



Its Living Wage Week!

Living Wage Week is the annual celebration of the Living Wage movement. This year, with prices rising at their highest rate in decades, the **Real Living Wage** is more important than ever. Find out more about the local campaign [here](#).



Boosting household income with Money Matters

By Daniel Oliver, Head of Programmes

Hundreds of millions of pounds worth of benefits are going unclaimed in Greater Manchester each year. To address this, service providers must maximise every opportunity they have to provide benefits information and advice to ensure people are claiming all of the money they are entitled to. At the same time, we must protect people from problem debt.

Money Matters is a GMPA programme delivering free debt and benefit advice to families via schools in Trafford. The work is delivered by our Financial Inclusion Officer, Elaine Riozzi, in partnership with Citizens Advice and funded by Kellogg's.

We launched Money Matters earlier this year, with drop-ins and support available in three schools - Seymour Community Primary School, Lostock High School and Trafford College. Over the summer we also reached out to families via school holiday activities and at the pop-up school uniform shop in Stretford Mall.

Telephone support has been the preference for families, with over 60% of advice provided over the phone. This has been supported by face-to-face appointments for those who preferred to meet with Elaine in-person. Common issues have included Council Tax arrears, fuel debts and rent arrears.

We are delighted that the GMPA programme has so far resulted in excess of £25,000 in financial gains for Trafford families.

These gains have included support with accessing benefits, including carers elements of Universal Credit, as well as help with utility debts and school uniform grants. Within each of these are the stories of people living in poverty and taking steps to get through the cost-of-living crisis, including:

- A grandparent taking on more caring responsibilities for their grandchildren, to help save the family money with childcare costs.
- A family moving into their grandparents' home as they could not afford housing and utility costs.
- A single parent who said they could not afford the gas and electric to cook with, even if they received a food voucher to get supplies in.

In October we ran a joint media campaign with Kellogg's to raise awareness of this work, which including our CEO Graham Whitham speaking on Sky News. You can see these media updates [here](#). The media work was also supported by YouGov polling that was commissioned by Kellogg's, with key findings including:

- 1 in 7 parents (15%) reported that their children also worry about money because of family's financial circumstances.
- 66% of parents on low incomes admitted that accessing the benefits they are entitled to is complicated.
- 53% are not confident that they are aware of all the benefits available to them.
- 41% said they would find it helpful to speak to an advisor at their children's school about the different kind of benefits available to them.

We are now working with a number of additional schools in Trafford and Manchester so that we can extend the reach of the programme.

If you would like to know more about Money Matters then please contact our Head of Programmes, [Daniel Oliver](#).

CSJ Launches inquiry into social housing decarbonisation

By Ben Robinson, Senior Researcher, Centre for Social Justice



The Centre for Social Justice has launched a new research project on the social, economic, and indeed environmental opportunities associated with residential decarbonisation, and the key role social housing plays. A range of high-quality employment opportunities can be created through national-scale social housing decarbonisation, alongside a clear plan to ensure people have the skills ready for newly created jobs, which can support national economic growth and provide opportunities to those who could benefit most.

Retrofitting, installation, design, manufacturing, and research all contribute to the growth of over 500,000 jobs which can be created by scaling up social housing decarbonisation, while upgrading some of the oldest and most energy-inefficient homes in Europe.



Decarbonisation can provide communities which would benefit most from levelling up, with a sustainable future. By improving existing housing stock and ensuring new social homes are high quality, they can be stimulated by skilled employment opportunities, an improved built environment, and more content residents. Furthermore, social housing decarbonisation can reduce energy bills for some of the lowest-income households in the country and allow a greater proportion of homes to be affordably warm, by addressing the 1.6 million social homes with poor energy efficiency ratings.

A quarter of greenhouse gas emissions in the UK are associated with heat and energy use in buildings. Decarbonisation of the country's five million strong social housing stock is essential to meet legally binding Net Zero targets by 2050. This can occur through a range of provisions, including insulation and innovation of new technologies such as ground source heat pumps.

