Tackling Poverty in Tameside
A Partnership Approach

Tameside Poverty Strategy 2014-2017
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Poverty is a cross-cutting issue, it encompasses all of life’s experience, and it impacts on the prospects for individuals and on our health as a society. Poverty is not just about unemployment or Government welfare reform, it affects and is affected by a whole range of national and local policy and service areas, including health, housing, employment, transport and education. As such, addressing poverty requires sustained commitment from the public sector, from business and commerce, from voluntary, community and faith groups and from all our communities.

We know that we face significant social, economic and environmental challenges to reduce poverty, deprivation and inequality and to improve the life chances of residents in Tameside. 1 in 4 of our children lives in poverty, workers in Tameside earn significantly less than their counterparts in the North West and England and 22,820 people (16% of the working age population) claim out of work benefits, the highest proportion of the population of any local authority in Greater Manchester and the North West.

We recognise that there is a stigma associated with living in poverty, and that this can impact negatively on those with low incomes. Stigmatising people on benefits has become more popular in current media, making society as a whole less sympathetic and understanding and dividing people into the ‘deserving’ and ‘undeserving’ poor. This particularly impacts on the most vulnerable. Surveys have shown that people on benefits sometimes feel like they are failures¹.

The Council has signed up the Greater Manchester Poverty Pledge and is committed to its objectives which include campaigning on issues related to poverty, including highlighting and fighting the stigma associated with poverty, taking action on poverty and being a catalyst for change. As part of this commitment the Council agreed in July 2013 to publish an evidence based Poverty Strategy for Tameside to link the initiatives and strategic objectives set out in a range of key strategies that contribute to preventing and alleviating poverty. This strategy brings together our plans to tackle poverty in Tameside. We believe that all partners have a contribution to make to tackling poverty and joint working and improved communication can achieve better results for residents.

Cllr Lynn Travis
Executive Member Health and Neighbourhoods
June 2014

¹ surveys have shown that people on benefits sometimes feel like they are failures.
Section One: Introduction

‘Poverty means having to live hand to mouth and go through life without any luxuries.’
‘We are left out of society. We live hand to mouth: we have no outings, no holidays, nothing.’
Poverty is about boredom. It is groundhog day of poverty, the monotony of routine without variety of options.’

Source: Greater Manchester Poverty Commission Research Report – testimonies of people experiencing poverty

Tameside faces a significant social, economic and environmental challenge to reduce poverty, deprivation and inequality and to improve the life chances of residents. This challenge is heightened by the current economic conditions; the impact of Welfare Reform and continued reductions in funding for public services. This strategy sets out how the public, private, voluntary, community and faith sectors in Tameside will take action to prevent the causes and to alleviate the impact of poverty.

The publication of this strategy is timely as evidence of improvements in the economy is counter balanced by indications of widening inequalities. For example, new figures released by the International Monetary Fund suggest that the economy in the United Kingdom is growing at its fastest rate since the recession began, however research by the Joseph Rowntree Foundation indicates that the number of households on an inadequate income has risen by more than 20% in the last three years.

The Supportive Communities Partnership has developed this strategy, its successor the Strategic Neighbourhood Partnership will review the outcomes in the light of feedback from stakeholders and research evidence to ensure that it continues to be relevant. This Strategy links the initiatives and strategic objectives set out in a range of key strategies that contribute to preventing and alleviating poverty and brings together our plans to tackle poverty in Tameside. The action plan accompanying the strategy includes references to actions that are set out in existing strategies and includes some new actions.
Section Two: Background

What is poverty?

Poverty is a complex issue that is difficult to define. For this report we have adopted a relative approach to poverty.

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary patterns, customs and activities. (Peter Townsend)

The concept of relative poverty is not just about income, it relates to how people live and is linked to inequality and deprivation as it deals with the consequences of a lack of income and other resources. Unless the poorest can keep up with growth in average incomes, they will progressively become more excluded from the opportunities that the rest of society enjoys.

Within the European Union the agreed measure of relative poverty is households with less than 60% of the median income of a household of a similar composition. However there are limitations to this measure, if all incomes fall evenly, relative poverty will not change. An alternative measure is the Minimum Income Standard (MIS), based on detailed research showing what members of the public think is enough money to live on to maintain a socially acceptable quality of life. It is calculated by specifying baskets of goods and services required by different types of household in order to meet these needs and to participate in society. The out of London Living Wage (see Section Five below) is calculated according to a formula that uses the Minimum Income Standard.

Developing the strategy

The findings and recommendations of the Greater Manchester Poverty Commission is the starting point for developing this strategy. The Greater Manchester Poverty Commission was established by a number of Greater Manchester M.P.s to identify the key components of poverty within the sub-region and to identify practical solutions to alleviate poverty. The Commission included representatives of the public, private and voluntary sectors. The evidence base of its report includes statistical data and personal testimony from individuals, groups and organisations collected via local hearings and written submissions.

The Commission sought to explore the complexity of the experience of living in poverty, in doing so it identified the following characteristics of living in poverty, that it encompasses all areas of life’s experiences and creates insecurity, lack of choice and control and fear, anxiety and uncertainty.

The report has sixteen recommendations that are addressed to local authorities, the voluntary sector, the private sector and the Association of Greater Manchester Authorities (AGMA). The recommendations focus on preventing and alleviating poverty, and are designed to tackle both the causes and consequences of poverty. The Supportive Communities Partnership identified the following recommendations as a priority for Tameside.

- Addressing Food Poverty – by creating a co-ordinated and sustained approach to tackling food poverty and increasing access to affordable fresh fruit and vegetables

- Reducing the risk of debt – by increasing access to affordable finance and financial support services to improve financial literacy

- Reducing digital exclusion

- Working Together – by improving the planning and co-ordination of voluntary sector services to tackle poverty
We used the Big Conversation to consult on what our priorities should be. We asked respondents if they agreed with the list of priorities above and to say what they thought would have the biggest impact on reducing poverty in the borough. The consultation identified the following top six priorities:

- Promoting initiatives to reduce energy bills
- Reducing the risk of debt
- Addressing food poverty
- All public services and strategies should consider their impact on people in poverty
- Improving income levels – via the living wage
- Working together by improving the co-ordination of voluntary and community services to tackle poverty

Community and Voluntary Action Tameside held an event, focussing on poverty, Tackling Poverty Together in October 2013. The feedback emphasised the need for co-ordination of existing services to enable better promotion of services and to identify gaps in provision.

