

The Bury Partnership Anti- Poverty Strategy 2018 – 2021



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The Bury Partnership Poverty Strategy 2018 – 2021 is a borough wide document. It sets the framework for the refresh of our previous Poverty Strategy which was adopted in 2014. Although the political and economic climate has changed since the original Strategy was adopted, many of the underlying themes and issues are still relevant.

Over the past few decades Bury has undergone significant structural economic regeneration. The newly modernised Town Centre is thriving with an abundance of shops, bars and restaurants. There are superb travel links via motorway and Metrolink, popular schools and colleges, excellent employment opportunities and outstanding leisure, sport and recreational facilities.

Nevertheless, not all of Bury's residents are sharing these benefits. There are severe pockets of deprivation across the Borough. Neighbourhoods within Radcliffe, Moorside and Bury East are amongst the 10% most deprived in the country. Families with children living in these areas are more likely to be living in poverty than those living in other areas of the Borough.

Welfare reform, austerity measures and cuts to public services have resulted in a reduction in financial support to people in the Borough on low incomes. For too long, poorer families and places across the UK have been left behind by

disproportionate economic growth and fewer opportunities. This is not acceptable.

The reality is, almost anyone can experience poverty. Unexpected events such as bereavement, a rise in living costs, relationship breakdown, ill health or a drop in earnings through job loss or benefit changes is all it takes to move a family into poverty. However, poverty isn't inevitable. With the right support everyone can have the opportunity to do well in life and share the benefits of a stronger economy and a healthier, fairer society.

With this in mind, we believe this Strategy sets the framework for real change. It takes account of the causes and consequences of those affected by poverty and focusses on tackling inequality through targeted strategies of support to build resilience, empower local people and reduce demand for services, as well as expanding opportunities to assist residents into good quality sustainable employment.

In addition to helping those who are already struggling, we must look to prevent people from falling into poverty in the first place by creating an inclusive, sustainable financial system that is fit for purpose for all residents, regardless of their income, as well as developing innovative ways of working.

In a climate of restricted resources, a challenge of this magnitude requires a multi-agency response. We must target resources where they are needed most, to ensure a holistic approach for all of our communities.

The strategy has three key priorities:

- *Improving prevention and early intervention*
- *Building financial inclusion and resilience*
- *Developing skills and increasing employability*

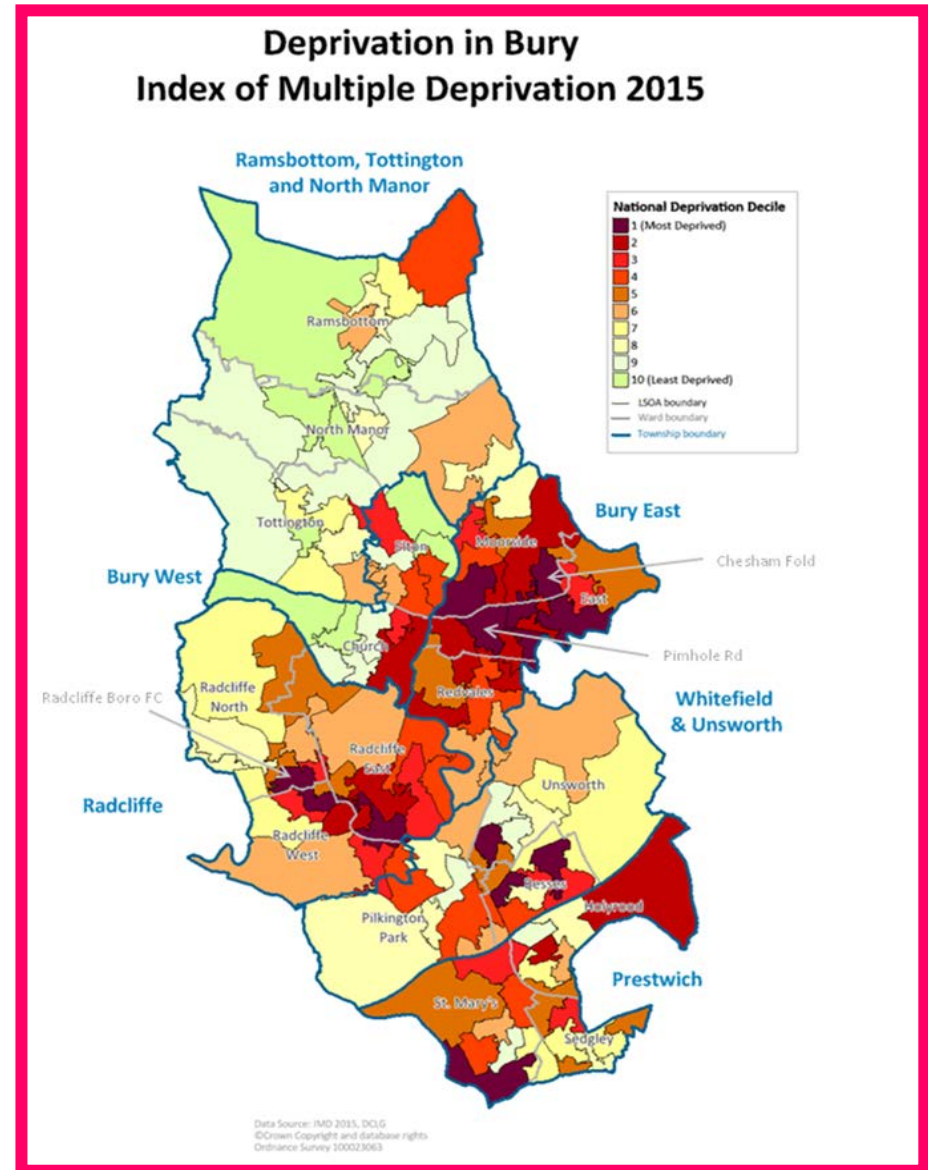
It will be delivered by an accompanying partnership action plan, which brings together the skills and resources needed to achieve our objectives. We believe it has the capacity to improve life chances and make a difference to those affected by poverty in the Borough.