This year's party conference agendas were full of panel discussions on the opportunities and challenges of Net Zero. It was a key discussion point across the political spectrum. The UK has an opportunity to become an international decarbonisation centre of excellence through continued research and development of associated technologies, high-quality manufacturing, and targeted skills provision. The birthplace of the industrial revolution could become a world leader in decarbonisation.

The social housing sector has begun the journey. However, despite cross-parliamentary interest and the wheels already in motion in the social housing sector, there remain barriers to delivering social housing decarbonisation which works for all stakeholders.

International comparisons, such as the regeneration of post-industrial towns in Austria catalysed by investment in decarbonisation industries, and excellent work currently carried out in this country, can provide inspiration for the future. Furthermore, any successes concerning social housing can be used to inform effective wider residential strategies and strategies for other industries.

Now is the opportune moment to ensure the short, medium and long-term opportunities are harnessed, ensuring that the building of quality new homes and improvement of old stock has the greatest positive impact on the local and national economy and contributes effectively to meeting crucial governmental priorities.

Call for evidence

The Centre for Social Justice is launching a call for evidence on the opportunities and challenges associated with social housing decarbonisation. Our project will investigate how it can drive economic growth through a boom in employment opportunities alongside skills support to ensure new jobs can be filled by those who would benefit most. It can provide a sustainable future for all communities, and enable social housing providers and the government to hit key Net Zero targets.

If you can help this call for evidence please click [here](#) and answer all relevant questions. **Deadline November 25th.**

The CSJ always puts frontline voices in our reports, therefore any specific examples are greatly appreciated.

Odds Are: They Win - a GM-wide anti-gambling harms campaign

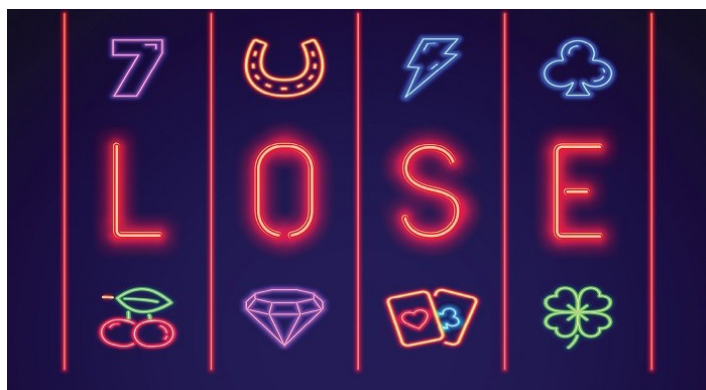
By Ellie Caddick, Communications and Engagement Manager, Greater Manchester Combined Authority

[Odds Are They Win is an anti-gambling harms campaign](#) now live across Greater Manchester. This unique campaign, delivered by the Greater Manchester Combined Authority, is an anti-gambling harms campaign, not an anti-gambling campaign, targeted at the Greater Manchester public across a range of digital and out-of-home channels.

As an industry, the primary objective of gambling operators is to maximise profits. These profits are solely generated through customer losses. Products are cleverly marketed and designed to increase the amount of time and money customers spend on gambling, and to seamlessly move them from one gambling product to the next. This has only worsened with the rise of easily accessible online gambling products.

The consequences of this for the people of Greater Manchester are vast, and include that;

- A staggering 1 in 15 people experience harms related to gambling. Harms are not just financial, with impacts on health and wellbeing and friends and family. [Learn more about gambling related harms here.](#)
- 20% of online bingo players suffer harm as a result of gambling.
- 25% of fixed odds betting terminal players experience harm as a result of gambling.
- And watching football on TV could expose adults and children to a gambling advert every 10 seconds.



The purpose of the campaign is to expose gambling industry tactics and to raise awareness of how this ultimately increases your risk of experiencing harm from gambling.

Our aim is firstly to make people more aware of the risks they face when gambling, in some cases even long before they experience them. But we also want to encourage people to share the campaign message, reflect and have open conversations about their experiences of gambling.

We're moving beyond the narrative of 'responsible' gambling. And moving away from individual ownership towards the fact that whatever the gambling product, whoever the gambling operator and whichever way you look at it, the Odds Are: They Win.

