



# Advice NI Response To: Doing What Matters Most Draft Programme for Government 2024-2027

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Advice NI  
1st Floor Forestview  
Purdy's Lane  
Belfast BT8 7AR  
**028 9064 5919**  
**[info@adviceni.net](mailto:info@adviceni.net)**

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Doing What Matters Most  
Draft Programme for Government 2024-2027**

**About Advice NI and the independent advice network**

Advice NI is a membership organisation and service provider that exists to provide leadership, representation, support and services for the Independent Advice Network and people in Northern Ireland. We support 65 members across NI, providing advice on benefits, debt, housing, employment and consumer related issues.

Advice NI also delivers a range of advice services to the public via a Freephone helpline which includes Debt & Money, Benefits, Tax Credits & HMRC products/services, EU Settlement Scheme and Business Debt. See [www.adviceni.net](http://www.adviceni.net) for more on the work of the independent advice network.

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[Our latest annual report](#) highlights that over 260,000 enquiries were dealt with by the network, with 76% of the work of the network relating to social security enquiries (amounting to almost 200,000 enquiries) in other words targeting low income households whether in work or out of work.

Since 2019 the Advice NI debt service has advised over 21,000 people deal with £233m of debt.

The Money and Pension Service commissioned a report on the economic impact of debt advice: “Debt advice has the potential to help people to resolve their debt problems and avoid engaging with illegal moneylenders, which could worsen the situation”.

The Money Advice Service (MAS) commissioned Europe Economics to conduct this study available on the MAPS website <https://www.fincap.org.uk/en/insights/the-economic-impact-of-debt-advice>

**Key findings**

The study explored the economic impact of debt advice in several key areas:

**Improved mental wellbeing:** The study found that debt advice had beneficial impacts upon the incidence of depression, anxiety and panic attacks. Estimates indicate that the benefit in terms of reduced mental health care costs due to debt advice is between £50 million and £93 million per year. Debt advice can help people reduce ill mental health, better referral partnerships with this sector could help ease pressure on health services.

**Improved productivity:** The study found that financial distress is a significant cause of lowered productivity in the UK, either through absenteeism or presenteeism-based effects. The study estimates that the annual reduction in absenteeism and presenteeism avoided due to the provision of debt advice is between £67 million and £137 million per year. Personal and Business Debt advice can support people in their jobs and help reduce their stress and anxiety. We can also support small to medium businesses to continue to trade and avoid closing the business down.

**Improved creditor recovery and more efficient recovery process:** The study highlighted that debt advice can have a beneficial impact on creditors through improving the recovery rate of problem debt as well as lowering creditors' costs of pursuing debtors. The researchers estimate that the benefit, in terms of additional creditor recovery and reduced costs, is between £268 million and £596 million per year.

**Reduced risk of entry to further debt cycles:** The evidence is less clear on this outcome, as the timescales of the primary research were not long enough to investigate it. However, the study estimates that the value of deferring consumer entry into a second debt cycle is in the range of £25 million to £48 million.

**Other potential impacts:** The study also highlighted some other potential impacts of debt advice, although the evidence base is not strong enough to draw any firm conclusions. The other potential impacts include: improved business continuity for the self-employed, improvements in family relationships, reduced risk of homelessness, delayed entry into a care home, reduced incidence of desperation crime and increased credit access.

In regard to the PFG areas – debt (including business debt) would support in regard to the following:

Ending violence against women - the debt advice service is involved in a surviving economic abuse pilot to help support victims get debts written off.

Homelessness – We work closely with NIHE and housing associations providing services to tenants in arrears and in debt.

Safer communities – help supporting those who are victims of illegal lending. We also work with DoJ on their ending the harm campaign focused on paramilitary lending and Consumer Council on their responsibility lending forum to pilot lending initiatives to combat illegal lending.

