

2006 Walk the Loch

It gives me great pleasure as Chair of Welfare Committee to be able to announce that we have exceeded the target we achieved in the previous 'Walk the Loch'. This is all down to everyone who participated and raised such great sums of cash. On behalf of the Regional Welfare Committee and, indeed every beneficiary 'a thousand thank you's'.

We held a very successful

Seminar in Dundee the first weekend in February 2007 with 35 delegates attending. We were especially pleased to be able to welcome three delegates from the West Midlands. They felt they would like to experience

first hand what we delivered in training and how we managed to

attract such high numbers to all our training sessions. We had a number of thought provoking workshops on counselling. We also looked at the boundaries of a Welfare Officer and the expectations of one. Also, how we could respond and additionally, to know when it was appropriate not to promise any outcome as that is the decision of the panel that sits in Mabledon Place.



Scottish Administrator Jane Monan presents a cheque to the Scottish Welfare Committee

Scottish Welfare Committee Training

On the Sunday morning, our first workshop examined communications and how crucial it is to success to have an effective communications strategy. This is something we all have to work on, to develop a Strategy that encompass National, Regional and local Welfare.

The next workshop looked at financial criteria, well-being breaks and the all-important filling in of 'the application form'. This was delivered in a much more light hearted vein, and set within the context of 'Family Fortunes' with the intention of testing each member of each family with their knowledge of Welfare rules etc. The audience applauded loudly when a question was answered correctly but booed when they were not. To say everyone joined in wholeheartedly is a bit of an understatement.

**Bulletin for
Branch
Welfare
Officers
February 2007**

Anyhow, once again thanks for attending and it was lovely to see 'weel kent faces' and welcome new ones. I do hope you all had a safe journey home and I look forward to our next Training Day.

Identifying the benefits of holidays

UNISON Welfare and specialist holiday charity, the Family Holiday Association, have co-presented a forum on the importance of holidays – for individuals, families, communities and for society in general. UNISON Welfare and the Family Holiday Association's forum – "Health, inclusion and economics – identifying the benefits of holidays" was held at the King's Fund offices in central London on Tuesday 3 October 2006.

Participants included UNISON President Malcolm Cantello, Penny Cushing, a District Judge and trustee of the Family Holiday Association and Linda Stubbs, Head of Policy at the Family Fund.

UNISON's President Malcolm Cantello said, "The disadvantages of not being able to take a holiday are well documented. Holidays affect health, relationships and work. In common with the FHA we recognise the value of family holidays and the need for low income households to have more access to a break from the stresses of daily life."

In recognition of the positive impacts to be had on health, social inclusion and thus whole communities, many countries run government schemes to help poorer sections of society gain access to holidays. Charles Belanger, Director of the Bureau International du Tourisme Social (BITS) also spoke at the Forum about existing models for the provision of social tourism.

Also attending were welfare agents who work with disadvantaged families, medical experts, social scientists, representatives from the travel industry and others with a professional interest in family and social welfare.

Surveys conducted by the Family Holiday Association show that professionals working in disadvantaged communities believe that disadvantage is exacerbated and perpetuated by the lack of access to travel and leisure. Malcolm Cantello said:
"Like the FHA we get regular feedback from our members on what family holidays mean for them. Many are on low pay, often juggling more than one job, struggling to reconcile their role as carers with paid work. Many have never experienced a family holiday until coming to UNISON Welfare."

Winter fuel payments from the Department for Work and Pensions

Anyone aged 60 or over on or before 24th September 2006 may qualify for a Winter Fuel payment of £200 per household. Households with someone aged 80 or over could get a payment of £300.

The Winter Fuel payments do not count as qualifying income for means-tested benefits.

Eligible people who will receive their fuel payment automatically include:

Those who received a payment last year and whose circumstances have not changed.

Those who have never received a Winter Fuel Payment before but will receive a State Pension or other social security benefit (but not housing benefit, council tax benefit or child benefit) in qualifying week 18-24 September 2006.

Those who are newly eligible and who need to claim, and have not already received a claim form, can get one by visiting the Winter Fuel Payment website

www.thepensionservice.gov.uk/ winter fuel by calling the helpline on 08459 151515 (0845 601 5613 for text phone users).

The final deadline for the receipt of claims for this winter is **30 March 2007**.

Pensioners' guide

A revised DWP Pensioners Guide was issued at the end of June. As ever it covers fuel, heating, Pension Credit, TV licences and much more. You may wish to provide retired members with copies. It is available free by telephoning 0845 065 065 and quoting PREJUNE 06.

Secured loans, which are anything but, secure

The UK accounts for a third of Europe's consumer credit debt. Unsecured lending on credit cards, loans and overdrafts amounted to 215m in 2005.

As the amount we borrow has increased so have the problems for households as they find themselves increasingly out of their depth and struggling to cope with unmanageable debts.

People get into debt for a variety of reasons. In most cases it is not because they have been careless or reckless but because of a change in circumstances such as loss of income, illness or relationship breakdown.

Branches and stewards can refer members affected by debt to UNISON Welfare's free and confidential debt advice service. The service is provided in partnership with Payplan who are experts in helping people in financial difficulty.

