





1 RUSHFIELD AVENUE  
BELFAST  
BT7 3FP

T: 028 9064 5919  
F: 028 9049 2313  
E: info@adviceni.net  
W: www.adviceni.net

www.adviceni-learningonline.net

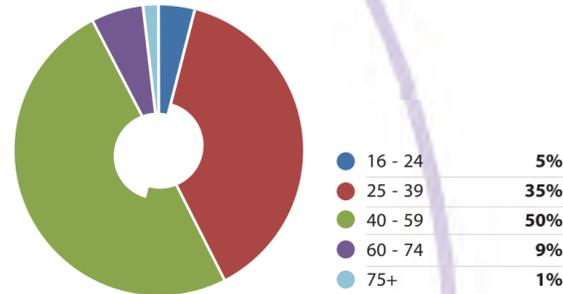
Registered Charity No. XR16104  
Company Registration No. NI071966

## Client Profile

Debt Action NI is free at the point of delivery and whilst it is delivered from within 13 Council areas, it can be accessed by people living outside these areas. We undertook a coordinated media campaign which raised awareness of the service on over 190 occasions through the local press, radio and television.

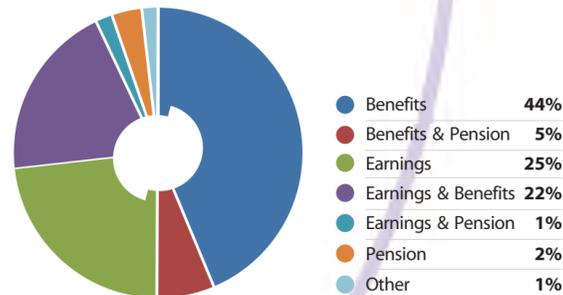
There was a 50/50 split amongst male and female users with 50% aged between 40 – 59 year olds.

### Client Profile by Age



Debt affects people of all ages and backgrounds. Increasing unemployment levels in NI will affect the ability of those of working age to change their circumstances and better manage their debts.

### Client Income Source Profile



Four in 10 service users relied solely on *benefits* for income (44%), a quarter of people relied on *earnings* whilst 22% were in receipt of both *benefits and earnings*.

The Debt Action NI service was targeted at and accessed mostly by people in receipt of benefits and those on a low income. Those unfit for work and those in full time employment each made up 26% of the clients; followed closely by those registered unemployed at 18%. Also, 1 in 7 service users experienced mental health difficulties highlighting the strong link between debt and mental health.

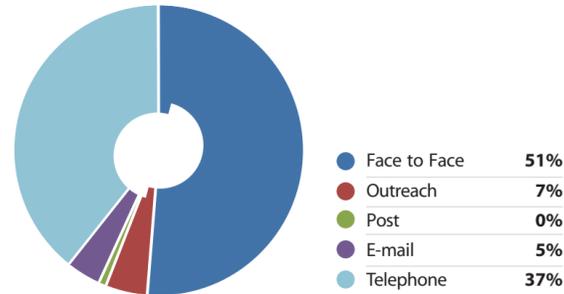
### Case Study

*Client with mental health issues, on benefits and living in sheltered housing took a loan for £800 from a doorstep lender without a requirement of proof of income.  
Client was unable to maintain payments and contacted a Debt Action NI adviser who negotiated with the lender and had the debt written off due to health reasons.*

## Access to the Service

Advisers operated a triage system with different entry points to the service through which emergency cases could be identified and the most appropriate method of service delivery used. This resulted in timely, accurate and relevant debt advice provision that was client centred and avoided lengthy waiting times. In emergency cases advisers dealt with clients by the following day.

### Initial Contact Method



Whilst primarily a face to face debt advice service, Debt Action NI was delivered through a multi-channel approach which integrated telephone and a dedicated website [www.debtaction-ni.net](http://www.debtaction-ni.net).

The website went live in May 2010 and received 2,170 visits with 6,342 pages viewed and 1,693 (78%) new / unique visitors.

The main pages visited:  
 • Home page 2,620 (41%)  
 • Debt Help 1,112 (17.5%)  
 • Leaflets 583 (9%)  
 • FAQs 573 (9%)

The website generated 57 referrals through the self-help section of the website and 61 telephone calls. 51,000 leaflets on a series of topics were also circulated.

## Customer Feedback

To date 247 customers have provided feedback on the Debt Action NI service.

User feedback has been very positive with the main source of referrals being through word of mouth by family and friends (54%). 99% said they would recommend the service to others.

*'Debt Action NI saved my sanity as we hit a difficult patch due to traumatic family events'*

*'We were stressed financially and emotionally and are now less stressed and for the moment not under pressure from our creditors. The service saved our marriage and our health'*

*'The service I got was excellent. I filed for bankruptcy. I could not have done it on my own. I am very grateful for the help I received'*

*'I had a lot of worries and now I still have some debts but not as much pressure'*

## Quality of Service

The quality of the Debt Action NI service has been maintained by the rigorous quality assurance processes and checks undertaken by Advice NI and DETI as well as through the regular training/information sessions provided to advisers. Over 20 training sessions were undertaken including Prevention of Homelessness as a Consequence of Debt, Introduction to Bankruptcy, Suicide Awareness and the Psychology of Debt. Client views on service provision were very positive as outlined in the table below.

	Excellent / Really Happy	Very Good / Fairly Happy	Fair / Unhappy	Poor / Unhappy
Location	60%	36%	3%	1%
Waiting Time	85%	14%	0%	0%
Quality of Advice	85%	15%	0%	0%
Affect my Situation	73%	26%	2%	0%
Alleviate Stress	75%	24%	2%	0%
Importance of Service	95%	5%	0%	0%
Overall Experience	86%	13%	1%	0%

### Case Study

*Client was on a low income and was on sick leave due to the financial stress and anxiety of having £6,000 of unsecured debt. The adviser agreed a debt management plan and instead of dealing with 4 creditors the client made a total payment of £35 per month that covered all creditors. Client's circumstances have since improved. She has returned to work and increased payments to £99 per month.*

Demand for the service is likely to increase as people experience further financial difficulties....

Debt

## Debt Action NI

Council	Name	Contact
Armagh	Advice NI Armagh	(028) 3752 8462 07578 468591
Ballymena	Gingerbread NI	(028) 2564 4960
Belfast	East Belfast Independent Advice Centre Housing Rights Service North Belfast Advice Centre	(028) 9096 3003 (028) 9024 5640 (028) 9039 1225 or 9072 9971
	SCA Ltd Southcity Resource and Development Centre	(028) 9032 9085 (028) 9050 4959
Cookstown	STEP	(028) 8676 1875
Craigavon	Liaise	(028) 3832 5764 or 07578 497922
Down	Mindwise Downpatrick	(028) 4461 6527
Limavady	Limavady Community Development Initiative	(028) 7772 9148
Lisburn	Advice NI Lisburn	(028) 9260 7840 07578 417678
Magherafelt	Magherafelt District Advice Service	(028) 7930 0444
Moyle	Bushmills Community Centre Womens Information and Resource Centre Youthlinks Building	07578 026304 (028) 7035 6573
Newry & Mourne	Mindwise	(028) 3082 5250 07578 497922
Omagh	Omagh Independent Advice Services	(028) 8224 3252
Strabane	Neighbourhood Assist	(028) 7188 4307 07578 239978

For further information and details of outreach provision, visit the debt help section of our website [www.debtaction-ni.net](http://www.debtaction-ni.net)