

## Students live below the poverty line

Natalie Strain, Information & Policy Officer, NIACAB

Rising student debt is one of the major findings arising from a recent monitoring exercise carried out by CAB and the National Union of Students, Union of Students, Ireland (NUS-USI).

CABx evidence has demonstrated that students in Northern Ireland are living below the poverty line. Some students have accumulated debts in excess of £13,000 at the end of their university career or are unable to graduate due to their inability to pay contributions towards tuition fees.

The current financial provisions actively encourage indebtedness just to subsidise essential expenditure. The system of enforced debt has increased the necessity for students to obtain employment, often receiving less than the NMW and having to work long and unsociable hours, which has a detrimental effect on their education.

CAB and NUS-USI carried out a financial study to compare the income and expenditure of a student in receipt of a full student loan and a single person in receipt of income support.



The figures show that students in Northern Ireland live £38.22

below the poverty line each week. This results in a detrimental impact on students, their families and the Northern Ireland economy as a whole.

The findings of this exercise were publicised in a recent press release issued by CAB and NUS-USI. NIACAB and NUS-USI called upon Carmel Hanna, the new Minister for Employment and Learning, in light of superior provisions which currently exist for stu-

From left to right: Natalie Strain, Information & Policy Officer, NIACAB, Anne Donnelly, Student Finance Officer, NUS-USI and Siobhán Harding, Information & Policy Officer, NIACAB

dents in Scotland, to restore grants to local students. The Cubie Student Finance Scheme in Scotland makes provisions for bursaries to complement student loans for the most vulnerable groups of students as well as the complete abolition of tuition fees. Lobbying on this issue has also come from John Hume who has written to Gordon Brown calling for additional resources for students in Northern Ireland.

# Staff News

Siobhán Harding, Information & Policy Officer, NIACAB

Bangor CAB welcomes two new volunteers. Lesley Surgenor came to the bureau as a volunteer and has now qualified for WorkTrack working 35 hours per week. Brian Lyttle has also joined as a new volunteer. The bureau is grateful to Zoe Megeean who currently works four days a week as the bureau administrator and who is donating her day off to work as a volunteer adviser one day per week.

Craigavon District CAB is pleased to welcome its new manager, Tony Adams. Cecil Shaw a volunteer with Craigavon District CAB has been appointed the new chair of the Volunteer Forum. The bureau also welcomes Cathy Finnegan as a senior adviser, Cathy was previously the money advice worker.



Tim Higgins,  
Down District CAB

Down District CAB welcomes Tim Higgins as the new Disability Project Worker. Tim previously worked as an Outreach Worker in Ballynahinch.

Dungannon CAB, through funding from the Community Fund, has been able to recruit Linda Wilson as a Money Advice Worker. Linda

was previously employed as an Outreach Worker with the bureau.

Fermanagh CAB wishes its new volunteer Deirdre Armstrong every success as she starts the Adviser Training Programme.

Holywood CAB welcomes Karen Campbell as Deputy Manager. Prior to this Karen worked in Birmingham City Centre CAB and the Law Centre.

Lisburn CAB wishes all its new volunteers undertaking the Adviser Training Programme every success. They are Barbara Canning, Bob Johnston, Paul Huddleson and Elaine McConville.



Pat Hutchinson,  
Newtownabbey  
District CABx

Newtownabbey District CABx Manager, Pat Hutchinson has recently graduated with a JEB Teachers Diploma in IT and in Training on the Internet. Pat has also completed her D32 and D33 Assessor Awards. Congratulations to Pat on all these great achievements. Newtownabbey District CABx wishes to thank Bill Snoddy who has retired as Chairman after five years and welcomes its new Chairman David Hollis.

Regional Office is pleased to welcome Mary McGlade as the new secretary to the Development Unit.



Tony Adams,  
Craigavon District  
CABx



Linda Wilson,  
Dungannon CAB

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## The Unmet Need for Advice in Northern Ireland

Derek Alcorn, NIACAB Chief Executive

Public demand for the independent advice and advocacy services of the CAB network in Northern Ireland continues to grow. The need for advice on social security - running at 53% of queries as compared to 30% of CAB enquiries in England and Wales - has remained constant with income support and disability benefits the two highest categories. The government's continued emphasis on means testing at the point of entry to the social security system and the shift to tax credits leaves little prospect of demand in this area diminishing.

