



EBIAC

East Belfast Independent Advice Centre

CAST PROJECT

QUALITATIVE EVALUATION REPORT YEAR 3 - 2013

BIG
LOTTERY
FUND

BRENDAN SMITH CONSULTING



EBIAC

East Belfast Independent Advice Centre

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- 1.1 The most recent assessment of the impact of welfare reform on Northern Ireland presents a worrying objective analysis of this reform and articulates a negative impact in largely quantitative or 'measurable' terms such as:
- When the present welfare reforms have come into full effect they will take £750m a year out of the Northern Ireland economy. This is equivalent to £650 a year for every adult of working age.
 - The financial loss to Northern Ireland, per adult of working age, is substantially larger than in any other part of the UK.
 - Belfast is hit harder by the reforms than any major city in Britain.
 - The biggest financial losses to Northern Ireland arise from reforms to incapacity benefits (£230m a year), changes to Tax Credits (£135m a year), the 1 percent up-rating of most working-age benefits (£120m a year) and reforms to Disability Living Allowance (£105m a year).
 - The Housing Benefit reforms result in an estimated £20m a year arising from the 'bedroom tax' for example.
 - Some households and individuals, notably incapacity and disability claimants, are hit by several different elements of the reforms.
 - By lowering incomes more than elsewhere, a key effect of the welfare reforms will be to widen the gap in prosperity between Northern Ireland and the rest of the UK.
- 1.2 Against this backdrop the need for advice services of the highest quality is unquestioned with all advice organisations across the UK reporting massively increased workloads as those most vulnerable and most affected by the reforms struggle to deal with the complexities of the process and the real implications of personal loss and negative impact.
- 1.3 It is reasonable to assume that the first issue of quantifiable personal loss will be substantial and is directly related to the figures for loss presented above on a Northern Ireland basis.
- 1.4 There is though, increasing qualitative evidence that the impact of welfare reform goes much deeper than loss of income for many people particularly the most vulnerable and advice providers such as the East Belfast Independent Advice Centre (EBIAC) whilst providing much needed advice services are now witnessing the deeper human cost of the reform process and with this an increasing need for help through interventions such as the CAST (Community Advocacy Skills Training) Project delivered by EBIAC and funded by BIG Lottery for a four year period from 2011.

'The Impact of Welfare Reform on Northern Ireland' Centre for Regional Economic and Social Research – Sheffield Hallam University October 2013

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- 1.5 The CAST Project seeks:
- (a) To assist people with queries relating to benefits, housing, debt, employment and consumer issues, including vulnerable groups such as the elderly, carers, those with physical and/or mental health problems and minority ethnic groups
 - (b) To provide accredited training, work experience and personal development opportunities to local volunteers
 - (c) To ensure people have improved access to community and statutory services for their physical and mental health needs through signposting and referrals to appropriate services
 - (d) To provide new volunteering opportunities for under-represented groups in the community including minority ethnic groups and older people
 - (e) To enable local volunteers to ensure that frontline advice services are delivered in connection with relevant community and voluntary/statutory agencies
- 1.6 An independent evaluation of EBIAC's work has been ongoing over the last three year period and this report represents a collation of the qualitative impact issues and associated need for quality advice provision by EBIAC that have been identified.
- 1.7 As such this report is structured as follows so as to provide a range of qualitative feedback gathered in respect of on EBIAC's work:
- Clients who have benefited from EBIAC's advice provision
 - Volunteers who have worked on the CAST Project and with EBIAC in general
 - Stakeholders who have engaged to some extent with EBIAC

2.1 Qualitative Impact on Clients

The project has had a pronounced impact on clients (or beneficiaries) whose personal circumstances led them to seek advice at EBIAC.

The following Case Studies have been compiled following personal interviews with beneficiaries conducted privately by the independent evaluator in 2013. The identities of those interviewed have been protected and limited to first names.

2.1 Case Studies

Robert T.

Robert is a self-employed tiler by trade and describes what he called the "double whammy" last year of developing a skin condition that rendered him unable to work in the same month that his wife was made redundant from her job.

At that point in time Robert describes the distressing conditions,

'We felt totally hopeless with nowhere to turn for help. Initially we had phoned up the benefits office but got very little information. When we put in an application it was rejected. I can't describe how stressful the situation was and we were genuinely fearful we would end up out on the street.'

