



MONEY TALKS

New CAB pack goes straight into GCSE Curriculum

Derek Alcorn, Chief Executive, Citizens Advice

A Joint initiative by Citizens Advice and the Northern Bank – **Money Talks** – will go straight into the Northern Ireland GCSE curriculum this Autumn as part of a new subject called **Learning for Life and Work**. The materials are the first to have been developed locally in Northern Ireland for the local curriculum, and are aimed at helping young people from the age of 14 develop financial skills. The unique initiative in consumer education and financial literacy was advised by the Council for Curriculum Examinations and Assessment (CCEA) and launched by Gerry McGinn, the Permanent Secretary of the Department of



At the launch of the Money Talks resources, from left to right: Derek Alcorn, Citizens Advice, Stephen Watson, BBC Sports Reporter, Gerry McGinn, Permanent Secretary, Department of Education and Ivan McMinn, Business Banking Manager, Northern Bank



Education who welcomed the materials at the launch saying:

“It has always been important that the education sector does not work in isolation but works with other bodies, both commercial and otherwise to ensure the best delivery of the curriculum. I would like to congratulate Citizens Advice, Northern Bank and CCEA for this excellent initiative and commend the resources they have developed.”

Students Eamonn Napier and Laura Gaffikin with Hugh Brown (left) and Paul Quate (right) of the Belfast Community Circus performing a sketch on juggling your finances at the launch of the Money Talks resources at Hazelwood Integrated College

In addition to use in schools, the materials will be used by Northern Bank staff and local CAB staff when giving talks in the local community on financial literacy issues.

The joint initiative between the Northern Bank and Citizens Advice is the product of 2 years work. Other areas will be developed over the coming year. The materials will be distributed to every school in Northern Ireland for use from September 2003, and are also available on our website www.citizensadvice.co.uk/moneytalks

Staff News

Siobhán Harding, Information & Policy Officer, Citizens Advice

In this issue:

Tax Credits Chaos	3
Advice direct to Desmonds	4
NMW poster wins Scope Award	5
Social Fallout in Rural Communities	6
Volunteering is good for you	7

Advice is a quarterly publication of Citizens Advice,
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: napierj@niacab.org

Sub-Editors:

Siobhán Harding & Emma Baldwin,
Information and Policy Officers
e-mail: hardings@niacab.org
e-mail: baldwine@niacab.org

Editorial Panel:

Valerie Adams, Manager, Antrim CAB
e-mail: antrimdistrictcab@niacab.org

Liz Dugdale, Manager, Suffolk and Andersonstown CAB
e-mail: suffolkandersonstowncab@niacab.org

Pat Hutchinson MBE, Manager, Newtownabbey & District CAB
e-mail: rathcoolecab@niacab.org

Dave Murphy, Director of Development
e-mail: murphyd@niacab.org

Barry McVeigh, Specialist Support Officer (Advocacy)
e-mail: mcveighb@niacab.org

Angela Welch, Manager, Coleraine CAB
e-mail: colerainecab@niacab.org

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.

Antrim CAB welcomes David Nicholl as a new volunteer adviser and Kelvin Manson as a new administration and IT volunteer.



David Nicholl,
Antrim CAB

Armagh CAB have two new volunteer advisers who have started the Adviser Training Programme – they are Mary McClelland and Jenny Wilson.

Ballymena CAB wishes its Senior Adviser, Bill Synnott well as he retires after 12 years service with the bureau.

Banbridge CAB welcome Tim Higgins and Maurice Bailie as their new volunteer advisers.

Bangor CAB welcome back Carolyn Campbell from her secondment to Regional Office.

Alan Gordon and Mary English join Carrickfergus CAB as new volunteer advisers and are currently undertaking the Adviser Training Programme.



Ivan Fleming,
Coleraine CAB

Coleraine CAB pays tribute to its outgoing Chairman, David Martin who has been chair of the bureau for ten years and welcomes its new Chairman, Dan Christie. The bureau also welcomes back Ivan Fleming as a volunteer adviser. Coleraine CAB is pleased to have Lia McCloskey on placement from the University of Ulster. Lia is on placement for 6 weeks and will be completing a project on the new tax credits.



James Long,
Cookstown CAB

Cookstown CAB welcomes James Long as its new Money Advice Worker. The bureau also welcomes their new volunteer advisers Lucia Kelly, Dianne Sprake and Gerry McCann and their new administration worker Elaine Rafferty.

Magherafelt Outreach would like to thank their two Princes Trust Volunteers – Donna O’Kane and Donna Murphy who volunteered for three weeks and were very helpful.



