

THE Poverty Truth Commission

*We are aware that the debate about the level of the national debt is likely to dominate public debate at this time. However, we are also deeply concerned about the high levels of personal debt particularly for people living in poverty. We will work to **outlaw the exorbitant interest rates which people in poverty often have to endure as well as promoting possible and viable alternatives**. These will include the extension of credit unions and the development of micro finance.*

Blair Green's Testimony from Poverty Truth Commission Event, 21/03/09

I'm here today to talk about poverty and the problems it causes to the ordinary people affected by it. About the problems and stigma that come with living in a poverty stricken area.

When you mention poverty people often think about places like Africa. Although countries in Africa certainly need our help, and we should help, poverty remains right here in Scotland.

People said they were going to eradicate poverty when I was young - but what has changed? I would like to share with you some of my story and to talk a bit about the issues of debt and low pay.

When I was growing up it was just my mum looking after us. I can remember me and my two sisters and my mum huddled up under the duvet in one room, cause we could only afford to heat one room. It was old metal windows, and there used to be an inch gap down the side of our front door. There was a howling cold wind through the house constantly. You'd wake up and your feet were numb. This wasn't a tenement flat in the 1960's either, this was a flat in 1990's Glasgow.

My mum only got a clothing grant for us once a year, and even then it didn't buy much. I've heard people say that others manage, but they never told you how much they owed loan sharks or Friends Provident. We got most of our clothes out of the charity shop. My shoes used to talk back to me in the morning. Some of the people at my school were bullied for wearing second hand clothes.

I remember one Christmas when I was about 10 when the Salvation Army brought Christmas presents round because we had no money or food.

I can also remember how we had to go to my Gran's Fridays, Saturdays and Sundays to get fed. It was only one meal a day, but it was absolute heaven, as there was nothing else to eat. This is still happening today. In Glasgow today people are still going to bed hungry.

My mum put a lot of drive into me - you want to do better than this son. You don't want to bring up your kids like this.

I went into college when I was 15 to study horticulture. Whenever I could I worked as well, but couldn't do much because I was under 16. That was the first rung in the ladder for me. I had left school without many qualifications mainly because of things like bullying. There is only so much you can take, and when I had started to fight back I was excluded from school time and again. I fell behind.

I've always enjoyed planting things and watching them grow. Doing horticulture was something I enjoyed. The thing is, I had to leave college early because my mum was struggling and I was doing bits and pieces of work as I could, but it wasn't enough. I had to give her a hand, I had to work. I got a job in MacDonalds.

They say you shouldn't have any regrets in your life, but I think that is one of my regrets, that I didn't finish that college course.

I started helping my mum out till she got on her feet and then I started trying to save up enough to get my own flat, my own place. I took up lots of jobs. I got a 98% mortgage and my own wee studio flat in East Kilbride. That's where I met Diane, my partner. We made a little bit of money out of the sale of that flat and then managed to get a one bed roomed flat together in Knightswood. We worked hard to make it our home.

We did have a bit of debt, but it was manageable, and then the car thing happened and in the space of about 6 months everything turned around.

Is a car a luxury? Most of the jobs I get I need a car, I start very early in the morning, and I take jobs wherever I can get them - sometimes that means ten miles away. A car is something we needed.

So we went to a car finance company. There were a lot of problems with the car right away though. The brake disc collapsed. I managed to stop just in the nick of time, cause I was about to hit a petrol tanker. I went back to the company, and they said that was a wear and tear part and I would have to fix it myself. But I had had the car literally a few weeks. That should all have been checked before they sold it to me.

They said I had signed the contract though and it was mine whether I wanted it or not. They were refusing to take it back.

They did in the end, but ever since then they've continued to chase me for the finance.

What these people were saying to us, how they would seize the house, how they were going to sell our furniture. How they would change the locks, throw us out on the street. They were phoning us up constantly during the day, sometimes 10 or 20 times. This was the same company that when I started arguing my rights with them told me that the Consumer Credit Act doesn't exist.

The constant phone calls put us under pressure and caused extreme stress.

I was out trying to work, so they were phoning Diane, who was heavily pregnant at the time. 7 days a week, morning noon and night they phoned. I was working all the hours I could, so we could try to keep the house.

Our daughter was not far away from being born and we just wanted a wee bit of security. Diane was petrified, she thought we were going to end up homeless. We didn't know what would happen after she had the baby and came out of hospital. We thought that maybe we possibly wouldn't be able to stay together as a family unit. It was terrifying.

You still have bills to pay, you still have the mortgage to pay, so you start having to skip somebody - we had things to buy for the baby as well. We started to fall behind, and the mortgage was one of those things that we started to fall behind on. We ended up in a situation where we were robbing Peter to pay Paul, and then the mortgage company were threatening to re-possess as well.