He explained that through word of mouth (a brother) he approached EBIAC for advice.

He was seen immediately at his own home by the Outreach Advice Worker because his condition had restricted his mobility. After an assessment he was helped to complete the required paperwork for an appeal which was successful with Robert receiving the higher rate of the care component of DLA. As a result his wife was able to claim carers allowance. Robert described his feelings,

'First of all I was amazed that someone came out to the house from EBIAC. Up until then we had found it difficult trying to get hold of people in the benefits office on the phone! I was impressed with how efficient and confidential everything was carried out but I was made to feel comfortable which wasn't easy because not being used to receiving benefits I found the whole thing embarrassing to be honest. I felt like I was telling a stranger my life story but it was treated with what I thought was real understanding and no judgement.'

As a result of the advice provided by EBIAC Robert explained that the extent of stress and anxiety in the household has greatly reduced. In addition there has been a positive economic impact in that his wife now earns an income as a carer and he is hopeful that he will shortly be able to get back to work, a scenario he feels would not have been possible before the advice from EBIAC.

He was impressed by the way advice was provided which he described as 'compassionate but professional' and was keen to state that he has recommended EBIAC to several friends and family in the local East Belfast area.

Barbara and Denis G.

Both Barbara and Denis had been experiencing health issues with the result that after many years of working they found themselves unable to. They had sought help from an advice organisation (not EBIAC) but were unable to get the practical help needed to access benefits.

At this stage they felt that they had been abandoned by the state despite all these years of paying tax and were also wholly unimpressed with the quality of advice provision with the result that they were experiencing serious financial hardship and unable to meet the costs of running their home. At this stage they were advised by a neighbour to contact EBIAC for help. Barbara expressed their joint view of their initial experience of EBIAC advice,

'In contrast to our previous bad experience, the advice we needed was given in a very uncomplicated and speedy way. We felt that the girl giving the advice had plenty of time for us and certainly knew her stuff.'

As a result of the EBIAC advice Barbara and Denis successfully appealed an earlier rejection of their application for Disability Living Allowance with the outcome that both are now in receipt of this allowance. The couple were also impressed that the totality of their situation was assessed by EBIAC. In this respect it was identified that their son was eligible for a carers allowance to support him caring for his parents. Denis stated,

'Our previous experience of getting advice was like having general information thrown at us and being left to fend for ourselves. Within no time EBIAC had shown a completely different approach – they really worked hard to understand our needs and did a lot of paperwork to get us our benefits and allow our son to stay at home and care for us.'

Getting this for me has been like getting my dignity back and being able to go back to the system with my chin up and receiving what was due to me and my family.'

Barbara articulated her view that the approach of EBIAC for her was one based on respect. She felt that at no time did she have any feeling of being patronised and that she always felt like she was getting the undivided attention of staff at that particular point in time.

The advice provided by EBIAC has had a profound effect on the family, moving them from a fearful situation where there was a struggle to pay rent and basic bills to having economic stability and peace of mind. An added benefit of the advice has been to facilitate family cohesion whereby the son has been resourced to care for his parents in the family home.

Barbara and Denis' concluding comment in relation to their experience of advice provided by EBIAC was,

'The advice we received was top notch and in a way has transformed our family. We would recommend the service and in fact have done so to other family members.'

Andrea L.

Andrea gave a dismaying background to her need for advice from EBIAC. After experiencing significant debt problems, a loss of tax credits and an order to leave her house, her adult daughter was diagnosed with cancer. This created a vicious circle of problems and with her mental health deteriorating she suffered a mental breakdown. Whilst receiving treatment she was referred to EBIAC for advice with her benefits and this led to her receiving support in the form of tax credits and housing benefit.

Andrea was grateful that advice was given on an outreach basis because at that time she was essentially housebound. She was effusive about the advice provided,

'If the adviser had not stepped in to help I wouldn't be here today. As a family we were lost and terrified. We dreaded the post coming through the letterbox with all the bills and threatening letters. I was ready to end things and take my daughter with me. That was the reality of my state of mind. The EBIAC adviser sorted out a referral to Woodstock for specialist mental health support and made sure I basically had a roof over my head. Over time all my benefit and housing issues were sorted out.'

