

DÁIL ÉIREANN

AN COISTE UM ACHAINÍOCHA ÓN BPOBAL

COMMITTEE ON PUBLIC PETITIONS

Dé Céadaoin, 8 Márta 2017

Wednesday, 8 March 2017

The Joint Committee met at 1.30 p.m.

MEMBERS PRESENT:

Deputy Shane Cassells,	Senator Jerry Buttimer,
Deputy Martin Heydon,	
Deputy John Lahart,*	
Deputy Denise Mitchell,	

* In the absence of Deputy Eugene Murphy and Senator Diarmuid Wilson, respectively.

SENATOR COLETTE KELLEHER IN THE CHAIR

Business of Joint Committee

Vice Chairman: As we have a quorum of four members, we will commence the meeting and we are in public session. I wish to inform members that an apology has been received from the Chairman, Deputy Sean Sherlock. I also wish to advise members that Standing Order 93(3) of Dáil Éireann states:

In the unavoidable absence of the Chairman, the vice-Chairman shall perform the duties devolved upon, and exercise the authority conferred upon, the Chairman by Standing Orders.

As Vice Chairman of the committee, I propose that I chair this meeting. Is that agreed? Agreed.

Senator Jerry Buttimer: Apologies have also been received from Senator Diarmuid Wilson.

Vice Chairman: Those apologies are noted.

Members are requested to ensure that for the duration of the meeting their mobile phones are turned off completely or switched to flight or safe mode, depending on the device. It is not sufficient for members to just put their phones on silent mode as this will maintain the level of interference with the broadcasting system. I propose that we go into private session to deal with some housekeeping matters before we return to public session. Is that agreed? Agreed.

The joint committee went into private session at 1.38 p.m. and resumed in public session at 1.49 p.m.

Promoting Awareness of the Public Petitions Process: Discussion

Vice Chairman: We are resuming in public session. We will now deal with the issue of promoting awareness of the public petitions process. I thank the witnesses for attending. Before we commence the discussion, I remind members, witnesses and those in the Public Gallery to turn off their mobile phones.

I formally welcome Ms Angela Black, chief executive of the Citizens Information Board, Mr. Graham Long, senior manager of the Citizens Information Board, and Ms Louise Loughlin, national manager, National Advocacy Service for People with Disabilities. I thank our guests for attending the committee. They have been invited here to discuss with the committee how the Citizens Information Board interacts with individuals with intellectual disabilities and special needs, how it manages to promote the services provided by its organisation through communications, media and outreach programmes, how or whether the Citizens Information Board can promote awareness of the Committee on Public Petitions and its processes, especially among citizens who are hard to reach, who experience exclusion or who have challenges with formal processes because of communication, literacy, language, health or other challenges, and if there is any advice the witnesses could offer which could assist the joint committee.

Before we commence, in accordance with procedures, I am required to read the following notice on privilege. By virtue of section 17(2)(l) of the Defamation Act 2009 witnesses are protected by absolute privilege in respect of their evidence to the committee. However, if they are

directed by the committee to cease giving evidence on a particular matter and they continue to do so, they are entitled thereafter only to a qualified privilege in respect of their evidence. They are directed that only evidence connected with the subject matter of these proceedings is to be given and they are asked to respect the parliamentary practice to the effect that, where possible, they should not criticise or make charges against any person, persons or entity by name or in such a way as to make him, her or it identifiable. Members are reminded of the long-standing parliamentary practice to the effect that they should not comment on, criticise or make charges against a person outside the House or an official either by name or in such a way as to make him or her identifiable.

I remind our guests that the presentations should be of no more than ten minutes duration and members have been circulated with the presentations submitted. I invite Ms Black to make her opening statement and following it I will call members to put their questions in the order in which they indicated.