We have drawn on a range of research into the causes, extent and effects of poverty and paid particular regard to the evidence base of the Greater Manchester Poverty Commission and the work of the Joseph Rowntree Foundation. We also undertook our own needs assessment, the results of which are published in our Poverty Data Pack. On the basis of the research evidence, our consultation and discussions with specific interest groups, we have identified the following key themes in our approach to tackling poverty.

**Theme One: Working Together** - by delivering actions through partnerships

**Theme Two: Prevention of Poverty** - by developing a resilient economy

**Theme Three: Alleviating the impact of poverty** - by supporting households to manage the cost of living and improving access to services.
Section Three: Strategic Context

Addressing poverty and inequality is at the heart of the Tameside Community Strategy 2012-229, the borough’s plan to improve the lives of residents in all our communities.

This strategy brings together partners across public services, industry, and commerce and the voluntary sector, to optimise our effectiveness by collaborating, joint planning and prioritising our efforts. It highlights the issues that will be the focus for building better lives for local people including: building sustainable communities; helping people live independently; diversifying the economic base; raising school attainment; environmental sustainability; reducing crime; improving healthy life expectancy; and reducing the burden of chronic disease.

The Child and Family Poverty Strategy 2012-15 sets out our plans to reduce child poverty based on five building blocks that address the life cycle of poverty. These are, “having the best start in life” that focusses on early intervention, “education and transitions”, that focusses on providing educational opportunities throughout life, “supporting into employment”, that focusses on improving employment and income opportunities and supporting people to access them, “making the most of employment”, that focusses on supporting the availability of sustainable and decent employment and “supporting the most vulnerable and reducing inequalities”, that focusses on developing new ways of working with families with multiple needs.

The Enterprising Tameside Strategy 2012-2026 is our long-term economic strategy based on three themes, People, Enterprise and Place. The strategy is based on an understanding that in addition to growing the economy and improving financial prosperity we also need to improve physical and mental health, to improve educational achievement and to support local people to have a stake in their community.

The Health and Well Being Strategy 2013-2016 aims to improve life expectancy and reduce health inequalities by focussing on prevention and building community resilience. The strategy is based on an understanding of the impact of the social and economic environment on people’s physical and mental health. It aims to reduce the negative impact of the current economic situation by improving the health of people of working age by enabling them to find and keep work, of children and young people by enhancing their readiness for independence, and of people of all ages by enabling them to maintain independence and to avoid the need to call on care services.
This strategy seeks to summarise the nature and extent of poverty in Tameside by reviewing a range of factors that relate to poverty.

These are indicators only and are not intended to be exhaustive nor exclusive; there are numerous other measurable factors available as poverty indicators, for example access to services such as the internet and transport. The Tameside Poverty Data Pack includes up to date information on these indicators.

Statistical data in the main provides an indication of material deprivation; the report includes data on domestic abuse and health as these are related factors that provide an indication of the personal and social impact of poverty of people’s life chances and experiences.

Household income and the cost of living

The level of household income is central in determining the choice and control of individuals and households. Since 2009, household incomes have fallen in real terms. This has made it harder for many low-income households to make ends meet. Independent data shows that household income will continue to fall, while the gap between the relatively poor and better off grows.

The most commonly used threshold to determine if someone is in poverty is 60% of median income. According to the Department for Work and Pensions (DWP) Family Resources Survey (FRS), Median equivalised net household income for a childless couple in 2011/12 was £427 per week, before housing costs. 60% of this is £256 per week, before housing costs. The Minimum Income Standard for a childless couple, before housing costs is calculated at £303.34.

Households experiencing poverty

The 2013 Public Health profile for Tameside shows that 24.1% of children are estimated to be living in poverty in Tameside, this is around 10,490 children. The Greater Manchester Poverty Commission research found that Tameside is the only borough in Greater Manchester where all wards have more than 10% of children living in poverty. Many of these children live in a household where someone is working, although income levels are low.

In Tameside households where one or more member is workless are more likely (30%) to have the lowest income level. In terms of family type, 51% of single parents and 49% of single pensioners have the two lowest income levels.

Unemployment

The unemployment rate in Tameside is 9.1% of the population, compared to 8.2% in the North West. For young people the rate is significantly higher, at 23.2% for people aged 16–19 years. Rates of people claiming Job Seekers Allowance has reduced to 4.1% from its peak of 5.1%.

Low pay and employment patterns

Workers in Tameside earn significantly less than their counterparts in the North West and England. The median hourly pay in Tameside is £10.17, compared with £10.47 in the North West and £11.38 in England.

Within Tameside you are more likely to receive lower pay if you are a woman or if you work part-time. Women in full-time employment in Tameside earn an average of £2 (15%) less per hour than men in full-time employment. About 26.4% of working age people in Tameside are in part-time employment, 20.5% females are employed in part time work compared to 5.8% of males. All workers in part-time employment earn an average of £2.84 (36%) less per hour than workers in full-time employment.

Geographically part-time workers are concentrated in Ashton St Peters and central Hyde.
Section Four: Poverty in Tameside – Our Evidence Base

Benefits

The impact of Government welfare reform means that there is reduced income for benefit claimants, both in and out of work. The Council has estimated that the cumulative impact of welfare reform in Tameside is a loss to the local economy of £68.2 million a year by 2014/15.

The Government has made an election pledge to withdraw access to Housing Benefit for some people aged 16-25 years. We have estimated at the time of writing this strategy that if this is enacted and there are no exclusions it will affect 1,754 people in Tameside who are currently in receipt of Housing Benefit. Of these, 920 are lone parents and 267 are couples with children. These figures change as people move on and off Housing Benefit.

Despite the reduction in numbers of people claiming JSA in Tameside, the proportion of people claiming the key out of work benefits\(^{13}\) is 16% (22820) and is higher than the average for Greater Manchester, the North West and England.

Cost of Living

Our local evidence indicates that many households are experiencing financial crises and lack access to the basic essentials for living.

There are currently 9 food banks operating from 13 locations in Tameside that provide emergency relief to households that would otherwise go hungry. Several of these are part of the Trussell Trust\(^{14}\) network of food banks and all are working together through the Tameside Food Bank Forum\(^{15}\). There is currently no central data on the numbers and types of people using food banks in Tameside. Trussell Trust food banks gave emergency food to 346,992 people nationwide in 2012-13, 170% more than the previous year. One third of those helped were children.

