

Advice NI response to
the Department for
Communities Equality
Impact Assessment
Consultation

February 2021

Advice NI 1 Forestview
Purdy's Lane, Belfast BT8 7AR

The Department for Communities Equality Impact Assessment - Draft DfC Budget 2021-2022 document details the DfC proposed Draft Budget 2021-22 allocations and how they will impact on the Department's ability to deliver public services.

Consultation Document: [Equality Impact Assessment - Draft DfC Budget 2021-2022 | Department for Communities \(communities-ni.gov.uk\)](#)

How to respond:

- Submit your responses online: [DfC Draft Budget 21-22 consultation - Equality Impact Assessment Review - NI Direct - Citizen Space](#)
- Email your responses: Budget21-22@communities-ni.gov.uk

Deadline: Thursday 25 February 2021

Executive Summary

This consultation response wishes to express in the strongest possible terms opposition to the proposed Department for Communities budget allocation which includes no allocation for the independent advice sector to support welfare change. In fact, given that this funding has been in place since 2016, this equates to a £1.5m reduction in funding to the advice sector which provides help and support to some of the most vulnerable in our society, including young people, older people and people with disabilities.

The Department for Communities, the Department of Finance and the NI Executive must act to ensure that the vision set out in the 'Evason' Welfare Reform Mitigations Working Group Report is protected; that advice services funding is included as part of the NI Executive funding package for Welfare Mitigations; and that independent advice services relating to supporting people with welfare changes receives the £1.5m in funding to enable these essential services to continue.

Background

Advice NI and the Independent Advice Network offer free and impartial advice on a number of different issues. You can speak to an adviser on matters such as Universal Credit and Benefits, Money & Debt, Tax & HMRC products and the EU Settlement Scheme. Advice NI also works in partnership with its 69 members providing generalist and specialist advice in locations throughout Northern Ireland.

Our members are ideally placed to provide local advice to local people. Together, Advice NI and our members can provide advice on issues including housing, employment, consumer and disability care. In the last financial year, the organisation and our members dealt with more than 500,000 advice queries.

ALL FIGURES FOR REPORTING PERIOD APRIL 2019 – MARCH 2020

THE INDEPENDENT ADVICE
NETWORK DEALT WITH...

540,983 ENQUIRIES

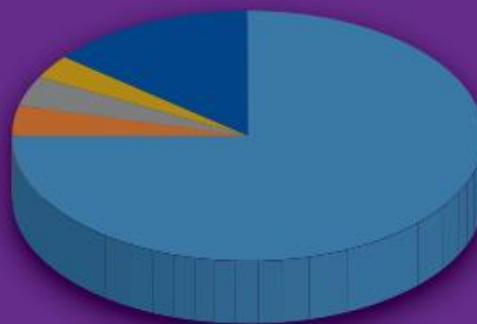
THE INDEPENDENT ADVICE NETWORK



- Action on Hearing Loss
- Advice North West
- Advice Space
- Age NI
- Apex Housing Association
- Ardsyne Association
- Ballynagh Community Development Association
- Ballykhan Community Forum Advice
- Belfast Unemployed Resource Centre
- Causeway Women's Aid
- Chinese Welfare Association
- Choice Housing Association
- Citibank Foundation
- Clanmillis Housing Association
- Community Advice Antrim and Newtownabbey
- Community Advice Arts and North Down
- Community Advice Armagh
- Community Advice Barbridge
- Community Advice Causeway
- Community Advice Craigavon
- Community Advice Fermanagh
- Community Advice Lisburn and Castlereagh
- Community Advice Newry, Mourne and Down
- Compass Homes
- Compass Advisory Network
- Dunask Community Outreach
- Disability Action
- Dove House Advice Services
- East Belfast Independent Advice Centre
- Employers for Childcare
- EPIC
- Falls Community Council
- Falls Women's Centre
- First Housing and Smartmove
- Fosterling Network NI
- Glenisland Community Development Ltd
- Habitat Housing Association
- Housing Rights
- LIJSE
- Ligniel Improvement Association
- Lisnady Community Development Initiative
- Mid East Antrim Community Advice Services
- Mid Ulster AgeWell
- Migrant Centre NI
- Mindwise New Vision
- Neighbourhood Development Association
- NIACRO
- North Antrim Community Network
- North West Life Long Learning
- North West Taxi Proprietors Ltd
- Omagh Independent Advice Services (OIAS)
- Queens Students' Union Advice Centre
- Radius Housing Association
- Resource Centre Derry
- Rosemount and District Welfare Rights Group
- Royal British Legion
- Rural Support
- SCA Ltd
- Shelter Northern Ireland
- South East Fermanagh Foundation
- South Tyrone Empowerment Programme
- South City Resource and Development Centre
- Special Education Needs Advice Centre (SENAC)
- Tar Island
- Ulster University Student Support
- Upper Springfield Advice Services
- Yine Centre
- Ware Trauma
- Windsor Women's Centre