The additional help available from UNISON Welfare is an important part of the service. Although UNISON Welfare can't make a grant towards consumer credit debts we can often help members with debt problems with a grant towards other needs. This could be to help with priority debts such as council tax or rent, for example, or a much needed wellbeing break.

The problems caused by debt, however, have been compounded by the trend for so called consolidated loans secured against the home.

Television advertising with celebrity endorsements and promises of a quick decision may make such loans sound attractive. But borrowers often do not understand the small print that loans may be secured against the home and they can lose out with little room to manoeuvre. Citizens Advice recently called for companies making these loans to make this information much clearer.

Because they involve the risk of repossession and homelessness if repayments are missed these types of loans should be avoided.

A mortgage is also kind of secured loan. Members having difficulty in making mortgage payments or other secured loan should contact their lender as soon as possible and also discuss their situation with UNISON Welfare or an adviser at the debt advice service.

New from the debt advice service

Payplan now offers the unique service of personal bankers to all UNISON members who are in a free debt management plan.

The role of the personal banker is to:

- Help manage the bank account for members
- Communicate the progress of their DMP
- Review their situation to make sure the DMP is still appropriate
- Research cheaper suppliers for utility bills and insurances

A debt management plan is a non-legally binding agreement between an individual and their creditors to enable them to repay their debts with a regular amount they can afford.

Such an agreement puts the member back in control without borrowing more money, which usually makes the situation worse.

With only one payment to make and a good chance they will get their interest and charges frozen, members can repay their debts in shortest time possible.

Once members have started their payments they can also track progress online at any time using Just bank, a payment tracking website exclusive to Payplan clients.

Advice if you are thinking of borrowing

- Spend time shopping around to see what's on offer
- Always look at the total amount you will have to repay
- Make sure you know the difference between secured and unsecured
- Don't borrow more money to pay off existing debts
- When taking out a mortgage with variable interest, ask what your monthly payment will be if the rate goes up

A fixed rate may make more sense for you

Advice if you are having difficulties paying your mortgage

- Let your mortgage lender know straight away
- Don't try and borrow your way out of debt, as it could get worse
- Don't just stop or miss payments as you could lose your home
- Don't ignore letters' especially court papers and court hearings.

As recommended by Citizens Advice

Farepak

A view from a committee member

Hundreds if not thousands of UNISON members are likely to have been affected by the Christmas hamper and voucher company going bust. Overall 100,000 people mostly on low incomes have lost £40m with typical customers losing £500.

This is especially lamentable because Farepak's customers have taken the responsible route and saved throughout the year for Christmas instead of accumulating debt.

Lila Sneedon, Vice Chair of the Scottish Welfare Committee writes:

When I first heard that Farepak had gone into administration, I could not believe it, as I had been a member for over 15 years. Our agent Christine Philips was on holiday abroad at the time of the announcement and I was unsure if she was aware of the news.

When Christine arrived back at work, she had already contacted Farepak by email and she advised her members to do the same. Christine also contacted the Martin Lewis money advise website, which advised her that anyone who paid by either Visa or a Visa Debit Card should get their money back. Armed with this advice she phoned the Bank of Scotland. When speaking to a customer care person with the Bank of Scotland, she was advised that she would not receive anything back. Christine then contacted her local newspaper, explained the situation and the advice she received and then they took up her case. Due to Christine contacting the local media, and our case being highlighted in the Guardian and the Sunday Herald, we won our case, and we were paid back in full. For colleagues who paid by switch, cash or postal orders, then unfortunately, they were not so lucky.

People across different communities and thousands of UNISON members, did every the Government advised them to do and save for Christmas and because of Farepak, thousands of members Christmas was ruined.

UNISON Welfares Communications and Fundraising Officer, Brian Jones contacted me, to say that Welfare were looking at how best they can help our members, and he was also interested to hear how our agent was successful in getting our money back.

UNISON Welfare came back to advise us that if any member was not able to pay a utility bill because of the financial problems caused by the collapse of farepak, then they would look into assisting them.

Domestic abuse: Don't Look the Other Way

UNISON's National Women's Committee has produced a full colour A3 poster 'Don't Look the Other Way' with contact details for support from UNISON Welfare. Available to view and order on the online catalogue, the poster also highlights UNISON's role in negotiating workplace agreements on domestic abuse. To obtain a model agreement visit the women's pages on this website. More on UNISON Welfare's support for victims of domestic abuse can be found on our domestic abuse information sheet which can be found at:

<http://www.unison.org.uk/acrobat/N3060.pdf>

UNISON Welfare Contact details

- UNISON Welfare is a registered charity (no 1023552)
- To find out more contact:

UNISON Welfare
1 Mabledon Place
London WC1H 9AJ

Tel: 0207 551 1620
Email: welfare@unison.co.uk

This bulletin is produced by UNISON Scottish Welfare Committee. For further details contact Kevin O'Neil, Information Development Officer, UNISON House, 14 West Campbell Street, Glasgow G2 6RX. Tel. 0870 7777 006 k.oneil@unison.co.uk