

MONEY TODAY

Public sector workers in turmoil over private debt

Council and health staff owe more than £5M

EXCLUSIVE

By GORDON THOMPSON

PUBLIC sector workers across Scotland have amassed multi-million pound debts and the vast majority of them live in the Glasgow area.

Debt solutions firm Carrington Dean today lifted the lid on the financial nightmare facing hundreds of their clients who have created a debt mountain of £5.1 million.

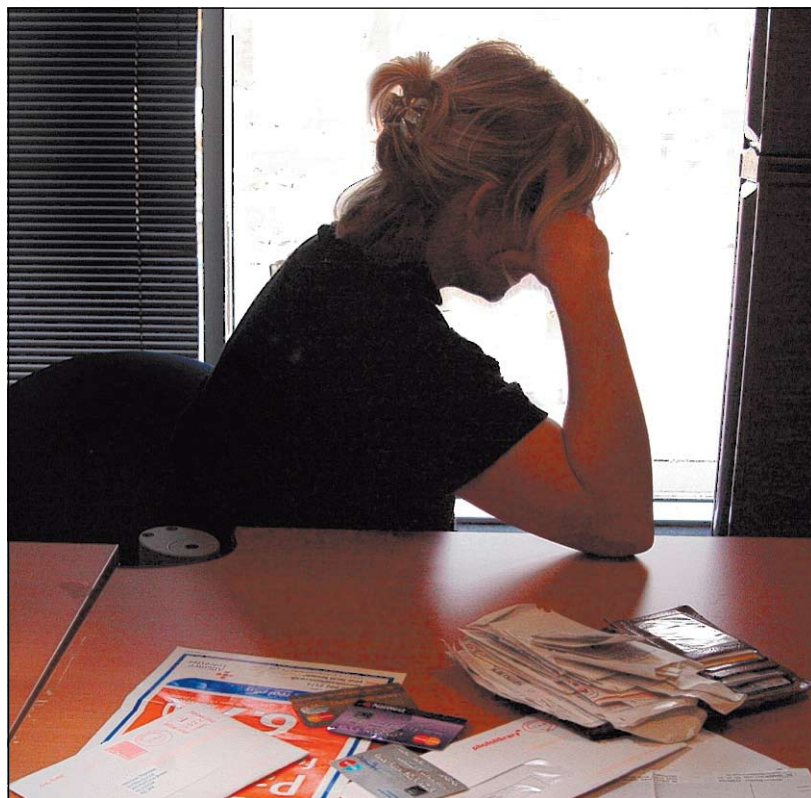
That's the startling figure generated by public sector workers who have turned to the firm for help. It includes credit cards and hire purchase agreements as well as secured and unsecured loans

These levels of debt perhaps go some way to explaining stress levels

but not mortgage arrears.

From teachers to nurses Carrington Dean's debt solution specialists have been trying to tackle the crippling finances which dog their public sector clients.

The group most in trouble is council workers – teachers account for 16% of the total, while one in 10 is a nurse. The profile of a typical debtor is a



Debt levels may explain stress levels, says Peter Dean, below

mother who lives in her own home and has a job.

Seven out of 10 of the workers live in the Glasgow area. Almost a fifth have been the subject of court action or had wages arrested by creditors. Council workers may be the worst offenders but NHS staff are a close second.

Dozens owe at least £75,000 but some have racked up debts of more than £100,000. The average figure for the public sector is £27,132 – £5000 higher than other employee groupings.

Peter Dean is managing director of Carrington Dean, one of Scotland's biggest debt solution firms and based in Buchanan Street, Glasgow.



He said: "These levels of debt are very disturbing and perhaps go some way to explaining some of the high levels of stress and ab-

senteism in the public sector. I would encourage local authorities to seek ways of trying to help employees with crippling debt."

The Convention of Scottish Local Authorities pointed out some councils operated credit unions while most offered counselling services.