From this stark account it is clear that the EBIAC advice was timely in addressing a very serious situation for a vulnerable family. The impact in terms of Andrea's mental health as a result of the quality of advice is apparent,

'The improvement in how I feel mentally between then and now is like night and day really. The advice I got gave me a breathing space just at the right time.'

There has also been a beneficial impact on family life,

'We are now getting towards some kind of family life. At least we are together with a roof over us and not worrying day and night about debt.'

Andrea also praised the way in which the EBIAC advice was provided, describing it as 'unbelievably non-judgemental and professional'.

She was keen that her stark honesty was reported in this way as she feels strongly that the advice service provided by EBIAC, particularly the outreach advice for more vulnerable people like herself is something that she feels must be continued in the future. She has been in touch with EBIAC with regard to other advice issues and speaks positively of the reassurance she receives at these times, referring specifically to outreach sessions provided at her local school which adds an aspect of convenience and lessens the pressure of organising travel which she finds difficult.

Andrea's case gives an illustration of how good quality advice provided in a way that meets the very pronounced needs of local people in sometimes desperate circumstances produces impact in terms of personal mental health, economic survival and family cohesion.

Anita S.

Anita is a single parent with an ethnic minority background and has received advice on an on-going basis from EBIAC which has resulted in her receiving much needed child and tax credits and Education Maintenance Allowance for her two children.

Anita has difficulty reading in English which makes completion of paperwork extremely difficult. She also lacks confidence speaking on the phone and lacks knowledge of local systems as a newcomer to Northern Ireland, all of which had hindered her attempts to deal with applying for benefits. In this context EBIAC's support has been much needed.

She described the difference the advice provided by EBIAC has made,

'When I first came to EBIAC I was crying. I was afraid I would be homeless soon and with no family here I felt totally isolated. I found trying to work out how to get benefits a nightmare.

The adviser helped me get all the papers completed. This would be impossible for me.

I was seeing the doctor about depression. I was alone with my two children in a foreign place. This place gave me hope. Getting advice from the staff is the closest I have to a family really. I am always welcome here which is not the case in other places unfortunately and the paperwork and asking questions for me on the phone and at meetings is always done like it is the first time I have asked for advice.'

The beneficial impact on Anita's family survival as a consequence of receiving advice from EBIAC is apparent. She has moved from a place of worrying uncertainty over even having a home to now having a stable existence with her children getting the full range of benefits a person in her situation is entitled to,

'As a family we were in a very bad place. The children saw me upset all the time and there was no happiness or quality of life with us. Now we are surviving as a family together with a roof as shelter'.

There has also been according to Anita a marked improvement in her mental health as a result of the reassurance that quality advice has given her about her family's togetherness,

'Anyone would have thought I was a crazy woman when I first came into EBIAC. It is hard to believe how much better I feel in my mind now compared to then because the worrying has stopped'.

Anita concluded by stating that she now actively endorses EBIAC to other women she has met with similar problems, particularly those from ethnic minority backgrounds,

'I have told many other women about how great the advice is especially those from different countries. When I say my prayers I thank that I found the centre'.

William C.

William made contact with EBIAC on the advice of his best friend who had been impressed with the advice he himself had received. William is dyslexic and has serious difficulty in dealing with any form of paperwork which was preventing him from accessing benefits. He was also embarrassed about his dyslexia and only approached EBIAC when his friend reassured him that all the staff were very professional and understanding. William appreciated what he saw as an honest approach to the advice provision,

'The advice and practical help with form filling for example I got was first class really. The adviser was very supportive and knew her stuff and because of this I got my ESA and pension credit sorted out.

She was also no-nonsense though and I liked this honest approach. If there was something that the centre couldn't help me with I was told straight and told where I should go instead.'

William's dyslexia obviously presented a layer of difficulty for advice provision but he pointed out that there was a level of patience with him that was welcomed, with advice given and explanations presented at a pace that he could follow,

'I've yet to meet anyone so patient to be honest. I usually get short shrift. Really surprised me!'

He also valued the outreach aspect of the advice service, pointing to how comfortable he felt at his local library where he tends to socialise as opposed to having to enter unfamiliar offices.

