

## The fight goes on over Universal Credit uplift

*Last week's Budget announcement that Universal Credit will be cut by £20 a week in October is a setback for families. Imran Hussain, Director of Policy & Campaigns at Action for Children outlines why this choice hurts children - and how the decision could still be reversed.*



The Budget announcement that Universal Credit will be cut by £20 a week in October is a setback for families – it is estimated that 2.5 million families with children currently on Universal Credit or Working Tax Credit will miss out on a combined total of £1.3 billion this year.

Here are five reasons why taking more than £500 in the next financial year (£1000 a year afterwards) from low income families will hurt families with children:

1. It would mean turning back to benefit levels that are low historically and internationally – UK unemployment benefits are the [weakest in the OECD](#), after a decade of cuts that have hit in-work and out-of-work benefits.
2. Cutting Universal Credit will see child poverty – already high – rising sharply in the next few years, according to the [Resolution Foundation](#). The only year expected to show a fall in child poverty will be 2020-21, the year of the increased Universal Credit rate.
3. Even with the £20 increase, many families Action for Children works with have struggled financially. Making the families we work with £1000 a year worse off is going to damage childhoods and life chances.
4. Nor does stripping back support later this year make sense when we know unemployment is not going to return to pre-pandemic levels for some time. Last week the Office for Budget Responsibility said higher unemployment will be with us for some time.
5. That's unemployment; but there are also many families who are seeing – or will see in the next couple of years - significant cuts to their pay and hours. Cuts to Universal Credit hits the low paid, not just those out of work.

But there is good reason to believe the battle is not over, that the Government could end up deciding that it won't cut Universal Credit:

1. The strength of the campaign pushed the Government further than it wanted. Action for Children's report on its [Emergency Fund](#) was among the first to argue against the cut, but many others, not just those working on poverty issues, have also [made the case](#). And we know that GMPA has been adding its voice to this campaign.
2. There's also concern within the ranks of the Government's own MPs. In January 2021, the Government was so worried about a rebellion on the issue it ordered its MPs to abstain on a vote on extending the uplift.
3. [Tim Pitt](#), a former adviser to ex Chancellor Philip Hammond, argues that the Government should strengthen the safety net because its voting coalition is now so different than in the past. Cutting Universal Credit is pain that would be felt by those in 'Red Wall' seats which formed the bedrock of its majority.
4. Crucially, public opinion on benefit levels is changing, with more people now agreeing that [benefit levels are low](#).
5. Fundamentally, the pandemic has revealed that our support for the low paid and for those who lose their jobs is simply not good enough. It's self-evidently a view the Government accepted when it increased Universal Credit.



Imran Hussain

Money matters for childhoods, life chances and the fight against poverty. That's what the [research shows](#) and what anyone working with families knows.

So, it is encouraging in the sense that the battle is not over and there's growing recognition in politics and society that we need to strengthen social security support.

A longer version of this article is available on the [Action for Children website](#).

## Manchester Credit Union reaches a milestone

Press release

Savings and loans provider Manchester Credit Union has reached a milestone of £12.5million savings by its Mancunian members as it celebrates its 30th anniversary.

Starting up as Beswick and Openshaw Credit Union in 1991, it evolved into Manchester Credit Union and now serves 32,000 members across the city, as well as Bury, Rochdale, Tameside, Trafford, and the High Peak.

The credit union, a financial co-operative that is owned by its members, has seen demand for their services rise since the pandemic hit, as the city's residents turn to local, ethical and affordable loans and savings products.

Chief executive Christine Moore said "When I first joined in 2000 there were 103 members and I was the first, and only, paid member of staff.

"Today we have more than 32,000 members and all day-to-day transactions are handled by a fantastic team of 23 staff. We estimate that we save local people in excess of £5million in loan interest each year, compared to doorstep and other high-cost lenders. When they borrow from us, we actively encourage all our members to save with us by transferring a small amount of their loan repayments into a savings account to help them build up a pot of savings for a rainy day.

"More and more Mancunians are turning to us as they look for an organisation that really cares about them and their city - and it keeps money in Manchester, rather than in the pockets of external shareholders.

"We would not be where we are today without the unfailing support and hard work of the staff, directors, and most importantly the volunteers from all the pioneering credit unions who are now part of the Manchester Credit Union family."

For more information about Manchester Credit Union please visit their [website](#)



Christine Moore

## Be a part of Census 2021: Census day is March 21st 2021

Information provided by the [Office for National Statistics](#)

### What is the census and why does it matter?

The census is a survey that happens every 10 years and gives us a picture of all the people and households in England and Wales. Census completion is mandatory.

The census is unique. There's simply nothing else that gives so much detail about us and the society we live in. It tells us what our needs are now, and what they're likely to be in the future. It also gives a snapshot of how we live, for future generations to look back on.

Knowing what your community's needs are helps organisations like councils plan and fund public services in your area and across England and Wales. Information you give informs where billions of pounds of funding is spent on things like transport, education and health.

