

# Disability Information Service

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**DISCLAIMER:** The views in Loud and Proud do not necessarily reflect the views of Choices and Rights Disability Coalition.

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**A VOICE FOR DISABLED PEOPLE**

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# Loud & Proud

**Issue 19 - Spring 2008**

## ULO GRANT!

We are pleased to announce that we have been awarded a grant of £100,000 by the Department of Health as a User Led Organisation (ULO).

User-led organisations are led and controlled by disabled people and are committed to their civil rights. The award is part of the development of the Government's Independent Living Strategy that is designed to make a real and measurable impact on the lives of disabled people.

A commitment is written into the strategy to monitor its impact, year-on-year, in partnership with disabled people. This follows on from the Independent Living Review launched in

July 2006. Its aim was to find imaginative ways of supporting independent living for disabled people. It is the work of that Review that has

Independus.

Health and Care Services Minister Ivan Lewis said:

"User-led Organisations are key to achieving independent



led to the Strategy.

The grant is to help set up and support a ULO in Richmond, North Yorkshire called Independus. Independus is currently at about the same stage as Choices and Rights were when we set up 14 years ago and two thirds of the grant has to be spent on (and by)

living for disabled people. This announcement is a step toward a more self-sufficient system for disabled people to lead their own lives, with the availability of advocacy support if it is needed. The best practice resulting from the organisations receiving this

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If you have any comments/suggestions for **Loud & Proud**, please let us know.

We'd like to thank everyone who has contributed to this issue of Loud & Proud.

grant will be shared to ensure every locality has the chance to develop and have access to a user-led organisation."

"User-led Organisations are key to achieving independent living for disabled people. Today's announcement is a step toward a more self-sufficient system for disabled people to lead their own lives, with the availability of advocacy support if it is needed. The best practice resulting from the organisations receiving this grant will be shared to ensure every locality has the chance to develop and have access to a user-led organisation."

The ULO's are divided into two categories. Those who have £50,000 are category one applicants (will use the grant to improve their business and organisational skills. It will also help them make links with - and get support from - local authorities and PCTs and other sources).

Those with £100,000 are category 2 applicants (are advanced and well established and will act as mentors to foster the development of organisations in areas where they currently don't exist). Information on the grant process and how applicants were decided can be found on:

<http://www.dh.gov.uk/en/SocialCare/Socialcarereform/Userledorganisations/index.htm>

Choices and Rights are one of only three organisations to get £100,000. The three are:

- Choices & Rights (Hull)
- Vision Sense Limited (Jarrow)
- Essex Coalition of Disabled People

# ASSISTANCE DOG YEAR

2008 has been designated the **Year of the Assistance Dog**.

Throughout 2008 Hearing Dogs will be working closely with the four other assistance dog charities that make up Assistance Dogs (UK) - Guide Dogs for the Blind Association, Dogs for the Disabled, Canine Partners, and Support Dogs - to create a more accessible environment for its partnerships by introducing a new Dog Star award scheme. AD(UK) is the umbrella organisation working on behalf of it's members to improve access, mobility, independence and quality of life.

Speaking on behalf of AD(UK) members, Jenny Moir says: "Increasingly, people with assistance dogs are coming up against barriers and discrimination - despite the Disability Discrimination Act stating that assistance dogs constitute no health and safety risk to the public and should be accepted as one of the 'reasonable adjustments' that employers and businesses are expected to make for disabled people.

"The Year of the Assistance Dog gives us a strong platform from which AD(UK) can

work together to achieve a shared goal. Throughout 2008 AD(UK) will be awarding Dog Stars to organisations and businesses, which represent outstanding examples of accessibility to assistance dog partnerships. By rewarding and encouraging good practice it will also highlight any unfairness and prejudice that still exists".

Assistance Dogs UK is the umbrella organisation representing the interests of its five member charities:

- Canine Partners
- Dogs for the Disabled
- Hearing Dogs for Deaf People
- Support Dogs
- The Guide Dogs for The Blind Association

For further information

on Assistance Dogs UK and its member organisations visit: <http://www.hearingdogs.org.uk/assistance-dogs.php>



## Send us your stories ...

If you want to send us an article for publication in Loud & Proud, please either email it (**landp@choicesandrights.org.uk**), or send it in to the office - address on back page.

# DISABLED HATE CRIME

Charities report that crime against disabled people is worryingly common, but two years after a law targeting disability hate crime came into force, the police and Crown Prosecution Service (CPS) are only now facing up to the scale of the problem.