"There is no difference between council staff and everyone else," said a spokesman. "Help is offered to everyone."

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Public sector cuts 'will hit frontline services'

STAFF cuts in Scotland's public sector would jeopardise frontline service, recruitment chiefs have warned.

The warning comes from the Recruitment and Employment Confederation, representing private recruitment.

REC director for Scotland Lisa Boutineau said: "With 30% of workers employed in public administration, education and health the squeeze on public expenditure could cloud the outlook for the Scottish jobs market."

Pensions expert to join city law firm

PENSIONS expert Mark Lindsay is to join Brodies LLP in May.

Dual qualified in Scotland and England and Wales, Mark is moving from London to become an associate of the law firm based in Blythswood Square, Glasgow

Martha Quinn, partner in pensions at Brodies, said: "As our pensions work continues to grow, Mark's presence will be a great boost."

New tenant signs up at city business park

GLASGOW'S Centurion Business Park has a new tenant.

The Wates Group Ltd, a UK construction and development services firm, has taken the ground floor of 3 Seaward Place in Kinning Park.

Totalling 3,700 sq ft, the fully refurbished office space has been let on a five-year lease.

Jones Lang LaSalle and BNP Paribas Real Estate were joint agents in arranging the lease.

DAVE MARSHALL

SMOOTH TALK WITH THE TOP DJ



They said haunted show didn't have a ghost of a chance!

'VE BEEN on holiday, so my colleague John Darroch interviewed our Smooth Drivetime guest this week, popular TV presenter Yvette Fielding. Described at the first lady of the paranormal, a young Yvette first appeared on TV in June 1987, aged 18, as the youngest ever Blue Peter presenter – a record she still holds.

John asked Yvette how she felt about her paranormal title and a laughing Yvette replied: "I think it's very funny, it makes me giggle when I hear that."

With two DVDs coming out – Most Haunted Goes Stateside and Most Haunted Series 12 – John asked how Yvette got into making TV shows on the paranormal.

"It's just bizarre; a colleague came over to our house and we were just having a cup of tea. He talked about his holiday and he said he'd just been to this fantastic place in Essex and it had 13 ghosts and it was really spooky," she said.

"That night me and my husband Karl said, 'We've got to make a programme about this, it's fantastic'."

"So we came up with a format that was actually called Yvette's Haunting Times to begin with, but once Living TV got hold of it they changed the name, which is a much better name."

YVETTE explained the difficulty she and Karl faced when trying to sell their show idea.

"We tried to sell the pilot programme we made to every station and they all said no. They all said, 'We're not interested in the paranormal. Ghost shows don't work and no-one wants to watch them'."

It wasn't until a chat with a colleague at Living TV occurred and Most Haunted, as it's now known, was finally bought for broadcast.

Yvette said it was a huge relief. "It was around Christmas time and I think we both burst into tears crying, because we'd put all our money into this project



and we hadn't got enough money to pay the mortgage and we were like, 'Thank God, we've sold it!'

"Now 10 years later it's been sold to 96 territories across the world – it's amazing, I can't quite believe it."

So how do the team find all of the locations they film in across the world?

"We get a lot of people phoning us saying their homes are haunted."

"Recently we had a department store in Manchester saying they are haunted and could we come and help them."

"We also had a leisure centre asking us if we could go and sort out a ghost that's plaguing the swimming pool area."

"So we're not just a TV show, we do go out and genuinely help people who feel they are being plagued by ghosts."

What is Yvette's opinion on ghosts?

"Ghosts can be anything – they can be on a tape recording."

"A lot of people report ghosts at a certain time on a certain evening – they see the same ghost walk through this particular building and turn round and walk back."

Yvette also confessed that she is "always frightened" when ghost hunting.

BANK OF ENGLAND BASE RATE 0.5%

HALIFAX MORTGAGE RATE 3.5%

RETAIL PRICES INDEX 3.7%

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