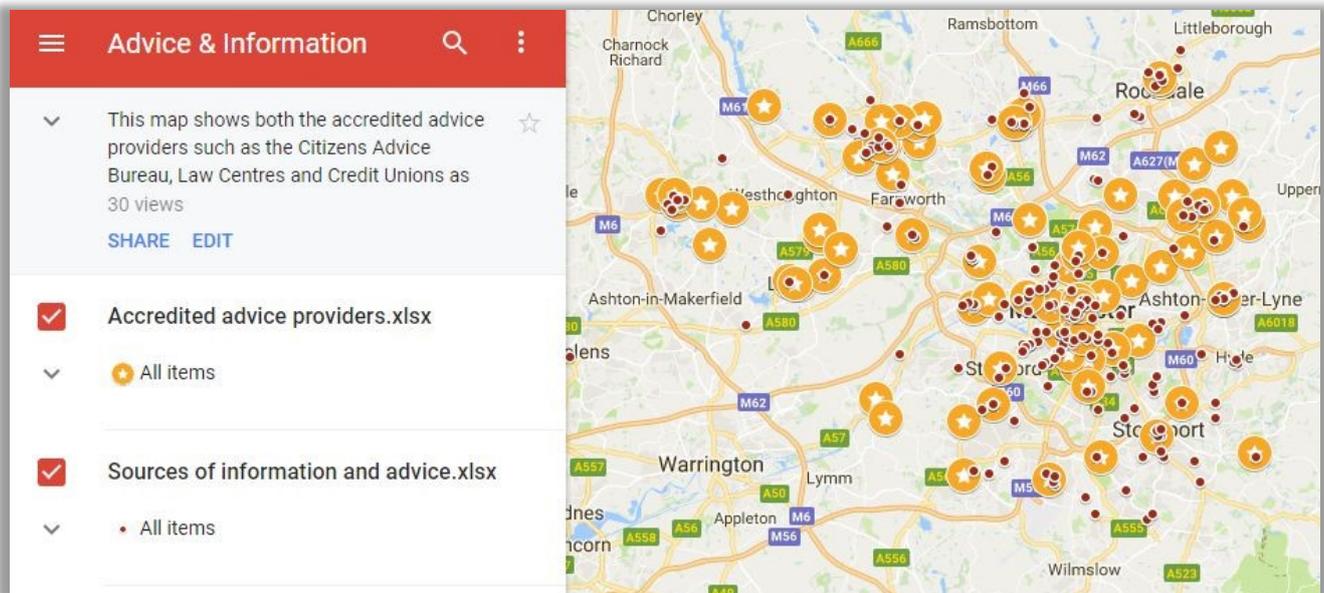


Advice and Information map

We are delighted to be launching the third in our series of maps showing vital resources and sources of support for people experiencing poverty in Greater Manchester. [GMPA's third map shows the many providers of advice and information in Greater Manchester](#). It complements our [Emergency Food Providers](#) and [Household items and repairs](#) maps.

There are two different pins on this map, the orange star pins show accredited advisors such as the Citizens' Advice Bureau, the Law Centres and Credit Unions; the smaller brown dot markers show the locations of the many other agencies, community centres, libraries etc where you can go to get help, information and guidance. Please check the providers website **carefully** for more information about any restrictions on whom they can assist (eg age range, location), their opening times and access requirements such as appointments, before contacting them or visiting their premises.



This is by far the busiest map we have produced. There are some locations with multiple pins where several agencies may work in the same building. Some pins may show information about more than one agency based at that location, but you can remove one layer of pins by simply unticking the list shown in the information box on the left-hand side of the page. You can also access the information about any of the providers by opening one of these lists and clicking on the name. To access a single pin where there is a cluster on the map, just enlarge the map scale and it should be possible to access the pin you want.

There are a few pins well outside Greater Manchester, eg London, Newcastle and Liverpool. These are for organisations that provide support either through a website or by phone but who don't have a base in the region.

If you are looking for a very specific type of advice eg on immigration, for young people, for families with a member in prison etc then do please use the search facility ie  provided in the red section of the left-hand information box. This will filter the information for you and show you which agencies may be able to provide the support you are seeking.

This map will continue to develop, but now **you** can help us to improve it. If we've missed a provider off or you are not happy with your entry on the map, then let us have all the necessary details by [email](#). Please also let us know if you are shown on the map but you are no longer providing this type of service.

We hope that the [map](#) will be useful and look forward to hearing your feedback.

Is Low Pay Good for Business? (1)

Since 2010, successive governments have argued that British business needs a workforce that will work for low pay. The government supports low pay with benefits that “top up” the incomes of families whose pay will not meet their needs. Many businesses agree with this way of thinking. But do the facts actually bear scrutiny? We look at the issue over a series of articles in 2018.



