

GMPA to launch new survey results revealing UK residents' experiences of financial hardship over the last decade



By Hollie Griss, Communications and Media Officer at Greater Manchester Poverty Action (GMPA)

Next week, GMPA will be launching new data exploring people across the country's experiences of financial hardship over the last decade.

We have recently undertaken a survey of 2,700 UK residents to gain insight into people's experiences of financial hardship and seeking support, and the data is worrying.

Questions asked respondents about their financial situation, if they had experienced financial difficulties and if so, how long for, and their experiences of applying for financial support (and success in getting it). We also asked what respondents would do in the event of having to pay an unexpected bill - for instance, whether they would need to go without another expense (e.g. heating) to pay it.

Further questions asked respondents' opinions on whether they would prefer cash or in-kind support if they were faced with financial hardship, and if they think this support would be there for them.

While we will publishing the full results next week, we want to share a couple of the key findings with you today.

Across the UK, a **concerning 60% believed financial support had felt 'limited for several years'**, with more than half (58%) reporting some financial struggles within the last six years.

These findings are particularly worrying as they highlight a problem greater, and much longer term, than UK households struggling with the cost-of-living crisis.

Survey results have also shown that nearly one in five people across the UK had to seek support from the job centre, councils and help lines to get access to any cash benefits because the process was so 'unclear'. Indeed, a common theme across the results is that people in financial hardship **don't know where to turn** and often get sent to food banks when they actually need other types of support.

The results serve to show how important tools like the [Money Advice Referral Tool \(MART\)](#) are in helping people living in financial hardship identify the range of support available in their area, from benefits, Universal Credit to debt referrals. In partnership with local authority and councils, we have created and operate the MART in six out of ten boroughs across Greater Manchester.

Graham Whitham, Chief Executive of GMPA, said: "We believe that the key to tackling poverty and financial hardship is to maximise household income by ensuring people are referred and signposted to support that best meets their needs.

"With **£19billion of benefits going unclaimed across the UK each year**, one immediate way of tackling poverty is to ensure people access all the benefits they are entitled to. GMPA's Money Advice Referral Tool is contributing to that, making the process of supporting people to access everything they are entitled to easier.

"Another means of supporting people is taking a cash-first approach to local welfare - giving people experiencing or at risk of financial crisis money, rather than in-kind support such as food parcels/energy vouchers."

We'll be launching our full survey results via email and social media next week.



60% of Brits

say limited access to financial support has been a problem for a number of years

Supporting people through the cost-of-living crisis



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 more than £120,000 in household income.

Our [Money Matters](#) programme is now approaching the end of its first full academic year, delivering debt and benefit advice in local schools.

In recent months our Financial Inclusion Officer, Manjeet McCartney has been engaging with parents via school events, newsletters, face-to-face appointments and more. These have included a Culture Day at Barton Clough Primary School, and being available at parents evenings and school fairs.

Recent stories of how Money Matters has supported local families include:

- We supported a grandmother with parental responsibility for her granddaughter to access a grant for buying school uniform.
- We helped a family to access the additional Carers Element on Universal Credit, worth £168 per month.
- We supported a family with a Personal Independence Payment (PIP) appeal, and to claim the additional Carers Element on Universal Credit. This was successful and is worth £848 a month, in addition to a **backdated payment worth £9000.**



We are now conducting a formal evaluation of Money Matters, due to be completed in August. We will be sharing the learnings and impact of this work after that time, however in the meantime here are some quotes from schools and families involved with the programme:

“I couldn't recommend Money Matters enough. The **time, care and expertise** shown by all the Money Matters staff has changed the lives of many of our families for the better.” - Primary School Headteacher.

“**Thank you from the bottom of our hearts!** The service you provided us was friendly, efficient, professional and the outcome you helped us reach is genuinely life changing. **Eternally grateful!**”
- Family supported via Money Matters, who gained £941 per month.

We are also delighted to say that we will be working with Kellogg's later this year to promote the Money Matters model locally, regionally and nationally. This will involve reaching out to key stakeholders in local government, and hosting a roundtable event in Parliament. Thank you to Kellogg's and Citizens Advice SORT for their continued support and partnership in delivering Money Matters.

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

Attend the launch of our new report, 'The Socio-Economic Duty in Action – Case Studies from Wales, Scotland and England'



By Laura Burgess, Senior Policy & Research Advisor at Greater Manchester Poverty Action (GMPA)

The socio-economic duty, contained within the Equality Act 2010 was never enacted into law in England. If enacted, it would require public bodies to consider the impact of their decisions on people living in poverty. The Scottish and Welsh governments have formally adopted the duty, but in England voluntary take up is patchy.

We have been working with Just Fair to compile a report highlighting positive examples and best practice in adopting the socio-economic duty. The webinar to launch the report will hear from guest speakers from organisations that have adopted the duty and identified tangible benefits as a result, as well as the lead authors of the report, Megan Isaacs (Just Fair) and Anna Lopez (GMPA) to speak about its findings.