Demand for independent money advice

was detailed in NIACAB's report *Would You Credit It?* published last year. The firm Datamonitor more recently revealed that consumer debt had doubled since 1995 to reach £140.1bn at the end of 2001 (Belfast Telegraph 20/2/02). With personal borrowing at this all time high, and interest rates at a 40 year low, it is clear that a rise in interest rates will precipitate a crisis in personal borrowing across the UK.

Each year in Northern Ireland tribunals hear some 6,800 social security related appeals where the appellant is not represented. These have a success rate of 1 in 4 compared to 1 in 2 where independent

representation is available, indicating a high level of unmet social need in an area where independent advocacy is vital.

The funding available to advice agencies via the DSD rate support grant and the District Councils barely supports the core running costs of local advice centres and proper terms and conditions for staff, much less the specialist posts necessary for debt and tribunal advocacy. These are most frequently funded by the Community Fund which may eventually conclude that it is filling a role which more properly belongs to government. One for the Funder's Forum perhaps.

# Debt Partnership with Social Security Agency

Siobhán Harding, Information & Policy Officer, NIACAB

During early December NIACAB and the Social Security Agency (SSA) worked together to produce a leaflet encouraging people to plan their finances in the run up to Christmas. This collaborative project was targeted at a time when getting into financial difficulty is more common.

The leaflet provided a holiday budget sheet so that expenditure over the Christmas period could be calculated, with useful tips to avoid overspending at Christmas. Contact details were also provided to inform people that a free, confidential money advice service is available from CABx for anyone who finds themselves in financial difficulty.

## CAB leads the way in Electronic Case Recording

John Napier, Director of Information Services, NIACAB

The development of an electronic case recording system commissioned from Sx3 has ensured that NIACAB will provide a faster and more efficient service to the general public.

The case recording system is the first of its kind in the UK advice sector and ensures the CAB network in Northern Ireland is well placed to meet the challenges of Legal Aid franchising. It also provides a mechanism through which Government and District Councils can access a verifiable measurement when considering the provision of advice services against Best Value, thereby raising standards across the advice sector. This recent investment also forms a major part of CAB's drive to meet the requirements of e-government.



Launching the CAB's new case recording management system are (left to right): Seamus Mullan, Sx3, John Napier, Director of Information Services, NIACAB and Des Vincent, Director of Central Information and Technology Unit (CITUNI)

# Child Support Reforms

Barry McVeigh,  
Specialist Support Officer, NIACAB

From April 2002 changes will take place to the way child maintenance is calculated for all new child support claimants. Existing cases will transfer to the new arrangements, from a common date, when the Government is sure that the new system is working well. It is thought that this common date will be sometime in April 2003. The aim of the new arrangements is to get child maintenance payments flowing quickly and regularly.

Some of the main features of the new scheme include a simple calculation of liability based on a percentage of the non-resident parent's net income. A new child maintenance premium allows clients receiving Income Support or income-based Jobseekers' Allowance, to keep up to £10 of maintenance paid for their children.

In preparation for an increase in enquiries, a presentation and a question and answer session on the new scheme was organised in Derry and Belfast by the Child Support Agency and the advice sector in Northern Ireland. This provided an opportunity for interested parties to become familiar with the new rules and to discuss common issues of concern.

# New Tribunal Worker for Antrim CAB

Valerie Adams, Manager, Antrim CAB

Lottery funding over a period of three years, will employ a full time tribunal representative, indicating a major step forward in Antrim CAB's development and resulting in a radically improved service for those who live in the Antrim Borough Council area.

The post will increase the number of appeals which can be represented in the Antrim Borough Council area. It is estimated that it will double the number of successful appeals. This will result in income maximisation for those individuals who will be

able to access free representation from the bureau and obtain a successful outcome.

A further aspect of the post is that the Tribunal Representative will support volunteers and deliver in-house training at staff training days, thus the skill level in the bureau will be enhanced.

The bureau made a previous application to The Community Fund but

The Management Committee of Antrim District CAB is shown following the news of the recent Community Fund award to the bureau (from left to right) - back row: George Goldstraw, Stephen Nicholl, Andrea Lee, Paul Sullivan, Marlene Beckett, David Sullivan, Keiran Murphy - front row: Josephine Gaynor and Dorothy McVeigh



was unsuccessful due to insufficient funds. In a climate where funding opportunities appear to be more limited, this award is particularly welcome and important.