The police have accepted there has been massive under-reporting of the issue. Real levels were estimated to represent a “many 100-fold increase of cases compared to what the police know about” according to Assistant Chief Constable Drew Harris in recent evidence to a parliamentary group considering the issue.

The 2003 Criminal Justice Act made it the courts’ duty to increase the sentence for “any offence aggravated by hostility based on the victim’s disability”.

The law came into force in 2005, but the CPS only started recording cases as “disability aggravated” in April this year. Since then only 68 cases had been identified.

The CPS says at least 30 cases have been successfully prosecuted and it is “firmly committed to bringing the perpetrators of crimes against disabled people to justice”. It points to a new system of 42 area-based disability hate crime coordinators, the inclusion of a new “disability aggravated” category into its monitoring of cases, and a new campaign to raise awareness among staff.

There are 11 million people registered as disabled in the UK and numerous surveys have highlighted the problem of crime against the disabled people.

A recent report for the mental health charity Mind said nearly three quarters of people with mental health problems have been the victim of crime or harassment in the past two years.

According to a National Disability Charity, one in five disabled people say they have been a victim of crime.

Several recent high profile cases have helped bring the issue to prominence including Kevin Davies, an epileptic man who died after being locked up in a shed and tortured by so-called friends.

Kevin was held captive for 5 months, and his so-called friends beat him, branded him, cut him and staved him. Kevin finally died but murder could not be proved because he had epilepsy and it was possible he had died from a seizure. The defendants pleaded guilty to false imprisonment and assault. The case was not investigated as a disability hate crime.

His mother is reported as saying “I don’t say it was a disability hate crime but once it started and they realised they could get away with taking his money, taking advantage of him - he was a very trusting person and he would trust anyone - I think it snowballed because of his disability with his epilepsy. Obviously the longer the sentence the happier I’d be. Whatever they did it wouldn’t be enough for me, because of what they did to him.

If you believe that you have been a victim of hate crime and want assistance reporting it to the police, you can contact Choices and Rights Disability Coalition.

# ROUGH JUSTICE

## Hull Playgoer’s Society

What does the Chair of Choices and Rights, the Bishop of Hull and a Judge John Dowse have in common? No, it’s not the start of a joke; the answer is a talk back panel at Hull Truck Theatre.

Through one of our members (Pam Quick), our Chair Mark Baggley was invited by the Hull Playgoer’s Society to take part in a talk back session after a performance of the play Rough Justice, by Terry Frisby.

The play centres on the story of James Highwood, the host of a popular TV show which sets out to expose alleged miscarriages of justice. But James himself ends up in the dock at the Old Bailey, charged with the murder of his severely disabled child. As someone who has strong views on the way the justice system works, he soon becomes in conflict with both the judge and the tough female prosecutor, a well known Catholic pro lifer. The play raised some fascinating issues, both ethical and legal.

The play was powerful, well acted and (surprisingly given the subject matter) humorous at times. Is “mercy killing” acceptable; is the justice system fair to all? Difficult questions, but the play enabled people to think through some of the issues in an entertaining and powerful way.

After the play, there was a short break and the talk back session got underway. This had Mark, the Bishop and Jude on stage to answer questions from the audience on the topics raised by the play and it was surprising at how many people stayed behind for the session.

The audience asked questions on a wide range of areas and obviously there were not

always easy answers! The key issues for Choices and Rights to get across were:

- “Mercy Killing” isn’t acceptable or an accurate description of what occurs.
- When Judges and Jury’s make such decisions, how aware or knowledgeable are they about the real lives of disabled people?

It is vitally important that disabled people and anyone assisting them has sufficient support and help as required.

Hull Truck has regular talk back sessions after their performances and based on this one, try and get along to one soon. They can add to the play and make it an even more interesting evening.

Finally, we would like to thank the Hull Playgoer’s Society for putting on a superb performance and for their kind invitation to take part in the debate.



# DISABLED PEOPLE'S RIGHTS

**“Choices and Rights are constantly being asked for assistance from Disabled People who are discriminated against during their everyday life.”**

We are currently seeking funding for a dedicated Disability Discrimination Act worker so that we can take up more cases on behalf of our members, but in the meantime we will do our best to assist all disabled people who face discrimination.

This article will help you find out about your rights as a disabled person in different areas of life, including employment, health, and education.

## Access to shops, cafes, pubs and other everyday services

The Disability Discrimination Act gives disabled people important rights of access to everyday services, including shops, cafes, banks, cinemas and places of worship.

