

Our newsletter is changing!

From the next edition onwards we'll be using Mailchimp to send out our newsletter, rather than sending out a PDF as we do now. This means it'll look a little different going forward, but will still include all the latest poverty information, data, stories and news. Thank you for continuing to support our newsletter and work.

Money Matters passes £200,000 in gains for local families



By Daniel Oliver, Head of Programmes at Greater Manchester Poverty Action (GMPA)

GMPA's Money Matters programme has so far helped Trafford and Manchester families to gain £201,317 in household income.

Our Money Matters programme launched in June 2022 and has since gone from strength to strength, delivering debt and benefit advice in and via local schools to reach those who may not otherwise access advice and support services.

Our Financial Inclusion Officer, Manjeet McCartney, has been active in local schools to promote and deliver this service, including having a presence at parents' evenings and other school events.

To date, Money Matters has secured gains for local families including the following:

- Jayne and Stuart are married and live in a housing association property with their three children, one of whom is living with disabilities. They contacted Money Matters as they were struggling with the rising cost of living. A benefit check found that they were claiming what they were entitled to in legacy benefits, however that they would be better off if they transferred to claiming Universal Credit. In total, the change to claiming Universal Credit led to an additional **£321** per month for their family, or **£3,852 per year**.
- Emma lost her job shortly before contacting Money Matters. She had already applied for Universal Credit, however we found that she was also eligible for Council Tax Support. Emma had always worked and was unsure of what she may also be entitled to, as she thought that the Universal Credit process would identify any additional entitlements. With the support of Money Matters, Emma accessed Council Tax Support worth **£901.44 a year** for her family, alongside a one-off top-up of £49 for her gas meter.
- Jackie is a mother of four children, with two of the children living with disabilities. Money Matters helped Jackie to access additional Child Element on her Universal Credit as two of the children are twins, and to access an additional Disabled Child Element. In total, the gains for Jackie's family are worth **£11,297.40 per year**. Jackie said: **"Thank you from the bottom of our hearts.. The outcome you helped us reach is genuinely life changing."** We are now supporting Jackie to access backdated payments worth over **£3,000**.

We are pleased that Money Matters has been able to support families who have an increased risk of experiencing poverty. This includes 42% of families supported by Money Matters having someone in their household living with a long-term health condition or disability, and 49% of families being from ethnic minorities.

As part of GMPA's strategic priority to boost household incomes and financial resilience, we are expanding Money Matters to support more families with maximising their household income. This includes extending the programme to more Trafford schools and **to Stockport and Rochdale**. In line with our theory of change, we are using learning from the programme to advocate for a greater focus among funders and decision makers on locating advice services within trusted community settings, including in schools. To support this we are co-hosting a **parliamentary roundtable** in January. Watch this space for more details.

Thank you to Kellogg's for their ongoing support for Money Matters since its launch, our new funding partners and to Citizens Advice SORT (Stockport, Oldham, Rochdale and Trafford) for enabling delivery of the advice offer.

If you are interested in bringing Money Matters to your community then [please contact Daniel Oliver](#).

New messaging guide: How to talk about debt



By Joe Cox, Senior Policy Officer (Household Debt) at Debt Justice

The UK is highly unequal. Our economy creates and reinforces power, income, and wealth imbalances along intersecting regional, class, gender and racial lines.

Layered on top of this deep inequality, a cost-of-living crisis is now forcing more of us to borrow, delay paying bills and juggle our finances to try to make ends meet. Until very recently, inflation has been rising much faster than wages, turbo-charging the household debt crisis. [12.8 million people](#) are now behind on bills or finding their debt repayments a heavy financial and emotional burden.

Creating the necessary public support and political will to tackle this crisis requires that we talk about the issue in the right way. Our latest [Debt Messaging Guide](#) developed with the New Economy Organising Network, James Robertson and the Public Interest Research Centre is a resource developed with this mission in mind.

The guide suggests several ‘framing principles’ and values for forming a convincing argument for tackling the household debt crisis. Self-determination is a widely held value that can bring a broad group of people onside when talking about debt. People that may not have experienced heavy debt, can often relate to the human drive to pursue our goals, to take care of our family and to access the things we all need to lead our version of a good life. This allows us to set up **debt as something that inhibits our journey through life**.

It is always vital to challenge the strongly held belief of individual responsibility - that people choose to go into or “fall” into debt. Instead, we should be clear that **the debt crisis has been created by government (in)action**. Cuts to welfare and public services, lack of affordable housing, skyrocketing prices and suppressed incomes have forced people to borrow money just to pay for the essentials.

