



**Kevin Higgins**  
**kevin@adviceni.net**

**APG on Ageing &  
Older People  
Sept 2022**

**Family  
Friendly  
Employer  
Awards  
2019  
Winner**

**INVESTORS IN PEOPLE™**  
We invest in people Gold

OFFICE OF THE  
IMMIGRATION SERVICES  
COMMISSIONER





# The Independent Advice Network, providing advice to those who need it most.

## Who we are:

- 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 67 members across NI, who 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, Covid-19 advice and Business Debt.

# Impact & experience

THE INDEPENDENT ADVICE  
NETWORK DEALT WITH...

**294,515** ENQUIRIES

**Last year (20/21) the Independent Advice Network dealt with 294,515 advice enquires. This figure impacted by Covid-19 and our emergency response via the Covid-19 Community Helpline.**

# Advice & Services

Delivering advice, services and representation on

## Advice

- Welfare Reform/Benefits
- Personal and Business Debt
- Tax Credits & HMRC products/services
- Benefits
- EUSS/Immigration
- Housing
- Tribunal Representation

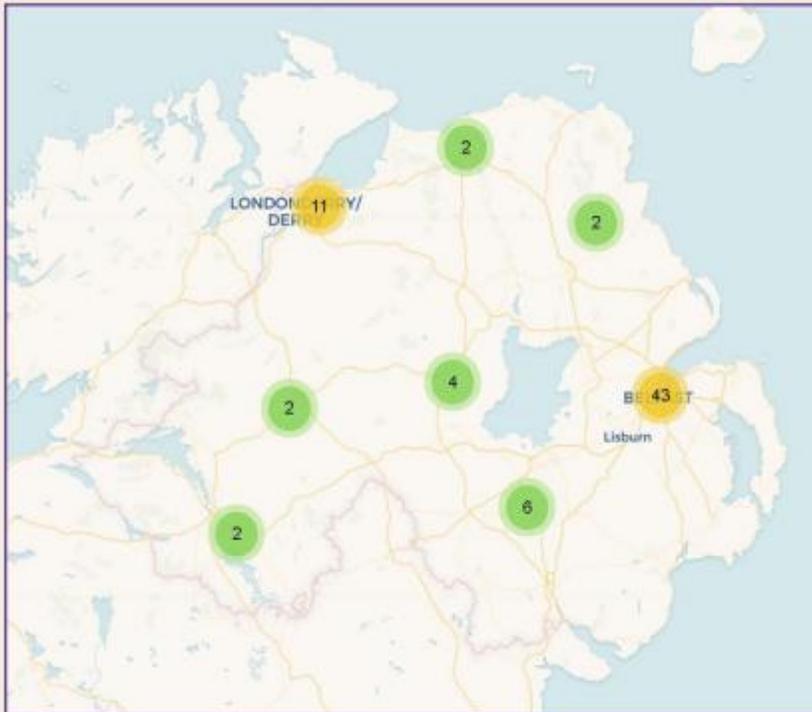
## Services

- Training
- Membership
- Quality
- Volunteering
- Policy & Information

# Members

We support 67 members across NI, who providing advice on benefits, debt, housing, employment and consumer related issues.

