

Report Highlights Mental Health Issues

Advice in Mind a comprehensive report involving 360 client surveys was issued by Citizens Advice in February 2006 and shows the difficulties and barriers people with mental health problems face in trying to navigate their way around various systems such as the benefits system and the financial sector. The report highlights the very real and sometimes damaging effects of their experiences on their mental health conditions and the difficulties faced by advisers in helping clients with mental health problems.

An Ards client and her husband both have mental health problems. They have never worked and are both illiterate. When they receive letters they come into the bureau to find out what the letter is about. The client never keeps appointments and just expects to be seen when she arrives. She won't see any other adviser but myself.

At the launch of the report Citizens Advice also announced a key partnership with the Northern Ireland Association for Mental Health (NIAMH) to provide additional support mechanisms to people with mental health problems through Beacon House Centres and in local CAB offices.

Professor Alan Ferguson, Chief Executive, NIAMH, said:

"The publication of the CAB research report "Advice in Mind" is



From left to right: Prof Alan Ferguson, NI Association for Mental Health with Derek Alcorn, Citizens Advice signing the partnership agreement between CAB and NIAMH to provide a regional advice and advocacy project for people suffering mental health problems

both important and timely. The Bamford Review on Mental Health and Learning Disability in Northern Ireland makes it clear that mental health and mental health problems are not the sole responsibility of our mental health services. A cross-sectoral approach is necessary involving all Government departments and agencies. The emphasis on the difficulties faced by people with mental health problems in the social security and benefits system clearly fits with this approach. CAB is to be applauded on this initiative."

A Fermanagh client is unemployed and lives in a rural area. She has a history of self harm and suicidal tendencies. She came to CAB with

several consumer debts. Her financial situation is also exacerbating her depression and as a direct result her inability to deal with the situation.

Citizens Advice Northern Ireland is calling for long-term sustainable funding for mental health projects and outreach services within the CAB network and specific mental health awareness training not only for CAB staff but for all those working in statutory agencies, public and private bodies and those with judicial responsibility who may interact with people with mental health problems.

Copies of the report are available from Andrew Murphy at Citizens Advice, Regional Office on 028 9023 1120 or via e-mail at murphya@citizensadvice.co.uk at a cost of £10 (including postage).

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11 Upper Crescent, Belfast, BT7 1NT. (028) 9023 1120

For further copies or to contribute to the next issue contact:

Editor:

John Napier,
Director of Information Services
e-mail: napiej@citizensadvice.co.uk

Sub-Editors:

Siobhán Harding and Lucy Cochrane,
Information and Social Policy Officers
e-mail: cochranel@citizensadvice.co.uk
e-mail: hardings@citizensadvice.co.uk

Editorial Panel:

Valerie Adams, Manager, Antrim CAB
e-mail: antrimdistrictcab@citizensadvice.co.uk

Dave Murphy, Director of Development
e-mail: murphyd@citizensadvice.co.uk

Barry McVeigh, Specialist Support Officer (Advocacy)
e-mail: mcveighb@citizensadvice.co.uk

Angela Welch, Manager, Coleraine CAB
e-mail: colerainecab@citizensadvice.co.uk

*Views and opinions expressed in Advice are those of the
editor or particular contributor, and should not be considered
to be the view of Citizens Advice.*

Staff News



*Muriel Robinson,
Ards CAB*

Antrim District CAB welcomes Marion Doherty as its new Advice4Health worker.

Ards CAB would like to welcome Muriel Robinson as a new volunteer adviser currently attending the ATP course.



*Mary Rose Bannerman,
Coleraine CAB*

Armagh CAB welcomes Elene Gray as a new volunteer. Elene is fluent in a number of languages and it is hoped that she will be able to provide a translation service for the bureau.

Banbridge CAB welcomes Peter Crowe and Anna Maria Smiatek as its new volunteer advisers.

Carrickfergus CAB welcomes Barbara Causby and Gillian Gordon as new volunteer advisers.



*Agnes Piggott,
East Belfast CAB*

Coleraine CAB welcomes Mary Rose Bannerman as a new volunteer adviser currently undergoing the ATP course.

