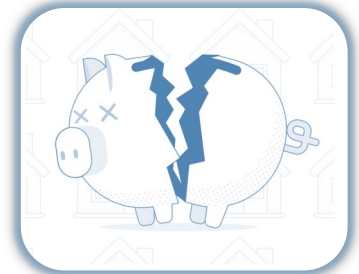


## Cost-of-living Crisis Conference - call for content:

With the rising cost-of-living set to hit low and modest income households even harder in the autumn, Greater Manchester Poverty Action (GMPA) is holding a one day conference exploring local, practical responses to the cost-of-living crisis. The event will take place on Thursday October 20th in central Manchester. The conference is aimed at organisations working to respond to poverty at a local level.



The conference will create spaces for leading policy makers and practitioners to come together to learn from impactful examples of good practice, with a focus on sharing practical ideas for replicating and scaling up existing initiatives at a local level in Greater Manchester and beyond.

We are putting out a call for contributors. If you have a project that helps address the financial challenges facing low income households that others could learn from, please let us know. We're keen to hear from organisations across the public, private and VCSE sectors.

Sessions should focus on at least one of the following:

- Maximising household income, including through the benefits system, local authority delivered welfare support (local welfare assistance schemes, Household Support Fund, Council Tax Support etc..) or employment.
- Cash first responses to poverty – this should include innovative ways of prioritising giving people experiencing or at risk of financial hardship money over in-kind support (such as food parcels and energy vouchers). This might include grant provision through the VCSE sector or a housing provider, or a cash first approach to local welfare delivered by a local authority.
- Reducing outgoings, including through support with debt management and providing access to goods and services at low cost.
- Increasing financial resilience and the ability of households to respond to financial shocks by supporting access to savings products and affordable credit.

We are particularly interested in projects that have proactively involved and engaged people with lived experience of poverty in design and delivery.

Contributors will receive free attendance at the conference and details of their organisation and project will be included in printed and online conference materials.

If you would like to deliver a session, please [email](#) with the following:

- Name, job title and organisation
- Contact email address and phone number
- Proposed name for your breakout session
- A short description of your session (not more than 500 words)
- An indication of the proposed learning style for your session (e.g. workshop, presentation, world café)
- An indication of any resources or support you may need for your session.

Alternatively, if are unable to run a session but would like us to include details of your work in the online and printed conference materials please [email](#) with the following:

- Name, job title and organisation
- Contact email address and phone number
- A short overview of the information you would like to provide to delegates.

To keep costs to delegates low we are seeking sponsorship for the conference. If this is something you're able to support, please email [Graham](#).

## Job Opportunity at GMPA: Finance and Administration Officer



GMPA is seeking a Finance and Administration Officer to support the delivery of core finance and administration functions.

We are looking for someone with book-keeping and administration experience, excellent attention to detail, with the ability to keep on top of organisational processes such as leave and expenses management. You will need to be able to work some of your hours in our office in Manchester City Centre. You will be a valuable part of our small but growing team, working with the Chief Executive Officers (CEO) to underpin our day to day finance and administrative functions.

Tasks include:

- Raising and processing invoices and recording financial transactions.
- Assisting the CEO with payroll and production of financial reports.
- Assisting with events and meetings and office administration.
- Maintaining accurate recording of GMPA's financial information, submitting annual accounts and creating quarterly account statements for board meetings.

Contract: Part-time 2.5 days per week (17 hours) for 18 months with a view to extending this and expanding the hours and nature of the role if funding allows.

Salary: £28,000 to £31,000 pro rata, depending on experience.

### How to apply

Application is by CV and covering letter. The deadline for applications is 5pm Monday September 12th, 2022. Interviews will take place late September/early October.

Please note: Applications must directly address the items listed in the person specification of the job description

Further information, full particulars and a job description are available on our [website](#).

## Policy and Research Updates

As the cost-of-living crisis hits the summer holidays, we have provided a summary of the latest news and policy developments to keep you up to date with what is happening across the UK.

