

AUDIT OFFICE CONFIRMS CAB CONCERN ON SOCIAL SECURITY

A report by the Northern Ireland Audit Office has reflected concerns expressed by CAB about the administration of social security benefits in Northern Ireland. The Audit Office reported that on the Agency's own estimates some £42m in Income Support was incorrectly paid to claimants in 1998/99. Of this £35m went in overpayments, and £7m in underpayments. The Audit Office report noted:

"It is six years since the Committee of Public Accounts reported on Income Support in Northern Ireland and yet the programme still faces significant problems as millions

pounds in benefits continue to be paid erroneously. Many of these claimants may have qualified also for other state benefits simply due to their receipt of Income Support benefit."

"NIAO's testing of benefit payments in the annual Appropriation Accounts has revealed continuing high levels of administrative error in Income Support payments.

This has contributed to the formal qualification of the account for the five years from 1994-95 to 1998-99."

CAB's own report Accessing Social Security had highlighted concerns in respect of

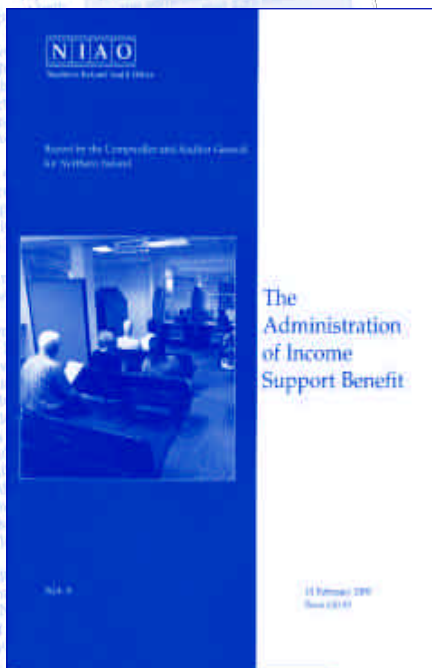
- The inappropriate displacement of work from Social Security Offices on to the advice sector
- The need for social security staff to be trained across the benefits system rather than in one benefit.
- Loss of forms and post due to administrative problems.

CAB's Chief Executive Derek Alcorn welcomed the Audit Office report and its specific reference to CAB's own publication:

"We are very pleased that the report by the Northern Ireland Audit Office has reflected CAB's concerns about the administration of Social Security in Northern Ireland. These issues go to the heart of almost every strand of the Government's public agenda - Targeting Social Need, inequalities in health, the White Paper: "Modernising Government", and the drive for "Joined-up Government".

The NIAO report makes clear that the Social Security Agency had an accuracy level of 87.71% during 1998-99. Nevertheless, the scale of its operations means that relatively small percentage errors have significant consequences.

CAB has raised a range of operational and policy issues with the Department for Social Development and will be taking these forward over the next few weeks.



Are you interested in playing a part in the development and delivery of quality health and personal social services in Northern Ireland ?

The Department of Health, Social Services and Public Safety (DHSSPS) makes appointments to a range of bodies that are involved in developing and maintaining quality health and social care services. Those bodies include Health and Social Services Boards, Trusts, Special Agencies and Councils. These are challenging appointments for people who are strongly committed to the principles of the Health and Personal Social Services, whether your background is in the local community, voluntary sector or business.

The Department is committed to the appointment of boards that are representative of and accountable to the communities they serve. In pursuit of this aim, we are actively encouraging nominations from women, young people, disabled people, ethnic minority groups and those representing grassroots interests. The Department is not just interested in people who have had a traditional career path. Many appointments are open to people who do voluntary or community work, or have direct experience of the problems faced by patients or clients of DHSSPS bodies.

You don't have to wait until a specific vacancy arises. You can nominate yourself, or someone else, for consideration at any time. If you are appointed to a body, you will play a key role in influencing and shaping the provision of a whole range of important services to the local community.