Lea Richardson,
Down District CAB

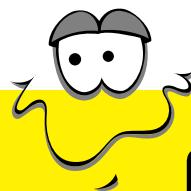
Down District CAB welcomes Lea Richardson as its new Money Advice Worker and William Fulton as the new Tribunal Worker. Gerard Deegan also joins the bureau as a new volunteer adviser.

Dungannon CAB wishes to welcome Lynne Morgan back to the bureau.

NIACAB Regional Office welcomes Emma Baldwin as the new Information and Policy Officer.



Emma Baldwin,
Information & Policy
Officer



Citizens Chatter..

Adviser: "Her indefinite visa will only last for 10 years!"

Problems with Tax Credits

In April and May, CAB offices across Northern Ireland took the strain of the widespread problems which accompanied the introduction of new tax credits with all our offices incurring considerable costs of staff time and increased telephone charges. The problems included blocked lines to the Inland Revenue (IR) helpline, insufficient and partly trained staff on the helpline, payments made without supporting documentation, people in rural areas having to make round trips of 50 miles to receive emergency payments, problems with child minders who weren't being paid and additional bank charges as accounts slipped into the red.

Once again advice agencies have proved to be the last line of help for the public in circumstances where hundreds of millions of pounds and

several years planning have resulted in the chaotic delivery of public services in Northern Ireland. Advice agencies have been raising the question of financial assistance with the Inland Revenue since tax credits were originally introduced in 1999. In September 2002 the Advice Services Alliance asked the IR in Northern Ireland to consider an extremely modest amount of financial assistance within the terms of the DSD Voluntary Sector Compact. Eight months later in May, the request was still being considered in London even though the IR Board in London has allocated £0.5 m for work with "intermediaries."

This experience exposes the reality behind the policy document "Partners for Change" as mostly wishful thinking. The reality is that

Government Departments don't take the voluntary sector seriously, and in many instances often appear to regard them as competitors. Citizens Advice has raised a number of operational and policy issues with the Inland Revenue in Northern Ireland, but regards its failure to meaningfully engage with the advice sector over the past four years as one of the most damning aspects of the events surrounding the introduction of Tax Credits. Attention now turns to the work which will be caused for advice agencies as the Inland Revenue attempts to reclaim overpayments. Beyond that the complex Pension Credit looms in the Autumn. For up to date case studies and information consult our website www.citizensadvice.co.uk

Information Resource for Victims of Intimidation

Valerie Adams, Manager, Antrim CAB

A leaflet providing details of organisations that can help and support people who have been intimidated has been developed to address one of the seven main areas of crime identified by Antrim borough residents.

The production of the leaflet is the result of a partnership between Antrim CAB, Antrim Community Safety Committee and Victim Support.

David Ford, leader of the Alliance Party, was the keynote speaker at the launch of the leaflet and praised its layout and the comprehensive nature of the CAB Information System from which the information was taken.



Change of Name

From 1st June NIACAB will be trading publicly as Citizens Advice. This applies only to the Association which will continue to be registered formally as NIACAB. Local CAB offices will continue to use the designation Citizens Advice Bureau.

Advice direct to Desmond's employees

Jacqui Gallagher, Manager, Derry CAB, Siobhán Peoples, Manager, Fermanagh CAB and Fiona Crowe, Adviser, Cookstown CAB

Employees who have been affected by the recent announcements about closures in Desmonds factories across Northern Ireland have benefited from information seminars run by CAB staff.

Staff from Cookstown CAB ran an information session on benefits and debt to 130 people in Desmonds, Swatragh. Advisers were then able to advise employees one by one in 15-minute slots on their individual circumstances – dealing with over 70 people in one day. The advisers were warmly welcomed to the factory and the employees felt more informed about their options after leaving Desmonds. Everyone was provided with a leaflet giving information on how to access the bureau if they had any queries in the future.

A recent Spotlight programme produced by the BBC showed the effects of the closure of Desmonds factories on employees and their local communities and highlighted how Fermanagh CAB were providing employees with information to make decisions about their future. The programme also featured Norah Smyth, a volunteer with Fermanagh CAB who had herself been made redundant from a local factory. Norah had been a

shop steward at the factory and had been heavily involved in negotiations with management around redundancy packages for the workers. Fermanagh CAB is very fortunate to have Norah working as a volunteer adviser and she has played a key role in advising the staff in Desmonds about their rights. Fermanagh CAB has been involved in providing information and follow-up advice surgeries to clients affected by factory closures since 1999. County Fermanagh has experienced 12 factory closures in the last four years. As a result a total of 1,245 factory employees have been made redundant.