A new definition of fuel poverty is based on households with low incomes and high energy costs. Using the new definition, 11.9% of households in Tameside are in fuel poverty, an apparent reduction in Tameside compared to 16.2% in 2011. However the difference in the old and new definitions mean it is not possible to compare like with like, and a new definition does not change the key drivers of fuel poverty which are rising energy prices, low energy efficiency and stagnating incomes. On this basis we estimate that the number of households experiencing fuel poverty will continue to increase.

Debt

It is difficult to access data on the scale of debt or short term lending at a local level. Census data on total individual insolvencies shows an increase in personal debt from 7.2 per 10,000 of the adult population in 2000 to 31.1 per 10,000 in 2011. The Citizens Advice Bureau reports a ten-fold increase in the proportion of clients receiving casework help with multiple debts which included a payday loan debt in the last four years\(^{16}\).

The Welfare Reform Act 2012 included a provision to abolish Council Tax Benefit and required each Local Authority to set its own Council Tax scheme with effect of 1 April 2013. In 2013/14 14,559 liability orders were issued up to the end of January, this compares with 9780 for the same period in 2012/13, and an increase of over 60%. This indicates that while overall collection of Council Tax is over 90%, some households are experiencing difficulties in coping with the new and increased liability.

There are 11 Pay Day Loan shops in Tameside, an indication of high demand.
Research carried out by IPSOS MORI for the National Housing Federation to assess the impact of the introduction of the size criteria (known as the Bedroom Tax) to Housing Benefit for social housing found that an average of 66% of tenants affected by the size criteria are currently in arrears, and that almost 30% of tenants affected have fallen into arrears since April 2013.

**Homelessness**

Homeless people are among the most excluded and deprived groups in society. The Council received homelessness applications from 433 households in 2012/13 of whom 107 were assessed as statutorily homeless and given a full housing duty. This represents a 16% increase on 2011/12. At the same time we found alternative accommodation through prevention work for 446 households who were at risk of becoming homeless.

Over the past 2 years Tameside Housing Advice has monitored the number of people approaching the service who are already in crisis. This figure has fluctuated over the period with an average for the whole period of 56% of people presenting at Tameside Housing Advice who would be homeless that night.

There is also evidence of a substantial level of hidden homelessness in the borough. A snapshot survey undertaken with advice and support agencies in Tameside in two weeks in December 2013, identified 28 households who were “sofa surfing” or staying with friends.

Every ward in Tameside has children living in poverty. There are a number of super output areas where child poverty is extremely high (up to 60% of children). Ashton St Peters ward has the highest levels of child poverty. There is link between areas of higher deprivation and areas with low life expectancy levels. Ashton St Peters and Hyde Godley are two of the most deprived wards and correspondingly they suffer some of the lowest rates of life expectancy.
There is a clear relationship between the level of deprivation in an area and the prevalence of recorded domestic abuse. Approaching half (44%) of domestic abuse crimes (Oct 2009-Sep 2012) took place within roughly a quarter (28%) of the most deprived localities in the district, and only 8% occurred in the 22 least deprived areas. Tameside’s main hotspots are located in Ashton St Michael’s ward; smaller more medium-intense hotspots are found in St Peter’s ward, Stalybridge North Ward and on the border of Ashton Hurst Ward and Ashton St Michael’s Ward.

In some areas of the borough high levels of the population have no access to a car or van and up to 66% of residents are totally reliant on public transport to access services and employment. While Tameside is well served by public transport networks and major centres of employment such as Leeds, Preston and Liverpool can be accessed within 90 minutes travel time. However the cost of commuting is prohibitive and can be up to 14% the average annual income, for example the journey to Liverpool can be completed in 20 minutes, but would cost £3518 per annum.
Section Four: Poverty in Tameside – Our Evidence Base

Health

There is consistent evidence that low socio-economic status is linked to poor child health mortality and health outcomes, and people living in higher socio-economic deprivation have poorer health on average than those living in lower socio-economic deprivation. This can be seen in Tameside where health inequalities exist due to pockets of high levels of socio-economic deprivation. There is a strong association between physical and mental health and wellbeing, and mental wellbeing and poverty. Well-being can be defined simply as, “feeling good and functioning well”. This includes having sufficient material resources, feeling in control and having the capability to manage problems, and experiencing a sense of belonging and meaning with people and place. People with higher well-being have lower rates of illness, recover more quickly and for longer and generally have better physical and mental health. Improving well-being can lead to better outcomes in employment and productivity, educational attainment, healthy lifestyle behaviours and life expectancy, and better quality of life for the individual, their family and the wider communities by broadening and strengthening networks.

Certain groups experience poorer mental health and well-being particularly those people experiencing socio-economic deprivation. Particularly vulnerable groups include people with long-term physical illness, low incomes and unemployed and those with low or no qualifications.

In addition, a child growing up in poverty has a greater likelihood of experiencing health problems from birth and of accumulating physical and mental health problems throughout life. From an economic point of view, children born into poverty are likely to become poor adults, with all the associated poor health outcomes. This results in a perpetual cycle of poverty stretching from one generation to the next.

Life expectancy is a reliable and understandable measure of the health status of the population for a given period. Tameside Health and Well-Being Strategy 2013-2016 says that overall life expectancy in Tameside for both males and females are below the average for England and the North West. While healthy life expectancy for males is 57.5 years, this is 5.7 years and 3.5 years lower than England and the North West. Healthy life expectancy for females in Tameside is 56.8 years, 7.4 years and 4.9 years lower than England and the North West respectively.

Cancer is the most common cause of death in Tameside for males and females, and there are many more deaths than there should be, given the population age and gender profile. Cancer is responsible for 35.7% of all deaths in males under 75 years, and 43.0% of deaths in females under 75 years in 2010-12. Heart disease and strokes are responsible for about a quarter/one in four of all deaths in Tameside.

Self-harm and alcohol-related hospital admissions are more common in Tameside than in England. Rates of chronic liver disease related to alcohol have increased in recent years, particularly in younger adults in their 30’s and 40’s. In addition, the claimant rate of Incapacity benefit for those whose main medical reason for claiming is alcoholism was 187 per 100,000 per working age population in Tameside in 2011, approximately twice that of the England average. Regardless of the whether alcohol led to incapacity, or vice versa, the potential impact that alcohol has on income can be seen.
Our Vision for Tackling Poverty in Tameside - “Working together we can reduce levels of poverty in Tameside.”

Poverty is a cross-cutting issue, it encompasses all of life's experience, and it affects and is affected by a whole range of policy and service areas, including health, housing, employment, transport and education. It impacts on the prospects for individuals and on our health as a society. As such, addressing poverty requires sustained commitment from the public sector, from business and commerce, from voluntary, community and faith groups and from all our communities.