The government has set these conditions for the **debt traps** that so many people are now caught in. People who, with no other choice but to borrow or fall behind on bills, are sitting ducks for extortionate lenders, exploitative ‘debt solution’ mis-sellers and heavy-handed debt collectors.

Due to the social stigma and guilt associated with indebtedness, people can feel a moral responsibility to put their aspirations on hold for years or decades as they try harder and harder to pay off unpayable debt. Debt and mental distress also go hand in hand, creating a vicious cycle as the mental health impacts lead to further financial, social and health difficulties. **Elevating personal stories** that speak to the damaging effect of the debt trap in people’s own voices is fundamental and can help reduce stigma and isolation.

We should also avoid fatalism by **highlighting our victories**. Together we have already successfully campaigned to cap the cost of credit and we have driven many exploitative high-cost lenders and ‘rent to own’ businesses out of our communities. People came together, picketed, lobbied and organised to make that happen. This shows us that if we build our collective power and talk about the household debt crisis in a persuasive and powerful way, we can overcome it.

Sign petition to reduce homeless children's deaths



Households
in Temporary
Accommodation

APPG for Households in Temporary Accommodation

This Christmas, thousands of homeless children face an increased risk of Sudden Infant Death Syndrome (SIDS) due to their living conditions.

There are currently [131,370 children living in temporary accommodation](#) (TA) in England, mostly placed in inappropriate accommodation such as B&Bs, hotels or hostels, with no cooking facilities, no laundry facilities, and, increasingly, no safe place to sleep.

Families having to stay in TA should be entitled to a **safer, secure** and **peaceful** experience, and yet for far too many it is anything but. Currently there is no statutory requirement to provide a cot or Moses basket for children under two in Temporary Accommodation. When safer sleep advice cannot be followed, this can contribute to an increased risk of SIDS. We are asking that the Government change their Homelessness Code of Guidance, by choosing to provide cots and Moses baskets in Temporary Accommodation.

Please share our video, [sign the petition](#) and share the campaign with all your networks.

Greater Manchester Living Wage Campaign Update



By John Hacking, Greater Manchester Living Wage Campaign (GMLWC) Coordinator at GMPA

This year Living Wage Week was held 6-10 November and as usual GMPA were involved in a number of events through the GMLWC, including attending the launch event in Salford on 6th November which was opened by GM Mayor Andy Burnham.

Living Wage Week is the annual celebration of the real Living Wage movement. This movement has never been more important than against the backdrop of spiralling prices and a cost of living crisis, so we want to celebrate the employers and individuals championing the real Living Wage in GM and encourage more employers to join the 700+ already accredited real Living Wage employers in GM. As part of the calendar of events we held three events in conjunction with our partners which highlighted different facets of the work the [Greater Manchester Living Wage Campaign \(GMLWC\)](#) does all year round.

On Wednesday 8 November we held an event online in partnership with GMCVO. The event showcased a newly accredited real Living Wage VCSE employer and provided an opportunity to ask questions about becoming a real Living Wage employer. We also shared details of a support package for VCSE organisations to become members of the Good Employment Charter. The session provided networking opportunities to enable VCSE organisations to learn from each other and get access to industry resources and support.

On Thursday 9 November we held a business-to-business event in Bolton in partnership with Boo Consulting a longstanding real Living Wage Employer in Bolton. The event was entitled 'The Real Living Wage in Bolton - How It Benefits My Business'.

On Friday 10 November there was an opportunity to join other activists and campaigners online to discuss the real Living Wage and its importance during a cost-of-living crisis. The event looked at the campaign against low pay in GM from a worker's perspective and featured a roundtable discussion and an opportunity for questions and comments. The event featured a panel consisting of representatives from UNISON and USDAW.

During the week a number of key themes were recurring:

- The challenge that the largest increase ever in the real Living Wage might pose some employers
- The impact of the increase on compression and pay differentials
- The continuing need to see the real Living Wage in the context of wider issues affecting decent work, for example the Living Hours Campaign.



Senior Policy & Research Advisor Laura & GMLWC Coordinator John at our Living Wage Week event in Bolton

The Greater Manchester Living Wage Campaign is a Greater Manchester Poverty Action programme.

@GMLivingWage

New date added: Tackling Poverty with Data (15-16 February)



Greater Manchester Poverty Action (GMPA)

Interested in hearing more about the latest trends in poverty data?

Sign up to our new training session, 'Tackling poverty with data', to learn how to source and interpret national and local poverty data and use this to build effective responses for tackling poverty.

We have an online session running across the mornings of Tuesday 5 December and Wednesday 6 December, an in-person session running all day on Friday 19 January, and due to its popularity we have just added another online session running across the mornings of Thursday 15 February and Friday 16 February.

Places for the online sessions are £180 and the in-person session is £200. VCFSE organisations and our Principal Partners can access discounted tickets which are a third off the full price.