## Your rights in employment

It is unlawful for employers to discriminate against disabled people for a reason related to their disability, in all

aspects of employment, unless this can be justified. Justification is only possible in certain circumstances.

## Your rights in health

The Disability Discrimination Act gives disabled people important rights of access to health services and social services, such as doctors' surgeries, dental surgeries and hospitals.

You also have a right to information about healthcare and social services in a format that is accessible to you where it is reasonable for the service provider to provide it in that format.

## Your rights in education

The Special Educational Needs and Disability Act 2001 amended the Disability Discrimination Act 1995 (DDA) to make it unlawful for education providers to discriminate



advice on the law, the Guide contains lots of practical advice on negotiating with service providers for adjustments and getting evidence for a legal claim. At the back of the Guide there is a Resources section which has self-help tools including example complaint letters to service providers, suggested questions to use with the DL56 questionnaire and a checklist for action.

If you want to know more about your rights of access or you think you have a legal claim, please see the DRC's Claims about physical barriers to access: a guide to the DDA (order code: SP16) available from the **DRC Helpline 08457 622633** (order code: SP16) or at [http://www.drc.org.uk/your\\_rights/services\\_and\\_transport.aspx](http://www.drc.org.uk/your_rights/services_and_transport.aspx)

## OAPs Face Care Fees Confusion

Older people paying for their own care are “particularly disadvantaged” by a lack of information and support when choosing a home, according to a report. The Commission for Social Care Inspection said 22 out of 38 care homes inspected had different rates for people funded by their councils and “self-funders”

Older people are being charged as much as £40,000 a year for a care home place and they are often in the dark about exactly what they are paying for, the report found.

The CSCI report found that there is a huge variation in advertised fees for places, in some cases this can range from £650 to £1,500 per week without a clear explanation

of why.

The report also found homes are not providing personalised fee information to people until the last moment.

Ministers are to draw up a Green Paper on Social Care.

## New watchdog

A new watchdog for England and Wales has been launched to look after the financial affairs of vulnerable people. The Office of Public Guardian will monitor the actions of carers and legal guardians of people with mental ill health. It takes over from the Public Guardianship office and will be supported by a new Court of Protection which will settle any disputes.

## Search the internet and raise money for charity

Do you use search engines (such as ‘google’ or ‘yahoo’) to search the internet? Would you like to raise money for Choices and Rights (or another favourite charity)?

If so, you might be interested in registering with **www.everyclick.com**. This site raises money for the charity of your choice, each time you use it, and gives you the option to search for sites just in the UK or the world. You can also change your choice of charity whenever you wish.

Send us your articles:

[office@choicesandrights.org.uk](mailto:office@choicesandrights.org.uk)

# BIT OF THIS ...

## Shocking Shortage of Interpreters

The Government is being urged to address a shortage of trained sign language interpreters by funding advanced level training courses. Deaf people are having to manage in situations like hospital appointments with no communication support or to have “signers” that are only qualified to the equivalent of GCSE.

A chronic shortage of British Sign Language (BSL) interpreters means that less than one qualified interpreter is available for every 100 sign language users.

This means that services such as hospitals need to book interpreters several months in advance and deaf people frequently have to make do with no support at all or rely on people who are not qualified.

Ministers are being urged to prioritise funding.

## Psychologists to Help Child Flood Victims

Humber Mental Health Teaching NHS Trust has appointed two new clinical psychologists to help children affected by the June floods, with funding from a central Government pot set up to help people in the wake of the floods.

Whilst it is expected that most children will have coped well during the floods it is believed that a minority might have been affected in a number of different ways, and the service will treat children who may have

post-traumatic stress disorders of phobias of some sort as a result of seeing their homes flooded, and having to leave their possessions in a hurry.

Having to leave your home is unsettling for anyone and children can be affected in the long term worse after the sense of adventure and excitement has worn off. Parents might be feeling anxious and this anxiety can also be transferred to children, and the appointment of these psychologists will assist the Trust to meet the needs of children who have been psychologically traumatised by the floods and their aftermath.

After the children have been assessed by the psychologists, they will either be seen for a maximum of five treatments or referred on to Child and Adolescent Mental Health Services or other agencies.

## Guide to Physical Access Barriers

Claims about physical barriers to access: a guide to the DDA (‘the Guide’) is the latest publication from the Equality and Human Rights Commission’s Transfer of Expertise Team.

The Guide is for disabled people (and advisers) who want to challenge poor physical access to services. The Guide explains the law - including what types of services and service providers have legal duties, what physical features are and what reasonable adjustments you can ask for.