Leader of the Council,
Cabinet Member for
Business Engagement
and Regeneration.



Cabinet Member for
Corporate Affairs and
Regulatory Services.



Strategic Outcome

A prosperous sustainable Borough free from poverty and inequality, where everyone has the chance of a decent and secure life, no matter where they are born or live.

Introduction

What is poverty?

'Relative poverty' is a condition in which people lack the minimum amount of income needed in order to maintain the average standard of living in the society in which they live'. A household is considered to be in relative poverty if their income is below 60% of the national average (median) before housing costs.

Poverty is everyone's business. It is a cross cutting issue affecting many aspects of life including health, education, housing and employment.

Poverty means not being able to heat your home, pay your rent, or buy essentials for your children. People experiencing poverty may not have adequate food and clothing, access to good quality affordable housing, healthcare or education through low income or lack of resource. They are often socially excluded and experience uncertainty and stress on a daily basis, which affects their confidence, capability and general health and wellbeing.

Children growing up in poverty do not have the same range of experiences as other children, which can result in poor life chances in adult life. They are also more likely to have behavioural problems, low education attainment, ill health and disability in later life.

Poverty is also related to more complicated health issues over the course of a lifetime, which affect earnings as well as quality and length of life. Those living in the most deprived areas of the Borough will, on average, die earlier than those living in non-deprived areas. Astonishingly, this difference is nearly ten years for men and eight years for women!

In recent years national poverty rates amongst children and pensioners have increased (30% for children and 16% for pensioners) and, almost half a million additional people are expected to be living in poverty by 2020/21, as a result of the four year freeze on benefits that began in 2016/17.

The Joseph Rowntree Foundation (JRF) estimates the cost of poverty to the public purse at around £78 billion each year in the UK (in addition to means tested benefits). This includes demands on health and social care services, education, crime and housing.

Consequently, early help and intervention is crucial. We must create pathways out of poverty that support individuals in the Borough and help them to help themselves and their children break the cycle. If we do not act now, it is likely that we will face enormous costs and risks in the future.

Vulnerable groups at risk of poverty

Poverty can affect anyone at anytime. Nevertheless it is more prevalent in certain groups and varies according to where people live, access to jobs, education and social care. Poverty also impacts upon health issues.

Working families and households



In work poverty is increasing, 67% of children in poverty have at least one working parent.



£24,900 Average income in the Borough is below the North West average (£26,166)

Explore feasibility of Living Wage Accreditation to maximise household income

Unemployed and economically inactive

6.6% of working age females are unemployed

7.7% of working age males are unemployed

East, Church and Radcliffe have the highest concentrations of people in receipt of ESA which is clearly linked to poor health

Provide adult learning courses that meet employer needs

Older people



of pensioners in the UK live in poverty. Those at particular risk include:

- * **Women aged 85+**
- * **Single people**
- * **Private renters**



Older pensioner incomes are on average £59 a week lower than younger pensioners

Raise awareness of pension credit to increase take up rates

Homeless people

The number of households accepted as unintentionally homeless and in priority need is increasing.