For more information contact:

DHSSPS Public Appointments Unit

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This Department is committed to the principles of public appointments based on merit with independent assessment, openness and transparency of process. Political activity will not be a criterion for appointment. Appointees must subscribe to the objectives of the body to which they are appointed. The Department is committed to providing equality of opportunity for all nominees. Expressions of interest are welcome regardless of gender, religion, disability, ethnic origin, political opinion or sexual orientation.

Staff News

Angela Welch and Lisa King

Brenda Kearns from L'Derry CAB is a member of NACAB Women's Support Group, which holds four meetings a year. The group is considering a Northern Ireland venue for their Autumn meeting. Anybody interested in this group should contact Brenda.



Liz Pollock

NIACAB Regional Office welcome Liz Pollock who has recently joined as NVQ Development Officer. She will be working on the project to develop NVQs for the CAB service in Northern Ireland over the next year. Liz's background is in NVQ development and residential care.

Congratulations to Una Buchanan, our Director of Finance and Personnel, and Patrick. Una gave birth to their daughter Sarah, recently and both are doing well.

Banbridge CAB has appointed Sam Walker as their Money Advice Worker. This is an 18 month post.

Unfortunately, they have lost Joan Davis, their Outreach Tribunal Worker due to lack of funding.

Michelle Browne is **Coleraine CAB's** new Money Advice

Worker, appointed to a one year post. Robert Millican, the Bureau's Tribunal Representative has now been appointed to a full-time post for three years.

Congratulations to Liz Dugdale, Manager of Suffolk and Andersonstown CAB who got married on the 21st March. There were probably a few sore heads after that celebration!

Thanks are due to Cathy Graham, who has been a volunteer in Bangor CAB and who has contributed to our Editorial Panel, as she is leaving Northern Ireland. We wish her well in the future.



From Banbridge CAB (left to right): Ivan Garnet, Chair, Ella Bröderick, Management committee member, Joan Davis, Outreach Tribunal Worker, Molly Lutton, Management committee member and Celia Grant, Manager, with a framed print of the old Town Hall.

Uptake Project Benefits the Community by £154,000

Chris McAleer, Manager, Cookstown CAB.

The success of the Cookstown Benefit Uptake Campaign (BUC) is guaranteed, after only a few months of operation. The project team, which operates from Cookstown CAB, has already had contact with 400 people in the area, netting a total of £154,000 of unclaimed benefits to boost incomes.

The project was officially launched on Tuesday 25th January at the Burnavon Centre. This innovative project was the brainchild of SDLP Councillor Patsy McGlone. It aims to help families and individuals to access social security and disablement payments. It is the only project dedicated to this type of service in Northern Ireland.

income support, unemployment benefits and DLA, to cut through the red tape.”

The project has been set up as a partnership between a number of agencies in the area, representatives of which manage the project through the Management Committee. The project funds two welfare rights advisers and an administrative post.

The range of clients contacting the project illustrate the problems encountered when trying to access benefit entitlements.

The launch was attended by over 90 representatives from community, voluntary and statutory agencies. Councillor McGlone thanked all those who had put the project together and said, “I am glad that we have such a project set up in the district. It will help those who are entitled to benefits, such as

Those unable to work through illness (incapacity benefit enquiries)	
Unemployed people	25%
Pensioners	2%
Farmers	25%
Lone parents	10%
Others	8%
	30%

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Seated (left to right): Anna Eggert, National Lottery Charities Board, Wilbert Mayne, Deputy Chair, BUC, Walter Greer, Chairman, Cookstown District Council, Chris McAleer, Manager, Cookstown CAB.

Standing (l-r): Dr Robin Stevenson, Director, Cookstown District Partnership, Edith Richardson, Admin Assistant, BUC, Derek Alcorn, Chief Executive, NIACAB, Andrew Hayward, Welfare Rights Adviser, BUC, Albert Wallace, Rural Development Council, Stephanie Sloan, Welfare Rights Adviser, BUC, Paddy McIntyre, Chief Executive, Northern Ireland Housing Executive.

