



## Training course overview: Exploring the poverty premium

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### Overview

Low income consumers in the UK face several disadvantages in the marketplace, facing higher costs (known as the poverty premium) for things like credit, insurance, transport and energy bills. However, policy and the marketplace has been slow to respond to these disadvantages despite the poverty premium potentially costing some households in excess of £1500 per annum.

Understanding this issue can support service providers and policymakers to identify changes in policy and practice that can help mitigate the impact of the poverty premium, minimising the risk of debt and financial hardship. Retailers and others selling goods and services can think about how they design, market and sell products so that they better meet the needs of low income consumers and increase their customer base.

**Half day course**  
9.30am until 12.00pm

**Date:**  
Friday 25<sup>th</sup> June 2021

**Location:**  
Virtual using Zoom

### Who is this course for?

Service providers, policy makers, companies selling goods and services and others who wish to better understand the disadvantages facing low income consumers in the market and how to address them. Attendees on this half day course will be able to better understand the poverty premium, the way it affects customers, clients and consumers and how they can amend and 'poverty proof' their practices. Decision makers will be able to consider how policy changes can help mitigate the impact of the poverty premium, helping to minimise the risk of debt and financial hardship.

### Course content

- What is the poverty premium?
- Which areas of household spending are subject to premiums?
- What is the extent of the poverty premium in the UK?
  - Who does it affect?
  - What is the financial cost to low income households?
- How is the poverty premium relevant to the people you work with or support or who buy your products and services?
- How could you amend what you do to help address the poverty premium?
- What is 'poverty proofing' and how can it protect people on low incomes?

**Contact: Graham Whitham on 07917644435 or [graham@gmpovertyaction.org](mailto:graham@gmpovertyaction.org)**

### Prices:

- Students/small VCSE organisations with fewer than five employees: £46
- VCSE/Third sector organisations with more than five employees: £62
- Public sector organisations (including housing providers): £82
- Private sector organisations: £95

**Facilitator:** The course will be run by Greater Manchester Poverty Action director and co-founder Graham Whitham. Graham is a leading expert on the poverty premium in the UK and has written a number of reports and papers on this

issue. Graham has influenced government and private sector policy on this issue and been successful in raising awareness of the disadvantages low income consumers face in the marketplace. Graham has a wealth of policy, research and campaigning experience from his time working as a senior policy advisor to Save the Children and Oxfam. He has represented the UK as a non-governmental expert on poverty internationally, been a keynote speaker at a number of academic conferences and represented both Oxfam and Save the Children in national, regional and local broadcast media.

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*Policy North Training delivers training in partnership with Greater Manchester Poverty Action.*



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#### **About Policy North Training**

Policy North Training has been established to increase the amount of training offered to Greater Manchester Poverty Action's network in 2020/21. Beyond 2020/21, as well as continuing to deliver training in Greater Manchester, Policy North Training will look to deliver training courses in other parts of the country to help increase the amount of revenue raised to support GMPA's activities.

#### **About Greater Manchester Poverty Action**

Greater Manchester Poverty Action (GMPA) is a not-for-profit organisation based in Greater Manchester that works to address poverty across the city region. We convene and network organisations from across the public, private and VCSE sectors to foster collaboration and innovation and to maximise the impact of efforts to address hardship and deprivation across Greater Manchester. We carry out research and we campaign for changes in policy both locally and nationally so that the structural and systematic causes of poverty are addressed.