There has also been a social impact as a result of EBIAC's work. William stated firmly that his inability to achieve benefits support, especially his pension credit, was pushing him towards going into care. Rather than that he is now self-sufficient living independently in his own home with what he sees as a much reduced burden on the state.

William has recommended the advice service at EBIAC to his brother who also received support and stated that he proactively seeks to refer his friends and those in his wider social who are mostly pensioners.

He also feels that the advice service has a real 'community benefit' feel and hopes that it continues for the long term in East Belfast. In this respect it is fair to say that EBIAC is achieving a tangible community benefit as a result of its advice service, delivered as it is on a compassionate and professional basis where there is always time for local people's problems and need for advice to be explored and addressed.

William's concluding comment amplifies this point,

'If EBIAC wasn't here I would be absolutely lost. Simple as that.'

2.2 Other Client Feedback

A series of shorter client interviews had also been conducted at an earlier stage of the evaluation and are presented below:

David J.

Both my wife and I received a lot of help with filling in forms for Disability Living Allowance. At the same time we were advised that help was available with reducing our rates bill. My own DLA has been sorted out and although my wife's was refused we are making arrangements with the Centre to come back in and work on an appeal which will be very beneficial.

I have to say that the two girls who helped were absolutely marvellous. They were patient and understanding and we have had a big success with getting a drastic reduction in our rates bill. You have no idea what this means to us, particularly with the winter coming in.

Ann P.

Whilst the help I needed was eventually provided by a family friend, my first contact was with the Centre and was nowhere near as daunting as I thought it would have been. They could not have been more helpful and put my mind at rest that things could be quite easily sorted out. This meant an awful lot to me at the time and was a weight off my shoulders.

Jeanie McC.

I had been having difficulties with getting the right type of furniture and bedding that I needed for a long time. I then heard from one of my neighbours that the Advice Centre could help me so I went in and explained my problems. Within no time at all they helped me sort things out. I have to say I was very concerned at that time and was worrying a lot but the staff were very efficient and I have told my neighbours how well I was looked after.

Samuel McL.

The advisor at the Centre was very good. She went to a lot of trouble with form filling that was way beyond anything I would have been able to take on myself. I would have been lost without the help I received. For people like myself it's just a maze out there and without advice from people locally that know the system I would have no chance of getting what I am entitled to. I'm about to go back to get some help with rent forms and know I will be well looked after again.

Mary McD.

The staff gave me a lot of help with identifying what I was entitled to, particularly with DLA. They helped me with the paperwork but unfortunately my application was turned down. I am now going to get more help from the Centre to put in an appeal and there is no doubt in my mind that I would not have got through the first stage of application never mind tackling an appeal without the staff's help which I greatly appreciate. I was struck about how efficient everything was but also that there was a nice manner to it as well.

3. Qualitative Impact on Volunteers

Volunteers were interviewed by the Independent Evaluator as a means of eliciting information on two key issues, namely their first hand perspective on the value of the CAST project and secondly the personal benefit experienced as a result of their role as volunteer advice workers. Their stories are presented below.

3.1 Volunteer Support and Roles

Volunteers are recruited locally through referrals from community statutory and voluntary groups, local advertising and talks in the community etc.

When they begin to volunteer they are introduced to all aspects of the centre and all workers. They begin by observing and shadowing other volunteers and employees and learning interviewing skills, information research, case recording and general practices of the centre.

They are registered for basic welfare rights training either at Law Centre NI or NIACAB whichever is next available. While attending training they continue to volunteer at the centre.

They progress to providing face to face and telephone advice sessions where they investigate, research and advocate on behalf of clients and also record case issues and actions taken. This is all provided within a supported environment. They also get the opportunity to assist with outreach advice work and home visits for the disabled and vulnerable people in the local community.

Volunteers receive bi-monthly supervisions where they receive feedback on their current performance and also get the opportunity to discuss how they feel in their role and what can possibly be done to improve their experience or to help them achieve personal goals. At this stage other training is discussed where volunteers may feel drawn to certain aspects of advice work and may wish to develop that further with more specific training, this would be supported were possible and other training opportunities researched for volunteer development.

Volunteers are present at monthly staff meetings where they are involved in discussing working practices and problems and upcoming events. They have also attended staff development days where their input has been essential.

