

Advice 4 Health

"Advice 4 Health" is a new pilot project which has been developed by Citizens Advice and health and social care professionals and funded by the Northern Investing for Health Partnership to provide a range of advice and advocacy services to the public in a variety of health settings in the Northern Health and Social Services Board region. The project is the result of a partnership between seven Citizens Advice Bureaux, three Health Trusts, four Local Health and Social Care Groups, the Northern Neighbourhoods Health Action Zone and the Northern Investing for Health Partnership.

Partnership schemes between CABx and health practitioners give them the additional resource of skilled, experienced CAB advisers on hand to tackle some of the social and economic problems directly associated with ill health. Patients get on the spot advice and assistance with benefits claims, employment rights, housing problems such as damp and overcrowding, debt management, and family and personal problems. CAB experience and expertise in these areas extend to advocacy and representation at social security tribunals.

CABx tackle poverty and ill health in a range of ways. Advisers have considerable expertise and experience in maximising clients' income, and often find that people are not claiming benefits to which they are entitled. They also help people to tackle their poor housing, to get adaptations for their homes and to access community care services. Frequently, we see complex cases which contain multiple issues. An

accident at work may trigger debts, a claim for benefits, a medical appeal tribunal, and impact upon family relationships. We are able to offer people a holistic advice service and to mediate and advocate on their behalf. This includes an outreach service in people's homes underpinned by the use of laptop computers, assisting for example a housebound person with disabilities who may require help with a claim for benefits, advocacy at a tribunal, an application for help with adaptations to the home involving, liaison with NIHE, an Occupational Therapist or a private landlord.

Poverty is recognised as a major contributor to poor health and well-being within the local population in Northern Ireland. A recent report "Bare Necessities – Poverty and Social Exclusion in N. Ireland" revealed that there are 185,000 households living in poverty. Within the Northern Investing for Health Partnership area, 33 wards are ranked in the 35% most deprived as identified by the Noble Measures of Deprivation.

In partnership with colleagues from the health and social care sector, the Advice 4 Health pilot project has been developed to reduce poverty and tackle disadvantage in the Northern Investing for Health Partnership area. This initiative aims to increase benefit take-up. Many health and social care staff, in the course of their work encounter patients and clients in poverty and through the delivery of this project will act as a referral point to the project.



Through this pilot four CAB appointed Advice and Advocacy Workers will operate from local CABx offices in Newtownabbey, Larne and Carrickfergus, Antrim and Ballymena, Coleraine, Ballymoney and Moyle, and Cookstown and Magherafelt, as part of a partnership arrangement with health and social care professionals to deliver advice and advocacy services to the public. They will establish effective systems to enable those who are experiencing hardship to access the full range of support available. It is anticipated that these four advisers working across a range of health settings including hospitals and GP surgeries will deal with up to 10,000 enquiries over the year of the project resulting in approximately £400,000 of additional benefit being accessed by families living in poverty, older people, people with disabilities and people with mental health difficulties.

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Staff News

Caroline Bradley, Information and Policy Officer, Citizens Advice

Armagh CAB welcomes Ellen Hannaway and Michelle McCarthy-Ellis as new volunteer advisers.

Ballymena CAB is pleased to welcome Tony Adams as the new manager.

Banbridge CAB congratulates Joe Edgar on his completion of the ATP course.

Carrickfergus CAB welcomes new volunteer adviser Robert McKay who is currently completing the ATP course.

Central Belfast CAB would like to congratulate John Murdock who is leaving to take up the post of money adviser in Ards CAB.

Coleraine and District CAB welcomes Diana Johnston as a new volunteer and Noel Adrain as a volunteer adviser.

Craigavon District CAB congratulates Carol Burrows on the successful completion of the ATP course.

Dungannon CAB welcomes Sharon Dillon as the new manager. Sharon was previously a volunteer in Dungannon and brings specialist knowledge having been employed in NICEM.