Ms Angela Black: I thank the Vice Chairman and members of the committee for the invitation to address them today regarding some of the activities of the Citizens Information Board. The board supports the provision of information, advice and advocacy to citizens on a wide range of public and social services. We do this through online, telephone and face-to-face services. We directly provide the *citizen.ie* website, which received 19.3 million visits last year. We fund and support the Citizens Information Phone Service, CIPS, to run a helpline, based in Cork, which is available Monday to Friday, 9 a.m. to 8 p.m. Last year the CIPS received more than 139,000 phone calls from members of the public. We also support 42 citizens information services which provide face-to-face information and advocacy from more than 260 locations. In a typical year the citizens information centres throughout the country respond to more than 1 million queries from more than 607,000 individuals. In excess of 1,100 of the information providers in the citizens information network are volunteers.

I am accompanied today by my Citizens Information Board colleague, Graham Long, and my colleague, Louise Loughlin, national manager of the National Advocacy Service for People with Disabilities, which provides a representative advocacy service for people with disabilities. We also support the Sign Language Interpreting Service which is based in the Deaf Village Ireland in Cabra.

We fund and support the 53 Money Advice & Budgeting Service, MABS, offices to assist people with a wide range of debt issues, including mortgage debt as well as money management issues. One part of our mandate is to ensure people have access to accurate, comprehensive and clear information relating to social services. However, many citizens need more than information. We assist and support people, in particular those with disabilities, to identify and understand their needs and options. By combining our information services with advice and advocacy services, we help people in vulnerable situations to obtain information and claim their entitlements.

The committee, in its invitation, asked a number of specific questions and I would like to try to address those questions in turn. It asked how the service interacts with people with disabilities. Our aim is always to ensure our services are as accessible as possible to all citizens. Our main website, *citizensinformation.ie*, is built and written with accessibility in mind. As well as following technical guidelines, we have tried to make the website easy to use and the content easy to follow. It is a fully responsive website that adapts to different screen sizes and where the text size and colour contrast can both be adjusted easily. Another of our websites, *assistireland.ie*, provides a useful listing of assistive products and technology available in Ireland, for

example, screen readers, grab rails, fall alarms, etc. These products are particularly helpful for older people and people with disabilities. Assist Ireland also has a query service which can be contacted by e-mail, telephone or SMS messaging.

Our publications are carefully designed to be accessible, both technically and in the content they provide. To give a few examples, we use matt paper in our leaflets to minimise reflections, and we do our best to ensure the content is clearly and plainly written. When we publish our leaflets online, we publish in a range of accessible formats, including tagged PDF, Word document and ePub, which is a format for electronic books.

The CIPS is available Monday to Friday, 9 a.m. to 8 p.m. For people who have hearing or speech difficulties, the CIPS provides a live chat service that can be accessed online and allows the user to interact directly with an information provider. More than 1,100 of these queries were received last year.

In addition, the citizens information services and the Money Advice & Budgeting Service provide information, advice and advocacy to members of the public, including people with disabilities. We also try to ensure our buildings are as accessible as possible. Some of our customers face particular difficulties in accessing services. We provide a number of specific services targeted at people with disabilities to make this easier.

The Sign Language Interpreting Service has a range of functions but one of its key offerings is the Irish Remote Interpreting Service, IRIS, which offers an online video link to an Irish Sign Language, ISL, interpreter using video chat programmes like Skype. The IRIS interpreter joins a meeting by video link and translates between Irish Sign Language and spoken English for the participants. In 2016, the IRIS completed 3,127 assignments. The IRIS is due to be rolled out to all 60 Intreo offices in 2017.

I previously mentioned the National Advocacy Service for people with disabilities, NAS, which we fund. It has a particular remit for people who are isolated from their community and services, people who have communication differences, people who are inappropriately accommodated or live in residential services, and people who attend day services or have limited informal supports. Last year, the NAS provided casework to 1,000 people and provided one-off information, advice and advocacy to 3,162 people, not 1,152 people as indicated in the presentation that was submitted, which is an error I want to correct.

