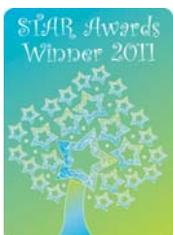




Advice NI Manifesto 2011



Foreword



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.

Since the UK officially entered recession in Q3 of 2008, advisers have been hit by a 'double whammy' of more people needing help as a result of the economic downturn, coupled with increasing numbers of people seeking help as a result of welfare reforms introduced from Westminster.

Advice NI's mission is to develop an independent advice sector that provides the best possible advice to those who need it most.

Advice NI services to the public in this period:

- 224,817 people;
- 475,591 enquiries on an extensive range of matters including: social security, housing, debt, consumer and employment issues;
- 2,446 debt clients presenting with 7,285 debts amounting to £42.9 million;
- 2,261 people represented at appeal tribunal;

In terms of the future, Advice NI believe that people here face significant difficulties and hardship as a result of the Coalition Government's plans to tackle the budget deficit – including cuts to departmental spend across our Government Departments, the

VAT increase to 20% and the raft of welfare benefit cuts. There is a very real concern that there will be a 'second wave' of additional job losses in Northern Ireland including people currently employed in the public sector; and people within 'arms length' organisations providing services for / on behalf of the public sector. Moving forward there are also risk factors outwith current Budget deliberations but which will nonetheless impact on and 'squeeze' households across Northern Ireland. These include the threat of interest rate increases on the back of rising inflation as reflected in consumer prices index (CPI) data. The effect of higher interest rates combined with high inflation will be felt by each and every household through hikes to grocery bills, household goods, home heating bills, petrol, transport costs, mortgages, credit card and personal loan commitments.

The following quotation from an adviser reflects the situation:

"The demand for locally accessible quality frontline advice services has dramatically increased with significant additional debt related work which is time consuming and yet there are no additional resources to meet demand. There are reports all across N.I. from independent advice agencies about the increased demand and many offices are struggling to meet current demand or even remain open, with some having to restrict service delivery due to current case load management issues."

It is in the context of increased demand for advice services and increased workloads that Advice NI calls upon political parties to prioritise advice services and ensure they are adequately funded to protect the most vulnerable in our society.

Bob Stronge
(Chief Executive)

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Advice NI acknowledges and welcomes the work of local Councils in supporting local services and the fact that the first devolved Assembly in a generation has completed a full term. Services and programmes have been developed and delivered which have made a real difference to the lives of people in Northern Ireland – but much more needs to be done!

Advice NI looks forward to engaging with all candidates, future Councillors and MLAs on their key priorities and in particular on the role of advice services in protecting the vulnerable.

Help for people affected by the welfare cuts

The Coalition Government through its Emergency Budget in June 2010 and Spending Review in October 2010 and the previous Labour Government introduced a raft of welfare benefit cuts which have and will impact on vulnerable, low income households. These include cuts in mortgage interest support, cuts in Housing Benefit for private tenants, cuts to disability benefits and cuts to childcare support for working families.

In order to help people cope with and mitigate against the worst consequences of the welfare cuts, Advice NI is calling for a programme of activity aimed at protecting the vulnerable. Measures include:

1. Advice NI proposes that the Social Security Agency write to all households negatively impacted by the mortgage and Housing Benefit cuts and invite them to receive a benefit assessment and/or a money/debt advice assessment to ensure that their income is maximised.
2. Advice NI proposes that disabled people who have their disability benefits withdrawn as a result of Incapacity Benefit reassessment or Disability Living Allowance reform, be offered a benefit assessment and help with appeal representation as required.
3. Advice NI proposes that research be conducted in relation to the everyday experiences and challenges faced by people affected by the welfare cuts.

Help for people affected by the recession

Northern Ireland continues to be substantially impacted upon by the recession with rising unemployment, falling numbers of people in employment, low numbers of new-business start-ups and high dependency on the public sector. Official figures show that there were 1,912 confirmed redundancies in 2007; 2,777 in 2008 and 4,592 in 2009. Far from Northern Ireland being in a period of recovery, the situation has continued to deteriorate during 2010 where the Northern Ireland claimant count increased by 8.9% (4,800) to 58,600, compared to a decrease of 10% in the UK as a whole.

In order to help people cope with and mitigate against the worst consequences of the recession, Advice NI is calling for:

1. Advice NI proposes that frontline advice services be protected and reinforced in order to cope with increasing demand.
2. Advice NI proposes that particular 'recession-busting' programmes be initiated, targeting advice services towards those subject to varied employment terms and redundancy.
3. Advice NI proposes that debt advice services be reinforced to help people cope with their debt and money problems.

Transforming frontline services

Advice NI members have been at the frontline in helping people cope with the impact of welfare cuts and the recession. Since Q3 of 2008 Advice NI members have provided information, advice and advocacy services to over 224,817 people, dealing with over 475,591 enquiries. Advice services directly contribute to Departmental Public Service Agreement targets including: PSA 7: Making Peoples' Lives Better which aims to reduce poverty and address inequality and disadvantage and PSA 12 Housing, Urban Regeneration and Community Development which aims to enhance quality of life and contribute to well-being.

To transform and improve frontline service provision, Advice NI is calling for:

1. Advice NI proposes that increased resources be made available to enhance advice capacity at the frontline and maximise access channels to improve the accessibility of advice services.
2. Advice NI proposes the implementation of a people centred approach to systematic improvement across all frontline services, including advice services. Advice NI advocates the methodology set out in 'The Big Idea: Putting People First' report, which can be downloaded from www.adviceni.net

"developing an independent advice sector that provides the best possible advice to those who need it most"



You can follow the work of Advice NI via:



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