In February Desmonds announced substantial redundancies at its factories in Claudy and Springtown and following a request from the Mayor, Councillor Kathleen McCloskey, advisers from Derry CAB visited the affected factories and hosted a series of information and advice sessions. The employees were supplied with information on benefits that may be available to them, redundancy and other final payments and



Jacqui Gallagher, Derry CAB at the gates of Desmonds Factory

were assisted in the completion of application forms for benefits. Money and debt advice was also offered to employees who were worried about paying their mortgages, outstanding loans and other consumer credit commitments.

The assistance provided to Desmond's employees by the staff in Derry CAB attracted local media interest and praise from the management at the factory, trade union officials and Councillors from all the political parties on Derry City council but most importantly from the hundreds of workers faced with redundancy.

Peace Two Funding for Cross-Border Advice

Citizens Advice and Comhairle have been successful in their joint application for further EU funding to support the range of cross border advice work which both agencies have been developing jointly over the past number of years. The Peace 2 funding, which comes via the Community Foundation for Northern Ireland and ADM/Combat Poverty, will fund three cross border advice workers. These will operate between Citizens Information Centres and CAB offices in Donegal/Derry, Fermanagh/Monaghan, and Newry/Drogheda. The project will also continue with pioneering work in cross border information and training.

At the launch of Peace 2 funding initiatives from left to right: Josette Cuthbert and Eileen Fitzgerald, Comhairle, Taoiseach Bertie Ahern, Dave Murphy and Derek Alcorn, Citizens Advice



NMW a Winner!

Joan Davis, NMW Information Officer Citizens Advice

The National Minimum Wage (NMW) project run by Citizens Advice celebrated another success by winning the Display Advertising Category at the Scope Communication Awards ceremony at NICVA. The trophy and certificate were presented to Citizens Advice for their NMW poster "Are you getting it" which was specifically aimed at students.

Recent statistics from the Inland Revenue show that Northern Ireland employers are among the worst in the UK when it comes to paying their employees the legal rate of pay. Only a very small percentage can be attributed to ignorance of the facts – more commonly the continual non-compliance is due to intentional flouting of the law. Employees, particularly young people, frequently have their request for payment of the NMW refused on the basis that the employer cannot afford it.

The hospitality and service industry is one of the main sectors that attracts young and casual workers and is also one of the major offenders in the non-payment of NMW. The student population is a vulnerable group, usually under financial pressure and many find themselves in the position of accepting underpayment in order to support themselves during their studies.

A 19 year old student called the Helpline complaining that she was receiving less than the NMW. The student worked part-time at weekends and during term time in a local amusement arcade. The student was aged over 18 and would have been

entitled to an hourly rate of at least £3.60 but was actually only receiving £2.75 an hour. The case was referred to the NMW compliance team at the Inland Revenue who made contact with the employer. Following a meeting and inspection of wage records it was identified that the student and several colleagues were being paid below the NMW. The employer has since increased the hourly rates for these workers and paid several hundred pounds in arrears of wages to the affected employees.

The helpline is open Monday to Friday from 9am to 5pm on **0845 6500 207**.



From left to right: Frances McCandless, NICVA, Siobhán Harding, Citizens Advice and Julian Simmons, UTV

Making a Difference

Siobhán Peoples, Manager, Fermanagh CAB

A male client of Fermanagh CAB who was living alone in mortgaged property in Co Fermanagh was made redundant from Desmonds in September 2000. The client contacted the bureau in 2002 as he had been unable to secure new employment and had been living on benefits since being made redundant. He wanted help and advice about benefits and mounting mortgage arrears. His mortgage lender was seeking repossession of the property and legal proceedings were at an advanced stage.

The bureau assisted the client to make a claim for Disability Living Allowance (DLA) as the client was receiving med-

ical treatment for depression. The client was awarded the high rate care and low rate mobility components of DLA increasing his weekly income by over £70. This award subsequently increased his Income Support entitlement as he became entitled to a Disability premium, an Enhanced Disability Premium and a Severe Disability Premium – a weekly increase of over £75.

CAB then negotiated with the mortgage lender's solicitors to halt the possession proceedings in the High Court and to allow time to formulate a repayment proposal for the client. The Social Security Agency had been mak-

ing direct payments of benefit to the mortgage lenders in respect of mortgage interest, however there had been some confusion over these payments. The bureau consulted with the Social Security Agency, the mortgage lenders and the solicitors, to resolve the confusion and to ensure that the High Court had all the relevant information to hear the client's case.

Fermanagh CAB negotiated a realistic repayment plan and this combined with the Suspended Possession Order, allowed the client to keep his home. This client's case is held on a 6-month review to ensure that the client is able to cope with his repayment plan.