People who contact the NAS may be people with disabilities, family members, service providers or health professionals. The NAS ensures that when life decisions are made, due consideration is given to the will and preference of people with disabilities and that their rights are safeguarded. The NAS advocates make every effort to communicate with people using their preferred communication style. For example, some people use communication passports, gestures or assistive technology to communicate. Other people communicate through behaviour and the NAS works with the individual and with others in the person's life to understand their preferred method of communication.

In addition to our direct services, the Citizens Information Board's social policy work highlights the experience of the public in accessing public services. Our social policy reports and submissions to the Government have a particular focus on vulnerable groups and they are informed by feedback gathered from the citizens information and MABS services and networks throughout the country.

The committee has also asked how the Citizens Information Board can promote awareness of the Committee on Public Petitions and its process, especially among citizens who are hard to reach, who experience exclusion or who have challenges with formal processes because of communication, literacy, language, health or other challenges. Our busiest information channel is our website, *citizensinformation.ie*. We have a page on *citizensinformation.ie* that describes the public petitions system. This was viewed 476 times last year and it links directly to the committee's information on *oireachtas.ie*. The page was viewed 245 times in January and February of this year. We often use news stories on our website to direct our readers to particular pieces of content. We would be glad to add a news story describing the public petitions process and linking to further information.

Every month we produce four short articles for syndication in local newspapers throughout the country. These are called "Know Your Rights" and these columns are written in question and answer format and published widely. A "Know Your Rights" column covering public petitions would be a very good way to promote the petitions process.

Our information centres carry leaflets and material from a wide range of organisations. Leaflets from the committee describing the public petitions system could be distributed through the citizens information centres. Perhaps a key area where we can assist with the petitions process is through raising awareness with our face-to-face information providers. Many of our citizens information centres operate outreach services including, for example, in prisons, libraries, family resource centres, community centres, hospitals and other settings. We could use a training seminar to highlight the petitions process to our information providers and advocates, who could then ensure that customers who might use the process are informed about it. We would welcome engagement with the committee around the development of a seminar on the process.

A further important part of the work of information providers and advocates is assisting people to engage with organisations and processes. Again, with training, staff and volunteers in our delivery services could actively help customers to engage with the public petitions process and ensure they can exercise their rights in this area.

Citizens information and MABS services are promoted in many different ways. Our presence online is very important because it allows people to get information and to find our services quickly and easily. Our services have extensive partnership networks at local level to help raise awareness. Both the MABS and the Citizens Information Board are involved in outreach work and engage in local promotional events and activities such as leaflet drops. The Know Your Rights columns, which I mentioned earlier, are distributed by the CIB information team. These appear in local print media and act as the catalyst for numerous local radio slots. CIB also manages communications campaigns at a national level. National campaigns encourage members of the public experiencing difficulty to seek advice or information. Some of our activities in this area include radio and print advertisements, material made available in health outlets and digital partnerships with key websites.

The scale of our network helps a great deal with brand awareness. There are 260 CIB locations and 60 MABS offices. CIB provides high street signage for both MABS and CIS. Along with our information leaflets, CIB provides a range of promotional materials to services including posters, leaflets, pens and roll-up banner stands. Some key partnership initiatives have also helped to increase brand awareness of both CIB and MABS. These initiatives include the Green Ribbon mental health campaign, the HSE's *whatsupmum.ie* information campaign and the Insolvency Service of Ireland, ISI, information campaign. Our services are promoted at

national events where there is high footfall, including the National Ploughing Championships, the Over 50s Show in the RDS, the 50 Plus Expo in Cork and the Which Course exhibition in Croke Park.

Finally, we engage actively with the media to highlight the value and importance of the services we fund and support. The most recent example is the launch of the Abhaile communications campaign, which took place in CIB on 27 February and which highlighted the pivotal role of MABS in acting as the gateway to Abhaile, the free mortgage arrears support service.