Adopting new ways of working across organisation boundaries and the greater involvement of communities is central to achieving our vision for a prosperous and healthy Tameside and it will be fundamental to the success of our ambition to reduce, prevent and alleviate poverty.

Our strategy is built on three themes, that are closely inter-related to and dependent upon priorities and actions identified in other key strategies.

**Theme One: Working Together** - by delivering actions through partnerships

**Theme Two: Prevention of Poverty** - by developing a resilient local economy

**Theme Three: Alleviating the impact of poverty** - by supporting households to manage the cost of living and improving access to services

The actions against each theme is set out in an action plan (Appendix Two). This identifies actions that will be delivered at a universal level and targeted actions, some of which will be delivered with identified groups and some that will be delivered at a neighbourhood and community level. In some cases the action plan refers to existing plans in other key strategies.

**Theme One:**

**Working Together**

Residents giving evidence to the Greater Manchester Poverty Commission expressed frustrations with having to deal with multiple public service providers concurrently, meaning they cannot react as fast as an individual's circumstances change. Participants also said that services were un-coordinated or acted in ways that compounded their experience of disadvantage.

**Neighbourhood Offer**

Tameside is fully committed to the Whole Place Community Budgets initiative that aims to improve outcomes and reduce public spending through joint working across the public, private and voluntary sectors.

We will achieve better co-ordination of public, community and voluntary sector services to tackle poverty in local communities through our developing Neighbourhood Offer. This provides a service delivery model that will enable the Council and our partners to deliver services in co-operation with the community in four geographical neighbourhoods. The services will be based on a comprehensive needs assessment and consultation with the community. The model will incorporate universal services for the whole community and targeted services to meet specific needs and groups. It is based on the principles of the co-location of services, and takes a “community first” approach. The Neighbourhood model is flexible and able to expand over time to deliver a wide range of aligned services.

The Greater Manchester Poverty Commission report identified that voluntary, community and faith sectors (VCFS) delivery at a community level, and the presence of effective local relationships (social capital), helped to alleviate the effects of poverty and disadvantage. Community and Voluntary Action Tameside (CVAT) will support the integration of the VCFS within the Neighbourhood Offer by supporting and helping to co-ordinate VCFS participation and building of social capital and networks within each of the four neighbourhoods.

As the Neighbourhood Offer develops it will enable us to strengthen and improve the co-ordination and targetting of services.
Section Five: Tackling Poverty in Tameside

Communication

We will focus on ensuring good communication between partners to encourage and support the sharing of information, skills, resources and ideas including signposting activity between partners. We are also committed to work that strengthens the real participation of those living in poverty in shaping actions to tackle poverty.

Poverty in all policies

The cross cutting nature of poverty is illustrated throughout this strategy. We plan to develop a Poverty Impact Assessment to ensure that we consider the implications direct, or indirect, of all strategies and policies to prevent or alleviate poverty.

Greater Manchester Poverty Action Group (GMPAG)

The GMPAG is a coalition of organisations across the public, social and commercial sectors with a belief that through coordinated action and by catalysing others the issue of poverty can begin to be addressed across Greater Manchester. Tameside is represented on this group by CVAT. The Council has signed up to the Greater Manchester Poverty Pledge (Appendix One) that commits us to participate in co-ordinated actions to address poverty across Greater Manchester.

Governance

The Council is undertaking a review of the Tameside Strategic Partnership. The Strategic Neighbourhood Partnership is a new partnership that will replace the Crime and Disorder Reduction Partnership Board and the Supportive Communities Board. The Neighbourhood Partnership will be supported by four locality teams, fostering close community links. We will ensure that VCFS is involved in these arrangements at a central and local level.

Theme Two:

The Prevention of Poverty

The cornerstone of our strategy and key to the prevention of poverty is the development of a resilient local economy to improve the availability of sustainable and well-paid employment. Data from the Department for Work and Pensions identifies an increase in income levels as the single most significant factor in moving households out of poverty. This means increasing job opportunities for people of all ages who are out of work and improving the wages of those in work.

Jobs and Skills

Enterprising Tameside, A New Economic Strategy for Tameside 2012-2026 is based on the concept of the whole-place economy that aims to achieve improvements in the wellbeing, achievements and aspirations of local people, alongside an increase in prosperity. Tameside’s economic vision is based on three themes, people, enterprise and place. It sets out plans to co-ordinate efforts with the Council’s partners to address poverty and includes specific priorities targeted at improving the prospects of those furthest from employment, for example troubled families, ex-offenders and long term unemployed.

The key areas of work are:

People: the strategy sets out actions to improve the skills, aspirations and opportunities for local people. This is achieved by providing volunteering and work experience and employment opportunities for all ages, and targeted opportunities for unemployed young people and adults experiencing long term unemployment. It includes actions that ensure that families and individuals with complex needs can access welfare rights, debt advice and affordable credit and that support is available to enable them to develop skills and confidence and improve their employment prospects.

Enterprise: the strategy sets out actions to support the development of local entrepreneurs to set up new businesses and social enterprises and to develop existing businesses. This is achieved by supporting Tameside businesses to take advantages of opportunities and support available through the Tameside Business Family.
Section Five: Tackling Poverty in Tameside

Place: The strategy focuses on actions to develop a range of housing types, develop our town centres, improve transport links and develop a new digital infrastructure.

The Child Poverty Strategy and the proposed Education and Skills Board will address actions relating to the provision of child care and educational attainment.

Tackling Low Pay

We believe that increasing the incomes of the poorest will have an immediate and positive impact on reducing poverty in Tameside by increasing the amount of money circulating in the local economy and hence impacting on aggregate demand for goods and services\textsuperscript{21}. The Council will support initiatives to tackle low pay, by promoting the enforcement of the National Minimum Wage and by adopting the Living Wage.

The National Minimum Wage rate depends on the age and whether the employee is an apprentice. It is currently £6.31 per hour for workers aged over 21 years, £5.03 per hour for workers aged between 18 and 20 years and £3.72 for workers aged under 18 years. The Council will promote information about the Pay and Work Rights Helpline to ensure that workers that think they are being paid below the minimum wage have access to expert and confidential advice. The Council will continue to encourage local employers to comply with the legal requirement to pay the National Minimum Wage.

The Living Wage

Work alone does not prevent poverty, nor does it guarantee a route out of poverty\textsuperscript{22}. The Resolution Foundation\textsuperscript{23} has found that low pay is not a temporary or transitional situation; their research shows that 73% of those who were low paid in 2002 remained there for the subsequent decade.

