

## CAB Greet 2000!

CAB starts the new year with renewed and integrated IT infrastructure which leaves it well placed to link with initiatives in New TSN, Modernising Government, Legal Aid Reform, the consumer white paper: Modern Markets Confident Consumers, and the move to electronic government.

Following co-ordinated investment by every CAB management committee in Northern Ireland to common IT standards, and a range of other grants, CAB's new infrastructure is based on a single central server for Northern Ireland with local offices linked by ISDN lines. This is the basis to continue delivering good quality advice, and our IT system now allows local offices to be immediately updated with

changes to the NIACAB information system as and when they are made.

The system has a number of external subscribers, and has made it possible for NIACAB's specialist support staff to have unique access within the advice sector to up-to-date social security and decision making guidance, via a direct electronic link to the Department of Social Development. Further electronic links to other organisa-

tions are in progress both within Northern Ireland and on a cross border basis.

The system is increasingly open to external organisations as they avail of Associate Membership to take part in these new initiatives. For additional information on Associate Membership or subscription to the electronic information system please contact: The Secretary, Information and Policy Unit, 11 Upper Crescent, Belfast, BT7 1NT. Telephone 028 90231120.



Jill Doonan, Telephone Adviser in Banbridge CAB makes good use of new technologies, with a telephone headset and electronic information at her fingertips.

# Staff News

Compiled by Angela Welch,  
Coleraine CAB and Lisa King

Welcome to Antrim Road's new Manager, Patricia McGrath. Patricia previously worked for Disability Action.



Patricia McGrath



Farina Thompson

Farina Thompson is the new Deputy Manager for Central Belfast CAB. Farina was Project Worker with the Disability Team in Down District CAB before moving to this post.

Diane Roberts has moved from Portadown CAB to join Ards CAB as the Bureau's new Outreach Worker.

Mena Hughes has recently been appointed Outreach and Development Worker with Antrim CAB. Mena was formerly with Suffolk and Andersonstown CAB.

Coleraine CAB has appointed Sheila Beattie to its Rural Outreach Carers Project for a one year post. Sheila will work with Carers, the housebound and disabled and will provide training for key contacts in isolated areas. Sheila is also not new to CAB as she has been a volunteer in Coleraine for the past two years.

Regional Office welcomes Siobhan McKenna who started with NIACAB at the beginning of January as Information and Policy Officer.



Siobhan McKenna

We also welcome Donna Clarke, who is not a completely new face, as she has been providing secretarial support on a temporary basis for the past few months. Donna has been recruited to the post of Secretary for Finance and Personnel.

We wish them all well with their new roles and responsibilities.

Stephen Matier, Director of the Belfast Group, has been visiting Prime Minister Tony Blair and his wife Cherie at No.10 Downing Street. He has also contributed to a recent BBC Education Programme on active citizenship, for schools.

Both Fermanagh and Central Belfast CABs have been monopolising money advice items in the media recently. Phil McGarry, Central Belfast Money Advice Worker has appeared on the Sunday "UTV Life" programme, and the weekday "UTV Live" recently. Anne

Shine in Fermanagh has contributed to major articles in the Sunday World and the Irish News, she was also interviewed for BBC Radio Ulster's Talkback before Christmas. Congratulations to both of these media stars. Also thanks to all those who have also supported press work recently, without getting a name in print. If you would like to contribute to any press requests we receive in Regional Office, please contact me, Lisa King.

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Advice is a quarterly publication of the Northern Ireland Association of Citizens Advice Bureaux, 11 Upper Crescent, Belfast, BT7 1NT. (028) 9023 1120

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# Service Delivery Failure at the Heart of New TSN

**Lisa King,  
Information and Policy Officer**

In November NIACAB launched its latest evidence report: "Accessing Social Security". This report details instances of service delivery failure within the Social Security Agency. The key problems were found to be in:

- The delivery of advice and information to claimants by staff in social security offices. This appears to be due to lack of resources, supporting systems and training for staff across the benefits system;
- Problems with the internal administrative systems resulting in the loss of claim forms and correspondence;
- Inappropriate referrals by social security staff to a CAB.

In discussing these problems with the Social Security Agency, we have advanced the following proposals:

- That the Agency should make a public statement about the level and quality of the information services which it provides.
- That the SSA should train its staff across the benefits system so that they can give holistic advice to clients.
- That SSA staff should be provided with an information system resource which meets their needs and the needs of their clients.

- That the SSA should meet its statutory obligations and direct work to voluntary advice agencies appropriately.

NIACAB has been pursuing these problems with the Agency and Government for some time, with few results. We have published this report as the Government is currently implementing a number of new policy initiatives.

