



Why advice matters

Discussion Paper:

Welfare Reform and the Value of Independent Advice

Northern Ireland Advice Services Consortium

June 2013

NIASC

Foreword

The Northern Ireland Advice Services Consortium is committed to representing the views of advisers and clients on issues of fundamental importance and there can be little doubt that proposals contained within the Welfare Reform Bill will have far-reaching repercussions.

The message of this discussion paper is that advice matters. Frontline advisers, backed up with specialist legal advice, provide an indispensable service in order to support people to know about and access their rights and entitlements.

The Welfare Reform Bill before the Assembly will bring huge change for the people who turn to the Consortium for help. While the changes will be positive for some, others will face difficulties. Regardless of how they are affected, these changes will create anxiety or uncertainty for most. Independent advice services will therefore continue to play a key role in helping people navigate through these difficult times.

This paper sets out the vital services we deliver in communities across the region and how the changes are likely to affect the vulnerable people we serve. We hope the paper will stimulate discussion on how the advice sector can best help people in need cope with this major transformation and contribute to a debate about planning for the future of advice services at this crucial time.



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Introduction

Independent advice agencies provide services in every community in every locality in Northern Ireland. Access to advice supports people to receive the benefits they are entitled to or resolve problems before they escalate. Timely debt advice, for example, enables people to alleviate their money problems and take charge of their financial future. Newcomers to Northern Ireland face particular difficulties and the advice sector plays a critical role in enabling migrants to enjoy their legal rights and entitlements.

The next twelve months will herald the biggest change to the welfare system in a generation with a significant effect on advice services across Northern Ireland. Recent changes to the social security system have already created an increased demand for advice services. The anticipated introduction of the Welfare Reform Bill this autumn will escalate the need for accessible advice as those affected struggle with uncertainties about the changes.

This paper gives an overview of the work of the advice sector in Northern Ireland and the likely impact of welfare reform on advice services. First, it outlines the role played by advice services. Second, it outlines the demand for advice and representation. Finally, it raises discussion points in relation to meeting the growing need for advice.

Part 1

How the Consortium delivers help at the frontline

Overview of services provided through the Consortium

The Northern Ireland Advice Services Consortium is comprised of two generalist advice providers (Citizens Advice and Advice NI) and a second tier advice provider (Law Centre (NI)) which picks up particularly difficult cases that cannot be resolved locally. Between them, clients across Northern Ireland have access to 100 main advice centres and 175 outreach services.

Generalist advice is provided on a wide range of topics including benefits, debt, employment, housing, consumer issues, immigration, health, legal problems, travel, tax, education and money advice.

Specialist advice is available on particular subjects, for example housing and debt, where comprehensive, expert knowledge of a specific topic defines the service provided. Bespoke advice services are tailored towards addressing the barriers experienced by definable target client groups, for example those affected by cancer and their families, older people seeking to maximise their incomes, lone parents or people with disabilities.

Consortium members provide advice through a number of methods. These include physical offices, phone services, real time web advice (e.g. webchat), email, SMS and outreach services to maximise local access to services. In addition, consortium members provide online self-help information services such as Advice NI debt factsheets, Citizens Advice Adviceguide and the Law Centre's Encyclopedia of Rights.

The uptake of the various frontline access channels¹ to advice breaks down² as follows:

Face to face	51%
Telephone	34%
Email	4%
Letter	5%
Other	6%

The Consortium provides infra-structural support to frontline providers through a range of services; for example information, training, ICT support, help with addressing social policy issues, assistance with governance and finance/funding issues and a broad range of other support functions to allow the frontline services to function effectively.

How our advisers and advocates help

Advisers in advice centres do not tell people what to do; they explain their options and the possible outcomes of different courses of action. People are encouraged to make their own decisions and act on their own behalf. Advice providers enable people to manage their own problems by focusing on their needs as individuals.