Volunteers are actively involved in community events and have experience of attending these events and also addressing issues at them, like the Community Workers Forum organised by East Belfast Community Development Agency. Volunteers also assist and provide support at project promotional events held in the community and also at community health days where they help to provide information and promote the centre's services to the local community.

Fintan's Story

Most of Fintan's voluntary work focuses on advice with accessing benefits, paperwork completion, debt support and redundancy advice. He saw his role as having particular value in that his involvement enabled employed staff to deal with a high number of people in need of advice.

Fintan feels that the project is extremely beneficial to a wide number of people. The advice and information provided is of a high quality and is relevant at all times to the constant changes in policy affecting benefits.

The outreach aspect of the project was seen by Fintan to be of particular importance and actively increased the accessibility of advice and support for as many beneficiaries as possible. Allied to this he saw the referral process from other stakeholders working in the community as being effective in both raising the profile of the project and ensuring a maximum number of people in need of advice were helped.

The project was seen to also provide specific added value in terms of working with people with a disability and mental health issues for whom the increasingly onerous nature of form completion is exacerbated and for whom the project is something of a necessity without which they would have little or no chance of accessing vital advice, referral to support and, for many, receiving benefits.

Fintan also pointed out that,

"people are afraid of and intimidated by authority and there is a tangible sense of relief to them when we get them the help they need. Every person I have supported has been genuinely appreciative".

Fintan has benefited in personal development terms as a result of the CAST project. In particular his employability has been boosted, specifically through giving him the opportunity of real life experience of dealing with people on a face-face basis which has developed communication skills.

His training within the project has also resulted in a qualification from the Northern Ireland Law Centre which he states has increased his competency around advice work. The practical outcome of this can be found in his imminent acceptance of a paid post in the advice sector which he puts down to the personal progression his volunteering for CAST made possible.

Charlotte's Story

Charlotte volunteers five times weekly and is undertaking training through the Northern Ireland Law Centre to become an Advice Worker.

She illustrates the benefit of CAST by pointing out that the majority of clients arrive at East Belfast Independent Advice Centre in a stressed state, often at times bewildered and confused about what they need to do to access support:

"I help to clear the fog. People leave with a clearly improved peace of mind. They are standing taller and stress has been alleviated. We see this a lot with those needing help coping with redundancy and the complexity of migration from Incapacity Benefit to ESA"

Charlotte also states that the project genuinely improves morale for the wider community where there are many common problems associated with accessing advice and support. The Centre is very well known and is seen as a first point of advice for most.

A key benefit of the project also lies in the personal contact ensured by staff and volunteers which is of particular value to some people (such as older people) who prefer personal contact where reassurance can be given and a raft of questions can be dealt with. She stresses that the project is not a counselling service but it represents a practical "being there" support which critically focuses on advice provision.

There is according to Charlotte, a fundamental gap between government providing information and a typical member of the public being able to access (or even understand) it. The CAST project helps to address this gap in her opinion.

Charlotte points out that she has developed real patience and listening skills which will bode well for her future career and now has a wider perspective on societal problems, "Despite seeing myself previous to my voluntary work as quite liberal, the project has shown me how many prejudices I had – seeing too many things as black and white and perhaps stereotyping people".

The project has also developed Charlotte's skills around planning effectively for work, based on her understanding through CAST that only the highest standards of robust research prior to giving advice is tolerated.

The personal development impact of CAST for Charlotte is clear. She says,
 "I am as happy volunteering five days a week as I once was working full time".

Kerry's Story

Kerry volunteered for two mornings each week. Her background as a former solicitor equips her well to bring added value to the project and her motivation lies both in maintaining an interest in advice and welfare issues and helping the local community.

Kerry feels strongly that there is a huge need for the project, citing that she would not invest her family time in anything that was not needed to such an extent.

"As someone not from the immediate area I have been struck by the chronic needs of inner East Belfast. A lot of people supported are extremely vulnerable. Basic literacy problems exist and there is a very low level of confidence to deal with things like telephone contact with agencies. Depression and alcoholism pervade which exacerbate personal circumstances".

Kerry feels that the project is beneficial in terms of helping local people deal with "the system" in a practical way and points to tribunal representation as one support which would be beyond the means of local people. She also points to the numerous occasions where clients have left her after revealing that they had been worrying and not dealing with issues for many weeks which she herself has been able to address in a matter of hours on their behalf.