1. Government departments are currently finalising action plans under the new Targeting Social Need initiative. The Social Security Agency has a key role in delivering this policy but we feel that current practices within the Agency fall short of Government aims. The agency deals with the most vulnerable in our communi-

**A woman approached CAB having been left with no income and no means of feeding her two young children in September. Her husband was in receipt of income based Jobseeker's Allowance. In mid September he visited the Social Security Office to claim Incapacity Benefit, as he was unable to seek work due to illness. At this stage he was not advised to claim income support at the same time, in case he did not have sufficient National Insurance Contributions to qualify for Incapacity Benefit. His claim for incapacity benefit was turned down, but the subsequent income support claim was only dated from the beginning of October, leaving nearly 3 weeks with no benefits for himself, his wife and their two small children.**

role in addressing social exclusion.

2. The Welfare Reform and Pensions Act 1999 sets up the framework for single work focused interviews for those on certain benefits, with advice from a personal adviser on the options available. This initiative will require comprehensive

**A woman who is registered blind asked for help with completion of her Income Support and Housing Benefit forms in a Belfast Social Security Office. The help was refused and she was referred to CAB.**

training and staff continuity. The report highlights the lack of training, the provision of short-term contracts for staff, and the lack of support to ensure effective information and advice services.

3. The equality obligations in Section 75 of the Northern Ireland Act 1998 mean that the SSA will have to produce a scheme detailing how it will promote equality of opportunity to designated groups. Current practices, such as refusing to help with the completion of application forms and referring clients to a CAB, may compromise this duty.

NIACAB is raising awareness of the problems encountered and working to address them through these policies. The report is being followed up with Assembly members and with a wide range of public organisations. The policy issues arising have been raised formally with the Minister for Social Development Nigel Dodds.

**Copies of the report are available from: Jacqueline Scott, NIACAB Regional Office, 11 Upper Crescent, Belfast, BT7 1NT. Telephone: 028 90231120. Price: £5.00 including postage.**

# Money Advice: Dealing with debts

The pressures of Christmas typically see a rise in the number of debt problems brought to CAB. Due to higher than average spending people are faced with large bills. This year seems to have been no exception.

Money advice is one of the many crucial services offered within CAB. The contribution made by this type of work to the quality of life of those experiencing debt problems; to creditors and banks who may otherwise not recoup the money they are owed; and to the dependents and families of those in debt, can be substantial.

Money Advice work within CAB is carried out at two levels. All advisers are trained in money advice and will respond to enquiries brought to the Bureau. There is then a second tier of work where an adviser will work closely with the client and his or her creditors over a period of time to resolve individual problems. One adviser can carry a case load of over 100 clients at any one time.

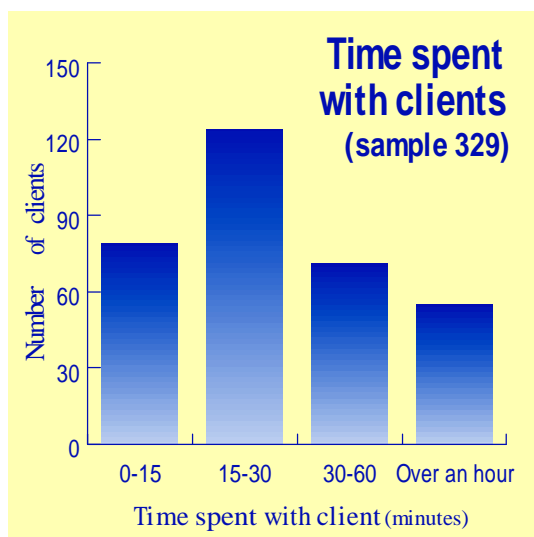
To investigate further the level of money advice work in CAB in Northern Ireland, NIACAB monitored the money advice queries during October 1999. The key findings of these cases brought in October included:

- Advisers contributing to the study dealt with nearly 400 general enquiries relating to money advice;
- Of these, 26% were new enquiries and 72% follow up cases;
- The new enquiries alone accounted for a total debt burden of over £510,000 being carried by clients.
- The type of debt was predominantly from consumer purchases, but in many cases there was a problem of multiple debts.

The enquiries came from a wide range of clients. Just over half (56%) were from women.

41% of the clients were employed, but nearly 60% of the clients were in receipt of some kind of social security benefits.

The full findings from this monitoring exercise will be available from NIACAB in due course.



# NEW Money Advice Service

**Breige O' Mullan,**  
Money Advice Worker,  
Ballymena CAB

The Money Advice Office of Ballymena CAB has extended its service provision to offer a Money Advice Clinic in Ballymena Women's Aid Hostel. The Clinic is held on the second Friday of every month and is available to all residents.

This service aims to offer a confidential advice and referral service which is held in a safe environment. The service provision has an emphasis on money issues, in particular resolving debts.