It might be worthwhile for the committee to engage with other organisations that could assist with promotion such as public libraries, centres for independent living, unions, active retirement groups and others might all be good channels to let people know about the petitions process. I would be happy to forward a list of suggestions if the committee wishes.

Vice Chairman: I thank Ms Black for a very comprehensive overview of the work of the Citizens Information Board, as well as specific ideas and suggestions on how this committee could work with the CIB and other organisations to promote public petitions. We will now take questions from committee members.

Deputy Shane Cassells: I welcome Ms Black and her team. I thank Ms Black for a very comprehensive report. Organisations like the CIB are often taken for granted in terms of the work they do on behalf of the general public. It is only when one steps back and takes time to reflect that one realises the comprehensive nature of that work. I am aware of the enormous physical footprint of the organisation in this country. I am from Navan and I am aware that there are three centres in County Meath. The centre in Navan is right in the middle of the town in a modern office block. It is accessible, visible and the public engages with it. The MABS is particularly valuable. I recall that Deputy Éamon Ó Cuív opened that facility and I attended the opening ceremony. It is a very valuable service that is in close proximity to other State-run services in the centre of Navan town. The people of Navan and County Meath very much appreciate the service provided by the CIB.

I ask Ms Black to provide a breakdown of the public engagement with the service. How much of it is physical, face-to-face engagement in CIB offices and how much is online engagement? The organisation's online presence is an invaluable resource for Members of Dáil Éireann and Seanad Éireann, not to mention members of the public. It provides a quick reference point on many issues.

I also ask Ms Black, without breaching anyone's confidence, to give an outline of the type of queries that are dealt with by the organisation. How has that changed in the last decade? I am sure that during the recession there was considerable demand for the financial advice services provided by MABS. This committee has asked for help from the CIB. I ask Ms Black to give us details on the help provided to the public in terms of, for example, enabling ordinary people to understand new legislation and how it will impact their lives.

In summary, I ask for details on the breakdown of online versus face-to-face engagement, the scale and type of queries being dealt with and the impacts on people's lives.

Ms Angela Black: The Deputy talked about the Navan offices being a good example of the kind of service we provide. There is actually a dedicated mortgage arrears adviser based in Navan, who is one of 30 such advisers nationwide who have been in place for the last 18 months. In reflecting on the changes in terms of the type of information requested by the public over the

years-----

Deputy Shane Cassells: I am sorry to interrupt but I asked Ms Black to give an indication of the demand for that particular service.

Ms Angela Black: In terms of the service in Navan, I am not sure-----

Deputy Shane Cassells: In general, what is the demand for-----

Ms Angela Black: We expected extra footfall in the region of 4,800 in the first year of the provision of a dedicated mortgage arrears advice service. The demand for MABS in general is up to 40,000 between face-to-face and telephone interactions. Approximately 150,000 people phone the citizens information telephone service every year. We had 19.3 million hits on our website in 2016, 17 million hits in 2015 and 16 million in 2014 so-----

Deputy Shane Cassells: It is growing.

Ms Angela Black: It is growing, yes. Website traffic is growing and the nature of online queries is changing. Previously we had information, advice and advocacy and the latter was particularly important for people with disabilities. With each layer, the query takes longer to assess and answer. Outcomes are more difficult to measure as queries get more complex. It is very easy to say what the footfall used to be when it was only about people going in to use MABS. While the footfall may only have increased by 10% or 15%, we are dealing with mortgage arrears issues and serious matters that fundamentally affect people's daily lives.

The Deputy asked about making legislation decipherable-----

Deputy Shane Cassells: Things that happen in the Parliament can have an impact on people's lives and I am wondering if the services of these Houses could liaise with the CIS to make sure that any potential impacts are clearly understood by the general public.

Ms Angela Black: I will ask one of my colleagues to address that particular question.