Dungannon CAB would like to welcome Una McVeigh who is doing administration work for the bureau and also Siobhan McCool as a new volunteer adviser. Joe McGlade is also welcomed as the RNID Project Worker and Marcelo Yee who is providing an Portuguese interpretation service in the bureau once a week.

East Belfast CAB welcomes its new volunteer advisers Agnes Piggott, Sandra Bailey and Gary Massey who are all on the ATP course.



*John Robinson,
Newtownabbey District
CAB*

Holywood CAB would like to welcome two new advisers Dennis McAlinden and Joe Edgar.

Larne CAB welcomes its new volunteer advisers Diane Huston, Jennifer DeMaria, Janet Niblock and Sharon Kirkwood.

Newtownabbey District CAB welcomes John Robinson as a new volunteer adviser.



*Mark Gourley,
Regional Office*

Regional Office welcomes Mark Gourley as an ICT Officer/Analyst.

Bureau News

- Antrim CAB** has been involved in the shooting of a DVD for migrant workers which has been funded by the PSNI. The DVD will give information on what migrant workers need to do when they arrive in Northern Ireland and where to go to access help and information.
- Armagh CAB** has been involved in drawing up a Welcome to Armagh leaflet in five Eastern European languages for those who have chosen Armagh as a place to live and work.
- Banbridge CAB** has negotiated a Service Level Agreement with Banbridge District Council which secures three posts in the bureau for three years.
- Coleraine CAB** is dealing with an increase in enquiries from Farmfed employees who are on 90 days protected notice.
- Larne CAB** held a volunteer night in January and awarded long serving volunteer Iris Smith with a certificate for ten years of service.
- Lisburn CAB** has acquired new premises and will be moving in June 2006.

Citizens Advice International

CABx in Northern Ireland are increasingly dealing with clients from Eastern Europe and particularly from Poland. In order to address the advice needs presented as a result of the expansion of Europe, Citizens Advice International has been developed to provide links and practical support to the many new EU member states that have shown an interest in the development of advice services. Derek Alcorn, Chief Executive of Citizens Advice Northern

Ireland was one of the signatories to this initiative and at a recent meeting held in Warsaw discussions centred around how to develop links and provide practical support to the new Associations which are emerging. More information about Citizens Advice International is available from www.citizens-advice-international.org.



Back Row from left to right: Hynek Kalvoda, Czech Republic, Derek Alcorn, Citizens Advice, Northern Ireland, Andrew Crook, European Citizens Action Service. Front Row from left to right: Lja Ostrowska (Poland), Noirin Farren, Citizens Information Centres, Ireland, Pili Rodriguez, Gibraltar and Dorian Filote, Romania

Bridging Communities

Citizens Advice provides a vital service to local communities on a wide range of issues. Staff and volunteers are from the community and CAB is actively involved in forging links with cultural associations and ethnic minority groups. The changing demographics and cultural diversity within Northern Ireland has meant that CAB has become an agency not simply committed to equal opportunities and social cohesion but also a provider of multi-cultural services and a key facilitator in bringing about better relations between different communities.

There are numerous examples of bureaux working with community relations groups. Ards CAB is now

involved with a number of other agencies including the Rural Community Network, the Housing Executive and the Health Trust in setting up a group to respond to the needs of minority ethnic communities in the area. In Antrim a group called AWARE (Antrim Welcomes and Advocates Racial Equality) has been set up which is supported by Antrim CAB, the Community Safety Partnership and the PSNI. AWARE aims to raise public awareness of issues relating to racism, integration and inclusion of ethnic minorities through education and to raise awareness among migrant workers and ethnic communities of the information, resources and help available. Recently Banbridge CAB

took part in a joint information event in partnership with the local council Community Relations Team and other local community and public sector organisations to assess interest in developing a more regular forum for EU nationals. Coleraine Bureau is involved in an ethnic minority group attended by the Borough Council and Community Resource Centre. Fermanagh CAB form part of a minority ethnic support group led by the Community Relations Council and is currently looking to develop an information guide for ethnic minority groups and migrant workers that will be available in different languages. Carrickfergus CAB is also hoping to set up a group to encourage people from ethnic minorities to feel part of the local community.