As well as comprehensive and up to date

# RIGHTS IN EVERYDAY LIFE

against disabled pupils, students and adult learners - and to make sure disabled people are not disadvantaged in comparison to people who are not disabled.

## Mental health and your rights

Many people with a mental health condition do not think of themselves as

‘disabled’ - but they have rights under the Disability Discrimination Act. The Mental Health Act 1983 covers the assessment, treatment and rights of people with a mental health condition.

The Mental Capacity Act aims to protect people with learning disabilities and mental health conditions. It provides clear guidelines for carers and professionals

about who can take decisions in which situations.

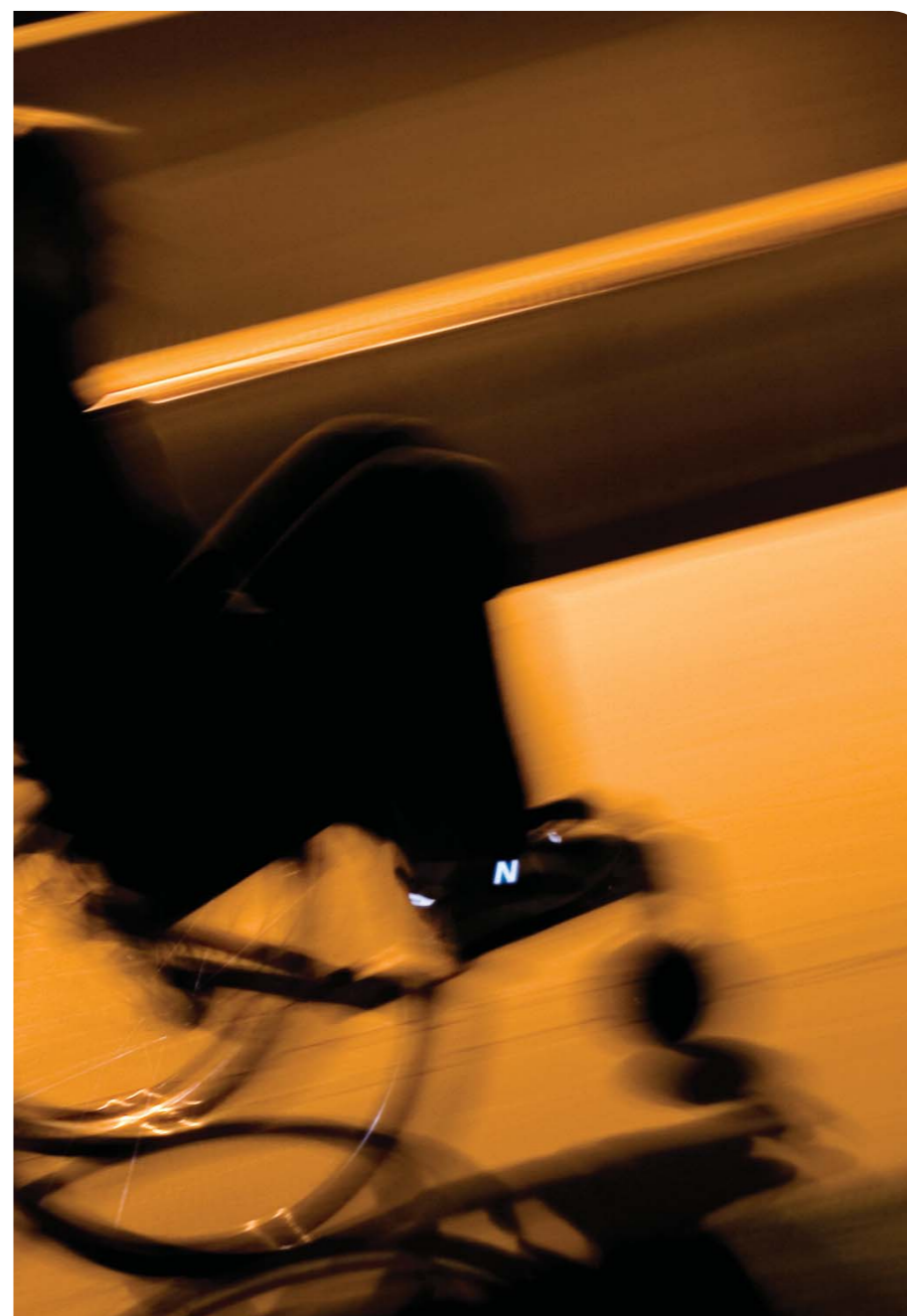
## Your rights - motoring and transport

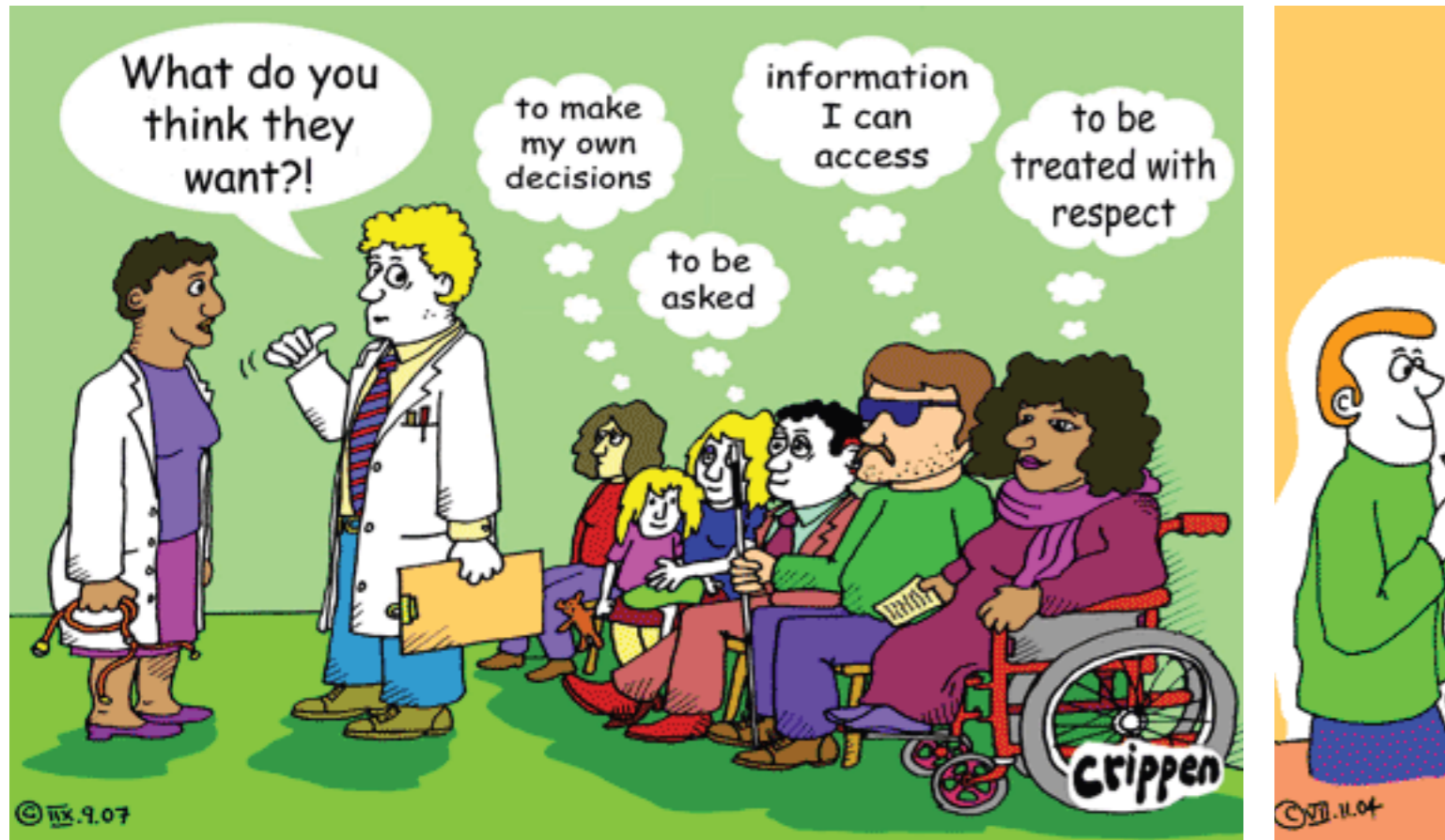
Disabled people have important rights of access in relation to motoring, transport and travel infrastructure, such as railway stations and airports, under the Disability Discrimination Act.

The Disability Discrimination Act also means that you have a right to information about transport - timetables, for example - in a format that is accessible to you where it is reasonable for the transport provider to provide it in that format.

More information about your rights can be found at the Government's Website <http://www.direct.gov.uk/en/DisabledPeople/RightsAndObligations/index.htm>

Or you can contact Choices and Rights Disability Coalition (contact details on back page).





<http://www.daveluptoncartoons.co.uk/crippen/>

# ABLE HERE SOCIALIZIN

## Socialize without denied access.

**Able Here** website is a newly formed socializing website for disabled people, friends, parents, and carers across the world.

