

Responding to the cost-of-living crisis

By Graham Whitham, Chief Executive Officer

There has been a large amount of evidence published recently highlighting the mounting financial pressures facing households in the UK. Costs generally have been increasing rapidly, with the [inflation rate standing at 5.5%](#) (on the CPI measure).

The cost of some essentials is going up by more than that. Campaigner Jack Monroe has [highlighted](#) how the cost of basic food items has soared over the last year, at a rate much greater than official inflation figures. The cost of certain food items, such as chicken, beef and butter rose by over 10% in 2021. A litre of petrol increased by 28% over the same period.

As the [energy price cap rises in April](#), people will see their bills soar – up by 50% in some cases. These increasing costs are likely to be exacerbated by the heart-breaking events taking place in Ukraine.

Stating the obvious, these pressures will hit low-and-modest-income households hardest. People who spend a larger proportion of their income on essential items will feel their budgets squeezed more than those on middle and higher incomes.

Just as the energy price cap rises, low-income households will face another real terms cut in income. Benefits are being uprated by just 3.1% in April in spite of the inflation being much higher. [The JRF say that](#) 400,000 people could be pulled into poverty and that nine million families who receive benefits due to low incomes will be £500 worse off on average as a result of this real terms cut.

So far, the national policy response has been limited. Government should increase benefits in line with inflation and reverse the £20 per week cut to Universal Credit. This would help alleviate the immediate financial pressures facing low-income households and provide a much sounder foundation on which to build the proper strategy for ending poverty the UK so desperately needs.

Locally it is vital that we focus on maximising household income, providing cash first responses to poverty and boosting financial resilience. That can be done through:

- Adoption of the Real Living Wage by employers. Nearly 200,000 workers in our city region would benefit if all employers paid the Real Living Wage.
- Promoting and supporting benefit take-up so people are accessing all the benefits they are entitled to. GMPA estimates that the amount of unclaimed benefits in Greater Manchester exceeds £100m per year. Benefits advice and welfare rights services in Greater Manchester bring tens of millions of pounds into the pockets of local residents every year, but there is more we could do.
- Signposting people to financial advice and support, including debt advice.
- By maximising the help people receive through Council Tax Support and effective use of Discretionary Housing Payments. These are aspects of the benefits system that sit with local authorities.
- Providing cash grants rather than in-kind support to people facing financial hardship. This is being done by some councils through their local welfare assistance schemes. VCSE organisations and even some foodbanks are supporting people to access grants.
- Making use of support available from utility companies. For example, [United Utilities offer a range of different types of help](#) to people who are struggling with their bills.
- Supporting people to access affordable, ethical credit. Credit unions offer customers low interest loans and access to other financial products and support. [Credit unions in Greater Manchester](#) saved people £13m in interest last year.



Graham Whitham

Through these local actions we can do what we can, to protect people from the cost-of-living crisis.

Tameside Poverty Truth Commissioner Profiles: Tracy Temple

**POVERTY
TRUTH TAMESIDE**

Over the coming months, GMPA will introduce some of our Commissioners who make up the Tameside Poverty Truth Commission. In this issue, Facilitators of the Poverty Truth Commission caught up with Tracy Temple who shared her motivation for joining the project. Here is what she had to say.

Tracy, tell us a little bit more about you and where in Tameside you are based.

My name is Tracy, I live in Ashton with my two children and my husband and I am one of the Commissioners on the Tameside Poverty Truth Commission.

Why did you choose to take part in the Tameside Poverty Truth Commission?

I chose to take part in the Tameside Poverty Truth Commission after attending the Launch in November, where I heard several powerful stories shared by the Commissioners who spoke bravely and courageously of their lived experiences of poverty. I was deeply impacted by what I heard and really wanted to add my voice and my experience to the project. One particular story from Karen impacted me and reminded me of my own experience of finding myself suddenly plunged into poverty after a series of catastrophic events. People's experiences of poverty are very different and the stories shared at the Launch were all varied. I chose to add my voice because I wanted to share how poverty can suddenly impact anybody. In my case, our experience was so sudden and was an overnight, horrendous disaster that meant that we were instantly struggling, and to find help was just impossible. All the avenues we thought would open up to help us were just closed off. I thought that by adding my story to the other stories I had already heard, it would give the people who are willing to listen a different angle on how dramatically things can change and how quickly families can find themselves in poverty.



What change are you hoping to see as a result of your involvement?

I really want the systems to change, to be more humane in their treatment of people experiencing poverty. I want those in the position of being able to help, to take into account how traumatic it is for people who find themselves in desperate situations. When dealing with their cases, I want them to show more compassion and to treat each person with the understanding that they are individual and that their circumstances may not necessarily fit into a box. At the moment, our systems treat people as though they are all the same, which is not true at all. Poverty affects people differently and they need to be dealt with in accordance with their circumstances. Those in a position to help, need to respond to the individual in front of them, rather than to assume that they already know their story or their journey.