Our first enquiry concerns staff turnover. Minimum-wage employees have no incentive to stay with one employer. They change jobs to get an easier commute or any number of other reasons. Low-paying companies suffer high staff turnover. What does this cost? A survey by HRreview¹ quotes a figure of £20,114 per employee as the cost of re-employing one member of staff in retail. HRreview cites the following costs: lost management time; direct recruitment costs; overtime to cover the vacancy; and the big one, lost productivity while the new member of staff gets to know the job; for retail, an average of 23 weeks. A cost of £20K to replace an employee who earned £15,600? Doesn't sound like good business, does it?

John Leigh, GM Living Wage Campaign

¹[HR Review](#)

If you have questions, comments or suggestions for the GMLWC, please contact [Lynn Sbaih](#) by email or call 07948 549 485.

How do we tackle poverty in Greater Manchester? An article by Mary Robinson MP for Cheadle

There is no simple answer to tackling poverty. However I want to talk about aspects of tackling poverty which I have direct experience of from my work as a Member of Parliament: The role of jobcentres, homelessness and housing. The Government recognises that the best route out of poverty is work, and I am encouraged by consistently good employment figures which show that more people are in work, more jobs are being created, and that the majority are full time.

Encouragingly, when I recently visited Stockport Jobcentre staff told me that they are reaching vulnerable people who they wouldn't have reached in the past, meaning that long-term issues relating to poverty can begin to be addressed. In addition to this, the Jobcentre is able to offer a wider service, with work coaches being able to help people with housing and other issues by working with Stockport Homes and the Council. Making sure that people are confident enough to seek help and advice is a massive step towards tackling poverty.



Mary Robinson

Turning to homelessness, it is concerning to hear of rises in rough sleeping in recent years, which is why I was proud to co-sponsor the Homelessness Reduction Act 2017, and I am confident that it will play a big part in tackling homelessness in Greater Manchester as time goes on. Helping every homeless person, not just those in 'priority' need should mean that nobody is refused help if they seek it. In the budget last year the Government announced the first step in eliminating rough sleeping altogether by 2027. A £28 million investment by the Government in three 'Housing First' pilots, one of which I'm pleased to see has been launched in Manchester, will provide 270 homes and support rough sleepers with the most complex needs to turn their lives around.

However, tackling homelessness is as much about preventing it as it is about relieving it, and I am glad that the Act recognises this. It is wrong to leave people to fall into homelessness when we know they are already at risk, so people will now be offered help as soon as they are 56 days away from being homeless, rather than at the very brink.

Ultimately, any strategy designed to tackle homelessness and poverty is dependent on having a housing strategy to match, and as a member of the Communities and Local Government Select Committee I have helped to scrutinise this. Last year, the Prime Minister announced an extra £2 billion for social and affordable housing, and committed to building 300,000 homes a year. These are bold measures, and if done right, will ensure that more people have a home and a defence against poverty.

Poverty is inextricably linked to mental health, and housing is also important when it comes to protecting people who are even more vulnerable. Supported housing offers vital support to vulnerable people, and I was pleased that recently the Government announced that the local housing allowance cap will not be applied to socially rented homes, and that a new approach to funding for supported housing will end the 'top up' which local Councils currently have to pay. This will make supported housing more accessible and prevent more vulnerable people from falling into poverty.

Good jobs, good homes, and an accessible support system for when people fall on hard times are the best defences against poverty. While we have a way to go, it is important that we continue to address the underlying causes of poverty and tackle it for the long term.

Precarious Lives: Exploring lived experiences of the private rented sector in Salford

In February 2017, [Salford City Partnership](#) launched its new anti-poverty strategy: [No One Left Behind: Tackling Poverty in Salford](#). The University of Salford has been supporting Salford City Council to establish the Salford Anti-Poverty Taskforce. The Taskforce, which is Chaired by Salford City Mayor Paul Dennett, provides research and analysis to underpin Salford's anti-poverty agenda. On the 31st January – at an event attended by Paul Dennett, Andy Burnham and University of Salford Vice-Chancellor Professor Helen Marshall and Dean of Health & Society Margaret Rowe – we launched the findings of our first Taskforce project, focusing on lived experiences in the private rented sector (PRS) in Salford. This qualitative study focused on the experiences of 29 PRS tenants in Salford, providing unique insights into people's lives and highlighting three key concerns: affordability, conditions and insecurity.