2017/18	257
2016/17	177
2015/16	154



50% require one bed accommodation

Review financial assessment process in light of Universal Credit

Single parents, carers and larger families

These groups are at far greater risk of poverty than those without children

20,000 people in the Borough provide some form of unpaid care - this equates to 11% of the population



Undertake an indepth review of childcare costs across the Borough, as a barrier to employment

People with a disability

People with a disability are 71% less likely to be employed than those without a disability owing to barriers to education & training



32,235 adults in the Borough are affected by disability
2,200 children (under 16) in the Borough are affected by disability

Promote GM Work and Health Programme to support residents with health related barriers and disability

People with mental health conditions

More than **19,000**

people in the Borough aged 18-64 have a mental health condition (17% of the total population)

Many people with serious mental health conditions live in Moorside, Radcliffe East and Elton

Support Working Well - Early Help Model to reduce claimant count and promote healthy workplaces

Ethnic minority groups, refugees & asylum seekers



There are significant differences in educational attainment by ethnicity



People of all ages from ethnic minority groups are more likely to live in poverty than 'White British' people

Identify suitable crèche facilities for asylum seekers and refugees so parents can access basic English courses

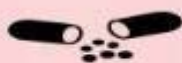
Young people and care leavers



Young people growing up in care or deprived households are more likely to live in poverty

15,000

young people in the borough aged 18-24 are hidden/disengaged from the welfare state



and be involved in criminal activity and experiment with alcohol and/or drugs

and unlikely to receive any kind of support

Implement council tax exemptions for care leavers

Consider piloting a Young Savers Scheme to encourage savings and responsible money management

Why do we need a poverty strategy - key issues

Deprivation

The Borough of Bury is ranked **144/326** most deprived local authority in England

12 areas in the Borough are within the 10% most deprived in the country

around 11,000 people live in these areas

Children

7,000 Children in the Borough live in poverty:

43% in East **compared to:**

40% in Moorside **10%**

37% in Redvales **in Tottington**



Jobs

The average wage in the Borough is **£11.94** (**£12.74 across the North West**)



Job density is low at 0.65% per resident, compared to 0.78% (GM average)

72% of employers did not recruit any education leavers in 2016/17

Unemployment

10,200 households in the Borough are classed as workless

Approx 15,600 adults claim out of work benefits 4.1% in Tottington compared to 18.4 in East

190 young people aged 16 to 17 are classified NEET

More than a third live in East & Moorside

Education

Only **69%** of children are achieving a good level of development (GM average 71%)



The attainment gap (KS2 English & Maths) between pupils receiving free school meals and those not eligible is **20%**

Debt

Average debt per person:

2018 **£9,749**

2017 **£7,025**



Average income per person:

2018 **£1,219** outgoings **£1,219**

2017 **£1,002** outgoings **£982**

Fuel poverty

Fuel poverty is increasing in the Borough:

2015/16 **8,938 households**

2014/15 **8,279 households**

2013/14 **8,047 households**



Crime

The majority of first time entrants into the criminal justice system aged 10 - 17 live in East and Radcliffe East

Domestic violence crimes

are more prevalent in:

- * East
- * Moorside
- * Radcliffe East



Long term health conditions

Approximately **45,000**

adults in the Borough have at least one long term health condition

that cannot be cured



Life expectancy

Difference in life expectancy between males and females



9.6 yrs

living in deprived areas compared to non-deprived areas



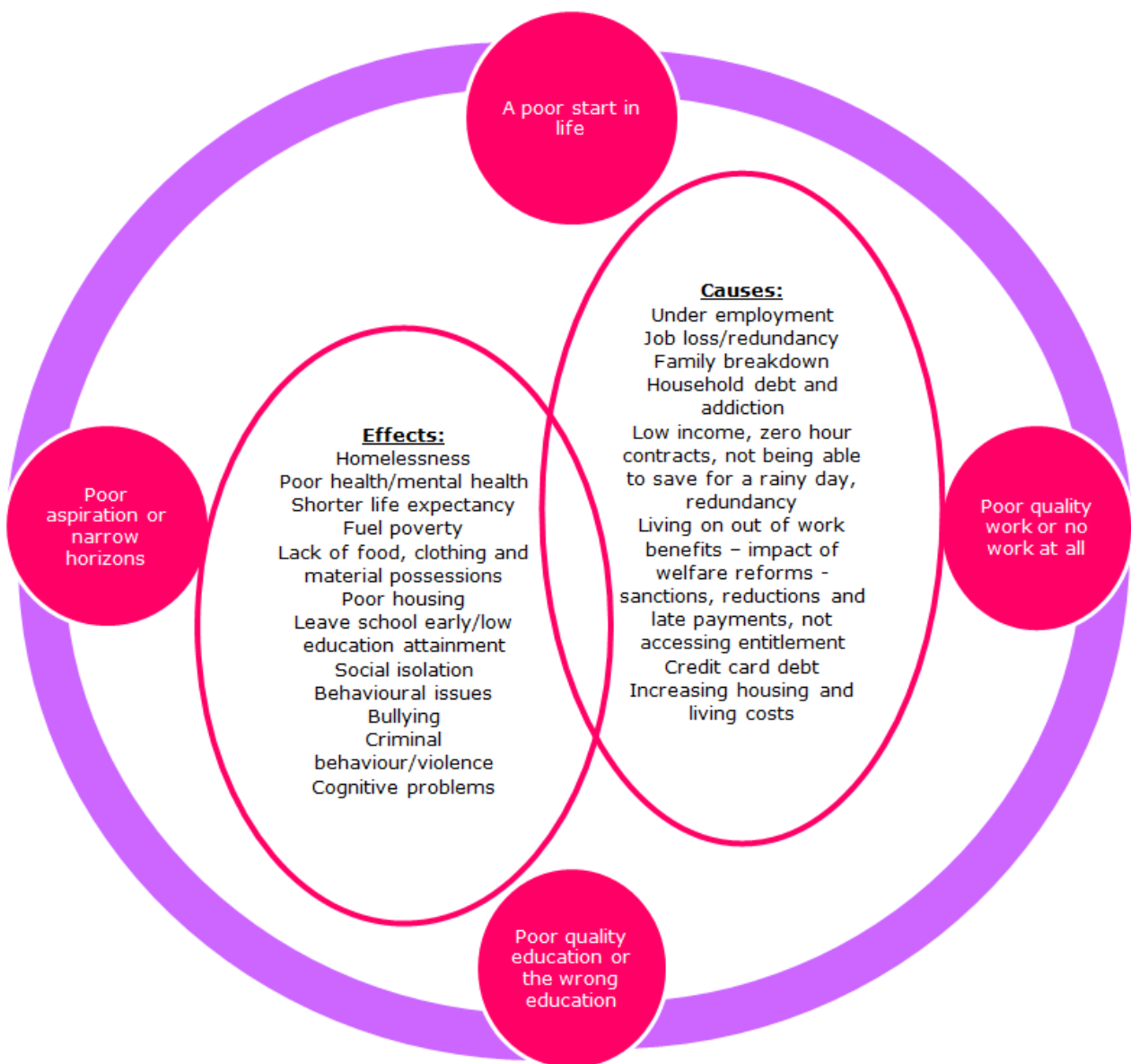
7.8 yrs

Causes and effects

The causes and effects of poverty are often interrelated. For example, job loss can lead to rent/mortgage arrears which can result in homelessness. There are various factors that can determine a person's life chances including social class, genetic inheritance, education, childhood poverty, family attitudes and discrimination. The opportunities/life chances individuals experience throughout their lives will generally determine their future.

According to a report on life chances in Bury in 2017, there are four enemies of good life chances:

- A poor start in life;
- Poor aspiration or narrow horizons;
- Poor quality education or the wrong education;
- Poor quality work or no work.



Links to other strategies

This Strategy recognises that the causes of poverty are wide-ranging and many existing strategies and programmes of work are underway in Bury to help reduce inequality and improve lives. This Strategy does not intend to duplicate any of the work that is already underway but, seeks to complement and support delivery of the following:



What are we going to do about it?

A partnership action plan has been developed with a range of practical activities to help achieve our objectives and, are likely to improve life chances. All activities will be assigned to named leads from Council departments, partner organisations and various external agencies. Progress will be measured with clear outcomes and targets. Once these activities are complete, they will be replaced with additional activities that will continue to deliver effective outcomes for local residents.

Priority 1 – Early Intervention and Prevention

- Develop and administer a sustainable Food Bank in Bury Town Centre to include fresh produce as well as non-perishables.
- Set up a Healthy Eating Voucher Scheme and provide advice about healthy eating on a budget.
- Consider expanding access to holiday hunger programmes to help more children access healthy meals during school holidays.
- Develop low cost/healthy eating cookery champions to co deliver cookery courses within their communities.
- Provider debt awareness training to internal and external agencies to ensure early identification of individuals and families struggling to manage



finances. Tackling the issue at an early stage can prevent families moving into poverty and alleviate high cost statutory interventions.

