

# Review 2010/11

## Introduction

During 2010 the services provided by the Citizens Information Board (CIB) helped a very large number of people – more than 4.5 million people visited our websites, the Citizens Information Service and the Citizens Information Phone Service together answered over a million queries and over 40,000 people got help with problem debt from the Money Advice and Budgeting Service (MABS).

In the first six months of 2011 the network of CISs answered over half a million queries. Visitors to the Citizens Information website continued to climb in 2011 and reached the total for 2010 in October 2011. The Citizens Information Phone Service dealt with 83,000 callers and the Money Advice and Budgeting Service saw over 11,000 new clients (an 11% increase on the same period in 2010).

At a time when the State and many of its people are dealing with unprecedented challenges, we must continue to provide effective supports to help people cope – particularly the most vulnerable. We must also continue to make the best possible use of our resources. We offer a range of supports from self-help through our websites and telephone helplines, through to advocacy services in our network of drop in centres.

**Keepingyourhome.ie** is recommended as the main information portal for mortgage holders in difficulties

**National Advocacy Service** for people with disabilities launched

Over **4.5 million people** visited **[citizensinformation.ie](http://citizensinformation.ie)**

Over **40,000 people** got help with problem debt from MABS offices and the MABS helpline

## About us

The Citizens Information Board supports the provision of information, advice (including money advice and budgeting) and advocacy services on a wide range of public and social services. We provide some services directly to the public such as the [citizensinformation.ie](http://citizensinformation.ie) website and through our range of publications. We also provide an extensive range of services through our delivery partners:

- 42 Citizens Information Services (CISs)
- The Citizens Information Phone Service (CIPS)
- 51 Money Advice and Budgeting Services (MABS)
- The MABS Helpline
- The National Advocacy Service

We work very closely with our delivery partners to ensure that the public have access to services in the form that best suits them.

## Citizens Information – the three channels

The Citizens Information Board supports the delivery of information through three channels: online, telephone and face-to-face. These three channels ensure that the public can access information in a way that suits them.



LOG ON

[www.citizensinformation.ie](http://www.citizensinformation.ie)



NEW LO-CALL NUMBER  
0761 07 4000

Mon to Fri 9am to 9pm



DROP IN

250 locations nationwide

## Citizens Information Services

The nationwide network of 42 Citizens Information Services (CISs) provides a face-to-face service for anyone who needs information, advice or advocacy. Outreach and mobile services also bring information to citizens who might not otherwise be able to access it – in residential institutions, prisons, hospitals and remote locations. Queries to CISs are becoming more complex and many clients have multiple issues (see page 7).

## Citizens Information Phone Service

The Citizens Information Phone Service (CIPS) provides a comprehensive and confidential information service to people throughout the country. The telephone service is provided Monday to Friday from 9am to 9pm on lo-call 0761 07 4000.

In **2010** the Citizens Information Phone Service answered **144,513** queries and **50%** of these were about social welfare. In the first six months of 2011 CIPS had **83,000** callers.



Pictured at the Volunteer Recognition event from left, Moira Byrne, who spoke passionately about her experience as a long-serving volunteer with Wicklow CIS, Patrick Stagg, Dublin 8 and Bluebell CIS and Eileen Fitzgerald, Senior Manager Regional Services.

In **2010**, **666,837** callers contacted the 42 Citizens Information Services with **990,626** queries.

**104** information officers, **190** scheme participants and **1,175** volunteers responded to these queries.

**72%** of callers visited a centre in person, **27%** made contact by telephone and **1%** by email.

**47%** of queries were about **social welfare** and **11%** were about **employment rights**.

In **2011** (until end June) CISs had **339,432** callers with **520,814** queries and **38%** of callers were aged between **26-45**.

### New phone numbers

We are upgrading our telephone and data systems to provide a better service to our customers. You can now call **0761 07 4000** for the Citizens Information Phone Service and **0761 07 2000** for the MABS Helpline.

