Tackling poverty – a view from Salford’s City Mayor

Recently Salford City Council and NHS Salford Clinical Commissioning Group announced a 10.7% pay rise for Salford’s care workers, boosting their pay to £8.30 per hour. The move will cost Salford about £725,000 annually and I believe that the city’s vital care workers are worth every penny. In Salford, we have a long standing commitment to tackling the pernicious effects of low pay and campaigning for all Salford employers to pay a decent wage. Salford remains the only council in Greater Manchester accredited as a living wage employer; in April 2018, we will once again refresh our pay policy to take account of the increase in the living wage recommended by the Living Wage Foundation.

Our leadership in this area is a good example of how Salford offers an alternative to the dogma of austerity that has dominated national politics since 2010. We have melded a highly successful approach to economic development with a deep commitment to social justice; this is seeing Salford become a high growth economy that creates well paid jobs whilst prioritising the public services that are vital to tackling poverty. At the same time as emerging as the best performing area nationally for business start up rates, we have invested £3million in measures to tackle poverty, including: £170,000 invested in Salford’s credit union; £300,000 invested in Salford Discretionary Support scheme for residents in crisis and £75,000 for a food crisis support service.

I am both proud of our achievements and determined to go further in developing a local economy where wealth serves people and communities, as opposed to the other way round. Yet, it is deeply frustrating that misguided national policies – in welfare reform, housing, and local government finance – at best impede the council and at worst completely fetter our ability to act.

The government’s record in Salford is long:

- Since 2010, it has cut 47% of the council’s revenue funding, starving our public services of vital resources
- we have also seen one off hits such as a £2.3million raid on Salford’s new homes bonus this year; money normally received for creating new housing has been taken to prop up the chronically under funded adult social care system
- Welfare reform and benefits conditionality policies have penalised poor people and undermined the welfare state, leading to reliance on food banks and other forms of emergency support
- The national planning policy framework allows for a 20% profit margin for developers before the need for affordable housing can be considered
  - National rules mean that Salford faces restrictions in borrowing to build the social housing that we need to address the chronic shortage of homes in the city, forcing people into expensive, insecure private rented accommodation.

In Salford, we are succeeding in spite of these national failings, yet we will continue to campaign hard for the government to do the right thing: to provide adequate funding for public services and discontinue the welfare reform and housing policies that damage lives and entrench poverty.

More information about Salford’s [No One Left Behind Anti-Poverty Strategy](#)
Debt and its impact on our communities
by Mike Kane MP for Wythenshawe & Sale East

There is a wealth of evidence around the issue of problem debt and its impact on our communities. In my constituency alone there are more than 16,000 people who are ‘over indebted’*. Yet we have seen little action from Government to address the multiple and complex issues which cause it.

A recent report by the Money Advice Service revealed that renting a property indicates that you are twice as likely to be over-indebted as those owning their home. With 1 in 4 people renting being over indebted. For those renting a social housing property this increases to nearly 1 in 3.

Debt has become a ‘significant problem’ for an estimated 4,920 families in my constituency. On top of this my constituency is one of those hit hardest by the bedroom tax with 3038 affected tenants. Families are facing debt, poverty and eviction and fighting this has been my main focus as an MP since I was first elected. Too many people in Wythenshawe and Sale are turning to payday loans, expensive credit cards and doorstep lenders and this all too often lands them in a cycle of debt that is difficult to break.

In Westminster I have been supporting the work of the All Party Parliamentary Group on Debt and Personal Finance and the charity StepChange. Their campaign for a Breathing Space scheme for families in problem debt who need time and space to get back on their feet received cross-party support and I look forward to the Government putting a comprehensive Breathing Space scheme in place quickly. By providing a period free from additional interest, charges and enforcement action schemes like this can help families recover their financial situation and put in place a plan to affordably repay their debts.

Locally I have been working with Manchester Credit Union. As an ethical lender they help to make sure people get a fair deal on a loan, while also encouraging saving and keeping money in the local area.

I take the opportunity of any visits to employers in my constituency to encourage them to work with Manchester Credit Union to offer payroll deduction at source for their staff. Working with University Hospital South Manchester we have already secured this for 5,900 employees at the Hospital.

