**Time for a step change in how we address socio-economic disadvantage**

by Graham Whitham

It was good to see the launch of the Greater Manchester Independent Inequalities Commission report last month. The Commission was launched in October 2020 with a six-month mission to examine inequalities across the city region, consider how they should be tackled and outline some specific and hard-hitting recommendations. The Commission viewed inequalities within a framework that considers how interacting and intersecting inequalities create barriers that stop people from living the good lives that they want.

COVID-19 has exposed the extent of these inequalities in Greater Manchester. To address this, the Commission’s report calls on everyone in the city-region to work towards an agreed set of wellbeing and equality targets that aim to leave no-one behind. Alongside this are a series of recommendations under the themes of People Power, Good Jobs and Decent Pay, Building Wealth and Services for a Good Life. You can read more about the recommendations here.

GMPA supported the work of the Commission by bringing together a ‘Poverty Reference Group’. The group was made up of people with lived experience of poverty who have been involved in engagement and co-production projects across Greater Manchester (including poverty truth commissions, the Elephants Project, Migrant Help, Creative Inclusion, the BME Network, GM Coalition of Disabled People, Support & Action Women’s Network, and Legislative Theatre). The aim of the group was to inform and reflect on the work of the commission, complementing other engagement work (including engaging with the Equalities Panels). The meetings generated a range of innovative recommendations that were grounded in real world experience of poverty, including how to:

- Reduce barriers to employment, and tackle stigma and bias in recruitment and in the workplace;
- Improve job quality, and increase access to education and training;
- Listen meaningfully to communities;
- Give communities the power to tackle for themselves the problems that affect them.

A number of key areas that GMPA has been working on are included in the report, including a call for the Combined Authority to adopt the socio-economic duty and, building on the Poverty Reference Group, the establishment of a new Panel for people with lived experience of poverty to inform and shape policy.

GMPA wants to see a city-region where we put tackling socio-economic disadvantage at the heart of what we do. We have more councils (working with partners) with poverty strategies in place and examples of good practice and innovation in tackling poverty across Greater Manchester. The Real Living Wage has become more embedded, with plans to create a Living Wage City Region. GMPA is working hard to create a stronger focus on preventing and reducing poverty.

We need to go further and embed a focus on poverty and socio-economic disadvantage in everything we do. It is helpful therefore, that the Commission has articulated a clear framework for understanding the intersection between socio-economic disadvantage and poverty and other inequalities.

Next week Greater Manchester goes to the polls for the Mayoral Election. It is important that together with whoever wins, we implement the recommendations of the Commission.
Raising awareness of the financial and wellbeing support available from grant-giving charities – ACO’s Here to Help campaign
By Hannah Page, Marketing & Communications Manager, The Association of Charitable Organisations (ACO)

As the Covid-19 pandemic continues, we sadly anticipate more people will be plunged into poverty due to the economic impacts of the crisis as we expect further job losses and redundancies once the government’s Job Retention (furlough) scheme ends. We also expect more people may need mental health and wellbeing support due to the impacts lockdown and long-term isolation has caused.

The Association of Charitable Organisations (ACO), the umbrella body for benevolent funds (charities that give financial support to individuals), is therefore running the Here to Help campaign to highlight the support available from benevolent charities for those facing financial hardship, who may be struggling to afford basic essentials, or are facing mental health struggles during this challenging time.

While people tend to know the big-name charities, many are unaware there are hundreds of these benevolent funds operating throughout the UK to support individuals and their families through offering financial grants or other support services. Grants can be awarded in all kinds of circumstances, and requests are judged on a case-by-case basis, but some of the most common reasons include help paying for day-to-day essentials (food, bills etc.), furniture and white goods, disability adaptions, childcare costs, covering bankruptcy/insolvency fees and more.

Other examples of support awarded throughout the pandemic by these charities include paying for interview clothes where someone was made redundant, support with funeral costs, IT equipment so children could continue studies from home and paying for someone’s internet as libraries closed. Many benevolent funds also provide a range of holistic support services for free to those in need, from counselling services and helplines, online wellbeing materials, to sleep therapy, addiction support and advice services, such as debt or benefits advice.