Commissioners will continue meeting regularly for full commission conversations to build relationships with each other and identify issues that they would like to address. Over the next few weeks, theme groups will be formed to explore the specific issues in more detail.

For more information about the Tameside Poverty Truth Commission please visit the [website](#).

Working Well with Women



Inspiring Change Manchester's Women's Voices Movement group has co-produced a guide for "Working Well with Women".

This guide is for both those working directly with women and those making decisions about services that will affect women's lives. It illustrates some guidance written by women who have lived it, both from the accessing services perspective and worker perspective around how to better support women.

You can access an online copy of the guide [here](#).

Tameside council offer support to 'in work' families to improve employment situation

By Iain Forrest Partnership and Engagement Officer, Tameside MBC

Poverty doesn't end once people go into employment so why does employment support stop? Tameside have launched a new programme aimed at supporting Tameside residents that are in employment but need support due to low income, low hours, short term contracts, health conditions or to find something that is more suited to their skills.

Over 2 million workers across the UK are on zero hour or short-term contracts, the vast majority of whom would benefit from more stable income

Commissioned by the Department of Work and Pensions (DWP), the 12 month initiative is the first of its kind in Tameside. It will gather evidence around the most effective ways of supporting people who are in work on low pay to progress and increase their earnings.

150 Tameside residents, who are already in employment can volunteer to participate and receive support from the scheme.

The 'in work' trained advisers will support participants to explore their career aspirations, identify skills gaps and development opportunities within their current employment or an alternative role. The 'In Work' team aim to build links with charities, community groups, training providers, housing providers, employment support providers and local employers to raise awareness and create partnerships.



Cllr Oliver Ryan, Tameside Council Executive Member for Finance and Economic Growth said: "This is a fantastic initiative for us to be involved with which will help residents grow in confidence at work and develop their skills. Helping them to grow their skills will only strengthen our local workforce and give the participants further opportunities when looking for work or changing roles with their current employer".

A DWP spokesperson said: "We're pleased to be working with Tameside Council to offer this exciting initiative to 150 local residents seeking to progress in work and increase their earnings. The evidence and learnings from Tameside will be valuable for informing future action as we continue to level up opportunity across the country and support people – at any age and any career stage – to maximise their potential through our multi-billion pound Plan for Jobs".

If you are working with someone that is 'stuck in a rut' and needs support to make changes in their career please contact [Iain Forrest](#) or the [In Work team](#).

GMCVO is recruiting

GMCVO is looking for an informed and connected **Chair of Trustees** to play a significant part in developing GMCVO to build leadership and support around the inclusive economy agenda. The post is unremunerated but reasonable expenses will be paid. Closing date for applications is 9am on Wednesday 9th March 2022. More information [here](#).

GMCVO is also recruiting an additional **Investment Officer** for their GM Social Investment team. The role is to work on the existing Resonance Community Developer funds across the Greater Manchester region. The work will involve supporting community groups to take on land to develop community housing or community leisure centres. This is a great opportunity for someone with a real interest in community development to create assets of community value. Closing date March 14th, 2022 More information [here](#).

Greater Manchester Real Living Wage Campaign Update

On the February 17th 2022 we held our latest Greater Manchester Living Wage Campaign Supporters meeting. With contributions from academia and the voluntary and community, local government, health, private and housing sectors, the discussion focussed on what progress is being made on the GM Real Living Wage Action Plan as well as looking at what actions are being taken in local areas. If you want to be invited to the next meeting please send your details to [Chris](#) and you will be added to our mailing list.

As we emerge from the pandemic and enter a period of what is widely acknowledged as a cost of living crisis, a [new report from the Living Wage Foundation](#) identifies:

- Almost two-fifths (38%) of low-paid workers – 1.8m workers nationally – report falling behind on household bills in 2021, up from 29% in 2020;
- Nearly a third (32%) of low-paid workers – 1.5m nationally – have regularly had to skip meals for financial reasons, up from 27% in 2020; 28% - 1.3m nationally – report being unable to heat their homes for financial reasons, up from 20% in 2020;
- Nearly one in five (17%) - 813,000 workers nationally - said they had taken out a pay-day loan to cover essentials in the past year, up from 14% in 2020;
- Two-thirds (66%) said that earning a wage that covered their basic living costs would improve their mental health.

The data was taken from a sample of over 1,700 workers earning less than the Real Living Wage, and highlights once again the importance of fighting for the Real Living Wage for low paid workers.