**THE INDEPENDENT
ADVICE NETWORK WORKLOAD**



- 75% Welfare Benefits
- 4% Debt
- 4% Housing
- 3% Employment
- 14% Other

The full list of Independent Advice Network members and their contact details can be found on the Advice NI website, www.adviceni.net

Introduction

The welfare advice funding package can be traced back to the Stormont House Agreement (2015):

“The Executive, in preparing its budget for next year, will provide additional funding for independent advice services in recognition of the complexity of welfare and tax credit changes.”

And can also be traced back to the Welfare Mitigations Working Group (‘Evason’) Report (2016):

“It is acknowledged in the Agreement that access to skilled, independent advice will be of critical importance in managing, and helping people to negotiate, all of the changes in the legislation. There are many critical points at which people - especially those who are vulnerable as a result of, for example, mental health problems - will need to be directed towards the support that will be available. We can foresee four major areas of work: the time limiting of contributory ESA; the move from DLA to PIP for those of working age; the new sanctions regime and the introduction of universal credit ... The resources provided under the Agreement must therefore be a genuine addition to the support already provided.”

Funding for additional welfare reform advisers has been in place since 2016.

The 45 staff employed across the independent advice network under this funding deal with some of the most vulnerable and disadvantaged people and last year they dealt with 126,616 enquires both via the Helpline and via local frontline advice services.

The Executive’s Draft Budget 2021-22 document sets out the Executive’s proposed spending plans for the period from April 2021 to March 2022. The Department for Communities (DfC) Equality Impact Assessment document details the DfC proposed Draft Budget 2021-22 allocations and how they will impact on the Department’s ability to deliver public services.

The DfC EQIA states:

*“The Department’s proposed Budget 2021-22 allocation also includes **no allocation for the independent advice sector to support welfare change. This equates to a £1.5m reduction in funding to the advice sector which provides help and support to some of the most vulnerable in our society, including young people, older people and people with disabilities. Lack of funding for the advice sector, is also likely to impact on a number of Section 75 categories.**”*

Response to Consultation

This consultation response wishes to express in the strongest possible terms opposition to the proposed Department for Communities budget allocation which includes no allocation for the independent advice sector to support welfare change. In fact, given that this funding

has been in place since 2016, this equates to a £1.5m reduction in funding to the advice sector which provides help and support to some of the most vulnerable in our society, including young people, older people and people with disabilities. This will mean 45 jobs losses in the independent advice network – these are skilled, trained and experienced advisers with the knowledge to deliver successful client outcomes.

Impact on people

First and foremost, the main concern is for the thousands of vulnerable people who will suffer and may be denied access to independent advice as a result. The 45 staff employed across the independent advice network under this funding deal with some of the most vulnerable and disadvantaged people and last year they dealt with 126,616 enquires both via the Helpline and via local frontline advice services. The majority of these enquiries were in relation to sick and disabled people needing help with social security benefits including Personal Independence Payments and Employment & Support Allowance. A significant proportion were working age people needing help with the Universal Credit system.