East Belfast CAB welcomes Myrtle Buchanan and David Long as new volunteers.

L'Derry CAB congratulates Paul Gallagher on the successful completion of the ATP course

Newry and Mourne District CAB welcomes Catherine Nolan as a new volunteer.

Shankill CAB has appointed Stephen Matier as the new manager.

Regional Office welcomes Gregg Hill as the new NMW officer.



*Robert McKay,
Carrickfergus CAB*



*Sharon Dillon,
Dungannon CAB*



*Stephen Matier,
Shankill CAB*



*Gregg Hill,
Regional Office*

Bureau News

Caroline Bradley, Information and Policy Officer, Citizens Advice

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| Bangor CAB | the Local Strategic Partnership has provided funding for two debt advisers to deliver the Money Talks programme and debt advice to young people and women in the Harbour ward. The training will be delivered in schools, youth clubs, YMCA, Simon Community and Women's Aid venues. |
| Dungannon CAB | has secured two years of funding from the Big Lottery for a money adviser. |
| East Belfast CAB | the bureau is delivering training to the trainee officers at the Police Training College in Garnerville. The bureau will also be providing advice sessions at the HIV Support Centre in Central Belfast. |
| Newry & Mourne District CAB | received an official visit from the staff of Ballyfermot CIC in Dublin 3rd December 2004. |
| Strabane CAB | The bureau has received a grant for essential equipment from Friends of CABx. |

New Campaigning Tool for the Voluntary Sector.

John Napier, Director of Information Services, Citizens Advice

The Freedom of Information Act empowers citizens and campaigners with the legal authority to demand more transparent and accountable government.

The Freedom of Information Act came into force on the 1st January 2005 and applies to all information held by 'public authorities' in England, Wales and Northern Ireland. 'Public authorities' include: Central government departments; Local authorities and councils; the police; NHS bodies (including GPs, pharmacists, dentists and opticians); schools and local education authorities; universities; publicly owned companies. Over 100,000 public bodies are covered by the Act.

Each organisation has to run a 'publication scheme'. This is a guide to what information is available about the organisation and explains how this information can be obtained. The information may include: annual reports; financial information; health and safety and employment policies; minutes and agendas of meetings; circulars and internal memos. Even if the specific information you require is not already in the publication scheme you can specifically request it from the organisation's Freedom of Information Officer.

Authorities are required to respond within 20 working days. You can send a letter,

email or fax to the authority describing the information you want providing them with your name and address also stating if you want photocopies, an email or if you prefer to inspect the information in person. The authority must try to comply with your preference where practicable. A fee can be charged for the information, however, in most cases you will not have to pay apart from photocopying, printing and postage costs.

A number of exemptions permit organisations to withhold certain information if it is against the public interest. The main types of exemptions are:

- **Qualified exemption:** The public interest in withholding the information is greater than the public interest in releasing it
- **Absolute exemption:** Information that falls into this category can be withheld without even considering 'public interest' arguments. For example, certain defence and national security matters fall inside this category

If an organisation decides to withhold information they should let you know and give you an explanation outlining why the disclosure would not be in the public interest.

If you are not satisfied with their decision, you can appeal to the Information Commissioner to review their decision.

The Information Commissioner is an independent official appointed by the Crown to oversee the Data Protection Act 1998 and the Freedom of Information Act 2000 and reports annually to Parliament. If the commissioner agrees with you, the organisation can be compelled to release the information. The Information Commissioner's decisions are legally binding and if an authority ignores them could face action for contempt of court. For more information about the Information Commissioner visit www.informationcommissioner.gov.uk or www.foi.gov.uk. In Northern Ireland, the Information Commissioner's Office can be contacted at, Room 101, Regus House, 33 Clarendon Dock, Laganside, Belfast, BT1 3BG, by telephone 028 9051 1584 or Email ni@ico.gsi.gov.uk.