In terms of finding the right benevolent fund to support someone, most have a certain group they help. Many are occupational funds, supporting those that have ever worked in a certain profession (including former employees) and their families. Many occupations have a benevolent fund, from hospitality workers, retail staff and carers through to architects, bankers and former miners.

There are also benevolent funds specifically for older people, children, disabled people, homeless people and women. Some benevolent charities help those that live in a certain region of the UK and there are general grant-giving charities that will award grants and furniture items to those that don’t fit the criteria of other benevolent funds.

To find the right benevolent fund the Turn2us Grants Search is a simple tool that helps people find support they may be eligible for. By someone filling out a few details about themselves (or behalf of someone), such as location, age and any previous jobs, the Turn2us Grants Search’s database finds all benevolent charities that person could apply for support from.

The ACO has also made a short guide to support available from benevolent charities, which is available on its website to download. The ACO is encouraging organisations working closely with the public to share this guide with individuals that approach them looking for help.

For more information about the Here to Help campaign or the ACO please visit our website or contact Hannah Page (Marketing & Communications Manager) by email or call 020 7255 4496.
Innovative solution getting cash to hardship grant beneficiaries
By Gareth Evans, Director, GRE Consulting

The pandemic has focused attention on the importance of local safety-nets in providing crisis grants for struggling households. Many councils have redesigned or reinstated their Local Welfare Assistance schemes to give emergency support for food, fuel and other essential household goods and items.

The recent GMPA report, which examines such schemes across the region, backs the growing calls for a cash-first approach to these hardship grants. It is shown to maximise dignity, autonomy, choice and ultimately impact, compared to the provision of food parcels or vouchers.

A new payment solution, Cash Perks is helping Councils, housing associations and local/national charities overcome the challenges of cash disbursement to those in financial difficulties – especially where clients might not have bank accounts but more commonly are overdrawn.

Gareth Evans, a leading researcher and anti-poverty campaigner who launched Cash Perks explains: “The idea came about when we were helping design an emergency food and fuel scheme for one of the country’s largest housing associations. We recognised the limitations of other payment options to get cash immediately to those that need it, so went out and created a solution.”

The technology enables organisations to securely send payments between £10 and £500 to their beneficiaries by SMS text message. Recipients can instantly collect their allocated funds 24/7 at over 17,000 ATMs nationally – all without the need for a card or bank account.

One local authority that has already embraced the facility is London Borough of Barking and Dagenham, which originally piloted it to send hardship payments for those without bank accounts. But following its success, the Council has just used it to disburse almost £250,000 of its Covid Winter Grant Scheme allocation in individual payments to its approved households. “It’s really straightforward and it’s a fast, efficient, flexible system that supports us to implement frequently announced new government initiatives,” explains Donna Radley, Head of Benefits. The Council’s Children’s Services directorate has now adopted it to replace the myriad of petty-cash payments that it makes to clients.

Anthony, one of the recipients of the Council’s support explained the difference the emergency cash payments had made, “This has literally saved my life. I have had such a bad couple of years and this went some way to helping me eat properly and getting myself back to myself after the death of my son in 2019 and losing my job and then lockdown. I can’t thank you enough.”

With no setup costs or monthly charges, just a fixed fee per transaction based on the amount sent and usage volumes, it enables organisations of all sizes to access the innovative technology.

Wimbledon Guild, a small benevolent charity that operates in South London has used Cash Perks to continue offering its small emergency grants throughout Covid despite its offices being closed. Vanessa Robins, the charity’s Welfare Manager says, “It is a fast and convenient way to get cash urgently out to clients at little cost to the charity, especially for those without access to a bank account or who have overdraws where transferred cash would be swallowed up. It reduces admin time and fewer staff need to be involved in the transactions, although there is a strong audit trail.”

Find out more here.

New NEA Supporter membership

In celebration of NEA’s 40th anniversary, a new ‘Supporter Member’ category has been introduced. NEA is determined to remove barriers to building an even stronger coalition of support to help those in fuel poverty.

The supporter member category of membership has been developed for Local Authority, Citizens Advice and not-for-profit registered housing providers who want to work with NEA but do not need access to discounted training and conference places. Please click here for further details on this.
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.