

A review of Living Wage Week 2020

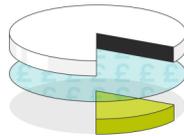


Three weeks on from Living Wage Week (9th to 15th November) we've had chance to draw breath and reflect on an incredibly busy and successful week. The week started on Monday with a North West event organised by the Living Wage Foundation. At this event, Steve Rotherham the Liverpool City Region Mayor announced the new real Living Wage rate as £9.50 (£10.85 in London).

At the same event the GM Mayor Andy Burnham called on partners and stakeholders to work together to make Greater Manchester the first real Living Wage City Region in the UK. We are offering our experience, assistance and support to achieve that ambition as soon as possible. This is a significant step change in the fight against low pay in GM and we look forward to working with many of you in the coming months to make this ambition a reality.

Living Wage Week was obviously very different this year and our Campaign activities focussed on three online events with our partners to highlight a range of issues relating to the Real Living Wage and its importance in building back better from the pandemic:

In Greater Manchester, around **20% of all jobs are paid below the Real Living Wage.**



Tuesday November 10th – Pay All Key Workers the Real Living Wage Rally

GM Living Wage Campaign and GM Citizens held an online rally in support of the Real Living Wage for all key workers. We heard testimonies from key workers and about national progress towards the Real Living Wage in social care. Key speakers were Steve North and Conor McGurran from UNISON.

Wednesday November 11th – Bolton: A Real Living Wage

GM Living Wage Campaign and our partners in Bolton, Boo Consulting and Coaching celebrated and promoted the Real Living Wage in Bolton. In the webinar we heard from accredited Living Wage employers in Bolton as well as employers who are interested in joining the movement.

Thursday November 12th – Exploring Challenges to Paying the Real Living Wage

In partnership with The Greater Manchester Employment Charter this event looked at the Real Living Wage in the context of the post pandemic economy. We had a panel, made up of representatives of the GM Living Wage Campaign, the Living Wage Foundation, USDAW and a representative from Rowlinson Knitwear, a Real Living Wage accredited employer. The event can be viewed [here](#)

There were a lot of other things going on. The Living Wage Foundation along with partners in Salford produced a short film promoting the Real Living Wage and Salford's ambition to become England's first Living Wage City. You can view the film [here](#).

Our colleagues in the Greater Manchester Housing Providers Partnership (GMHP) (many of whom are already Real Living Wage accredited employers) released a report on the work they have done to support residents into work and the commitment they are continuing to make towards the Real Living Wage movement in GM. The report can be read [here](#).

Best Wishes and Stay Safe.

Greater Manchester Living Wage Campaign Co-ordinator, John Hacking

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Responding to the debt crisis and its impact on health

by Simon Watts, Public Health Registrar on placement with GMPA

TURN2US
FIGHTING UK POVERTY

[New research](#) based on a survey of 2,500 adults was published by Turn2Us last week revealing the levels of indebtedness which are now facing many residents across the UK:

- One in three families are getting into debt as a result of the pandemic;
- One in five people are now 'always or most of the time' running out of money before pay day; pre-Covid this number was closer to one in nine;
- Younger age groups, those with a disability or those from a Black or Asian background are all more likely to run out of money before payday than other groups;
- Of those surveyed who have accessed debt since March, nearly two thirds could only manage for less than a week if they lost their primary income source.

This shows how little financial resilience many people have. As a result, multiple sources of debt, which at some point must be repaid, have become increasingly relied upon.

The [Office for National Statistics](#) find that those in the most income deprived areas are likely to rely on debt more, and [further analysis](#) suggests average unsecured debt level is now a staggering £15,000 per household. This is less surprising when you consider the high interest rates associated with payday loans, which can exceed 1500% APR and that those lower income groups, who can't access affordable credit options, pay an [average of £527 more](#) when they buy a household appliance. These are examples of the [poverty premium](#), whereby if you earn less, your costs are higher.

And debt is not just a Covid related problem. The insolvency rate before Covid across most local authority areas in Greater Manchester was at or [above the peak following the 2008 recession](#); we entered the pandemic in a bad position in terms of debt.



The impact of problematic debt is wide, leading to relationship loss, loss of your home, inability to get a home, or a phone contract. The legacy of having debt problems, even once the debt has been written off or repaid, is felt for a long time. The health impact of debt can be severe, with [a review of the evidence](#) on debt and health finding that debt was associated with depression and other mental illnesses and in some cases suicide, as well as physical health problems. Given that certain groups of the population (identified above)

experience the biggest problems with debt, these negative health impacts are not evenly distributed and contribute to widening health inequalities between groups.

UK debt levels are a public health crisis. The Turn2us research makes several recommendations, including increasing funding for Local Welfare Assistance Schemes (LWAS). GMPA very much support this suggestion, as well as other recommendations in the report including reducing waiting time for Universal Credit (UC) and maintaining the £20 UC uplift, but we would also support further action.

Forthcoming GMPA research into LWAS highlights the excellent support offered by debt advice and money management teams across Greater Manchester; but these services are getting busier. A focus on prevention is needed that seeks to reduce the number of people entering debt crisis, but also ensures those whose health is suffering as a result of debt can access the right support. This isn't just about helping those already in financial crisis, though that is important. It is also about lower income groups not always able to access affordable credit, it's about responsible lending, illegal money lending, discussing the dangers of debt with young people and much, much more. And the approach needs to be consistent and coordinated across the city region, so that where residents live doesn't determine their likelihood of getting into problematic debt.

If you, or someone you know, is struggling with debt and money management, support is available from your local authority and other partner organisations. [This website](#) provides a useful directory of the support available, and you can find a range of information and advice services listed on the [Maps of Support Services](#) page of GMPA's website.