Find out more about the campaign and for support for gambling harms [here](#)

Share the campaign on social media, download campaign resources [here](#) #OddsAreTheyWin

Power, poverty and place: why the local matters

Event: On Thursday November 24th, 2022 from 1 - 2.30pm at the University of Manchester Engineering B__2B.026 Flat Lecture Room, Speakers: Carl Emery and Louise Dawes, Manchester Institute of Education

Evidence shows that what we are doing to eradicate the disadvantage gap isn't working. At the current rate of reduction, it will take 500 years for 'disadvantaged' children to match the exam success of their 'advantaged' peers.

This seminar will set out the current levels of poverty, associated metrics and its impact on children, schooling and communities in Greater Manchester. Speakers Carl Emery and Louisa Dawes will examine the dominant model of one-size-fits-all in reducing the (disadvantage) attainment gap and explore alternative localised approaches, connecting the narrow 'what works' policy agenda to 'what matters' to people and place. The seminar will also include a case study presented by Manchester Food Bank.

To book [email Sol Hallam](#) with your name, job title and organisation, as well as any dietary or access requirements.

Greater Manchester Fire and Rescue Service urges residents to 'Stay Fire Safe' as the cost-of-living increases

By Michael Chick, Senior Communications Officer, Greater Manchester Combined Authority

As the cost-of-living continues to rise Greater Manchester Fire and Rescue Service (GMFRS) wants to help you to stay fire safe at home. If you're thinking about doing things differently around the home to bring down the price of your bills, remember to do so safely.

You can find a wide range of advice to help keep you safe at home whilst the cost-of-living increases on our 'Stay Fire Safe' webpage [here](#). This includes advice around safely heating your home, using candles and cooking.

GMFRS know that people will be looking at ways to reduce their bills, but you shouldn't do this in a way that could put you in danger. This includes making sure you use heaters that are designed for indoor use in the home, checking the safety of electrical heaters and making sure heating appliances like wood burning stoves are used correctly.

To keep yourself safe you should make sure you have a working smoke alarm on every floor of your home, so you're alerted quickly if there's a fire.

GMFRS offers a free Online Home Fire Safety Check tool, where you can complete some questions to help identify fire hazards in your home and get advice on simple changes you can make to reduce the risk of a fire.

Once you have completed the online check, your answers will decide if you are eligible for a Home Fire Safety Assessment. If you are, you'll be asked to submit your contact details and GMFRS will be in touch to make an appointment for a face-to-face visit. You can find out more by visiting the [website](#).

If you do not have access to the internet, you can call the GMFRS contact centre on 0800 555 815.

Further advice to support you as the cost-of-living increases can be found on the Greater Manchester Combined Authority Helping Hand web pages [here](#). This includes support and advice on areas such as mental health, housing, travel, and childcare.



**GREATER
MANCHESTER**
FIRE AND RESCUE SERVICE

Exploring obstacles in housing, work and family life.

A new University of Manchester research project

Would you like to take part in a research study exploring how the social and economic climate has impacted young people's lives in relation to housing, work and family?

The research project leader Professor Sarah Marie Hall would be interested in speaking to people aged between 18 and 35 years old about their past and present experiences of housing, work and family life, as well as ideas about the future. Sarah would like to speak to people living in Greater Manchester. Travel costs will be reimbursed and you will receive a modest 'thank you' gift.

MANCHESTER
1824

The University of Manchester

To find out more and to take part, contact [Sarah by email](#) or call/text/whatsapp 07926 649579.

Also check out the Twitter and Instagram accounts [@austerityalters](#)



Bolton Council - helping out during the cost-of-living crisis.

New web pages have been set up make it easier for local Bolton residents to find out what help is available with debts, money and benefits, housing support, food and energy, jobs and skills, health and wellbeing, plus there is also support for businesses.

The cost-of-living is hitting people hard and Bolton Council, together with its partner organisations, have joined forces to help those in need. As prices continue to rise, an increasing number of home owners and local businesses are finding it hard to make ends meet. Check out the new web pages [here](#).

Bolton
Council

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.