Advisers provide a range of support to individuals who seek assistance:

- interview people face-to-face and by phone to find out what the problems are
- provide advice based on regularly updated electronic information systems
- manage and update relevant online information
- advise people in order to ensure they know about and access any social security benefits or other rights to which they are entitled
- help people to negotiate with companies or service providers such as creditors

Why advice matters

- advocate for people who appeal against decisions, for example social security claims
- write letters to phone companies and service providers on behalf of clients
- help people to prioritise their problems, for example to sort out which debts are most important
- help people with form filling, such as for social security benefits
- refer or signpost people to specialist caseworkers for complex problems or to other agencies when appropriate
- refer externally to other forms of appropriate crisis intervention (for example counselling, food banks)

The Consortium also represents people in court and at tribunals. Advice NI members and local Citizens Advice Bureaux provide representation at social security appeal tribunals and Social Security Commissioner hearings. Law Centre (NI) delivers a specialist referral advice service to frontline advice agencies; advising on complex legal issues and pursuing cases of strategic importance to the Social Security Commissioner and in the higher courts.

Advice services can often resolve problems at an early stage and save both claimants and public services time and money. This can involve gathering evidence to deal with an issue or provide an explanation which may negate the need for an appeal to proceed. The Consortium is able to draw on its collective experience to identify emerging issues and propose policy solutions.



Part 2

Advice services in challenging times

The changing social security landscape

The social security system is facing unprecedented change. The Welfare Reform Bill, which will introduce Universal Credit, is expected to be passed by the Northern Ireland Assembly in autumn 2013. The underlying rationale behind the reform is the simplification of the social security system and to make work pay. The Consortium shares those aims but anticipates that the present programme will result in a major uplift in advice demand.

Universal Credit is the flagship of the Coalition Government's welfare reform programme but it is only one aspect of a reform package which has been underway for some time.

Many changes to the social security system have already been implemented and have impacted on local communities. These include:

- between February 2011 and March 2014 approximately 83,627³ Incapacity Benefit claimants will have been reassessed for Employment and Support Allowance (ESA)
- in January 2011 the Health in Pregnancy Grant was abolished along with a payment for a Sure Start maternity grant for a second or subsequent child
- standard interest rate for support for mortgage interest was reduced in October 2010
- Local Housing Allowance weekly rates were capped from April 2011
- Local Housing Allowance rates for Housing Benefit were reduced from the median to the 30th percentile of local rents in April 2011
- increases in many social security benefits were tied to the Consumer Price Index (CPI) rather than the Retail Price Index, reducing annual uprating of those benefits

- the age at which the Shared Room Rate applies was raised from 25 to 35 in January 2012
- Local Housing Allowance rates to be uprated by CPI from April 2013
- help with childcare costs in tax credits was reduced from 80% to 70% and the taper for withdrawal increased in April 2011
- working hours rules for couples increased for eligibility for Working Tax Credit from April 2012

The changes that will be implemented by the Welfare Reform Bill include:

- a new benefit, Universal Credit, with an emphasis on 'digital first' for applications
- increased conditionality and sanctions
- Personal Independence Payment (PIP) to replace Disability Living Allowance (DLA) for people aged sixteen to 64
- a cap on the total amount of welfare benefits a claimant or a couple receives
- a twelve month limit to payment of contributory ESA (Work Related Activity Group)

Additionally, the draft Bill includes proposals to restrict Housing Benefit entitlement to social housing tenants who are 'under-occupying' their accommodation. Major housing organisations have highlighted that the costs of implementing the spare room tax will be greater than the savings made⁴ and the Assembly Social Development Committee has recommended that this clause is not implemented.

The Bill provides for the abolition of the discretionary Social Fund⁵. Budgeting loans for advance payments of benefit will instead be absorbed in Universal Credit. The Bill will also provide for a 10% reduction in funding for the rate rebate element of Housing Benefit, a support measure which

helps around 220,000 of the poorest households in Northern Ireland by paying all or some of the rates that are due. The Bill also contains powers to require claimants who disagree with a decision to request a mandatory reconsideration before they may appeal. Uniquely, in terms of ESA, the main benefit payable for those unfit for work, what is changing is that there can be no appeal until there has been a mandatory reconsideration and there can be no payment of ESA during the mandatory reconsideration stage. The Consortium believes that this may well cause hardship, and in extreme cases homelessness and destitution, specifically for ESA claimants.