We also support the UK Financial Capability Strategy - the essential message and theme of the Northern Ireland Strategy and its action plans is one of empowerment – equipping and enabling consumers to take control of their financial affairs, and to manage their money effectively.

[https://www.fincap.org.uk/en/regional\\_strategies/northern-ireland](https://www.fincap.org.uk/en/regional_strategies/northern-ireland)

## **Background**

Advice NI has set out an ambitious wide-ranging Manifesto ([Advice NI Manifesto | Advice NI](#)), including a list of actions grounded in the issues presented by clients to independent advice services that would have a positive impact on peoples' lives including:

- independent advice services;
- welfare reform;
- anti poverty;
- debt & money;
- income adequacy;
- the economy;
- housing;
- health;
- children;
- immigration and race discrimination;
- digital inclusion & access to services.

We believe that policy makers in The Executive Office should consider this Manifesto document carefully and seek to maximise its application within the proposed draft Programme for Government.

### **Advice NI response: (1) Welcoming the publication of the consultation document**

Advice NI welcomes the progress made in terms of getting the draft Programme for Government to this point. In terms of the immediate 9 priorities identified (Grow a Globally Competitive and Sustainable Economy, Deliver More Affordable Childcare, Cut Health Waiting Times, Ending Violence Against Women and Girls, Better Support for Children and Young People with Special Educational Needs, Provide More Social, Affordable and Sustainable Housing, Safer Communities, Protecting Lough Neagh and the Environment, Reform and Transformation of Public Services), at one level there is little with which we would disagree, indeed some measures are reflected in our Manifesto, for example:

- Advice NI: Use of the Community Wealth Building model to invest in and develop co-operative and community businesses as a means of creating more and better jobs, and of providing import-replacing products that will help N.I. become more resilient and self-reliant;
- Advice NI: An increase in financial help for childcare costs;
- Advice NI: Improved resourcing to and increased availability of Mental Health Services;
- Advice NI: Increased resources allocated towards children with Special Educational Needs;
- Advice NI: Improved access to affordable homes, including single occupancy tenancies;

## **Advice NI response: (2) Highlighting vital issues which have been ignored, which represent serious flaws in the draft Programme for Government**

**Integration and racism:** Not so long ago, Advice NI and many other organisations and individuals expressed condemnation and deep concern about anti-immigrant and racist violence and intimidation. Those weeks served to remind all of us to redouble our efforts regarding the need to provide more resources and support within local communities to assist with the integration of refugees, asylum seekers and people from abroad to build better understanding and cohesion. Many people anticipated that the emerging draft Programme for Government would assist with these efforts by being a beacon – not only in acknowledging the trauma and suffering experienced; but by setting out clear actions in terms of addressing the situation. Sadly, there are just 2 sentences in the 87 page stating that “these are matters reserved to the UK Government” and “we are committed to bringing forward actions to address the issues of integration and racism”. To underscore how serious the issue is, figures published in a report by the PSNI and NISRA, 29 August 2024:

Race hate crimes now represent almost one in a hundred of all crimes in Northern Ireland. The report reveals that there were 1411 racist incidents and 891 racist crimes recorded by the police in the 12 months to the end of June 2024 - the highest figure for race hate incidents since police records began in April 2004.

<https://www.psni.police.uk/about-us/our-publications-and-reports/official-statistics/hate-motivation-statistics>

<https://www.amnesty.org.uk/press-releases/northern-ireland-race-hate-incidents-new-all-time-high>

We are also concerned regarding the impact of UK Home Office ‘hostile environment’ policies; and would draw attention to the fact that access to services is the responsibility of the devolved government. The Hostile Environment explained - <https://jcw.org.uk/reportsbriefings/the-hostile-environment-explained/>

Finally, independent advice services are at the heart of integration for everyone within communities. Knowing and accessing your rights is key to being able to participate in society. Accessibility to general advice services (including interpretation and digital access) as well as free not-for-profit legal advice services in relation to immigration advice is of vital importance to addressing integration and racism. The value of these services cannot be underestimated as getting advice early can help reduce health, education, justice and other costs going forward.

