

New report: Local anti-poverty strategies - good practice and effective approaches.

By Penny Rimmer, Policy Officer, GMIPA

The UK is facing an unprecedented poverty crisis, the consequences of poverty are significant and far-reaching, and yet poverty is preventable. The government has the power to tackle poverty but there is no coherent plan or strategy for tackling poverty at a UK government level. This has left local authorities and their public, voluntary, community social enterprise (VCSE), and private sector partners without any clear direction or leadership from central government as their role in addressing poverty locally.

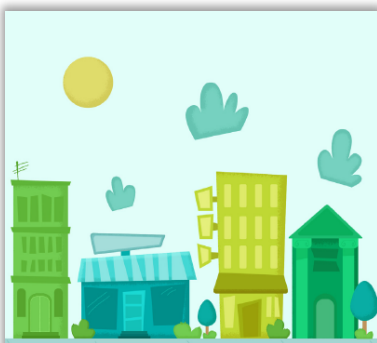
An absence of statutory guidance, limited and declining powers, and resource base increases the challenge facing local authorities and their partners in fighting poverty. Despite this, a number of local authorities across England have adopted a strategic approach, developing and implementing local anti-poverty strategies; committing to taking a local leadership role on this crucial agenda.

With more and more localities in Greater Manchester and across the country interested in understanding how they can tackle poverty locally, we today publish our new report, [Local anti-poverty strategies - good practice and effective approaches](#). The report explores the strategic approach local authorities and their partners can take to address poverty and identifies the key elements of a local anti-poverty strategy that will maximise its effectiveness.



What do we mean by a local anti-poverty strategy?

In the report, we explain why it is crucial to have a clear understanding of what local anti-poverty strategies are and are not. A local anti-poverty strategy identifies the key issues contributing to poverty, sets out priorities for action, is committed to cultural change, is based on multi-stakeholder partnership working, reinforces and links to existing strategies, and is focused on making a long-term difference to improve the lives of those on the lowest incomes.



Our 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 local anti-poverty strategy cannot describe itself as a strategy if it is a shelved internal document or presents a list of existing initiatives that a local authority has undertaken to address poverty.

Why should local authorities develop and implement local anti-poverty strategies?

There is apprehension with any strategy, and translating what local authorities and partners would ideally like to do into the reality of practical change is complex and difficult. However, the findings of our report demonstrate the real impact of local anti-poverty strategies in providing local authorities and partners with greater consistency, close coordination of policy, and a sense of direction to improve the lives of low-income residents.

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The report features six anti-poverty strategies from across the UK:

- Salford City,
- Rother District,
- East Devon District,
- Cambridge City,
- Leicester City, and
- Scottish Borders.



This evidence base has shown that local anti-poverty strategies add value to addressing poverty in three ways. Firstly, they set clear objectives and set out how they will be achieved, underpinned by a shared understanding of poverty and its causes. Secondly, they improve coordination and empower key local stakeholders to do more to address poverty as there is a coherent framework helping to marshal limited resources and capacity and fostering a collective determination to address the issue across partners. Thirdly, they increase accountability for action as they provide measurable targets to understand if the actions set out are making a difference but there is an emphasis on longevity, and the ability to learn as the strategy progresses.

What are the key elements of an anti-poverty strategy?

Based on our findings, we have developed a framework that highlights what elements an anti-poverty strategy needs to maximise its effectiveness. The key elements identified are to be used as the basis for developing and/enhancing local anti-poverty strategies. This recognises that a local place-based approach is needed and that existing content, such as levels of poverty and deprivation, local demographics and the nature of existing partnership working across agencies are among a range of factors that will shape how an anti-poverty is formulated and how it will operate in practice.

There is no silver bullet to address poverty and whilst the main drivers for change lie with the government, local authorities and partners can make a significant difference based on their remit and expertise. Our findings have shown that local anti-poverty strategies can be the vehicle to make progress to address poverty when well-designed, carefully planned, and implemented. We know there is a determination to do better, and the value of local anti-poverty strategies has yet to be realised by the current system.

The full report, case studies and other related documents can be found on our [website](#).



Penny Rimmer

Launch of SoundPound loan across Greater Manchester

By Sheenagh Young, CEO South Manchester Credit Union, Chair of SoundPound Consortium



February 15th was a day to celebrate a milestone for our Greater Manchester Consortium of Community Credit Unions, known as [SoundPound](#). We stood together with Andy Burnham, Mayor of Greater Manchester, underneath the Abraham Lincoln statue in Manchester city centre and launched our SoundPound loan. This is the latest of our local responses to the ongoing affordability crisis and is a harmonised offer to communities across Greater Manchester (GM). This loan is for £200 –£1000 and is open to applications from people with squeezed finances who are new to credit unions.

