

Trafford Poverty Truth Commission Closing Report

By Claire Vibert and Kate Harding, the facilitation team for the Trafford PTC

**POVERTY
TRUTH** **TRAFFORD**

Over the last 18 months, Trafford Poverty Truth Commission has been working hard to empower the voices of local residents living in poverty, inform those whose work has an impact on people experiencing poverty, and create ideas for tackling poverty locally that are truly led by the voices of lived experience. The Commission formally came to an end on March 10th in an event held at Stretford Public Hall.

In brief, a Poverty Truth Commission brings together a group of 'Community Commissioners' - or local residents with lived experience of poverty - with a group of 'Civic Commissioners' - these are senior leaders who, through their roles, have the ability to shape policies and services that affect people living in poverty. Through a process that focuses on relationship-building and centres individuals' experiences, the Commissioners come together as one group, with no 'us and them', to work collectively to develop ideas and solutions to poverty locally.

As the facilitation team, it has been our privilege to work with our Community Commissioners, who are a group of inspirational people who have courageously shared their own stories, given up their time and worked together in the hope of a better future for everyone in Trafford. And we've also been encouraged by the openness, willingness to learn and readiness to implement change that our Civic Commissioners have shown throughout.

At the event on March 10th, we shared our [full report](#) for the first time. We're really proud of this piece of work that the Commissioners developed over a number of months. Our recommendations focus on four key areas:

- Improve how Trafford residents access services.
- Continue to use the voice of lived experience in the development of policy and services in Trafford.
- Make public transport truly accessible for everyone.
- Tackle mental health and isolation.

Please take a look at the report to read more about the detail below the headlines: we've tried to come up with practical solutions that will make a real tangible difference.

"I just wanted people to listen and take away the stereotypical image that they have of people who are in poverty."
Claire, Community Commissioner

We're thrilled that the Commission has already had some positive outcomes. From one of our Community Commissioners, Lorenza, setting up cookery classes to tackle food poverty and share her knowledge and love of home cooked, nutritious food, to Trafford Leisure engaging with our Community Commissioners to help them develop their offer and make leisure facilities accessible to all residents. In addition, our Civic Commissioners have all made a pledge and we'll be bringing the Commissioners back together regularly to hear about the progress they're making in their own organisations.

"I wasn't expecting to be heard the way I have been heard."
Rebecca, Community Commissioner

Everyone involved in the Commission is determined that the end result of our work isn't to simply produce a report, but to put the ideas we've developed into practice. Therefore we're really pleased that Trafford Council have shown their commitment to tackling poverty by funding work to embed the report's recommendations. Initially this will involve

setting up an expert panel of residents with lived experience of poverty, who will be able to work with, and advise teams across the council and beyond who are developing policies and services. We'll also be developing a training offer to help those whose work impacts residents living in poverty have a better understanding of how poverty affects every aspect of someone's life. So, watch this space!

If you'd like to know more about our work, or think your organisation could be involved, just get in touch with [Claire Vibert](#) or [Kate Harding](#).



Claire Vibert & Kate Harding

Impact of the Money Advice Referral Tool (MART)

Do you use one of GMPA's Money Advice Referral Tools? We are now running a survey to gather feedback on the effectiveness and impact of the MARTs.

GMPA has six established MARTs across Greater Manchester, in Bury, Manchester, Oldham, Tameside, Trafford and Wigan. The Tools provide a framework for conversations with people living in poverty to support them to access effective services.

If you use one or more of the MARTs, or your organisation is listed on one of the MARTs, then please complete our survey. Feedback will help us to better understand how the MARTs are used across Greater Manchester to support people living in poverty. The survey will take 5 minutes to complete and you can find it [here](#).

Please complete the survey by **Friday April 7th**. If you would like to find out more about the MARTs then please contact [Jon Sands](#). Thank you.

Deduction lending – does it add up for low income borrowers?

By Mick McAteer and Gareth Evans, [Financial Inclusion Centre](#)



Millions of people are not served by the mainstream lending market and need alternative fair and affordable credit options. Recently, FairAll Finance published a [report](#) carried out by the Financial Inclusion Centre (FIC) and the Swoboda Research Centre on the benefits and risks associated with deduction lending products provided by credit unions. With deduction based loans, repayments are automatically deducted from wages (in the case of payroll savings loans) or from non means tested benefits (benefit loans). Importantly, the products have a savings element attached to the loan repayment.