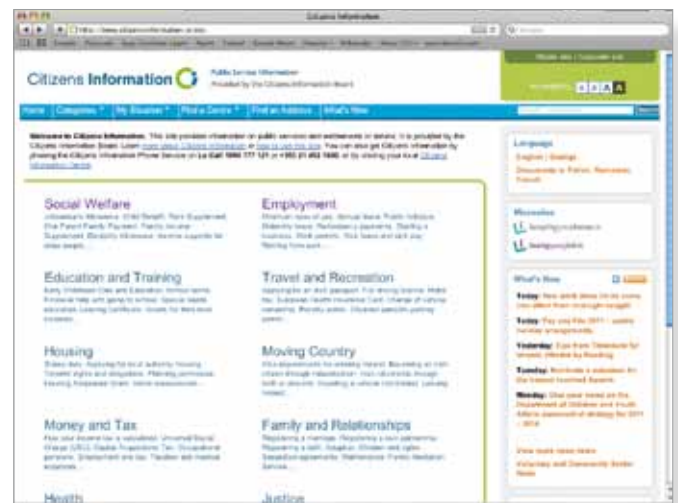
In **2010 citizensinformation.ie** recorded more than **4.5 million** users and more than **27 million** page downloads. By **October 2011** it had recorded over **4.5 million** users.

**Losingyourjob.ie** recorded **57,877** users and more than **261,000** page downloads.

**Keepingyourhome.ie** recorded **26,777** users and more than **129,000** page downloads.

## citizensinformation.ie

The **citizensinformation.ie** website provides public service information for Ireland. Two microsites also provide information for specific user groups: **losingyourjob.ie** for newly unemployed people and **keepingyourhome.ie** for people at risk of losing their homes. Visitor numbers have climbed steadily since the launch of **citizensinformation.ie** in 2006 – from 1.8 million in its first full year to over 4.5 million today. In 2011 the site was redesigned and a mobile site was launched.



## Awards and accolades

**Citizensinformation.ie** won the "Most Useful Website" category of the 2010 Irish Web Awards. The **losingyourjob.ie** initiative was awarded a Taoiseach's Award for Public Service Excellence in February 2010. The Taoiseach's Awards are designed to showcase and celebrate public service projects that help citizens access services. The site was also shortlisted for an Irish eGovernment Award in 2010.

The development and promotion of **keepingyourhome.ie** was one of the key information recommendations in the report of the Expert Group on Mortgage Arrears. **Keepingyourhome.ie** was also nominated for a World Summit Award as the best e-content example in e-Government from Ireland.



Pictured at the launch of **keepingyourhome.ie**, from left Graham Long, Information Resources Manager, Anne-Marie O'Connor, Business Manager MABSndI and Gerry Hegarty, Senior Manager Service Development.



Pictured with the award for the Most Useful Website in Ireland are from left: Graham Long, Information Resources Manager, Tony McQuinn, Chief Executive and Sylva Langford, Chairperson.

## The Money Advice and Budgeting Service (MABS)

The Money Advice and Budgeting Service (MABS) provides a free, confidential non-judgemental and independent service for people in debt or in danger of becoming over indebted. MABS emphasises practical, budget-based measures to help people with debt difficulties.

There are 53 MABS companies in Ireland. The MABS Helpline, 0761 07 2000 and [mabs.ie](http://mabs.ie) are other routes to information and advice on problem debt.

2010 was the first full year of delivering the MABS service under CIB. New clients to the service increased by 13.4% and MABS companies report that new clients are presenting with substantial and increasingly more complex debts. During the year CIB worked with MABS to address waiting times for the service. Urgent cases are always prioritised and many clients get immediate support from the helpline and website.



Pictured at the launch of the MABS report on mortgage debt and arrears, *Lifting the Load – Help for People with Mortgage Arrears* are from left, Michael Doherty, Research Project Manager, Anna Walshe, Coordinator, Waterford MABS, Ann Galvin, Chair Steering Committee and Gerry Hegarty, Senior Manager Service Development, CIB.