Recent data indicates that a quarter (24%) of Greater Manchester residents are seeking information or support for the first time, reinforcing how the cost of living crisis is bringing financial concerns to those not traditionally experiencing them (source :[Greater Manchester Residents Survey Wave 5](#)). We are responsible moneylenders based in our local communities and we have gathered intelligence about the local market for personal credit. People are trying to stretch and extend existing lines of credit. Banks are disengaged, overdraft charges are opaque and we see many trapped making minimum payments on high credit card balances. There are significant gaps in practical financial education, especially for younger people aged 18-30. The numbers of people turning to friends and family is increasing and this can include inappropriate illegal lending with all the damage that brings.

We know that a small personal loan at the right time can stabilise household finances and protect other priority payments like council tax, rent and utilities. In the last year, we have lent £28m to GM residents. We consider that we now offer the safest, cheapest option for a loan up to £1,000 here in GM. And no other lender also encourages people to kickstart a spending habit.

Credit unions have been active in Greater Manchester for more than 30 years and there are now 14 based here. Of these, the 8 community based credit unions banded together in 2016 to form our consortium which is unique in England. We joined forces in order to amplify our existing financial services offer and to work together on potential collaborations across the city region. Together we hold more than £48 m of assets which have been built up from deposits and borrowing by 66,000 GM residents. These same residents have together accumulated £6m in financial reserves in our consortium credit unions. The funds stay local, can facilitate a dividend and fuel future sustainability. We represent a proven way to build local community wealth and get capital working for the long term financial wellbeing and resilience of communities across GM.

SoundPound comprises 8 community credit unions and between us we cover Greater Manchester; CashBox Credit union (Tameside), HOOT Credit Union (Bolton), Manchester Credit Union, Oldham Credit Union, Salford Credit Union, Stockport Credit Union, South Manchester Credit Union and Unify Credit Union (Wigan)

We want to encourage more people to come and find the benefits of belonging to a credit union. Andy Burnham offered to raise our profile and he accepted our [#SoundPoundchallenge](#) which is open to everyone to enjoy taking part – find out more about this and our [#Save Rave](#) on our website and get involved.



Sheenagh Young

There is a clear link between mental health and confidence with money management, especially right now. The current crisis comes on top of the impact of Covid and many are overwhelmed. Local credit unions continue to provide our service in solidarity with communities. Members tell us that belonging to their local credit union helps make money work for them and brings the fun back into life.

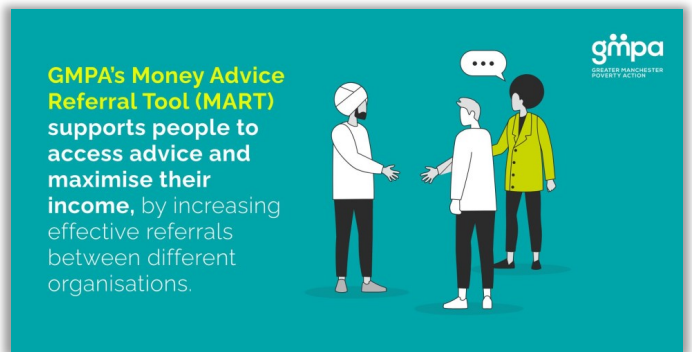


Join the [#SaveRave](#)

Expanding the Money Advice Referral Tools (MARTs)

By Jon Sands, Programme Officer

Poverty can be split up by category, for example food poverty or fuel poverty, but the underlying cause is always a lack of money. While direct emergency assistance, such as a food bank parcel is often essential, it is not a long-term solution to a person's financial difficulties. The aim of the Money Advice Referral Tools (MARTs) is to help identify appropriate, expert organisations to refer people struggling financially to, in order to maximise their income and reduce their need for emergency assistance in the future.



The MARTs are designed to guide you through a conversation with a person about their financial difficulties. They funnel down the options at each stage of the conversation, leaving you with simpler choices to make referrals to the most appropriate organisations for the person's particular circumstances. The MART can help with making referrals to maximise income, better manage debts or address issues that may have caused or compounded financial difficulties, such as mental health, without you needing to be an expert in these areas.

There have been MARTs successfully running in Tameside and Oldham for more than a year, being used by various organisations and professionals who engage with people living in poverty. This includes the Oldham Doorstep Engagement Team, who described the MART as their "go-to-toolkit" and "best practice".