A particularly significant change is the reform of DLA. A key driver for reform of DLA is to make savings of 20% on expenditure. Research by the Institute for Fiscal Studies on behalf of the Law Centre in 2010 demonstrated that Northern Ireland would be hardest hit by changes to the tax and benefit system between 2010/11 and 2013/14

because of the high numbers of those in receipt of DLA and the high numbers of families with children who would be affected by the changes.⁶

Information produced by the Department for Social Development⁷ has attempted to assess the impact on households across Northern Ireland. For example, in terms of people with disabilities, approximately 27,000 DLA claimants in Northern Ireland will be assessed for eligibility to PIP from autumn 2013 until October 2015, with a further 91,000 reassessments taking place between October 2015 and October 2017. It is estimated that 25 per cent of those Disability Living Allowance recipients who will be reassessed before October 2015 will not be eligible for PIP and will receive no award, with a further 32 per cent seeing a reduction. It is estimated that a total of 8,224 claimants may be affected by the proposed time limiting change to those claiming contributory Employment and Support Allowance for those in the Work-Related Activity Group.

The impact of the changes on children has been a recurrent theme of the welfare reform debate. Research from the Northern Ireland Commissioner for Children and Young People in 2012 flagged up the potential impact of welfare reform on children's rights.⁸ A total of 21% of children in Northern Ireland live in relative poverty.⁹ In 2013 the IFS found that the tax and benefit changes introduced since 2010 will account for the significant increase in relative child poverty expected over the period up to 2020.¹⁰ Recent evidence from research carried out in Britain suggests that over 500,000 people are now reliant on food aid.¹¹ The report suggests that changes to the benefit system are the most common reason for people using food banks.

In March 2013, it was reported that 25,000 Northern Ireland Housing Executive (NIHE) tenants were in rent arrears and that NIHE was witnessing tenants relying on 'pay-day loans' to pay their rent.¹² In April 2013, the Poverty and Social Exclusion research team at Queen's University reported that



over a third of households in Northern Ireland are deprived and that the proportion of families unable to heat their homes is at an all time high of 13%.¹³ In May, the DHSSPS reported that life expectancy in the most deprived areas is lower than for those living in the least deprived areas.¹⁴

In April 2012, the Low Incomes Tax Reform Group launched a research report ‘Digital Exclusion’¹⁵ which highlighted that the key digitally excluded groups are typically those who are also socially disadvantaged. For example, socially excluded groups and minority groups for whom the sources of exclusion are multiple and serious will include factors such as disability, learning difficulties, ethnic origin, location, culture or language. Digital exclusion is about more than not having access to a computer. It is not enough that citizens are able to access online government services – a sufficient level of digital literacy is required to be able to recognise when information is needed and to have the ability to locate, evaluate and make effective use of the online systems.

This is the backdrop against which the advice sector will continue to seek to support many of Northern Ireland’s most vulnerable groups.

Demand for advice and representation

The demand for advice has grown steadily over the last number of years. Since the start of the current recession in 2008/09, advice enquiries to Consortium members have risen. Overall, between 2008/09 and 2011/12, the Consortium has dealt with 2,307,528 advice enquiries. Over the same period, the Consortium has provided 1,284,424 benefit advice enquiries and handled 333,807 debt advice enquiries.

Demands for representation services have also grown. Overall, between 2009/10 and 2011/12, the Consortium has provided representation in 12,099 cases.

Information provided by The Appeals Service shows an increase in the number of hearings since 2008/09:

Year	Hearings arranged
2008/09	16,940
2009/10	18,181
2010/11	20,787
2011/12	22,108

Between April 2009 and December 2012, a total of 18,861 ESA appeals were heard and had received a final outcome by The Appeals Service.¹⁶ Of the ESA appeals that had received a final outcome (18,861), 6,086 (32.27%) resulted in a more advantageous outcome i.e. the allowance was increased or there was a direction that a new award be made.