**We believe that integration and racism warrant a stand-alone priority within the PfG.**

**Welfare reform mitigations:** In 2015 the NI Assembly was on the brink of collapse regarding the non-implementation of welfare reforms emanating from Westminster due to fears about the catastrophic impact on individuals and households in Northern Ireland. The crisis was averted with the implementation of the Fresh Start Agreement of November 2015 which provided for the appointment of a Working Group chaired

by Professor Eileen Evason to devise a strategy to mitigate the harshest impact of welfare reform - there was a consensus that our special circumstances (a difficult history of conflict, above average levels of poverty as a result of higher unemployment, lower wages and high levels of disability) merited special provision. What emerged in January 2016 was a successful twin strategy of payments to compensate for loss and a bespoke independent advice service which is acknowledged by all as providing indispensable protection in terms of mitigating the 'bedroom tax', the benefit cap and financial losses resulting from the Disability Living Allowance to Personal Independence Payment reassessment process. These welfare mitigations remain as relevant now as they did then: the 'bedroom tax' mitigation was extended indefinitely in March 2022 and the benefit cap and other mitigations were extended until March 2025 – the legislation contains a so-called 'sunset clause'. **Given this history and given the ongoing societal need, we believe that the welfare mitigations scheme warrants specific reference in the PFG.**

**Tackling Poverty:** The independent advice network has been to the fore in tackling poverty and need over many years; and more recently we have been part of the work focussed on developing an anti-poverty strategy, developing a position paper to assist the discussion ([The Anti Poverty Strategy and independent advice | Advice NI](#)). The issue of poverty has been to the fore over many years:

- The Northern Ireland Act 1998, the cornerstone of rebuilding our society as it emerged from violent conflict, requires the Northern Ireland Executive to develop a strategy 'to tackle poverty, social exclusion and patterns of deprivation based on objective need';
- An [Anti-Poverty Strategy Expert Advisory Panel](#) was appointed in October 2020 and was tasked with preparing a report setting out key recommendations about the themes and key actions the Anti-Poverty Strategy should include and the gaps in provision that it should seek to address;
- The Department for Communities established an [Anti-Poverty Strategy Co-Design Group](#) which aimed to advise DfC on the development and drafting of a new Anti-Poverty Strategy which is evidence-based and targeted to address objective need.

**Given the importance of the issue of poverty, the legal obligations to develop a strategy to tackle poverty and the substantial body of work already carried out to produce such as strategy, we believe that tackling poverty should be a stand-alone priority within the PFG.**

## Contact Details

Advice NI Policy & Information Team

Kevin Higgins (Head of Policy)

Advice NI

Forestview

Purdys Lane

Belfast

BT8 7AR

Tel: 028 9064 5919

Advice NI Policy & Information Team

Kevin Higgins (Head of Policy) - [kevin@adviceni.net](mailto:kevin@adviceni.net)

Charlotte Brennan (Policy Officer) - [charlotte@adviceni.net](mailto:charlotte@adviceni.net)

Matt Cole (Information Officer) - [matt@adviceni.net](mailto:matt@adviceni.net)

Bridget Meehan (Policy & Engagement Officer) - [bridget@adviceni.net](mailto:bridget@adviceni.net)

SEC NI Project

Living Wage NI Project



Contact information:

Advice NI Policy Team  
Kevin Higgins (Head of Policy)  
Advice NI  
Forestview  
Purdys Lane  
Belfast  
BT8 7AR  
Tel: 028 9064 5919

Advice NI Policy & Information Team:

Name :

Email:

Kevin Higgins  
Charlotte Brennan  
Bridget Meehan  
Matt Cole

kevin@adviceni.net  
charlotte@adviceni.net  
bridget@adviceni.net  
matt@adviceni.net

[www.adviceni.net](http://www.adviceni.net)  
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