With everything else as well, we got a letter through from Glasgow Housing Association saying that they were roughcasting the outside of the building, and because we owned 25% of the building, we would have to pay 25% of the cost. When we went to the meeting to discuss this, they said it's not up to you, as you're in a minority. We were over-ruled, and I said, well how are we going to pay for this cause I knew we couldn't on top of the mortgage and everything else. They wanted an extra £400 a month. They knew our situation and they still went ahead and did it. Their advice was to take out another loan to pay for it.

The situation became unbearable.

So we put the house up for sale. It wasn't easy, it really wasn't easy, we loved that house and had put a lot of work into it.

We sold it the day before it was due to get re-possessed.

I felt great, I'd lost a lot of money, but I'd cleared off most of the debt apart from the car, and we still owed GHA a bit. If we hadn't owed anybody any money, we would have walked away with about £30 000 from the sale of that flat.

We walked away with nothing, but we got all those people off our back. Sometimes it's about more than the money.

So we had to try to get a council house. We had a couple of months to get things sorted out before we moved. I was still working constantly on the buses trying to bring money in to pay for everything.

The flat the council offered us was in a right state. Diane went in to see it and was in tears. We had no choice but to accept this offer - we were desperate and had nowhere else.

It was damp, it was wet, it was stinking. It was really dark and had been totally neglected. There were big holes in the walls. If you've ever seen the toilets in that film, 'Trainspotting' then you'll know what I'm talking about. The stench of urine when you walked in was powerful.

When we came to see the flat, the Housing Officer said, "This is the best house I have seen in a long time - you are lucky to be getting an offer."

We asked him if there was anything they would do, like fill the holes, sort the dampness, you know it was thick with dust, and the people in it before must have been heavy heavy smokers, the place was just brown, it was just disgusting - but what choice did we have.

The council weren't prepared to do anything to it. We'd done everything, put our whole heart and soul into our old flat, and then to walk away from that with nothing, to be put in a place where you wouldn't even have a bath, with Olivia our beautiful baby just 3 weeks old.

She sat in a bogging kitchen in her wee car seat while we spent all our time trying to decorate the place and do something to it to make it a home.

The week after we moved in we had drug dealers move in next door to us, and then there were needles all over the close. People banging the door at all hours of the night, at the wrong door, looking for drugs. Diane answered the door at 4 one morning in desperation as she was trying to get the baby to sleep. She was dragged out by the hair.

I was going out to work not knowing what I was going to come back to, knowing my family didn't feel safe there. It was unbearable. I nearly cracked in two with the stress of it all.

It gets to the stage where you can't eat, you can't sleep, you're just so stressed out. It's constant there's nothing you can do about it. I don't think there was a weekend went by when someone didn't get seriously injured in that close as well. You came out on a Monday morning to go to your work and there would be bits of broken glass, syringes, blood all over the walls.

We went round the councillors, doctor, health visitor, trying to get a letter down, a wee bit of support to get us a move. They were really good, so supportive. The Housing Officer at the time though was just a total nightmare. One of the most arrogant men I have ever met. When he heard that we were trying to get a move, and he got all these letters, he was like, "Why did you not come to me and I would have sorted it out."

We eventually got a move to where we are now, and it's so much nicer and we know and can rely on our neighbours. There's still hassle out, but not like before - we're safe. We were lucky to have a roof over our heads, but at the same time, how much do you have to put up with and be grateful for?

I have always worked all the hours I could as we couldn't have survived with me just working a 40 hour week. I've often had 2 or 3 jobs on the go at once. Friday used to be bad for me. Working 9-5 in an office, then 6-12 doing security at the Bowling, and then I would start a cleaning job at the chippy.

I promise you, I don't have a secret account with millions stashed away in it. This was just to get by. Now I work on average 70 hours a week. Me and my partner are just like two ships passing in the night sometimes. That is just to survive, and put a bit away for the future. I don't know how much longer 'll have a job for - people are losing their jobs left right and centre.

You're constantly working under the pressure that your job might be next, your company might be next. I always like to have options on the back burner in case something happens, but I know that isn't the same for everybody.

The biggest change for me was becoming a Dad. I felt inspired to make a difference in other people's lives and to make the world a better place for my daughter's future. And the past is my motivation to get out of bed in the morning.

Through all these experiences now I feel I've managed to create a stable environment (most months) and am trying my best to help others overcome poverty. I volunteer when I can with the 3D Family Project in Drumchapel and am also becoming interested in the Poverty Truth Commission.

I can't change the past, but as for the future I want to make a difference.

We're not going to stop on 21 March. We're on the move. After the Poverty Truth Commission I want to say these things in Holyrood and in Westminster. I'm not stopping until things change.

Blair Green