Advice in Polish

Polish clients of Bangor CAB are providing the bureau with much needed interpretation and translation facilities so that the service can be more accessible to this growing population. Polish visitors to the bureau will each receive a data consent form in their native language before being assisted by a trained adviser.

SAM Mouldings, a local business in Antrim, has allowed Antrim CAB use of Ewa Szmit, one of their Polish workers, for two hours every Wednesday afternoon. They are treating this as work time and will pay her for her time in Bureau. Having

carefully clarified issues around Public Liability, Employee Liability and confidentiality; Ewa began with the Bureau on the 9th November 2005. She offers an interpretation service for the growing number of Polish and other European Workers in the Borough and is also translating the CAB Employment Rights Factsheet. To date her input has been invaluable and SAM Mouldings is to be congratulated for their vision.



Ewa Szmit, Antrim CAB

A Day in the Life of

Sam Walker, Money Adviser, Craigavon District CABx

06:50 Awake to the seductive tones of Wendy Austin from BBC Good Morning Ulster but suddenly brought to reality by the strident tones of Seamus McKee. Time to hit the deck!

07:00 Get the dog and go for healthy morning walk. First question of the day "Why are dogs always ready for walks, do they never get that Monday morning feeling?" Must be on the CAB Information System somewhere!

08:50 Arrive in Portadown CAB, feels like Siberia after the weekend. Kettle on and do a little samba routine at my desk to warm up.

09:00 Check to do list - still on last Thursday but making some progress! Spend some time sorting through my mail.

10:00 First appointment of the day is with a new client. The client produces a well known plastic supermarket bag full of unopened letters. I put the bag on the desk and the client starts to cry as she is so distressed about her debt situation. I try and calm the client down by explaining how CAB can help her with her debt situation and I explain the basics of the money advice process to her. The client settles down and after a long chat she agrees a further appointment and leaves the office smiling.

11:00 Telephone message to ring an existing client. I ring the client and he has received my draft financial statement and letter warning him of the risk to his house if he does not meet his repayments and the need for him to consider this. I advise him of the risks again and ask that he returns the signed financial statement as soon as possible so that CAB can begin to negotiate on his behalf.

11:30 My next appointment has already arrived. The client has received a re-possession order from a solicitor and wants to know what she can do. After a quick look at the details I contact the solicitor and explain the situation. The solicitor allows me two weeks to get my head around the case. When I tell the client this it's like she has won the lottery. I arrange

an appointment for her and her husband to discuss a possible proposal.

12:30 Where has the morning gone and not a child in the house washed! Take a few more quick calls from clients giving more details on their creditors. I clear a few quick items from my to do list.

1.00 Lunch time - why can't rabbit food taste like a sausage soda?

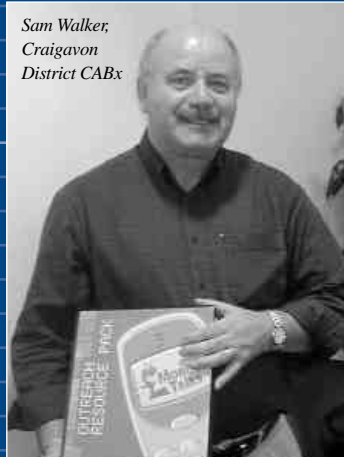
2.00 Ring an Insolvency Company regarding an ongoing Individual Voluntary Arrangement (IVA). I manage to squeeze in a couple of questions regarding assets for bankruptcy.

2:30 I sit down at my computer to try and write up the morning interviews.

3.00 Phone call on money advice line from a client who wants quick advice on mortgage arrears. I give him full details of the endowment mortgage shortfall procedure - some quick query! I also gave him some debt advice on priority and non-priority debts. I advise the client that due to the number of issues he is raising he would need to make appointment to discuss these in detail. We agree an appointment date.