The Council strives to make Tameside a better place and is of the view that payment of a Living Wage\textsuperscript{24} can have a positive impact on the delivery of services as well as economic and social benefits in the Borough. The Council is committed to providing better quality value for money services and feels the payment of a Living Wage will contribute to this goal.

Table One shows that high numbers of employees in Tameside that are paid below the Living Wage.

\begin{table}[ht]
\centering
\begin{tabular}{|l|c|c|c|}
\hline
 & Full Time & Part Time & All \\
\hline
People (Jobs) & 59,000 & 20,000 & 79,000 \\
% below the Living Wage & 15\% & 45\% & 23\% \\
Number below the Living Wage & 8,750 & 9,100 & 17,850 \\
\hline
\end{tabular}
\caption{Median Hourly Pay (gross excluding overtime) – percentage / number paid below the Living Wage - full time (FT) / part time (PT) Tameside comparison.}
\end{table}
Theme Three: Tackling Poverty in Tameside

Alleviating the Impact of Poverty

Our consultation identified the provision of support to enable people to manage the cost of living, in particular fuel and food costs and to deal with issues of debt as the actions that would have the most impact on alleviating poverty. It is essential that we market and promote services effectively and that residents can readily access a wide range of services, including health, housing and culture.

Managing the cost of living

The Institute for Fiscal Studies\(^\text{25}\) says that while better-off households have experienced bigger proportionate falls in incomes, the poor have experienced higher inflation than the rich since the start of the current economic recession. The Consumer Price Index has increased 20\% since 2008 but the prices of food and energy, two things that poorer households spend a larger slice of their income on, have increased 30\% and 60\% respectively.

Fuel Poverty: Living in poorly heated housing is associated with increased morbidity and mortality. Cold housing is associated with respiratory and cardiovascular diseases, which are also the main causes of excess winter deaths.

During 2013/14 despite constrained resources we undertook a significant amount of work to tackle fuel poverty. Tameside had the highest take up of the Greater Manchester Fair Energy scheme, with 700 households switching provider and saving £115 per year on their energy bills. We will continue, in partnership with our key social housing providers, to support Greater Manchester initiatives including, housing retrofit schemes to improve domestic energy efficiency, the GM Green Deal and ECO scheme and further GM energy switch auctions.

A new Affordable Warmth Strategy in 2014 will align with the new national fuel poverty strategy expected in autumn 2014.

Our most recent housing stock condition survey (2009) identified that 32\% of all private sector housing failed the Decent Homes Standard\(^\text{26}\). The private rented housing sector has grown from 4.5\% of housing stock in Tameside in 2001 to 14.3\% in 2011.

A new Private Rented Sector Strategy will address improvements to quality standards in the private rented sector by promoting better management through self- regulation and expanding the role of Registered Providers.

Food Poverty: the increasing number of food banks is indicative of the extent of food poverty in Tameside; they are also an example of effective voluntary, community and faith action in response to local need.

Over the last year Community and Voluntary Action Tameside (CVAT) has worked alongside and supported the developing network of Food Banks in the borough. This has included securing funding to support and facilitate the establishment of a Food Bank Forum\(^\text{27}\), the development of marketing materials, including web-site, developing mechanisms for receiving donations, and providing an emergency food reserve.

The Forum plans to develop volunteering and volunteer training, to promote healthy eating and to collect and share quantitative and qualitative data with decision makers.

Tameside Council Health and Well Being team will deliver initiatives within local communities to promote healthy eating and to access alternative sources of fresh food. This includes supporting local communities to evaluate social enterprise models to deliver fresh food and to set up skills exchanges and time banking to promote ways to grow fresh food, and promoting approaches to using food that would otherwise go to waste.

Emergency support: In April 2013 responsibility for managing elements of the discretionary social fund was transferred from DWP to local authorities. The scheme in Tameside (Tameside Support for Independent Living - TSIL) provides emergency payments to people on a low income in need of essential living items. Up to the end of January 2014 the scheme received 5,199 applications and made 3,805 payments, the majority of these are for food and fuel.

The Government has announced that it will not fund local schemes after the end of March 2015. During 2014/5 we will use the service to provide targeted support by working in partnership with the Troubled Families service, Adullam Homes Housing Association, Citizens Advice Bureau, Cashbox, Food Banks and Neighbourhood Teams. This will enable us to provide support that will contribute to long term change and provide a means to more effectively measure the outcomes and to plan for replacement support when central Government funding ceases.
Dealing with debt and reducing the risk of illegal money lending

As pressure on household budgets is increasing there is a risk that more people will turn to pay-day loan companies for short term loans. There is also much less resource available to deliver interventions to support those people and families with complex problems. We will therefore concentrate and focus our efforts to help local people build self-reliance.

The Council does not have the power to prevent Pay Day lenders opening in our towns through planning regulations. However we will continue to block access to pay-day loan websites from our computers, including those in public libraries. If a user attempts to access these websites they will receive a message signposting them to the Credit Union and the Tameside Help with Benefits websites.

The Council is currently working on a scheme to provide residents with an affordable alternative to Pay Day Loan companies by investing in My Home Finance (MHF), a non-profit company set up by the National Housing Federation that provides an alternative source of credit for people who have difficulty accessing affordable credit elsewhere. New Charter Housing Trust and other local social housing providers are already investing in My Home Finance ensuring that affordable credit is available to their tenants. The Council's investment would extend the availability of this scheme to all Tameside residents.

We would encourage residents that borrow through the My Home Finance scheme to begin saving with Cashbox, the Tameside Credit Union via a pound for pound matching scheme that is funded through the returns on the Council's investment. In this scheme a pound saved in the Credit Union by the borrower during the term of the loan repayment would be matched by a pound funded through interest received from the investment. We will continue to support the development of Cashbox by contracting with it to make emergency payments via TSIL. Customers are also enrolled as a member of Cash Box as a means of encouraging savings and providing access to low cost credit, thus promoting financial independence.

The number of people forcibly evicted from their homes in England and Wales after court action, has reached the highest level since records began in 2000. Some 37,739 tenants of private or public housing had their homes repossessed by court bailiffs in 2013, according to the Ministry of Justice. The first part of the re-possession process, landlord possession claims, reached 170,451 last year – its highest level since 2004.