Charities and voluntary organisations often use it as evidence to get funding. It helps businesses to understand us as customers and, for example, decide where to open new shops. Plus, those doing research, like university students and people looking into their family history, use the information.

Without the census – and without people in your community telling us about their household and home – it would be much more difficult to do this. That's why it's so important everyone takes part.

### Who runs the census?

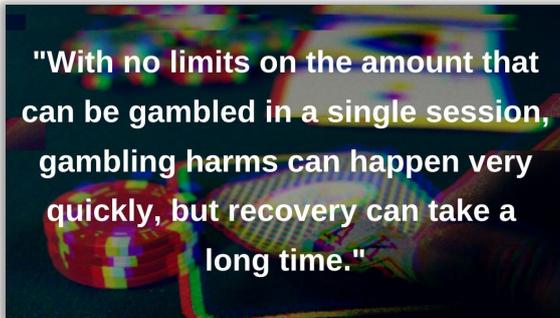
The census in England and Wales is run by the Office for National Statistics (ONS). The ONS is the UK's largest independent producer of official statistics. Their main responsibilities are collecting, analysing and sharing statistics about the UK's economy and society, as well as organising the census.

The ONS and the statistics they generate are independent from government. Although they report to the UK's Parliament, their work is protected from political interference. You can read more about the ONS [here](#).

## Gambling related harm: new financial data highlights the broader impact

By Jo Evans, Gambling Harm Reduction – Programme Manager, Greater Manchester Combined Authority

Earlier this month a [ground-breaking new report was published](#) using data from 6.5million anonymised bank accounts to demonstrate the impact of gambling on customers. For the first time this study documented the wider financial impact of relatively low-level gambling. For example, a 10% increase in the amount spent on gambling is associated with a 52% increase in payday loan take-up, an 81% increase in missing a loan repayment and 98% increase in missing mortgage repayments. Where spend on gambling amounts to 2 - 4% of an individual's income, harms become more severe. With no limits on the amount that can be gambled in a single session, gambling harms can happen very quickly, but recovery can take a long time.



Gambling related harms are not just financial, and this study showed that people who gamble are less likely to spend money on their own wellbeing and had an increased mortality rate. Anyone who gambles is at risk of harm. In Greater Manchester it is estimated that there are approximately 147,000 at risk or harmful gamblers, although this is likely to understate the true extent of gambling related harm as for every person directly affected, up to 6 - 10 others may also be impacted.

Gambling is often described as a hidden harm, but many of those experiencing harm may already be in contact with existing services, where the issue of gambling may be the root cause of wider problems such as domestic abuse, mental health, family breakdown and financial difficulty. This represents a significant opportunity to improve the identification of problem gambling and access to appropriate treatment and support.

GMCA is developing an ambitious programme to prevent and reduce gambling related harm in Greater Manchester, one of the first areas in the country to do so. We all have a part to play in this.

Educate ourselves and our teams about gambling related harm and build skills to identify, signpost and support people in our communities who may be experiencing harm – visit the [GMHSCP website for details of resources and available treatment options](#).

Support our call on Government to take a proactive stance to regulation in response to its [review of the Gambling Act](#), in particular in restricting the way that gambling products are promoted and advertised (e.g. sponsorship in sport), introducing stake and deposit limits on online products and giving communities a greater say over the premises that are licensed in their neighbourhoods.

If you have a story to tell about how gambling has affected you, or the people you work with, please get in touch as we can use this to build our understanding of gambling related harm in Greater Manchester, and develop better targeted interventions to prevent and reduce harm.

To get involved, or for further details about this programme, please contact [Jo Evans](#), Gambling Related Harm Programme Manager.



Jo Evans

## Event to explore Strengthening Local Welfare Assistance Provision

GMCA will be holding an online event on **March 23rd, 2021 at 10am** to explore the findings and recommendations from our recent report 'Strengthening the role Local Welfare Assistance'. The event is aimed at people working for local authorities, housing providers, VCSE sector organisations and other stakeholders.

Local welfare assistance schemes can play a central role in the local safety net. All ten GM boroughs have worked hard to retain local provision and there are some excellent examples of good practice. However, we also know that more needs to be done to scale up that good practice across the city region, raise awareness of schemes and ensure local support best meets the needs of low-income residents.

At this event you'll hear from report author Simon Watts and Graham Whitham, GMCA Chief Executive. There will be an opportunity for questions and the presentations will take attendees through the support tools developed alongside the report. To book your place click [here](#).

## Working to make Greater Manchester a Real Living Wage City Region



As reported in the previous newsletter, the Mayor of Greater Manchester, Andy Burnham, is leading a plan to make Greater Manchester the first Real Living Wage (RLW) City Region in the UK.