The website is rapidly becoming a global network as we have users from Russia, Australia, Africa, America and many more countries.

One of the web site key features is the personal blogs (**web-log**) – A blog is basically an online diary / journal with frequent updates to it. The blog can be public or private.

The website also has a pen pal section but unlike other websites, you don't give



out your personal details such as email addresses.

We have designed it so every pen pal message goes through to you without using your personal details. You are safe here.

When you are browsing the users and you would like to contact a user but you don't want to give out your personal details such as email address, we have designed the web site so you can send them a message without giving your email address. Again you

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# ADVERTISE

Competitive advertising to a wide ranging audience

Loud & Proud is the newsletter of Choices and Rights Disability Coalition and is published quarterly.

We publish on a limited budget, but our content is always excellent and our newsletter is read by a great many more people than the number of copies we distribute.

We hope that by securing sponsorship and advertising we can increase the number we print, allowing us to reach a great many more people, and to increase the publication to bimonthly or even monthly!

Most of the articles are written by disabled people, for disabled people, with professionals and organisations involved in disability issues often writing articles specifically for the Loud & Proud readership.

We edit as little as possible to give our writers the freedom to speak their minds, and encourage positive thinking about the Social Model of disability as well as addressing key points regarding disability issues in the United Kingdom and our local area.

## Who gets Loud & Proud:

- Disabled People
- Disability Groups
- Council Offices
- The public
- Parents/Carers
- Social Services

## Loud & Proud distribution:

- Hull
- Beverley
- Holderness
- Leeds
- Goole
- Selby



[index.html](#)

# IG WEBSITE

have peace of mind that you are safe.

The Able Here web site has many exciting features such as videos, forums, games and even a chat room!

The major selling point of the site is that Able Here is 100% free membership to the users. There won't be any "top-up" additional fees either.

Sign up for free today - what are you waiting for? Get socializing as it is good to communicate.

Just go to [www.ablehere.com](http://www.ablehere.com) and follow the simple on screen instructions to register.

Happy socializing.  
Karl Dean - the creator

## Contact us:

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[office@choiceandrights.org.uk](mailto:office@choiceandrights.org.uk)

## Advertising Rates

Choose the level at which you want to sponsor us by selecting your advert size and number of issues you want to run the ad for.

Your contribution helps to cover the cost of design, publication and distribution for the issue/s that you sponsor. The newsletter is printed in black and white on 80gms paper, and currently spans 20 pages.

It is also published on the Choices and Rights web site in full colour PDF.

These figures are correct at July 2006, but are subject to change:

### Rate per issue:

Size	Cost (£)
Sixth page	20.00
Full column	25.00
Half page	40.00
Full page	75.00

# ROAD BAN?

Could Scooters for disabled people face a road ban?

The Mail on Sunday has reported that mobility scooters could be banned from roads and pavements in the wake of a ruling from the European Union.

Since appearing in the UK, the scooters have been classified as vehicles for disabled people allowing owners free access to the highway.

But now they have been re-grouped as leisure vehicles alongside golf buggies and racing cars meant for track use, putting the legality of the UK's estimated 250,000 in doubt.

The EU ruling came into force three years ago but was discovered only after a Revenue and Customs official began pursuing importers for £10 million in duty earlier this year.

Importers had believed that there was no duty on the scooters because of their status as carriages for disabled people, but since the Brussels ruling they have become liable for a ten per cent tax rate, which the government insists must be paid.

It is believed that this will add about £300 to the average £3000 cost of a scooter.

The move will be welcomed by those who believe that the electric powered vehicles are a danger to pedestrians following a series of accidents, however any such move would be ludicrous and could be the difference between someone staying independent in their own home and ending up in a care home.

# COUNCIL CUTS 'BREAK

**“The local government ombudsman’s report criticised the council for failing to recognise its legal duties to re-house Mrs E or pay for adaptations to her home.”**

**An ombudsman’s report has found that Leeds council’s failings confined a severely disabled woman to her bedroom for two years.**

Leeds City Council helped the woman, Mrs E, to apply for a disabled facilities grant (DFG) to fund adaptations to her home, but the grants section in a different department said that not all of the proposed work was necessary.

The local government ombudsman’s report criticised the council for failing to recognise its legal duties to re-house Mrs E or pay for adaptations to her home. The council has agreed to pay £6,605 to Mrs E’s husband, who took the complaint to the ombudsman.