As acknowledged by the EQIA document, the lack of funding for the advice sector is likely to impact on a number of Section 75 categories. Some evidence to support this negative impact is as follows:

- People of different ages

The welfare changes service delivered by the independent advice network focusses on assisting people impacted by welfare reform. For the most part but not exclusively, people most impacted by welfare reform are working age, aged between 16 – state retirement age. Assistance and support has been provided in relation to children claiming Disability Living Allowance reaching age 16 and needing to claim Personal Independence Payment; families with children impacted by the 2 child cap; people aged 16 – 64 impacted by DLA to PIP reassessment; working age people needing help with Universal Credit either as a result of moving from legacy benefits to Universal Credit or because of job loss or reduced hours; supporting ‘mixed age’ couples (a couple where one partner is a pensioner and the other is under pension age) who as a result of Government policy changes must claim Universal Credit as opposed to State Pension Credit.

- Men and women generally

The welfare changes service delivered by the independent advice network supports families impacted by the benefit cap, this is the limit on the total amount of benefit that working age people can get. The benefit cap can be applied through Housing Benefit (HB) and Universal Credit (UC). In June 2016 the benefit cap was introduced at £26,000 a year for couples and households with children and £18,200 a year for single people without children. In November 2016 these thresholds were lowered to £20,000 and £13,400 respectively. Official information highlights that the number of households capped was 1,870 at August 2020 and at August 2020, 77% (1,440) of the total capped households were single parent

households (mostly women), while 23% (440) were couples with children. The average cap was £50 per week; 12% (230) of all capped households have their benefits capped by £100 or more per week. In addition, advisers would routinely conduct 'better off' calculations for people moving into employment, and as the EQIA states women may have particular barriers to employment and economic participation, in particular lone parent households.

- People with or without a disability

The majority of enquires supported by the welfare changes service delivered by the independent advice network supports people with disabilities. Often this is in the form of assistance with Personal Independence Payment applications and assisting people to challenge decisions in the form of Mandatory Reconsiderations and appeals. Equally advisers support people with Employment & Support Allowance applications and assisting people to challenge decisions in the form of Mandatory Reconsiderations and appeals. The service additionally supports the carers of disabled people as their circumstances can be affected by the decisions made in relation to the social security benefits of the disabled person.

- People with or without dependants

Welfare reform has had a huge negative impact on families, in particular the policies of the benefit cap and the 2 child cap. Welfare advisers support families to maximise their income, for example by accessing additional support such as Discretionary Support, Discretionary Housing Payments and conducting Benefit Entitlement Checks to ensure that all entitlements are in place.

In terms of welfare reform impact, it is worth quoting the NI Human Rights Commission:

"We analyse the distributional impacts of tax and social security reforms across a number of other characteristics including disability, the presence of children in the household (and the number of children), the gender and age of adults in the household, and the employment status of adults in the household. The most important results are as follows: • Households with at least one disabled child (according to the core FRS disability definition) experience average losses from the reforms of around £2,000 per year. By contrast, households with adults and children but no disabled adults or children, lose an average of around £50 per year. • Households with greater numbers of functional disabilities experience greater average losses from the reforms. Average changes in net income range from an average gain of just under £550 per year for households with a disability score of zero to average losses of around £1,300 per year for households with six or more functional disabilities. • Households with children experience much larger losses as a result of the reforms than households without children. Losses are especially dramatic for lone parent households, who lose around £2,250 on average – equivalent to almost 10% of their net income. • Households with three or more children are particularly badly affected by the benefit and tax credit reforms with overall average losses of around £2,575, compared to average losses of £50 for households with one child. 9 • Women lose more on average from the direct tax and social security measures than men, mainly because they are more likely to be receiving benefits

and tax credits than men. •By gender and age group, the biggest average cash losses from the reforms are for women aged 35 to 44 and women aged 75 and over. •Overall, groups who are in receipt of relatively large amounts of benefit and tax credit income (such as poorer households, lone parents and households with three or more children) lose out more than average from the reforms.”

Impact on the independent advice sector (supporting people with welfare changes)

In terms of staffing, 13 staff are deployed on the Helpline and 32 staff are deployed in 21 frontline advice organisations across all Council areas in Northern Ireland. All staff have been working flat-out to help people in relation to the social security and welfare reform needs; and staff have moved mountains to continue to provide this service and other assistance to people during the Covid19 pandemic.