Affordability: The fees that people had paid varied considerably, with some referring to paying between £1,200 and £3,000 to move into a new property. One person living in an HMO (which they were desperate to leave) talked about the barrier such fees created in terms of being able to move:

"You're looking at registration fees, you're looking at guarantor fees, you're looking at application fees, you're looking at moving in on a Saturday fee, ridiculous things, quite frankly...I reckon £2,500, if I was to rent an unfurnished, you'd probably be talking about £3,500 to £4,000 to get something to a standard that you'd want to move in to"

But the fees did not end upon a tenant's occupation of the property, with people referring to administrative fees and exit fees. Some residents had opted for more insecure rolling one-month tenancies as a means of avoiding the renewal fees.

The cost of rent was also a huge concern for many, representing a significant outgoing and intersected with wider issues around financial stability. Only one interviewee felt as though they were 'doing well' financially – the remainder appeared to be 'just getting by', with some experiencing greater financial difficulties. For some participants the difficulties they faced related to intersecting issues around benefits and low paid employment. For example, one respondent reflected on their experience of Universal Credit and the deductions that accompanied an increase in their working hours:

"I used to get Universal Credit ... and they're supposed to help towards your rent, but because I was working 24 hours-a-week they deduct so much off, so it ended up that I was worse off anyway"

Conditions

There was a spectrum of poor conditions described by tenants, ranging from issues with damp and mould, and access problems, through to more extreme cases:

"[Our] little girl's room, the wall fell off...But when the landlord eventually got it fixed, he just told them to slap some plaster in the holes, and now when it's raining you can just see it getting wet again...The roofer wanted to redo the whole back roof...But he [landlord] said, no, it would cost too much...the bath's dropping. It looks like it's going to come through into the kitchen. It's dropped about that much...So when you go into the kitchen now the kitchen ceiling's bowed a bit. It looks like the kitchen sink's going to fall off, because there's a big hole in the counter top [chuckles]...Our shower is a hosepipe...connected to the boiler"

However, it was evident that responses to repairs were variable with some residents were fearful of making complaints about the poor conditions for fear of eviction:

"It puts us at risk of eviction, and we don't want to start annoying [our landlord], because obviously, we'd have nowhere to go"

Insecurity

The research reveals the underlying insecurity that people often felt within the private rented sector and the 'precarity' that underpins some people's lives. This relates not only to the often fixed term nature of tenancies, but the 'power' that landlords and agents had in terms of selling properties or changing ownership.

While the research primarily highlights negative experiences, there were positive accounts and discussions of 'exemplary' landlords, and we are aware that there will be many landlords and agencies that provide high quality properties and service to their tenants. However, even for those participants who were currently satisfied with their accommodation, it was evident that they had often had negative experiences along their journey through the private rented sector.

The full report is available to [download](#) and for further information about the Taskforce and our projects, please contact: [Dr Lisa Scullion](#) (University of Salford) or [Jacquie Russell](#) (Salford City Council)



SHUSU
Sustainable Housing &
Urban Studies Unit

Salford City Council

UC and PIP have received considerable attention recently. While the specifics of these reforms are causing considerable difficulty for households and communities, welfare reform actually includes a wider suite of changes that are affecting different types of families in very different ways. This table highlights the range of changes that have been introduced:

Reforms 2010-2015	Reforms 2015 onward
<p>Housing Benefit—Local housing allowance Changes to the rules governing assistance with the cost of housing for low-income households in the private rented sector. The new rules apply to rent levels, ‘excess’ payments, property size, age limits for sole occupancy and indexation for inflation.</p>	<p>Local Housing Authority cap in the social rented sector Housing Benefit in the social sector limited to the equivalent local private sector rate</p>
<p>Housing Benefit—Under-occupation in the social rented sector (bedroom tax) New rules governing the size of properties for which payments are made to working age claimants.</p>	<p>‘Pay to Stay’ New requirement for higher-income tenants in the social rented sector in England to pay market rents, mandatory in local authority housing and voluntary for housing associations.</p>
<p>Non-dependent deductions Increases in the deductions from Housing Benefit, Council Tax Support and other income-based benefits to reflect the contribution that non-dependent household members are expected to make towards the household’s housing costs (including adult children and lodgers).</p>	<p>Housing Benefit: 18-21 year olds End of automatic entitlement for out-of-work 18-21 year olds</p>
<p>Benefits cap New Ceiling on total payments per household, applying to the sum of a wide range of benefits for working age claimants.</p>	<p>Benefits Cap Lower ceiling per household than previous cap. Applicable to a total sum of a wide range of working age benefits.</p>
<p>Council Tax Support Reductions in entitlement of working age claimants arising from a 10% reduction in total payments to local authorities.</p>	<p>Mortgage interest support Change from a payment to a loan to be repaid</p>
<p>Personal Independence Payment Replaces Disability Living Allowance. Includes more stringent and frequent medical tests, as the basis for financial support to help offset the additional costs faced by individuals with disabilities.</p>	<p>Universal Credit Includes tapers and thresholds for withdrawal of benefits. Includes a reduction in the level of earnings and an increase in the rate at which Universal Credit awards are withdrawn. Universal Credit will replace or include tax credits including those listed in the left column</p>
<p>Employment Support Allowance (ESA) Replacement of Incapacity Benefit and related benefits by ESA, with more stringent medical tests, greater conditionality and time-limiting of non-means tested entitlement for claimants in the Work-Related Activity Group.</p>	<p>Employment Support Allowance (ESA) Reduction in payment to Job Seekers Allowance rate for new claimants in the Work-Related Activity Group</p>
<p>Tax Credits Reductions in payment rates and eligibility for Child Tax Credit and Working Tax Credit, paid to lower and middle income households</p>	<p>Tax Credits A further change to Child Benefit and pre-2015 tax credits. Further, reductions in payments and thresholds, notably the removal for new claims of the ‘family’ element and a limit on the ‘child’ element to two children for children born after March 2017.</p>
<p>Child Benefit Three-year freeze, and withdrawal of benefit from households with a higher earner (not joint household income).</p>	
<p>1% up-rating Limit in annual up-rating of value of most working age benefits.</p>	<p>Benefit freeze 4 year freeze of the value of most working-age benefits</p>