On February 23rd we held a GM Living Wage Campaign meeting to look at progress so far and to discuss how our supporters and activists could get involved in the emerging RLW City Region Action Plan. We were joined by Andy Burnham at the meeting as well as representatives of the GM Combined Authority, the Living Wage Foundation, and supporters from the private sector, social housing sector, faith groups, VCSE and trade unions. We discussed the importance of the campaign to become a RLW City Region being inclusive, multi-sector and rooted in local communities and workplaces. Other points included publicising positive examples of the RLW, data on the business case for employers becoming RLW accredited, and measuring the outcomes of the Action Plan. There should be real-life examples of where workers' pay has been increased and the impact on their lives and that of their families.

Following the success of the meeting we at GMLWC have fully committed ourselves to work with the Mayor and others to achieve the GM RLW ambition. The aim of GM being a RLW city region has been a key aim of the GMLWC since its inception and will form a significant part of our work over the next few months.

### More good news!

In the spirit of optimism and hope that many people are feeling after the long difficult previous 12 months, I want to report a couple of developments in GM that are a cause for celebration.

First is the news that Bury Council are on their way to joining Oldham, Salford and Manchester as councils in GM who are RLW accredited employers. The good news from Bury is that at the budget council meeting in February it was agreed that Bury Council would seek accreditation as a RLW Employer and a working group has been established to oversee the implementation of this.

The second piece of good news is that [Salford Credit Union have become a RLW employer](#).

This quote from Salford Credit Union is a great note to end on:

*"The Living Wage movement hopes to rebuild a fairer and more equal society, ensuring that workers are rewarded and valued. Together, we are helping to build back a better normal."*

Best Wishes and Stay Safe.

Greater Manchester Living Wage Campaign Co-ordinator [John Hacking](#)

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

The Greater Manchester Living Wage Campaign is a Greater Manchester Poverty Action programme.



John Hacking  
GM Living Wage  
Campaign Coordinator

## JOB: Do you have the skills and enthusiasm to teach communities how to grow their own food?

Sow the City are looking for a full time Community Grower to join their small, dynamic and growing social enterprise, based in Manchester. The successful applicant will provide a busy programme of horticultural training and community development work, sharing their knowledge and passion for the environment and urban agriculture. The closing date for applications is March 17th at 5pm. Find out more and apply [here](#).



For an informal chat about the post, please contact Jon Ross, Sow the City on 07708 622 368.



## Greater Manchester Housing Providers Anti-Poverty Newsletter - Winter 2020/21

In this issue the focus is on the work GMHPs do to put money into people's pockets through their work on debt and money advice. They also highlight the Pension Credit Campaign which has the potential to improve the finances of thousands of older people across GM, not just through Pension Credit but through the other benefits that a successful claim for Pension Credit can open up. If you don't yet have plans to work on this, please see the article for details of the toolkit or get in touch to find out how you can help. You can access the issue [here](#).

## Emergency Support Providers Live Issue Form

By Julia David, Coordinated Community Support Programme



Providers of emergency financial assistance are at the frontline of responding to Covid-19 and with restrictions across England and Wales likely to last for some time, new challenges will undoubtedly emerge as the situation continues to evolve into the spring.

To capture valuable insight from those providing emergency financial assistance, The Children's Society, Joseph Rowntree Foundation, Turn2Us and Lloyd's Bank Foundation have relaunched their emergency support providers live issue collection form.

We want to hear from you if you are providing support such as food, furniture and white goods, housing and benefits advice about the issues your organisation, and the individuals you support, are experiencing. The information you share will be fed to local and national decision makers to highlight the challenges being faced by individuals and families in financial crisis, as well as the organisations they rely on for support. Submissions to the form will be used to write briefings which will be made publicly available and learning will be shared with respondents where contact details are provided. We encourage multiple responses as new and additional issues arise so that we can capture as much evidence as possible as the situation changes.

You can complete the form [here](#). Please share the link to the form amongst your networks as we are keen to gather responses from across England and Wales.

Submissions to the live issue form last year were collated into evidence notes on themes including digital exclusion, coordination of food provision, access to welfare benefits advice and support for people with No Recourse to Public Funds.

If you have any questions, please e mail [Julia David](#) from the Coordinated Community Support programme.

## Fully funded expert training in managing a secure and agile team from Manchester Met University

Applications are now open for managers to join a programme of training in the Greater Manchester Good Employment Learning Lab, starting soon. Are there line managers in your organisation who you would like to support with free expert training in:

- Managing a remote team;
- Managing an agile and secure team through and beyond the pandemic.



MMU is offering a range of development options to suit different needs - masterclasses, coaching and/or peer to peer learning. Their programme starts with 2 hour interactive masterclasses, which are delivered by HR experts.

Managers can sign up now for one of the online masterclasses on either March 22nd, 2021 from 2 - 4pm or March 25th, 2021 from 10am - 12 noon [here](#). For more information please contact the Good Employment Learning Lab by [email](#)

## 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](#) For more information please contact us by [email](#).

**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.