At GMPA we have been working in recent months with partners in other localities – Bury, Manchester, Trafford and Wigan – to develop new MARTs and expand the impact of these in Greater Manchester. Each of them has been developed with feedback from local partners, as well as meaningful engagement with people with lived experience of poverty. Stockport Council have also developed a Stockport Money Advice Referral Tool, using the GMPA model.

The [MART section](#) of the GMPA website contains each of the six current MARTs, with paper versions of these also available in localities. The web page also has a short introductory video and user guide to assist with maximising the potential of the MARTs. In the first few weeks of the new MARTs being launched, they were downloaded more than 100 times and we are regularly hearing about their use in communities.

GMPA is encouraging users of the MARTs to monitor their effectiveness and impact by tracking how they use the Tools. This involves two small actions when you use the MART to make a referral:

- Let the organisation you are referring the person to know that you have used the MART
- Complete a short monitoring form on the [MART web page](#) which takes around 30 seconds to complete.

MARTs may be suitable for use by **any** organisation or professional that engages with people struggling financially but does not have the expertise to give assistance on maximising income themselves. GMPA has been directly contacting a range of organisations to make them aware of the MARTs, including food banks and referrers into food banks, housing associations, school pastoral staff and health service organisations, and will continue to do so.

<p>Money Advice Manchester Version 1 - November 2022</p> <p>Online version available at gmpa.link/Manchester</p> <p>User reporting: gmpa.link/Manchester</p>	<h3>How to access services</h3> <p>GM Law Centre Free, independent advice including benefit checks, support completing application forms for disability benefits and appeals on benefit decisions and sanctions. Also offer legal advice for those experiencing homelessness or at risk of losing their homes. Tel: 0161 769 2244 (Mon to Fri, 10:00 to 3:30)</p> <p>MCC Appeals Team Offer free specialist advice and support to Manchester residents on welfare benefits issues, including challenging benefit decisions at reconsideration stage & providing in-person representation at appeal tribunals. Tel: 0161 219 2146 (Mon to Fri, 10:00 to 4:00) Email: mcc-appeals@manchester.gov.uk</p> <p>Mcr Refugee Support Network Help asylum seekers and refugees get the basic support they need to live with dignity. Includes advice on housing, employment, welfare and navigating the asylum process. Also handles applications to the Migrant Destitution Fund. Tel: 0161 856 0777 Refer online: gmpa.link/MRSN</p> <p>Energyworks at Groundwork Energyworks provide advice, support and information to eligible households around energy efficiency in the home, applications for grants and additional support available as well as the installation of small measures such as LED lightbulbs. Tel: 0800 090 3638 (Mon to Thu, 9:00-5:00 & Fri, 9:00 - 12:00) Online referral: gmpa.link/Groundwork</p>	<h3>Other support</h3> <p>Borrowing and saving Credit Unions (gmpa.link/CU) are local not-for-profit firms offering savings accounts and low-cost loans subject to affordability.</p> <p>Disability GM Coalition of Disabled People Benefit advice/support to Manchester disabled people. 07782 556 033 maucen@gmcdp.com M-W 9:30-2:30, Th 9:30-12:00</p> <p>Domestic abuse GM Domestic Abuse Helpline Provides confidential advice & support to anyone 16+ suffering from domestic violence or abuse in any form. 0800 254 0909</p> <p>Drug and alcohol Change Grow Live Manchester Provides help/support for people looking to make positive changes to their lifestyle, relating to drug/alcohol use. Refer online: gmpa.link/CGL</p> <p>Gambling Beacon Counselling Trust Local support for anyone affected by gambling, including those affected by someone else's gambling. 0151 226 0696</p> <p>Homelessness Manchester Council Help if you are homeless. 0161 234 4692 (out of hours) 0161 234 9301</p> <p>Mental health Manchester Mind Offers a wide range of non-emergency, mental health services. 0161 769 5732</p> <p>Rethink mental illness Support groups for anyone affected by mental health problems, either theirs or a relative/friend's. 07816 754 032 rethink@manchester.gmail.com</p> <p>Support for over 60s Age UK (Manchester) Benefits and general advice, as well as wider support for the over 60s. 0161 833 3944</p> <p>Tenants of social housing providers Registered social landlords provide many of the advice services described throughout this tool. Tenants of these providers may want to check first with their provider what support is on offer there.</p>
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We would like to thank the Trussell Trust for their continued support in making it possible to expand the reach and impact of the Money Advice Referral Tools. There are other examples of initiatives similar to the MART across the UK. These include 'A Menu for Change' in Scotland and the 'Worrying About Money?' leaflets initiated by the Independent Food Aid Network (IFAN).