Higher prices lead to difficulties with creditors

Siobhan McKenna, NIACAB Information & Policy Officer

Money Advice workers throughout the CABx network report ongoing problems negotiating debts for clients due to higher commodity prices in Northern Ireland. It is often the case that creditors are based in Britain and are not convinced that prices in Northern Ireland for essentials, such as food and fuel, are significantly higher

The cost differentials are clearly identified in a study carried out by Sutherland Associates (October 1999), Building Services and Energy Consultants, which provides comparative domestic heating costs. Higher costs are particularly prevalent in the tariffs for electricity. The standard domestic tariff for 1 unit of electricity in NI is 9.09 pence as compared to any of the other regions included in the survey where prices ranged from 6.59p in Northern England to 7.20p in South East England. The Economy 7 Tariff also shows a higher price in NI - the night rate being 3.19 pence in NI as opposed to 2.54p in Northern England.

NIE have announced that for all bills issued from 1 April 2000 they will remove standing charges for all standard domestic customers. This should go some way to reducing the cost differentials, however the unit rate of electricity still remains higher in NI as opposed to the other regions surveyed.

Another survey shows the expenditure of households in NI as compared to their counterparts in the UK over the period 1997/1998. The Family Expenditure Survey is carried out annually taking a representative sample of private households.

The survey shows that the average weekly household disposable income in NI is consistently lower than that for the UK as a whole. Following a trend shown in previous years, households in NI spent, on average, consistently more on fuel and food than households across the UK. In the period 1997/98 the weekly expenditure on food in NI was £62.90 as compared to £55.90 in the UK.

Money advisers spend a considerable time working with clients to negotiate repayment schedules. The CAB service would like to see creditors in Britain taking account of the differences in Northern Ireland when trying to recover money from debtors.

Northern Ireland Electricity charity work recognised in LINK awards

NIE have won the NICVA Camelot Millennium LINK award for their charity work. Their support of last year's Concern Worldwide Kosovo appeal raised £475,000 through a number of activities carried out by NIE staff. NIE Supply staff supported a mail drop to over 600,000 homes, volunteered to work in Concern's Belfast office for one day during the appeal and undertook a 24 hour Christmas fast. SX3 Call Centre staff took telephone donations. A local depot was used for collecting clothes which staff then sorted and packed resulting in four 40ft containers being shipped to Kosovo.

NIE have been sponsoring CAB for the last two years and through this sponsorship CAB has been promoting NIE's new codes of practice throughout the network. We would like to take this opportunity to congratulate the staff at NIE on receiving this award.



At the awards ceremony in the Europa Hotel are: (Back Row from left to right) Jenny Boyd, Energy Advice Shop, Allen McCartney, NIE Residential Marketing Manager, Alan Gaston, NIE Managing Director, John Napier, NIACAB Director of Information Services and Pauline Mackey, NIE.

Front Row from left to right, David Guiney, NIE, Maurleen Delaney, NIE Market Services Manager, Eugene Maguire, NIE Market Planning Manager and David Gough, Concern.

Changes in Social Security Decision Making and Appeals

Conall MacLynn, President of the Appeals Service

The Social Security Order 1998, which came into effect last autumn, heralded a number of fundamental changes in benefit adjudication. The reappraisal of the system was launched by the Conservative Government in 1992 when a consultation document was published. The proposed changes were adopted by the present Government.

The system of independent adjudication by adjudication officers is abolished, together with separate medical adjudication for industrial disablement claims. It is no longer necessary to ask for a review before appealing in Disability Living Allowance (DLA) and Child Support cases.