The Ministerial right to veto the release of information that relates to the work of central government departments is one of the most controversial aspects of the Act. The veto has the potential to prevent the objectives of the Act being realised. If utilised, Ministers must explain the decision to veto before MPs.

Helpline Service Receives Ministerial Endorsement

John Napier, Director of Information Service Citizens Advice

Minister of State, John Spellar MP, made the historic announcement that the National Minimum Wage will break the £5 barrier in October 2005, for the first time since its introduction, while visiting the NMW Helpline located at Citizens Advice Regional Office.

The Minister said "The National Minimum Wage has made a real difference to the lives of thousands of low paid workers." Citizens Advice has operated the helpline since September 2001 in partnership

with the Inland Revenue and DTI. Over £1.5million of arrears has been identified in Northern Ireland and the Helpline has taken more than 9,000 calls.

The NMW Helpline is a service delivery model

which other agencies and departments should consider. It is evidence that the Voluntary Sector Compact can effectively deliver government objectives.

*Minister of State, John Spellar
with Derek Alcorn, CEO, Citizens Advice*



A Younger Service

The Advice for Youth Report (2003), commissioned by Raleigh International, resulted in a series of recommendations to make CAB's services more youth friendly. As a result, Citizens Advice has undertaken a youth advice strategy committed to the greater involvement of young people, both as volunteers, management committee members and clients.

The Youth Forum has helped establish youth projects in the Belfast Group of CABx, Bangor and Fermanagh CAB and preliminary findings suggest a significant increase in young people accessing and contributing to the service across Northern Ireland. A full evaluation of the CAB Youth strategy will be undertaken in April 2005.

Larne CAB Host Youth Placement

My name is James Goodall, I am aged 16 and currently in Lower sixth at Saint Comgall's College Larne, studying for my GCSEs and an NVQ level 2 in IT. As part of my course I am required to carry out a work placement four days per week for one year. My school suggested that I go to Larne CAB for my work placement and although I agreed, I felt a little apprehensive as I had never heard of CAB and wasn't sure what to expect.

I have been on placement now for almost 6 months and really enjoying it. Both the staff and volunteers are very supportive and have made me feel like one of the team. A bonus of the placement has been the opportunity to complete the Advisor Training Programme allowing me to gain an OCN level three qualification in advice.

After school, I hope to continue studying at college and gain qualifications for a career in IT software development. My placement in CAB has proved very useful and given me practical experience of using IT in the workplace and being part of a team. It is surprising that more young people do not volunteer or take the chance to complete a work placement with CAB as it is a great opportunity that I would highly recommend. It allows young people to gain valuable skills and qualifications, while helping to provide an important service for their community.

Joan Robinson, Outreach Worker Larne CAB said "James has been a great asset to Larne Bureau; his IT skills have been of particular benefit. He has convinced us of the value of young people as volunteers."



James Goodall

A Trainee Barrister's Perspective of CAB

Having no previous knowledge of CAB I was uncertain what to expect and you can guess the shock I got on my first morning in Portadown when I was ushered past a packed waiting room.

Everyone had expertise and some had specialist knowledge, and in comparison I felt I had little knowledge. Clients were dealt with efficiently and professionally by an immensely dedicated team that I was made to feel part of from the outset. Following my induction, I was assigned a mentor although I could approach all members of the team at any time.

During my placement I dealt with a wide variety of people and problems and learnt how to cope with irate clients, distressed clients, older clients, and desperate clients by listening and giving advice in a way they understood.

Whilst with Portadown CAB, I had the opportunity to represent a client in an Appeal Tribunal. This was a personal challenge as, believe it or not, I had little confidence to stand up and argue my point with someone! I was assisted by advisers to research and prepare the case in advance of the hearing. Although both the client and I were nervous on the day of the hearing, I managed to reassure her! It was unbelievably rewarding to hear that the appeal had been successful.

My placement in CAB was a worthwhile learning experience and I have developed skills that will help me prepare for a client's expectations when I become a barrister. I appreciate CAB giving me the opportunity and hope they will continue to welcome trainee barristers for many years to come.



