



## Membership Profile Report 2010



# Chair's Introduction



I never cease to be amazed by the resilience and dedication of the Advice NI membership across Northern Ireland.

Advice services make a vital contribution to tackling problems that affect people's day to day lives. In particular the services of Advice NI members target deprivation and need as it exists within local geographic areas and within particular social groups – ensuring that the most vulnerable people have access to information, advice and representation on issues affecting them. This has always been the case but the recession and welfare reforms have sharpened the intensity of the problems facing many households.

This Profile Report highlights the record number of enquiries dealt with by members; the complexity of the work including representation at a record high number of tribunal hearings; and it also includes case studies which illustrate the nature and value of this work – in a way in which numbers very often fail to do.

Advisers have generated life-changing positive outcomes for clients. These include helping people access hitherto unclaimed entitlements within the benefits and tax credit systems; challenging incorrect decisions by representing appellants at tribunal hearings and alleviating stress & related health problems by successfully negotiating on behalf of people in debt situations.

Every day, advisers are helping people through extremely difficult and stressful situations. Over the past year, advice services have been hit by a 'double whammy' of more people needing help as a result of the recession, coupled with increasing numbers of people seeking help as a result of welfare reforms introduced by Westminster Government. Undoubtedly this trend in demand for advice services is set to continue over the next number of years.

Finally as Chair of Advice NI, I would like to pay tribute to the ongoing commitment, dedication and enthusiasm of all our members for their continuing outstanding contribution in tackling need across Northern Ireland.

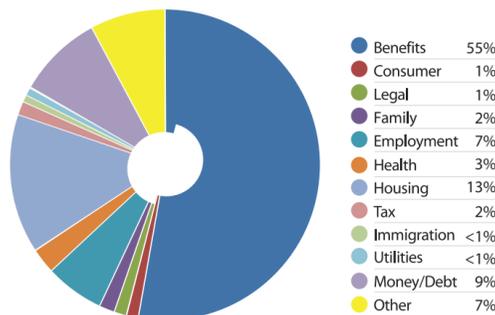
I hope you find this Report interesting and feel free to contact Advice NI if you require any further information.

Caryl Williamson, Chair

### Members Workload

Enquiries:	247,789	Clients:	117,114
Response rate:	47 Organisations	Response rate:	42 Organisations

### Analysis of Total Enquiries



This has been the busiest year for Advice NI members since these series of Profile Reports began in 2000. The enquiry count is at its highest figure with almost a quarter of a million enquiries dealt with in the past year.

The increased enquiry count is almost entirely due to a rise in the number of social security enquiries. In 2008/09 significant increases in the enquiry count were seen in the areas of employment, housing and debt; and enquiries have remained at similar high levels in these categories this year.

The figures clearly indicate that services target need: both in terms of the volume and the nature of enquiries. It is no surprise that in a time of recession social security benefit enquiries represent the bulk of enquiries. Reforms to the social security system are also contributing to increased demand. The introduction of Employment & Support Allowance in particular has generated increased workload.

*Client was referred to the advice service by her solicitor. She was a lone parent living in private rented accommodation, receiving full Housing Benefit which did not entirely cover the rent charged by her landlord. The client was making up the shortfall from her Jobseekers Allowance which significantly reduced the amount of money she had available to feed and clothe herself and her children.*

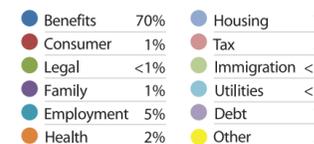
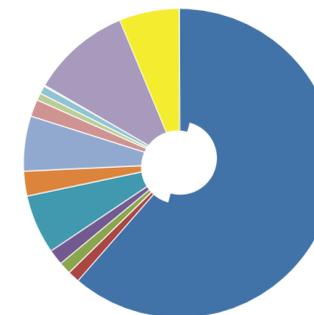
*The adviser conducted a complete benefits entitlement check. The client had been taken off income support and was anxious about claiming Jobseekers Allowance not only because she had a range of medical conditions but also because she was unsure if this would interfere with caring for her children.*

*The adviser assisted with a successful claim for Employment & Support Allowance and helped the client to contact the Housing Executive with a view to being re-housed in social housing where there would be no shortfall between the contractual rent and the Housing Benefit. Applications were also made for help towards the cost of school uniforms and free school meals; assistance was secured from local charities for essential furnishings and the option of training and development was presented to the client to improve her confidence and assist with future job seeking.*

Gingerbread NI

### Generalist / Specialist / Targeted Workload

#### Generalist Workload



The Advice NI membership remains stable at 65 information, advice and representation providers. Members are categorised into generalist, specialist or targeted depending upon the nature their service,

Generalist providers tend to have been formed by local people in response to local need and provide advice on a wide range of subjects within particular geographical areas of need.

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 the interests, needs and demands of a specific, definable 'target group'. Services are 'bespoke' and 'authoritative' in application due to familiarity with and expertise in understanding and addressing the problems, queries or 'barriers' experienced by the particular client groups.

