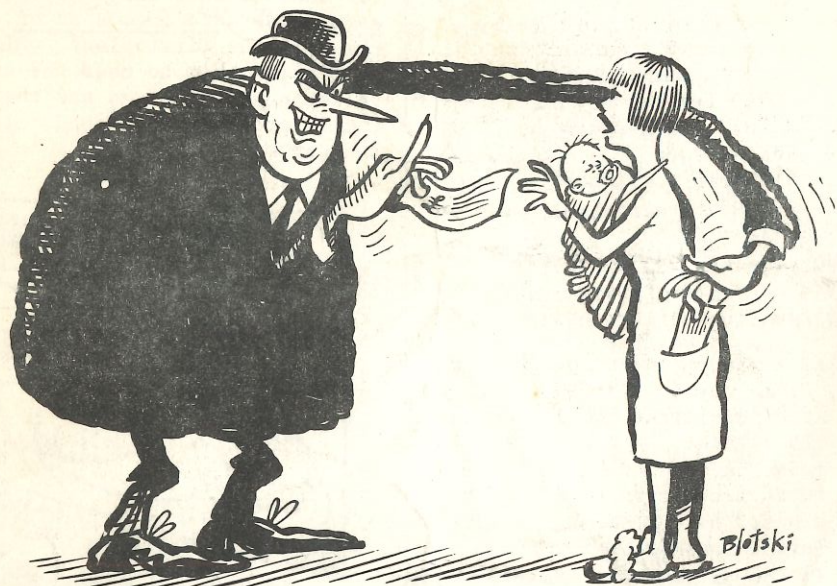


Why are many families in Northern Ireland struggling to survive well below the poverty line?

Their weekly income is being drastically reduced
under the '*Payments for Debt Act*'.



What is the Payment for Debt Act?

The *Payments for Debt Act* was passed in October 1971. In August 1971 the introduction of internment resulted in large-scale protest. Part of this protest was an extensive rent and rates strike. The *Payments for Debt Act* was passed as an emergency measure to deal with rent and rates strikers. It enabled deductions to be made from any benefits received by a family. From an emergency measure the P.D.A. has become part of the "*Welfare State*." Since April 1976, when it was extended to include any rent arrears, it has been used automatically against anyone who gets behind with the rent, and from the 1st of October, 1978, it has been used against those behind with fuel bills! The P.D.A. means that 3,000 families in Northern Ireland are living well below the poverty line because of deductions from their weekly income. It is not unusual for a family of 5 to be left with only £25 a week to live on!

The operation of the P.D.A. causes enormous hardship to many families throughout Northern Ireland.

FOR EXAMPLE :

(The following estimates are based on actual cases of families deducted under the P.D.A.)

- (1) A woman on her own with 5 children, her benefit after deduction is £17
 Child benefit = £20
 Weekly fuel costs = £16.50
 i.e. Gas = £7.00
 Electric = £7.00 (under a voluntary agreement!)
 Coal = £2.50

Thus she has £20.50 left to live on. She starves herself to feed the children.

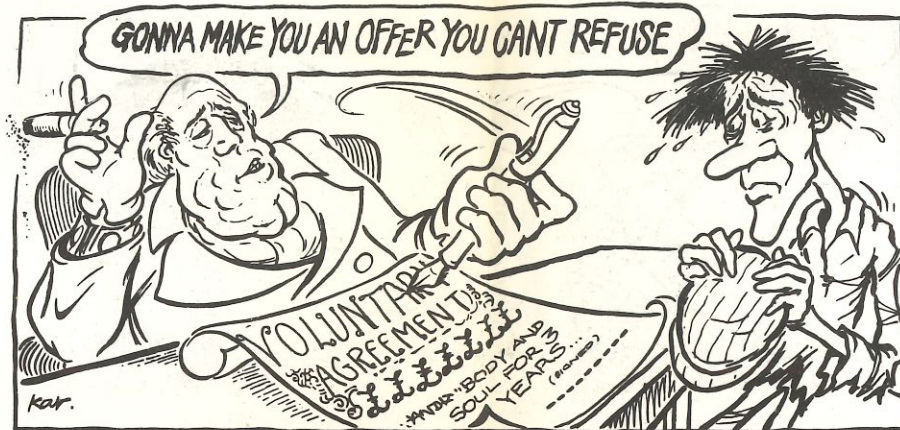
- (2) A man employed as a driver who has a wife and one child. After deduction his income is £29 a week. An electricity meter is set for £9.00 a week to collect arrears. Gas is £4 a week. H.P. payments of £7 a wk. This leaves £9.00 for food clothing, etc. for two adults and a child! Gross wages of £42 have been reduced to £9.00

THE MAXIMUM AMOUNT DEDUCTABLE is as follows :

- (a) The claimant's rent per wk.
 (b) PLUS rent arrears of up to £6.00 a week (if in receipt of a state benefit, which is not earnings related, in which case it is £7 per week)
 (c) PLUS a collection charge of 50 p per week.