Since the start of the migration from Incapacity Benefit to ESA, 50,789 claimants have started the reassessment journey. Of those claimants, 43,942 claimants have been assessed by a healthcare professional, and 30,317 are entitled to ESA as a result of reassessment. The percentage of claimants being placed in the support group is 35.6%. The percentage of claimants being placed in the work-related activity group is 34.4%. The percentage of customers that are disallowed so far is 30%. So far, 70% of those who are disallowed from ESA appealed the decision. Of the 2,442 appeals that were heard by an independent tribunal to date, 907 were upheld in favour of the claimant (37%).¹⁷

Anticipated demand for advice and representation

A key aspect of Universal Credit is that it will be underpinned with a switch to digital claiming.

Government's move from offline to digital will require claimants not only to have access to the internet but to be digitally literate in order to navigate government websites and complete their claim online. Research has shown that those on the lowest incomes are less likely to have access to the internet (Low Incomes Tax Reform Group, Digital Exclusion, 2012, p16). Compounding this is the fact that Northern Ireland has the lowest rate of internet users (79%) in the UK (Office for National Statistics, Internet Access Quarterly Update, Q1 2013) and the Consortium also noted the issues raised in the Assembly debate on 18 June 2013 in relation to broadband provision in rural areas of Northern Ireland. Evidence from Citizens Advice Scotland suggests that 76% of claimants struggle with internet usage.¹⁸ Findings from the Northern Ireland Omnibus Survey January 2013¹⁹ highlight the following:

■ **Q4. If you had to make an online claim for Universal Credit or any social security benefit where would you be most likely to access the internet?**

8% would access the internet via advice services

4% would use computers in the local Jobs and Benefits Office

■ **Q10. If you were to need help to understand information sent to you about benefits or tax credits, where would be your first point of contact?**

23% would use an advice centre

12% would use a Government Helpline

6% would use NI Direct

The Social Security Advisory Committee (SSAC) has recently underscored the need for claimants of Universal Credit to have access to welfare advice and computers.²⁰ SSAC Chairperson, Paul Gray,

commented that 'it is inevitable that many claimants will require additional support in making and managing their claims' for Universal Credit.

Universal Credit

Universal Credit (UC) will replace a number of out of work and in work benefits. Modeling carried out by the Department for Social Development estimates that UC will affect 287,000 households in Northern Ireland; 102,000 households will be better off under UC, but 86,000 households will be worse off and for 99,000 households there will be no change. DSD estimates that 620 households will be affected by the 'benefit cap' in Northern Ireland, affecting a total of 3,120 children. 61% of households which will be affected by the benefit cap will lose up to £50 per week.

Personal Independence Payment

Currently, there are approximately 194,000 DLA claimants in Northern Ireland. There are just over 118,000 DLA claimants of working age (aged 16 – 64). DSD estimates that approximately 27,000 DLA claimants in Northern Ireland will be reassessed for eligibility to PIP from autumn 2013 until October 2015, with a further 91,000 reassessments taking place between October 2015 and October 2017. A DLA form takes at least an hour to complete which necessitates advice agencies using an appointments system in order to manage demand. Appointments at advice centres for the completion of DLA forms are often fully booked several weeks in advance. Recent modeling by DSD shows that over 50% of existing DLA claimants will be adversely affected when reassessed for PIP between autumn 2013 and October 2015. The Consortium anticipates that many claimants will want help from an advice agency with their PIP application and regarding subsequent decisions, thereby putting greater pressure on advice services.

Employment and Support Allowance

The draft Bill proposes to time limit contributory ESA to one year for those in the Work-Related Activity Group only. This would apply to all new claims and those existing claimants who have already received a year or more contributory ESA as at the implementation date. It is estimated that a total of 8,224 claimants may be affected by the proposed time limiting change. These claimants are within the Work Related Activity Group and the Assessment Phase and will have been claiming contribution-based ESA for one year or more.