Ms Louise Loughlin: From the point of view of making information on legislation accessible to people with disabilities, we would not have the scope to do such work. However, other organisations provide easy read materials on legislation that has been passed. Inclusion Ireland, in particular, would produce easy read versions of legislation. A number of weeks ago, for example, an easy read version of the Criminal Law (Sexual Offences) Act 2017 was up on its website within a day of the legislation being passed. It has pictorial representations to enable people to understand the law.

We would have easy read versions of our own materials. That would be the main focus of our work in this area and our easy read documentation would mainly be targeted at people with intellectual disabilities. There are recognised methods of producing easy read formats and certain standards must be met before information can be approved as being easy read.

Senator Jerry Buttimer: I welcome all the representatives and thank them for their presentation and for being here.

The citizens information website and the way it portrays the Committee on Public Petitions is to be commended because it is quite clear on what is asked of the petitioner. Do the witnesses think that we should make our language easier to follow, less cumbersome and less inhibiting for those who may want to make a petition? Looking at some of the language used, it might

frighten the ordinary person who might not be familiar with what we are doing.

I commend the Citizens Information Board on the services it provides. As Deputy Cassells stated, what it is doing is superb. The volume of people who interact with the board is considerable. If we, as politicians, got that, we would be thrilled. What is worthwhile and the witnesses might think it goes unnoticed are the regular updates from the board that we can put into our folders. Staff in my office and I find them most useful because they are a font of knowledge. For many of us, the board is the Google of politics, if I can use that term. It is a good reference point. I do not want to be patronising but I would like the board to know that we value its work. While we go out into the community and talk to people, sometimes they come to us in our clinics having gone to the board, and they would have always found the board helpful and willing.

Given that the Recognition of Irish Sign Language for the Deaf Community Bill 2016 will, hopefully, be made into law soon, the number using the IRIS service, at 3,127 completed assignments in 2016, is extraordinary. I link to that the remarks on the seminars on how we can engage and enhance our ability to communicate. Certainly, there are a lot of good suggestions and we need to take up those. It is important we do what the service does, which is to engage.

Often people come to the service when they are most vulnerable, in a time of crisis or frustrated, and I and those I know who deal with the staff of the service, in Cork in any case, have nothing but praise and admiration for them. I thank the witnesses for today. We can learn from some of the presentation, in particular the way it is portrayed and located on the website. It is something we should look at.

Ms Angela Black: Senator Buttimer mentioned making the language simpler. It is really a technical question. My colleague, Mr. Long, will take it from a technical point of view.

Mr. Graham Long: The information on the Oireachtas site is clear and it is quite obvious what a petitioner has to do. Of all the material the committee has there, the one aspect I might have looked at again is the form the person must fill in to send the petition, which is quite long. Some parts of the form are not explained. There is a bit of room for improvement. Otherwise, I was really impressed with it.

Senator Jerry Buttimer: Can I be excused? I have another meeting to attend. My apologies, I have to leave.

Deputy Denise Mitchell: I thank the witnesses for coming in today and for their presentation. They provide a brilliant resource to all our communities. Their website is fantastic. It is a one-stop-shop database and it is easy, as they said, to access.

I have a few questions in and around the Committee on Public Petitions itself. The witnesses stated they had figures that show 245 people have touched on their section on the Committee on Public Petitions. Over the years did they ever receive any feedback from staff in their offices regarding the Committee on Public Petitions?

The witnesses have already touched on a few of the weaknesses. Would they let us know in detail what weaknesses they see with the current process and how we can be a little more transparent?

Out of curiosity, would the witnesses have available information on the location of their busiest offices in the organisation? In line with that question, could they outline what would be the issues people present with? Particularly in my constituency, they have a fantastic service

on Bunnratty Road in Coolock. There are times - we ourselves accessed it - when we are near having to get an appointment because the girls are out the door with work. If they could provide that little bit of feedback, I would appreciate it.

