

A real living wage for all: combatting discrimination of young people under 25

by Victoria Egerton, Citizens Advice Manchester

The government National Living Wage Policy applies to those aged 25 and over, but under 25's do not receive a young person discount on groceries, or specific tariffs on their energy bills. Under 25's also tend to be more likely to be subject to zero hour contracts, and to be part of the gig economy. So why are they paid less?

citizens
advice

Manchester

At Citizens Advice Manchester, we value diversity, promote equality and challenge discrimination. We have seen an increased demand for advice for young people, and in the level of in-work poverty. We are reaching out to young people to provide advice and guidance in innovative ways.

We have implemented incentives such as our WhatsApp debt project and are campaigning for change by raising awareness of the impact of in-work poverty on young people. Through our involvement in GM Living Wage Campaign, we are consulting with the public to influence the GM Combined Authority Employment Charter.

We are also [conducting research](#) to assess the impact of the National Living Wage Policy on young working people in Greater Manchester. We seek to identify if direct age discrimination of young people is justified. We will identify if there are adverse effects of low wages on young people such as difficulties budgeting, debt, increased risk of homelessness due to rent arrears and exacerbated health problems.

There must be proportionate means of achieving a legitimate aim to justify direct age discrimination. This means the national living wage policy age restriction must be both appropriate and necessary. The argument that young people tend to live at home with parents is not a satisfactory reason alone to justify discrimination.

According to the 2016 Office of National Statistics data on young adults living with their parents, the likelihood that 18-24 years olds are more likely to live at home than those aged 25, is not significantly different. For example, the study found that 48% of 23 year olds lived at home compared to 30% of 25 year olds.

There are no other circumstances where pay is proportional to need, and there are numerous reasons why a young person may live with their parents. This is particularly relevant to young people on low wages, that are young carers and those with fluctuating income.

Research conducted by the Living Wage Foundation shows that employers benefit from paying the real Living Wage of £8.45 per hour (outside London), which is based on the cost of living and applies to all workers aged 18 and over. Real living wage employers reported to have increased levels of staff retention, morale and a better business reputation.



Vicky Egerton

The Paid Less, Worth Less? report by the Young Women's Trust states that 79% of HR decision makers polled, argued that young people were as valuable to the workforce as their older colleagues.

You can find our survey [here](#) Please share this survey with young working people under 25 in Greater Manchester to help us assess the impact of the National Living Wage Policy.

[More information](#) about Citizens Advice Manchester and their free WhatsApp debt advice service.



It is 17 days to Living Wage Week – [the annual celebration of the Living Wage movement in the UK](#) – which commences on Sunday November 5th, 2017.

We are running three events this year. These events will support the GM Combined Authority led public engagement process for the proposed GM Good Employment Charter.

Tuesday November 7th 8 - 10am:
Hosted by Darren Knight, Chief Officer, Bolton CVS
Venue: Bolton Hub, Bold St, Bolton BL1 1LS

Thursday November 9th 8 - 10am:
Hosted by Ben Gilchrist, Deputy Chief Executive Action Together, Tameside
Venue: First Choice Homes Oldham First Place, 22 Union Street, Oldham. OL1 1BE

Friday 10th November 10.20am - 1pm (this agenda also includes an additional Living Wage item)
Hosted by Alison Page Chief Executive Salford CVS
Venue: The Angel Centre (home of Social adVentures), 1 St Philip's Pl, Salford M3 6FA

For more information, please see [Good Jobs in Greater Manchester: the role of employment charters](#)

We hope you can join us and add your thoughts, suggestions and questions to the creation of a GM Good Employment Charter.

Please contact the GM Living Wage Coordinator, Lynn Sbaih, to let her know you will be attending via 07948549485 or Lynn.Sbaih@gmlivingwage.org

The unstoppable steamroller that is Universal Credit

Earlier this month GMPA, along with many other organisations signed an open letter sent to the Manchester Evening News which read as follows:

“To the RT Hon David Gauke MP, Secretary of State for Work and Pensions,

We (the undersigned) are concerned about the roll out of Universal Credit as announced in the commencement orders number 17, 19, 22, 23, 24 dropped in the statutory instrument on October 2nd. This will see the full service digital roll out of UC in the following postcodes on the following dates, where legacy benefit claims will no longer be possible: October 4th M16; October 25th M14, M15, M20, M21; November 29th, M4, M11, M18, M40; January 24th, M12, M13, M19; May 1st, M9, M8.