Appeals and representation

As claimants face unprecedented change to the benefit system, many will seek to challenge a withdrawal of benefit or a change to benefit en-

titlement through the tribunal system. Research has clearly demonstrated the importance of advice and support for those challenging a refusal of benefit through the tribunal system.²¹ The research also underscores that advice agencies do not always have sufficient capacity to meet demand for support from those requiring assistance. Information obtained from The Appeals Service²² indicates increasing numbers of appeal hearings (16,940 in 2008/09 to 22,108 in 2011/12). This trend of increasing numbers of appeals will undoubtedly continue.

Representation has also been shown to make a significant difference to the likelihood of success at tribunal therefore it is likely that claimants will seek representation in increasing numbers when their entitlement to benefit is called into question. The following appeal figures concerning ESA exemplify the situation:

ESA appeals, representation and success rates November 2009 to April 2012

	Total	Represented	Unrepresented
ESA cases	16,827 cases	32.77%	67.23%
Success rate	31.80%	53.53%	21.11%

Figures reproduced from *Frontline* 84, Summer 2012, page 16

Part 3

Future role for advice services in welfare reform context

The potential impact of welfare reform on advice services is widely acknowledged.

Work and Pensions Committee: Universal Credit implementation: meeting the needs of vulnerable claimants (November 2012)²³

‘There will be a significant increase in demand for advice services for claimants during the four-year period of Universal Credit implementation. We urge the Department of Work and Pensions (DWP) to work with the advice sector to quantify and provide the extra resources necessary to fund re-training of advisers and the additional advice services which will be required to ensure a successful implementation of Universal Credit.’

Government response to Work and Pensions Committee report (February 2013)²⁴

‘The Government recognises the importance of independent advice and support. We are working with the voluntary and advice sector to start preparing for the introduction of Universal Credit. The Cabinet Office and The Big Lottery Fund (BIG) have jointly created a £65 million Advice Services Transition Fund to support the advice sector across the UK, between April 2013 and April 2015, develop new ways of working such as working in partnership with other organisations. We are developing a Local Support Services Framework, which will address what support Universal Credit claimants, including those with complex needs, will require, what particular services they will need and how they will be provided through existing and new arrangements.’

NI Assembly Social Development Committee (February 2013)²⁵

‘The Committee acknowledged the key role that the independent advice sector plays in providing advice on the benefits system to claimants and

the potential increase in the demand for advice services as a result of the changes to the current system. The Committee noted that the Coalition Government has agreed a £65m fund, created by the Cabinet Office and the Big Lottery Fund, to support the advice sector across the UK between April 2013 and April 2015, as Universal Credit is rolled out. The Committee recommended that additional resources are made available to the independent advice sector, including local advice centres, in NI during this period and subsequent years, to ensure that all benefit claimants can access independent advice relating to the new system.’

Universal Credit: Local Support Services Framework (February 2013)²⁶

‘Section 3: What services will be needed?’

The existing benefits system already calls for a number of services to be provided locally for claimants. Many of these will continue.

It is anticipated that the demand for services will change; some will decline, (for example the extensive advisory service needed to serve the complicated network of existing benefits); whilst others will remain at a similar level (for example, support for homeless claimants). However, because UC introduces some changes there will be a number of new incremental requirements, especially in the early transition stages, and this framework seeks to address these new requirements.’

Social Security Advisory Committee: Occasional Paper No. 10 (May 2013)²⁷

‘Provision of support to claimants:

The Committee regards the LSSF as providing a valuable framework within which support can be provided and is of the view that it represents a good starting point. However, ahead of the October roll-out of UC, this needs to be translated into

a more specific set of appropriately resourced arrangements which give consideration to:

- the extent to which support services should be offered locally, and the merits of developing an integrated national and local network of support to avoid duplication of effort and promote a holistic approach;
- an integrated support services framework involving national and local providers and central government departments which can ensure that support services are joined-up and a variety of claimants' needs are met efficiently and effectively.'

Northern Ireland has, to date, not developed an equivalent support framework.

