

Two new policy briefings published

By Alexis Darby, Head of Advocacy, Policy and Research, GMPA

Local Welfare Assistance schemes and best practise

As the cost-of-living crisis continues, more people are struggling to make ends meet. At GMPA we work with the ten local authorities across Greater Manchester to strengthen their local welfare assistance schemes. Whilst schemes aren't statutory and don't have ringfenced funding, all ten authorities in the city region have worked hard to retain local provision which is a lifeline for people experiencing financial hardship.

Our new briefing '[**Local welfare assistance schemes - best practise for local authorities**](#)' explains the guiding principles of local welfare assistance schemes along with examples of best practise from four local authorities across the UK: Greenwich, Norfolk, Newcastle and Moray. Learning from other councils provides an opportunity to benefit from improvements to schemes that have been tried and tested elsewhere.

There are a number of proactive measures that local authorities in Greater Manchester can take that would immediately improve access to support and outcomes for residents in financial crisis across the city region:

- A **cash first approach** to local welfare provision would maximise dignity, choice, and control for recipients of support.
- Schemes should be **resident-focused**, identifying a **clear and sustainable pathway out of poverty** rather than simply offering a one-off transactional piece of support.
- **Partnership working** both within the council and with external partners is vital to ensure there is awareness of local welfare assistance scheme provision and so that schemes sit within a wider, clearly identified support offer to financially vulnerable residents.

Local welfare assistance schemes should not only mitigate an immediate crisis but help people find sustainable pathways out of poverty.

Socio-economic duty adoption across England

GMPA's vision is of a Greater Manchester free from poverty where all residents can realise their potential and access the benefits of living in a diverse and vibrant city region. A foundation of achieving this vision is the socio-economic duty. However, successive governments have chosen not to enact the duty, which is contained in Section 1 of the Equality Act 2010. If enacted, it would legally require public authorities to consider the way their decisions increase or decrease inequalities that result from socio-economic disadvantage.

In the absence of enactment at a national level, a number of local and combined authorities are choosing to voluntarily adopt the duty. We are delighted that the duty is being taken by a number of Greater Manchester councils and was recommended for adoption by the Combined Authority in the Greater Manchester Independent Inequalities Commission [report](#).

Article continues on the following page.

The socio-economic duty ensures those in power consider the **impact of the decisions on people experiencing poverty**.



Front page article continued

Our new briefing '[**The current scale of the socio-economic duty in England**](#)' sets out the scale of voluntary adoption of the socio-economic duty by local authorities in England, based on data from Freedom of Information requests GMPA submitted. We've seen an increased level of interest in the duty from local authorities over the last twelve months with 39 Councils in England now having formally adopted the duty. Our data shows that six out of nine regions have a high percentage of councils considering socio-economic status within all equality impact assessments and equality frameworks. It's great to see so many working in the spirit of the duty ahead of (hopefully) adopting it. At GMPA we offer guidance for local authorities and other public bodies on ways they can ensure implementation is done in a way that has maximum impact. You can read our practical guide for implementing the duty [here](#).

We hope you find our briefings useful. At GMPA we work to support local authorities, the Combined Authority and other public bodies on actions, programmes and policy interventions they can take to reduce and prevent poverty across the city region.



Alexis Darby

Money Advice Referral Tool update

By Jon Sands, Programme Officer

The high level of inflation on essential goods and services is forcing more and more people into a financial crisis that can leave them facing impossible choices on what expenditure to cut back on. GMPA believes that the most effective way to address this locally is to that people are given access to relevant advice and support that can help maximise their income. For example, in Greater Manchester alone approximately 36,000 qualifying households are not claiming pension credit that would give them an additional average of around £1,950 a year, often because people are simply unaware they are eligible for it.



However, for many frontline organisations helping people dealing with poverty, information on where to refer people for appropriate support and advice is not always easy to find. The Money Advice Referral Tool (MART) aims to help these organisations by simplifying the process and putting the key information at their fingertips.

MART has already been piloted in Tameside and Oldham and has been positively received.

GMPA is continuing to work with these areas to develop the MART further, and to expand the number of organisations using the tool. Funding from the Trussell Trust is allowing us both to continue to work with the pilot areas and to develop the MART elsewhere.

Building on the experience from these pilots, borough specific versions of the Money Advice Referral Tool are now beginning to be developed in four more areas of Greater Manchester – Wigan, Bury, Trafford and Manchester. Partnerships have been established in each borough bringing together representatives from the councils, local foodbanks and the wider the voluntary sector together with individuals who have recent lived experience of poverty. Each of these partnership groups will draft a version of the MART that meets the specific needs of their area will identify the key local support that can be provided.

Organisations who may wish to use the MARTs will then be consulted about the content of the tool before they are formally launched and distributed – we expect the launches to take place in each of the four boroughs by autumn of this year. The partnerships in each borough will then continue to meet regularly to ensure that each of these MARTs remain up to date and relevant to the key issues faced in each borough.

Check out our webpage for more information about [**MART**](#).



Jon Sands

No Interest Loan Scheme

By Sheenagh Young, CEO South Manchester Credit Union



South Manchester Credit Union has been running a proof of concept for the proposed No Interest Loan Scheme (NILS) which aims to provide access to affordable credit for people on low income in England.