If you are working there is no maximum amount - they can take ALL your wages.

The fact that people are behind with their rent, gas and electricity is NOT because they are 'irresponsible' and spend their money foolishly on 'luxuries' but because they don't have a decent adequate income as of right in the first place, which will allow them to meet the costs of keeping themselves and their family properly nourished, clothed and warm.



THE EXTENSION OF THE P.D.A. TO FUEL BILLS IS ESPECIALLY SERIOUS GIVEN THE CURRENT SITUATION IN NORTHERN IRELAND.

1. Electricity and gas are THREE TIMES as dear as in England.
2. A higher % of the population depend on social welfare benefits.
3. Unemployment levels are twice the British average.
4. Average earnings are below the British average.
5. A higher % of the population are on or below the poverty line

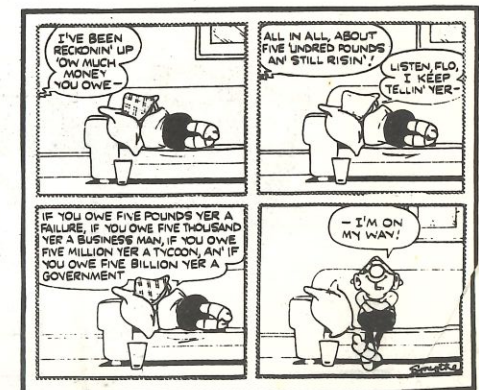
It is has been argued that the P.D.A. is needed because of a high level of public debt here. In fact, figures from British cities show that N. Ireland is not an exceptional case.

DID YOU KNOW THE FOLLOWING :

- (a) Under the P.D.A. there is NO RIGHT OF APPEAL against the amount decided on by the B.A.B. to deduct.
 (b) You have no right to a rent and rates rebate.
 (c) You are not informed at regular intervals of the amount that you still owe.
 (d) You cannot apply for an 'exceptional needs grant' if subject to the P.D.A.
 (e) You cannot transfer your house.
 (f) As arrears are deducted at source from wages and state benefits - this denies you control over your own income.
 (g) The Act discriminates against people who depend on the state for their income, e.g. public employees and claimants, since their income is accessible to allocation.
 (h) If your employer refuses to deduct from your income, he/she becomes liable for the debt!

"Over the next few weeks and months, we will be disconnecting supplies everywhere. There are no "no go" areas. It is the summer and it will cause the minimum of hardship. It is time we got the knife in. We have bent over backwards to help these people. Now it is time we took some action."

Mr. John Gaston. Chief Executive NIES
 13/6/78 Belfast Telegraph



if you are subject to the P.D.A....

The first thing that you can do is try and enter into a voluntary agreement with the relevant body concerned to pay back the debt at a realistic amount that you can afford.

This way you will be entitled to a rent and rates rebate while you are paying off the arrears. If that fails, that is if the Executive refuses to allow you to make a voluntary agreement you can write to B.A.B. outlining your family circumstances and informing them of the hardship that the deductions are causing you. They will then review your case and inform you of the outcome. If they decide in your favour and reduce the amount it will take 5 weeks before it comes into effect.

ACTION

Ultimately our goal is to repeal the P.D.A. In the short term we demand:

1. Government action to lower fuel prices.
2. Fair operation of guidelines on the P.D.A.
3. Immediate implementation of N.I.E.S. code of practice.

EVERYONE AFFECTED BY THIS ACT, TRADE UNIONISTS, COMMUNITY GROUPS, PEOPLE LIVING ON STATE BENEFITS, WOMEN'S GROUPS, ETC., SHOULD WORK TO OPPOSE THE PAYMENT'S FOR DEBT ACT.



THIS ACT IS RENEWED ANNUALLY AT WESTMINSTER. BELFAST WOMEN'S GROUPS HAVE PRINTED THIS LEAFLET BECAUSE WE BELIEVE IT IS TIME FOR THIS TO BE STOPPED.

Title: What is the Payment for Debt Act?

Date: 1979

Downloaded from the Irish Left Archive.

Visit www.leftarchive.ie

The Irish Left Archive is provided as a non-commercial historical resource, open to all, and has reproduced this document as an accessible digital reference. Copyright remains with its original authors. If used on other sites, we would appreciate a link back and reference to the Irish Left Archive, in addition to the original creators. For re-publication, commercial, or other uses, please contact the original owners. If documents provided to the Irish Left Archive have been created for or added to other online archives, please inform us so sources can be credited.