Staff deal with some of the most vulnerable and disadvantaged people and last year dealt with 126,616 enquires which included:

- · Providing benefit entitlement checks and income maximisation for clients
- · Identifying, prioritising and explaining to clients their options
- · Providing evidence based support to decision making
- · Providing quality assured, jargon free advice and support
- · Facilitating form completion on behalf of vulnerable clients
- · Advocating on behalf of clients
- · Providing relevant onward referrals (including crisis intervention)
- · Providing a holistic approach to clients’ needs
- · Positively impacting clients and their families’ overall health and financial well-being

No doubt difficult decisions will need to be made regarding the Budget allocation, but we are in the middle of a crisis which we fully expect will get worse, as government support schemes come to an end.

The Independent Advice Network is already working at maximum capacity and has stepped up to the plate to help the DfC with its Covid19 response, including running the Covid19 Community Helpline and providing support at the frontline. Advisers have worked tirelessly throughout the pandemic and are already exhausted and stressed out and now feel like they have been devalued. The proposal not to prioritise this funding within its budget is very short-sighted, will impact on the most vulnerable across a number of Section 75 categories as highlight in the DfC EQIA, at a time when people need all the independent advice they can get.

The social security system is not fixed and still confuses people and if this cut is followed through it will have a very considerable impact on people trying to access independent advice and support. Indeed if anything we need more advisers not a cut of 45 jobs.

Impact on the independent advice sector (broader impact)

In terms of short-sightedness, it is fully expected that the demand for independent advice services will continue to increase both in (2021/22) and beyond due to:

- Increased job loss: (The number of people on the NI claimant count was 58,400 in December 2020, almost double the number recorded in March 2020);
- Furlough ending at end of April 2021 (98,499 on furlough in NI at December 2020) with likely increased need for employment rights advice and increase in Universal Credit applications (114,000 households on Universal Credit at August 2020);
- Future migration of benefit claimants on to Universal Credit & Planned cuts to the UC £20 per week 'Covid19 increase';
- Social security benefit appeals (5,958 PIP appeals pending);
- Delays in issuing National Insurance numbers. For many people this means that they are working on emergency tax codes and for those already experiencing 80% furlough payments this is a further hardship;
- The advice sector is already warning of a debt crisis in NI – Advice NI and its members dealt with over half a million enquiries in 2019/20. During 2020, our debt service dealt with over £28m of debt in more than 7,500 agreements and anticipates that this will only become worse;
- The impact of Brexit, the implementation of the NI protocol and the EU Settlement Scheme; services for Black & Minority Ethnic communities and people from abroad;
- Dealing with the knock-on implications of the pandemic in terms of the personal, social, (mental) health and economic consequences of such an unprecedented event. For example, this may include any Government policy decisions in terms of balancing the public finances which could impact negatively on individuals and households;
- The independent advice sector has stepped up and worked flat out to protect people during Covid19, with many staff deployed to deliver bespoke Covid19 responses, whilst maintaining existing services. Many staff are feeling exhausted, stressed, overwhelmed and now devalued as a result of the DfC

budget allocation. The work and workers of the sector need to be valued, supported and sustained as we emerge from Covid19;

The loss of the additional welfare changes funding will not only impact on the ability of the independent advice sector to deliver advice on social security but will also undermine it's ability to meet these emerging needs and challenges.

Professor Evason contribution

Professor Evason, Chair of the Welfare Reform Mitigations Working Group, has provided the following statement to Advice NI on the proposed Department for Communities budget allocation:

"I was shocked to see the proposed Department for Communities budget allocation which included no allocation for the independent advice sector to support welfare change.

It is clear that some elements of the original welfare reform mitigations package have for the most part worked through in tandem with the implementation of welfare reform, for example DLA to PIP reassessment. However other elements remain essential and indispensable, for example bedroom tax & benefit cap mitigation and the additional independent advice services. Moreover, there is scope to strengthen the current mitigations by closing loopholes and adding new mitigations most obviously in relation to the so-called 2 child cap. I look forward to seeing the necessary legislation passed on these provisions.

As we emerge from the Covid-19 pandemic, there is also the need to anticipate and provide for the impact of so-called 'long Covid', with over 100,000 people testing positive for Covid-19 in NI it is as yet unclear what the longer term needs of some of these people may be. The advice sector will be able to play a key role in supporting these people, as well as monitoring how well our social security system fits this new need.