Melissa Lavery

Money Talks for Young People

Maura Jackman, Youth/Consumer Adviser, Fermanagh CAB

January 2005 saw the introduction of the Money Talks Project to Fermanagh schools by Fermanagh CAB. Suitable dates were arranged with each school and the project began in Portora Royal School, Enniskillen.

Currently the project is being delivered in six of the fifteen schools in the district council area, and negotiations continue with the remaining schools. Schools are keen to be involved often dedicating a class to each module of the Money Talks Project which include Consumer Rights, Income, Banking, Credit, Debt and Budgeting.

The project is funded by Fermanagh Local Strategy Partnership covering all the costs of the project inclusive of salary, employer costs, travel costs, other programme costs and all equipment including a laptop and overhead projector.

The aim is to help young people in Fermanagh develop financial skills which will lead to a better quality of life and provide them with information and skills that will help them avoid debt related poverty.

The local Northern Bank branch manager has agreed to work in partnership with CAB staff to help deliver the Banking module. The young people were also informed about the

National Minimum Wage for 16-17 year olds, something of which many of them were not aware.

By the end of the talk the young people realise their concerns are equally important to the bureau as anyone else's. The bureau is confident that the young people will feel able to contact the bureau for advice on any issue both now and throughout their lives.



Maura Jackman Youth/Consumer Adviser, Fermanagh CAB Attendees at the Money Talks Workshops at St Aidan's, Derrylin

MINIMUM WAGE

text advice straight to your mobile!

Diane Wilson, NMW Supervisor, Citizens Advice

Mobile phones have completely revolutionised the way young people in Northern Ireland are communicating, around 95% of young people now have access to a mobile phone and sending text messages plays a key part in their social lives. Research shows that young people are more likely to text each other in order to chat, make arrangements, flirt and even end relationships!

With this in mind, Citizens Advice has seized the opportunity to communicate directly with young people through their mobile phones. Through the National Minimum Wage Project, young people can now text the NMW Helpline and receive information regarding the minimum wage straight to their phones.



Diane Wilson, NMW Project Supervisor says 'It makes sense to use a medium which this target audience are comfortable with, the introduction of the NMW young worker rates last October has meant that 16 & 17 year olds are

now a key market for the NMW project, this new text facility allows us to keep on top of the wage issues facing younger workers and communicate directly with them.'

Labour Market statistics show that there are around 220,000 young people aged between 16 & 24 in Northern Ireland. The addition of the text messaging service to the communication methods used by Citizens Advice opens many doors with regards to providing this target age group with other areas of information and support.

To receive NMW Helpline information straight to your mobile text 07717 367.

RESOLVING WORKPLACE DISPUTES

Alan Kennedy Senior Employment Relations Officer at the Labour Relations Agency

Labour Relations Agency and Citizens Advice have worked in partnership for many years on a wide range of employment related issues. Over the last few years there has been a substantial increase in employment legislation and 2005 will be no exception with the introduction of the new procedures for resolving workplace disputes.

From 3rd April 2005, all employers must follow minimum statutory procedures for resolving disputes about employment issues. These procedures are for dealing with grievances (complaints by you) and with disciplinary action and dismissal (actions the employer can take against you)

Many employers already have procedures in place that go further than those specified in the minimum procedures but before using any procedures you should attempt to sort problems out informally where possible.

If you have a grievance

Under the statutory procedures you are required to send your employer a written statement of your grievance. Your employer must arrange a meeting to discuss it, and then tell you the decision. You have a right to appeal against the decision at a further meeting and you must appeal in order to complete the procedure.

If you disagree with what your employer decides to do after the appeal meeting, you will need to make a claim to a tribunal if you want to resolve the matter by legal means.