As ever we try and highlight good news relating to the Real Living Wage and this time we have some news from Manchester to report. At a conference organised by [CLEs](#) on February 18th the Leader of Manchester City Council, Councillor Bev Craig re-affirmed her commitment to making Manchester a Living Wage City. We will have more details on that in the next newsletter. In the meantime you can hear Councillor Craig explore this, and other issues relating to the efforts to tackle poverty, in a podcast recorded with us in December, a few days before she took on her new role. You can listen to this [here](#)



Best Wishes and Stay Safe.
Greater Manchester Living Wage Campaign Co-ordinator
[John Hacking](#)

Twitter: [@GMLivingWage](#) Facebook: [facebook.com/gmlivingwage](#)

The Greater Manchester Living Wage Campaign is run by Greater Manchester Poverty Action.

Improving local welfare provision

A new report from [End Furniture Poverty](#) looks at Local Welfare Assistance Schemes during the pandemic. End Furniture Poverty analysed data from almost 300 councils about their schemes, and set out a range of recommendations for both the UK Government and local authorities across England. Many of these chime with [recommendations made by GMPA](#). While the Government provided local authorities with welcomed and much needed additional funding in 2020/21, the findings from the report show only a small proportion of this funding was actually spent through Local Welfare Assistance schemes.

In light of the growing cost of living crisis, End Furniture Poverty are calling on the Government to commit to a three-year funding settlement of £485m per annum for Local Welfare Assistance Schemes. This will provide local authorities with the certainty they need to rebuild their schemes, or open new schemes in those areas where they have closed. They are also asking the Government to adequately ringfence all future Local Welfare Assistance funding to ensure that it is spent via the provision of Local Welfare Assistance schemes. The full report can be accessed [here](#).

Money Advice Referral Tools - update

In January we launched GMPA's second Money Advice Referral Tool, in Oldham and we are now working on rolling it out to four more boroughs in Greater Manchester.

GMPA believes that responses to poverty should focus on getting more money into people's pockets and supporting people to avoid high interest debt. That's why one of our strategic priorities is to support local efforts to boost household income and financial resilience. A 'cash-first' approach to local welfare, and an 'advice first' approach to other support services is key to this.



GMPA's Money Advice Referral Tools support and foster cash and advice-first approaches by connecting people to advice and other income maximisation support. The aim is to help people to get all the money that they are entitled to, and to reduce the need for referrals to food banks, by increasing referrals to other kinds of support.

Pilot phase

The programme grew out of GMPA's work on food insecurity, and we agreed with partners in Tameside and Oldham to pilot the tool in their boroughs. Both tools have now been co-produced and launched with partners in each borough. At the launch of the tool in Oldham in January 2022, Councillor Zahid Chauhan, Cabinet Member for Health and Social Care, said: "I'm glad to see this support tool available to people at a time when many are needing it the most. The rising costs of living is hitting many people in Oldham hard and is a real crisis. This 'cash-first' approach will help get money into the hands of those who are truly struggling. If you're finding things tough right now just know that you're not alone and help is available. I encourage you to use this tool to make sure you're accessing all the support you are entitled to."

We have contracted an independent evaluation team to assess the impact of this pilot, and we look forward to hearing more about its use and the benefits to people experiencing poverty.

Rollout in up to four other boroughs

We have received funding from the Trussell Trust to roll out the tool in more boroughs in Greater Manchester, and have received expressions of interest from those who would like to work with us through this programme. We will make an announcement about the additional boroughs in April 2022. We are recruiting a Programme Officer to support the delivery of this work. It is vital that people are supported to maximise their incomes and to find routes out of poverty, and we expect most of Greater Manchester's ten boroughs to have such a referral tool, or at least to have one in development, by the end of 2022.

You can find out more about the programme, and register to use the Oldham or Tameside tools, [here](#).

Two Jobs with Community Led Action and Savings Support (CLASS).



CLASS are looking for two people to join their small and dynamic team: A Senior Development Worker and a Financial and Operations Manager. The closing date for both jobs is March 4th 2022 so if these are what you are looking for please act fast! More information and the applications forms are available on their website [here](#).

[Pathways from Homelessness Conference 2022](#) will take place in Manchester on Wednesday March 16th, 2022

To highlight the amazing work Greater Manchester does within the homelessness sector Shared Health are hosting an event before the main conference begins on the evening of Tuesday March 15th to spotlight best practice and innovative ideas.



The evening will provide a networking and learning space for anyone working or experiencing the homeless and inclusion health sector in Greater Manchester. If you've got something to share and present at the event, email a short summary of your work to [Sam Pratt](#). The venue will be City Centre, details to follow.