**The Money Advice and Budgeting Service (MABS) had 21,653 new clients in 2010. 11,658 new clients were seen by MABS in the first half of 2011 and the MABS national helpline received 16,620 calls.**

### On the ground

MABS coordinators Gerry Dowling and Catherine Collins explain what a client can expect when they contact MABS for help with problem debt:

Feelings of stress, anger and shame can overwhelm many people when they first decide to come to MABS for help. Everyone who contacts the service is greeted with courtesy and respect.

No one goes on a 'waiting list' in the traditional sense of queuing. When the client first contacts the service, in person or on the phone, a brief conversation takes place to establish what kind of help is needed, the level of debt, whether legal

action is imminent, the income situation, family status and other relevant details. Using this information we decide how urgent the case is and what action is needed. This could include referral to another support service, giving the client a holding letter for creditors, directing them to self-help material and listing for an appointment with a money adviser. If there is an emergency the person will always be seen within a couple of days.

From initial contact, MABS clients are in a programme of support pending their first meeting with a money adviser and can always access telephone support if their situation suddenly changes.



During the first meeting with a money adviser the client explains their situation and difficulties. We ask new clients to bring all letters and copies of credit agreements (if available) and to prepare some basic expenditure information beforehand. We use this information to identify priority and secondary debts. While the central focus of the meeting is financial sometimes a client may need to be referred for counselling or other help before money concerns can be addressed.

The money adviser then decides whether further meetings are required. This is based on the complexity and severity of the debt issues presented and the capacity and ability of the client to handle their own affairs. Before setting a date for a further appointment the money adviser completes a Service Agreement document with the client. This agreement lays out what each is expected to do before the next meeting.

At the first or subsequent meetings we work with the client on a financial statement which shows all income and expenditure. This statement is sent to creditors with letters of offer for repayment of the debts. If offers are accepted by creditors we discuss payment method with the client e.g. direct debit, post office, by payment card or MABS special account. Throughout the process the client always makes the decisions.

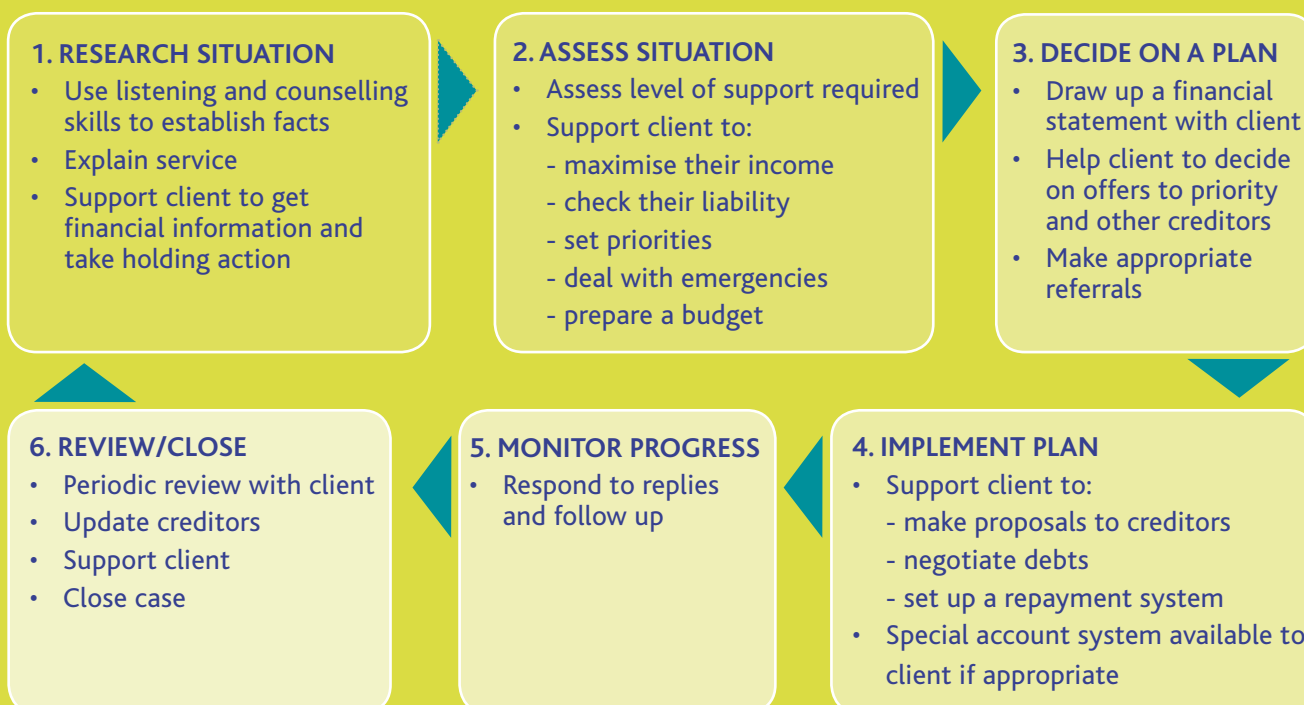
The role of the money adviser is:

- To provide an objective view of proposals
- Ensure they are reasonable, affordable, and sustainable
- Help client understand terminology and technical operation of financial agreements and the legal debt process
- Give advice on implications of any proposed agreements to the client

The money adviser monitors the client's file regularly and creditors will usually revert every three to six months for a review of the case.

The objective at the end of the process is that the client has put a managed budget in place which will provide for the priority household needs of housing, warmth, clothing, food, child necessities, education, medical care, and transport while also addressing debt undertakings in a fair and balanced way. The client will also know that, should their situation change the MABS money adviser will be available to help.

## Face-to-face: the money advice process



## Training services and resources

The Citizens Information Board provides training services nationwide to ensure that information providers deliver high quality services to their customers.

### Schools Resource Pack

A new schools resource pack *Rights and Entitlements for Young People* launched in May 2010. The pack makes students aware of their rights and entitlements and shows them how to access information using the internet. There has been demand for the pack from secondary schools all over Ireland and 1,139 have been distributed to date.



### Schools Resource Pack Launch

Dean Daly (left) and Wayne Travers from Killinarden Community School, Tallaght with Emily Logan, Ombudsman for Children.

More than **1,100 people** attended **training events** run by the Citizens Information Board in 2010. **156 adult learners** completed the FETAC Information Providers Programme.

## Publications and research

The Citizens Information Board publishes a wide range of publications and other resources. We also publish advocacy, research and social policy reports highlighting issues of concern to users of social services.

*Relate* is our monthly journal covering legislation and developments in the broad social services and social policy areas. It is accompanied by a quarterly EU Supplement.

*Voice*, our policy newsletter, documents initiatives in response to issues raised by CISOs.

*Speaking up for Advocacy* is our advocacy newsletter.



## Social policy

Our social policy work highlights the concerns of users to service providers.

Overall 2,700 social policy cases were documented by Citizens Information Services and the Citizens Information Phone Service. During the year social policy reports captured the growing number of people facing redundancy and the difficulties they experienced coping with job loss, claiming benefits and managing debt.

In 2010, among others, we made policy submissions on:

- Mortgage Interest Supplement Review
- Mental Capacity legislation
- Safer Better Healthcare
- Code of Practice on the Mental Health Act



## On the ground

Patrick Stagg, Development Manager of Dublin 8 and Bluebell CIS describes the work of Liberties CIC.

"We have every kind of situation coming into our service. A very typical one would be – someone gets a letter through their door – they have been cut off from social welfare – they have no idea why and they don't know what's going on. They may call the section that deals with their payment – very often they can't get through or they don't know where to go so they are panicking and extremely stressed.

They come into the CIC and the first thing our information officers would do is sit them down and listen to their story. Then the officer would have to probe a bit to work out what their situation is and figure out what's going on. They might make some calls to the Department of Social Protection to enquire on the person's behalf. While this is going on the person has often already calmed down quite a bit. Often this is because they have finally talked to a human being, they realise that this person is on their side and is going to help them. In a sense, we take the worry and anxiety away from people – especially people that would have difficulty navigating the system on their own. I would characterise our clients here as people who need help. This is partly because the system is very complex and partly because the client may be elderly, have literacy problems or be an immigrant. We are also an independent place and I think that this is very important. People feel that they can talk openly with us and we can work with them to find solutions to their problems.