Disability campaigners said the case showed how budget cuts by local authorities were causing human rights abuses of

disabled people.

Meanwhile, another ombudsman’s report has criticised Lancashire County Council for refusing to provide help with school transport for a child who developed mobility problems.



Responding to both reports, Liz Sayce, chief executive of RADAR, said: “These cases show that budget cuts in social services are becoming human rights abuses - and these cases are not isolated incidents. It is absolutely unacceptable that in our society

# EAST RIDING CARE?

People living in the East Riding may be aware that the Council made a decision last July to alter the criteria for receiving a service from Social Services.

When assessing people for services, people are divided into bands critical, substantial, moderate and low.

In recent years, Local Authorities have restricted services to people who only qualify for substantial and critical and East Riding Council have now stated that people will be reviewed and only qualify for services if they meet the critical or “upper substantial” criteria. To our knowledge, there is no actual criteria of “upper substantial”!

As a result of this, disabled and older people in the East Riding are currently being re-assessed and some people are having services reduced or stopped.

There has been a recent judgment by the

Courts on the London Borough of Harrow that a similar decision was unlawful. This has meant that Harrow have been unable to cut services until they look further into the effects that such a change in policy will have on disabled people.

We have spoken to the Public Law Project (PLP) who took the case to court and they would be interested in investigating this further in our area.

Unfortunately, the only way they can help is if someone would get involved who would qualify for legal aid. (Probably someone who has had cuts in their service and is on welfare benefits). Choices and Rights would like to ask anyone who has had their services cut to contact us on Hull (01482) 887778.

Choices and Rights may be able to assist with liaising with the PLP.

## INDEPENDENT LIVING BILL LOBBY

We were proud to attend the national lobby of Parliament to support the Independent Living Bill.

The lobby is part of a campaign that offers disabled people a chance to change the system. Many groups of people including disabled people, carers, older people and yes even politicians are recognising that the current system of community care and health services isn’t working.

The Independent Living Bill proposed by Lord Jack Ashley would tackle many of the existing barriers to independent living, and would empower all disabled people to

exercise choice and control over their lives.

We were able to meet with Health Secretary Alan Johnson at the House of Commons and although the Government fully supports the bill’s principles, he stressed that there isn’t enough money to implement all the recommendations at once. Mr Johnson was impressive in his knowledge of the issues we raised and his attitude.

The Bill as it stands won’t get passed by Parliament, however once in place a law can be strengthened and improved so it’s important to keep raising the issues. Thanks again to Mr. Johnson for meeting with us.



# NORTH BANK FORUM 'CHALLENGED HUMAN RIGHTS'

## Three New Partnership Co-ordinators

Three new members of staff have joined the North Bank Forum's existing Partnership Co-ordinator Team of Wendy Bennett (Partnership Co-ordinator - Children, families & young people) and Cheryl Oakshott (Partnership Co-ordinator - Older people & Carers).

These posts arise from new funding from the National Lottery BASIS (Building and Sustaining Infrastructure Services) programme for developing voluntary and community sector infrastructure – providing support services for front line organisations across England. Particularly important for developing and building this work is the fact that BASIS provides funding for 5 years.

The 3 new Partnership Co-ordinators are:

- Julie Hastings - Partnership Co-ordinator (Mental Health)
- Celia Wangler - Partnership Co-ordinator (Health & Wellbeing)
- Adrian Barnes-White - Partnership Co-ordinator (Learning, Physical & Sensory Disabilities)

Purpose of the project and roles:

- A point of contact – for the voluntary sector & service providers
- Ensuring that the volcom sector has information & influence
- Sharing good practice & the principles of best value, assisting in addressing the commissioning agenda,
- Promoting & developing social inclusion
- Building capacity in the volcom sector by facilitating partnership working & training across organisations & sectors

Over the 5 years of the project our aims will be as follows...

- researching the statutory agenda, interpreting it & communicating it
- seeking the views of the voluntary & community sector & representing them to statutory partners at strategic & policy making levels
- seeking out & opening up links between organisations and service providers to improve the co-ordination of communication, consultation & information sharing

The Project Co-ordinators will do this by liaising with and informing the voluntary & community sector through the NBF newsletter, the NBF website, briefing papers, networking events & focus groups, and regular one-to-one contact ... and by maintaining and developing our links with statutory service providers.

Contact: **Telephone** - 01482 472458 Fax - 01482 345122

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Adrian Barnes-White adrian@nbforum.org.uk

individuals are deprived of dignity, and denied their rights to participate in society, because social care budgets are being squeezed by councils struggling to balance their books and arguing over who should pay.”