### New cost-of-living initiative announced by the government

The government has launched [Help for households](#) a scheme that will see major businesses such as Asda, Amazon, and Vodafone over the summer holidays and through to Christmas provide discounts and new deals designed to support struggling families. For example, Asda is extending its £1 café meal for children aged 16 and under, seven days a week and no minimum adult spend is required.

While we welcome initiatives aimed at helping struggling families, the latest announcement is not a step in the right direction towards genuine solutions that can help with the rise in costs and bills. Launching the initiative, Boris Johnson said: 'This won't solve the issue overnight but it's yet another weapon in our arsenal as we fight back against the scourge of rising prices and inflation.'

The initiative will not resolve anything, rather it demonstrates the worrying reality that the government is not doing enough to help low-income households. At GMPA, we believe that to tackle the widespread and growing poverty serious government intervention is required to get more money into people's pockets.

Continued on the following page

## Policy and Research Updates continued



GMPA is calling for urgent government action to address poverty including:

- *Reversing the £20 per week cut to universal credit*
- *Increasing all benefits and pensions in line with inflation*
- *Scrapping the benefit cap and two-child limit on children's benefit*
- *Strengthening local welfare assistance schemes*
- *Introducing a national anti-poverty strategy*

### Cost-of-living support is already out of date

Two recently published Select Committee reports have raised concerns about the adequacy of the government's cost-of-living support.

The Work and Pensions Committee's inquiry into the [cost-of-living report](#) echo's our calls for longer-term support and investment in the social security system and [local welfare provision](#). Some of the recommendations included: increasing the speed of uprating benefits whilst pausing deductions from benefits, reviewing the appropriateness of continuing to rely on short-term funds, development of a new strategy to boost pension credit take up, and ensuring local authorities are well supported to deliver the discretionary funds.

Similarly, the Business, Energy and Industrial Strategy published [a report](#) emphasising that the scale of the upcoming winter energy price increases has meant that the May 2022 support package is insufficient.

### A number of other recent reports have highlighting growing pressures facing low income households and widening inequalities.

**Households under pressure-** A survey by [arbrdn Financial Fairness Trust and the University of Bristol](#) reveals that one in six households (4.4 million) are now in 'serious difficulties', compared to one in ten (2.8 million) in October 2021. Of those 4.4 million in serious financial difficulties, to make ends meet 71% have reduced the quality of food they eat, 36% have sold or pawned possessions and 27% have cancelled or not renewed insurance.

**North-South divide in cost-of-living crisis-** The impact of rising inflation is geographically unequal, a report by the [Centre for Cities](#) highlights that inflation is up to 30% higher in cities in the North. Findings from the report revealed that the inflation rate in Manchester in May 2022 was 10.1% whereas, in London and Cambridge, it was 8.8%.

**Child poverty rising in key worker households-** A study by the [Trade Union Congress \(TUC\)](#) indicates that the number of children growing up in poverty in key worker households has increased by 65,000 in the last two years, to nearly one million. The North West has the second highest rate of child poverty in key worker households in the UK. 3 in 10 (29%) key worker households in the North West have children living in poverty.

**Rise in economic inactivity among people in their 50s and 60s-** According to a report from the [University of Edinburgh's Smart Data Foundry](#) economic inactivity rates have risen a third among the over-50s since 2019, and people aged 50-54 face double the financial vulnerability risk than those aged 70-74. The report highlights that a combination of lack of employment opportunities, poor social security support, inadequate guidance on pensions, and the cost-of-living crisis is leading to long-term financial insecurity for many.

**Going without: deepening poverty in the UK-** The Joseph Rowntree Foundations' [recent report](#) has shown the impact of a decade of stagnant economic growth and a weakened social security system. Between 2002/03 and 2019/20 the risk of living in very deep poverty has: increased by over half for people living in large families (three or more children), to reach 18%. Increased by a third for people in families with a disabled person, to reach 15%, and increased by a third for people in lone-parent families, to reach 19%.

