client should have received, due to a technicality around the grade of the cancer. This was exacerbated by one specialist listing the cancer incorrectly as the excluded grade. Client faced losing their home and their business. The adviser took on the case; liaised with both the specialist and the insurer and managed to secure entitlement to an insurance pay-out to which the client was entitled. This took over 6 months to achieve and the adviser referred the client to Debt Action NI who worked with the mortgage lender

to prevent repossessing the home whilst the insurance claim was on-going.

## Disability Action

Two elderly sisters (both in their eighties) living together most of their lives. One sister was profoundly disabled; the other sister was the carer.

They both contacted the adviser with a housing enquiry and the adviser dealt with their specific query. The adviser also asked if they would like to have a benefit entitlement check carried out on their circumstances. It turned out that for years they should have had Severe Disability Premiums and one underlying Carers Premium payable within their respective Pension Credit awards. After prolonged correspondence and in-depth investigation, Pension Credit acknowledged the entitlements and arrears were paid amounting to £25,000.

## Ligoniel Improvement Association

As part of the SSA Benefit Uptake programme the adviser received a referral from the Advice NI team regarding an elderly couple with potential benefit entitlement. The adviser identified that the gentleman was in receipt of DLA high rate mobility and middle rate care and both were receiving State Retirement Pension. The adviser assisted the lady with application forms for Attendance Allowance,

Pension Credit, Carers Allowance and Rates Relief. Rates relief was paid in full and they received £22 per week Pension Credit however the lady's Attendance Allowance application was disallowed. The adviser appealed the decision, represented the case to appeal where the lady was awarded high rate Attendance Allowance at £79.15 per week back dated for 62 weeks and both received a higher amount of Pension Credit including carers premiums backdated for 62 weeks, amounting to a new weekly total of £617.59 an increase of £287 per week and they also received back dated money amounting to £16,414.50. This made a great difference to the quality of life of this couple.



### North West Advice Service

A client was awarded zero points following a medical assessment for ESA. An appeal was lodged and following the hearing the appeal was also disallowed. A Statement of Reasons was requested following the appeal and leave to appeal was granted by the Legally Qualified Member. At this stage the case was referred to the Law Centre NI in order to progress to the Commissioner. At the Commissioner Hearing, the Commissioner found that the tribunal erred in law, the decision was set aside and the case is currently awaiting relisting for another hearing.

### Omagh Independent Advice Services

A couple in their 80's made an enquiry in relation to their rates bill. A full benefit entitlement check was carried out and assistance was provided with two applications for Attendance Allowance. Both applications were successful, which in turn resulted in underlying entitlement to Carers Allowance being secured which triggered entitlement to Carers Premium and Severe Disability Premium entitlements were also secured within Pension Credit. In total, the couple's weekly income increased by £326.35 per week.

### NIACRO

The client was sentenced to 5 months imprisonment and during this period correspondence was received from the Social Security Agency's Debt Centre NI stating that the client has been overpaid ESA and that this amount was recoverable.

The adviser drafted a letter challenging the decision citing that the client did not have the opportunity to report his change in circumstances and also referred to the arrangement whereby the Prison Service reports twice weekly to the Social Security Agency details of new committals to prison. A satisfactory outcome was secured for the client.

### Magherafelt District Advice Service

Client was referred to the advice service by Women's Aid following the breakdown of an abusive relationship. She had parental responsibility for 3 children and had been ejected from the marital home. The client had no income and although Women's Aid helped her to secure accommodation she had no means of providing for herself or her children.

The adviser was able to assist the client secure entitlement to the following: Income Support; Child Benefit; Child Tax Credit; Child Maintenance; a Community Care Grant; and assistance via the Warm Homes Scheme. This assistance helped to ease the stress and anxiety of the client.

### Ballynaveigh Community Development Association

Client sought advice as she was subject to a HMRC compliance check regarding her tax credit award. HMRC believed that they had discovered financial links to the property which indicated that there was a potential undisclosed partner. The case went

to an appeal hearing which found in favour of the client which resulted in a £12,000 overpayment decision being overturned.

### East Belfast Independent Advice Centre

Client was in his 40's and suffered from long term depression and post-traumatic stress disorder. Following the break-up of his marriage he began drinking heavily to cope with his depression and also to block out painful flashbacks. Jim lived in Supported Accommodation as he needed the input of a Support Worker and other staff. Jim received Employment and Support Allowance but following a reassessment it was decided he was no longer entitled to ESA. The client's social worker referred him to EBAC for assistance to appeal the decision.

The adviser prepared a submission on behalf of the client and sought evidence from the Social Worker that showed that his flat was indeed supported living. The Social Security Agency refused to have the decision overturned before it proceeded to tribunal. In this case the hearing did not proceed as the tribunal awarded the client Employment and Support Allowance on the basis of the submission and the evidence from his Social Worker.

### Housing Rights Service

Client was a young man with access rights to his 3 children. He had mental health and addiction problems and had been living between hostels for a considerable period of time while waiting for social housing. Just after the client was remanded

to prison he was offered a tenancy by NIHE which was subsequently withdrawn when they became aware that the client was in prison. At this point he approached the HRS prison adviser for help.

The adviser appealed the decision on the basis that the client did not need to be physically present at the property in order to be entitled to Housing Benefit not to accept the tenancy (referring to Commissioner's Decision: CH/2957/2004). Following a lengthy appeal process NIHE agreed to pay Housing Benefit and to reinstate the offer.

### Dove House Advice Services

Client was disabled and was also a lone parent caring for her daughter who also had a disability. She was not getting the disability element within her tax credit award and this was identified when the client approached the advice service for assistance with her renewal application. Tax Credit Office backdated one month and the adviser further requested either backdating for the previous complete tax year. Following lengthy correspondence the outcome for the client was one year backdating amounting to the sum of £3,000.

In addition, the client was assisted with a Community Care Grant review to the Social Fund Commissioner where the original decision to disallow payment was overturned and an award of £1,630 was made. The family was also referred to the Woman's Advocacy project and both mother and daughter received ongoing support and assistance.

### Special Educational Needs Advice Centre (SENAC)

The advice line was contacted by a parent whose child was struggling to learn and progress and was at risk of being suspended due to behavioural issues. The child was also facing challenges through speech and language delay. There was very little support in place for the child.

The adviser guided and supported the family through the process of accessing and securing an appropriate level of support including speech and language therapy and classroom assistance which enabled the child to cope in school and begin to settle and progress.