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"People are down and disempowered then the most seemingly trivial issues become major personal problems and causes of stress and depression. We can deal with this and break the cycle of descent into further hopelessness."

There are, she says, too many "forgotten people" in inner East Belfast, many of whom suffering from family breakdown and the scourge of anti depressants and for whom she has no doubt EBIAC is the only place where they can have both human interaction and practical support and advice.

According to Kerry every person helped by the project has been genuinely grateful which is reflective of the impact made on their lives in a practical sense. She sees the project as the only resort for helping the most vulnerable and dreads the implications for the community if longer term sustained delivery cannot be assured.

Kerry is now working as an adviser for Wave Trauma. She had this to say about her time volunteering on the CAST project,

"I would not be in the job I am doing now were it not for the qualifications, training and practical experience gained through volunteering on the CAST project. EBIAC encouraged a thorough and holistic approach to advice giving and is respected in the advice sector for the quality of its work. I think its volunteers, once trained, have the best possible chance of securing employment and I certainly found that I was well placed to take a job opportunity when something suitable came up. I was also helped with general interview skills which I found invaluable.

The combination of the WRAP course and advocacy training which I was sent on together with practical experience of giving welfare advice in a supervised and supportive environment prepared me for the job I am doing now and gave me the skills and confidence to take on employment in the advice sector."

Irene's Story

Irene volunteers for two and a half days each week having been advised to undertake voluntary work as a way of getting out of the house and generally feeling better about herself.

She too, points to what she sees as real added value provided by the CAST project. She points to the fact that there is a serious social isolation problem in inner East Belfast, particularly among older people and that this situation is worrying because there is inadequate referring of such people to projects such as CAST which can make a real positive difference to their lives.

"I see the change for the better even in people's demeanour when advice given serves to lift a weight from their shoulders. Knowing there is someone actually dealing with their problem (who clearly knows what they are talking about) really helps decrease their sense of hopelessness."

The project helps address what Irene portrays as an "ostrich with its head in the sand" scenario whereby people basically don't cope with problems such as debt because they feel they have no help at hand. There is a problem though, as she sees it, in terms of linking these people to the help they need:

"The project can provide advice on a range of supports such as Disability Living Allowance, ESA, Housing Benefit, appeals procedures, employment rights, money advice. Basically all these supports (and more) are badly needed but people are not being properly referred to places like EBIAC where they can receive professional advice at no cost".

Irene also points to a practical indicator of how successful the project is in terms of the high numbers of referrals she deals with from the family and friends of those who have clearly been helped to the extent that they are encouraged to recommend the project to others.

Irene feels that she has been very well supported in her role with EBIAC, referring to patient guidance from management who strive to always explain things in the detail she needs and who are there constantly to fall back on if she needs support on any issue.

Irene has now gained paid employment and it is obvious that the CAST project has been a developmental stepping stone in that regard, as she explains,

"From not being able to walk out my front door to now being able to deal face-to-face as an advisor to people is a real journey for me. My volunteering is getting me beyond the world of benefits and into the world of work".

4. Stakeholder Perceptions

4.1

A range of stakeholders who engage with EBAC on a regular basis was consulted with as a means of eliciting opinion on the effectiveness of EBAC's work:

4.2 How the work of EBAC is beneficial to stakeholder organisations' work:

My customers are in receipt of Employment Support Allowance, 70-75% of ESA claimants fail to obtain the necessary 15 points at their Work Capability Assessment. Many of these customers still do not feel well enough to look for work on Job Seekers Allowance and I therefore advise them of their right to appeal the decision. I recommend they contact the EBAC for assistance completing the appeal form and to accompany them to the appeal hearing.

I have had many attendees to the Welfare Rights Advisor Programme from the East Belfast Advice Partnership – The vast majority being volunteers on a larger CAST project. They have all been enthusiastic, hardworking and willing to learn. They have been mentored very well within EBAC and have been given very clear guidance and experience on benefits in general. EBAC is really important as it deals with the majority of minor/straightforward queries and cases regarding benefits etc. It is the front line in "Benefits" help within their remit and help to keep the law centre from being over- run with basic queries. Their capacity and quality of advice is very high and helps to keep the law centre informed of any major cases or queries.