Plus, as furlough ends and unemployment rises, the need for help with Universal Credit could increase at a rate not seen before and we need to be prepared.

We are going into uncharted waters and should be shoring up our defences not dismantling them."

Case Studies

Case Study

Client rang Helpline as he was awaiting PIP appeal following disallowance during DLA to PIP reassessment process but had not received any supplementary payments.

Advisor completed a full benefit entitlement check with the client.
ESA Support Group. Reassured client re bedroom tax mitigation payment.

No savings/capital, Debt of £2,200.
Client lived alone and no-one claiming carers allowance.
Client suffers from brain injury

Advised on supplementary payments for loss DLA & loss of Severe Disability Premium – advised these should happen automatically after NOA1 form submitted and processed. As this had not yet happened, followed up with DfC Supplementary Payments team to resolve, also offered client referral to local advice centre for face-to-face appointment re the appeal and support re debt and client accepted.

Case Study

Client's wife awarded lower rate of PIP & had appealed.

Needed help to understand supplementary payment letters.

Advised on supplementary payment of 75% of difference for 1 year. As client's wife had 1 year of supplementary payments, advised this was due to stop and the letter was correct.

Adviser carried out a benefit entitlement check.

Based on information provided, client should have entitlement to Pension Credit and advised he ring PC to make claim, advised this can be backdated for 3 months.

Case Study

Client needed to make an application for UC - youngest child turned five and she was IRO IS as lone parent, 2 children 13 & 5.

Carried out a benefit calculation, client would be entitled to UC entitlement of £1,175.07 per month, she will not be financially worse off. Advised regarding an application online. Discussed details of verifying the account and upkeep of her online journal, the need to inform her work coach of any changes and the claimant commitment requirements for job seeking.

Advised on employability options which may be available to her in line with her UC claim and her claimant commitment. She may be expected to work part-time due to the age of her children, that being work within childcare and school commitments. Client has internet access at home and feels she is capable of maintaining the claim. I also provided the UC number if any technical issues. Advised the client about benefit run-on provisions.

Informed the client that the first payment of UC will not be made for five weeks however she will be able to apply for an advance of the payment within her first assessment period, however the advance will need to be paid back. Advised about the UC Contingency Fund

Grant which does not need to be paid back. UC operates on a monthly basis known as assessment periods during which any income will be calculated to ensure that payment of UC is accurate. Payments are paid twice per month by default however the client can opt for monthly payments and the housing costs are paid directly to the landlord. I discussed with the client about budgeting and client is currently in the process of completing a budget to see income and expenses. The client was informed that they may be able to get cheaper energy bills by switching energy suppliers and provided the client with the details of the energy comparison table by consumer council.

Case Study

Client is single parent of one child, considering part time work of 10 hours a week, is worried about it ending her ESA claim and then if she can't handle the work having to move over to UC.

Advised on permitted work, she can do part time work under 16 hours, advised on the earnings limits and the need to inform ESA before starting permitted work. Advised that doing permitted work should not affect her entitlement to ESA and she will still receive payments. Gave number for ESA to discuss permitted work with them directly. Advised client that she may eventually be moved over to UC (UC migration) at some point, if she has no change in her circumstances she will be part of the managed migration. If she is part of the managed migration she will have transitional protection, meaning that if she moves over to UC and is worse off she will receive a top up payment of transitional protection to make up her UC award to what she was receiving under legacy benefits. Asked client if she needed any further advice, client declined but said if she would ring if she needed any other advice.

Case Study

Client rang the Helpline originally for advice when she was turned down for ESA and PIP and was referred over to the local advice agency for face to face assistance. Client rang back to say she was grateful for the referral and all the support she received from the helpline and from the local advice provider. Client is now in receipt of PIP SDL and SM, IR ESA(SG) including premiums after appealing the decisions. Client also attended counselling services facilitated by the local advice provider and stated that her life has been turned around. Client states when she called the Helpline originally her life was falling apart and she didn't know where to start or where to turn, she says both the Helpline and the local advice agency enabled her to start the journey, and the local advice provider provided invaluable assistance with fantastic end results. This client also sent in a poem about how she valued the service.