We will support residents that have got into debt by the Tameside Debt Advice Service that provides casework, drop-in and telephone advice. The debt advisers can represent clients at court hearings. An advisor located at Tameside Housing Advice will provide specific advice to residents at risk of losing their home through debt.

Neighbourhood Teams will use local intelligence on need and work with local voluntary, community and faith groups and Registered Providers to develop targeted campaigns, for example on Illegal Money Lending.

Mitigating the impact of Welfare Reform

We will provide expert advice and representation for residents on Welfare Benefits via the Tameside Welfare Rights Service. This Service will also provide briefing, training and support for staff in partner agencies and for voluntary, community and faith groups to equip them to give accurate up to date information to residents.

We will use the discretionary schemes, including Discretionary Housing Payments and Council Tax Hardship, where appropriate to support residents who are in financial hardship related to benefit changes. We will ensure that personal budgeting support is available for all Universal Credit claimants.

The Council and Registered Providers will provide people who are late paying their Council Tax or rent with information on sources of advice and support, e.g. Welfare Rights Service, Citizens Advice Bureau, Help with Rent team or dedicated in house teams to help prevent residents from getting into debt.
Access to culture and leisure

Culture is essential to the wellbeing of the community, both in terms of how we feel as individuals but also how we feel about the place we live. A community with a vibrant and varied cultural life is an attractive place to put down roots and grow as a family. We know that Culture can be a powerful, creative force - a force which can energize and inspire communities.

We will ensure that cultural engagement is provided in an accessible way by providing free access to museums and galleries. We will provide community theatre and sports facilities that are accessible to residents with low incomes. We also aim to provide cultural experiences across the borough to ensure that all members have access to a range of cultural activities not far from their doorstep.
Section Five: Tackling Poverty in Tameside

Access to support and advice services

We will make the best use of limited resources and improve customer service by a single co-ordinated approach to the provision of information and advice services to assist residents to access a range of services at a single point of contact.

We will promote a “no wrong door” approach by the co-location of services in central locations and the development of neighbourhood hubs. For example essential advice and information services, such as Welfare Rights, Debt Advice, and Citizens Advice Bureau are co-located in Customer Services and debt advice, and hospital discharge support are provided along with housing advice, access to the housing register and homelessness prevention work at Housing Advice.

The Hub in Hattersley includes a library, the community centre, Hattersley Neighbourhood Partnership (HNP), a point of contact for the police and Peak Valley Housing. It has community meeting facilities and can be used as a venue for both private and community events. The local MP holds a surgery here and Adullam Homes provides housing support drop in sessions.

We plan to develop “Go To” Centres in other areas of the Borough where services will be co-located to ensure easier access for residents. Libraries will be central to the Go To Centres starting with Hyde and Denton.

We will...

Promote Making Every Contact Count, a multi-agency initiative to ensure that staff and volunteers in all agencies are equipped to promote messages about healthy lifestyles to local residents.

Work with partners to maintain the independent Help with Benefits website that provides information on where to get online to apply for benefits and where to get training, help and assistance from a range of agencies in Tameside. It also provides information on welfare reform www.helpwithbenefits.org.uk

Promote digital inclusion by providing free access to computers in the self-serve hub in Ashton customer services and in libraries for activities relating to job searching, CV development, applying for benefits, housing or information on council or health services.

Neighbourhood Teams will use local intelligence on need and work with local voluntary, community and faith groups and Registered Providers to develop targeted support in specific localities.
The success of this strategy relies on partnership working and requires the full engagement of all partners. The new Strategic Neighbourhood Partnership will oversee the implementation of this strategy. The Partnership will organise an event to launch the strategy. It will agree a task and finish group that will be responsible for monitoring the outcomes of the action plan.

The delivery plan includes actions that are monitored by other Partnerships, including the Prosperous Board and the Education and Skills Board. The Strategic Neighbourhood Partnership will therefore have access to performance data produced for these Boards on the relevant outcomes.

The Strategic Neighbourhood Partnership will provide an annual report to Executive Board to update it on progress against the action plan.
Appendix - Tackling Poverty in Tameside
A Pledge to address poverty in Greater Manchester

Inspired by the findings of the Greater Manchester Poverty Commission, the Centre for Local Economic Strategies (CLES), Save the Children and the Manchester Black and Minority Ethnic Network (MBMEN) have decided to work together to coordinate the Greater Manchester Poverty Action Group (GMPAG).

The GMPAG is a coalition of willing organisations across the public, social and commercial sectors with a belief that through coordinated action and by catalysing others the issue of poverty can begin to be addressed across Greater Manchester. At the first meeting of the Group on 14th March 2013 we agreed to draft a pledge outlining the objectives of the Group, its core activities, and the requirements of participating organisations.

This document details this draft pledge and what we would be expecting members of the GMPAG to be signing up to.

Objectives:

The GMPAG is based upon principles of cooperation between organisations and action. We do not simply want to talk about poverty and evidence but collectively cajole and influence the behaviour of other organisations through real action. This is reflected in the three objectives of the GMPAG:

- To be a catalyst for action within Districts and across Greater Manchester;
- To be a campaigning voice for all strains of poverty across Greater Manchester;
- To challenge the principles and behaviour of public and commercial sector organisations in relation to addressing poverty.

Activities:

The objectives described above shape the three core coordinated activities of the GMPAG. These activities will be undertaken both during Group meetings and out with them. The activities are:

- Engagement activities with (predominantly) commercial sector organisations who are keen to address wider poverty related issues through their activities but who require guidance and support to do so;
- Communication activities to provide a collective voice for those individuals across Greater Manchester in greatest need; thus providing capacity for organisations which have reduced theirs and/or shut down;
- Campaigning activities to raise awareness of the scale of the challenge with public and commercial sector organisations and how they can be catalysed to take action.