As it the system of UC stands, we have identified and are concerning with the four key problems in digital UC. Firstly, the issue of the waiting time for the first payment. Waiting periods of 6 or even 12 weeks are common, causing people on UC to fall into debt from which they find it difficult to recover. There is evidence to show that this is driving evictions and arrears in existing digital areas. Secondly, the roll out will have a particularly sharp effect on an already vulnerable group; who don't have access to the required ID or computer access, such as homeless and disabled. Thirdly, in areas where UC is placed, sanctions are being applied erratically and arbitrarily. Full service rollout means that this will now apply to housing benefit in the form of the UC housing element, directly increasing the risk of evictions and homelessness. Finally, we believe there is a lack of knowledge among job coaches and job centre staff around the implications of UC and the regulations surrounding it. This produces poor decisions and wrong advice that is often overturned on appeal. For example, people who are made redundant can still access contribution based JSA, but Jobcentre staff are frequently turning them over to UC.

We call on central government to halt the roll out while all of these problems are looked at, and avoid creating so much more suffering by the poor and low paid. Universal Credit, if rolled out in its current form, is a universal catastrophe that will place an unsustainable burden on the finances of local authorities and the third sector, who will ultimately be left to pick up the debt.”

We are keen to hear from organisations and individuals about their experiences of Universal Credit and the concerns they have about its continued rollout. Please [email](#) us with your comments.

GMPA on Social Media

Love it, hate it, use it, ignore it . . . whatever you may think of it, social media is here to stay.



GMPA has a [Facebook](#) page where we post items of interest and information about the great organisations and fantastic people within our community.

On [Twitter](#) we have just passed the milestone of 1,000 followers - that might not sound much but we don't tweet about 'celebrities', sport, gossip or mainstream news so we are only growing slowly.

Can you help us by 'liking' our Facebook page or following us on Twitter?

#Thanks 😊

Are PIP and ESA assessments working well?

Parliament's Work and Pensions Select Committee has [called for evidence](#) on how the assessment processes for Employment Support Allowance (ESA) and Personal Independence Payments (PIP) are handled by Department for Work and Pensions contractors ATOS, Capita and Maximus, and how the application, assessment and appeals processes for these two benefits are working.

The latest data shows that claimants are successful in appealing against a decision in 65% of cases, for both PIP and ESA, and that there has been an 29% increase in such appeals being registered since September last year.

Please consider responding and sharing widely among your clients and networks, as they are calling for evidence from claimants as well as organisations. The deadline for submissions is **November 10th, 2017**.

The Edge Fund is now accepting applications for the 8th round of funding. They are an organisation that support grassroots groups working for justice and equality.

There are quite a few limits to who they can and cannot fund so do look at their website to see if your group would qualify. They can also help you with your application.

The closing date for applications is November 12th, 2017.

[More information and application forms](#)



Greater Manchester Credit Unions have joined forces to take on national lenders



SoundPound Consortium members

People across Greater Manchester are being supported to break free from debt by a new partnership of local loans and savings providers.

Greater Manchester credit unions have joined forces to create a new consortium— called [SoundPound](#) - to take on national lenders and show people there is an ethical, local alternative that could save borrowers hundreds of pounds.

SoundPound is holding a Credit Union Awareness Week between October 16 -20, 2017 to raise awareness of the dangers of turning to national and doorstep lenders, as well as using expensive credit cards.

Angela Fishwick, chief executive of Unify Credit Union, which is part of the SoundPound consortium, said: *“Too many people in Greater Manchester are turning to pay day lenders, expensive credit cards and doorstep lenders to help get them through each month or when in a financial crisis.*

“But this can mean they end up in a cycle of debt that is not easy to break. SoundPound partners want to help combat this problem, making sure people get a fair deal on a loan, while also encouraging saving. It is free and easy to join a local credit union, with the benefit of an online, phone, and email service as well as a central branch.

“The good news is, that thousands of people are already choosing not only to borrow with the consortium but save with us too, keeping £24 million in the local economy. We would urge more people to get in touch to find out how you could borrow and save. Employers too can sign up as payroll partners.”