Catching the Social Fallout in the Rural Communities of Northern Ireland

John Gilliland, President of Ulster Farmers' Union and Chairman of Rural Support



John Gilliland

Northern Ireland consists of approximately 25,000 farms of all different sizes. The result is a very disparate agriculture industry which struggles to have its voice heard and understood. Most members of the non-farming public have their own opinion on what they feel about farmers but most really haven't grasped the significance of what has happened to farm incomes over the last six years in Northern Ireland.

The facts

- For the last 6 years the average farm income has not met the national minimum wage;
- Full time farmers work on average a 66 hour week;
- A near doubling of the rate at which farmers have left the Industry – the 30 year trend of 2.1% per year last year increased to 4%;
- 1,200 farming families left the industry last year;
- 6.5% of Northern Ireland's Gross Domestic Product comes from the Agrifood Industry;
- 80,000 people in Northern Ireland depend on jobs in the Agrifood Industry;
- 85% of Northern Ireland's landmass is looked after by farmers.

The Ulster Farmers' Union (UFU) commissioned Queens University to carry out some pilot research to look at levels of hopelessness in farmers. Rural Support – a new charity set up to try and provide a listening and signposting service to people in need in the rural community of Northern Ireland - also carried out physical health checks on farmers at rural livestock markets. While both pieces of research were pilots they still painted an alarming picture:

- 70% of farmers were experiencing high levels of hopelessness;
- 65% of farmers had cholesterol levels above the recommended level;
- 35% of farmers had blood pressure above the recommended level.

The main causes were isolation, economic concerns and working longer than 15 hours per day.

Action to tackle the problems

Autumn 2000 saw the coming together of representatives of concerned groups, of which Citizens Advice was one, who successfully tendered for funds from the DARD Rural Stress Fund. Rural Support was born as a result and launched its helpline just at the start of the outbreak of Foot and Mouth Disease in Northern Ireland. Rural Support received charitable status in Spring 2002 and has since made a small but significant inroad into reaching out to rural people in need.

Progress to date

- 1,950 calls to the line;
- 66% from men;
- 58,000 hits to the website;
- 1,430 health checks carried out.

Training provided by Citizens Advice and the Samaritans has been instrumental in bringing the volunteers up to speed. The effectiveness of the volunteer's ability to sort out callers problems has been greatly enhanced by the setting up of a direct referral line to a designated member of staff in Citizens Advice. This has allowed problems to be solved quickly and painlessly and allows for suitable tracking and follow-up, on a case-by-case basis.

Citizens Advice has begun to build relationships with the Farm Family Committee of the UFU. This committee looks at the wider social issues affecting farming families and recently benefited from training from Citizens Advice on the new tax credits. It is only through partnerships like this that real inroads into the significant social fallout from the collapse in Northern Ireland farm incomes can be made. This is not just a farming issue, Northern Ireland is too small a region to allow a proportion of society to have such a poor quality of life. The onus is on us all, and I am reassured when I observe the strength of partnerships with which I have had the privilege to work with, during my time in the UFU and Rural Support.

Helpline 0845 6067607

Website www.ruralsupport.org.uk

Volunteering IS GOOD FOR YOU!

Kelly Collins, Volunteer Development Officer, Citizens Advice

As part of the activities for Volunteers Week, Citizens Advice has sent certificates to all volunteers across the Service in recognition of their commitment and hard work on behalf of the organisation.

Citizens Advice operates a Volunteer Forum which gives volunteers within CAB the opportunity to have their views heard within the organisation and put volunteer issues on the agenda. The forum has recently elected a new Chairperson – Tracey Stewart from Rathcoole CAB. Tracey has been a volunteer with CAB for over a year and a half.

"Since volunteering with Citizens Advice I have gained so much confidence. I am starting to get my life and education back. I didn't realise how much my community and the local area rely on the service provided by Citizens Advice. I would encourage anyone with spare time who wants to gain confidence in themselves and the ability to go on to employment to go for it!"

Tracey Stewart, Chair of Volunteer Forum

The forum has a packed work programme for the year ahead including undertaking a recruitment campaign to increase membership, reviewing both the volunteer handbook and volunteering policies with a view to maximising best practice. The forum also plans to produce a regular newsletter.

Dungannon CAB are carrying out a series of activities during Volunteer Week. The bureau are holding volunteer days in local shops and local villages by taking information on volunteering with CAB out to the public and is also taking its volunteers away for a weekend in appreciation of their commitment.