Requirements of participating organisations:

To participate in the GMPAG, relevant organisations would be required to demonstrate and commit to the following:

- To accept the cooperative objectives identified above;
- To participate in a collective manner in the trio of activities discussed above:
  - To provide the GMPAG with information and intelligence about their organisations activities to address poverty across Greater Manchester;
  - To influence and cajole organisations in the public and commercial sectors and to feed back outcomes to the Group;
  - To provide resource through a mix of means (finance, skills, time, case studies, networks) into the activities of the GMPAG;
  - To have their organisational name form part of any lobbying activity of the GMPAG.
### 1. Working Together - Action Plan

<table>
<thead>
<tr>
<th>Theme</th>
<th>Action</th>
<th>Outcome</th>
<th>Lead</th>
<th>Links Strategies/ Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universal</td>
<td>Launch of Poverty Strategy</td>
<td>Raising the profile of the issue of poverty, its impacts and ways to tackle it in Tameside</td>
<td>Community Services CVAT Health and Wellbeing team</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>The establishment of regular community gatherings in each neighbourhood</td>
<td>Networking and connecting opportunities for all sectors</td>
<td>Neighbourhood Teams CVAT</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>Review of opportunities to develop the integration of planning and delivery of services within Neighbourhoods</td>
<td>Increased co-location of services and improved customer experience</td>
<td>Neighbourhood Teams CVAT</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td>Targeted</td>
<td>Sharing of needs assessment information and community asset mapping data within each neighbourhood with the community and voluntary sector</td>
<td>Local priorities and integrated action plans to tackle poverty</td>
<td>Neighbourhood Teams CVAT</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>Develop a directory of local services</td>
<td>Improve access to local services</td>
<td>Neighbourhood Services (East)</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td>Universal</td>
<td>Review of mechanisms to introduce poverty impact assessments</td>
<td>A single impact assessment that will include consideration of equalities, health and poverty impacts.</td>
<td>Corporate Performance and Improvement</td>
<td>Equalities Legislation Health and Well Being Strategy</td>
</tr>
<tr>
<td></td>
<td>Support the Greater Manchester Poverty Action Group in promoting action on poverty</td>
<td>Raising the profile of the issue of poverty, its impacts and ways to tackle it in Greater Manchester</td>
<td>Customer Care and Advocacy CVAT</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>Review of information sharing processes and practices between partners with a focus on support for signposting activity.</td>
<td>Strengthened information sharing and signposting between partners, improved communication, coordination and increased joint working.</td>
<td>Strategic Neighbourhood Partnership Customer Care and Advocacy</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>Consultation and action planning on tackling poverty with the most marginalised communities e.g. development of an ‘expert citizens’ programme to draw on the insights of those experiencing poverty</td>
<td>Participation and empowerment of the most marginalised in tackling poverty and increased impact of activities through their expertise (first-hand experience)</td>
<td>VCFS</td>
<td>Poverty Strategy</td>
</tr>
</tbody>
</table>
## 2. Preventing Poverty - Action Plan

### Universal

<table>
<thead>
<tr>
<th>Theme</th>
<th>Action</th>
<th>Outcome</th>
<th>Lead</th>
<th>Links Strategies/ Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>Improve volunteering and work experience opportunities for all ages. Attract new employers to Tameside Support entrepreneurship. Develop town centres Increase the availability of housing of all types. Improve transport links. Develop digital infrastructure.</td>
<td>Improved skills Reduced unemployment Reduced inequalities</td>
<td>Prosperous Board Education and Skills Board Sustainable Growth, Development and Investment</td>
<td>Enterprise Tameside Housing Strategy</td>
</tr>
<tr>
<td>2.2</td>
<td>Support the development of social enterprises and opportunities for local trading</td>
<td>Improved skills Reduced unemployment Reduced inequalities</td>
<td>Health and Well-Being Team</td>
<td>Enterprise Tameside Housing Strategy</td>
</tr>
</tbody>
</table>

### Targetted

<table>
<thead>
<tr>
<th>Theme</th>
<th>Action</th>
<th>Outcome</th>
<th>Lead</th>
<th>Links Strategies/ Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2</td>
<td>Skills and Training Club - Pilot planned for Stalybridge, to be rolled out in Dukinfield if successful. This will include CV writing and promoting job opportunities, with local volunteers helping to run the club</td>
<td>Increased employment opportunities.</td>
<td>Neighbourhood Services (East), Work Solutions</td>
<td>Neighbourhood Offer Poverty Strategy</td>
</tr>
<tr>
<td>2.3</td>
<td>Engaging with local employers ‘Sector based work academies’, involving Job Centre Plus, Tameside College and local employers developing packages of pre-employment and vocational training, work placement and guaranteed job interview.</td>
<td>Increased numbers of local people given first step onto employment ladder. Employers get high quality trained staff.</td>
<td>Neighbourhood Services (South); Job Centre+; Tameside College; Local employers</td>
<td>Corporate Plan Neighbourhood Offer Community Strategy Health &amp; Well-being</td>
</tr>
<tr>
<td>2.4</td>
<td>Develop a small plot with New Charter in Hyde to show resident to grow their own fruit and veg</td>
<td>Increased skills, socialisation and production of fresh food</td>
<td>New Charter Neighbourhood Services (South)</td>
<td></td>
</tr>
<tr>
<td>2.5</td>
<td>Improve educational attainment Ensure sufficient child care for working parents Share learning from early intervention and prevention</td>
<td>Help to support local unemployed people to access support to employment</td>
<td>Neighbourhood Services (North) (West)</td>
<td>Child Poverty Strategy</td>
</tr>
<tr>
<td>2.6</td>
<td>To establish a job club in Hurst Ward and Droylsden</td>
<td>Help to support local unemployed people to access support to employment</td>
<td>Neighbourhood Services (North) (West)</td>
<td>Child Poverty Strategy</td>
</tr>
<tr>
<td>2.7</td>
<td>Support the Greater Manchester Living Wage Campaign</td>
<td>Help to support local unemployed people to access support to employment</td>
<td>Neighbourhood Services (North) (West)</td>
<td>Child Poverty Strategy</td>
</tr>
</tbody>
</table>

### Additional Actions

- **2.1** Improve volunteering and work experience opportunities for all ages. Attract new employers to Tameside.
- **2.2** Support the development of social enterprises and opportunities for local trading.
- **2.3** Engaging with local employers ‘Sector based work academies’, involving Job Centre Plus, Tameside College and local employers.
- **2.4** Improve educational attainment.
- **2.5** Support the Greater Manchester Living Wage Campaign.
## Appendix Two: 3. Alleviating Poverty - Action Plan