Our community credit union was started 21 years ago by volunteers and today we have a staff team of 10 and a high street presence on Fog Lane, Burnage. Our membership now numbers 4,500 and our combined savings are totalling nearly £5m. We are building community wealth. We are rooted in this place; our senior leadership and staff all live here and the life chances of the people of South Manchester really matter to us.

We were chosen by [Fair4AllFinance](#) to be the organisation to run the proof of concept for the No Interest Loan Scheme (NILS) in England which aims to test initial learnings ahead of a full pilot to be launched later this year. Fair4AllFinance has joined with [Toynbee Hall](#) and [Fair By Design](#) to scope and deliver the pilot which is funded by HM Treasury (£3.8m) and JP Morgan Chase (£1.2m).

The scheme is the first of its kind in the UK and has drawn inspiration from research conducted by [London Economics](#). NILS aims to benefit individuals and society by providing a safe line of affordable credit to people on a low income to clear financial hurdles such as rent deposit, up front nursery fees and household equipment. Removing the burden of interest can make a difference to the ability to repay.

But isn't it true that a loan from a credit union doesn't carry much interest anyway? To give an example, a £300 loan repaid at £10 per week, with interest at 42.6% APR on the reducing balance, results in an interest charge of £34. We know that there are times when this can seem daunting even though we consider it a fair rate. This is why we wanted to take part in an innovative solution that could sit well alongside our current service offering.

So here is what we have found out so far about how NILS works – we have called our product a Stepping Stone Loan.

- We knew this already but it is really tough out there right now and there is little safe help from organisations that listen and offer appropriate finance in a dignified way.
- Stepping Stone Loan applicants have a range of unique circumstances including living with disabilities, caring responsibilities, recovering from relationship breakdown and domestic violence, returning to work, homeless, bereaved and longing to fund a decent funeral for a loved one. Our very first applicant, Lisa, has shared her story on [our website](#).
- 87% of applicants have poor or very poor credit scores which means it is exceptionally challenging for them to access credit they can afford to repay. People can get trapped in this cycle of exclusion.
- Listening to a person's needs and coming alongside to coach through financial squeezes is empowering and can kickstart a new confidence with money. Paying no interest is a boost.
- The scheme works well to widen the gateway to credit union membership and has allowed us to approve a further third of first time loan applicants who might have otherwise been declined. This gives them an opportunity to engage with us, to start a savings habit and to build the financial resilience we know comes from belonging to a credit union.
- The product has potential for partnership working with social housing providers, employers and other local stakeholders.



Sheenagh Young

If you are not already switched on to credit unions this is a great time to get informed and you are lucky that we have a well developed consortium here in GM known as [SoundPound](#)

- On a low income? – join your local credit union, save and borrow if you need to
- Finances doing ok? – join, save and borrow if you need to – borrowing from us gets you great rates and service and you will get the satisfaction of knowing we will use all of our income to offer the inclusive financial services which are sorely needed
- Don't want to join in yet? – find out more about how it works
- In a position to refer? – consider signposting to us
- Advocate? – get involved and shout about us.

Action on Poverty Conference

At Staffordshire University, Stoke-on-Trent ST4 2DF on June 20th, 2022 from 9am - 5pm.

Conference speakers include leaders from the Re-Thinking Poverty network, Joseph Rowntree Foundation, the Portland Inn Project and the Faculty of Public Health, alongside academics from Staffordshire University.

Breakout sessions include working with families and young people experiencing deprivation, working to manage and eradicate debt, approaches to co-creating with people with lived experience, participatory research, mental health and poverty campaigning, and working with asylum seekers.

This conference aims to bring people together to learn about the current UK poverty landscape and to share practice and research relating to addressing poverty and hardship issues. The Conference is free to attend.

To find out more and to register click [here](#)



University of
Salford
MANCHESTER

Social Housing: Supporting communities for the future Conference

at The University of Salford July 13th 2022 from 9am - 4.30pm [Link for registration](#)

Bringing industry experts together to discuss the levelling-up agenda and its implications, this one-day event includes useful case studies, practical advice, methods of improving customer experience and the opportunity to discuss your challenges and ask questions of the panel of experienced speakers. The Conference is free to attend.

One of the speakers is Alexis Darby, Head of Advocacy, Policy and Research with GMPA, whose presentation will provide a picture of socio-economic disadvantage and the related inequalities of outcome in the GM region.

More information [here](#).

Offering support to communities

At Cracking Good Food they understand that the current food and fuel crisis presents many challenges for both community organisations and households.



"We are continually driven to establish ways to support our communities that are clearly being impacted by global issues and governmental decision making, resulting in tough impractical and unsustainable choices when trying to create and provide healthy and nutritious meals every day. We want to reach as many communities as possible.

"We are providing free resources to help households and community groups navigate their way through the food and fuel crisis - our booklet can provide tips and suggestions to help maintain an affordable and low fuel balanced and nutritious diet. Email recipes@crackinggoodfood.org to receive our recipes and shopping list.

"We would also love to see you on Saturday June 25th 11am - 2pm at Apex Self Storage in Hulme when we will

be redistributing pre-loved domestic and commercial kitchenware for your community to use. Please bring your own shopping bags! Email sandra@crackinggoodfood.org for further details."

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](#).

NB GMPA does not have full-time dedicated administrative support so please do not expect an immediate response.