Public Accounts Committee - fifth report, Department of Work and Pensions: Responding to change in job centres (June 2013) ²⁸

'... some people will need help to manage claims and job searches online, and this is likely to increase the burden on third parties ... The department should ensure that there is sufficient support in place to assist vulnerable claimants. It should also include an assessment of the burden on third party advisers in helping people online as part of its monitoring of online take-up under Universal Credit.'



Part 4

Future demand for independent advice services in welfare reform context

The Northern Ireland Advice Services Consortium is clear that not everyone will need assistance to cope with welfare reform. However, there will be a range of people who, because of their circumstances, will need help and support in order to

secure their rights and entitlements. In order to respond to the additional demand from these people, the Consortium believes that the following issues require further consideration.

Client-led demand

<p>Vulnerable clients needing enhanced support</p>	<p>SSAC examples of risk factors for claimants within Universal Credit</p> <p>Individual characteristics including, but not limited to, having:</p> <p>a mental health condition; a physical impairment; a sensory impairment; a learning disability; a cognitive impairment; a substance dependency; a low level of literacy; difficulty in communicating; limited or no understanding of English.</p> <p>Circumstances, including but not limited to:</p> <p>homelessness; living in supported housing or temporary accommodation; being released from prison or discharged from hospital; living in an isolated or rural location; experiencing a bereavement; being made redundant; experiencing domestic violence or threats of it; being a victim of crime; having children from a previous relationship or stepchildren; being 'financially precarious' i.e. having no savings, no reserves to deal with unexpected items of expenditure; becoming ill or having an accident.</p> <p>Existing relationships, including but not limited to:</p> <p>having little or no family or other support network; being dependent on support from family members, friends, social care or other services; having a caring commitment; being socially isolated.</p> <p>External factors, including but not limited to:</p> <p>lacking local support services; lacking access to the internet and online services; experiencing poor economic conditions; experiencing changes to the benefit system.</p>
<p>Increased demand for existing services</p>	<p>Information (for example regarding tax credit changes)</p> <p>Advice (for example regarding reduced mortgage support, Housing Benefit cut to 30th percentile)</p> <p>Tribunal Representation (eg demand for representation at ESA tribunals)</p>

<p>New demand generated by features of welfare reform</p>	<p>Information aimed at creating greater awareness and understanding amongst the public of the changes to the social security system</p> <p>Online access, awareness, assistance, assisted self-help</p> <p>Budgeting and money advice in order to cope with opening bank accounts, monthly payments, housing costs, split payments</p> <p>Conditionality and sanctions</p> <p>Benefit cap</p> <p>Loss-of-benefit issues (for example the ESA WRAG 365 rule, PIP, under-occupancy in social housing sector)</p> <p>Monitor accessibility issues to ensure service improvements to advice clients are delivered</p>
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Adviser-led demand

<p>Support regarding 'current' benefits system</p>	<p>Information, Publications, Training, Specialist Support</p>
<p>Support regarding 'new' benefits system</p>	<p>Information, Publications, Training, Specialist Support</p>
<p>Identification of risks and vulnerabilities as 'new' system implemented</p>	<p>Social policy work in relation to proactively and reactively assessing intended and unintended consequences of changes to the social security system</p>
<p>ICT and case management</p>	<p>Increasing digital capacity (literacy and infra-structure). Developing, updating and amending online resources; implementing changes to case management systems to ensure quality advice provision</p>
<p>Partnership working</p>	<p>Developing collaborative approaches to providing advice services including collaboration with and between councils and other advice providers</p>
<p>Resources</p>	<p>Assessing other needs of advice sector in terms of premises, staffing, equipment</p>

Conclusion

The Consortium believes that a wide range of vulnerable, low-income individuals and households will require a variety of independent advice services in order to navigate their way through the changes proposed within the Welfare Reform Bill. For example the SSAC paper clearly identified the types of people who will undoubtedly require assistance; and the Local Support Services Framework document highlighted the type of support that needs to be available, for example continued availability of existing services, and additional services to support the new features of Universal Credit such as online assistance and budgeting advice.