To solve the problem in the long term however we must give our children a strong financial education from the outset. That is why I have been working with local employers to get them into primary schools so our children understand about money, budgeting and managing finances.

However, with the roll out of Universal Credit (UC) looming I know the situation is about to become even more challenging. The 6 week wait risks pushing people into debt. Over half of the people the Citizens’ Advice Bureau (CAB) have helped who receive UC were forced to borrow money while waiting for their first payment. People CAB have helped with debt issues who receive Universal Credit are 14% more likely to have problems with priority debts like rent and council tax.

That is why we are calling on the Government to pause Universal Credit Full Service roll out, and work with us to deliver a more effective system, one which delivers on the original ambition of simplifying social security and making sure work always pays.

Ultimately to get on top of this debt crisis we need better access to fair credit for families who are struggling to make ends meet. We need to make our credit unions more easily accessible and we must continue to fight the usury that is payday lending.

*over-indebtedness is defined as finding keeping up with bills and commitments as a heavy burden and/or falling behind or missing payments in at least three of the previous six months
Living Wage Week

During Living Wage Week this year, we ran a series of events in Bolton, Oldham and Salford. These were part of the GM Combined Authority led public engagement process for the proposed GM Good Employment Charter. About 100 people attended and gave their views on how the Charter should be developed.

A big thank you to everyone who made it possible for us to run these events. Also, a big thank you to everyone who attended; your contributions will help shape our GM Good Employment Charter. Also, as part of the week, we attended events organized by our partners, GM Citizens. These included the unveiling of the Living Wage plaque, at the University of Manchester Students Union and the candlelight vigil outside BUPA Gorton Parks Nursing and Residential Care Home. A fantastic week where the real Living Wage message was indeed spread across Greater Manchester. For more information about the campaign in Greater Manchester contact Lynn Sbaih by email or call on 07948 549 485.

Attendees at the unveiling of the Living Wage Plaque at the University of Manchester Students’ Union

The candlelight vigil outside BUPA in Gorton. On the left is Afzal Khan, MP for Manchester Gorton

The meeting in Bolton

Nancy Brown, Oxfam, Sue Howarth, Bolton MBC and Peter Urwin, Unison at the Bolton meeting

Citizens Advice Manchester: Staying Ahead in a Changing World

On Tuesday November 21st, 2017 from 9.30am - 1pm at the Manchester Museum of Science and Industry

Citizens Advice Manchester plays a vital role in the lives of the people it helps; it ensures that people have access to all the advice they need, keeps them out of poverty and debt, prevents homelessness and improves health and wellbeing.

This event is focused on the future of their service. How they continue to evolve and develop innovative projects and partnerships, including their partnership with the event sponsors, the Co-operative Bank.

Guest speakers: Sara Todd - Deputy CEO, Manchester City Council; Andrew Sager - Director of Development, Citizens Advice; and Johnny Demouilpied - Head of Financial Support, Co-operative Bank.

You will also get to meet members of the Manchester CAB team and learn about the range of services they deliver by visiting their interactive exhibition space. Refreshments will be provided

Please book your place at this event by emailing Hayley Hughes
Grant Funding and Social Investment at Trafford Housing Trust

Trafford Housing Trust has made £2 million per year available to contribute to the alleviation of poverty in Trafford. One of the key ways we distribute this money is through Grant Funding.

We want to give money and support to people already working towards improving the lives of people in Trafford and to those whose work contributes towards our four priorities:

1. Boosting household incomes and reducing costs
2. Improving education standards and increasing skills
3. Creating long term economic growth
4. Strengthening families and communities

The type of grants available range from a Micro Grant (£500 or less) up to a Large Grant (£10,000-£50,000), depending on the type of organisation and work that is being carried out.

★ Micro grants of up to £500. This amount could help your informal group or new organisation start making a difference locally. Some examples of previously funded projects include yoga targeted at low-income groups and local projects that bring the community and local people together.

★ Small grants from £500 to £2,000. We want to help your community-based organisation make a local impact. This could be expanding the reach of your service, developing volunteers or improving facilities.

★ Medium grants from £2,000-£10,000. This could help your established organisation do some solution-focused work meeting an identified need. Examples of work we have previously funded include a dance programme helping individuals suffering with depression and anxiety to overcome their struggles and prosper, a project in a community centre working to help refugees move into sustainable employment and a radio project aiming to improve the educational attainment of LGBT identifying young people.