<table>
<thead>
<tr>
<th>Theme</th>
<th>Action</th>
<th>Outcome</th>
<th>Lead</th>
<th>Links Strategies/ Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universal</td>
<td>3.1 Develop a new Affordable Warmth Strategy</td>
<td>Reduced fuel poverty and consequent health risks</td>
<td>Environmental Services</td>
<td>Affordable Warmth Health and Well-Being Strategy</td>
</tr>
<tr>
<td>Universal</td>
<td>3.2 Participate in Greater Manchester schemes to improve domestic energy</td>
<td>Reduced fuel poverty and consequent health risks</td>
<td>Environmental Services Registered Providers</td>
<td>Health and Well-Being Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.3 Increase the proportion of homes achieving the decency standard</td>
<td>Needs met more effectively</td>
<td>CVAT</td>
<td>Health and Well-Being Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.4 Support the co-ordination of Food Banks</td>
<td>Reduced health risks of a poor diet</td>
<td>Food Bank Forum</td>
<td>Health and Well Being Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.5 Promote healthy eating</td>
<td>More informed decision making at a corporate and neighbourhood level</td>
<td>Food Bank Forum</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.6 Collect quantitative and qualitative data on the needs and profile of Food Bank users</td>
<td>Increased self-sufficiency</td>
<td>TMBC Health &amp; Well-being team</td>
<td>Health and Well Being Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.7 Support the development of social enterprise models to deliver fresh food</td>
<td>Increased self-sufficiency</td>
<td>TMBC Health &amp; Well-being team</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.8 Tameside Support for Independent Living resources to be targeted at households most in need</td>
<td>Needs met more effectively</td>
<td>Customer Care and Advocacy</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.9 Develop a plan for the withdrawal of Government funding for TSIL from March 2016</td>
<td>Better use of resources</td>
<td>Customer Care and Advocacy Troubled Families Neighbourhood Teams</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.10 Ensure that Personal Budgeting support is available for all Universal Credit claimants</td>
<td>Reduce the risk of debt</td>
<td>Revenues and Benefits</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>3.11 Provide customers falling behind with Council Tax or rent payments with information on sources of advice</td>
<td>Reduce the risk of debt and homelessness</td>
<td>Revenues and Benefits Registered Providers</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>Deliver targeted campaigns and support in LSOAs most affected by debt or at risk of illegal money lending.</td>
<td>Reduce the risk of debt</td>
<td>Neighbourhood Services (N&amp;E) Cashbox CAB</td>
<td>Poverty Strategy Health and Well Being Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>Develop Ridge Hill Women’s Group - a relatively new group aimed at single parents and parents on the verge of criminality. Partners exploring potential to develop a ‘one-stop shop’ for debt advice, cooking on a budget and managing a house on a budget.</td>
<td>Increase access to services Reduce risk of debt</td>
<td>Neighbourhood Services (East), Public Health, Probation Service New Charter</td>
<td>Neighbourhood Offer Health and Wellbeing Strategy Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>Knowledge Café - Bringing partners together at an accessible venue to give advice on aspects of debt, living on a budget, healthy eating and accessing services.</td>
<td>Improve access to services</td>
<td>Neighbourhood Services (East), Public Health, New Charter, Pennine Care</td>
<td>Neighbourhood Offer Health and Wellbeing Strategy Poverty Strategy</td>
</tr>
<tr>
<td>Targeted</td>
<td>Developing mentors to deliver healthy eating training in LSOAs most affected by child poverty</td>
<td>Improved nutrition</td>
<td>Neighbourhood Services (West)</td>
<td>Neighbourhood Offer Health and Wellbeing Strategy Poverty Strategy</td>
</tr>
</tbody>
</table>
### Appendix Two: 3. Alleviating Poverty - Action Plan

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Universal</strong></td>
<td>3.12 Block access to Pay Day Loan websites on council computers</td>
<td>Reduced risk of use of Pay Day Loans and illegal money lenders</td>
<td>ICT, Communications, Media and Governance</td>
<td>My Home Finance policy</td>
</tr>
<tr>
<td></td>
<td>3.13 Develop an affordable alternative to Pay Day Loan companies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Targetted</strong></td>
<td>3.14 Deliver targeted awareness campaigns and support in neighbourhoods most affected by debt or at risk of illegal money lending</td>
<td></td>
<td>Neighbourhood Teams</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>3.15 Maintain homelessness prevention services, including access to debt advice</td>
<td>Reduced homelessness</td>
<td>Community Services</td>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td><strong>Universal</strong></td>
<td>3.16 Support the development of Cashbox</td>
<td>More people aware of opportunities to develop financial independence</td>
<td>Community Services</td>
<td>Poverty Strategy</td>
</tr>
<tr>
<td></td>
<td>3.17 Adapt the Brief interventions and advice model to develop a range of courses on priority life-skills topics.</td>
<td>Improved advice for residents</td>
<td>Customer Care and Advocacy CVAT</td>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td></td>
<td>3.18 Maintain a comprehensive Welfare Rights and Debt Advice Service with a range of partners</td>
<td>Improved advice for residents</td>
<td>Customer Care and Advocacy CAB</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>3.19 Welfare Rights staff to provide briefings, information and support on welfare reform for staff in partner agencies and community groups</td>
<td>Improved advice for residents</td>
<td>Customer Care and Advocacy</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>3.20 Maintain and develop the co-location of information and advice services in central locations and in neighbourhoods</td>
<td>Improved customer service and cost savings</td>
<td>Community Services</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>3.21 Promote Making Every Contact Count</td>
<td>Improved advice for residents</td>
<td>Public Health</td>
<td>Health and Well Being Strategy</td>
</tr>
<tr>
<td></td>
<td>3.22 Promote digital inclusion by the maintaining the provision of free access to computers in council offices, libraries, and partners</td>
<td>Reduced digital exclusion and improved access to services</td>
<td>Community Services CVAT Registered Providers</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td><strong>Universal</strong></td>
<td>3.23 Maintain the independent Help with Benefits website</td>
<td>Improved advice for residents</td>
<td>Community Services</td>
<td>Neighbourhood Offer</td>
</tr>
<tr>
<td></td>
<td>3.24 Continue to provide opportunities for residents to access</td>
<td>Improved quality of life</td>
<td>Community Services</td>
<td>Neighbourhood Offer</td>
</tr>
</tbody>
</table>


6. (Home Page | Greater Manchester Poverty Commission)


11. http://www.tameside.gov.uk/health


13. These include benefits such as Job Seekers Allowance, Employment and Support Allowance and incapacity benefits, lone parents and others on income related benefits.


15. www.foodbanksintameside.org.uk


17. Impact of Welfare Reforms on Housing Associations, IPSOS MORI, February 2014


20. Local Income Dynamics, DWP, 2009


23. Starting Out or Getting Stuck, Resolution Foundation, November 2013

24. The Living Wage is a national campaign, promoted by the Living Wage Foundation, which sets an annual Living Wage rate for London and the rest of the UK. In 2014, these rates stand at £8.80 and £7.65 respectively

25. Financial Times, p.3 31st January 2014

26. The criterion includes a reasonable standard of thermal comfort

27. www.foodbanksintameside.org.uk