## THE INDEPENDENT ADVICE NETWORK



- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>Advice North West</li> <li>Advice Space</li> <li>Age NI</li> <li>Apex Housing Association</li> <li>Ardoyne Association</li> <li>Ballynaveigh Community Development Association</li> <li>Ballysillan Community Forum Advice</li> <li>Belfast Unemployed Resource Centre</li> <li>Causeway Women's Aid</li> <li>Chinese Welfare Association NI</li> <li>Choice Housing Ireland Limited</li> <li>Cithrah Foundation</li> <li>Clanmill Housing Association</li> <li>Community Advice Antrim &amp; Newtownabbey</li> <li>Community Advice Ards &amp; North Down</li> <li>Community Advice Armagh</li> <li>Community Advice Banbridge</li> <li>Community Advice Causeway</li> <li>Community Advice Craigavon</li> <li>Community Advice Fermanagh</li> <li>Community Advice Lisburn &amp; Castlereagh</li> <li>Community Advice Newry, Mourne &amp; Down</li> <li>Connswater Homes</li> <li>Compass Advocacy Network</li> <li>Damask Community Outreach</li> </ul> | <ul style="list-style-type: none"> <li>Disability Action</li> <li>Dove House Community Trust</li> <li>East Belfast Independent Advice Centre</li> <li>Employers For Childcare</li> <li>EPIC</li> <li>Falls Community Council</li> <li>Falls Women's Centre</li> <li>First Housing &amp; Smartmove</li> <li>Fostering Network NI</li> <li>Forward South Partnership</li> <li>Glenshane Community Development Ltd</li> <li>Habinteg Housing Association</li> <li>Housing Rights</li> <li>Life Changes Changes Lives</li> <li>Ligoniel Improvement Association</li> <li>Limavady Community Development Initiative</li> <li>Mid &amp; East Antrim Community Advice Service</li> <li>Mid Ulster Agewell</li> <li>Migrant Centre NI</li> <li>Mindwise - New Vision</li> <li>Neighbourhood Development Association</li> <li>NIACRO</li> <li>North West LifeLong Learning Ltd</li> <li>North West Taxi Proprietors Ltd</li> <li>Northern Area Community Network</li> </ul> | <ul style="list-style-type: none"> <li>Omagh Independent Advice Services (OIAS)</li> <li>Queen's Students' Union Advice Centre</li> <li>Radius Housing Association</li> <li>Resource Centre Derry</li> <li>Rural Support</li> <li>Springfield Charitable Association Ltd</li> <li>Skeoge Advice Services</li> <li>South East Fermanagh Foundation</li> <li>South Tyrone Empowerment Programme</li> <li>Southcity Resource and Development Centre</li> <li>Special Educational Needs Advice Centre (SENAC)</li> <li>Tar Isteach</li> <li>The Royal British Legion</li> <li>Upper Springfield Advice Services</li> <li>Ulster University Students' Union</li> <li>Vine Centre</li> <li>WAVE Trauma Centre</li> </ul> |
|--|--|--|



**67**  
MEMBERS

# The importance of independent advice

- **Barriers preventing people approaching Government agencies directly – stigma, fear, trust;**
- **Ability to challenge decisions – helping people secure their rights at appeal and beyond;**
- **Offering a free, confidential, quality service based on dignity and respect;**

# Cost of Living Crisis

## ➤ Background

- Decade of Austerity;
- Income Inadequacy;
- Digital Poverty (Skills, Equipment, Data, Coverage);
- Universal Credit;
- Eroding Resilience;
- Destitution (circumstances, personal challenges, systemic issues);

## ➤ Rising Inflation

- Energy Costs;
- Rising Essential Food Prices (bread, meat, dairy, fruit and vegetables);
- Hitting Poorest Hardest;

## ➤ Rising Interest Rates

- Impact on mortgages, loans, debt;

## ➤ Looming Recession?

- Job loss, Home loss;

# Cost of Living Crisis

- **UK Government Response**
  - One-off lump sum payments;
  - No benefit uprating in line with current inflation;
  - Fill your oil tank today, but what about food on the table tomorrow?
- **NI Response**
  - 'Evason' Welfare Mitigations; Discretionary Support financial support scheme;
  - Child Funeral Fund;
  - Period Poverty – access to items in public service premises including schools;
  - WWC, Energy Payment & Emergency Fuel Payment Schemes;
  - Food Boxes, High Street Scheme during pandemic;
  - Holiday Hunger food grant;
- **Local Response**
  - Local initiatives targeting local need;
  - Independent advice, F2F crisis support;

# Cost of Living Crisis

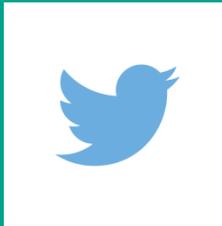
- **UK Government Response NEEDED**
  - Benefit uprating (in & out of work) in line with current inflation;
  - Strengthen the social security system;
  - Universal Credit 'Move to UC' mitigate the risks;
- **NI Response NEEDED**
  - @ £500m currently unspent;
  - Don't focus solely on one-off lump sum payments;
  - Support that leaves a longer term legacy (income maximisation, insulation schemes, CWB, Help into Employment);
  - Safeguard people / mitigate threats to income (eg redundancies, 'Move to UC, benefit renewals, deductions, sanctions, expedite appeals);
  - Strengthen welfare mitigations;
  - Move forward with NI Executive Anti Poverty Strategy;
- **Local Government Response NEEDED**
  - Tailor initiatives targeting local need: Community Wealth Building (wages, procurement, ownership);
  - 'It's the Local Economy, Stupid!';
  - Maximise Community Planning opportunities;
  - Independent advice can provide pathways out of this crisis;



# Advice NI Access Channels

Website: [www.adviceni.net](http://www.adviceni.net) – including Policy Manifesto

Helpline: 0800 915 4604



Follow us on Twitter @AdviceNI



Like us on Facebook