This online event will take place on Tuesday 25 July, 6-7pm. [Click here to register.](#)

Scottish human rights consultation: why we are encouraging everyone to get involved



By Helen Flynn, Head of Policy, Research and Campaigns at Just Fair

On Thursday 15 June the Scottish Government published [its consultation](#) on the [new Human Rights \(Scotland\) Bill](#). We believe the Bill could have very important implications for the human rights landscape across the UK.

Below we explore what the Bill proposes, what impact it could have, implications for the rest of the UK and why we are encouraging groups and individuals to get involved in the consultation process.

The content of the Bill

The consultation lays out that the Bill will seek to:

- Incorporate into Scots law, within the limits of devolved competence:
 - ⇒ The International Covenant on Economic, Social and Cultural Rights ([ICESCR](#));
 - ⇒ The Convention on the Elimination of All Forms of Discrimination Against Women ([CEDAW](#));
 - ⇒ The Convention on the Rights of Persons with Disabilities ([CRPD](#));
 - ⇒ The International Convention on the Elimination of all Forms of Racial Discrimination ([ICERD](#)).
- Recognise and include the right to a healthy environment.
- Ensure the rights are incorporated in a way which guarantees they can be enjoyed and accessed by everyone without discrimination.
- Provide a clear set of duties for public bodies (including, so far as possible, private actors) carrying out devolved public functions in Scotland in relation to the rights of the Bill.
- Create and promote a multi-institutional approach.
- Ensure there are routes to remedy available.

A new Scotland – potential positive impacts

The Bill could have hugely positive impacts for people across Scotland. Indeed, the Bill, if delivered effectively (including with proper enforcement powers), will make a direct difference to people in Scotland, ensuring that human rights are at the centre of all decisions duty-bearers make, and if this isn't done, remedies are available.

This change could be transformational, building a culture where human rights are at the basis of decision making across public life in Scotland.

Learning from Scotland – potential implications for the rest of the UK

The work within Scotland to better realise rights through legislation is not only a refreshing change from the seemingly [constant onslaught](#) against rights at the Westminster level, but an important opportunity to change the trajectory of rights across the UK.

What happens in one part of the UK influences other parts. The Bill represents an important move to bring our ESCR home in Scotland; providing the rest of the UK with a roadmap and real example for how to do it, and the benefits of this approach.

The Bill allows us to show a different way is possible, one where we do not just try to shore up and protect our existing rights framework but start having wider conversations about all the [rights](#) we need in our domestic law to ensure everyone in the UK can thrive and lead a life of dignity.

Get involved in the consultation on the Bill

We are working with our colleagues at the Human Rights Consortium Scotland to encourage and support groups and individuals across the UK to respond to the consultation.

This is such an important moment not only for people within Scotland, but for human rights across the UK. Another way is possible and within our reach.

- ⇒ Look out for guidance from the [Human Rights Consortium Scotland](#), due to be published by the end of July.
- ⇒ Join our workshop on [Thursday 7 September from 14:00-16:00](#) for civil society organisations and activists.

Informing the future with expertise from experience




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

GMPA recently hosted focus groups with local people to influence our future programme delivery, as part of our commitment to meaningful engagement with people with lived experience of poverty.

Over recent months we have been involving and engaging with people who have direct experience of living in poverty, to inform our approach to programme delivery. This has sought to influence our work around boosting household income and financial resilience, and embedding the voices of people with lived experience in Greater Manchester's decision-making structures and systems.

While this feedback has reflected national calls, for example around the impact of inflation and ongoing calls for increases to welfare benefits, these conversations also drew out significant points and ideas for change.

Regarding work to improve financial inclusion and resilience, the general feedback from local people has been about the need for organisations to adopt **longer-term approaches and solutions**, rather than short-term responses to the cost-of-living crisis that are leaving both families and voluntary sector support services unable to plan ahead.



Embedding the voices of people with lived experience in the decision-making structures and systems of Greater Manchester

A central theme was also around the need for improved and expanded advice provision in community settings, as well as more in-depth support - for example, form filling with those who do not have the literacy skills or confidence to submit applications for welfare support.

The value of partnership working and support services being joined up and aware of each other were raised in relation to this, reflecting the common theme we hear from communities that there should be **"no wrong door"** for accessing support and advice.

There was positive feedback about GMPA's [Money Advice Referral Tools \(MARTs\)](#), with people recognising their use in communities, including more than 300 people who have been trained to use the MARTs in Oldham.

With lived experience engagement, the most common theme was around the inconsistency between areas and boroughs of Greater Manchester. Some localities have supported and hosted formal engagement programmes, for example Poverty Truth Commissions, and only a handful of examples were identified of longer-term engagement, such as the Oldham Poverty Action Network. Those we spoke to highlighted that permanent solutions were needed to maintain engagement with people living in poverty, that are meaningful and accessible.

Where these programmes have been successful, **people said that they felt heard and that their voice had made a difference**. An example is with the Trafford Poverty Truth Commission, that helped to change some of the local authority's processes to make them easier to navigate for people living on low incomes.

Another important point shared in these sessions was around the need to compensate people for their time, recognising lived experience as valuable expertise. One person stated that: "We shouldn't be treated differently just because we don't have any money."