Woodstock Library is situated in an area of social need and high unemployment. The library is the central point of information in this area. It is important that the library provides the local community with access to financial and economic resources to lift them out of exclusion and isolation and in this context our referrals to EBAC are critical.

Through the liaison meetings, we are able to notify EBAC of forthcoming changes to structures / procedures/ legislation which can help to reduce the number of queries raised by customers. Through building a network of contacts through these meetings we have been able to achieve quicker responses to queries raised by customers and advice centres.

EBAC provides excellent advice and support to local people particularly in regard to benefits and other financial advice. It has been particularly helpful to people making appeals in the Benefits System. Their advice has been impartial, knowledgeable and realistic. They also act effectively as advocates for their clients in regard to other statutory bodies or organisations.

The Centre is one of the advice organizations we are confident of referring cases including ones which entail representation. We also know that the centre refers appropriately difficult cases in turn to the Law Centre. They have helped to identify hidden carers who may not be in touch with the Belfast trust and not accessing support to maintain their caring role.

EBAC is a resource well used by service users and staff from Ravenhill. They are professional and work well with service users who may have mental ill health or physical disability.

EBIAC has consistently delivered efficient high quality work for the referrals we have sent them. Furthermore, they were one of the very few organisations that had a project providing advice to BME individuals, when this funding was completed and not renewed it was a huge loss to our work as we rely on EBIAC to provide representation to clients at appeal hearings and for their assistance with our service users who have a large amount of debt. Without this service we would have no organisation that we could rely on to assist us with these cases.

4.3 Key Strengths of EBIAC

Its staff is its main strength- they have brilliant, educated, knowledgeable and enthusiastic staff that are efficient at producing the best advice possible. Another strength is the variation of advice they can offer that is always to a very high level. They are also very friendly and open with the public – making EBIAC an attractive option for people with serious issues. They also train, tutor and look after their staff very well with an eye for continuous and professional development. They also run an efficient advice service that copes with an ever increasing demand admirably.

It appears to be easier to just drop in than CAB and it's very obvious that they are passionate about helping our customers appeal their ESA etc.

The fact that they have outreach venues is excellent.

When customers contact us after they have received notification that they have "failed" their WCA they are naturally upset and it is good to be able to signpost them to EBIAC for advice and assistance in the ESA Appeal process.

The outreach centre gives the community much needed information and guidance on benefits, counselling and consumer rights.

EBIAC has been particularly pro-active in promoting contacts between the various public sector bodies and the various advice centres in the east Belfast area. This has been beneficial to all parties in building lines of communication, which in turn leads to a better understanding and quicker resolution to queries raised.

EBIAC's key strengths are supporting people applying for benefits, supporting people in the appeal process and signposting and providing information on benefits, housing and employment rights.

The staff is well trained, competent, clearly committed to advice work and recognize the need to partner with others and establish local relationships with SSA and others. They also respond innovatively to local needs and developments.

Their carer awareness supporting carers to access grants and other entitlements

Location in inner East Belfast is a key strength

Professional, approachable, flexible and keen to support people with a range of health issues; they are also a resource for a wide amount of information

EBIAC is consistent and reliable. They have a high standard of training for all their advice workers, which ensures accurate advice and efficient service. The staff genuinely cares and has a passion for the work they do, which is evident when you interact with them. These combine to deliver an advice service that is relevant and vital within their community.

Other Comments

I was pleased to have worked in partnership with EBIAC during the year on their Adviser Volunteer Programme. The programme enabled us to recruit a number of highly skilled individuals, with the knowledge and experience to help us deliver our Advice and Information services.

The EBIAC Adviser Volunteer Programme is very timely given the current economic climate and the forthcoming changes in the welfare reform system. Advice NI believe the programme is a key step in providing volunteers with the confidence, skills, knowledge and experience they need to help them get employment.

We are looking forward to continuing our exciting partnership with EBIAC, providing progression opportunities for the volunteers, enabling Advice NI to continue to provide excellent advice and information services to the public.