Simon Watts



The Good Food Bag - update

By Jenni Pocsai, Operations Manager, The Good Food Bag



The Good Food Bag is a meal kit service funded by Irwell Valley Homes and One Manchester. The Good Food Bag provides low cost, healthy meal kits to organisations, as well as selling directly to customers in areas of food insecurity. They have initially started in Sale West, in Trafford. The idea is simple; for just £7 people get a bag with ingredients and a simple step by step recipe card to cook a nutritious meal to feed a family of four. Not a family of four? No problem – the meals are just as tasty the next day, so enjoying a left-over lunch, or super speedy supper another day in the week takes care of any leftovers!

Since starting in Trafford in October, the Good Food Bag has partnered with Healthy Me, Healthy Communities to provide the meal kits to those accessing their community grocers. This is bringing a new group of budget food finders to the doors of the grocers in Hulme and Gorton. The same idea will be launching in January with The Good Food Bag available at Lucy's Pantry, run by Emmaus in Salford.

The idea is a simple one, make more options for good value food available to people where they already are. We want to help those who are inexperienced cooks to make their food budgets go further. By learning new recipes and how to put foods together, the offerings from community grocers and other schemes will make more sense and be more cost-effective long term.

Sasha Deepwell, Chief Exec of Irwell Valley explains "It's more than just providing a food parcel, it's offering choice, it's developing skills and inspiring confidence, it's affordable and it's feeding families right now. We have a few budget friendly food offerings in Manchester, but none are like The Good Food Bag. It's part of a new trend towards purchased food, planning ahead for if surpluses run out, and providing a more sustainable solution to help people out of food insecurity."

Registered housing providers have certainly played their part in the pandemic, supporting communities who have been hit hard by lockdown and the subsequent recession. But this problem is not going away anytime soon, and the key will be to invest in long terms solutions and try to find a way forward with purchased, rather than donated food – but still provide low cost, high quality food to families on their doorsteps.



Jenni Pocsai

Nicole Kershaw, Chief Exec at One Manchester said, "The Good Food Bag is a great way to help those families hardest hit by the pandemic. It's not a handout, it's a helping hand when people need it most. With The Good Food Bag, I know we can make a difference to people's lives." In a time where making a difference counts more than ever, find out how you can get involved [here](#).

No Going Back: In Conversation with the North West's Metro Mayors

Online event on Wednesday December 9th, 2020 from 4.15 - 5.15pm

You are invited to the final Festival of North West Thinking event with the two Metro Mayors in the North West, Andy Burnham in Greater Manchester and Steve Rotherham in the Liverpool City Region. They will be asked to expand on their vision for "Building Back Better" and detail the role they see the VCSE sector playing in this.

[More information and register here](#)



Just Fair Survey

[Just Fair](#), is a UK-based NGO, working on economic and social rights in the UK. They have produced a short [survey](#) to gather views on economic and social rights. The results of the survey will inform Just Fair's work on human rights in the UK and should take no more than 5 minutes to complete. All responses will be anonymous. The deadline for responses is midnight on Sunday December 6th, 2020.

Policy North Training

There are a number of courses in 2021 including [Understanding poverty measurement, definitions and data](#) on March 25th, [Maximising support for people on low incomes](#) on January 28th and March 4th; and [Identifying poverty data in Greater Manchester](#) on April 15th.



For more information and to book please go to the [webpage](#).

GMCVO

GMCVO has partnered with The Growth Company to help GM VCSE organisations access and benefit from the Government's [Kickstart scheme](#) – helping to give young people the opportunity to gain skills and experience that will boost their employability and in turn inject the talents and energies of young people to help organisations with their recovery.

Kickstart encourages organisations to create six-month work placements for 16-24 year-olds who are at risk of long-term unemployment. The government will pay 100% of the relevant National Minimum Wage for 25 hours a week*, plus NI and pension contributions. There's also £1,500 per placement available for setup costs and training.

Many VCSE employers will not be able to provide the usual minimum 30 placements, so GMCVO and the Growth Company will act as a 'Gateway', enabling employers to access Kickstart funding by submitting applications on behalf of multiple employers.

To find out more and to register your interest, please visit the dedicated website hosted by [The Growth Company](#).

* Employers are able to top up the funding - we would encourage organisations creating Kickstart placements to ensure that wages are enhanced to meet the UK real Living Wage wherever possible.

GM Housing First Engagement Workers

Community Led Initiatives, in partnership with Greater Manchester Housing First, are providing employment opportunities for people to support individuals facing multiple complex needs, to move away from homelessness.

With a strengths based, person centred approach, these roles will support people to create long term sustainable tenancies by increasing independence and linking people into valuable assets within their local community.

They are looking for 3 experienced Engagement Workers who are passionate about supporting people who are facing multiple challenges that include, but not limited to homelessness, substance misuse, mental ill health and involvement in the criminal justice system.

[More information and a more detailed job description and person specification](#). To apply for this role, please submit your CV and a covering letter highlighting your suitability for the role [by email](#) before midnight on December 9th, 2020.



The Coronavirus outbreak and how it relates to GMPA's work

As the effect of the Coronavirus outbreak impacts people's lives across the city region, our small team at GMPA will be doing what we can to highlight consequences of the virus on people experiencing poverty and on efforts to tackle poverty.

We will be working to ensure tackling poverty is at the forefront of people's minds when thinking about how Greater Manchester rebuilds and recovers after the pandemic. Please check on the [Covid-19](#) page of our website over the coming weeks for further details. The page also provides links to useful resources including local authority hubs, national agencies and VCSE infrastructure organisations. Please take every possible care and thank you for all that you are doing.



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 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](#). For more information please contact us by [email](#).

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.