Over the last couple of years we have had a lot of new social welfare recipients coming in. Usually they are very stressed, maybe they have never dealt with welfare before. Often they need to be taken through the whole system and looked at very holistically. You might have someone who has been made redundant so they could have social welfare issues, employment law issues, housing issues and sometimes domestic problems as well. We've noticed the family law end of things becoming busier and busier – in many cases relationships are foundering under external pressures so people

come in looking for information on separation, maintenance, access, barring orders and so on. Cases are also much more complex than they used to be – for example for a social welfare appeal you now need to FOI the person's file, comb through the regulations and be able to challenge the Department's interpretation of the regulations.

That gives an idea of how much our work has changed since the downturn began. We have always dealt in information but in the past you would often be able to give a person good news – you are entitled to something – but now we often have to deliver negative information – for example someone who comes in thinking that they might be able to get help with their mortgage but finds out that they don't qualify for mortgage interest supplement perhaps because a partner is still working or because they extended their mortgage during the boom. It's very hard on people – before we might have someone crying in the office once a month now it would be normal to have people in tears several times a day. All our staff have done courses in suicide recognition and courses to help them manage stress but obviously working with people who are in despair does take its toll on them. However we do help people every day and very often they are people who have nowhere else to turn so that makes the work meaningful."

### About the CIC

Liberties CIC is situated in the heart of inner city Dublin. It has two full-time information officers and one part-time officer. Two Community Employment workers also work in the CIC. It offers specialist clinics in employment law, family law, taxation and immigration. The Money Advice and Budgeting Service also offers a weekly clinic in the CIC. Over 10,000 people visited the CIC in 2010.

### Volunteering in Citizens Information Services

Over a thousand people volunteer their time, energy and expertise to their local Citizens Information Service. We value the key role volunteers play within CISs. In 2010 a new Volunteer Recognition Programme was initiated marking the contribution of volunteers with over 20 years of service to their communities.

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## National Advocacy Service

Advocacy empowers people by supporting them to assert their views and claim their entitlements. In some cases an advocate represents and negotiates on their behalf. There is an important link between information and advocacy. Equality of opportunity can be enhanced by having access to independent accurate information and a range of options.

In October 2010 it was announced that a new National Advocacy Service for people with disabilities would be set up under the Citizens Information Board. The new Service provides independent, representative advocacy services for people with disabilities. The Service is regionally structured. Trained advocates working with the Service help vulnerable people with disabilities to articulate their needs and access their rights. They can help people reintegrate into the community on leaving a residential institution and link them with local support services.



Minister for Social Protection Joan Burton with attendees at the launch of the National Advocacy Service.



### Advocacy in Citizens Information Services

Information providers in the network of Citizens Information Services (CISs) provide advocacy services by supporting their clients to act on their own behalf wherever possible (self-advocacy). They also advocate on behalf of clients – for example, attending meetings, hearings and appeals. In 2010, **32,051** queries involved advocacy.

In the first six months of 2011 the **National Advocacy Service** started operations. **208** cases transferred from pilot projects, with **414** new clients the service had **622** clients in total at end of June.

## Other services supported by the Citizens Information Board

The Sign Language Interpreting Service (SLIS) is the national agency for the provision of sign language interpreting services in Ireland. SLIS is funded and supported by the Citizens Information Board to increase the availability of Irish Sign Language Interpreting Services. SLIS is developing a number of initiatives with key stakeholders in the Deaf community including an accreditation and quality programme for Sign Language Interpreters, an interactive website and a remote interpreting service.

Assist Ireland, [assistireland.ie](http://assistireland.ie), is an online database of aids, appliances and assistive technology provided by the Citizens Information Board for people with disabilities. In 2010 322,000 unique users visited the site.



[assistireland.ie](http://assistireland.ie)