★ Large grants from £10,000-£50,000. An investment of this amount will help growing organisations to develop sustainable work with potential to prevent poverty.

Individuals are welcome to apply to our service, we are looking to fund a variety of projects addressing the particular gaps and barriers people face in Trafford. The main eligibility criteria are that the work meets at least one of our four priorities and the work benefits Trafford residents.

If you know of anyone whose projects, plans or ideas for the future have potential to contribute to one of our priorities and the reduction of poverty in Trafford then please get in touch with one of the team. Apply here for funding

#30DaysofFriendship campaign to help raise awareness about the value of friendship

Christmas is a lovely time of year for many who enjoy big family get togethers, lots of social events and celebrations. However that isn’t the festive season everyone gets to experience.

Some years ago Cyril revealed to his carer that he was about to spend his 23rd Christmas alone. His carer raised the flag about his loneliness and the response was so great that in addition to an immediate flood of invitations for Cyril, it led to Cyril Flint Befrienders becoming a registered charity in 2012. They now befriend nearly 100 older people and are continuing to create new friendships each week, carefully matching their volunteers* with a lonely or isolated person in their community.

Contact Alex Neil for more information about how you can get involved on 0161 942 9465 or email

* Volunteers are recruited, trained and DBS checked.
**Forthcoming events**

**Rethinking Poverty: Can GM lead the way?**
On Monday December 4th, 2017, 3:30 - 6:30pm at the Methodist Central Hall*, Oldham St, Manchester M1 1JQ

On December 4th leading figures from across the city region, including Mayor Andy Burnham, will come together to ask how Greater Manchester can lead the way in developing new initiatives to tackle poverty and create a society that works for all. The event will use the recently published *Rethinking Poverty - What Makes a Good Society?* by Webb Memorial Trust Director Barry Knight to frame discussions.

Leading figures from across the city region, including will give their response to the book and set out how they believe we can do things differently here. There will be time for networking at the beginning and close of the event. Places are limited so please book as soon as possible via Eventbrite.

*The Hall has full wheelchair access*

The event follows the IG4U’s ‘Local Approaches to Improving the Quality of Work’ conference - see right. There is an overlap between these events. You are welcome to join us slightly later if you are attending both but please let us know so we can make sure enough seats are set aside for everyone.

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**Cooking to raise awareness of homelessness in Manchester**
On Saturday November 25th from 11am - 2pm and on Saturday December 9th from 12noon - 3pm at Reach out to the Community, 488 Wilbraham Road, Chorlton, Manchester M21 9AS

Cracking Good Food will be cooking a one pot nutritious dinner with help from volunteers. You can help them to prepare the meal and to spread awareness of homelessness in Greater Manchester.

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**Do something warm this winter: Wrap Up Manchester**
Donations accepted until November 24th, 2017

Do you have an old winter coat you no longer wear that’s taking up space in your wardrobe? Well, now’s your chance to hand it over to someone who really needs it. Please visit the website for details on where and when you can hand over your unwanted coat.

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**Local Approaches to Improving the Quality of Work**
On Monday 4th December 4th, 9.15am - 4.30pm from at the Pendulum Hotel, Sackville Street, Manchester M1 3BB

While employment levels continue to rise we have less cause to celebrate other increases, like widening pay inequalities and the growth of the working poor. The UK’s flexible labour market also leaves considerable scope for employers to shift risks onto their workers, leaving gaps in protection for some of the most vulnerable.

What can be done to address these challenges? Research and practice point to ways that employers, campaigners and policymakers can engage in this agenda. In particular, the Greater Manchester mayor, Andy Burnham, has committed to introduce an employment charter for the city-region, an idea also being explored in other parts of the UK. How can good ideas be taken forward and scaled up and how much can be done at a local level?

This conference will bring together business leaders, HR professionals, trades union representatives, local and national policy makers and others to discuss what can be done to promote quality, well-paid work locally.

[More information and to register](#)

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**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 for inclusion in a newsletter please [get in touch](#).

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

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Views expressed in this newsletter are not necessarily the views of GMPA. We try to fact-check all articles and events, but if you notice an error please [let us know](#) so we can correct it in a future newsletter.