[Click here](#) to learn more and book your place.



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.

The Work and Pensions Committee published its first report of session 2023-24, 'Cost of living support payments inquiry findings and recommendations'. It is good to see our [submission referenced](#) (p11, p18, and p22). [Read more.](#)

UN special rapporteur on extreme poverty and human rights Olivier De Schutter stated that the poverty levels in the UK are **"simply not acceptable"** and that the UK government is violating international law. [Read more.](#)

A new report published by the Changing Realities project, drawing on the testimonies of over 100 families and analysis by the Resolution Foundation, found that **the crisis is far from over** for low-income families as winter approaches, with the poorest households spending twice as much (as a share of their total spending) as better-off households on housing, water, electricity, and food. [Read more.](#)

Almost half (49 per cent) of **people approaching retirement are rethinking their plans** as the cost-of-living crisis cuts into their everyday finances, LiveMore has found. [Read more.](#)

A new report by End Furniture Poverty report shows that **37 English local authorities have now closed their local welfare scheme**, while 62% of all local welfare spending came from the Household Support Fund – which is only set to run until March 2024. [Read more.](#)

New Children's Society report findings:

- Overall, **82% of parents and carers** taking part in The Children's Society's annual household survey in May to June 2023 indicated that they **were 'very' or 'quite' concerned** about the impact of the rising cost of living on their households over the next 12 months.
- While 10% of children reported low wellbeing overall, for **children in households in financial strain this was 16%**, compared to 8% of children in households that were not in financial strain.
- Furthermore, **20% of children who thought that their family was 'not very' or 'not well off at all' had low wellbeing**, compared to 8% of children who thought their family's wealth was 'average' compared to their peers and 4.2% who thought they were 'very' or 'quite' well off. [Read more.](#)

A new report from researchers at The University of Manchester, the Manchester BME Network and the Centre for Ageing Better says that **the cost of living crisis is having a disproportionate impact on older African and Caribbean, South Asian and other ethnic minorities.** [Read more.](#)



Electricity North West's support with the cost-of-living



Electricity North West

Have you heard about Electricity North West's free advice service, Take Charge?

Take Charge is available to all households in the region, and can help people with reducing their energy bills, getting support with debt, accessing benefits and financial support and even securing funding for energy efficient home improvements.

There are three main ways people can access support through Take Charge: call freephone number **0808 169 9924**; message via [WhatsApp service](#); request a free appointment [here](#).

Take Charge is delivered in partnership with Citizens Advice in the North West and the Energy Saving Trust. To learn more about the service, [click here](#).

Volunteer for Good



GMHAN, Greater Together Manchester

GREATER
TOGETHER
MANCHESTER®

This winter, [Street Support Network](#) are partnering with [Greater Manchester Homelessness Action Network \(GMHAN\)](#) to launch a campaign to educate the public and businesses about how to volunteer effectively with homelessness organisations in Greater Manchester.

[Our online hub](#) is somewhere to go to find out about different types of volunteering roles, the difference volunteers can make to homelessness organisations, and how converting your short-term volunteering into either fundraising or a long-term fixture can create real, lasting change.

It will also spotlight Greater Manchester organisations appealing for volunteers and provide links to volunteer job boards in order to easily signpost those interested to available opportunities.

Supporting vulnerable households to stay warm and well in their home



The Wise Group

w i s e g r o u p
inspiring social enterprise

Home Energy Advice Team (HEAT) is an independent energy advice and advocacy service delivered by The Wise Group.

This service is available to vulnerable and/or fuel poor households across Scotland that require support to resolve any energy related issue and struggling to pay their energy bill. A dedicated Energy Mentor will get in touch by telephone to discuss what assistance can be provided. This includes:

- tackling energy emergencies
- managing fuel debt and related issues
- saving money on fuel bills
- accessing energy grants and crisis funds
- accessing targeted schemes and initiatives
- optimising energy usage
- increasing energy efficiencies
- specific energy advice and information.

We support people through a mentoring approach where possible to drive behavioural change to enable them to take control of their energy usage, to reduce and manage their bills. Our approach focuses on the customer's needs foremost so everything we do is person-centred.

We find this to be the most effective method in achieving sustainable and change, preventing the customer's need for repeated crisis support. Our support is not time limited, recognising the unique needs and different levels of support required by each customer.

Our current target customer groups are: people aged 65+, households receiving Universal Credit, people with disabilities, low-income households, anyone in fuel poverty / struggling with costs, and out-of-work households.

If you are working with an eligible client / service user who requires energy advice and support, please complete our [online referral form](#). For urgent referrals, contact **0800 092 9002**.

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.