The findings were very positive for both types of deduction loan – especially benefit loans. The majority of borrowers found the loans: easy to manage, reported the loan was affordable, helped them become more confident at managing their finances, and improved their financial wellbeing. Few benefit loan borrowers raised concerns about transferring benefits to their credit union. Similarly, few payroll savings loan borrowers were concerned about their employer knowing about their finances. People also reported that the savings element encouraged a savings habit and they intended to carry on saving once the loan had been repaid. People liked the automated element – both to help them repay the loan and save.

There are issues which need to be addressed. Around 10 percent of respondents reported difficulties in making loan repayments. A minority also said they didn't understand they could stop payments if needed.

That's why we developed the best practice recommendations. Good ideas can't be left on the shelf – ideas must be turned into action. We want to expand access to affordable loans that work for people. But, that has to be done safely. As well as urging stakeholders to collaborate on promoting greater access to deduction loans, we suggested a set of best practice recommendations for credit unions to support development of these products. Credit unions should:

- Conduct affordability assessments at the initial assessment stage and for repeat borrowing.
- Put in place additional monitoring and communications to support borrowers who might be in financial difficulty.
- Be proactive about embedding support packages (such as automated benefit entitlement checks, information about grants, and referrals to debt advice charities) into communications with accepted **and** declined borrowers.
- Not be afraid to promote the positives of deduction lending, but don't avoid telling borrowers about the commitments involved and how they can stop payments if they feel under pressure.
- Make a point that anyone can be considered for a deduction loan, but be upfront that credit worthiness assessments and affordability checks will be done – this is a good thing for the borrower and the credit union. Our research suggest that acceptance rates for deduction loans were higher than for standard loans.
- Be clear that payments can be stopped and show how, and in the case of payroll loans reassure that employers will not know about the borrower's finances.

Fare deal for those supporting passengers with a disability to access public transport.

By Austin Duxbury, Assistant Head, Piper Hill Post 16 Dept, Wythenshawe



Piper Hill
HIGH SCHOOL

Students at Piper Hill's Post 16 department in Wythenshawe have been experiencing first-hand the impact of rising costs and funding cuts in schools and have decided to try to do something about it.

With schools having to find funds for combined energy bills for this autumn and winter that in many cases have more than trebled on 2020-21 levels there is little left in the budget to cover the myriad of other costs schools face each term. This includes the cost of staff bus and tram fares as they support students to become confident users of public transport in Manchester.

Piper Hill is a Specialist support school and all of the students need additional support. In the Post 16 department the focus is on a curriculum centred around developing students independent living skills and readiness for life after college. Being able to confidently access public transport is an essential part of this curriculum and without the support of another adult or for some students, two adults this is not possible.

There are many reasons that students require additional support on public transport, some of these relate to managing significant mobility challenges whilst other students need to be able to rely on someone to manage the social interaction required to take a bus or tram and support them to safely navigate their journey from where they get on to their destination.

Currently somebody who is entitled to a disability travel pass can travel for free on public transport but anybody supporting them to access this has to pay the full ticket price. In Manchester these costs must be met by the person with the disability, and this means that despite them having free travel for themselves they are paying out for the ticket required by the people who they need to support them. In most instances travelling alone and without support is not an option for these passengers which means their right to free travel is effectively being taken away, or in the case of Piper Hill students it is paid for from very limited school funds. This is proving to be a significant barrier for our students, their families and members of our wider community with SEND in accessing local facilities, support groups and leisure opportunities.

The current much publicised bus price cap campaign has only increased the cost of travel for many Manchester residents. Before the price change a single journey from our Post 16 department to Wythenshawe town centre cost £1.50, now it costs £2. What is being promoted as a price cut is a de facto price increase for all passengers taking shorter local journeys.

A committee of Piper Hill students have met with a range of concerned community stakeholders and groups to discuss how they can work with TfGM to introduce free travel for anyone supporting somebody who is entitled to hold a disability travel pass. These organisations have pledged their support for the student's campaign as they support people and their families who are directly impacted by this issue and are all too aware of how this limits their opportunities to fully engage with their local community.

People who rely on the support of someone else to use public transport for their wellbeing and independence could benefit hugely. It is something that is offered by other councils across the country but not currently here in Manchester. Why?

If you would like to support the [Piper Hill](#) campaign please send an email to the [High School](#).