## Help the Aged's freephone advice and advocacy service relaunches with a new number 0808 808 7575

Claire Killen, SeniorLine Service Manager, Help the Aged

Local TV personality Gerry Kelly dropped in at Help the Aged NI in January to help relaunch SeniorLine, Help the Aged's freephone advice and advocacy service for older people, their carers, relatives and friends.

SeniorLine was established in 1995 and since then we have assisted over 25,000 older people across Northern Ireland. Currently there are four locally trained advisers answering the telephone Monday to Friday between 9.00am and 4.00pm.

Our advisers have built up specialist knowledge relating to older peoples' issues in particular regarding community, residential and nursing care. In addition we answer queries regarding benefits, hous-

ing, transport, practical services and many more.

We launched our annual Benchmark Survey recently and for a second year running, the majority of the 5,507 enquiries dealt with concerned financial issues. Over 2,000 calls related to

Social Security benefits and a staggering £75,000 was identified in unclaimed benefits. Many older people suffer poverty and isolation because they do not know what they are entitled to, or find the process of claiming just too difficult to pursue. All too often our advisers hear callers

say that they are finding it increasingly difficult to make ends meet and asking if they can get any help to pay the bills.

Help the Aged is a subscriber to NIACAB's electronic Information System. It is the main source of information used to advise older people and we find it invaluable.

From left to right: Eve Lewis, Advice and Advocacy Worker, Lucy Cochrane, Advice and Advocacy Worker, Gerry Kelly, UTV and Claire Killen, SeniorLine Service Manager



# NIHE - Implementing — a New Strategy

Paddy McIntyre, Chief Executive, Northern Ireland Housing Executive



Over the last thirty years the Housing Executive has managed housing in Northern Ireland, against an often-troubled background. Towns and villages have been transformed. But today as Chief Executive I recognise that there is still a great deal to be done.

The Northern Ireland Programme for Government recognises the contribution housing can make to better health and improved employment prospects. Decent affordable housing is a fundamental right and it remains the duty of the Housing Executive, as the comprehensive regional housing authority, to ensure that this is provided.

As part of its strategic role, the Housing Executive strives to improve housing conditions and to meet housing need. Housing waiting lists are still too long in some parts of Northern Ireland with many applicants facing a lengthy wait before being rehoused. There is also a growing need in some areas for more specialist types of housing, e.g. sheltered housing or bungalows. The Housing Executive will continue to ensure the provision of social housing. As the regional housing authority we are encouraging the development of a well-managed private rented sector, improving the standard of privately rented accommodation through grant aid. We will also continue to work with private developers to provide quality low cost housing, especially on brown field sites.

Unfit housing remains unacceptably high especially in rural areas and some parts of Belfast. Home Improvement grants continue to play a major role in tackling unfitness in the private housing market.

The number of people who require adaptations to their homes because they are older or have a disability has also significantly increased. This year the Housing Executive expects to spend close to £26 million on this work. Despite this, people who need this service often have to wait far longer than they, or we would want. To improve this, the Housing Executive has just completed a fundamental review of adaptations with the Department of Health, Social Services and Public Safety and we will continue to seek additional funding for this essential service.

The Housing Executive in its role as the Home Energy Conservation Authority has set the target that Northern Ireland should be at least one third more energy efficient by 2006. We are also tackling the issues around fuel poverty and we will continue to target resources on those most vulnerable in our community.

The New Opportunities Fund awarded over £5m to a consortium including the Housing Executive for improving the environment in communities here. However, while the Housing Executive will manage the project, the money will not be spent exclusively on Housing Executive estates. This project illustrates one of the Housing

Executive's great strengths. On the one hand the Housing Executive can work strategically with other key players while also delivering, if necessary, its landlord portfolio to support projects.

Our staff continue to offer a high quality and impartial service to our customers - providing comprehensive, confidential information on a range of housing related services. As part of this service the Housing Executive recently joined forces with the Citizens Advice Bureau to provide debt management advice in the run up to the Christmas period. We recognise the invaluable contribution made by many of our colleagues in the voluntary sector and we will continue to forge strong partnerships with the voluntary sector to improve the service we provide.

An example is our rural regeneration strategy 'Places for People' which we are implementing in partnership with other agencies and voluntary bodies. We will also continue to work with local communities across Northern Ireland to develop innovative local solutions to local problems.