The project started in July 1999 as a pilot scheme, and its success meant that the service was adopted as a long-term project in November 1999. The project has benefits such as providing continuity for those who move from a hostel environment back into the community as it is part of the wider advice services and money advice offered by Ballymena CAB. To date the Clinic has brought two complex debt cases through from the identification of the problem, to resolution. In addition, one-off enquiries have been brought to the Clinic on a range of problems. It is anticipated that this unique community partnership will develop and grow from strength to strength.

**The Ballymena Money Advice Office can be contacted on 028256 39365.**

# Research for the Low Pay Commission

Lisa King, Information and Policy Officer

The unlikelihood of an increase in the National Minimum Wage (NMW) has again highlighted the plight of those in low income jobs. NIACAB was contracted by the Low Pay Commission to investigate the impact of the introduction of the NMW in Northern Ireland during the summer of 1999.

NIACAB surveyed the client cases brought to a cross section of CABx, and used evidence provided by advisers to illustrate the situation. Of the clients who approached these Bureaux, nearly a third (31%) were not at the time being paid the NMW. It appears that this is a higher rate

than a similar exercise conducted in CABx in England and Wales.

Over half of those who approached CAB with a NMW enquiry were women. 27% were aged 20 and under, this group accounted for questions relating to the different rates of NMW based on age and training status.

The most frequent type of problem was the refusal of payment of the NMW by the employer. In some cases the terms and conditions of employment had been altered to appear to comply with the new rules, but with no actual benefit to the employee. For example employees had shift times and breaks changed to

show they were paid the correct rate. In those cases where follow up action was recorded, the majority were intending to pursue the matter with the employer. However in a number of cases the employee feared reprisals and in two examples the employee appeared to have been dismissed for trying to assert a statutory right.

NIACAB has documented over a number of years the poor employment practice in Northern Ireland and insecurity in the workplace. With a continuation of the operation of the Northern Ireland Assembly, decisions on employment legislation will be taken locally. NIACAB will be lobbying policy makers and legislators to ensure that laws and policies, such as Targeting Social Need, reflect local employment circumstances.

## Working with Political Parties

With access to case evidence on the impact of government policies, the CAB service is in a unique position to work with policy makers and legislators to effect change. Given the new constitutional structures, NIACAB has been working to raise awareness of CAB work with the local political parties.

Action taken has included:

- attending political party conferences to discuss the work of the Association;
- delivery of training programmes to constituency workers on the benefits system;
- promoting the CAB information system to support advice services offered in constituency offices; and
- circulation of policy papers to Assembly members.

During the autumn, NIACAB was an exhibitor at the UUP, SDLP and DUP party conferences. The Association contacted all the main parties to request exhibition space.



Lisa King, NIACAB Information and Policy Officer, demonstrates NIACAB's electronic information system at the Ulster Unionist Party Conference.

# Decision Making & Appeals - The Story So Far...

**Barry McVeigh, NIACAB  
Specialist Support Officer  
(Advocacy)**

29 November 1999 was the last implementation date on the timetable for decision making & appeal changes under the Social Security (NI) Order 1998. Income Support and Social Fund have now joined the list of benefits, which will be dealt with under the new rules and procedures.

There are immediate problems associated with the changes, such as the reduction of time limits in which to appeal and the removal of lay members from appeal tribunals. Apart from these, transitional arrangements for each benefit have also been problematic and have led to a considerable amount of confusion for advisers.

Commencement and transitional provisions orders deal with, among other things, the transitional arrangements for each benefit. A problem was identified in early orders in that the three-month time limit, to apply for leave to appeal to the Commissioner in transitional cases, started from the date the tribunal's decision was issued to the appellant. Under the old rules this would have been three months from

the date The Appeal Service (NI) (formally Independent Tribunal Service) issued the tribunal's findings of fact and reasons for decision. As a copy of the findings of fact and reasons for decision is a requirement when appealing to the Commissioner, any delay by The Appeal Service (NI) in issuing these documents may have resulted in a late appeal. This problem was rectified in later commencement orders. However, the Department refused to amend the earlier orders. I am currently dealing with the late appeal applications as a result of this mistake.

At a recent tribunal forum, representatives pointed out that claimants who appealed against a refusal of incapacity benefit, under the new rules, were contacted by phone and offered a verbal explanation

of why benefit was refused. Selective evidence taken in the course of this conversation was referred to in the appeal submissions. This seriously affected vulnerable groups, such as people with severe mental health problems. The Department has now agreed to abandon this exercise.

Statistics by Incapacity Benefit Branch so far show that a total of 1600 All Work Test reconsiderations and 285 others have been received. 83% have resulted in no change while 17% have been changed to the customer's advantage i.e. benefit paid.



The Appeal Service (NI) is currently a non-departmental public body, which is independent from the Department. However on 3 April 2000 all administration functions of The Appeal Service (NI) will be transferred to the Department of Social Development.