All decisions are now made by the Department. Theoretically, therefore, the Minister for Social Development of the day is answerable to the Assembly for all benefit decisions. However, the system of appeal to a tribunal has been retained and it remains to be seen to what extent the Minister will answer questions about individual claims. In any case, I imagine that he will refer questions to the Chief Executive of the Social Security Agency. It is the practice in Great Britain (GB) for the answers to such questions to be published in Hansard. Until the Assembly is re-established in Northern Ireland, the position here remains unclear.

Where an appeal is made, I am advised that the decision will be

reconsidered in all cases. If it is revised to the advantage of the appellant, the appeal will lapse. There will be appeal rights in respect of the new decision. Otherwise the appeal will continue. Sadly the introduction of the new procedure has caused a considerable slow down in the processing of appeals by the Agencies and I am very concerned about the consequent deterioration in the appeal service to the public. The indications are that appeals will take at least four additional weeks to be heard, averaging about fourteen weeks, rather than ten before the changes were made. I am assured that the difficulties are being addressed.

The Order makes extensive changes in the appeal system. The existing separate appeal tribunals are abolished and replaced by one new tribunal, the Appeal Tribunal. Membership of the tribunal is in effect limited to those who are lawyers, health professionals and accountants, together with a small number of disabled people and carers who will sit in on DLA appeals only. The major change is the removal of local community representation, whether by trade unionists, employers representatives or local voluntary workers. There were a number of CAB advisers who sat on tribunals on a regular basis. The change marks the end of a system going back to the start of the last century. Such members formed a bridge between

local community and widened understanding of the work of tribunals. Appellants were often reassured by the presence of those they regarded as their peers on a tribunal. No reasoned explanation for the change was given by the government.

The role of the President has been changed. He will no longer be responsible for the administration of tribunals. In GB, an Appeals Agency, under the auspices of the Department of Social Security, will be launched in April. In NI, the size of the appeal administration does not justify the establishment of an Agency and senior officials of the Department for Social Development will take direct responsibility of the administration of tribunals. It is a matter of concern that one of the parties to the appeal is responsible for the administration of the appeal system.

The time limit for appealing has been reduced to one month. Tribunals are required to give reasons for decisions rather than findings of fact and reasons. The amount of detail in the decision given to the parties is therefore reduced to some extent.

Where an application for leave to appeal to the Commissioner is made, the legal member dealing with it has the power to remit the appeal to another tribunal if he is satisfied that the decision is erroneous. He must do so if both parties agree that the decision is erroneous. Legal members also have a new power to consider late applications for leave to appeal to the Commissioner.

Simplification of decision making is to be welcomed. Whether the new system results in a better appeal service to the public remains to be seen.

Equal Opportunities throughout CAB

Chris Storab, Chair, Equal Opportunities Sub Committee

In order to demonstrate the CAB's commitment to equality of opportunity the Association was one of the first organisations to undertake and publicly promote in 1998/99 the findings of a comprehensive equal opportunities survey of over 500 Bureau Management Committee members, paid and volunteer staff. The survey covered the following equal opportunities issues: gender, age, marital status, caring responsibilities, disability, religious affiliation, race and economic status. The results of this survey revealed how the service was broadly representative of society as a whole in N. Ireland but that there was particular under-representation of people with disabilities, people from ethnic minorities and young people in the Service.

At its recent meeting, the Equal Opportunities Sub Committee

considered the latest monitoring data for NIACAB Board and Executive Committee members. We identified three principle areas of under-representation which were required to be addressed: race, disability and religious affiliation.

We have always argued that monitoring in itself does not address issues of inequality, but that data collected can be used to identify areas of under-representation. From this policies can be formulated to encourage the participation of individuals from such groups in the democratic structure of CAB.

Currently 17.4% of people in Northern Ireland are living with a disability, yet only 4% of Board and Executive members identified themselves as disabled. Given a high percentage of our clients present to us with issues relating to disability, we believe it is impor-

tant that the composition of the two more fairly reflects this.

The Committee is also deeply concerned that there is no representation from minority ethnic groups.