We realise that there is still a great deal to be done to improve housing conditions and to meet the housing demand that remains in Northern Ireland. Good housing has the power to strengthen the community and the Housing Executive will continue to tackle these challenges head-on, recognising them as opportunities to shape the future.

# 'CAB Minimum Wage Helpline fills an important role' - Sir George Bain

Anne Condé, National Minimum Wage Helpline, NIACAB

Professor Sir George Bain, Chairman of the Low Pay Commission addressed representatives from the business, statutory and voluntary sectors at a business seminar on Low Pay in January. Commenting on the National Minimum Wage (NMW) and the new Northern Ireland NMW Helpline operated by NIACAB he said,

"The National Minimum Wage has been a great success, and many thousands of low paid workers in Northern Ireland have seen their pay go up as a result. To ensure this success continues, workers and employers need good information about the minimum wage. In helping to provide it, the Northern Ireland National Minimum Wage Helpline run by the Northern Ireland Association of Citizens Advice Bureaux, is doing a very important job."

Since September 2001 the Helpline has dealt with 860 enquiries and has been responsible for identifying almost £30,000 of pay arrears due to workers not receiving the correct rates, benefiting 249 workers. Many cases are still pending.

The Helpline, contracted out to NIACAB by The Department of Trade and Investment and The Inland Revenue, operates from 10:00am - 4:00pm, Monday to Friday and will advise workers, employers and any interested members of the public on any aspect of the NMW - the number is 0845 6500207.



From left to right: Anne Condé, NIACAB National Minimum Wage Helpline, Professor Sir George Bain, Low Pay Commission and John Napier, Director of Information Services, NIACAB

## New Premises for Strabane CAB

Brian McCaul,  
Manager, Strabane CAB

Strabane CAB has relocated to new modernised premises at 17 Dock Street, Strabane.

The new bureau is centrally located, directly opposite the largest free car park in the town and has full disability access as well as three purpose built interview rooms with loop provision on the ground floor. The first floor has two offices with a large open plan staff area.

The old building had suffered considerable damage in storms in winter 1998 and persistent problems with the premises made the situation intolerable. The new bureau is accessible to all, spacious and welcoming and will certainly prove to be an asset to the local community.

Apart from the initial confusion when some clients insisted on turning up at the old premises we have received nothing but praise from clients who still comment on the welcoming atmosphere in the waiting area. Staff too have enjoyed the move and we have even had a few enquiries from ex-volunteers who are now interested in returning - at least we now have the space!

## Moore Stephens Creates New Relationship with CAB

Moore Stephens, the Province's largest independent firm of Chartered Accountants and Business Advisors, is pleased to announce sponsorship of the Citizens Advice Bureau for the year 2002. The sponsorship will include the provision of meeting and training facilities to CABx on a regular basis and assistance in financing the publication of 'Advice' magazine.

MOORE STEPHENS  
Chartered Accountants



M5

# Information is Power!

Jacqueline Scott, NIACAB Information Unit

NIACAB's Electronic Information System is a comprehensive database containing extensive information covering the broad area of citizen's rights and entitlements. It has been a widely used tool within CABx for a number of years, but the decision was made two years ago to make this valuable resource available for sale to Associate Members of the organisation. NIACAB currently has 70 Associate Members ranging from the NI Assembly Library to Gingerbread, and from Wave Trauma to NI Council for Ethnic Minorities.

One organisation which has been using the Electronic Information System for almost two years is Tar Isteach, an independent advice centre in North Belfast. Tommy Quigley, Co-ordinator, stated that the



Tommy Quigley and Paul O'Neill, Tar Isteach

information system was invaluable to the work of the centre. Advice Worker Agnes Fraser is the main user and finds the system straightforward and easy to navigate. It is used mainly to provide information and advice to members of the public and to back up arguments with external agencies. Tar Isteach have also availed of

other NIACAB services - their volunteers have been through the NIACAB Adviser Training Programme and found it essential in their advice-giving role.