With autumn around the corner, 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.

## Loan sharks preying on the vulnerable as cost-of-living soars

by the IMLT Team

Families struggling to cope with the rising cost-of-living are being targeted by predatory loan sharks.



With price increases on everything from fuel to food making it increasingly tough for households to make ends meet, unlicensed lenders are stepping in, offering loans to the desperate at astronomical interest rates.

[A report published by the Centre for Social Justice](#) estimated 1.08 million people could be borrowing from an illegal money lender – more commonly known as a loan shark. This figure has more than trebled since 2010. The study revealed that borrowers are often among the poorest in society:

- 62% had an income below £20,000 - and of these about half were on less than £15,000
- 66% already owed money to legal creditors
- 75% claimed benefits
- 65% had a long-term health condition.

Loan sharks are among the most ruthless, cunning and manipulative criminals operating in our society today. They exploit people's vulnerabilities and force them into repaying loans with usurious interest rates. Victims are trapped in an endless cycle of debt and poverty, which can lead to family hardship, homelessness and severe mental health issues. This crime is so widespread and hidden that people affected by it are too scared or ashamed to talk about their experiences. Many feel they have no recourse because they are afraid of repercussions or simply don't know where to go for help.

The real danger of loan sharks is not just the large sums of money they lend out and extortionate rates of interest they charge. It's the psychological toll it takes on victims and their families, leaving them feeling trapped and helpless. Loan sharks are often seen as a last resort for people who have no other option for obtaining credit, including those with poor credit histories who are rejected by mainstream lenders. With just one unexpected bill, people can quickly find themselves in the grip of an illegal lender.

The loan shark might be a friend or acquaintance, or they might simply be someone known in the area for lending money. They will often deal in cash, rarely provide any paperwork, and will demand very high interest rates or they may not even be clear about what the borrower has to pay back. The most common form of coercion is the threat of violence, but there are other forms too. Borrowers might be asked to give up valuable items or get involved in criminal activity as an alternative repayment on their loan.

The [England Illegal Money Lending Team \(IMLT\)](#) is a dedicated and highly specialist team of law enforcement officers working across England to combat illegal lending and associated crime. The IMLT supports local authorities and partner agencies in identifying, investigating and prosecuting perpetrators of illegal lending, as well as offering specialist advice and support to victims and communities affected by this crime.

Loan sharks pose a persistent and dangerous threat to our communities, which is why Greater Manchester Poverty Action is supporting the work of the IMLT to raise awareness and inform the public of the warning signs of illegal lending activity. Loan sharks will never be eradicated completely, but we can make it harder for them to flourish.

Together we can fight against loan sharks by learning to recognise their tactics and knowing when someone is struggling to escape the clutches of an illegal lender. Ask questions, offer support, and encourage people to report their problems to the Illegal Money Lending Team.

The Stop Loan Sharks Helpline is available 24/7 on 0300 555 2222 and provides confidential advice, support and information to anyone affected by illegal lending. You can also [email the team](#) or use the live chat service on their [website](#). This service is available between 9am and 5pm, Monday to Friday.

Since 2004, the IMLT has supported over 30,000 people to escape the clutches of loan sharks and written off illegal debt worth nearly £90 million.

The team provide free awareness training for frontline workers to ensure they know the signs to look out for when dealing with vulnerable individuals who may be in the grip of a loan sharks. Please [email](#) for more information.

For more information please visit the [website](#).

## The Growth Company launches Max Your Money campaign

By Lucy Goode, The Growth Company



The Growth Company, an award-winning social enterprise rooted in Manchester, has launched its Max Your Money campaign to help people boost their income and make their money go further in light of the ongoing cost-of-living crisis.

Support is available for the unemployed, those who are wanting to progress in their careers, and business owners – including individuals who are self-employed.