3:30 Silence reigns as all staff update their case notes records. Suddenly remember a request for information from Regional Office. Scurry about to gather the statistics required by the Money Advice Training and Development Officer.

4.30 Look at my to do list again - slight progress made but sure there's always tomorrow! It's good night from me!



VOYPIC Youth Conference

Citizens Advice was represented at the recent VOYPIC (Voice of Young People in Care) Conference which highlighted new rights for young people as a result of The Children (Leaving Care Act) (Northern Ireland) which came into law in Northern Ireland last September.

The legislation aims to improve the life chances of care leavers by ensuring:

- Young people will not be discharged from care until they are prepared and ready to leave;
- Better assessment, preparation and planning for leaving care;
- Better personal support for young people leaving care, and
- Improved financial arrangements for care leavers



Pictured at the conference is Dave Murphy, Director of Development, Citizens Advice Northern Ireland and Lelia Fitzsimons, Project Manager, VOYPIC

Top Award for Adviceguide

www.adviceguide.org.uk won an award in the voluntary sector and intermediary section of the national e-government excellence awards in January 2006.

The information and advice website provided by Citizens Advice is now attracting more than half a million visits a month. Adviceguide provides information on people's rights across a wide range of topics from employment, housing and benefits to debt and legal issues.



The success of Citizens Advice's public information strategy culminating in Adviceguide has been recognised as a key enabler to e-government and the new

Community Treatment Centres based in East and South Belfast will provide a CAB and a self service kiosk so that people visiting these centres can access high quality advice services as well as having the option of assisted or non-assisted access to a range of other information sources.

Making a Difference

A client of Armagh CAB was aged 36 and employed in a large manufacturing company since 1995. In April 2002 she took maternity leave for her first child and received 18 weeks Statutory Maternity Pay. The client suffered depression and was unable to return to work after her maternity leave so she applied for Incapacity Benefit in September 2002.

When the client began her employment all workers were required to complete a full year without any holidays which were deferred to the following year. This being the case the client should have received her 2001 holiday pay in 2002. This action is illegal under the Working Time Regulations 1998 however the client received neither her statutory or contractual entitlement to holidays or holiday pay. Throughout her period of sickness the client was asked to attend on-site meetings regarding her return to work. She was told several times that if she resigned she would get all her holiday entitlement and when she asked about her 2002 Christmas bonus she was told this would also be paid in the event of her resigning. The client had hoped to return to work but her condition had

not improved and she was considering resignation.

The client first approached CAB in August 2005 and Armagh CAB made contact with the client's employers on several occasions to advocate on behalf of the client. The employer sought advice and agreed that the client had accrued holidays from the previous year but said "if you do not use them you lose them" and therefore no payment of any form was due to her. The client had not asked for holiday pay as she had been informed she would only get this if she resigned.

By now it was out of time to try and get the statutory holiday pay which should have been paid during her maternity pay period but as she was entitled to contractual holiday pay she could take this case to the small claims court as it was within the 6 year time limit. CAB wrote to the company with this information asking for 32 days holiday pay plus a Christmas Bonus of £75 which were due to the client and asked for a reply within 10 working days. The

company then agreed to pay the full amount and the client will receive a payment of £1,050. If this client had not sought help from CAB she would not have been able to secure her legal entitlements and the client is more than pleased with the outcome. The Personnel Department has said that the client is a good worker and that this will not affect her right to return to the company at some point in the future.

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John Napier
Citizens Advice, 11 Upper Crescent, Belfast BT7 1NT
Tel: 028 9023 1120
Email: napierj@citizensadvice.co.uk
www.advisedirect.net

EXCELLENCE IN HEALTH AND SAFETY

I became Chairman of HSENI in April of last year. Although new to this job I am certainly not new to health and safety, having worked for nearly 40 years for Du Pont, a company that is globally pre-eminent in health and safety.

HSENI was created in 1999 as a Non Departmental Public Body and it is the regional authority for health and safety in Northern Ireland. Since its creation it has endeavoured to identify and exploit strategies that meet real not perceived need, that recognise and reward good performance and that focus and target its expertise to combat reckless and flagrant disregard for the law.