Disciplinary action and dismissal

If your employer is thinking about taking disciplinary action against you or dismissing you, the responsibility lies with him/her to start the statutory

procedure. Your employer must send you a written statement of his/her reasons for the disciplinary action or dismissal and arrange a meeting to discuss it. If you disagree with the decision s/he makes after that meeting, you have a right to appeal, and your employer must arrange a further meeting. You must appeal to complete the procedure. If you disagree with what your employer decides to do after the appeal meeting, you may decide to make a claim to a tribunal. Before doing so you may wish to seek further advice.

The meetings

You have a right to be accompanied to any of these meetings and you may choose to be accompanied by someone you work with or a trade union official.

Consequences of not following the procedures.

As a general rule, you will not be able to make a claim to a tribunal based on a grievance unless you have put your grievance to the employer in writing and then allowed 28 days to pass. If the statutory procedures have not been followed before the case goes to a tribunal, the tribunal will decide whose fault it was. If it is your fault, any money awarded will be decreased by anything from 10% to 50%. If it is the employer's fault, then any money awarded will be increased in the same way.

These statutory minimum procedures apply only to employees and not to workers like subcontractors.



*Alan Kennedy Senior Employment Relations Officer
at the Labour Relations Agency*

One of the Labour Relations Agency's main roles is to assist parties to settle tribunal claims before they reach the hearing stage. This is called conciliation. In addition to the above changes a new fixed period of conciliation will be introduced during which the Agency offers conciliation. There are two distinct periods that will apply. Firstly a period of 7 weeks will apply to claims such as unauthorised deduction of wages and secondly a period of 13 weeks for more complex claims. Claims of alleged discrimination of any nature are not covered by the fixed period.

Further advice on the new statutory procedures or any general employment relations matters may be obtained by contacting The Labour Relations Agency helpline on 028 9032 1442 (Head Office); 028 7126 9639 (Regional Office) or by visiting the website at www.lra.org.uk.

BUILDING NEW PARTNERSHIPS

Dave Murphy, Director of Development, Citizens Advice

BIH Housing Association

Citizens Advice has recently entered into an agreement with BIH Housing Association to provide a money and debt advice service to tenants of the Association who are experiencing difficulties paying their rent. CAB offices across N. Ireland will advise tenants how their income can be increased and help them to agree debt repayment arrangements with BIH and any other creditors.

BIH Housing Association provides affordable housing and associated support services. Its key role is to develop and manage rented accommodation for single people, families, the

elderly and various models of supported housing for people with special needs. The Association currently manages and maintains approximately 4000 properties which are located throughout Northern Ireland.

This project builds upon partnerships which Citizens Advice has developed with other organisations to provide a holistic approach to the advice needs of the community.

Staffcare

Citizens Advice has recently entered into a partnership arrangement with Staffcare to provide money and debt advice service to clients of theirs who experience debt problems.

Staffcare was formed in 1992 at the request of the Education and Library Board and is now part of the South and East Belfast Health and Social Services Trust. Staffcare is a not for profit organisation, which provides counselling services to employees in both the private and public sectors. Staffcare assist organisations to value their Staff and their psychological well-being through periods of stress & trauma, by the provision of a confidential & non-judgemental counselling service.



For more information about both projects contact Dave Murphy at Citizens Advice.



Alan Rea, Director of Housing and Louise Roberts, Supported Housing Manager.

Welfare Reform - Pressures on CAB's Frontline Staff will Continue to Grow.

Derek Alcorn, Chief Executive, Citizens Advice

The Government's welfare reform programme was recently given a new horizon with a further 5 year plan which has the reform of Incapacity Benefit as its centrepiece. CAB has stated publicly that the new proposals raise concerns in three areas. Firstly, they will require **a quantum leap in the quality of decision making** in respect of frontline staff dealing with a group of customers who have long term illnesses.

Secondly in job centres, there is a risk that staff may end up pressurising people into work who are vulnerable disabled or suffering from mental health problems. Thirdly, successfully encouraging people back to work will require substantial changes in the attitudes of employers who will need to demonstrate a more flexible

and positive attitude to people with disability or long term illness.