A Piper Hill student using the bus with her supporter

GMPA Media



On our [media web page](#) you will find three recent additions:

On February 25th our CEO, Graham Whitham, was on the BBC Breakfast sofa talking about the cost-of-living crisis and its impact on families already struggling to buy food and pay their bills.

There is a brief Press Release responding to the Spring Budget announced on March 15th and a clip from a radio interview with Graham also about the budget.

Policy and Research updates

We are providing a summary of the latest news and policy developments to keep you up to date with what is happening across the UK.

Research from Investec Wealth & Investment has revealed that more than one-in-10 retirees (11%) have returned to work and that another 4% are seriously thinking about it. [Read more.](#)

One in four [students](#) regularly go without food and other necessities because they cannot afford them, new research has found. [Read more.](#)

In a survey by professional services firm Barnett Waddingham, 38% of employees said they had used Buy Now, Pay Later and a further 15% planned to use it in future. [Read more.](#)

British workers' wages have been eroded by sky high inflation for the 15th month in a row. Real regular pay, which measures pay growth in cash terms minus inflation, fell on a monthly basis in January, according to the Office for National Statistics [Read more.](#)

Quarter of parents of under-11s say their child's mental health has been impacted, with nearly a fifth warning of damage to physical health, YouGov/Save The Children survey shows. [Read more.](#)



23% of parents reported difficulties providing food for their family due to rising costs in the last four months, up from 3% in October 2022. [Read more.](#)

One in seven people have skipped meals due to the rising [cost-of-living](#), according to the Which? Almost one in 10 have prioritised meals for other family members above themselves and 4% have used a food bank. [Read more.](#)

In a survey carried out last month by Mind and Censuswide of over 1000 people with experience of mental health problems and benefits assessment, almost 7 in 10 (66%) told the UK's leading mental health charity that going through their benefits assessment made their mental health worse. [Read more.](#)

In 2020-21, 29.1% of all individuals in the UK were living in households with incomes below MIS, compared to 26.7% in 2008-09. This means that they do not have the income required to be able to afford the goods and services the public think you need to meet material needs and participate in society. In 2020-21, 19.2 million people were living below MIS, compared to 16.2 million in 2008-09. This is just over 1 million more people than in 2019-20. [Read more.](#)

The cost-of-living crisis will continue to intensify as inflation soars and government support lags. Organisations and campaigners must continue to call on the government to do more to tackle the harsh economic realities for the most vulnerable. More articles are available on our [website](#).

New Event: Fuel Poverty in Greater Manchester

Next week, GMPA will launch our new report, "Coping with an impossible situation" How organisations and individuals are struggling to respond to the fuel poverty crisis.

This report, funded by the Warm this Winter Coalition, focuses on fuel poverty in Greater Manchester, exploring the impacts of rising energy prices on individuals and organisations within the city region and offering recommendations on how to tackle this issue.



Action for Warm Homes

To coincide with the launch of this report, GMPA is hosting a one-hour webinar at 10am on Thursday March 30th to explore the research findings. Come and join us for this free event, which includes a short presentation by Maya Fitchett of National Energy Action alongside GMPA speakers. It will also include a discussion to bring together people working in the anti-poverty space in Greater Manchester to reflect on how we can better tackle poverty across the city region.

Tickets are available on Eventbrite [at this link](#). Joining details will only be sent to those already booked to attend the event so please make sure you sign up in advance.

Help with water bills



United Utilities have put in place the largest package of support across the water sector with £280 million of financial assistance between now and 2025. Their advice to customers who are struggling with their payments is to get in touch so that they are aware of this and can help. There are [a number of different schemes](#) depending on the individual customer's circumstances.

Either call on **0800 072 6765** or complete the online form [here](#).

If you provide debt advice to people across the North West and require further information about any of the schemes available please call the dedicated helpline number on **0800 912 7236**.

Caritas
Diocese of Salford



Job Opportunities

Caritas Salford are advertising for [Bank Night Project Workers](#) at their Young Parents' Accommodation in Bolton to provide a high standard of housing management that delivers a safe environment for young parents and their babies.

An NVQ2 in Health & Social Care (Adults) or similar qualification or equivalent education or work experience is essential. If this sounds like the next step you are looking for and you would like to work with an organisation passionate about transforming lives they would love to hear from you. Closing date March 31st, 2023

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.

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.