This has led to it setting up for the first time in either the UK or the Republic of Ireland a business friendly service Health and Safety Works NI that helps start ups and small businesses get off on the right foot when it comes to managing their health and safety. Staffed by business advisors, businesses can receive help and assistance without the threat of enforcement.

At the other end of the spectrum HSENI has been making great strides to recognise excellence in the management of health and safety. This work has been given a great boost by a formal partnership with the Republic of Ireland's Health and Safety Authority and the US Department of Labor's Occupational Safety and Health Administration (OSHA) to transpose to Ireland OSHA's Voluntary Protection Program.

Completing the mix are HSENI's sub-regional multi disciplinary compliance teams comprising professional staff tasked with dealing with the high risk work sectors of construction, farming, quarrying and general manufacturing. This approach brings higher visibility, greater flexibility and increased productivity.



*Professor Peter McKie, CBE, Chairman,
Health and Safety Executive for Northern Ireland*

Much has been done but more needs to be done. HSENI will continue to lead the charge as regards workplace health which requires not only joined up working across government departments, embracing such things as health promotion and vocational rehabilitation, but joined up thinking by businesses, health professionals, lawyers and insurance companies.

The partnership with Citizens Advice has proven beneficial across a number of fronts. As part of HSENI's aim to allow easy and convenient access to health and safety information and advice by everyone in Northern Ireland, HSENI and Citizens Advice now provide an information kiosk for visitors to the Bangor CAB office.

This kiosk provides CAB visitors with access to a joint web portal providing access to HSENI's and CAB's websites and hence a wide range of

information on workplace health and safety as well as information on the fourteen advice categories offered by CAB. Citizens Advice already has a role in providing basic health and safety information through their advisers and this initiative will allow for an enhanced service.

Also available in all CAB offices is an information pack containing an extensive range of health and safety booklets and our recently launched Info 4U disk containing key health and safety information in a variety of formats.

Members of the public can obtain their copy of the Info 4U disk, or any of HSENI's current range of leaflets, by contacting HSENI's One-2-One Helpline on free phone 0800 0320 121, by emailing HSENI at hseini@detini.gov.uk or by calling into HSENI's Information Advice Centre at 83 Ladas Drive, Belfast BT6 9FR. HSENI's website www.hseini.gov.uk also provides additional information on health and safety at work.

Policy Page

Citizens Advice gives evidence to the Treasury Sub-Committee on the administration of tax credits

Citizens Advice was part of a delegation which went to Westminster and provided oral evidence to the Treasury Sub-Committee inquiry into the administration of tax credits in January 2006. This followed an earlier written submission from Citizens Advice Northern Ireland which detailed a range of operational problems with the tax credits system and the lack of local contacts in Northern Ireland with whom to resolve complex tax credit issues.

Citizens Advice witnesses told the Treasury Sub-Committee that it continues to receive a large number of queries from the public about tax credits. Last year Citizens Advice Bureaux across Northern Ireland advised on over 12,700 tax credit problems. Tax credit queries continue to be the number one area of policy concern for CAB advisers and are a growing area of enquiry to CAB throughout Northern Ireland.

An Antrim client received 24 tax credit notices in one year all containing errors and faced an overpayment of £3,273. This has been deemed fully recoverable despite being challenged by the client.

Andrea Bedell an adviser from Ballymena CAB told the Committee that Citizens Advice still has serious concerns about the administration of the system:

"There remains a range of operational problems with the tax credits system which can have major consequences for tax credit claimants. Delays with paperwork and confusing award notices, ongoing computer problems, inadequate advice from the tax credits helpline and problems getting complex cases or emergency issues resolved are adding to the frustration with the system."

In Magherafelt a client discovered her tax credit payments had stopped and when she contacted HMRC they said that the computer had lost hundreds of claimants' bank details and there was nothing they could do about this. They were unable to confirm when her payments would be re-instated.

Citizens Advice Northern Ireland stressed to the Committee that local HM Revenue & Customs (HMRC) contacts needed to be re-instated in Northern Ireland in order that tax credit issues can be resolved more quickly and effectively. Concerns were also expressed about current levels of overpayments and how these are challenged.