In relation to religious affiliation, amongst Executive Committee members there was a very balanced representation with 40% describing themselves as Protestant and 40% Catholic. There was more of an imbalance amongst Board members with 59% describing themselves as Protestant and 28% Catholic. 20% of NIACAB's Board and 13% of Executive Committee members stated that they were of no religion or another religion. In the last Census in 1991, 57% of the population described themselves as Protestant and 43% Catholic.

As a result of these findings the Board have agreed to issue a statement, pointing out these results to encourage management committees to consider nominating individuals to the Board from under-represented groups identified in the survey. This will be undertaken when the next nomination papers for Board members are sent to management committees.

Equal Access to Services

Liz Dugdale, Manager, Suffolk and Andersonstown CAB

A sense of isolation can be felt by many communities. This is particularly the case for the deaf and hearing impaired community which has to overcome specific communication difficulties when trying to access services.

During the past year, the advice service offered by our Bureau to the deaf and hearing impaired community in North and West Belfast has dealt with over 800 enquiries, this included 248 home visits across the area.

Most of the enquiries were related to social security, with over £142,000 recovered in unclaimed benefits. This was largely the result of challenging benefit decisions and uncovering errors in the entitlement decision.

In one case, a mother had been turned down for DLA, she has a daughter who is profoundly deaf. With

detailed correspondence and additional medical evidence the decision was overturned. The client received £1885 in arrears and was able to claim Invalid Care Allowance, which was also backdated. The family income was increased by £88 per week.



Colin Bowis (left), BSL Interpreter with the RNID and Kevin Harper, Suffolk and Andersonstown CAB project worker at an advice session in Wilton House.

Strong Foundations

The CAB service in Northern Ireland is constantly fundraising to develop and continue offering comprehensive services to our users. A lot of the specific projects which receive funding are publicised, but CABx would not be able to operate without the ongoing core support they receive from the local District Councils. In the following articles, two managers describe how their Councils have supported the development of the Bureaux.

Keith Stanyer, Manager of Dungannon and District CAB describes the ongoing relationship with his Council.



Left to right: Councillor Derek Irwin, Councillor Vincent Currie, Anne Greenaway, Dungannon and District CAB Management Committee member, Mary O'Neill, Chairperson for Dungannon and District CAB, Derek Alcorn, NIACAB Chief Executive, Councillor Noel Milligan, Liam Gibbons, Treasurer for Dungannon and District CAB, Nora Winder, NIACAB Development Officer and Keith Stanyer, Manager, Dungannon and District CAB

Dungannon and District CAB has been in existence since 1978. In that first year of operation, the District Council provided the core funding of £800. From that moment the Council, now known as the Dungannon and South Tyrone Council, has been actively involved in supporting the work of our CAB.

The Council has contributed, on an annual basis, to the running costs of the Bureau and has enabled us to move to brand new premises in 1995. It has also allowed the Bureau to expand its services and is strongly committed to "the vital work carried out by the CAB on a daily basis". Recent funding decisions have increased the grant to the Bureau, so its temporary tribunal/ senior adviser post can be made a permanent position.

The Council also offers strong management support as Councillors Vincent Currie and Norman Badger as members of the Bureau's Management Committee.

Pat Hutchinson is the District Manager of Newtownabbey CAB, which operates Bureaux in Glengormley and Rathcoole. She describes how Newtownabbey Borough Council has stepped in to provide continuation funding for services

when alternative sources have run dry.

Advice services in Belfast have been able to develop in recent times thanks to funding from Making Belfast Work (MBW). However, we have known that this funding was time limited and would end. Newtownabbey Borough

Council and MBW met in January 1996 and agreed an exit strategy so that there would be service continuity when the MBW funding ended.

As a result, the Bureau drew up a Service Level Agreement and outlined exactly what services would be provided, to members of the local community who were seeking advice, and what it would cost.