Data provided by the Commission for Social Care Inspection, shows that the number of councils which are planning only to support disabled people with substantial or critical needs rose from 53 per cent in 2005-06 to 62 per cent last year and it is

expected that by the end of this year, more than 73 per cent of councils will have tightened eligibility criteria to those only with substantial or critical needs.

Social Care in England is a post code lottery as several councils only provide social care services to people with critical needs, which is the highest of the four levels. Only two councils – Sunderland and Calderdale have said they will provide care to people with the lowest level of need.

.Anne Williams, president of the Association of Directors of Adult Social Services, said: “A below inflation level (one per cent) increase in central government funds to a public service whose costs are inflating at some five per cent per year is clearly insufficient to sustain spending per head at previous years’ levels.

“And that is before you take into account the increasing number of older people and people with complex disabilities coming into our population. The demographic time bomb isn't ticking: it is exploding.”



These cases are not unique and further cases are expected to come to light, as recent figures show that nearly three-quarters of councils in England are restricting social care support to disabled people

# HELLO

## New Community Care Advice Worker for Choices and Rights

Hello! My name is Zem Rodaway and I started work part time as a Community Care Advice Worker at the beginning of January.

I have had a longstanding involvement with Choices and Rights – mainly through my previous work as a disabled people's rights worker at Humberside Law Centre.



However at various times in the past I have also been involved in the coalition as a member of the Board, a volunteer and a paid worker on a temporary basis.

Over the coming months I will be developing this area of work – and intend to produce information and talk to relevant groups to gain a better understanding of the key community care issues facing local disabled people and their carers.

Meanwhile, if you have any community care issues with which you think I may be able to help, please don't hesitate to contact me on [office@choicesandrights.org.uk](mailto:office@choicesandrights.org.uk) or **01482 878778**. I will normally be available on Thursdays and Fridays, please leave a message at other times and I will contact you as soon as possible.

# HELP MANAGING YOUR MONEY

## Having Difficulty Managing Your Money?

In 2006, The Government's Financial Inclusion Taskforce provided £45 million of funding nationwide to enable a step change in the availability of face-to-face debt advice to financially excluded clients.

In Hull, the Citizen's Advice Bureau (CAB) has funding for eight caseworkers. These caseworkers have undergone generalist and intensive debt training provided by the Money Advice Trust dealing with issues such as rent and mortgage arrears, bankruptcy, IVAs,



administration orders, magistrates court action, council tax arrears and strategies in dealing with debt.

The CAB have also developed a partnership with Hull and East Yorkshire Credit Union and are using that to provide monthly "managing your money" workshops which are free for all clients and include lunch and refreshments. Clients are also provided with resources (such as calculators, "Dealing with Debt" packs, diaries etc) to empower them to deal effectively with their own issues. Hull and East Yorkshire

Credit Union provide information as to their own services and have been allocated funding for their Growth Fund under the Financial Inclusion Fund.

Residents who require face to face debt advice are encouraged to ring 01482 226859 or e-mail ([fifadmin@hullcab.org](mailto:fifadmin@hullcab.org)) for an appointment. Face to face advice is available at the following Hull City Council Customer Service Centre's on a weekly basis: Bransholme, Holderness Road, the Octagon, Calvert Lane, Beverley Road – as well as at their city centre premises at Charlotte Street Mews.

Residents who feel they will benefit from our "Managing your Money" workshops should either ring the same number or text MANAGING YOUR MONEY to 07806 065480.

# SMALL ACTIONS - BIG CHANGES

## Small actions x lots of people = big change.

Ever think that even the smallest changes could make a big difference?

'**We Are What We Do**' describes itself as "a new movement inspiring people to use their everyday actions to change the world. We're not talking moving big mountains. More of a gentle nudge from the corner desk. A little prod from the sofa. A gentle push from the PE room."

There's a website, [www.wearewhatwedo.org.uk](http://www.wearewhatwedo.org.uk)

[www.wearewhatwedo.org.uk](http://www.wearewhatwedo.org.uk) and there are two books as well, detailing actions that you can take at home and at work .... for example:

- Smile and smile back
- Decline plastic bags where possible
- Recycle your mobile phone
- Give your change to charity

But ... none of the actions relate to making the world an easier place for us as disabled people, so here at Choices and Rights we'd like to pose a question:

Have you got any ideas for simple actions that anyone – colleagues, shop assistants, people you meet in the street – could take

that would improve your life, or that of other disabled people you know?

Please send us your ideas – you might also want to submit them to the website yourself.