The purpose of this Discussion Paper is to highlight not only the value of independent advice services, but the critical necessity to future-proof these services and ensure that they are fit-for-purpose to respond to the additional demands that will be placed upon them.

The Consortium has concluded that a number of important Discussion Points must be addressed without delay. These are set out below.

Discussion points

1. How can the independent advice sector assist with the smooth introduction of welfare reform proposals?
2. How can anticipated increased demand on advice services as a result of changes to the social security benefit system best be met?
3. How will those people who will be particularly affected have access to targeted independent advice and support that meets their needs?
4. What additional resources will be required over the short – medium term to ensure that (i) people have maximum access to the independent advice services they need and (ii) the independent advice sector is fully supported to meet this demand?
5. How can partnership working (between advice providers, with government and others) be enhanced to maximise effectiveness of service provision at a local and regional level?

Footnotes

- 1 Excludes online self-help services
- 2 2011-12
- 3 www.niassembly.gov.uk/Assembly-Business/Official-Report/Committee-Minutes-of-Evidence/Session-2012-2013/May-2013/Incapacity-Benefit-Reassessment-DELSSA-Briefing/
- 4 Bedroom Tax will cost more than it can save, say housing experts, April 2013. www.nifha.org/press-room/index
- 5 E.g. crisis loans and community care grants
- 6 Browne, J (2010) The Impact of Tax and Benefit Reforms to be Introduced Between 2010 – 11 and 2014-15 in Northern Ireland, IFS Briefing Note 114
- 7 Department for Social Development website, www.dsdni.gov.uk
- 8 Horgan, G & Monteith, M. (2012) Welfare Reform, Making Children Visible: Assessing the Impact on Children, NICCY
- 9 Improving Children's Life Chances – The Second Year: A Report to the Assembly as Required by Article 12(7) of the Child Poverty Act 2010, OFMDFM, March 2013
- 10 Browne, J., Hood, A. & Joyce, R. (2013) Child and Working Age Poverty in Northern Ireland from 2010 to 2020
- 11 Cooper, N. & Dumbleton, S, (2013) Walking the Breadline, The Scandal of Food Poverty in 21st Century Britain, Church Action on Poverty/Oxfam
- 12 www.bbc.co.uk/news/uk-northern-ireland-2170378
- 13 www.poverty.ac.uk
- 14 www.dhsspsni.gov.uk/index/stats_research/stats-equality.htm
- 15 LITRG Research Report, 'Digital Exclusion' www.litrg.org.uk/Resources/LITRG/Documents/2012/05/digital_exclusion_-_litrg_report.pdf
- 16 AQW 19061/11-15
- 17 www.niassembly.gov.uk/Assembly-Business/Official-Report/Committee-Minutes-of-Evidence/Session-2012-2013/May-2013/Incapacity-Benefit-Reassessment-DELSSA-Briefing/
- 18 www.cas.org.uk/publications/offline-and-left-behind
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- 21 McKeever, G. (2010) Redressing Users Disadvantage, Law Centre (NI); McKeever, G. (2011) Supporting Pre-Hearing Information, Advice and Support in Northern Ireland, Law Centre (NI)
- 22 www.lawcentreni.org/Publications/Frontline/Frontline84.pdf
- 23 www.publications.parliament.uk/pa/cm201213/cmselect/cmworpen/576/57602.htm
- 24 www.gov.uk/government/uploads/system/uploads/attachment_data/file/186678/uc-wpsc-response.pdf
- 25 www.niassembly.gov.uk/Documents/Reports/Social-Development/8856%20Complete%20Version.pdf
- 26 www.gov.uk/government/uploads/system/uploads/attachment_data/file/181395/uc-local-service-support-framework.pdf
- 27 <http://ssac.independent.gov.uk/pdf/occasional/implementation-uc-claimants.pdf>
- 28 www.publications.parliament.uk/pa/cm201314/cmselect/cmpubacc/136/13602.htm



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Welfare Reform and the Value of Independent Advice

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