# Developing Outreach Service links to Travellers' Support Group

**Mary McGinn, Manager, Armagh CAB**

Government policies are currently highlighting ongoing inequalities in our communities and targeting social need. This is at a time when the CAB in Armagh has a successful history of enabling disadvantaged groups to access advice and claim their rights. The CAB is the only advice service in operation in the Armagh City and District Council area, and has recently been awarded a grant to continue outreach services. The grant award, under the National Lottery Charities Board's Poverty and Disadvantage Programme, funds a three year Outreach Advice and Information Service.

Since 1994, the Bureau has operated an Outreach service in

Keady, Markethill and Tandragee. However, prior to the award of this grant funding the service was on a part time basis and did not adequately cover the large, and mainly rural, area covered by Armagh District Council.

The service will target people who are socially excluded, due to disability, mental health problems, old age and rural isolation. The extension of income, avoidance of debt and the maximisation of those in low income groups from benefits such as the Working Families Tax Credit, are all seen as crucial in tackling poverty in rural areas. This service will also allow clients to be referred to specialist advisers in the main Bureau in Armagh for services such as tribunal representation and money advice.

An emphasis will be placed on the promotion of user participation in the delivery and management of the service. The extension of the service has been as a result of requests from local representatives and community organisations, highlighting the need to provide advice services in small villages and outlying districts in the area.

Valerie Jenkinson has recently been appointed to the post of Outreach Advice Worker and she is looking forward to the challenge of establishing new centres in Richhill, Loughgall and Middletown, on the border with Monaghan. For Valerie, this is not entirely new, as she was the Bureau's first outreach worker between 1994 and 1997.

Valerie will be working closely with the Council's Community Relations and Community Development Officers, as well as organisations such as Mencap, Wave and the Citizens Information Centre in Monaghan. Armagh Travellers Support Group has invited Valerie to join their committee, which will strengthen the ongoing working relationships with the local travelling community.



Mary McGinn, Manager of Armagh CAB (second from right) receives the National Lottery Charities grant at the award ceremony.

Angela Welch, Manager Coleraine CAB

- Antrim** The Bureau is delighted with their grant from the National Lottery Charities Board, which will be used to purchase, install and maintain an 8 person lift for their new premises when they move in April.
- Armagh** See page 7.
- Ballymena** See page 5.
- Banbridge** The Bureau has recently received funding from their District Partnership and Lloyds TSB to fund a money advice post for 18 months.
- Carrickfergus** Another beneficiary of its District Partnership, the CAB has received funds to continue their outreach work. They also received a sum from the Co-op Dividend Scheme which will be put towards computer equipment.
- Coleraine** Funding has been received from the Rural Development Council under the Community Based Actions Measure of the EU Special Support Programme for P&R. This will fund a one year post for the Rural Outreach Carers Project.
- Cookstown** Manager Chris McAleer is very pleased with the success of her volunteer recruitment campaign. She has 16 new volunteers who will begin training for both the Cookstown and Magherafelt outlets.
- Craigavon** Substantial funding has been awarded by the National Lottery Charities Board, which allows the Bureau to renew outreach services in the Craigavon area. This is 3 year funding and enables the Bureau to carry on offering home visits, as well as continuing their work in Outreach centres.
- Lisburn** Lisburn Council has made a further contribution to the short term Health Centre Project.
- L'Derry** The Londonderry Development Office, part of the Department of Social Development, is providing funding to allow the appointment of a general adviser.

# NEW Beginnings

The official launch of Newry and Mourne District CAB took place in Newry Arts Centre on 24th November 1999. The service, which is under new management was launched by the Chair of Newry and Mourne District Council, Councillor Josephine O'Hare, the Chair of the CAB management committee CAB, Kieran Shields, and Derek Alcom NIACAB Chief Executive.

Opening the proceedings Mr. Shields explained that, following district wide consultation, the committee had now been extended and included membership from the entire Newry and Mourne area, including South Armagh and Warrenpoint. He went on to say that it was the aim of the committee to expand CAB services and provide advice facilities to rural as well as urban areas of the district. Derek Alcom thanked the Council for its support and understanding through a difficult period, and said that the new service in Newry would be able to add an extra dimension to advice in the area by drawing on NIACAB's work on cross border information.

The Newry Office offers the very latest in computerised information and is currently staffed by a manager - Ailish McIntyre and a team of seven highly trained volunteers. At present the office is opened Monday, Tuesday and Thursday 10.00a.m- 2.00p.m. The new service is already proving to be an invaluable asset to the population of Newry and Mourne District, clearly shown by the number and nature of enquiries since opening. As more volunteers come

on stream, the hours will be extended to meet the demand of the public.



Newry's trainee advisers at the start of their Adviser Training Programme with their tutor, Angie Masterson, NIACAB Community Advice Trainer (middle front).