Street Support Network Greater Manchester launch new 'Advice for Families'

By Gary Dunstan, Street Support



At the start of 2020, emphasis focused on people sleeping rough in Greater Manchester prompted us to look at how homelessness affects families. The [Shared Health Foundation Gold Standard](#) report estimated:

- 2,742 children were living in temporary accommodation in Greater Manchester;
- Two years is considered an average 'temporary' placement;

The number of homeless families across Greater Manchester exceeded 1,500, with evidence showing hidden homeless people and hidden households equated to 10 times higher than official statistics. It was also estimated that there are twice as many homeless families than there are rough sleepers. According to [Greater Manchester Homelessness Action Network](#) (GMHAN) from May 2020, there was a 20% increase in homeless families across Greater Manchester.

In the last three years, the number of homeless families in Manchester has risen from approximately 144 to 1,250 and falls within the top 50 local authorities in England by rate of children who are homeless.

"Statistics indicate 1 in 59 children in Manchester are homeless or in temporary accommodation."

As part of GMHAN we started to work with [Shared Health Foundation](#) to understand the issues faced by families who become homeless. It was identified that many families experiencing or at risk of homelessness are placed in emergency and temporary accommodation, both in and out of their original area. Often, they have no idea of the resources available, and the situation can be even harder to navigate when they have no local connection. This also results in making it harder for them to come out of homelessness.

It was for this reason, we decided to co-design and develop [a family specific section on the Street Support website](#) with targeted information and advice, easy ways to find relevant services and local resources near to where families are being placed.

Our idea was for the new section to be aimed at families experiencing or at risk of homelessness and anyone who might assist them, such as health workers, community volunteers and accommodation providers. Our intention was to provide advice to navigate the situation and location-specific support to resolve it.

Due to Shared Health's knowledge in this area, they authored the content which is featured on the database. We acknowledge that we may not have captured all services at this stage, so we do encourage organisations to request to have their services featured by completing this [online form](#).

Beth Knowles, Strategic Lead for Homeless Families, from Shared Health said "The experiences of families are largely invisible in public and policy discussions of homelessness. Families are often displaced to temporary accommodation far from their existing support networks with damaging effects on their education, health and wellbeing. We hope [the new Street Support Families website](#) will increase awareness of families' needs and help them to rebuild vital support."

It's a huge concern that [this problem is getting worse](#). If this works and families get the help they need in Greater Manchester, we hope other Street Support Network locations would be interested in implementing it for their cities and regions.

Now having a model to work from, we see that we could expand to reach more people such as women, youths and veterans across the whole of our Network. If you would like to talk about developing a new section on Street Support Network, please do [get in touch with us](#).



An Introduction to GaMHive



GaMHive was launched in January 2022. Their members have been brought together through their experience with gambling-related harm. Their mission is to signpost those affected, either directly or indirectly by gambling, to organisations that could offer support with regards to counselling, education, recovery, and staying well. They aim to address the stigma associated with gambling addiction and by doing so, encourage others to seek help. The support services which are signposted, are accessible to everyone and the support can be tailored to meet the individual's needs.

The initiative is from the Greater Manchester area with the hope of providing a service to the community in that region. They aim to raise awareness of the negative impact of advertising to vulnerable individuals, the detrimental harm of subliminal advertising, and the easy access of gambling products to the young, in particular.

They will be working alongside other support organisations, such as NHS gambling service, Beacon counselling, Gamblers Anonymous, and GamFam, to name a few, to provide a holistic approach to the support offered so that those accessing support would find the service that is suitable for them.

For more information please visit their [website](#).

Post Office card account customers to receive letters about their closure This will affect pensions and benefit payments.

The Department for Work and Pensions has started sending letters to customers who are receiving benefits or pensions payments via their Post Office card account (POca).

People are being informed the POca service is closing and being asked for their bank account details so their benefits and pensions can be paid into this alternative account.

For those who don't have a bank account, they will automatically be moved over to a new system called the new Payment Exception Service (PES). This will deliver benefits using a digital voucher. People can choose whether they receive the voucher via a text message, an email or a re-useable plastic card.

People moved over to the new PES can continue to use the Post Office to collect their money with the added benefit of being able to access their money from over 28,000 PayPoint outlets across the country.

The Department will look to move everyone off the Post Office card account by November 2022.

There is a dedicated DWP customer service centre helpline for those who need help and guidance. Details below:

Telephone: 0800 085 7133

Textphone: 0800 085 7146

Further information is available on the Government website [here](#), on the Post Office website [here](#) and on the Money Helper website [here](#).



For more information about Greater Manchester Poverty Action

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

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

Copies of previous newsletters are available on our [website](#) If you would like to submit an article please [get in touch](#).

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