The Greater Manchester Credit Union Awareness Week is being supported by Andy Burnham, Mayor of Greater Manchester who is a member of a credit union.

He said: *“Our community credit unions are the local, ethical alternative to the high-interest payday loan companies and loan sharks. Through their lending and savings schemes, Greater Manchester credit unions support thousands of people across the city-region. During this Credit Union Awareness Week, I hope more people will sign up to their local credit union and show that there is a real, local, alternative when it comes to saving and borrowing.”*

To find your local credit union visit the [SoundPound website](#)



Forthcoming events

Social (in)security? Learning lessons from lived experiences of welfare and work

On Wednesday November 8th, 2017 from 12noon - 4.30pm at The Museum of Science and Industry

The [Sustainable Housing & Urban Studies Unit, University of Salford](#) will present insights from 3 projects focusing on the experiences of benefit claimants, those who have entered the labour market, but also welfare practitioners operating within this policy backdrop. The seminar will explore how the findings from these projects can feed into policy and practice within GM. There will be presentations from SHUSU's Katy Jones, Dr Daiga Kamerade and Dr Mark Wilding, along with external speakers from the DWP Wales Group, Derbyshire Unemployed Workers' Centres, Oxfam Cymru, Salford City Council and Sheffield Hallam University. [More info and book](#)



Open Mic Night Fundraiser at The Spoon Inn, Chorlton An evening of music and poetry

On Thursday November 9th, 2017 from 7.30 - 11pm at 364 Barlow Moor Road M21 8AZ

Be entertained and have fun for a just cause - better still, call if you want to perform! [Find out more and book](#)



Don't forget that on Friday November 10th, 2017 the Manchester Sleepout will return, and the Booth Centre would love you to join in. They're asking you to take on the challenge of sleeping out, for one night only, to highlight the hardships faced by the people sleeping rough every night. By taking part you'll help raise vital funds to support

homeless people in our community. [Register now](#)



Modern Slavery: Protecting Vulnerable People

Monday October 30th, 2017 from 2 - 4.30pm at Manchester Cathedral, Victoria Street, Manchester M3 1SX

Hosted by the Dean of Manchester, this is a public event to raise awareness of Modern Slavery and Human Trafficking in GM & what's being done to tackle it. Guest speakers include Baroness Beverley Hughes (Deputy GM Mayor: Policing & Crime), Paul Broadbent (Co-op Director of Ethics & Policy), & Phill Clayton (Regional Manager, City Hearts). [More info & booking](#)

How can we work together to tackle disadvantage in GM?

On Friday November 3rd 2017 from 1 - 4pm at the Friends Meeting House, 6 Mount Street, Manchester M2 5NS

Over the last year a group of individuals with all forms of power and experience from across GM have been meeting to test how decision makers and those with lived experience can work together to create a more inclusive city region. Join us so we can share the stories of the work, the work of others and hear about your own experiences. How do we take this forward to build a GM where everyone is included? Lunch is provided. [Registration](#)

Are foodbanks a dignified answer to food poverty?

On Thursday November 9th, 2017 from 6 - 8pm at [Bridge 5 Mill](#) 22A Beswick St, Manchester M4 7HR

Is Britain learning the wrong lesson from the US about how to deal with food poverty? Join us as leading American and British authors discuss these questions as well as the future of food charity in the US and the UK. There will be light refreshments and time for a Q+A discussion. [More info and book](#)

Any events you'd like GMPA to publicise? [Email us with the details](#)

For more information about Greater Manchester Poverty Action

please visit our [website](#), follow us on [Twitter](#) or visit our [Facebook](#) page.

We want to celebrate our successes, find new ways of working together and provide a voice for the people living in poverty in our region. But we can only do this with your help and support.

For more information or to share your news please contact [Chris](#)

Copies of previous newsletters are available on our [website](#)

If you would like to contact us or submit an article for inclusion in a newsletter please get in touch in one of the following ways:

Post: c/o 5th Floor Church House, 90 Deansgate, Manchester M3 2GH

Or contact Chris [Email](#) or 07419 774537 and we will reply as soon as possible.

NB GMPA does not have full-time dedicated administrative support so please do not expect an immediate response.