Advice agencies, already dealing with around 200,000 social security enquiries a year, are feeling the pressure of a raft of complex legislation, the difficulties with implementation (which led to the merger of the Inland Revenue and Customs and Excise after an inquiry at Westminster), and the huge number of enquiries caused by the Inland Revenue's cavalier approach to overpayments. Official figures show that the IR has received 78,000 requests for the recovery of tax credit overpayments to be reconsidered on the grounds of official error. In the 41,000 cases decided so far, only some 1600 families had them written off. In addition the migration of Child Benefit from the SSA to the Inland

Revenue has been postponed. Citizens Advice is incurring considerable costs in respect of training, information and advice delivery and these will continue to impact on frontline advice agencies. In this context the government commitment in the Voluntary sector Compact

"to assess proposed legislation, new policies and policy changes for their potential impact on the voluntary and community sector and on volunteers, and to consider where possible the scope for mitigating any unintended negative impact."

becomes highly pertinent, and appropriate representations are being made to the DSD and public representatives in respect of the resources needed.

Making a Difference

Lynn Morgan, Money Advisor, Dungannon.

In October 2004 the family of a 78 year old lady approached the Dungannon bureau seeking advice and assistance with their aunt's debt problem. The family became concerned about their aunt's welfare when they were unable to gain access to her home and received no reply to telephone calls. The family eventually gained access with the assistance of the PSNI and found their aunt lying on the bathroom floor in a weakened state. The aunt was admitted to hospital where she still remains as a patient.

It emerged that the aunt had a substantial

debt of £56,000 owing to 8 creditors although she had 3 accounts with one creditor, who had provided her with 3 credit cards, and a further 2 accounts with another, making a total of 11 debts. Her only income was State Retirement Pension which was paid monthly directly into her bank account and immediately used to pay direct debits from her account. It became apparent that the lady had been paying credit card bills with other credit cards.

The money adviser negotiated with the 8 creditors and to date has been successful

in having £54,000 written off. It materialised that £31,000 of the debt was owed to the National Westminster Bank on 3 of their credit cards and they have been written off. A further £16,000 had been provided by a home shopping company, who when challenged about allowing an elderly lady to sign a contract, stated that the lady matched their criteria for lending. The family are delighted that the debt problems have been dealt with although their aunt is still having difficulty understanding that the debt no longer exists.

Positive Evaluations for CAB Case Recording System

Derek Alcorn, Chief Executive, Citizens Advice

In the past year, **CARMA** the case recording system developed by Citizens Advice in Northern Ireland has been chosen over other competitors in two independent evaluations carried out by consultancy firms.

In the first instance the firm of Newell & Budge with offices in London and Scotland evaluated 5 case recording systems against a specification drawn up by Citizens Advice Scotland. The five systems were CASE developed by Citizens Advice in London for use in England and Wales, DIMS developed by Bromley town CAB, MACS from Omnitec CL Solutions, BESPOKE from Visual Files and CARMA from Citizens Advice Northern Ireland. In its report **Newell & Budge** noted that CARMA has many advantages

- Easy to use
- Caters for policy information
- Integrates with diaries
- Produces reports easily
- Training materials are available

- Establishes a base for future growth
Newell & Budge also noted that CARMA operates in 3 modes

- 1) Stand alone in an advice office
- 2) In a consortium mode
- 3) Or from one central point.

Closer to home CARMA and the London based AIMS system were also evaluated last year by local Northern Ireland firm **Pentagon Solutions** in the context of applications by advice agencies to the North Belfast Community Unit established to support community initiatives in the area. CARMA was also recommended for purchase following this independent evaluation.

CARMA can be purchased from Citizens Advice in two versions. A stand alone version on Microsoft access, and a Lotus Notes version which combines with the CAB information system to keep a record of the information used in advising on each enquiry. CARMA

is capable of independent external verification.

Further details can be obtained from
John Napier Tel.02890 231120