Britain is suffering the worst cost-of-living crunch of any G7 nation, as the combined effects of the pandemic and the energy crisis drain households' finances. Real household incomes per capita in the UK dropped by 3.5% between the end of 2019 and the second quarter of this year, according to the Organisation for Economic Co-operation and Development (OECD). [Read more.](#)

New research reveals 2.1 million people have increased their alcohol use, while 61% of those said stress over rising prices was the most significant trigger. [Read more.](#)

Gateshead-based Society Matters CIC is holding free poverty alleviation workshops, strategy sessions and employee surveys. [Read more.](#)

One in four Europeans describe their financial position as "precarious", more than half see a serious risk it will become so over the coming months, and 80% have already been forced into hard spending choices, according to a survey. [Read more.](#)

Two thirds of people aged between 18 and 34 years old say they have taken on new debt due to the cost-of-living crisis, new research reveals. [Read more.](#)

New research, conducted by Eden Project Communities, found that one million people now report suffering from chronic loneliness – 1 in 8 people – despite the end of social distancing measures. [Read more.](#)

More than a quarter of people have started using their credit cards to buy food and a fifth have borrowed money to adjust to rising prices this year. Figures from a new poll carried out by Ipsos for Sky News also show that a quarter of people have sold belongings and 24% have skipped meals, while half of people are socialising less. [Read more.](#)



Povertyism' restricts access to education, housing, employment and social benefits and must be outlawed, says UN special rapporteur. [Read more.](#)

Research developments

Nine million people across the UK have no savings and another five million have less than £100, according to new research from the Money and Pensions Service (MaPS). The survey of 3,000 adults, carried out for Talk Money Week (November 7-11), shows that one in six (17%) have nothing put away and another one in ten (9%) have £100 or less. [Read more.](#)

Figures suggest more than a third of children in Wales are now classed as living in poverty, more than anywhere else in the UK. The Audit Office has called for renewed focus across every tier of government in Wales to address the issue. [Read more.](#)



If mortgage rates remain around 5.5% an extra 400,000 people will be dragged into poverty, according to the Joseph Rowntree Foundation. [Read more.](#)

More than 1 in 4 (28.4%) children with care worker parents are growing up in poverty, according to new TUC analysis published. [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](#).



Annual Impact Survey 2022 Report

Every year we survey our network to measure how our network values our work and to better understand the impact we are having. This report gives an overview of the results from GMPA's fourth Annual Impact Survey conducted in July/August. You can read the results from our Impact Survey 2022 [here](#).

Many thanks to everyone who completed the survey, we really appreciate your support.

Greater Manchester Combined Authority Fund

Expressions of interest are now open for the GMCA's new [Foundational Economy Innovation Fund](#).



The fund will provide grants and support for businesses and organisations in Greater Manchester's 'foundational'* or 'everyday'* economy to trial innovative new ideas and improved ways of working.

The grant funding will be in 2 stages: stage 1 will provide £10,000 grants for up to 40 projects to develop and test innovations and ideas, followed by stage 2 where £60,000 grants will be available for up to 10 projects, to develop the best ideas from stage 1. Participants will receive support on innovation and be invited to join a new community of innovators.

They are starting with four sectors and asking people who run businesses or enterprises in these sectors, work with them, or have solutions that can be used in these sectors to tell us about their ideas for innovation. These sectors are adult social care, early education and childcare, retail and hospitality and leisure and tourism.

Please do get in touch via the short form [here](#) if you have an idea or are interested. The team will be happy to get in touch to discuss any ideas with you. Formal applications will open up later in the year. If there are people or organisations in your networks who might be interested, please feel free to share this information.

*The 'foundational' 'everyday' economy are the businesses we all rely on for our daily needs.

GMCVO job opportunities

GMCVO are recruiting for three vacancies in our social investment team. These are rolling recruitments so early application is encouraged (the final closing date for all three positions is November 30th 2022). Follow the links below to find out more about each opportunity, as well as the benefits of working for GMCVO.

Are you looking for a new career supporting social organisations to increase their social impact?

Investment Officer - [Apply here](#).

Do you want to lead a team that helps social organisations increase their social impact?

Senior Investment Manager - [Apply here](#)

Are you passionate about supporting social organisations?

Portfolio Manager - [Apply here](#)

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.