- Identify and work with families that will be affected by welfare reforms – help them to prepare to alleviate future hardship.
- Identify children in schools that are suffering from poverty – put resources in place and embed into neighbourhood approach.
- Ensure comprehensive information and advice is available to individuals and families (including changes to benefits and advice for those who cannot afford to pay their rent/Council Tax) on web sites/Bury Directory and through neighbourhood meetings and hubs.
- Safeguard the provision of free debt advice/CAB contract.
- Deliver Universal Credit training to agencies and front-line staff to ensure awareness of the implications.
- Ensure that poverty implications are appropriately considered in future policies and decision making.
- Gather data and intelligence through neighbourhood approach and work with communities to identify and apply existing assets to support early intervention.

Measures of success:

- Increased capacity for early intervention.
- Effective services that are fit for purpose.
- Improved access to advice and information.
- Staff trained to recognise early warning signs/risk.

Priority 2 – Financial Inclusion and Resilience

- Raise awareness of rules and entitlements to increase benefit take up rates. Simplify language/eligibility criteria to ease the process of claiming and enable families and individuals to take ownership and manage expectations.
- Help residents with poor credit ratings access affordable, equitable loans.
- Promote sources of regulated affordable credit, as a viable alternative to sub-prime lenders and loan sharks.
- Review the use of bailiffs for recovering arrears and small debts, to ensure an ethical approach to debt management.
- Implement council tax exemptions for care leavers.
- Consider piloting a Young Savers Scheme to encourage savings and responsible money management at an early age.
- Consider launching a family loan scheme to improve access to affordable lending.
- Map existing services to identify gaps and reduce duplication.
- Consider adopting the Standard Financial Statement with capacity to build a savings contribution into debt solutions to increase resilience.
- Plan the transition to full service Universal Credit - deliver briefing sessions to agencies and residents.



- Support residents to improve their digital skills and enable them to become self-sufficient.
- Negotiate a better rate for fuel – consider Bury energy supplier.
- Review the cost of fuel meters in Council homes to determine whether they are more expensive than non-metered fuel.
- Explore feasibility of Living Wage accreditation, to maximise household income.
- Track the poverty premium/unfair premiums on essential goods and publicise alternatives including agencies that provide recycled white goods and cheaper products.

Measures of success:

- Reduction in poverty rates.
- Increased benefit take up rates.
- Digital inclusion.
- Reduction in the number of people living in fuel poverty.

Priority 3 – Developing Skills and Increasing Employability

- Promote clear work, health and skills information, advice and support to reduce the number of unemployed households.
- Support Working Well – Early Help Model to reduce claimant count and promote healthy workplaces.
- Promote GM Work and Health Programme to support residents with health related barriers and disability.
- Promote the 'Bury offer' to encourage employers to recruit locally.
- Develop a mentoring programme to help reduce unemployment rates amongst young people, particularly vulnerable groups.
- Provide a broad offer of information to schools (including benefits/money advice – more targeted intervention to at risk groups), to ensure that young people understand the links between debt and poverty and have the information they need to make informed choices about their future.
- Facilitate the development of pre-apprenticeships for traditionally disadvantaged groups aged 13-16.
- Gain an understanding of the labour market/what jobs exist now and in the future. Continue to grow the relationship with the business base through Bury's Business Engagement Strategy to increase the number of businesses that sign up to the Bury Means Business database.



- Work with schools and colleges to improve awareness of employer requirements in terms of skills/attributes, to drive aspiration and improve employment prospects.
- Work with new and existing employers to help residents find sustainable, lifelong work, apprenticeship placements, paid/unpaid work experience and volunteering opportunities to improve health and enhance skills and learning for a stronger economy.
- Provide adult learning courses that meet employer needs - secure guaranteed job interviews for unemployed people who successfully complete a course.
- Undertake an in depth review of childcare costs across the Borough, as a barrier to employment.
- Identify suitable crèche facilities for asylum seekers and refugees so that parents can access courses that teach basic English skills.

Measures of success:

- Reduction in unemployed households with children.
- The unemployment rate amongst young people will decrease.
- The number of people on out of work benefits will reduce and become more evenly balanced across the Borough.
- More employers will recruit education leavers.

Monitoring

The activities in this Strategy will be monitored by Corporate Policy against the Single Outcomes Framework (SOF). Progress will be reported to the Health & Wellbeing Board via exception from the Welfare Reform Board.