Case Study

Client was receiving IB ESA in the support group and HB for private rented accommodation at one-bedroom rate as she lived alone when she contacted the Helpline. She was considering applying for PIP but was worried about going through the process. Client was encouraged to go through with the PIP application and offered assistance through the helpline. When client received the form she contacted the helpline again and was referred out for a home visit with an adviser via a local advice provider to assist with the form.

Client got back in touch when she got her PIP decision, client was awarded enhanced daily living and standard mobility. Client was then advised that this would also increase her ESA award by £64.30 per week so altogether client's income was increased by £172.55 per week. Client was also advised on discretionary housing payments.

Client said that before seeking advice, living on ESA and HB only meant there were weeks she went without heating and electric and now she can't believe how much extra money she will have to improve her quality of life, which will take away all the financial pressure as she suffers from debilitating mental health conditions which were made worse by the financial problems. Client said our service is invaluable, we do a great job and she is very grateful for the assistance provided.

Case Study

Client emailed in for advice, she was on a joint claim of UC with her partner; she was assessed to have LCW&WRA and her husband was her carer as she was on PIP and he claimed CA for looking after her. Client was informed by UC that they could not get a carers element included in the UC award as they already have a LCW&WRA element and you can only get one or the other. Through email advised client that as it is a joint claim and one has LCW&WRA and the other is a carer they can receive one of each element so she should contact UC again to let them know she had got advice on this. UC told the client the same thing when she got back in touch so got client to write on her journal to give consent for adviser to speak to them on her behalf and adviser gave UC helpline a call.

Spoke to UC staff on the phone who said the same as the client, so went through the Advice for Decision Making - F: Universal Credit F5 guidance notes which states that one of each element can be added into joint claims as long as they aren't both in relation to just one member of the couple. Therefore, as one has LCW&WRA and the other is a carer they should have one of each element included in UC. Adviser spoke to line manager and stated that the caring responsibilities had not been confirmed on the claim so that is why the carer element had not been added. Therefore, the adviser said that she would inform the case manager and to let the client know that all they have to do is declare the caring responsibilities on the claim and the carers element should be added in and there should be an underpayment raised for them to receive back payment to when they made their claim. Informed client and she was very grateful for the assistance as they just kept telling her that they were not entitled to the element.

Case Study

Client called the helpline to check if he was getting all benefits he should be entitled to. The cl was living alone getting pip std rate daily living, housing benefit and ESA cb.

It was identified cl had been an incapacity benefit claimant and had been transferred to ESA. Client had never been assessed for means tested entitlement which meant he may have been owed money in premiums which are only paid if a person gets the means tested part of the benefit.

Client was advised to contact ESA and ask to be assessed for means tested ESA. Client called back some weeks later he had been entitled all along and received back dated payment of over £10,000.00 and is now getting the extra premiums he is entitled to. Client was delighted and stated if he hadn't contacted the helpline he would never have known about this, very grateful for help provided.

Case Study

Client phoned Helpline for help with the length of time it was taking PIP to make a decision. Client migrated from DLA to PIP and asked for a paper assessment. Client suffered from several health issues both physical and mental ill including PTSD. Cl has difficulty with his mobility and cannot cope with going to places he is not familiar with. Client has been waiting 17 weeks so far to date.

Client wanted to know what he can do at this stage?

Advised cl to phone PIP ask to speak to team leader or case manager. Check if they are working on assessment with view to making a decision. Cl could inform them of the affect the delay in decision is having on his mental health.

Advised client with his consent I could phone PIP on his behalf. Cl content to make the call.

Advised client he could make a complaint to DFC. Cl has access to internet suggested cl peruse the DFC - Complaints Procedure on NI Direct.

Advised client when he got a decision if he was not happy with the outcome he can ask for MR and Appeal. Gave cl overview of the Appeal process and Supplementary Payments for any loss of DLA.

Advised cl of F2F referral for help with any of the above issues gave overview of referral process.

Asked cl if he could let us know the outcome of decision if and when he received it. Client agreed.

Client returned call to helpline. Cl received award of daily living – enhanced and mobility – enhanced. Client thanked us for our help.