Ruth Menary is the Librarian at the Department for Enterprise Trade and Investment (DETI) Library, which is the informa-

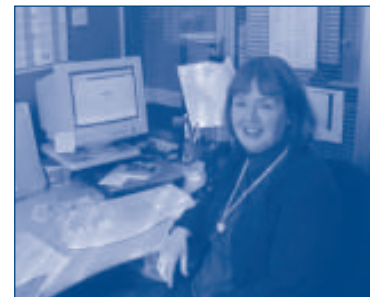


Ruth Menary, DETI Library

tion point for the DETI and other parts of the Civil Service. The DETI Library has been an Associate Member of NIACAB for eighteen months said, "the database covers all the main legal issues for Northern Ireland which is very important, and we have found the information very easy for the lay person to access". She receives monthly updates, so the information contained in the database is always up to date. The Library occasionally receives calls from members of the public, and Ruth enjoys being able to help with their queries. In all cases, people who are receiving information and advice are told it originates from the CAB database.

Age Concern have also been using the NIACAB Information System for two years, and Caryl Williamson, Advice and

Information Officer stated that, "it is useful to have a professional back up to the advice and information we provide, and the information contained in the database is something we can rely on". Advice is provided by Age Concern to external agencies as well as members of the public and two of their Advice and Information Workers have successfully completed the NIACAB Adviser Training Programme.



Caryl Williamson, Age Concern

Apart from the ability to purchase the Electronic Information System, Associate Members also receive the benefit of other CAB services, such as: discounted rates for NIACAB training, copies of all NIACAB publications (Advice Magazine quarterly, as well as any evidence reports produced), and free distribution of their materials and leaflets to all CABx in Northern Ireland. Associate Membership costs just £35 per year, and further information or a demonstration of the NIACAB Information System may be obtained by contacting Jacqueline Scott at [scottj@niacab.org](mailto:scottj@niacab.org) or on 028 9023 1120.

# Bureau News

Angela Welch, Manager, Coleraine & District CAB

Bangor CAB is pleased to announce the extension of its telephone service by nine hours per week. The telephone service now operates from 9:00am to 4:30pm every day except Thursday when the service is provided from 9:00am to 12:00pm. This has been made possible by an increase in the number of volunteers working in Bangor CAB.

Banbridge CAB has secured funding from Lloyds TSB for Money Advice. This money has been matched by the local Council enabling the bureau to employ a Money Advice Worker for three years.

Carrickfergus CAB staff carried out a three day information session in the De Courcy shopping centre in Carrickfergus to raise awareness of their services and recruit volunteers.

## Funding Success for Down District CAB

Down District CAB which helps clients claim some £675,000 each year and which generates £9 for every £1 given by the Council, has received a significant increase in funding from its District Council.

Councillors from all parties supported the funding application which will provide continued support for three offices in Downpatrick, Ballynahinch and Newcastle with outreach services provided in Castlewellan, Killyleagh, Saintfield and Ballymote.

Councillors referred to the CAB of vice taking much of the workload from the Council and providing expertise and high quality advice. Others noted that people represented by CAB staff at appeal tribunals were four times more likely to succeed with their appeal.

The Council decision followed a presentation by CAB Chairman John Ritchie and the District Manager Jacqui Richardson.

# Moore Stephens Insolvency Helpline

Moore Stephens recently launched their Freephone Insolvency Helpline. The free service, which is offered by the firm's Business Recovery and Insolvency Division, enables anyone with a financial or insolvency problem to talk with a professional and establish the best way forward.

Moore Stephens deal with a significant amount of personal insolvency work in Northern Ireland and as experts in the field of Voluntary Arrangements, they are best equipped to deal with clients facing financial problems, whether individuals with excessive credit and store card debts or business people finding trading difficult during the current economic slowdown.

Pat Nixon, Business Development Manager with Moore Stephens commented,

"While the Helpline is targeted principally at the man in the street who feels he has nowhere to turn for advice, the service is being used by companies and businesses as well as fellow professionals for specific insolvency advice."

As the concerns over the increase in consumer debt in the Province grow and in view of recent statistics in the UK showing a 16% increase in bankruptcies, the Debt Advisory Service provided by CABx will undoubtedly see an increase in referrals and an available insolvency advice source may prove beneficial to best advise clients.

Moore Stephens has 7 offices Province-wide and over 120 employees and hope to steer problem cases in the right direction and away from other less successful rescue options which currently appear in the market place.



From left to right: Darren Bowman, Manager of the Business Recovery and Insolvency Division of Moore Stephens with C T Hogg of Lombard and Ulster Bank at the recent launch of the Moore Stephens Insolvency Freephone Helpline at the Linen Hall Library.