Options were presented to the Council by the CAB. The Council decided, along with MBW, to stage funding over a 3 year period and the Council committed to pick up the total cost for the service provision when the initial 3 years finished.

In early 1999 a new Service Level Agreement was drawn up and it covered full service provision from April 1999 for 3 years. The Council has been very supportive to the Bureau. We have also set up a monitoring group made up of Councillors, a bureau staff member and 2 council officers. This group will produce a 6 monthly report for the Council on all the Bureau work. The Council keeps a close eye on our work and I am happy with the accountability procedures they have set in place as we are providing services to the local community.



Linda McCulloch (left), Council Officer from Newtownabbey Borough Council is pictured at the NIACAB AGM last year with John Hunter, NIACAB Chair and Nora Winder, NIACAB Development Officer.

Bureau News

Angela Welch, Manager Coleraine CAB

- Antrim** The Bureau is grateful to Daewoo for donating a video recorder for their new training room. The Bureau has also recently opened a further outreach clinic in Crumlin.
- Ards** The longest serving volunteer at Ards Bureau has received a certificate of commendation from Newtownards Millennium Project. The presentation was made at a Civic Reception hosted by the Mayor.
- Bangor** Bangor Borough Council has increased their grant to the Bureau to cover the shortfall in the current year, and will be increasing funding for the next year.
- Carrickfergus** Carrickfergus Literary and Scientific Union Hall Trust Fund have awarded the Bureau funds towards a new computer. Five volunteers have just completed ATP and they have appointed a clerical worker through Worktrack.
- Coleraine** A money advice post has been funded for one year by collaboration between Ballymoney Coleraine and Moyle District Partnerships under the specialist Community Support Initiative. Funding from NLCB under the Poverty and Disadvantage Measure enables the Bureau to increase the hours for the Tribunal Representative post to full time for the next three years.
- Cookstown** The Northern Health Board has made a contribution towards telephone advice workers. This is matching funding to the grant awarded by the Tudor Trust.
- Down District** The Bureau celebrates their Silver Jubilee this year. Watch this space for celebrations.
- Dungannon** Dungannon District Council has increased funding to the Bureau substantially for the new financial year.
- Newry** The Bureau has recently received an award from Lloyds TSB towards outreach and volunteer expenses.

Minister attracted by cross border advice issues

Dr Kim Howells, Minister at the Department of Trade & Industry met with Derek Alcorn, NIACAB Chief Executive, John Napier, NIACAB Director of Information Services and Jacqui Gallagher, Manager of L'Derry CAB, on the 28th of January at the Everglades Hotel, L'Derry. They discussed the consumer white paper "Modern Markets, Confident Consumers" and its impact for Northern Ireland.

Dr Howells was keen to learn from the experiences of CAB in advice provision, particularly on consumer issues in border regions and the associated jurisdictional difficulties experienced by these CAB clients.

Derek explained to the Minister about the development of the Transa cross border advice project which, in partnership with the NSSB in Dublin, investigates the advice needs of border communities.

Jacqui informed the Minister of the problems experienced by L'Derry CAB in dealing with a spectrum of queries from rural, urban and cross border clients through the use of case examples.

Dr Howells indicated that the experiences of CAB in Northern Ireland would be incorporated into the white paper and recognised the importance of CAB, not only as an advice agency but also its contribution to the shaping of Government policy.



Jacqui Gallagher, Manager of L'Derry CAB, Derek Alcorn, NIACAB Chief Executive, John Napier, NIACAB Director of Information Services and Dr Kim Howells, Minister at the Department of Trade & Industry

Picture courtesy of Lorcan Doherty

Citizens Advice opens its files to reveal the service delivery failure at the heart of New TSN

Copies of the report are available from:

CAB Regional Office,
11 Upper Crescent,
Belfast BT7 1NT.

Tel: 028 9023 1120

Price: £5.00 (P&P included)