For more information about the Money Advice Referral Tool, please contact our Programme Officer [Jon Sands](#).

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.



Household Support Fund guidance for county councils and unitary authorities in England: £842m has been made available for the period 1 April 2023 to 31 March 2024. [Read more.](#)

All primary school children in London will get **free school meals** for the next school year. [Read more.](#)

Analysis by the Office for National Statistics (ONS) found there is a higher percentage of unpaid carers, looking after someone who is elderly or struggling with a long-term health condition, in the most deprived areas. Local authority areas with the highest levels of unpaid care are mostly in north-west England and the Midlands, while those with the lowest are overwhelmingly in London and the South East. [Read more.](#)

Community groups are a lifeline in the cost-of-living crisis. With many people under increasing financial pressure, community groups originally set up to provide support during the pandemic have become a central part of the local response. New research by reveals the extent of the task at hand, as well as the challenges these groups face, and the risks presented if their work is not fully understood and supported. [Read more.](#)

UK couples 'arguing more over money' because of cost-of-living crisis. About a quarter of couples argue about money at least once a week, and 5% of couples said they argue with their partner about money on a daily basis. [Read more.](#)



The cost-of-living crisis is leading young people to take on extra hours, move in with their parents and cut back on socialising, according to an exclusive Sky News/Ipsos poll. [Read more.](#)

By April, the poorest 10% of Scottish households are set to have incomes £580 per year higher than they would under the system in England and Wales. [Read more.](#)

Tougher rules have boosted employment but jobs offer scant career progression and contribute little to tax revenue. [Read more.](#)

Major policy reforms over the past 25 years have repeatedly followed a pattern of encouraging people into paid work (using both carrots and sticks) – especially if they do not live with another working adult. Such work is usually part-time, and often associated with very low earnings. [Read more.](#)



Around 12 million households (40% of customers) are now spending more than 10% of their income on energy bills – the previous definition of fuel poverty, MPs have heard. Energy UK told the Business, Energy and Industrial Strategy Committee that customer calls to suppliers and requests for additional support were up about 300% on previous years. [Read more.](#)

New Action for Children research reveals up to 1.95 million UK children could be trapped in poverty and hardship as their parents face at least one major barrier to working or taking on extra work. [Read more.](#)



British consumers sharply cut their spending in January as the cost-of-living crisis damaged household finances, retailers have warned, amid growing concern over the impact of high inflation on the economy. [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.](#)

LGA Behavioural Insights programme: tackling post-COVID-19 challenges and the cost-of-living crisis

Online 17 March 17th, 2023 from 11.15am - 1pm

The Local Government Association is hosting a free webinar, funded by government, about how councils can use behavioural change techniques when working with communities. The session will feature councils that have used behavioural change techniques to tackle challenges. Themes include how councils are changing behaviours relating to the cost-of-living crisis, for example through supporting residents to reduce their energy consumption and increase take-up of home retrofitting measures.

Councils will also share how they are using behaviour change techniques to support young people to improve their mental health.

[Registration](#)



Food Foundation webinar: Free School Meals

March 30th, 2023 from 11am - 12.30pm

The Food Foundation are running a webinar discussing auto-enrolment and best practices. Sheffield Council instigated what it calls auto-award processes in 2016 to try to ensure as many children as possible are signed up for Free School Meals and has been monitoring the impact of doing so.



The Council officers who run the scheme will be presenting at the webinar. They will explain what they needed to do and the problems they faced in setting up the processes, and then will answer any questions.

A link to join the webinar will be circulated closer to the date.

Help inform vital research on the state of the social enterprise movement.

Will you play your part and help to map social enterprise in the UK? Evidence collecting for 2023's biennial State of Social Enterprise (SOSE) survey has begun. SOSE data:

- helped make the case for the creation of Access – the Foundation for Social Investment, which supports social enterprises to access appropriate finance.
- It was also instrumental in the Social Value Act and the initial creation of Big Society Capital.
- It is used by Government, academics, infrastructure bodies and more.

Completing the survey helps provide an up-to-date picture of the social enterprise sector. The survey will ask questions on how your social enterprise operates, how it's performing and any needs and issues. Your contribution is vital to ensuring the data captures the scale, diversity and impact of this growing movement. If you took part in the 2021 survey, the questions have been streamlined, so you will only be asked for new information. You can read the last SOSE report from 2021 [here](#).

Register your interest: If you're not an SEUK member and are trading as a social enterprise, you can still take part in this important piece of research. [Email](#) to register your interest. [Find out more about joining SEUK](#). Membership is free for all social enterprises that turnover under £100K.

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.