Ms Angela Black: In the greater Dublin area, we have 33 offices in Dublin, 15 of which are MABS and 18 of which are citizens information services. I would say one of our busiest offices is probably the one in the centre of Dublin in O'Connell Street. Equally, those in the largest urban areas - Cork, Waterford, Limerick and Galway - would all be very busy offices. I do not want to single out any. There was mention of Navan earlier. I happen to know that it is an extremely busy office and, therefore, I have probably left out a lot. In big towns, it is big business. Part of the reason it is big business is that we pride ourselves on giving independent information, advice and advocacy. We do not affiliate ourselves with any grouping, any political agenda or anything like that.

I also think that part of the reason it is difficult to maximise on the footfall online is because people have so many channels through which to ask a question. For some people, using the citizens information service is a way not to use a politician's constituency office. For others, it is the precursor to going in to a politician anyway. We cannot second guess why people would come in to us first, but we do try to promote it. However, we would have no problem in promoting independent, neutral approaches to get answers to questions from any member of the public. I do not know whether my colleagues have anything to add.

Mr. Graham Long: In terms of the statistics and feedback, I checked this morning whether it had increased in March. So far this month, we have had 60 hits on that web page. It is increasing quite a bit relative to last year and that is a good sign.

I am not aware of any specific feedback on the Committee on Public Petitions or the petitions process. I have not come across any in that context.

In terms of the types of queries, a large part of our business is in the social welfare area and we would expect about 40% of the queries of those who are dropping into our offices to be in the social welfare area. There are also queries on health, housing, employment, money and tax. I am sure it would probably reflect what the committee members see in their own constituency offices in terms of queries around medical cards and issues to do with working time and unfair dismissal and similar matters.

In terms of the process, I had a couple of comments on the form which I would be quite happy to send in. It is not really process related. It is merely on the technicalities of it. I would be quite happy to send that on.

Deputy Shane Cassells: Ms Black mentioned the team that is in place for mortgage arrears. It is a sensitive subject and I do not want her to breach any confidentiality. From her engagement with the public in the course of recent years, how are people being treated by the financial institutions and what type of queries are they coming to her with? There is both factual and anecdotal information in terms of how people are being treated and the pressure they are being put under, for instance, starting off with unsolicited calls from the financial institutions. I am sure, no more than ourselves as a point for people to contact, Ms Black is dealing with people who are under a lot of stress, both financially and emotionally. Can Ms Black say whether there has been a better approach by the financial institutions over recent years in dealing with those who find themselves among the cases of mortgage arrears and how the nature of that is changing?

Ms Angela Black: I would not be speaking on behalf of anybody if I were to express an opinion about that. I would be merely saying, in my opinion, that it has been up and down. The fact there is a need for consumer protection codes in the first place reflects the fact that a lot of the time people are in over their heads. Sometimes it is down to how they are treated by the lender and sometimes it is down to how they have viewed the undertaking they have taken on. When it comes to a mortgage situation, in particular, everybody knows that people are in over their head. The approach, both from the Legislature and from ourselves in the community, in reacting and protecting people, has had to reflect the fact the arrears do not get better and that they get worse and need to be dealt with. In a factual and neutral way, we deal with whatever comes up. We deal with the lenders, some of whom treat customers very well but others do not. As it got into the longer mortgage arrears, we had to do this response, which we are pleased the Government has supported, the most recent part of which was the Abhaile launch. Perhaps this would not have been necessary four or five years ago because people were not as far into arrears difficulties as they are now.

Vice Chairman: It is interesting to explore trends. Ms Black has a bird's eye view from the perspective of citizens regarding how everything is going for them. She made interesting comments about the depth and complexity of the queries. It is not, therefore, just about the numbers. There are also trends relating to people's financial circumstances. The board has made good suggestions to the committee, particularly regarding the form. We will take that up to make that as easy a form as possible for people to complete. The secretariat might revert to Ms Black on that. She also made other suggestions, including a news story, a "Know Your Rights" column, leaflets, which are being updated, raising awareness with face-to-face information providers, outreach, and training seminars. We would love to examine all of those and Ms Black said she would come back to the committee. We would be open to that because we would like to raise the profile of this process to show that citizens can have their day and have an issue explored. The board has such a reach that working through it would enhance our coverage.