Siobhán Harding, Information and Policy Officer, said:

"Problems with the administration of tax credits have had huge implications for CAB clients and advisers. We welcome the changes that have been announced but further changes are needed particularly in relation to overpayments. Claimants need to be provided with clear information regarding the reason for the overpayment and their rights to dispute it. Challenging overpayments should be made easier and an independent right of appeal should be introduced."

Following evidence by the Paymaster General to the Treasury Sub-



Andrea Bedell, Ballymena CAB with Siobhán Harding, Information & Policy Officer at the House of Commons

Committee Citizens Advice Northern Ireland provided further updated written information to the Committee illustrating the CAB evidence on overpayments. Citizens Advice Northern Ireland has also sent copies of the written evidence to all the Northern Ireland MPs and will continue to lobby Government and HMRC to highlight the problems in the tax credits system.

The social policy work carried out by bureaux throughout Northern Ireland on tax credits and other social issues highlights the importance of social policy as a twin aim of Citizens Advice. The organisation remains hopeful that the case study evidence provided to the Treasury Sub-Committee will help ensure a more equitable system in the future.

Who's Who in the Citizens Advice Trustee Board

Since November 2005 Citizens Advice is being governed by a new Trustee Board comprising of eleven members. It came into existence following the AGM and as a consequence of the Review of the Memorandum & Articles of Association which took place over 12 months.

John Devine MBE - Chair

Worked as a journalist for the Drogheda Independent, the Irish Times and the Belfast Telegraph before joining the Irish Independent as the Northern Editor. He worked for the Irish Labour Party in Dublin acting as public relations officer, parliamentary officer and as a speech-writer. John has been Chair of Citizens Advice for over a year.



Mary McPartland - Vice Chair

District manager for Craigavon District CABx until 1999. Also served as a non-executive director of Craigavon and Banbridge Community Health and Social Services Trust and a board member of Community Network Portadown. Mary is a committee member and a previous Chair of Craigavon District CABx.



Brian Compston - Honorary Treasurer

Formerly employed by Northern Ireland Electricity and presently involved with Business in the Community assisting small businesses to access specialist expertise. He is also a Business Mentor for Invest NI's business development programme. Brian is Chair of the Finance Sub-Committee.



Allan Holt - Member

Worked for the Northern Ireland Civil Service eventually becoming Superintendent Architect for both the Department of the Environment and the Department of Education. He is the Honorary Treasurer for Bangor CAB. Allan is a member of the Premises Sub-Committee.



Dan Christie - Member

Trained as a Chartered Accountant and is now involved in business management to a senior level and is the Managing Director of a local firm. Dan is Chairman of Coleraine CAB.



Sam McPherson - Member

Worked for the Northern Ireland Housing Executive for 33 years. District Manager of the Londonderry District One office. Sam is vice-chair of L'Derry CAB.



Lynd Roper - Member

Formerly worked as a Ward Sister in Craigavon Area Hospital. Currently working for Armagh City and District Council. She is Chair of Armagh CAB. Lynd is Chair of the Information and Policy Sub-Committee.



Cliff Radcliffe - Member

Retired senior civil servant and represents CAB on the Advice Services Alliance. He is a committee member of the Belfast Group of CABx. Cliff is Chair of the Development Sub-Committee.



Matt Durkin - Member

Before retiring worked in Human Resources Management, as an Industrial Relations Officer in the Labour Relations Agency and as an Industrial Relations Consultant. Matt is Chair of Newry CAB.



Billy Snoddy - Member

Former Mayor of Newtownabbey. Involved with Newtownabbey District CABx for the last 25 years. Previously vice-chair of the Executive Committee of Citizens Advice for over 8 years. Billy is a member of the Premises Sub-Committee.



Nora Winder - Member

Previously worked for Citizens Advice for seven years during which time she managed Dungannon CAB and served as Regional Development Officer in Regional Office. Now Head of Policy and Democratic Services for Armagh District Council. Nora is a member of the Finance Sub-Committee.