Forthcoming Events:

EndHomelessnessMcr Raising Bee Event 6

On Thursday February 15th 2018 from 5.30 - 9pm at Code Computerlove, Dale Street, Manchester M1 1JB

For people with digital skills [More information & book](#)

GM Law Centre: A public meeting on Mental Health and Welfare Benefits

On Thursday February 22nd. 2018 from 1 - 3.30pm at Macc, 20 Swan Street, Manchester M4 5JW

[Email](#) or call 0161 769 2244 for more information or to book

Fuel Poverty Awareness Training

On Friday February 23rd, 2018 from 10am - 12.30pm at Albert House, 17 Bloom Street, Manchester M1 3HZ

Citizens Advice Manchester are running this event for front line workers and volunteers in the third sector. A basic knowledge of the problems associated with fuel poverty such as self-disconnection of pre-payment meters is required. This event is free to attend. [More information & book](#)

Manchester Renters Forum

On Thursday March 1st, 2018 from 6.30 - 9pm at The Mechanics Institute, 103 Princess Street, Manchester M1 6DD

The forum is an opportunity to reflect on experiences of renting in the city and make collective demands for safe, secure and affordable housing, both now and into the future. This forum is limited to residents of Manchester but it is hoped that further meetings will be planned for other GM areas. [More info & book](#)

Connect: The National Youth Homeless Conference

Thursday March 8th from 10am - 4.30pm at Hotel Football Old Trafford, 99 Sir Matt Busby Way, Stretford, M16 0SZ

Participants will work together to tackle issues discussed in a range of themed workshops such as The Manchester Charter and a combined authority approach. Other sessions will focus on the policy landscape in 2018, routes into training and employment, fundraising, safeguarding and promoting good mental health. The conference fee is £54 .36 [More information & book](#)

Greater Manchester Living Wage Campaign Group Meeting

On Wednesday March 14th, 2018 from 2 - 4pm at The Methodist Central Hall, Oldham Street, Manchester M1 1JQ [More information & book](#)

Raising Awareness and Overcoming Homelessness Film

On Thursday March 15th, 2018 from 6 - 9pm at The Longford Centre, 37 Edge Lane, Chorlton, M21 9JU

This film created by community members who are experiencing, have been, or are on the brink of becoming homeless will be launched. Working with the Homelessness Partnership Group, Mustard Tree, Booths Centre, Lifeshare and Coffee 4 Craig in order that the voices and stories portrayed in the film convey a true reflection of the current situation.

There will be food provided by FareShare, cooked by hostel residents with the support and guidance of Cracking Good Food. Donations greatly appreciated on a pay-as-you-feel-able basis. [More information and to book](#)

Do you have any events that you'd like GMPA to publicise? Please [Email us](#) with the details.



Emergency Food Providers Map

As we launch our third map, we are conscious that the Emergency Food Providers map is now a year old. We have started to check all the information on the map but would welcome your help. Do you use a food bank or a pantry, or perhaps you regularly recommend one nearby? Could you take just a few minutes to [look at the map](#) and check the information for the ones you are familiar with? Are there new ones we've missed or ones that have closed? If any entries need updating please email [Chris](#) with the correct details. Your help is much appreciated. *Many thanks.*

Support our work

In the last two issues of the newsletter we have been seeking your support. GMPA exists because of like-minded people across Greater Manchester, and beyond, who share our desire to see an end to poverty in our city region.

Individuals and organisations can now sign up to become either Supporters or Principal Partners. Many have already joined us. For more information please visit the [website](#)

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 please contact us 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.



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.