Case Study

A Client contacted the Helpline; they had moved from DLA to PIP but had not been awarded any component of PIP at initial assessment. A face to face meeting was arranged at a frontline advice provider. At this appointment it became apparent that this decision was wrong.

The Client had previously been entitled to HRM/HRC for life but had scored zero points; they had had a significant drop in income with the loss of DLA and the loss of their Severe Disability Premium in their State Pension Credit (we advised them that we could get this income back again on appeal as a Supplementary Payment via the Welfare Mitigations Package).

The Client had got the form completed by a family friend and had received no help for the Assessment process. They had been told that “the DLA was for life so you’ll get PIP too, don’t worry”.

Adviser asked PIP for all the evidence used to make their decision including the full assessment report from Capita.

When the Client received it, they could not believe what the Assessor had recorded as “Fact” – There were so many errors and it was as if it was for someone completely different.

The Client suggested adviser contact his Social Worker & his GP, both of whom were happy to supply supporting evidence once they heard the report details. Client lodged the Mandatory Reconsideration and advised them that they were challenging all Activities and the content of the Capita report. Adviser prepared a Mandatory Reconsideration letter along with the evidence and sent it off.

The Client received notification that PIP had awarded him 12 points for Mobility & 11 points for Daily Living for an ongoing time period. Adviser advised the Client on Supplementary Payments they would be due for a year; also advised re the option (and risks) re lodging an appeal.

The client decided that they wanted to appeal the decision; adviser prepared a Submission for the Appeal and attended the hearing, advising of the process and procedure.

A few days later, the client received notification that they had been awarded Enhanced Daily Living & Enhanced Mobility for an ongoing period. Adviser conducted a Benefit Entitlement Check to ensure all appropriate premiums were put back in place.

Case Study

Client called the Helpline very distressed, tearful and extremely confused.

Client had recently separated and, as she had never been on benefits, did not know what to do. Client's Ex-Partner, she stated, walked away and was not paying towards housing or children, furthermore, the private rent, 3 bed property was in the partner's name only

The client had three children, youngest aged 3 years old.

Client works 20hrs earning £1000 net pm. No disabilities within the household.

Advised client on housing issues.

Advised client on child maintenance issues.

Further advised client to make a claim for Universal credit as quickly as possible to help with finances. Stating the client's eligibility and how to make a claim online and how to go about verification.

Advised client that the claim needed to be completed within 28 days or the claim will close and a new claim will need to be opened. This will not be backdated to initial claim date.

Continued to advise client that, there was a 5-week assessment period before a UC payment will be made. The client will be offered an advance and that this needs to be paid back, if taken. Advised about the UC Contingency Fund grant. Adviser talked about Financial Capability, how to budget, save and to shop around for competitive rates, in relation to, electricity, phone, internet and gas providers.

Carried out a Universal Credit calculation, using information given by the client.

Explained to client a Local Housing Allowance applies when claiming housing costs and this is based on rental costs on post code area. Advised client on eligibility for Discretionary Housing payment due to shortfall in rent caused by LHA.

Furthermore, advised that the client can apply for free school meals for the children and apply for the school uniform grant, when needed. This would help financially and relieve further stress.

Due to client's initial behaviour, asked if client has any health issues, or would need to speak with someone in relation to relationship breakdown and stress. Client stated that she has spoken to her G.P; however, she knows it's initially shock and financial worry and hopes it will pass. She added that she felt more positive and thanked adviser for the help and support.

Additional Information

www.adviceni.net

[Advice NI to lose 45 staff under 'challenging' draft budget](#) - BBC News

[Benefits system in 'dire situation' over lack of funding, MLAs told](#) - BelfastTelegraph.co.uk

[Good Morning Ulster - 29/01/2021](#) - Bob Stronge speaking on BBC Good Morning Ulster

[Commissioner for Older People, Energy Saving, Parenting NI](#) Bob Stronge speaking on BBC

'On Your Behalf'

[Universal Credit and help with benefits](#) Kevin Higgins speaking on BBC 'On Your Behalf'
BBC Spotlight, Bob Sytronge (Tuesday 16th February)

[#StopAdviceSectorCuts](#)



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