### Case Study

*A mental health social worker referred a client who had just been released from hospital. The client suffered from severe anxiety and depression. He was allowed home under the treatment of the Home Treatment Team. The client had a wife and four children aged five and under. The client was severely at risk and could not be left alone.*

*The adviser carried out a home visit and conducted an assessment of what help could be provided. A benefits check was carried out and identified that the family were entitled to more Child Tax Credit due to the loss of the client's earnings. Applications were made for Employment & Support Allowance and Housing Benefit for rates. An application for Disability Living Allowance was completed. Since contacting the advice service, the family was better off by £288 per week making a huge difference for them in a time of crisis.*

East Belfast Independent Advice Centre

### Tribunal Representation

The tribunal representation workload of members increased dramatically in 2010. Representation was provided at a record high 1,329 hearings, amounting to an increase of 397 or 43% as compared to 2009.

The bulk of the increase in appeal work was found to be in relation to Work Capability Assessments (WCA's) in respect of Employment & Support Allowance (ESA). ESA replaced Incapacity Benefit, Income Support on the grounds of disability and Severe Disablement Allowance for new claimants from October 2008.

The information from The Appeals Service also highlighted that in terms of all cases where an appellant had a representative at hearing, the success rate was 34%. Where an appellant had an Advice NI representative the success rate was 38%, therefore Advice NI representatives are performing above the average in terms of successful outcomes.

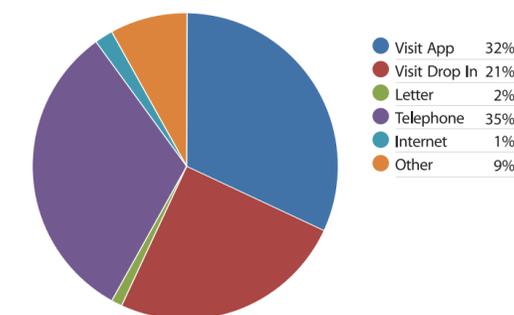
It is interesting to note that the success rate for appellants at unrepresented hearings fell to 18%. Furthermore the information suggests that cases which have representation are less likely to be adjourned in comparison to cases where the appellant is unrepresented. This would suggest that representation can also equate to better value for money in terms of the overall administration of appeals.

Advice NI Tribunal Representation*			
Disability	Social Security	Other	Total
828	491	10	1,329
37% Allowed	39% Allowed	20% Allowed	38% Allowed

(Information provided by The Appeals Service)

### Services Offered / Method of Initial Enquiry

#### Method of Initial Enquiry



Due to the complexity of the advice needs of clients, the face to face channel remains the most popular means of advice delivery. Over 50% of enquiries are dealt with either via face to face drop in or by a scheduled appointment with an adviser. Contact via telephone has increased to 35%, with a number of centres operating dedicated telephone helpline services. For example within Castlereagh Borough Council area, in addition to face to face provision, Advice NI has set up a dedicated Freephone advice service.

Advice NI members are very often based in the heart of communities of greatest need as evidenced by the fact that the most popular method of accessing services is via visits to the advice centre. In addition, Advice NI members also operate advice services in a wide range of outreach locations including community centres, residents associations, hostels and libraries.



## Service Delivery / Opening Hours

Opening Hours		
<b>More than 30 hours p.w.</b>	<b>Open 5 days p.w.</b>	<b>Average opening hrs p.w.</b>
54 organisations	60 organisations	36 hours per week

**Response rate:** 65 Organisations

Advice NI members make every effort, within available resources, to ensure that their services are available to those who need them most.

Over 90% of members have services which are accessible 5 days per week and over 80% are open for more than 30 hours per week. In addition a range of variations such as evening and Saturday opening have been introduced with a view to reaching out to clients who would not otherwise be able to access the service.

This is consistent with and supportive of the Department's strategy for advice, 'Opening Doors' which highlights that "modern advice services must be accessible to those who need them most".

### Case Study

A couple beyond retirement age came to the advice service because they were struggling to repay a considerable interest-only mortgage on their home. They were in serious financial difficulties and within a short space of time faced repossession of their home.

The adviser undertook the debt advice process including a full benefit entitlement check. She identified that the couple had significant health problems in addition to the stress of keeping a roof over their heads. Firstly the adviser assisted with applications for Attendance Allowance which were successful resulting in additional weekly income of £140. This in turn triggered entitlement to Pension Credit of £45 per week; with additional Support for Mortgage Interest payable at £117. Finally the adviser assisted with an application for rates rebate which was payable at £15 per week. In total the adviser generated additional weekly income for the couple of £317.

**Ballynaveigh Community Development Association**

## Membership Feedback

- 100% of respondents felt Advice NI membership represents good value for money.
- 100% of respondents would recommend Advice NI membership to others.
- 96% of respondents felt Advice NI communicated with their centre often enough.
- Advice Link was highlighted as the most beneficial tool for communication followed by Advice Matters and Advice NI websites.
- 98% of members found Advice NI training useful and 68% commented that they found it very useful.
- Professional Indemnity Insurance was highlighted as a valuable resource.