For people who are currently out of work, the Growth Company can assist with job-hunting, interview preparation and access to relevant training and qualifications. They can even support people with setting up their own business.

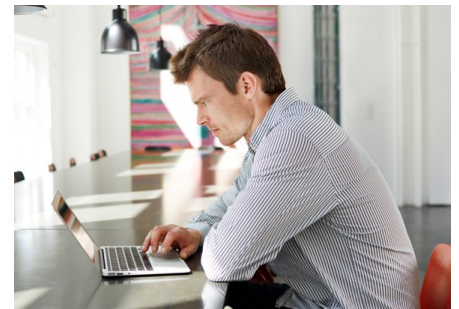
Those who are in work and looking to step into a higher-paid role can also access training and apprenticeships to enhance their skills and earning potential.

Business owners and those who are self-employed can benefit from a package of support to help them grow and adapt their business to make it more profitable - including access to funding, networking opportunities and recruitment advice.

As part of the Max Your Money campaign, people can also get help with saving money when on a low income, reducing their energy bills, managing their credit card and budgeting.

Anyone wanting to learn more or take advantage of the support on offer can contact the Growth Company by phone on 0161 237 4101, or by [email](#).

Read more about the campaign [here](#).



## Third Sector Trends 2022 in North West England

This long-term study on voluntary and community organisations, social enterprises, cooperatives, societies and clubs (the 'third sector' or 'VCSE' sector) started in 2010. A lot has happened in the North West since the survey was last conducted in 2019. So it's time to find out what has changed in the last three years.

The survey wants to hear from you whether your organisation or group is big or small, flourishing, struggling or going on as normal. It's interesting, easy to do, and only takes about 10 minutes. You can do it on your phone, tablet, laptop or PC.

### [Third Sector Trends survey](#)

All answers are securely stored completely anonymously.

The survey builds a picture of how organisations and groups work and what they achieve. This helps funding organisations decide how to invest in organisations like yours.

*Our next newsletter will be out in September and there will be lots to share with you, so look out for that issue and why not encourage others [to sign up](#)?  
And there's still one more page in this issue!*

## Job Opportunities with The Bond Board

The Bond Board is a registered charity that exists to reduce homelessness by getting people on low incomes into private rented accommodation.

We provide Bond Guarantees for tenancies which take the place of cash deposits and provide security for landlords. Additionally, we offer a range of support services for tenants and landlords designed to make a tenancy more manageable and sustainable for everyone.



We are recruiting for:

- Housing First Team Leader, £32,700.70 pa
- Private Rented Sector Access Officer, £25,268.66 pa
- Volunteer Co-ordinator, £21,827 pa, 30 hrs/week, 12 month contract

All positions are based in Rochdale.

Further information is available on our [website](#) and you can apply on the website.



## Job Opportunity: Bank Concierge

Caritas Salford's mission is to help those across the Diocese of Salford, experiencing poverty, disadvantage and discrimination to transform their lives with dignity.

This role will be at Morning Star Hostel, 104 Denmark Road, Manchester M15 6JS. The hostel provides high-quality, supported accommodation to 20 homeless men in Hulme. The hostel is staffed 24 hours a day, 7 days a week, working in teams of two. The role will provide a high-quality concierge and customer service to residents.

Closing date: Thursday, September 15th 2022. Interview: Applications will be reviewed as they are received and they reserve the right to interview/appoint before the closing date. Early applications are therefore encouraged.

[More information, job description and application form.](#)

## Tackling health inequalities in Greater Manchester



A new partnership of social enterprises and charitable organisations who deliver NHS services across Greater Manchester has formed to work creatively together to tackle health inequalities in the city region.

The Alternative Provider Federation (APF) will bring voluntary, community and social enterprise organisations together and provide infrastructure to enable them to engage with the new Greater Manchester Integrated Care System.

[Find out more about the APF](#)

### 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.