I am now employed working in the community which is a direct result of being given this opportunity through CAST, something I could never have achieved without the support of my mentors at EBIAC. CAST not only educated me helping me to gain a qualification after so many years out of work but motivated me to ensure that I work to the same standard in my current employment that was expected of me in the CAST programme.

It turned out that for me CAST also became my lifeline out of the situation I found myself in and gave me a new perspective on how to look at things, to value what really matters and to continue to work in the community to help those who are struggling. I will always be indebted to CAST and to my "family" at EBIAC for giving me support, guidance and encouragement because without them I wouldn't be where I am today.

The advice centre has provided a vital service in this community for 4 years. Libraries NI recognises the need for such a service in this area and provides the meeting room free of charge to EBIAC. We hope that the partnership with EBIAC will continue in the future.

I have been attending liaison meetings chaired by EBIAC for several years now. In my experience in working in the social security agency, I have not come across an advice centre as pro-active, knowledgeable and professional as EBIAC. There is a genuine positive atmosphere of mutual respect and co-operation with the ultimate aim of providing the best service possible to the general public in the area. The economic situation is dire and there is a growing need for the types of service provided by EBIAC. They provide that service, with limited resources, to an impressive standard. They are invaluable to the customers of the East Belfast area and beyond.

The demands for advice in East Belfast significantly outstrips supply and this is likely to get worse not better given proposed developments in welfare reform.

I believe they offer a great service and help change the lives of many people in East Belfast – They provide great placements, training and support for volunteers within East Belfast - However they also provide a great advice service to the public.

5. CONCLUSION

- 5.1 The information presented earlier in this report is testament to both the severity of negative impact on the most vulnerable in East Belfast due to welfare reform and the recession and the valuable role which the advice provision service delivered by EBIAC, particularly that under the auspices of the CAST project.
- 5.2 It illustrates that the negative impact of welfare reform in particular cannot solely be measured quantitatively, for example in terms of the £750m a year removed from the Northern Ireland economy, but that there is a deep set human cost. This has been articulated clearly through the Case Studies of typical beneficiaries of EBIAC's support.
- 5.3 EBIAC's advice provision is having a clear positive impact in terms of addressing:
- Mental health deterioration among the most vulnerable
 - Breakdown and disintegration of families
 - Long term economic inactivity
 - Community disconnection
- 5.4 The EBIAC model of advice provision represents good practice that should inform future work in the advice sector. It has at its core several critical success factors such as:
- A compassionate, person centred and holistic approach which strives to treat the most vulnerable people with respect and to invest the time required to comprehensively identify the full range of advice needs
 - A skilled and motivated staff with a reputation for being professional, 'knowing their stuff' in terms of advice and of delivering efficiently
 - A commitment to developing volunteers with robust training and development leading to significant personal development outcomes for these volunteers. In conjunction with volunteers gaining accredited training, they gain work experience by providing advice services. This is done in a highly supportive environment
 - A strong community presence, playing a key role in developing community cohesion exemplified by productive referral processes with relevant agencies and co-operation with a range of stakeholders
 - Strong awareness among the local community of the extent and nature of advice available, exemplified by the numerous references in the Case Studies to 'word of mouth' awareness by clients

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- 5.5 As the Case Studies and feedback from stakeholders clearly demonstrate, the project is reaching out to some of the most vulnerable people in the community and making a real difference in their lives. This is particularly the case with clients using the home-visit service.
- 5.6 The sheer number of people now benefiting from EBIAC's advice provision is far beyond that envisaged a few years ago. The need presented by clients is also higher than that envisaged. Services are inundated and EBIAC are finding that they are not just dealing with more people but that the cases are more complex with more time and expertise required.
- 5.7 The CAST project in particular is allowing EBIAC to provide vital advice services to people who have nowhere else to turn. EBIAC moved premises at the end of June this year to the East Belfast Network Centre. This was much needed and there is now more space including an extra interview room. The new premises also have disabled access and disabled facilities.
- 5.8 In conclusion it is clear that levels of need in East Belfast and beyond in relation to quality advice provision such as that provided through EBIAC's model are increasing and that the welfare reform process and economic hardship are key drivers in this context.
- 5.9 This qualitative report shows that there is an undoubted role for advice provision in redressing the increasingly negative impact on the lives of those most in need and that this impact is defined in much more than quantifiable terms but rather in human terms.