Likewise, people wanted organisations and services to continue seeking out and listening to new voices, going to where people are and recognising that everyone brings different experiences and ideas.

At GMPA we are passionate about amplifying the voices of people with lived experience of poverty, and these recent sessions have been another reminder of the quality that this experience brings to decision-making and discussions. As well as feedback on current systems, there were many practical ideas and suggestions shared to support people living in poverty, particularly around the need for **more spaces and networks** for people to share their experiences and expertise.

If you are interested in helping to progress some of these themes in Greater Manchester, or would like to share your own experiences, then please contact Daniel Oliver on daniel@gmpovertyaction.org. Thank you.



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.

New Trussell Trust report 'Hunger in the UK' highlights that **14% of all UK adults (or their households) have experienced food insecurity** in the 12 months to mid-2022, equating to an estimated 11.3 million people. [Read more.](#)

New research by IPSOS suggests **more than 3 million people have borrowed** from an unlicensed or unauthorised money lender in the last three years. [Read more.](#)

Bank of England data shows **families took out £4.6bn last month** to help them cope with the cost of living crisis. [Read more.](#)

The cost of living is worsening the health of children in UK. A new survey reports **increased levels of tooth decay and stunted growth** as families struggle to afford nutritious meals. [Read more.](#)

The most deprived fifth of the population would need to spend **50% of their disposable income** on food to meet the cost of the Government-recommended healthy diet. This compares to just 11% for the least deprived fifth. [Read more.](#)

New research from Child Poverty Action Group shows **child poverty's heavy toll on children's physical and mental health**, their education, and how they feel about themselves and their futures. Over three-quarters of parents (79%) worry about not having enough money to provide for their family and **65% of children report money worries** themselves. Over two thirds of parents (67%) say their children have too many money worries and challenges these days to be able to enjoy their childhood and the vast majority of parents (85%) believe that the UK Government needs to do more. [Read more.](#)

The impact of rising prices while having low incomes and no savings has meant **5.5 million low-income households have had to cut down on or skip meals** because they cannot afford food. Four million reported going hungry, and 2.7 million have reported having a poor diet because of the cost of living crisis. [Read more.](#)

Almost **40% of Britons aren't coping on their current salaries** and 60% are looking for the lowest prices when shopping, according to new data from IPA Touchpoints. [Read more.](#)

The **rate of price rises has remained at 8.7%** despite expectations of a fall, according to official figures. The cost of second-hand cars, flights, live music events and computer games kept the inflation rate higher than expected, despite the drop in petrol prices. [Read more.](#)

More than half of the 10,000 students surveyed by the Higher Education Policy Institute (Hepi) said they did paid work during term time, with most saying they were **using their wages to support their studies**. Most university students supporting themselves say it is negatively affecting their studies. [Read more.](#)

Benefit claimants are offering a new resource to help guide the 2.6 million people moving onto Universal Credit from tax credits and other benefits. [Read more.](#)

One in seven people aged 65 and over has been **turning to loans and credit cards to make ends meet** during the cost-of-living crisis. The Independent Age charity said its research suggests many older people are struggling alone and racking up debt as costs escalate. [Read more.](#)

British children who grew up during the years of austerity are **shorter than their peers** in Bulgaria, Montenegro and Lithuania, a study has found. The average height of boys and girls aged five has slipped due to poor diet and NHS cuts, experts say. [Read more.](#)

Research by Pro Bono Economics, commissioned by the Association of Charitable Organisations (ACO), has found that around **480,000 low-income households** across the country, equating to close to 1.2mn adults and children, **are missing at least one of the vital household appliances**. [Read more.](#)



Remembering Karen McBride



Many of you will have seen recent media coverage relating to the coroner's inquest into the death of Karen McBride.

Karen was a passionate anti-poverty campaigner and a valued member of the [Tameside Poverty Truth Commission](#), until her tragic death last year.

Following the coroner's inquest, the Manchester Evening News published [this summary](#) of the findings and evidence given. Please be aware that this is a difficult article to read.

You can also watch Karen's daughter, Codie's appearance on [Good Morning Britain](#), talking about the circumstances leading to her mum's death.

Karen was determined to amplify the voices of people with lived experience of poverty, and she is missed by those of us who knew her at GMPA and by the PTC commissioners.

Sixth form students research Bolton food poverty



By Thomas Machin, Teacher of Sociology at The Sixth Form Bolton

As part of The Sixth Form Bolton's A-Level course we offer a work experience programme to give students a taste of life in working environments.

We teamed up with the great GMPA to set our first-year sociology students the task of researching and offering policy insights into Bolton food poverty. Our students have experienced and seen the effects of poverty around Bolton from discussions during class and these were brought into focus with this task.

After some initial research our students were shocked at the extent to the levels of poverty in relation to other areas of the UK and around Greater Manchester. This task really engaged the students to see what the current government actions are in addressing this issue and it challenged them to think outside of the narrative of food bank provision as a means to reducing food poverty. Also, by looking at their local area they are now more aware of the difficulties within their communities.

By using their prior sociological knowledge and further research they have benefitted greatly and have been inspired in seeing the impact of both social and political action in reducing inequalities in society.



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.