*"Advice NI staff are always very welcoming, courteous and willing to help."*

*"All staff are very friendly, helpful and approachable."*

*"Excellent point of contact for debt & welfare concerns."*

## Staffing

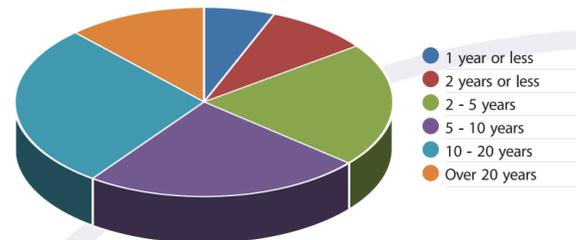
	Admin Support	Info Officer	Advice Worker	Money Adviser	Training Officer	Other	Manager	Total
<b>Paid</b>	7	6	74	24	13	79	30	<b>233</b>
<b>Voluntary</b>	6	1	13	1	0	22	0	<b>43</b>

**Response rate:** 65 Organisations

Overall staffing levels have remained largely unchanged this year. On closer analysis it is clear that members are under considerable funding pressure, with some organisations failing to renew their membership because of funding difficulties. This has been counter balanced with new members coming on board.

On a more positive note, staffing across the membership was positively impacted upon by Advice NI successes in securing advice contracts. Volunteering remains an important element of advice service provision, with 16% of the staffing compliment made up of volunteers. This demonstrates the commitment of both the individuals and the organisations to a community development approach and to maximising community involvement in service delivery.

### Staff Experience



Experienced, dedicated, knowledgeable advisers underpin service provision within the Advice NI membership. The vast experience of staff represents a vital resource at a time of increasing demand for advice services. Apart from their longevity, staff undertake a raft of professional development activity to ensure that they are equipped to meet the pressures and complexity of enquiries presented at the frontline. Feedback on the issue of staffing would also suggest that advisers are stretched to the limit, so much so that for the first time Advice NI facilitated stress management training for members which included a focus on the causes & impact of stress in organisations and practical stress management techniques.

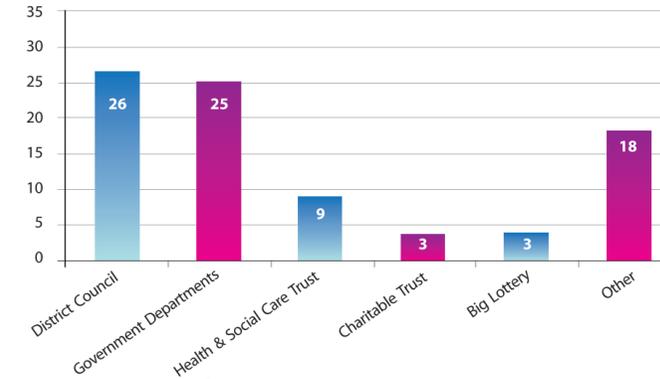
### Case Study

Client was referred by the Trauma Advisory Panel (TAP). He was injured in a shooting and had sustained serious physical injuries, but it became apparent that he suffered from depression and other symptoms of post trauma stress.

Client required assistance with an Incapacity Benefit appeal and was in severe financial hardship living on only £48 p/w pending his appeal. The adviser contacted St Vincent DePaul and obtained a hamper of groceries. The adviser also contacted Northern Ireland Memorial Fund (NIMF) seeking a discretionary hardship payment for an oil fill to heat his home and assistance to carry out repairs to his home. The adviser also identified the availability of befriending and counselling services. The adviser successfully represented the client at the Incapacity Benefit appeal and assisted with a claim for Disability Living Allowance.

**WAVE**

## Funding Sources



**Response rate:** 45 Organisations

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

Securing sufficient resources to both meet demand and develop advice & representation services remains an ongoing challenge. The resources made available through Councils, DSD, DETI & other Government Departments and from other sources have been very much welcomed at a time when demand for services has never been greater.

However, concerns have been expressed around future funding uncertainty. Members have highlighted that in some instances Health & Social Care Trust funding has been reduced or even withdrawn completely. Tax credit and benefit uptake work sponsored by HMRC and NIE has ended and there is a question mark over the future of Neighbourhood Renewal and DETI debt advice funding.

Whilst it is difficult to sustain and provide continuity of services in such circumstances, Advice NI members have risen to the challenge of increasing client demand created by the recession and welfare reforms. Similar commitment to the resourcing of advice provision will need to be shown to enable advice services to continue to help people at this difficult time.

### Case Study

The adviser carried out a home visit with an 82 year old woman living in a rural area. She has asked for advice regarding her rates. The adviser carried out a full benefit entitlement check and discovered that her only income was State Retirement Pension of £131.00 per week. The adviser also established that she was in poor health and that her accommodation was in a run-down state.

The adviser assisted with an application for Attendance Allowance which was successful. This triggered entitlement to Pension Credit and an application was completed which was also successful. The adviser completed forms for assistance with rates and 100% help with rates was secured. The adviser then assisted with a Community Care Grant application and £900 was awarded for clothing, bedding and redecoration. Finally the adviser contacted Warm Homes was able to secure the installation of loft and cavity wall insulation.

**Glenshane Community Development Ltd**

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