The Mayor of North Down recently honoured three of Bangor CAB's long serving volunteers. Cynorah Christy has been with the bureau for 30 years and Elizabeth Hunter and Ann Hamilton have both served CAB for 29 years. The Mayor praised the dedication and service of the three volunteers saying that their commitment for so many years deserved to be recognised and he presented the volunteers with crystal copies of the 'Bangor Bell'.

If you would like to know more or are a CAB volunteer interested in joining the forum please contact Kelly Collins, Volunteer Development Officer at Regional Office on 028 9023 1120.

In Too Deep

Siobhán Harding, Information and Policy Officer, Citizens Advice

A UK wide report from Citizens Advice warns that the UK is on the edge of a significant increase in personal debt problems if economic conditions decline. CAB advisers across the UK have been dealing with an alarming 47% increase in the number of new consumer credit debt problems over the last five years. In the last year CAB in Northern Ireland dealt with 17,000 consumer debt cases – a rise of over 100% on the previous year.

A significant proportion of clients faced debts that were totally unmanageable in proportion to their income – on average nearly 14 times their monthly income. For many it took only a 10% drop in income to tip them over the edge into debt problems. The personal and social costs were high. A quarter of those surveyed were receiving treatment from their GP for stress and just under half of those who were receiving medical treatment for depression felt that their symptoms had been caused by their debt problems.

The report warns that the need for free, independent, face-to-face debt advice far exceeds supply and is likely to increase.

A Downpatrick client has an outstanding credit card debt of £4000. She recently got into financial difficulties and is unable to afford the repayments. Interest is being charged on the amount outstanding and is increasing the amount of the debt. The client has tried to negotiate with the creditor and offer them lower repayments but they are refusing to accept this. They are threatening to contact her employer and tell him that she is not making her repayments. The client is really frightened and the debt was then handed to a debt collection agency who are threatening to take her to court. The bureau helped the client to work out a suitable repayment plan and negotiated with the client's creditors on her behalf.



Tracey Stewart, Chair of Volunteer Forum

Bureau News

Siobhán Harding, Information & Policy Officer, Citizens Advice

- Antrim District CAB** has been allocated funding from the DSD to re-establish their Outreach and Development Service which had been suspended due to lack of funding.
- Ards CAB** recently attended the opening of Portlaoise Citizens Information Centre (CIC) which was officially opened by Foreign Affairs Minister, Brian Cowen. Ards CAB is twinned with Portlaoise CIC and the two organisations meet regularly to share information and experiences. The bureau has received funding from the Local Strategic Partnership for a Volunteer Support Worker for two years.
- Banbridge CAB** celebrated their first year as a limited company with a public meeting. Joan Davis, National Minimum Wage Officer attended the meeting to update the bureau on National Minimum Wage issues.
- Bangor CAB** are to continue to receive funding from their local Health Trust to meet the costs of an interpreter for the deaf for the rest of the year. The bureau also received Executive Programme funds from the DSD to enable their successful reception system to continue for the next 18 months. The bureau also took part in the pilot for the new quality of advice audit and membership scheme to be introduced in Northern Ireland and found this to be a very positive experience.
- Carrickfergus CAB** held their Annual General Meeting in Carrickfergus Waterfront with guest speaker, Joan Harbison from the Equality Commission.
- Dungannon CAB** are holding a money advice training weekend to be taken by their Money Advice Worker.
- Cookstown CAB** are doing a weekly information slot on Mid 106 FM where advisers from Cookstown CAB and Magherafelt Outreach provide information on a range of subjects.
- Craigavon CAB** has received Executive Programme Funds from the DSD to continue their Outreach and Money Advice posts.
- Newry CAB** have been able to consolidate their Outreach Work through funding from Cadburys.

Adviceguide is the UK-wide online CAB service, provided by the Citizens Advice partnership across the UK. By making up-to-date, independent information available on a 24/7 basis, it breaks down the barriers of office-hours service and puts practical help at the fingertips of the public. The website provides information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. The information is currently available in Welsh as well as English, and there is advice specific to Northern Ireland. Future developments include providing 'factsheets' on various consumer and debt issues and translation of some content into ethnic community languages. Adviceguide currently gets around 120,000 visits each month.

www.adviceguide.org.uk



Would YOU like to advertise in Advice?

Citizens Advice is offering you the opportunity to place your advertisement in future editions of Advice magazine.

Quarter page, half page and full page advertisements can be taken out and rates are available by telephoning Jacqueline at Citizens Advice on 028 9023 1120 or by e-mail on scottj@niacab.org

Sponsored by

MOORE STEPHENS
CHARTERED ACCOUNTANTS



Ms