Ms Angela Black: We would be delighted to come back to the committee with schedules, dates, and regions. Perhaps it will be possible as part of the Abhaile communications campaign when we go around the MABS network with a roadshow for the committee to tag on or to give us leaflets to distribute or, indeed, to take a place beside us at the National Ploughing Championships. Whatever format the committee decides would be welcome.

Vice Chairman: All those suggestions would be gratefully received. The committee had a public policy remit and we are arguing the toss about having that reinstated. If it is, are there public policy issues that would be useful for us to explore? Ms Black may wish to consider that and come back to us because the board encounters a great number of people with many issues. Deputies Cassells and Mitchell referred to that. What themes could we explore that would be helpful, which might not come under the remit of a single Department but cut across a number of them, were the committee's remit to be extended? Ms Black can offer some thoughts now and come back to us as well.

Ms Angela Black: We can get back to the committee. Having a public policy remit spares the committee from giving an *ad hoc* response to issues as they arise. We tend to favour the public policy batching together of trends and patterns of behaviour in order that it becomes evidence and then policy can be based on evidence that can be extrapolated countrywide. We garner that evidence from our Oyster database that is operated by the Citizens Information service and from the MABS system because we have such a broad network. MABS takes down the reason for the query and the needs resulting from it. It is best to assimilate a pattern or a

trend and not treat queries on an ad hoc basis, and then make a decision on whether there is a problem, a market failure, a social failure and so on. We then respond to that. As a result of this work, for example, we devised the personal micro-credit scheme to reduce the scourge of moneylending in the country. A pattern emerged of people coming in with problems relating to this. Similarly, we have other inputs prior to the annual budget where evidence from a large cohort in the community arrives on our desk and it is analysed and assessed systematically and not on an *ad hoc* basis. We will revert to the committee on this.

Vice Chairman: That would be great. With regard to extending the committee's remit, there was a question about us bringing forward our pet projects. The Deputies and I are concerned about many issues but that is not the point of this forum. However, the petitions must be evidence-based and come from individual queries which are grouped together and analysed to establish whether there are trends and public policy issues to which we need to attend. A submission from the CIB on that would be most welcome as well as elaborating on the suggestions made.

Would it be helpful for us to go out on the road? We ask people to come in here. How important would it be from the CIB's point of view for us to meet people directly? We will not necessarily take that on board.

Ms Angela Black: I am not sure that the committee's remit is as similar to ours as that but if it were as similar, we feel that sometimes we must be the bridge between the problem that the person has and the solution. If there is not a public face to bridge the gap between their lack of knowledge when they come in the door and how confident they feel when they leave, then we are remiss. We cannot just do this from the ivory tower of our headquarters. The committee might not feel that it is that similar to us but perhaps when that is said, members might feel they need a more public facing presence. I am agnostic but committee members are welcome to tag along to any of our seminars or meetings if they want to make a presentation to let people know. There cannot be too much information and knowledge sharing given the complexity of daily life for citizens. They are not engaging in society in the way they used to; they are engaged at all levels, from financial services to their properties and so on. It has become much more complicated and they are in over the heads not only in respect of mortgages but in respect of many other things.

Vice Chairman: We would welcome the CIB continuing its dialogue with us regarding the practical suggestions outlined by Ms Black. Perhaps we can flesh those out and work together on the public policy ideas and on visibility. We do not want to do the board's job but we would like to link in and work on them through the board in order that citizens have access to this important part of Parliament and that is made real for them. We are open to that.

I thank Ms Black, Mr. Long and Ms Loughlin for coming in and for their presentations. I imagine we might see them again.

The joint committee adjourned at 2.30 p.m. until 1.30 p.m. on Wednesday, 22 March 2017.